

OPERATIONS & BOOKKEEPING

A 13-Week Cash Flow Forecast for a Gas Station

Fuel payments, sales tax, payroll and loan payments do not arrive when sales do. A 13-week forecast shows when cash will be tight. This guide gives the layout and the timing rules that matter.

A gas station can show a profit and still run short of cash. Fuel is paid for quickly, sales tax and lottery are collected for someone else and paid over on set dates, and loan payments and payroll do not wait for good weeks. A 13-week cash flow forecast puts those dates on one page so you can see problems before they arrive.

Short answer

A 13-week forecast lists the cash you expect to receive and the payments you must make, week by week, for the next quarter. It shows when you will run short before it happens, and it matters because profit and cash are not the same thing.

This guide shows the layout and the timing rules that matter most at a station. It builds on our article on [why a station can have profit but no cash](#).

What the forecast is

It is a table with weeks across the top and cash coming in and going out down the side. The bottom line is your expected bank balance at the end of each week. Thirteen weeks covers a quarter, which is long enough to catch tax and loan dates but short enough to forecast sensibly.

The layout

1. **Opening cash.** The bank balance at the start of the week.
2. **Cash in.** Fuel and store sales as they reach the bank, split by tender.
3. **Cash out.** Fuel purchases, store vendors, payroll, rent or loan payments, utilities, insurance, taxes.
4. **Net cash for the week.** In minus out.

5. **Closing cash.** Opening plus net, carried to the next week.

Timing rules that catch owners out

- **Card and fleet sales arrive later**, and net of fees. Use settlement dates, not sale dates. See [fuel card reconciliation](#).
- **Fuel is paid on supplier terms.** Some jobbers collect within days or take payment by electronic withdrawal.
- **Sales tax is a lump.** It is collected every day and paid on the filing date.
- **Lottery settles on its own schedule**, and a big week of sales means a big withdrawal.
- **Payroll has taxes** on top of net pay, deposited on a schedule.
- **Loan payments and insurance premiums** can be monthly, quarterly or annual.

A tiny example (illustrative)

Start with \$30,000. In week 3, sales tax of \$18,000 falls due and a \$9,000 quarterly insurance premium is charged, on top of normal fuel and payroll payments. Normal weekly net cash might be +\$4,000, but week 3 shows -\$23,000. The forecast shows the balance dropping close to zero, with two weeks' warning. Without it, the first sign would be a declined fuel payment.

How to keep it useful

- Update it every week: replace the forecast with actuals and add a new week at the end.
- Be honest and slightly cautious about receipts, and complete about payments.
- Mark the tight weeks and decide in advance what you would do, such as delaying a non-urgent purchase or arranging a line of credit.

Where the numbers come from

You need reconciled records to forecast well: bank balances, your POS tender reports, vendor statements and a calendar of tax and loan dates. A clean [month-end close](#) makes this much easier, and lenders ask for the same information when you apply for finance. See [SBA gas station financing](#).

Want a forecast built from your real numbers?

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Cash forecasting: common questions

Why 13 weeks?

It covers a full quarter, which is long enough to see tax and loan dates and short enough to forecast with reasonable accuracy.

How accurate does it need to be?

Close enough to show tight weeks. Update it every week with actuals and roll it forward.

What is the most common surprise?

Sales tax, fuel payments and lottery settlements all land on fixed dates that may not line up with your sales.

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