

✅ Cash Flow Survival Checklist for Slow Seasons

FSMC Bookkeeping Services

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🔍 Analyze and Forecast

- Review past 2–3 years of revenue trends
 - Identify predictable slow seasons
 - Create a 12-month rolling cash flow forecast
 - Update your forecast monthly
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💰 Build and Protect Cash Reserves

- Set aside surplus income during busy months
 - Store reserves in a separate savings account
 - Aim to cover at least 2–3 months of expenses
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📉 Reduce and Delay Expenses

- Eliminate non-essential subscriptions or tools
 - Negotiate better terms with vendors or suppliers
 - Delay large purchases or hiring
 - Review and reduce variable expenses
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💡 Boost Cash Inflow

- Diversify your income streams
- Offer off-season packages or promotions

- Encourage early payments with incentives
 - Follow up on overdue invoices
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Optimize Assets

- Sell off excess or idle inventory
 - Lease or sublet unused office space
 - Reuse or repurpose existing materials
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Have a Financing Plan (Just in Case)

- Research business lines of credit
 - Consider SBA microloans or credit cards
 - Understand invoice factoring options
 - Prepare necessary documentation for lenders
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Maintain Client Engagement

- Reconnect with past clients
 - Run a referral or loyalty program
 - Post content or updates regularly on social media
 - Host webinars or free resources to build leads
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Keep Records Clean and Up to Date

- Track income and expenses weekly
 - Reconcile bank accounts monthly
 - Keep digital records of all invoices and receipts
 - Review financial statements with a professional
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Partner with FSMC Bookkeeping

- Schedule a free consultation with FSMC
 - Set up monthly cash flow reporting
 - Get expert help with tax planning and forecasting
 - Stay on track with alerts and reminders
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Stay Prepared, Stay Profitable

- ✓ When you plan ahead, slow seasons become **manageable—not disastrous**.
- ✓ Use this checklist to **stay financially stable year-round**.
- ✓ Don't do it alone—**FSMC Bookkeeping Service is here to help** every step of the way!