Bluebird Partners

Private Equity Operator: The First 13-Week Cash Forecast Template

See cash risk before it becomes a surprise **without** waiting for month-end reports, chasing spreadsheets, or hiring a full-time CFO.

INSTRUCTIONS

Use this template every week after acquisition close.
The goal is to create a simple forward-looking view of cash so leadership can see what is coming before pressure hits. For each week, update:

- Beginning cash balance
- Expected cash inflows
- Expected cash outflows
- Payroll obligations
- Vendor payments
- Debt or lender obligations
- Ending cash balance
- Cash risks or watchouts

This is not a complicated finance model.
It is a visibility tool. If the company cannot confidently complete this forecast, that is a signal.

1. Company Snapshot

Portfolio Company: [Company Name]
Prepared By: [Name]
Week Starting: [Date]
Reviewed By: [Operator / Sponsor Name]
Current Cash Balance: [$ Amount]
Primary Bank Account Reviewed: [Yes / No]
Forecast Updated Through: [Date]

2. 13-Week Cash Forecast Table

Week	Beginning Cash	Expected Inflows	Debt/Lender Payments	Ending Cash	Watchouts
Week 1	[$]	[$]	[$]	[$]	[Notes]
Week 2	[$]	[$]	[$]	[$]	[Notes]
Week 3	[$]	[$]	[$]	[$]	[Notes]
Week 4	[$]	[$]	[$]	[$]	[Notes]
Week 5	[$]	[$]	[$]	[$]	[Notes]
Week 6	[$]	[$]	[$]	[$]	[Notes]
Week 7	[$]	[$]	[$]	[$]	[Notes]
Week 8	[$]	[$]	[$]	[$]	[Notes]
Week 9	[$]	[$]	[$]	[$]	[Notes]
Week 10	[$]	[$]	[$]	[$]	[Notes]
Week 11	[$]	[$]	[$]	[$]	[Notes]
Week 12	[$]	[$]	[$]	[$]	[Notes]
Week 13	[$]	[$]	[$]	[$]	[Notes]

3. Expected Cash Inflows

List all expected cash coming in over the next 13 weeks.

Source	Amount	Expected Date	Confidence Level	Notes
Customer Collection	[$]	[Date]	High/Medium /Low	[Notes]
Recurring Revenue	[$]	[Date]	High/Medium /Low	[Notes]
One-Time Payment	[$]	[Date]	High/Medium /Low	[Notes]
Other Inflow	[$]	[Date]	High/Medium /Low	[Notes]

Operator Question:
Are expected collections realistic, or are we assuming cash will arrive faster than it usually does?

4. Expected Cash Outflows

List all major cash leaving the business.

Expense Type	Amount	Due Date	Owner	Notes
Payroll	[$]	[Date]	[Name]	[Notes]
Vendor Payments	[$]	[Date]	[Name]	[Notes]
Rent/Facilities	[$]	[Date]	[Name]	[Notes]
Taxes	[$]	[Date]	[Name]	[Notes]
Debt/Lender Payments	[$]	[Date]	[Name]	[Notes]
Software T/Systems	[$]	[Date]	[Name]	[Notes]
Other Major Expenses	[$]	[Date]	[Name]	[Notes]

Operator Question:
What cash outflows could surprise us if we do not track them now?

5. Payroll And People Costs

Payroll is usually one of the largest cash obligations.
Confirm:

- Next payroll date
- Payroll amount
- Bonus or commission obligations
- Contractor payments
- New hire start dates
- Severance or transition costs
- Benefits or insurance payments

Red Flag:
Leadership knows payroll is coming, but does not know the full cash impact over the next 13 weeks.

6. Collections Risk

Review expected collections.
Check any that apply:

- Customers are paying slower than expected
- Collections timing is unclear
- Large receivables are overdue
- One customer represents a major cash dependency
- Sales pipeline is being confused with actual cash
- Management assumes collections will happen without confirming timing

Red Flag:
The forecast depends on cash that is not yet committed, collected, or likely.

7. Cash Watchouts

Use this section to surface risk early.

Watchout	Impact	Owner	Next Step	Due Date
[Delayed customer payment]	High/Medium /Low	[Name]	[Action]	[Date]
[Upcoming payroll pressure]	High/Medium /Low	[Name]	[Action]	[Date]
[Large vendor payment]	High/Medium /Low	[Name]	[Action]	[Date]
[Lender covenant concern]	High/Medium /Low	[Name]	[Action]	[Date]
[Forecast assumption risk]	High/Medium /Low	[Name]	[Action]	[Date]

Operator Question:
What could become expensive if ignored for another week?

8. Decision Triggers

Define when leadership needs to act.
Examples:

- Ending cash drops below [$ Amount]
- Collections slip more than [X] days
- Payroll coverage falls below [X] weeks
- Vendor obligations exceed forecast
- Revenue misses forecast by [X]%
- Forecasted cash runway falls below [X] weeks

Operator Question:
At what point do we stop watching and start making decisions?

9. Weekly Review Questions

Use these questions every week:

1. Did cash perform as expected last week?
2. What changed in the forecast?
3. Which inflows are uncertain?
4. Which outflows are larger than expected?
5. Are any cash risks moving closer?
6. What decisions need to be made this week?
7. Who owns the next step?

Why This Is Important

A bank balance tells you where cash is today.
A 13-week forecast tells you where cash is going. That difference matters. Post-close cash problems usually do not show up all at once. They build quietly through:

- delayed collections
- unclear payroll obligations
- unexpected vendor payments
- weak forecasting
- optimistic assumptions
- decisions made without forward visibility

By the time cash pressure becomes obvious, the operator is already reacting.
This template helps private equity operators see cash risk earlier, ask better questions, and make cleaner decisions before small surprises turn into expensive problems.

Book a 15-Minute Strategy Conversation

We'll help you identify where cash visibility, reporting, or forecasting may be breaking down inside your portfolio company.

https://bluebird-partners.com