

HIGH-VOLUME

WORKSHEET 1 OF 9

13-Week Cash Forecast Quick-Update

One row per week. Takes 15 minutes on Monday morning. Uses actual historical receipts, not targets.



Complementary worksheet for
Cash Flow Management Essentials
by Ibrahim Anwar

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What This Is For

A rolling 13-week cash forecast built on what actually arrived in the account over the past 12 weeks — not what the sales plan said would arrive. Most SME cash forecasts miss by 30 to 40 percent because they start from revenue targets rather than confirmed historical receipts. This worksheet fixes that input error before it compounds into a spending decision made under false assumptions.

The operator who fills this in every Monday morning acquires something no monthly financial report can deliver: forward visibility with enough lead time to act. When week eight of the forecast shows a projected balance slipping toward zero, there are still eight weeks of options available — none of which require emergency borrowing at unfavorable rates. Without this worksheet running, those eight weeks disappear silently, and the operator only learns there is a problem when it is already a crisis.

Benefits

What you get when you actually run this worksheet on a real situation:

- Converts cash management from reactive to forward-looking — shortfalls are visible weeks before they land.
- Uses real historical receipt data as the baseline, eliminating the optimism bias that causes monthly budget forecasts to miss consistently.
- Three-scenario structure (conservative / moderate / optimistic) lets the operator separate spending decisions from capacity planning decisions.
- Weekly reconciliation builds a pattern-recognition habit — after 8 cycles, the operator knows which weeks their business structurally runs tight.
- Provides the documented projection methodology that Level 3 businesses need when auditors ask how cash projections were built.

Framework To Use

— Three-Scenario Receipts Framework

Separate what is certain from what is likely from what is possible — and only spend against what is certain.

Three Receipt Scenarios — Week-by-Week Logic

Conservative (70% of 12-wk avg)



Spend decisions:
YES

Moderate (12-wk actual avg)



Capacity planning:
YES

Optimistic (sales target)



Upper-bound contracts:
YES

How To Use

Follow these steps in order. Each one builds on the previous.

- 1** Pull the past 12 weeks of actual cash receipts from the business account. Calculate the weekly average. That average is your Moderate baseline — write it at the top of the worksheet.
- 2** Calculate 70% of the Moderate baseline. That is your Conservative baseline. No spending decision that only works under Moderate should be approved without asking whether Conservative would break you.
- 3** Fill in week 1 through week 13 in the date-range column. Start from this coming Monday.
- 4** Enter confirmed outflows for each week: payroll dates, rent dates, vendor invoices with known due dates, loan installments. These are not estimates — only enter outflows you have a document for.
- 5** Enter Conservative and Moderate receipt projections per week. For weeks within the next 30 days, use actual confirmed receivables with due dates. For weeks 5–13, use the historical averages.
- 6** Calculate the projected running balance column by adding receipts and subtracting outflows from the prior week's closing balance.
- 7** Every Monday morning: update last week's actuals, shift the 13-week window forward one week, and re-read weeks 6–10. Any week projecting a balance below your minimum threshold needs a named action this week — not next week.
- 8** After completing three full cycles, compare actuals to projections. If actual receipts consistently track conservative rather than moderate, lower the moderate baseline. A forecast that is always optimistic is a wish list.

Example Use

A wholesale hardware distributor with \$45,000 in average monthly revenue starts the forecast after two years of running only a monthly financial report. The finance manager has noticed that cash feels tighter than the income statement suggests, but cannot pinpoint why.

The finance manager pulls 12 weeks of actual receipts from the bank account. The weekly average is \$10,400. The Conservative baseline is \$7,280 (70%). The Moderate baseline is \$10,400.

Week one of filling in the template reveals the first useful fact: payroll (\$6,800), rent (\$2,200), and three vendor invoices (\$4,100 combined) all fall within the same seven-day window at the start of the month — \$13,100 in confirmed outflows in one week against a \$10,400 moderate receipt projection. That week structurally runs at a deficit every month.

In week six of the 13-week window, the forecast shows that a \$14,000 receivable from the business's largest retail customer is the primary receipt for that period. The sales manager remembers that this customer occasionally pays two to three days late. Under the Conservative scenario, if that receipt slips to week seven instead, the projected balance in week six drops to \$2,400 — below the \$5,000 minimum threshold.

The manager contacts the retail customer in week three (still three weeks out) to confirm the payment schedule. The customer confirms the amount but requests one additional week due to their own month-end cycle. Because the confirmation arrives with four weeks of lead time, the response is to shift a \$3,200 non-urgent stock purchase from week six to week eight. The week-six shortfall disappears without any borrowing, without any vendor relationship damage, and without any emergency pressure. The only ingredient was visibility.

Reflection Prompts

After filling in the worksheet on the previous page, work through these.

1. Conservative = 70% of your 12-week actual receipt average. Moderate = the straight 12-week average. If the projected balance in any week beyond week 6 turns negative under the Moderate scenario, name the one receivable you can accelerate and the one outflow you can defer — before Thursday.
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2. After three full cycles: is actual cash tracking closer to Conservative, Moderate, or Optimistic? If consistently Conservative, revise the Moderate baseline down by 10% and run for another four weeks. A forecast that is always too high is producing false confidence in spending decisions.
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Tips and Traps

TIPS

- Update every Monday before 9am, before any new commitments are made — by Tuesday you are already reacting to the week's events rather than setting its terms.
- Enter confirmed outflows only. Routine payments without invoices yet (weekly delivery costs, recurring service charges) go into a standing 'recurring outflows' row built in week one and carried forward every cycle.
- When a large receivable shifts weeks in the forecast, highlight the cell and add a one-word note ('confirmed', 'at-risk', 'deferred'). Two months later, that annotation tells you which customers you can rely on for forecast accuracy.
- Run the Conservative scenario balance as a separate column. That column is the only one that governs spending decisions on unplanned capital items. Moderate is for operational planning. Optimistic is only for capacity and contract negotiation.
- Share the week-6-through-10 section of the forecast in the Monday management meeting — not the full 13 weeks. Five weeks out is the action window. Everything beyond that is context.

TRAPS

- Using invoiced revenue as the receipt input instead of actual bank deposits. On 45-day terms, this overestimates receipts by 30 to 60 days and produces a forecast that looks fine while cash is already under pressure.
- Treating the Conservative scenario as too pessimistic to be useful. If the business cannot survive the Conservative scenario, it is operating without a cash buffer — that is the real information.
- Skipping the weekly update during busy periods. The weeks an operator skips are statistically the weeks when a payment is late or a large bill arrives unexpectedly — exactly when the forecast is most needed.
- Entering outflows only when they have a physical invoice in hand. Payroll, rent, and regular vendor settlements are certain even before the invoice arrives. Leave them out and the outflow side is systematically underestimated.
- Not adjusting the baseline after three cycles of consistent deviation. A Moderate baseline that is always 15% above actuals will produce spending approvals that reality cannot support.

Appendixes

Appendix A – Historical Receipt Average Calculation

Step 1 – Pull the last 12 weeks of cash receipts from the business account.

(Use actual deposits, not invoiced revenue.)

Step 2 – Sum all 12 weekly receipt figures.

Step 3 – Divide by 12. Result = Moderate baseline per week.

Step 4 – Multiply by 0.70. Result = Conservative baseline per week.

Step 5 – Multiply by 1.25 (or use sales target converted to weekly).

Result = Optimistic baseline per week.

Example:

Weeks 1-12 actual receipts: \$9,800 / \$11,200 / \$10,400 / \$8,600 /
 \$12,100 / \$10,800 / \$9,200 / \$11,400 / \$10,600 / \$9,800 /
 \$11,000 / \$10,800

Sum = \$125,700 | Moderate = \$10,475 | Conservative = \$7,333

Appendix B – Spending Decision Gate

Before approving any unplanned expenditure above your threshold (\$):

Q1. Does the Conservative projected balance for the next 4 weeks remain above minimum threshold after this expenditure? (Y/N)

If YES → approve.

If NO → defer to the following Monday and re-check.

Q2. Is this expenditure a confirmed obligation (contract, penalty clause, statutory requirement)?

If YES → approve and flag in outflows column this week.

If NO → go back to Q1.

Threshold recommendation:

Set at 5-10% of average monthly operating expenses.

Any unplanned payment above that figure requires this two-question gate.

Appendix C – Weekly Reconciliation Row Format

At end of each week, add one reconciliation row:

Week ending date : _____

Conservative proj : \$ _____

Moderate proj : \$ _____

Actual received : \$ _____

Deviation (Act vs Mod): \$ _____ (____%)

Closest scenario : Conservative / Moderate / Optimistic

Note (if >10% dev) : _____

After 4 weeks: which scenario is actual tracking closest to?

After 8 weeks: recalculate baseline if consistently off by >10%.



WHERE THIS WORKSHEET COMES FROM

Cash Flow Management Essentials

Why Profitable Businesses Still Run Out of Money

by Ibrahim Anwar

This worksheet is one of nine in the *Cash Flow Management Essentials* companion worksheet pack. The full pack is grouped into three categories: high-volume worksheets you can run weekly, niche-search worksheets for rare but high-value situations, and specific-case worksheets that walk you through a single concrete scenario.

Every framework, decision filter, and figure used in these worksheets is drawn from the chapters of the source book. The book sets the diagnosis, the worksheets give you the form to act on it.

Read the source book on Google Play Books:

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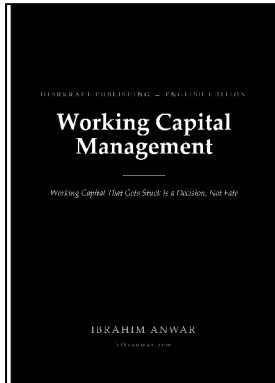
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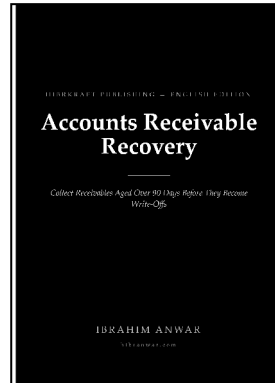


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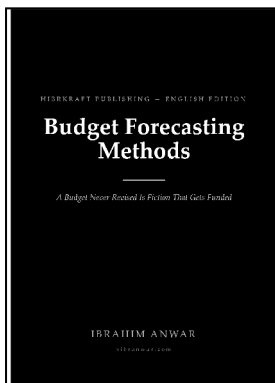


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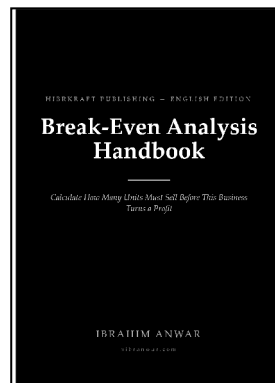


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