

# Grow Without Cash-Flow Blind Spots

## **A working view of timing, commitments and decisions for founders.**

Build a rolling cash view, test payment delays and connect growth plans to the cash needed to deliver them.

## **The decision this paper supports**

Can the business fund its next stage of delivery on the payment terms it expects? Revenue, profit and cash answer different questions. A growing business can agree new work while needing to pay people, suppliers or deposits before customer money arrives.

## **The operating challenge**

A sales forecast often describes when a deal may close. A cash view must describe when usable money is expected to enter or leave the account. Subscription tools, contractors, payroll, stock, tax payments and customer delays can create a pattern that a monthly revenue headline does not show.

## **TIH perspective: make timing visible**

Use a rolling weekly view long enough to expose known commitments. Thirteen weeks is a practical starting format proposed here, not a universal standard or guarantee. Start with available cash, add realistic receipts and subtract expected payments. Keep restricted funds separate from money available for general operations.

## **Research foundation and scope**

The SBA's management guidance includes financial administration as an ongoing business responsibility. [1] This paper provides general planning education and an original worksheet. It does not recommend financing, investments or a tax treatment. Use an accountant or relevant adviser to confirm decisions for your company and jurisdiction.

# Grow Without Cash-Flow Blind Spots / 2

## 1. Build the base case from records

Use bank balances, receivables, signed customer terms, supplier commitments and known recurring payments. Record an expected cash date for each material item. Separate confirmed amounts from estimates and assign an owner to uncertain receipts. Do not assume an unsigned sale will pay simply because it is in the pipeline.

## 2. Calculate a visible weekly balance

For each week: opening available cash plus receipts minus payments equals closing available cash. The next week starts with that closing amount. Reconcile actual results at the end of the week and explain material differences. Keeping the assumptions visible is more useful than producing an elaborate spreadsheet nobody updates.

## 3. Test a delay scenario

Move a significant expected receipt back by a realistic period and recalculate. Then test an additional delivery cost or a slower sales month. Hypothetical example: starting with 60,000, receiving 20,000 and paying 35,000 leaves 45,000. If that receipt slips, the same week closes at 25,000. The example illustrates timing, not a recommended reserve.

## 4. Connect the result to choices

If the forecast shows a gap, review the timing of commitments, collection follow-up, delivery scope and payment arrangements. Agree any revised commercial terms with the customer or supplier. Do not assume borrowing is automatically the answer. Material financing or tax decisions require advice based on the business's full circumstances.

# Grow Without Cash-Flow Blind Spots / 3

## Weekly cash review worksheet

Opening available cash: \_\_\_\_\_  
Confirmed receipts and dates: \_\_\_\_\_  
Estimated receipts and confidence: \_\_\_\_\_  
Committed payments and dates: \_\_\_\_\_  
Closing available cash: \_\_\_\_\_  
Lowest projected balance and week: \_\_\_\_\_  
Delay scenario result: \_\_\_\_\_  
Action, owner and due date: \_\_\_\_\_

## Use runway with care

A simple runway calculation divides available cash by a steady monthly net cash burn. It can help compare scenarios, but becomes misleading when spending, collections or one-off commitments vary. If cash receipts meet or exceed payments, the formula does not produce a finite burn-based runway; it does not prove that future funding risk has disappeared.

## Make growth plans operational

Before accepting a larger order or adding a role, put the related cash movements into the same view. Include setup time, deposits, delivery costs and collection dates. Review the model with the people responsible for sales, delivery and finance so the assumptions describe the same business plan.

## Sources

U.S. Small Business Administration: Manage your business

<https://www.sba.gov/counseling/manage-your-business/>

Sources checked 29 September 2026. TIH editorial frameworks and examples are not original survey findings or measured client results.