Cash for the days ahead: will it be enough?

With the cash I expect in and out, on which day would the cash fall below the minimum I need?

1 Use it in 4 steps

1. Type today's cash balance and the minimum you always need to keep.
2. One line per day: the cash you expect in (sales, credit collected) and out (purchases, salaries, payments).
3. The sheet works out the balance at the end of each day.
4. If a day shows "Below minimum", arrange a payment or a collection before it. Delete the "Example" rows before you start.

2 The calculation

1. Net for the day = in − out.
2. Balance at day end = opening balance + the sum of the net of every day so far.
3. If the balance is below the minimum you type, the day is marked "Below minimum".

3 Worked example — Example

Today's cash balance (example): 60,000.00 · Minimum cash (example): 20,000.00

Day	Expected in	Expected out	Net for the day	Balance at day end	Status
Example: Saturday	35,000.00	20,000.00	15,000.00	75,000.00	OK
Example: Sunday	30,000.00	62,000.00	−32,000.00	43,000.00	OK
Example: Monday	28,000.00	15,000.00	13,000.00	56,000.00	OK
Example: Tuesday	25,000.00	48,000.00	−23,000.00	33,000.00	OK
Example: Wednesday	40,000.00	18,000.00	22,000.00	55,000.00	OK

Result	Value
Total in	158,000.00
Total out	163,000.00
Balance at the end	**55,000.00**

4 The table: fill it in by hand

Day	Expected in	Expected out	Note	Balance at day end

Prices and calculations are for information only. They are not financial advice, an offer to buy or sell, or a religious ruling. Check tax matters with your accountant.

Scan for the sheet's page