

5 CFO-Level Moves Every \$5M Business Should Make Before Year-End

The decisions most owners delay until January cost the most in April.

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01

Run a 13-week cash flow forecast

Your P&L; tells you what happened. Your cash flow forecast tells you what's coming. Map every outflow through Q1, set your minimum cash floor, and make sure your line of credit is at zero and available.

02

Accelerate deductions — defer income

Prepay deductible expenses before Dec 31. Buy and place equipment in service now (Section 179 applies). Delay invoicing for work that won't be paid until January. Fund your SEP-IRA or Solo 401(k) before the deadline.

03

Get your books audit-ready

Reconcile every account to the penny. Review your A/R aging and write off uncollectibles. Confirm your fixed asset schedule. Clean books aren't just accounting — they're what makes a fast capital raise or exit possible.

04

Review pricing and contract structure

Calculate gross margin by service line — not blended. Identify your bottom 20% of clients by margin. Model a 5–15% price increase. Draft your rate increase letter now so it's ready to send the first week of January.

05

Set written financial targets for next year

A revenue target, a margin floor, a cash target, and three priorities. One page. Done before December 15. The businesses that hit their goals are the ones that wrote them down in November — not January.

Ready to put these into action?

Book a free 20-minute call — no pitch, just a straight conversation about where your business stands.

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