

SPENDING - OVERHEADS

Where's **MY CASH** Gone?[®] PRINTABLE WORKBOOK



We'll start this workbook with a quick test, to see how much you can recall from the book. Try to get the answer from memory first before consulting the book - it's fun, but it will also make your brain get out of autopilot and into learning mode!

Explain *Overheads*?

What does *COGS* stands for?

How do *Overheads* differ from *COGS*?

In this workbook, we'll be focussing primarily on Overheads. The COGS module is called "Spending - COGS"

What are your current overheads?

per year	per month	per week	per day

knowing your overheads "per day" is a very enlightening thing, it allows you to know how long after opening your doors every day, you become profitable.



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How much money do you currently allocate to your marketing effort?

What return are you receiving for this level of investment?

How could you tell if any of the funds you have allocated for marketing is being wasted and not producing a return?

Explain the 80/20 rule?

Do you rank or classify your customers by how much they contribute to your business?
(whether you do or don't write down how you can/do segment them into groups)



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What would it mean if you only had people in the 20% who contribute most to your business?

Does your business have a production system? Or to put it another way, is your production process systemised?

Explain how you fund your production process.

Explain your restocking system. Who controls it? What checks and balances do you have in place? (for more on this, please open the workbook called "Inventory days")

Do you measure productivity? How?



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Do you have any projects that are dead in the water but still soaking up cash?

How would you know if you had any dead projects?

How would you go about axing them?

What would this mean to you business and your cashflow?

List any team members who are not *perfect* fits for the job?

How can you resolve this?



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What would it mean to your productivity levels if your business was carrying no dead wood team members?

Take a look at your cashflow statement, under expenses. The row called "general and administration," have you recently reviewed this to see if any improvements can be made?

When was the last time you tried to negotiate more favourable interest rates from your bank?

How can you tell if your business is paying any unnecessary taxes?

How can you reduce the amounts you are paying for fees and charges?



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Do you have a system to control all payments so you don't rake up unnecessary charges or penalties?

Do you make a point of trying to pre-pay expenses come the end of the financial year? If so, what affect does this have on your cashflow?

Are you or your partner draining your business of vital cashflow?

What do you do to prevent yourself or your partner from draining your business of vital cashflow?

Do you budget for personal ya-ya?



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No doubt by going through this workbook you'll have some things that you can do, so take action **right now**. Most of them are really easy to fix, and are just a matter of **doing it**. If you have any trouble with implementing any of these strategies, or if you're confused in any way, please get in contact with my team.

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To do list from this workbook:

