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Small Businesses Can Build Rainy Day Funds

By Rob Falzon

Most small business owners wish they had a financial cushion. The perceived roadblocks to doing this are numerous and include managing payroll, operating expenses, day-to-day cash flow demands, and reinvesting back into the business.

According to the National Federation of Independent Business, its Small Business Optimism Index fell to 95.3 in May 2026, remaining below its 52-year average of 98.0, while the NFIB Small Business Uncertainty Index rose to 91, significantly above its historical average of 68. The findings reflect ongoing concerns about costs, labor, insurance, and uncertain economic conditions facing businesses today. These make prioritizing financial reserves a challenge. However, there are some proven ways entrepreneurs can more effectively save and prepare for downturns and unexpected business disruptions.

A rainy day fund can help small companies navigate unforeseen expenses, accounts receivable delays, equipment failure, economic volatility, and other financial challenges without having to use their line of credit or, worse yet, corporate credit cards, to ensure positive cash flow in a given month.

Here are five practical steps for building a rainy day fund, even when margins are slim:

1. Identify Your Most Likely Financial Risks

Before deciding how much to save, determine what you're saving for. Every business faces different risks. For some, the greatest challenge is collections. For others, it's unforeseen client attrition, regulatory changes, seasonal revenue fluctuations, equipment failures, cybersecurity incidents, supply chain disruptions, or susceptibility to drops in consumer confidence.

Understanding the risks specific to your business helps establish a realistic savings target and ensures reserve funds are aligned with your business's potential needs.

2. Set Realistic Savings Goals

Many entrepreneurs never start building an emergency fund because they are overwhelmed with week-to-week or month-to-month cash flow issues. They commonly assume saving means having

to set aside sizeable amounts of money. However, even a modest reserve can provide much-needed support.

Saving incrementally is a better approach than setting aside a large amount all at once. For many

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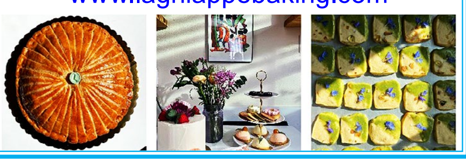

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VIRTUAL EVENTS FOR YOUR BUSINESS

2026

SBA 101: Introduction to SBA Programs Webinar
Tuesday, August 11, 2026, 9:00 am–10:00 am CDT
Online
Main Sponsor(s): US Small Business Administration, Rhode Island District Office
Contact: Brian Hopkins, 401-528-4575, brian.hopkins@sba.gov
Fee: Free; registration required

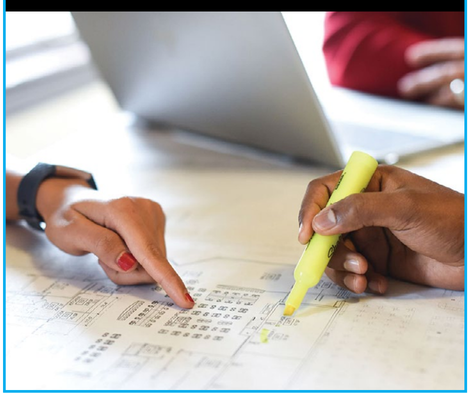
This free workshop, presented by the Rhode Island District Office, is designed to help entrepreneurs understand the various SBA programs and services available to help them as they start, expand, grow, and recover their businesses. This overview presentation covers: Introduction to the SBA; SBA Resource Partner Network—Business Training and One-on-One Counseling; Selling to the Federal Government—SBA Contracting Certification Programs; Access to Capital—Loan and Surety Bond Programs; International Trade Assistance; Emergency Preparedness and Disaster Assistance Loans. Register online for the free workshop webinar at https://www.sba.gov/event/80673

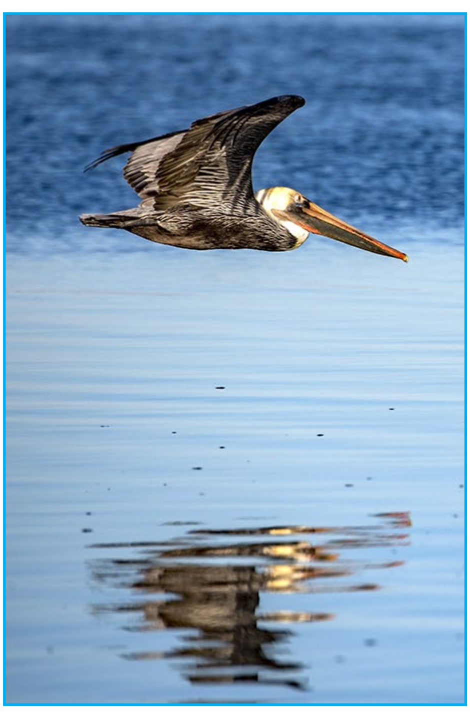
Federal Contracting for Small Businesses Webinar
Tuesday, August 11, 2026, 11:00 am–12:30 pm CDT
Online
Main Sponsor(s): US Small Business Administration
Contact: Irene Gonzalez, 208-334-1673, irene.gonzalez@sba.gov
Fee: Free; registration required

Learn the essentials of federal contracting for small businesses. This event will cover the basics of navigating the federal contracting process, as well as the various certifications available to help your small business succeed in the government marketplace. Certifications include: 8(a) Business Development Program, HUBZone Certification, Woman Owned Small Business (WOSB/EDWOSB), and Veteran Owned Small Business (VOSB). Don't miss this opportunity to gain valuable insights and resources to help your small business. Register at https://www.eventbrite.com/e/federal-contracting-basics-and-certifications-for-small-businesses-tickets-1977729664666

Federal Contracting: Woman-Owned Small Business (WOSB) Certification Program Webinar
Tuesday, August 18, 2026, 1:00 pm–3:00 pm CDT
Online
Main Sponsor(s): US Small Business Administration
Contact: Patrice Dozier, patrice.dozier@sba.gov
Fee: Free; registration required

SBA is creating a space for Woman-Owned Small Businesses, via WOSB certification! Are you a woman owner of a small business? The federal government's goal is to award at least five percent of all federal contracting dollars to woman-owned small businesses each year. Join us for training on how to register for SBA's Woman-Owned Small Business (WOSB) program, which helps eligible small businesses to qualify for federal contracting opportunities. The monthly sessions include an overview of the self-certification process, and a discussion of the NAICS codes that qualify as WOSB or EDWOSB. Register at https://www.eventbrite.com/e/woman-owned-small-business-wosb-certification-program-tickets-1986914049408





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