

OPERATIONS · FREE STARTER KIT

Know Your Numbers in 30 Minutes

Your monthly income and expense log, and the 5 numbers that matter.

What you will have in 30 minutes

A clean record of last month's money and a one-page summary with the five numbers every owner should know. You do not need accounting software or any accounting knowledge. You need a bank statement and a cup of coffee.

Minutes	What you do
0–5	Open the workbook, delete the example rows, check the category lists.
5–18	Enter last month's transactions in the Log, one line each.
18–24	Open the Summary and read your 5 numbers.
24–30	Decide one action. Write it down.

Step by step

- 1 Set up (5 min)**
In the Log tab, select the example rows (marked "(example)") and delete their content. In the Lists tab, rename categories so they sound like your business. Keep the two Types as they are.
- 2 Load last month (13 min)**
Use your bank or payment-app statement. One line per transaction: date, type (Income or Expense), category, a short description, amount. Do not round. If you pay and collect in cash, add those too.
- 3 Read the Summary (6 min)**
Type the first day of last month in the yellow cell (for example 1/10/2026). The five numbers update by themselves. If you have two months loaded, you will also see the change versus the month before.
- 4 Decide one action (6 min)**
Pick the one number that worries you most and write one action for next month. One. Small and specific beats ambitious and forgotten.

■ Your 5 core numbers, explained

Number	What it tells you	Watch out for
1. Income	Money that came in. Your starting line.	Counting what you invoiced instead of what you collected.
2. Expenses	Money that went out, by category.	Forgetting small recurring charges: subscriptions, bank fees.
3. Net profit	Income minus expenses. What the business really produced.	A good sales month can still lose money.
4. Profit margin	Net profit divided by income. How much you keep from each \$100.	Compare against your own past months first, not against other companies.
5. Largest expense share	How concentrated your spending is. Where a small saving matters most.	A single category above 50% is a risk worth understanding.

■ Worked example (the data inside the file)

Number	September	October	Change
Income	\$8,000	\$9,000	+12.5%
Expenses	\$5,500	\$6,600	+20.0%
Net profit	\$2,500	\$2,400	-4.0%
Profit margin	31.2%	26.7%	-4.6 pts
Largest expense: Payroll		47.0% of expenses	

How to read it: Income grew 12.5%, but expenses grew 20.0%, so net profit slipped from \$2,500 to \$2,400 and the margin fell from 31.2% to 26.7%. Payroll is 47.0% of spending, so any decision about it matters most. The useful question is not "was it a good month?" but "what changed, and was it on purpose?".

■ Use AI to read your numbers

Paste only the totals from your Summary into the AI assistant you already use. Never paste bank account numbers, passwords, or your customers' personal data.

PROMPT 1 · UNDERSTAND

"I run a small business. Here are my monthly numbers: income [X] this month and [Y] last month; expenses [X] and [Y]; largest expense category [name] at [X]% of spending. Explain in plain language what is happening, and give me 3 specific things to check before I make any decision."

PROMPT 2 · CATEGORIZE

"Here is a list of transactions (description and amount only). Assign each one to one of these categories: [paste your categories]. Return a table with the same order. If a line is ambiguous, mark it with a question mark instead of guessing."

PROMPT 3 · REPORT

"Write a 5-line monthly update for my partner using these numbers: [numbers]. Tone: clear and calm. Include one risk and one next step."

■ Common mistakes

- Mixing personal and business money. Keep them apart, or tag personal lines with their own category.
- Waiting a quarter to catch up. Thirty minutes a month is easier than a weekend a year.
- Using this as a tax record. It is for managing your business, not for filing taxes: keep your official invoices and ask an accountant.

Next step: Once you know where you are, see what is coming. The **13-Week Cash Flow Forecast** shows cash gaps weeks before they hit, and the P&L + KPI Dashboard builds this log into a full monthly report. Both are on gelka.co/templates (Operations bundle: save 15%).