



THE 21-POINT CASH FLOW QUICK-FIX CHECKLIST



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**5-MINUTE ACTIONS THAT COULD ADD \$10K-\$50K
TO YOUR WORKING CAPITAL THIS MONTH**

If you're a business owner feeling strapped for cash or looking to quickly boost your working capital, The 21-Point Cash Flow Quick-Fix Checklist is your go-to tool. Designed for speed and impact, these 5-minute action steps could uncover \$10K-\$50K in immediate improvements.

Skip the guesswork and dive straight into simple, strategic actions that drive real financial results.

THE 21-POINT CASH FLOW QUICK-FIX CHECKLIST

USE THIS SIMPLE CHECKLIST TO IDENTIFY EXACTLY AND FIX HIDDEN LEAKS IN YOUR BUSINESS FINANCES.

EACH 'NO' ANSWER POINTS TO A CASH FLOW ISSUE YOU CAN FIX QUICKLY.

CHECK OFF EACH ITEM AND SEE YOUR CASH FLOW QUICK-FIX OPPORTUNITIES.



IMMEDIATE WINS (WEEK 1)

Yes

No

Are you currently sending payment reminders for all invoices over 15 days old? Potential impact: \$5K-15K recovered this month

Are your invoice templates updated to 'Net 15' for all new customers? Ongoing impact: 15 days faster cash flow

Do you have a 30-day payment term with your top suppliers? Cash flow improvement: \$8K-25K monthly

Have you set up 2% late fees for invoices overdue by 30 days? Behavior change + revenue: \$2K-5K monthly

Do you review and cancel unused subscriptions/services? Immediate savings: \$500-3K monthly

Do you collect on the 3 oldest outstanding invoices personally? Quick cash injection: \$3K-15K this week

Do you require 50% deposits on all new projects over \$5K? Cash flow acceleration + risk reduction



30-DAY IMPROVEMENTS

Yes

No

Are you implementing weekly cash flow forecasting (15-minute Friday review)? Prevents surprises, enables proactive decisions

Have you set up automatic invoice reminders for 15, 30, and 45 days? Reduces collection time by 10-20 days average

Are you offering a fast-pay discount of 2% for payments made within 10 days? Accelerates cash while maintaining margins

Do you review inventory levels - liquidate slow-moving stock? Free up \$5K-50K in tied-up cash

Have you renegotiated your biggest expenses, such as rent, insurance, or equipment leases? Savings: \$1K-5K monthly

Are you bundling small invoices into monthly billing cycles? Reduces processing time, improves cash predictability

Have you established a business line of credit before actually needing it? Safety net for growth opportunities



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STRATEGIC OPTIMIZATIONS (90-DAY IMPACT)

Yes No

Have you switched to recurring/subscription revenue model (even partially)? Predictable cash flow + higher business value

Are you implementing progress billing for longer projects? Eliminates cash flow gaps on large jobs

Do you have a VIP payment terms for A+ customers (longer terms)? Strengthens relationships with top clients

Do you offer automatic bank transfer options for regular customers? Eliminates collection delays entirely

Are you currently conducting quarterly cash flow reviews with your CPA? Proactive planning prevents cash crunches

Are you currently maintaining 90-day cash flow projections that are updated each month? Strategic decision-making tool

Do you have an emergency cash flow plan (actions if cash drops below X)? Sleep better knowing you have a plan

SCORING SECTION:

COUNT YOUR "NO" ANSWERS:

- 0-5 NOs: ● Profit Optimizer – Minor tweaks could unlock \$5K-\$25K this year.
- 6-10 NOs: ● Money Finder – Fix 2-3 key leaks to recover \$25K-\$75K.
- 11-15 NOs: ● Profit Rescuer – Tighten systems to reclaim \$75K-\$150K.
- 16-21 NOs: ● Emergency Mode – Act fast—\$150K+ is slipping away.



WHAT YOUR SCORE MEANS

EVERY "NO" REVEALS A HIDDEN CASH FLOW ISSUE.
USE THE GUIDE BELOW TO INTERPRET YOUR RESULTS AND TAKE ACTION.

0-5 NOS: CASH FLOW OPTIMIZER

Minor Admin/Policy Updates

Next Steps:

- Automate reminders, update invoice terms.
- Bundle small invoices to simplify billing

6-10 NOS: CASH FLOW TRACKER

Expense + Revenue Adjustments

Next Steps:

- Review subscriptions, apply fast-pay or late fees
- Set 30-day terms with top vendors

11-15 NOS: CASH FLOW RESCUER

System Fixes + Strategy

Next Steps:

- Introduce forecasting, renegotiate contracts
- Collect on top 3 overdue invoices personally

16-21 NOS: EMERGENCY MODE

Immediate Rescue Plan

Next Steps:

- Cut costs, increase deposits, set up weekly reviews
- Establish a line of credit before it's urgent



Our Impact Team

Empowering You To Thrive & Go Further Faster

READY TO TAKE CONTROL?

Are you ready to quick-fix these cash flow issues?
Book a free 15-minute Strategy Call with our Impact Team to
[get started](#) on your personalized action plan.



[Schedule Your Call Now](#)