BRIZ BOOKKEEPERS · CASH FLOW

Cash Flow Quick-Win Checklist

7 Simple Actions Every Business Owner Can Take This Month

Most businesses don't run into trouble because they aren't profitable. They run into trouble because cash runs out before profits arrive.

Seven quick wins, in order of impact

QUICK WIN 01

💰 Review Outstanding Invoices

Pull an A/R aging report today. Anything over 30 days gets a friendly nudge; anything over 60 gets a phone call. Cash you've already earned shouldn't sit in someone else's account.

QUICK WIN 02

📊 Know Your Break-Even Number

Add up your fixed monthly costs and divide by your average gross margin. That's the revenue you need each month before you're actually making money — write it on a sticky note.

QUICK WIN 03

✂ Cut Unused Subscriptions

Scan the last 90 days of statements for recurring charges. Most owners find 3–5 tools they forgot they were paying for. Cancel them this week, not next quarter.

QUICK WIN 04

◻ Separate Business & Personal Spending

One business checking account, one business card — every transaction runs through them. It cleans up your books, simplifies tax time, and protects you in an audit.

QUICK WIN 05

Monitor Cash Weekly

A 10-minute Monday morning check: bank balance, money coming in this week, bills due this week. Surprises shrink when you look every seven days instead of every 30.

QUICK WIN 06

Review Profitability

Look at profit by service, product, or client — not just the total. The 80/20 rule almost always shows up: a few offerings drive most of the profit, a few quietly drain it.

QUICK WIN 07

Schedule a Monthly Financial Review

Put a recurring hour on the calendar to read your P&L and balance sheet — with your bookkeeper if you have one. Decisions made from current numbers always beat decisions made from gut feel.

ABOUT THE AUTHOR

Lisa Brizendine

Owner, Briz Bookkeepers

After more than 30 years as a nurse, Lisa discovered that business owners often experience the same stress response when they lack financial clarity. When books are disorganized and cash flow is uncertain, the brain stays in a constant state of worry and reaction.

Lisa helps business owners gain clarity, confidence, and control through timely bookkeeping, meaningful reports, and practical financial insights that support better decision-making and business growth.

> ***"Clarity creates calm. Calm creates confidence. Confidence creates growth."***