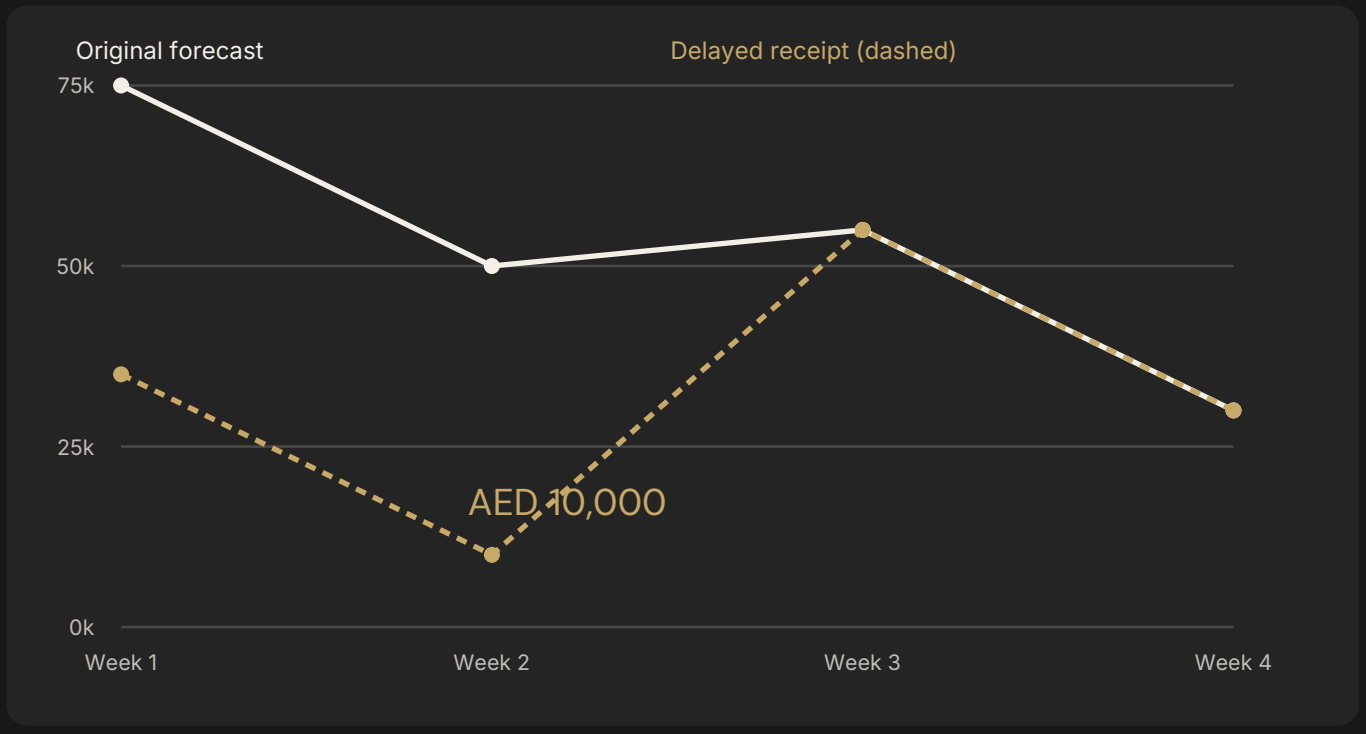
THE COMPLETE GUIDE

Stress test your cash forecast.

One late receipt. Two scenarios. A clearer view of the week that matters.

Claude in Excel, with a ChatGPT alternative

SYNTHETIC EXAMPLE / ALL AMOUNTS AED



Both finish at AED 30,000. Week two needs a closer look.

08 Sep 2026 | Original educational example by Umer Nawaz

STEP 1 / PREPARE THE WORKBOOK

Start with a clean four-week forecast.

Use a new practice workbook. Every figure in this guide is fictional.

Set up the sheet

Name the sheet Baseline_Synthetic. Enter the table below in A1:E5. Put the column headings in row 1 and the opening cash in row 2. Receipts and outflows are positive numbers; the closing formula subtracts outflows.

Metric	Week 1	Week 2	Week 3	Week 4
Opening cash	60,000	75,000	50,000	55,000
Receipts	40,000	0	30,000	0
Outflows	25,000	25,000	25,000	25,000
Closing cash	75,000	50,000	55,000	30,000

Use formulas for the balances

B2: enter 60000.
B5: enter =B2+B3-B4 and fill right through E5.
C2: enter =B5 and fill right through E2.
Enter the receipts and outflows in rows 3 and 4 as shown.

Shortcut included

Copy all of Excel_Starter_Paste_into_A1.txt and paste into cell A1 of a blank sheet. It contains the same inputs and formulas. Save as an .xlsx workbook and check the closing row matches the table.

Use authorised data and your organisation's approved AI workspace when adapting the exercise to a real business.

STEP 2 / READ BEFORE CHANGING

Ask Claude to explain the baseline first.

Confirm that the assistant is reading the intended sheet and cells.

Open Claude in Excel

If the add-in is already installed, open its sidebar in Excel. Otherwise, use the official Claude for Microsoft 365 listing on Microsoft AppSource, install the add-in and sign in through the provider. Your organisation may manage installation. See the linked setup reference on page 8.

PROMPT 1 / UNDERSTAND THE WORKBOOK

Read Baseline_Synthetic without changing any cells. Confirm the currency is AED and the horizon is four weeks. Identify the opening cash, receipts, outflows and closing balance formulas. Cite the cells you used. Calculate each weekly closing balance and the total receipts and outflows. Report missing inputs, formula errors or anything you cannot inspect before proposing changes.

Check the answer against the sheet

Opening cash: AED 60,000.
Total receipts: AED 70,000. Total outflows: AED 100,000.
Final cash: AED 30,000.
Weekly closing row: AED 75,000 / 50,000 / 55,000 / 30,000.

If Claude cannot see the formulas or identifies a different range, resolve that before continuing. Keep the original workbook saved.

STEP 3 / CHANGE ONE ASSUMPTION

Move the receipt. Keep the rest fixed.

The AED 40,000 collection moves from week 1 to week 3.

PROMPT 2 / RUN THE TIMING TEST

Keep Baseline_Synthetic unchanged. Create a separate sheet named Delay_2_Weeks. Move the full AED 40,000 customer receipt from week 1 to week 3. Keep the opening cash, the other AED 30,000 week-3 receipt and all outflows unchanged. Do not add borrowing, new receipts or postponed payments. Use formulas for weekly opening and closing cash. Highlight changed input cells. Create a side-by-side comparison of weekly closing cash, each case's minimum weekly closing balance and its week, and final cash. Check that the moved receipt is removed from week 1 and included only once in week 3. Show source cells and checks. State any check you cannot perform.

Inspect the actual edit

On Delay_2_Weeks, B3 should change from 40000 to 0. D3 should change from 30000 to 70000. Cells C3 and E3 stay at 0. All weekly outflows stay at 25000. The opening cash remains 60000.

Keep the scenarios separate

Baseline_Synthetic is your saved comparison. If the assistant edits that sheet, recover it from your saved copy before proceeding. Do not compare the revised scenario with an already revised baseline.

A changed input is an assumption for the exercise. It is not evidence that the customer will actually pay on the new date.

STEP 4 / VERIFY THE RESULT

Check the weekly low. Then check the total.

These are independently calculated expected results for the practice data.

Closing cash	Original, AED	Delayed, AED
Week 1	75,000	35,000
Week 2	50,000	10,000
Week 3	55,000	55,000
Week 4	30,000	30,000

Four checks before you use the answer

1. Both cases contain total receipts of AED 70,000.
2. Both cases contain total outflows of AED 100,000.
3. Each opening balance equals the preceding closing balance.
4. AED 60,000 + AED 70,000 - AED 100,000 = AED 30,000.

Compare like with like

Week two falls from AED 50,000 to AED 10,000, a reduction of AED 40,000. The minimum weekly closing balance across the entire horizon falls from AED 30,000 to AED 10,000, a reduction of AED 20,000. These are different comparisons.

In each sheet, =MIN(B5:E5) returns the minimum weekly closing balance. The original minimum is week 4; the delayed minimum is week 2. Weekly closing values do not reveal the lowest balance within a day.

STEP 5 / TEST ANOTHER PRESSURE

Change one driver at a time.

Start each of these optional tests from the original baseline, not the delayed case.

Scenario A / Receive less cash

Assume only AED 30,000 of the original AED 40,000 is collected in week 1. The remaining AED 10,000 is outside this four-week horizon, not written off. Keep the other inputs unchanged.

Expected closing cash: AED 65,000 / 40,000 / 45,000 / 20,000. Both final cash and the minimum weekly closing cash are AED 20,000.

Scenario B / Add an unexpected outflow

Add a hypothetical AED 15,000 outflow in week 2, taking that week's outflows to AED 40,000. Keep every other baseline input unchanged. This is a teaching assumption, not a payment instruction.

Expected closing cash: AED 75,000 / 35,000 / 40,000 / 15,000. Both final cash and the minimum weekly closing cash are AED 15,000.

PROMPT 3 / EXPLAIN THE IMPLICATIONS

Compare the original baseline with the selected scenario. State exactly what changed, the lowest weekly closing balance, its week and the final balance. Distinguish timing changes from receipts outside the horizon or extra outflows. Do not invent a minimum cash policy. List the collection evidence and timing detail needed before a business decision.

Compare the result with your business's actual minimum cash requirement. If you combine stresses later, label that as a separate combined scenario.

ALTERNATIVE / CHATGPT

The same scenario. Another way to run it.

You can analyse an uploaded Excel workbook in ChatGPT. [2]

Follow these four steps

1. Save a copy of the baseline workbook as .xlsx.
2. Open ChatGPT and attach that copy using the file-upload control available in your account.
3. Ask it to inspect the baseline, then run the delayed-receipt case using the prompt below.
4. Compare its tables with page 5 and review the calculation workings. Check any returned workbook separately.

CHATGPT / COPYABLE SCENARIO PROMPT

Analyse the attached synthetic workbook. First identify the sheet, inputs and formulas you can inspect. Keep the baseline separate. Using opening cash of AED 60,000, baseline weekly receipts of 40,000 / 0 / 30,000 / 0 and outflows of 25,000 each week, move the full 40,000 receipt from week 1 to week 3 in a separate scenario. Change nothing else. Show weekly opening cash, receipts, outflows and closing cash for both cases. Show the calculations, totals, minimum weekly closing cash and its week, and final cash. Flag anything you cannot check. Do not treat a generated explanation as collection evidence.

Check the output you actually receive

Use the analysis table and workings to verify the same figures. If you request an Excel download, reopen it and check formulas and totals. Do not assume ChatGPT's file workflow behaves identically to the Claude add-in.

File analysis and upload availability depend on your account, model and workspace settings. [2]

STEP 6 / TAKE IT INTO THE MEETING

Leave with a question you can act on.

Use the forecast to identify what needs confirming before a decision.

Your meeting note

Assumption tested: AED 40,000 arrives in week 3 instead of week 1.
Week needing attention: week 2, closing cash AED 10,000.
Evidence needed: collection confirmation and the exact timing of receipts and payments.
Next review: compare available cash with the business's actual cash requirement. Use a daily forecast where weekly totals hide the risk.

Before you share the result

Keep the baseline, scenario and change record. Confirm the currency and period. Reconcile the inputs, inspect formulas and keep missing collection evidence visible. Record the reviewer and review date. AI prepares the analysis; the responsible finance professional reviews the conclusion.

Included with this guide

Excel_Starter_Paste_into_A1.txt: the practice table and formulas.
Copyable_Prompts.txt: the complete prompt sequence.
Guide_Editable.md: editable guide text.

Official product references

[1] Anthropic: Use Claude for Excel

[2] OpenAI: Data analysis with ChatGPT

Product references checked 08 Sep 2026. Prompts, scenarios and calculations are original teaching material. Interface labels may change. This guide does not claim a recorded test of either product.

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