THE 80/20 INSTITUTE

Larkspur Precision

Cash Book

November 29, 2026

The period on this page. PGOS, from the company file.

The 80/20 Institute

Contents

1. How to read this page 3
2. The number at the top 4
3. Cash facts 5
4. The 13-week forecast 6
5. With your plan 9
6. Not in this forecast 10
7. 2 moves for the next 13 weeks 11
8. The low point 12
9. What needs a look 13
10. Approved moves from the other modules 14
11. Cash effect by priority 16
12. Priorities and cash 17
13. Plan and actual by month 18
14. Three cash paths 20
15. Which balance holds the dollars 21
16. Working capital 22
17. This month compared 24
18. Last 13 months 25
19. Which age holds the invoices 26
20. Which age holds the bills 27
21. From profit to cash 28
22. Where cash came from and where it went 29
23. Capital spending 30
24. Total debt 31

How to read this page

Sample company. These aren't your numbers.

13-week cash. Jan 15–Dec 15, 2025. The profit and loss statement and the balance sheet.

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The number at the top

As of September 30, 2026. Forecast: rolling 13 weeks. · Cash today

Cash today is $740,526.

Cash today is checking, savings, and other cash accounts. Restricted cash is called out when it is identified.

A blank stays off. A known zero stays on. Nothing here posts.

Cash facts

Cash today is checking, savings, and other cash accounts. Restricted cash is called out when it is identified. No restricted cash is identified.

Runway is how many weeks until cash meets the floor, using the 13-week forecast. If cash is building, there is no week count.

Availability is what you can still draw on the bank line after the amount already drawn and any reserve.

Total cash available is cash today plus what you can still draw.

The cash floor is the minimum you want in the bank. You set it. The suggestion is about one month of operating costs, and the chart stays uncolored until you do.

A blank stays off. A known zero stays on. Nothing here posts.

Cash facts

Fact	Amount
Cash today	$740,526
Runway	Cash is building
Bank line	You can still draw $970,445.
Total cash available	$1,710,971
Cash floor	$565,694

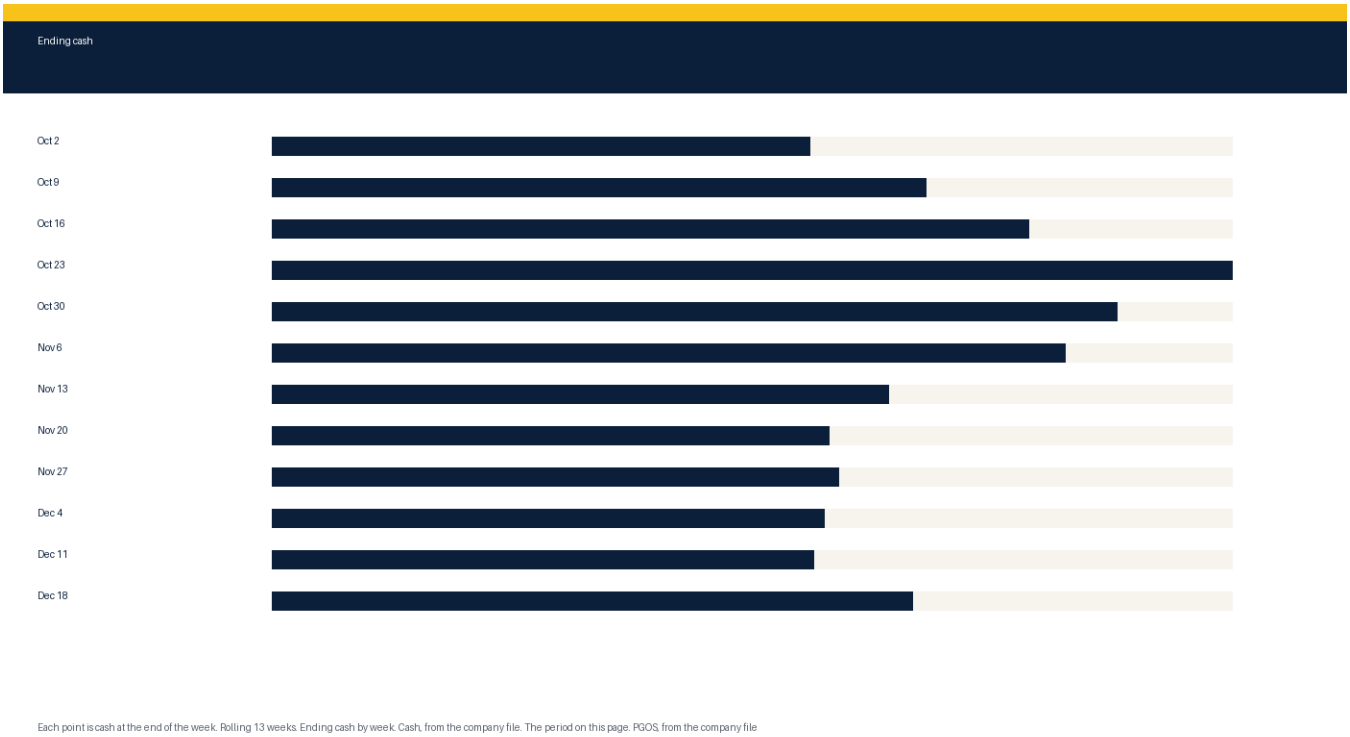
The 13-week forecast

You have enough cash for the next 13 weeks. The tightest week is Oct 2.

Ending cash is the figure for each week on this chart. The low point is named in its own section. The cash floor, when you have set one, is the Cash floor column in the week table. Nothing here posts.

This is a plan for Larkspur Precision, built from the profit and loss statement and the balance sheet. Collections follow the invoices on file. Supplier payments follow the bills on file. Payroll is every two weeks. Loan payments sit on their dates. Nothing draws the bank line unless you add a draw. Correct any week that looks wrong.

Ending cash is the last week on this chart, Dec 25. The window is the rolling 13 weeks. This is a plan based on the books and the rules below. Correct any week that looks wrong.



Each point is cash at the end of the week. Rolling 13 weeks. Ending cash by week. Cash, from the company file. The period on this page. PGOS, from the company file

Rolling 13 weeks

Week	Money in	Operating payments	Loan payments and bank-line draws	Other sources or uses	Net cash this week	Cash at the start of the week	Cash at the end of the week	Bank line at the start	Bank line at the end
Oct 2	$406,125	-$382,963	$0	$0	$23,161	$740,526	$763,687	$646,963	$646,963
Oct 9	$406,124	-$227,443	-$12,580	$0	$166,101	$763,687	$929,789	$646,963	$646,963
Oct 16	$406,124	-$260,544	$0	$0	$145,580	$929,789	$1,075,369	$646,963	$646,963
Oct 23	$336,997	-$48,832	$0	$0	$288,165	$1,075,369	$1,363,534	$646,963	$646,963
Oct 30	$103,691	-$216,393	$0	-$50,453	-$163,155	$1,363,534	$1,200,379	$646,963	$646,963
Nov 6	$103,691	-$164,840	-$12,580	$0	-$73,728	$1,200,379	$1,126,651	$646,963	$646,963
Nov 13	$69,128	-$320,360	$0	$0	-$251,232	$1,126,651	$875,419	$646,963	$646,963
Nov 20	$69,128	-$152,798	$0	$0	-$83,671	$875,419	$791,748	$646,963	$646,963
Nov 27	$328,328	-$314,339	$0	$0	$13,989	$791,748	$805,736	$646,963	$646,963
Dec 4	$293,764	-$158,819	-$12,580	-$144,000	-$21,635	$805,736	$784,101	$646,963	$646,963
Dec 11	$293,764	-$308,318	$0	$0	-$14,555	$784,101	$769,547	$646,963	$646,963
Dec 18	$293,764	-$152,798	$0	$0	$140,965	$769,547	$910,512	$646,963	$646,963
Dec 25	$259,200	-$308,318	$0	$0	-$49,118	$910,512	$861,394	$646,963	$646,963

Bank line limit	Availability left on the line	Total cash available	Cash floor	Cushion or shortfall
$1,617,408	$970,445	$1,734,132	$565,694	$197,993
$1,617,408	$970,445	$1,900,234	$565,694	$364,094
$1,617,408	$970,445	$2,045,814	$565,694	$509,675
$1,617,408	$970,445	$2,333,979	$565,694	$797,839
$1,617,408	$970,445	$2,170,824	$565,694	$634,684
$1,617,408	$970,445	$2,097,096	$565,694	$560,956

Bank line limit	Availability left on the line	Total cash available	Cash floor	Cushion or shortfall
$1,617,408	$970,445	$1,845,864	$565,694	$309,724
$1,617,408	$970,445	$1,762,193	$565,694	$226,054
$1,617,408	$970,445	$1,776,181	$565,694	$240,042
$1,617,408	$970,445	$1,754,546	$565,694	$218,407
$1,617,408	$970,445	$1,739,992	$565,694	$203,852
$1,617,408	$970,445	$1,880,957	$565,694	$344,818
$1,617,408	$970,445	$1,831,839	$565,694	$295,699

With your plan

This chart includes your plan. The extra cash shows up by week 13.

By week 13 these add up to +$72K.

This is the cash effect of these priorities added together by week 13.

A blank stays off. A known zero stays on. Nothing here posts.

Your priorities, cash by week 13

Priority	Cash by week 13
Reprice custom jobs quoted below true cost	+$40K
Set order minimums and setup charges on s mall runs	+$22K
Give freed machine hours to repeat work for top customers	+$10K

Not in this forecast

Bar stock and castings deposit is -$60,000. The table appears when three items are outside the forecast.

A blank stays off. A known zero stays on. Nothing here posts.

2 moves for the next 13 weeks

Chase the oldest receivables ($103,691, over 90 days first). Cash effect $103,691. That cash is already owed. This page has no invoice names, so the move uses the oldest bucket. These bills ($48,165) can wait 2 weeks to protect payroll in the week of Oct 2. Payroll in the week of Oct 2 is $155,520. Cash effect $48,165. Payroll in the week of Oct 2 is $155,520. Waiting is only a timing suggestion. This page has no late-fee flag. PGOS does not pay a bill.

The table appears when three moves are named.

This count is 2 suggestions for the next 13 weeks. A move is listed for named invoices or receivables over 90 days, operating spend in a week under the floor, or bills that are named or older than 60 days. Other amounts can still be on this picture. PGOS does not pay a bill, send an invoice, or change the books. Source: this cash picture, as of September 30, 2026.

A blank stays off. A known zero stays on. Nothing here posts.

The low point

Next 13 weeks. Week of Oct 2 is the low point, ending at $763,687. It opened at $740,526. Money in was $406,125. The largest use that week is operating payments of $382,963. Named on this week: Technician (Talent) $9,411. Nothing here changes the forecast.

What needs a look

Watch. Money customers owe you rose by $265,875 this month, which is why profit did not all become cash. The table appears when three items need a look.

A blank stays off. Nothing here posts.

Approved moves from the other modules

29 approved moves from Pricing, Procurement, Sales, Lean, Talent, Safety, Strategy, or M&A fall in these 13 weeks. Ending cash on the forecast is unchanged.

Week ending Oct 2 through week ending Dec 25. A dollar is named on a week only when that module already posted the amount and the date.

This dollar stays off ending cash.

A blank stays off. A known zero stays on. Nothing here posts.

Named on a week

Move	Module	Amount	Week ending
Technician	Talent	$9,411	Oct 2
Improve assembly fl ow 22	Lean	$22,324	Oct 9
Improve second skid line 18	Lean	$25,353	Oct 9
Improve standard ski d line 17	Lean	$17,811	Oct 9
Improve valve cell 1 9	Lean	$30,512	Oct 9
Callback or rework r eview	Strategy	$55,810	Oct 9
Monthly call plan for core accounts	Strategy	$23,404	Oct 9
New-account list for t he core line	Strategy	$34,206	Oct 9
On-time recovery on the late jobs	Strategy	$45,008	Oct 9
Quote desk standard reply	Strategy	$39,607	Oct 9
Reprice the three de epest discounts	Strategy	$18,003	Oct 9
Tail-customer exit lis t	Strategy	$50,409	Oct 9

Move	Module	Amount	Week ending
Walk-away rule on o ne-off quotes	Strategy	$28,805	Oct 9
Measured 2026-10	M&A	$246,465	Oct 16
Quarry Scrap	Procurement	$3,572	Oct 16
Approved Win 1	Sales	$18,000	Oct 16
Approved Win 2	Sales	$26,500	Oct 16
Approved Win 3	Sales	$31,250	Oct 16
Earlier avoided cost on the dock	Safety	$1,754	Nov 13
Lower the claims pre mium	Safety	$5,048	Nov 13
Lower the clinic invoi ces	Safety	$3,464	Nov 13
Lower the lost-time c over	Safety	$2,686	Nov 13
Prototype part	Pricing	$4,116	Nov 20
Riverbend Steel	Procurement	$3,288	Nov 20
Legacy Commit Co	Sales	$42,000	Nov 20
Alden Plate and Coil	Procurement	$186,450	Dec 4
Bramble Tube Mill	Procurement	$92,400	Dec 4
Cinder Valve Works	Procurement	$41,750	Dec 4
Elm Fastener	Procurement	$12,880	Dec 4

After the named moves

On the screen
49 more approved dollars sit outside these 13 weeks.
4 more approved dollars have no date, so no week is named.

Cash effect by priority

Week ending Oct 2 through week ending Dec 25. Cash effect by priority. Each step is one module. The last bar is the named total. Ending cash on the forecast stays on the week line.

Each bar is one module. The height is that module's approved dollars that already have a date in these 13 weeks. The largest cash effect is first. A price cut points down. The last bar adds those modules together. Ending cash on the forecast stays the figure already on the week line.

Nothing here posts.

Approved dollars in these 13 weeks

Module	Cash effect
Procurement	$340,341
Strategy	$295,252
M&A	$246,465
Sales	$117,750
Lean	$96,000
Safety	$12,952
Talent	$9,411
Pricing	$4,116
Named total	$1,122,287

Priorities and cash

The set is behind. This quarter.

Already in the forecast.

Give freed machine hours to repeat work for top customers. Freed hours already sold are in the later weeks of the forecast.

Reprice custom jobs quoted below true cost. The extra collections are in the later weeks of the forecast.

Install the five-axis machine. The remaining spend is in the 13-week forecast.

Install the five-axis machine. Name the one move and a date Date Dec 12.

Set order minimums and setup charges on small runs. Charges already quoted are in money in. New ones are not.

Set order minimums and setup charges on small runs. Name the one move and a date Date Dec 12.

A blank stays off. A known zero stays on. Nothing here posts.

This quarter

Priority	Status	Plan	Actual	Gap	This quarter	Next 13 weeks
Give freed machine hours to repeat work for top customers	On track	$60,000	$62,000	$2,000	$62,000 cash in	$31,000 cash in
Reprice custom jobs quoted below true cost	On track	$55,000	$58,000	$3,000	$58,000 cash in	$29,000 cash in
Install the five-axis machine	Off track	$180,000	$36,000	-$144,000	-$36,000 cash out	-$18,000 cash out
Set order minimums and setup charges on small runs	Off track	$30,000	$17,000	-$13,000	$17,000 cash in	$8,500 cash in

Plan and actual by month

Give freed machine hours to repeat work for top customers. Jul to Sep · plan and actual · one point per month

Reprice custom jobs quoted below true cost. Jul to Sep · plan and actual · one point per month

Install the five-axis machine. Jul to Sep · plan and actual · one point per month

Set order minimums and setup charges on small runs. Jul to Sep · plan and actual · one point per month

Plan is the dollar named for that month. Actual is the dollar recorded. A month missing either number stays off the line. It is not ending cash.

Nothing here changes the forecast.

Give freed machine hours to repeat work for top customers

Month	Plan	Actual
Jul	$18,000	$18,600
Aug	$19,800	$20,460
Sep	$22,200	$22,940

Reprice custom jobs quoted below true cost

Month	Plan	Actual
Jul	$16,500	$17,400
Aug	$18,150	$19,140
Sep	$20,350	$21,460

Install the five-axis machine

Month	Plan	Actual
Jul	$54,000	$10,800
Aug	$59,400	$11,880
Sep	$66,600	$13,320

Set order minimums and setup charges on small runs

Month	Plan	Actual
Jul	$9,000	$5,100
Aug	$9,900	$5,610
Sep	$11,100	$6,290

Three cash paths

Next 13 weeks. Ending cash on the base, the downside, and the upside.

Next 13 weeks. Each line is ending cash. Base is the forecast as it stands. Downside holds invoices over 90 days out of the weeks they were in, and brings a known purchase into week 2 when that purchase is on the file. Upside leaves that purchase out of these 13 weeks. Nothing is saved.

Downside holds $103,691 of invoices over 90 days out of these weeks. The known purchase is $144,000. Downside brings it into week 2. Upside leaves it out of these 13 weeks.

The last week ends at $861,394 on the base, $757,702 on the downside, and $1,005,394 on the upside.

Nothing here changes the forecast.

Ending cash

Week	Base	Downside	Upside
Oct 2	$763,687	$763,687	$763,687
Oct 9	$929,789	$785,789	$929,789
Oct 16	$1,075,369	$931,369	$1,075,369
Oct 23	$1,363,534	$1,219,534	$1,363,534
Oct 30	$1,200,379	$1,056,379	$1,200,379
Nov 6	$1,126,651	$982,651	$1,126,651
Nov 13	$875,419	$731,419	$875,419
Nov 20	$791,748	$647,748	$791,748
Nov 27	$805,736	$661,736	$805,736
Dec 4	$784,101	$749,538	$928,101
Dec 11	$769,547	$700,419	$913,547
Dec 18	$910,512	$806,821	$1,054,512
Dec 25	$861,394	$757,702	$1,005,394

Which balance holds the dollars

This month. Each bar is one balance. Working capital itself stays off, because it is the sum of the parts. A loss stays off. A known zero stays on. The longest bar holds the most. Nothing here posts.

Each bar is the balance already on the books this month. Working capital itself stays off. It is the sum, not a second pile of cash. A loss stays off. A known zero stays on the chart. The longest bar holds the most. Nothing posts.

Nothing here posts.

Balances this month

Balance	Amount
Money customers owe you	$2,073,827
Inventory	$908,734
Money you owe suppliers	$602,060
Accrued expenses	$28,080
Unearned work	$22,464
Prepaid expenses	$11,232

Working capital

Last 13 months. How many days cash is tied up.

Working capital is the cash tied up to run day to day: money customers owe you, plus inventory, minus money you owe suppliers. It is not cash in the bank.

Days to get paid. How many days, on average, it takes customers to pay you.

Days payable outstanding. How many days, on average, you take to pay suppliers.

Days inventory outstanding. How many days of sales your inventory would cover.

Inventory turns. How many times a year you sell through inventory. Higher is usually better.

Cash conversion cycle. Days to get paid plus days inventory outstanding, minus days payable. How many days cash is tied up. Shorter is better.

Working capital is 19.3% of trailing twelve-month sales.

Trailing sales are $12,340,800.

If customers paid 5 days faster, about $169,052 would come back into cash.

A missing count stays off. It is not stored as zero. A known zero stays on. Nothing here posts.

Since last month

What changed
Money customers owe you rose, so customers are paying more slowly.
Inventory rose, so more cash is sitting in goods.
Money you owe suppliers rose, so bills are being held longer.

Days cash is tied up

Measure	Count
Days to get paid	54
Days payable outstanding	32
Days inventory outstanding	46
Inventory turns	7.93

Measure	Count
Cash conversion cycle	68 days

This month compared

This month, last month, and a year ago

A blank stays off. A known zero stays on. A change can be negative. Nothing here posts.

This month, last month, and a year ago

Item	This month	Last month	A year ago	Versus last month	Versus a year ago
Money customers owe you	$2,073,827	$1,807,952	$1,917,370	$265,875	$156,457
Inventory	$908,734	$815,457	$844,070	$93,277	$64,664
Prepaid expenses	$11,232	$9,984	$10,800	$1,248	$432
Money you owe suppliers	$602,060	$535,164	$581,365	$66,896	$20,694
Accrued expenses	$28,080	$24,960	$27,000	$3,120	$1,080
Unearned work	$22,464	$19,968	$21,600	$2,496	$864
Working capital	$2,380,501	$2,088,244	$2,180,074	$292,257	$200,427

Last 13 months

This is each month on file: money customers owe you, inventory when the file has it, money you owe suppliers, and the working capital those add up to.

A blank stays off. A known zero stays on. Working capital can be negative. Nothing here posts.

Last 13 months

Month	Money customers owe you	Inventory	Money you owe suppliers	Working capital
Sep 2025	$1,917,370	$844,070	$581,365	$2,180,074
Oct 2025	$1,936,544	$860,784	$581,365	$2,215,962
Nov 2025	$2,173,019	$974,998	$645,962	$2,502,056
Dec 2025	$2,173,019	$984,284	$645,962	$2,511,342
Jan 2026	$1,550,939	$700,062	$468,269	$1,782,732
Feb 2026	$1,566,449	$693,330	$468,269	$1,791,510
Mar 2026	$1,790,227	$807,764	$535,164	$2,062,826
Apr 2026	$1,807,952	$830,843	$535,164	$2,103,630
May 2026	$1,825,677	$846,229	$535,164	$2,136,741
Jun 2026	$1,807,952	$838,536	$535,164	$2,111,323
Jul 2026	$1,790,227	$823,150	$535,164	$2,078,212
Aug 2026	$1,807,952	$815,457	$535,164	$2,088,244
Sep 2026	$2,073,827	$908,734	$602,060	$2,380,501

Which age holds the invoices

This month. Each bar is money customers owe you in one age. A blank stays off. A loss stays off. A known zero stays on. The longest bar holds the most. Nothing here posts.

Each bar is money customers owe you already aged on this month's books. A blank age stays off. A loss stays off. A known zero stays on the chart. Two spellings of the same age are one bar. The longest bar holds the most. The chart shows the eight largest. The rest stay on the list. Nothing posts.

Nothing here posts.

Which age holds the invoices

Age	Amount
Current	$933,222
1–30 days	$518,457
31–60 days	$311,074
61–90 days	$207,383
Over 90 days	$103,691

Which age holds the bills

This month. Each bar is money you owe suppliers in one age. A blank stays off. A loss stays off. A known zero stays on. The longest bar holds the most. Nothing here posts.

Each bar is money you owe suppliers already aged on this month's books. A blank age stays off. A loss stays off. A known zero stays on the chart. Two spellings of the same age are one bar. The longest bar holds the most. The chart shows the eight largest. The rest stay on the list. Nothing posts.

Nothing here posts.

Which age holds the bills

Age	Amount
Current	$301,030
1–30 days	$168,577
31–60 days	$84,288
61–90 days	$36,124
Over 90 days	$12,041

From profit to cash

This quarter. From profit to cash.

Money customers owe you absorbed cash this period.

Operating profit: earnings before interest and tax, after depreciation. The Profit Bridge starts at EBITDA, which is this profit plus depreciation.

This shows why a profitable month can still drain the bank. It is not the same as profit.

Nothing here posts.

From profit to cash

Step	Cash effect
Profit	$257,400
Depreciation and other non-cash items	$87,360
Change in money customers owe you	-$265,875
Change in inventory	-$70,198
Change in money you owe suppliers	$66,896
Other working capital	$4,368
Capital spending	-$87,360
Interest and loan principal	-$34,944
Taxes paid	-$46,716
Other	$239,616
Change in cash	$150,546

Where cash came from and where it went

This quarter. Where cash came from and where it went.

Net change in cash is $150,546.

This shows where cash came from and where it went. It is not the same as profit. A zero stays off. Nothing here posts.

Sources

Source	Amount
Collections from customers	$2,854,125
New borrowing	$239,616
Other sources	$4,368

Uses

Use	Amount
Supplier payments	$1,592,943
Payroll	$936,000
Rent and overhead	$249,600
Tax	$46,716
Interest	$34,944
Equipment and other capital spending	$87,360

Capital spending

This year. Spent $36,000 of $180,000 planned.

This is capital spending so far this year, out of the planned amount on these projects.

Five-axis machine deposit is On track. Plan $180,000. Spent $36,000. Remaining $144,000. Week of Dec 4. In the 13-week forecast.

The table appears when three purchases are named.

A purchase with no name stays off. A known zero stays on. Nothing here posts.

Total debt

Last 13 months. Total debt.

Up on this chart is more debt.

Cash here is the latest month on the balance sheet. It is not the 13-week forecast.

The bank line drawn is what you have taken today. The second figure is the limit.

Availability is what you can still draw on the bank line after the amount already drawn and any reserve.

This is the balance left on the loan.

This is the next payment on that loan, and the date it is due.

Total debt is the bank line drawn plus the loan. It is not cash.

Net debt is total debt minus cash. Below zero means cash is larger than the debt.

Nothing here posts.

Total debt by month

Month	Total debt
Sep 2025	$2,073,600
Oct 2025	$2,073,600
Nov 2025	$2,304,000
Dec 2025	$2,304,000
Jan 2026	$1,677,312
Feb 2026	$1,677,312
Mar 2026	$1,916,928
Apr 2026	$1,916,928
May 2026	$1,916,928
Jun 2026	$1,916,928
Jul 2026	$1,916,928
Aug 2026	$1,916,928
Sep 2026	$2,156,544

Debt and headroom

Item	Amount
Cash	$740,526
Bank line drawn	$646,963 of $1,617,408
You can still draw	$970,445
Equipment loan	$1,509,581
Next payment	$12,580 on 2026-10-15
Total debt	$2,156,544
Net debt	$1,416,018