
FINANCIAL CONTROL · SPREADSHEET SUITE

The Dashboard Suite

Five working spreadsheets that turn your raw numbers into a Monday scoreboard, a 13-week cash forecast, and a job-by-job profit read, in 15 minutes a week.

13 weeks

OF CASH, FORECAST AHEAD

The Main Street **Operator**

\$89

B2

HOW TO USE THIS

Five working spreadsheets you fill in by hand, not a course to read: open the folder, type into the copper cells, and read what the white cells compute.

- **Fill the scoreboard tonight.** Type last week's five numbers into `weekly-scoreboard.xlsx` and read the Flag column.
- **Run the money sheets next.** The 13-week cash forecast and the job-profit sheet carry the decisions a scoreboard cannot.
- **The scored version is free.** These teach the drivers and hand you the templates; they do not score you or compute your number. The always-on, scored version is the free Keystone diagnostic, four minutes at app.trykeystone.io.

THE SHORT VERSION

A paper scoreboard tells you a week lost money. It cannot tell you a 5% price bump would lift profit 42.9%, or that week 5's payroll runs \$4,500 short. Five working spreadsheets do, in 15 minutes a Monday.

A 5% price increase raises this business's profit 42.9%, and a one-page scoreboard cannot show you that. Two of these five sheets can.

Most owners get their numbers from a profit-and-loss statement that closes weeks after the month ends. By then the week that quietly lost \$4,000 is three weeks behind you, and the payroll run that emptied the account already cleared.

The numbers exist. They just arrive too late to change the decision they were supposed to inform.

That gap is the weight this suite lifts, and two sheets do the math a scoreboard cannot.

The 13-week cash forecast projects receipts against payroll three months out. A Friday you cannot cover shows up in week 5, with room to fix it, not on the day the run clears.

The pricing sheet shows what a 5% price increase does on the far side of your costs. In the worked example it lifts profit 42.9%, because a higher price does not change what the job costs.

A one-page scoreboard, on paper or in the CSV from The Five Numbers (B1), gives you neither number. That is the line between a \$17 field guide and this suite.

Each workbook is a real file with live formulas, not a blank template. You type into the copper-tinted cells, and the white cells calculate.

Every workbook ships with one fully worked example, so you can see what "filled in" looks like before you touch your own numbers.

5

working spreadsheets, one folder

13

weeks of cash and trend, rolling

15

minutes to run them each
Monday

What is in the folder

The `assets/` folder holds five `.xlsx` files. Open them in Excel, Google Sheets, LibreOffice Calc, or Numbers.

Nothing installs, nothing connects, nothing phones home. The copper cells are yours to type; the white cells are formulas you leave alone.

- `weekly-scoreboard.xlsx` : your five numbers, tracked 13 weeks, with an auto flag.
- `cash-flow-13-week.xlsx` : a rolling cash forecast with a floor alert.
- `job-profit.xlsx` : gross margin per job, with the low-margin work flagged.
- `pricing-breakeven.xlsx` : your breakeven and what a 5% price move does to profit.
- `ar-aging.xlsx` : receivables by age bucket, with days-sales-outstanding.

Workbook 1: the Weekly Scoreboard

The scoreboard is one page that answers a single question every Monday: where do I need to act this week. It lays your five metrics down the rows and 13 weeks across the columns, with a Target column and a Flag column that reads `ok` or `ACT`.

The example ships with four weeks filled. Two of the five flags already show `ACT`, so you can see the logic work before you touch it.

You type five things per metric into the copper cells: the metric in your own words, the named data source, the direction (`at least` or `at most`), the target, and each week's value.

The Latest column pulls your most recent entry automatically, and the Flag compares it to the target. You never compute the flag yourself.

There is no single correct five. The discipline is to pick the five numbers that decide your week, give each one a named source and a breach action, and read them every Monday.

The sheet ships with a strong default set for a service business, which you adapt rather than accept on faith:

Metric	Named source	Target	If it breaches
Revenue booked this week	QuickBooks Online, Sales by Week	at least \$18,000	Check the schedule and the sales pipeline
Jobs completed vs scheduled	Jobber, Scheduled vs Completed	at least 90%	Find the bottleneck in dispatch or crews
Active recurring agreements	Jobber, Recurring Jobs	at least 42	Book the renewal calls this week
Cash in the operating account	Bank, operating balance	at least \$40,000	Open the cash forecast, slow payables
Overdue invoices over 30 days	QuickBooks Online, A/R Aging	at most \$15,000	Open the aging sheet, start collections

The sheet also carries an Exception Flag row (the one thing you tend to find out too late) and a quarterly dependence read, both drawn from the Monday Morning Review discipline.

Choosing your own five is the actual work, and it is worth an hour. A roofing company might swap active recurring agreements for signed backlog in dollars; a cleaning company might track crews staffed against routes scheduled.

The test for a row is simple: if the number crossed its target and you would change something on Monday, it belongs on the scoreboard. If nothing would change, it is a report, not a scoreboard number, and it stays off the page.

Workbook 2: the 13-Week Cash Forecast

You know the Thursday-night math before a Friday payroll: open the bank app, subtract what clears tomorrow, and hope the big deposit lands first. This workbook runs that subtraction 13 weeks ahead.

A profitable business can still run out of cash, and the week you notice is usually the week it is already too tight. You enter a starting balance, a cash floor, and each week's expected receipts and outflows; the opening balance, net change, ending balance, and floor alert are all formulas.

In the worked example, the account starts at \$42,000 with a \$30,000 floor. The alert fires in week 5, when the projected ending balance drops to \$25,500, or \$4,500 under the line.

weeks of warning before the balance crosses its floor

Five weeks is enough time to slow a payable, accelerate a receivable, or hold an equipment purchase. The floor guide is about eight weeks of payroll held in reserve.

Run it as a rolling forecast: each Monday, delete the oldest week and add a new week 13.

Receipts come from booked jobs, deposits, and progress payments. Outflows come from payroll, vendors, rent, loan payments, and your tax set-aside.

Two questions turn this sheet into a decision. First: does any week end below the floor, and how many weeks of warning do you have before it does.

Second: are receipts landing after the payroll they are meant to cover, which is a timing problem, not a sales problem. Fix the timing, and the same revenue stops causing the same crunch.

Workbook 3: Job-by-Job Profit

Revenue tells you the business is busy. It does not tell you which work pays.

The biggest invoice on your board is often the job quietly losing money, and revenue alone will never flag it. This workbook takes each job down to gross margin in dollars and percent, then one layer further to what is left after the job absorbs its share of overhead.

You enter revenue, materials, labor hours, and the labor rate. The sheet computes labor cost, overhead, and both margin layers.

The example runs six jobs across trades, and the inversion is the point. The biggest ticket earns the thinnest margin:

Job	Gross margin
\$12,400 bathroom remodel, the biggest ticket	16%, flagged REVIEW
\$2,400 maintenance contract	68%

You set the margin floor once, the example uses 35%, and any job under it is flagged automatically.

Sort by gross-margin percent and you have the conversation your P&L cannot start: which jobs to price up, which to stop bidding, and which quiet, boring work is carrying the month.

Read profit in layers, not as one number. Gross margin is revenue minus materials and direct labor.

After-overhead margin is what remains once the job carries its share of rent, trucks, and admin, which the sheet charges at 12% of revenue. The 16%-gross remodel nets just 4% once overhead comes out.

The sheet flags it because 16% falls under the 35% gross floor, so a thin job shows up before you bid the next one like it.

Workbook 4: Pricing and Breakeven

Most owners underprice because they have never seen what a small increase does on the other side of the cost line. This workbook makes it concrete.

You enter fixed costs, variable cost as a percentage of revenue, average job price, current volume, and the price change you want to test. The sheet returns your contribution margin, breakeven revenue, and breakeven jobs, then runs the price-change line.

In the example, the business breaks even at 45 jobs a month. A 5% price increase raises profit from \$8,400 to \$12,000:

+42.9%

profit from a 5% price rise, worked example: \$8,400 to \$12,000

The reason is the part owners miss. The sheet holds job costs in dollars, because a higher price does not change what the work costs, so almost the entire increase falls to profit.

Change the test percentage and watch profit move. A 3% increase and a 7% increase are one keystroke apart, and the sheet shows both in seconds.

The same 5% is hard to win back with volume. Each new job returns only its contribution margin, about 45% of revenue in the example, while the price increase falls entirely to profit.

The match is one division: a 5% price increase divided by the example's roughly 45% contribution margin, or about 11% more jobs. Price is the faster lever, and it adds no hours to the schedule.

Workbook 5: A/R Aging and DSO

Money you earned and have not collected is the most expensive money in the business, because it is yours and you cannot spend it. This workbook sorts every open invoice into 0-30, 31-60, 61-90, and 90-plus day buckets, then totals receivables and computes days-sales-outstanding.

You enter each invoice's amount and days outstanding, plus your trailing 365-day sales.

The example carries eight invoices totaling \$67,700, a DSO of 24.7 days, and 51% of the balance sitting past 60 days. Any invoice over 60 days is flagged **CHASE** .

The arithmetic is worth internalizing: every 10 days of DSO on \$1,000,000 of revenue is roughly \$27,000 tied up (an illustrative figure, not a promise about your books).

The buckets tell you where to spend the collection hour. In the example, the \$15,300 past 90 days is the least likely to arrive and the most urgent to work.

Deposits up front and progress billing keep the next batch of invoices out of these columns in the first place.

Cut DSO and you free cash without selling a single additional job: the cheapest capital you will ever raise.

The copper cells, and the Monday routine

The rule across all five workbooks is the same: copper means you type, white means the sheet calculates.

If a number looks wrong, check your copper inputs first, because the formulas do not change. Each workbook carries a notes row at the bottom naming exactly where its numbers come from.

DO THIS TONIGHT

Open **weekly-scoreboard.xlsx** and fill one week: type last week's five numbers into the copper cells (revenue booked, jobs completed versus scheduled, active recurring agreements, cash in the operating account, and overdue invoices over 30 days). Read the Flag column. In about 10 minutes you have your first Monday scoreboard, and you know exactly where to act.

Once the sheets are set up, the weekly loop takes about 15 minutes:

- ☐ Scoreboard: enter last week's five numbers, read the Flag column, act on any **ACT** .
- ☐ Cash forecast: update this week's receipts and outflows, read the floor alert.
- ☐ A/R aging: refresh amounts and days outstanding, chase anything flagged **CHASE** .
- ☐ Job profit: add last week's closed jobs, review anything under your margin floor.
- ☐ Pricing: revisit once a quarter, not weekly, whenever costs move.

Static sheets you own, a living version that scores itself

These are static workbooks. You type, they compute, and they stay on your machine.

They do not connect to your bank or your accounting software, they do not update on their own, and they do not score you against anything. That is on purpose.

It is the honest boundary of an \$89 spreadsheet suite: it gives you the read, but you still run it by hand every Monday.

The honest tradeoff is your time. Fifteen minutes a week is cheap when the alternative is finding out three weeks late.

It stays cheap right up until you are running it across six locations, or you keep missing the Monday. That is the line where the manual sheet has done its job and a scored system earns its keep.

The always-on version is Keystone. It pulls your numbers from the sources these sheets ask you to type, tracks your three scores over time (business independence, systems maturity, acquisition attractiveness), and watches the thresholds for you.

It tells you what changed without a Monday data-entry session. The diagnostic is free, and it is the fastest way to see where your numbers stand right now.

YOUR NEXT STEP

Fill the scoreboard tonight, then get your starting read. The free Keystone diagnostic gives you 18 questions, three scores (business independence, systems maturity, acquisition attractiveness), and an estimated sale price, in four minutes, at <https://app.trykeystone.io>. Run these sheets by hand each Monday, and let Keystone hold the numbers between Mondays.

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