

HIGH-VOLUME

WORKSHEET 2 OF 9

Weekly Cash Position Check

Five minutes every Monday before 9am. Flags any position that needs action this week.



Complementary worksheet for
Cash Flow Management Essentials
by Ibrahim Anwar

READ ON GOOGLE PLAY BOOKS >

What This Is For

A five-minute Monday morning discipline that answers one question before the week's decisions are made: is the business's cash position this week strong enough to meet its obligations, and is there anything that needs action before Thursday? Not a monthly review. Not a quarterly report. A five-minute weekly read of seven numbers that tells the operator whether this week is fine or whether it needs intervention before it becomes a problem.

The value is not in any single week's data. After eight consecutive weeks without skipping, the operator has mapped their business's cash rhythm — which weeks structurally run with a buffer and which weeks structurally run tight. That pattern, built from eight actual readings rather than from accounting estimates, is worth more than a full year of monthly financial reports for the purpose of making week-level decisions.

Benefits

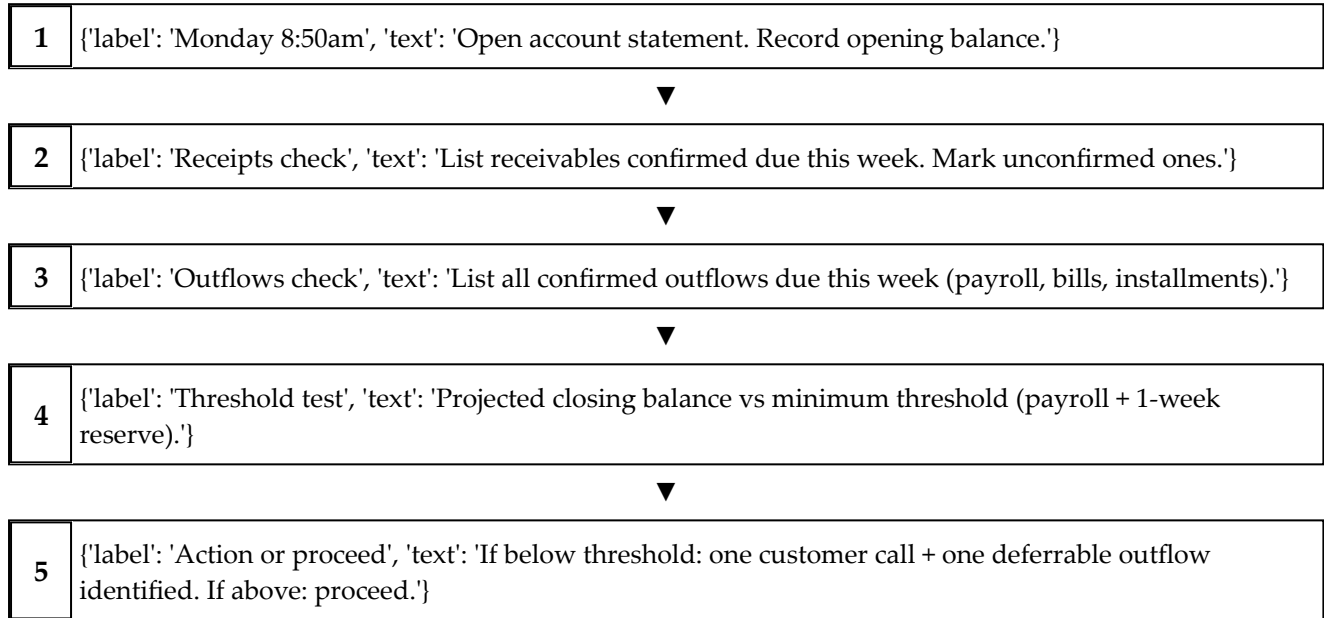
What you get when you actually run this worksheet on a real situation:

- Creates a Monday-morning decision gate before any new spending commitments are made — the week's cash position is known before it is spent.
- Identifies the minimum threshold breach before it happens rather than after, when options are still available.
- Builds eight-week cash rhythm awareness — after eight cycles, the operator can anticipate tight weeks two weeks in advance.
- Surfaces the largest single receivable that is unconfirmed, giving a named target for collection outreach before Thursday.
- Takes five minutes. No accounting software required. Runs from the cash book and the business account statement.

Framework To Use

— Position-Threshold-Action Gate

Every week passes three gates: position is known, threshold is compared, one named action is taken if needed.



How To Use

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

- 1 Every Monday morning, open the business account statement. Record the opening balance in row one of the worksheet.
- 2 List all receivables confirmed due this week — confirmed means the customer has acknowledged the schedule in writing or by verbal confirmation this week. Write the total in row two.
- 3 List all confirmed outflows due this week: payroll, rent, vendor invoices due, loan installments, recurring subscriptions. Write the total in row three.
- 4 Calculate the projected closing balance: opening balance plus receipts minus outflows. Record in row four.
- 5 Compare row four against your minimum threshold balance (payroll amount plus one week of fixed operating costs). Record the threshold in row five. Answer row six: is the projected closing balance above the threshold? Yes or No.
- 6 Identify the largest single receivable due this week. Is it confirmed by the customer? Record the name and amount in row seven.
- 7 If row six is No: before closing the worksheet, write down the name of the one customer to contact today for early confirmation. Then write down the one outflow that can be deferred five days without a penalty clause. Both actions must be taken before Thursday.
- 8 File this row alongside prior weeks. After eight consecutive weeks, read across the rows and circle any week where the projected closing balance was below threshold. Those weeks form your cash rhythm — build a simple bar chart or mark them in a calendar if helpful.

Example Use

A specialty food importer with \$180,000 in monthly revenue has been running the weekly check for six weeks. The owner notices a pattern in the data she did not expect.

The owner's minimum threshold is \$14,000 — payroll of \$11,500 plus one week of fixed costs of \$2,500. After six weeks of Monday readings, the check on week two and week six of every month shows projected closing balances of \$9,800 and \$10,200 — both below threshold.

The pattern is consistent enough that it is not random. She traces it: her two largest retail accounts pay at the end of their month-end cycle, which lands in her account around the 28th to 30th of each month. Her payroll runs on the 15th and the 1st. The 15th payroll is fine — the prior month's end-of-month receipts have cleared. The 1st payroll is tight because the current month's retail receipts have not yet cleared.

This is not a cash crisis. It is a structural timing mismatch that repeats every month. With the cash rhythm now visible from six weeks of data, the response is targeted: she contacts her two retail accounts and asks whether they can move their payment cycle three days earlier — to the 27th instead of the 30th. Both agree, since the change costs them nothing. The threshold breach disappears from the forecast. No loan, no overdraft, no renegotiated terms. Only a timing conversation that only became possible because the rhythm was visible.

The Worksheet

Tear this out, copy it onto a fresh sheet, or fill it in directly.

Weekly Cash Position Check

Five minutes every Monday before 9am. Flags any position that needs action this week.

ITEM	THIS WEEK (\$)	LAST WEEK (\$)	CHANGE (\$)	ACTION NEEDED?
Opening account balance				
Receivables due this week (confirmed)				
Outflows due this week (confirmed)				
Projected closing balance this week				
Minimum threshold balance (payroll + 1-week reserve)				
Balance below threshold? (Y/N)				
Largest single receivable due — confirmed or not?				

Reflection Prompts

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

1. If projected closing balance is below the minimum threshold: name the one customer to contact today for early payment confirmation. Then name the one outflow that can be deferred by 5 days without a penalty clause. Both actions cost nothing and must happen before Thursday — not Friday.
-

2. After 8 consecutive weeks, mark every week where projected closing balance was below threshold. Those weeks form your structural tight spots. A pattern that repeats every month is not a cash problem — it is a timing problem, and timing problems have structural solutions.
-

Tips and Traps

TIPS

- Do this before 9am on Monday, before any new purchase orders or commitments are made for the week. By 10am you are already in reactive mode.
- The minimum threshold is not a round number from intuition — calculate it from actual payroll and one week of fixed costs, then write it down once and do not revise it unless payroll or fixed costs change materially.
- When a large receivable is unconfirmed, call the customer Monday morning before entering the amount as 'confirmed.' Do not enter it as confirmed until you have spoken to them. Unconfirmed amounts belong in a separate line so the check does not mislead.
- Keep the filed weekly rows visible — a running log on one spreadsheet tab, not a new file each week. The value accumulates with eight or more consecutive rows.
- If a week shows a projected surplus well above threshold, note it. Surplus weeks are candidates for advancing a vendor payment early (to build goodwill before requesting extended terms) or placing idle cash in a short-term deposit.

TRAPS

- Entering receivables as confirmed because you expect them, not because the customer has confirmed. This is the single most common reason weekly checks produce false comfort.
- Skipping the check in a week that feels obviously fine. The weeks that feel obviously fine are statistically the weeks where an untracked outflow or an unconfirmed receivable surprise arrives.
- Setting the minimum threshold so low it is never breached. A threshold that never triggers is not a threshold — it is decoration.
- Treating a projected closing balance that is only \$200 above threshold as a pass. It is technically a pass, but it carries no cushion. Note it and name it as a near-miss.
- Doing the check on Tuesday because Monday was busy. By Tuesday, the week's first spending decisions have already been made without the position information.

Appendixes

Appendix A – Minimum Threshold Calculation

Minimum threshold = payroll amount + one week of fixed operating costs.

Components of one week of fixed operating costs:

Rent (monthly ÷ 4.3) : \$ _____
 Loan installments (monthly ÷ 4.3) : \$ _____
 Fixed utilities (monthly ÷ 4.3) : \$ _____
 Other non-discretionary fixed costs : \$ _____

One-week fixed costs subtotal : \$ _____
 Payroll (next cycle amount) : \$ _____

Minimum threshold total : \$ _____

Set this number once. Review it only when payroll or fixed costs change by more than 10%.

Appendix B – Eight-Week Cash Rhythm Summary

After 8 consecutive weeks, complete this summary:

Week 1 closing balance: \$ _____ Above threshold? Y/N
 Week 2 closing balance: \$ _____ Above threshold? Y/N
 Week 3 closing balance: \$ _____ Above threshold? Y/N
 Week 4 closing balance: \$ _____ Above threshold? Y/N
 Week 5 closing balance: \$ _____ Above threshold? Y/N
 Week 6 closing balance: \$ _____ Above threshold? Y/N
 Week 7 closing balance: \$ _____ Above threshold? Y/N
 Week 8 closing balance: \$ _____ Above threshold? Y/N

Weeks below threshold: ___ out of 8

Recurring tight weeks (same position in the month): _____

Structural cause identified: _____

Named action to address the structural cause: _____



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:

<https://play.google.com/store/books/details?id=q0bXEQAAQBAJ>

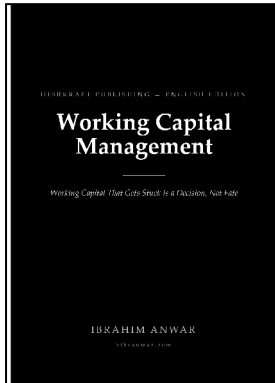
OPEN ON GOOGLE PLAY >

PT Hibrkraft Kreasi Indonesia · Cileungsi, Bogor · hibrantwar.com

CONTINUE THE SERIES

More from the Operator's Handbook

Each handbook is a 9-worksheet companion pack like this one. Tap any cover to open it on Google Play Books.

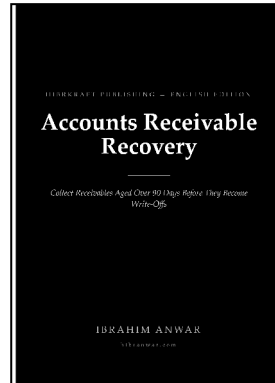


NO. 07 ·
OPERATOR'S
HANDBOOK

Working Capital Management

*Working Capital That Gets
Stuck Is a Decision, Not
Fate*

OPEN ON GOOGLE
PLAY >

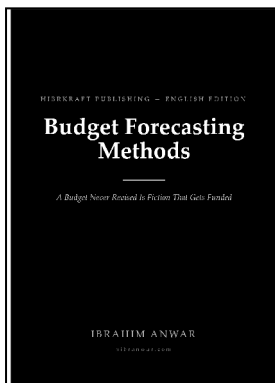


NO. 14 ·
OPERATOR'S
HANDBOOK

Accounts Receivable Recovery

*Collect Receivables Aged
Over 90 Days Before They
Become Write-Offs*

OPEN ON GOOGLE
PLAY >

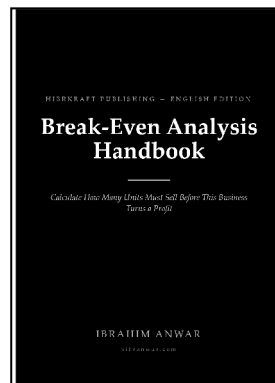


NO. 10 ·
OPERATOR'S
HANDBOOK

Budget Forecasting Methods

*A Budget Never Revised Is
Fiction That Gets Funded*

OPEN ON GOOGLE
PLAY >



NO. 11 ·
OPERATOR'S
HANDBOOK

Break-Even Analysis Handbook

*Calculate How Many Units
Must Sell Before This
Business Turns a Profit*

OPEN ON GOOGLE
PLAY >

Operator's Handbook · PT Hibrkraft Kreasi Indonesia · hibranwar.com