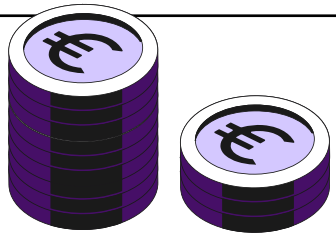
Fine-tune your cash flow: five easy steps to take now



1. Regulate your customer payment collection cycle

- [ ] Automate follow-ups using tools with automated reminders.
- [ ] Offer flexible payment options to make settlement easier.
- [ ] Implement late fees to encourage timely payment.
- [ ] Identify recurring delays and adjust your terms (e.g. deposits).

Follow up with your three most overdue clients today with a **personalized reminder message.**

2. Negotiate your supplier terms

- [ ] Ask for longer payment terms (60 or 90 days vs. 30 days).
- [ ] Take advantage of discounts: suggest early payment in exchange for reductions
- [ ] Compare your supplier contracts to get the best financial and contractual terms.

Call your two main suppliers to ask if **negotiating longer payment terms** might be possible.

3. Analyze and reduce your fixed costs

- [ ] Audit your subscriptions and cancel unnecessary services.
- [ ] Renegotiate your contracts: suppliers are often open to discussion with incumbent clients.
- [ ] Outsource ad hoc functions to turn fixed costs into variable ones.

Take a look at the last five subscriptions in your monthly statement. **Cancel those that aren't essential.**

4. Tighten up your business operations

If you manage inventory

- [ ] Sell or liquidate dormant/slow-moving stock.
- [ ] Order based on actual demand to avoid overstocking.
- [ ] Negotiate consignment terms: the supplier retains ownership until sale.



Identify one stock to liquidate and **set a sales target** to hit within a month.

If you're in a SaaS/subscription model

- [ ] Upsell/cross-sell: offer a premium version or add-ons to active clients.
- [ ] Encourage monthly clients to switch to annual subscriptions (with a 10-15% discount).
- [ ] Automate renewal reminders (30, 15, and 7 days before subscription ends).



Contact your five longest-standing clients with a **tailored offer** (upsell or annual switch).

5. Anticipate your upcoming financing needs

- [ ] Explore grants and subsidies for SMEs.
- [ ] Anticipate cash flow gaps using cash management software.
- [ ] Activate short- or medium-term credit lines (think factoring or bank loans).



Draw up a three-month cash flow forecast to identify your financing needs.

Discover how Qonto could simplify managing your cash flow

Explore Qonto's Cash Flow Management tool