



PDF INSTRUCTION SHEET:

“Profit & Cashflow Snapshot Tool”



What is This Tool?

This Profit & Cashflow Snapshot is a simple one-page Google Sheet created for UK side hustlers and small business owners. It gives you a clear picture of your monthly income, expenses, and cash position – without needing to manage a full accounting system.



How to Use the Sheet




1. Open the Google Sheet link included with your download.
2. Click: File → Make a Copy to save your own private version.
3. Follow the step-by-step input guide below.



Step-by-Step Input Guide

Section	What To Enter
◆ Month	Enter the current month you’re reviewing (e.g. “July 2025”).
💰 Total Revenue	Input all income earned this month (product sales, services, commissions, etc).
📄 Fixed Costs	Rent, software subscriptions, utilities – anything that stays the same monthly.
📄 Variable Costs	Marketing, packaging, transport, materials – costs that change monthly.
📄 One-Off Costs	Equipment, tools, or one-time purchases related to your business.
💵 Opening Cash	How much money you had available at the start of the month.




What the Sheet Shows You

-  **Total Expenses** = A sum of all fixed, variable, and one-off costs
 -  **Net Profit** = Your monthly income minus total expenses
 -  **Closing Cash Position** = The amount of money you should have left at the end of the month after spending
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Why It's Useful?

- ✓ Takes just 2–3 minutes to fill in
 - ✓ Helps you understand if your business is making a real profit
 - ✓ Shows you whether your cash flow is positive or negative
 - ✓ Can help you make better pricing, spending or scaling decisions
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Tips for Best Use

-  Use a new copy of the sheet every month (or make new tabs)
 -  Keep your file saved in Google Drive or backed up
 -  Pair this tool with our full ClearLedger Tracker when you're ready for monthly tracking, tax estimates, and invoicing
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Disclaimer

This tool is for guidance only and does not constitute professional financial or tax advice. Please speak with a qualified accountant for personalised support.

Part of the Money Reset UK toolkit

Helping UK freelancers, families & small businesses get financially confident.