BUSINESS ACTION BOOK • COMPLETE ONLINE EDITION

Cash Flow Simplified

Understanding, Organizing, and Protecting the Movement of Money

Learn how money enters, moves through, and leaves a business—then build a practical system for timing, pricing, reserves, forecasting, controls, and responsible decisions.

✓ COMPLETE BOOK • FREE ✓ SELF-PACED CURRICULUM ✓ EDUCATIONAL CONTENT

BOOKPLATE

Cash Flow Simplified

Understanding, Organizing, and Protecting the Movement of Money

A Financial Learning Cafe Action Book

LEARN • PREPARE • CONNECT

Written by Tommy Wayne Boggs Jr. · Financial Learning Cafe

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Twelve connected cash-flow lessons.

Read in order to build the full system, or return directly to the chapter you need.

Money Must Move—and Movement Must Be Understood

A business can make sales and still run out of money.

Revenue matters, but it does not explain when money arrives, how long it remains available, where it must go, or whether enough will remain after every obligation is paid. Cash flow is the movement of money into, through, and out of a business.

A business does not merely need money. It needs the right amount of money available at the right time. A $5,000 sale may appear successful, but if the customer pays in sixty days while the business must spend $3,500 this week to fulfill the order, the sale creates an immediate cash requirement. That interval is where cash-flow pressure lives.

Revenue Is Not Cash

Revenue is money the business has earned through sales. Cash is money currently available to use. If an invoice has been issued but not paid, the revenue may appear in the records while the money remains outside the bank account. Bills are generally paid with available cash—not anticipated revenue.

Cash Flow Is a Timeline

What is available today?

What is expected this week?

What must be paid before the money arrives?

Which payments are certain and which are estimates?

What happens if a customer pays late?

How long can the business operate if sales decline?

FINANCIAL LEARNING CAFE INSIGHT

Profit tells you whether the business model may be financially worthwhile. Cash flow tells you whether the business can continue operating long enough to realize that value.

Chapter Summary

Cash flow is the timed movement of money. A business must understand not only how much it earns and spends, but when every important inflow and outflow occurs.

YOUR ACTION STEP

Draw Your Money Map

Identify every important movement of money in the business.

- ☐ Every current source of business cash
- ☐ How frequently each source pays
- ☐ Every recurring expense and its due date
- ☐ Payments customers currently owe
- ☐ The business’s available cash
- ☐ Obligations due during the next thirty days

Questions to Consider

What is the difference between revenue and available cash?

How long does the business wait between earning and receiving money?

Which expense creates the greatest timing pressure?

Could the business remain operational if a major customer paid thirty days late?

Which cash-flow assumption needs verification?

CLOSING POEM

Money may enter and money may leave;
cash flow records what numbers alone may conceal.

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CHAPTER 2 OF 12

Learn the Language of Cash Flow

Financial confusion frequently begins with undefined words.

Entrepreneurs may use revenue, profit, income, cash, sales, and earnings as though they all mean the same thing. They do not.

A business owner does not need to become an accountant to understand the business, but the owner must learn enough financial language to ask responsible questions and interpret essential reports.

Essential Terms

Revenue: sales earned before expenses

Gross profit: revenue minus direct delivery costs

Operating expenses: the costs required to run the business

Net profit: what remains after applicable expenses

Cash balance: money currently available

Accounts receivable: money customers owe the business

Accounts payable: money the business owes

Working capital: short-term resources available for short-term obligations

Burn rate: how quickly the business is consuming cash

Profit and Cash Can Disagree

A business may show a profit but have weak cash flow because customers have not paid, inventory was purchased in advance, existing obligation principal must be repaid, equipment required cash, or money was withdrawn by the owner. A business can also temporarily have positive cash flow without being profitable after receiving a capital arrangement, owner contribution, deposit, or advance payment. The source of the cash matters.

FINANCIAL LEARNING CAFE INSIGHT

Every dollar carries four pieces of information: its source, its purpose, its timing, and its responsibility.

Chapter Summary

Responsible cash-flow management requires clear financial language. Revenue, profit, and cash measure different realities and should never be treated as interchangeable.

YOUR ACTION STEP

Build Your Cash-Flow Vocabulary Sheet

For each essential term, make the meaning visible in your own business.

- ☐ Write the definition in your own words
- ☐ Identify where it appears in your business
- ☐ Record the current amount, if known
- ☐ List the document or report that verifies it

Questions to Consider

Which financial terms have I been using incorrectly?

What is my current cash balance?

How much do customers owe the business?

How much does the business owe others?

Is recent cash coming from operations, existing obligation, or owner contributions?

CLOSING POEM

Give every number its proper name;
clarity protects the financial frame.

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CHAPTER 3 OF 12

Separate Business Money from Personal Money

Separation is one of the earliest disciplines of responsible business ownership.

When business and personal money are mixed, the owner loses the ability to see what the business is actually doing. A profitable business may appear unprofitable because it is supporting personal spending. An unsustainable business may appear healthy because personal income repeatedly rescues it.

Separate accounts do not automatically create a successful business, but they improve visibility, recordkeeping, accountability, and decision-making.

Establish Clear Financial Boundaries

- Business checking and savings accounts
- A tax-reserve account
- Dedicated payment processing
- A business card used responsibly

- Documented owner contributions
- A defined owner-compensation process

Pay Yourself Intentionally

The business account is not a personal wallet. A high balance may include money needed for taxes, payroll, customer refunds, vendor bills, or future delivery. Owner compensation should consider the legal and tax structure, profitability, available cash, upcoming expenses, reserves, and qualified professional guidance.

Create a Transfer Rule

Choose a regular process for moving money between business and personal accounts. Record the date, amount, purpose, and classification of every transfer. Separation creates a boundary that allows the business to tell the truth.

> **FINANCIAL LEARNING CAFE INSIGHT**
>
> Financial separation does not merely organize accounts. It separates business performance from personal survival.

Chapter Summary

Business and personal finances should be separated through accounts, records, transfer rules, and intentional owner compensation.

YOUR ACTION STEP

Create Your Separation Plan

Document the boundaries that will make the business visible.

- ☐ Existing business accounts
- ☐ Accounts still needed
- ☐ Personal expenses paid by the business
- ☐ Business expenses paid personally
- ☐ How owner contributions will be recorded
- ☐ How withdrawals will be handled
- ☐ The completion date

Questions to Consider

- Can I determine how much the business truly earned?
- Which mixed expenses must be corrected?
- Am I withdrawing money needed for future obligations?
- How will I document owner contributions?
- Which compensation questions require professional guidance?

CLOSING POEM

Give household and business a place of their own;
then the strength of each account can be known.

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CHAPTER 4 OF 12

Understand Where the Money Comes From

Not all cash entering a business is earned revenue.

A deposit may come from a completed sale, customer advance, capital arrangement, owner contribution, tax refund, grant, insurance payment, returned purchase, or planned purchase. Each source creates different responsibilities.

A sale may create a delivery obligation. A capital arrangement creates a payment planning obligation. A customer deposit may need to remain available until the promised work is completed. A business should never judge its health by the bank balance alone.

Examine Revenue Quality

- Is it recurring or one-time?
- Is it dependable or unpredictable?
- Is it concentrated among a few customers?
- How quickly is it collected?
- What does it cost to produce?
- Does it create future service obligations?
- Is it likely to generate refunds or chargebacks?

Track Revenue by Source

Separate revenue by product, service, customer group, location, or sales channel. A popular offer may generate attention but little profit. A less visible service may provide dependable cash with lower delivery costs.

Treat Outside Capital Honestly

Before using outside capital, determine why the cash is needed, how it will be used, how required payments will be funded, the complete cost, and what happens if expected revenue is delayed. Outside capital should support a plan—not replace one.

FINANCIAL LEARNING CAFE INSIGHT

The amount entering the account matters, but the source determines what the money means.

Chapter Summary

Incoming money must be classified by source, reliability, cost, and responsibility. A bank balance alone cannot explain business health.

YOUR ACTION STEP

Complete a Cash-Source Analysis

For every source of incoming cash, record the facts.

- ☐ Source and average amount
- ☐ Frequency and collection time
- ☐ Direct cost
- ☐ Reliability
- ☐ Related obligation
- ☐ Risk of interruption

Questions to Consider

Which revenue source is most dependable?

Which produces the strongest margin?

Is the business dependent on one customer?

How much incoming cash comes from outside capital rather than earned revenue?

Which source could disappear with little warning?

CLOSING POEM

Know not merely the amount that came;
learn its source, responsibility, and name.

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CHAPTER 5 OF 12

Understand Where the Money Goes

Expenses reveal the structure of the business.

Some expenses directly support customer delivery. Others maintain operations. Some build future capacity. Others quietly drain cash without producing meaningful value.

The objective is not to eliminate every expense. It is to understand what the business receives in return.

Classify Expenses

- Direct delivery costs

- Inventory and materials
- Labor and occupancy
- Technology and marketing
- Professional services and insurance
- Taxes, licenses, banking, and processing fees
- existing obligation payments and owner compensation
- Reserves, refunds, and chargebacks

Small Expenses Accumulate

Cash-flow problems may develop through several subscriptions, fees, convenience purchases, unused tools, rushed orders, or undocumented reimbursements. Every recurring expense deserves regular review.

Do Not Cut the Foundation

Reducing expenses should not weaken legal compliance, customer protection, delivery quality, cybersecurity, insurance, recordkeeping, or essential capacity. A lower expense is not automatically a better decision.

> **FINANCIAL LEARNING CAFE INSIGHT**
>
> Cost control is not spending as little as possible. It is ensuring that each expense has a responsible purpose.

Chapter Summary

Expenses should be classified, reviewed, and connected to a responsible business purpose without cutting the foundation required to serve customers.

YOUR ACTION STEP

Conduct an Expense Audit

Review the last ninety days of transactions.

- ☐ Mark each expense essential, adjustable, unnecessary, unclear, or requiring review
- ☐ Identify three expenses to remove, renegotiate, consolidate, or monitor
- ☐ Add annual and periodic expenses to monthly planning

Questions to Consider

Which expenses directly create customer value?

Which recurring expense receives the least use?

What annual expense is missing from monthly planning?

Which cost would increase if sales grew?

Could any proposed reduction weaken the customer promise?

CLOSING POEM

Do not cut blindly or spend without care;
give every expense a purpose to bear.

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CHAPTER 6 OF 12

Timing Can Create or Relieve the Crisis

Cash-flow pressure often develops because incoming and outgoing money follow different schedules.

Customers may pay thirty days after invoicing. Employees must be paid every two weeks. Rent is due monthly. Insurance may be paid annually. Taxes may be due quarterly. Inventory may need to be purchased before a sale occurs.

The business must coordinate these timelines.

Build a Cash-Flow Calendar

- Expected payment and invoice dates
- Payroll and automatic withdrawals

- Subscription renewals
- Tax and existing obligation deadlines
- Annual and quarterly expenses
- Major purchasing periods
- Seasonal sales changes

Improve Collection Timing

- Deposits and progress payments
- Shorter invoice terms
- Prompt electronic invoicing
- Clear due dates and reminders
- Written late-payment policies
- Appropriate recurring billing

Coordinate Outflows

The business may be able to negotiate vendor terms, select better billing dates, pay annual costs monthly, or establish sinking funds. Timing changes should help the business meet obligations predictably—not avoid them.

FINANCIAL LEARNING CAFE INSIGHT

> A cash-flow crisis may be caused by insufficient money, poor timing, or both. The solution depends on identifying which problem is present.

Chapter Summary

A cash-flow calendar reveals when money is expected, when obligations must be paid, and where timing creates pressure.

YOUR ACTION STEP

Create a 13-Week Cash-Flow Calendar

Map each week separately and distinguish confirmed cash from expected cash.

- ☐ Beginning cash
- ☐ Confirmed and expected inflows
- ☐ Required and optional outflows
- ☐ Projected ending cash
- ☐ Risks and corrective actions

Questions to Consider

During which week is cash expected to be lowest?

Which customer payment is least certain?

Which bill could be planned through a monthly reserve?

How quickly are invoices issued?

What timing change would create the greatest stability?

CLOSING POEM

The money may come, yet arrive much too late;
wisdom prepares for the calendar’s date.

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CHAPTER 7 OF 12

Price for Sustainability, Not Desperation

Price affects sales, customer expectations, market position, profit, and cash flow.

Some entrepreneurs price according to competitors. Others choose what they believe customers will accept. Some reduce the price whenever they feel uncertain. None of these methods alone establishes a sustainable price.

A responsible price considers direct costs, operating expenses, owner labor, taxes, fees, customer-acquisition costs, refunds, rework, risk, reserves, market conditions, customer value, and desired margin.

Include the Hidden Work

A service may require one hour with the customer and three additional hours of preparation, administration, follow-up, and correction. Products also carry hidden costs such as packaging, storage, spoilage, transaction fees, returns, support, and damaged inventory.

Understand Break-Even

If monthly fixed expenses are $3,000 and each sale contributes $150 after variable costs, the business needs twenty sales to cover those fixed expenses. Break-even does not automatically provide strong owner compensation, reserves, existing obligation reduction, or growth capital.

Discount Intentionally

A discount should have a defined purpose, duration, and financial limit. It should not become the automatic response to every hesitation.

> **FINANCIAL LEARNING CAFE INSIGHT**
>
> A price is responsible only when it can serve the customer without financially destroying the system required to serve them.

Chapter Summary

Sustainable pricing accounts for the complete cost of delivery, hidden work, break-even needs, risk, and responsible margin.

YOUR ACTION STEP

Build a Responsible Price

Calculate the complete contribution of each sale.

- ☐ Direct cost per sale
- ☐ Labor time and cost
- ☐ Processing and delivery fees
- ☐ Share of operating expenses
- ☐ Refund or rework cost
- ☐ Required margin
- ☐ Cash contribution per sale
- ☐ Break-even sales volume

Questions to Consider

Does my price include my labor?

What does each sale contribute toward fixed expenses?

Can the business fulfill the promise at this price?

Am I discounting from strategy or insecurity?

What evidence supports the customer value?

CLOSING POEM

Price neither from panic nor promises thin;
count what must leave before counting the win.

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Build Reserves Before the Emergency

A reserve is cash intentionally protected for a defined future responsibility.

Reserves are not proof that nothing will go wrong. They give the business more time and choice when something does.

A small reserve built consistently is more useful than a large reserve goal that is never funded. Reserved money should not be counted as freely spendable cash.

Choose the Responsibilities

- Taxes and payroll
- Operating emergencies
- Equipment replacement
- Insurance deductibles
- Refunds and chargebacks
- Annual renewals
- Inventory and seasonal slow periods
- existing obligation payments and planned expansion

Calculate the Operating Reserve

Begin with essential monthly expenses, then select a target based on stability, payment cycle, risk, and professional guidance. Different business models require different reserve levels.

Protect the Reserve with Rules

- Purpose and target amount
- Funding method
- Where it will be held
- Who can authorize use
- What qualifies as an emergency
- How it will be replenished

FINANCIAL LEARNING CAFE INSIGHT

A reserve purchases decision-making time. Without it, urgency may choose on behalf of the owner.

Chapter Summary

Reserves protect defined future responsibilities and give the business time to respond when conditions change.

YOUR ACTION STEP

Create Your Reserve Ladder

Build protection in achievable stages.

- ☐ One week of essential expenses
- ☐ One month of essential expenses
- ☐ Tax obligations
- ☐ Known annual expenses
- ☐ A larger operating reserve
- ☐ Business-specific risk reserves

Questions to Consider

How long could the business operate without new revenue?

Which obligation requires its own protected reserve?

What percentage of collected cash can be reserved?

What qualifies as an approved withdrawal?

How quickly would the reserve be replenished?

CLOSING POEM

Before trouble arrives with a bill at the door,
prepare with intention and quietly store.

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Forecast Without Pretending to Know the Future

A cash-flow forecast estimates what may happen to the business's cash over a future period.

It is not a promise. It is a decision-making tool.

Forecasting allows the business to recognize potential shortages before they become emergencies. It can also reveal when the business may have enough cash to make a planned purchase.

Build from Evidence

- Historical sales
- Signed agreements
- Customer payment patterns

- Seasonal changes
- Current inquiries
- Known expenses and vendor terms
- Staffing, tax, existing obligation, and purchasing plans

Create Multiple Scenarios

- Expected case: what appears most likely
- Conservative case: lower sales, delayed payments, or higher costs
- Strong case: better-than-expected sales and collections

Update the Forecast

Compare forecasted amounts with actual results. Ask why sales, expenses, and collection timing differed. A forecast improves when the business learns from its errors.

> **FINANCIAL LEARNING CAFE INSIGHT**
>
> Forecasting does not remove uncertainty. It makes uncertainty visible early enough to influence a decision.

Chapter Summary

A useful forecast is evidence-based, scenario-tested, and continually updated against actual results.

YOUR ACTION STEP

Prepare a 90-Day Forecast

Complete expected, conservative, and strong scenarios.

- ☐ Beginning cash
- ☐ Cash sales and collected invoices
- ☐ Other cash sources
- ☐ Operating expenses and taxes
- ☐ existing obligation and owner compensation
- ☐ Reserve contributions
- ☐ Planned purchases
- ☐ Ending cash

Questions to Consider

Which forecast assumption carries the greatest risk?

What happens if revenue is 25 percent lower?

What happens if customers pay thirty days later?

Which expense could be delayed responsibly?

What decision should be made before the shortage occurs?

CLOSING POEM

The future is hidden, but patterns can show
where caution is needed before money must go.

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CHAPTER 10 OF 12

Create a Cash-Control System

Cash-flow management should not depend entirely on memory.

A cash-control system establishes how money is received, recorded, protected, approved, spent, reviewed, and reconciled.

Even a one-person business needs controls. The owner can make mistakes, forget transactions, lose receipts, duplicate payments, misunderstand account balances, or fall victim to fraud.

Establish Basic Controls

- Promptly record transactions
- Issue numbered invoices and receipts
- Restrict account access and use strong authentication
- Require approval for large purchases
- Save source documents
- Reconcile accounts monthly
- Review processor reports, refunds, chargebacks, and unusual activity
- Back up financial records

Reconcile the Records

Reconciliation compares internal records with bank, payment processor, payment-card, and other statements. Pending charges, outstanding checks, restricted reserves, and upcoming withdrawals affect what is truly available.

Protect Customer Money

Deposits, advance payments, and funds held for a special purpose carry contractual, accounting, and legal responsibilities. Customer money should never be treated casually because it appears in the business account.

FINANCIAL LEARNING CAFE INSIGHT

Financial controls do not communicate distrust. They protect people, records, decisions, and the truth.

Chapter Summary

Controls create a reliable process for receiving, recording, protecting, approving, spending, and reviewing cash.

YOUR ACTION STEP

Write Your Cash-Control Procedure

Turn financial responsibility into a repeatable system.

- [ ] How payments are accepted and recorded
- [ ] Who can issue refunds and authorize expenses
- [ ] Where receipts are stored
- [ ] How often accounts are reconciled
- [ ] How reserves are protected
- [ ] How suspicious activity is handled
- [ ] How access is granted and removed

Questions to Consider

Can every transaction be supported by a record?

Who currently has access to financial accounts?

How quickly would an unauthorized transaction be discovered?

Are refunds documented consistently?

Which control should be added immediately?

CLOSING POEM

Let records and safeguards stand in their place;
for money needs order as surely as grace.

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CHAPTER 11 OF 12

Respond to Cash-Flow Pressure Responsibly

Cash-flow pressure occurs when available money is insufficient or appears likely to become insufficient for upcoming obligations.

The first response should be truth.

Do not hide from the accounts, delay opening bills, continue spending from habit, or assume that one future sale will correct everything.

Diagnose the Pressure

- Insufficient sales or low margins
- Late customer payments

Excessive expenses or owner withdrawals

Fast growth or poor timing

existing obligation, refunds, or chargebacks

Seasonal decline

Fraud or error

An unsustainable business model

Protect Essential Obligations

Customer obligations

Payroll and taxes

Essential vendors

Insurance and compliance

Rent and utilities

Critical technology

Secured existing obligation and other contracts

Consider Responsible Corrections

Accelerate invoicing and follow up on receivables

Reduce nonessential spending

Renegotiate appropriate terms

Adjust prices or discontinue unprofitable work

Sell unused assets or delay expansion

- Limit owner withdrawals
- Seek qualified guidance or responsible outside capital

Communicate Early

Silence often makes financial problems worse. Do not promise what the business cannot deliver merely to escape an uncomfortable conversation.

> **FINANCIAL LEARNING CAFE INSIGHT**
>
> A cash shortage is a financial condition. Hiding it turns the condition into a leadership failure.

Chapter Summary

Cash pressure must be diagnosed honestly, prioritized carefully, corrected responsibly, and communicated early.

YOUR ACTION STEP

Create a Cash-Pressure Response Plan

Record the current facts and the next responsible actions.

- ☐ Available cash
- ☐ Obligations due in thirty days
- ☐ Confirmed and uncertain incoming cash
- ☐ Essential expenses
- ☐ Expenses to pause or reduce
- ☐ People who must be contacted
- ☐ Professional guidance required
- ☐ Corrective action and review date

Questions to Consider

What caused the pressure?

Which payment is most urgent?

What promise must still be protected?

Would using outside capital solve the cause or only delay it?

Which honest conversation needs to happen now?

CLOSING POEM

When cash becomes narrow and pressure is near,
let truth shape the answer—not silence or fear.

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CHAPTER 12 OF 12

Build a Cash-Flow System Worth Continuing

Cash-flow management is not a one-time budget.

It is a continuing cycle of observing, recording, forecasting, deciding, protecting, reviewing, and improving.

A business should establish a financial rhythm that connects money to purpose and allows decisions to be made from records rather than memory.

Weekly Cash Review

- Available cash and money received
- Customer payments still due
- Bills due during the next two weeks
- Payroll, tax, and reserve transfers
- Unusual transactions and immediate decisions

Monthly Cash Review

- Revenue, profit, inflows, and outflows
- Budget differences
- Receivables and payables
- existing obligation and owner compensation
- Tax and operating reserves
- Refunds, chargebacks, and upcoming periodic expenses

Quarterly Cash Review

- Pricing and profitability by offer
- Customer concentration
- Expense trends and vendor terms
- Cash-conversion timing
- Reserve progress and existing obligation reduction

Capacity, risks, and growth readiness

Connect Cash to Purpose

Cash flow is not the purpose of the business, but it supports the purpose. Without sufficient cash, the business cannot continue paying workers, serving customers, maintaining systems, meeting obligations, or investing in improvement. Financial discipline is therefore part of customer service.

Define Healthy Cash Flow

Health means the business understands its position, anticipates obligations, maintains responsible controls, responds honestly to pressure, and can explain why cash is changing.

FINANCIAL LEARNING CAFE INSIGHT

Cash flow becomes manageable when money is given a source, a purpose, a timeline, a record, and a review.

Chapter Summary

A sustainable cash-flow system combines separation, accurate records, responsible pricing, timing management, reserves, forecasting, controls, and consistent review.

YOUR ACTION STEP

Write Your Cash-Flow Management Plan

Establish a weekly review day, monthly closing date, reserve-transfer schedule, forecast-update schedule, professional review schedule, warning signs, corrective actions, and one 90-day objective.

- ☐ Define cash sources and the recording system
- ☐ Protect reserves and obligations
- ☐ Set weekly, monthly, and quarterly reviews
- ☐ Name three warning signs
- ☐ Name three immediate corrective actions
- ☐ Choose one 90-day financial objective

Questions to Consider

Can the business explain where its cash came from and where it went?

Are personal and business finances separated?

Does pricing support responsible delivery?

Are taxes and reserves protected?

What is the lowest projected cash position?

Which offer produces the strongest cash contribution?

What warning sign requires immediate action?

Is the business prepared to grow?

Can the owner decide from records rather than memory?

What will be improved during the next ninety days?

CLOSING POEM

Give money a purpose, a record, a way;
review it with wisdom from day unto day.
For cash that is counted can strengthen the plan,
when truth—not assumption—is guiding the hand.

← Previous chapter **Final principle ↓**

FINAL CASH-FLOW PRINCIPLE

A business should never be satisfied merely because money entered the account. It should understand why the money arrived, what responsibility came with it, where the money must go, what must remain, and whether the complete pattern can responsibly continue.

— Tommy Wayne Boggs Jr.

Financial Learning Cafe

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