

13-Week Cash Flow Forecast

Tax Ready Bookkeeping™

Purpose: Project your cash position 13 weeks ahead to avoid surprises and make informed decisions.

How to Use This Template

1. **Start with current cash balance** (today's bank balance + cash on hand)
 2. **Project weekly inflows** (collections, deposits, other income)
 3. **Project weekly outflows** (payroll, rent, vendors, taxes, loan payments)
 4. **Calculate ending cash** each week
 5. **Update weekly** with actuals and adjust projections
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13-Week Cash Flow Forecast

| Week | Starting Cash | Cash In | Cash Out | Ending Cash | Notes |
|------------------|---------------|----------|----------|-------------|-------|
| Week 1 (Current) | \$ _____ | \$ _____ | \$ _____ | \$ _____ | |
| Week 2 | \$ _____ | \$ _____ | \$ _____ | \$ _____ | |
| Week 3 | \$ _____ | \$ _____ | \$ _____ | \$ _____ | |
| Week 4 | \$ _____ | \$ _____ | \$ _____ | \$ _____ | |
| Week 5 | \$ _____ | \$ _____ | \$ _____ | \$ _____ | |
| Week 6 | \$ _____ | \$ _____ | \$ _____ | \$ _____ | |
| Week 7 | \$ _____ | \$ _____ | \$ _____ | \$ _____ | |
| Week 8 | \$ _____ | \$ _____ | \$ _____ | \$ _____ | |
| Week 9 | \$ _____ | \$ _____ | \$ _____ | \$ _____ | |
| Week 10 | \$ _____ | \$ _____ | \$ _____ | \$ _____ | |
| Week 11 | \$ _____ | \$ _____ | \$ _____ | \$ _____ | |
| Week 12 | \$ _____ | \$ _____ | \$ _____ | \$ _____ | |
| Week 13 | \$ _____ | \$ _____ | \$ _____ | \$ _____ | |

Cash Inflows Detail

Week-by-Week Collections

| Source | Wk1 | Wk2 | Wk3 | Wk4 | Wk5 | Wk6 | Wk7 | Wk8 | Wk9 | Wk10 | Wk11 | Wk12 | Wk13 |
|----------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|------|------|------|
| AR Collections | | | | | | | | | | | | | |
| Recurring Revenue | | | | | | | | | | | | | |
| New Sales (Cash) | | | | | | | | | | | | | |
| Other Income | | | | | | | | | | | | | |
| Total Inflows | | | | | | | | | | | | | |

Tips for Projecting Inflows

- **AR Collections:** Use aging report. Assume 60-70% of 0-30 day AR collects in next 2 weeks
 - **Recurring Revenue:** Subscriptions, retainers, contracts - predictable
 - **New Sales:** Be conservative. Use 50-75% of pipeline
 - **Seasonality:** Adjust for known slow/busy periods
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Cash Outflows Detail

Fixed Expenses (Same Every Week/Month)

| Expense | Weekly Amount | Notes |
|--------------------|-----------------|-------|
| Rent/Lease | \$ _____ | |
| Loan Payments | \$ _____ | |
| Insurance | \$ _____ | |
| Subscriptions | \$ _____ | |
| Salaries (fixed) | \$ _____ | |
| Total Fixed | \$ _____ | |

Variable Expenses

| Expense | Wk1 | Wk2 | Wk3 | Wk4 | Notes |
|------------------|-----|-----|-----|-----|-------|
| Payroll (hourly) | | | | | |
| Materials/COGS | | | | | |
| Subcontractors | | | | | |
| Utilities | | | | | |
| Marketing | | | | | |
| Travel | | | | | |
| Other | | | | | |

Scheduled Payments

| Payment | Amount | Due Week | Recurring? |
|-------------------|----------|-----------|------------|
| Quarterly taxes | \$ _____ | Week ____ | Quarterly |
| Annual insurance | \$ _____ | Week ____ | Annual |
| Equipment payment | \$ _____ | Week ____ | Monthly |

Key Metrics to Watch

Minimum Cash Buffer

- **Recommended:** 4-6 weeks of fixed expenses
- **Your number:** \$ _____ (Fixed expenses \times 4)

Cash Runway

- **Formula:** Current Cash ÷ Weekly Burn Rate = Weeks of Runway
- **Your runway:** _____ weeks

Warning Triggers

- Ending cash falls below minimum buffer
 - Two consecutive weeks of negative cash flow
 - Large payment due with insufficient projected cash
 - AR collections running below 70% of projection
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Scenario Planning

Best Case (110% of projected collections)

| Week | Ending Cash |
|---------|-------------|
| Week 4 | \$ _____ |
| Week 8 | \$ _____ |
| Week 13 | \$ _____ |

Base Case (100% of projected collections)

| Week | Ending Cash |
|---------|-------------|
| Week 4 | \$ _____ |
| Week 8 | \$ _____ |
| Week 13 | \$ _____ |

Worst Case (70% of projected collections)

| Week | Ending Cash |
|---------|-------------|
| Week 4 | \$ _____ |
| Week 8 | \$ _____ |
| Week 13 | \$ _____ |

Weekly Update Checklist

Every week (suggest: Monday morning):

- Record actual ending cash from prior week
- Update AR aging (what's been collected, what's new)
- Adjust collection projections based on customer conversations
- Add any new known expenses

- Review next 4 weeks for potential cash crunches
 - Roll forecast forward one week
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Action Items When Cash Gets Tight

If runway drops below 4 weeks:

1. **Accelerate collections** - Call overdue accounts, offer early payment discounts
2. **Delay non-essential spending** - Defer purchases that can wait
3. **Negotiate payment terms** - Request extended terms from vendors
4. **Draw on credit line** - If available, better to use before emergency

If runway drops below 2 weeks:

1. **Daily cash monitoring** - Track every dollar
 2. **Prioritize payments** - Payroll, rent, then critical vendors
 3. **Communicate with vendors** - Better to negotiate than go silent
 4. **Consider emergency financing** - Invoice factoring, short-term loans
 5. **Cut discretionary spending** - All non-essential stops immediately
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Notes & Assumptions

→ Download Excel version at projectbits.com/taxready/ch11

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