

PLAYBOOK · CASHFLOW

The 13-Week Cashflow Playbook

The single most useful artefact a finance function can produce. This playbook walks you through how to build, maintain, and actually use a rolling 13-week cashflow — the same model we deploy on day one of every ReShaip engagement.

WHY 13 WEEKS

Thirteen weeks is the goldilocks horizon. Long enough to see a quarter ahead — long enough to act on what you see — but short enough to be precise to the dollar. Anything shorter is reactive. Anything longer is fiction.

Rule of thumb. If your 13-week forecast is more than 5% off the bank balance after 4 weeks, the model is not the problem. Your underlying assumptions are.

THE BUILD · STEP BY STEP

STEP 1 · ANCHOR ON THE BANK

Start with today's actual bank balance across all accounts. Not Xero. The bank. This is your only true number — everything else is a forecast.

STEP 2 · LAY OUT 13 WEEKS

Use weeks ending Sunday. Label them W1 through W13 with the calendar date in row 1. Resist the urge to use months — months hide week-to-week shocks.

STEP 3 · MAP CUSTOMER RECEIPTS

Pull your AR ageing. For each invoice, place the cash in the week it will actually land — not the due date. Use historical DSO by customer.

STEP 4 · LAYER RECURRING REVENUE

For subscription or contracted revenue, schedule receipts by billing cycle. Keep MRR/ARR separate from one-off invoices in the model.

STEP 5 · SCHEDULE SUPPLIER PAYMENTS

From AP ageing plus standing commitments. Use payment terms, not invoice dates. Flag any supplier you intend to stretch.

STEP 6 · LOCK PAYROLL AND TAX

Net pay, super, PAYG, BAS, payroll tax, and any FBT or income tax instalments. These are non-negotiable — they get their own row, highlighted.

STEP 7 · ADD FIXED OVERHEADS

Rent, software, insurance, professional fees. Most of these land on predictable days of the month — model them precisely.

STEP 8 · STRESS-TEST WITH THREE SCENARIOS

Base, downside (–20% receipts, +2 weeks DSO) and stretch (new contract lands, hiring accelerates). Show all three in the same view.

THE WEEKLY RITUAL

A 13-week cashflow that lives in a forgotten spreadsheet is worse than no model at all — it gives false comfort. The ritual matters more than the model.

Day	Action	Owner	Time
Monday AM	Roll the model forward one week. Drop W1, add a new W13.	Finance	30 min
Monday AM	Update bank balance with Friday's close. Flag variance to last week's forecast.	Finance	15 min
Tuesday	Cash standup: walk the leadership team through W1–W4 and any flagged risks.	CFO + CEO	20 min
Wednesday	Customer check-in: chase any AR forecast in W1–W2 that hasn't moved.	AR / Sales	Variable
Friday PM	Rereforecast W5–W13 if any material assumption changed. Commit by 5pm.	Finance	45 min

COMMON MISTAKES

USING ACCOUNTING DATES INSTEAD OF CASH DATES

An invoice raised today doesn't pay the bills today. Always model when cash moves.

FORGETTING GST AND PAYG TIMING

These are the two single largest avoidable cash shocks for Australian businesses. Model BAS quarters precisely.

BUILDING ONCE, NEVER UPDATING

A 13-week model that isn't refreshed weekly is decorative. Schedule the ritual or don't bother.

HIDING THE ASSUMPTIONS

Every line should be traceable to an assumption. If you can't explain a number in 30 seconds, it's wrong.

ONE SCENARIO ONLY

A single forecast is a guess dressed as a fact. Always show base, downside, and stretch in the same view.

Want our model? Email hello@reshaip.com and we will send you the exact Excel template ReShaip uses on day one of every engagement — including the three-scenario engine, BAS calendar, and a covenant tracker. No strings.