

HIGH-VOLUME

WORKSHEET 3 OF 9

Pre-Payment-Decision Cash Check

Run before approving any unplanned expenditure above your threshold amount.



Complementary worksheet for
Cash Flow Management Essentials
by Ibrahim Anwar

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What This Is For

A nine-row gate the operator runs before saying yes to any unplanned cash expenditure above their own defined threshold. The purpose is not to slow down every spending decision — it is to prevent a single unconsidered expenditure from pushing the business below its minimum operating buffer during a week it can least afford it. The threshold is set once, and spending decisions above that threshold require the nine-row check before proceeding.

Most cash shortfalls in small and mid-size businesses do not arrive from a single reckless decision. They accumulate from a series of individually reasonable-looking expenditures that each passed without a structured check at the moment of approval. By the time the pattern is visible in a monthly report, three weeks have already passed and the options are narrower. This worksheet stops the accumulation at the source: the moment of approval, when every option is still available.

Benefits

What you get when you actually run this worksheet on a real situation:

- Creates a structured pause before every above-threshold spending commitment — replacing intuition with a nine-row calculation.
- Forces the 7-day net position calculation before approving expenditure, not after the account balance shows the consequences.
- Links every spending decision to the conservative 13-week forecast, ensuring large decisions are grounded in verified forward visibility.
- Takes under three minutes to complete — fast enough that it does not slow operations, slow enough that it prevents impulsive approvals.
- Builds a decision audit trail: filed worksheets show which expenditures passed the gate, which were deferred, and which were overridden.

Framework To Use

— Seven-Day Position Gate

Before committing cash, know the net position 7 days from today under confirmed data — not projected revenue.

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How To Use

Follow these steps in order. Each one builds on the previous.

- 1** Set your threshold once: the dollar amount above which any unplanned payment requires this check. A reasonable starting point is 5 to 10% of average monthly operating expenses. Write it on the top of a printed copy of this worksheet and keep it visible.
- 2** When a spending decision arises above the threshold, pause before approving. Open this worksheet.
- 3** Record the current business account balance in row one.
- 4** List all receivables confirmed due in the next 7 days in row two — confirmed means you have spoken to or received written confirmation from the customer this week.
- 5** List all confirmed outflows due in the next 7 days in row three: payroll if it falls within 7 days, vendor invoices with due dates, loan installments, rent.
- 6** Calculate the projected net 7-day position: row one plus row two minus row three. Record in row four.
- 7** Enter the proposed expenditure amount in row five. Subtract it from row four to get row six: balance after proposed expenditure.
- 8** Compare row six to your minimum threshold balance (payroll plus one-week fixed costs) in row seven. Record Yes or No in row eight: is row six above the threshold?
- 9** Check row nine: does the conservative scenario of your 13-week forecast support this expenditure without projecting a below-threshold week in the next 13 weeks? If both row eight and row nine are Yes, approve. If either is No, defer to the following Monday and re-run.

Example Use

A mid-size printing business with \$28,000 in monthly operating expenses needs to replace a binding machine at short notice. A supplier offers a used unit at \$3,800 — significantly below market. The owner wants to move fast before it sells.

The threshold is set at \$2,000 (about 7% of monthly operating expenses). The \$3,800 purchase triggers the check.

Row one: current account balance \$18,400. Row two: confirmed receivables in the next 7 days — \$6,200 from two confirmed clients. Row three: confirmed outflows in the next 7 days — a \$9,800 payroll due Friday, a \$1,200 vendor invoice due Wednesday. Total confirmed outflows \$11,000. Row four: projected 7-day net position $\$18,400 + \$6,200 - \$11,000 = \$13,600$.

Row five: proposed expenditure \$3,800. Row six: balance after expenditure \$9,800. Row seven: minimum threshold \$9,600 (payroll \$8,200 plus one-week fixed \$1,400). Row eight: \$9,800 vs \$9,600 — Yes, barely above threshold, by \$200.

Row nine: the conservative 13-week forecast. Week four shows a \$7,800 projected balance under the conservative scenario — below the \$9,600 threshold. The conservative scenario does not support the expenditure this week.

The owner defers the machine purchase to Monday of the following week, when a \$12,000 receivable from a large client is confirmed due. The supplier holds the unit for four days. The following Monday check shows a 7-day net position of \$22,400 and a conservative scenario that clears the threshold in all 13 weeks. The purchase is approved. The \$200 margin above threshold from the original check was real, but the week-four conservative dip was also real — and that is precisely the information the worksheet is designed to surface.

The Worksheet

Tear this out, copy it onto a fresh sheet, or fill it in directly.

Pre-Payment-Decision Cash Check

Run before approving any unplanned expenditure above your threshold amount.

CHECK ITEM	AMOUNT (\$)	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 fixed costs)		
Post-expenditure balance above threshold? (Y/N)		
Conservative 13-week scenario supports this expenditure? (Y/N)		

Reflection Prompts

After filling in the worksheet on the previous page, work through these.

1. Set your threshold once: any unplanned payment above \$_____ requires this check before approval. Revisit the threshold number only if monthly operating expenses change by more than 15%. Changing it more often erodes its function as a gate.
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2. If the conservative scenario does not support the expenditure: defer to the following Monday and re-run. A spending decision that only works under the Moderate or Optimistic scenario is a bet against the base case. Sometimes bets are worth making — but that decision should be explicit, not accidental.
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Tips and Traps

TIPS

- File every completed check, including ones that resulted in deferral. After six months, the deferred-then-approved checks show which decisions were time-sensitive and which could have waited indefinitely.
- If a spending decision is urgent because of a real deadline (contract clause, early-bird discount expiry), note that in the 'Answer' column and include the cost of the deadline in the calculation.
- Run the check on equipment purchases, large stock buys, and unplanned marketing spends — not just capital items. The threshold applies to category, not to asset type.
- When row nine is No but row eight is Yes, that is worth examining on a case-by-case basis. The conservative scenario dip in week four may be from one large receivable you expect but have not yet confirmed. Confirm the receivable first, then re-run the check.
- Post the threshold dollar amount somewhere visible in the office — on the desk, the storeroom whiteboard, or the approval stamp. The check only works if it is triggered consistently.

TRAPS

- Using the Moderate or Optimistic projection to answer row nine instead of the Conservative. The Conservative scenario is the only one that governs spending decisions. Using a more favorable scenario is the same as not running the check.
- Splitting a large expenditure into two smaller ones, each below the threshold, to avoid the check. The gate is on total cash impact, not transaction count.
- Running the check but overriding both No answers because the opportunity feels good. Override it once, document the reason. Override it twice in the same month without documentation — then the check has stopped functioning as a gate.
- Treating the threshold as too low and revising it upward every time it inconveniently triggers. The threshold should trigger. That is its purpose.
- Not including routine vendor payments that happen to fall within the 7-day window. If the produce vendor is paid every Friday, that outflow goes in row three whether or not the invoice has arrived.

Appendixes

Appendix A – Threshold-Setting Formula

Threshold = 5% to 10% of average monthly operating expenses.

Average monthly operating expenses (last 3 months): \$ _____

5% threshold = \$ _____

10% threshold = \$ _____

Starting recommendation:

Revenue under \$100K/mo → use 5% threshold

Revenue \$100K-\$500K/mo → use 7-8% threshold

Revenue above \$500K/mo → use 10% threshold, reviewed quarterly

Adjust downward if the business carries less than 4 weeks of cash buffer. Adjust upward only after 6 consecutive months of healthy weekly cash position checks.

Appendix B – Deferral Log

When a check results in deferral, log it here:

Date of check : _____

Expenditure type : _____

Amount (\$) : _____

Reason for deferral: Row 8 No / Row 9 No / Both

Deferred to date : _____

Re-check result : Approved / Deferred again / Cancelled

Total days deferred: _____

A deferral that converts to 'Cancelled' after a second check means the expenditure was not actually necessary. That is a win.

A deferral that converts to 'Approved' after 3 days means the timing mattered more than the amount. Note it for pattern recognition.



WHERE THIS WORKSHEET COMES FROM

Cash Flow Management Essentials

Why Profitable Businesses Still Run Out of Money

by Ibrahim Anwar

This worksheet is one of nine in the *Cash Flow Management Essentials* companion worksheet pack. The full pack is grouped into three categories: high-volume worksheets you can run weekly, niche-search worksheets for rare but high-value situations, and specific-case worksheets that walk you through a single concrete scenario.

Every framework, decision filter, and figure used in these worksheets is drawn from the chapters of the source book. The book sets the diagnosis, the worksheets give you the form to act on it.

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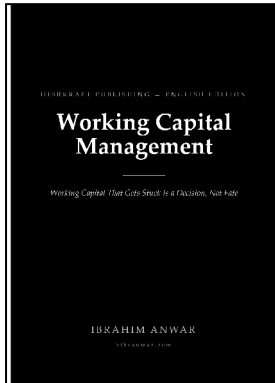
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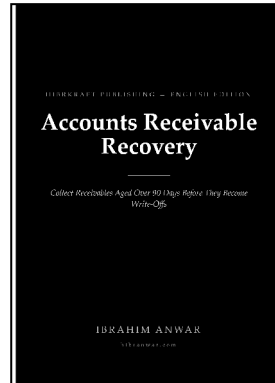


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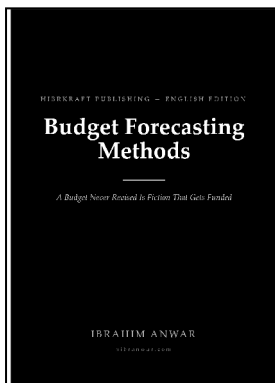


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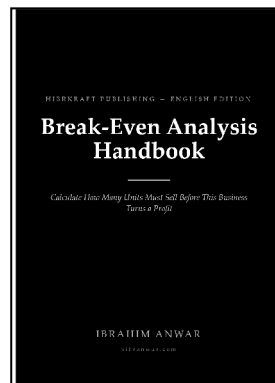


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