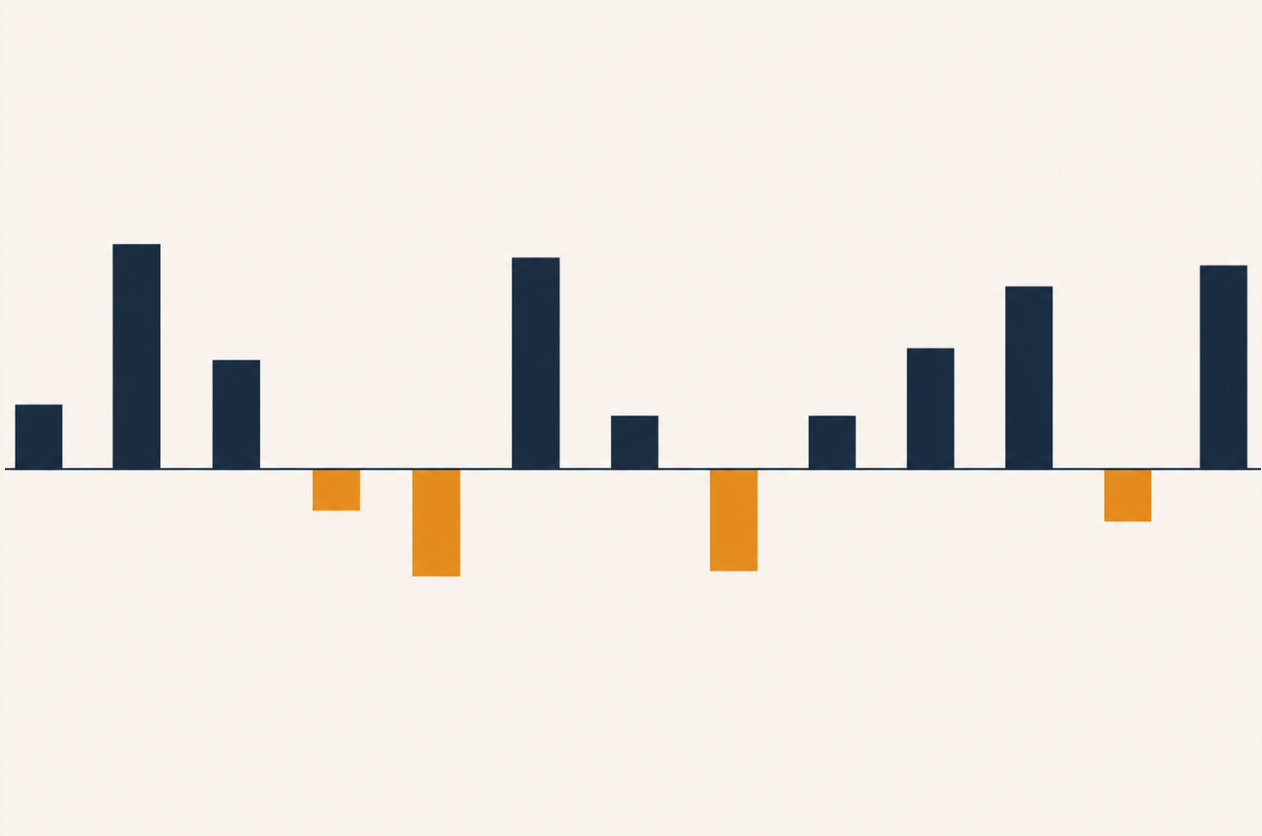


FOR AUSTRALIAN SMES · 2025-26 EDITION

The 13-Week Cash Flow Pack

The printable forecast template plus the weekly routine that turns surprise shortfalls into known events you can borrow, invoice, or negotiate around.



EDITION
2025-26 (Australia)

FORMAT
6 pages + Excel

PAIRS WITH
Pillar 4 article

SECTION ONE · A ROLLING FORECAST TELLS YOU WHICH FRIDAY WILL HURT, WITH WARNING.

Why 13 weeks, and not annual

13**One quarter ahead**

13 weeks is the longest period over which most SME cash flows are reasonably predictable. Beyond that, you're guessing; below that, you can't see far enough to act.

1x**Weekly cadence**

Daily is too granular. Monthly is too coarse. Weekly matches the rhythm of when bills land, when payroll runs, and when customer payments actually arrive.

~

Rolling, not static

Every Monday you drop the past week and add a new week 13. The forecast always covers the next 13 weeks, never the same 13 weeks twice.

\$**Cash, not accrual**

Forecasts the money in your bank account, not your P&L position. An invoice raised in week 1 might not become cash until week 8 — the forecast tracks the cash date, not the invoice date.

The owners who never get caught short aren't the ones with more revenue. They're the ones who know on Monday what Friday will look like — and have eight weeks of warning when something's about to break.

LK EDITORIAL STANDARDS · 2025-26 FRAMEWORK

SECTION TWO · SAME FOUR BLOCKS, ALWAYS IN THE SAME ORDER.

The forecast structure

A**Opening cash balance**

The single number that anchors everything: how much money is in your operating bank account on Monday morning of week 1. From this number, every other figure either adds or subtracts. Pull it from the bank, not from Xero — bank balance is what's available, accounting balance is what the books say.

B**Cash inflows (when the money lands)**

Money coming in, dated by when it actually hits your account — not when you invoiced. Group by source: customer receipts, GST refund, tax refund, loan drawdown, asset sale. For unpaid invoices, use realistic payment dates based on each customer's actual track record, not their stated terms.

C**Cash outflows (when the money leaves)**

Money going out, dated by when it leaves your account. Group by category: payroll (incl. super), rent & utilities, suppliers, tax (BAS, PAYG instalments, super), loan repayments, owner drawings, other. Distinguish fixed (payroll, rent) from variable (suppliers tied to revenue).

D**Net & closing balance**

Inflows minus outflows = net cash for the week. Add to opening balance = closing balance. The closing balance of week 1 becomes the opening of week 2 — and so on for 13 weeks. Any week where the closing balance dips below your safety threshold is the week to act on now, not when it arrives.

SECTION THREE · PRINT ON A4. ONE PER QUARTER. PEN AND PAPER STILL BEAT UNREAD DASHBOARDS.

Printable blank — 13-week forecast

BUSINESS: _____ FORECAST START: _____

\$ IN YOUR ACCOUNT	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13
A · OPENING BALANCE													
Opening cash (bank)													
B · CASH INFLOWS													
Customer receipts													
GST refund													
Other (loan, sale, etc.)													
Total inflows													
C · CASH OUTFLOWS													
Payroll + super													
Rent & utilities													
Suppliers / COGS													
BAS / PAYG / Super													
Loan repayments													
Owner drawings / wages													
Other													
Total outflows													
D · NET & CLOSING													
Net cash (in - out)													
Closing balance													

The closing balance of each week becomes the opening balance of the next. Any week where closing drops below your safety threshold (say, 4 weeks of fixed outflows) is the week to act on now. The working Excel file calculates all subtotals, nets, and balances automatically — see Page 6 for the link.

SECTION FOUR · 15 MINUTES A WEEK TURNS A FORECAST INTO A STEERING WHEEL.

The Monday 15-minute routine

- 1 Pull the actuals**
 Open your bank and your accounting software. Find last week's actual opening and closing balance. Note any variance versus what you forecast.
- 2 Drop week 1, add week 14**
 Last week becomes history. The new week 13 (i.e. 13 weeks from this Monday) gets added. Always 13 weeks ahead.
- 3 Update the next 4 weeks**
 For the immediate horizon, refine inflows (which customers will actually pay, when) and outflows (any new invoices, supplier bills you've received). These are the weeks you can still influence.
- 4 Scan for red flags**
 Run your eye across the closing-balance row. Any week below your threshold? Circle it. That's the week you act on this morning — not the week it arrives.
- 5 Act on one thing**
 If there's a red flag: chase an overdue invoice, talk to a supplier about extending terms, defer a discretionary expense, or talk to your accountant. Forecasts that don't trigger action are wallpaper.

7 red flags to watch for

Any one means dig in. Two or more in the same week means the routine becomes daily until resolved.

- ! Closing balance dips below 4 weeks of fixed outflows**
 Your safety threshold. One late-paying customer puts you in personal-card territory.
- ! Customer receipts forecast missed by more than 20% three weeks in a row**
 Customers slowing payment, or you're over-optimistic about timing. Both need fixing.
- ! Net cash negative for 4+ consecutive weeks**
 If it's structural not seasonal, you're funding the business with the bank balance.
- ! BAS week shows shortfall**
 If you didn't sweep tax money to a separate account, BAS week hurts. Fix the sweep habit.
- ! Owner drawings consuming more than 60% of net cash**
 Sustainable in good months. Dangerous as a default — no buffer for investment or downturns.
- ! Single customer is more than 30% of forecast inflows**
 Concentration risk. One phone call away from a broken forecast.
- ! You're skipping the Monday update**
 The week you skip is usually the week you needed it most.

WHERE TO GO FROM HERE

Next steps & further reading

The blank template on Page 4 is for printing and physical work. The Excel companion file does the maths for you and re-rolls each week with a single update.

WORKING FILE

13-Week Cash Flow Forecast (Excel)

The same template as Page 4 with all formulas, subtotals, nets, and rolling balances built in. Edit one cell, the whole forecast updates. Comes with an example pre-filled so you can see how it works before clearing it out.

[Open Pillar4-Cash-Flow-Forecast.xlsx →](#)

COMPANION ARTICLE

Cash flow for Australian SMEs (2025-26)

The full pillar article: why 80% of SMEs face cash flow shocks, how to read your own numbers, late-payment management, and choosing the right finance facility for working capital.

[Read on lkbusinessadvisory.com.au →](https://lkbusinessadvisory.com.au)

DIAGNOSTIC

Business Health Score

Two of the 12 questions sit in Financial Fundamentals: do you hold 90 days of cash buffer, and do you know margins by line. Take five minutes for the full diagnostic.

[Take the assessment →](#)

RESOURCE

The EOFY Toolkit

The reserve calculator inside the EOFY Toolkit is the partner to this pack. Together they answer "when will