Build a 13-Week Cash Forecast

Cash Flow & Treasury | Intermediate | 75-90 minutes (estimate) | Cash-flow basics

Learning outcomes

Find the cash trough before deciding which actions matter. Calculate the result, reconcile it and communicate its limitations.

Method

A direct cash forecast places receipts and payments in the week cash moves, not when revenue or expense is recognized. Opening cash plus receipts less payments equals closing cash; next week opens at that closing amount. Track the minimum balance, because a healthy final week can hide an earlier shortage.

Smaller worked example

Opening cash 10, receipts 5 and payments 12 gives closing cash 3. If the minimum buffer is 4, there is a 1-unit buffer shortfall even though cash remains positive.

Business context and rules

Fictional Delta Services. Weeks 1-13 start 5 October 2026, each covering Monday-Sunday. USD thousands. Opening cash 50; minimum buffer 20. Inputs provide all expected customer receipts and committed operating payments, including payroll, tax and supplier payments; no financing, interest, FX or other flows. No capex is assumed. These are cash timing inputs, not accounting revenue / expense. Do not invent borrowing or move contractual payments without documenting a scenario. Receipts may be delayed; a forecast is not a bank guarantee.

Original synthetic inputs

Input	Value	Unit
Opening cash	50	USD thousands
Minimum cash buffer	20	USD thousands
Week 1 customer cash receipts	20	USD thousands
Week 1 committed operating payments	30	USD thousands
Week 2 customer cash receipts	25	USD thousands
Week 2 committed operating payments	35	USD thousands
Week 3 customer cash receipts	30	USD thousands
Week 3 committed operating payments	35	USD thousands
Week 4 customer cash receipts	20	USD thousands
Week 4 committed operating payments	40	USD thousands
Week 5 customer cash receipts	40	USD thousands
Week 5 committed operating payments	30	USD thousands
Week 6 customer cash receipts	35	USD thousands
Week 6 committed operating payments	35	USD thousands
Week 7 customer cash receipts	25	USD thousands
Week 7 committed operating payments	40	USD thousands
Week 8 customer cash receipts	45	USD thousands
Week 8 committed operating payments	30	USD thousands
Week 9 customer cash receipts	30	USD thousands
Week 9 committed operating payments	35	USD thousands
Week 10 customer cash receipts	40	USD thousands
Week 10 committed operating payments	40	USD thousands
Week 11 customer cash receipts	35	USD thousands
Week 11 committed operating payments	35	USD thousands

Input	Value	Unit
Week 12 customer cash receipts	45	USD thousands
Week 12 committed operating payments	30	USD thousands
Week 13 customer cash receipts	50	USD thousands
Week 13 committed operating payments	40	USD thousands

Required deliverables

Prepare all 13 weeks with opening cash, receipts, payments and closing cash; identify the first buffer breach and minimum. Propose two concrete actions with owner, timing and approval required. Test shifting 10 of week 5 receipts to week 6, preserving total receipts.

Use formulas for derived amounts and preserve source data. Put narrative deliverables in the workbook response area; expand it as needed. Compare amounts within 0.01 of the stated unit and percentages within 0.1 percentage point. No unsupported balancing plugs.