13-Week Cash Flow Forecasting

CertiFi micro-credential

1 course · 6 lessons · about 3 study hours · issued 28 Nov 2026

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About 3 study hours · 6 lessons · pass mark 70% · AED 299

Build the forecast every CFO runs first: a rolling 13-week cash flow. Following an Abu Dhabi building-materials distributor, you will set up a direct receipts-and-payments forecast from the bank balance, forecast collections from the receivables ageing, schedule payables, payroll, VAT and Corporate Tax, test scenarios, and run the weekly forecast-versus-actual review that turns the forecast into decisions.

On completion, you will be able to:

- Explain why a 13-week direct cash flow forecast is different from a profit forecast and when each is used
- Build a weekly receipts-and-payments forecast that starts from the real bank balance
- Forecast customer collections from the receivables ageing and actual payment behaviour
- Schedule supplier payments, payroll, VAT, Corporate Tax and loan payments into the right weeks
- Run scenarios, set a minimum cash buffer and lead a weekly forecast-versus-actual review

Learning outcomes by lesson

1. Why 13 weeks, and why cash is not profit

- Explain the difference between profit and cash, and why profitable businesses still run out of cash
- Describe what a 13-week cash flow forecast is and who uses it
- Compare the direct (receipts and payments) and indirect (profit-adjusted) methods
- Set the ground rules for a forecast the owner and the bank will trust

2. Building the model: structure and opening balance

- Lay out a 13-week forecast that management can read in one minute
- Set up receipt and payment lines that match how the business really works
- Reconcile the opening balance and treat facilities correctly
- Build in checks so the model doesn't quietly break

3. Forecasting receipts from customers

- Forecast collections from the receivables ageing, not from sales targets
- Use each customer's actual payment behaviour (days to pay)
- Add receipts from sales not yet invoiced
- Handle disputes, retentions, post-dated cheques and bad debts

4. Forecasting payments: suppliers, payroll and tax

- Schedule supplier payments from the payables ledger and open purchase orders
- Plan payroll, end-of-service and other people costs

- Put VAT and Corporate Tax payments in the right weeks
- Separate committed and discretionary payments

5. Scenarios, buffers and actions

- Run downside scenarios on collections, sales and supplier terms
- Set a minimum cash buffer and overdraft headroom target
- Turn a forecast shortfall into a list of actions
- Present the forecast to the owner and to the bank

6. Rolling it forward: the weekly review

- Run the weekly roll-forward routine
- Measure forecast accuracy and find the causes of variances
- Improve the forecast over time
- Connect the 13-week forecast to the budget and monthly reporting