Custom GPT

1. Help me start a cash flow talk with a client

Scenario:
A landscaping business owner says: “We’re booked solid, but we’re always broke.”
Exercise:
Role-play starting the conversation.

- Ask 3 questions to uncover the cash story (sales timing, big bills, cash on hand).
- Explain cash flow in 1 minute using plain English.
  Goal: Build confidence in starting financial talks without using jargon.

---

2. What numbers should I collect first for this session?

Scenario:
You meet a client who brought no financials, just says, “Money’s tight.”
Exercise:

- List the top 5 numbers you’d request and why (sales, margin, fixed costs, AR/AP, cash).
- Practice explaining each term in plain English, using examples from the **Finance Glossary**.
  Goal: Build a habit of data-driven discovery.

---

3. The client has Sales $25k, GM 60%, Fixed $14k, Receivables 30d, Payables 20d, Cash $7k – explain what’s happening.

Scenario:
Advisor reviews the numbers, client says, “We should have more cash than this.”
Exercise:

- Interpret the numbers verbally.

- Identify the top 2 drivers of tight cash.

- Explain it in one short “cash story.”
  Goal: Practice turning data into clear insights.

---

4. Build 3 what-if scenarios for faster collections or a small price change.

Scenario:
A service company collects in 45 days. They want to improve cash.
Exercise:

- Model outcomes if AR drops to 30 days, or if they raise prices by 3%.

- Show how each change affects cash and profit in 3 sentences.
  Goal: Strengthen quick scenario storytelling.

---

5. Write a short email summarizing today’s session.

Scenario:
After a coaching session with “Main Street Café”, you need to send a recap.
Exercise:

- Use the **Client Recap Email Template**.

- Fill in key wins, next steps, and KPIs from the session.
  Goal: Practice concise, actionable follow-up.

---

6. Explain why a business can be profitable but short on cash.

Scenario:
A gift shop owner says, “My QuickBooks shows profit, but I can’t pay rent.”
Exercise:

- Give a 2-minute plain-language explanation (timing of AR, inventory, and payables).

- List 2 examples of how profit ≠ cash.
  Goal: Simplify complex finance concepts.

---

7. Estimate break-even sales using simple math.

Scenario:
A fitness studio asks, “How much do we need to make each month to cover costs?”
Exercise:

- Use: Fixed Costs ÷ Gross Margin % = Break-Even Sales.
- Try with Fixed $15,000 and GM 50%.
- Explain what “break-even” means without formulas.
  Goal: Build confidence with back-of-napkin math.

---

8. Suggest 3 cash improvement ideas using existing resources.

Scenario:
A food truck earns $20k/month with $2k left after expenses.
Exercise:

- Brainstorm 3 cash wins that don’t require loans (faster collections, negotiate payables, trim subscriptions).
- Pick the top 1 and explain how to test it in 30 days.
  Goal: Focus on low-hanging fruit before funding.

---

9. Turn this into a client conversation outline.

Scenario:
You’re prepping to explain cash flow to a new client who hates numbers.
Exercise:

- Draft a 5-step outline: open, discover, explain, explore, close.

- Write one question or phrase for each step.
  Goal: Build structure and confidence in financial conversations.

---

10. Make a one-page summary with next steps and KPIs.

Scenario:
After working with “Main Street Café,” you need to summarize progress for the next session.
Exercise:

- Create a one-page sheet listing:
    - Key wins
    - 3 next steps (owner/date)
    - 3 KPIs (weekly cash, days to collect, profit $)
- Keep it client-friendly — no accounting terms.
  Goal: Turn every session into a clear action plan.

11. Analyze File DATA - CLICK HERE

BONUS:

Build a comprehensive financial model in Excel for a small business coaching client. The model should include: 1. Assumptions Tab – key inputs like number of customers, pricing per product/service, growth rates, COGS %, marketing spend, payroll, rent, software, owner draws. 2. Revenue Drivers Tab – break down sales by product/service line with monthly units, pricing, and revenue. 3. Expenses Tab – fixed vs variable costs (marketing, payroll, rent, utilities, subscriptions, etc.). 4. P&L Tab – monthly and annual profit & loss statement (revenue, COGS, gross profit, expenses, net profit). 5. Cash Flow Tab – monthly inflows/outflows, AR/AP timing, cash runway. 6. KPI Dashboard Tab – gross margin %, net margin %, CAC, LTV, break-even point, revenue per employee. 7. Scenario Analysis Tab – model impact of changing price, volume, or expenses. Best practices: • All assumptions editable in one sheet. • Use formulas (no hardcoding) to link everything. • Include pre-filled sample data for a small service business ($1M

annual revenue, 10 employees). • Use professional formatting, clear input fields, and simple charts. Generate the Excel workbook with these tabs, formulas, and starter data.