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| Cash Availability Analysis Report | | | | | | | | |
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| **Basic Question** | **Answer** | **Intermediate Questions** | **Answer** | **Advance Questions** | **Target** | **Answer** | **Suggestions for Improvements** | **Assistance from deAsra** |
| Do you think you have sufficient and consistent cash to pay the regular expenses and EMI ? | Insufficient | Do you think you have issues in any of the following areas? | | | | | | |
| | | Sales Not increasing or constant? | Yes | | | | Get new customers or increase the revenue by:<br>1. Referral programs<br>2. Discounts<br>3. Ensuring the business location is suitable for the level of services you are offering and to the target customers as well<br>4. Relook at different delivery mechanisms such as home service<br>5. Identify high seasons and prepare publicity material and deliver the services accordingly<br>6. Publicity by getting endorsement by Celebrity visits<br>7. Make provision for accepting money using digital ways<br>8. Try to find out new cost effective ways and means of marketing e.g. digital marketing/ social networking etc<br>9. Try to offer innovative schemes and marketing initiatives to increase the revenue<br>Go to Sales and Marketing Analysis sheet for more details | |
| | | Low % Cash Sales? | Yes | How much % is your revenue from Cash Sale in comparison with total revenue? | 70 | 50 | Try to increase the Cash sales % over Credit sales | - Sales Register Template<br>- Accounting Services |
| | | High Credit period given to your customer? | Yes | How many no. of days you give credit to your customers? | 7 | 8 | - See that Credit period should not exceed more than expected days while giving credit to the customers | - Sales Register and Agewise debtors list template<br>- Accounting Services |
| | | | | Are there are delays in receiving the payment on regular basis? | | Yes | - Improve the recovery process by,<br>- Keeping track of debtors who are likely to be due now<br>- Set reminders for such debtors<br>- Reduce exposure to those customers who are<br>- not paying for more than expected days<br>- regular defaulters<br>- may set some penalty | - InFlow OutFlow Tracker<br>- Sales Register and Agewise debtors list template<br>- Accounting Services |
| | | Purchasing material on credit? | Yes | How many no. of days of credit you get from your suppliers? | 7 | 5 | - See if you can purchase the material on Credit from your supplier as per the expected days of credit (without affecting your profitability)<br>- Check if you can change the supplier who can give credit | - Purchase Register template and Creditors List<br>- Accounting service |
| | | Unexpected Expenditure? | Yes | How much % of amount you had spent which you have not expected? Such as- advertisement, purchase of bulk products, personal drawings, repairs for machine/ equipment breakdown etc | 5 | 7 | - Plan all the day to day expenditure in advance as far as possible, however make the adequate provision for Unexpected expenditure as well; say up to 5% approximately. | InFlowOutFlow tracker with Cash Budget Template |
| | | | | When you are going for capital expenditure, do you plan for the same in advance? | | No | Start making the planning for the Capital Expenditure and how are you going to raise the funds for it - Plan for raising adequate funds to meet the capital expenditure<br>- While making plan, ensure that the funds are raised from Profit, by raising additional capital, long term loans.<br>- Ensure that this should not be taken from working capital | InFlowOutFlow tracker with Cash Budget Template |