WGL Advisory Services

Cashflow Health Checklist

Client Readiness Checklist

Version / date	Version 1.1 | 2026-05-04
Document label	Client Readiness Checklist
Website area	Insights, SMME advisory, management accounts and funding pages
Priority	Medium
Purpose	Help SMMEs distinguish profit from cash and identify the causes of cash strain before it becomes a crisis.

Who this checklist is for

SMME owners, finance managers and advisors who need to understand cash pressure before it becomes urgent.

When to use this checklist

Use it before making funding decisions, delaying creditors, drawing owner funds, or when profit is not converting into cash.

Client / Matter Details

Client / business name	Client to complete	**Responsible client contact**	Client to complete
WGL responsible person	Client to complete	**Deadline / target date**	Client to complete
Date completed	Client to complete		

How to use this checklist

Work through each requirement and tick one of the separate status boxes: Ready, Not Ready or N/A. Add notes/gaps, assign an owner and insert a due date. Attach or organise supporting documents before submitting the checklist to WGL. Where a requirement does not apply, mark N/A and explain why in the Notes / gaps column.

Main readiness checklist

Requirement	Why it matters	Evidence / documents to prepare	Ready	Not Ready	N/A	Notes / gaps	Owner	Due date
Monthly revenue trend	Helps WGL and the client confirm readiness, identify gaps and agree practical next steps before work proceeds.	Client to complete with current records, supporting documents and relevant evidence for WGL review.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete

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Requirement	Why it matters	Evidence / documents to prepare	Ready	Not Ready	N/A	Notes / gaps	Owner	Due date
Gross margin	Helps WGL and the client confirm readiness, identify gaps and agree practical next steps before work proceeds.	Client to complete with current records, supporting documents and relevant evidence for WGL review.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
Fixed and variable costs	Helps WGL and the client confirm readiness, identify gaps and agree practical next steps before work proceeds.	Client to complete with current records, supporting documents and relevant evidence for WGL review.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
Debtors days	Improves reliability of financial information and helps identify cash, working-capital and reconciliation gaps.	Bank statements, bank confirmations, reconciliations, debtor/creditor age analysis, loan schedules and inventory reports.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
Creditors days	Improves reliability of financial information and helps identify cash, working-capital and reconciliation gaps.	Bank statements, bank confirmations, reconciliations, debtor/creditor age analysis, loan schedules and inventory reports.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
Inventory days	Improves reliability of financial information and helps identify cash, working-capital and reconciliation gaps.	Bank statements, bank confirmations, reconciliations, debtor/creditor age analysis, loan schedules and inventory reports.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
Loan repayments	Improves reliability of financial information and helps identify cash, working-capital and reconciliation gaps.	Bank statements, bank confirmations, reconciliations, debtor/creditor age analysis, loan schedules and inventory reports.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
Owner drawings	Supports clear project, technical and compliance evidence for client, site, audit or handover purposes.	Scope, site file, drawings, method statements, inspection records, certificates, registers, photos and handover documents.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
Tax provisions	Supports SARS visibility, reduces avoidable compliance delays, and helps WGL identify matters requiring professional review.	SARS profile, eFiling access/authority, returns, reconciliations, statements of account, TCS PIN status and supporting schedules.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
VAT/PAYE reserves	Supports SARS visibility, reduces avoidable compliance delays, and helps WGL identify matters requiring professional review.	SARS profile, eFiling access/authority, returns, reconciliations, statements of account, TCS PIN status and supporting schedules.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
13-week cashflow forecast	Improves reliability of financial information and helps identify cash, working-capital and reconciliation gaps.	Bank statements, bank confirmations, reconciliations, debtor/creditor age analysis, loan schedules and inventory reports.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete

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Requirement	Why it matters	Evidence / documents to prepare	Ready	Not Ready	N/A	Notes / gaps	Owner	Due date
Emergency cash buffer	Improves reliability of financial information and helps identify cash, working-capital and reconciliation gaps.	Bank statements, bank confirmations, reconciliations, debtor/creditor age analysis, loan schedules and inventory reports.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete
Funding gap and corrective actions.	Helps the client present a coherent funding case supported by reconciled numbers and current evidence.	Business plan, financial projections, management accounts, AFS, bank statements, quotations, contracts and funding schedule.	[ ]	[ ]	[ ]	Client to complete	Client to complete	Client to complete

Before relying on a cashflow forecast or funding decision

- Confirm the checklist relates to the correct entity, period and deadline.
- Gather source documents before marking an item as ready.
- Use consistent file names and keep a copy of all documents provided.
- Flag gaps, contradictions or missing records in the Notes / gaps column.
- Do not rely on unsupported information without WGL or professional review.
- Where urgent deadlines apply, contact WGL before external submission.

Red flags

- Debtors days are increasing and collections are not tracked.
- VAT/PAYE reserves are used for operating expenses.
- Owner drawings or loan repayments are not built into cash forecasts.
- Inventory or WIP ties up cash without visibility.
- No 13-week cashflow forecast exists.
- Supplier pressure is increasing without a payment plan.

Risk rating

Risk rating	Readiness interpretation	Recommended next step
GREEN	Mostly ready. Key records are available, current, complete, and internally consistent.	Proceed with normal review and keep evidence organised.
AMBER	Gaps require attention. Work can proceed, but issues may delay completion or increase review time.	Prioritise the action plan and agree responsibilities with WGL.
RED	Urgent remediation needed. Significant missing records, compliance gaps, unresolved risks, or contradictions exist.	Book a scoping session with WGL before external submission, reliance, or use.

Next-step action plan

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Gap	Action required	Responsible person	Target date	WGL support needed
Client to complete	Client to complete	Client to complete	Client to complete	Client to complete
Client to complete	Client to complete	Client to complete	Client to complete	Client to complete
Client to complete	Client to complete	Client to complete	Client to complete	Client to complete
Client to complete	Client to complete	Client to complete	Client to complete	Client to complete

WGL Review Outcome

[ ] Ready for submission / use [ ] Minor gaps to resolve [ ] Significant remediation required [ ] Scope discussion required [ ] Not suitable for submission / reliance yet

Reviewer: ______________________ **Date:** ______________________

Key comments: ____

Recommended next step: ____

WGL call-to-action

Send this completed checklist and supporting documents to WGL Advisory Services for review and practical next steps.

Disclaimer

This checklist is a practical readiness guide for discussion and preparation purposes only. It does not constitute legal, tax, audit, assurance, engineering, safety, regulatory certification, or investment advice. Client circumstances, current laws, current regulatory requirements, and source documents must be reviewed before reliance is placed on any output.

Source note

Prepared as a practical readiness aid using South African accounting, tax, governance and business-readiness terminology. Requirements may change. Always confirm current official requirements and client facts before external use.

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