

Weekly Cash Routine + Debtor Routine (Checklist)

A simple weekly routine to keep cash under control and stop invoices drifting.

Weekly cash routine (15 minutes)

- Update the 13-week cashflow forecast with real bank balance and known payments.
- Check invoices due in the next 7 days — identify likely late payers.
- Confirm large bills due in the next 14 days — plan timing.
- Decide cash actions: chase, pause spend, accelerate invoicing, or bring forward sales activity.

Debtor routine (2x per week)

- Send statements every Monday morning (or your chosen day).
- Call the top 5 overdue accounts (highest \$ or oldest).
- Agree payment plans for genuine hardship — and document them.
- Escalate: second call + final notice + collection (if needed).

Debtor call scripts (reference)

Use the Debtor Chase Scripts in Quick Wins (002) — they're designed for fast, professional calls.

Cashflow 'red flag' triggers

- Cash forecast shows negative cash within 4–6 weeks
- Debtors > 30 days rising for 2 consecutive weeks
- Quotes/work booked trending down
- Overtime/rework rising while revenue is flat