RAMM CFO

The Electrical Contractor's 13-WeekCash Flow Template

See your cash 90 days ahead—without guessing, stressing, or praying payroll clears.

HOW TO USE THIS KIT

1. **Print or open this PDF.** Keep one copy per quarter.
2. **Set your Starting Balance**. Write in the amount of cash in your business checking account at the top of Week 1.
3. **Add Cash In (Receipts).** Write down customer payments you realistically expect to receive that week—progress payments, invoices, deposits, or other income.
4. **Add Cash Out (Disbursements).** Write down all expenses due that week—payroll, materials, truck payments, insurance, utilities, etc.
5. **Calculate Net Cash.** Subtract Total Cash Out from Total Cash In.
6. **Calculate Ending Balance.** Take Beginning Balance + Net Cash = Ending Balance.
7. **Roll It Forward.** The Ending Balance of Week 1 becomes the Beginning Balance of Week 2. Repeat through all 13 weeks.

Tip: Update weekly. If actual receipts or expenses are different than planned, adjust the upcoming weeks so the forecast stays accurate.

13-Week Cash Flow Forecast

Week Ending	Beginning Balance	Cash In Job 1	Cash In Job 2	Deposits/ Other Income	Payroll - Field	Payroll - Office	Materials & Supplies	Subcontractors	Equipment/ Trucks	Fuel	Insurance	Overhead/ Other	Total Cash Out	Net Cash (In-Out)	Ending Balance
Week 1															
Week 2															
Week 3															
...															
Week 13															

Example Calculation

1. Beginning Balance (Week 1): $25,000
2. Cash In: $12,000 (payments collected)
3. Cash Out: $15,000 (payroll, vendors, overhead)
4. Net Cash = $12,000 – $15,000 = **–$3,000**
5. Ending Balance = $25,000 + (–$3,000) = **$22,000**
6. Week 2's Beginning Balance = $22,000

Why It's Important

Most contractors don't realize they're short until payroll hits. By forecasting 13 weeks out, you'll see problems before they happen—giving you time to push collections, reschedule spending, or line up financing.

Cash clarity is the first step in building a business that works without constant stress.

Grab Your Free 13-Week Cash Flow Template Now

rammcfo.com