

S.M.A.R.T.E.R. Cash Flow Model Tool Launched by Leading Consultancy Firm

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-- A new approach to financial forecasting, the S.M.A.R.T.E.R. Cash Flow Model, has been launched by [Newpoint Advisors Corporation](#), a leading financial consultancy firm. This model builds upon real-world experience from the implementation of hundreds of business cash flow models across a wide range of industries and circumstances. The refined framework offers a clear roadmap for developing cash flow models that drive stronger communication, better decision-making, and more successful business outcomes.



Newpoint Advisors Corporation launches S.M.A.R.T.E.R. Cash Flow Models

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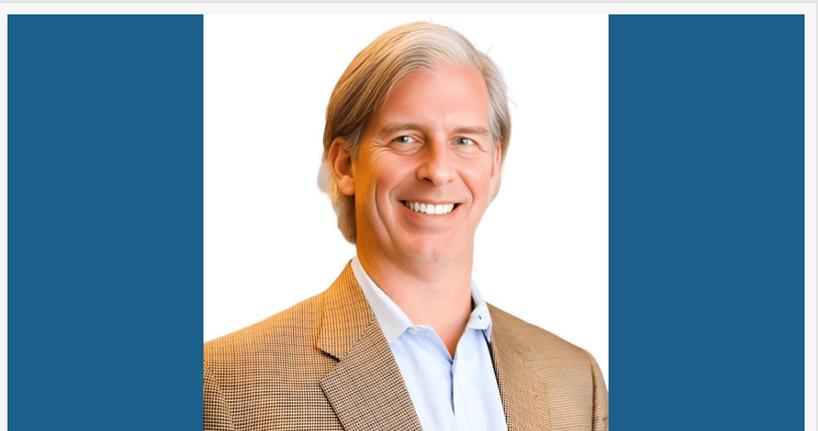
Ken Yager, President at Newpoint Advisors

“Not all cash flow models are equal,” said Ken Yager, founder of Newpoint. “Some lead to clarity and collaboration, others lead to confusion and failure. Our S.M.A.R.T.E.R. approach is designed to help companies build models that actually work in the real world.”

Newpoint used this framework with a nonprofit that overspent its budget and experienced leadership turnover, raising lender concerns about cash flow and financial visibility. They provided a [cash flow coach](#), built a cash flow model, and completed an accounting review and budget. With this plan, the organization and lender received timely financial clarity and a realistic operating budget.

The [S.M.A.R.T.E.R. acronym outlines seven essential criteria](#) that make cash flow models effective:

- Specific: Tailored to the company's industry, goals, and operational drivers.
- Measurable: Grounded in data that can be tracked, verified, and reconciled.
- Achievable: Based on realistic forecasts using historical data and operational insight.
- Relevant: Incorporates all meaningful operational factors such as seasonality and cash cycles.
- Time-Bound: Organized weekly to reflect real timing of receipts and disbursements.
- Evaluated: Regularly analyzed for accuracy, legitimacy, and variance from actuals.
- Reviewed: Interpreted to identify challenges, opportunities, and trends that shape company strategy.



Ken Yager, President at Newpoint Advisors Corporation



Newpoint Advisors Corporation Logo

When built and maintained with these principles, cash flow models become more than static spreadsheets; they become dynamic management tools. A S.M.A.R.T.E.R. model gives leadership teams and stakeholders a transparent, data-driven view of how the business is performing week-to-week, allowing for proactive action, early detection of risks, and improved communication across departments and with lenders.

For example, a carbide tool manufacturer operating with tight liquidity was asked by its lender to adopt a rolling 13-week cash flow model. Newpoint created the model, implemented it, and trained management on its use. With this tool, the company used the model to manage liquidity and improve transparency, satisfying both management and the lender.

“Cash flow modeling is one of the most powerful tools in a company’s strategic financial toolkit,” said Yager. “When done right, it helps companies see ahead, stay agile, and make better financial decisions. The S.M.A.R.T.E.R. framework ensures that insight is accurate, actionable, and meaningful.”

By adopting S.M.A.R.T.E.R. cash flow models, companies can strengthen their financial management practices, enhance stakeholder confidence, and reduce the risk of liquidity

challenges or missed opportunities.

About Newpoint

Newpoint Advisors Corporation is a financial advisory firm dedicated to improving troubled and financially underperforming businesses with revenues of \$5-50MM. From the start, Newpoint Advisors built transparency into its methodology: fixed fees, visible scoring, and fact-based evaluations of company viability. Our structured methodology provides a tangible deliverable to assist in monitoring and predicting cash flows. We're driven by satisfying client needs and working together to build a stronger community and economy.

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