

# Chocolat on James - Financial Tracking Spreadsheet

Create a spreadsheet in Google sheets or Excel

## TAB 1: Daily Sales Tracker

Date	Day	Ice Cream \$	Chocolat e \$	Coffe e \$	Other \$	Total \$	COGS Estimate	Gross Profit	Notes
10/09/25	Wed	\$150	\$400	\$75	\$25	<b>\$650</b>	\$325	<b>\$325</b>	Slow day
10/10/25	Thu	\$180	\$450	\$80	\$30	<b>\$740</b>	\$370	<b>\$370</b>	
10/11/25	Fri	\$300	\$900	\$150	\$50	<b>\$1,400</b>	\$700	<b>\$700</b>	Busy!
10/12/25	Sat	\$350	\$950	\$120	\$80	<b>\$1,500</b>	\$750	<b>\$750</b>	Very busy
10/13/25	Sun	\$250	\$600	\$100	\$50	<b>\$1,000</b>	\$500	<b>\$500</b>	
<b>WEEKLY TOTAL</b>		\$1,230	\$3,300	\$525	\$235	<b>\$5,290</b>	\$2,645	<b>\$2,645</b>	

### Instructions:

- Enter sales at end of each day (5 minutes)
  - COGS Estimate = 50% of total sales (adjust as you learn your actual margins)
  - Gross Profit = Total Sales - COGS
  - Add notes for anything unusual (events, weather, promotions)
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## TAB 2: Product Profitability Calculator

Product	Selling Price	Cost to Make (COGS)	Gross Profit	Margin %	Units Sold/Month	Total Monthly Profit
Truffle (single)	\$2.60	\$0.80	\$1.80	69%	500	\$900
Ice cream cone	\$5.00	\$3.00	\$2.00	40%	300	\$600
Coffee (latte)	\$4.50	\$1.50	\$3.00	67%	200	\$600
Chocolate bar	\$8.00	\$3.00	\$5.00	63%	100	\$500
Gift basket (small)	\$75.00	\$35.00	\$40.00	53%	20	\$800
Sponge toffee bag	\$6.00	\$2.00	\$4.00	67%	80	\$320
<b>TOTALS</b>					<b>1,200</b>	<b>\$3,720</b>

### Instructions:

- List your top 20-30 products
- Calculate COGS for each (ingredients + packaging + labor estimate)
- Formula for Margin %:  $(\text{Gross Profit} / \text{Selling Price}) \times 100$
- Formula for Monthly Profit:  $\text{Gross Profit} \times \text{Units Sold}$
- Goal: Identify which products are most profitable to push in marketing

### Key Insights:

- Products with 60%+ margins = PUSH THESE in marketing
- Products with 40-50% margins = Consider price increase or reduce
- Products with <40% margins = Re-evaluate or discontinue

### TAB 3: Weekly Summary (Auto-calculated)

Week	Total Sales	Ice Cream %	Chocolate %	Coffee %	Other %	COGS	Gross Profit	Margin %
Week 1 (Oct 7-13)	\$5,290	23%	62%	10%	4%	\$2,645	\$2,645	50%
Week 2 (Oct 14-20)								
Week 3 (Oct 21-27)								
Week 4 (Oct 28-Nov 3)								

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### TAB 4: Monthly Expense Tracker

Expense Category	Oct 2025	Nov 2025	Dec 2025	Jan 2026	Annual Total
COGS (Total)	\$10,000				
Dan's Salary	\$4,000				
Staff Payroll	\$6,000				
Rent	\$3,000				
Utilities (electric, gas, water)	\$500				
Insurance	\$400				
Phone/Internet	\$150				
POS System (Square fees)	\$200				
Supplies (packaging, bags, etc.)	\$500				
Marketing	\$0				
Maintenance/Repairs	\$200				

Other \$300

**TOTAL EXPENSES \$25,250**

**Instructions:**

- Enter actual expenses at end of each month
  - Track every category to see where money goes
  - Compare month-to-month to find trends
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## **TAB 5: Monthly Dashboard (Charts)**

### **Chart 1: Revenue Trend**

- Line graph showing monthly revenue over time

### **Chart 2: Sales Mix**

- Pie chart: Ice cream % vs. Chocolate % vs. Coffee % vs. Other %

### **Chart 3: Gross Profit Margin**

- Bar chart showing margin % by month

### **Chart 4: Top Products**

- Bar chart showing monthly profit by product
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## TAB 6: Annual Summary

Month	Revenue	COGS	Gross Profit	Expenses	Net Profit	Net Margin %
Oct 2025	\$32,000	\$16,000	\$16,000	\$9,250	\$6,750	21%
Nov 2025						
Dec 2025						
Jan 2026						
Feb 2026						
Mar 2026						
Apr 2026						
May 2026						
Jun 2026						
Jul 2026						
Aug 2026						
Sep 2026						
<b>ANNUAL TOTAL</b>	<b>\$384,000</b>	<b>\$192,000</b>	<b>\$192,000</b>	<b>\$111,000</b>	<b>\$81,000</b>	<b>21%</b>
	<b>0</b>	<b>0</b>				

### Benchmarks:

- Target Gross Margin: **60%+** (you're at 50%, room to improve)
  - Target Net Margin: **15-20%** (sustainable business)
  - Break-even point: When Net Profit = \$0
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## HOW TO USE THIS SPREADSHEET

### Daily (5 minutes):

1. Enter sales in "Daily Sales Tracker" tab
2. Note anything unusual in "Notes" column

### Weekly (15 minutes):

1. Review "Weekly Summary" tab
2. Check: Are we on track for monthly goals?
3. Identify: Which days were slow? Why?

### Monthly (1 hour):

1. Enter all expenses in "Expense Tracker" tab
  2. Review "Product Profitability" tab - update units sold
  3. Look at "Monthly Dashboard" charts
  4. Ask yourself:
    - Which products should I promote more?
    - Where can I cut costs?
    - Am I hitting my margin targets?
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## KEY INSIGHTS TO TRACK

### Revenue Questions:

- What's my average daily/weekly/monthly revenue?
- Which day of the week is busiest?
- What's my seasonality pattern?

### Profitability Questions:

- What's my overall gross margin?
- Which products are most profitable per unit?
- Which products generate most total profit?
- Where am I losing money?

### Cost Questions:

- What's my biggest expense (besides COGS)?
- Are costs increasing month-over-month?
- Where can I negotiate better prices?