

AnchorPoint Liquidity Advisors

FY / 12-Month Liquidity Forecast Model

Version 1.0 | Client Template

PURPOSE

This model provides a monthly forward view of cash flow and liquidity over a full fiscal year. It translates your P&L forecast, working capital assumptions, capex plan, and debt schedule into a clear picture of cash generation, funding needs, and revolver availability by month.

HOW TO USE THIS MODEL

1. CONFIG — Enter company name, fiscal year start date, opening cash, and minimum cash threshold.
2. P&L — Enter monthly revenue, COGS, operating expenses, non-operating items, and tax. EBITDA calculates automatically.
3. WORKING CAPITAL — Enter monthly balances for AR, Inventory, Prepaids, AP, Accrued Expenses, and Other. Changes flow into the SUMMARY.
4. CAPEX — Enter planned capital expenditures and capital lease activity by month.
5. DEBT — Enter opening balances, scheduled principal, and interest for revolver and term facilities.
6. REVOLVER — Enter borrowing base inputs (eligible AR, inventory advance rates, reserves) to compute availability.
7. SUMMARY — Review the consolidated 12-month liquidity forecast. No inputs required on this tab — it links from all supporting schedules.

COLOR CONVENTIONS

Blue text on yellow fill — Input cells — hardcoded values you enter

Black text — Calculated formulas — do not overwrite

Green text — Links from other worksheets in this workbook

ASSUMPTIONS & LIMITATIONS

- All figures in \$000s unless labeled otherwise on the tab.
- Model assumes monthly periodicity; for weekly granularity, use the 13-Week Cash Flow template.
- FX impact and multi-entity consolidation are not included — add a separate tab if needed.
- Borrowing base is a simplified single-facility construct; adapt for multi-tranche or ABL-specific terms.
- This is a forecasting tool. Tie actuals to the GL monthly and rebuild drivers as the year progresses.

SUPPORT

Questions, custom build-outs, or a walkthrough? Email bojan@anchorpointliquidity.com or call (716) 572-5703.

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[Company Name] — 12-Month Liquidity Forecast

\$ in thousands | All values linked from supporting tabs. No inputs required on this sheet.

Period Ending	FY Total	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
		Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26
1. Cash Flow from Operations													
EBITDA	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Non-Operating Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
(+/-) Other Income / (Expense)	-	-	-	-	-	-	-	-	-	-	-	-	-
EBITDA (less non-op & other)	-	-	-	-	-	-	-	-	-	-	-	-	-
(+/-) Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-
EBIDA	-	-	-	-	-	-	-	-	-	-	-	-	-
Operating Activities													
Change in Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in Inventory	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in Prepays	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in Accounts Payable	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in Accrued Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in Other OA/VOL	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Change in Working Capital	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash Flow from Operations (excl. interest)	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Cash Flow from Investing													
Capital Expenditures	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital Leases & Other Investing	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Cash Flow from Investing	-	-	-	-	-	-	-	-	-	-	-	-	-
a. CASH FLOW AVAILABLE FOR FINANCING (CFA)													
Cash Flow Available for Financing	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Cash Flow from Financing													
Net Interest	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in Debt (Revolver + Term)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Cash Flow from Financing	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in Cash & Liquidity Position													
Net Change in Cash	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash Position													
Opening Cash	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Closing Cash	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500

Revolver Availability														
Line Availability (Borrowing Base)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Revolver Outstanding	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Remaining Revolver Availability	-	-	-	-	-	-	-	-	-	-	-	-	-	-

TOTAL LIQUIDITY														
Cash + Remaining Revolver Availability	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
<i>Minimum Cash Threshold</i>	<i>1,000</i>	<i>1,000</i>	<i>1,000</i>	<i>1,000</i>	<i>1,000</i>	<i>1,000</i>	<i>1,000</i>	<i>1,000</i>	<i>1,000</i>	<i>1,000</i>	<i>1,000</i>	<i>1,000</i>	<i>1,000</i>	<i>1,000</i>
Liquidity Headroom (vs. Threshold)	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500

Notes: (1) EBITDA excludes non-operating and one-time items. (2) Working capital changes use cash flow convention — increase in asset = use of cash. (3) Revolver availability reflects borrowing base and commitment cap.

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