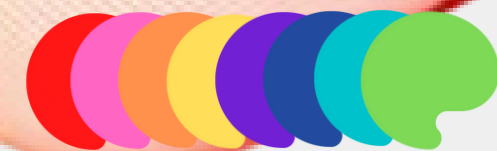




THE CASHFLOW CANVAS™



HELPING BUSINESS OWNERS
TURN THEIR NUMBERS INTO A WORK OF ART AND
THEIR BUDGET INTO A MASTERPIECE.

THE CASHFLOW CERTIFICATION PROGRAM



82%

of business owners go bust because they don't know how to build or balance a budget.

Source: Jessie Hagen, U.S. Bank



Business Owners

Problem: They Were Never Taught

Solution: The Cashflow Canvas provides business owners with a clear and constructive framework for mastering financial management, teaching them the foundational skills to build, balance, and maintain a budget effectively.

Problem: They Resist Financials

Solution: The Cashflow Canvas transforms intimidating numbers into an engaging and approachable process, helping Founders shift their mindset and see financials as a tool for clarity and control.

Problem: They Find Them Too Complex and Confusing

Solution: The Cashflow Canvas simplifies financial decision-making with intuitive, user-friendly tools and step-by-step guidance, removing confusion and empowering Founders to take confident, informed action.

*Help
Founders
achieve
financial
clarity,
master
profitability,
and create a
sustainable
growth plan.*




The Cashflow Canvas is a brilliant three-part process that helps business owners master the art of budgeting.









It's their Yellow Brick Road to the bank and beyond!



The Palette + Colour Key

Modelled after the Business Canvas Model, the **Cashflow Canvas** breaks down the budgeting process into eight easy-to-understand building blocks.



THE CASHFLOW CANVAS™ 
TURN YOUR NUMBERS INTO A WORK OF ART AND YOUR BUDGET INTO A MASTERPIECE.

 REVENUE STREAMS	 DIRECT COSTS	 PRICE POINTS	 SALES ASSUMPTIONS
	A B		
 TEAM + PERSONNEL	 SPACE + OPERATING	 MARKETING + SALES	 OTHER COSTS


FOUNDER // BUSINESS // DATE + VERSION //

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helpdesk@nailthenumbers.com
1.844.844.3660

THE PALETTE


THE CASHFLOW CANVAS™ 
TURN YOUR NUMBERS INTO A WORK OF ART.

DIRECT COSTS-B




REVENUE STREAMS

What three products or services generate 80% or more of your revenue?




DIRECT COSTS [A]

What expenses, including sub-contractors, are tied to each of your revenue streams?




DIRECT COSTS [B]

What employee-related tasks are required to sell each of your revenue streams?




PRICE POINTS

What price do you charge based on the problem being solved and the value being offered?




SALES ASSUMPTIONS

When are your ideal customers most likely to buy? When do they pay you?




TEAM + PERSONNEL

What skills and expertise is missing from your team? Whom do you need to hire? How will you pay them? How will you train and retain them?




SPACE + OPERATING

What does it cost you to keep your doors open, your lights on, and your business up and running efficiently?



MARKETING + SALES



How do you convert prospects into clients? From creating awareness to closing the sale, what does it cost you to find and keep your clients happy?



OTHER COSTS

What are your monthly loan repayments? How much money is required to pay off your credit cards, lines-of-credit, and past-due accounts?

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THE COLOUR KEY

The Eight Building Blocks

Revenue Streams: The key sources of income generated by a business through the sale of products or services to its customers.

Direct Costs: The expenses directly associated with producing a specific product or delivering a service, including materials, inputs, subcontracts and direct labour.

Pricing: The strategic determination of how much a business charges for its products or services based on factors such as costs, competition, and value offered.

Assumptions: The underlying expectations of customer buying behaviours, payment schedules, and other factors that influence when money will be received by the business.

Team + Personnel Costs: The expenses related to recruiting, training and retaining the workforce, including wages, benefits, and organizational culture.

Space + Operating Costs: The costs associated with maintaining physical facilities, utilities, and other operational expenses necessary for the day-to-day functioning of the business.

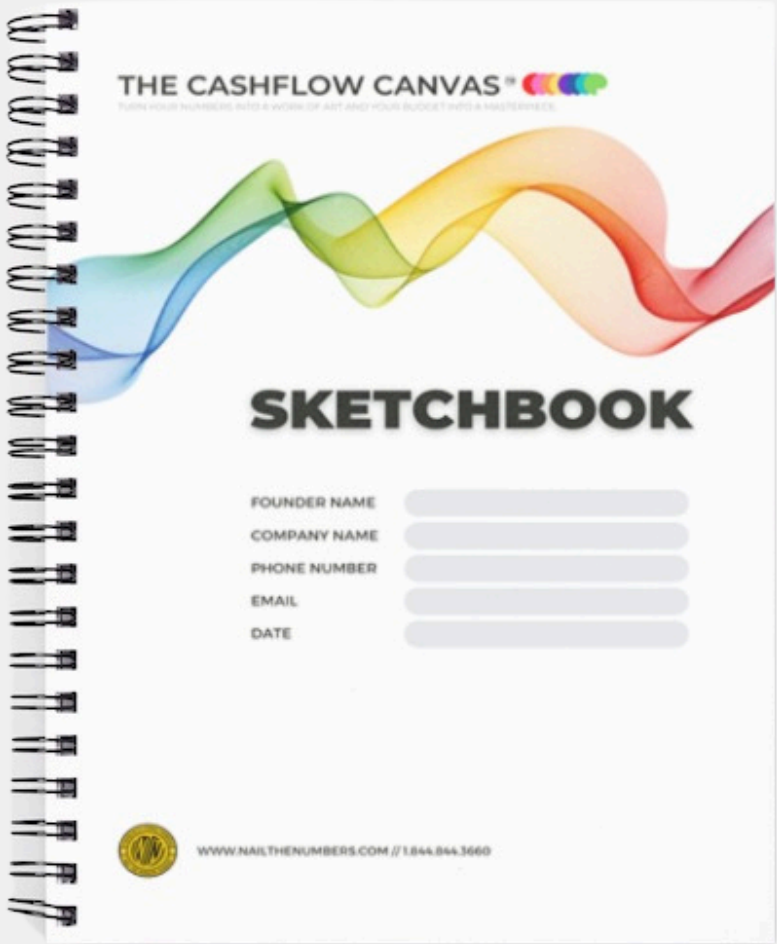
Marketing + Sales Costs: The expenditures incurred in promoting and selling products or services, encompassing advertising, promotions, and related marketing activities.

Other Costs: The process of returning borrowed funds, including both principal and interest, as agreed upon in loan or credit agreements, in addition to contingency funds.












The Sketchbook

The **Sketchbook** allows Founders to work through and conceptualize each of the eight building blocks before even touching a spreadsheet.



THE SKETCHBOOK

THE CASHFLOW CANVAS™ 
 TURN YOUR NUMBERS INTO A WORK OF ART AND YOUR BUDGET INTO A MASTERPIECE.

 REVENUE STREAMS	 DIRECT COSTS	 PRICE POINTS	 SALES ASSUMPTIONS	
Basket of Apples [Retail]	\$18.31	\$5.50	\$39.00	Summer, Thanksgiving COD
Basket of Apples [Wholesale]	\$18.31	\$5.50	\$35.00	Summer, Thanksgiving PO, CC to guarantee
Apple of My Eye Catering Event	\$2,509.50	\$197.32	\$4,330.00	Summer, Thanksgiving, Teachers Deposit: \$2700 Balance COD
 TEAM + PERSONNEL	 SPACE + OPERATING	 MARKETING + SALES	 OTHER COSTS	
General Manager \$5,000 / mo Admin Ass't \$2,500 / mo Source Deductions \$750 / mo Vacation \$375 / mo Recruiting \$50 / mo Training \$200 / mo Org Culture \$50 / mo	Kitchen/Prep Space \$500 / AN Phone \$150 / mo Vehicle 100 km x \$.70 / mo Bank Fees \$25 / mo Accountant \$2,500 / March	Website \$250 / April Domain \$200 / Aug Printed Material \$50 / m Promo \$25 / mo Teacher's Camp \$250 / Aug	Credit Card 1 \$250 / mo LOC \$250 / mo Past Due Suppliers \$50 / mo Loan 1 \$500 / mo	

FOUNDER // G. Smith Apple BUSINESS // Apples & Co. DATE - VERSION // Jan 1, 2024

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EXAMPLE OF A LOADED PALETTE

The Forecast

Finally, they'll bring it all together with the colour-coordinated **Cashflow Canvas Forecast**. With their loaded Palette in hand, they'll fill their forecast, balance their budget, and watch as their financial picture becomes crystal clear.

For every dollar coming in, they'll know exactly where it goes, whether it's fueling direct costs, indirect costs, profitability, or taxes—so their bank account always stays in the black.

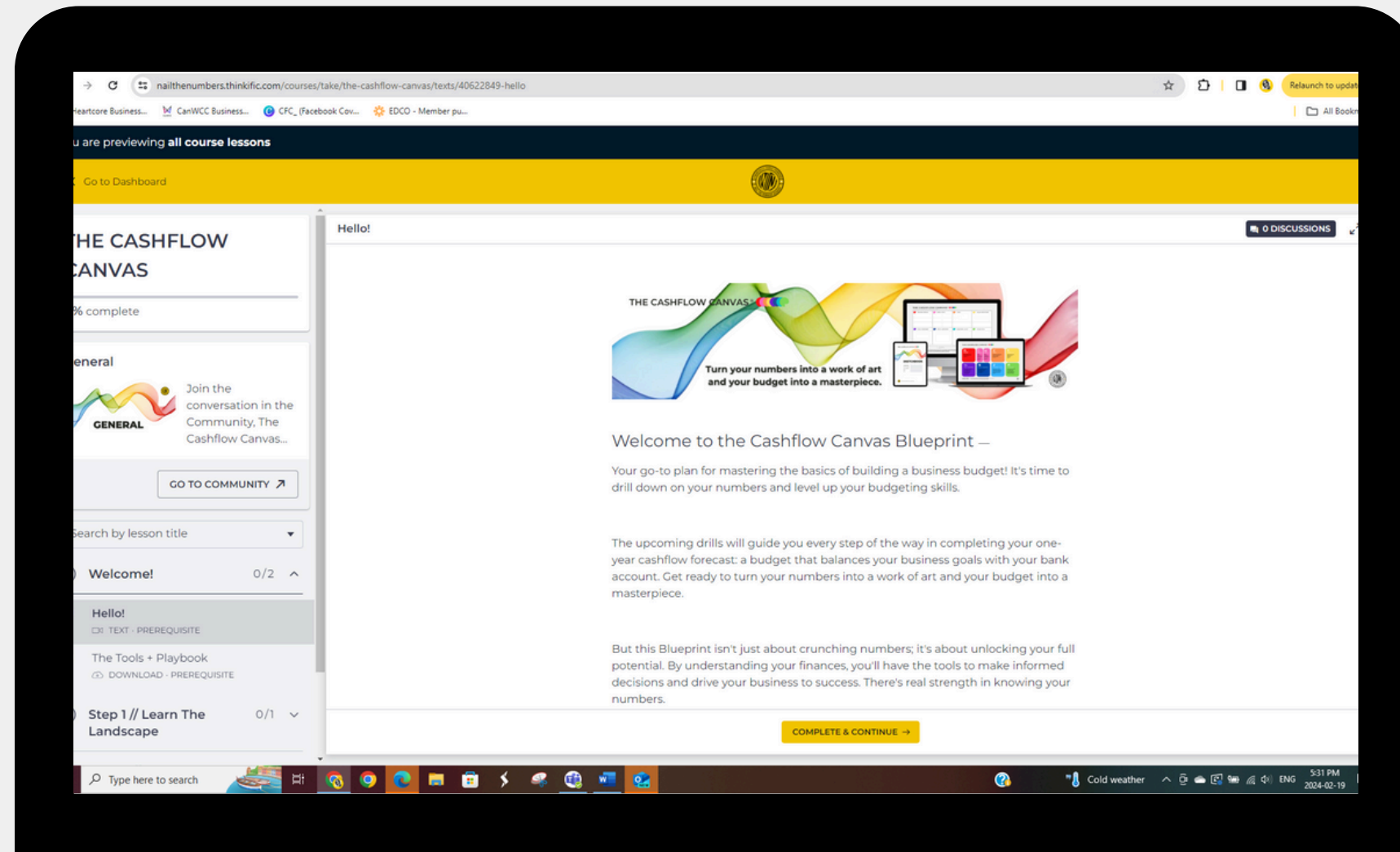
Working capital requirements are also addressed at this stage.

The screenshot displays the 'THE CASHFLOW CANVAS' software interface. The spreadsheet is organized into several sections: 'REVENUE STREAMS', 'ASSUMPTIONS', 'SALES', 'DIRECT COSTS', 'INDIRECT COSTS', and 'TOTAL OTHER CASH INFLOW'. The columns represent months from MONTH 1 to MONTH 12, with a 'TOTAL' column at the end. The rows are color-coded: Revenue Streams (pink), Assumptions (yellow), Sales (orange), Direct Costs (purple), Indirect Costs (blue), and Total Other Cash Inflow (grey). The 'TOTAL INCOME' row shows a total of \$0 for each month. The 'TOTAL DIRECT COSTS' row shows a total of \$0 for each month. The 'GROSS PROFIT' row shows a total of \$0 for each month. The 'INDIRECT COSTS' section is further divided into 'Team + Personnel' and 'Space + Operations', each with multiple 'Expenses' rows. The 'TOTAL OTHER CASH INFLOW' section includes 'Owner Investment', 'Loan #1', and 'Loan #2'.

THE FORECAST



The Training Portal



THE BLUEPRINT



Our online **Training Portals [The Blueprint]** for both Founders and Coaches, include:

- Step-by-step tutorials
- Easy-to-access tools
- Progress tracking
- Integrated quizzes
- On-call support button
- Virtual peer community
- Certificate of Completion



The Delivery Models

The Cashflow Canvas [Palette + Colour Key] is **free** for all Founders to **download**. Training on the Cashflow Canvas comes in three convenient options:



Option 1: **Founders** Coach Themselves

- Online, self-directed CFC Training Portal

\$90 CAD p/ Founder

Option 2: **We** Coach Your Founders

- Bootcamps [virtual or in-person session, recorded]
- Founders gain free access to the CFC online, self-directed Training Portal

\$3,000 CAD p/ Bootcamp

Option 3: **You** Coach Your Founders

- 1:1 Coaching
- Group Bootcamps
- Group Cohorts

\$2,990 CAD p/ Trainer

\$18,000 CAD p/ 9 Trainers

The Certification Program for Coaches

Unleash the full potential of your team! Our Cashflow Canvas Certification Program equips your crew with the skills and knowledge they need to **engage, motivate, and inspire** your Founders to become artists of their own financial success stories!

From the mechanics of numbers to countering Founders' common foes, our Certification Program covers everything they need to create fun, bold, and brilliant training sessions that will leave a lasting impact.

FORMAT

- Ten 90-Minute Virtual Group Cohort Sessions
- Next Certification Intake is:
 - **January 21, 2025 [9:30am to 11am PT]**

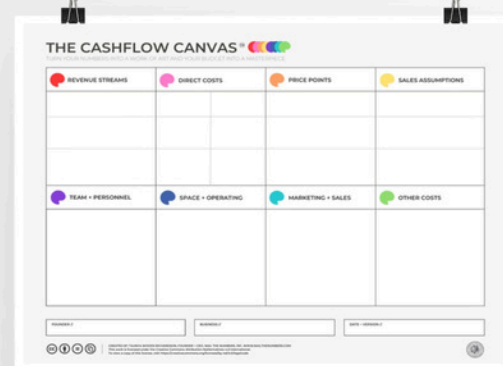
SCHEDULE

- Week 1: Prime the Canvas
- Week 2: Revenue Streams
- Week 3: Direct Costs
- Week 4: Prices + Assumptions
- Week 5: Team + Personnel Costs
- Week 6: Space + Operating Costs, Marketing + Sales Costs, and Loan Repayments
- Week 7: Fill the Forecast
- Week 8: Forge the Forecast
- Week 9: Balance the Bank Account
- Week 10: Bootcamps + Bonuses



Certification Includes:

- Cashflow Canvas Palette + Colour Key
- Cashflow Canvas Sketchbook
- Cashflow Canvas Forecast
- Startup Costs Calculator
- Direct Costs Calculator
- Debt Repayment Calculator
- Presentation Tools
- 5 Demo Tools
- Promotion Tools
- 12 Monthly Coaches' Check-In Calls
- Rocking Playlist
- **Unlimited Founder enrollments** in the Cashflow Canvas Training Portal
- 1 Wake Up Call Quick Hit Bootcamp
- Unlimited Founder enrollments in the Wake Up Call: 5 Day Challenge



Cashflow Canvas Whiteboard



Cashflow Canvas Sketchbook

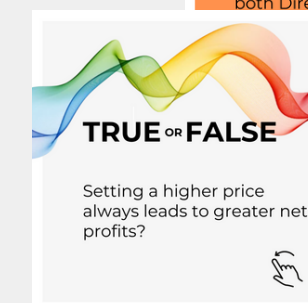


Cashflow Canvas Sketchpads

Q-Cards

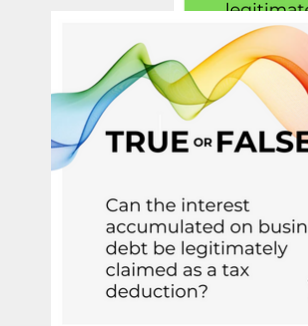
FALSE.

Setting a higher price without factoring in both Direct and Indirect costs does not ensure a higher profit margin.



TRUE.

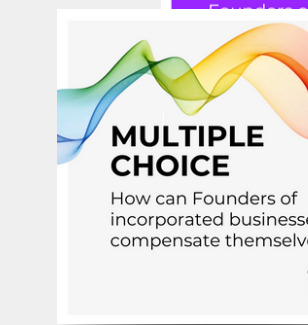
Interest on business debt qualifies as a legitimate tax deduction.



ANSWER.

D A,B+C

Founders of incorporated businesses can deduct the cost of their own salaries and benefits, which is not true.



Coaches:

Problem: Time + Capacity

Solution: Transition from trading time for money by using your Certification to build a scalable, sustainable practice that generates recurring revenue, freeing up your schedule for strategic growth and personal priorities.

Problem: Advisory Authority

Solution: Elevate your authority by delivering financial consultation services that differentiate you from competitors, strengthen your client relationships, and solidify your professional reputation.

Problem: Scalability

Solution: Unlock new growth opportunities by expanding your service offerings with additional topics, tools, and resources, allowing you to diversify your business and scale to new heights.

*Grow your
authority,
build
recurring
revenue, and
gain access
to powerful
tools to
elevate your
practice.*



Take the next step with us:

- Register for our free **Certification Info Session** to learn more.
- Enroll in our **January Certification Cohort** today.
- Have questions or want to explore Group Certification options? Contact us at **helpdesk@nailthenumbers.com**.



**Be a rainbow
in someone's cloud.**

—Maya Angelou



Hit Us Up!

taunya@nailthenumbers.com

www.nailthenumbers.com

1.844.844.3660

