Cranleys
CHARTERED ACCOUNTANTS



CRANLEYS' CUNNING PLANS · No. 10 · GROWING

Growing Without Going Broke: Scaling Cashflow Checklist

Tick it, print it, pin it up. Every box you cannot tick is a conversation worth having.



By Colin Davison FCA, Managing Partner, Cranleys Chartered Accountants. In practice since 1998. Reviewed 15 November 2026 against the 2026/27 rules.

THE QUICK ANSWER

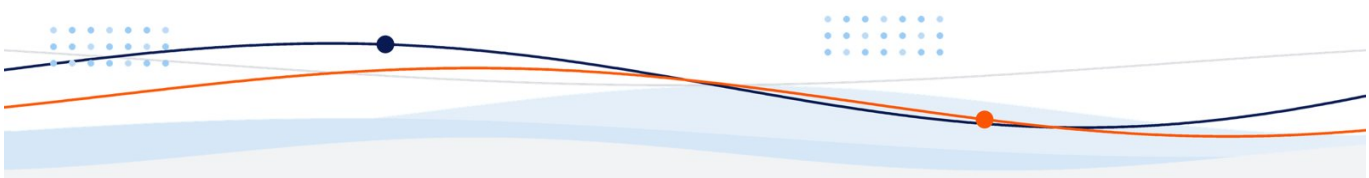
Fast growth can bankrupt a profitable business, because costs are paid before customers pay you. Forecast cash weekly for 13 weeks, watch debtor days and stock, hold tax money aside and arrange funding before you need it, not after.

THE KEY FIGURES

The key facts	What to know
Forecast	13 weeks, updated weekly
Debtor days	debtors divided by turnover times 365
Warning sign	sales up and bank balance down
Tax	hold VAT, PAYE and corporation tax aside

The checklist, box by box

	The check	What to do	Keep as evidence
☐	**Do you know if you are overtrading?**	Sales up, profit up, bank down. Costs are paid before customers pay.	Monthly cash and profit comparison
☐	**Is there a 13 week cash forecast?**	Weekly view of cash in and out, updated every week.	13 week forecast
☐	**Do you track debtor days?**	Debtors divided by turnover times 365. Shorten it with deposits, stage payments and chasing.	Debtor report
☐	**Is stock and work in progress under control?**	Cash sitting on shelves or in unfinished jobs is not available.	Stock and WIP list
☐	**Is tax set aside?**	VAT, PAYE and corporation tax are due on fixed dates.	Tax account
☐	**Is funding arranged before you need it?**	Lenders prefer you when you do not urgently need money.	Facility agreements



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MY PRO TIP

forecast thirteen weeks ahead, every week.

A worked example

A business with £600,000 turnover and £150,000 of debtors has debtor days of 91. Cutting that to 60 days brings debtors down to about £98,630, releasing about £51,370 of cash with no extra sales. That is funding that costs nothing.

The trap to avoid

Taking on a big contract that needs staff and materials before the first payment. If the customer pays at 60 days, you finance the job.

The Rufus test

One question that tells you if you have the right adviser:

If sales doubled next month, how long could I pay for it before the first customer pays me?

What has changed recently

- Tax payments should be in the forecast. See the HMRC compliance checklist.
- Funding options come next. See the funding growth checklist.
- Check margins first. See the pricing and margins checklist.

Questions I get asked

What is overtrading?

Growing faster than your cash can support. The business may be profitable on paper but short of cash.

What are debtor days?

The average number of days customers take to pay you.

How do I forecast cash?

List every expected receipt and payment by week, and update it weekly.

Can I get time to pay HMRC?

Often yes, but ask before the deadline.

The 9 CAD Keys link: Dexterity

Dexterity is adjusting quickly. A weekly cash view lets you steer before you hit the wall.

Colin's 9 CAD Keys. CORE: Clarity, Capability, Consistency. ADVANCED: Analysis & Positioning, Alignment, Acceleration. DYNAMIC: Differentiation, Dexterity, Development. Score each key 1 to 5 in the free Business Value Assessment Scorecard, total out of 45. *Freedom is built. One CAD Key at a time.*

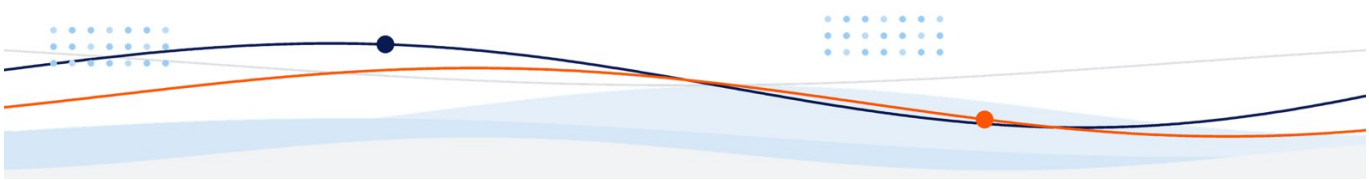
Tick these next

Business checklist 04
Pricing, Cashflow and Funding Checklist for New Businesses

Business checklist 11
Pricing, Margins and the 80/20 Customer Review Checklist

Business checklist 14
Funding Growth: Loans, Investors and Grants Checklist

Tax checklist 22
HMRC Compliance, Enquiries and Penalties Checklist 2026/27



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Go deeper: my books

For this topic, start with **Business Growth Secrets**, part of The Cranleys Business and Tax Secrets Series: Property Tax Secrets, Inheritance Tax Secrets, Business Tax Secrets, Starting Up Secrets, Business Growth Secrets and Business Exit Secrets. The books are launching soon. Join the launch list at cranleys.online/books and I will tell you the moment each one is released.

YOUR NEXT STEP

Ring me. Free draft plan, no hard sell.

I will build you a free draft tax plan or business plan on my 9 CAD Keys: a scorecard, a 12-month cashflow forecast, a 90-day action plan and a review with me. **1** Get in touch. **2** Short intro call. **3** Your free draft plan in plain English. You decide what happens next.

Grow bravely, check your cash.

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Scan to read online, tick it on screen and take the Scorecard



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