

Cash-flow Projection

Staffing & Recruitment

Document type: Financial model / analysis · Generated 13 Oct 2026

This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Projects monthly cash flow for a staffing agency, from your discrete growth, billing, payroll-timing and collection inputs — capturing the payroll-before-collection gap. Use it to plan funding through growth. For the funding gap use the Payroll Funding / Working Capital Planner.

Purpose of this tool & output

Project agency cash through growth

How the output is used

Use it to project agency cash through growth — a cash-flow projection that funds payroll and growth through the receipts lag.

Who should vet it

Your CA or banker, to align the cash-flow projection with your payroll and receivable cycles.

Important cautions

In staffing, faster growth consumes more cash because every new deployed head is paid before the client pays — profitable agencies still run out of cash by growing too fast without funding. Fund the cumulative trough with a buffer. This reflects your assumptions; keep DSO realistic.

Companion documents

- Staffing Agency P&L Modeller
- Markup & Margin Calculator
- Agency Break-even Calculator
- Payroll Funding / Working Capital Planner
- Permanent Placement Fee Model
- Recruiter Productivity / Desk Economics

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.