# Financial Clarity Starter Guide

Locate, understand and record a consistent set of business numbers. Use the same completed month and currency throughout; label estimates instead of guessing.

**Name / business name / completion date**

**Business type / stage (planning, starting, established) / contact email**

**Reporting month / currency / records used / actual or estimate**

## What each number means and where to look

Revenue: sales earned in the period. Start with your income statement; deposits alone may include loans or owner contributions.

Direct costs: costs attributable to the products or services sold. Use the matching cost records and consistent classifications.

Gross profit: revenue minus direct costs. Gross margin: gross profit divided by revenue, multiplied by 100. If revenue is zero, the percentage is not meaningful.

Operating expenses: overhead such as rent and software. Separate fixed obligations from amounts that change with activity.

Debt payments: principal and interest due in cash. Principal repayment is not the same as an operating expense.

Owner payments: identify wages, draws or distributions separately. Their accounting treatment depends on the business structure.

Available cash: bank cash available for operations after identifying restricted money and amounts reserved for known obligations.

Tax reserve: record the amount set aside and how it was determined; this worksheet does not calculate tax due.

## Worked example - illustration only

Monthly revenue $10,000 minus direct costs $4,000 = gross profit $6,000; gross margin is 60%. Gross profit is not cash left over: overhead, timing, debt and owner payments still matter.

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Record your snapshot, explain what the numbers mean and select a review action.

## Monthly snapshot

**Revenue / direct costs / gross profit / gross margin**

**Operating expenses: fixed / variable**

**Debt payments / owner payments / tax reserve**

**Available cash / expected collections / near-term bills**

Cash coverage example: $12,000 available cash divided by $4,000 monthly cash obligations = 3 months, assuming no new receipts and unchanged obligations. This is a rough scenario, not a forecast.

**Your cash coverage assumptions and result / or why not yet known**

**Which offer has the strongest margin? Evidence or information missing**

**Overdue customer payments / approaching obligations / records to verify**

**90-day priority: number to monitor / why / review date / action threshold**

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Use this page to turn the review into a practical request for help.

**What would you like Quoti to help you understand or complete?**

**Most important deadline / reason it matters**

**Information still needed / who will obtain it / target date**

## Choose a useful next step

For help discussing your concerns, book a free 15-minute introduction. It establishes fit; detailed review, written plans and implementation are separately scoped and priced.

**Talk with Quoti: quoticonsulting.com/book-consultation**

A deeper Business Health Scan uses business answers and financial figures. The online 21-item Underneath the Business checklist is a separate concern-gathering tool.

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