

13-Week Cash Flow Forecast

List each invoice, bill and recurring payment once, with its date. The Forecast sheet puts every amount in the week the cash really moves and warns you before a week dips below your minimum cash buffer.

13-week cash forecast

Every amount comes from Recurring, Receivables and Payables. Change the Week 1 date and bank balance on Settings each week to roll it forward.

Week 1 starts	Oct 19, 2026	Week 13 ends	Jan 17, 2027 Stress test in use
Opening bank balance	21,500.00	Closing balance, Week 13	5,260.00 No (normal view)
Minimum cash buffer	8,000.00	Cash in, 13 weeks	56,730.00
Lowest closing balance	5,260.00	Cash out, 13 weeks	72,970.00
Lowest balance is in week	13	Jan 11 Overdue invoices counted in Week 1 (open)	4,800.00
First week below the buffer	13	Jan 11 Overdue bills counted in Week 1 (open)	720.00
First week below zero	None	Invoices due after Week 13 (open)	13,700.00
Weeks below the buffer	1	Bills due after Week 13 (open)	690.00
Rows to fix (not counted)	0	Left out: doubtful invoices + bills on hold	2,380.00

Week	1	2	3	4	5	6	7	8	9	10	11	12	13	13 weeks
Week starts	Oct 19	Oct 26	Nov 2	Nov 9	Nov 16	Nov 23	Nov 30	Dec 7	Dec 14	Dec 21	Dec 28	Jan 4	Jan 11	
Opening balance	21,500.00	25,430.00	19,590.00	14,340.00	18,230.00	25,930.00	23,960.00	17,230.00	15,280.00	12,130.00	14,500.00	8,510.00	15,060.00	21,500.00
CASH IN														
Client payments	8,700.00	880.00		5,150.00	13,000.00				1,750.00	3,400.00	2,200.00	6,100.00		41,180.00
Retainers	900.00	1,500.00			900.00		1,500.00		900.00		1,500.00			7,200.00
Shop sales	450.00	450.00	450.00	450.00	450.00	450.00		450.00	450.00	450.00	450.00	450.00	450.00	5,850.00
Other income							2,500.00							2,500.00
Owner / loan funding														
Other / unlisted (in)														
Total cash in	10,050.00	2,830.00	450.00	5,600.00	14,350.00	450.00	4,450.00	450.00	3,100.00	3,850.00	4,150.00	6,550.00	450.00	56,730.00
CASH OUT														
Payroll	5,400.00		5,400.00		5,400.00		5,400.00		5,400.00		5,400.00		5,400.00	37,800.00
Contractors		1,100.00			950.00		1,100.00			1,100.00				4,250.00
Rent & utilities		2,490.00				380.00	2,100.00			380.00	2,100.00			7,440.00
Software		640.00				640.00	420.00				640.00			2,340.00
Taxes		1,450.00												
Loan repayments				850.00					850.00				4,000.00	5,450.00
Insurance							960.00						850.00	2,550.00
Marketing			300.00	300.00	300.00	300.00	300.00							960.00
Equipment				560.00										1,500.00
Owner draw		2,000.00						2,400.00						2,960.00
Supplies	720.00	1,000.00									2,000.00			6,000.00
Other / unlisted (out)														1,720.00
Total cash out	6,120.00	8,670.00	5,700.00	1,715.00	6,850.00	2,420.00	11,180.00	2,400.00	6,250.00	1,480.00	10,140.00	0.00	10,250.00	72,970.00
Net cash flow	3,930.00	-6,840.00	-5,250.00	3,885.00	7,700.00	-1,970.00	-4,730.00	-1,950.00	-3,150.00	2,370.00	-5,990.00	6,550.00	-9,800.00	-16,240.00
Closing balance	25,430.00	19,590.00	14,340.00	18,230.00	25,930.00	23,960.00	17,230.00	15,280.00	12,130.00	14,500.00	8,510.00	15,060.00	5,260.00	5,260.00
Minimum buffer	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	
Headroom over buffer	17,430.00	11,590.00	6,340.00	10,230.00	17,930.00	15,960.00	9,230.00	7,280.00	4,130.00	6,500.00	510.00	7,060.00	-2,740.00	
Alert	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	Low	

What's in the file

Sheet	What you do there
Start Here	Short instructions, status words, limits and license.
Forecast	Read only. Summary (lowest balance, first week below the buffer or zero), the 13-week grid by category, and a chart.
Settings	Week 1 date, bank balance, minimum buffer, default terms and days late, stress test, and your category names.
Recurring	Payroll, rent, loan payments, retainers, weekly sales: amount, frequency, first date, optional end date.
Customers	How many days late each customer usually pays (negative = early).
Receivables	Open invoices: invoice date and terms, or the date the customer promised.
Payables	Bills: due date, or the date you plan to pay. Put a disputed bill on hold.

Yellow cells are inputs. Grey cells calculate. The sheets are protected with **no password** so a formula isn't overwritten by accident (Tools > Protect Sheet to switch it off).

Two files are included: one with a fictional example business so you can see how it works, and a **blank** copy with the same formulas and starter categories.

Set it up (about 10 minutes)

1. **Settings.** Type the date Week 1 starts (leave it blank to use the Monday of the current week), today's bank balance, and the minimum cash you never want to go below.
2. **Categories.** Keep or rename up to 8 money-in and 12 money-out categories. Each becomes a row on the Forecast.
3. **Recurring.** One row per repeating item: In or Out, category, amount, frequency, first date, and an end date if it stops.
4. **Customers.** Typical days late per customer. Anyone not listed uses the default on Settings.
5. **Receivables and Payables.** Add every open invoice and bill.
6. **Forecast.** Read the summary and the alert row. Then fix any rows the summary says weren't counted.

Every week (about 15 minutes): change the Week 1 date to the new Monday and type the new bank balance. Fill in *Received so far* and *Paid so far*, add new invoices and bills, and look at the Status column. You never shift columns by hand. Recurring dates that have passed simply fall out of the window, and open invoices or bills whose date has passed are counted in Week 1 as overdue.

How each amount finds its week

Recurring items

- **Weekly, every 2 weeks, every 4 weeks:** counted every 7, 14 or 28 days from the first date. A week can contain more than one, so months with three pay runs show up naturally.
- **Monthly, every 2 months, quarterly, twice a year, yearly:** the same day of the month as the first date. If that day doesn't exist (31st, or Feb 29), the last day of the month is used, and it doesn't drift: a 31st item is back on the 31st in months that have one.
- **Once:** counted in the week of its date.
- An **end date** stops the item after that day. Dates before Week 1 are treated as already paid.

Invoices (Receivables)

Expected date = promised date if you typed one, otherwise invoice date + terms + the customer's usual days late. Blank terms use the Settings default. The stress-test delay is then added to every open invoice. Open amount = amount - received so far. The amount counted in the forecast is the open amount × the share you expect to collect (100% normally).

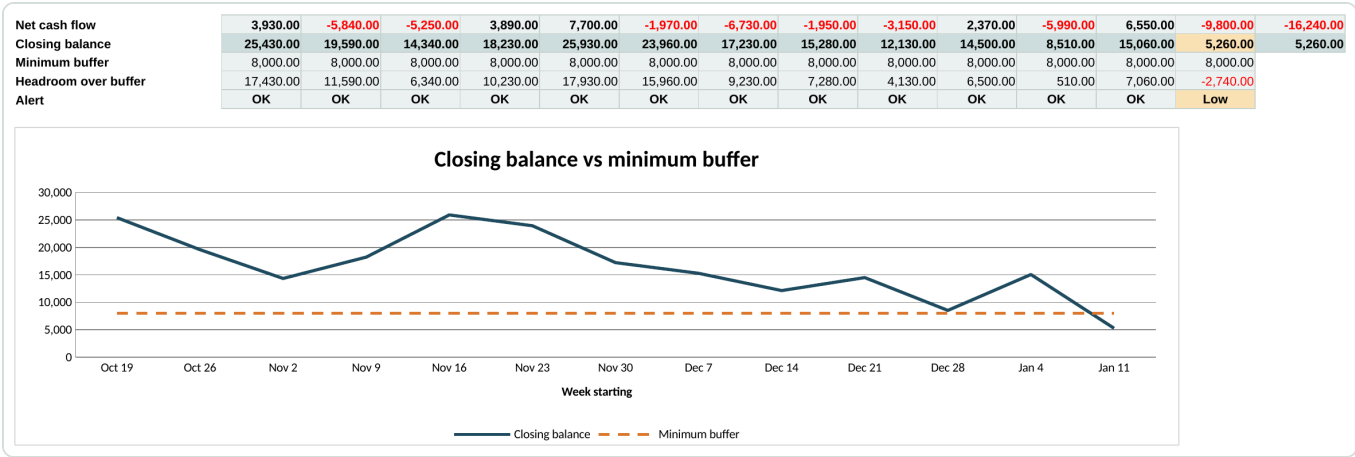
Bills (Payables)

Pay date = planned pay date if you typed one, otherwise the due date. Open amount = amount - paid so far.

Week number

A date in Week 1 (the start date up to 6 days later) is Week 1, and so on up to Week 13, which ends 90 days after the start date. Open items dated before Week 1 are **overdue**: they're counted in Week 1 unless you set "Count overdue open items in Week 1?" to No. Items after Week 13 are listed in the summary but not counted.

Reading the Forecast



- **Opening balance** of Week 1 is your bank balance. Every later week opens with the previous week's closing balance.
- **Closing = opening + total cash in – total cash out.** The row turns amber below your buffer and red below zero. The Alert row says OK, Low or Below 0.
- **Other / unlisted** rows catch anything whose category isn't on Settings, so the totals always add up.
- The summary also shows what was left out on purpose: invoices and bills after Week 13, doubtful invoices and bills on hold.

Stress test

On Settings, try *extra days late* = 14 and *share you expect to collect* = 80%. If you still stay above the buffer, your plan has room. The Forecast shows "Stress test in use" until you set them back to 0 and 100%.

Status and Check words

Word	Meaning
Week n	Counted in that week.
Overdue → Week 1	The date has passed but it's still open, so it's counted in Week 1.
Overdue (left out)	As above, but you switched overdue counting off.
After Week 13	Open, but outside this 13-week window.
Paid	Fully received or paid.
Doubtful / On hold (left out)	You marked it Yes, so it's left out on purpose.
Not counted + "Fix: ..."	A required cell is missing or not a number or date. The Check column says which.
Category not on Settings	Still counted, under Other / unlisted.
Duplicate	On Settings or Customers: the same name appears twice. Rename one.

Limits and honest notes

- 60 recurring items, 40 customers, 300 invoices and 300 bills per file. One currency. Weekends and bank holidays aren't shifted.
- Don't start category or customer names with < > = and avoid * ? ~ in them, because lookups treat those as wildcards.
- **Tested in LibreOffice Calc** (every calculated cell checked against an independent model across 36 test workbooks). Not yet tested in Microsoft Excel, Google Sheets or Apple Numbers. It's a standard .xlsx with no macros.
- It's a planning tool, not accounting, tax or financial advice. The example business and amounts are fictional.

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