

Cash Flow Strategy Checklist

22 Questions To Move From
Awareness to Action

Cash Flow Strategy Checklist

1. Establish Your Starting Point

- Confirm your current cash balance (what's actually available today)
- Validate your beginning balance sheet (AR, AP, Prepaids, debt)
- Reconcile any outstanding receivables and payables

2. Identify And Time Your Cash Inflows

- List all revenue sources (donations, tuition, dues, grants, etc.)
- Assign realistic collection timing to each source
- Adjust for known delays (grant reimbursements, late payments, etc.)
- Identify seasonal patterns based on past data

3. Identify And Time Your Cash Outflows

- List all fixed expenses (payroll, rent, subscriptions, etc.)
- Map variable and program-related expenses
- Include non-operating cash impacts (loan payments, capital expenses, prepaids, etc.)
- Assign actual payment timing—not just when expenses are recorded

4. Align Cash Inflows And Outflows By Period

- Build a monthly (or weekly) view of inflows vs. outflows
- Identify periods where cash is tight—even if the budget looks strong
- Highlight gaps where timing creates pressure

5. Build Scenario-Based Views

- Create a “most likely” baseline forecast
- Model a downside scenario (delayed revenue, increased costs)
- Model an upside scenario (stronger revenue, delayed spend)



6. Stress Test Your Cash Position

- Reduce revenue by 10-15% and review impact
- Delay a minor inflow by 30-60 days
- Increase key expense categories
- Ask:
 - When does cash become constrained?
 - How long can we sustain operations?
 - What actions would we take—and when?

7. Make Your Forecast Dynamic

- Update your forecast regularly (monthly at minimum)
- Compare actual cash movement vs. forecasted timing
- Adjust assumptions based on real data

8. Share Visibility Across The Organization

- Review cash flow regularly with leadership
- Communicate timing constraints—not just budget status
- Align hiring, spending, and program decisions to cash reality

9. Evaluate Your Current Process And Tools

- Can you easily update timing assumptions?
- Are your budgets and forecasts connected—or separate?
- Can you model scenarios without rebuilding your file?
- Can others access and understand the forecast?

10. Define Actions Before You Need Them

- Establish clear triggers (e.g., “If cash drops below X...”)
- Define cost controls or spending adjustments
- Identify decisions that can be delayed if needed
- Assign ownership for monitoring and action

