

Q4 Cash Flow and Floorplan Management Playbook

Preview Edition — five steps to find the tight week in your Q4 cash while you still have choices.

About This Preview

This is a preview of the MRAA member resource “Q4 Cash Flow and Floorplan Management Playbook.” It introduces the five-step Q4 cash plan and gives you enough to set your cash floor and start your curtailment calendar this month. The complete playbook — including the rolling 13-week cash forecast template and weekly rhythm, the curtailment exposure-by-window summary and disposition check, the five cash levers in order of cost, the lender and accountant meeting preparation, and the first-30-days checklist — is available exclusively to MRAA member dealers.



What This Playbook Does For You

You run a dealership that made money this year. Then October arrives and the money gets harder to find, even though the business looks the same on paper. Unit sales slow down in cold markets. The floorplan balance does not slow down with them. Curtailments come due on boats that have been sitting since spring, while payroll, rent, and insurance keep coming at the same rate.

Most dealers handle this by watching the bank balance and hoping. That works until the week it does not, and by then the cheap options are gone. This playbook gives you five steps you can run in four weeks. Finally, you will know which future week is the tight one, and what you are doing about it while you still have choices.

Your Q4 Cash Plan At A Glance

Step	What you do	When	Who owns it
1	Set your cash floor.	Week 1	Dealer principal and accountant
2	Build a rolling 13-week cash forecast.	Week 2	Controller
3	Build the curtailment calendar.	Week 1	Controller and sales manager
4	Work the cash levers in order of cost.	Week 2 on	General manager
5	Meet your lender and your accountant.	Week 3 to 4	Dealer principal

What To Gather Before You Start

- Floorplan statements from every lender, with unit balances and curtailment dates.
- Inventory aging report with days in stock, cost, and floorplan balance per unit.
- Bank balances, plus accounts payable and receivable aging.
- Your September disposition list from the Q3 Close-Out Workbook.

Step 1: Set Your Cash Floor

Decide the minimum cash balance your dealership will not go below. Set it once, in advance, when nobody is under pressure. A common approach is enough to cover a set number of weeks of operating expenses; plus, any obligation you cannot move. Set yours with your accountant, write it down, and tell your controller.

Asking whether you have enough cash only works on the day you ask for it. Ask a better question. On which future week does your projected cash fall below that floor, and what can you do today to change that week?

Step 2: Build The 13-Week Cash Forecast

Thirteen weeks is long enough to spot trouble while you can still act, and short enough that your estimates stay grounded. Built in October, it carries you past year-end into January, the tightest stretch of the marine year. Build it in a spreadsheet with one column per week. Every week, drop the week that ends and add one at the far end.



The complete member resource includes:

- The 13-week forecast layout: six cash-in lines, from deliveries and F&I income to storage deposits and wholesale, and six cash-out lines, from curtailment principal and floorplan interest to debt service and distributions — closing into your cash floor and a surplus-or-shortfall row
- How to read the one row that drives action, and the two timing notes that catch dealers out
- The three-step weekly rhythm that keeps the forecast current and tells the dealer principal the day the tight week moves closer



Step 3: Build The Curtailment Calendar

A curtailment is a scheduled principal reduction your lender requires once a unit has been floored past a certain point. On a fixed date, money leaves your account for a boat that has not been sold. Most dealers cannot say without looking at which units curtail in the next sixty days, and that gap causes more Q4 cash surprises than anything else. Pull every floored unit from every lender into one list, sorted by curtailment date, then total your exposure by window and check it against the forecast.

Stock #	Unit	Lender	Days floored	Balance	Curtail date	Amount	Disposition

The complete member resource includes:

- The exposure-by-window summary — units and principal due in the next 30, 31 to 60, and 61 to 90 days — and whether your forecast covers each window
- How to match the calendar to your September disposition list, so every unit curtailing within 60 days has an accountable owner and an act-by date
- A simple test for the point where the gross left on an aged boat no longer covers what it costs to hold it
- An alternative financing option to consider for aged inventory that can avoid curtailments



Steps 4 and 5

Most dealers reach for whichever lever is most familiar. Work them in this order instead, because the early ones cost you timing and effort while the later ones cost margin, relationships, or both.

Floorplan lenders finance marine dealerships for a living, so seasonality does not surprise them. What worries a lender is a dealer who did not see it coming.

The remaining steps supply the levers, the conversations, and the 30-day plan. They are member-only.



The complete member resource includes:

- Step 4: Work The Cash Levers In Order — the five levers ranked by what they cost you, from speeding up money you have already earned to reducing the base, with what to do at each, and why the order matters more than the list
- Step 5: The Lender and Accountant Conversations — what to bring your lender, the topics to raise with your accountant, and how to turn a general request into a specific decision your lender can make
- Your First 30 Days — the seven-item checklist that takes you from cash floor to lender meeting and carries your assumptions into the 2027 Business Planning Workbook

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