

Cliff Brief

Example business. Every number on this page is the example business that ships inside the CFO Brain workbook. It is not a customer.

WEEKS OF CASH

33.3

Weeks the cash in the bank would last, as the workbook counts it.

CLIFF WEEK

Week 6

First week the balance falls under the floor: US\$40,600.

FLOOR

US\$50,000

The lowest balance this owner wants to see. Their own number.

LOW POINT

US\$36,550

In week 13, US\$13,450 under the floor.

Top 3 cash movers

1. Tax payment, week 6

US\$8,500 out

That week pays out US\$16,650 in total and the balance drops to US\$40,600.
2. Late payer, week 3

US\$4,000 late

Week 3 brings in US\$3,000 instead of US\$7,000. The rest arrives in week 7 (US\$11,000 in that week).
3. Normal weekly gap

US\$1,150 a week

A normal week brings in US\$7,000 and pays out US\$8,150.

The one decision tested

Hire one person

	Weeks of cash	Today	With the decision
Normal case	33.3	20.3	
Bad case	13.8	10.9	

What the file shows. The decision stays with the owner.

Next 4 Fridays (written by the owner in the session)

- ☐ **Friday 1** Type the real bank balance. Compare week 1 with the forecast in VARIANCE LOG.
- ☐ **Friday 2** Check that the week 3 payment (US\$7,000 expected) is still on its way.
- ☐ **Friday 3** Compare collections with US\$7,000 a week. Three short weeks in a row is the flag.
- ☐ **Friday 4** Look again at week 6: US\$8,500 tax against the US\$50,000 floor.

What this Brief is. A picture of the numbers the owner typed into their own copy of the CFO Brain workbook during the session. It is only as right as those numbers. Check it against the bank every Friday.

What it is not. Not accounting, tax or investment advice, and not a review of the books. A guide for your cash routine, not a CFO. The owner's accountant stays in charge of everything outside cash timing.