

Cash Flow Fixer: A small business owner's guide to breaking the Feast-or-Famine Cycle

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Why Good Cash Flow Matters

You might have a profitable business, but if your income is inconsistent, it can feel like you're constantly on edge. One month, you're celebrating a big sale. The next, you're scrambling to cover payroll or pay suppliers.



“The feast-or-famine cycle makes it impossible to plan ahead, invest in growth, or even pay yourself reliably.”

Sam Jackson, Founder, Lelo Financial

The Risk of Cash Flow Problems

Even profitable businesses fail because of cash flow issues, a phenomenon known as ‘over-trading’.

Without steady, predictable income, you’ll always feel like you're one unexpected expense away from a crisis.

The good news? You don’t have to stay stuck in this cycle. This guide will show you how to stabilize your cash flow, reduce stress, and take control of your finances.

Are You a Cash Flow Gambler?

Common Signs include:

- ✓ Some months are financially comfortable, but others feel tight or stressful.
- ✓ You rely on last-minute sales or delayed payments to cover expenses.
- ✓ You don’t track when money is coming in vs. going out—you just hope it balances.
- ✓ You don’t have a cash buffer, so unexpected expenses throw you off.

The Real Reasons Behind Your Cash Flow Problems

Why Your Business Feels Like a Rollercoaster



Cash flow problems don't just happen overnight. They are the result of hidden patterns and financial habits that, if left unchecked, can create a cycle of feast-or-famine finances.



Inconsistent pipeline

Some months, cash pours in. Other months, you're barely scraping by. This happens when revenue depends on seasonality, one-off projects, or unpredictable sales cycles.



Too much focus on revenue

Many businesses chase top-line revenue but ignore profit margins. If your pricing isn't right, you might be selling more but still struggling to cover costs.



Spending out of sync

Even profitable businesses struggle to make ends meet when they are asked to pay for goods before making a sale.



Gut feelings

If your cash flow plan is "hope it all works out", you're playing a dangerous game. Hope is not a strategy—a system is.



No Buffer

Where there's seasonality, or unexpected costs hit, you have no financial cushion, forcing you to take on debt, delay bills, or scramble for quick sales.

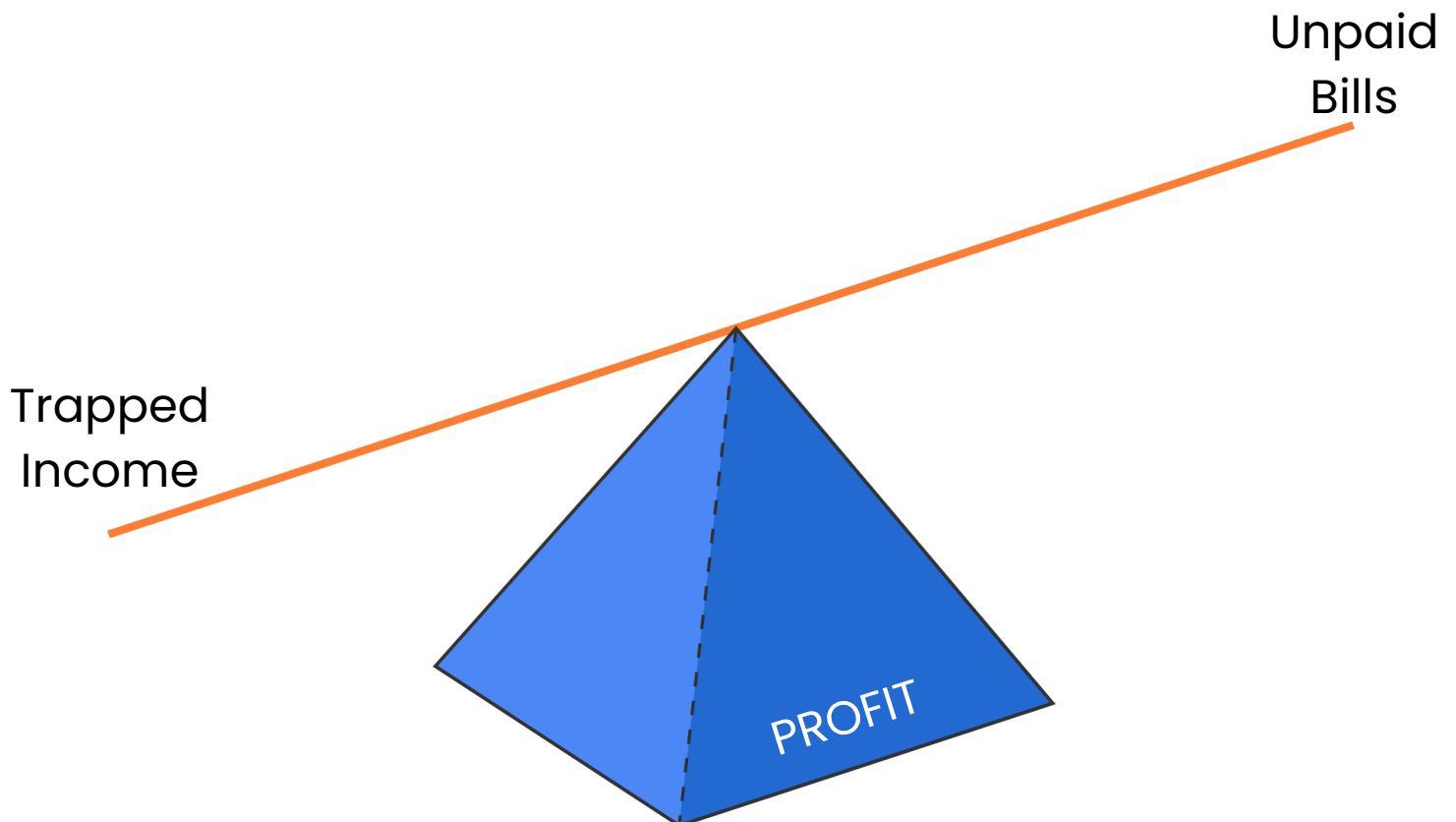


Weak Terms

Your business is making sales, but your cash is stuck in unpaid invoices. If customers delay payments, you're left covering costs without incoming revenue.

The forces of cash flow

The cash flow difficulties experienced in any business including yours are driven by three forces:



Examples of Trapped Income

- 📄 Invoices sent but not yet paid.
- 📦 Money tied up in stock that hasn't been sold.
- 🍷 Work completed but not yet billed.

Examples of Unpaid Bills

- 📄 Supplier invoices.
- 📄 Tax bills.
- 🏠 Loan repayments.
- ⚡ Expenses incurred but not yet paid (eg wages, utilities).

The Cash Flow Fix

How to Create Predictable, Stress-Free Finances

By making a few smart adjustments, you can smooth out your income, control expenses, and build a financial cushion—so you're never caught off guard again. Here's how to take control and create steady, reliable cash flow in your business.

> Release Trapped Income

Get Paid Faster: Tighten controls on overdue invoices—set clear payment terms and chase debts early.

Streamline Billing: Send invoices immediately and bill more frequently to improve cash flow.

Manage Inventory Wisely: Avoid tying up cash in excess stock—sell slow-moving items and order only what's needed.

> Renegotiate terms 5520

Slow Down Outflows: Extend supplier payment terms or set up a payment plan with HMRC to free up cash.

Speed Up Inflows: Shorten customer payment terms, request upfront deposits, or offer incentives for early payments.

Break Up Big Payments: Instead of waiting for one large invoice, offer smaller, structured payments.

> Take Control Of Margins

Analyse Your Gross Margin: Look at the real profit on each product or project.

Drop Unprofitable Work: If a service or customer isn't profitable, adjust pricing or reconsider offering it.

Cut Waste: Review expenses and eliminate hidden costs that eat into profits.

> Get Clear On Cash Flow

Track Inflows vs. Outflows: Know exactly when money is coming in and going out.

Spot Patterns & Crunch Points: Identify months when cash is tight and plan ahead.

Use a Cash Flow Forecast: A simple weekly or monthly forecast helps avoid surprises.

Take Action Today!

You don't have to accept unpredictable cash flow. Start with one of these strategies today, and you'll feel the difference in your business.

More Information About Us



Data-Driven Business Decisions

Who We Help:

At Lelo Financial, we help small business owners and growing companies who want clarity on their finances, not just compliance numbers.

What We Do:

We provide practical accounting, strategic financial insights, and profitability coaching, turning numbers into decisions—so you can build a profitable, sustainable business without stress or confusion.

How We Work:

- Straightforward, jargon-free advice.
- Clear financial strategies to increase margins and cash flow.
- Personalized support that grows with your business.

Let's Fix Your Profitability!

Ready to take control of your numbers and build a more profitable business? Get in touch today!



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