

Cashflow – 10-Minute Expense Trim Checklist

Stop cash leaking without damaging the business.

Tick what you can action in the next 7 days. Aim for quick, low-risk savings first.

Immediate (today / this week)

- Cancel unused subscriptions (software, apps, memberships).
- Renegotiate phone/internet, vehicle plans, insurance (get 2 quotes).
- Pause non-essential marketing spend (keep only what produces leads).
- Stop discretionary spending: travel, coffees, extras (30 days).
- Freeze new tools/equipment purchases unless ROI is immediate.

Operations (next 7–30 days)

- Tighten quoting: confirm scope, reduce rework, improve variations process.
- Reduce wastage: materials ordering, returns, storage, theft/shrinkage.
- Review overtime: only for revenue-generating work.
- Clean up stock: sell slow/obsolete items; return what you can.
- Reduce debtor days: implement debtor chase scripts.

People (carefully)

- Match roster to workload; avoid ‘dead hours’.
- Set performance expectations; address underperformance fast.
- Reduce use of expensive contractors where possible.

My 7-day savings plan

Item	Action	Estimated monthly	By when
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		saving	