

FINANCIAL CLARITY WORKSHEET

The Three Numbers Every Entrepreneur Should Know

Veronica Duckett

Business name: _____	Month: _____	Date: _____
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Use your current bank balances, cash-flow forecast, profit-and-loss statement, and monthly budget. Estimates are okay—the goal is clarity, not perfection.

1

Know Your Cash

Your bank balance is a starting point—not the full story.

NUMBER TO KNOW	AMOUNT
Total cash in business bank accounts <i>today</i>	\$ _____
– Bills, payroll, taxes, and other committed payments <i>not truly available</i>	\$ _____
= AVAILABLE CASH TODAY <i>your real starting point</i>	\$ _____
+ Expected customer payments <i>next 30 days</i>	\$ _____
– Expected cash outflows <i>next 30 days</i>	\$ _____
= PROJECTED CASH IN 30 DAYS <i>look ahead before deciding</i>	\$ _____

Reminder: revenue you have earned is not cash until the customer pays.

2

Know Your Profit

Profit is strongest when you plan for it before spending.

NUMBER TO KNOW	AMOUNT
Revenue <i>from your P&L</i>	\$ _____
– Direct costs <i>costs tied to delivery</i>	\$ _____
– Operating expenses <i>costs to run the business</i>	\$ _____
= NET PROFIT <i>not the same as cash</i>	\$ _____
Planned profit set-aside _____% of revenue	\$ _____

Is profit intentional? ☐ Yes ☐ Not yet—choose a small percentage to begin.

3

Know Your Operating Costs

Compare budget with actual spending to understand your true monthly run rate.

CATEGORY	BUDGET	ACTUAL	DIFFERENCE
Payroll + contractors	\$ _____	\$ _____	\$ _____
Software + subscriptions	\$ _____	\$ _____	\$ _____
Marketing + sales	\$ _____	\$ _____	\$ _____
Rent, insurance + other recurring costs	\$ _____	\$ _____	\$ _____
TOTAL MONTHLY OPERATING COST	\$ _____	\$ _____	\$ _____

Look for trends—not just totals. What is rising, recurring, or no longer earning its place?

TURN CLARITY INTO ACTION

Your 30-Day Financial Plan

Use the numbers from page 1 to look ahead, notice patterns, and make one confident decision.

1

Bring the Three Numbers Together

Copy the key totals from page 1 for one clear financial snapshot.

KEY NUMBER	WHAT IT MEANS	AMOUNT
Available cash today	What remains after committed bills	\$ _____
Expected cash coming in	Next 30 days	\$ _____
Expected cash going out	Next 30 days	\$ _____
Projected cash in 30 days	Available cash + inflows – outflows	\$ _____
Planned profit set-aside	A percentage chosen in advance	\$ _____
Monthly operating cost	Your actual run rate	\$ _____

2

Notice the Trends

A consistent pattern matters more than one isolated number.

Check the patterns you need to watch this month:

☐ Customers are paying late	☐ Subscriptions or recurring expenses increased
☐ Payroll is growing faster than revenue	☐ Actual spending is above budget
☐ Marketing results are unclear	☐ No major concern—keep monitoring

3

Make One Decision With Confidence

Run the decision through cash, profit, and operating cost before you commit.

The financial decision I need to make:

CASH

How will this change cash available over the next 30 days?

PROFIT

How will this affect revenue, expenses, or profit set-aside?

OPERATING COST

Will this raise, lower, or lock in monthly costs?

MY DECISION

☐ Proceed ☐ Postpone ☐ Investigate further

ONE ACTION THIS WEEK

NEXT REVIEW DATE

Clarity creates confidence. Confidence drives better decisions.

Review these three numbers every week: cash, profit, and operating cost.