

Cashflow Rescue Toolkit — Weekly Routine (15 Minutes)

A simple checklist to keep you in control every week.

Every Monday (or same day each week)

- Update bank balance (actual).
- Update last week's receipts and payments (actual).
- Update debtors: who has paid, who is overdue, who needs chasing.
- Update the next 2–4 weeks of expected receipts (be conservative).
- Add any new bills due (tax, wages, suppliers, rent, loans).

Decide the week's #1 cash action

- Chase 3 overdue invoices
- Request a deposit/progress payment on a job
- Negotiate a payment plan
- Trim a cost you can stop this week
- Increase sales activity / follow-up for the next 7 days

Monthly (30 minutes)

- Review pricing/margins on your most common work.
- Review wages/roster vs workload.
- Confirm tax provision (GST/PAYE/Income tax) so it doesn't surprise you.

If cash is critical (do today)

- Stop non-essential spend immediately (30 days).
- Contact the IRD / suppliers early — don't wait until it's a crisis.

- Offer payment options to customers: deposit, staged payments, card/payment link.