

FREE SME TOOLKIT BY HYPERLOOP

# Cashflow Stabiliser

A simple weekly rhythm to stop month-end panic — and keep your business breathing.





# The Truth About Why Businesses Fail

Most SMEs don't collapse because they can't sell. They collapse because **cashflow is chaotic**. Revenue on paper is not the same as money in the bank. You can have a full order book and still miss payroll on Friday.

Sales on paper  $\neq$  money in the bank. The gap between the two is where businesses quietly unravel.

This toolkit exists because no small business owner should be blindsided by a shortfall they could have seen coming seven days earlier.

# What This Toolkit Does for You

The Cashflow Stabiliser gives you a repeatable weekly system – not a spreadsheet you'll abandon by Wednesday. Here's what it helps you do:



## See Your Cash Position Clearly

A weekly snapshot that tells you exactly where you stand – no guessing, no logging into five systems.



## Collect Faster Without Awkwardness

A calm, professional collections ladder that removes the emotion from chasing money you're owed.



## Stop Surprise Shortfalls

A simple 14-day forecast that catches problems before they hit your bank account.



## Protect Payroll & Suppliers

Prioritise must-pay obligations so your team and partners are never left waiting.



## Build a Calm Routine That Sticks

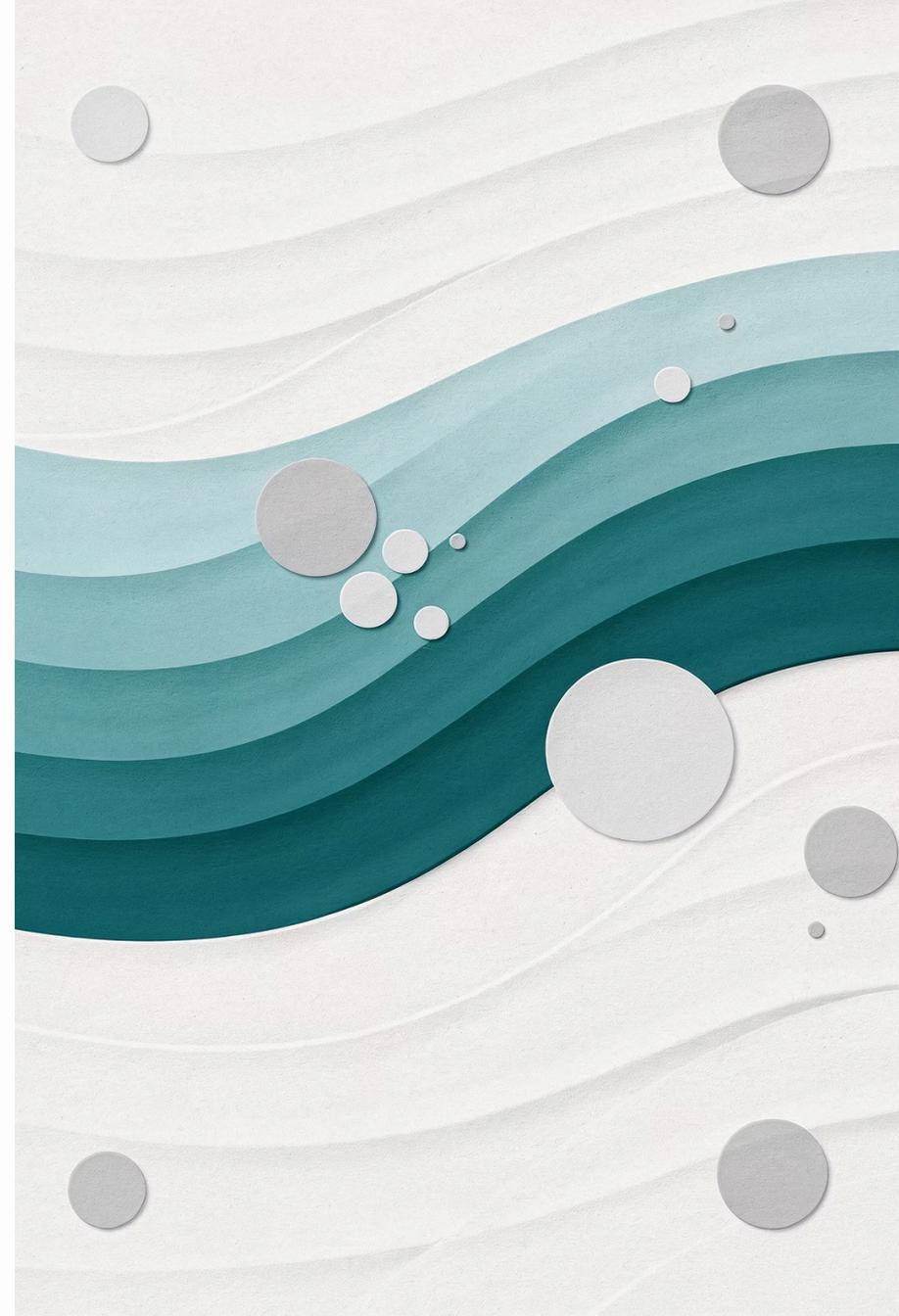
Monday snapshot, daily collections, Friday review – under 60 minutes a week total.

☆ CORE PRINCIPLE

# Cashflow Is a Habit, Not a Hope

You can't wish your way to a healthy bank balance. You need a **rhythm that runs even when you're busy** – especially when you're busy. The businesses that survive aren't the ones with the best spreadsheets. They're the ones with the most consistent weekly habits around cash.

This toolkit gives you that rhythm in three simple parts.



# The 3-Part System

Everything in this toolkit fits inside three short, repeatable routines. Together, they take less than an hour a week – and they prevent the kind of month-end scramble that keeps you up at night.

## 1. Monday Cashflow Snapshot

30 minutes every Monday morning. Know exactly where your cash stands and set the week's focus.

## 2. Debtors Pipeline & Collections Ladder

10–15 minutes daily before 10:00. Work your outstanding invoices calmly and consistently.

## 3. Friday 3 Numbers Review

10 minutes every Friday. Record three key numbers and choose next week's cash action.

# Monday Snapshot: What You Check

Every Monday morning, before the week sweeps you away, sit down and write four numbers. This takes 30 minutes and gives you complete clarity for the week ahead.

1

Cash in Bank

Your actual cleared balance right now – not projected, not pending.

2

Bills Due This Week

Every payment leaving your account in the next seven days.

3

Money Due to You

Invoices expected to be paid this week – be honest about likelihood.

4

Your Cash Gap

The difference. If it's negative, that's your week's priority.

📌 **Then choose the week's cash focus.** One clear action – not five. We'll cover how to pick it later.

# The Simplest Cashflow Forecast: 14 Days

You don't need a complicated financial model. You need a **14-day rolling view** of three things:

-  Expected Cash In  
Invoices due, deposits arriving, any confirmed payments.
-  Must-Pay Cash Out  
Payroll, rent, suppliers – the non-negotiables.
-  Risk Items  
Late payers, uncertain income, upcoming lumpy expenses.

This simple view stops "surprise Fridays" – those moments when you check your balance and realise you can't cover what's due. Fourteen days of visibility is enough to act, not enough to overcomplicate.



# Start with "Must-Pay" Obligations

Before you plan anything else, list only the essentials. These are the payments that keep your business running and your people looked after. Everything else becomes a **decision, not an accident**.



## Payroll

Your team comes first – always.



## Key Suppliers

The partners who keep your operations moving.



## Rent & Premises

Your physical base of operations.



## Fuel & Ops

Day-to-day running costs that can't wait.



## Critical Subscriptions

Software and services your business depends on.

Once must-pays are covered, every other spend becomes a conscious choice – not something that happens to you.

# Build a Debtors Pipeline

If your invoices aren't staged, collections become emotional. You end up chasing randomly, missing the ones that matter, and feeling uncomfortable about the whole process. Instead, organise every invoice into a clear pipeline:



Copy this structure into a spreadsheet, your CRM, or even a simple Trello board. The point is that every invoice has a **stage** and a **next action date** — so nothing falls through the cracks.



# The Daily Habit: 10 Minutes Before 10:00

Every workday, before the chaos starts, invest just 10–15 minutes in your debtors pipeline. The routine is simple:

01

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Open "Due Soon + Overdue"

Filter your pipeline to see only the invoices that need attention today.

02

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Send the Next Message

Use the collections ladder (next slide) to send the right tone at the right time.

03

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Update the Next Action Date

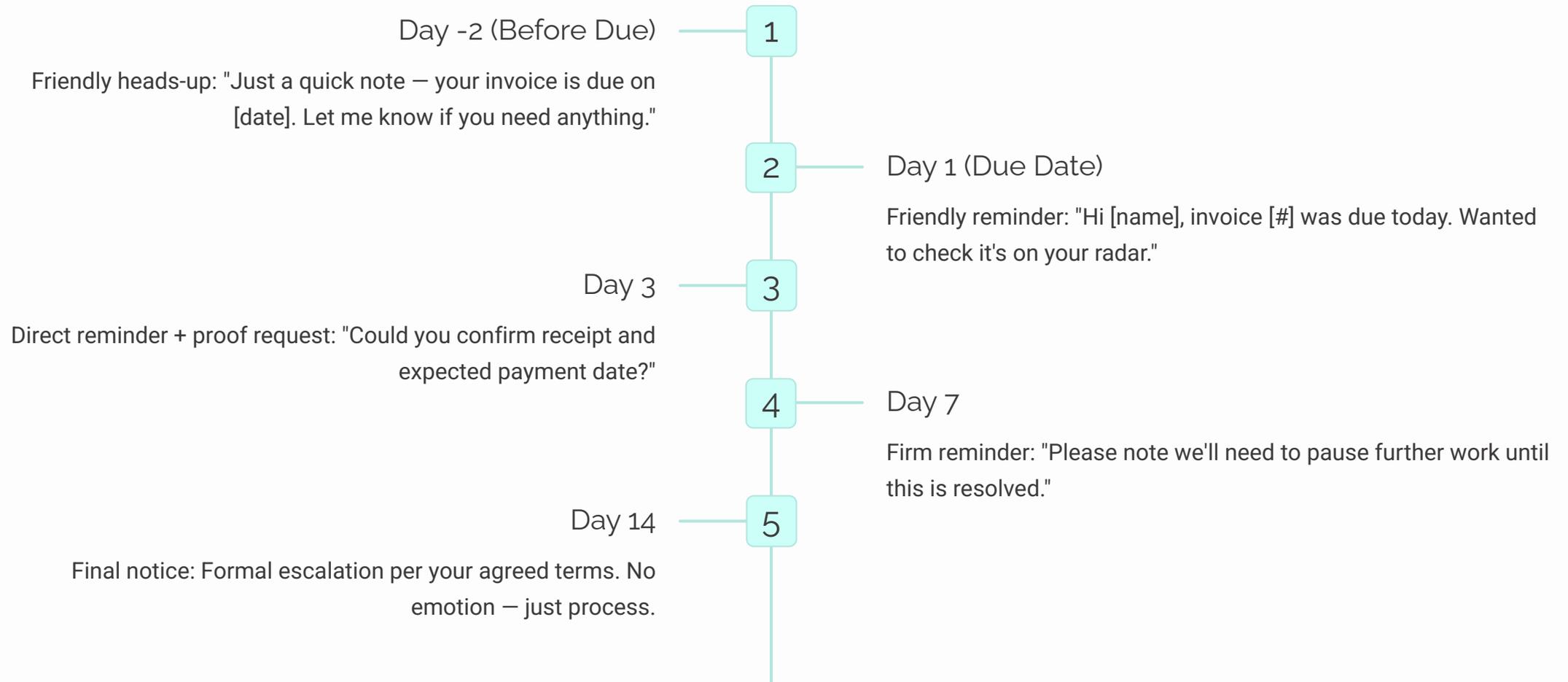
Move the invoice to its next stage and set the follow-up date. Done.

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Consistency beats confrontation. When you chase calmly every day, you rarely need to have difficult conversations.

# The Collections Ladder

Calm, professional, and predictable. Each step escalates gently so there are no surprises for your client – and no stress for you. Paste these scripts into your phone or CRM so they're ready to go.



# What You Never Do

Chasing money can feel uncomfortable – but poor habits make it worse. Here are the four rules to protect your professionalism and your cashflow at the same time.

## Don't Apologise for Collecting

You delivered value. Payment is not a favour – it's an agreement. Own it.

## Don't Get Angry in Writing

Emails live forever. Stay factual, stay calm, and let the process do the work.

## Don't Keep Delivering While Unpaid

Continuing to work on an unpaid account funds your client from your pocket.

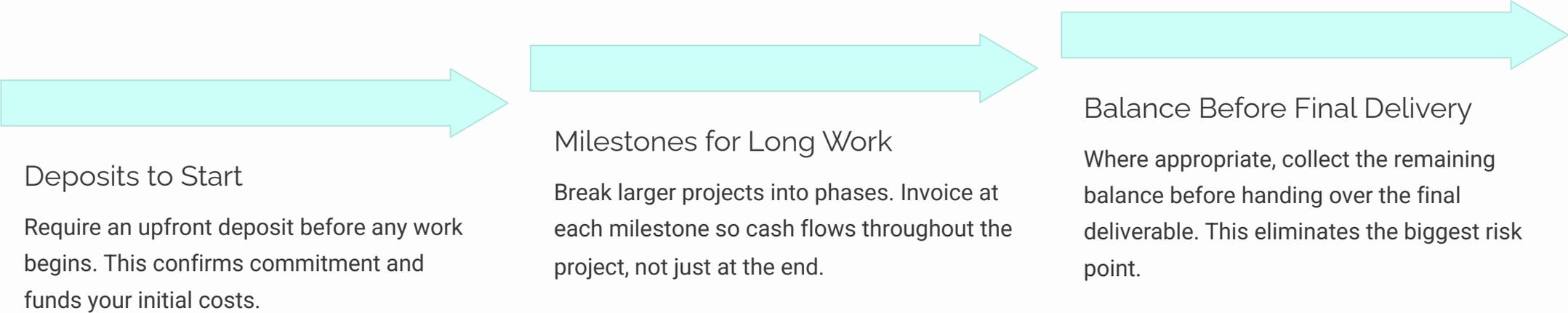
## Don't Leave Terms Vague

Ambiguity is the enemy of collections. Spell out payment terms before work begins.

**Be kind. Be clear. Be consistent.** That's the entire philosophy.

# Fix the Root Cause: Deposits & Milestones

If cashflow is *always* tight, the problem isn't collections – it's your terms. You're effectively lending your clients money interest-free. Here's how to restructure:



# Deposit Rules: Simple and Fair

Pick your standard terms, communicate them clearly, and then **enforce them every single time**. Consistency builds trust and protects your cash.

## Define These Four Things

- Your standard deposit percentage (e.g. 30–50%)
- When work officially starts (after deposit clears)
- What "booking confirmed" means in writing
- Late payment consequences (interest, paused work)

## Why This Works

When deposit rules are standardised, they stop feeling like a negotiation. Clients expect them. Your team quotes them automatically. And your cashflow improves from day one of every engagement.

The key word is **every time**. Exceptions erode the system.

# Stop Over-Servicing: The Hidden Margin Leak

Scope creep isn't just a project management problem — it's a **cashflow problem**. Every hour of unscoped work delays delivery, pushes back your invoice date, and erodes your margin. Here's how to close the gap:

## Clear Inclusions & Exclusions

Spell out what's in scope and what isn't. Clients can't argue with what's written down.

## Change Requests in Writing

Any addition to scope gets a brief written request with a cost and timeline impact — before you start.

## Milestone Billing

Invoice at each completed phase. This keeps cash flowing and makes scope visible to everyone.

# The Friday 3 Numbers Review

Every Friday afternoon, take 10 minutes to record three numbers. These give you a weekly pulse on your business's financial health – and they're the foundation for choosing next week's action.

£ \_ \_

Cash Collected

Total money that actually arrived in your bank account this week.

£ \_ \_

Outstanding Debtors

Total value of all unpaid invoices across your pipeline right now.

£ \_ \_

Next 7 Days Risk

Bills due next week minus expected cash in.  
Negative means a gap to close.

Then, based on these numbers, **choose next week's cash action**. One clear priority. That's all.

# Your Weekly "Cash Focus"

Each Monday, pick **one** focus for the week. Not five. One. This keeps your effort concentrated where it matters most. Here are the options to rotate through:



## Collect 5 Overdue Invoices

Pick the five oldest or largest overdue invoices and work them daily until resolved.



## Tighten Deposits on New Work

Review your current quoting process and ensure every new job requires a deposit.



## Invoice Faster

Same-day invoicing. The moment you deliver, the invoice goes out. No delays.



## Pause Unpaid Work

Identify any active projects where payment is overdue and pause until resolved.



## Renegotiate a Supplier Term

Approach one supplier to discuss extended terms, early-payment discounts, or staging.

# The "No Surprises" Checklist

You know your cashflow is stable when you can tick every box below. This is what "calm" looks like in business finance – not the absence of challenges, but the presence of systems.

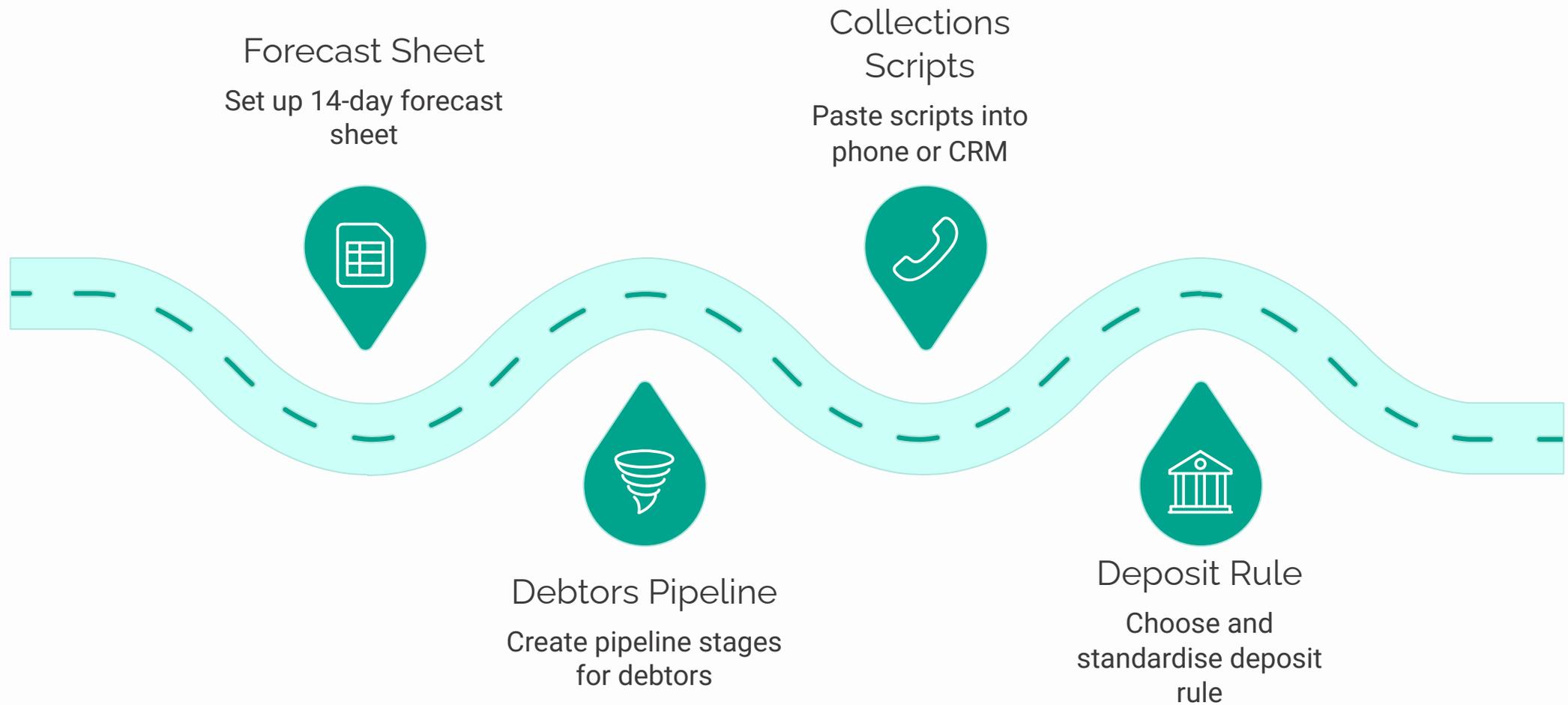
- Monday Clarity  
You know next week's cash gap by Monday morning – every single week, without fail.
- Daily Collections  
Overdue invoices are worked every day. Nothing sits untouched for more than 48 hours.
- Deposits Confirm Bookings  
No deposit, no start date. This is non-negotiable and your clients know it.
- You're Not Funding Clients  
You've stopped delivering work that hasn't been paid for. Your cash stays in your account.



🚀 GET STARTED TODAY

# Implement in 60 Minutes

You don't need a week to set this up. Block 60 minutes today and work through these five setup tasks. By tomorrow morning, you'll have a fully functioning cashflow rhythm.



That's it. Five tasks, one hour, and your cashflow rhythm is live. The system works because it's simple enough to maintain — even during your busiest weeks.

# Get the Free Templates

Download the complete **Cashflow Stabiliser** templates – including the 14-day forecast sheet, debtors pipeline tracker, and collections scripts – free on the **hyperLOOP SME Toolkit** page.

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## Want hyperLOOP to Implement This With You?

We can set up your terms, invoicing rhythm, CRM automations, and live cashflow dashboards – so the system runs itself. If you'd like our help, send us one word:

 **Message: CASHFLOW**

We'll get back to you within 24 hours with a free scoping call.