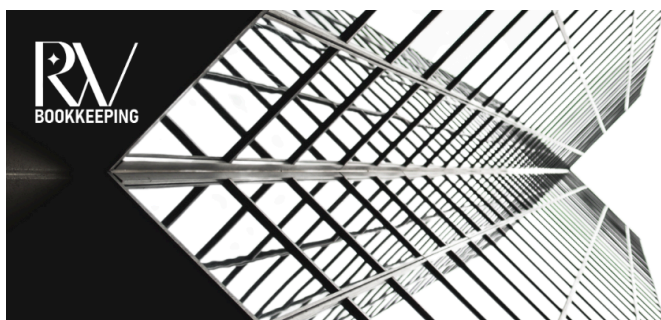




Stress Less, Profit More.

Rea Winton - RW Bookkeeping

Business Owners Cash Flow Checklist

Here is your free download. Below will help you understand why you may be making good money and not seeing it in your bank account. And what you can do about it now.

Section 1: Why You Are Making Money But Not Seeing Cash

Reason	What It Means	Immediate Fix
1. Accrual vs. Cash Timing	You made a large sale or invoiced your customer and have not been paid yet. Although your income looks good, your bank account does not reflect this.	Create tighter payment terms, ask for a down payment, and send auto invoice reminder emails.
2. Inventory & Asset Tie-Ups	You are holding cash in the form of product on hand or equipment that could be spent as working capital.	Do an inventory analysis to see what you're turning over the slowest and get rid of it. Use just-in-time methods to order product.
3. Unaccounted Owner Draws & Overheads	You're taking too much money out of your business, or you have monthly recurring software subscriptions.	Know what software you are paying for on a monthly basis. Pay yourself a certain amount per month. Know your P&L

Section 2: Your Step-by-Step Cash Flow Audit Checklist

Go through these actionable items every month to keep your cash flowing smoothly:

Customer Payments

- ☐ Make sure you are looking at your aging report and following up on customers that have not paid you.
- ☐ Set up QuickBooks to automatically remind your customers when they are 3 days, 7 days, and 14 days late.
- ☐ Have customers pay a 50% down payment before starting work on their project.
- ☐ Offer customers different ways to pay (ACH, credit card).

Money You Are Spending

- ☐ Look at all of your monthly software subscriptions and see if you need them all.
- ☐ Know what you're spending money on and categorize your business correctly.
- ☐ Make sure you are separating your money from your business.
- ☐ Always have at least 3 months' worth of cash on hand to spend on business.

Staying On Top Of Your Books

- ☐ Reconcile your bank and credit card accounts each month; don't wait until it's time to file your taxes.
- ☐ Know your statement of cash flow and p&l.
- ☐ Speak with your bookkeeper to know when you may need to have cash on hand to pay taxes.

Next Steps for Financial Clarity

If you'd like to get ahead of your numbers at the end of Q4, and have your books ready for your CPA at all times. Contact us at **RW Bookkeeping** and we can help you out.

[Book a free consultation.](#)