FINPAL GLOBAL SERVICE LTD

The Finance Doctor

THE 7-DAY
CASH FLOW FIX

A practical workbook to stabilise your business cash flow in one week — built on FinPal's Seven Checkpoints for better financial decisions.

For African SME Owners

Better Decisions. Better Businesses. Better Lives.

WELCOME

If your business has ever run out of cash while looking "profitable" on paper, you are not alone — and you are not bad at business. You are missing a system.

This workbook gives you that system in seven days. Each day takes 20–40 minutes and builds on the day before, using FinPal's Seven Checkpoints — the same framework behind every decision FinPal helps SME owners make.

The Seven Checkpoints, one per day:

Day 1 — Purpose: Know exactly where your cash stands today, and why it matters.

Day 2 — Capacity: Know what your business can truly afford.

Day 3 — Impact: See where every cash is actually going.

Day 4 — Risk: Identify what could break your cash flow next.

Day 5 — Opportunity: Find the fastest wins to free up cash this week.

Day 6 — Alternatives: Explore other ways to earn, save, or cut costs.

Day 7 — Resilience: Build the buffer and habits that protect you going forward.

How to use it: Do one day at a time, in order. Write directly in this workbook. Use real numbers from your business, not estimates from memory. By Day 7, you will have a working cash flow system you can repeat every month.

DAY 1

***Checkpoint: Purpose* — Know Where Your Cash Really Stands**

You cannot fix what you have not measured. Today is about facing your real cash position — no estimates, no rounding up.

Step 1: Today's Cash Snapshot

Cash in hand + bank balance (all accounts):	Total money owed TO you (unpaid invoices):
Total money you owe (bills, loans, suppliers):	Net cash position (in – owed):

Step 2: The Honest Question

If no money came into the business for 14 days, could you still pay your fixed costs? What would run out first?

What is the real reason you have avoided checking these numbers closely until now?

Why this matters: FinPal's first checkpoint is Purpose — every financial decision should start with a clear reason. You cannot set a real purpose for fixing your cash flow until you know exactly what you are fixing.

DAY 2

Checkpoint: Capacity **— Know What Your Business Can Truly Afford**

Many SMEs don't run out of cash because they earn too little — they run out because they spend as if they earn more than they do. Today, list your true fixed costs.

Fixed Monthly Cost	Amount (₦)	Essential? (Y/N)

Total fixed monthly costs:

Step 2: Your Break-Even Number

This is the minimum your business must bring in every month just to stay afloat — before you count a single naira of profit.

Minimum monthly income needed:	Average monthly income (last 3 months):

Are you consistently earning above your break-even number? If not, which cost could realistically be cut or renegotiated this month?

DAY 3

***Checkpoint: Impact* — See Where Every cash Is Actually Going**

Track every outflow for the last 7 days — not from memory, but from your bank app, POS log, and cash records. This is where most SME owners get their first real shock.

Date	What It Was For	Amount (₦)	Needed or Wanted?

Step 2: Spot the Leaks

Which expenses above were "Wanted" rather than "Needed"? What is the total?

What is one recurring outflow that surprised you when you actually wrote it down?

Why this matters: Impact is the checkpoint that forces you to see the real consequence of each spending decision, not the intention behind it.

DAY 4

***Checkpoint: Risk* — Identify What Could Break Your Cash Flow Next**

A cash flow system is not complete until you know what could threaten it. Today, name your business's biggest cash flow risks — before they name themselves.

Risk (e.g. one client is 60% of income)	Likelihood (Low/Med/High)	If it happened, cash impact?

Step 2: Your Top Risk

Of everything listed above, which single risk would hurt your cash flow the most if it happened this month?

What is one action you could take in the next 7 days to reduce that risk, even slightly?

DAY 5

Checkpoint: Opportunity **— Find the Fastest Wins to Free Up Cash**

Today is about quick, realistic wins — not big strategy. Look for cash that is already yours but stuck, wasted, or unclaimed.

Step 1: Quick-Win Checklist

☐ Unpaid invoices you can follow up on this week

☐ A subscription or service you're paying for but not using

☐ Slow-moving stock or inventory you could discount to convert to cash

☐ A supplier you could renegotiate payment terms with

☐ A customer who could pay a deposit upfront instead of on delivery

Step 2: Your Top 3 Wins This Week

Quick Win	Expected Cash Freed (₦)	By When

DAY 6

***Checkpoint: Alternatives* — Explore Other Ways to Earn, Save, or Cut Costs**

Today, step back from your usual routine and consider what else is possible — without committing to anything yet.

Step 1: Brainstorm Without Judging

What is one alternative source of income this business could realistically add in the next 90 days?

What is one cost that could be replaced with a cheaper alternative without hurting quality?

What is one payment habit (yours or your customers') that could change to improve your cash timing?

Step 2: Weigh Your Options

Alternative	Potential Cash Benefit	Effort to Start (Low/Med/High)

DAY 7

Checkpoint: Resilience **— Build the Buffer and Habits That Protect You**

This is the day everything comes together. A resilient business is not one that never faces cash flow pressure — it's one that has a system ready when pressure comes.

Step 1: Set Your Buffer Target

Your monthly fixed costs (from Day 2):	Buffer target (3x fixed costs):
Current buffer saved so far:	Monthly amount you will now set aside:

Step 2: Your Weekly Cash Habit

Pick one day, every week, to repeat Day 1's cash snapshot. Write it below and commit to it.

My weekly cash review day is: _______________

Step 3: My 7-Day Commitment

Signed: ________________________ Date: _______________

YOU'VE COMPLETED THE FIX

Seven days ago, your cash flow may have felt like a mystery. Today, you have real numbers, a clear picture of your risks, a buffer plan, and a weekly habit to keep you honest.

This is exactly what FinPal's Decision Intelligence approach is built on: better decisions, made one honest checkpoint at a time, beat more information sitting unused.

Keep this workbook. Repeat Day 1 and Day 7 every month. Your cash flow system only works if you keep using it.

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