

# Thank you — here is what you just downloaded.

Free, and it stays free. No email wall, no trial, and nothing switched off inside the file. It is built for small business owners.

## WHAT IS IN THIS FOLDER

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|---------------------------------------------|----------------------------------------------|
| <a href="#">13-Week-Cash-Flow-Free.xlsx</a> | The workbook.                                |
| <a href="#">13-Week Cash Flow-Guide.pdf</a> | How it works, and the one rule that matters. |
| <a href="#">Read-Me-First.pdf</a>           | This page.                                   |

## GETTING STARTED

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- 01** On Setup, enter today's bank balance and the floor you never want to go under.
- 02** On Money In and Money Out, put each amount in the week you expect it.
- 03** Read Forecast. Weeks below your floor are marked.
- 04** Update it weekly with what actually happened.

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**Licence.** Use it for anything, at work or at home, client work included — change it, rename it, build it into your own process. You may not resell it as a template of your own. **Plain .xlsx:** no macros, no add-ins; opens in Excel, Google Sheets, Numbers and LibreOffice.

**Found something it gets wrong?** Tell me — that is how the next version gets better.  
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