The 13-Week Cash Forecast

Six rows · thirteen columns · no formula harder than addition

COMPANY ____________________

WEEK 1 STARTING DATE ____________________

TODAY'S BANK BALANCE ____________________

PREPARED BY ____________________

The one rule: record when money moves, not when revenue is earned. Start from your actual bank balance, not from your accounting system.

WEEK	1	2	3	4	5	6	7	8	9	10	11	12	13
Starting cash													
Cash in: receipts													
Cash in: other													
Cash out: fixed													
Cash out: variable													
Ending cash													

READ IT CORRECTLY: THE NUMBER THAT MATTERS IS THE LOW POINT

My cash low point: $ ____________________ lands in week _________ My floor, the balance below which you cannot operate: $ ____________________

First week ending cash falls below the floor: week __________ *(or: none projected)*

For most businesses the floor is about one payroll plus a month of fixed costs. Yours is whatever you cannot operate below.

Every Monday, twenty minutes: compare last week to what really happened before anything gets overwritten, update the bank balance to today's actual, then roll it forward one week so the horizon stays a full quarter out. Your first forecast will be wrong. By the fourth it is usually close enough to act on. Round to hundreds; direction and timing are the point, not precision.