

Start with one business question

Getting started

Open a workbook in Excel. Read Start Here, explore the fictional Example, then enter your own information in Blank. Blue cells are inputs; ordinary cells contain formulas or labels.

Will cash get tight?

Use the 13-week cash forecast. Enter opening cash, a minimum reserve, expected receipts and positive payment amounts. Review the lowest projected ending balance.

What should this job cost?

Use the pricing calculator. Include labor, materials, travel and overhead without double counting. Target margin is a percentage below 100%.

Who still owes me?

Use the invoice tracker. Update the as-of date, due dates and amounts paid. Missing due dates and overpayments are flagged.

What needs reordering?

Use the inventory tracker. Use one consistent unit per item, enter SKUs as text, and review negative stock and reorder flags.

Are expenses on plan?

Use budget versus actual. Replace the expense categories and amounts. Positive favorable variance means spending is under budget.

Keep your numbers reliable

Examples are not your business data

All sample companies, figures and dates are fictional. Update dates and opening balances before using the templates.

Know the scope

Invoice and inventory tables contain 100 rows. The budget workbook covers 12 months and nine editable categories per month. Copy formulas and extend totals carefully if you need more rows.

No connected accounts

Files work locally and do not connect to accounting systems, collect bank information, or send customer messages. Keep copies and control access using your own storage.

Compatibility

Excel 2016+ is the intended format. Dollar display is USD. Google Sheets import may change charts or formatting; verify calculations after importing.

Use license

One-business internal-use license. You may edit templates for your own work. Do not resell or redistribute the original templates.

Support intake

When reporting a problem, give the workbook name, worksheet, cell reference, Excel version, expected result and actual result. Use fictional or redacted values when possible.