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The Cash Forecaster

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JJ Wong · jjwong.ai

The 8-week cash sheet, the delay calculator, and the ten-minute Monday routine.

The problem

Record sales and an empty bank account can happen in the same week. Buyers pay the platform; the platform releases the money to you later, after delivery and its own rules. Meanwhile your supplier, your ads and your staff want paying now.

The sales report tells you what you earned. The cash forecast tells you what you can spend — and when.

Step 1 — Measure your real delay

Not the delay you assume. The one in your own payouts.

In the **Delay calculator** tab of `cash-forecast.xlsx`:

1. Take 20+ orders from last quarter (more is better, mix of products).
2. For each: order date, and the date the money for it reached your **bank** (not the platform wallet — the bank, if that's where you pay suppliers from).
3. The sheet gives you the typical delay, the slow case (80% of orders land within it), and the delay to use in weeks — the slow case, rounded up.

Why the slow case: a cash forecast should be pessimistic about money coming in. Being early is a nice surprise. Being late is a missed supplier payment.

The Day 23 payout reconcile gives you exactly this data — order date against payout date.

If you sell on several platforms with different delays, measure each and either forecast them separately or use the slowest.

Step 2 — Fill the forecast

In the **Forecast** tab:

CELL / COLUMN	WHAT GOES IN
Opening balance	Bank balance on the start Monday
Safety line	The lowest balance you're comfortable with
Start Monday	This Monday
Net sales that week	Past 4 weeks: actuals. Next 8: your honest estimate
Cash landing	Calculated: the sales from "delay" weeks earlier
Outgoings	By the week they're **due**, not the week you ordered

Net sales = what the platform will pay you after fees and returns. The fees calculator (beamingbulb.co/marketplace-fees-calculator) helps turn gross sales into net.

Every week gets a closing balance and a flag: **ok**, **BELOW LINE** or **NEGATIVE**.

The example rows show the classic trap: a big campaign week, a doubled reorder placed off the sales number, and a week in between where the bank drops below the safety line — even though sales were the best ever.

The prompt version

> Here are my expected net sales by week, my delay from order to cash in bank (from my own payout history): [N] weeks, and my known outgoings by due date.
>
> Opening balance: RM[amount]. Safety line: RM[amount].
>
> Build a weekly cash table for the next 8 weeks:
> week starting | cash in | cash out | closing balance | below safety line?
>
> Cash from each week's sales lands [N] weeks later.
> Don't adjust my delay, don't assume extra sales, don't smooth anything.
> Highlight any week below RM[safety amount].
>
> Sales by week (including the last [N] weeks):
> [paste]
>
> Outgoings by due week:
> [paste]

Weekly matters. A month can look fine while one week in the middle doesn't.

The trap

Don't reorder on sales. Reorder on cash.

A big campaign makes the sales report look like you can afford anything. The cash arrives weeks later. Place the big reorder off the sales number and you can be short in exactly the weeks your supplier invoice is due.

Before any big spend — reorder, ad budget, hire — put it in the forecast in the week it's due, and look at the flag.

If a week goes red, the usual fixes, in order:

1. Move the payment date (ask the supplier — many will split or delay).
2. Split the reorder into two deliveries.
3. Cut or delay discretionary spend that week (ads, non-urgent stock).

4. Only then: short-term financing — and only if you can see in the sheet exactly when you'll pay it back.

The Monday routine — ten minutes, before anything else

1. **Replace last week's estimate with actuals.** Sales and outgoings.
2. **Update the opening balance** to today's bank balance.
3. **Roll forward one week** — move the start Monday, add a new week at the end.
4. **Check the flags.** Any red weeks?
5. **Decide before you spend.** Reorders and ad budget for the week get checked against the forecast first.

Once a quarter: re-measure your delay. Platforms change release rules, and your delay changes with them.

Pairs with

- **Day 13 — stock cover:** tells you when to reorder.
- **Day 23 — payout reconciler:** confirms what came in, and gives you your delay.
- **Day 28 — mega sale countdown:** campaign reorders are the biggest cash risk of the year.

Questions? Email hello@jjwong.ai — I read them all. More at @jjwong.ai — one AI play for SEA sellers, daily.