LoftyBiz One-Page Plan Template

Write your green habits, an amber trigger and a red trigger, each with a number you already track, plus three actions. Then put a first-Monday check in your calendar. If you are already losing money, work the four turnaround steps in order.

Companion download for LoftyBiz 126 — Before the Downturn: A Recession Plan and a Turnaround Checklist. Systex is our own product; you can find Systex at loftybiz.net, or click the link in the description.

1. Green habits I keep all the time

Nkechi also kept a list of every cost, sorted into must keep, could pause and could stop. While writing the “could stop” list she found two unused software subscriptions and a storage unit of old stock; stopping them saved about $900 a month in this example, money that went into the cushion.

Habit I keep all the time	Number I already track	Notes
Example: cash cushion of about three months of fixed costs in a separate account (Nkechi)	Months of fixed costs in the cushion	From the video. Example, not a promise.
Example: no single customer more than about a fifth of sales (Nkechi)	Largest customer's share of sales	From the video. Example, not a promise.
1		
2		
3		

The shaded rows are examples from the video, not promises.

2. Amber and red triggers, with three actions each

Write a trigger you can measure from your own numbers, not from the news. Check the triggers on the first Monday of each month. If a trigger trips, read the card out loud at the next team meeting.

Phase	Trigger (a number I already track)	Action 1	Action 2	Action 3
Amber (example: Nkechi)	Two months in a row where new orders fall more than 15% below the same months last year	Pause the “could pause” costs	Freeze new hiring; keep the team you have	Call your top twenty customers, not to sell, just to ask what’s coming up
Red (example: Nkechi)	The cash cushion drops below six weeks of fixed costs	Cut your own pay first	Move to fewer days for some shifts, talking openly with the team first	Ask your landlord and main suppliers, early and politely, about payment terms
Amber (yours)				
Red (yours)				

The shaded rows are Nkechi’s example from the video, not promises and not a template you must copy.

3. First-Monday check

I will check my triggers on the first Monday of each month. Next check date:	
I put this card in Systex on (date):	

4. Turnaround checklist (if you are already losing money)

Work the four steps in order. In Tomasz’s example, the business was losing about $4,000 a month for half a year. After about four months the monthly loss had shrunk to around $1,000; by month six it was roughly breaking even. These are examples, not promises. A turnaround is not the moment for big bets: no new locations, no expensive rebrands, no borrowing to cover losses without advice.

Step	What to do, in order	My notes
1 Stop the leaks (example: Tomasz)	For two weeks, every payment over $200 needed his signature; he paused new equipment, cancelled a marketing contract that had not brought a booking, and asked his food supplier for a temporary weekly payment plan	
2 Find the profit (example: Tomasz)	He listed every type of job and what each earned after food, staff and delivery. Weddings brought sales but little profit; office lunches earned far more per hour	

3 Focus (example: Tomasz)	He kept weddings with a minimum guest count, a change deadline and a deposit; put more effort into office lunches; dropped three expensive, rarely ordered menu items	
4 Talk to people (example: Tomasz)	He told his team honestly and asked for ideas. One cook suggested batch-prepping sauces on quiet Mondays, which cut overtime. He spoke with his accountant about which bills were urgent	
1 Stop the leaks (yours)		
2 Find the profit (yours)		
3 Focus (yours)		
4 Talk to people (yours)		

The shaded rows are Tomasz's example from the video, not promises.

Example figures. General education, not financial, legal or tax advice. Results vary. These are examples, not promises. This is not a prediction about the economy; for serious debt, speak to a qualified adviser.

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