

The Effortless Numbers Playbook

12 Ways to Use Your Numbers to Make Your Business Effortless

By Frances Schagen

Introduction

Numbers aren't just for accountants. They are the **story of your business** and when you understand that story, you make smarter decisions, grow with confidence, and stress less. This playbook gives you 12 expanded lessons with full explanations, practical exercises, and a simplified fill-in tool you can use directly on the page.

About the Author: Frances Schagen is a serial entrepreneur who has run 16 businesses, including a 15-year bookkeeping practice she closed due to automation and commoditization. She now mentors entrepreneurs and is hired by major organizations and universities to train business owners. Her focus is helping women service-based entrepreneurs simplify operations, embrace automation and AI, and feel confident with their numbers.

Book a free chat to see how she can help you <https://calendly.com/franceseschagen/15min>

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Stage 1: Clarity – Seeing the Truth in Your Numbers

1. See Profit Clearly (Not Just Sales)

Key Idea: Revenue is vanity, profit is sanity.

- Focus on gross profit and net profit, not just revenue.
- Owners often brag about topline but wonder why cash is tight while profit flips the light switch.

Experience: I've had several clients where this exercise made it clear they had to adjust their services and/or their prices.

AI Assist: Accounting software dashboards or AI-powered tools like QuickBooks + Google Sheets can automatically calculate gross and net profit for you.

Try This: Take last month's sales and subtract costs (direct + overhead). Write down your **gross and net profit**. How does it compare to what you thought?

Tool: See Profit Clearly

Fill in the table below to see the breakdown of your profit, not just your revenue.

Category Amount

Revenue _____

Cost of Delivery _____

Include time spent

Gross Profit _____

Revenue - Cost of Delivery

Overhead _____

All other costs

Net Profit _____

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2. Spot Your Best & Worst Customers

Key Idea: Not all customers are equal.

- Break down revenue by client.
- Evaluate your customers based on ease and time to delight them
- Double down on high-value customers, cut the drains.

Try This: Rank your customers by profit AND ease of working with them. Which ones light you up? Which ones exhaust you?

Tool: Customer evaluation

Customer (segment)	Profit per customer	Ease of service	Joy	Future possibilities	Ranking

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3. Track Progress Toward Your Goals

Key Idea: What gets measured gets managed.

- Use metrics like monthly recurring revenue, profit margin, or # of ideal clients.
- Numbers create clarity: are you winning or spinning wheels?
- For every tactic, have metrics that will tell you how you are doing.

Try This: Outcome ➡ Strategy ➡ Goal ➡ Tactic ➡ Measurement

AI Assist: A dashboard can keep your current numbers at the ready

Tool:

Don't focus on more than 3 tactics at a time and bonus points for them being about the same goal of a strategy.

Strategy: _____

Goal: _____

Tactic1: _____ Measure: _____ Actual: _____

Tactic2: _____ Measure: _____ Actual: _____

Tactic3: _____ Measure: _____ Actual: _____

For instance:

You want to take Fridays off

Strategy: No scheduled meetings on Fridays

Goal: Leave office by noon on Friday

Tactic 1: Change scheduling software to be unavailable Fridays **Measure:** Yes/No

Tactic 2: Have a script prepared for if someone asks **Measure:** No personally booked meetings

Tactic 3: Turn 3 usual meetings into another form such as a chat **Measure:** Work getting done

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Stage 2: Control – Making Numbers Work for You

4. Build Predictable Recurring Revenue

Key Idea: Smooth income creates freedom.

- Measure to find your most profitable offerings.
- Use customer data to design retainers or continuity offers.

Try This: What do you find yourself doing over and over with all or most of your customers? How can you turn that into a recurring revenue? For instance, you're a food coach and you find yourself talking about how society treats food such as the concept of good food/ bad food can make choosing what to eat more difficult. You could create a monthly coaching group to talk about that while freeing your time within your coaching sessions to focus on individual needs.

AI Assist: Your AI can give you ideas and help you create what you need

Tool:

Concept _____ Best way to work it _____ Recurring option _____

Concept _____ Best way to work it _____ Recurring option _____

Concept _____ Best way to work it _____ Recurring option _____

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5. Set Prices That Actually Work

Key Idea: Pricing is math plus strategy.

- Use margins and cost data to confirm that pricing supports profit.
- Costs include the future such as replacing equipment, education, vacations and saving for retirement
- Take the guesswork out of “am I charging enough?”

Try This: For each service, calculate your delivery cost. Add desired profit margin. Compare to your current price.

Pricing Tool:

Cost Plus - make sure you cover ALL your costs and then add an amount for contingencies (10-30%) and for profit. Profit is what you use to grow your business and to fund the future. Your costs include all the time you spend on your business including for selling and marketing.

Range:

Business Model - How does your price fit in with your business model? How many sales do you have to make to reach your revenue goals? Does your service mix fit with the price? Are there ways to mix and match?

Range:

Market - Look at what others are charging and make sure you are comparing apples to apples. Never be the lowest cost solution.

Range:

Cost of not doing - Not getting an alignment cost me 2 tires. How are your customers paying the cost of not working with you?

Range:

Value- What is the value to your customer of getting the result you are promising?

Range:

Story - your prices are part of your story, make sure it is telling the story you want to tell.

Range:

Customer's Need - what does your customer need to pay to get the value of what you offer. Paying more increases the value of what they buy. It's part of the story they tell themselves.

Range:

What number fits within all the ranges? Pick a number that gives you a little angst, that makes your customer pause, but then be very happy with the outcome. As you increase your value - the outcomes you get for your customers - increase your price.

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6. Measure Cost of Acquisition vs. Lifetime Value

Key Idea: Marketing must pay its way.

- Use numbers to decide which marketing is worth it.
- Replace gut feeling with data.

Try This: Track how much you spend to get one new client (ads, time, networking). Compare it to that client's average lifetime spend. Do this for each client acquisition stream to find the ones that are working best.

Experience: One customer found that a client acquisition stream cost 5x others, but when we dug into the lifetime value of those clients, we found they were much higher value (and better all around) clients for her. She leaned into the expensive stream and her profits soared.

Tool:

Cost per New Client: _____

Total cost for client acquisition / # of new customers

Average Lifetime Value: _____

Bonus points for doing this for each client or client segment and each acquisition flow.

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7. Budget (A To-Do List for Your Money)

Key Idea: Tie strategy to money, not wishful thinking.

- Numbers show what you can invest in and when.

Experience: One of the most persistent questions I get is, “When can I invest/hire/buy?”

Your budget must be tied to your Strategic Plan and your Strategic Plan must have a budget. The biggest reason for failures of your Strategic Plan are that you didn’t have money available on the plan’s timeline.

Try This: Pull out your Strategic Plan and plot a budget beside each action item.

AI Assist: Your AI can do this quickly

Tool:

Action: _____

Date planned: _____

Estimated Cost: _____

When Funds Available: _____

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8. Know Your Cash Flow

Key Idea: Timing is everything.

- Forecast when money will come in and go out.
- Prevent “too much month at the end of the money.”

Cash Flow Safety Net Checklist:

- Secure a line of credit before you need it.
- Build a small safety cushion. This is critical to financial well being
- Decide in advance how you’ll use extra money.

Experience: Every. Single. Time. I’ve worked with many business owners with their cash flow projections and every time, the future is better than they think AND for things coming up, we can plan ahead and make sure the challenge is met.

Try This: Map expected inflows and outflows for the next 8 weeks. Where are the dips?

Tool:

https://docs.google.com/spreadsheets/d/1vyw4FRfDxC9Y4t-vgjkeWRTFcwXgGWK_4s3SqebORA/edit?usp=sharing

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Stage 3: Confidence – Making Decisions With Ease

9. Catch Leaks & Waste Early

Key Idea: A dollar saved goes straight to profit.

- Review expenses for subscriptions, waste.
- You're not trying to get to bare bones, but rather to not spend more than you need to.
- Every dollar saved is a dollar of profit
- This is why good bookkeeping is important

Experience: Our needs change. Software changes. New software is built. Software stops talking to each other.

Try This: Audit your last 3 months of expenses. Circle anything you don't recognize or no longer need.

Tool:

Unnecessary expense:

Plan to eliminate:

Done:____

Unnecessary expense:

Plan to eliminate:

Done:____

Unnecessary expense:

Plan to eliminate:

Done:____

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10. Align Decisions with Capacity

Key Idea: Numbers show what's working, and when to hire, outsource, or pause.

- Compare revenue vs. delivery costs to find where to focus your energy.
- Align with your strategic plan, your cash flow and your budget.

Try This: Use your accounting tools to look into the future. This lets you test ideas and scenarios to see if they work for your outcomes.

Tool:

Take your last 12 months of Profit and Loss and put it into a spread sheet. Adjust the entries based on what you see coming in the next 12 months and what your Strategic Plan says.

Match your cash flow and your budget to this.

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11. Simplify Taxes & Compliance

Key Idea: Peace of mind comes from being prepared.

- Use regular check-ins to stay ready for taxes.
- No more panic at year-end.
- Every lost receipt costs you money

Bookkeeping Foundation: Bookkeeping is your business's operating system. Without it, every other strategy here is guesswork.

Tool:

Review your numbers and check in with your tax situation to make sure you have enough money set aside.

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12. Create Peace of Mind

Key Idea: Numbers reduce stress because you know instead of guess.

- Weekly/monthly rituals free you to enjoy your business.
- Knowing is better than not knowing.
- Your numbers tell you how to work smarter not harder

Reflection Prompt: What does effortless success look like for you: more time, less stress, higher income? Write it down and align your metrics with it.

Try This: Schedule a weekly, monthly, quarterly and annual “Money Ritual”.

Here are some things that can be included:

Review bank accounts and credit cards.

File and organize receipts (digital or physical).

Review GST/HST/VAT or sales tax collected and set aside funds.

Ensure vendor payments are up to date.

Verify that all invoices have been sent.

Follow up on overdue receivables.

Review profit & loss for the month.

Compare actual results to your budget.

Update your cash flow forecast.

Check your gross profit margin.

Calculate your net profit margin.

Review your balance sheet for red flags (like growing liabilities).

Note your current runway (how many months of expenses are covered by cash on hand).

Track debt balances and payments.

Review customer acquisition cost (CAC) vs. lifetime value (LTV).

Analyze which products/services were most profitable this month.

Identify your top 5 most valuable customers.

Review churn or client drop-offs.

Audit recurring expenses (subscriptions, SaaS tools, memberships).

Decide where to reinvest profit (marketing, hiring, systems).

Look at pipeline/prospects and forecast potential revenue.

Transfer profit to a separate savings account (Profit First style).

Contribute to your owner’s pay and retirement savings.

Review if your financials align with your personal lifestyle goals (travel, time off, etc.).

Celebrate financial wins (big or small).

Reflect on what financial stressors came up this month and how to reduce them.

Set one financial intention for next month (e.g., “Add one new retainer client” or “Cut \$500 in expenses”).

Confirm business insurance coverage is current and adequate.

Check cybersecurity protections (passwords, backups, 2FA on banking).

Review contracts/agreements due for renewal.

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Revisit emergency fund balance.
Verify that important financial documents are backed up securely.
Review staff or contractor hours vs. budget.
Check staff satisfaction or feedback related to finances (payroll, expenses).
Evaluate if hiring/outsourcing is needed based on workload + revenue.
Confirm reimbursements or expense claims are processed.
Review progress toward your annual financial goals.
Adjust quarterly budget or forecasts if conditions have changed.
Research potential grants, funding, or low-interest credit lines.
Review capital expenditures needed (equipment, software upgrades).
Revisit your pricing strategy (at least quarterly).
Journal on how you feel about money this month (stress, gratitude, confidence).
Identify one money habit that worked well — and one that didn't.
List non-monetary wins supported by good financial management (e.g., took a week off, reinvested in staff).
Practice a gratitude ritual: thank 3 clients or partners who paid you this month.
Reflect on alignment: Are you building a business that funds your *life*, not the other way around?

Conclusion

Your numbers are not just data, they're a **decision-making superpower**. Each section gives you context, an exercise, and a simplified tool you can use right away. Apply them consistently, and you'll create clarity, control, and confidence in your business.

Next Step

Ready to make your numbers work for you?

👉 [Book a free 15-minute call](#)

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