

Cashflow + Profit Control Toolkit — Read Me First

A practical toolkit to stabilise cash, improve profit, and build financial control (without becoming an accountant).

This toolkit is designed for NZ SMEs who want simple, repeatable financial routines. It includes a 13-week cashflow forecast, break-even calculator, pricing review checklist, a weekly cash routine, and a monthly targets template.

Outcome (what you'll have completed)

- A 13-week view of cash (so you can act early).
- Your break-even point (so you know what 'minimum weekly sales' is).
- A pricing review plan (so margins don't leak).
- A weekly cash routine (so cash doesn't drift).
- Monthly targets + a short list of profit levers to pull.

The order to use these tools

Step	Tool	Why it matters	Time
1	Break-even Calculator	Know your minimum sales to cover fixed costs.	20–30 min
2	13-Week Cashflow Forecast	See cash problems before they become crises.	30–45 min
3	Pricing Review Checklist	Protect margin and stop 'silent discounting'.	30–60 min
4	Weekly Cash + Debtor Routine	Make cash predictable through weekly habits.	10–15 min/week
5	Monthly Targets Template	Turn numbers into targets the team can	20–30 min

		execute.	
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Simple rules that change everything

- Cash is timing, profit is structure — you need both.
- If you don't track it weekly, it won't improve.
- Protect gross profit first (pricing + job discipline), then trim waste.
- Make the team accountable to 8–12 KPIs (see 003.4).