

Cashflow Rescue Toolkit — Read Me First

Get control of cashflow in 7 days and build a 13-week plan you can manage weekly.

What this toolkit is for

- You feel cashflow stress, even when you're busy.
- You're behind on tax, suppliers, or you're juggling payments.
- You want a simple weekly routine and a forward plan.

What you'll have at the end

- A 13-week cashflow forecast you can update weekly.
- Clarity on your low-cash weeks (before they happen).
- A simple weekly rhythm to stay in control (15 minutes/week).

What's inside this folder

- 13-Week Cashflow Forecast (Excel) — the core tool.
- 13-Week Cashflow Forecast (Example Filled) — shows how it looks.
- Weekly Cashflow Routine (Checklist) — your weekly rhythm.
- Debtor Chase Scripts (if included) — get paid faster.
- Expense Trim Checklist (if included) — stop cash leaking.

Implementation steps (follow in order)

Step 1 — Set your starting point (10 minutes)

- Open the forecast and enter today's bank balance.
- List your debtors (money due in) and when you expect payment.
- List your key outflows: wages, tax, rent, suppliers, loan payments.

Step 2 — Fill the next 4 weeks first (20–30 minutes)

- Add best-estimate receipts (be conservative).
- Add fixed costs and known bills.
- Identify the lowest cash week — that's your priority week.

Step 3 — Stabilise cash (same day)

- Start debtor follow-up today (scripts provided).
- Freeze non-essential spend for 30 days.
- Negotiate payment plans where needed (suppliers/tax).

Step 4 — Run the weekly routine (15 minutes/week)

- Every Monday: update actual bank balance + debtor receipts.
- Roll forward one week, add new expected receipts/outflows.
- Take one action that improves the lowest-cash week.

Important note

This forecast is a planning tool. It doesn't need to be perfect — it needs to be useful. Update weekly and your accuracy will improve quickly.