

Useful owner decisions only after the books can support them.

This sample shows the next step after cleanup: a plain monthly finance memo for cash, margin, payroll coverage, owner draws, collections pressure, and growth spend. If the records are weak, the memo blocks planning and routes back to cleanup.

Fake data sample

4 stress scenarios

1 blocked case

No planning before cleanup

Check if books are snapshot-ready

See readiness rules

80-100: Snapshot ready

Numbers can support a plain owner memo.

60-79: Limited view

Use for discussion; confirm remaining categories.

Below 60: Cleanup first

No owner planning recommendations issued.

Demo memo: June owner view

High: reconciled bank/card accounts and consistent revenue categories. Bank and credit-card accounts reconciled through June. Revenue, payroll, software, and owner draws are consistently coded. AR aging is available and current.

CLOSE READINESS

89/100

Owner Finance Snapshot ready

LATEST REVENUE

\$61,200

27.0% over sample period

GROSS MARGIN

85.1%

+0.0 pts vs January

ENDING CASH

\$67,450

reserve target \$30,000

PAYROLL COVERAGE

11.1 weeks

before other obligations

OWNER DRAWS

9.0%

\$5,500

GROWTH SPEND

2.1%

cost/job \$93

AR DAYS PROXY

11.1 days

collection pressure check

3 owner decisions this month

- 1 Keep owner draws inside the monthly guardrail and avoid new fixed costs until the next cash review.
 - 2 Keep the current collections cadence; AR is not the biggest constraint this month.
 - 3 Keep current growth spend steady; test one offer or website improvement before increasing budget.
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Current flags

No urgent cash or margin issue in sample

Owner discussion can focus on steady growth, collection discipline, and controlled spending.

No tax, legal, audit, or assurance opinion is being provided. This sample turns management numbers into owner discussion points.

8-week cash range

A cash range helps the owner decide whether to hold draws, chase collections, or keep spending steady. It is not a guaranteed forecast.

DOWNSIDE

\$77,330

Slower collections or softer sales.

BASE RANGE

\$83,450 - \$92,490

Known cash in/out plus partial collections.

UPSIDE

\$97,490

Better collections and steady job flow.

Six-month trend snapshot

On phone: swipe the table sideways for all columns.

MONTH	REVENUE	MARGIN	OPERATING PROFIT	CASH	OWNER DRAWS
2026-01	\$48,200	85.1%	\$8,650	\$35,650	\$4,500
2026-02	\$50,600	85.0%	\$9,770	\$40,920	\$4,500
2026-03	\$52,400	84.5%	\$9,990	\$45,910	\$5,000
2026-04	\$54,500	85.0%	\$11,010	\$51,920	\$5,000
2026-05	\$57,100	84.9%	\$12,220	\$58,640	\$5,500
2026-06	\$61,200	85.1%	\$14,310	\$67,450	\$5,500

STRESS-TEST RESULTS

Same memo, four financial conditions.

The point is not to make every client look memo-ready. The point is to show when owner finance work is useful, limited, or blocked.

Owner Finance Snapshot ready

Magnolia Design Studio — clean books sample

High: reconciled bank/card accounts and consistent revenue categories

CLOSE READINESS

89/100

CASH

\$67,450

target \$30,000

OWNER DRAWS

9.0%

latest month

GROWTH SPEND

2.1%

profit after spend \$50,526

No urgent cash or margin issue in sample

Owner discussion can focus on steady growth, collection discipline, and controlled spending.

Owner decisions

- Keep owner draws inside the monthly guardrail and avoid new fixed costs until the next cash review.
- Keep the current collections cadence; AR is not the biggest constraint this month.
- Keep current growth spend steady; test one offer or website improvement before increasing budget.

Limited snapshot only

Bayou Home Services — cash pressure sample

Usable: cash and P&L are current, AR/AP timing is directional

CLOSE READINESS

74/100

CASH

-\$3,100

target \$24,000

OWNER DRAWS

16.0%

latest month

GROWTH SPEND

2.4%

profit after spend \$21,777

Snapshot is directional

Use this as a management discussion view until the remaining categories are confirmed.

Cash is below reserve target

Ending cash is -\$3,100 versus reserve target of \$24,000.

Downside cash range breaches reserve

Downside 8-week cash view lands near -\$29,600.

Owner decisions

- Hold or reduce owner draws until cash is back above the reserve target.
- Set collection dates for the largest open invoices before adding spend or draws.
- Keep current growth spend steady; test one offer or website improvement before increasing budget.

Blocked: cleanup first

Pelican Contractor LLC — blocked planning sample

Low: owner/personal charges, unreconciled cards, and inconsistent job-cost coding

CLOSE READINESS

39/100

CASH

-\$71,150

target \$28,000

OWNER DRAWS

17.7%

latest month

GROWTH SPEND

5.3%

profit after spend \$12,821

Planning memo blocked

Cleanup and reconciliation must happen before owner planning conclusions are delivered.

Cash is below reserve target

Ending cash is -\$71,150 versus reserve target of \$28,000.

Downside cash range breaches reserve

Downside 8-week cash view lands near -\$93,260.

No owner planning recommendations are issued until cleanup is complete.

Required next steps

- Complete cleanup and reconciliation before planning output.
- Separate owner/personal items from business activity.
- Confirm COGS, payroll, and debt payment coding.

Limited snapshot only

Cypress Product Shop — growth spend sample

Directional: cash is current, inventory and refund categories need review

CLOSE READINESS

68/100

CASH

\$51,040

target \$36,000

OWNER DRAWS

6.9%

latest month

GROWTH SPEND

30.5%

profit after spend -\$3,381

Snapshot is directional

Use this as a management discussion view until the remaining categories are confirmed.

Owner draws need review

Latest owner draws are \$4,000 (6.9% of revenue).

Growth spend needs tighter review

Ad spend is 30.5% of revenue; estimated gross profit after spend is -\$3,381.

Owner decisions

- Keep owner draws inside the monthly guardrail and avoid new fixed costs until the next cash review.
- Keep the current collections cadence; AR is not the biggest constraint this month.
- Do not increase growth spend until sales, job value, and gross profit are reviewed together.

Scope guardrails

- This is management support, not tax, legal, audit, or assurance work.
- Cash ranges are planning views for owner decisions, not guaranteed forecasts.
- If reconciliations or categories are weak, cleanup comes before owner finance conclusions.

Sample artifact using fake data. Final client work requires secure source files, reconciled accounts, owner confirmation of assumptions, and accounting review before delivery.

Check if books are snapshot-ready

[Back to top](#)