

Cash Flow Planning Guide Checklist

Many regional businesses fail not due to lack of work, but due to poor cash flow. Planning ahead helps you survive long payment cycles.

STEPS TO PLAN CASH FLOW

List monthly expected income

- ☐ Separate confirmed jobs from quotes or tenders

Map monthly expenses

- ☐ Staff wages, vehicle costs, rent, fuel, equipment, insurance

Identify shortfalls

- ☐ Highlight months where cash out exceeds cash in

Bridge the gaps

- ☐ Ask for upfront or progress payments
- ☐ Delay non-essential purchases
- ☐ Talk to your bank about overdraft or short-term loans

Update regularly

- ☐ Review monthly or whenever you win new work