

# The Founder's Finance Survival Sheet

Six numbers every small business owner should know - and how to track them.

You don't need to be an accountant to run a financially healthy business. You do need to know six numbers. Check them monthly. Keep them somewhere visible. If any of them start looking wrong, you'll catch it early enough to do something about it.

## 1

### Monthly Revenue

#### WHAT IT IS

Total money coming into the business each month before any costs are deducted.

#### WHY IT MATTERS

*It tells you whether the business is growing, flat, or declining. Everything else flows from this.*

#### HOW TO TRACK IT

Add up all invoices paid (not just sent) in the month. Use your bank statement or accounting software.

## 2

### Monthly Outgoings

#### WHAT IT IS

Every cost the business incurs in a month - fixed (rent, subscriptions) and variable (materials, contractors).

#### WHY IT MATTERS

*Without this, you can't know if you're profitable. High revenue means nothing if costs are higher.*

#### HOW TO TRACK IT

Categorise expenses monthly: fixed costs, variable costs, one-off costs. A simple spreadsheet works.

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## Gross Profit Margin

### WHAT IT IS

Revenue minus the direct cost of delivering your service or product, shown as a percentage.

### WHY IT MATTERS

*It shows how efficiently you're turning revenue into profit before overheads are factored in.*

### HOW TO TRACK IT

Formula:  $(\text{Revenue} - \text{Direct Costs}) \div \text{Revenue} \times 100$ . Aim to track this monthly alongside revenue.

- **If this is below 50% in a service business, review your pricing or delivery costs urgently.**

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## Cash in the Bank (Right Now)

### WHAT IT IS

Your actual bank balance today - not projected income, not invoices outstanding. What is physically there.

### WHY IT MATTERS

*Profitable businesses go under due to cash flow problems. This number tells you your real-world runway.*

### HOW TO TRACK IT

Check your business bank account weekly. Know your minimum safe balance and treat it as a floor.

- **If this covers less than 4 weeks of outgoings, build a cash reserve before taking on new costs.**

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## Outstanding Invoices (Debtors)

### WHAT IT IS

Money you are owed but haven't yet received - invoices sent but unpaid.

### WHY IT MATTERS

*Unpaid invoices are one of the most common cash flow killers for small businesses.*

### HOW TO TRACK IT

Keep a simple log: invoice date, amount, due date, chased? Flag anything overdue by 7+ days.

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## Your Effective Hourly Rate

### WHAT IT IS

Total revenue divided by total hours worked in the month. What are you actually earning per hour?

### WHY IT MATTERS

*This is the number most founders never look at — and it's often a wake-up call.*

### HOW TO TRACK IT

Revenue ÷ Hours Worked = Effective Rate. If it's lower than you'd pay someone else, something needs to change.

- **If this is less than £50/hr, delegation isn't a luxury - it's a financial decision.**



# Monthly Finance Tracker

Fill this in on the same day each month. 20 minutes is all it takes.

YEAR: _____	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Monthly Revenue (£)	£	£	£	£	£	£	£	£	£	£	£	£
Monthly Outgoings (£)	£	£	£	£	£	£	£	£	£	£	£	£
Gross Profit (£)	£	£	£	£	£	£	£	£	£	£	£	£
Gross Profit Margin (%)												
Cash in Bank (£)	£	£	£	£	£	£	£	£	£	£	£	£
Outstanding Invoices (£)	£	£	£	£	£	£	£	£	£	£	£	£
Effective Hourly Rate (£)												
Notes / Actions												

### THREE HABITS THAT MAKE THIS STICK

1. Pick a fixed date - same day every month.
2. Keep this sheet somewhere you actually look - not buried in a folder.
3. If a number looks wrong two months running, act on it. It's not a coincidence.



Tracking your numbers is the first step. The second is making sure your time is spent on the work that actually moves the needle - not on admin, chasing, and firefighting. That's where Hunter Admin comes in.

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