HEBRON DYNAMICS

13-Week Cash Forecast

Kestrel Ridge Community Services, Inc.
January 5 to April 5, 2026
Updated Monday, January 5, 2026

SAMPLE. FICTIONAL ORGANIZATION AND NUMBERS.

WHAT THIS SHOWS

Thirteen weeks of cash, Monday to Sunday, starting January 5, 2026. Receipts are listed by source with the award number so each one can be checked against the drawdown calendar. The minimum cash line is two payrolls. Weeks below it are marked. Ending cash each week equals opening cash plus receipts less disbursements, and the next week opens at that figure.

Week of	1/5	1/12	1/19	1/26	2/2	2/9	2/16	2/23	3/2	3/9	3/16	3/23	3/30	13 weeks
Opening cash	258,000	92,400	178,450	228,550	384,850	259,750	347,300	244,400	380,900	230,600	313,650	210,750	387,250	258,000
RECEIPTS														
Head Start drawdown (93.600), PMS, every other week		118,000		118,000		118,000		118,000		118,000		118,000		708,000
CSBG quarterly advance (93.569), state portal			153,000											153,000
TANF monthly reimbursement (93.558)		29,100				29,100				29,100				87,300
Weatherization monthly reimbursement (81.042)			22,400				22,400				22,400			67,200
CDBG reimbursement (14.218), county, 45 days after request					45,000							40,000		85,000
ESG reimbursement (14.231), state				19,800					19,800					39,600
CACFP claim (10.558), state board of education			11,800				11,800				11,800			35,400
Refugee Matching Grant (93.567), monthly				24,700				24,700				24,700		74,100
United Way allocation, monthly	12,500				12,500				12,500					37,500
Program fees (child care co-pays, rental income)	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	41,600
Individual donations	6,400	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	29,200
Total receipts	**22,100**	**152,200**	**192,300**	**167,600**	**62,600**	**152,200**	**39,300**	**147,800**	**37,400**	**152,200**	**39,300**	**187,800**	**5,100**	**1,357,900**
DISBURSEMENTS														
Payroll and payroll taxes (pay dates Fri 1/9, 1/23, 2/6, 2/20, 3/6, 3/20, 4/3)	121,500		121,500		121,500		121,500		121,500		121,500		121,500	850,500
Health insurance and retirement match, 1st of month	31,200				31,200				31,200					93,600
Rent, three sites	14,200				14,200				14,200					42,600

Vehicle note and copier lease		6,850				6,850				6,850				20,550
Utilities and telephone			9,400				9,400				9,400			28,200
Weatherization contractors, paid on completion		48,000				46,500				51,000				145,500
Subrecipient (CDBG home repair), quarterly	9,500				9,500				9,500					28,500
Other accounts payable (food, supplies, client assistance, insurance)	11,300	11,300	11,300	11,300	11,300	11,300	11,300	11,300	11,300	11,300	11,300	11,300	11,300	146,900
Total disbursements	**187,700**	**66,150**	**142,200**	**11,300**	**187,700**	**64,650**	**142,200**	**11,300**	**187,700**	**69,150**	**142,200**	**11,300**	**132,800**	**1,356,350**
Net cash flow	**(165,600)**	**86,050**	**50,100**	**156,300**	**(125,100)**	**87,550**	**(102,900)**	**136,500**	**(150,300)**	**83,050**	**(102,900)**	**176,500**	**(127,700)**	**1,550**
Ending cash	**92,400**	**178,450**	**228,550**	**384,850**	**259,750**	**347,300**	**244,400**	**380,900**	**230,600**	**313,650**	**210,750**	**387,250**	**259,550**	**259,550**
Minimum cash (two payrolls)	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	150,000	
Above (below) minimum	**(57,600)**	28,450	78,550	234,850	109,750	197,300	94,400	230,900	80,600	163,650	60,750	237,250	109,550	

WEEKS BELOW MINIMUM

Below the minimum: the week of January 5 ($92,400). The cause is timing: the weatherization contractors are paid the week they finish, and the CDBG and ESG reimbursements land four to six weeks after the request.

- Submit the CDBG reimbursement request for the fourth quarter on January 6 instead of waiting for the month to close. That pulls $45,000 forward about two weeks.
- Draw Head Start on the Thursday before each payroll rather than the Monday after. Each draw is allowed to cover immediate cash needs under 2 CFR 200.305.
- Hold the February contractor payments to net 15 from the inspection date, which the contracts already allow.
- If the three steps above are not enough, the $100,000 line of credit covers the gap and is repaid the week the CSBG advance arrives.

ASSUMPTIONS TO CONFIRM EACH MONDAY

- CSBG second-quarter advance of $153,000 arrives the week of January 19. The state's last three advances came within five days of that date.
- Head Start draws equal the prior two weeks of expenditures; the award has $33,700 of carryover and a new budget period starts July 1.
- Payroll holds at $121,500 per pay period with no new hires until the Head Start teacher positions are filled in March.
- Rent and benefits fall on the first business day of each month; the forecast shows them in the week that contains that day.
- Update the forecast every Monday: replace last week's estimates with the bank actuals, add a new week 13 and send the one-page version to the executive director and the treasurer.