



Guide to Cash Management: How to avoid a business credit crunch (Economist Books)

John Tennent

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The credit crunch highlighted to businesses the importance of cash management, as those firms which ran short of cash discovered when they found themselves in trouble or even went bust. This tightly-written guide clearly explains the six critical aspects of the effective management of cash and cash flow. These involve:

- forecasting likely cash receipts and payments
- establishing funding lines necessary to cover asset purchases or for working capital
- efficiently managing day-to-day operations with regard to the amount of cash required
- selecting appropriate investment opportunities that result in positive cash flow
- monitoring the profitability of products and services to ensure they are cash generative and not cash destroying,
- having a plan for managing excess cash that exceeds demand

Cash rather than profit has always been the ultimate determinant of whether a business survives.

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