The Cash Leak Assessment

A calm audit of where money is quietly leaving a business that's otherwise doing fine.

1. Resource Overview

Official Title	The Apex Cash Leak Assessment
Category	Foundation
Purpose	To help owners find where cash is quietly leaving the business through recurring costs, pricing gaps, slow collections, and waste — before assuming the problem is "not enough revenue."
Learning Objective	By the end of this resource, the owner can identify at least one concrete cash leak and name which of four common categories it falls into.
Intended Audience	Owners who feel like revenue is decent but cash never seems to reflect it.
Estimated Completion Time	20–25 minutes

2. Educational Introduction

The Problem Isn't Always Revenue

When cash feels tight, the instinct is almost always to chase more revenue. But a great deal of the money most businesses need is already being earned — it's just leaking out somewhere on the way to the bank account.

Cash leaks are rarely dramatic. They're a subscription no one uses anymore, a price that hasn't moved in three years while costs have, an invoice that sits unpaid for six weeks because no one owns follow-up, or a small inefficiency that costs a few hours every week. None of these show up as a single alarming number. They show up as a business that works hard and still feels tight.

This assessment walks through the four places leaks most commonly hide: recurring costs, pricing and margin, collections, and operational waste.

> *"Cash flow is business oxygen. You don't need more of it until you're sure you're not losing the oxygen you already have."*

How to Use This Resource

— Have your last 2–3 months of bank and card statements nearby — this works best with real numbers, not memory.
— Move through all four sections once, quickly, before going back to investigate anything in depth.
— Look for the item that surprises you. Surprise is usually where the leak is.
— Treat anything you find as useful information, not a failure — every business has at least one leak.

3. The Worksheet

Recurring Costs

✓	Recurring Costs	Notes
☐	I've reviewed every subscription and recurring charge in the last 90 days.	
☐	I could name what each recurring charge is actually for.	
☐	Nothing is being paid for that the team has stopped using.	
☐	I've compared at least one major recurring cost against current market rates.	

Pricing & Margin

✓	Pricing & Margin	Notes
☐	My prices have been reviewed in the last 12 months.	
☐	I know my margin on each core product or service, not just overall revenue.	
☐	No offer is being sold at a loss without a clear strategic reason.	
☐	Costs that have risen recently have been reflected in pricing.	

Collections

✓	Collections	Notes
☐	I know my average number of days to get paid.	
☐	Someone owns following up on overdue invoices, and it actually happens.	
☐	No invoice is currently more than 30 days overdue without a plan.	
☐	Payment terms are clear and communicated before work begins.	

Waste & Inefficiency

✓	Waste & Inefficiency	Notes
☐	I could name one recurring task that costs more time than it's worth.	
☐	Materials, inventory, or supplies aren't regularly going unused or expiring.	
☐	Rework or redo costs are rare, not routine.	
☐	I've asked my team where they see money or time being wasted.	

4. Reflection Prompts

Which section surprised you most? What did you expect to find versus what you actually found?

If you fixed only one leak this month, which one would free up the most cash with the least effort?

Is there a leak here you've known about for a while but haven't addressed? What's made it easy to postpone?

5. CEO Notes

Track specific numbers here as you find them — the subscription to cancel, the invoice to chase, the price to revisit.

6. Key Takeaways

— Most businesses don't have a revenue problem first — they have a leak problem first.

— Leaks hide in four places: recurring costs, pricing, collections, and waste. Check all four before assuming which one it is.

— The goal isn't to find every leak today. The goal is to find the one worth fixing this month.

— Cash you stop losing is cash you don't have to go earn.

7. Suggested Layout (Canva)

— Same navy/gold/off-white system as Resources 1 and 2, maintaining the library's visual continuity.

— Consider a small "magnifying glass" or "leak/drip" line icon in the header to visually differentiate this as a diagnostic rather than a routine checklist.

— Leave a wide right-hand margin on the worksheet pages for owners who want to jot down actual dollar figures next to each item.

— Keep the four category headers in gold for quick visual scanning — owners will likely revisit one section at a time, not the whole document at once.

8. Printing Recommendations

— US Letter, portrait, single-sided works best — owners often complete this with statements spread out beside it.

— Standard matte stock is fine; this is a working document meant to be written on.

— Digital-first owners: a fillable PDF with a numeric field next to each item (for dollar estimates) adds real value here.

9. Where This Fits in Apex Academy

Belongs In	Foundation track — typically completed after the Business Health Checklist, once "Cash Flow" is flagged as an area of concern.
Expands Into (Paid Workbook)	The Profit Recovery Workbook — a deeper walkthrough for turning identified leaks into a funded action plan.
Complementary Workshop	"Finding the Money You're Already Making" — a live session on plugging leaks before chasing new revenue.
Supports Future Certification	Apex Certified Business Operator — Module 2: Financial Fluency.