Build a 13-Week Cash Forecast

Cash Flow & Treasury | Intermediate | 75-90 minutes (estimate)

Base weekly cash schedule - USD thousands

Week	Opening	Receipts	Payments	Closing
1	50.00	20.00	30.00	40.00
2	40.00	25.00	35.00	30.00
3	30.00	30.00	35.00	25.00
4	25.00	20.00	40.00	5.00
5	5.00	40.00	30.00	15.00
6	15.00	35.00	35.00	15.00
7	15.00	25.00	40.00	0.00
8	0.00	45.00	30.00	15.00
9	15.00	30.00	35.00	10.00
10	10.00	40.00	40.00	10.00
11	10.00	35.00	35.00	10.00
12	10.00	45.00	30.00	25.00
13	25.00	50.00	40.00	35.00

Receipt-delay test - USD thousands

Week	Opening	Receipts	Payments	Closing
1	50.00	20.00	30.00	40.00
2	40.00	25.00	35.00	30.00
3	30.00	30.00	35.00	25.00
4	25.00	20.00	40.00	5.00
5	5.00	30.00	30.00	5.00
6	5.00	45.00	35.00	15.00
7	15.00	25.00	40.00	0.00
8	0.00	45.00	30.00	15.00
9	15.00	30.00	35.00	10.00
10	10.00	40.00	40.00	10.00
11	10.00	35.00	35.00	10.00
12	10.00	45.00	30.00	25.00
13	25.00	50.00	40.00	35.00

The first buffer breach is week 4, before the minimum cash balance in week 7. Shift 10 from week 5 to week 6 using the separate editable delay assumption. Total receipts and final cash remain unchanged; week 5 cash falls to 5. Confirm collections with AR and obtain Treasury approval for committed liquidity before week 4.

Interpretation and recommended actions

The base minimum closing cash is 0 in week 7, so the minimum buffer shortfall is 20. Cash ends at 35 in week 13. The first buffer breach is week 4, which closes at 5; week 3 closes at 25. Shifting 10 of week 5 receipts to week 6 makes week 5 cash 5 instead of 15, with no change to final cash. Confirm customer timing with AR before week 4 and discuss a committed funding buffer with Treasury. Do not describe unsigned financing as available cash.

Scoring rubric - 100 points

Dimension	Points	Awarding guidance
Calculation	40	Thirteen-week roll-forward 20; trough and breach 10; timing scenario 10.
Interpretation	25	Correct application of the case rules 10; explain the business decision 10; identify evidence or limitations 5.
Controls / audit trail	20	Traceable formulas 8; independent reconciliation 8; explicit units and signs 4.
Communication	15	Decision and numerical headline 5; actions with owners and evidence 5; concise response covering all required deliverables 5.

Award method credit after an isolated arithmetic error rather than repeatedly deducting for it. Equivalent account labels and well-supported alternative recommendations are acceptable. Numerical tolerance is 0.01 in the stated units; no universal passing score is prescribed.

Common mistakes

Looking only at week 13; using profit as receipts; shifting a receipt without moving it into another week; assuming funding is already approved.

Staged hints

Carry each closing cash balance into the next week. Separate a buffer breach from a negative balance. Total receipts must be unchanged in the timing test.

Instructor notes

Prerequisites: Cash-flow basics. The total duration of 75-90 minutes is a planning estimate, not a tested completion time. Allocate class time according to prior knowledge and reserve time for discussion of the decision and evidence.

For a simpler class, provide the model structure and work through one driver. For an extension, change one operational assumption and require a new reconciliation and recommendation. Verify the new key before distributing any variant. Open files in the intended spreadsheet application before class. Solutions are learning resources, not secure hiring examinations.

Decision

Act before week 4: ask AR to validate receipt dates and Treasury to obtain approval for adequate committed liquidity.

Evidence and reasoning

The first buffer breach occurs before the lowest cash week. The ending cash balance cannot demonstrate that all earlier payments were fundable. Delaying a receipt changes timing even when total receipts are unchanged.

What would change the conclusion

Signed funding, confirmed collections or approved payment changes may close the gap. Run each change through the weekly schedule; do not count unsigned finance as cash.