

CFO Brain 13-Week Cash Workbook

The seven tabs, filled with an example business: a START HERE guide and six working tabs.

Example business. Made-up numbers.

Your first 15 minutes

Example business

Every Friday, 15 minutes

1. Type your **actual** bank balance into the dashboard.
2. Log last week's real receipts and payments in the variance log.
3. Read the pattern flags.
4. Roll the 13 weeks forward: copy, don't cut.
5. Copy the new week-1 forecast into the log.

The one rule

Set your minimum cash floor **before** you build the forecast. Then: **yellow cells** are yours; **grey and green cells** calculate. Every tab is protected without a password so a stray keystroke cannot break a formula.

1 Six working tabs plus this guide.

2 The routine is the product: 15 minutes, same day each week.

3 No currency symbol: it works in dollars, euros, pounds or shekels.

Your weeks of cash

Example business

● Example business

Yellow cells are yours. Grey and green cells calculate — don't type over them.

WEEKS OF CASH LEFT

33.3

OK - over 16 weeks of oxygen.

From your 13-week forecast: the week cash first hits zero. "52+" = no cash cliff within a year at this forecast.

YOUR NUMBERS (TODAY)

Cash in bank (ACTUAL today)	60,000
Money owed TO you (invoices)	36,000
Money YOU owe (unpaid bills)	9,000
Monthly FIXED costs	25,000
Currency (used in the AI prompts)	\$
Weekly fixed costs	5,769

IF SALES STOPPED TOMORROW

Weeks your cash + money owed to you
– bills would cover your fixed costs,
with no new sales.

15.1 wks

MINIMUM CASH FLOOR

Months of fixed costs to hold	2.0 mo
Your floor	50,000
Cash above/below floor	10,000

Above floor today, but your forecast drops below it (low point 36,550). Plan for that now.

Avg weekly net cash (forecast)	(1,804)
Cash conversion cycle	10 days
13-week low point	36,550
Week of the low point	W13

1

Weeks of cash: **33.3**, read from the 13-week forecast, with the status "OK - over 16 weeks of oxygen."

2

"If sales stopped tomorrow": **15.1 weeks**.

3

Minimum cash floor **50,000** (2 months of fixed costs). The 13-week low point is **36,550**, in week 13.

Example business. Made-up numbers.

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3/8

Thirteen weeks of cash in and out

Example business

• Example business

Opening cash (DASHBOARD)	60,000												
Week ending	2 Oct 2026	9 Oct 2026	16 Oct 2026	23 Oct 2026	30 Oct 2026	6 Nov 2026	13 Nov 2026	20 Nov 2026	27 Nov 2026	4 Dec 2026	11 Dec 2026	18 Dec 2026	25 Dec 2026
Week	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13
RECEIPTS													
Customer collections	7,000	7,000	3,000	7,000	7,000	7,000	11,000	7,000	7,000	7,000	7,000	7,000	7,000
Other income	-	-	-	-	-	-	-	-	-	-	-	-	-
Total receipts	7,000	7,000	3,000	7,000	7,000	7,000	11,000	7,000	7,000	7,000	7,000	7,000	7,000
DISBURSEMENTS													
Payroll	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200
Supplier / AP	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400
Rent & utilities	900	900	900	900	900	900	900	900	900	900	900	900	900
Software & tools	350	350	350	350	350	350	350	350	350	350	350	350	350
Taxes	-	-	-	-	-	8,500	-	-	-	-	-	-	-
Debt service	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	300	300	300	300	300	300	300	300	300	300	300	300	300
Total disbursements	8,150	8,150	8,150	8,150	8,150	16,650	8,150	8,150	8,150	8,150	8,150	8,150	8,150
NET CASH FLOW	(1,150)	(1,150)	(5,150)	(1,150)	(1,150)	(9,650)	2,850	(1,150)	(1,150)	(1,150)	(1,150)	(1,150)	(1,150)
ENDING CASH	58,850	57,700	52,550	51,400	50,250	40,600	43,450	42,300	41,150	40,000	38,850	37,700	36,550
Lowest point	36,550	in W13											
Against your floor	(13,450)	You dip below your minimum cash floor. Fix it before it happens.											
Cash floor (DASHBOARD)	50,000												

- Week 3 collects **3,000** instead of 7,000. The missing 4,000 arrives in week 7.
- Week 6 pays **8,500** in tax. Ending cash falls from 50,250 to **40,600**, under the 50,000 floor.
- Ending cash rolls forward to a low point of **36,550** in week 13.

What you planned vs what happened

Example business

● Example business

THIS WEEK'S FORECAST → copy into next empty row

Receipts

7,000

Disbursements

8,150

#	Week ending	Receipts fcst	Receipts actual	Variance	Var %	Disb. fcst	Disb. actual	Variance	Var %	Pattern flag
1	11 Sep 2026	7,000	6,400	(600)	-8.6%	8,150	8,300	150	1.8%	
2	18 Sep 2026	7,000	6,600	(400)	-5.7%	8,150	8,050	(100)	-1.2%	
3	25 Sep 2026	7,000	6,700	(300)	-4.3%	8,150	8,210	60	0.7%	Collections short 3 weeks running.
4										
5										

SUMMARY

Weeks logged	3	
Collections — average miss (direction)	-6.2%	You over-forecast collections. Lower the assumption.
Collections — average error (size)	6.2%	Above the 5% target. Tighten this line.
Spending — average miss (direction)	0.4%	No systematic bias.
Spending — average error (size)	1.3%	Within the 5% target.

- 1 Collections are forecast at **7,000** a week.
- 2 Actuals logged: **6,400**, **6,600** and **6,700**.
- 3 A line that misses in the same direction three weeks running is flagged:
"Collections short 3 weeks running."

How many days your cash is tied up

Example business

• Example business

Your cash conversion cycle: how many days your money is locked up before it comes back.

INPUTS (last 90 days)	
Accounts receivable (from DASHBOARD)	36,000
Revenue (90 days)	91,000
Inventory	-
COGS (90 days)	31,200
Accounts payable (from DASHBOARD)	9,000
DSO — days to get paid	35.6
DIO — days stock sits	0.0
DPO — days you take to pay	26.0
CASH CONVERSION CYCLE	9.6

THE LEVER

If you cut DSO by 10 days	10,111
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Tight cycle. Cash returns fast.

TYPICAL DSO RANGES (rule of thumb)

Retail: 5-20 days

SaaS / software: 30-55 days

Manufacturing: 45-75 days

Services: 30-60 days

WAYS TO CUT DSO: invoice on delivery instead of month-end · send day-1 and day-7 payment reminders automatically · fix invoice errors that park bills in dispute queues · ask for deposits on large orders. These can bring cash in within weeks.

1 Days to get paid: **35.6**. Days you take to pay: **26.0**.

2 Cash conversion cycle: **9.6 days**.

3 Collecting 10 days faster releases about **10,100**.

SCENARIO TEST

Test a decision before you make it

Example business

• Example business

Base numbers come from DASHBOARD and your 13-week forecast. Change the yellow assumptions and compare runway across all three before you make the call.

Assumption	BASE	BEAR	BULL
Cash in bank (from DASHBOARD)	60,000	60,000	60,000
Monthly revenue (13-week average)	30,333	30,333	30,333
Monthly costs (13-week average)	38,150	38,150	38,150
Revenue change	-	(30%)	20%
New monthly commitment	5,000	5,000	5,000
Cost change	-	5%	-
Adjusted revenue	30,333	21,233	36,400
Monthly net	(12,817)	(23,824)	(6,750)
Weekly burn	2,958	5,498	1,558
RUNWAY (weeks)	20.3	10.9	38.5
Verdict	OK	TIGHT	OK

1 Base case: **33.3** weeks. With a hire of 5,000 a month: **20.3** weeks.

2 Bear case (sales down 30%, costs up 5%): **13.8** weeks, TIGHT. With the hire: **10.9** weeks, TIGHT.

3 The hire is one typed cell, "New monthly commitment". Shown with 5,000 typed in; the file ships with zero there.

Three prompts with your numbers in them

Example business

• Example business

Privacy: pasting a prompt sends these figures to the AI provider. Remove anything you don't want to share.

(1) BEFORE YOU COMMIT — use it when money is about to move

I run a small business. Here are my cash numbers (currency: \$). Cash in the bank today: 60,000. Customers owe me: 36,000. I owe: 9,000. Monthly fixed costs: 25,000. My 13-week forecast averages -1,804 net cash per week; its lowest point is 36,550 in W13. My runway is 33.3 weeks and my minimum cash floor is 50,000. I am about to commit [AMOUNT] [per month / one-off] to [WHAT], starting [WHEN]. Model what this does to my runway and my 13-week low point, tell me the first week it puts me below my floor, and give me the version of this decision that doesn't put the business at risk.

(2) STRESS TEST — use it monthly, or whenever things feel fine

Here is my 13-week cash forecast (currency: \$). Opening cash: 60,000. Weekly receipts, week 1 to 13: 7,000, 7,000, 3,000, 7,000, 7,000, 7,000, 7,000, 7,000, 7,000, 7,000, 7,000, 7,000, 7,000. Weekly disbursements, week 1 to 13: 8,150, 8,150, 8,150, 8,150, 8,150, 16,650, 8,150, 8,150, 8,150, 8,150, 8,150, 8,150, 8,150. Ending cash, week 1 to 13: 58,850, 57,700, 52,550, 51,400, 50,250, 40,600, 43,450, 42,300, 41,150, 40,000, 38,850, 37,700, 36,550. My minimum cash floor is 50,000. Act as a CFO who thinks I am too optimistic. Which assumptions look weakest, what breaks first and in which week, and which payment would you move or cut first?

(3) VARIANCE REVIEW — use it when the Variance Log flags a pattern

I track my weekly cash forecast against what actually happened (currency: \$). Weeks logged: 3. On average my collections came in 6.2% below forecast (average error 6.2%), and my spending came in 0.4% above forecast (average error 1.3%). My collections have come in short three weeks in a row. What assumption am I most likely getting wrong, how should I rebuild that line of my forecast, and what should I watch next week?

1

Three prompts: before you commit, stress test, variance review.

2

Your numbers are filled in from the other tabs.

3

Nothing is sent anywhere unless you paste a prompt into an assistant yourself.