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FACTSHEET

2026 Year-End Closing – What Matters Now

In a volatile environment, proactive financial management is essential.

The year-end closing does not begin in November. Especially after a volatile financial year, now is the time to review and actively manage the financial levers at your disposal. This can help secure liquidity, improve cash flow and create additional financial headroom.

5 topics that should be on your agenda

1 Working Capital

Tied-up capital limits financial flexibility.

» Reduce capital tied up in the business through deliberate payment term optimization – without changing supplier relationships or operational processes.

2 Liquidity

It is not just the amount of liquidity that matters, but having it available at the right time.

» Plan liquidity needs early, actively manage cash flows and maintain sufficient reserves.

3 Free Cash Flow

Strong free cash flow reduces dependence on external financing.

» Strengthen operating cash inflows and shift cash outflows into the future to create additional financial headroom for investments.

4 Stakeholders

Banks, investors and shareholders expect reliable figures and robust planning.

» Keep financial commitments on track, identify deviations early and actively manage business performance: Promise and Deliver.

5 External Ratings

The foundations for a stable rating are being laid now.

» Actively manage the balance sheet and cash flow to demonstrate the consistency required for a strong position within the peer group.

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Why now?

September is not too early. November can be too late. Companies that only act shortly before the balance sheet date have fewer options.

Acting now means:
Free up liquidity → Improve cash flow → Secure financing headroom → Actively manage year-end closing – and make it part of an ongoing process.

What levers are available?

Challenge	Lever
Capital is tied up in the operating business	cflox pay – additional payment terms while paying suppliers on time
Suppliers should be actively and collaboratively managed	cflox earlypay – extend payment terms while offering suppliers the option of early payment
Cash flows are difficult to plan	cflox varipay – decentralized, debt-settling payments to suppliers combined with centralized cash flow management

Prepare for your year-end closing now

Which measures could still have an impact before your balance sheet date?

Talk to our experts to identify the financial levers with the greatest potential for your business.

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