ROUTE MAP NO. 007 · ESSENTIALS · CASH FLOW

How do I make a 13-week cash flow forecast?

8 stops | Method and worked example | Approved by Clive Angel, 30 years in finance

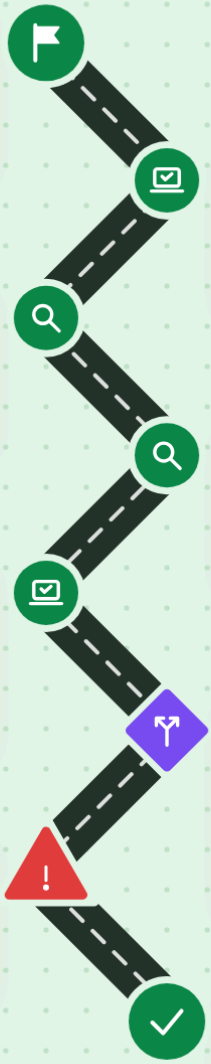
Zero2CFO

ROUTE MAP No. 007
ESSENTIALS · CASH FLOW

How do I make a 13-week cash flow forecast?

List weekly receipts and payments for 13 weeks, then read the closing cash each week.

8 stops | Method and worked example | Approved by Clive Angel



01 Pick your opening cash

Use the cash in the bank today, not profit. That figure opens week 1.

Source 1

02 Draw 13 week columns

One column per week. Keep receipts in the top half and payments underneath.

Source 2

03 List expected receipts

Sales you will collect, VAT refunds and any other cash coming in that week.

Source 2

04 List expected payments

Wages, rent, suppliers, tax and any other cash going out that week.

Source 2

05 Close each week

Opening cash plus receipts, then minus payments. That closing figure opens the next week.

Source 1

06 Any week below zero?

Does any closing cash go below zero?

Yes — Move receipts earlier or cut payments.

No — Keep watching weekly.

Source 1

07 Update every week

Replace forecasts with actuals each Friday, then roll a new week onto the end.

Source 2

08 13 weeks in view

You can see cash dips before they hit. Share the grid with your accountant if you need help.

KEY: Start here | Check this | Decide | Online service | Watch out | Done

SOURCES checked 9 Nov 2026

1. Method: Closing cash equals opening plus receipts minus payments
2. Method: 13-week grid: one column per week, receipts above payments

zero2cfo.com/essentials/13-week-cash-flow

General information, not personal advice. Check the source before you act.

A 13-week cash flow forecast is a weekly grid of cash in and cash out. Closing cash each week equals opening cash plus receipts minus payments. This page is a worked method, not tax advice.

The route, stop by stop

01 Pick your opening cash

Use the cash in the bank today, not profit. That figure opens week 1.

Source 1

02 Draw 13 week columns

One column per week. Keep receipts in the top half and payments underneath.

Source 2

03 List expected receipts

Sales you will collect, VAT refunds and any other cash coming in that week.

Source 2

04 List expected payments

Wages, rent, suppliers, tax and any other cash going out that week.

Source 2

05 Close each week

Opening cash plus receipts, then minus payments. That closing figure opens the next week.

Source 1

06 Any week below zero?

Does any closing cash go below zero?

Yes Move receipts earlier or cut payments.

No Keep watching weekly.

Source 1

07 Update every week

Replace forecasts with actuals each Friday, then roll a new week onto the end.

Source 2

08 13 weeks in view

You can see cash dips before they hit. Share the grid with your accountant if you need help.

The formula

Closing cash equals opening cash plus receipts minus payments. The closing figure for week 1 becomes the opening figure for week 2.

How to build it

Make 13 columns, one per week. List named receipts at the top of each column and named payments underneath. Total each side, then apply the formula.

Reading the result

If any week closes below zero, move receipts forward, delay payments you can delay, or arrange finance before that week arrives. Update the grid every week with actuals.

Common questions

Is this the same as a profit forecast?

No. It tracks cash in the bank, not profit.

How often do I update it?

Every week. Replace forecasts with actuals and add a new week at the end.

Do I need software?

A spreadsheet is enough. Name every line so you can see what drives each total.

Is this tax advice?

No. It is a worked method checked on 9 November 2026. Use your own figures.

Where the rules and methods come from

1. **How it's worked out:** Closing cash equals opening plus receipts minus payments
   Worked example: Week 1 opens at £12,000. Receipts £8,000. Payments £9,500. Closing cash is £10,500, which opens week 2.
2. **How it's worked out:** 13-week grid: one column per week, receipts above payments
   Worked example: Make 13 weekly columns. In each column list named receipts (sales, VAT refunds) then named payments (wages, rent, tax). Totals feed the closing cash formula.

This map is general information, not personal advice. Rules and rates change, so check the sources before you act. If your situation is tricky, talk to your accountant.

---

zero2cfo.com

Route Maps are general information for business owners, not personal advice. Rules change, so check the source before you act.

Zero2CFO is a trading name of AgenticCFO Ltd, registered in England and Wales, company number 17534001. Registered office: 71-75 Shelton Street, Covent Garden, London WC2H 9JQ.