# Small Business Cash Flow Checklist

A weekly and monthly operating checklist for understanding what came in, what went out, and what is next.

BudgetPilot | budgetpilot.ai

## Weekly: collect the facts

[ ] Import or export bank, card, Stripe, PayPal, and cash activity.
[ ] Match deposits to invoices or sales reports.
[ ] Identify duplicate, reversed, pending, or uncategorized entries.
[ ] Confirm the current cash balance for each operating account.

## Weekly: inspect movement

[ ] Calculate cash received and cash paid during the week.
[ ] Separate transfers from operating income and expenses.
[ ] Review the five largest outgoing transactions.
[ ] Compare recurring payments with the prior month.
[ ] Flag unexpected changes in customer receipts or supplier payments.

## Weekly: look forward

[ ] List payroll, taxes, rent, subscriptions, debt payments, and supplier invoices due in 30 days.
[ ] Record expected customer payments and a realistic collection date.
[ ] Create a conservative low-case cash view if payments arrive late.
[ ] Choose owners and dates for overdue invoice follow-up.

## Monthly: close cleanly

[ ] Reconcile bank and processor balances.
[ ] Confirm every transaction has a category and supporting reference.
[ ] Review gross profit, operating expenses, and net cash movement separately.
[ ] Compare actual spending with the monthly plan.
[ ] Archive source statements and the cleaned transaction export.

## Warning signs to investigate

[ ] Revenue is growing while available cash is falling.
[ ] Customers are paying later than suppliers must be paid.
[ ] Recurring costs rise without a matching operating reason.
[ ] Transfers are being counted as revenue.
[ ] Large uncategorized balances remain after month end.
[ ] Tax or payroll reserves are being used for ordinary spending.

## Questions for the monthly review

[ ] What created the biggest cash inflow and outflow?
[ ] Which obligations are fixed, variable, or avoidable?
[ ] How many weeks of committed costs can current cash cover?
[ ] Which customer or supplier timing assumption is most fragile?

[ ] What single action will improve next month?

## Useful next steps

[ ] Read the cash-flow guides at budgetpilot.ai/blog.

[ ] Use clean CSV templates at budgetpilot.ai/resources.

[ ] Calculate business margins at budgetpilot.ai/tools/profit-margin-calculator.

[ ] Keep each company or project in a separate BudgetPilot workspace.