

Cashflow Rescue Toolkit — Negotiation & Payment Plan Scripts

Short scripts to stabilise cash quickly: suppliers, landlords, tax, and customer payments.

Supplier payment plan — email

Subject: Payment plan request — account [your account/reference]

Hi [Name],

I'm reaching out early to keep everything clear. We're working through a short-term cashflow squeeze and want to agree a simple payment plan so your account stays protected.

Current balance: \$[amount]

Proposed plan: \$[x] on [date], then \$[x] weekly/fortnightly until cleared.

Please confirm if this works, or suggest an alternative that protects both parties.

Thanks,

[Your name]

[Business]

[Mobile]

Supplier payment plan — phone (60 seconds)

"Hi [Name], it's [Your name] from [Business]. I'm calling early because we're in a short cashflow squeeze and I want to agree a payment plan so your account stays looked after. The balance is \$[amount]. We can pay \$[x] on [date] and then \$[x] weekly until it's cleared. Does that work, or what would you prefer?"

Landlord / lease — short request

“We’re managing a short-term cashflow squeeze. Could we temporarily adjust the rent timing for the next [4–8] weeks (e.g., split into two payments) and return to normal after that? I’ll confirm dates in writing and keep you updated weekly.”

Tax / IRD — preparation note

If you’re behind on tax, contact the IRD early and ask about a payment arrangement. Bring: current bank balance, expected receipts, key expenses, and a realistic payment plan.

Customer deposits / progress payments — message

“To secure your booking and lock in materials/time, we take a deposit of \$[x] (or [x%]) before we start, and progress payments at key milestones. This keeps the project smooth and avoids delays.”

If a customer says ‘we don’t do deposits’

“Understood — some businesses operate that way. For us, deposits and progress payments are part of how we protect timelines and availability. If it helps, we can break the project into stages so payments align with milestones.”

Quick template — payment plan table

Who	Total owing	Payment plan	Agreed / next check-in