A cash reserve for bad weather or vehicle repairs · How to check it using an example?

For: Platformski radnik kod poslodavca · Platformski rad preko vlastitog obrta

Practical business guidance · Reviewed: 2026-11-22

Applicability: According to the profile and circumstances of the described case.

Compare the cash flow in a normal month and in a month with two weeks of absence.

Checking by example

Estimate how many days you can manage without making a payment, taking into account the actual cost of your vehicle and living expenses.

Distinguish routine maintenance from emergency repairs and brief periods of unavailability.

Working example · A cash reserve for bad weather or vehicle repairs

Distinguish routine maintenance from emergency repairs and brief downtime. When the reserve is insufficient, reduce fixed commitments before making further investments.

Specific next steps

1. Estimate how many days you can manage without making a payment, taking into account the actual cost of your vehicle and living expenses.
2. Distinguish routine maintenance from emergency repairs and brief periods of unavailability.
3. When the reserve is insufficient, reduce fixed commitments before making further investments.

Limits of application

Apply the guideline to your documents and working methods.

Original page

https://adriatrends.hr/poslovni-vodic/en/pitanja/praksa-plat-sezona-rezerva-provjera