

COMPANION WORKSHEET PACK

Cash Flow Management Essentials

Why Profitable Businesses Still Run Out of Money

9 Worksheets · 3 Categories · A4 Print-Ready

High-Volume · Niche-Search · Specific-Case

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PART 1

High-Volume Worksheets

Universal worksheets — what most operators reach for daily or weekly. Run these on a regular cadence regardless of business size or stage.

Weekly Cash Position Check

Five minutes every Monday before 9am. Flags any position that needs action this week.

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ITEM	THIS WEEK (RP)	LAST WEEK (RP)	CHANGE	ACTION NEEDED?
Opening account balance				
Receivables due this week (confirmed)				
Outflows due this week (confirmed)				
Projected closing balance this week				
Minimum threshold balance (payroll + 1-week reserve)				
Balance below threshold? (Y/N)				
Largest single receivable due — confirmed or not?				
<p>1. If projected closing balance is below the minimum threshold: name the one customer to contact today for early payment confirmation. Then name the one outflow that can be deferred by 5 days without penalty. Both actions cost nothing and must happen before Thursday.</p> <p>_____</p>				
<p>2. Track this for 8 consecutive weeks without skipping. After 8 weeks you will know your business's cash rhythm — which weeks structurally run tight, which run with a buffer. That pattern is more useful than any monthly report.</p> <p>_____</p>				

Pre-Payment-Decision Cash Check

Run before approving any unplanned expenditure above your threshold amount.

CHECK ITEM	AMOUNT (RP)	ANSWER
Current business account balance		
Confirmed receivables arriving in the next 7 days		
Confirmed outflows due in the next 7 days		
Projected net 7-day position		
Proposed expenditure amount		
Balance after proposed expenditure		
Minimum threshold balance (payroll + 1-week reserve)		
Post-expenditure balance above threshold? (Y/N)		
Conservative 13-week scenario supports this expenditure? (Y/N)		
<p>1. Set your threshold once: any unplanned payment above Rp _____ requires this check before approval. The number should be meaningful enough that skipping it matters — typically 5 to 10% of monthly operating cost.</p> <p>_____</p>		
<p>2. If the conservative scenario does not support the expenditure: defer to the following week and re-check. A payment decision that only works under optimistic assumptions is a gamble, not a business decision.</p> <p>_____</p>		

PART 2

Niche-Search Worksheets

Rare-situation worksheets — high value when the situation hits. Run these only when the trigger appears, but keep them findable.

Emergency Runway Calculation — Major Receivable Default

Use when a customer representing more than 10% of monthly revenue informs you of non-payment, significant delay, or insolvency. Calculate how long the business can operate before a cash crisis, and what actions are available.

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ITEM	AMOUNT (Rp)	NOTES
Current account balance		
Defaulted receivable amount		
Other receivables due within 30 days (confirmed)		
Fixed monthly outflows (payroll, rent, loan installments)		
Variable outflows — reducible within 2 weeks		
Variable outflows — reducible within 30 days		
Adjusted monthly outflow (if all reductions implemented)		
Weeks of runway at adjusted outflow rate		
Credit facility available — unused line (Rp)		
Total effective runway including credit (weeks)		

1. Runway without the defaulted receivable and without credit: how many weeks? If the answer is under 6 weeks, the next call is to the bank, not to the customer. After 6 weeks, negotiating with the customer from a position of confirmed runway is more productive than negotiating from a position of imminent crisis.

2. Which outflows are non-negotiable in the next 30 days (payroll, bank installments, statutory obligations)? Ring-fence those first. Everything else is a negotiation.

Debt-Structure Scenario Model — Restructuring Options

Use when existing credit facilities are under stress or a facility renewal is at risk. Map three restructuring scenarios before entering any bank negotiation.

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SCENARIO	TOTAL DEBT (RP)	MONTHLY INSTALLMENT (RP)	TENOR (MONTHS)	MONTHLY INTEREST RATE	OPERATING CASH FLOW REQUIRED TO COVER	FEASIBLE? (Y/N)
Current structure						
Scenario A — extend tenor 12 months						
Scenario B — convert KMK to term loan						
Scenario C — partial settlement + restructure balance						

1. For each feasible scenario: what is the monthly operating cash flow required to cover debt service, leave a payroll buffer, and sustain minimum working capital? Compare this to your actual 12-week average operating cash flow. The scenario requiring the smallest positive gap between required and actual is the one to propose first.

2. KMK renewed every 6 months is refinancing risk twice a year. If any scenario above converts rolling KMK into a term loan with a defined end date: calculate the interest difference over the remaining term. That difference is the cost of reducing refinancing risk. Decide whether it is worth paying.

PART 3

Specific-Case Worksheets

Pre-framed scenarios — each worksheet walks you through a single, concrete situation. Read the scenario, then fill in your version of it.

Largest Customer Requests 60-Day Payment Extension

Scenario: your single largest customer, representing 22% of monthly revenue, contacts you requesting a one-time extension of 60 additional days on a receivable currently due in 10 days. No reason given beyond 'internal cash constraints.' You have no prior instance of non-payment from this customer. Fill this worksheet before responding to their request.

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ITEM	AMOUNT (RP)	NOTES
Receivable amount being deferred		
Current business account balance		
Other receivables due in next 30 days		
Fixed outflows due in next 30 days (payroll, rent, installments)		
Fixed outflows due in days 31–70 (covering the extension period)		
Projected minimum balance during extension period without credit		
Minimum threshold balance (payroll + 1-week reserve)		
Available credit facility — unused line		
Projected minimum balance during extension period with credit		
Cost of drawing credit for 60 days (Rp)		
Penalty clause in contract for late payment (if any)		

1. If projected minimum balance without credit falls below threshold: state the specific amount of credit you would need to draw and for how many days. That is the cost of agreeing to the extension. Communicate that cost to the customer — not as a threat, but as the basis for negotiating a partial upfront payment that covers your threshold shortfall.

2. Write the three conditions you require before agreeing: (1) minimum partial payment within 5 business days, (2) written confirmation of the revised schedule, (3) a review of their credit terms going forward. A 60-day extension without conditions is a policy change, not a one-time accommodation.

Supplier Accelerates Payment Terms — Net-60 to Net-30

Scenario: your third-largest supplier, accounting for 18% of your monthly purchasing, notifies you that effective next month their standard terms will move from net-60 to net-30 across all accounts. The change is non-negotiable on their side. You have 3 weeks before the new terms take effect on the first new order. Fill this worksheet before your next purchase decision.

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ITEM	AMOUNT (RP)	NOTES
Average monthly purchase volume from this supplier		
Additional cash required per month under net-30 vs net-60		
Current monthly average outflow total		
New monthly average outflow total (with adjusted terms)		
Operating cash flow — 12-week average		
Operating cash flow — conservative scenario		
Does conservative OCF cover the new outflow level? (Y/N)		
Credit facility available to bridge the gap (Rp)		
Monthly cost of bridging with credit (Rp)		
Alternative supplier monthly price differential (Rp)		
Break-even: credit cost vs switching cost		

1. The term acceleration doubles your cash payment obligation to this supplier in any given month. Before accepting, calculate whether your current DSO and DIO leave room to absorb it. If DSO is currently 52 days on 45-day terms, accelerating your own collections by 10 days could offset the outflow increase. List the three customers you would approach first for an early-payment arrangement.

2. If switching to an alternative supplier is viable: cost the switch fully — onboarding, quality verification, delivery reliability, and any initial volume premium. Compare that one-time switching cost to the ongoing monthly cost of the term acceleration. The break-even month is your decision horizon.

Sudden 30% Revenue Drop — 90-Day Cash Survival Plan

Scenario: due to the loss of a major contract, a regulatory change, or an unforeseen market disruption, your business has experienced a revenue drop of approximately 30% in the past 4 weeks and the outlook for the next 60 days shows no recovery. Your cost structure has not yet been adjusted. Fill this worksheet to determine your position and priority actions.

Scenario: due to the loss of a major contract, a regulatory change, or an unforeseen market disruption, your business has experienced a revenue drop of approximately 30% in the past 4 weeks and the outlook for the next 60 days shows no recovery. Your cost structure has not yet been adjusted. Fill this worksheet to determine your position and priority actions.

ITEM	PRE-DROP (RP)	CURRENT (RP)	CHANGE (RP)
Monthly revenue			
Monthly cash receipts (actual, based on 12-week avg)			
Monthly fixed costs — non-reducible (payroll, rent, installments)			
Monthly variable costs — reducible within 2 weeks			
Monthly variable costs — reducible within 30 days			
Monthly variable costs — reducible within 60 days			
Net operating cash flow — pre-drop			
Net operating cash flow — current			
Current account balance			
Weeks of runway at current burn rate			
Weeks of runway at fully adjusted burn rate			
Credit facility — unused line (Rp)			
Weeks of total runway including credit			

1. Priority sequence: (1) Reduce variable costs within 2 weeks immediately — do not wait for confirmation that the drop is permanent. (2) Notify your bank of the changed conditions before they see it in your account. A bank conversation started by you from a runway of 10 weeks is fundamentally different from one started by them at 2 weeks. (3) Identify receivables that can be collected early. (4) Negotiate temporary term extensions with top three vendors only — not all vendors simultaneously.

2. Identify the revenue level at which the adjusted cost structure breaks even on cash flow. That is your floor target. Every week, measure actual revenue against that floor, not against the pre-drop level. Recovery is not 'back to before' — it is 'above the cash break-even floor.' Everything above the floor starts rebuilding the buffer.

Companion to:

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