

Halcyon Creative Studio

13-Week Cash Flow Forecast

Sample / portfolio piece — fictional company, fictional numbers

What this is

A rolling 13-week cash flow forecast model. Updated weekly. The Friday Report shows where you've been; this shows where you're going. Use it to spot cash crunches 4-8 weeks out, schedule owner draws, decide when to invoice, and stress-test against worst-case collection.

How to use

1. Open the Assumptions tab. Update starting cash, scenario toggle, and weekly fixed costs.
2. Open Receipts. Add or update open invoices and expected collection week.
3. Open Disbursements. Confirm category totals match your typical week.
4. Read the Weekly Summary tab. The 'Ending cash' column is your forecast. Watch for red cells in Weekly Summary — those are weeks where forecast cash drops below
5. the floor.

Color legend

Blue text	Hardcoded input — change these for scenarios
Black text	Formula — do not overwrite
Green text	Cross-sheet reference
Yellow fill	Key assumption — review weekly
Red fill	Forecast cash below floor — action required

Refresh cycle Rebuilt every Friday alongside the Friday Report. Roll the window forward 1 week each cycle.

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Assumptions

Scenario

Active scenario	Base
Best-case multiplier (collections accelerate)	1.10x
Base-case multiplier	1.00x
Worst-case multiplier (collections slip)	0.78x
Active multiplier (computed)	1.00x

Type: Best, Base, or Worst

Starting cash position (Week 0)

Operating checking	\$268,420
Payroll account	\$48,750
Tax reserve	\$62,000
Money market	\$22,077
Total starting cash	\$401,247

Cash floor (alert threshold)

Minimum acceptable ending cash	\$150,000
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Weekly Summary turns red below this

Weekly fixed disbursements

Payroll & contractors (gross, weekly)	\$37,050
Office & studio rent (weekly amortized)	\$1,700
Software subscriptions (weekly amortized)	\$1,205
Insurance (weekly amortized)	\$538
Utilities & internet (weekly amortized)	\$295
Bank & merchant fees	\$222
Total weekly fixed	\$41,010

Scheduled owner draws & tax payments

Week #	Type	Amount
2	Payroll tax deposit	\$8,400
4	Quarterly estimated tax	\$28,500
6	Owner draw — quarter	\$45,000
9	Sales tax remittance	\$4,200
12	Quarterly estimated tax	\$9,800

Variable cost as % of weekly receipts

Production costs (gear, talent, location)	11.0%
Subcontractors (post, color, sound)	6.4%
Travel & meals (project-driven)	1.0%
Total variable %	18.4%

Receipts forecast — 13 weeks

Expected cash collection by open invoice. Yellow cells = expected collection week.

Client	Project	Outstanding	Terms	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13
Northbeam Capital	Brand refresh — film + stills	\$98,500	Net 30				\$98,500									
Atlas Outdoor	Q4 campaign — kickoff fee	\$36,000	Net 30		\$36,000											
Cedar & Sage Co.	Strategy retainer — April	\$15,000	Net 30			\$15,000										
Lumen Foods	Packaging — Phase 2	\$18,750	Net 30					\$18,750								
Hollow Pine Inn	Promo reel — final	\$14,500	Net 30			\$14,500										
Bramble & Co.	Holiday campaign deposit	\$16,200	Net 30						\$16,200							
Marigold Press	Editorial shoot — May issue	\$22,000	Net 15	\$22,000												
Wellspring Insurance	VO library — batch 3	\$12,500	Net 30					\$12,500								
Vantage Health	Recruitment film — kickoff	\$28,400	Net 30						\$28,400							
Inkwell Co.	Print collateral — set 4	\$8,900	Net 15		\$8,900											
Reverie Studios	Pitch sizzle	\$10,500	Net 30							\$10,500						
Highwater Records	Music video — Cut 2	\$7,250	Net 30							\$7,250						
Coastline Bank	Annual report — final pass	\$6,400	Net 30								\$6,400					
Brightline Energy	Sustainability report	\$3,100	Net 30								\$3,100					
Saltwater Studio	VO series — wrap	\$1,200	Net 30													\$1,200
Driftwood Apparel	Catalog — anticipated invoice	\$22,400	Net 30									\$22,400				
Lumen Foods	Recipe video series — anticipated	\$18,200	Net 30										\$18,200			
Cedar & Sage Co.	Strategy retainer — May (anticipa	\$15,000	Net 30											\$15,000		
Northbeam Capital	Trade show booth — anticipated	\$16,500	Net 30											\$16,500		
Coastline Bank	Investor presentation — anticipate	\$14,000	Net 30												\$14,000	
All other (smaller open invoices)	various — 28 invoices	\$38,420	Mixed				\$38,420									
Anticipated new bookings (forecast) pipeline conversion		\$45,000	Net 30									\$45,000				
Total weekly receipts		\$468,720		\$22,000	\$44,900	\$29,500	\$136,920	\$31,250	\$44,600	\$17,750	\$9,500	\$67,400	\$18,200	\$31,500	\$14,000	\$1,200
Cumulative receipts				\$22,000	\$66,900	\$96,400	\$233,320	\$264,570	\$309,170	\$326,920	\$336,420	\$403,820	\$422,020	\$453,520	\$467,520	\$468,720

Disbursements forecast — 13 weeks

Expected cash out by category. Fixed costs flow weekly; variable costs flex with receipts.

Category	Type	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13
Payroll & contractors	Fixed	\$37,050	\$37,050	\$37,050	\$37,050	\$37,050	\$37,050	\$37,050	\$37,050	\$37,050	\$37,050	\$37,050	\$37,050	\$37,050
Office & studio rent	Fixed	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700	\$1,700
Software subscriptions	Fixed	\$1,205	\$1,205	\$1,205	\$1,205	\$1,205	\$1,205	\$1,205	\$1,205	\$1,205	\$1,205	\$1,205	\$1,205	\$1,205
Insurance	Fixed	\$538	\$538	\$538	\$538	\$538	\$538	\$538	\$538	\$538	\$538	\$538	\$538	\$538
Utilities & internet	Fixed	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295	\$295
Bank & merchant fees	Fixed	\$222	\$222	\$222	\$222	\$222	\$222	\$222	\$222	\$222	\$222	\$222	\$222	\$222
Production costs	Variable	\$2,420	\$4,939	\$3,245	\$15,061	\$3,438	\$4,906	\$1,953	\$1,045	\$7,414	\$2,002	\$3,465	\$1,540	\$132
Subcontractors	Variable	\$1,408	\$2,874	\$1,888	\$8,763	\$2,000	\$2,854	\$1,136	\$608	\$4,314	\$1,165	\$2,016	\$896	\$77
Travel & meals	Variable	\$220	\$449	\$295	\$1,369	\$313	\$446	\$178	\$95	\$674	\$182	\$315	\$140	\$12
Payroll tax deposit	Scheduled		\$8,400											
Quarterly estimated tax (federal)	Scheduled				\$28,500									
Owner draw — quarterly	Scheduled						\$45,000							
Sales tax remittance	Scheduled									\$4,200				
Quarterly estimated tax (state)	Scheduled												\$9,800	
Total weekly disbursements		\$45,058	\$57,672	\$46,438	\$94,703	\$46,760	\$94,216	\$44,276	\$42,758	\$57,612	\$44,359	\$46,806	\$53,386	\$41,231

Weekly cash summary

Beginning cash + receipts - disbursements = ending cash. Watch for red — that's the cash floor breach.

Line item	Week 0	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13
Week ending	Apr 28	May 01	May 08	May 15	May 22	May 29	Jun 05	Jun 12	Jun 19	Jun 26	Jul 03	Jul 10	Jul 17	Jul 24
Beginning cash	\$401,247	\$401,247	\$378,189	\$365,417	\$348,479	\$390,696	\$375,186	\$325,570	\$299,044	\$265,786	\$275,574	\$249,415	\$234,109	\$194,723
Total receipts	—	\$22,000	\$44,900	\$29,500	\$136,920	\$31,250	\$44,600	\$17,750	\$9,500	\$67,400	\$18,200	\$31,500	\$14,000	\$1,200
Total disbursements	—	\$45,058	\$57,672	\$46,438	\$94,703	\$46,760	\$94,216	\$44,276	\$42,758	\$57,612	\$44,359	\$46,806	\$53,386	\$41,231
Net cash change	—	(\$23,058)	(\$12,772)	(\$16,938)	\$42,217	(\$15,510)	(\$49,616)	(\$26,526)	(\$33,258)	\$9,788	(\$26,159)	(\$15,306)	(\$39,386)	(\$40,031)
Ending cash	\$401,247	\$378,189	\$365,417	\$348,479	\$390,696	\$375,186	\$325,570	\$299,044	\$265,786	\$275,574	\$249,415	\$234,109	\$194,723	\$154,693
Cash floor (alert level)	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Headroom vs. floor	\$251,247	\$228,189	\$215,417	\$198,479	\$240,696	\$225,186	\$175,570	\$149,044	\$115,786	\$125,574	\$99,415	\$84,109	\$44,723	\$4,693

Notes & flags

- Headroom > \$250K through W6 — green light for the W6 owner draw.
- W7-W8 dip is the post-draw + light receipts pocket; pre-bill if possible.
- W12 quarterly state tax payment is the tightest week — consider deferring discretionary spend.
- Receipts in W9+ rely on anticipated bookings; pull these forward if the pipeline shifts.