

13-WEEK ROLLING CASH FLOW FORECAST



GUIDE +
TEMPLATE

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Businesses die when they run out of money.

When your business enters a crisis period, the 13-Week Rolling Cash Flow Forecast is your tool to keep the doors open.

It's a simple but powerful accounting exercise that gets you **hands-on with your financial health.**

Why 13 weeks?

If your business is in trouble, monthly or quarterly cash flow projections are too general.

13 weeks is a short enough time to be precise. You don't have to be pulling numbers out of the air. Your estimates will be accurate enough to be useful.

And it's long enough to see your problems while you still have time to fix them.

Can't my accounting software do this?

Probably it could. But a lot of accounting tools have either dirty or incomplete data.

There's also something visceral about entering these numbers yourself. Touching your data is touching your business.

So: your bank account is nearly empty.

Now is when you earn your keep as CEO.

Your job is to stretch your cash. That might mean:

- Delaying payments
- Renegotiating with vendors
- Expanding your borrowing
- Raising more cash
- Getting paid early

You're buying time to fix the problems that got you in this mess!

Start by download the [spreadsheet here](#).

Then read on for a guided tour.

	A	B	C	D	E	F
1						
2		13-Week Cash Flow Forecast	1	Actual		
3			2023-05-08	2023-05-15	2023-05-22	2023-05-29
4		Beginning Cash Balance	10,000	8,400	8,615	7,717
5	2					
6		Cash Inflows:				
7		Accounts Receivable Collections	\$ 5,000	\$ 800	\$ -	\$ -
8		Other Cash Generating Income Items	-	-	-	-
9		Line of Credit Advances	2,000			
10		Total Cash Inflows:	7,000	800	-	-
11						

1. In cell C3, enter this Monday's date.

The next twelve weeks will automatically update.

2. Fill in your current cash, and the cash coming in this week.

That's row 4 (current cash available in your accounts), and rows 7-9 (how much cash we will collect this week).

Download the [13-Week Rolling Cash Flow Forecast here](#).

12	Cash Outflows:				
13	Salaries & wages (operations)	(300)	(585)	-	-
14	Salaries & wages (sales + admin)	(400)	-	-	-
15	Commissions (sales)	(500)	-	-	-
16	Rent	(2,000)	-	-	-
17	Utilities	(100)	-	-	-
18	Telecommunications	(300)	-	-	(589)
19	Office supplies	(400)	-	-	-
20	Repairs and maintenance	(500)	-	-	-
21	3 Vehicle expenses/Freight	(100)	-	(898)	-
22	Legal and accounting	(2,000)	-	-	-
23	Bank fees	(1,500)	-	-	-
24	Other 1	-	-	-	-
25	Other 2	-	-	-	-
26	Other 3	-	-	-	-
27	Other 4	-	-	-	-
28	Taxes Payable	(500)	-	-	-
29	Loans Payable (capital + interests)	-	-	-	-
30	Distributions/Dividends	-	-	-	-
31	Total Cash Outflows:	(8,600)	(585)	(898)	(589)

3. Fill in your expenses.

List the cash that's going out from operations. This list covers a lot of the standard expenses, but account for your unique expenses on the "Other" rows.

32					
33	4 Net Weekly Cash Increase/(Decrease)	\$ (1,600)	\$ 215	\$ (898)	\$ (589)
34	Projected Ending Cash Balance	\$ 8,400	\$ 8,615	\$ 7,717	\$ 7,128

4. Check your ending cash position.

The spreadsheet will automatically calculate your end-of-week position. Of course, you want your cash to stay above zero for the next week.

Download the [13-Week Rolling Cash Flow Forecast here](#).

36					
37		Accounts Receivable Beginning Balance	15,000	17,500	17,500
38	5	New Invoices	2,500		
39		Estimated Collection of Invoices	-		
40		Ending Accounts Receivable Balance	17,500	17,500	17,500
41					
42		Accounts Payable Beginning Balance	20,000	20,000	20,000
43	6	New Invoices	5,000		
44		Invoices Paid Out	(5,000)		
45		Ending Accounts Payable Balance	20,000	20,000	20,000
46					

5. Accounts receivable and 6. Accounts payable

Receivable = money owed to us (like suppliers).
Payable = money we owe (like vendors).

These are often on “terms”, like net-30, so we want to forecast when they’ll be paid.

Enter current ones and new ones, and slot them in where they’re due.

That’s it. Keep this up to date on a weekly basis.

Stay in touch with the numbers that matter.

Download the [13-Week Rolling Cash Flow Forecast here](#).

For more tools, tactics, and frameworks like this, check out:



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Still have questions?

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