PLUGS LEAK 02 · THE CASH BLIND SPOT

The 15-Minute Friday Cash Check

Revenue up, profit flat, and you can't say what one unit truly costs you. This is the one-page check Bernard ran in his own factory — fill it every Friday and the numbers stop surprising you.

WHY FRIDAY, WHY 15 MINUTES

Do it before you leave on Friday and you walk into the weekend knowing exactly where the business stands — and into Monday knowing the one number to act on. Most owners go by bank balance and gut. This replaces gut with a glance.

Print it. Keep a stack by the desk. One sheet a week. → Filled example on page 3.

YOUR WEEKLY SHEET

This Week's Cash Check

WEEK ENDING ____________

1 · CASH POSITION

Cash in the bank today
All accounts, right now — $ ________

Owed TO you (receivables)
Invoices out, not yet paid — $ ________

YOU owe (payables + wages + tax)
Due in the next 30 days — $ ________

True cash position
Bank + owed to you – you owe — $ ________

2 · STOCK ON THE FLOOR

Value of materials & stock sitting there
Money you've spent, not yet sold — $ ________

3 · THIS WEEK'S SELLING

Quotes sent (value)
$ and number out the door — $ ______ / ___

Jobs won (value)
Quotes that became orders — $ ______ / ___

Quote-to-win rate
Won ÷ sent — ________ %

4 · THE NUMBER MOST OWNERS CAN'T ANSWER

True cost to make ONE unit
Materials + labour + a fair slice of overhead — $ ________

Gross margin %
(Price – unit cost) ÷ price — ________ %

5 · RUNWAY & THE ONE MOVE

Weeks of runway
Cash ÷ weekly costs — ________ wks

The ONE number to act on next week

WORKED EXAMPLE · ILLUSTRATIVE

How a $2M factory fills it

EXAMPLE ONLY

Example numbers for a fictional $2M/yr engineering shop — to show the shape, not a real client.

1 · CASH POSITION

Cash in the bank today	**$84,000**
Owed TO you (receivables)	**$176,500**
YOU owe (next 30 days)	**$201,300**
True cash position	**$59,200**

2 · STOCK ON THE FLOOR

Materials & stock sitting there	**$188,000**

↳ *Nearly 3× the cash position is tied up on the floor. That's the leak.*

3 · THIS WEEK'S SELLING

Quotes sent	**$142,000 / 11**
Jobs won	**$48,000 / 4**
Quote-to-win rate	**36%**

4 · THE NUMBER MOST CAN'T ANSWER

True cost to make ONE unit	**$412**
Gross margin %	**22%**

↳ *They'd been pricing at "about 35%." The real number was 22%. That's the profit, found.*

5 · RUNWAY & THE ONE MOVE

Weeks of runway	**3.1 wks**
The ONE move	**Re-price the top 3 jobs**

RUN IT IN 15 MINUTES

Friday, 4pm. Pen, not spreadsheet.

1. **Pull three numbers (5 min).** Bank balance, your debtor list total, your creditor + wages + tax due. Write them down. Don't tidy them — just get them on the page.
2. **Find your true unit cost (5 min).** Materials + labour + a fair slice of overhead for one typical unit. Best honest guess beats no number. This is the one that moves your pricing.
3. **Read the week's selling (3 min).** Quotes out vs jobs won. A low win-rate isn't a sales-skill problem yet — it's a visibility problem you can now see.
4. **Pick the ONE move (2 min).** Re-price a job, chase a big debtor, clear dead stock. One decision, acted on Monday. That's the whole point.

DO THIS 8 WEEKS RUNNING

and you'll never run blind again. It's the free taste of **Financial Mastery (FMS)** — one of the 13 systems the Rapid Reset Program installs in your factory. **See it built live: the 7 Profit Leaks Masterclass, 15 July, 7:00pm NZT.**