30-Day Cash Rescue Plan

Find the cash already inside, then bring new cash in fast — without a loan.

Step 1. Know your gap (do this today)

Write three numbers. Cash you have today. Everything you must pay in the next 30 days. The difference is the gap.

Cash today	Due in 30 days	The gap
$_____	$_____	$_____
What is in the bank now	Rent, salaries, suppliers, must-pays	Due minus cash today

Example (Ama, a clothing boutique in Kumasi)

Not a target or forecast. In the bank: $1,800. Due in 30 days: $6,400 (rent, five salaries, main supplier). Gap: $4,600.

Five steps to find cash already inside

1. Know your gap

Write the three numbers today. Put them in Systex so the gap stays visible.

2. Stop costs that will not bring cash in within 30 days

Go through two months of payments. Pause subscriptions, ads that do not sell, and nice-to-haves. Find the cash vampire: Ama's children's line used 30% of stock money and brought in only 8% of sales. She stopped reordering it. Do not cut what brings cash in.

3. Collect what you are owed, biggest first

List every unpaid invoice. Ama's wholesale shops owed $2,100. Call the biggest first. Ask for a date, not a promise. Send a payment link during the call. A small thank-you if they pay early — never a big discount. Track invoices and promised dates in Systex.

4. Turn slow stock into cash with a fixed deadline

Pick what has not sold in 90 days. Run a 7-day clearance with a fixed end date. Offer it to existing customers first. Price to clear, but stay above what you paid.

5. Talk to your landlord and suppliers before you are late

Explain the plan and ask for a new date in writing. People forgive a business that calls early.

Ama's result after 30 days (example, not a promise): collected $1,700 of the $2,100; clearance $2,400; saved $650; rent moved $1,200. Total $5,950 — more than the $4,600 gap — with no loan.

These are examples, not promises. General business education, not financial, legal or tax advice. No contact details.

Five steps to bring new cash in fast

Sell what you already have to people who already trust you.

Example (Lucía, an events venue in Madrid)

Not a target or forecast. Winter costs $44,000 a month; bookings $25,000; about 5 weeks of cash left.

1. Start with past customers, not strangers

They already know you, so they buy faster and cost nothing to reach. Lucía exported a list of about 600 past clients: couples, families and companies.

2. Make a prepaid offer with a deadline and a bonus, not a discount

Book by the end of the month, pay 50% now, and get a free upgrade worth about $450 (an extra hour or a welcome drink). The deposit is cash today for work later. Send it personally, with each client's name and last event.

3. Sell the capacity you already have

Lucía's venue was empty most weekdays. She offered companies a full meeting or workshop day for $1,000, with coffee and lunch. Ask what you own that sits idle: rooms, machines, vans, or staff hours on quiet afternoons.

4. Run a 30-day sales sprint

Two hours of calls every morning, before anything else. Daily target: 20 calls, 5 proposals, 1 booking. One number every evening: cash received today. Keep that daily cash number in Systex. In a crisis, the owner's voice closes faster.

5. Treat deposits as promises, not profit

Write down what you still owe each client in work and costs, and keep that money in mind before you spend it. Once the gap is closed, start building a reserve of 2 months of costs.

Lucía's result after 30 days (example, not a promise)

210 past clients replied	**31 × $3,600** spring events booked
$55,800 from the 50% deposits	**9 × $1,000 = $9,000** weekday company bookings
$64,800 new cash in one month	

Traps to avoid

Inside the business

Borrowing first; cutting what brings sales; a sale with no end date; hiding from people you owe.

New cash

Deep discounts that train customers to wait; selling more than you can deliver, or spending deposits as profit; going straight back to normal with no reserve.

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This week's checklist

Tick each one. Then put the list in Systex so you and your team can tick it off every day.

- [ ] Write cash today, what is due in 30 days, and the gap
- [ ] Go through two months of payments and pause anything that will not bring cash in
- [ ] List every unpaid invoice and call the biggest three
- [ ] Pick your slowest stock and set a clearance with a fixed end date
- [ ] Write one prepaid offer for your past customers
- [ ] Put this week's list into Systex

Keep the numbers in one place

Systex (our own product) turns this 30-day plan into a daily checklist: who to call, what is owed, what has been collected, and what is due next. You can find it at loftybiz.net, or use the link in the video description.

Remember

Find the cash inside before you look outside.

Sell what you already have to people who already trust you.

Treat deposits as promises, not profit. These are examples, not promises.

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