The Cash Flow Check-In

Small Business Warchest — Tool #005

A quick weekly/monthly cash-flow review.

1 | WHY CASH FLOW MATTERS

Cash flow is the lifeblood of your business. It's not just about being profitable — it's about having enough cash on hand to cover expenses, handle surprises, and keep your business moving forward.

2 | THE CHECK-IN STEPS

☐ Review Your Cash Position — Check your bank balances and compare them to your upcoming expenses.

☐ Look at Income — See what's come in (and what's still outstanding).

☐ Review Upcoming Expenses — Bills, subscriptions, and known costs.

☐ Spot Trends — Are your income and expenses up, down, or steady?

☐ Plan Ahead — Make sure you have enough cash for what's next.

3 | KEY METRICS TO TRACK

Cash Balance — Know what you have.

Cash Inflows — Track what's coming in.

Cash Outflows — Monitor what's going out.

Cash Runway — How long it will last.

4 | PRO TIPS

- Do a quick check-in weekly, and a deeper one monthly.
- Keep an eye on upcoming large expenses.
- Adjust spending or boost sales if needed.
- Build a cash reserve for slower months.

> A little proactive planning goes a long way!

5 | CASH FLOW REVIEW WORKSHEET

Business: _____ Week: _____ Month: _____

Category	Amount
Cash on Hand (Beginning)	
Total Income (This Period)	
Total Expenses (This Period)	
Cash on Hand (End)	

6 | KEY QUESTIONS

- ☐ Do I have enough cash to cover upcoming bills?
- ☐ Are sales meeting expectations?
- ☐ Are expenses within budget?
- ☐ Is there a cash shortfall or surplus?
- ☐ What can I do to improve cash flow?

7 | ACTION PLAN

Based on my review, I will:

1. _____
2. _____
3. _____

8 | REMEMBER

- ✓ Positive cash flow = a stronger, more flexible business.
- ✓ Regular check-ins help you avoid surprises.
- ✓ A little planning today can prevent a cash crunch tomorrow.

Keep an eye on your cash, and keep your business strong!