SMARTer Entrepreneurs

Cash is always tight, even in a good year

Five places to look, and how to choose where to start

A good year on paper and a tight month at the bank can happen at the same time. Cash simply arrives later than profit, and sometimes a good deal later.

Score each option

Score each option twice, from 1 to 5. Help: 1 hardly at all, 5 a great deal. Easy to start: 1 very hard, 5 we could start this week. The highest total is where to start; if two tie, pick the one you will really do this month. In most PDF readers, the totals add up for you.

Option, and the sign it may fit you	Help (1 to 5)	Easy to start (1 to 5)	Total
1. Get paid on time. Invoices go out late, and chasing is nobody's job.			
2. Look thirteen weeks ahead. You find out about a tight month when it arrives.			
3. Bill sooner, or in stages. You invoice only when the work is finished.			
4. Agree payment terms before the work starts. Your terms are whatever the client's system says.			
5. Plan for the big payments. Tax and other large bills come as a surprise.			

An example

A design studio had a strong year on paper and an overdraft most months. It moved to a deposit at the start and monthly billing on longer jobs, and the overdraft went quiet.

This month I will

.....

You do not need the perfect choice, only a better place to start than the one you would have picked without this page.

Want to talk it through? Book a Discovery Call at smarterentrepreneurs.co.uk

© 2026 SMARTer Entrepreneurs. Shared for use in your own business. Please do not copy, adapt or distribute it without permission. Version 1, November 2026.