

Profit & Growth Planning Worksheet

Evaluate your current financial performance and create a practical plan for improving profitability and supporting sustainable growth.

Use current numbers whenever possible. If exact figures are unavailable, use reasonable estimates and update them as you collect better information.

Business: _____

Prepared by: _____

Date: _____

01 — Your Current Revenue

Revenue snapshot

Metric	Amount
Average monthly revenue	\$ _____
Average monthly revenue from your primary product or service	\$ _____

Revenue reflection

Which products or services generate the most revenue?

Is your revenue increasing, decreasing, or staying relatively stable?

☐ Increasing ☐ Decreasing ☐ Staying relatively stable

What has caused the biggest changes in revenue?

02 — Your Current Costs

Understand the recurring costs that shape your profitability.

Cost snapshot

Metric	Amount
Average monthly fixed costs	\$ _____
Average monthly variable costs	\$ _____

Largest business expenses

Expense	Estimated monthly amount
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____

Which expenses have increased recently?

Are there expenses you could reduce without damaging the business?

03 — Your Profit Margin

Measure the current relationship between revenue, costs, and profit.

Profit snapshot

Metric	Amount
Current monthly revenue	\$ _____
Current monthly profit	\$ _____
Estimated profit margin	_____ %

Has your profit margin improved or declined over the past year?

☐ Improved
 ☐ Declined
 ☐ Stayed relatively stable
 ☐ Not sure

What do you think is causing the change?

04 — Your Customers

Who are your most valuable customers?

Which products or services do they purchase?

Which customers or products generate the strongest margins?

What could you do to increase repeat purchases or customer value?

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05 — Your Growth Opportunity

Identify a growth opportunity and examine the investment, cost, timing, and risk involved.

What is the biggest opportunity for increasing revenue?

What would you need to invest to pursue that opportunity?

What additional costs could that growth create?

What could prevent the opportunity from succeeding?

Opportunity snapshot

Question	Estimate or notes
Potential revenue opportunity	\$ _____
Required investment	\$ _____
Additional monthly costs	\$ _____
Expected time to see results	_____

06 — Improve Before You Expand

Before adding major expenses, consider what you could improve within the existing business.

Possible improvement areas

- | | |
|--|---|
| ■ Increase pricing | ■ Reduce unnecessary expenses |
| ■ Improve operational efficiency | ■ Focus on higher-margin products or services |
| ■ Improve customer retention | ■ Increase repeat purchases |
| ■ Improve sales conversion | ■ Reduce waste |
| ■ Negotiate better supplier or service costs | ■ Automate repetitive work |

Which improvement has the greatest potential impact?

Why would this improvement have the greatest impact?

First step to take:

Target date: _____

07 — Your Growth Investment

If you decide to invest in growth, document the expected financial impact and the assumptions behind the decision.

What are you planning to invest in?

Growth investment forecast

Financial measure	Estimate
Estimated investment	\$ _____
Expected additional monthly revenue	\$ _____
Expected additional monthly expenses	\$ _____
Expected impact on profit	\$ _____

How long do you expect it to take before the investment produces results?

What assumptions are you making?

What would cause you to adjust or stop the investment?

08 — Cash & Runway

Growth requires financial capacity as well as operational capacity.

Cash position

Metric	Amount
Current available cash	\$ _____
Average monthly net burn or cash generation	\$ _____
Current estimated runway	_____ months

How would your planned growth investment affect your runway?

What financial cushion do you want to maintain?

Runway decision

- ☐ The investment preserves an acceptable cash cushion
- ☐ The investment would reduce runway more than desired
- ☐ More financial information is needed
- ☐ The investment should be delayed

09 — Your Growth Priorities

Choose the three areas that deserve the most attention right now.

- ☐ Increase revenue
- ☐ Reduce expenses
- ☐ Improve customer retention
- ☐ Improve operations
- ☐ Automate processes
- ☐ Enter a new market
- ☐ Improve profit margin
- ☐ Acquire more customers
- ☐ Increase customer value
- ☐ Hire employees
- ☐ Expand products or services

Your top three priorities

Priority #1: _____

Why is this important?

Priority #2: _____

Why is this important?

Priority #3: _____

Why is this important?

10 — Your Next 90 Days

Turn your priorities into specific actions and decide which numbers you will monitor.

What is the most important financial goal for the next 90 days?

Three actions

Action	Owner	Target date
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

What numbers will you track?

- ☐ Revenue
 ☐ Profit margin
 ☐ Cash balance
 ☐ Customer retention
 ☐ Average customer value
- ☐ Profit
 ☐ Expenses
 ☐ Customer acquisition
 ☐ Repeat purchases
- ☐ Other: _____

When will you review your progress?

Review frequency: ☐ Weekly ☐ Biweekly ☐ Monthly

Next review date: _____

Final Checklist

Use this final review to confirm that you understand the current business, the growth opportunity, and the next actions.

- I understand my current revenue.
- I understand my major business expenses.
- I have reviewed my current profit margin.
- I know which products, services, or customers are most valuable.
- I have identified at least one opportunity to improve profitability.
- I have considered the financial impact of future growth.
- I understand how growth could affect my cash position.
- I have identified my top three growth priorities.
- I have created specific goals for the next 90 days.
- I know which numbers I will monitor.

Final notes

What to Do Next

Sustainable growth starts with understanding the business you already have.

Use your financial numbers to identify where the business is strong, where profitability can improve, and which growth opportunities are worth pursuing.

Don't try to improve everything at once. Choose a few priorities, measure the results, and adjust your plan as you learn.

The goal is not growth at any cost. The goal is to build a stronger, more profitable business that can support its next stage.