

13-week cash flow look-ahead

Write in the money you expect in and out, in the week it reaches or leaves the bank. The Excel version adds it all up for you.

Business		Prepared by	
Bank balance at the start of week 1		Lowest balance you want to keep	

	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	13 weeks
Week starting														
Money in														
Payments on applications														
Retention released														
Other money in														
Total money in														
Money out														
Wages, your own workforce														
Subcontractors														
Materials and suppliers														
Plant and equipment hire														
Office salaries														
PAYE, NI and CIS to HMRC														
VAT to HMRC														
Rent, insurance and overheads														
Loan and finance repayments														
Other money out														
Total money out														
Bank balance														
Balance at the start of the week														
Money in less money out														
Balance at the end of the week														
Below your minimum? Tick the week														

Receipts: when each application will be paid

One line per application. The 7 and 17 days filled in are the Scheme for Construction Contracts' defaults, which apply only where your contract has no payment terms of its own. Change them to match your contract. If a payment is overdue, put the date you now expect it.

Project	End of the valuation period, or the date you applied	Amount you expect to be certified (£)	Retention (%)	Retention held (£)	Other deductions (£)	Net to receive (£)	Days from period end to due date	Days from due date to final date for payment	Expected payment date	Week of the look-ahead

How to use it

1. On the 13 weeks tab, put in the Monday your first week starts, today's bank balance and the lowest balance you want to keep.
2. On the Receipts tab, add a line for each application or valuation you expect to be paid in the next 13 weeks.
3. Set the payment days for each line from that contract's payment terms.
4. Back on the 13 weeks tab, fill in retention you expect back, other money in, and every payment going out, in the week it leaves the bank.
5. Look at the bottom rows. Any week below your minimum is flagged.
6. Update it every Monday: roll the dates forward, put in what actually happened and check what's changed.