



# Profitable But Broke?

How Philippine Contractors Can Finally Fix Their Cash Flow

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# Does This Sound Familiar?



Your P&L shows profit — but your bank account is empty



You delay material purchases because collections haven't come in yet



Suppliers demand COD while your clients pay you in 60–90 days



You pass on new projects because you can't fund the mobilization



You end up borrowing from informal lenders at 5%/month just to keep going

*If you checked even 2 of these — you're "Profitable But Broke."*

# The Root Cause: Cash Flow Drag

60–120

DAYS

Average gap between when you spend  
and when you collect

Day 1

You buy materials & mobilize  
workers



Day 30–60

Progress billing submitted to  
client



Day 90–120

Payment finally arrives (maybe)

**The result?** Your business is generating profit, but you're constantly short on cash. You're stuck in a cycle of borrowing just to fund operations — eating into the margins you worked hard to earn.

# What It's Really Costing You



**₱500K–₱2M+**

per year

Lost to informal borrowing, late penalties, and supplier markups from delayed payments



**3–5**

projects/year

Passed on because you couldn't fund mobilization — that's revenue you'll never recover



**100%**

of your time

Spent chasing collections and managing cash crises instead of growing the business

*This isn't a bookkeeping problem. It's a financial architecture problem.*

# How We Fix It



Step 1

## Diagnose

We analyze your project-level cash flows — not just your P&L — to pinpoint exactly where cash is leaking and why you're always short.



Step 2

## Restructure

We redesign your billing cycles, collection processes, and lender relationships so cash arrives when you need it — not 90 days late.



Step 3

## Capitalize

We package your financials and connect you to the right lenders for credit lines, term loans, and working capital that match construction timelines.

# Three Ways We Can Help Right Now

## Capital QuickStart

### *Need funding now?*

- ✓ Loan application packaged end-to-end
- ✓ Direct lender matching from our network
- ✓ You only pay when funded
- ✓ 30-day lender offer guarantee

## Capital Command

### *Want ongoing strategy?*

- ✓ Monthly strategy call with a fractional CFO
- ✓ Cash flow review and forward planning
- ✓ Lender relationship guidance
- ✓ Perfect bridge between QuickStart and Growth Engine

## CFO Growth Engine

### *Ready to scale past ₱10M+?*

- ✓ Full fractional CFO — cash flow, forecasting, strategy
- ✓ Project-level analysis for every active job
- ✓ Ongoing lender relationship management
- ✓ 90-day cash flow improvement guarantee

All services come with risk-reversal guarantees. You don't pay unless we deliver.

# Why Dominus Consulting?



## Construction Industry Focus

We specialize in contractors and construction SMEs, not generic businesses. We understand project-based cash flows, retention, and progress billing.



## Direct Banking Relationships

Established relationships with multiple banks and financing companies – we match you with what you need.



## Risk-Free Guarantees

Capital QuickStart: 30-day lender offer or your money back. CFO Growth Engine: 90-day cash flow improvement or we work for free. Zero risk to you.

# Let's Talk About Your Business

Book a free 30-minute Cash Flow Diagnostic Call

- ✓ Quick assessment of your cash flow gap
- ✓ Identify your top 2–3 cash flow leaks
- ✓ Explore whether Capital QuickStart or CFO Growth Engine is the right fit
- ✓ No obligation. No hard sell. Just clarity.



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