

Contingency Funding Plan Template

Toolkit · Cash Flow Forecasting · Enterprise tier

Pre-positioned plan for stressed liquidity scenarios.

1. Purpose

Defines triggers, escalation paths, contingency sources and communication protocols across base, adverse and severe scenarios.

2. Who should use this

- Treasurer
- ALCO

3. When to use it

- At the start of every toolkit cycle for the group.
- Whenever a material change occurs in the underlying business, regulation or risk profile.
- During quarterly management and board reviews.
- As part of internal audit and second-line assurance work.

4. Step-by-step usage

1. Read the executive summary and identify the workstreams that apply to your group.
2. Localise assumptions, currencies, regulatory references and naming conventions.
3. Populate the working sections with current data and source-document references.
4. Run an internal challenge session before the first formal review.
5. Present at the relevant committee (Treasury, ALCO, ExCo or Board).
6. Capture decisions and actions; refresh on the agreed cadence.

5. Controls and approval workflow

- Segregation of duties between preparer, reviewer and approver.
- Documented delegated authority with monetary and instrument limits.
- System-enforced limits where the toolkit drives downstream payments or trades.
- Quarterly independent review by Internal Audit or second-line Risk.
- Exception log retained for at least seven years for regulatory inspection.

6. Review frequency

Reviewed at least quarterly and refreshed when underlying assumptions change.

7. Sample working template

Week	Opening Cash (NGN'm)	Receipts	Payments	Net Cash	Closing
W+1	12250	4580	4275	305	12555
W+2	12500	4660	4350	310	12810
W+3	12750	4740	4425	315	13065
W+4	13000	4820	4500	320	13320
W+5	13250	4900	4575	325	13575
W+6	13500	4980	4650	330	13830
W+7	13750	5060	4725	335	14085
W+8	14000	5140	4800	340	14340

8. Key topics covered

- Triggers
- Stress scenarios
- Playbook

9. Implementation notes

- Localise to your group's chart of accounts, currencies and entity structure before first use.
- Wire the outputs into existing treasury / FP&A reporting cadences rather than running in parallel.
- Capture data lineage so each figure can be traced back to its source system.
- Run a dry cycle with a small business unit before group-wide rollout.
- Pair with the related Outliers framework and assessment to track maturity uplift over time.