The profitable month that used cash

Juniper Workshop | Fictional owner report | October 2026 | USD

Where the money went

The company earned $12,000. It collected less cash than it earned, then bought equipment and repaid debt. The owner also took a distribution.

Net income after tax	$12,000
Add depreciation	$1,000
Receivables grew by $6,000; payables grew by $2,000	-$4,000
Cash from operations	**$9,000**
Equipment purchases	-$8,000
Principal repayments and owner distributions	-$5,000
Net change in cash	**-$4,000**

Cash opened at $20,000 and closed at $16,000. The adjusted bank and ledger balances both tie.

What the owner can pay the following week

The bank holds $16,000. Of that, $3,000 is unavailable. The owner wants to keep a $5,000 reserve.

RECEIPTS ARRIVE ON TIME

$4,900

Extra available to pay now

RECEIPTS ARRIVE 3 DAYS LATE

$3,100

Reserve shortfall

On Friday morning in the delayed case, cash falls to $1,900 before the customer receipt arrives. The week can end above the reserve even when payroll and bills put cash below it earlier.

Open the workbook and supporting calculations

Workbook tabs: Cash report, Weekly payments, Close inputs and Week inputs.