GUIDE

Seasonal Business Cashflow Planning

If your revenue moves with the seasons, cash flow planning is not optional, it is the thing that keeps the doors open through the quiet stretch. Here is a practical approach, with a simple template you can build in a spreadsheet.

Map your year honestly

Plot your takings month by month from last year. Mark the peaks, the troughs and the fixed costs that fall regardless, rent quarters, VAT, insurance renewals. The goal is to see the tight months before they arrive, while you still have options.

Build a 13-week rolling forecast

A thirteen-week view of money in and money out is the single most useful tool for a seasonal business. Update it weekly. When a pinch point appears three or four weeks out, you have time to act. When it surprises you, you have a problem.

Ring-fence peak cash

1. Decide what share of peak takings you will set aside for the trough, and move it to a separate account.
2. Treat that pot as untouchable except for its purpose, carrying the quiet months.
3. Top it up every peak week rather than hoping there is enough left at the end.

Flex your costs with the season

- Build a rota that scales down cleanly when trade drops.
- Order smaller and more often in the quiet months so cash is not tied up in stock.
- Trim opening hours to the sessions that actually make money.

Bridge the gap when planning is not enough

Sometimes a quiet season lands on top of a rent quarter or a VAT bill and the buffer is not enough. Funding that flexes with takings, like a merchant cash advance, bridges cleanly because the repayment eases in quiet weeks and clears faster in busy ones. Use it as a bridge, not a substitute for setting money aside.

A simple template

Columns: Week, Opening balance, Expected takings, Wages, Suppliers, Rent/rates, Other, Closing balance. Fill thirteen rows, update every Monday, and let the closing-balance column warn you. That one spreadsheet prevents most seasonal cash crises.

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