



FREE WORKBOOK | ACCAVALLO & COMPANY LLC

SMALL BUSINESS SURVIVAL GUIDE: CASH FLOW

TRACK YOUR NUMBERS. SPOT THE
GAPS. STAY AHEAD ALL SUMMER.



Presented by:
Accavallo & Company LLC

www.aco.cpa

A MESSAGE FROM OUR TEAM

This cash flow survival guide is Book 1 of 3 in our summer financial workbook series.

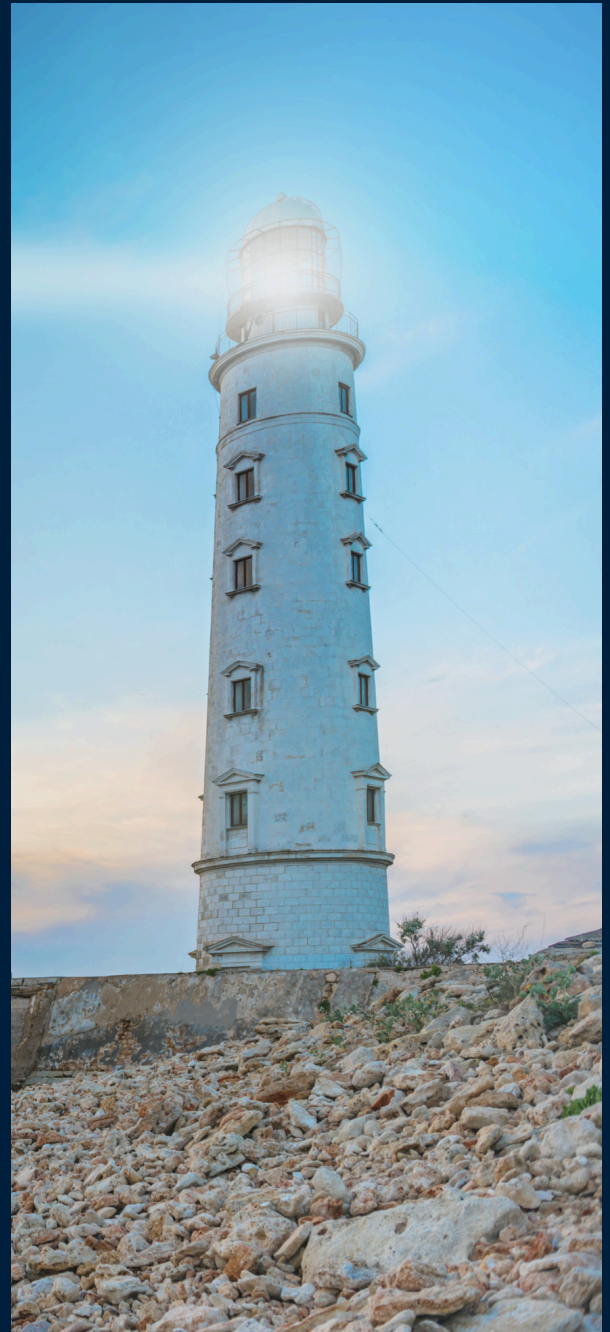
Summer can be unpredictable for small businesses, with inconsistent revenue, rising costs, and uneven customer spending. That's why we created this workbook to help you track your financial position and stay consistent throughout the season.

Complete it at your own pace, bring it to your next meeting, or use it as a quick check-in tool. We're here to help whenever you need us.

Sincerely,
Accavallo & Company LLC

THIS WORKBOOK INCLUDES:

1. CASH FLOW BASICS
2. KNOW YOUR NUMBERS WORKSHEET
3. MONTHLY CASH FLOW TRACKER
4. SUMMER CHECKLIST + ACTION PLAN
5. SCHEDULE YOUR NEXT MEETING



Join the mailing list for
workbooks 2 & 3:



Cash Flow Basics

Cash Flow 101: The Only Two Things You Need to Understand

Profit measures whether your business is generating value over time. Cash flow measures whether you have the liquidity to meet obligations today. A profitable business can still face a cash crisis if receivables are slow, expenses are front-loaded, or reserves are insufficient. Managing both simultaneously is essential.

Cash Flow

Cash IN: Payments from clients, loans, tax refunds.

Cash OUT: Payroll, rent, loan payments, taxes, supplies.

Estimated Tax Due Dates:

Q1 Due: April 15, 2026

Q2 Due: June 15, 2026

Q3 Due: September 15, 2026

Q4 Due: January 15, 2027

⚠ Missed or Underpaid Q1?

Underpayment penalties can still apply even when later quarterly estimated payments are made on time. Contact us to calculate your penalty exposure and catch-up options.

Why Summer Is Tricky

Clients pay late. Slow seasons hit. Estimated taxes come due. And surprise expenses always seem to show up in July.

The #1 thing to remember:

You can be profitable on paper and still run out of cash. Profit is what you earned. Cash flow is what's actually in the bank.

Running low on reserves?

Contact your team at Accavallo & Company before the summer numbers get away from you.

QUICK SELF-CHECK:

- ☐ I know roughly how much cash is in my business account right now
- ☐ I know which months are my slowest for revenue
- ☐ I know when my next estimated tax payment is due
- ☐ I have at least some money set aside for unexpected expenses

If you checked fewer than 2 boxes, this workbook is exactly where to start.

If you checked all 4, you're already ahead of most.

Keep going!

Know Your Numbers Worksheet

Fill this in before your next meeting with us — we'll build it into your plan.

My Business Basics

Business name:	Today's Date:
Industry / Type of Business:	Busiest Season:
Number of Employees / Contractors:	

My Cash Right Now

☐ Current business checking account balance	\$ _____	☐ Available credit line (if any)	\$ _____
☐ Current business savings / reserve balance	\$ _____	☐ Total owed to me right now (accounts receivable)	\$ _____

My Monthly Expenses

FIXED EXPENSES (MONTHLY)	AMOUNT	VARIABLE EXPENSES (MONTHLY AVG.)	AMOUNT
Rent / Mortgage	\$	Variable Labor	\$
Payroll / Contractor Pay	\$	Marketing & Advertising	\$
Loan or Credit Card Payments	\$	Utilities	\$
Insurance Premiums	\$	Cost of Goods Sold / Job Costs	\$
Software / Subscriptions	\$	Vehicle & Travel Expenses	\$
Professional fees (Accounting, Legal)	\$	Other	\$
TOTAL FIXED EXPENSES / MONTH: \$		TOTAL VARIABLE EXPENSES / MONTH: \$	
TOTAL MONTHLY EXPENSES (Fixed + Variable): \$			

Gross Margin Snapshot

My average monthly revenue: \$ _____ – Total monthly expenses: \$ _____

= Net monthly cash position: \$ _____

Monthly Cash Flow Tracker

Cash Reserve Goal:

To protect your business during slow periods or unexpected expenses, we recommend keeping 6–8 weeks of operating expenses in reserve. Multiply your average monthly expenses by 1.5 (minimum) to 2 (optimal). Example: \$15,000/mo × 1.5 = \$22,500 minimum reserve.

Formula: Beginning Balance + Cash In – Cash Out = Ending Balance. Bring this to your next meeting.

 **Bring this tracker to your next meeting and we'll build it into your plan.** 

	JUNE	JULY	AUGUST	SEPTEMBER
Beginning Cash Balance	\$	\$	\$	\$
Revenue / Payments Collected	\$	\$	\$	\$
Other Cash In (loans, refunds, etc.)	\$	\$	\$	\$
TOTAL CASH IN	\$	\$	\$	\$
Operating Expenses	\$	\$	\$	\$
Owner Draws & Capital Expenditures	\$	\$	\$	\$
Estimated Tax Payment	\$	\$	\$	\$
TOTAL CASH OUT	\$	\$	\$	\$
NET CASH FLOW (In – Out)	\$	\$	\$	\$
Ending Cash Balance	\$	\$	\$	\$
Outstanding Invoices (unpaid)	\$	\$	\$	\$
Reserve Account Balance	\$	\$	\$	\$

SUMMER CHECKLIST + ACTION PLAN

Complete before your next meeting with us.

FINANCIAL VISIBILITY

- ☐ Review last 3 months of bank statements.
- ☐ Write down all fixed and variable monthly expenses.
- ☐ Know your total outstanding invoices right now.
- ☐ Identify your slowest revenue month this summer.
- ☐ Calculate your current gross margin (see Page 2).

ACCOUNTS RECEIVABLE MANAGEMENT

- ☐ Send invoices the same day work is done.
- ☐ Set up automatic reminders at 7, 14, and 30 days past due.
- ☐ Require deposits from clients with a history of late payment.
- ☐ Confirm you accept online payments (ACH, credit card).
- ☐ Flag any invoice past 45 days — those need immediate follow-up.

EXPENSE CONTROL & RESERVE BUILDING

- ☐ Cancel any unused subscriptions or software.
- ☐ Push non-urgent equipment purchases past your slow season.
- ☐ Open a dedicated savings account for your cash reserve.
- ☐ Calculate your reserve target (monthly expenses $\times$ 1.5 to 2).
- ☐ Schedule a mid-summer check-in with your accountant.

TAX PLANNING

- ☐ Confirm Q2 (June 15) and Q3 (Sept 15) estimated tax amounts.
- ☐ Review whether year-to-date income is outpacing last year.
- ☐ Identify large planned expenditures to accelerate for deduction timing.
- ☐ Review whether your current entity structure is still optimal.
- ☐ Confirm Q1 was paid on time, or quantify the underpayment penalty.

My Action Plan

Pick 3–5 items from this workbook that you will actually do. Write them here and set a deadline.

ACTION ITEM	BY WHEN	DONE?

READY TO TALK THROUGH YOUR NUMBERS?

You've done the work. Now let's make sure you're on the right track.

We review your cash position, plan around your slow seasons, and help you spot problems before they become expensive.

No jargon, just clear answers.

If you have a problem, Accavallo & Company can fix it!

No Reserve → Ask us about cash flow planning.

Missed tax dates? → We track estimated taxes for you.

Scan to schedule your next consultation!

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