

Payroll — employees	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Payroll — contractors	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Payroll taxes	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Rent / lease	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
COGS / inventory purchases	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Marketing / advertising	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Software / subscriptions	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Insurance	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Utilities	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Professional services (legal, CPA)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Loan / LOC payments	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Estimated tax payments	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Equipment / capital purchases	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Travel / meals	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Owner draw / distribution	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Other disbursements	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
TOTAL DISBURSEMENTS	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
NET CASH FLOW	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
CLOSING BALANCE	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

Formula Reference

If building in a spreadsheet:

- **Total Receipts** = SUM of all receipt line items for the week
- **Total Disbursements** = SUM of all disbursement line items for the week
- **Net Cash Flow** = Total Receipts - Total Disbursements
- **Closing Balance** = Opening Balance + Net Cash Flow
- **Next Week Opening Balance** = This Week Closing Balance

Part 2: Scenario Tabs

Duplicate the forecast grid above for each scenario. Change only the revenue/receipt assumptions.

Base Case (Your Operating Plan)

- Revenue forecast at 80% of expected (the 80% rule)
- All known expenses included
- Payment timing based on actual client history
- This is the plan you manage against

Best Case (+25% Revenue)

- All base case receipts × 1.25
- Add any known upside (deals likely to close, seasonal bump)
- Note: some expenses may increase with volume (COGS, contractor payments)
- Purpose: know what you'd invest in if things go well

Worst Case (-35% Revenue)

- All base case receipts × 0.65
- Fixed expenses unchanged (rent, insurance, existing payroll)
- Variable expenses reduced proportionally
- Purpose: know exactly when cash runs out and what you'd cut

Scenario Comparison Summary

Metric	Base Case	Best Case	Worst Case
Total 13-week receipts	\$	\$	\$
Total 13-week disbursements	\$	\$	\$
Lowest weekly closing balance	\$(Wk __)	\$(Wk __)	\$(Wk __)
Weeks with negative cash flow	—	—	—
End of period closing balance	\$	\$	\$

Part 3: Cash Gap Action Plan

Fill this out once and keep it updated. When your forecast triggers a threshold, you already know what to do.

Cash Reserve Thresholds

Level	Cash Balance	Status	Action
Green	Above \$ _____	Healthy	Normal operations. Continue investing per plan.
Yellow	\$ _____ to \$ _____	Watch	Tighten AR follow-up. Review discretionary spend. Weekly forecast review (mandatory).
Orange	\$ _____ to \$ _____	Act	Activate receivables acceleration. Pause non-essential spending. Negotiate vendor terms. Alert owner/CFO.
Red	Below \$ _____	Critical	Draw on line of credit. Reduce owner compensation. Defer all non-critical payments. Implement emergency cost cuts.

Immediate Actions by Trigger Level

YELLOW — Cash Below \$ _____ :

- Review all outstanding invoices — follow up on anything overdue
- Offer 2/10 Net 30 early payment discount to largest outstanding invoices

Pause any discretionary spending approvals above \$ _____

Increase forecast update frequency to 2x/week

ORANGE — Cash Below \$ _____:

Contact top 3 clients with outstanding invoices — direct call, not email

Request extended terms from top 3 vendors: _____, _____, _____

Freeze all new discretionary spending

Pause planned hires

Cancel/pause non-essential subscriptions (list: _____)

Defer equipment purchases

Review and reduce marketing spend to essentials only

RED — Cash Below \$ _____:

Draw \$ _____ from line of credit (LOC info: _____)

Reduce owner draw from \$ _____ to \$ _____ per month

Contact landlord about payment plan: _____

Implement 30-day payment pause for non-critical vendors

Explore invoice factoring for receivables over \$ _____

If ongoing: begin structural cost reduction (renegotiate contracts, reduce hours, evaluate headcount)

Emergency Contact List

Role	Name	Contact	Notes
CPA / Accountant			
Banker / LOC contact			
Business attorney			
Key client AR contacts			
Key vendor AP contacts			
Financial advisor			

Part 4: Weekly Update Checklist

Complete every Monday morning. Target: 20 minutes.

Update Actuals (Minutes 1-5)

Record last week's actual receipts (replace projections with real numbers)

Record last week's actual disbursements

Note variances: where was the forecast off and why?

Review This Week (Minutes 5-10)

Confirm expected receipts for this week (check AR aging, expected payments)

Confirm expected disbursements (payroll date, bills due, any one-time payments)

- Any new information? (Client confirmed payment, vendor invoice arrived, unexpected cost)

Look Ahead 4 Weeks (Minutes 10-15)

- Scan Weeks 2-5 for closing balance low points
- Any week below Yellow threshold? Flag it.
- Any large one-time payments approaching? (Tax, insurance, annual renewal)

Extend the Forecast (Minutes 15-20)

- Drop the completed week
- Add a new Week 13 at the end
- Adjust any forward projections based on new info
- Check: is the forecast still aligned with base case assumptions?

Forecast Health Check

- Lowest closing balance in next 13 weeks: \$ _____ (Week __)
- Current threshold level: Green / Yellow / Orange / Red
- Actions needed? Yes / No
- If yes, which actions from the plan above? _____

How to Set This Up

In a Spreadsheet (Google Sheets / Excel)

- Create the grid from Part 1 across 15 columns (labels + 13 weeks + totals)
- Enter formulas for totals, net cash flow, and closing balance
- Link closing balance → next week's opening balance
- Duplicate the sheet for Base, Best, and Worst scenarios
- Create a summary tab with the comparison from Part 2
- Color-code closing balance cells: green/yellow/orange/red based on your thresholds

In a Forecasting Tool

Most tools (Float, Pulse, Dryrun, Holdings cash flow tool) provide this structure automatically. Import this template's categories as your chart of accounts and the tool handles the math.


On Paper

Print Part 1 and Part 4. Fill in by hand. Replace the sheet every 13 weeks. Keep completed sheets for reference (your forecast accuracy improves over time when you can see patterns in your misses).

Key Principles

- **Update weekly without fail.** A stale forecast is a false sense of security.
 - **Be conservative on receipts.** Use the 80% rule for uncertain revenue.
 - **Be precise on disbursements.** You know what you owe — put it in the right week.
 - **Act early.** If the forecast shows Orange in 4 weeks, start Yellow actions now.
 - **Track accuracy.** Compare projections to actuals. Over time, your forecasts get sharper.
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This template is for planning purposes and does not constitute financial advice. Consult a CPA or financial advisor for guidance specific to your situation.

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