

TEMPLATE · 2 PAGES

The 13-week cash *forecast*

Thirteen weeks is one quarter, week by week. Long enough to see trouble coming, short enough to be accurate. Build it in an afternoon, then update it every Monday in twenty minutes.

How to build it

- 01 **Start with cash in the bank today.** Every account, including the savings account nobody looks at. That is week 1's opening cash.
- 02 **List the money coming in, by week.** Only receipts you're confident in, in the week the cash lands, not the week you invoice.
- 03 **List every payment, by week.** Payroll, rent, suppliers, software, tax and loan repayments. Put each one in the week it leaves the bank.
- 04 **Closing cash = opening + receipts – payments.** Each week's closing cash is the next week's opening cash.
- 05 **Update it every Monday.** Roll the first week off, add week 13, and compare last week's forecast with what actually happened. The gaps teach you more than the totals.

Three rules of thumb

Payroll weeks are the danger weeks: look at them first.

If closing cash in any week falls below one month of costs, act now, not in that week.

Weeks of runway = closing cash ÷ average weekly payments over the last four weeks.

The forecast is only as good as last Monday's update.

TEMPLATE

Company: _____ Week 1 starts: ____ / ____ / _____ Currency: _____

WEEK	1	2	3	4	5	6	7	8	9	10	11	12	13
Opening cash													
Receipts													
Customer receipts													
Grants, loans, other													
Total receipts													
Payments													
Payroll and benefits													
Rent and utilities													
Suppliers													
Software													
Tax													
Loan repayments													
Other													
Total payments													
Net cash flow													
Closing cash													
Weeks of runway													

Monday check

☐ **Last week: forecast vs actual.** Write down the biggest gap and why it happened.

☐ **Roll forward.** Drop the week that just ended, add a new week 13.

☐ **Danger weeks.** Circle any week where closing cash is below one month of costs.