Finance Toolkit: AI Prompts for Founders

Know your numbers. Build the financial tools your business needs, with AI.

About this toolkit

Five AI prompts that build a founder's core financial tools for their own business, in about 20 minutes each. Each prompt makes the AI act as a finance adviser: it asks about the business first, then produces a budget, cash flow forecast, profit and loss statement, break-even analysis or pricing review built on the founder's real numbers, plus a ready-to-use Excel file.

Who it is for: early-stage founders who are already selling but don't keep strong financial records.

What each prompt comes with:

- The problem it solves, in plain words
- The prompt itself, ready to copy
- A ready-to-use Excel file with working formulas, created by the AI for your business
- A sample output from our fictional sample business
- A short "check before you rely on this" list
- The decisions to make from the result

Work through them in order. Each output feeds the next: the budget gives your costs, the cash flow shows when money runs short, the profit and loss shows whether you make money, break-even shows the sales you need, and pricing shows how to close the gap.

How to use these prompts

You don't need any technical skills: copy, paste, answer questions, then review.

1. Open an AI assistant that can create files, such as Claude, ChatGPT, Gemini or Microsoft Copilot.
2. Copy everything inside the grey prompt box and paste it into a new chat.
3. Answer the AI's questions one at a time. Real figures from your sales records, bank statements or receipts give much better results than guesses.
4. Review the output with the "check before you rely on this" list.
5. Ask for changes in plain words, for example "make diesel 20% higher" or "show it as a 12-month table".
6. Download the Excel file the AI creates and save it. To update it later, change only the yellow input cells and everything else recalculates. If your AI tool can't create files, it will give you tables to paste into Excel instead.

Protect your data. Don't paste bank account numbers, BVNs, staff personal details or client names into free AI tools. Round figures and general descriptions work just as well.

AI can make mistakes with numbers. Always check the totals yourself, and talk to an accountant before making major decisions or filing taxes.

Meet the sample business

Ewa Foods Ltd is a fictional business created by Outlier Venture Lab for illustration. Its figures are realistic but invented.

Ewa Foods is a two-year-old food processing company in Ikorodu, Lagos, run by its founder with six staff. It sells to supermarkets, distributors and directly through Instagram and WhatsApp.

Product	Price to buyer	Units sold per month	Monthly sales
Plantain chips (100g pack)	₦800	4,000	₦3,200,000
Pepper soup spice blend (150g jar)	₦1,200	1,500	₦1,800,000
Total			**₦5,000,000**

How it gets paid: 40% of sales are paid in cash on delivery (direct customers). The other 60% go to supermarkets and distributors, who pay 60 days later. Ewa pays its suppliers on delivery.

The founder's worries: the business feels busy, but money is always tight. December is the busiest month, and the founder wants to buy a new ₦1.5 million fryer before the rush. She also repays a bank loan of ₦200,000 a month.

The five sample outputs follow Ewa Foods through the toolkit, so you can see how each tool builds on the last.

Prompt 1: How much will it cost to run my business?

Builds: a monthly operating budget that splits your costs into fixed costs (paid every month whatever you sell) and variable costs (which rise with every unit you sell). **Excel file:** Monthly Budget.

The prompt (copy everything in the box)

```
Act as an experienced small business finance adviser who works with early-stage founders
in Nigeria and Africa.

Help me build a monthly operating budget for my business. I am not a finance expert, so
use plain language and explain any finance term the first time you use it.

How to work with me:
- Ask the questions below ONE AT A TIME and wait for each answer.
- Keep your replies short: no more than 3 or 4 sentences between questions. Save
explanations for the final results.
- If I don't know an exact figure, help me estimate it and mark it as an estimate.

Question 1: What is my business called, and what does it do?
Question 2: Which month should the budget start?
Question 3: What products or services do I sell? For each one: the price I charge and
roughly how many I sell in a typical month.
Question 4: For each product: what does it cost me to make or deliver ONE unit (materials,
packaging, commission, delivery)?
Question 5: What are my monthly fixed costs: salaries, rent, power and diesel, internet
and phone, marketing, transport, accounting, licences and regulatory fees, and anything
else I pay regularly?
Question 6: What costs do I pay quarterly or yearly (for example permits, insurance,
equipment servicing)?
Question 7: What big costs are coming up in the next 12 months?

Definitions:
- "Variable costs" rise with every unit I sell. "Fixed costs" stay the same whatever I
sell.
- Spread quarterly and yearly costs evenly across the months.
- Equipment, vehicles and other one-off purchases (for example a new fryer or generator)
are NOT fixed or variable costs. List them separately as one-off purchases. If I mention
one, confirm with me how to treat it.
- Loan repayments are NOT a running cost. List them separately for my cash flow forecast.

Then produce, in the chat:
A. A table of variable costs per unit for each product: price, each cost item, and what is
left over per unit (the contribution) in Naira and %.
B. A table of fixed costs per month and per year, from largest to smallest.
C. A summary: total monthly sales, total variable costs, total fixed costs, and the
monthly profit or loss this budget implies.
D. The three costs that matter most, and which are most at risk of rising (for example
diesel, exchange rates or imported inputs).
E. A list of every assumption and estimate you used.

Use Nigerian Naira (₦) unless I say otherwise. Do not invent costs I have not mentioned:
if something seems missing, ask me.

EXCEL FILE: Also create a downloadable Excel file (.xlsx) with these sheets:
- "Inputs": a separate yellow input cell for business name, start month, each product's
price, units sold and each cost per unit, each fixed cost, and each quarterly or yearly
cost.
- "Budget": one column per month for 12 months plus a full-year total, showing sales,
variable costs, contribution, each fixed cost, and monthly profit or loss.
- "Summary": the key totals and the three biggest costs.
Calculate every total and result with live Excel formulas linked to the Inputs sheet,
never typed-in numbers, so changing any input updates the whole file. Format all money
cells in Naira (₦) with thousand separators. Name the file "[my business name] Monthly
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Budget". If you cannot create files, tell me clearly, then give me each sheet as a table I
can paste straight into Excel.

CALCULATIONS: If you can run code, use it for every calculation and to build any file.
Check every total before you show it. If a figure in the chat and the same figure in the
file disagree, tell me, and treat the file's formula as correct.

Finish by asking me: "Which of these costs could you reduce, delay or renegotiate in the
next 90 days?"
```

Sample output: Ewa Foods

Variable costs per unit

Product	Price	Materials and packaging	Sales commission (5%)	Contribution per unit
Plantain chips	₦800	₦480	₦40	₦280 (35%)
Spice blend	₦1,200	₦600	₦60	₦540 (45%)

Fixed costs

Cost	Per month	Per year
Salaries (6 staff)	₦1,050,000	₦12,600,000
Diesel and power	₦320,000	₦3,840,000
Rent (production unit)	₦250,000	₦3,000,000
Transport and delivery van	₦150,000	₦1,800,000
Marketing	₦120,000	₦1,440,000
Internet, phone and admin	₦60,000	₦720,000
Accounting and NAFDAC renewals (spread monthly)	₦50,000	₦600,000
Total fixed costs	**₦2,000,000**	**₦24,000,000**

Summary for a typical month: sales of ₦5,000,000, minus variable costs of ₦3,070,000, leaves ₦1,930,000. After fixed costs of ₦2,000,000, the budget shows a **loss of about ₦70,000 a month**.

What matters most: salaries are over half of fixed costs. Diesel is the cost most likely to rise. Plantain chips sell the most but leave only ₦280 per pack, so they carry most of the cost pressure.

Assumptions: NAFDAC and accounting fees are estimates spread over 12 months. The ₦200,000 monthly loan repayment is listed separately for the cash flow forecast.

Excel file: "Ewa Foods Monthly Budget" with Inputs, Budget (12 months) and Summary sheets.

Check before you rely on this

- ☐ Does the fixed cost total match what actually leaves your bank account each month (excluding loan repayments)?
- ☐ Have you included costs that come only once or twice a year?
- ☐ Is your cost per unit based on current prices, not prices from six months ago?

Decide from this

- Which costs can you cut or renegotiate?
- Is each product earning enough per unit to be worth selling?

Prompt 2: When will I run short of cash?

Builds: a 6-month cash flow forecast that shows when money actually comes in and goes out, warns you before your bank balance runs low, and tests each fix. **Excel file:** 6-Month Cash Flow Forecast.

The prompt (copy everything in the box)

```
Act as an experienced small business finance adviser who works with early-stage founders
in Nigeria and Africa.

Help me build a cash flow forecast for the next 6 months, so I can see when I might run
short of cash before it happens. Profit and cash are different: I may be making sales but
still not have money in the bank. Focus on WHEN cash moves, not just how much I sell.

How to work with me:
- Ask the questions below ONE AT A TIME and wait for each answer.
- Keep your replies short: no more than 3 or 4 sentences between questions. Save
explanations for the final results.
- If I don't know an exact figure, help me estimate it and mark it as an estimate.
- If I already have a budget, I can paste it in to save time.

Question 1: What is my business called, and what does it do?
Question 2: Which month should the forecast start?
Question 3: How much cash do I have in the bank today, across all business accounts?
Question 4: What sales do I expect in each of the next 6 months, including busy and slow
seasons (for example December, Ramadan, school resumption or the rainy season)? Also, what
were my sales in the last 3 months?
Question 5: What share of my sales is paid immediately, and how many months do the other
customers take to pay?
Question 6: How much do customers already owe me, and when do I expect to receive it?
Question 7: How and when do I pay suppliers: upfront, on delivery, or on credit (and how
many months later)?
Question 8: What are my monthly fixed costs, and my monthly loan repayments?
Question 9: What one-off payments are coming up: equipment, yearly rent, tax, permits,
stock for a busy season?
Question 10: Is any money coming in apart from sales: loans, grants, investment?

Definitions:
- "Safety cushion" means one month of fixed costs PLUS one month of loan repayments.
- The share paid later is always 100% minus the share paid immediately.

Then produce, in the chat:
A. A month-by-month table with: opening cash; cash in, split by source (customers paying
immediately, customers paying later, other money in); cash out, split by type (supplier
payments, fixed costs, loan repayments, each one-off payment); net cash flow; and closing
cash.
B. A status for EVERY month, including the first: "OK", "Below safety cushion" (closing
cash is positive but below the cushion) or "Runs out" (closing cash is below zero).
C. The main cause for each month that is not "OK".
D. At least three practical fixes for EACH month that is not "OK" (for example delaying a
purchase, asking for deposits, negotiating payment terms, or arranging short-term
finance). Test every fix against the full 6-month forecast. For each, show its effect in
Naira and say clearly whether it fully removes the problem, only reduces it, or just moves
it to another month.
E. If no single fix works, a combined plan that keeps closing cash above zero in every
month, tested the same way.
F. A list of every assumption and estimate you used.

Use Nigerian Naira (₦) unless I say otherwise. Do not assume customers pay faster than I
told you.

EXCEL FILE: Also create a downloadable Excel file (.xlsx) with these sheets:
- "Inputs": a separate yellow input cell for each of these: business name, start month,
opening cash, sales for each month (including the last 3 months), share paid immediately,
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months customers take to pay, amounts customers already owe and when, months until suppliers are paid, fixed costs, loan repayments, each one-off payment, and other money in. Calculate the share paid later as 100% minus the share paid immediately, and show a warning if the share paid immediately is above 100% or below 0%.
- "Cash Flow": one column per month with the same rows as table A, plus the safety cushion and a status row ("OK", "Below safety cushion", "Runs out"). Highlight "Below safety cushion" in amber and "Runs out" in red automatically.
- "Actions": each problem month, its cause, and each fix with its effect in Naira and whether it removes, reduces or moves the problem.
Calculate every total and result with live Excel formulas linked to the Inputs sheet, never typed-in numbers, so changing any input updates the whole file. Format all money cells in Naira (₦) with thousand separators. Name the file "[my business name] 6-Month Cash Flow Forecast". If you cannot create files, tell me clearly, then give me each sheet as a table I can paste straight into Excel.

CALCULATIONS: If you can run code, use it for every calculation and to build any file. Check every total before you show it. If a figure in the chat and the same figure in the file disagree, tell me, and treat the file's formula as correct.

Finish by asking me: "Which of these actions will you take, and by what date?"
```

Sample output: Ewa Foods, November 2026 to April 2027

₦	Nov	Dec	Jan	Feb	Mar	Apr
Opening cash	1,200,000	810,000	–1,281,000	–1,379,800	–642,800	–1,350,000
Cash in: paid immediately (40%)	2,000,000	2,600,000	1,680,000	1,800,000	1,920,000	2,000,000
Cash in: paid 2 months later (60%)	2,880,000	3,000,000	3,000,000	3,900,000	2,520,000	2,700,000
Total cash in	**4,880,000**	**5,600,000**	**4,680,000**	**5,700,000**	**4,440,000**	**4,700,000**
Suppliers and commission	3,070,000	3,991,000	2,578,800	2,763,000	2,947,200	3,070,000
Fixed costs	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Loan repayment	200,000	200,000	200,000	200,000	200,000	200,000
New fryer	–	1,500,000	–	–	–	–
Total cash out	**5,270,000**	**7,691,000**	**4,778,800**	**4,963,000**	**5,147,200**	**5,270,000**
Net cash flow	–390,000	–2,091,000	–98,800	737,000	–707,200	–570,000
Closing cash	**810,000**	**–1,281,000**	**–1,379,800**	**–642,800**	**–1,350,000**	**–1,920,000**
Safety cushion	2,200,000	2,200,000	2,200,000	2,200,000	2,200,000	2,200,000
Status	Below cushion	Runs out	Runs out	Runs out	Runs out	Runs out

Sales assumed: ₦4.8m in September, ₦5.0m in October and November, ₦6.5m in December, ₦4.2m in January, ₦4.5m in February, ₦4.8m in March and ₦5.0m in April. Safety cushion = ₦2,000,000 fixed costs + ₦200,000 loan repayment.

Warning: Ewa Foods is below its safety cushion in November and runs out of cash from December to April. It is ₦1.92 million short by April.

Causes:

- **November (below cushion):** Ewa starts with only ₦1.2 million, and the business already spends about ₦390,000 more than it collects each month.
- **December (runs out):** the ₦1.5 million fryer and extra festive stock are paid in December, but 60% of December's ₦6.5 million sales won't arrive until February.
- **January to April (still runs out):** the business loses about ₦70,000 a month before its ₦200,000 loan repayment, so cash keeps draining even after December. Timing fixes alone can't solve this.

Fixes, each tested against the full 6 months:

Fix	What happens when tested	Verdict
Delay the fryer to February	Cash stays positive Nov to Jan, but Ewa runs out from	Moves the problem

Fix	What happens when tested	Verdict
	February when the fryer is paid	
Ask the two largest supermarkets for 30-day terms in December	January turns positive (+₦570,200), but February falls back to –₦642,800	Moves the problem
₦1.5 million overdraft in December, repaid in March	Positive from December to February, then runs out in March when repaid	Moves the problem
Take 50% deposits on ₦1 million of festive orders	December shortfall falls from –₦1,281,000 to –₦281,000, but still runs out Dec to Apr	Reduces it
Lease the fryer at ₦150,000 a month instead of paying ₦1.5 million	December shortfall falls to –₦81,000, but still runs out in Dec, Jan, Mar and Apr	Reduces it
Raise plantain chip price to ₦880 from December (see Prompt 5)	Adds about ₦233,000 a month from January, but cannot cover December's fryer payment	Reduces it
Combined plan: lease the fryer + festive deposits + chip price rise	**Cash stays positive in all 6 months; lowest point ₦761,200 in April**	**Removes the shortfall (cushion not yet rebuilt)**

In plain English: no single timing fix works, because Ewa is losing money every month. Delaying the fryer or borrowing only moves the shortfall to a later month. The combined plan keeps Ewa solvent, but it stays below its safety cushion, so it also needs the price rise and cost review from Prompts 3 to 5.

Excel file: "Ewa Foods 6-Month Cash Flow Forecast" with Inputs, Cash Flow and Actions sheets. The status row turns amber or red automatically.

Check before you rely on this

☐ Is the opening cash what is in the bank today, not what you expect to have?

☐ Are customer payment times based on how they actually pay, not their invoice terms?

☐ Do the "paid immediately" and "paid later" shares add up to 100%?

☐ Have you included every one-off payment in the next six months?

☐ Did the AI test each fix against all six months, not just the problem month?

Decide from this

- Can planned purchases wait until the cash arrives, or should they be leased or financed?
- Do you need to arrange finance now, before the shortfall?
- Is the shortfall about timing, or is the business losing money? If losing money, go to Prompts 3 to 5.

Prompt 3: Am I actually making a profit?

Builds: a simple monthly profit and loss statement, plus a view of which products make money and which don't. **Excel file:** Profit and Loss.

The prompt (copy everything in the box)

```
Act as an experienced small business finance adviser who works with early-stage founders
in Nigeria and Africa.

Help me find out whether my business is actually making a profit, and which of my products
or services makes the most money. Use plain language and explain finance terms such as
"gross profit" the first time you use them.

How to work with me:
- Ask the questions below ONE AT A TIME and wait for each answer.
- Keep your replies short: no more than 3 or 4 sentences between questions. Save
explanations for the final results.
- If I don't know an exact figure, help me estimate it and mark it as an estimate.
- If I already have a budget or cash flow forecast, I can paste it in.

Question 1: What is my business called, and what does it do?
Question 2: Which month (or months) are we looking at?
Question 3: What were my total sales for that month, split by product or service? Count
sales when they were made, even if the customer has not paid yet.
Question 4: What was the direct cost of what I sold: materials, packaging, stock,
commissions, delivery?
Question 5: What were my running costs for the month: salaries, rent, power and diesel,
marketing, transport, admin and others?
Question 6: If I have a loan, how much of my monthly repayment is interest (a cost) and
how much repays the loan itself?
Question 7: Did I pay myself a salary, and how much? If not, what would a fair salary for
my role be?
Question 8: Were there any one-off income or costs that month that won't repeat?

Definitions:
- Repaying the loan itself, and money I put into the business, are NOT costs or income.
Only loan interest is a cost.
- Equipment, vehicles and other one-off purchases (for example a new fryer or generator)
are NOT fixed or variable costs. List them separately as one-off purchases. If I mention
one, confirm with me how to treat it.
- Show one-off items separately so they don't hide my normal monthly result.

Then produce, in the chat:
A. A profit and loss statement: sales, direct costs, gross profit and gross margin %,
running costs, operating profit, interest, and net profit before tax, each with its % of
sales.
B. A product table: sales, direct costs, profit per product, and each product's share of
total profit.
C. A plain-English explanation of the result in 3 to 5 sentences.
D. What my result would be if I paid myself a fair salary.
E. A list of every assumption and estimate you used.

Use Nigerian Naira (₦) unless I say otherwise.

EXCEL FILE: Also create a downloadable Excel file (.xlsx) with these sheets:
- "Inputs": a separate yellow input cell for business name, and for each month: sales and
direct costs by product, each running cost, loan interest, founder salary and one-off
items. Use one column per month so I can add a new month each time.
- "P&L": the profit and loss statement for each month with gross margin % and net profit
%, plus a year-to-date total.
- "By Product": sales, direct costs, profit and share of profit for each product.
Calculate every total and result with live Excel formulas linked to the Inputs sheet,
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never typed-in numbers, so changing any input updates the whole file. Format all money
cells in Naira (₦) with thousand separators. Name the file "[my business name] Profit and
Loss". If you cannot create files, tell me clearly, then give me each sheet as a table I
can paste straight into Excel.

CALCULATIONS: If you can run code, use it for every calculation and to build any file.
Check every total before you show it. If a figure in the chat and the same figure in the
file disagree, tell me, and treat the file's formula as correct.

Finish by asking me: "Which product should you push harder, and which needs fixing or
dropping?"
```

Sample output: Ewa Foods, October 2026

	Amount	% of sales
Sales	₦5,000,000	100%
Materials and packaging	₦2,820,000	56.4%
Gross profit	**₦2,180,000**	**43.6%**
Sales commission	₦250,000	5.0%
Running costs	₦2,000,000	40.0%
Operating profit	**–₦70,000**	**–1.4%**
Loan interest	₦45,000	0.9%
Net profit before tax	**–₦115,000**	**–2.3%**

By product

Product	Sales	Profit after direct costs and commission	Share of that profit
Plantain chips	₦3,200,000	₦1,120,000	58%
Spice blend	₦1,800,000	₦810,000	42%

In plain English: Ewa Foods lost about ₦115,000 in October, even though it sold ₦5 million. The products are profitable on their own, but not by enough to cover ₦2 million of running costs. Plantain chips are 64% of sales but only 58% of the profit. Each ₦1 of spice blend sales earns almost a third more than ₦1 of chips.

If the founder paid herself: she takes no salary today. A fair salary of ₦300,000 a month would make the true loss about ₦415,000 a month.

Excel file: "Ewa Foods Profit and Loss" with Inputs (one column per month), P&L and By Product sheets.

Check before you rely on this

☐ Are sales counted in the month they were made, not when cash arrived?

☐ Have you left out loan principal and your own capital injections?

☐ Do your product costs add up to your total direct costs?

Decide from this

- Which product deserves more selling effort?
- Is the loss small enough to fix with price or volume, or do running costs need to come down?

Prompt 4: How much do I need to sell to break even?

Builds: your break-even point, the level of sales where you stop losing money, in Naira and in units, and how far you are from it. **Excel file:** Break-even Analysis.

The prompt (copy everything in the box)

```
Act as an experienced small business finance adviser who works with early-stage founders
in Nigeria and Africa.

Help me work out how much I need to sell each month to break even, meaning I cover all my
costs and make neither a profit nor a loss. Explain each step simply and show your
working, so I can check the maths myself.

How to work with me:
- Ask the questions below ONE AT A TIME and wait for each answer.
- Keep your replies short: no more than 3 or 4 sentences between questions. Save
explanations for the final results.
- If I don't know an exact figure, help me estimate it and mark it as an estimate.
- If I already have a budget or profit and loss statement, I can paste it in.

Question 1: What is my business called, and what does it do?
Question 2: What products or services do I sell? For each: the price and roughly how many
I sell in a month.
Question 3: What is the variable cost of ONE unit of each product: everything that rises
when I sell one more (materials, packaging, commission, delivery)?
Question 4: What are my total fixed costs per month: costs I pay whatever I sell?
Question 5: Should we include a salary for me in fixed costs, and how much?
Question 6: Do I have a monthly profit target? If so, how much?

Definitions:
- Contribution per unit = price minus variable cost per unit.
- Break-even sales = fixed costs divided by contribution margin %.
- Equipment, vehicles and other one-off purchases (for example a new fryer or generator)
are NOT fixed or variable costs. List them separately as one-off purchases. If I mention
one, confirm with me how to treat it.
- Each cost must be counted once only: either fixed or variable, never both.

Then produce, in the chat:
A. The contribution per unit and contribution margin % for each product, and for the whole
business at my current sales mix.
B. My break-even sales per month, in Naira and in units of each product at my current mix.
C. How far my current sales are above or below break-even, in Naira and %.
D. The sales needed to reach my profit target, and to break even if I pay myself a salary.
E. A "what if" table: break-even if fixed costs rise 10%, if variable costs rise 10%, and
if I raise prices 5%.
F. A list of every assumption and estimate you used.

Use Nigerian Naira (₦) unless I say otherwise. Show the formula and every calculation
step. Round units up to the next whole unit.

EXCEL FILE: Also create a downloadable Excel file (.xlsx) with these sheets:
- "Inputs": a separate yellow input cell for business name, each product's price, variable
cost per unit and monthly units, fixed costs, founder salary and profit target.
- "Break-even": contribution per unit and margin % for each product and the whole
business, break-even sales in Naira and units, the gap to current sales, and the sales
needed for my profit target.
- "What If": yellow cells where I can type a % change in fixed costs, variable costs and
prices, and see the new break-even point update instantly.
Calculate every total and result with live Excel formulas linked to the Inputs sheet,
never typed-in numbers, so changing any input updates the whole file. Format all money
cells in Naira (₦) with thousand separators. Name the file "[my business name] Break-even
Analysis". If you cannot create files, tell me clearly, then give me each sheet as a table
```

```
I can paste straight into Excel.

CALCULATIONS: If you can run code, use it for every calculation and to build any file.
Check every total before you show it. If a figure in the chat and the same figure in the
file disagree, tell me, and treat the file's formula as correct.

Finish by asking me: "Which is most realistic for you: selling more, cutting costs, or
raising prices?"
```

Sample output: Ewa Foods

The formula: break-even sales = fixed costs ÷ contribution margin %.

Ewa's contribution is ₦1,930,000 on sales of ₦5,000,000, a margin of 38.6%. So break-even sales = ₦2,000,000 ÷ 38.6% = **about ₦5,181,000 a month**.

	Current	Break-even	Gap
Monthly sales	₦5,000,000	₦5,181,000	₦181,000 (3.6%)
Plantain chips (packs)	4,000	4,145	145
Spice blend (jars)	1,500	1,554	54

With a fair founder salary of ₦300,000: fixed costs rise to ₦2,300,000 and break-even rises to about **₦5,959,000 a month**, 19% above current sales.

What if?

Change	New break-even per month
Fixed costs up 10% (for example a diesel price rise)	₦5,699,000
Variable costs up 10% (for example plantain prices)	₦6,161,000
Prices up 5%	₦4,844,000

In plain English: Ewa Foods is very close to breaking even before paying its founder. A small price rise would push it into profit, but a rise in ingredient costs would hurt more than any other change.

Excel file: "Ewa Foods Break-even Analysis" with Inputs, Break-even and What If sheets.

Check before you rely on this

☐ Are any costs counted in both fixed and variable costs?

☐ Does your sales mix reflect a normal month, not a festive peak?

☐ Have you checked the AI's division and multiplication with a calculator?

Decide from this

- Is your break-even point realistic with your current customers and capacity?
- Which lever is easiest for you: price, volume or costs?

Prompt 5: Am I charging the right price?

Builds: a pricing review for each product that tests price changes against your costs, your competitors and what customers will accept. **Excel file:** Pricing Review.

The prompt (copy everything in the box)

```
Act as an experienced pricing and small business finance adviser who works with early-stage founders in Nigeria and Africa.

Help me check whether I am charging the right prices, and test what would happen if I changed them. Use plain language and show your working.

How to work with me:
- Ask the questions below ONE AT A TIME and wait for each answer.
- Keep your replies short: no more than 3 or 4 sentences between questions. Save explanations for the final results.
- If I don't know an exact figure, help me estimate it and mark it as an estimate.
- If I already have a budget or break-even analysis, I can paste it in.

Question 1: What is my business called, and what does it do?
Question 2: What products or services do I sell? For each: my current price and how many I sell in a typical month.
Question 3: What is the variable cost of ONE unit of each product, and what are my total fixed costs per month?
Question 4: What do similar products sell for, and where (markets, supermarkets, online, competitors)?
Question 5: Who are my customers, and what do they value most: price, quality, convenience, brand, reliability?
Question 6: Do I sell at different prices to different customers (retail, wholesale, distributors)?
Question 7: When did I last change prices, and how did customers react?
Question 8: Which costs do I expect to rise in the next 6 months (for example fuel, imported inputs, exchange rates)?

Definitions:
- Contribution per unit = price minus variable cost per unit.
- "Better off" means higher total monthly contribution than today, after any drop in sales.

Then produce, in the chat:
A. A table for each product: current price, cost per unit, contribution per unit and margin %, and competitor prices.
B. Which products are underpriced or overpriced, and why.
C. At least three price scenarios per product (for example +5%, +10%, and a premium or bundle option), each showing the effect on monthly profit if sales stay the same and if they fall. Say clearly whether each scenario leaves me better off than today.
D. The maximum drop in sales each price rise can absorb before I am worse off than today.
E. Practical ways to raise prices without losing customers (new pack sizes, bundles, wholesale tiers, better packaging).
F. A list of every assumption and estimate you used.

Use Nigerian Naira (₦) unless I say otherwise. Do not invent competitor prices: use only the ones I give you, and tell me to check prices in the market if I don't have them.

EXCEL FILE: Also create a downloadable Excel file (.xlsx) with these sheets:
- "Inputs": a separate yellow input cell for business name, each product's current price, units sold, variable cost per unit and competitor prices, and my fixed costs.
- "Price Check": contribution per unit, margin % and how each price compares with competitors.
- "Scenarios": yellow cells where I can type a new price and an expected % change in sales for each product, and see the new contribution, monthly profit and the maximum sales drop I can absorb update instantly.
```

```
Calculate every total and result with live Excel formulas linked to the Inputs sheet,
never typed-in numbers, so changing any input updates the whole file. Format all money
cells in Naira (₦) with thousand separators. Name the file "[my business name] Pricing
Review". If you cannot create files, tell me clearly, then give me each sheet as a table I
can paste straight into Excel.

CALCULATIONS: If you can run code, use it for every calculation and to build any file.
Check every total before you show it. If a figure in the chat and the same figure in the
file disagree, tell me, and treat the file's formula as correct.

Finish by asking me: "Which price change will you test first, with which customers, and
for how long?"
```

Sample output: Ewa Foods

Price check

Product	Ewa's price	Contribution per unit	Margin	Competitor prices (founder's market check)
Plantain chips (100g)	₦800	₦280	35%	₦850 to ₦950
Spice blend (150g)	₦1,200	₦540	45%	₦1,100 to ₦1,400

Finding: plantain chips are underpriced. They sell below every competitor checked, yet they are Ewa's best-selling product. The spice blend is priced in line with the market.

Price scenarios for plantain chips (spice blend unchanged)

Scenario	Packs sold per month	Chips contribution	Monthly operating profit	Better off than today?
Today: ₦800	4,000	₦1,120,000	–₦70,000	–
₦850, no loss of sales	4,000	₦1,310,000	+₦120,000	Yes
₦880, sales fall 5%	3,800	₦1,352,800	+₦162,800	Yes
₦880, sales fall 15%	3,400	₦1,210,400	+₦20,400	Yes

How much sales can fall: at ₦880, Ewa is still better off than today if chip sales fall by up to 21%, and still breaks even if they fall by up to 16%.

Ways to raise prices smoothly:

1. Move supermarkets to ₦880 with a month's notice, and keep ₦800 for distributors buying 200 packs or more.
2. Launch a 50g snack pack at ₦500 for customers who are very price-sensitive.
3. Sell a festive bundle of chips and spice blend at a premium for December gifting.

Excel file: "Ewa Foods Pricing Review" with Inputs, Price Check and Scenarios sheets.

Check before you rely on this

☐ Are competitor prices from your own market check, not invented by the AI?

☐ Have you tested the price rise with a few customers before applying it everywhere?

☐ Does the new price still cover expected cost increases over the next 6 months?

Decide from this

- Which product needs a price change first?
- Which customers will you test the new price with, and for how long?

Check before you rely on any AI finance output

Run through this list every time, whichever prompt you used.

☐ **Totals add up.** Re-add at least one column and one row with a calculator. In the Excel file, change one yellow input cell and check the totals update.

☐ **The numbers are yours.** Every figure came from you, or is clearly marked as an estimate. Delete anything the AI made up.

☐ **Assumptions are listed and realistic.** Would your accountant or a lender accept them?

☐ **The currency and period are right.** Naira, the right months, and monthly versus yearly figures not mixed up.

☐ **Cash and profit are not confused.** A sale on credit is profit now but cash later. A loan is cash but not income.

☐ **Fixes really work.** For any suggested fix, check whether it removes the problem or just moves it to another month.

☐ **The result makes sense.** If it looks much better or worse than you expected, ask the AI to explain why, step by step.

☐ **It is saved and dated.** Save the Excel file with the date in its name, and keep the assumptions with it.

The AI is a fast assistant, not an accountant. For tax, loans, investment or legal decisions, take your output to a qualified professional.

Next steps

With these five tools done, you know your costs, your cash position, your profit, your break-even point and your pricing. That's the financial foundation investors and lenders look for first.

- **Check how investment-ready you are.** Take the OVL Investment Readiness Assessment Scorecard to see where your business stands and what to fix before you raise money. Find it in the Founders Toolkit at Outlier Venture Lab.
- **Use the other toolkits.** Strategy, Marketing and Sales, Operations, People, and Performance follow the same format.
- **Get expert support.** Outlier Venture Lab works with founders on financial models, investment readiness and fundraising. Get in touch through our website to book a session.

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