

# 60 Day Cash Runway

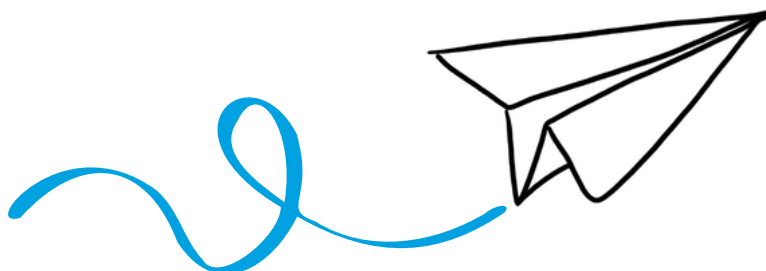
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# PREFACE



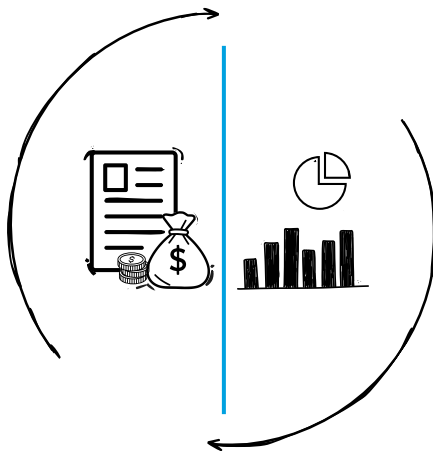
Cash runway—the time a business can operate before running out of cash—is a critical lifeline, yet it is seldom available in a forward-looking simple visual and often leaves non-financial leaders in the dark. Through discussions with business executives, I’ve noted that each role brings a distinct lens to cash runway challenges, shaped by their responsibilities:

- **CFOs** focus on liquidity and capital preservation, diving into metrics like Cash Runway, Burn Rate, and Free Cash Flow (FCF). They ask, “How long can we sustain operations? Are AR collections on track? Can Sales Orders extend our runway?”
- **CEOs** prioritize growth and strategy, tracking Cash Runway, Revenue Forecasts, and Funding Needs. They wonder, “Do Sales Orders in 40 days secure our next milestone? Are Purchase Orders risking our cash?”
- **COOs** emphasize operational cash flow, focusing on Working Capital and Expense Optimization. They ask, “Can we tighten AR processes to speed inflows? Are AP and Payroll aligned with Purchase Orders?”
- **CMOs** target revenue generation, monitoring Campaign Cash Impact and Customer Lifetime Value (CLV). They ask, “Will Sales Orders from this campaign extend our runway? Can we delay Purchase Orders?”
- **CTOs** focus on tech investments, analyzing CapEx Runway and Project Cash Flows. They ask, “What’s the runway impact of Payroll for this project? Can Sales Orders fund it?”

Key to understanding and having control over your cash runway is to understand the components that drive the cash in bank: **Accounts Receivable (AR)** drives current cash inflows, **Accounts Payable (AP)**, **Inventory** and **Payroll** drive cash outflows, while **Sales** Orders promise future inflows (around 40 days) and **Purchase Orders** anticipate outflows (around 40 days). Real-Time Visibility of Cash in the Bank paired with imminent cash movements and Tight processes around AR ensure timely collections, controlled AP and Payroll prevent drains, and accurate Sales/Purchase Order tracking extend the runway.

While CFOs excel at these details, other executives thrive when cash runway is visualized with clarity and tailored to their domain, enabling collaboration to maximize cash flow across the organization, from the ground up.

# FINANCIAL ANALYSIS MEETS DATA VISUALIZATION



Cash runway, calculated from cash balances, burn rate resulting from key components like AR, AP, Payroll, Sales Orders, and Purchase Orders, is a vital indicator of financial health, showing how long a business's operations can fund itself.

Your business has rich data scattered across AR aging reports, AP schedules, payroll logs, and untracked Sales/Purchase Orders but this data can overwhelm non-financial stakeholders.

Data visualization is an antidote to this.

By plotting the moving bank balance over 60 days in a predictive line chart, we create a "horizon of cash" that reflects AR inflows, AP/Payroll outflows, and the anticipated impact of Sales Orders (future cash in) and Purchase Orders (future cash out) around day 40.

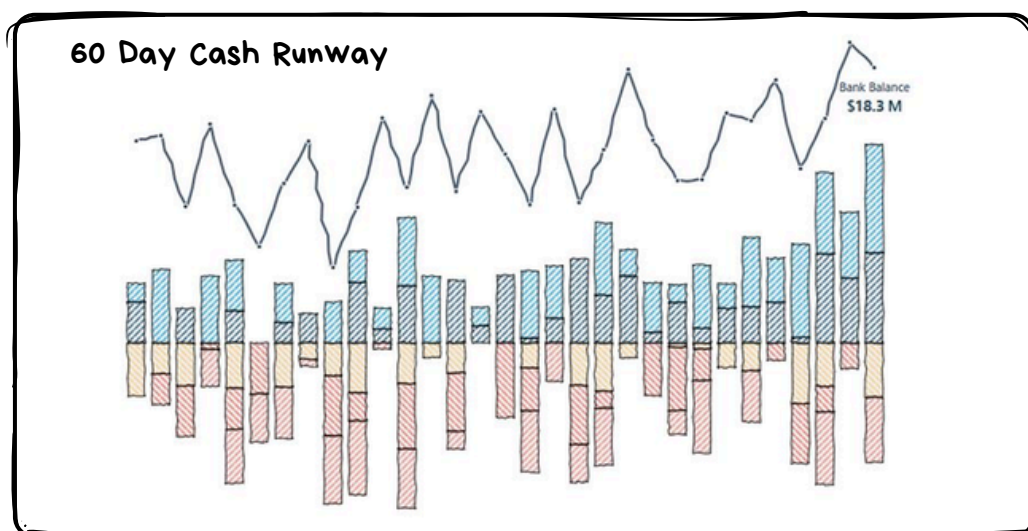
This visual approach highlights how delays in AR or mismanaged AP/Payroll can shrink the runway, while untracked Sales/Purchase Orders can mislead forecasts. Tight processes aided by AI agents are essential: efficient AR collection accelerates inflows, disciplined AP and Payroll scheduling prevents surprises, and precise Sales/Purchase Order management ensures accurate runway projections. This shared visual bridges executive perspectives, fostering alignment from strategic planning to operational efficiency.

# CASH RUNWAY WIZARD VISUALIZATION

The CASH RUNWAY WIZARD Dashboard brings your cash runway to life with a line chart showing the moving bank balance over the next 60 days, offering these benefits:

- **Runway Tracking:** Displays the cash balance trend, with dips from AP or Payroll outflows and rises from AR inflows, plus projections for Sales Orders and Purchase Orders around day 40.
- **Proportional Insights:** Highlights major inflows (e.g., AR, future Sales Orders) and outflows (e.g., AP, Payroll, anticipated Purchase Orders), revealing cash drivers.
- **Simplified Trends:** Organizes cash movements into an intuitive line, making AR delays, AP spikes, or Sales/Purchase Order shifts easy to spot.
- **Inefficiency Detection:** Identifies bottlenecks like slow AR collections, rushed AP/Payroll, or untracked Sales/Purchase Orders that erode the runway.
- **Stakeholder Engagement:** Engages diverse teams with a clear visual, aligning CFOs on AR/AP processes and CMOs on Sales Order potential.
- **Source Clarity:** Distinguishes cash from AR, AP, Payroll, and projects future inflows from Sales Orders and outflows from Purchase Orders.
- **Forecast Integration:** Toggles between actuals and 60-day forecasts, including projected Sales Orders and Purchase Orders at day 40.
- **Liquidity Assessment:** Offers instant insights into runway length and burn rate risks tied to AR/AP/Payroll timing and Sales/Purchase Order accuracy.
- **Comparative Analysis:** Contrasts current runway with historical AR/AP/Payroll trends and future Sales/Purchase Order impacts.

To attain this level of cash clarity, the foundation for tight business processes are revealed through visualizations and anchored through agentic AI: efficient AR collection ensures current inflows, controlled AP and Payroll scheduling prevents drains, and accurate Sales Order tracking (for cash in 40 days) paired with Purchase Order oversight (for cash out 40 days) secures the runway. Within moments, the CASH RUNWAY WIZARD Dashboard reveals the cash trajectory, inspiring leaders to act with confidence.



# CASH INTELLIGENCE BEGINS WHEN DATA IS CENTRALIZED

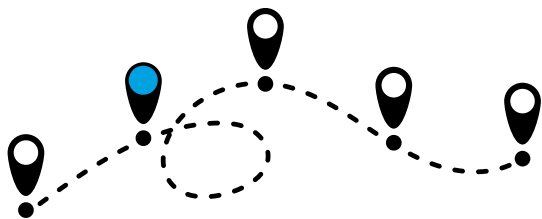
Cash runway intelligence only becomes reliable when the financial data behind it is unified. Too often, Accounts Receivable (AR) lives in one system, Accounts Payable (AP) and Payroll in another, and Sales/Purchase Orders are tracked in spreadsheets or siloed tools. This fragmentation forces leaders to reconcile competing versions of the truth and undermines confidence in runway forecasts.

The Cash Runway Wizard Data Platform eliminates this chaos by consolidating AR, AP, Payroll, Sales Orders, and Purchase Orders into a single, structured layer of cash data. Once centralized, this data not only powers accurate 60-day runway visualizations but also becomes the foundation for AI agents to detect anomalies, recommend adjustments, and extend the horizon with confidence.

By aligning inflows and outflows in one place, the platform enables:

- Cash Clarity** → A unified source of truth for every driver of cash.
- Trustworthy Forecasts** → AI and BI operate on clean, consistent inputs.
- Efficiency Gains** → Less time reconciling spreadsheets, more time making strategic decisions.
- Collaborative Insight** → CFOs, CEOs, COOs, CMOs, and CTOs align around the same financial picture.

Centralized data transforms cash forecasting from guesswork into governance. Without it, your runway is just an estimate. With it, your runway becomes a roadmap.



# AI IN CASH RUNWAY

Artificial Intelligence transforms the Cash Runway Wizard from a static visualization into an active decision-making partner. Beyond showing where the runway stands today, AI agents extend foresight, detect risks, and recommend actions that lengthen cash survival. By embedding intelligence directly into the cash data platform, AI makes runway management proactive instead of reactive.

Key Applications of AI in Cash Runway:

## 🕒 Smart Alerts:

- Automatic notifications when AR collections slow, AP spikes, or Payroll threatens liquidity.
- Alerts when Sales Orders or Purchase Orders diverge from projections, highlighting impact on the 60-day horizon.
- Early warnings when burn rate accelerates, ensuring no surprise cash cliffs.

## 🕒 Actionable Suggestions:

- Recommendations to accelerate AR collection (e.g., “Offer early-pay discounts to reduce aging by 10 days”).
- Guidance on shifting AP or Payroll schedules to extend runway.
- Optimization of Sales/Purchase Order timing, showing which levers yield the greatest runway gains.

## 🕒 Natural Language Querying:

- Executives can ask, “How does Payroll affect our runway over the next 45 days?” and get an instant, visual answer.
- CFOs can request, “Show me best-case vs. worst-case if AR collections are delayed by 15 days.”
- CMOs can ask, “Which Sales Orders from current campaigns are extending runway the most?”

## 🕒 Scenario Forecasting:

- AI rapidly models “what if” scenarios: delayed AR, reduced Payroll, or early fulfillment of Sales Orders.
- Side-by-side comparison of baseline vs. adjusted projections, showing impact on runway length.

## 🕒 Anomaly Detection:

- Identifies unexpected movements in AR, AP, or Payroll that deviate from historical norms.
- Spots gaps in Sales/Purchase Order tracking that could distort runway forecasts.

With AI embedded, the Cash Runway Wizard doesn’t just show where cash is headed — it steers leaders toward better outcomes. What was once a manual report becomes an intelligent agent that safeguards liquidity, empowers decision-making, and extends the horizon of cash with confidence.

# CONCLUSION



Cash runway, the backbone of business survival because it shows exactly how the economic engine of the business will put money into the bank on the cash horizon. Presented incorrectly it can overwhelm non-financial leaders with its complexity, especially when AR, AP, Payroll, Sales Orders, and Purchase Orders are misaligned. The CASH RUNWAY WIZARD Dashboard transforms this data into an intuitive and visual “horizon of cash” that tracks the moving bank balance over 60 days with clarity.

Employing AI agents to keep your bank balance in the black and maximize your cash flow. By leveraging runway tracking and trend visuals, it simplifies financial forecasting, enabling CEOs, COOs, CMOs, and CTOs to grasp critical insights instantly. Tight AR processes powered by AI agents ensure timely cash inflows, disciplined AP and Payroll management prevents liquidity gaps, and precise Sales Order/Purchase Order tracking inspires confidence in future cash flows. This level of cash flow clarity fosters collaboration across teams, aligning strategic and operational efforts.

Breaking down barriers to understanding, CASH RUNWAY WIZARD Visualization empowers organizations to maximize the cash in bank, address inefficiencies, and drive collective success.