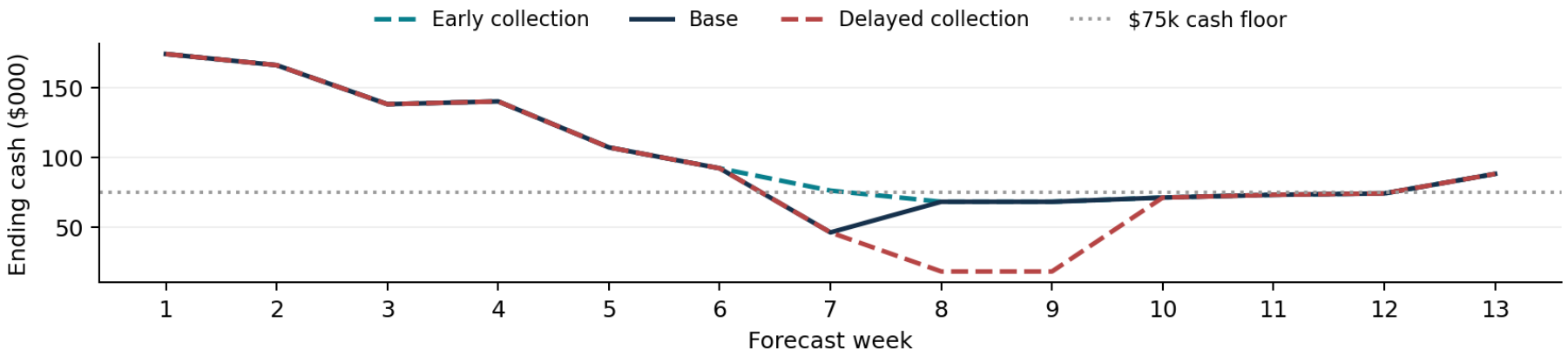
13-Week Cash Flow Forecast

Illustrative Build Co. | November 14, 2026 – February 12, 2027
Opening unrestricted cash at November 13, 2026: **$185,000**

FICTIONAL SAMPLE — All balances, payment schedules and scenarios are invented for demonstration.



Liquidity outlook & decision

Base-case cash reaches a low of **$46,000 in week 7**, below the illustrative $75,000 operating floor. A delayed $50,000 customer receipt pushes the low to **$18,000**. Confirm collection dates before committing discretionary spending; evaluate at least **$57,000** of contingency liquidity to preserve the floor in the delayed-collection case.

Scenario	Lowest cash	Low week	Ending cash	Weeks < $75k	Peak gap to floor
Base	$46,000	7	$88,000	6	$29,000
Early collection	$68,000	8	$88,000	5	$7,000
Delayed collection	$18,000	8	$88,000	6	$57,000

Base: scheduled activity. Early collection: move $30,000 from week 8 to week 7. Delayed collection: move $50,000 from week 8 to week 10. No new revenue or financing is assumed; scenarios change collection timing only.

Weekly Cash Plan

13 consecutive Saturday–Friday weeks | All amounts in $000 | Outflows shown as positive uses of cash

Wk / ending	Start	Receipts	Payroll	Vendors	Fixed	Debt	One-off	Net	End
01 / Nov 20	185	45	24	28	4	0	0	-11	174
02 / Nov 27	174	50	24	30	4	0	0	-8	166
03 / Dec 04	166	40	24	25	14	5	0	-28	138
04 / Dec 11	138	65	24	35	4	0	0	2	140
05 / Dec 18	140	50	24	30	4	0	25	-33	107
06 / Dec 25	107	45	24	32	4	0	0	-15	92
07 / Jan 01	92	40	24	28	14	5	15	-46	46
08 / Jan 08	46	85	24	35	4	0	0	22	68
09 / Jan 15	68	60	24	32	4	0	0	0	68
10 / Jan 22	68	65	24	34	4	0	0	3	71
11 / Jan 29	71	70	24	35	4	5	0	2	73
12 / Feb 05	73	75	24	36	14	0	0	1	74
13 / Feb 12	74	80	24	38	4	0	0	14	88
HORIZON	185	770	312	418	82	15	40	-97	88

Assumptions & interpretation

Coverage: Company-wide unrestricted cash; independent of the completed-job report. Direct cash method: ending cash = start + receipts – all payments. Receipts are customer collections, not accrual revenue. No internal transfers, borrowing proceeds or owner distributions are included.
Payment drivers: Payroll includes payroll taxes and benefits. Vendors cover materials and subcontractors only. Fixed payments include $4,000 weekly operating costs plus $10,000 rent in weeks 3, 7 and 12. Debt is $5,000 in weeks 3, 7 and 11, including principal and interest. One-offs are $25,000 equipment in week 5 and $15,000 non-payroll taxes in week 7; these are arbitrary sample schedules, not statutory due dates. Categories do not overlap.

Risk limits: $75,000 is an illustrative operating floor, not a covenant. No borrowing facility is assumed available. Weekly closing balances do not identify intraweek shortfalls. No daily timing, historical data or statistical confidence bands are available; scenario lines are illustrative sensitivities, not probabilities. Refresh weekly with actual bank balances, receivable collection commitments and payment schedules before real-world use.