13-Week Cash Flow Forecast

Business:
Starting cash in the bank:
Minimum cash to keep (your buffer):
First week starts on:

Printable version: fill it in with a pencil. The Excel and Google Sheets versions do the math for you.
Fill in by hand: ending cash = starting cash + total in - total out.

Week	Wk 1	Wk 2	Wk 3	Wk 4	Wk 5	Wk 6	Wk 7	Wk 8	Wk 9	Wk 10	Wk 11	Wk 12	Wk 13	Total
Week starting														
Starting cash														
CASH IN (when the money reaches your bank)														
Customer payments (jobs paid)														
Deposits received														
Other cash in														
Total cash in														
CASH OUT (when the money leaves your bank)														
Materials and supplies														
Fuel and vehicle														
Tools and equipment														
Phone, software and insurance														
Rent or storage														
Loan payments														
Taxes set aside														
Owner pay														
Other														
Total cash out														
Net cash flow (in - out)														
ENDING CASH														
Status														

How it works: each period's ending cash becomes the next period's starting cash.
Record money when it actually reaches (or leaves) your bank, not when you send or receive an invoice.
Ending cash turns red when it drops below your buffer. Act early: chase late invoices, ask for deposits or move a purchase.
Keep it rolling: when a week or month ends, replace the forecast with what really happened and add a new period at the end.
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12-Month Cash Flow Forecast

Business:
Starting cash in the bank:
Minimum cash to keep (your buffer):

Printable version: fill it in with a pencil. The Excel and Google Sheets versions do the math for you.
Fill in by hand: ending cash = starting cash + total in - total out.

Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Starting cash													
CASH IN (when the money reaches your bank)													
Customer payments (jobs paid)													
Deposits received													
Other cash in													
Total cash in													
CASH OUT (when the money leaves your bank)													
Materials and supplies													
Fuel and vehicle													
Tools and equipment													
Phone, software and insurance													
Rent or storage													
Loan payments													
Taxes set aside													
Owner pay													
Other													
Total cash out													
Net cash flow (in - out)													
ENDING CASH													
Status													

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