No. 04

Cash Flow Planner

Know, every Monday, how much cash you will have in each of the next 13 weeks — and act early on any week that falls below your safety buffer.

Built for: Owners, controllers and GMs of restaurants, hotels and small multi-site businesses.

What is included

File	Format	Use
Cash-Flow-Workbook-Blank.xlsx	Excel	Start here: formatted, formula-ready workbook for your own data.
Cash-Flow-Workbook-Sample.xlsx	Excel	Same model filled with fictional sample data.
Cash-Flow-Planner.html	Interactive dashboard	Optional: opens in Chrome, Edge or Safari on a computer or tablet. Runs without internet; data stays in that browser.
cash-flow-planner-guide.pdf	PDF	This guide.
LICENSE.txt, START-HERE.txt	Text	License terms and quick start.

Quick start

1. **Start with Excel.** Open **Cash-Flow-Workbook-Blank.xlsx** and enter your own data in the blue cells; every other cell calculates. The **-Sample** workbook shows a filled-in example.
2. **Use Google Sheets?** In Google Drive choose New › File upload, then open the workbook with Google Sheets. Formulas carry over; charts may need restyling.
3. **Optional interactive dashboard:** open **Cash-Flow-Planner.html** in Chrome, Edge or Safari on a computer or tablet. It runs offline and opens with fictional sample data — choose **Start blank** when you are ready.
4. The dashboard saves entries only in that browser on that device. Use **Save backup** regularly; **Restore** loads a backup elsewhere.

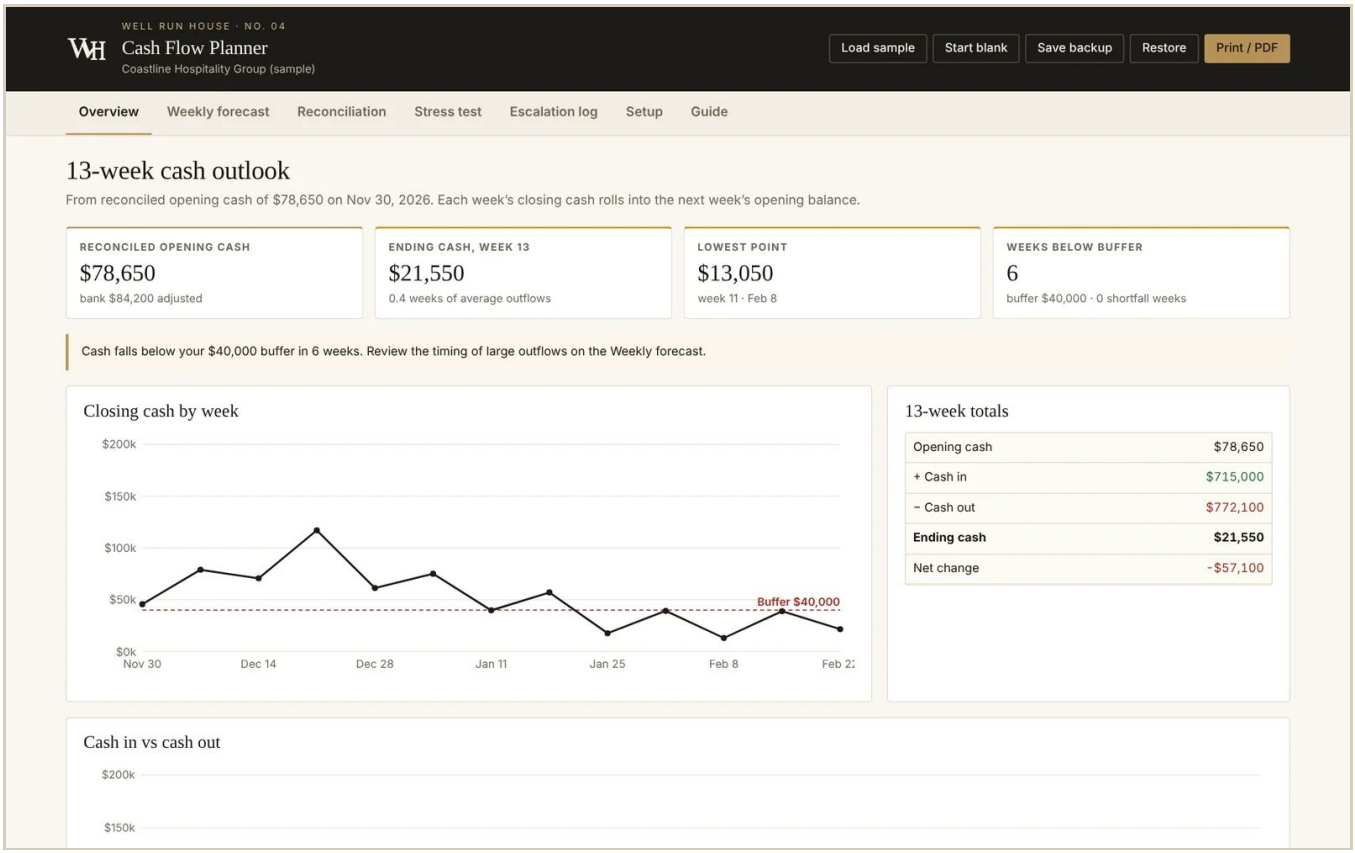
Operating routine

1. **Reconcile opening bank cash**: bank balance plus deposits in transit, minus outstanding checks.
2. **Enter expected collections and outflows** by the week cash actually moves.
3. **Roll closing cash into next week** automatically; roll the forecast forward after each Monday reconciliation.
4. **Stress-test** late collections and cost increases before committing to large payments.
5. **Escalate shortfalls**: log an owner and an action for every week below buffer.

Sample — the full product includes the Excel workbook, interactive dashboard and complete guide

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Two screenshots from the product, taken with its fictional sample data.



Interactive dashboard — 13-week cash outlook

	A	B	C	D	E	F	G	H	I	J	K
1	Week #	Week starting	Collections	Other inflows	Payroll	Suppliers	Other outflows	What drives this week	Opening cash	Closing cash	Status
2	1	2026-11-30	$61,200	$0	$47,800	$27,900	$18,500	Rent both sites; holiday party deposits	$78,650	$45,650	OK
3	2	2026-12-07	$64,800	$0	$0	$29,400	$2,100		$45,650	$78,950	OK
4	3	2026-12-14	$72,500	$4,500	$49,600	$31,800	$3,900	Catering deposits received	$78,950	$70,650	OK
5	4	2026-12-21	$81,300	$0	$0	$33,100	$1,800	Peak holiday week	$70,650	$117,050	OK
6	5	2026-12-28	$52,600	$0	$51,200	$30,300	$26,900	Rent + Q4 sales tax remittance	$117,050	$61,250	OK
7	6	2027-01-04	$39,900	$0	$0	$23,800	$2,300	January slowdown	$61,250	$75,050	OK
8	7	2027-01-11	$40,800	$0	$44,100	$22,200	$9,800	Equipment loan + insurance	$75,050	$39,750	Below buffer
9	8	2027-01-18	$42,200	$0	$0	$22,900	$2,000		$39,750	$57,050	OK
10	9	2027-01-25	$44,600	$2,500	$44,600	$23,400	$18,500	Rent both sites	$57,050	$17,650	Below buffer
11	10	2027-02-01	$47,900	$0	$0	$24,100	$2,200		$17,650	$39,250	Below buffer
12	11	2027-02-08	$50,300	$0	$45,300	$24,800	$6,400	Annual software renewals	$39,250	$13,050	Below buffer
13	12	2027-02-15	$53,100	$0	$0	$25,300	$1,900		$13,050	$38,950	Below buffer
14	13	2027-02-22	$56,800	$0	$46,200	$25,900	$2,100	Valentine's week	$38,950	$21,550	Below buffer