

# fluidly

training guide



**Southampton**  
 Unit 15 Brickfield Ind. Estate  
 Brickfield Lane  
 Chandlers Ford  
 SO53 4DR

**London**  
 90 Long Acre  
 Covent Garden  
 London  
 WC2E 9RZ

—  
 f 023 8184 5640  
 e info@wearediverso.com

—  
 f 0203 3290 295  
 w wearediverso.com

## Fluidly Training Workshop

Please use this as a guide alongside our Fluidly Training Workshop, to make notes and use as a reference guide to takeaway with you.

# what is Fluidly

- **Fluidly is a cloud-based cash flow projection app**
- It links to a clients Xero, to automatically plot the movement of cash in and out of the business based on previous history in Xero
- For example, if a business has £1k per month going out each month for Rent, fluidly will plot this automatically
- It also looks at invoices outstanding and will estimate when these will be paid and how it will affect the cash in the businesses
- This means Fluidly is an out-of-the-box solution, which is almost ready to go for a small business, with a few small tweaks

Notes:

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

# why are we using fluidly?

- For a while now we’ve been pushing the benefits of real-time accounts with the use of Xero
- This is great, but Xero is still historic information, and still holds a lot of the same flaws as annual accounts (old, out of date, irrelevant)
- We need small businesses to have the ability to start looking forward, ‘what’s going to happen’ rather than ‘what has happened’.
- That’s where Fluidly comes in
- It’s designed to be used day-to-day, just like Xero

Notes:

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

# how does fluidly work?

- Fluidly works based on your historical data entered into Xero
- It uses this to create estimates of cash in and cash out to create a '3 month forecast' tool
- When you log in to Fluidly, you're met with the home screen
- The Home Screen is like the Dashboard on Xero, it gives a brief snapshot of some of the important bits.
- It also gives some tips on how to improve your cash flow.

Notes:

---

---

---

---

---

---

---

---

## 3 month forecast

- The main part you'll be using of Fluidly is the 3 month forecast
- This shows you your expected cash flow for the next 3 months, based on Fluidly's predictions
- Fluidly will also exclude items if it feels they might be irrelevant – notes at the top
- The first task is to look at your costs and review them
- Costs should be relatively fixed and easy to manage
- Most will be fixed costs

**Southampton**

Unit 15 Brickfield Ind. Estate  
Brickfield Lane  
Chandlers Ford  
SO53 4DR

—  
f 023 8184 5640

e info@wearediverso.com

**London**

90 Long Acre  
Covent Garden  
London  
WC2E 9RZ

—  
f 0203 3290 295

w wearediverso.com

- Any variations on big expenditure you can enter as you go along
- Fluidly does a 'semi-good' job on predicting costs
- Click into 'Cash and expenses' and you can see the predictions Fluidly has put in

Notes:

---

---

---

---

---

---

---

# amending predictions

- To amend a prediction if it's not accurate, click into the relevant box for the next month
- You can exclude it to delete it from the forecast, amend it, or add one-off or recurring transactions.
- Once done, after a few seconds, you'll see the cash flow graph adjust accordingly
- Adjust all costs on your forecast to be accurate for your business. Do this for month 1, and the rest will adjust automatically.

Notes:

---

---

---

---

---

---

---

**Southampton**

Unit 15 Brickfield Ind. Estate  
 Brickfield Lane  
 Chandlers Ford  
 SO53 4DR

023 8184 5640

info@wearediverso.com

**London**

90 Long Acre  
 Covent Garden  
 London  
 WC2E 9RZ

0203 3290 295

wearediverso.com

# forecasting sales

- Once you’ve got your costs nailed down, the next part, and most important, is dealing with Sales
- If you’re a business that provides a service on an invoice basis, this will be much easier. Simply enter based on Quotes or work you’ve been asked to do
- If you’re a business that deals with consumers, or much lower order value and higher volume of sales, the Fluidly Prediction might be much more accurate
- Either way, just like the costs, click into the boxes to enter expected Sales
- Costs you’ll find may not vary too often, but Sales you’ll want to update regularly

Notes:

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

**Southampton**

Unit 15 Brickfield Ind. Estate  
Brickfield Lane  
Chandlers Ford  
SO53 4DR

—  
t 023 8184 5640

e info@wearediverso.com

**London**

90 Long Acre  
Covent Garden  
London  
WC2E 9RZ

—  
t 0203 3290 295

w wearediverso.com

# why are we doing this?

- Have a good handle on your cash is vital for small business
- Identify 'pinch' point, where you need to get in extra sales, or funding to cover a lack of cash
- Also, identify when you've got decent cash reserves, and plan on how to use them
- Bottom line: keep your finger on the pulse of the cash in your business and make sure you never run out!

Notes:

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---



**Southampton**  
Unit 15 Brickfield Ind. Estate  
Brickfield Lane  
Chandlers Ford  
SO53 4DR

**London**  
90 Long Acre  
Covent Garden  
London  
WC2E 9RZ

—  
t 023 8184 5640  
e info@wearediverso.com

—  
t 0203 3290 295  
w wearediverso.com

# what else can fluidly do?

- You can export the cash flow projection (if needed for a funding application)
- Daily Breakdown
- Plan Feature – for taking on Staff, launching a new product/service, moving office etc.

Notes:

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---





we are...  
**diverSo**  
accountants but different