

THE CASH FLOW WARNING SIGNS MANY SMALL BUSINESSES MISS



Most cash flow problems build slowly. The key is spotting the warning signs early.

1 Why cash flow issues are easy to miss

Records are spread across spreadsheets, bank apps, and paper notes

Manual updates get delayed when business gets busy

Without a full view, today's choices can hurt next month's cash position

2 Early warning signs

1

Invoices stay unpaid longer than expected

2

Supplier payments are due sooner than planned

3

VAT and PAYE deadlines add pressure

4

Outstanding invoices are not clearly tracked

5

Payroll or supplier relationships start feeling strained

6

Revenue looks healthy, but cash still feels tight

Important reminder
VAT-registered businesses must submit returns and make payments by set monthly or fortnightly deadlines, regardless of **when customer payments are received**.

Source: SARS

3 What poor visibility leads to

Fragmented information

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Missed follow-ups

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Late action

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Cash pressure

Small issues can affect payroll, supplier relationships, and growth plans.

4 When spreadsheets stop being enough

Manual tracking

VS

Clear dashboard

Important details are easier to overlook

Chasing invoices takes extra time

Decision-making becomes reactive instead of proactive

5 How Sage Business Cloud Accounting helps

Track invoices, payments, and expenses in one place

See cash flow more clearly in real time

Stay on top of VAT and reporting

Make decisions with more confidence

The bottom line
Catching cash flow problems early does not require predicting the future.
It starts with a clear, up-to-date view of your finances today.

Get a clearer view of your cash flow with Sage Business Cloud Accounting

Explore Sage Accounting