

THE CASH FLOW FRAMEWORK FOR BUSINESS OWNERS

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Introduction And Foreword

Most businesses begin with a clear purpose: create value for customers and receive value in the form of money in exchange. The few that started as a passion project, side gig or for other reasons eventually reach this stage.

That is why, for most organisations, there's a focus on metrics like revenue growth and profitability. These metrics tell you whether the business is increasing the value it receives for its services.

However, there's a metric that most first-time entrepreneurs or executives overlook, which is even more critical to the business's survival and long-term sustainability. Consider this: some of the world's largest companies went years without making a single profit, yet they survived and scaled. Jumia, for instance, remains unprofitable as of 2026, but that alone has not driven it out of business. Yes, the Jumia example is extreme, but it illustrates powerful lessons we will uncover in this guide.

You see, for most businesses, everything looks fine, then one day, they are unable to pay staff, suppliers, taxes, replace old assets, vendors or fulfil their debt obligations. The metric that monitors all this is: **CASH FLOW**.

A business could make profits on paper and yet still die, because it didn't have cash to pay when the creditors came calling. But when your business has positive cash flow, it lives to fight another day.

Business owner to business owner, you need to master your cash flow, and you need to master it today. As I like to say in KJV English, 'In all thy getting, get CASH!' Because **CASH is KING!!**

And that's why, in partnership with Credit Direct, I've created this guide to help you manage your cash flow while building a business valued at hundreds of millions and generating billions of naira.

Olagoke Balogun,

CEO – So Fresh, Lead Partner – Scaling Partners.

SECTION 1



Cash Flow Is Everything

The Brutal Truth

The truth is, your business can survive losses. It can survive macroeconomic downturns. It can survive an established company entering your niche. It can survive inflation, high energy prices, and other adverse economic conditions. But with negative cash flow, it will definitely, definitely die.

It's not 'may', it is a certainty, because every business relies on cash to pay employees, vendors, landlords, creditors, and even the government. If that cash is not available when needed, the business cannot function, as it cannot meet its obligations.

Why do profitable businesses go bankrupt?

Let's imagine a Ready-to-Wear fashion brand that has been growing steadily.

Customers love the pieces, and sales have been increasing consistently. From the outside, the business looks healthy and promising. But underneath, something is quietly going wrong.

The brand orders a new collection from its manufacturer, which costs about N3M to produce. The expected revenue from selling the collection is about N5M. That's a clean N2M profit. On paper, the business is profitable. In reality, the cash tells a different story.

The problem? The manufacturer requires full payment before production starts. The money from the last collection hasn't fully come in yet, because some customers bought on credit, and a boutique stockist is 60 days late on a N700K payment. Part of the cost is covered from existing cash of N1M+, but there's still a gap. So, the owner takes a N2M short-term loan to complete production.

Inflow:

**N1M Cash Reserves.
N1M Loan.**

**Outflow: N3M to the
manufacturer.**

**Monthly interest on
the loan begins.**

The collection is finally ready, and sales start well, N1.2M comes in within the first few weeks. But the next month is slow. No major holidays, and the wedding season is over. The remaining stock sits while loan repayments become due, alongside staff costs, power bills, service charges, and other business expenses.

So, the owner discounts heavily to move stock quickly. Revenue comes in, but margins shrink. After repaying the loan and interest, what's remaining is N800K, not enough to fund the next collection. But to stay relevant, the next collection has to be ordered immediately. Another N3M production cycle. The cash gap is now wider, so the business takes another loan.

Inflow: N2.5M loan.

Outflow: N3M to the manufacturer.

Interest begins to accumulate again.

Month by month, the business is selling, producing, and growing, but always slightly behind. Always borrowing N2–2.5M to bridge the gap and always repaying just before the next cycle begins.

This scenario is the trap: the business is profitable, but its cash cycle is broken.

Then a slow season hits harder than expected. Sales come in far below projections, partly because the business doesn't even have enough cash for marketing. Loan repayment is due. There's N1.8M in outstanding supplier invoices, plus staff costs and other obligations. There is nothing left to cover it.

The brand shuts down, not because the clothes stopped selling, not because customers disappeared, but because the cash cycle never had room to breathe.

Does this feel familiar? You are not alone.



The So Fresh Cash Flow story

I have had my fair share of near-collapses because we ran out of cash.

In 2013, three years into building the first version of So Fresh (called Fruitivegies) in Ogba, we ran into trouble. Demand was low, cash was nearly gone, and the business was barely profitable. But the real problem was beyond the weak sales; it was what weak sales did to our cash flow.

Rent still came due, generators still had to run, staff still had to be paid, etc. And because we were in a fresh-food market, we had to purchase raw materials daily. Unsold inventory didn't sit for long; it went bad, so every single day had a cost, whether revenue came in or not. Over time, this created a quiet but relentless squeeze on our cash. Revenue was low, margins were thin, and we had fixed costs. Then the regulatory and tax obligations started catching up with us, payments we hadn't fully planned for, compliance costs, levies, all landing on a business that was already struggling.

We were constantly reacting, trying to cover yesterday's expenses, postponing today's payments, not knowing where tomorrow's will come from. It was exhausting.

Eventually, my wife and I started dipping into our personal savings, then into our salaries, because we were still in paid employment. We were funding the gap without fully understanding how structural the problem was. We had a profit and loss statement, but no cash flow statement. So we couldn't see what was actually happening beneath the surface. It wasn't just a bad month. It wasn't a slow season. The business model, in that location, simply could not sustain itself.

So we had a serious, honest conversation. I thought it might be time to shut it down. But when we really sat with the numbers, something shifted. The problem wasn't the business; it was the context in which it operated. We made a decision that may not have been immediately obvious: we raised more capital, even though we were already strained, and relocated to Ikoyi in August 2013, because we now understood the issues better.

In less than three months, we quadrupled revenue and broke even. Same product. Same founders. Same business. Different context.

That is why there is a So Fresh today.

Looking back, we almost failed, not because the idea was bad, but because we were in the wrong place, at the wrong time, serving the wrong customer.

And underneath all of that, weak demand created poor cash flow, poor cash flow made costs unbearable, and that combination nearly killed the business.

Sometimes the business isn't the problem; the context is. But context shows up in your numbers first. Stay close to them. Understand your cash flow, not just your profit. And be ready to adapt when the signal is clear. Now let's dig in.

What is Cash Flow



Cash Flow is exactly what the name implies. According to Investopedia, it represents “the movement of money in and out of a company, reflecting how much cash the business has and how efficiently it is operating.

The keyword here is efficiency. Cash flow reflects your operational expertise. It’s one of the key metrics investors and lenders consider when they want to fund your business or even buy it. That’s how important it is.

The CASH FLOW CONTROL SYSTEM

So, how do you manage your cash flow? This 5-part system helps you keep your cash flow under control at all times. It’s the **CASH-F framework**.

C – Capture your numbers

Many business owners are surprised when they run out of cash because they have not consistently tracked their financial numbers. At So Fresh, we avoided this by deliberately and meticulously documenting our numbers and processes from day one. We recorded details as specific as staff opening procedures, flower watering times, fruit-peeling methods, and smoothie recipes. This attention to detail also applied to our finances.

You can’t fix what you don’t track. So your first step to managing your cash is to capture your numbers.

A – Accelerate inflows

Cash flow is very simple mathematics, or if you like, physics. Money flowing in must be more, and it must happen faster than money out. In some cases, money in may be less than money out, but what matters is how fast it comes in versus how fast it goes out. The more upfront payment you get, the better, even if it's an additional 5%. It's better to get paid 65% than 60%.

Make sure you are paid on time. Accelerate and increase your inflows. That's why you must not only obsess over sales, but also getting paid on time.

S – Structure outflows

It's important to buy as much time as you can before you make payments. Negotiate extended payment terms with vendors and secure payment leeway. Your crediting banks should provide timely buffers when you take on loans, keeping your payment cycle in mind. You could pay quarterly, when others pay monthly.

You want to move money out slowly as much as you can.

H – Hold a buffer

Always hold a buffer in an emergency account. While many people push this for personal finance, it also applies, maybe even more, to your business. A wallet like Credit Direct Business gives you 15% per annum on all deposits. So, keeping extra cash in a wallet like this not only gives you a backup, but it also makes more money for you, hence it's the ideal destination for your inflows.

Build your rainy day fund, because it will always rain when you least expect it.

F – Forecast constantly

It's not enough to track the current cash situation; you must plan for the future. You should have a schedule of which payments are due immediately and each week for a month, so that you can plan your monthly payment cycle. What payments are you expecting next week, next 2 weeks and so on? Do you know exactly when your next loan payment is due? When you plan this out, you can see the cash flow gaps and try to plug them on time. Plan your cash flow.

SECTION 2



Cash Visibility: If You Can't See It, You Can't Fix It

RECORD EVERYTHING

This was one of the biggest lessons we brought into building So Fresh from our experience working in structured organisations. So much of the work of building a business requires trial and error.

If you don't document your processes, it becomes difficult to trace back what you did to either replicate what worked, correct mistakes, or avoid failures altogether.

Here are a few things you should keep track of that are outside your key financial statements (which we will discuss shortly), but will give you vital information for cash flow management.

- **Inventory Lifecycle:** If you receive a lot of supplies from vendors or use credits in a SaaS tool, knowing how long they last will help you plan more effectively. You shouldn't be surprised when diesel runs out, or a key ingredient finishes or when your messaging tokens are exhausted.

- **Client Repayment Timeline:** Everyone has agreed dates with clients, but when does the cash hit your account? You must keep track of those dates. Send reminders and always touch base with your clients.

- **Salary Payment Dates:** Choose a specific recurring date to pay your staff and commit to it. Proactively save for this payment each cycle so you can manage your outflows and structure cash inflows to cover them without stress.

Now let's talk about financial documents.

6 Financial Documents Every Business Needs

These are 6 statements you need to demand from your accountant every month. The balance sheet can be quarterly or half-yearly.

1. Sales Report

Also called the Sales Log, this is the foundational financial document in your business, and often the most neglected. It tracks every sales transaction, including what you sold, how much it sold for, when the sale happened, and through which channel. Without a clean sales record, every other financial document becomes unreliable because they all depend on accurate revenue data as their foundation. **This document should be updated daily, not monthly. Better still, get a simple, automated software to track it.**

2. Profit & Loss Statement (P&L)

Also called the Income Statement. It shows your revenue, costs, and whether you made a profit or a loss over a period, usually monthly, quarterly, or annually. **Unlike the cash flow statement, it uses an accrual basis**, meaning it records revenue when earned and expenses when incurred, not when cash

3. Cash Flow Statement

This tracks every naira moving in and out of your business over a period of time. It answers the most urgent question in business: **Do you actually have money to operate today?** A company can appear profitable on paper but still collapse due to poor cash flow. You need both the P&L and cash flow statement together to get the full picture.

4. Accounts Receivable & Payable Ageing Report

This report is something many businesses often skip. Receivables ageing shows exactly who owes you, how much, and how late they are. **Payables ageing shows what you owe and when it's due.** Together, they tell you where your cash is trapped and what obligations are coming.

5. Balance Sheet

A snapshot of your business's financial position at a single point in time. **It shows what you own (assets), what you owe (liabilities), and what's left over (equity).** Banks and investors look at this first when deciding whether to lend or invest. Think of it as your business's net worth statement. It is also called the Statement of Financial Position.

6. Budget vs Actuals Report

Your budget is your financial plan. The actuals are what really happened. This report puts them side by side so you can see where you overspent, where you underspent, and whether your assumptions about the business were right. Without it, you're flying blind.

What Would Make Running Your Business Easier?

 **Coming Soon**

**Cash
Management**

**Expense
Tracking**

Overdraft

**Business
Loans**

**Inventory
Management**



SECTION 3



The 10 Deadly Cash Flow Killers

“scale
requires
cash.”

These are ten things that can easily kill your cash flow.

1. Slow-paying customers

Your customers must pay on time. On time doesn't mean immediately; rather, it means the agreed-upon date. If they are to pay on the 16th of August, it must come on that day. Late payments that you didn't plan for introduce risk to your cash flow planning.

2. Inventory hoarding

This is why, in the previous chapter, we said you need to keep track of your inventory lifecycle. It will prevent you from overstocking supplies that will sit unused for months. Every day that unused inventory sits on your shelf, that's cash you can't spend. **To make it clearer, if you purchase a million-naira worth of inventory and half of it sits on the shelf for 6 months, that's N500,000 that you can't spend.**

3. Premature scaling

Growth and scale are the big dreams of every entrepreneur. However, **scale requires cash.** Also, new locations or business lines may not be profitable immediately. If you don't have investors and funding, you'll bleed cash without immediate returns on that investment.

“In business, trust isn’t friendship; trust is sticking to the terms of the agreement.”

4. Customers asking for credit “based on relationship”.

Credit Direct is one of Nigeria’s biggest lenders, and they’ll tell you that this is one of the worst mistakes a business can make. **Credit to customers should be dependent on their ability to repay.** It’s why bigger companies are more likely to receive loans than smaller ones. These companies have proven they can pay. In business, trust isn’t friendship; trust is sticking to the terms of the agreement. That’s why you can’t extend credit lines to every customer, and when you do, their repayment time must not affect your payment cycles.

5. Suppliers increasing prices mid-cycle

If you know your production cycles, then it’s important that costs are static throughout the cycle. You can do this by signing agreements with your suppliers to maintain prices for that period. If they change their price during the cycle and your customers have already paid for their deliverables, it will be difficult for you to push those costs over to them. You’ll need to take out expensive loans to cover those expenses.

6. Staff advances eating into cash.

The best way to handle staff advances is to have a fixed monthly budget for them. This is something you can plan around without it ballooning out of control. If you cannot afford to do it at all, then let your staff know it’s not possible. At So Fresh, we have a fixed amount for this, and when it’s exhausted, staff must wait their turn for others to repay. You must also have proper controls in place to avoid staff running away with your cash

7. Owner lifestyle creep

If there's anything completely in your control, it's this one. You should be disciplined enough not to let your lifestyle be the reason your company is bleeding cash. You can control this with a fixed salary from your business, rather than withdrawing from your business account whenever you feel like it. We hear of startups that have collapsed simply because their founders couldn't differentiate between business funds and personal funds.

8. No cash buffer

Some businesses collapse from their first cash crunch. This is because they never built a rainy day fund. You need cash on hand to protect you when the going gets tough; even better if you earn interest on it through a service like Credit Direct wallet.

9. The draining "opportunity."

This is a really sinister cash flow killer because it presents itself as an "opportunity". The issue is that your business, as it is today, may not be resilient enough to seek that opportunity. There were lots of opportunities for us to expand So Fresh into other states, new segments, and new product lines. Still, we only did so when we had the required cash to capitalise on those market opportunities without jeopardising our current business.

10. Debt without planning

I tell business owners that debt is not bad. The issue many have with debt is that their debt is not structured around their operations but around the bank's profits. So many companies get stuck in a vicious cycle where they spend their cash on loan servicing and then borrow to keep their business running. When taking a loan, get a reliable, competent finance person to help you review your numbers and advise on the right amount, term, interest rate, and whether to go with it.

SECTION 4



Strategies To Master Cash Flow

How do you manage your cash flow? Is it just hope and prayers? Definitely not, there are strategies for this, and we have discussed some of them in the Cash Flow Control System. Here are some other ways to manage it.

1. Smart banking

The first strategy to manage your cash flow is Smart Banking. It's not just a buzzword but an effective way to structure your fund management with cash flow in mind. **Credit Direct Business was built for this. It gives businesses 15% per annum on all deposits.** So you can build your buffer without being concerned that your cash is idle. With the Credit Direct Business wallet, your funds work for the business, generating free cash flow.

2. Negotiate Like a Pro

Negotiation is a skill you need to build for cash flow management. You negotiate with vendors, with banks, and with your clients. For cash flow, it may not be so much about how much they pay as when they pay. Remember, cash flow is the rate at which money moves in and out of the business. I recommend you read Chris Voss's *Never Split the Difference*. It's the crash course you need to negotiate like a pro.

3. Separate business & personal finances

If you don't already have a business account, cash flow planning is almost impossible. You won't be able to track exactly how much the business is making and how much it's spending. **A simple fix is a Credit Direct Business wallet for managing business funds, while maintaining your current account for personal funds.**

4. Charge urgency premiums

If a client wants something that takes four weeks in two weeks, then they need to pay a premium for it. Your tailor has probably done something similar to you, and it's a great business practice. Often, when you're doing this, you are moving resources around and disrupting your cash flow plan. This is why you need to charge a premium.

5. Offer discounts for upfront payment.

This can be very helpful in times of crises, but it's good business practice. For example, if you run a school, a parent paying for the entire school year can be the cash flow you need to cover school bus expenses or other expenses. Or if they pay for the next term at the start of the holidays, then you can use that to pay staff salaries. In exchange, they can get a percentage or a fixed discount. **If you sell a product, you can also use the pre-order strategy to get the upfront payment needed to round up a production cycle.** My kid's school does this very well.

6. Split payments into milestones

If you're handling long-term contracts, then you need to split payments into favourable milestones. If you have clearly defined deliverables, structure payments to meet the resource requirements for each. **The idea with this is that, rather than taking loans or running low on cash to complete a project, you're receiving steady inflows from the client that cover the project's needs.**

7. Kill unprofitable customer segments and products fast

Discontinue any customer segment or product that doesn't generate profit and doesn't help other segments or product categories do so.

In our early days at So Fresh, we retailed groceries alongside our fresh produce and meals. The revenue looked decent on the surface, but the margins were thin, and we didn't have the expertise to move stock quickly enough. The items kept expiring and going bad. We were effectively running that category at a loss. So in 2016, we cut it out entirely. It was a clean decision that freed up cash, focus, and operational energy for what was actually working.

Every product and customer segment in your business should earn its place, either by generating direct returns or by meaningfully supporting the profitability of something else. If it is doing neither, it is costing you more than you think. Don't be scared to cut it out.

8. Grow your sales aggressively.

No amount of cost-cutting can substitute for revenue. Reducing expenses buys you time, but it does not build a business. There is a ceiling to how much you can cut, but there is no ceiling to how much you can sell. If your cash flow is under pressure, **the most powerful lever you have is more sales.** Invest in marketing, double down on your best-performing products or services, re-engage dormant customers, and find new channels. A business that is selling well can survive a lot of inefficiency. A business that is not selling well cannot be saved by efficiency alone.

YIELD

BY CREDIT DIRECT

STOP HOLDING. START GROWING.

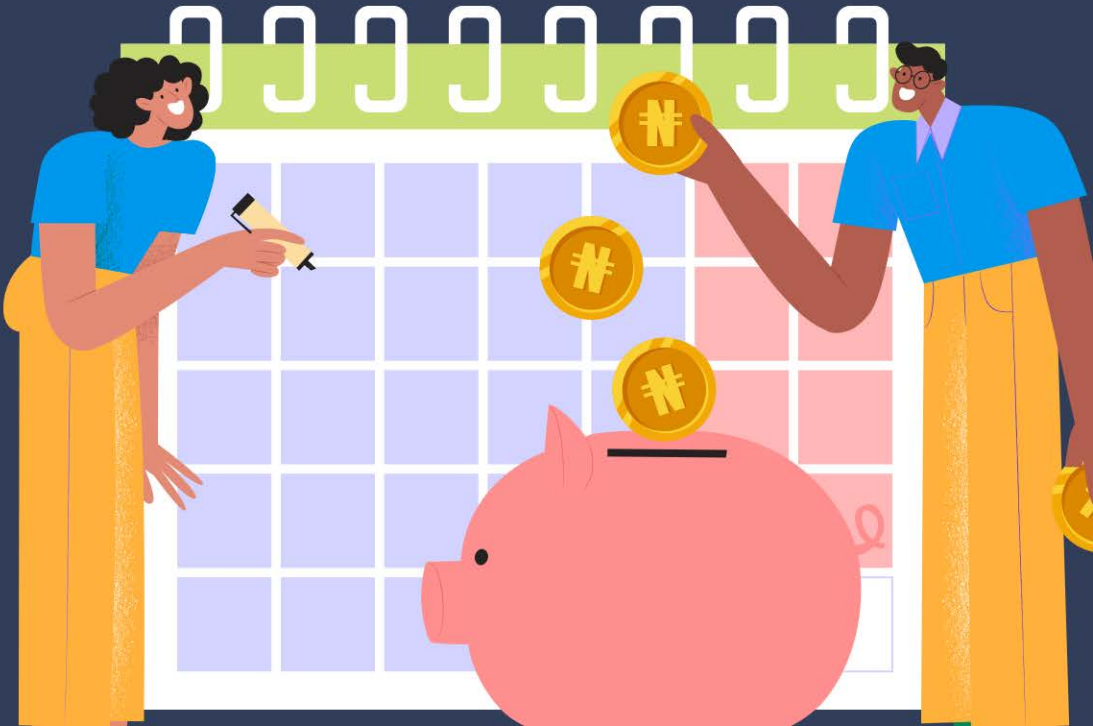
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SECTION 5



The Monthly Planning Template

Click here



to access the monthly planning template

SECTION 6



Break Out Of A Cash Flow Crunch

What do you do when you're
in a cash crunch?

How do you survive
when all your creditors
come calling?

Let's give you a checklist
of activities to survive this

Emergency fixes (48-72 hours)

List out all your creditors in order of urgency

You need to itemise everyone you owe and prioritise by urgency. Use this table to collate it. Fill in the last two columns with the creditors you owe and the total amount due that day. Please note, include staff salaries if they're due based on the date they're due.

Due Date	Urgency Level	Creditor & Amount	Total Amount
Today	Extremely Urgent		
This Week	Very Urgent		
Next Week	Urgent		
Two Weeks	Manageable		
Three Weeks	Planning Required		

Calculate your total cash balance.

How much cash do you have left? You're not to include cash you expect in the short term; just cash you have on hand.

Account Name	Cash Left
Total	

How much cash do you have left? You're not to include cash you expect in the short term; just cash you have on hand.

Calculate Receivable Ageing

How much are you owed? When are those payments due? You need to think long and hard about every debtor. You're in a cash crunch; they're with your money. This is why it pays to keep accurate records.

Debtor Name	Amount Owed
Total	

Call all your debtors.

You are not calling your debtors to make aggressive demands. You're calling them to see how much they can pay today. In fact, you can offer tiny discounts of 1-5% if they pay their full bill today. If you try to be aggressive, word will definitely get to your creditors, and when you call them, they'll be just as insistent with collecting what they're owed.

Call your creditors

The next thing is to call your creditors and inform them that you will delay their payments by a few days or a week. Now, you're only calling those who are expecting payments that week or the next week. You don't want to spread panic amongst your creditors. Your goal is to buy as much time as possible. On these calls, you need to be calm, civil, and confident.

Look for short-term financing options.

Now, you need cash urgently. However, you're not desperate. Desperation will push you to unhealthy loans that you can't afford. Before you make any drastic decisions, absolutely confirm if your creditors are open to delayed payments. Also, know that beyond loans, other options exist, including equity investments, asset sales to raise cash, and more.

Short-Term Fixes – 30 Days

Offer promotions and discounts.

A targeted promotional offer is one of the fastest ways to generate immediate inflows from existing customers. Flash sales, bundle deals, loyalty discounts, or free delivery offers can move slow-moving stock and bring in cash quickly. Be intentional, though, so the discounts do not significantly erode your margins.

Renegotiate payment timelines.

Go back to your suppliers and key creditors and ask for extended payment terms. Many will agree rather than lose you as a customer. Even pushing a payment from 30 days to 45 or 60 days buys your business breathing room. Go with a clear repayment proposal; it signals you are in control and thinking about them as well

Switch to a better business account.

If your cash is sitting idle in an account earning nothing, you are quietly losing money. **Move to an account that works for you.**

Credit Direct Business, for example, offers 15% per annum on deposits, so even your buffer is generating returns while it waits.

Cut non-essential spending immediately.

Do a line-by-line review of your expenses and pause anything that is not directly tied to generating revenue or keeping the business operational. e.g., software subscriptions, premium office space, excess generator running hours, inactive contract staff, vendor contracts on auto-renewal, unnecessary bulk ordering of office supplies, discretionary travel, non-urgent vendor contracts, and some allowances. Pause them now and revisit in 90 days.

Accelerate invoicing.

If you have any outstanding invoices that haven't been sent yet, send them today. The sooner an invoice lands, the sooner the clock starts on payment. For future transactions, **make it a rule to invoice immediately upon delivery, not later.**

Long-Term Fix – 90 Days

Discontinue unprofitable product lines or services.

As covered earlier, any product or service that is not generating profit and not supporting something that does is quietly draining your cash. Identify it, cut it, and redirect those resources to what is working.

Hire an accountant, not just for tax season.

A good accountant gives you monthly visibility into your P&L, cash flow, and balance sheet. They spot the warning signs before you feel them. **If you cannot afford a full-time accountant, a part-time or outsourced one is still far better than none.**

Restructure your payment terms with clients.

Review the payment terms on all active client agreements. Where possible, negotiate shorter payment windows, upfront deposits, or milestone-based payments. **The goal is to make sure inflows arrive before or at the same time as your major outflows.**

Create a 12-month cash flow forecast.

Work with your accountant to map out expected inflows and outflows for the next 12 months. This process turns cash flow management from a reactive exercise into a proactive one. You will see the slow months coming, plan for them, and stop being surprised by them.

Diversify your revenue streams.

Over-reliance on a single client, product, or sales channel makes your cash flow fragile. Look for complementary revenue streams that can generate steadier, more predictable inflows alongside your main business.

Build a cash flow reserve.

Once you are stable, commit to setting aside a fixed percentage of every inflow, even 5%, into a dedicated reserve, such as the Credit Direct Business wallet. Over time, this becomes the buffer that keeps you out of the next crunch.

SECTION 7



Metrics That Matter

There are five key numbers that will tell you if you will survive any cash crunch. To simplify your cash flow monitoring, there should be an updated spreadsheet that shows these numbers each week. If you run a large organisation with a dedicated accountant, they can send reports bi-weekly or weekly. These numbers are the health check for your cash flow.

01 **Cash in the bank**

How much free cash you have is the most important indicator. As of December 2025, Apple Inc. had about \$66B in cash reserves. It gives them room to plan and build for the future, regardless of any technological changes.

Does your business need \$66B in reserves? Most likely not. However, your cash in the bank, especially in an account that earns great returns, is the number one sign of positive cash flow.

Weekly inflow

While you have cash in the bank, you want that pile to keep growing. So, how much money, not projected revenue or new deals signed, is an important metric to pay attention to.

Your vendors or creditors won't accept the multimillion-naira contract you signed as payment. It's liquid cash that you need to pay bills and run your business each day.

02

03

Weekly outflow

If the money pile isn't growing even while cash is flowing in, then you have an outflow problem. Every week, you need to have an idea of how much you're paying out. As I said in Section 2, you need to structure outflows so they don't exceed inflows.

Receivables aging

This may sound like a complex accounting term, but it's very straightforward. It basically categorises all the money you're owed based on the due date of each invoice. So, you get to see which customer is 6 months late on their payment versus the one who paid immediately when it was due.

04

Payables due

It's the reverse of Receivables Aging. It shows how much you're owing and when those payments are due. This way, even if your weekly outflows are low, you'll be able to tell if a major expense or payment is due soon, and you can plan for it. These payments won't surprise you when they happen, as you have been constantly tracking them on your dashboard.

05



Meet

Credit Direct

Business

01 Earn 15% p.a. accrued on your daily balance.

02 Send single or bulk payments to any bank seamlessly.

Coming Soon