



THE SYSTEM CFO SERIES
HINDOL DATTA

FREE ASSESSMENT

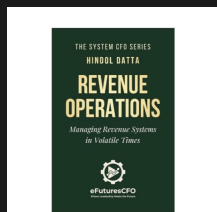
PILLAR 2: CASH & CAPITAL MANAGEMENT | TOOLKIT #9 OF 37

THE 13-WEEK CASH FLOW STRESS DIAGNOSTIC

*Knowing Exactly Where Every Dollar
Is Going for the Next Quarter*

20-Question Diagnostic | 5-Page Assessment

Score Your Organization 1-5 Across Four Dimensions
Identify Gaps and Build Your Action Plan



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QUESTIONS 1-5

Section A: Cash Visibility and Forecasting Accuracy

Do You Know Your Cash Position Today — and Can You Predict It 13 Weeks Out?

Cash is the oxygen of the business. Yet most CFOs cannot tell you their precise cash position in real time, let alone forecast it accurately 13 weeks into the future. The 13-week cash flow model is the most critical survival tool in the CFO's arsenal — it transforms cash management from reactive scrambling into proactive strategy. If you cannot predict your cash position with confidence, you are flying blind.

A. CASH VISIBILITY AND FORECASTING ACCURACY

1	The organization knows its exact cash position across all bank accounts, entities, and currencies as of this morning — not yesterday, not last Friday, but today — with a single source	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
2	A rolling 13-week cash flow forecast exists and is updated weekly — not monthly or quarterly — with actual vs. forecast variance tracked and explained for each prior week.	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
3	Cash forecast accuracy is measured and improving — the organization tracks forecast error by week and by category, and the average weekly variance is less than 10% of forecasted	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
4	Cash inflows are forecast at the customer or invoice level for the first 4 weeks — not as a lump-sum estimate but with specific expected collection dates based on payment terms and	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
5	Cash outflows include all committed expenditures — payroll, rent, debt service, vendor payments, tax obligations, and capital expenditures — with precise timing based on actual due	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best

SECTION A SCORE: Total: ____ / 25 Average: ____ / 5



QUESTIONS 6-10

Section B: Working Capital and Collection Efficiency

Is Cash Trapped in Your Working Capital Cycle — and How Fast Can You Free It?

Working capital is where cash goes to hide. In receivables aging past 60 days. In inventory sitting on shelves for 90 days. In prepaid expenses that were booked and forgotten. The System CFO manages the cash conversion cycle with the same intensity that operations manages the production cycle — because every day of trapped working capital is a day of unnecessary financing cost.

B. WORKING CAPITAL AND COLLECTION EFFICIENCY

6	Days Sales Outstanding (DSO) is tracked weekly — not just as an average, but segmented by customer tier, geography, and payment method — with specific action plans for any segment	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
7	Collection efforts are proactive, not reactive — the AR team contacts customers before invoices are due, not after they are overdue, with automated reminders and escalation protocols.	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
8	Days Payable Outstanding (DPO) is managed strategically — the organization optimizes payment timing to preserve cash without damaging vendor relationships or missing early payment	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
9	Inventory levels (if applicable) are monitored for cash impact — slow-moving and obsolete inventory is identified monthly, and the cash tied up in excess inventory is quantified and	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
10	The Cash Conversion Cycle (DSO + DIO - DPO) is calculated monthly and benchmarked against industry peers — with a documented plan to reduce it by a specific number of days	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best

SECTION B SCORE: Total: _____ / 25 Average: _____ / 5

QUESTIONS 11-15

Section C: Liquidity Management and Contingency Planning

Do You Have Enough Runway — and What Is Your Plan If Revenue Drops 30%?

Liquidity management is not about having cash — it is about having enough accessible cash at the right time to meet obligations and fund strategic opportunities. The System CFO maintains liquidity buffers, manages credit facilities proactively, and builds contingency plans that can be activated within days, not weeks, when cash pressure emerges.

C. LIQUIDITY MANAGEMENT AND CONTINGENCY PLANNING

11	The organization maintains a minimum cash reserve policy — a defined floor below which the cash balance should never fall, calculated as a multiple of monthly operating expenses or debt	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
12	Available credit facilities are monitored weekly — the organization knows its current drawn balance, available capacity, covenant compliance status, and the earliest date	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
13	A cash conservation playbook exists with tiered response levels — specific cost reduction actions, hiring freezes, capex deferrals, and payment restructuring options are pre-	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
14	The impact of a 30% revenue decline on the 13-week cash forecast has been modeled — the organization knows exactly when it would run out of cash under this scenario and what	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
15	Cash management is separated from earnings management — the organization distinguishes between cash-profitable activities and accrual-profitable activities, and prioritizes cash	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best

SECTION C SCORE: Total: ____ / 25 Average: ____ / 5



QUESTIONS 16-20

Section D: Cash Governance and Stakeholder Communication

Who Owns Cash — and Does the Board Know Where You Stand?

Cash governance requires clear ownership, regular cadence, and transparent communication. The CFO who surprises the board with a cash shortfall has failed at the most fundamental responsibility of the role. The System CFO builds a governance framework where cash is reviewed daily by treasury, weekly by the executive team, and monthly by the board — with proactive communication of risks before they become crises.

D. CASH GOVERNANCE AND STAKEHOLDER COMMUNICATION

16	Cash management has a named owner — one person is accountable for the daily cash position, weekly forecast update, and monthly liquidity report, with clear authority over cash-	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
17	The executive team reviews the 13-week cash forecast weekly — not as an FYI attachment but as an active discussion item with variance explanations and forward-looking risk assessment.	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
18	Board reporting includes cash flow forecasts and liquidity metrics — the board receives a clear, concise cash summary each quarter that includes runway, covenant headroom, and key	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
19	Cash-related decisions (large expenditures, early payments, investment timing) follow a defined approval process with thresholds that reflect the organization's current liquidity	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best
20	The organization communicates proactively with lenders and investors about cash position — sharing forecasts, covenant compliance, and strategic plans before any potential issue	1 Non-Ex	2 Ad Hoc	3 Dev	4 Estab	5 Best

SECTION D SCORE: Total: ____ / 25 Average: ____ / 5

OVERALL ASSESSMENT SCORE
 Section A: ____ / 25 Section B: ____ / 25 Section C: ____ / 25 Section D: ____ / 25 TOTAL: ____ / 100 AVG: ____ / 5

GAP TO GOAL

Gap-to-Goal Action Plan

Bridging the Gap — 13-Week Cash Flow Stress Diagnostic

Transfer your five lowest-scoring questions. For each gap, define the target state, specific actions, owner, timeline, and success metric. Focus on highest-impact gaps first.

GAP #	Q REF	CURRENT	TARGET	SPECIFIC ACTION TO CLOSE GAP	OWNER	DEADLINE	METRIC
1	Q__	___/5	___/5	_____	_____	_____	_____
2	Q__	___/5	___/5	_____	_____	_____	_____
3	Q__	___/5	___/5	_____	_____	_____	_____
4	Q__	___/5	___/5	_____	_____	_____	_____
5	Q__	___/5	___/5	_____	_____	_____	_____

ASSESSMENT SUMMARY

Completed by: _____ Date: _____

Overall average score: ___ / 5 Items scored 1-2 (critical): ___

Items scored 3 (developing): ___ Items scored 4-5 (strong): ___

Top strength: _____

Most critical gap: _____

One action this week: _____

READY TO GO DEEPER?

This free assessment identified your gaps. The Premium System CFO Toolkits provide the frameworks, templates, and action plans to close them. Visit EfuturesCFO.com





READY TO GO DEEPER?

This Assessment Identified the Gaps. The Premium Toolkit Closes Them.

PREMIUM: The Cash Conversion Cycle Optimizer (12 Pages)

The full premium toolkit includes the complete 13-week cash flow model template, working capital decomposition framework, DSO/DPO/DIO optimization playbooks, liquidity stress-test scenarios, cash conservation tiered response plans, and the weekly cash governance dashboard with board-ready reporting templates.

Plus. Access the Super Exclusive 40-Page

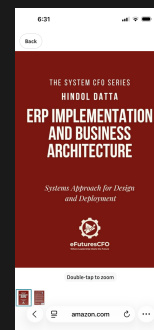
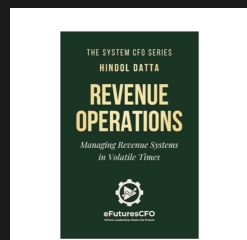
System CFO Organizational Finance Assessment Kit

ABOUT THE AUTHOR

Hindol Datta

25+ years as CFO and VP Finance | \$150M+ in M&A | CPA, CMA, CIA, PMP, CPIM

Author of The System CFO Series | MS Analytics, Georgia Tech



EfutureCFO.com

LinkedIn: Hindol Datta | YouTube: @efuturescfo

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