

See the tight week coming while there's still time to fix it.

A week-by-week cash forecast built from your own QuickBooks numbers. It shows which week cash runs short and by how much, while you still have weeks to act.

What you get

A 13-week forecast

For every week: the cash you start with, what's likely to come in, what has to go out, and what's left at the end.

A floor you set

Pick the least cash you want in the bank. Any week that ends below it turns red, and the sheet shows how big the gap is.

A working-capital health check

How many days your cash sits in unpaid invoices, inventory and vendor bills, plus the two ratios a lender looks at first.

What the forecast counts

Money coming in

- Invoices customers already owe, grouped by age. Newer invoices are expected sooner and in full. Older ones are spread over later weeks and only partly counted. For invoices more than 90 days old, the default is 30 percent.
- New sales, starting after your normal collection time. If customers take about six weeks to pay, new sales show up as cash from week 7.
- One-off items you add, like an equipment sale or a tax refund.

Money going out

- Vendor bills you already owe, oldest first.
- New purchases, on your usual payment timing.
- Payroll on your real pay dates, weekly or every two weeks.
- Loan and lease payments on their due dates.
- Rent, utilities and the rest of your regular overhead.
- One-off items like estimated tax payments or owner draws.

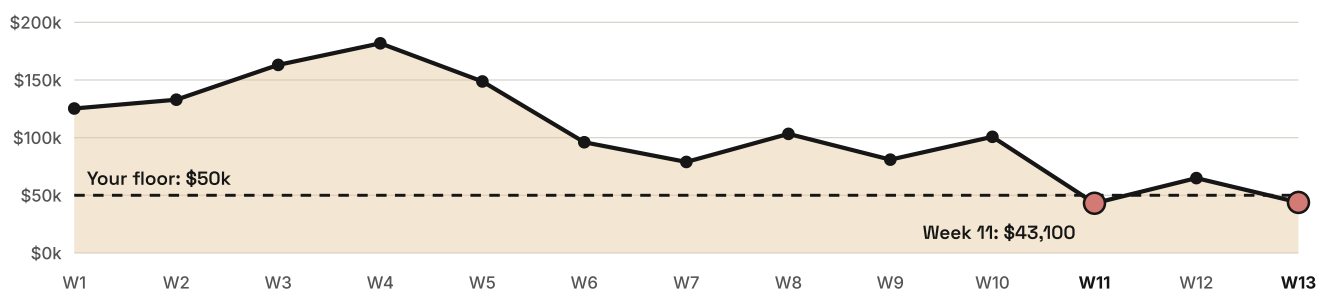
You can change every assumption: the collection percentages, the timing, the floor.

A worked example

Harbor Lane Supply is a fictional distributor we use for the sample file.

It starts with \$168,000 in the bank. The forecast shows cash dipping under the \$50,000 floor in week 11, to \$43,100, after a \$38,000 estimated tax payment. It goes under again in week 13. The shortfall is \$6,900.

That gives the owner ten weeks to close the gap. Collecting a couple of the oldest invoices would cover it. So would moving one inventory order back a week.



Your working-capital health check

Cash conversion cycle: how long each dollar is tied up

Days in inventory + days to collect – days you take to pay vendors = days your own cash has to cover.

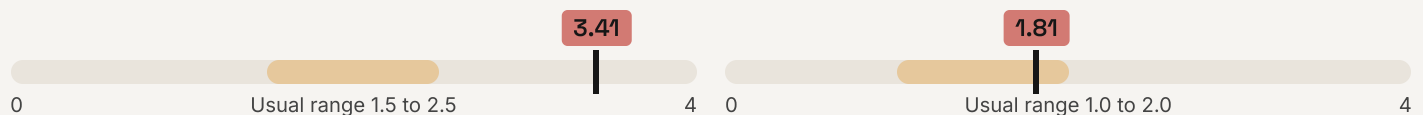
70 days in inventory	+	40 days to collect	–	35 days to pay vendors	=	75 days for Harbor Lane
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Each day has a dollar value. For Harbor Lane, collecting one day faster frees about \$13,000 of cash. Holding one day less inventory frees about \$8,450, and so does paying vendors one day later.

Two ratios lenders check first

Current ratio (short-term assets ÷ short-term bills). Harbor Lane: 3.41. The usual comfort range is 1.5 to 2.5, so 3.41 can mean cash is parked in inventory that could be working.

Quick ratio (cash and receivables ÷ short-term bills, leaving out inventory). Harbor Lane: 1.81, inside the usual 1.0 to 2.0 range.



You'll also see how much of what customers owe you is more than 60 days old (8.7 percent for Harbor Lane) and the same figure for what you owe vendors (3.0 percent).

These ranges are common rules of thumb. Your industry and your lender may use different ones.

How the weekly update works

- 1 We pull four reports from QuickBooks Online:** receivables aging, payables aging, profit and loss, and balance sheet.
- 2 The forecast tool only reads.** It can request those four reports and nothing else. It's built to refuse any attempt to change your books.
- 3 Your assumptions carry over.** Pay dates, loan payments and one-off items stay put from week to week, so the weekly update only swaps in fresh numbers.
- 4 We go over the red weeks with you and agree on which fix to make first.**

What's in the workbook

- How To Use** The weekly routine.
- Inputs** Your balances, aging buckets and assumptions. Every number you can type over is in blue.
- 13-Week Forecast** The week-by-week table and the chart.
- Working Capital** The cycle, both ratios and the aging percentages.
- Data Log** Which company file and date the numbers came from, and how many changes were written back to QuickBooks: zero.

See your own 13 weeks

Email us to set up a walkthrough. We'll build the first forecast from your QuickBooks file and go through it with you.

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