Cashflow Pressure & Payment Discipline Review™

Focused Review | All 30 questions answered

Fictional example: Harbourview Supplies, an owner-led Caribbean trade and retail supplier. All 30 questions have been answered for this demonstration. These are illustrative self-reported conditions, not evidence about a real business.

SAMPLE - FICTIONAL BUSINESS - NOT CLIENT ADVICE

Generated from the accepted product report engine. Sample edition v40.7.1 | 27 October 2026. Product report version: CASHFLOW-HOSTED-REPORT-C1-2026-10-19

1. Result

50 /100

Significant gaps

Higher means stronger cash-management discipline and control. Findings reflect your answers; causes and financial effects still need verification against current records.

2. Priorities & actions

Priority 1

Identified issue

Priority selected: Late customer payments. Main pressure areas: Late customer payments, Invoices issued late. Where it appears: Customer invoicing. Reported frequency: Several times a week. Duration: 6–12 months. Seriousness: Regularly affects work. People affected: Owner / leadership. Repeat delay, cost or lost-opportunity frequency: Several times a week.

Action to take

Use a current aged-receivables list, name the collection owner, set the next action for each material overdue balance, and review unresolved items weekly.

Priority 2

Identified issue

Reported control gaps or partial controls: clear ownership, clear rules / limits, simple written steps, clear escalation, controls actually used, control checking, root-cause correction after failure. Existing controls selected in Question 18: Aged receivables list. Current control effectiveness confidence: Mixed.

Action to take

Keep controls that are already working. For the highest-risk verified gap, name the owner, clarify the rule or step, make the required information available, and check one exception from detection through correction before expanding the change.

SAMPLE - FICTIONAL BUSINESS

Priority 3

Identified issue

Records available to verify the position: Bank balances. Confidence that the information is accurate enough to act on: Mixed.

Action to take

Before making a material cash decision, reconcile the selected issue to the most relevant current records — such as the bank position, aged receivables, cash forecast, supplier due list, stock purchase records or management accounts — and record what remains uncertain.

3. Follow-up

Priority 1: Suggested owner: the manager responsible for cash / finance and the operating owner of the selected issue. Record a starting measure, review weekly for four weeks, and preserve service, supplier and protective controls while making changes.

Priority 2: Suggested owner: cash-control owner or responsible manager. Measure: exceptions, overdue actions and repeat failures. Review weekly and escalate material tax, payroll, fraud, financing or supplier-continuity risks immediately.

Priority 3: Suggested owner: finance / accounts lead or person maintaining the cash plan. Measure: data age, unreconciled differences and forecast-to-actual variance.

Why this result?

All 30 questions have been answered. The cashflow review result is available; reported conditions, causes and financial effects still need checking against current records before stronger conclusions are drawn. Some findings also require evidence validation before stronger claims are made.

Cash discipline indicator

50 /100

Significant gaps

Higher scores indicate stronger cash-management discipline and control.

Directional self-reported indicator: 20 of 20 scorable responses included in this calculation. No scorable responses excluded. Context questions guide the diagnosis but do not receive a numeric score. The score bands are inherited from the approved Cashflow 30-question Focused Review and are not an audit opinion, benchmark or proof of a root cause.

Section indicators

Signal 50%

7 of 7 scorable responses included

Pressure & severity 33%

3 of 3 scorable responses included

Evidence confidence 50%

1 of 1 scorable responses included

Control design & use 56%

9 of 9 scorable responses included

SAMPLE - FICTIONAL BUSINESS

Primary cash pressure area

• Priority selected: Late customer payments. Main pressure areas: Late customer payments, Invoices issued late. Where it appears: Customer invoicing. Reported frequency: Several times a week. Duration: 6–12 months. Seriousness: Regularly affects work. People affected: Owner / leadership. Repeat delay, cost or lost-opportunity frequency: Several times a week.

• Guardrail: Working-capital decisions must balance liquidity, service, supplier/customer economics and risk; shorter is not automatically better.

Check: Check at least one dated transaction, receivable, stock, payment or cash-forecast example that matches the selected priority before treating the explanation as established.

Cash-management controls and follow-through

• Reported control gaps or partial controls: clear ownership, clear rules / limits, simple written steps, clear escalation, controls actually used, control checking, root-cause correction after failure. Existing controls selected in Question 18: Aged receivables list. Current control effectiveness confidence: Mixed.

• Guardrail: Working-capital decisions must balance liquidity, service, supplier/customer economics and risk; shorter is not automatically better.

Check: Check one recent exception or missed control and confirm who noticed it, who corrected it and whether the correction prevented a repeat.

Evidence quality and cash visibility

• Records available to verify the position: Bank balances. Confidence that the information is accurate enough to act on: Mixed.

• Guardrail: Working-capital decisions must balance liquidity, service, supplier/customer economics and risk; shorter is not automatically better.

Check: Do not convert an uncertain estimate into a financial fact. Verify the current records and date used for the decision.

Control effectiveness is not yet established

• Confidence that current controls are reducing the problem: Mixed. Control checking: Partly. Root-cause correction after failure: Partly.

• Guardrail: Working-capital decisions must balance liquidity, service, supplier/customer economics and risk; shorter is not automatically better.

Check: Compare a current result with the starting position before calling the control effective.

Keep required statutory, financial, supplier, service and fraud-prevention controls. Working-capital changes must be checked against liquidity and operational consequences.

Illustrative report output only. The full questionnaire, scoring mechanics, editable assessment and restorable data remain private. No customer licence, personal data or live order is included.

SAMPLE - FICTIONAL BUSINESS