

PLANVORA • 13-WEEK CASH FLOW RESCUE SYSTEM

See cash pressure early. Protect your buffer. Take action before the squeeze.

CASH HEALTH				
Starting Cash	Lowest Cash Point	Total Expected In	Total Expected Out	Ending Cash
\$8,450.00	\$7,246.00	\$2,450.00	\$3,000.00	\$7,410.00
Red Weeks	Watch Weeks	Outstanding Receivables	Outstanding Payables	Forecast Buffer
0	0	\$1,550.00	\$1,100.00	\$4,746.00

13-WEEK OUTLOOK				
Week	Ending Cash	Status	Action	Weekly Net
Week 1	\$7,246.00	GREEN	ON TRACK	-\$1,204.00
Week 2	\$7,410.00	GREEN	ON TRACK	\$164.00
Week 3	\$7,410.00	GREEN	ON TRACK	\$0.00
Week 4	\$7,410.00	GREEN	ON TRACK	\$0.00
Week 5	\$7,410.00	GREEN	ON TRACK	\$0.00
Week 6	\$7,410.00	GREEN	ON TRACK	\$0.00
Week 7	\$7,410.00	GREEN	ON TRACK	\$0.00
Week 8	\$7,410.00	GREEN	ON TRACK	\$0.00
Week 9	\$7,410.00	GREEN	ON TRACK	\$0.00
Week 10	\$7,410.00	GREEN	ON TRACK	\$0.00
Week 11	\$7,410.00	GREEN	ON TRACK	\$0.00
Week 12	\$7,410.00	GREEN	ON TRACK	\$0.00
Week 13	\$7,410.00	GREEN	ON TRACK	\$0.00

ACTION CENTER	
1	If Lowest Cash Point is below Minimum Cash Buffer → move money, collect money, or delay a non-essential payment.
2	If receivables are large → prioritize invoices with the biggest near-term cash impact.
3	If payables cluster in one week → negotiate timing before the due date, not after.

PLANVORA • SETTINGS

Edit the green cells. These assumptions power the 13-week forecast and dashboard.

CORE ASSUMPTIONS		
Starting Cash	\$8,450.00	Opening cash balance.
Minimum Cash Buffer	\$2,500.00	Your safety floor. Below this = RED.
Weekly Target Cash Buffer	\$5,000.00	Preferred cash level.
Forecast Start Date	14-Sep-2026	First week of forecast.
Currency	USD	Display currency.
Tax Reserve %	20.0%	Optional reserve on expected inflows.
Average Collection Days	14	Planning assumption only.

STATUS DEFINITIONS	
GREEN	Cash remains above target buffer.
WATCH	Cash is below target but above minimum.
RED	Cash falls below minimum buffer — act now.

PLANVORA • START HERE

A 10-minute setup to turn uncertainty into a 13-week cash plan.

QUICK START

- 1 Set assumptions** Open SETTINGS and enter starting cash, minimum buffer, target buffer, and tax reserve.
- 2 Map expected income** Add invoices, sales, retainers and other expected receipts in INCOME PLAN.
- 3 Map expected expenses** Add bills, payroll, suppliers and other cash payments in EXPENSE PLAN.
- 4 Track money owed** Add unpaid invoices in RECEIVABLES and bills in PAYABLES.
- 5 Read the forecast** Open CASH FORECAST and focus on the lowest cash point and RED/WATCH weeks.
- 6 Stress-test** Use SCENARIOS to test lower income, higher expenses or a one-time cash shock.
- 7 Take action** Use ACTION PLAN to assign a specific move to every risk.
- 8 Review weekly** Update assumptions and record what changed in WEEKLY REVIEW.

CORE RULE

Cash flow is timing, not just profit.

A profitable business can still run short of cash when money arrives later than bills are due.

PLANVORA • INCOME PLAN

Expected cash receipts. Use probability when an inflow is uncertain.

CASH FLOW INPUTS

[illegible]

PLANVORA • EXPENSE PLAN

Map when cash leaves the business — not when the expense is merely incurred.

CASH FLOW INPUTS

[illegible]

PLANVORA • RECEIVABLES

Outstanding money you expect to collect.

OPEN BALANCES

[illegible]

PLANVORA • PAYABLES

Bills and supplier obligations that will reduce cash.

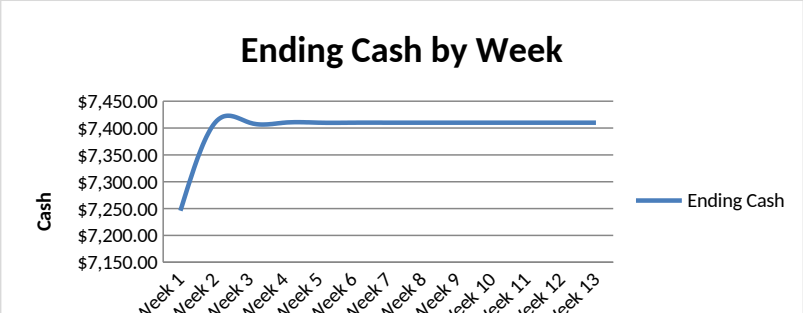
OPEN BALANCES

[illegible]

PLANVORA • 13-WEEK CASH FORECAST

The heart of the system: see when cash is likely to tighten before it becomes a crisis.

Week	Start Date	Opening Cash	Expected In	Expected Out	Tax Reserve	Net Cash	Ending Cash	Status	Action
Week 1	14-Sep-2026	\$8,450.00	\$1,370.00	\$2,300.00	\$274.00	-\$1,204.00	\$7,246.00	GREEN	ON TRACK
Week 2	21-Sep-2026	\$7,246.00	\$1,080.00	\$700.00	\$216.00	\$164.00	\$7,410.00	GREEN	ON TRACK
Week 3	28-Sep-2026	\$7,410.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,410.00	GREEN	ON TRACK
Week 4	05-Oct-2026	\$7,410.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,410.00	GREEN	ON TRACK
Week 5	12-Oct-2026	\$7,410.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,410.00	GREEN	ON TRACK
Week 6	19-Oct-2026	\$7,410.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,410.00	GREEN	ON TRACK
Week 7	26-Oct-2026	\$7,410.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,410.00	GREEN	ON TRACK
Week 8	02-Nov-2026	\$7,410.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,410.00	GREEN	ON TRACK
Week 9	09-Nov-2026	\$7,410.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,410.00	GREEN	ON TRACK
Week 10	16-Nov-2026	\$7,410.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,410.00	GREEN	ON TRACK
Week 11	23-Nov-2026	\$7,410.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,410.00	GREEN	ON TRACK
Week 12	30-Nov-2026	\$7,410.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,410.00	GREEN	ON TRACK
Week 13	07-Dec-2026	\$7,410.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,410.00	GREEN	ON TRACK



PLANVORA • SCENARIO LAB

Stress-test the plan before the market does.

SCENARIO INPUTS

Expected Inflow Change %	0.0%	Negative = lower receipts.
Expense Change %	0.0%	Positive = higher expenses.
One-Time Cash Shock	\$0.00	Unexpected cash payment.
Delay Weeks for Major Inflow	\$0.00	Delay input is a reminder to manually shift the affected inflow date in INCOME PLAN.

IMPACT SNAPSHOT

Base Lowest Ending Cash	\$7,246.00
Stress Lowest Ending Cash	\$7,246.00
Base Red Weeks	0
Decision	PLAN PASSES THIS STRESS TEST

Note Stress Cash is a planning signal, not an accounting forecast. Test the actual timing of major receipts in INCOME PLAN.

SCENARIO QUESTIONS

1.
2.
3.
4.
5.
- Which inflow could arrive late?
- Which expense can be moved?
- Which invoice should be collected first?
- What purchase can be delayed?
- What action can create cash within 7 days?

PLANVORA • ACTION PLAN

Turn a forecast warning into a concrete move.

CASH RECOVERY ACTIONS

[illegible]

PLANVORA • WEEKLY REVIEW

A short weekly reset keeps the forecast useful.

13-WEEK REVIEW LOG					
Week	Ending Cash	What Changed?	Biggest Risk	Cash Move This Week	Next Review
Week 1	\$7,246.00				
Week 2	\$7,410.00				
Week 3	\$7,410.00				
Week 4	\$7,410.00				
Week 5	\$7,410.00				
Week 6	\$7,410.00				
Week 7	\$7,410.00				
Week 8	\$7,410.00				
Week 9	\$7,410.00				
Week 10	\$7,410.00				
Week 11	\$7,410.00				
Week 12	\$7,410.00				
Week 13	\$7,410.00				