THE CASH MACHINE · COURSE

The Cash Machine System

The seven-part system that fixes why a profitable business still runs out of cash, and builds a reserve that ends the Friday-payroll panic for good.

8 weeks

OF PAYROLL IN RESERVE

The Main Street Operator

$297

HOW TO USE THIS

This is a course you run at your own pace: seven lessons, each paired with a fill-in workbook page you complete with your own numbers.

- **Spend the first 90 minutes.** Take Lessons 1 and 2 and map your own cash conversion cycle: the exact gap your cash is financing, and a 13-week forecast that shows payroll before it lands.
- **Then work the lessons with the workbook.** Read one lesson, fill its page, move to the next: seven lessons, seven pages, the system built by the last one.
- **The scored version is free.** This teaches the drivers and hands you the workbook; it does not score you or compute your number. The free, always-on Keystone diagnostic does that in four minutes at https://app.trykeystone.io.

THE SHORT VERSION

You cleared $155,000 on paper and the account is emptier than a year ago, because growth ties your cash up in work you already delivered. Seven lessons turn that into a reserve of about eight weeks of payroll, and the first 90 minutes already show you the gap.

Your accountant says you cleared about $155,000 last year, and your checking account holds less today than it did twelve months ago. The work is there, the jobs are bigger than they have ever been, and you are shorter on cash than you were when the business was half the size.

Every other Friday you refresh the bank app before you run payroll, doing quick math on which customer might pay in time.

That gap, between the profit on paper and the cash in the account, is not a mystery and it is not your fault: it is the cash conversion cycle, and it is the one thing this course fixes.

Profit and cash are two different numbers, and a growing service business almost always feels the difference as a squeeze. You pay for labor and materials in week one and you collect from the customer in week seven, so the faster you grow, the more of your own cash the business ties up in work you have already delivered.

> *Profitable growth is the most common cause of a cash crisis.*

That is why the shops that feel it hardest are often the ones doing well. This is a terms and timing problem, not a sales problem, and timing is something you can redesign in a weekend.

7 lessons, end to end	**13** weeks of cash you forecast	**8** weeks of payroll in the reserve	**3** touches in the collections cadence

What this is

The Cash Machine System is a course plus a fill-in workbook that takes an owner who already reads a P&L from cash that is always tight to cash that is always ahead of the work. It teaches you to:

- see why the cash leaves before it comes back
- forecast the next 13 weeks so payroll never surprises you
- get paid before and along the work instead of only after
- run a collections cadence that does not depend on your mood
- set terms that pull cash in
- time your payables without burning a supplier
- build a reserve of about eight weeks of payroll that ends the Friday scramble for good

"Cash Machine" is the name of the course, not a claim to a proprietary method. The doctrine underneath every lesson is the cash conversion cycle and working-capital management, the same ideas a good CFO runs.

What the course adds is the specific moves for a $300,000 to $5,000,000 service business and a workbook you fill in with your own numbers, so you finish with the system built, not just read.

These are static tools: a workbook you write in by hand. It does not connect to your bank, it does not score you, and it does not update itself.

That is on purpose. The living, scored version, the one that reads your business and tracks it over 100 days, is Keystone, and the free diagnostic is linked at the end.

The arc

The seven lessons move in the order cash actually moves through a business. First you learn to see the cycle, why a profitable month can still drain the account.

Then you build the instrument that shows you cash coming, the 13-week forecast, so payroll Friday becomes a calendar entry instead of a panic.

The middle four lessons are the machine itself, the moves that change when money arrives. You get paid before and during the work with deposits and progress billing, you collect what is owed with a fixed three-touch cadence, you set terms that bring cash in sooner, and you time your own payments out without damaging a supplier you depend on.

The last lesson turns the freed cash into a reserve of about eight weeks of payroll. For the illustrative business that is eight weeks times a weekly payroll of about $11,000, roughly $88,000, so a slow quarter can never again put payroll in doubt.

$230,000
the gap your cash quietly finances (illustrative)

8 weeks
of payroll in reserve, about $88,000

By the end you have a weekly cash rhythm of about 20 minutes and a reserve that makes the whole thing quiet. Most owners spend more than 20 minutes a week worrying about cash they cannot see; this trades the worry for a forecast.

Your first 90 minutes

The first sitting is about 90 minutes, and you do not have to finish the course to get a real win from it.

Take Lessons 1 and 2 in that first block and you walk away with two things: the exact gap your cash conversion cycle is financing right now (Lesson 1 maps it, roughly $230,000 for the illustrative business), and a working 13-week cash forecast that shows you every payroll three weeks out instead of the morning it lands. That is the outcome on its own, the difference between guessing at Friday and seeing it coming.

Lessons 3 to 7 are how you go get that cash and make it stick: deposits and progress billing, the collections cadence, terms that pull cash in, payables timing, and the reserve. The first sitting shows you the money; the rest of the course brings it in and builds the floor.

DO THIS TONIGHT

Open Lesson 1 and the cash conversion map page. Trace one real job from the day you paid for materials to the day the customer paid, and you see the exact gap your cash is financing in under an hour.

How the lessons and the workbook fit

Every lesson pairs with one workbook page, and the workbook is where the work happens. The lesson teaches one move and walks a single illustrative business all the way through with real numbers; the workbook page is the blank version for your business.

Do not read all seven lessons first and then start. Read one lesson, fill its page, then move to the next: seven lessons, seven pages, one system.

The example carried through every lesson is an illustrative commercial and residential electrical contractor at about $1.8 million a year, up from $1.35 million a year earlier, because a 33% jump in a year is exactly the kind of profitable growth that drains an account. Your business is not that business, so every worked number is a model, not a prescription.

The module map

1. **Why profitable businesses run out of cash.** The cash conversion cycle, mapped: the days between paying for work and collecting for it, and the roughly $230,000 of your own cash a growing shop can have tied up in it.
2. **The weekly cash forecast.** Starting balance, receipts, outflows, ending balance, 13 weeks out, with the operating floor you never breach.
3. **Deposits and progress billing.** Get paid before you start and along the way, so a $48,000 job stops floating $30,000 of your cash for 45 days.
4. **The collections machine.** The three-touch cadence with the exact scripts, run by a role, that pulls days-sales-outstanding down.
5. **Terms that protect you.** Due-on-receipt, early-pay incentives, and late fees, with the honest math on what each one costs. General education, contract language routed to your attorney.
6. **Managing payables without burning suppliers.** Time the money going out as deliberately as the money coming in, and keep the tax reserve untouched.
7. **The cash reserve.** The floor of the whole business, about eight weeks of payroll, and the three ways to build it: slow and disciplined, a hybrid, or funded fast by the cash the first six lessons free.

What it will cost you

The honest price in time: about two to three hours to set the system up the first weekend, then roughly 20 minutes each week to roll the forecast and run the collections cadence.

The lessons assume you already know what a P&L and an invoice are; there is no beginner framing and no filler. The terms and reserve lessons are general education, not legal or tax advice, and they route contract language to a licensed attorney and set-aside rates to a licensed CPA.

Plain terms: this is general business and financial education, not accounting, tax, legal, or investment advice, and it makes no promise about your results. Your business is specific. For decisions with tax or legal weight, talk to a licensed accountant or attorney who knows your books.

YOUR NEXT STEP

When you want the living, scored version, the one that reads your business and tracks it, run the free Keystone diagnostic: 18 questions, three scores (business independence, systems maturity, acquisition attractiveness) and an estimated sale price, in four minutes, at https://app.trykeystone.io.

Next rung: The Financial Command Center (B3) builds the wider money system, the weekly scoreboard, job-level margin, pricing, the monthly close, and the tax-time system.