Thirteen-Week Cash Forecast Template

LoftyBiz 043 — The 13-Week Cash Forecast

These are examples, not promises. Currency in the worked examples is USD. Keep the rolling forecast and the Monday reminder in Systex, our own product: loftybiz.net. Planned page: loftybiz.net/free/thirteen-week-cash-forecast.

How to build it

1. Start with the cash you have today. Not invoices. Not the profit report. Leave out money that is not yours.

2. List money in by the date you expect to be paid — not the invoice date — for thirteen weeks. This is the most common mistake.

3. List every payment you are committed to, week by week, including quarterly tax, yearly insurance and a machine service. Use last year's bank statements to catch rare payments.

4. Closing balance = opening cash + money in – money out. That closing balance is next week's opening cash. One column per week.

5. Set a cash buffer and colour every week below it red. A common starting point is about four weeks of fixed costs.

Forecast cash when it moves, not when it is earned. Then keep the forecast in Systex.

How to use it every Monday

1. Every Monday, 30 minutes. Replace last week with what the bank shows, and add a new week 13. It is a rolling forecast.

2. Compare forecast and reality. Find the biggest difference, then fix the assumption.

3. Plan stock inside the forecast. Put the order in the week you have to pay for it.

4. When a week turns red, act early. Two months out you can negotiate. Two days out you can only beg.

5. Watch weeks of runway: cash ÷ normal weekly costs. Set a rule (for example never below eight weeks).

The forecast does not change the future. It gives you time to change it.

Worked example A — Rania, print and signage, Amman

Illustrative. 8 staff · about $40,000 sales a month · bank $22,000. Terms 30 days, actually paid day 47, government day 70. Buffer $14,000 (about 4 weeks of fixed costs). Before she acted, week 9 would have closed at **–$3,500**. After 30% upfront on the next government job, moving the paper order 2 weeks later, and chasing overdue invoices, week 9 closed at **$16,000**, above the buffer, with no loan and no panic.

	Opening (week 1)	Buffer	Week 9 closing
Before (as first built)	$22,000	$14,000	–$3,500
After she acted	$22,000	$14,000	$16,000

Mistakes to avoid: invoice dates instead of payment dates; forgetting yearly or quarterly payments; adding sales you only hope for.

Worked example B — Mei Ling, online skincare, Kuala Lumpur

Illustrative. Best season Oct–Dec. Manufacturer lead time 10 weeks. A **$48,000** order in week 6 would have pushed her **$4,000 below her buffer**. She asked for a 30% deposit (rest on shipping), ran pre-orders that brought in **$15,000** before the stock arrived, and arranged a **$20,000** credit line she never used. Runway rule: never below 8 weeks. Best season sales **$61,000** → **$96,000** because her shelves were full. Cash never fell below the buffer. First month the forecast was off by about a quarter; after three months, usually within a tenth.

Errors to avoid: building the forecast once and never updating it; only the owner understands it; asking the bank for credit when you are already in trouble.

This week's checklist

■ Write down the cash you have today

■ List money coming in for 13 weeks by the date you expect to be paid

■ List every committed payment, including tax and yearly bills

■ Set your cash buffer and mark every week below it

■ Book 30 minutes every Monday to update it

■ Put this week's forecast into Systex

Editable Google Sheet and Doc versions have the same figures. Yellow cells are inputs; closing balance, below-buffer flags and weeks of runway are live formulas. Systex: https://loftybiz.net