

Optimizing Cash Flow for Scaling Companies with NetSuite

Published June 3, 2025 30 min read



Effective Cash Flow Management Strategies for Growing Companies Using NetSuite

Why Cash Flow Management Is Critical for Scaling Businesses

Every growing business needs steady cash flow to fuel its operations and expansion. Cash is the lifeblood of a company – without it, even profitable enterprises can grind to a halt. In fact, studies show **poor cash flow management causes 82% of business failures**, underscoring how vital it is to get right [become.co](#). As companies scale, expenses for inventory, payroll, and expansion rise quickly, and revenue often lags behind. This can create “growing pains” where **rapid sales growth paradoxically leads to cash crunches** – a phenomenon sometimes called overtrading. A business might look successful on paper, but if it can’t pay suppliers or employees on time due to cash timing issues, its growth is unsustainable.

For [CFOs](#), maintaining healthy cash flow is **a strategic imperative**. At a basic level, you must ensure the company can meet its obligations – **covering payroll and paying the bills** – but beyond that, **a clear view of cash enables higher-level decisions like when to invest in new projects or raise capital** [cfodive.com](#). Simply put, cash flow management is about preserving the financial agility to seize opportunities and weather downturns. As one former tech CFO noted, having confidence in your cash forecasts lets you take strategic actions (like extending customer payment terms during a recession) that would be too risky without a solid grasp of your cash position [cfodive.comcfodive.com](#). In sum, **effective cash flow management provides the “runway” for a growing company to keep scaling safely**, ensuring you have the cash on hand to fund growth initiatives and handle surprises [become.co](#).

[NetSuite](#), as a cloud ERP platform, is purpose-built to help companies manage this crucial area. It offers integrated tools for forecasting cash flow, automating collections and payments, optimizing working capital, and delivering real-time financial visibility. The following sections explore how CFOs and NetSuite administrators can leverage these capabilities to maintain healthy cash flow in a scaling business.

Cash Flow Forecasting with NetSuite’s Cash 360 and Planning Tools

Accurate forecasting is the cornerstone of cash flow management. NetSuite provides robust features to project and monitor future cash flows, most notably the [Cash 360 dashboard](#). Introduced in recent NetSuite releases, Cash 360 gives a comprehensive, real-time view of your

cash position and near-term cash **forecasts within the ERP platform netsuite.com**. This **configurable dashboard monitors all key cash components – receivables, payables, and bank balances – in real time** to help finance teams anticipate needs and make informed decisions netsuite.com. CFOs can instantly review current cash flow trends and a rolling six-month cash forecast generated from live NetSuite data netsuite.com.

How does Cash 360 work? It aggregates data from across NetSuite to project future cash in and out. For example, it automatically combines open Accounts Receivable and Accounts Payable transactions with other inputs like *billing schedules, sales forecasts, planned expenditures, and even financing events* to generate a holistic cash projection netsuite.com. The SuiteApp uses historical payment behavior (your own customer payment history) to intelligently estimate collection timing and likely disbursements, which **improves forecast accuracy and reliability** netsuite.com. The result is a realistic forecast that reflects your business's patterns, not generic assumptions. Finance teams can also adjust the forecast by adding one-time items (e.g. a planned asset purchase or new funding injection) and see the impact immediately docs.oracle.comdocs.oracle.com.

NetSuite's forecasting tools are flexible: you can view cash projections over different time horizons (next few days, weeks, or months) and even by subsidiary if you operate a multi-entity company docs.oracle.comdocs.oracle.com. Visual charts in Cash 360 make it easy to spot peaks and troughs in expected cash balance, and you can drill down into underlying transactions (like a large invoice or bill) directly from the dashboard docs.oracle.comdocs.oracle.com. Because **Cash 360 pulls data straight from NetSuite's unified system, there's no need for manual data gathering or spreadsheets – forecasts update dynamically** as new sales orders, invoices, or expenses hit the system docs.oracle.com. This real-time insight helps CFOs **proactively manage liquidity**, such as arranging a line of credit before a projected shortfall or timing investments for when cash surpluses are expected.

For longer-term and strategic planning, NetSuite also offers **SuiteAnalytics and Planning & Budgeting** capabilities (part of NetSuite's **Enterprise Performance Management**) that CFOs can use to model scenarios and more advanced cash flow projections. For instance, using NetSuite Planning & Budgeting, finance teams can build multi-period cash flow forecasts tied into the broader financial plan, run what-if scenarios (e.g. *"What if sales drop 10% next quarter – do we still have sufficient cash?"*), and assess the impact of different growth strategies on cash burn netsuite.com. These tools pull actuals from NetSuite's general ledger and subledgers, ensuring forecasts are always based on the latest data netsuite.com. NetSuite's newest updates even incorporate [AI-driven forecasting enhancements](#), where predictive algorithms automatically flag trends or anomalies in

your cash flow patterns oracle.com. In short, from near-term operational forecasting to long-range planning, NetSuite equips CFOs with a full toolkit to **predict and plan their cash needs** with confidence.

Accelerating Cash Inflows with Accounts Receivable Automation

One of the fastest ways to improve cash flow is to get paid faster. NetSuite's accounts receivable (AR) functionality helps companies shorten the **order-to-cash cycle** and reduce Days Sales Outstanding (DSO) through automation and integration. **Accounts receivable automation replaces manual, error-prone billing and collection tasks with streamlined digital workflows**, which yields concrete cash flow benefits. Studies show that companies who automate AR processes see significant improvement in DSO – the average number of days to collect customer payments – and thus improve their cash flow and profitability netsuite.com. NetSuite's cloud-based AR module enables exactly this: from generating and sending invoices to tracking collections and applying payments, many steps are handled automatically, freeing your team to focus on exceptions rather than routine tasks.

Key capabilities of **NetSuite Accounts Receivable** include automated invoice creation (with data flowing from sales orders or projects), electronic invoice delivery, customer self-service portals for payments, and dunning management for overdue accounts. By eliminating manual invoice entry and ensuring invoices go out promptly and accurately, you **get bills in customers' hands faster – and the sooner you invoice, the sooner you get paid** netsuite.com. NetSuite AR also supports multiple payment options (credit card, ACH, etc.) and can automatically match incoming payments to invoices, speeding up the cash application process netsuite.com. This end-to-end automation **shrinks the time and effort between a sale and cash in the bank**, effectively **shortening your credit-to-cash cycle and reducing DSO** netsuite.com. Faster collections mean more cash on hand to re-invest in the business.

Beyond speed, automation improves **accuracy and consistency in collections**, which also boosts cash flow. For example, **billing errors** can delay payments – customers won't pay an incorrect invoice until it's fixed, impacting cash flow netsuite.com. NetSuite minimizes errors by drawing data directly from your unified system (orders, contracts, pricing) to generate invoices, and by **providing AR staff with all the information they need in one place**. A NetSuite AR user can easily see a customer's order details, shipping status, and payment history without hunting through spreadsheets or emails netsuite.com. This not only saves time but prevents mistakes that lead to

billing disputes. Likewise, **collection efforts become more systematic**. NetSuite can automatically send payment reminders or dunning emails to customers with overdue invoices, a process that might be sporadic in a manual system. In fact, NetSuite AR can be configured to **issue dunning notices and follow-up communications at set intervals**, ensuring no overdue account falls through the cracks netsuite.com. Consistent follow-up supported by accurate data means customers are more likely to pay on time.

Real-world results illustrate the impact. For instance, LED Supply Co., a fast-growing distributor, struggled with a flood of outstanding invoices and a manual collections process. By adopting an automated AR solution integrated with NetSuite, they **cut DSO from 65 days down to under 50 days, significantly improving cash flow** payference.com. The AR team saved countless hours by automating invoice emails and reminders, and customers paid faster once an online payment option was offered payference.com. This example shows how **automation not only reduces labor but directly converts to cash** – every day trimmed from DSO is a day's sales worth of cash freed for use. Moreover, with NetSuite's real-time AR dashboard and aging reports, CFOs can monitor collection performance and outstanding receivables at a glance, intervening early if certain accounts start to lag. In summary, **automating accounts receivable in NetSuite helps growing companies pull in cash more quickly and predictably**, by invoicing promptly, reducing errors/disputes, offering convenient payment options, and rigorously managing collections. The result is more liquidity to fund your growth.

Optimizing Cash Outflows with Accounts Payable Automation

In addition to speeding up inflows, effective cash flow management requires control over outflows. NetSuite's **accounts payable (AP) automation** helps companies better manage when and how cash leaves the business. Paying vendors, suppliers, and other bills efficiently – but not prematurely – can improve your working capital and ensure you make the most of your available cash. Manually processing dozens or hundreds of supplier invoices is time-consuming and prone to delays or errors that can incur late fees. NetSuite's AP capabilities streamline the entire **procure-to-pay cycle**, from capturing vendor bills to approvals and payment execution.

AP workflow automation increases operating efficiency and helps manage cash flow by eliminating manual steps in invoice processing netsuite.com. Supplier bills can be entered automatically (for example, using **NetSuite Bill Capture**, which leverages OCR and AI to scan invoices and create bill records oracle.com). NetSuite matches bills to purchase orders and receipts, flagging discrepancies for review. Routing and approval of bills can be done electronically in the

system, replacing paper or email-based approvals. By **digitizing the AP workflow**, companies save time and reduce errors – but importantly for CFOs, they also **gain better visibility into upcoming cash outflows and control over timing**. NetSuite's AP aging reports and dashboards show all bills due, categorized by due date, which helps in cash planning. You can see, for example, how much cash is required to pay vendors next week versus next month, and plan accordingly.

With NetSuite, many companies implement **best practices in AP timing**: for instance, scheduling payments to vendors as close to the due date as possible (unless early-pay discounts are offered) so that cash stays in your account longer. NetSuite can facilitate this by allowing batch payments and specifying payment release dates. Some businesses also **take advantage of discounts for early payment** when cash permits, effectively earning a risk-free return. An automated AP system ensures you don't miss these opportunities or deadlines. As CFO, you can set policies in NetSuite to flag invoices with early pay discounts or to automatically pay on the optimal date. The result is both reduced administrative burden and smarter cash conservation. According to NetSuite's product team, **automating AP workflows not only cuts labor and errors, but gives companies greater control over the timing of cash outflows and the overall procure-to-pay process** netsuite.com.

Another emerging capability is **integrated digital payments** through NetSuite. Recent innovations (like the NetSuite Pay feature) embed payment processing and even financing options into the AP/AR process. For example, NetSuite has introduced a solution where **customers can submit invoices for immediate payment (potentially via partners or fintech services), accelerating cash inflows and improving working capital** oracle.com. On the AP side, NetSuite's integration with electronic payment processors means you can execute ACH, wire, or credit card payments to vendors directly out of NetSuite, simplifying reconciliation and providing real-time visibility into payments in transit. **Automated, on-platform payments prevent delays** (no cutting paper checks that sit on someone's desk) and can reduce transaction costs. Crucially, **they also feed back into your cash position updates instantly**, so your dashboard always reflects the latest outflows.

One more benefit of AP automation is **fewer surprises** that can hurt cash flow. In a manual system, a misplaced invoice or a delayed approval might result in a sudden urgent cash need (e.g., a vendor you forgot to pay now demands immediate funds). NetSuite mitigates this by tracking all payables systematically and sending alerts for bills approaching due date. The finance team has a clear, centralized view of obligations. **Better visibility means better liquidity planning** – you can avoid last-minute cash scrambles and also prevent overpaying or duplicate payments. As a bonus, efficient AP builds supplier trust and may strengthen your negotiating position on payment terms (vendors appreciate clients who pay reliably on agreed terms). Summing up, **NetSuite's AP**

automation gives growing businesses a tighter grip on cash outflows, ensuring you pay accurately and on time but with the optimal timing for your cash flow needs. By reducing manual effort and providing real-time insight, it frees up both working capital and staff capacity, which you can redirect toward strategic activities.

Working Capital Management and the Cash Conversion Cycle in NetSuite

Beyond AR and AP, **working capital management** is about optimizing the balance between all short-term assets and liabilities – typically **cash, receivables, payables, and inventory**. NetSuite, being an integrated ERP, shines in giving CFOs the tools to manage these components holistically to minimize cash tied up and maximize liquidity for growth. A key concept is the **cash conversion cycle (CCC)** – the time (in days) it takes to convert cash outflows (to suppliers, etc.) into cash inflows from customers. NetSuite provides visibility into each segment of this cycle: **Days Sales Outstanding (DSO)** for receivables, **Days Payable Outstanding (DPO)** for payables, and **Days Inventory Outstanding (DIO)** for inventory on hand. By monitoring and improving each, companies can shorten the CCC and free up cash.

NetSuite's real-time data and reporting make it easier to calculate and track these metrics. For instance, the system can produce **reports on DSO and DPO trends, and even dashboards that graph your DSO, DPO, DIO, and overall cash conversion cycle over time** [docs.oracle.com](https://docs.oracle.com/docs.oracle.com). This allows a CFO to quickly see if receivables are slowing down or inventory is building up, and take corrective action. **Working capital dashboards** in NetSuite (like the *Cash Cycle Dashboard* in the Planning & Budgeting module) show the key working capital inputs side by side – for example, a chart of your inventory, AR, and AP balances, and a trendline of your cash conversion cycle each period docs.oracle.com. Such visualization helps identify bottlenecks (e.g., *"Inventory is growing relative to sales – cash is getting stuck in stock"* or *"We're paying vendors faster than we're collecting from customers, hurting cash flow"*).

Inventory management is often the overlooked piece of cash flow. Growing companies can have a lot of cash tied up in inventory if not managed efficiently. NetSuite's inventory management and demand planning features help businesses optimize stock levels – maintaining enough to fulfill orders but not so much that cash is sitting on shelves. By using NetSuite's tools for **forecasting demand, automating reorders, and tracking inventory turnover**, companies avoid the twin cash drains of **overstocking (too much cash in inventory) and stockouts (lost sales and goodwill)**. In one case, a manufacturer implementing NetSuite's integrated inventory and order management saw

dramatic improvements: they **eliminated nearly 40% of excess inventory through data-driven purchasing, directly freeing up working capital** [cltcg.com](#). At the same time, they reduced stockouts by 25%, meaning more sales could be captured without delay [cltcg.com](#). These improvements, enabled by NetSuite's real-time visibility into inventory levels and automated **Materials Requirements Planning (MRP), accelerated the company's cash conversion cycle and improved overall cash flow** [cltcg.com](#). Essentially, faster inventory turnover plus quicker collections resulted in cash coming in much sooner after cash went out to suppliers.

NetSuite also aids working capital through features like **integrated procurement** (to prevent over-ordering), **vendor management** (negotiating better payment terms), and **customer credit management** (avoiding bad debt). All these contribute to healthier working capital. For example, NetSuite's purchasing controls can enforce buying the right quantities and timing purchases closer to need, reducing inventory bloat. On the AR side, NetSuite can flag overdue accounts or customers who might be a credit risk, so you can hold shipments or address issues before cash is lost. Many CFOs also track **current ratio and quick ratio** (financial metrics indicating liquidity) using NetSuite's financial reports, as a barometer of working capital health. Positive working capital – having more current assets than liabilities – is crucial for funding day-to-day operations and strategic investments [netsuite.com](#)[netsuite.com](#). NetSuite helps maintain this by giving early warning signs if, say, bills due in the next month exceed expected incoming cash.

In summary, **NetSuite's unified platform allows CFOs to manage working capital proactively**. By keeping receivables flowing in, payables under control, and inventory optimized, you reduce the cash conversion cycle. Every day shaved off this cycle means cash is freed up to use elsewhere. A shorter CCC was evident in the manufacturing case above, and many other NetSuite customers report improved liquidity after implementation. NetSuite's **real-time working capital metrics and automation** ensure that as your company grows, you're not just piling up revenue while bleeding cash – instead, you are translating growth into actual cash generation, fueling a sustainable scale-up.

Real-Time Financial Visibility with NetSuite Dashboards and Analytics

One of the greatest advantages of NetSuite for a CFO is the **real-time visibility** it provides into financial data, especially cash flow. Unlike legacy systems or spreadsheets that require manual updates, NetSuite's cloud platform updates financial metrics continuously as transactions occur. This means your cash balance, receivables aging, payables due, and key ratios are always up to date

and accessible through intuitive dashboards. **From day one, CFOs gain value from NetSuite's real-time financial and operational dashboards that display customizable KPIs, cash flow reports, budget vs. actual data, and other critical metrics netsuite.com.** These dashboards are role-based, so a CFO or finance manager can tailor their home screen to show, for example, *Current Cash Balance (by bank account), Total Accounts Receivable, Total Accounts Payable, Net Cash Burn/Gain for the month, and important KPIs like DSO or Current Ratio*. The ability to see all these in one place, updated to the minute, is transformative for decision-making.

NetSuite provides a library of standard reports and KPI widgets for cash flow analysis. For instance, you can include a **Cash Flow Statement** on your dashboard to see operating, investing, and financing cash flows for the current period. Many CFOs also set up **KPI meters** or trend graphs on their NetSuite dashboard – such as a trend line of free cash flow over the past 12 months, or a meter showing DSO against a target. The **CFO KPI Dashboard** in NetSuite's SuiteAnalytics workbook offers advanced visualizations, including year-over-year balance sheet and cash flow variances, cash inflow/outflow trends, and ratios like operating cash flow ratio and free cash flow to debt docs.oracle.comdocs.oracle.com. In practice, this means at any moment a CFO can quickly answer questions like "Where do we stand today cash-wise?", "Are we burning cash or generating cash from operations this quarter?", and "How do our short-term assets and liabilities compare?" without having to compile data manually. The system crunches the numbers for you.

Crucially, NetSuite's unified database ensures that **everyone is looking at the same truth**. The finance team, the NetSuite administrator, the CEO, and other stakeholders can all be granted access (with appropriate permissions) to these dashboards. There's no time lag or version control issue as there often is when emailing spreadsheets around. This transparency extends to multi-subsidiary or multi-currency environments: NetSuite can consolidate cash figures across subsidiaries (accounting for currency differences), giving an enterprise-wide view of liquidity for a global company docs.oracle.comdocs.oracle.com. For CFOs managing international operations, seeing *total worldwide cash* and *forecast by subsidiary* in one system is invaluable.

Beyond built-in dashboards, **SuiteAnalytics** enables deeper dives into data. With NetSuite's saved searches and analytical tools, a NetSuite admin can create custom reports – for example, a **saved search listing the top 20 customers by outstanding receivables**, or an **alert that triggers if the daily cash balance drops below a threshold**. These proactive notifications and custom queries help finance teams catch issues early. NetSuite's Analytics Warehouse (a BI layer) can also blend NetSuite data with other sources to produce rich visualizations and perform historical trend analysis. According to Oracle, the Analytics Warehouse **consolidates data from multiple sources and provides increased visibility into transaction-level details, helping companies spot patterns**

and gain faster insights for better decisions [oracle.com](https://www.oracle.com). For instance, you might analyze seasonal cash flow patterns or the impact of marketing spend on cash via the data warehouse, uncovering trends that inform strategy.

To illustrate the power of visibility: one CFO of a high-growth firm noted that with NetSuite dashboards, they could monitor cash positions daily and respond immediately to changes – *“If our cash balance dipped even 5%, I would know by my morning dashboard and could investigate why”*. This is a stark contrast to waiting for month-end reports. The CFO can also easily communicate with other executives using NetSuite’s data – e.g., sharing a KPI graph of cash flow or printing a real-time cash summary for board meetings. NetSuite’s dashboards essentially serve as a **central command center for financial health**, promoting data-driven discussions at the leadership level.

Moreover, **drill-down capability** is a game-changer. In NetSuite, if you see a spike in, say, cash outflow on a chart, you can click to see the list of transactions (vendor bills, payroll runs, etc.) that caused it. This traceability gives confidence in the numbers and speeds up analysis – no more mysteries about where the cash went. The same goes for inflows: drill into a bar on the AR aging graph to see which big invoices were collected. This level of detail at your fingertips means CFOs and their teams spend **less time gathering data and more time on analysis and strategy**.

Ultimately, **financial visibility in NetSuite equips CFOs to be proactive rather than reactive**. Real-time dashboards act like an early warning system for cash flow. If a problem is brewing – say collections slowing or an unexpected expense hitting – it will reflect in the KPIs quickly, and management can take action (adjust credit terms, delay a purchase, draw on a credit line, etc.). Conversely, if there’s excess cash building up, the team can decide how to put it to work (invest, pay down debt, etc.). For growing companies, this agility in decision-making can be the difference between smooth scaling and a cash crisis. NetSuite ensures you’re never driving blind when it comes to cash management.

Real-World Examples: How Companies Improved Cash Flow with NetSuite

To ground these concepts, let’s look at a few real-world examples of companies that leveraged NetSuite to boost their cash flow management:

- **Manufacturing Company – Accelerating Cash Conversion:** A mid-sized manufacturer implemented NetSuite ERP with modules for inventory, order management, and production planning (MRP). Before NetSuite, they suffered from inaccurate inventory and slow order

processing, which tied up cash. After going live on NetSuite, the outcomes were dramatic: they **streamlined order-to-cash processes and achieved a “dramatically improved cash flow” by accelerating their cash conversion cycle** cltcg.com. Specifically, better inventory accuracy and automated demand planning meant they could fulfill orders faster and invoice sooner, bringing cash in more quickly. They also cut out excess stock – NetSuite’s MRP optimization led to a **40% decrease in excess inventory, freeing up a substantial amount of cash that had been sitting in the warehouse** cltcg.com. With less money tied in unused inventory and faster turnaround from order to payment, the company’s liquidity greatly improved. This case shows how **NetSuite’s integrated approach (from inventory to invoicing) can speed up the cash flow cycle end-to-end.**

- **LED Supply Co. – Reducing DSO with AR Automation:** LED Supply Co., a rapidly growing distributor in the construction industry, faced a cash flow crunch due to slow collections – at one point their DSO was 65 days, meaning it took over two months on average to get paid. They integrated an automated collections solution with NetSuite to tackle this. The result: **DSO dropped below 50 days, immediately improving cash inflows** payference.com. By connecting the tool to their NetSuite data, LED Supply gained real-time visibility into outstanding invoices and was able to send out automated reminders and allow online payments. The CFO noted that the team no longer wasted time manually emailing invoices; instead, they focused on larger strategic accounts while the system handled routine follow-ups payference.com. This **combination of NetSuite’s centralized AR data and automation** produced a tangible cash flow benefit – effectively getting paid 2+ weeks sooner than before. For a growing company, that freed up cash to reinvest in inventory and new hires to support their growth spurt.
- **Chicago Rubber & Seal – Improved Visibility and Cost Savings:** Chicago Rubber & Seal, a distributor of marine and industrial parts, moved from QuickBooks to NetSuite to better handle its growth. One immediate benefit was **improved cash flow tracking and the elimination of redundant systems**. With NetSuite’s all-in-one solution, Chicago R&S was able to **stop using a separate payroll service (saving \$150/month) and better track cash flow within the ERP** netsuite.com. While \$150/month is modest, over time those savings add up – but more importantly, having **real-time insight into cash within NetSuite helped the company manage its finances more effectively**. The owner could see cash status daily and no longer had to merge data from different systems to understand liquidity. This example speaks to the power of *visibility* and *efficiency* – NetSuite provided both, which in turn improved how the business managed cash on a day-to-day basis.

- **Global Software Company – Confident Cash Forecasting:** A fast-growing software firm (illustrated by an example from CFO Dive of HubSpot, which runs on NetSuite financials) used accurate cash flow forecasting to make strategic decisions during an economic downturn cfodive.com. With a reliable forecast in NetSuite, the finance team was confident they could extend longer payment terms to key partners to help them survive a crisis, without jeopardizing their own cash position. This move strengthened their partner relationships (who then remained loyal and productive) and the company “came out the other side” healthier cfodive.com. The takeaway is that **NetSuite’s forecasting accuracy and real-time data can empower CFOs to take calculated risks or initiatives that ultimately drive growth**, knowing the cash implications in advance. The ability to model “if we do X, what will that do to our cash in 3 months?” in NetSuite gave this company a competitive edge and resilience.

These case studies, among many others, demonstrate that **effective use of NetSuite translates to measurable cash flow improvements**. Whether it’s through automation that reduces collection time, integrated systems that cut costs and provide visibility, or analytics that enable strategic moves, the end result is more cash availability and stability. Oracle NetSuite’s vast customer base includes many such success stories – from startups that avoided cash crunch bankruptcy by instituting rigorous cash dashboards, to mid-market firms that expanded internationally while keeping a tight grip on working capital. The common thread is that NetSuite provided the **real-time data, process automation, and control** needed to manage cash in tandem with growth.

Actionable NetSuite Strategies and Best Practices for CFOs

For CFOs and NetSuite administrators aiming to maximize cash flow, here are several actionable strategies and best practices to implement:

1. **Leverage Cash 360 and Cash Forecast Reports** – Install and use the **Cash 360 dashboard SuiteApp** to get an instant snapshot of your cash position and near-term forecast. Configure it to show **total receivables, payables, bank balances, and rolling cash projections** in real-time gurussolutions.com. Update your forecast preferences (days, weeks, or months) to match your planning horizon. By routinely checking Cash 360, you’ll spot potential shortfalls or surpluses weeks in advance and can adjust accordingly. *Tip:* Add ad-hoc expected cash flows (like upcoming financing or one-time expenses) into Cash 360 to see their impact docs.oracle.com. This proactive forecasting will become your early warning system for cash management.

2. **Automate Billing and Collections (Shrink DSO)** – Use NetSuite’s AR automation features to speed up cash collection. Set up **automatic invoice generation** upon fulfillment or on a schedule for subscription billing. Ensure invoices are emailed to customers immediately with all required details (PO numbers, etc. to avoid disputes). Next, configure **automated dunning** via NetSuite or a SuiteApp: have the system send polite payment reminders at set intervals for overdue invoices netsuite.com. Also, offer convenient payment methods integrated with NetSuite (credit card payments through NetSuite’s Customer Center or integrated payment gateways). These steps *eliminate manual delays* and make it easier for customers to pay you. **Studies show AR automation improves DSO and cash flow by reducing human delays and errors** netsuite.com – even a small reduction in DSO can mean thousands of dollars more on hand. Track your DSO metric in NetSuite (as a KPI on your dashboard) and aim to progressively lower it by improving AR processes.
3. **Streamline Accounts Payable and Secure Favorable Terms** – Implement NetSuite’s **AP Automation** (or the new AP Automation SuiteApp if available in your region) to handle vendor bills efficiently. Utilize the **Bill Capture** feature to auto-scan invoices oracle.com, and set up **workflow approvals** so that bills are approved promptly in the system. Take advantage of **electronic payments** (ACH) from NetSuite to pay suppliers – this not only reduces check processing time but also gives you control to time the outflow. Coordinate with your vendors to negotiate the best terms: for key suppliers, try to extend payment terms (NetSuite’s vendor record can store agreed terms like Net 45 instead of Net 30, which the system will then use to calculate due dates and cash flow impact). Conversely, if a supplier offers a discount (e.g., 2% 10, Net 30), configure NetSuite to alert you to pay within 10 days to capture the savings. These tactics ensure **you’re optimizing outflows – paying neither too early nor late**. A well-tuned AP process in NetSuite will minimize late fees and take advantage of discounts, effectively saving cash netsuite.com. Monitor your **DPO (Days Payable Outstanding)** in NetSuite; an increasing DPO (within reasonable limits and supplier agreements) can indicate improved cash retention.
4. **Optimize Inventory Levels with NetSuite** – If your company carries inventory, use NetSuite’s inventory management and demand planning tools to avoid tying up excessive cash in stock. **Set reorder points and safety stock** in NetSuite based on data, not guesswork. The system can automatically generate purchase orders when inventory falls to a certain level, smoothing purchasing cycles. Leverage **historical sales data and seasonality** with NetSuite’s demand planning module to forecast needed inventory – this prevents overbuying. Also, regularly review the **Inventory Aging Report** in NetSuite to identify slow-moving or obsolete stock; work with operations to clear these items (through promotions or liquidation) and convert them back into

cash. Remember, every extra unit sitting in the warehouse is cash that's not available for other uses. Companies have seen substantial cash improvements by trimming bloated inventory via NetSuite – like the manufacturer who cut excess inventory by 40% cltgc.com. A best practice is to track **Inventory Turnover** (Cost of Goods Sold / Average Inventory) in NetSuite; as this turnover rate increases, it generally indicates you're operating more leanly and freeing up cash. Aim for a higher turnover that still meets customer demand – NetSuite's real-time stock visibility and automated alerts for low stock can help achieve that balance.

5. **Customize Dashboards with Cash KPIs and Alerts** – Tailor your NetSuite dashboard (or the CFO Role center) to highlight cash-centric metrics. Include KPI portlets for **Cash Balance**, **Net Cash Flow (period-to-date)**, **Current Ratio**, **DSO**, **DPO**, and perhaps **Working Capital**. NetSuite allows setting threshold colors on KPIs – for example, flag if current ratio falls below 1.2 or if cash balance drops under a reserve level. Set up **saved search alerts** to email or notify you of critical cash events, such as: a large customer invoice was just marked "Paid" (big inflow arrived), or an urgent vendor bill over a certain amount was entered (potential outflow). You can also create a weekly cash flow summary report and schedule it to send to your inbox every Monday. By configuring these tools, you essentially create a **24/7 cash monitoring system**. One recommended practice is a **13-week cash flow report** (a common CFO tool for short-term liquidity planning) – this can be built in NetSuite by projecting your known receivables and payables over the next 13 weeks, combined with payroll schedules. NetSuite's reporting can pull upcoming cash-impacting transactions and lay them out week by week, so you can foresee any weeks where cash might dip negative and take action in advance. Overall, use NetSuite's real-time reporting to **make cash flow management a daily habit** rather than a monthly hindsight exercise.
6. **Use Scenario Planning and "What-If" Analysis** – Take advantage of NetSuite's planning and forecasting solutions (or even Excel exports from NetSuite data if needed) to run *what-if scenarios* that help in decision-making. For example, using **NetSuite Planning & Budgeting**, you can model scenarios like *"What if we extend customer payment terms by 15 days, how much extra cash requirement will that create?"* or *"What if sales grow 20% next quarter, do we need to invest in more inventory and what's the cash impact?"*. NetSuite's planning tool allows you to adjust drivers and assumptions and instantly see the financial projections netsuite.com. By performing these scenario analyses, CFOs can prepare contingency plans. A concrete strategy is to always have a **worst-case cash flow forecast** (e.g., sales 20% below plan, or customers pay slower) in NetSuite alongside your base case, and then manage the business in a way that even the worst case is survivable. If the worst-case shows a cash deficit in 6 months, you know you either need to start conserving cash now or arrange additional financing. NetSuite makes it easy to update these forecasts as new actuals come in, preventing surprises.

CFOs who use such scenario planning report greater peace of mind and readiness – as one of NetSuite's CFO guides puts it, they can **"model what-if scenarios and generate advanced reports"**, turning raw data into strategic insight netsuite.com.

7. **Continuously Monitor and Improve** – Finally, treat cash flow management as an ongoing discipline. Use NetSuite's **SuiteAnalytics** to identify trends: for instance, run a correlation between sales growth and receivables growth to ensure they move in tandem (if AR grows faster, maybe collections are lagging). Track the effect of process changes – if you introduced a new collections workflow in NetSuite, did DSO improve after a few months? NetSuite can chart this for you. Also, stay current with NetSuite updates and new features: Oracle frequently releases enhancements (e.g., the recent addition of **NetSuite Cash 360, AP Automation features, and NetSuite Capital/Payout offerings for working capital** oracle.com). These new tools can further streamline cash management (for example, **NetSuite Capital** offers embedded financing options and **NetSuite Pay** can help accelerate customer payments by enabling invoice factoring or credit card payments oracle.com). Engage with your NetSuite administrator or solution provider to implement relevant new features. By cultivating a culture of continuous improvement and leveraging NetSuite's evolving capabilities, your finance team can stay ahead of the cash flow curve even as the company grows and the cash dynamics become more complex.

Following these best practices, CFOs and NetSuite admins can substantially strengthen their cash flow management. The overarching theme is **automation, visibility, and proactivity**: automate wherever possible to speed up cash movement and reduce error, maintain visibility through real-time data and dashboards, and be proactive by forecasting and planning for the future. NetSuite provides the unified platform to achieve all three. By using it to its full potential, growing companies can avoid the common cash traps and ensure that *today's growth doesn't become tomorrow's cash crisis*. Instead, growth will be accompanied by healthy cash flow, providing a solid foundation for long-term success.

Conclusion

Effective cash flow management is both an art and a science – it requires prudent policies as well as the right tools. For growing businesses, getting it right is especially critical: growth consumes cash, and without careful management, a thriving business on paper can quickly face a liquidity crunch. Fortunately, modern cloud ERP solutions like Oracle NetSuite offer a wealth of features to master this challenge. **By using NetSuite for cash flow forecasting, AR and AP automation, working**

capital optimization, and real-time visibility, CFOs can ensure their companies have the cash they need to scale up successfully. The cases of improved DSO, accelerated cash cycles, and enhanced financial control we discussed are proof that these tools translate into real financial gains.

In summary, **NetSuite empowers finance leaders to manage cash flow strategically rather than reactively.** With instant insights into cash positions and trends, automation that injects speed and accuracy into cash processes, and analytics that support smart decision-making, CFOs can confidently guide their companies' growth journeys without running out of cash fuel. The best practices outlined – from setting up dashboards to continuously refining processes – will help any NetSuite-using organization make the most of these capabilities. As you implement these strategies, you'll likely find not only improved cash flow and working capital, but also a more efficient finance operation and better alignment across your teams (since everyone is working off the same real-time data).

Cash flow management might not be the most glamorous aspect of running a business, but it is arguably one of the most important, especially in a scaling scenario. With NetSuite as a partner in this effort, CFOs and NetSuite administrators have a powerful ally to ensure **cash truly remains king** – fueling growth, enabling agility, and providing stability in an ever-changing business landscape.

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Tags: cash flow, financial management, netsuite, business growth, cfo strategies, financial planning, corporate finance, cash forecasting

About Houseblend

HouseBlend.io is a specialist NetSuite™ consultancy built for organizations that want ERP and integration projects to accelerate growth—not slow it down. Founded in Montréal in 2019, the firm has become a trusted partner for venture-backed scale-ups and global mid-market enterprises that rely on mission-critical data flows across commerce, finance and operations. HouseBlend's mandate is simple: blend proven business process design with deep technical execution so that clients unlock the full potential of NetSuite while maintaining the agility that first made them successful.

Much of that momentum comes from founder and Managing Partner **Nicolas Bean**, a former Olympic-level athlete and 15-year NetSuite veteran. Bean holds a bachelor's degree in Industrial Engineering from École Polytechnique de Montréal and is triple-certified as a NetSuite ERP Consultant, Administrator and SuiteAnalytics User. His résumé includes four end-to-end corporate turnarounds—two of them M&A exits—giving him a rare ability to translate boardroom strategy into line-of-business realities. Clients frequently cite his direct, "coach-style" leadership for keeping programs on time, on budget and firmly aligned to ROI.

End-to-end NetSuite delivery. HouseBlend's core practice covers the full ERP life-cycle: readiness assessments, Solution Design Documents, agile implementation sprints, remediation of legacy customisations, data migration, user training and post-go-live hyper-care. Integration work is conducted by in-house developers certified on SuiteScript, SuiteTalk and RESTlets, ensuring that Shopify, Amazon, Salesforce, HubSpot and more than 100 other SaaS endpoints exchange data with NetSuite in real time. The goal is a single source of truth that collapses manual reconciliation and unlocks enterprise-wide analytics.

Managed Application Services (MAS). Once live, clients can outsource day-to-day NetSuite and Celigo® administration to HouseBlend's MAS pod. The service delivers proactive monitoring, release-cycle regression testing, dashboard and report tuning, and 24 × 5 functional support—at a predictable monthly

rate. By combining fractional architects with on-demand developers, MAS gives CFOs a scalable alternative to hiring an internal team, while guaranteeing that new NetSuite features (e.g., OAuth 2.0, AI-driven insights) are adopted securely and on schedule.

Vertical focus on digital-first brands. Although HouseBlend is platform-agnostic, the firm has carved out a reputation among e-commerce operators who run omnichannel storefronts on Shopify, BigCommerce or Amazon FBA. For these clients, the team frequently layers Celigo's iPaaS connectors onto NetSuite to automate fulfilment, 3PL inventory sync and revenue recognition—removing the swivel-chair work that throttles scale. An in-house R&D group also publishes “blend recipes” via the company blog, sharing optimisation playbooks and KPIs that cut time-to-value for repeatable use-cases.

Methodology and culture. Projects follow a “many touch-points, zero surprises” cadence: weekly executive stand-ups, sprint demos every ten business days, and a living RAID log that keeps risk, assumptions, issues and dependencies transparent to all stakeholders. Internally, consultants pursue ongoing certification tracks and pair with senior architects in a deliberate mentorship model that sustains institutional knowledge. The result is a delivery organisation that can flex from tactical quick-wins to multi-year transformation roadmaps without compromising quality.

Why it matters. In a market where ERP initiatives have historically been synonymous with cost overruns, HouseBlend is reframing NetSuite as a growth asset. Whether preparing a VC-backed retailer for its next funding round or rationalising processes after acquisition, the firm delivers the technical depth, operational discipline and business empathy required to make complex integrations invisible—and powerful—for the people who depend on them every day.

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