

[Business name] 13-week cash flow

Starting cash

Start date

Minimum cash

	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Total
CASH IN														
Customer payments														\$0
Other income														\$0
Total cash in	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
CASH OUT														
Payroll														\$0
Rent														\$0
Vendors														\$0
Software and tools														\$0
Other expenses														\$0
Total cash out	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net cash this week	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ending cash	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Weeks under your minimum cash turn red.

See the cash crunch before it hits.

A 13-week cash flow shows the cash you expect to come in and go out each week for the next quarter. It answers one question: will we have enough cash, every week?

- 1 Enter your starting cash and start date.** Use the real bank balance today and the Monday the forecast starts. The week dates fill themselves in.
- 2 Set a minimum cash level.** The lowest balance you're comfortable with, for example one payroll plus rent. Weeks under it turn red.
- 3 Fill in cash in, week by week.** Only cash you expect to land in the bank that week, not sales you've invoiced but won't collect yet.
- 4 Fill in cash out, week by week.** Payroll, rent and vendors on the weeks they actually leave the account.
- 5 Check the red weeks.** For each one, decide now: collect sooner, delay a payment, or cut a cost.
- 6 Update it every week.** Replace last week's guesses with what really happened and add a new week at the end.

Cash, not profit, decides whether you make payroll.

Example Co. 13-week cash flow

Made-up numbers for illustration only. Your own numbers go on the first tab.

Starting cash	\$25,000	Start date	01/04/2027	Minimum cash	\$15,000
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	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Total
	01/04	01/11	01/18	01/25	02/01	02/08	02/15	02/22	03/01	03/08	03/15	03/22	03/29	
CASH IN														
Customer payments	\$18,000	\$14,000	\$21,000	\$9,000	\$16,000	\$12,000	\$8,000	\$22,000	\$17,000	\$15,000	\$19,000	\$13,000	\$20,000	\$204,000
Other income	\$0	\$0	\$0	\$0	\$1,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500
Total cash in	\$18,000	\$14,000	\$21,000	\$9,000	\$17,500	\$12,000	\$8,000	\$22,000	\$17,000	\$15,000	\$19,000	\$13,000	\$20,000	\$205,500

CASH OUT														
Payroll	\$16,000	\$0	\$16,000	\$0	\$16,000	\$0	\$16,000	\$0	\$16,000	\$0	\$16,000	\$0	\$16,000	\$112,000
Rent	\$4,500	\$0	\$0	\$0	\$4,500	\$0	\$0	\$0	\$4,500	\$0	\$0	\$0	\$0	\$13,500
Vendors	\$3,000	\$5,500	\$2,500	\$6,000	\$3,000	\$4,000	\$7,500	\$3,000	\$3,500	\$5,000	\$3,000	\$4,500	\$3,000	\$53,500
Software and tools	\$800	\$0	\$0	\$0	\$800	\$0	\$0	\$0	\$800	\$0	\$0	\$0	\$800	\$3,200
Other expenses	\$500	\$700	\$400	\$600	\$500	\$900	\$400	\$600	\$500	\$700	\$400	\$600	\$500	\$7,300
Total cash out	\$24,800	\$6,200	\$18,900	\$6,600	\$24,800	\$4,900	\$23,900	\$3,600	\$25,300	\$5,700	\$19,400	\$5,100	\$20,300	\$189,500

Net cash this week	-\$6,800	\$7,800	\$2,100	\$2,400	-\$7,300	\$7,100	-\$15,900	\$18,400	-\$8,300	\$9,300	-\$400	\$7,900	-\$300	\$16,000
Ending cash	\$18,200	\$26,000	\$28,100	\$30,500	\$23,200	\$30,300	\$14,400	\$32,800	\$24,500	\$33,800	\$33,400	\$41,300	\$41,000	\$41,000

Weeks under your minimum cash turn red.