



END OF YEAR **INVENTORY & CASH FLOW** PLANNING CHECKLIST

Use this handy checklist to focus your efforts toward maximizing Q4.

REVIEW CURRENT FINANCIAL & CHANNEL PERFORMANCE

Review sales performance by channel (Shopify, Amazon, Wholesale, etc.).

Calculate landed cost per SKU (materials + packaging + freight + tariffs).

Update COGS and gross margin data to reflect recent cost changes.

Confirm fulfillment and contribution margin by channel.

Identify your best-performing SKUs and channels for Q4 promotions.

FORECAST INVENTORY ACCURATELY

Review lead times, minimum order quantities, and reorder points for each SKU.

Assess supplier reliability (e.g., do they ship partial orders or have delays?).

Include safety stock levels to cover unexpected demand surges or delays.

Use sales history + current trends to forecast Q4 demand (don't just add +10% to last year).

Evaluate whether your product is a "Q4 product" (holiday-oriented) or non-seasonal.

Build contingency plans for overstock (liquidation, bundles, or post-holiday promotions).

MANAGE CASH FLOW INTENTIONALLY

Map your annual cash flow cycle — know when cash inflows and outflows peak.

Build a 13-week rolling cash flow forecast and update it weekly.

Identify big annual expenses (insurance, software renewals, etc.) and time them for high-cash months.

Negotiate with suppliers to extend payment terms (e.g., net-90 or 120 days).

Ask vendors for bulk-buy or early-payment discounts if cash allows.

Secure a line of credit when your financials are strong (after a profitable Q4).

Maintain zero or low credit card balances leading into heavy spend periods.

PLAN PROMOTIONS STRATEGICALLY

Set clear goals: customer acquisition vs. profitability.

Calculate discount tolerance using contribution margins by channel.

Model various discount scenarios to understand their cash impact.

Consider post-purchase follow-ups (email or subscription offers) to boost lifetime value.

Avoid discounting heavily if you're short on cash — focus on storytelling and bundling instead.

VALIDATE SYSTEMS AND DATA

Confirm all inventory and accounting data is accurate and synced.

Audit your inventory management system for data accuracy.

Use spreadsheets or forecasting tools to manually cross-check system data.

Ensure baseline data (costs, lead times, demand history) is correct before forecasting.

POST-HOLIDAY READINESS

Create a plan for excess stock (markdown strategy, bundles, donation, liquidation).

Review marketing ROI and update Q1 strategy based on Q4 learnings.

Revisit cash reserves — what's left to fund Q1?

Schedule time in January to renegotiate supplier terms and adjust insurance or contract dates.

BONUS: OPERATIONAL MINDSET

Be proactive, not reactive — review metrics weekly, not monthly.

Integrate finance, ops, and marketing into one unified Q4 plan.

If your product isn't suited for Q4, pivot focus to Q1 "new year" demand.

Keep refining: year one is about survival, year two is about optimization.

Ready to put your Q4 plan in motion? Turn this checklist into a working plan.

Get Started.

Get started with BELAY Financial Solutions.