



BEACONSHIRE ADVISORY

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Tax Strategy · Fractional CFO · Financial Planning

IMPLEMENTATION PLAYBOOK

The Cash Flow Command Center

A complete operating system for small-business cash flow.

Thirteen weeks of forecasting. One rhythm you can actually keep.
Built for owners who want to stop guessing and start running the numbers.

PACKAGE CONTENTS

- Interactive 13-Week Dashboard
- Excel Forecast Template
- AR Aging & Collection Scripts
- Tax Reserve Calculator

82%

of failed small businesses cite cash flow as the primary cause. — U.S. Bank / SCORE

WELCOME

Why This Playbook Exists

Most small-business owners do not fail because their product is wrong, their marketing is weak, or their team is unmotivated. They fail because they run out of cash. Sometimes the warning signs are visible for months and simply go unread. Other times the shock arrives in a single week — a late payment, a slow quarter, an unexpected expense — and there is no buffer to absorb it.

The Cash Flow Command Center exists to replace the spreadsheet chaos, the end-of-month surprises, and the vague feeling that something is off with a single repeatable rhythm. When you use it properly, you will know — every Monday morning — exactly how many weeks of runway you have, exactly which customers owe you money, and exactly how much cash you need to set aside for taxes. No dashboards to configure. No software to subscribe to. Just numbers, decisions, and discipline.

82%

of small-business
failures
are cash-flow related

54%

of small businesses
operate
with less than one
month runway

29

average days small
businesses
wait to collect an
invoice

Those numbers are not decoration. They describe a silent structural problem that a surprising number of profitable businesses walk into. Profit on paper does not pay payroll on Friday. The business that survives is the one whose owner knows the difference.

A note on how to use this document

Read it once front-to-back. Then keep it next to the dashboard as a reference. Each section maps to a specific tab in the dashboard or a specific sheet in the Excel template. The whole system takes about forty minutes to set up and fifteen minutes a week to run.

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SECTION 01 · WHAT YOU JUST DOWNLOADED

Four Components, One System

This package is built to be used together, not à la carte. The dashboard gives you visual clarity. The Excel template gives you a long-term model. The playbook you are reading now gives you the discipline. The branding guide lets you put your own logo on the whole system if you re-deliver it to your clients.

1**The Interactive Dashboard**

A browser-based forecasting tool. Upload a CSV or Excel export from your accounting software and it auto-categorizes every transaction, projects thirteen weeks of cash, and tells you — at a glance — how many weeks of runway you have. Runs in any modern browser; no installation, no account required.

2**The Excel Template**

A seven-sheet workbook with a 13-week rolling forecast, AR aging tracker, tax reserve calculator, and a branding guide. Built on named ranges so you can change one input and every downstream number recalculates. Works in Excel, Google Sheets, and Numbers.

3**This Playbook**

Twelve pages of explanation, context, and scripts. Most of the value of the package lives here, not in the tools themselves. The tools will give you numbers; this document tells you what to do with them.

4**The Branding Customization Guide**

If you are an accountant, bookkeeper, or advisor who wants to re-deliver this package to your own clients under your own brand, the guide walks through every logo swap, color change, and footer edit required to make the package feel native to your firm.

SECTION 02 · QUICK START (20 MINUTES)

Setting Up In Twenty Minutes

If you do nothing else, do this. The Quick Start gets you to your first runway number faster than a phone call with your accountant.

- 1 Export your transactions**
From QuickBooks, Xero, FreshBooks, or your bank: export the last 90 days of transactions as CSV. The dashboard accepts CSV and Excel (.xlsx) directly. Minimum required columns: date, description, and amount. Most exports already include these.
- 2 Open the dashboard and upload**
Launch the Cash Flow Command Center in your browser and drop the file onto the upload area. Auto-categorization runs in under two seconds. Review the categorized transactions; re-assign anything that looks wrong.
- 3 Enter your starting cash balance**
Navigate to the Forecast Inputs tab and enter today's bank balance across all operating accounts. Set your target runway (we recommend 12 weeks minimum), effective tax rate, and anything you know is coming — a big customer deposit, a quarterly insurance bill, a planned piece of equipment.
- 4 Read your runway number**
Return to the Overview tab. The large number at the top of the screen is your runway in weeks at current burn rate. If it's under eight, turn to Section 09 of this playbook. If it's over twenty, turn to Section 06 and start scenario planning for growth.
- 5 Lock in the Monday rhythm**
Add a fifteen-minute recurring block to your calendar every Monday at the start of the day. This is the single most important behavioral change in the entire system. Section 05 explains exactly what to do in that fifteen minutes.

SECTION 03 · THE DASHBOARD, TAB BY TAB

A Guided Tour

The dashboard has five tabs. Each one answers a specific question.

Overview

Answers: How much runway do I have right now? The four KPI cards at the top show current cash, average weekly net, projected cash at the end of the thirteen-week horizon, and runway in weeks. The area chart below plots your projected bank balance week by week, with a dashed gold line marking your target runway threshold. When the projected balance line crosses below the threshold, the recommendations panel on the right will flag it as critical.

Forecast Inputs

Answers: What are my expected inflows and outflows each week? This is where the auto-categorized transactions from your upload turn into a forward-looking forecast. The dashboard takes your 90-day history, computes a recurring weekly baseline for each category (payroll, rent, software, etc.), and projects that forward. You can override any category manually — for example, if you know insurance renews at \$8,400 in week 6, enter it as a one-time item.

Scenarios

Answers: What if? Three sliders: revenue change ($\pm 50\%$), expense change ($\pm 30\%$), and one-time expense. A fourth input models a new hire as a fixed monthly cost. The forecast chart updates in real time. Use this before you commit to a hire, a price change, or a capital purchase. Seeing the cash curve bend on-screen is often more persuasive than reviewing a spreadsheet cell.

AR Aging

Answers: Who owes me money, and how late are they? Drop in open invoices (or paste from your accounting software) and the dashboard buckets them into 0-30, 31-60, 61-90, and 90+ day ranges. Invoices past 30 days trigger the Day-7/Day-14/Day-30 collection scripts; past 60 days, it prompts escalation. Section 07 covers this in depth.

Tax Reserve

Answers: How much cash should I be setting aside every month so I'm not scrambling in April? Enter your effective tax rate (if you don't know it, your last year's Form 1040 line 24 \div line 15 is a good approximation). The calculator applies that rate to your monthly net and gives you the amount to sweep into a separate tax savings account. A built-in schedule shows the quarterly estimated-tax due dates (April 15, June 15, September 15, January 15).

SECTION 04 · THE EXCEL TEMPLATE, SHEET BY SHEET

For the Spreadsheet Purists

The dashboard is fast; the Excel template is deep. If you already live in spreadsheets — or if you need to hand this to a bookkeeper, a lender, or a board member — the Excel version is what you want. Seven sheets, all connected by named ranges.

Cover	Branded title page. Update the firm name, tagline, and logo here if you're white-labeling the template.
Instructions	A one-page orientation. Read this first. Covers which cells are input (light-navy) and which are calculated (do not overwrite).
Inputs	The control room. Starting balance, tax rate, target runway, and forecast start date at the top. Recurring inflows and outflows below. Change one cell here and every downstream sheet recalculates.
13-Week Forecast	The heart of the template. Each column is a week. Inflows, outflows, one-time adjustments, net change, ending balance. Ending balance turns red automatically when it drops below zero — the earliest possible warning of a runway crisis.
AR Aging	Eight-invoice tracker with auto-calculated days-outstanding, aging bucket classification, and recommended action. Three embedded collection scripts (Day 7, Day 14, Day 30) ready to copy-paste into email.
Tax Reserve	Monthly revenue, expense, net, and reserve amount. Quarterly estimated-tax schedule with federal safe-harbor notes. Built to line up with Form 1040-ES payment dates.
Branding Guide	Six-step white-label checklist. Covers logo swap, color palette, firm name, tagline, and footer edits. Required reading if you're an advisor re-delivering to clients.

SECTION 05 · THE MONDAY CASH RHYTHM

Fifteen Minutes That Change Everything

The single most important behavioral habit in this entire system is a fifteen-minute Monday review. It does not need to be long. It does not need to be complicated. It needs to be consistent.

“You will not outgrow the discipline that got you here. You will outgrow it, and then come back to it.”

The Five Questions

Every Monday, sit down with the dashboard open and answer these five questions — in this order:

1. How much cash is in the bank today?

Reconcile the dashboard's starting balance to your actual bank balance. If they disagree by more than \$500, fix it before you continue. A forecast built on a wrong starting number is worse than no forecast at all.

2. What landed last week that I didn't expect?

Look at the prior-week actuals. Any transaction over \$1,000 you weren't planning for? Add it to the template so the forecast learns.

3. What's showing up this week?

Payroll, rent, software subscriptions, estimated customer deposits. Validate that this week's forecast column matches what you actually expect to hit.

4. Where is my runway line?

If it's under twelve weeks, cash flow becomes your top priority this week. If it's under eight, stop everything and read Section 09.

5. Who owes me money that's 30+ days late?

Open the AR Aging tab. For every invoice in the 31-60 bucket, send the Day-30 script today. For anything 60+, pick up the phone.

The discipline IS the strategy

Owners who run this rhythm for twelve consecutive weeks almost always report the same thing: the financial stress recedes, not because the numbers got better — they usually didn't, at least not at first — but because the numbers stopped being a surprise. Predictable is easier to manage than optimistic.

SECTION 06 · UNDERSTANDING YOUR NUMBERS

What the Numbers Actually Mean

Runway

Runway is the number of weeks your current cash will last if nothing changes. The formula is simple: current cash ÷ average weekly burn. What it hides is more important than what it shows. Runway assumes your current expense level stays flat, which it rarely does. A seasonal business with 16 weeks of runway in August may have 6 weeks of runway in January. Always look at runway alongside the forecast curve, not in isolation.

Net Weekly Cash Flow

Inflows minus outflows for a given week. Negative weeks are normal — payroll weeks, quarter-end tax weeks — as long as they are matched by positive weeks. The signal to worry about is not a single negative week but a pattern of negative weeks without a visible source of recovery. Trend matters more than individual points.

Tax Reserve

The amount you owe the IRS and your state that you haven't paid yet. For most small businesses this grows invisibly in your operating account until April, when it vanishes in a single painful transfer. The fix is to move it out, weekly or monthly, into a separate account so it stops looking like spendable cash. Your effective tax rate determines the percentage; most owners we work with end up reserving 20 – 30% of every dollar of net.

Scenario Analysis

The point of scenario sliders is not to predict the future. It is to pressure-test the present. Before you hire someone, slide the new-hire cost up and see how the runway line bends. Before you take on a big customer with 60-day terms, model the delayed inflow. The number that matters is not the scenario result — it's the decision you make before committing.

SECTION 07 · THE COLLECTION PLAYBOOK

Getting Paid, Professionally

Your average customer pays you in twenty-nine days. Not because they want to pay you in twenty-nine days — because that is the point at which your systems force them to. Here is a sequence that tightens that cycle without damaging a single relationship.

The Three-Touch Sequence

Day 7 — Friendly Reminder

Hi [Name], just a quick note that invoice #[XXXX] for \$[amount] went out on [date] and is due on [due date]. If it was missed or got caught somewhere, just let me know and I'll resend. Thanks as always.

Day 14 — Direct Ask

Hi [Name], following up on invoice #[XXXX] — it's now a week past due. I want to make sure there isn't a hold-up on your end. Can you let me know when I should expect payment? Happy to jump on a quick call if that's easier.

Day 30 — Escalation

Hi [Name], invoice #[XXXX] for \$[amount] is now 30 days past due. Per our terms, accounts 30 days past due incur a 1.5% monthly late fee, which will apply starting [date]. Please let me know today how you'd like to proceed — I'd much rather resolve this with you directly than involve collections.

A note on tone

The scripts above are deliberately warm at Day 7, direct at Day 14, and firm at Day 30. This escalation curve is what makes them work. Most late-paying customers simply need the sequence; most of them will not need Day 30. But the existence of Day 30 — and their awareness of it — is what accelerates Day 7 and Day 14.

When to Escalate

Anything past 60 days should come off the AR list and move to a different process. Call the customer directly. If there's a dispute, resolve it. If there's a hardship, negotiate a payment plan. If there's silence, send a final demand letter (your attorney can draft a template for \$200–\$400) and be prepared to write it off. Chasing 90-day receivables costs you more in distraction than you recover.

SECTION 08 · TAX RESERVE DISCIPLINE

The Account That Saves April

If you remember one thing from this playbook, let it be this: the money you owe in taxes is not your money. It is the government's money, sitting temporarily in your checking account. The single most common cash-flow crisis we see among otherwise-healthy small businesses is an April 15 where the owner realizes — too late — that the reserve was never built.

The Mechanics

Open a second checking or savings account at your existing bank. Label it something unambiguous: “Tax Reserve” or “IRS / State”. On the last business day of each month, transfer your effective-tax-rate percentage of that month's net into the reserve. That's it. By April, the full balance is already sitting there; writing the check is a non-event.

Quarterly Estimated Payments

If you're a sole proprietor, single-member LLC, S-corporation shareholder, or partner in a partnership, the IRS expects you to pay tax quarterly — not annually. The four due dates are:

Q1	April 15	Income from January, February, March
Q2	June 15	Income from April, May
Q3	September 15	Income from June, July, August
Q4	January 15	Income from September through December

Safe Harbor

The IRS will not penalize you for underpayment if you pay in, via estimated payments and withholding combined, at least 100% of your prior-year tax liability (110% if your AGI was over \$150,000). This is the safe-harbor rule and it is the single most useful piece of estimated-tax planning for most small businesses. Divide prior-year total tax by four; pay that amount each quarter; and you cannot be penalized regardless of what the current year does.

SECTION 09 · WHEN TO BRING IN A FRACTIONAL CFO

Signals You've Outgrown DIY

The Cash Flow Command Center is designed to take you from zero to functioning. It is not designed to replace a human advisor for businesses that have outgrown the basics. Here are the signals that it's time to bring in help.

- 1 Revenue over \$1M with no financial partner.**
At this size the opportunity cost of DIY — missed tax strategies, poor capital structure, weak forecasting — begins to exceed what a fractional CFO costs.
- 2 Multiple entities or pass-through structures.**
S-corps, holding companies, LLCs, real-estate entities — these interact in ways that spreadsheets cannot capture. Reasonable compensation, SALT-parity elections, and intercompany transactions need a specialist.
- 3 Growth-stage hiring (5+ headcount).**
Payroll is the single largest line item for most service businesses at this stage, and the decisions around W-2 vs 1099, benefits, and state nexus become materially more expensive to get wrong.
- 4 A runway under eight weeks that won't stabilize.**
If you've run the Monday rhythm for a month and the runway line keeps drifting down, the problem is structural, not procedural. You need someone to look at the whole picture.
- 5 You're preparing for a capital event.**
Raising debt, raising equity, selling the business, buying another business — all of these require a financial narrative that goes beyond a 13-week forecast.

A free 30-minute diagnostic call with Beaconsire

If any of the signals above feel familiar, we offer a no-obligation diagnostic call. Thirty minutes, your numbers, our questions. You'll leave with a clear read on whether your current setup is working and — if not — exactly what to change. Book at beaconsireadvisory.com/call or reply to any email from us with the word "diagnostic."

SECTION 10 · CUSTOMIZING THE PACKAGE

White-Labeling for Your Firm

If you are an accountant, bookkeeper, or advisor and you'd like to re-deliver this package to your own clients under your own brand, the full customization walkthrough is in the companion document Branding Customization Guide. A summary of the five major changes is below.

- 1 Swap the logo**
Dashboard: open the Brand Panel (top-right gear icon) and upload your logo as PNG or SVG. Excel template: on the Cover tab, delete the Beaconshire logo and insert yours at the same size and position.
- 2 Change the color palette**
Dashboard: the Brand Panel offers six preset palettes plus custom hex entry for primary and accent colors. Excel template: the Branding Guide tab lists every cell that uses brand coloring; update the hex values once and the workbook propagates.
- 3 Update firm name and tagline**
Both tools expose the firm name and tagline as editable text at the top of the branding panel. Change them once; they propagate to every page.
- 4 Edit the footer**
Replace “Beaconshire Advisory, LLC” and the beaconshireadvisory.com URL in both the dashboard footer and the Excel footer. This is the most commonly missed customization step.
- 5 Re-export the PDF**
If you want to re-deliver this playbook itself, contact us at hello@beaconshireadvisory.com. White-label licenses are available for firms that want a fully-custom version of the playbook, dashboard, and template as a single branded package.

CLOSING

The One-Sentence Summary

Small businesses do not fail because the owners aren't smart or aren't working hard enough. They fail because the owners are running a complex financial operation on the assumption that everything will be fine, without ever stopping to check.

This package exists to replace that assumption with fifteen minutes a week of actual visibility. Use it. Customize it. If you outgrow it, that is exactly what we hoped would happen — and we're here when you're ready.

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