MANAGE YOUR MONEY

Cash flow timing worksheet

Name _____ Business _____ Date _____

You will finish with
A week-by-week cash forecast for the next 2 weeks, and a plan for any week that runs short.

Cash flow (money coming in and going out, and when). Start with the cash you really have today.

Money in my business account and cash box today (e.g. R6 500 on 3 November)

_____

1. Money coming in, next 2 weeks

List customers who must pay you and normal sales you expect. Write the date you expect the money in your account, not the date you sent the invoice.

Who will pay	Amount (R)	Expected date	Week 1 or 2
e.g. Mrs Dlamini, invoice 14	4 000	8 Nov	1
e.g. Normal shop sales	3 000	every week	1 and 2

2. Money going out, next 2 weeks

List every bill, wage, supplier, rent and loan repayment you must pay, and the date it is due.

What I must pay	Amount (R)	Due date	Week 1 or 2
e.g. Wages	2 500	7 Nov	1
e.g. Stock supplier	5 000	10 Nov	2

3. Week by week

Add up each week from sections 1 and 2. Week 2 starts with the cash left at the end of week 1.

	Cash at start (R)	+ Money in (R)	- Money out (R)	= Cash at end (R)
Week 1	(today's money)			

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	Cash at start (R)	+ Money in (R)	- Money out (R)	= Cash at end (R)
Week 2	(end of week 1)			

Count only real cash

1. An unpaid invoice is not cash until it is in your account.
2. Do not spend money you expect but do not have yet.

4. Close the gap

If cash at the end of any week is below zero, or too low to feel safe, tick what you will do.

- **CHECKLIST**
  - ☐ Phone or WhatsApp a customer who owes me (who: _____)
  - ☐ Ask a supplier for a later payment date
  - ☐ Delay a cost that can wait
  - ☐ Ask for a **deposit** (part of the price paid before you start) on my next big job

Next step

What I will do and who I will contact (e.g. WhatsApp Mrs Dlamini about invoice 14) _____

By when _____

Day of the week I will redo this check (e.g. every Monday) _____

When to redo this

Every week, on the same day. Cash problems show up in days, not months, so a weekly check gives you time to act.

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