How to create a simple liquidity plan?

For: Trading company · limited liability company · limited company

Practical business guidance · Reviewed: 2026-11-15

Applicability: Not tied to a statutory date

Plan actual cash inflows and outflows according to the timing of collections and payments.

Plan for the moment, not just the total amount.

Enter sales in the period when you expect to be paid, and liabilities in the period of payment. Specifically flag uncertain inflows and contracted outflows. That way you'll see earlier the week when you might be short of cash.

Prepare a basic, more conservative scenario, for example with a delay in payment from your largest customer. The business structure does not change this calculation, but you must plan taxes, wages and owner distributions in accordance with the rules of your own status.

How to prepare this in your business

For each significant inflow, indicate the reliability of the estimate: contracted, expected or uncertain. Separate outflows by date and by the possibility of deferral. This simple layout helps distinguish a temporary shortfall in collection time from a more persistent cost unsustainability.

Regularly update the plan with actual figures. If the forecast consistently differs from the actuals, adjust the assumption rather than rewriting the same optimistic figure each month. Pay particular attention to reliance on a single major customer.

Example of a seemingly good month

The opening balance is €2,000 and the expected collections are €3,500. If a liability of €2,800 falls due before the main collection, the month's final positive balance does not yet prove that you will have sufficient funds on every date.

Specific next steps

1. Enter the initial available balance.
2. Schedule payments and liabilities on a weekly basis.
3. Test the delay of the largest customer.

Most common mistakes

• Enter the issued invoice as a secure cash inflow on the same day.

• Only look at the final monthly total.

Limits of application

Adapt the guideline to the circumstances of your business.

If you need further assistance

Compare the opening balance, expected inflows and outflows for the same period.

https://adriatrends.hr/poslovni-vodic/kalkulatori?alat=likvidnost

Original page

https://adriatrends.hr/poslovni-vodic/en/pitanja/plan-likvidnosti