RAMP UP GROWTH ADVISORS · STRATEGIC FINANCE FRAMEWORK

The CASH Framework

A 4-Part Operating System for Cash Flow Command

By **Christian Liu, CPA, CMA, MBA** — Founder, RampUp Growth Advisors | Contract Instructor, Sprott School of Business, Carleton University

> Most finance teams don't actually have a cash flow problem — they have a cash flow *visibility* problem. They find out about a shortfall the same week it happens, instead of eight weeks before. The CASH Framework turns cash management from a monthly fire drill into a weekly discipline, built around four moves any finance leader can start this quarter.

C

Capture Visibility

Build one source of truth for cash. Connect your bank data, ERP, and pipeline into a rolling forecast that updates weekly, not monthly. You can't prevent a shortfall you can't see coming.

KEY MOVE

Stand up a 13-week rolling cash forecast, refreshed every Friday, owned by one accountable person.

A

Accelerate Conversion

Shrink the gap between doing the work and getting paid for it. Tighten credit terms, automate invoicing, and treat Days Sales Outstanding as a KPI — because it is one.

KEY MOVE

Set a DSO target and review it in every leadership meeting, not just at quarter-end.

S

Steer Deployment

Every dollar of cash has a job. Sequence payables strategically, negotiate terms that reflect your actual leverage, and stop letting idle cash sit as a rounding error on the balance sheet.

KEY MOVE

Build a payment calendar that protects supplier relationships while maximizing float.

H

Harden the Buffer

Resilience is a decision, not an accident. Model best-case, base-case, and stress-case scenarios, and size your reserve to your actual volatility — not a guess from three years ago.

KEY MOVE

Run a quarterly stress test: "What happens if our top customer pays 30 days late?"

"Cash flow shouldn't be a source of anxiety. It should be a source of control."