

SBNZ Pathway #1 — Cashflow Rescue (30-Day Plan)

Stabilise cash, stop surprises, and create a weekly cash rhythm.

Who this pathway is for

- You're feeling cash pressure (tight bank balance, overdue debtors, tax/GST stress).
- Sales might be OK, but cash isn't landing fast enough.
- You need a practical 30-day plan and a simple routine.

What you should achieve

- A clear 13-week view of cash (no guessing).
- Weekly debtor + invoicing rhythm in place.
- Immediate actions to stop cash leaks and lift margin.
- A short 'cash war room' list with owners and due dates.

Step-by-step plan

Phase	What to do	Time	Notes
Days 1–2	Build your 13-week cashflow forecast and list urgent payments due.	60–90m	Start with best estimates; refine weekly.
Days 3–7	Run debtor chase + fix invoicing speed (same day invoicing where possible).	30m/day	Use scripts and a single debtor list.
Week 2	Pricing/margin review: identify your top 5 profit levers; stop discount creep.	60m	Small price moves often beat volume chasing.
Week 3	Trim expenses and tighten purchasing approvals (quick wins).	60m	Cancel/renegeotiate low value costs.
Week 4	Install the weekly	30m/week	Same day/time every

	cash routine + monthly targets; keep it alive.		week.
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Use these SBNZ resources

- 003.1 Cashflow Rescue Toolkit (start with Read Me First).
- 003.6 Cashflow + Profit Control Toolkit (targets + weekly routines).
- 002 Quick Wins: Debtor Chase Scripts + Expense Trim Checklist.
- 003.15 Financial Reporting / Management Accounts Toolkit (monthly review discipline).
- 003.17 AI Productivity Toolkit (use for drafting debtor messages, customer updates, and internal actions).
- If available in your hub: 13-Week Cashflow Forecast + Breakeven Calculator (Excel).

Common pitfalls to avoid

- Updating the forecast once and then never looking at it again.
- Avoiding debtor calls — the first 10 calls usually create the fastest cash win.
- Chasing ‘more sales’ without fixing margin or invoicing speed.
- Not assigning owners/dates — cash plans fail when they stay ‘ideas’.

Simple KPIs to track

- Cash on hand (weekly).
- Debtors: total overdue + oldest invoice age (weekly).
- Invoices sent within 24 hours of job completion (weekly %).
- Gross margin % (monthly).
- Breakeven revenue per week (monthly check).