



WORKSHOP
TRACK. MANAGE. GROW.

*Take Control
of Your Finances*

Cash Flow Management Guide

**MANAGE TODAY.
GROW TOMORROW.**

A practical guide to help you understand, monitor, and improve your cash flow so your business stays healthy, stable, and ready for future growth.

*Healthy
Cash Flow
Brighter
Tomorrow*



WHAT YOU'LL LEARN



UNDERSTAND CASH FLOW

Learn how cash flow works and why it matters for your business.



TRACK INCOME & EXPENSES

Set up simple systems to monitor your money in and out.



MANAGE CASH FLOW

Identify gaps, control costs, and keep a healthy balance.



PLAN FOR THE FUTURE

Create forecasts and budgets to stay prepared.



DRIVE PROFITABLE GROWTH

Make smarter financial decisions to grow a sustainable business.

WHAT'S INSIDE



Cash Flow Basics



Budget Templates & Worksheets



Income & Expense Trackers



Forecasting Tools



Cost-Saving Strategies



Financial Best Practices



Tips for Long-Term Growth

“A healthier cash flow today creates bigger opportunities tomorrow.”



PLAN SMARTER.



SPEND WISER.



GROW STRONGER.



*Steady Cash Flow.
Brighter Business Tomorrow.*



KNOW YOUR NUMBERS.
CONTROL YOUR CASH.
BUILD YOUR FUTURE.

*Financial Clarity
for a Brighter Tomorrow.*





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CASH FLOW MANAGEMENT GUIDE

Understand, track and protect the cash moving through your business.

Cash flow is the money moving in and out of your business — and it's the number one reason otherwise good businesses run into trouble. A profitable business can still fail if cash runs out at the wrong time, especially in a tourism driven, seasonal economy like Vanuatu's.

1 WARNING SIGNS CASH FLOW NEEDS ATTENTION

- ☐ You're often unsure how much money is actually in the business account
- ☐ You're regularly paying suppliers or staff later than planned
- ☐ Sales look good on paper, but the bank account doesn't reflect it
- ☐ You dread the slow season because you're never quite prepared for it
- ☐ You're relying on personal savings to cover business gaps



2 FIVE STEPS TO STAY ON TOP OF CASH FLOW

1. Know your numbers weekly — don't wait for month-end to check your cash position
2. Separate personal and business money completely
3. Invoice and follow up on payments promptly — don't let debts sit
4. Build a cash buffer in your peak season to cover your slow months
5. Review upcoming expenses before you spend, not after





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3

MONTHLY CASH FLOW WORKSHEET

Month	Opening Balance	Cash In	Cash Out	Closing Balance

TIP FOR SEASONAL BUSINESSES

- If your business has a busy and a quiet season (tourism, events, agriculture), set aside a fixed percentage of every peak season sale into a separate 'quiet season' account before you spend on anything else.

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1



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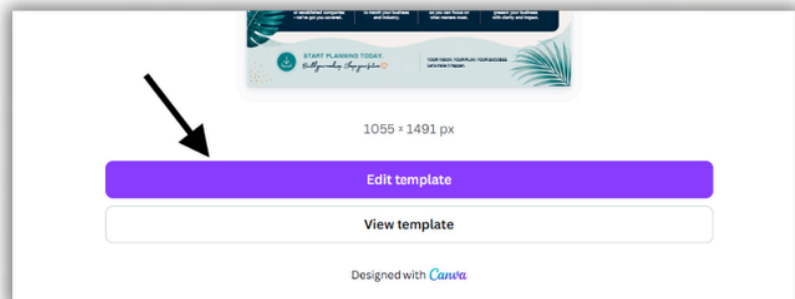
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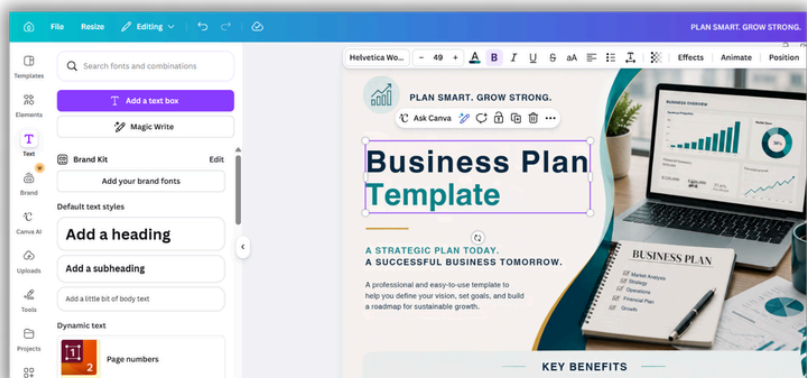


3



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Tip: Make sure you are signed in to save your changes.

Thank you!