Small Business Cash Flow App Guide

At Xero, our purpose is to make life better for our small business customers, their advisors and communities. Part of that is supporting you to make better business decisions.
Choosing an app that will suit your business can be a daunting prospect.

To help you decide which cash flow app is right for your business, we’ve researched four relevant apps, so you can easily decide which app will best suit your needs, and which will address your pain points.

Select the pain point that you need to solve and view the apps we recommend.

**PAIN POINT 1**

I’m applying for a loan and my bank has requested a cash flow forecast

**PAIN POINT 2**

I want to be able to generate cash flow forecasts for my business to get a view of the runway ahead

**PAIN POINT 3**

I need more insight into what’s going on in my business to improve my business’ performance and stability

We always suggest that you talk to your advisor before making any significant decisions about your business.
I’m applying for a loan and my bank has requested a cash flow forecast

Problem

If you’re applying for a loan from a bank or lender, then you may be required to provide a cash flow forecast. This helps banks to assess your business’ future viability and your ability to repay a loan.

Banks will normally require a profit and loss or cash flow forecast for 3 - 12 months into the future, but we recommend speaking to your bank regarding their requirements.

Banks will usually require more detailed reporting from larger businesses.

Xero integrates with a number of third party apps that provide cash flow forecasting. Check out the Xero App Marketplace for a list of these apps.
What is it?

Spotlight Reporting is an app designed to provide powerful reporting and cash flow forecasts. There are four main areas of the app:

Reporting – This is where you can run powerful reports
Forecasting – This is where you can use the app to predict future cash flow, and it is also where you can create budgets
Dashboard – Provides you with key performance indicators, which can help you to better understand how your business is performing
Multi – A tool to provide consolidated reports, often used to report on multiple companies within the same group.

Why use it?

Some of the features this app can offer around cash flow includes:

Cash flow forecasting – Cash flow forecasting allows you to see your predicted cash flow in the future and looks at costs such as loan repayments, tax payments and purchases / sales of assets that you can't see via your profit & loss.

Having this insight available, allows you to plan and prepare for the future.

For example, you can forecast your funding requirements or your ability to service a loan from future predicted cash flow. Are there business costs you can work to reduce? Do you need to adjust your payment terms and tighten your credit control procedures? These are all questions you can ask when viewing your cash flow forecast.

Spotlight Reporting allows you to create a range of forecasts spanning multiple years.

Scenario Planning – Scenario planning allows you to see your predicted cash flow based on a decision or outcome for your business.

For example, you could see how your cash flow would be impacted if you hired a new staff member in one month’s time. You could also see how your cash flow would be impacted if you were to lose a key client. You’ll be able to add scenarios that are relevant to your business.

Key performance indicators – The Dashboard allows users to display a variety of key performance indicators and ratios to explain how their business is performing. This will also include access to performance indicators and ratios that banks commonly use to assess loan applications.
| How does it work with Xero? | Spotlight Reporting integrates with Xero, which means that you’ll be able to set up a connection between the two systems.  
This connection only takes a few clicks to set up. Once connected, Spotlight Reporting will use the actual, budgeted and tracking data in Xero to help generate a wide range of reports and performance indicators in real time. |
|---|---|
| How easy is it to set up the app? | When setting up Spotlight Reporting, users will initially receive a pop up providing them with a high level overview.  
Users can also choose whether they want to set up Spotlight Reporting themselves, or if they’d like help to create their first report or forecast.  
When choosing the second option, users will be taken through guided steps and in app messaging, which will explain how the product works and how to connect with Xero.  
Spotlight Reporting has many helpful resources around setup, including Help Centre articles and videos such as [this one](#).  
Since it does provide powerful reporting metrics most commonly used by financial advisors, those with no financial background will require an accountant or bookkeeper to get set up. |
| How easy is it to use? | Spotlight Reporting’s user interface is intuitive.  
Additionally, the product features in app messaging, which is very useful as it provides you with information on how to use the product while you’re using it.  
There is also a wide range of online resources available, such as help centre articles and videos to teach users how to use the product.  
Spotlight Reporting was designed for those with a financial background, so small business owners with no financial background will need to consult an accountant or bookkeeper for guidance on how to use the product correctly. |
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# Small Business Cash Flow App Guide

## What is it?

Futrli’s products include Futrli Flow and Futrli Advisor. This section will focus on Futrli Advisor, which is a powerful reporting and cash flow forecasting app.

## Why use it?

Some of the features that Futrli Advisor can offer around cash flow includes:

**Cash flow forecasting** – Cash flow forecasting allows you to see your predicted cash flow in the future and looks at costs such as tax payments and purchases / sales of assets that you can’t see via your profit & loss.

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Futrli Advisor allows you to create a range of forecasts spanning multiple years.

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For example, you could see how your cash flow would be impacted if you hired a new staff member in one month’s time. You could also see how your cash flow would be impacted if you were to lose a key client. You’ll be able to add scenarios that are relevant to your business.

**Key performance indicators** – Futrli Advisor allows users to run a variety of key performance indicators and ratios to explain how their business is performing, including cash based indicators.

## How does it work with Xero?

Futrli Advisor integrates with Xero, which means that you’ll be able to set up a connection between the two systems.

This connection is quick and easy to set up. Once done, Futrli will use the data from your Xero organisation (such as your actual figures and settings) to help you generate a range of reports and metrics.

If you’ve set up your budget in Xero and want to bring it into Futrli, then please note that the integration won’t bring the Xero budget into Futrli, but you’ll still be able to bring it in through a .CSV file.
### How easy is it to set up the app?

When you sign up, you’ll have the option to view guided walkthroughs, which can be seen towards the right of every screen.

These walkthroughs will help you navigate different areas of the product, and explain what each screen is used for.

Additionally, there is a **guide** available to help you get set up.

Futrli has some great resources, including videos and help centre articles to help users get set up. But since it is a product designed for users with a financial background, small business with no financial background will require an accountant or bookkeeper to help get set up.

Please note that if you already have a Futrli Flow login, then you will need to create a separate login for Futrli Advisor. You’ll still be able to use the same email address to create your login Futrli Advisor though.

### How easy is it to use?

Futrli Advisor has a modern user interface, which means that you’ll be able to navigate different areas of the product intuitively.

The app was designed for those with a financial background, so small business owners without a financial background will still need guidance from an accountant or bookkeeper to understand the terminology and use the product correctly.

### What support is available to me?

There is a wide range of support available including:

- A **help centre** where you can search for your answers to common questions
- Email support/online chat box with a dedicated support team
- In app messaging to help you use the product
- Video guides for people who prefer to learn through video

### Free trial access?

7 day free trial access
No payment details required
Click [here](#) for your free trial

### Pricing

For information on pricing, please click [here](#)

### Want to learn more?

Click [here](#) to for a short 2 minute video introducing you to Futrli Advisor.
PAIN POINT 2

I want to be able to generate cash flow forecasts for my business to get a view of the runway ahead

Problem

Poor cash flow management is a leading cause of business failure.

Having the ability to predict your cash flow, will allow you to prepare and make more informed decisions when running your business. Having clear visibility over the cash coming in and going out of your business, will allow you to plan for tougher times, to make for a more stable financial position.
## What is it?

Float is a cash flow forecasting solution that is great for those that are new to cash flow forecasting.

## Why use it?

It offers a range of features designed to help small businesses better manage their cash flow. These features include:

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- **Scenario Planning** – Float allows for scenario planning, which will enable you to see your predicted cash flow based on a decision or outcome for your business.

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- **Additional insights** – Float provides a number of additional insights, including a list of the invoices you may need to follow up on, the bills you need to pay, budget vs actuals reports and even highlights of accounts where you are most over or under budget.

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How easy is it to set up the app?

With guided steps during set up and little accounting jargon, small business owners can set up their business in Float without necessarily needing help from an accountant or bookkeeper.

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You will need to input your budgeted data. This can be imported from Xero, but it is recommended that you use Float to guide you through this budget setting process.

Float provides you with a number of resources available to help with the set up process, including short videos and articles such as this one.

How easy is it to use?

Float was designed with small businesses in mind. This means it is easier to use than some of the more powerful reporting apps needed by larger organisations. And it avoids using complex accounting jargon where possible.

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| Want to learn more? | Click here to for a short 2 minute video introducing you to Futrli Advisor. |
PAIN POINT 3

I need more insight into what’s going on in my business to improve my business’ performance and stability

Problem

‘Flying blind’ or having a limited insight into the financial performance of your business, limits your business’ ability to be successful. Being able to easily identify the key challenges your business is facing, such as slow-paying customers, will allow you to take relevant steps to address them.
**What is it?**

Float is a cash flow forecasting solution that is great for those that are new to cash flow forecasting.

**Why use it?**

It offers a range of features designed to help small businesses better manage their cash flow. These features include:

- **Cash flow forecasting** – Cash flow forecasting allows you to see your predicted cash flow in the future and looks at costs such as tax payments and purchases / sales of assets that you can’t see via your profit & loss.

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With guided steps during set up and little accounting jargon, small business owners can set up their business in Float without necessarily needing help from an accountant or bookkeeper.

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You will need to input your budgeted data. This can be imported from Xero, but it is recommended that you use Float to guide you through this budget setting process.

Float provides you with a number of resources available to help with the set up process, including short videos and articles such as [this one](#).

### How easy is it to use?

Float was designed with small businesses in mind. This means it is easier to use than some of the more powerful reporting apps needed by larger organisations. And it avoids using complex accounting jargon where possible.

Additionally, there are a number of resources available to help you use Float, such as help articles and short videos.

### What support is available to me?

There is a wide range of support available including:

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### Free trial access?

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### Pricing

For information on pricing, please click [here](#)

### Want to learn more?

Float provides a short demo as well as in-depth training videos.
Check them out [here](#).
**What is it?**

Futrli offers a number of products, such as **Futrli Flow** and **Futrli Advisor**.

**Futrli Flow** is designed to provide small businesses owners with easy to understand insights about their business, and the actions they can think about taking. It is great for small businesses looking to make the right decisions, when they're not looking for the ability to generate cash flow forecasts and run reports from an app.

For example, you may want to know is your biggest customer, how much you rely on them, even how many days it is taking you to get paid. Gaining these types of insights doesn’t necessarily require the need to generate a cash flow forecast.

**Futrli Advisor** on the other hand, is designed to provide more powerful reporting functionality around cash flow forecasts.

We will take a look at both of these below.

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**FUTRLI FLOW**

**Why use it?**

There are a range of features in Futrli Flow that can provide you with this greater insight. Such features include:

- **Futrli Actionfeed** – The actionfeed is free to use, and it reads data from Xero to provide you with a real time “to-do” list and insights about your business.
  
  For example, it may suggest you take actions about overdue invoices, and it can even tell you how much of your revenue is dependant on a specific contact.

- **Futrli Flow In** – Flow In allows you to see many different aspects of customers payment behaviours. This includes the number of days it takes for a customer to pay you, any unpaid invoices, and even a prediction on when you can expect payment for unpaid invoices.

- **Futrli Flow Out** – Flow Out allows you to see many different aspects of your payments to suppliers, such as the average number of days it takes to pay suppliers, any unpaid bills, and even a prediction of how your cash flow is predicted to look if you continue to spend at a similar rate.

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**How does it work with Xero?**

Futrli Flow integrates with Xero, which means that you’ll be able to set up a connection to avoid entering data across both systems.

It will analyse and read the data from your Xero organisation, to provide you with the actions you could take and insights.
### How easy is it to set up the app?

During the set up process, you’ll be taken through some easy to understand guided steps on how to use Futrli Flow. Additionally, since it was designed to be used by small businesses, you won’t necessarily need help from an accountant or bookkeeper in getting set up.

Futrli Flow doesn’t require you to re-enter data from Xero during setup. Instead, it will read the data already in Xero, to provide you with those actionable insights. Futrli has a number of resources available to help with the set up process, including short videos and help articles such as [this one](#).

### How easy is it to use?

Futrli Flow was designed to be easily understood by small business, so its navigation is intuitive and it avoids using complex accounting jargon where necessary. Additionally, there are a number of resources available to help you use Futrli Flow, such as help articles and short videos.

### What support is available to me?

Small business customers have access to a wide range of resources to help them on their journey with Futrli, including:

- A [help centre](#) where you can search for your answers to common questions
- Email support/online chat box with a dedicated support team
- In app messaging during set up
- Video guides for people who prefer to learn through video

### Free trial access?

Actionfeed is currently being offered as free to use 24 hours free access to Futrli Flow Out and Futrli Flow In. No payment details required. Click [here](#) for your free trial.

### Pricing

For information on pricing, please click [here](#).

### Want to learn more?

Futrli provides a number of bite-sized training videos. Check them out [here](#).

## Futrli Advisor

Futrli Advisor is a powerful reporting and cash flow forecasting tool. Some of the features that can provide you with insights includes:

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## What is it?

**Fathom** is an app designed to provide powerful reporting functionality, including consolidations for companies within a group. Fathom doesn’t provide cash flow forecasting, as it focuses mainly on building features etc and key performance indicators.

## Why use it?

**Fathom** has many features that can provide you with insight into your business including:

- **Analysis Tools** – Fathom provides a variety of analysis tools, such as key performance indicators which allow you to see how your business is doing in a number of areas. This could range from complex accounting ratios, through to simple metrics like the number of new customers. If you have multiple businesses, you could even use these key performance indicators to compare how each business is performing relative to one another.

- **Reports** – A powerful suite of reports to show how your business is performing, and provide you and staff with insights across areas you might want to improve on.

- **Alert Monitoring** – Fathom can provide you with alerts for key performance indicators when certain areas of the business are underperforming. This will give you the insight to act quickly and resolve the issue.

## How does it work with Xero?

Fathom integrates with Xero, which means that you’ll be able to set up a connection between the two systems. This connection will take a few clicks, and once done, Fathom will use the data in Xero to generate a wide range of reports and provide greater insight.

## How easy is it to set up the app?

There are a number of helpful resources available to help users get set up, including Help Centre articles, videos, and even PDF guides such as these ones. Fathom is a powerful reporting app. Because of this, small business owners with no financial background will need help from an accountant or financial advisor to get set up.
### How easy is it to use?

Fathom features all the aspects of a modern app, including a clean user interface and easy navigation.

Since it provides advanced reporting capabilities and financial metrics mostly used by financial advisors, guidance from an accountant or bookkeeper would be required for small business owners that don’t have a financial background.

For small business owners with experience in management reporting and financial ratios, you’ll find it easy to run and access your reports and key performance indicators.

### What support is available to me?

**Small business customers have access to a wide range of resources to help them on their journey with Fathom, including:**

- A [help centre](#) where you can search for your answers to common questions
- Email support/online chat box with a dedicated support team
- Video guides for people who prefer to learn through video
- In-depth [webinars](#)

### Free trial access?

14 day free trial access  
No payment details required  
Click [here](#) to sign up for your free trial

### Pricing

For more information on pricing, please click [here](#)

### Want to learn more?

Check out their short videos to learn more. Click [here](#)
**What is it?**

**Spotlight Reporting** is an app designed to provide powerful reporting and cash flow forecasts. There are four main areas of the app:

- **Reporting** – This is where you can run powerful reports
- **Forecasting** – This is where you can use the app to predict future cash flow, and it is also where you can create budgets
- **Dashboard** – Provides you with key performance indicators, which can help you to better understand how your business is performing
- **Multi** – A tool to provide consolidated reports, often used to report on multiple companies within the same group.

**Why use it?**

Some of the features this app can offer around cash flow includes:

- **Cash flow forecasting** – Cash flow forecasting allows you to see your predicted cash flow in the future and looks at costs such as loan repayments, tax payments and purchases / sales of assets that you can't see via your profit & loss.
  
  Having this insight available, allows you to plan and prepare for the future.
  
  For example, you can forecast your funding requirements or your ability to service a loan from future predicted cash flow. Are there business costs you can work to reduce? Do you need to adjust your payment terms and tighten your credit control procedures? These are all questions you can ask when viewing your cash flow forecast.

  Spotlight Reporting allows you to create a range of forecasts spanning multiple years.

- **Scenario Planning** – Scenario planning allows you to see your predicted cash flow based on a decision or outcome for your business.

  For example, you could see how your cash flow would be impacted if you hired a new staff member in one month’s time. You could also see how your cash flow would be impacted if you were to lose a key client. You’ll be able to add scenarios that are relevant to your business.

- **Key performance indicators** – The Dashboard allows users to display a variety of key performance indicators and ratios to explain how their business is performing. This will also include access to performance indicators and ratios that banks commonly use to assess loan applications.
### How does it work with Xero?
Spotlight Reporting integrates with Xero, which means that you’ll be able to set up a connection between the two systems. This connection only takes a few clicks to set up. Once connected, Spotlight Reporting will use the actual, budgeted and tracking data in Xero to help generate a wide range of reports and performance indicators in real time.

### How easy is it to set up the app?
When setting up Spotlight Reporting, users will initially receive a pop up providing them with a high level overview. Users can also choose whether they want to set up Spotlight Reporting themselves, or if they’d like help to create their first report or forecast. When choosing the second option, users will be taken through guided steps and in app messaging, which will explain how the product works and how to connect with Xero.

Spotlight Reporting has many helpful resources around setup, including Help Centre articles and videos such as [this one](#).

Since it does provide powerful reporting metrics most commonly used by financial advisors, those with no financial background will require an accountant or bookkeeper to get set up.

### How easy is it to use?
Spotlight Reporting’s user interface is intuitive. Additionally, the product features in app messaging, which is very useful as it provides you with information on how to use the product while you’re using it.

There is also a wide range of online resources available, such as help centre articles and videos to teach users how to use the product.

Spotlight Reporting was designed for those with a financial background, so small business owners with no financial background will need to consult an accountant or bookkeeper for guidance on how to use the product correctly.

### What support is available to me?
There is a wide range of support available including:

- A help centre where you can search for your answers to common questions
- Email support with a dedicated support team
- In app messaging to guide you through using the product
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- In-depth webinars

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### Want to learn more?
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