

Cashflow Crisis Action Plan (48 Hours)

If cash is tight right now: use this plan to stabilise quickly and buy time.

Step 1 — Stabilise (today)

- Freeze non-essential spending for 7 days.
- Identify the top 10 debtors by value and call them today.
- Invoice anything un-invoiced (even partials where appropriate).
- Confirm the next 14 days of bills — what MUST be paid vs what can be negotiated.

Step 2 — Buy time (next 24–48 hours)

- Negotiate payment timing with suppliers (most will work with you if you communicate early).
- Offer early-payment options for customers (e.g., card payment, online transfer on the call).
- Review wage/overtime — ensure labour matches booked work.
- Check tax/GST obligations and plan proactively (don't avoid it — plan it).

Step 3 — Fix the cause (next 2 weeks)

- Run a pricing/margin check on your top 10 services/products.
- Track weekly sales activity (calls, quotes, follow-ups).
- Identify your biggest waste leaks: rework, slow quoting, poor follow-up.
- Set 3 short-term actions and owners (weekly accountability).

Use these tools

Tool	Why
13-week cashflow forecast	Gives control and early warning.
Break-even calculator	Stops 'wishful thinking' — tells you the minimum sales needed.
Weekly cash + debtor routine	Builds stability through repeatable habits.