



Zero-Cost

CFO

(Finance and Claude) — Part 1

Claude Finance Prompt Guide

Inventory · Cash · Working Capital · Margin · Revenue

Cost · Payroll · MIS · Risk · Scenario Planning

Suraj Kumar Lohani

Finance OS Architect · FP&A Expert · Fractional CFO · 22+ Years

- Certified GST Practitioner
- 7AM & Realttime CFO — Founder
- Author — 7+ Books

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Zero-Cost CFO (Finance and Claude) Part 1

Claude Finance Prompt Guide
Inventory · Cash · Working Capital · Margin
Revenue · Cost · Payroll · MIS · Risk
Claude Chat · Claude in Excel · Claude Co-worker

Suraj Kumar Lohani

7AM & Realtime CFO™

REAL TIME INSIGHTS · BETTER DECISIONS · STRONGER BUSINESS

7AM & Realtime CFO

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Dedicated To

Maa Ambe

Aadishakti Bhagwati Maa Ambe — whose grace is the source of everything in these pages. Every question, every answer, every insight — is yours. I am only the instrument.

Shikha

My life partner. My constant. The foundation on which everything else stands. You have seen every version of this work, every late night, and never once suggested stopping.

Eshansh

My son. May you always know: every page of this was written for your future. So that one day, you will understand that asking the right question is the beginning of every answer.

And to every business owner who ever stared at a number and did not know what to ask. This book is the question.

About the Author

Suraj Kumar Lohani

Suraj Kumar Lohani is a 7AM & Realtime CFO Automation specialist with over 22 years of operational finance experience across manufacturing, distribution, and services businesses globally. He is the founder of 7AM & Realtime CFO — a consultancy and product studio that builds financial visibility, diagnostic systems, and automation tools for founders and finance professionals.

He is the author of The Business OS (17-stage diagnostic framework), The Zero-Cost CFO (McKinsey, Big 4, and Investment Banking style reports from your own data), and the Finance from Zero to CFO series — four books covering financial literacy, professional finance skills, CFO leadership, and compliance. The Zero-Cost CFO (Finance and Claude) Part 1 is his most practical toolkit: 100 tested prompts for every financial situation a growing business encounters.

Over 22 years, Suraj has worked with founders, CFOs, FP&A teams, CAs, CPAs, and ACCAs — helping them see their own businesses more clearly. These 100 prompts are the questions he has asked, adapted, and refined across hundreds of business reviews.

Books

Zero-Cost CFO (Finance and Claude) Part 1 · The Zero-Cost CFO · The Business OS
Finance for Business Owners · Finance for Finance Professionals
The CFO Playbook · Indian Compliance for Founders

Experience

22+ years · Operational Finance · FP&A · MIS · Working Capital · AI in Finance
Founder, 7AM & Realtime CFO · Finance OS Architect

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Acknowledgments

A book is never one person's work. This one is no exception.

To Shikha — who held everything together while this was being built, again. Her steadiness is the reason every book in this series exists.

To Eshansh — who arrived in October 2021 and changed everything about why this work matters. May you grow up asking better questions than most.

To every business owner who ever sat across from me with a problem they could not put into words. You taught me that the right question is more valuable than the right answer.

These 100 prompts are built from those conversations.

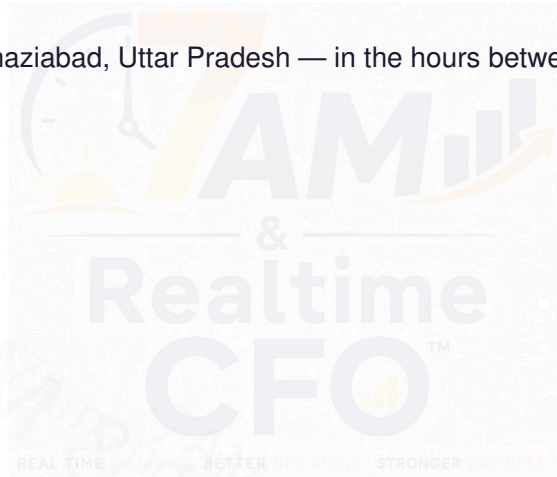
To every finance professional who serves business owners every day — translating complexity into clarity, often without recognition. Claude is now your accelerator.

To the team at Anthropic for building Claude — and for making professional-grade financial analysis accessible to anyone with a question and a number.

This book was written in Ghaziabad, Uttar Pradesh — in the hours between everything else — with gratitude.

Suraj Kumar Lohani

7AM & Realtime CFO, 2026



Preface

This book began with an observation I have made consistently over 22 years: most business owners have access to their own financial data but do not know what to ask of it. They can see the numbers. They cannot see the story.

Claude changed the calculation for what is possible here. For the first time, a business owner can take their own P&L, balance sheet, inventory report, or bank statement — attach it, or type a few numbers — and ask a precise, professional question. Claude will answer with the depth of a trained financial analyst.

But the question still matters. The quality of what you get from Claude is entirely determined by the quality of what you ask. A vague question produces a vague answer. A precise, contextual, well-structured prompt produces a precise, contextual, professional output.

These 100 prompts are the result of taking the most common financial problems that business owners face — in inventory, cash, margin, revenue, cost, payroll, and risk — and building the right question for each. Every prompt has been tested. Every prompt shows two options: attach your file, or enter specific numbers manually.

This is not a finance textbook. It is a question book. Use it when you are looking at a number you do not understand, a problem you cannot diagnose, or a decision you need help thinking through. Find the prompt. Substitute your numbers. Ask Claude. Get clarity.

The right question is always worth more than a week of wrong analysis.

Suraj Kumar Lohani

7AM & Realtime CFO, 2026 REAL TIME INSIGHTS BETTER DECISIONS STRONGER BUSINESS

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Published by 7AM & Realtime CFO · 7amandrealtimecfo.com · 2026

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Claude Chat · Claude in Excel · Claude Co-worker

Inventory · Cash · Working Capital · Margin · Revenue · Cost · Payroll · MIS · Risk

Every prompt card shows TWO options:

OPTION A – FILE ATTACHMENT

Attach your Excel, PDF, or CSV directly to Claude.

Claude reads the entire file automatically.

Faster. File is shared with Claude.

OPTION B – MANUAL DATA ENTRY

Type only the numbers shown in [brackets].

Your actual files never leave your device.

More private. Takes 2–3 minutes to extract numbers.

Both options produce the same output. Choose based on your privacy preference.

All values in USD · Global applicability · Replace [X] with your real numbers

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#99 Wage Inflation — Everyone Gets a Raise

#100 Enterprise Risk Score

Inventory Intelligence

Master your stock, reduce capital, eliminate dead inventory

#01

Valuation & Accounting

FIFO vs Weighted Average

My accountant uses Weighted Average – I want to know if FIFO would show different profit.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my inventory data file.
Analyse the impact of FIFO vs Weighted Average costing on my COGS.
Show the profit difference in dollars.
Which method reflects true profitability?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Opening stock: \$[X] | Purchases: \$[X] at \$[X]/unit
Closing stock: [X] units
Weighted Avg cost: \$[X]/unit
Recent purchase price: \$[X]/unit
Calculate COGS under both methods.
Show profit difference in dollars."

OUTPUT (both options):

COGS comparison + profit impact in dollars + method recommendation

#02

Valuation & Accounting

NRV Test – Is My Inventory Overvalued?

I want to know if any stock is worth less than what I paid for it – before it becomes a bigger loss.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my inventory valuation file.
Run an NRV (Net Realisable Value) test.
Flag any item where market price < book cost.
Calculate total write-down required.
List items needing immediate action."

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"SKU | Book cost/unit (\$) | Market price (\$) | Qty
[paste your inventory data]
Flag: market price < book cost
Calculate write-down per SKU.
Total write-down amount?"

OUTPUT (both options):

NRV test results per SKU + total write-down required

#03

Aging & Risk Analytics

Inventory Aging – Find My Dead Stock

I suspect stock is sitting in my warehouse for months without moving. I want to find it and quantify the loss.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"I have attached my inventory movement report. Classify all items into aging buckets: 0-30 | 31-60 | 61-90 | 90+ days Identify slow stock (60+ days) and dead stock (90+ days). Total value?"

"SKU | Last movement date | Qty | Unit cost (\$)
[paste your data]
Classify: 0-30 / 31-60 / 61-90 / 90+ days
Total value in each bucket.
Dead stock (90+) dollar value?"

OUTPUT (both options):

Aging bucket table + dead stock value + liquidation recommendation

#04

Aging & Risk Analytics

ABC Classification

I want to classify my inventory to know which products deserve most attention and which are tying up capital needlessly.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"I have attached my inventory and sales data. Run an ABC classification: A = top 80% of revenue value B = next 15% | C = bottom 5% Show capital tied up in C-class items."

"SKU | Annual sales value (\$) | Current stock value (\$)
[paste data for all SKUs]
A = top 80% revenue | B = next 15% | C = bottom 5%
SKUs per category?
Capital locked in C-class items?"

OUTPUT (both options):

ABC classification table + capital allocation per class

#05

Operational Design

Reorder Point – When Should I Order?

I keep running out of stock or I'm always overstocked. I want to know the right time to reorder.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my inventory and sales data.
Calculate reorder point for each product:
 $ROP = (\text{Daily sales} \times \text{Lead time}) + \text{Safety stock}$
Which products are below ROP right now?
How many days of stock do I have each?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Product | Daily avg sales (units) | Lead time (days)
| Safety stock target (days cover) | Current stock [paste your data]
Calculate ROP per product.
Which are BELOW reorder point right now?"

OUTPUT (both options):

Reorder point per SKU + which products need ordering today

#06

Operational Design

Safety Stock Calculation

I want to know how much buffer stock to hold so I never run out without tying up too much cash.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my sales and supplier data.
Calculate safety stock for each product:
Formula: $(\text{Max daily sales} - \text{Avg daily sales})$
multiplied by Max lead time.
Total cash needed for safety buffers?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Product | Avg daily sales | Max daily sales
| Avg lead time (days) | Max lead time (days)
[paste data]
Calculate safety stock per product.
Total capital required for safety buffers?"

OUTPUT (both options):

Safety stock per SKU + total capital requirement

#07

Capital Efficiency

Carrying Cost – What Does Holding Stock Cost Me?

I know my inventory value but I don't know what it costs me every month just to hold it.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my inventory and cost data.
Calculate my total inventory carrying cost:
Include: financing, warehousing, obsolescence, insurance. Show as % of inventory value.
Compare to industry benchmark (20-30%)."

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Total inventory value: $\$[X]$
Storage cost/month: $\$[X]$
Working capital interest rate: $[X]\%$
Obsolescence/damage rate: $[X]\%$ /year
Insurance cost/year: $\$[X]$
Total carrying cost per month?"

OUTPUT (both options):

Monthly carrying cost breakdown + % of inventory value

#08	Capital Efficiency	Inventory Turnover & DIO
<i>I want to know how fast my inventory is selling and whether I'm holding it for too long.</i>		
OPTION A – FILE ATTACHMENT Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY Files stay on your device	
"I have attached my P&L; and inventory report. Calculate: Inventory Turnover = COGS / Avg Inventory Calculate: DIO = 365 / Inventory Turnover Compare to industry benchmark. Cash cycle impact of my current DIO?"	"Annual COGS: \$[X] Opening inventory: \$[X] Closing inventory: \$[X] Industry: [e.g. FMCG / Manufacturing / Retail] Calculate Turnover and DIO. Benchmark comparison?"	
OUTPUT (both options): Inventory turnover + DIO + benchmark comparison		

#09	Aging & Risk Analytics	SKU Velocity – Fast vs Slow Products
<i>I want to rank my products by how fast they sell so I focus buying on the right items.</i>		
OPTION A – FILE ATTACHMENT Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY Files stay on your device	
"I have attached my sales data. Rank all SKUs by monthly sales velocity. Classify: Fast (top 20%) Medium Slow (bottom 20%) For slow SKUs: months of stock at current velocity? Which slow SKUs should I stop reordering?"	"SKU Units sold (last 3 months) Revenue (\$) Current stock qty Stock value (\$) [paste data] Velocity = units/month. Rank all SKUs. Months of cover for slow-moving items?"	
OUTPUT (both options): SKU velocity ranking + months of cover + stop-buying list		

#10	Aging & Risk Analytics	Obsolescence Risk
<i>I want to identify stock that will never sell before I lose more money on it.</i>		
OPTION A – FILE ATTACHMENT Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY Files stay on your device	
"I have attached my inventory and sales history. Flag: no sales in 60+ days Flag: stock > 6 months of current sales rate Flag: items approaching expiry in 90 days Total value at obsolescence risk?"	"SKU Qty Last sale date Avg monthly sales Has expiry? Expiry date [paste data] Flag slow + dead + expiring items. Total value at risk of becoming unsellable?"	
OUTPUT (both options): Obsolescence risk list + value at risk + urgent action items		

#11	Capital Efficiency	Working Capital Intensity	
I want to understand what % of my revenue is locked in inventory and whether I'm over-investing in stock.			
OPTION A – FILE ATTACHMENT		Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY
		Files stay on your device	
"I have attached my balance sheet and P&L; Calculate inventory-to-revenue ratio. Inventory as % of working capital. If I reduce by 10%: cash released? Industry benchmark comparison?"		"Annual revenue: \$[X] Current inventory value: \$[X] Gross margin: [X]% Industry: [X] Inventory-to-Revenue ratio. Cash released if I reach benchmark?"	
OUTPUT (both options):		Inventory intensity ratio + benchmark + cash release scenario	

#12	Governance & Control	Physical vs Book Reconciliation	
I want to check whether my accounting system matches what is actually in my warehouse.			
OPTION A – FILE ATTACHMENT		Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY
		Files stay on your device	
"I have attached my physical count report and system inventory report. Calculate variance for each SKU. Flag SKUs with variance > 5%. Total financial impact of discrepancies?"		"SKU System quantity Physical count Unit cost (\$) [paste data after physical count] Variance = System qty - Physical qty Value of variance per SKU. Total surplus and shortage values?"	
OUTPUT (both options):		Reconciliation report + total variance value + high-risk SKUs	

#13

Operational Design

MOQ vs Cash Flow

My supplier wants a large minimum order. I want to know if I can afford it and how long it will take to sell.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my sales and inventory data.
Analyse this MOQ:
Product: [name] | MOQ: [X] units | Price: \$[X]/unit
How many months to sell the MOQ?
Total holding cost over that period?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Product: [name] | MOQ: [X] units | Unit cost: \$[X]
Avg monthly sales: [X] units
Current stock: [X] units
Carrying cost rate: [X]/year
Months to sell? Total holding cost?
Breakeven MOQ to negotiate?"

OUTPUT (both options):

MOQ cash impact + months of cover + negotiation recommendation

#14

Valuation & Accounting

Inventory Write-Down

I have damaged, expired, or unsellable stock. I need to know how to handle this financially.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my damaged/expired stock list.
Calculate write-down required per SKU.
Total write-down value.
P&L; impact: which expense line?
Minimum liquidation price for any recovery?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"SKU | Qty | Original cost/unit (\$) | Realisable value (\$) | Reason
[damaged / expired / obsolete]
[paste data]
Write-down per SKU + total.
P&L; impact and liquidation options?"

OUTPUT (both options):

Write-down schedule + P&L; impact + liquidation options

#15	Valuation & Accounting	Provisioning Framework	
<i>I want to build a monthly provision for slow-moving inventory before it becomes a bigger problem.</i>			
OPTION A – FILE ATTACHMENT Attach file Claude reads all		OPTION B – MANUAL DATA ENTRY Files stay on your device	
"I have attached my inventory aging report. Suggest provision % for each aging bucket based on my industry. Calculate total monthly provision required. Compare to current provision (if any)." OUTPUT (both options):		"Inventory aging: 0-30 days: \$[X] 31-60 days: \$[X] 61-90 days: \$[X] 90+ days: \$[X] Industry: [X] Recommended provision % per bucket? Total monthly provision amount?" Recommended provision rates + monthly provision amount	

#16	Governance & Control	GRN Control – Paying for What I Received?	
<i>I want to verify that my supplier invoices match what was actually delivered to my warehouse.</i>			
OPTION A – FILE ATTACHMENT Attach file Claude reads all		OPTION B – MANUAL DATA ENTRY Files stay on your device	
"I have attached my GRN report and supplier invoices. Flag any: Invoice Qty > GRN Qty Flag any: price differences vs PO Calculate total overbilling exposure. Which suppliers need immediate review?" OUTPUT (both options):		"Supplier PO Qty GRN Qty Invoice Qty Unit Price (\$) [paste data] Flag: Invoice Qty > GRN Qty Overbilling amount per supplier. Total overbilling this month?" GRN vs invoice discrepancies + overbilling amount + supplier flags	

#17

Operational Design

Production Batch Economics

I manufacture in batches and want to know if my batch size is economically optimal.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my production cost data.
Calculate Economic Order Quantity (EOQ) for each product.
Compare total cost: current vs EOQ batch size.
Monthly saving if I switch to EOQ?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Product | Monthly demand (units) | Setup cost/batch (\$)
| Variable cost/unit (\$) | Holding cost/unit/month (\$)
| Current batch size (units)
Calculate EOQ.
Cost comparison: current vs EOQ batch?"

OUTPUT (both options):

Optimal batch size + cost comparison + monthly saving

#18

Capital Efficiency

Inventory-to-Revenue Ratio

I want to benchmark my inventory level against revenue to see if I'm over-investing in stock.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my balance sheet and P&L;
Calculate inventory-to-revenue ratio.
If I reach industry benchmark:
How much cash is released?
What DIO target should I set?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Closing inventory: \$[X] | Annual revenue: \$[X]
Gross margin: [X]% | Industry: [X]
Inventory-to-Revenue ratio.
Cash released if I hit benchmark.
DIO target to achieve this?"

OUTPUT (both options):

Current ratio + benchmark + cash released if optimised

SECTION 2 · 14 PROMPTS

Cash Intelligence

Cash burn, runway, cash vs profit, collection, payments

#19**Cash vs Profit****Cash vs Profit — Where Is My Money?***My accountant says I'm profitable but my bank is empty. I need to understand where my money went.***OPTION A — FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my P&L; and bank statement.
 Reconcile my profit to cash movement.
 Show in plain English: where is my profit?
 Why is cash lower than net profit?
 Which item absorbed the most cash?"

OPTION B — MANUAL DATA ENTRY

Files stay on your device

"Net Profit this month: \$[X]
 Cash start of month: \$[X] | Cash end: \$[X]
 Debtors: \$[X] this month vs \$[X] last month
 Inventory: \$[X] this month vs \$[X] last month
 Creditors: \$[X] vs \$[X] | Loan repayment: \$[X]
 Capex: \$[X] | Explain in plain English."

OUTPUT (both options):

Plain English cash-profit reconciliation — exactly where your money went

#20**Cash Burn****Cash Burn Rate — Monthly Spend***I want to know exactly how much cash my business consumes every month to keep operating.***OPTION A — FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my last 3 months bank statements.
 Calculate average monthly cash burn.
 Separate: fixed burn vs variable burn.
 What is my minimum burn if revenue stops?
 Trend: is burn increasing or decreasing?"

OPTION B — MANUAL DATA ENTRY

Files stay on your device

"Month 1: Opening \$[X] | Payments out \$[X] | Collections in \$[X]
 Month 2: Opening \$[X] | Payments out \$[X] | Collections in \$[X]
 Month 3: Opening \$[X] | Payments out \$[X] | Collections in \$[X]
 Avg monthly net burn rate.
 Fixed vs variable split?"

OUTPUT (both options):

Monthly burn rate + fixed vs variable split + minimum survival cost

#21	Cash Runway	Cash Runway — How Long Can I Survive?
<i>I want to know how many months my business can run at current spending if no new money comes in.</i>		
OPTION A — FILE ATTACHMENT Attach file Claude reads all "I have attached my cash flow statement and bank statements. Calculate cash runway at current burn rate. Scenario: collections drop 30%. Trigger level: when should I take emergency action?"	OPTION B — MANUAL DATA ENTRY Files stay on your device "Cash today: \$[X] Receivables in 30 days: \$[X] Monthly burn: \$[X] Fixed monthly costs: \$[X] Expected monthly collections: \$[X] Runway at current burn (months)? Runway if collections drop 30%?"	
OUTPUT (both options): Cash runway in months + 3 scenarios + emergency trigger level		

#22	Cash Runway	13-Week Cash Forecast
<i>I want to see my cash position for the next 13 weeks so I can plan ahead and avoid surprises.</i>		
OPTION A — FILE ATTACHMENT Attach file Claude reads all "I have attached my receivables list and upcoming payment schedule. Build a 13-week cash forecast. Flag weeks where cash goes below \$[X]. What is my lowest cash point and when?"	OPTION B — MANUAL DATA ENTRY Files stay on your device "Current cash: \$[X] Weekly collections: \$[X] Weekly payroll: \$[X] Weekly supplier payments: \$[X] Weekly fixed costs: \$[X] One-off payments: [Week Amount Description] Flag weeks below \$[X] minimum cash."	
OUTPUT (both options): 13-week cash forecast + weekly balances + red-flag weeks		

#23	Working Capital	Cash Conversion Cycle
<i>I want to understand how many days pass between paying for stock and receiving money from customers.</i>		
OPTION A — FILE ATTACHMENT Attach file Claude reads all "I have attached my P&L; and balance sheet. Calculate DIO / DSO / DPO / CCC. Cash locked in my working capital cycle: \$? If I reduce CCC by 10 days: cash released? Benchmark vs industry?"	OPTION B — MANUAL DATA ENTRY Files stay on your device "Annual COGS: \$[X] Avg inventory: \$[X] Annual revenue: \$[X] Avg debtors: \$[X] Annual COGS: \$[X] Avg creditors: \$[X] Calculate CCC = DIO + DSO - DPO. Cash locked in dollars. Improvement scenario?"	
OUTPUT (both options): CCC in days + cash locked in dollars + 10-day improvement scenario		

#24

Cash vs Profit

Monthly Cash Flow Statement

I want a simple breakdown of every cash movement this month – what came in, what went out, why.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my bank statement and P&L;
Build a cash flow statement (indirect method).
Categorise: Operating / Investing / Financing.
Explain in plain English what drove the change.
Top 3 cash actions for next month?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Opening cash: \$[X] | Customer collections: \$[X]
Supplier payments: \$[X] | Payroll: \$[X]
Rent: \$[X] | Loan repayment: \$[X]
Tax: \$[X] | Capex: \$[X] | Other: \$[X]
Closing cash: \$[X]
Categorise Operating/Investing/Financing."

OUTPUT (both options):

3-category cash flow statement + plain English explanation

#25

Receivable Discipline

Collection Efficiency

I want to know what percentage of my invoices are being collected on time vs going overdue.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my invoice and collection data.
Calculate collection efficiency ratio.
Average days to collect.
Which customers are consistently late?
Total overdue balance today?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Month | Total invoiced (\$) | Collected on time (\$) | Collected 1-30 days late (\$) | Outstanding (\$) [paste last 3 months]
Collection Efficiency = On time / Total invoiced.
Avg collection days + overdue customer list?"

OUTPUT (both options):

Collection efficiency % + average days + overdue customer list

#26

Receivable Discipline

Credit Policy Design

I want to decide how much credit and how many days to give different types of customers.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my customer payment history.
Design a credit policy for my business.
Suggest credit limits and payment terms for: large / medium / new customers.
Flag any customer currently over their safe limit."

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Industry: [X] | Avg invoice: \$[X]
Current DSO: [X] days | Terms given: [X] days
Bad debt written off last year: \$[X]
Large customers: [X] accounts | Avg order \$[X]
Medium: [X] accounts | New/small: [X] accounts
Suggest credit limits and terms per type."

OUTPUT (both options):

Credit policy with limits and terms per customer category

#27	Receivable Discipline	Bad Debt Provisioning	
<i>I want to set aside a provision for invoices that might not get paid, before they become bad debts.</i>			
OPTION A – FILE ATTACHMENT		Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY
Files stay on your device		<p>"I have attached my debtors aging report. Suggest provision % for each aging bucket. Calculate total provision to hold. Which accounts should I flag for legal action? Expected annual bad debt at current DSO?"</p>	<p>"Current 0-30 days: \$[X] 31-60: \$[X] 61-90 days: \$[X] 91-180: \$[X] 180+: \$[X] Industry: [X] Historical bad debt: [X]% Provision % per bucket? Total provision + action list?"</p>
OUTPUT (both options):		Provision amounts per bucket + total + legal action candidates	

#28	Payable Strategy	Supplier Payment Strategy	
<i>I want to know whether I should pay suppliers early for a discount or hold cash by paying at the last moment.</i>			
OPTION A – FILE ATTACHMENT		Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY
Files stay on your device		<p>"I have attached my supplier invoice data. For each supplier: calculate the annualised return of the early payment discount. Compare to my cost of working capital. Should I pay early or late for each?"</p>	<p>"Supplier A: Invoice \$[X] Terms: Net [X] days Discount: [X]% if paid in [X] days Supplier B: Invoice \$[X] Terms: Net [X] days No discount My cost of working capital: [X]% Annualised return of each discount. Pay early or late decision per supplier?"</p>
OUTPUT (both options):		Pay early vs late decision per supplier + annualised return	

#29	Revenue Risk	Customer Concentration Risk	
<i>I want to understand if I'm dangerously dependent on one or two customers for most of my revenue.</i>			
OPTION A – FILE ATTACHMENT		Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY
Files stay on your device		<p>"I have attached my customer revenue report. Calculate: Top 1 / Top 3 / Top 5 concentration. Revenue and profit at risk if top customer leaves. Time to replace that revenue at current sales rate? Safe concentration benchmark comparison?"</p>	<p>"Customer Revenue (\$) % of total [paste all customers] Top 1 / 3 / 5 concentration %. Revenue impact if top customer leaves. Months to replace at current sales rate?"</p>
OUTPUT (both options):		Concentration ratios + revenue at risk + replacement time	

#30

Cash vs Profit

Cash Gap Analysis

I ended the month with less cash than expected. I need to know exactly what caused the gap.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my cash forecast vs actuals. Identify the root cause of my cash shortfall. Which line drove the gap most? Was it collections, payments, or a one-off? Action to prevent this next month?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Expected closing cash: \$[X] | Actual: \$[X]
Collections: Expected \$[X] | Actual \$[X]
Supplier payments: Expected \$[X] | Actual \$[X]
Payroll: Expected \$[X] | Actual \$[X]
Other payments: Expected \$[X] | Actual \$[X]
Root cause of the \$[X] cash shortfall?"

OUTPUT (both options):

Cash gap root cause analysis + specific variances + prevention actions

#31

Cash Runway

Liquidity Buffer – Minimum Cash Reserve

I want to know how much cash I should always keep in the bank as a safety minimum.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my cash flow statement and fixed commitment schedule. Calculate my minimum cash buffer requirement. Below what cash level should I stop discretionary spending and trigger alerts?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Monthly fixed costs (non-negotiable): \$[X]
Revenue predictability: [High/Medium/Low]
Largest single payment next 90 days: \$[X]
Existing credit line: \$[X]
Revenue seasonality: [describe]
Minimum cash buffer to hold?"

OUTPUT (both options):

Recommended cash buffer + emergency trigger level

#32

Cash vs Profit

Cash Flow vs Profit Reconciliation

I want to reconcile my profit to cash every month so I always understand the difference.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my P&L, balance sheet and bank statement.
Build indirect method cash flow reconciliation.
Explain each adjustment in plain English.
Where did my profit go this month?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Net Profit: \$[X] | Depreciation: \$[X]
Debtors change: \$[X] | Inventory change: \$[X]
Creditors change: \$[X] | Loan repayment: \$[X]
Capex: \$[X] | Tax paid: \$[X]
Starting cash: \$[X] | Ending cash: \$[X]
Build indirect cash reconciliation."

OUTPUT (both options):

Indirect cash flow reconciliation + plain English per adjustment

SECTION 3 · 12 PROMPTS

Working Capital

CCC, stress scenarios, receivables, payables strategy

#33

Core Metrics

Working Capital Health Check

I want a complete working capital assessment – how efficiently am I managing my cash cycle?

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my balance sheet and P&L;
Calculate DIO / DSO / DPO / CCC.
Working Capital amount and % of revenue.
Benchmark vs industry.
Biggest WC improvement opportunity?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Inventory: \$[X] | Debtors: \$[X] | Creditors: \$[X]
Annual revenue: \$[X] | Annual COGS: \$[X]
Industry: [X]
Calculate all WC metrics.
Benchmark and top improvement opportunity?"

OUTPUT (both options):

Full WC dashboard + benchmark + top improvement opportunity

#34

Stress Simulation

Revenue -20% Stress Test

What happens to my cash and survival if revenue drops 20% next month?

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my P&L; and cash flow data.

Run scenario: revenue drops 20%.

New monthly cash flow?

How many months can I survive?

Which costs should I cut first?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Revenue: \$[X] | COGS: \$[X] | GM: [X]%

Fixed costs: \$[X] | Variable costs: \$[X]

Cash today: \$[X] | Monthly loan: \$[X]

Scenario: Revenue -20%

Monthly cash flow + survival months?"

OUTPUT (both options):

Stress test P&L; + cash flow + survival months at -20% revenue

#35

Stress Simulation

Collection Delay Scenario

My customers are starting to pay late. What happens to my cash if collection delays increase?

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my debtors aging and cash flow data.

Run 3 scenarios:

DSO +15 days | DSO +30 days

| 20% of debtors delay 60 days.

Cash impact in each scenario?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Current DSO: [X] days | Monthly revenue: \$[X]

Cash today: \$[X] | Monthly fixed costs: \$[X]

Current debtors: \$[X]

Scenario 1: DSO +15 days

Scenario 2: DSO +30 days | Scenario 3: 20% delay

60 days

Cash impact per scenario?"

OUTPUT (both options):

3 collection scenarios + cash impact + trigger actions

#36

Stress Simulation

Payable Compression Scenario

Some suppliers want faster payment. How does this affect my cash position?

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my creditors and cash flow data.

Model impact if payment terms shorten.

Additional cash needed per month?

Which suppliers should I negotiate with vs accept?

Impact on my cash runway?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Total creditors: \$[X] | Current terms: [X] days

Supplier A: \$[X] – wants [X] to [X] days

Supplier B: \$[X] – wants [X] to [X] days

Cash available: \$[X] | Monthly cash gen: \$[X]

Additional cash needed? Negotiate vs accept?"

OUTPUT (both options):

Payable compression cash impact + negotiation priority list

#37	Receivable Discipline	Debtor Aging Risk	
<i>I want to identify which overdue customers might not pay so I can act before it becomes bad debt.</i>			
OPTION A – FILE ATTACHMENT Attach file Claude reads all		OPTION B – MANUAL DATA ENTRY Files stay on your device	
"I have attached my debtors aging report. Classify risk: Low / Medium / High / Critical. For Critical (90+ days): recommended action. Total at risk of becoming bad debt: \$? Priority collection list?"		"Customer Invoice date Amount (\$) Days overdue Last contact [paste data] Low: 0-30d Medium: 31-60d High: 61-90d Critical: 90+d Action for Critical accounts. Total at risk of bad debt?"	
OUTPUT (both options): Risk-classified debtor list + action per customer + bad debt exposure			

#38	Payable Strategy	Vendor Dependency Risk	
<i>I want to know how dependent I am on my top suppliers and what happens if they can't deliver.</i>			
OPTION A – FILE ATTACHMENT Attach file Claude reads all		OPTION B – MANUAL DATA ENTRY Files stay on your device	
"I have attached my purchase order and supplier data. Flag any supplier >30% of total purchases. Revenue at risk if top supplier fails 30 days. Alternative supplier options? Diversification recommendation?"		"Supplier Annual purchases (\$) % of total Lead time Alternatives? [paste data] Top supplier concentration %. Flag: supplier > 30% of purchases. Revenue at risk if they fail 30 days?"	
OUTPUT (both options): Supplier dependency analysis + revenue at risk + diversification plan			

#39	Core Metrics	Working Capital Financing Need	
<i>I want to know how much working capital financing I need and whether a credit line is justified.</i>			
OPTION A – FILE ATTACHMENT Attach file Claude reads all		OPTION B – MANUAL DATA ENTRY Files stay on your device	
"I have attached my balance sheet and cash flow. Calculate funded working capital gap. If revenue grows [X] %: additional WC needed? What is the right credit line size? Cost vs benefit of a working capital facility?"		"Annual revenue: \$[X] Expected growth: [X] % Current CCC: [X] days Cash today: \$[X] Existing credit line: \$[X] at [X] % Funded WC gap. Right credit line size for my business?"	
OUTPUT (both options): WC gap + credit line size recommendation + cost analysis			

#40

Core Metrics

5 Early Warning Indicators*I want 5 early warning signals I can check every week in under 10 minutes.***OPTION A – FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my recent MIS and bank data.
Based on my business profile:
Design 5 early warning KPIs.
Threshold for Amber (concern) and Red (action).
How to measure each from existing data?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Business: [industry] | Revenue: \$[X]M
Main risks: [cash/margin/collections/inventory]
Design 5 early warning KPIs:
1. Cash signal | 2. Revenue signal
3. Margin signal | 4. WC signal | 5. Risk signal
Amber and Red thresholds for each?"

OUTPUT (both options):

5 early warning KPIs with Amber/Red thresholds + data source

#41

Payable Strategy

Dynamic Discounting – Offer Early Payment?*Should I offer customers a discount to pay early? I want to know if this makes financial sense.***OPTION A – FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my debtors aging and funding cost data.
Analyse if early payment discounts make sense.
Annualised cost of each discount option.
Compare to my cost of borrowing.
Go/No-Go recommendation?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Current DSO: [X] days | Monthly overdue: \$[X]
My cost of capital/overdraft: [X]%
Proposed discount: [X]% if paid in [X] days
Annualised cost of this discount.
Net benefit vs cost of borrowing?"

OUTPUT (both options):

Discount cost vs borrowing cost + net benefit + recommendation

#42

Core Metrics

Operating Leverage – Fixed Cost Risk*I want to understand how my fixed costs amplify both profits and losses when revenue changes.***OPTION A – FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my P&L;
Calculate contribution margin and ratio.
Calculate break-even revenue.
Operating leverage factor.
If revenue changes $\pm 10\%$: profit impact?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Revenue: \$[X] | Variable costs: \$[X] | Fixed costs: \$[X]
Contribution margin and ratio.
Break-even revenue.
Operating leverage factor.
Revenue +10% and -10% profit impact?"

OUTPUT (both options):

Operating leverage + break-even + sensitivity to revenue change

#43

Core Metrics

Current Ratio — Can I Pay My Bills?

I want to know if my business has enough liquid assets to cover what I owe in the next 30–60 days.

OPTION A — FILE ATTACHMENT

Attach file Claude reads all

"I have attached my balance sheet.
Calculate Current Ratio and Quick Ratio.
Compare to safe benchmarks: Current >1.5 / Quick >1.0.
Am I at risk of a short-term liquidity crisis?
What to fix first?"

OPTION B — MANUAL DATA ENTRY

Files stay on your device

"Current Assets: Cash \$[X] | Debtors \$[X] | Inventory \$[X]
Current Liabilities: Creditors \$[X] | Short-term loans \$[X]
| Tax payable \$[X]
Current Ratio and Quick Ratio.
Liquidity risk assessment?"

OUTPUT (both options):

Current and Quick ratios + benchmark + liquidity risk assessment

#44

Stress Simulation

Growth WC Funding — Can I Afford to Grow?

I want to grow revenue 30% next year but I'm not sure my working capital can support that growth.

OPTION A — FILE ATTACHMENT

Attach file Claude reads all

"I have attached my balance sheet and P&L;
Calculate WC needed to support target revenue.
Can I fund this from operations?
WC funding gap if not.
Options to bridge the gap?"

OPTION B — MANUAL DATA ENTRY

Files stay on your device

"Current revenue: \$[X] | Target: \$[X] (+[X]%)
Current WC: \$[X] | WC as % of revenue: [X]%
Cash available: \$[X] | Credit line: \$[X]
Additional WC needed for target revenue.
Funding gap and options to bridge?"

OUTPUT (both options):

WC funding gap for growth + options to bridge

SECTION 4 · 14 PROMPTS

Margin & Profitability

Product margin, leakage, pricing, mix, sensitivity

#45	Structural Understanding	Product Margin Waterfall
<i>I want to see the true profitability of each product after all direct costs.</i>		
OPTION A – FILE ATTACHMENT	Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY
Files stay on your device		
"I have attached my product cost and sales data. Build a margin waterfall per product: Price Net Revenue Gross Margin Contribution. Rank from most to least profitable. Which products are actually losing money?"		"Product Selling price (\$) COGS (\$) Freight (\$) Discount (\$) Commission (\$) [paste all products] Margin waterfall per product. Rank by contribution margin?"
OUTPUT (both options): Product margin waterfall table ranked by contribution margin		

#46	Structural Understanding	Customer Margin Mapping
<i>I want to understand which customers are actually making me money after all costs of serving them.</i>		
OPTION A – FILE ATTACHMENT	Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY
Files stay on your device		
"I have attached my customer P&L; data. Calculate true net margin per customer. Rank from most to least profitable. Identify any customer with negative contribution. What should I do with loss-making customers?"		"Customer Revenue (\$) COGS (\$) Freight (\$) Discount (\$) Returns (\$) [paste data] Net margin per customer. Rank + flag loss-making customers?"
OUTPUT (both options): Customer profitability ranking + unprofitable customer flags		

#47	Leakage Identification	Discount Analysis – What Am I Giving Away?
<i>I want to understand how much revenue and profit I'm losing through discounts.</i>		
OPTION A – FILE ATTACHMENT	Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY
Files stay on your device		
"I have attached my sales data with pricing. Total discount given last quarter. Average discount %. Profit impact if I reduce avg discount by 1%. Which customers get the highest discounts?"		"Product/Customer List price (\$) Actual price (\$) Discount % Volume sold [paste data] Total discount value and avg %. 1% discount reduction: profit impact?"
OUTPUT (both options): Discount P&L; impact + 1% improvement scenario + high-discount flags		

#48**Sensitivity
Modelling****Price -1% Impact**

I'm thinking about reducing prices. I need to know exactly how much extra volume I need to compensate.

**OPTION A – FILE
ATTACHMENT**Attach file Claude
reads all

"I have attached my P&L; and pricing data.
Model impact of a 1% price reduction.
New margin after price cut.
Extra units needed to maintain same profit.
Is a 1% price cut ever worthwhile?"

**OPTION B – MANUAL DATA
ENTRY**Files stay on your
device

"Annual revenue: \$[X] | Gross margin: [X] %
Variable cost/unit: \$[X] | Fixed costs: \$[X]
Avg selling price: \$[X] | Units sold: [X]
If price drops 1%: new margin?
Extra units needed to keep same profit?"

**OUTPUT (both
options):**

Price sensitivity + volume required to break even per price point

#49**Structural
Understanding****Gross vs Contribution Margin**

I keep hearing about gross margin and contribution margin. I don't know the difference or which to use.

**OPTION A – FILE
ATTACHMENT**Attach file Claude
reads all

"I have attached my P&L;
Calculate both Gross Margin and Contribution
Margin.
Explain the difference in plain English.
Which do I use for pricing decisions?
Which for fixed cost coverage decisions?"

**OPTION B – MANUAL DATA
ENTRY**Files stay on your
device

"Revenue: \$[X]
COGS (raw material + direct labour + direct OH):
\$[X]
Variable selling costs (freight + commission): \$[X]
Fixed costs (rent + salaries + depreciation): \$[X]
Calculate both margins.
Plain English explanation + when to use each?"

**OUTPUT (both
options):**

Both margins calculated + plain English + pricing guidance

#50	Leakage Identification	Freight Variance
<i>My freight costs keep going up. I want to know if I'm absorbing them or passing them on.</i>		
OPTION A – FILE ATTACHMENT	Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY
Files stay on your device		
"I have attached my freight invoices and sales data. Freight as % of revenue: this month vs last. Freight charged to customers vs absorbed by us. Which routes have highest unrecovered freight? Repricing recommendation?"		"Freight cost this month: \$[X] Last month: \$[X] Revenue this month: \$[X] Last month: \$[X] Freight charged to customers: \$[X] Freight absorbed by us: \$[X] Unrecovered freight + repricing needed?"
OUTPUT (both options): Freight variance + absorbed cost + repricing recommendation		

#51	Sensitivity Modelling	Mix Distortion
<i>My revenue is the same as last month but profit is lower. The product mix may have changed.</i>		
OPTION A – FILE ATTACHMENT	Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY
Files stay on your device		
"I have attached my product sales data for this month and last month. Decompose the margin change into: Volume effect + Price effect + Mix effect. Which products shifted in mix and hurt margin?"		"Product This month revenue (\$) Margin % Last month revenue (\$) Last month margin % [paste data] Weighted avg margin this vs last month. Mix variance: how much margin did I lose?"
OUTPUT (both options): Mix variance calculation + products that hurt margin		

#52	Control Systems	SKU Exit Logic
<i>I have too many products. Some are losing money or tying up capital. I want to know which to exit.</i>		
OPTION A – FILE ATTACHMENT	Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY
Files stay on your device		
"I have attached my product performance data. Flag SKUs meeting exit criteria: Margin < [X]% Revenue < \$[X]/month Inventory days > [X] Revenue and margin impact if I exit them?"		"SKU Monthly revenue (\$) Contribution margin % Inventory days Trend: growing/flat/declining [paste data] Flag exit candidates. Revenue and margin impact of exiting?"
OUTPUT (both options): SKU exit candidates + revenue impact + phaseout sequence		

#53	Leakage Identification	Purchase Price Variance	
<i>I want to know if I'm paying more for materials than planned and how much this costs me in margin.</i>			
OPTION A – FILE ATTACHMENT	Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY	Files stay on your device
"I have attached my purchasing data vs standards. Calculate Purchase Price Variance per material. Total PPV this month: favourable or adverse? Which material has highest adverse variance? P&L; impact of total PPV?"		"Material Standard cost (\$) Actual cost paid (\$) Qty [paste data] PPV per material. Total adverse PPV this month. P&L; impact + highest-risk materials?"	
OUTPUT (both options):		PPV per material + total P&L; impact + highest risk materials	

#54	Structural Understanding	Channel Profitability	
<i>I sell through multiple channels. I want to know which is most profitable after all costs.</i>			
OPTION A – FILE ATTACHMENT	Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY	Files stay on your device
"I have attached my channel P&L; data. Calculate net contribution per channel. Rank by contribution margin %. Which channel should I grow? Which should I reduce or reprice?"		"Channel Revenue (\$) COGS (\$) Freight (\$) Commission (\$) Returns (\$) Overhead (\$) [paste per channel] Net contribution per channel. Rank + growth recommendation?"	
OUTPUT (both options):		Channel profitability ranking + growth vs reduce recommendation	

#55	Control Systems	Margin Threshold Alert	
<i>I want to set a minimum margin below which I should not sell any product or accept any order.</i>			
OPTION A – FILE ATTACHMENT	Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY	Files stay on your device
"I have attached my P&L; and cost structure. Calculate minimum contribution margin needed to cover fixed costs. Minimum gross margin to hit target net profit. At what margin % should I refuse an order?"		"Fixed costs per month: \$[X] Target net profit %: [X]% Variable cost % of revenue: [X]% Min contribution margin to cover fixed costs. Min gross margin for target profit? Order refusal margin threshold?"	
OUTPUT (both options):		Minimum margin thresholds + order acceptance policy	

#56

Sensitivity Modelling

Inflation Stress – Costs Up 10%

Raw material and labour costs are rising. What happens to my profitability if costs go up 10%?

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my P&L; and cost breakdown.
Model 3 scenarios: costs up 10%.
Scenario 1: no price increase.
Scenario 2: 50% pass-through.
Scenario 3: 100% pass-through.
Margin and profit in each scenario?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Revenue: \$[X] | GM: [X]% | COGS: \$[X]
Raw material: \$[X] | Labour: \$[X] | Overhead: \$[X]
Scenario 1: materials +10%, no price hike.
Scenario 2: materials +10%, pass through 50%.
Scenario 3: materials +10%, pass through 100%.
Margin impact per scenario?"

OUTPUT (both options):

3 inflation scenarios + margin and profit impact

#57

Leakage Identification

BOM Cost Update – Is My Product Costing Accurate?

Raw material prices changed since I last updated my product costs. Are my margins still accurate?

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my BOM and updated price list.
Recalculate COGS per product at new costs.
New gross margin at current selling price.
Products where margin dropped below threshold.
Price increase needed for each?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Product | Old material cost (\$) | New material cost (\$)
| Old labour (\$) | New labour (\$)
[paste updated costs]
New COGS per product.
New margin at current price. Repricing needed?"

OUTPUT (both options):

Updated product costs + margin impact + repricing recommendations

#58

Sensitivity
Modelling

Volume Shift — Selling More But Making Less?

*My sales volume went up but profit didn't. I think the mix of products I sold changed.***OPTION A — FILE
ATTACHMENT**Attach file Claude
reads all

"I have attached my product sales data for
this month and last month.

Decompose the margin change:

Volume + Price + Mix effects.

What drove the profit shortfall?"

**OPTION B — MANUAL DATA
ENTRY**Files stay on your
device

"Last month: Revenue \$[X] | Units [X] | GM [X]%

This month: Revenue \$[X] | Units [X] | GM [X]%

Product mix this month vs last: [paste if available]

Any special price deals this month? [describe]

Volume / price / mix effect on margin?"

**OUTPUT (both
options):**

Margin variance decomposed into volume/price/mix + root cause

SECTION 5 · 10 PROMPTS

Revenue & Recognition*Revenue quality, recognition, concentration, churn*

#59

Revenue
Recognition

Revenue Recognition — When to Record?

*I'm not sure when I should record revenue — on invoice, on delivery, or on payment.***OPTION A — FILE
ATTACHMENT**Attach file Claude
reads all

"I have attached my sales contracts and invoices.

Review my revenue recognition timing.

Are any invoices recorded too early or too late?

Correct policy for my business model.

Any deferred revenue I should carry?"

**OPTION B — MANUAL DATA
ENTRY**Files stay on your
device

"Business type:

[Product/Service/Subscription/Project]

When I record revenue: [on
invoice/delivery/payment]

Advance payments received: [Y/N + describe]

Correct revenue recognition timing for my model.

Any invoices booked incorrectly?"

**OUTPUT (both
options):**

Revenue recognition policy + timing rules + correction list

#60	Revenue Quality	Revenue Concentration Risk
<i>I want to understand if losing one or two customers would seriously damage my business.</i>		
OPTION A – FILE ATTACHMENT Attach file Claude reads all "I have attached my customer revenue report. Top 1 / 3 / 5 customer concentration. Revenue and profit impact if top customer leaves. Time to replace at current new sales rate. Concentration benchmark comparison?"	OPTION B – MANUAL DATA ENTRY Files stay on your device "Customer Revenue (\$) % of total [paste all customers] Top 1 / 3 / 5 concentration %. If top customer leaves: revenue and profit impact. Months to replace that revenue?"	
OUTPUT (both options): Concentration ratios + revenue at risk + replacement estimate		

#61	Revenue Quality	Recurring vs One-Time Revenue
<i>I want to know how much of my revenue comes back automatically vs one-off sales I must win each time.</i>		
OPTION A – FILE ATTACHMENT Attach file Claude reads all "I have attached my sales data for last 3 months. Split: recurring / repeat orders / new customer / one-off. % recurring vs one-time. Revenue predictability score: High/Medium/Low. How to increase recurring revenue?"	OPTION B – MANUAL DATA ENTRY Files stay on your device "Recurring contracts: \$[X] Repeat orders: \$[X] New customer orders: \$[X] One-off: \$[X] Last 3 months totals. % recurring vs one-time. Predictability score + improvement suggestions?"	
OUTPUT (both options): Revenue quality breakdown + predictability score + improvement actions		

#62	Volatility Metrics	Seasonality Analysis
<i>I want to understand my seasonal revenue pattern so I can plan cash and inventory better.</i>		
OPTION A – FILE ATTACHMENT Attach file Claude reads all "I have attached my monthly revenue data for the last 12-24 months. Calculate seasonality index per month. Cash buffer needed in my slow months. When to start building inventory for peak?"	OPTION B – MANUAL DATA ENTRY Files stay on your device "Month Revenue (\$) [last 12-24 months] [paste all months] Monthly seasonality index. Peak and trough months. Cash buffer for slow months + inventory timing?"	
OUTPUT (both options): Seasonality index per month + cash buffer + inventory build schedule		

#63**Revenue Quality****Churn Rate — Losing Customers?**

I want to understand how many customers I'm losing each month and whether my business is actually growing.

OPTION A — FILE ATTACHMENT

Attach file Claude reads all

"I have attached my customer activity report.
Calculate monthly churn rate.
Net customer growth rate.
Revenue impact of reducing churn by 50%.
Which customers are at risk of churning?"

OPTION B — MANUAL DATA ENTRY

Files stay on your device

"Start of month customers: [X]
New customers acquired: [X]
Customers churned (stopped buying): [X]
End of month customers: [X]
Monthly churn % + net growth rate.
Revenue impact of -50% churn?"

OUTPUT (both options):

Churn rate + net growth + revenue impact of churn reduction

#64**Volatility Metrics****Revenue Predictability Score**

I want to score how predictable my revenue is so I can plan better and reduce cash surprises.

OPTION A — FILE ATTACHMENT

Attach file Claude reads all

"I have attached my last 6 months revenue data.
Calculate revenue volatility (coefficient of variation).
Revenue predictability score: 1-10.
What drives unpredictability?
Actions to improve my score?"

OPTION B — MANUAL DATA ENTRY

Files stay on your device

"Last 6 months revenue: \$[X] \$[X] \$[X] \$[X] \$[X] \$[X]
Recurring contract %: [X]% | Repeat customer %: [X]%
Confirmed pipeline for next month: \$[X]
Revenue standard deviation and CV.
Predictability score + improvement actions?"

OUTPUT (both options):

Predictability score + volatility measure + improvement actions

#65	Revenue Quality	Product Dependency Risk
<i>I want to understand my exposure if my best-selling product suddenly stops selling.</i>		
OPTION A – FILE ATTACHMENT Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY Files stay on your device	
"I have attached my product revenue data. Top product as % of total revenue. If top product revenue drops 50%: P&L; impact. Months to find replacement revenue. Safe concentration threshold comparison?"	"Product Revenue (\$) % of total Margin % [paste all products] Top product concentration %. If top product drops 50%: P&L; impact. Months before I find replacement revenue?"	
OUTPUT (both options): Product concentration + dependency risk + diversification gap		

#66	Revenue Quality	Customer Lifetime Value
<i>I want to know how much a typical customer is worth so I can decide how much to spend winning them.</i>		
OPTION A – FILE ATTACHMENT Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY Files stay on your device	
"I have attached my customer revenue history. Calculate average Customer Lifetime Value (CLV). Maximum acquisition cost justified. Payback period for current acquisition spend. Which customer segments have highest CLV?"	"Avg order value per customer per month: \$[X] Avg gross margin per order: [X]% Avg customer relationship length: [X] months Monthly churn rate: [X]% CLV calculation. Is spending \$[X] to acquire a customer justified?"	
OUTPUT (both options): CLV calculation + maximum acquisition cost + payback period		

#67	Revenue Recognition	Advance Payments – Recording Correctly?
<i>Customers sometimes pay me in advance before I deliver. Am I accounting for this correctly?</i>		
OPTION A – FILE ATTACHMENT Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY Files stay on your device	
"I have attached my advance payment register and delivery schedule. Which advances should be in revenue now? Which should stay as deferred revenue (liability)? Total deferred revenue balance today?"	"Customer Advance received (\$) Date Delivery expected: [date] [paste all advance payments] Which to recognise now vs defer. Total deferred revenue liability today?"	
OUTPUT (both options): Advance payment classification + deferred revenue balance		

#68**Revenue Quality****RTO — Return to Origin Financial Impact***Returns are hurting my cash flow. I want to quantify the true cost per returned order.***OPTION A — FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my dispatch and return data.
Calculate true cost per returned order.
Total monthly RTO loss.
RTO rate by product and geography.
Strategy to reduce RTO cost by 20%?"

OPTION B — MANUAL DATA ENTRY

Files stay on your device

"Orders shipped: [X] | Orders returned: [X]
Avg order value: \$[X] | COGS/order: \$[X]
Outward freight/order: \$[X] | Return freight: \$[X]
Processing cost/return: \$[X] | Recovery value: \$[X]
True cost per returned order.
Total monthly RTO loss?"

OUTPUT (both options):

True RTO cost + monthly P&L; impact + reduction strategy

SECTION 6 · 10 PROMPTS**Cost Leakage***Find hidden losses, freight, scrap, unapproved spend***#69****Cost Control****Standard vs Actual Costing***I want to compare what I planned to spend making my products versus what I actually spent.***OPTION A — FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my production cost report vs standards.
Calculate variance per product: Standard vs Actual.
Total adverse variance this month.
Which component drove it: material/labour/overhead?
Root cause and corrective action?"

OPTION B — MANUAL DATA ENTRY

Files stay on your device

"Product | Standard cost/unit (\$) | Actual cost (\$) | Units produced
[paste data]
Variance per product.
Total adverse variance this month.
Break down: material? labour? overhead?"

OUTPUT (both options):

Standard vs actual variance per product + total P&L; impact

#70	Cost Control	Utility Cost Tracking
<i>My utility bills seem high. I want to know if this is normal for a business my size.</i>		
OPTION A – FILE ATTACHMENT Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY Files stay on your device	
"I have attached my utility bills for last 6 months. Electricity + gas + water as % of revenue. Industry benchmark for my sector. Which utility is highest relative to benchmark. If I reduce by 10%: annual saving?"	"Electricity: \$[X]/month Gas: \$[X]/month Water: \$[X]/month Revenue: \$[X]/month Industry: [X] Utility cost as % of revenue. Benchmark comparison. Annual saving if I cut 10%?"	
OUTPUT (both options): Utility benchmark + potential saving + highest priority utility		

#71	Cost Control	Rejection and Scrap Cost
<i>In my manufacturing process, some material is wasted. I want to quantify this cost.</i>		
OPTION A – FILE ATTACHMENT Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY Files stay on your device	
"I have attached my production and scrap report. Total scrap value this month. Scrap as % of material cost. Benchmark scrap rate for my industry. Annual saving if I reduce scrap 20%?"	"Product Total material input (\$) Scrap value (\$) Scrap % [paste data] Total scrap value this month. Scrap % vs industry benchmark. Annual saving if scrap reduces 20%?"	
OUTPUT (both options): Scrap cost + benchmark + improvement potential		

#72	Cost Control	Expense Leak Detector
<i>I think I'm paying for subscriptions and services I've forgotten about or no longer need.</i>		
OPTION A – FILE ATTACHMENT Attach file Claude reads all	OPTION B – MANUAL DATA ENTRY Files stay on your device	
"I have attached my last 3 months bank statement and expense report. Flag: recurring costs with no clear owner. Flag: costs not reviewed in 12+ months. Flag: duplicate or overlapping services. Total potentially cuttable: \$?"	"Category Description Monthly amount (\$) Vendor Started when? [paste all recurring expenses below \$[X]/month] Flag: unclear owner / over 12 months old / duplicate services. Total cuttable amount per year?"	
OUTPUT (both options): Expense audit + flagged items + estimated annual saving		

#73**Cost Control****Freight Cost Distortion***Freight costs are eating my margin. Which customers and routes are the problem?***OPTION A – FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my freight invoices and sales data.

Freight as % of revenue per customer/route.

Flag: freight > [X]% of revenue anywhere.

Unrecovered freight (charged less than actual).

Repricing targets?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Customer/Route | Revenue (\$) | Freight cost (\$) [paste data]

Freight % per customer/route.

Freight absorbed by me: \$[X].

Annualised unrecovered freight?

Repricing recommendation?"

OUTPUT (both options):

Freight cost per route + unrecovered freight + repricing targets

#74**Cost Control****Unapproved Spend Mapping***I want to identify spending that happened without proper approval to tighten controls.***OPTION A – FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my expense approvals report.

Total unapproved spend per department.

As % of total expenses.

Largest single unapproved expense.

Which department needs tightest controls?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Department | Total expenses (\$) | Approved in advance (\$) | Post-facto approved (\$) | Unapproved (\$) [paste data]

Total unapproved spend + % of total.

Department with highest unapproved spend?"

OUTPUT (both options):

Unapproved spend by department + control gaps + policy recommendation

#75**Cost Control****Cost Centre vs Budget**

I want to compare each department's actual spending against their budget and find who is overspending.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my budget vs actual report.
Flag departments with variance > [X]%.
Root cause for top 3 overspending departments.
Year-to-date cumulative variance per department.
Action required from each department head?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Department | Budget (\$) | Actual (\$) | Variance (\$) | Variance %
[paste all departments]
Flag: variance > [X]%.
Root cause top 3 overspending depts.
YTD cumulative variance per dept?"

OUTPUT (both options):

Department variance report + YTD position + accountability flags

#76**Cost Control****COGS Deep Dive**

I want to break down my COGS into components so I know which cost is growing and why.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my cost reports for this month and last month.
Break down COGS: material/labour/packaging/overhead.
Which component drove the COGS increase most?
Each component as % of revenue?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Raw materials: this month \$[X] | last month \$[X]
Direct labour: \$[X] | \$[X]
Packaging: \$[X] | \$[X]
Direct overhead: \$[X] | \$[X]
Which component drove the increase?
Each as % of revenue?"

OUTPUT (both options):

COGS decomposition + key driver + % of revenue per component

#77**Cost Control****Idle Time Cost***I want to understand how much of my payroll is going to unproductive time.***OPTION A – FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my labour hours and payroll data.

Calculate idle time %.

Cost of idle time this month.

If idle time reduces 20%: annual saving.

Which department has highest idle %?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Total labour hours paid: [X]

Productive hours: [X] | Idle/waiting: [X]

Training: [X] | Overtime: [X]

Labour cost per hour: \$[X]

Idle time % + cost. 20% reduction saving?"

OUTPUT (both options):

Idle time % + cost + productivity improvement opportunity

#78**Cost Control****Quick Cost Cuts – 10 This Month***I want the 10 easiest costs to cut right now without affecting core operations.***OPTION A – FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my expense report.

Rank by: lowest essential value, highest amount.

Flag top 10 candidates for immediate review.

Estimated monthly saving if I cut all?

Which can I cut without any risk?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Category | Vendor | Monthly cost (\$) | Essential? Y/N

| When last reviewed

[paste all expenses]

Top 10 quick-cut candidates.

Total monthly saving if all cut?"

OUTPUT (both options):

10 quick-cut candidates + monthly saving + zero-risk cuts first

SECTION 7 · 8 PROMPTS

Payroll & Productivity*Payroll ratios, overtime, incentives, compliance*

#79**Financial Ratios****Payroll-to-Revenue Ratio***I want to know what % of my revenue is going to payroll and whether this is sustainable.***OPTION A – FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my payroll report and P&L;
Payroll-to-Revenue % and Payroll-to-GM %.
Industry benchmark.
If I add 2 employees at \$[X]/month: ratio impact.
Maximum sustainable payroll at current margins?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Monthly revenue: \$[X]
Total payroll (all staff + benefits): \$[X]
Number of employees: [X] | Industry: [X]
Payroll-to-Revenue and Payroll-to-GM %.
Industry benchmark + hiring impact?"

OUTPUT (both options):

Payroll ratios + benchmark + hiring impact simulation

#80**Financial Ratios****Revenue Per Employee***I want to benchmark how much revenue each employee generates to see if I'm over or understaffed.***OPTION A – FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my payroll and revenue data.
Revenue per employee (total and revenue-generating).
Industry benchmark.
Gap to benchmark: revenue growth or headcount cut?
Which roles generate the most revenue per person?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Annual revenue: \$[X]
Total employees (FTE): [X]
Revenue-generating: [X] | Support: [X]
Industry: [X]
Revenue per employee + benchmark.
Gap to industry standard?"

OUTPUT (both options):

Revenue per employee + benchmark + gap to industry standard

#81

Structural Analysis

Fixed vs Variable Payroll

I want to know my guaranteed monthly payroll commitment vs the variable part that depends on performance.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"I have attached my payroll structure and P&L;
Fixed vs variable payroll split.
Fixed payroll as % of gross margin.
At what revenue does fixed payroll exceed gross profit.
Recommendation on variable pay ratio?"

"Fixed salaries (guaranteed): \$[X]
Variable pay/incentives: \$[X] | Overtime: \$[X]
Contract staff: \$[X] | Benefits (fixed): \$[X]
Fixed payroll as % of gross margin.
Break-even revenue for payroll coverage?"

OUTPUT (both options):

Fixed/variable payroll split + break-even revenue

#82

Financial Ratios

Payroll-to-Gross Margin

I want to know if my gross margin is large enough to sustainably support my current payroll.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"I have attached my P&L; and payroll data.
Payroll-to-Gross Margin ratio.
Benchmark: payroll < 50% of GM.
If GM drops 15%: is payroll still sustainable.
Maximum sustainable payroll at current margins?"

"Monthly gross margin: \$[X]
Monthly total payroll: \$[X]
Payroll-to-GM ratio.
If GM drops 15%: sustainable?
Maximum payroll at current margins?"

OUTPUT (both options):

Payroll sustainability + maximum headcount at current margins

#83**Structural Analysis****Incentive Alignment**

I want to check whether my incentive structure is rewarding outcomes that make my business more profitable.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my incentive structure and sales data.

For each role: does the incentive drive profitable behaviour?

Flag any incentive paid on revenue not margin.

Suggest metric change for misaligned roles.

Design a simple profit-aligned incentive?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Role | Fixed salary (\$) | Variable (\$) | Based on: [revenue/margin/collection]

[paste data]

Flag: incentive on revenue but not margin.

Which metric should drive each role?

Suggested redesign?"

OUTPUT (both options):

Incentive alignment audit + misaligned roles + redesign

#84**Financial Ratios****Overtime – Hire vs Pay OT?**

My overtime costs are rising. Is it cheaper to pay overtime or hire another person?

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my payroll and overtime data.

Calculate monthly overtime cost.

Compare: overtime vs hiring 1 new person.

At what OT hours is hiring cheaper than OT.

Overtime as % of total payroll?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Regular hourly rate: \$[X] | OT rate: \$[X]

Monthly OT hours: [X] | Monthly OT cost: \$[X]

Cost to hire 1 person (salary + benefits): \$[X]/month

At what OT hours is hiring cheaper.

OT as % of total payroll?"

OUTPUT (both options):

OT vs hiring comparison + break-even hours + recommendation

#85**Governance****Labour Compliance Exposure***I want to make sure my payroll meets legal requirements so I don't face penalties.***OPTION A – FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my payroll data and HR policy.

Check compliance with labour laws in [country/state].

Flag: minimum wage / overtime / classification risks.

Pending compliance items.

Top 3 immediate compliance actions?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Country/State: [X]

Minimum wage paid: \$[X] | Legal minimum: \$[X]

Workers classified correctly: Y/N

Overtime policy followed: Y/N

Social security deducted and remitted: Y/N

Top 3 compliance risks + penalty exposure?"

OUTPUT (both options):

Compliance risk checklist + penalty exposure + immediate actions

#86**Governance****Productivity-Linked Incentives***I want to design a simple profit-sharing that motivates my team without breaking my margins.***OPTION A – FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my P&L; and payroll structure.

Design a profit-sharing scheme:

Only pay above [X]% net margin.

Pool: [X]% of profit above threshold.

At what profit level does this cost \$[X]?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Monthly revenue: \$[X] | Net profit: \$[X]

Total staff: [X] | Payroll: \$[X]

Target net margin to maintain: [X]%

Design incentive scheme:

Only pay above threshold. Pool = [X]% of excess.

Cost at different profit levels?"

OUTPUT (both options):

Incentive scheme design + cost at different profit levels

SECTION 8 · 8 PROMPTS**MIS & Decisions***KPIs, variance, forecast accuracy, action mapping*

#87

MIS Depth

1-Page MIS — Monthly Business Report

I want one page that tells me everything important about my business performance every month.

OPTION A — FILE ATTACHMENT

Attach file Claude reads all

"I have attached my monthly MIS and P&L;
Build a 1-page MIS report.
Traffic light (Red/Amber/Green) each metric.
Top 3 actions this month based on numbers.
Trend vs last month for each metric?"

OPTION B — MANUAL DATA ENTRY

Files stay on your device

"Revenue: \$[X] | GM: [X]% | EBITDA: \$[X]
Cash: \$[X] | Debtors: \$[X] | Inventory: \$[X]
DSO: [X]d | DIO: [X]d | DPO: [X]d
Payroll: \$[X] | Biggest change vs last month: [describe]
1-page MIS + traffic lights + 3 priority actions?"

OUTPUT (both options):

1-page MIS dashboard with traffic lights + 3 priority actions

#88

MIS Depth

Variance Report — Why Did Numbers Change?

My numbers changed from last month but I don't know exactly why. I need structured variance explanations.

OPTION A — FILE ATTACHMENT

Attach file Claude reads all

"I have attached my monthly management accounts for this month and last month.
Explain root cause for each significant variance.
Action required for each.
Which variance needs immediate attention?"

OPTION B — MANUAL DATA ENTRY

Files stay on your device

"Revenue: \$[X] vs \$[X] | GM: [X]% vs [X]%
Opex: \$[X] vs \$[X] | Net Profit: \$[X] vs \$[X]
Cash: \$[X] vs \$[X]
Root cause for each significant variance.
Action required for each movement?"

OUTPUT (both options):

Variance analysis with root cause + action per movement

#89

KPI Pyramid

KPI Pyramid — What Numbers Should I Track?*I'm tracking too many numbers and don't know which actually matter. I want a focused KPI set.***OPTION A — FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my business overview and MIS.

Design a KPI pyramid for my business:

Strategic KPIs (check monthly): 3 max

Tactical KPIs (check weekly): 5 max

Operational KPIs (check daily): 7 max

Target and red flag threshold for each?"

OPTION B — MANUAL DATA ENTRY

Files stay on your device

"Industry: [X] | Revenue: \$[X]M

Main risks: [cash/margin/collections/inventory]

Design KPI pyramid:

Level 1: 3 strategic | Level 2: 5 tactical | Level 3: 7 operational

Target and red flag threshold each KPI?"

OUTPUT (both options):

Customised 15-KPI pyramid with targets and red flag thresholds

#90

MIS Depth

Root Cause — Why Did Profit Drop?*My profit dropped significantly this month and I need to understand exactly why before I can fix it.***OPTION A — FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my P&L; for this month and last month.

Use 5-Why analysis to find root cause.

Was the drop from: Revenue? Margin? Cost? Mix? One-off?

Single most important corrective action.

Expected recovery timeline?"

OPTION B — MANUAL DATA ENTRY

Files stay on your device

"Last month profit: \$[X] | This month: \$[X] | Drop: \$[X]

Revenue: \$[X] vs \$[X] | GM: [X]% vs [X]%

Opex: \$[X] vs \$[X] | Any one-off costs: [describe]

5-Why root cause analysis.

Single most important corrective action?"

OUTPUT (both options):

5-Why root cause + single most important corrective action

#91	Reporting Governance	Early Warning System – 5 Business Signals	
<i>I want 5 early warning signs that my business is heading for difficulty so I can act before the crisis.</i>			
OPTION A – FILE ATTACHMENT Attach file Claude reads all		OPTION B – MANUAL DATA ENTRY Files stay on your device	
<p>"I have attached my recent MIS and cash flow data.</p> <p>Design 5 early warning indicators for my business.</p> <p>Amber (concern) and Red (action) threshold each.</p> <p>How often to check each.</p> <p>Which is the most important leading indicator?"</p>		<p>"Business: [industry] Revenue: \$[X]</p> <p>Main vulnerabilities: [describe]</p> <p>Design 5 early warning KPIs.</p> <p>Amber and Red thresholds.</p> <p>Check frequency for each?"</p>	
OUTPUT (both options):		5 customised early warning KPIs with Amber/Red thresholds	

#92	MIS Depth	Forecast Accuracy – How Good Are My Predictions?	
<i>I make monthly forecasts but don't know how accurate they are. I want to measure my forecasting quality.</i>			
OPTION A – FILE ATTACHMENT Attach file Claude reads all		OPTION B – MANUAL DATA ENTRY Files stay on your device	
<p>"I have attached my last 6 months forecast vs actual.</p> <p>Calculate forecast accuracy (MAPE).</p> <p>In which months was I most wrong? Why?</p> <p>Am I systematically over-optimistic?</p> <p>How to improve my forecasting process?"</p>		<p>"Month Revenue Forecast (\$) Revenue Actual (\$)</p> <p> Profit Forecast (\$) Profit Actual (\$)</p> <p>[paste last 6 months]</p> <p>MAPE for revenue and profit.</p> <p>Systematic bias? Improvement suggestions?"</p>	
OUTPUT (both options):		Forecast accuracy score + systematic bias analysis + improvements	

#93Reporting
Governance**Monthly Review Agenda**

I want a structured monthly finance review agenda so my team meetings are focused and produce decisions.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my monthly MIS data.
Design a 60-minute monthly finance review agenda.
Who presents what section?
What decisions must come out of this meeting?
Top 3 action items to assign today?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Team size: [X] | Departments: [Sales/Ops/Finance/Procurement]
This month: Revenue \$[X] | Margin [X]% | Cash \$[X]
Top 3 problems this month: [describe]
Design 60-minute monthly finance review.
Owner per section + required decisions?"

OUTPUT (both options):

60-minute review agenda + owner per section + required decisions

#94

Action Mapping

Action Mapping – Numbers to Decisions

I have my MIS data but don't know what to DO with it. I need to convert numbers into action.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my current MIS report.
For each off-target metric:
What specific action in next 7 days?
Who is responsible?
What is the expected impact?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Revenue: \$[X] (target \$[X]) | GM: [X]% (target [X]%)
Cash: \$[X] vs \$[X] last month
Debtors overdue: \$[X] | Inventory: [X] days cover
For each off-target metric:
Specific action / owner / expected impact?"

OUTPUT (both options):

Action plan from MIS – specific tasks, owners, expected impact

SECTION 9 · 6 PROMPTS

Risk & Scenario Thinking*Stress tests, commodity, supply chain, enterprise risk*

#95

Scenario Thinking

Revenue Drop Stress Test

I want to know if my business can survive a bad quarter – revenue drops 30% for 3 months.

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my P&L; and cash flow data.
Run worst-case: revenue drops 30% for 3 months.
Monthly cash burn in this scenario.
Months until cash runs out.
Which costs to cut immediately?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Monthly revenue: \$[X] | GM: [X]% | Fixed costs: \$[X]
Cash today: \$[X] | Monthly loan: \$[X]
Scenario: Revenue -30% for 3 months.
Monthly cash burn + months of runway.
Emergency cost cuts?"

OUTPUT (both options):

Worst-case survival model + runway + emergency cost cuts

#96

Scenario Thinking

Commodity Price Spike – Costs Up 20%

My main raw material is volatile. What happens to my profitability if it spikes 20%?

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my P&L; and BOM data.
Model: main material cost rises 20%.
New COGS and gross margin.
Do I need to raise prices? By how much?
Can I absorb any of this without raising prices?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Main material: [name] | Current cost: \$[X]/unit
Monthly consumption: [X] units
Material as % of COGS: [X]%
Current gross margin: [X]%
Material +20%: new COGS and margin.
Price increase required?"

OUTPUT (both options):

Commodity spike impact on COGS and margin + price increase needed

#97

Scenario Thinking

Demand Surge – Can I Handle Rapid Growth?

A large order or campaign could spike demand. Can my working capital and operations handle it?

OPTION A – FILE ATTACHMENT

Attach file Claude reads all

"I have attached my capacity and cash data.
Scenario: revenue jumps 40% next month.
Additional inventory needed: \$?
Can I fund the working capital gap?
What breaks first: cash / production / staffing?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Current revenue: \$[X] | GM: [X]%
Inventory: \$[X] | Production capacity: [X] units/month
Creditor terms: [X] days | Cash available: \$[X]
Scenario: +40% revenue surge.
WC gap + bottleneck + funding needed?"

OUTPUT (both options):

Demand surge readiness + bottleneck + funding gap

#98

Scenario Thinking

Supply Chain Disruption*My key supplier is unreliable. What is the financial impact if they fail to deliver for 4 weeks?***OPTION A – FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my supply chain and revenue data.

Model: main supplier fails 30 days.

Revenue at risk.

Cost of emergency alternative supplier.

Cash impact of disruption?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Main supplier: [X] | % of purchases: [X]%"

Current stock: [X] days cover

Time to find alternative: [X] days

Revenue from their products: \$[X]/month

Revenue at risk + emergency cost?"

OUTPUT (both options):

Disruption impact + revenue at risk + contingency cost

#99

Scenario Thinking

Wage Inflation – Everyone Gets a Raise*Market salaries are rising and I may need to give raises to retain staff. What does this cost me?***OPTION A – FILE ATTACHMENT**

Attach file Claude reads all

"I have attached my payroll and P&L;

Model two scenarios: 10% raise all / 15% for key staff.

Monthly cost increase each scenario.

New net margin each scenario.

Additional revenue to maintain current margin?"

OPTION B – MANUAL DATA ENTRY

Files stay on your device

"Total monthly payroll: \$[X]

Revenue: \$[X] | Net margin: [X]%"

Scenario A: 10% raise all staff

Scenario B: 15% key staff (50% of payroll), 5% others

Monthly cost + new margin each scenario.

Revenue needed to offset cost increase?"

OUTPUT (both options):

Wage increase impact + revenue needed to offset per scenario

I want a single composite risk score for my business across all major risk areas right now.

<p>OPTION A – FILE ATTACHMENT</p> <p>Attach file Claude reads all</p>	<p>OPTION B – MANUAL DATA ENTRY</p> <p>Files stay on your device</p>
<p>"I have attached my latest MIS and balance sheet. Score my business risk across 8 dimensions. Composite risk rating: Low / Medium / High. Top 3 risks to address first. Actions to reduce my overall risk score?"</p>	<p>"Top customer concentration: [X]% of revenue Cash runway: [X] months Current ratio: [X] Debt-to-equity: [X] Inventory days: [X] DSO: [X] days vs [X] terms Top supplier: [X]% of purchases GM: [X]% Score each area + composite risk rating?"</p>

OUTPUT (both options): Composite risk score (8 dimensions) + top 3 risks + actions



Your business runs on numbers.

Now you know what to ask.

Every business owner faces the same moment: the numbers are in front of them, but they don't know what to ask. The right question changes everything. These 100 prompts are the right questions — for every financial situation a growing business encounters.

Each prompt works two ways. Attach your file and Claude reads everything automatically. Or type only the numbers you're comfortable sharing — your files stay on your device. Both options produce the same professional output.

WHAT'S INSIDE

- **18 Inventory Prompts**
FIFO, NRV, aging, ABC, reorder point, safety stock, carrying cost
- **14 Cash Intelligence Prompts**
Cash vs profit, burn rate, runway, 13-week forecast, CCC
- **12 Working Capital Prompts**
Stress tests, debtor aging, payable strategy, liquidity
- **14 Margin & Profitability**
Product waterfall, discount analysis, mix, price sensitivity
- **10 Revenue & Recognition**
Revenue recognition, concentration, churn, CLV, RTO
- **10 Cost Leakage Prompts**
Standard vs actual, scrap, freight, unapproved spend
- **8 Payroll & Productivity**
Payroll ratios, overtime, incentives, compliance
- **8 MIS & Decision Prompts**
KPI pyramid, variance, forecast accuracy, action mapping
- **6 Risk & Scenario Prompts**
Stress tests, commodity spike, supply chain, risk score

*"The right question asked to the right tool
is worth more than a week of manual analysis."*

About the Author

Suraj Kumar Lohani is a 7AM & Realtime CFO Automation specialist with 22+ years of operational finance experience. Founder of 7AM & Realtime CFO. Author of 100 Business Owner Prompts, The Zero-Cost CFO, The Business OS, and the Finance from Zero to CFO series.