Ascendus®

BUSINESS RESOURCE · CASH FLOW

Revenue stability for small business owners

Map your strong and slow months, then build a cushion that carries your business through the quiet ones.

Most small businesses have months that feel full and months that feel quiet. When you know when each one arrives, you can plan for both. This guide shows you how to map your year and build a cushion for the slower months.

> *A steadier year starts with knowing your own pattern.*

Four habits for steadier revenue

01

Map your last 12 months

List your revenue month by month in the table below. Mark your three strongest and your three slowest months.

02

Find the reasons

Seasons, school calendars, local events, weather, the days your customers get paid and one large customer can all shape a month. Note the ones you expect to repeat.

03

Build repeat income

Think about memberships, service plans, standing orders or subscriptions that fit your business. Ask your five most loyal customers what would make it easy to book ahead.

04

Set aside part of your strong months

Choose a fixed share of every strong month, move it to a separate account and leave it there for the slower ones.

A worked example

A strong month	You set aside 10%	After four strong months
$8,000	$800	$3,200

If your slowest month falls $1,500 short of covering your fixed costs, that cushion covers two of those months. Choose a share that fits your business and adjust it as you learn.

Ways to bring revenue in earlier

Pre-orders and deposits	They bring cash in before you deliver, which helps in a quiet month.
Gift cards	They invite customers to spend with you now and visit later.
A slow-season offer	A special product or service, or a partnership with a nearby business, can bring people in when things are quiet.

YOUR ACTION STEP **15 minutes**

Chart your year

Fill in the table with your revenue and fixed costs for each month. Circle your slowest month, then choose one habit above to start before it arrives.

Month	Revenue	Fixed costs	Above or below fixed costs
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			

TRUSTED SOURCES

- Pursuit, Small Business Cash Flow Basics: 13 Strategies to Improve Your Cash Flow
- SCORE, Plan For Your Slow Season In Business
- SCORE, How Much Cash Should a Small Business Keep in Reserve?

Keep building

Every guide gives you one practical step on cash flow, credit or growth. Find the next one at ascendus.org/resources.

Read this guide online: www.ascendus.org/resources/revenue-stability-small-business/