

# LiaFi CEO Shares Cashflow Strategies with Kentucky CPA Association at Annual Appreciation Day

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*Bruce Hrovat provides simple, high-impact habits that strengthen small business financial health*

LOUISVILLE, KY, UNITED STATES, August 30, 2025 /EINPresswire.com/ -- [Bruce Hrovat](#), CEO and President of [LiaFi](#), presented earlier this month at the Kentucky CPA Association's (KYCPA) annual

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*Bruce Hrovat*

CPA Appreciation Day, hosted in partnership with Up10 Solutions. Hrovat's session focused on practical, real-world strategies for mastering cashflow, an issue he emphasized as the single biggest driver of small business survival and growth.

Drawing on more than 30 years of experience in banking

and financial services, including senior roles at Bank of America, RBS Global Payments, and Citizens Bank, Hrovat shared proven approaches for helping small business owners take control of their financial future. His presentation received high marks from participants according to KYCPA's post-event survey.

“Cashflow is not just an accounting metric, it is the lifeblood of every business,” said Hrovat. “Our goal is to help small business owners develop simple, repeatable habits that make cash work harder, provide clarity, and reduce stress.”

During the session, Hrovat outlined five “quick wins” that CPAs can pass along to clients: invoice faster, sweep idle cash into high-yield accounts, trim recurring expenses, track top inflows and outflows weekly, and perform daily cash checks. He emphasized that even adopting one of these habits can yield compounding financial benefits, while implementing all five can significantly enhance a business's resilience.

To support these strategies, Hrovat highlighted LiaFi, a fintech company and affiliate of [Magnolia Bank](#), founded in 1919, as a valuable resource. LiaFi was created specifically to help small businesses optimize idle cash. Through an intuitive cashflow tool, it ensures that every available dollar earns competitive interest without adding complexity for owners. Its proprietary Tor Score helps measure cashflow health and uncover opportunities for improvement.

“LiaFi exists to simplify cashflow management for entrepreneurs,” added Hrovat. “We believe small businesses should have access to the same high-yield strategies and liquidity tools as large corporations, without gimmicks or fine print.”

The KYCPA presentation marked the beginning of a series of national speaking engagements Hrovat will deliver in collaboration with Up10 Solutions, including an upcoming event with the Utah Association of CPAs in October 2025

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