

Using AI to Improve Profits

and Efficiencies in Your Small Business

Steven Schain, Applied Momentum

Watch this.

One Minute. Zero Formulas.

- \$20/month subscription
- No template. No formatting.

Business cash flow spreadsheet with April projection

Values match my hand-check exactly. Moving it to outputs.

Architected straightforward cash-flow framework for financial clarity.

Here's the breakdown:

	Jan	Feb	Mar	Apr (proj.)
Revenue	\$42,000	\$31,000	\$47,500	\$45,567
Total Expenses	\$34,200	\$30,700	\$31,200	\$31,200
Net Cash Flow	\$7,800	\$300	\$16,300	\$14,467

A few notes on how it's built:

- Blue cells are your hand-entered actuals; black cells are formulas, so nothing needs re-typing.
- April revenue uses a trend formula off your three actual months (FORECAST), not a guess — swap it for a real number once April closes.
- April payroll carries forward March's \$2k (the new-hire level), not an average of all three months, since that's your new baseline going forward.
- The equipment loan payment and the marketing push were one-off items, so April assumes \$0 for both — easy to overwrite if either comes back.
- To roll forward into May, just add a column, copy the Total Expenses and Net Cash Flow formulas across, and drop new numbers into the blue cells.

On the hiring question: February came close to breaking even (\$300 net), but January and March both cleared \$7.8k-\$16.3k, and the March number already includes the new hire's full payroll cost. If April holds near the projected $\downarrow$, that's a reasonable one-month data point — but one strong month plus one weak month is thin evidence either way. I'd want to

Write a message...

Sonnet 5 High

Applied Momentum cash flow q1: XLXX

Applied Momentum — Cash Flow Summary

Grow each new month's actuals in blue; formulas (black) update automatically.

Category	January	February	March	April (Projected)
Revenue	\$42,000	\$31,000	\$47,500	\$45,567
Expenses				
Rent	\$3,200	\$3,200	\$3,200	\$3,200
Payroll	\$18,000	\$18,000	\$21,000	\$21,000
Utilities & Insurance	\$1,400	\$1,400	\$1,400	\$1,400
Equipment Loan Payment		\$2,500		
Software Subscriptions	\$600	\$600	\$600	\$600
Marketing (One-Time)	\$6,000			
Owner Draw	\$5,000	\$5,000	\$5,000	\$5,000
Total Expenses	\$34,200	\$30,700	\$31,200	\$31,200
Net Cash Flow	\$7,800	\$300	\$16,300	\$14,467

Notes & Assumptions

- April Revenue is projected with a linear trend (FORECAST.LINEAR) off the Jan-Mar actuals - replace with a real number once April closes.
- April Payroll carries forward March's \$21,000 (past new-hire level), not an average of all three months.
- Equipment Loan and Marketing were one-off items (Feb and Jan) and are set to \$0 for April - update if either recurs.
- Software Subscriptions held flat at \$600 for April - adjust flow up if it keeps creeping.
- To add May, insert a column after April, paste this month's Total Expenses / Net Cash Flow formulas across, and drop in the new actuals in

Cash Flow

The Results

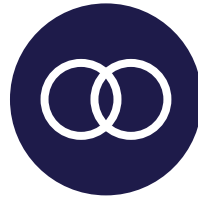
**5+ HOURS
BACK / WEEK**

- Owners save ~6.8 hours weekly
- Concepts today. Tools change quickly.

Three Myths



“I don’t have time”

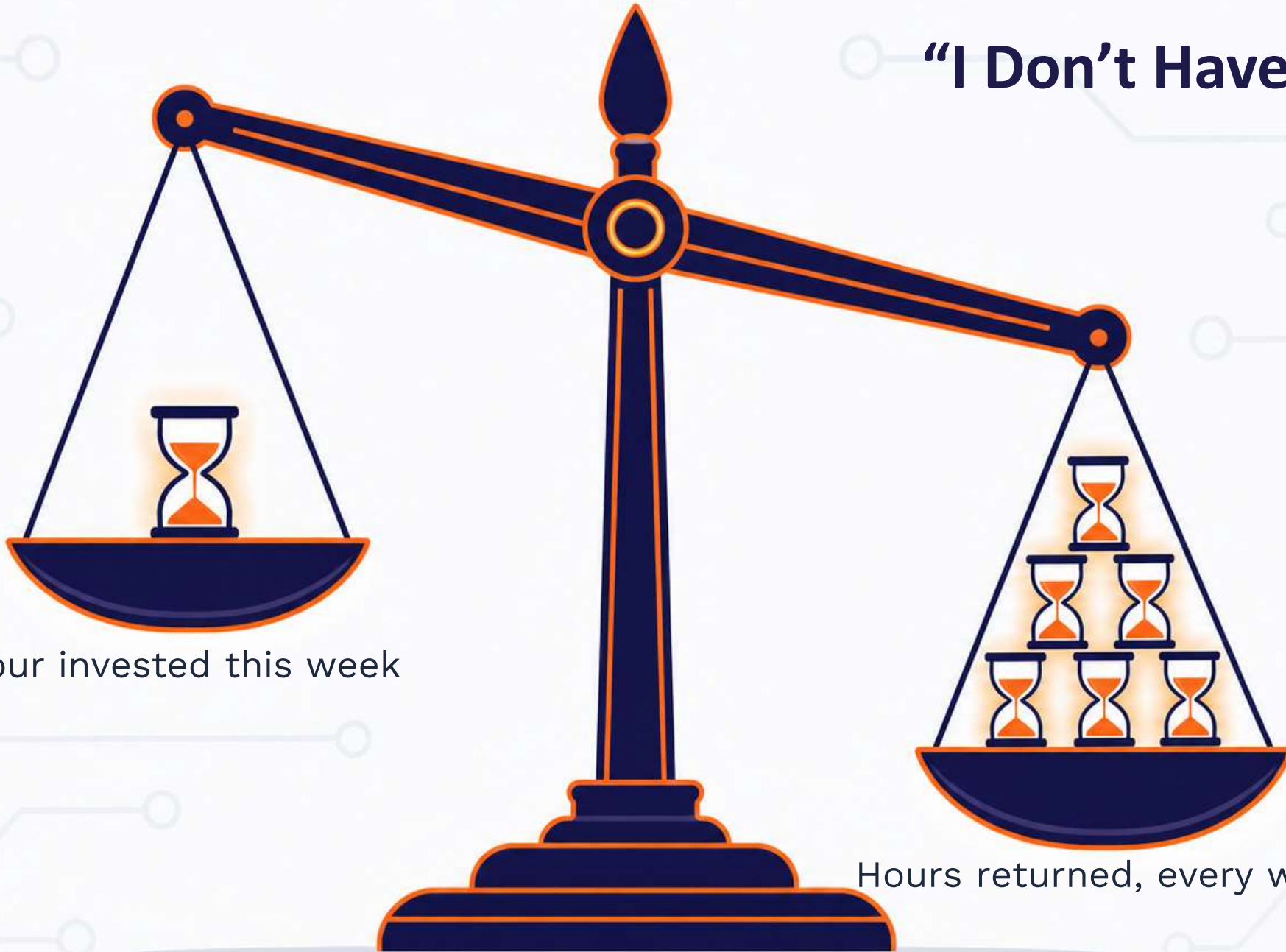


*“It will replace
people”*



“It makes things up”

“I Don’t Have Time”



Hour invested this week

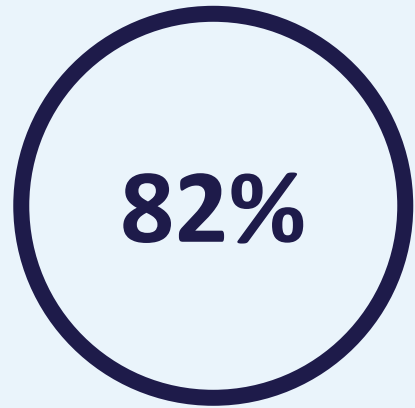
Hours returned, every week

Start With One Task

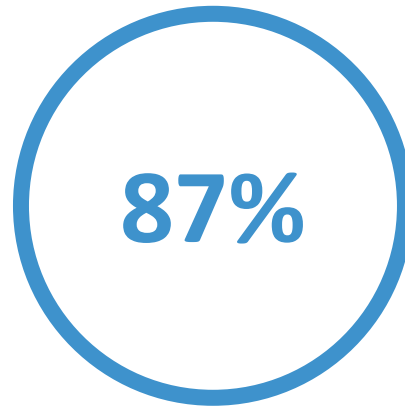
- Not a transformation
- One email. One document. Today.



“It Replaces People”



of AI users grew
headcount



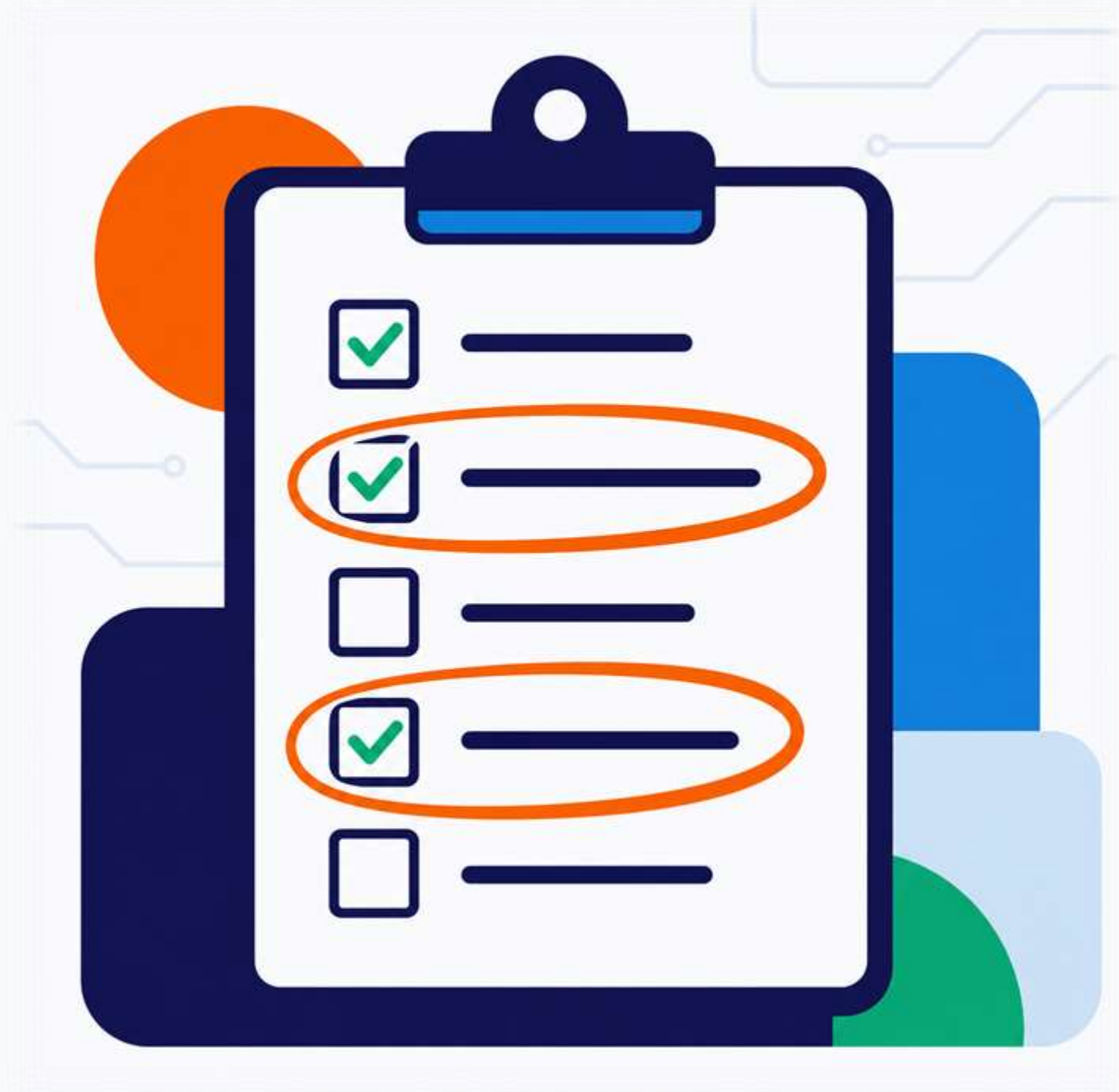
say augments, not
replaces



regret AI-driven layoffs

Automate Tasks, Not People

- Think of your best employee
- Circle two tasks wasting talent
- Those are your AI targets



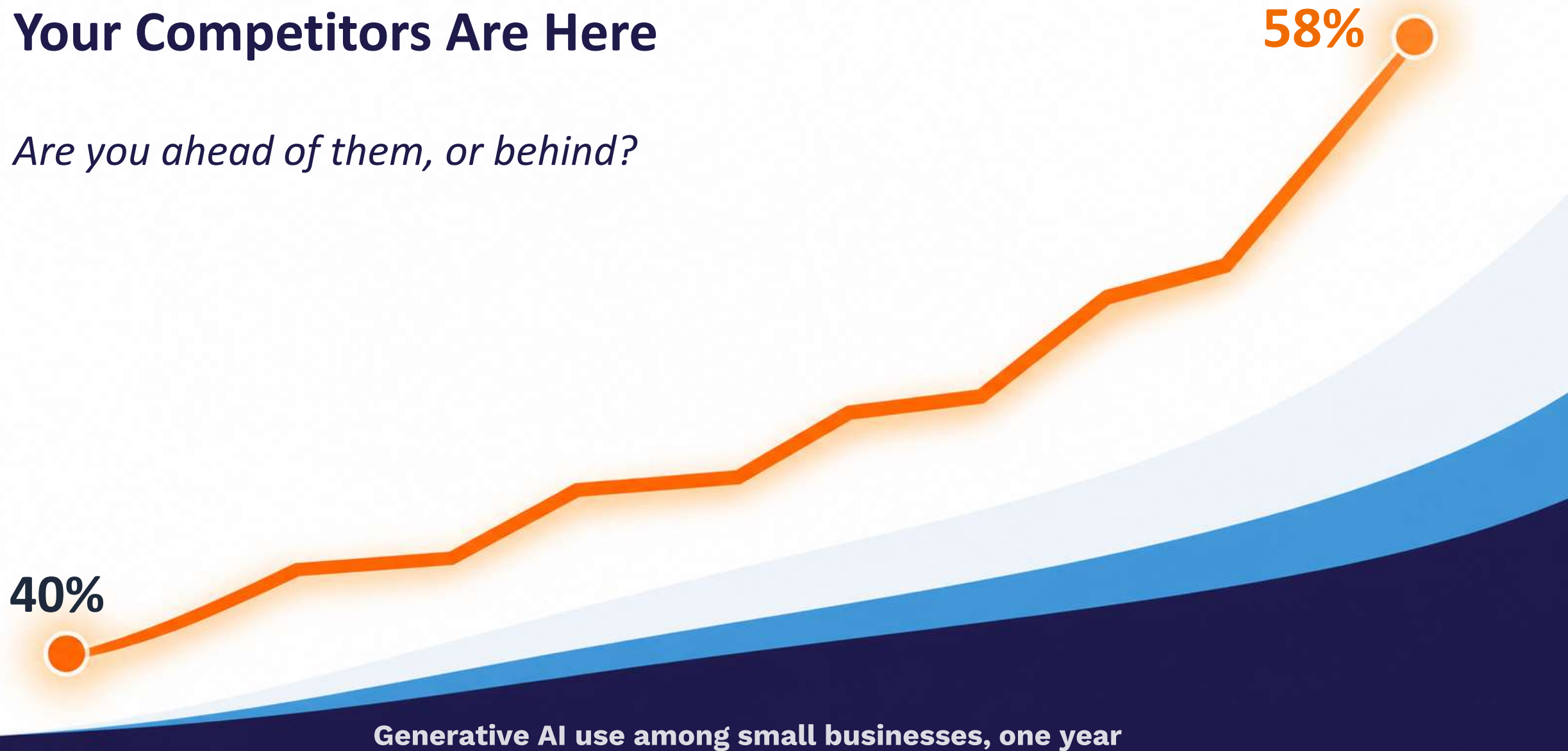
AI Drafts. You Decide.



- Confident even when wrong.
- Never send without reading.

Your Competitors Are Here

Are you ahead of them, or behind?

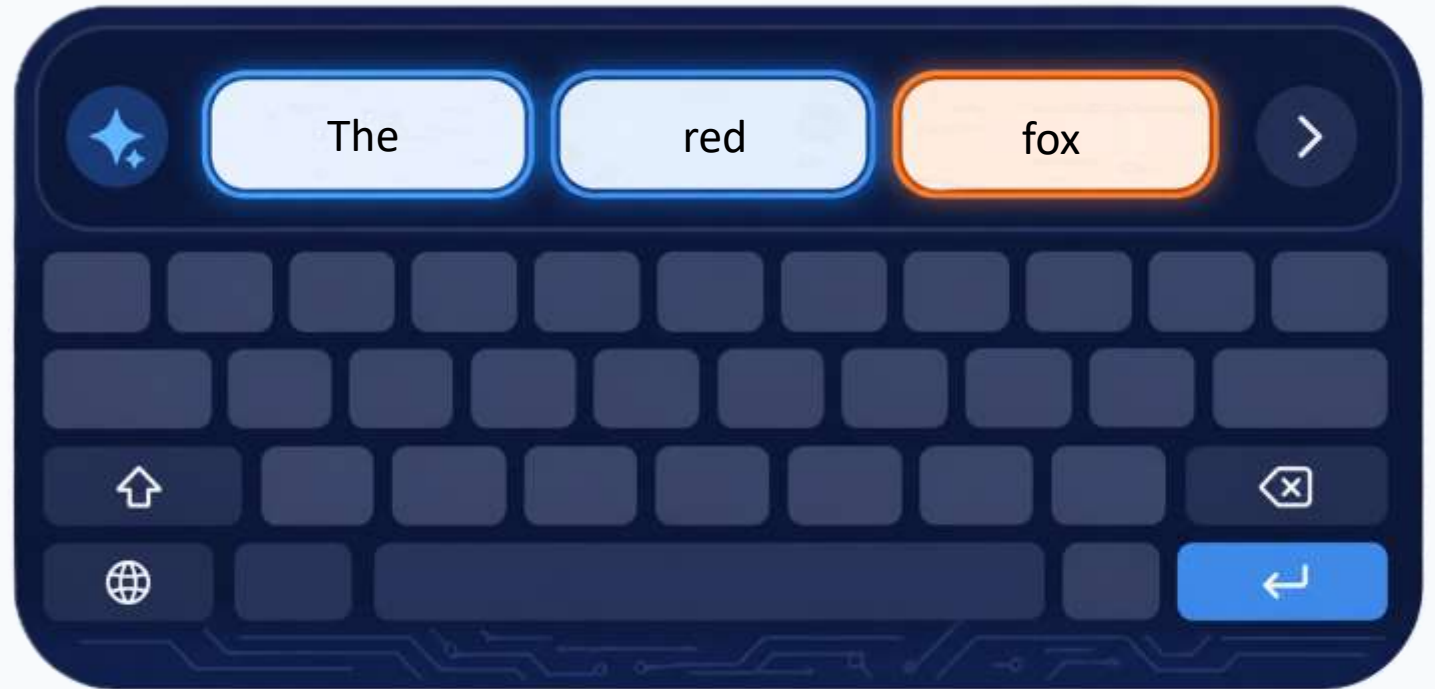


Generative AI use among small businesses, one year

Source: U.S. Chamber of Commerce, Aug 2025

Autocomplete That Read the Internet

- Predicts the next words
- Explains its power AND mistakes
- Not search. Not a database.



Four Words, Plain English

LLM

The engine

Training data

What it read

Hallucination

Confident wrong answers

Prompt

Your instructions

Meet Your Three Tools

ChatGPT

The versatile all-
rounder

Claude

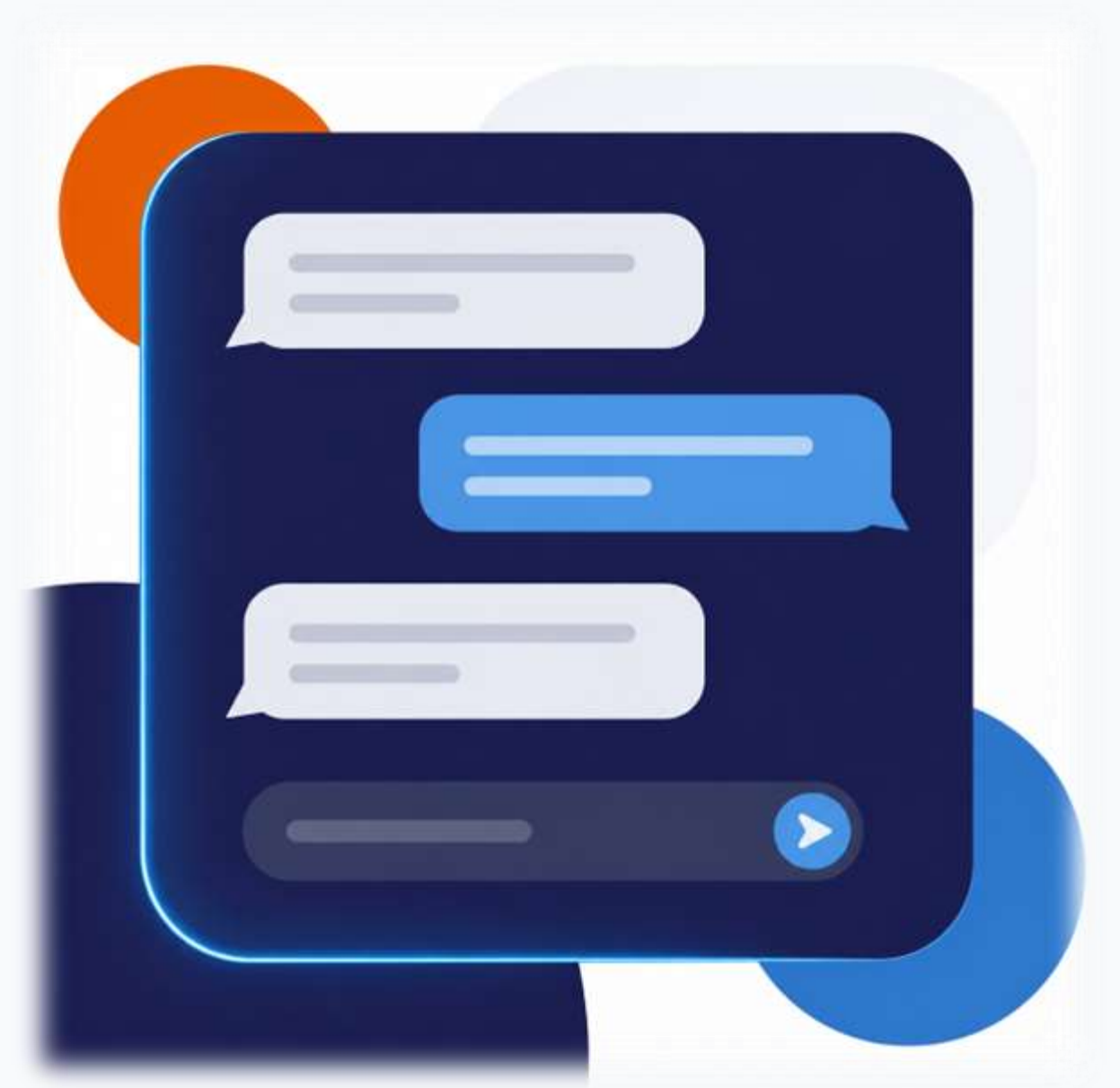
The writer-builder

NotebookLM

The grounded
researcher

ChatGPT

- Drafting, brainstorming, images, voice
- Custom GPTs: reusable assistants
- Codex builds apps, Sites builds web pages



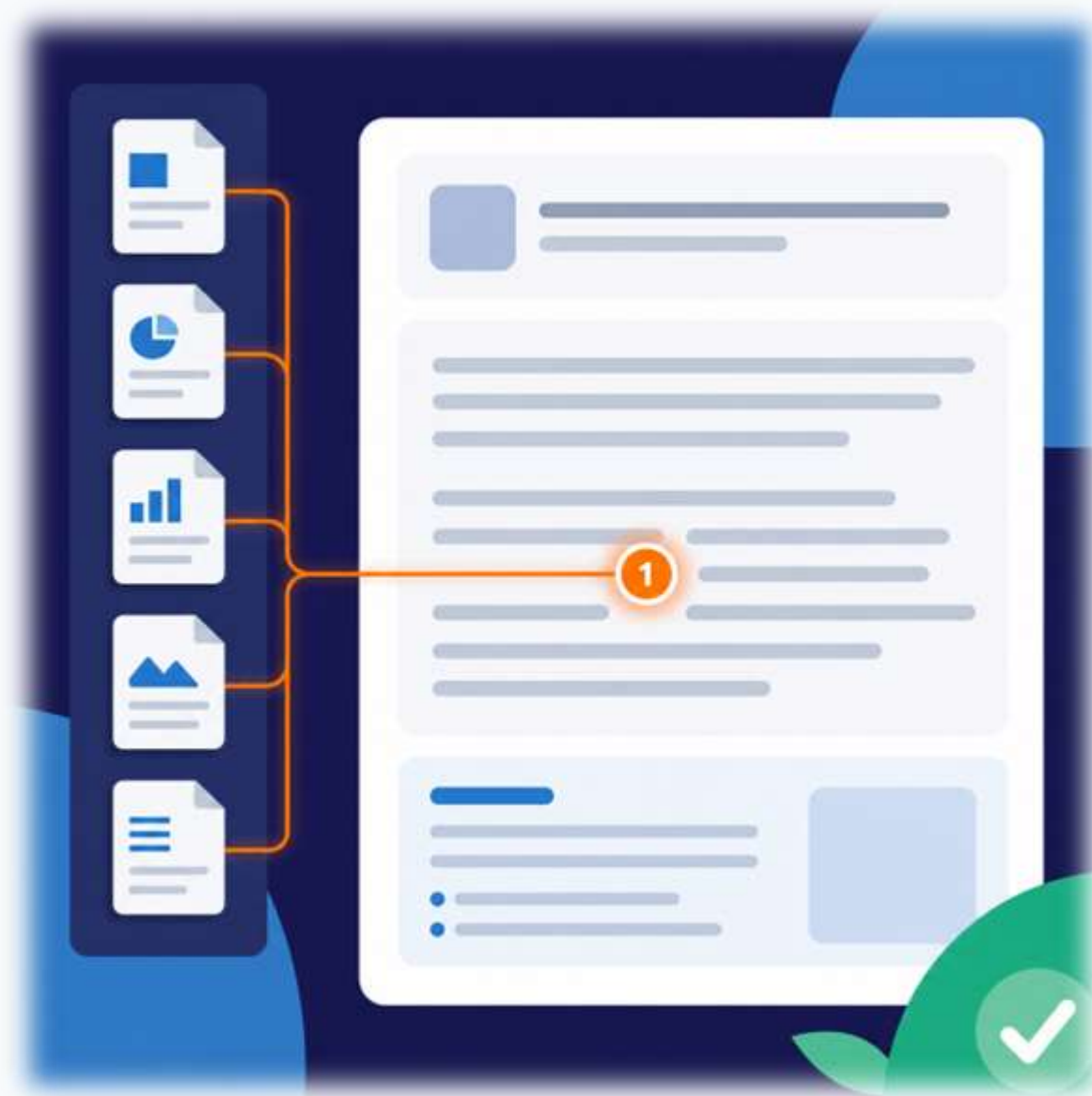
Claude

- Long documents and analysis
- Creates real Word/Excel/PowerPoint files
- Office add-ins on paid plans
- Cowork automates files, Design builds visuals



NotebookLM

- Answers ONLY from your documents
- Every answer shows citations
- Turns documents into podcasts



Which Tool When?

Writing or files



Claude

Quick versatile tasks



ChatGPT

Your documents



NotebookLM

What it costs — live pages

\$0

Break



Back at 10:15

Talking to the Machine

- The skill that unlocks everything
- Simple framework first, advanced later



Context / Task / Constraints

Context

What's the situation?

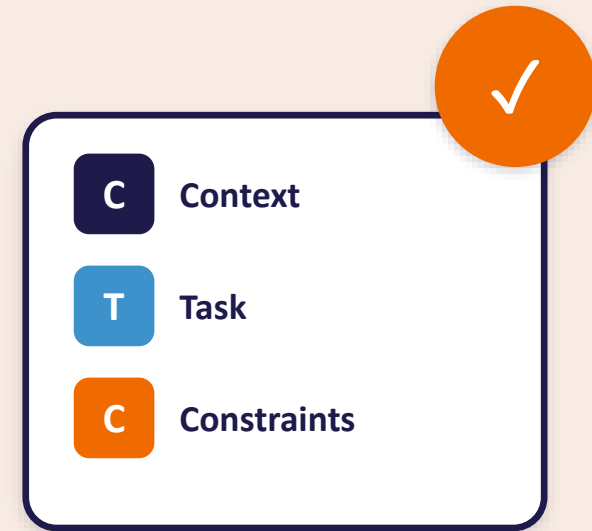
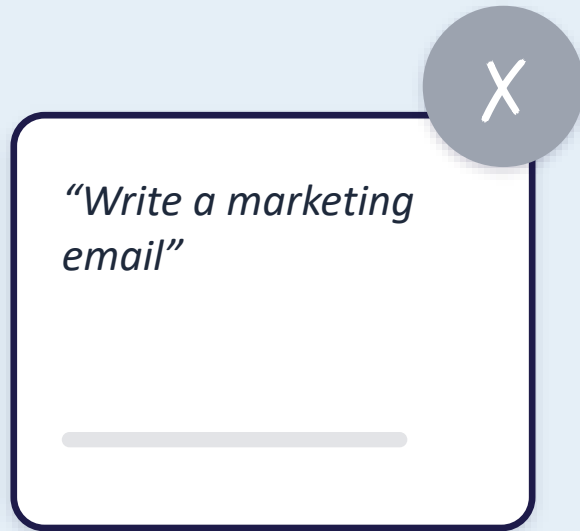
Task

What do you want?

Constraints

Rules for the output

Same Tool. Different Prompt.



- "Write a marketing email" vs. Context + Task + Constraints

Tricks That have been retired

**“World-Class
Expert”**

ALL CAPS

“Take a Breath”

Context Beats Cleverness

- Background, examples, output format
- You already know your business
- Describing it clearly IS prompting



The CRAFT Framework

C

CONTEXT



Background
information?

R

ROLE



The persona.
who is
answering?

A

ACTION



What is the
task?

F

FORMAT



How should it
look?

T

TONE

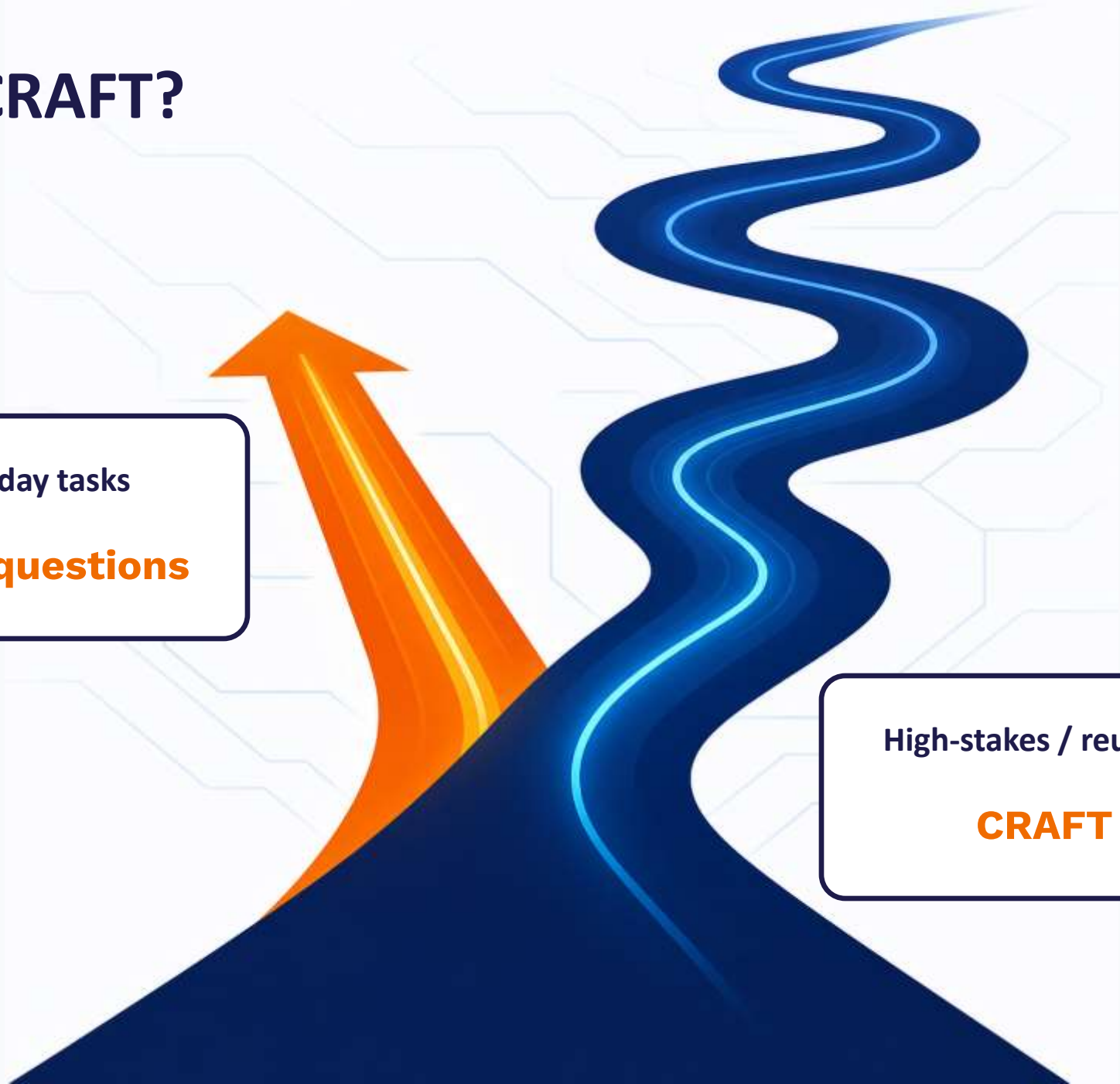


How should it
sound?

Simple or CRAFT?

Everyday tasks
Three questions

High-stakes / reusable
CRAFT



Your Turn

- Think of one real task
- Use Context / Task / Constraints
- Use CRAFT

CONTEXT

TASK

CONSTRAINTS

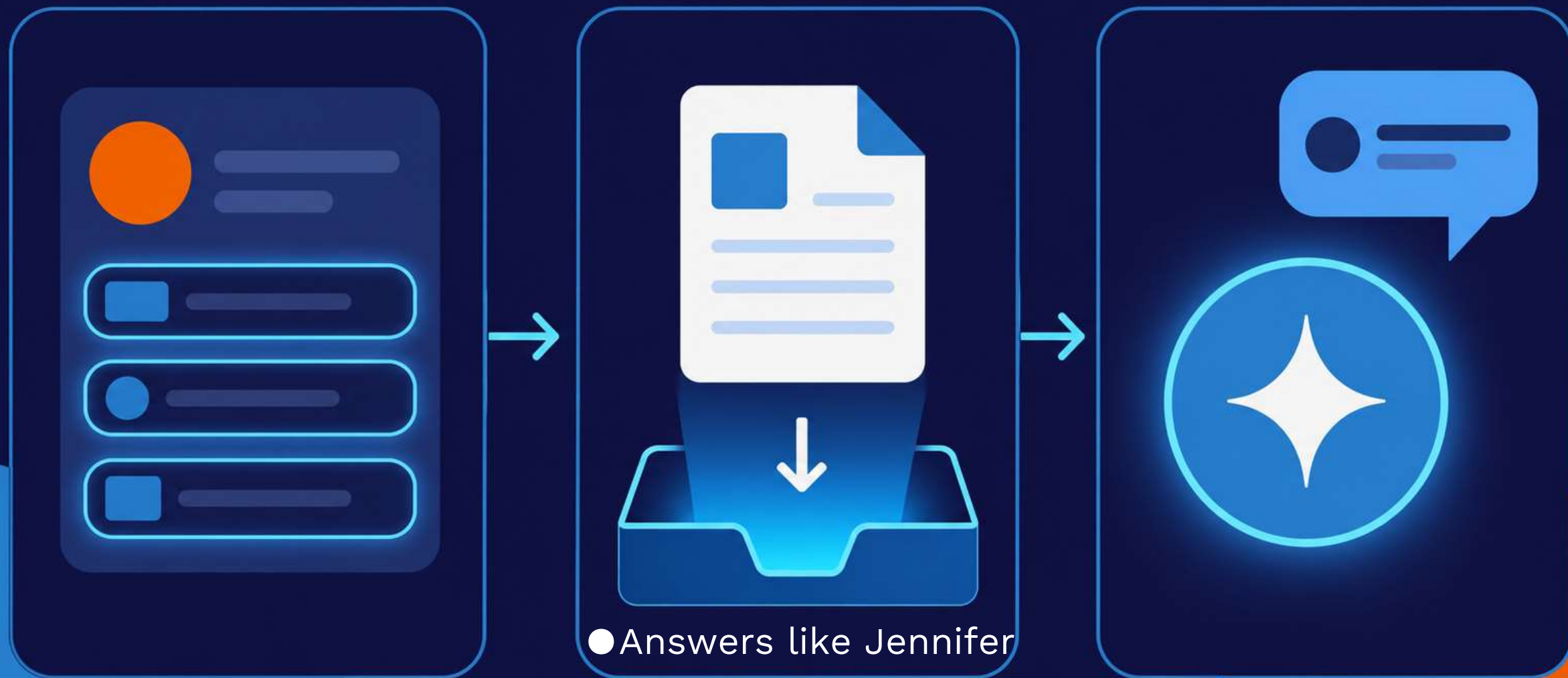


Metro Plumbing Supply

- Jennifer's expertise lives in her head
- Every quote email takes her twenty minutes to write

ChatGPT + Jennifer's FAQ

Capture the Expert

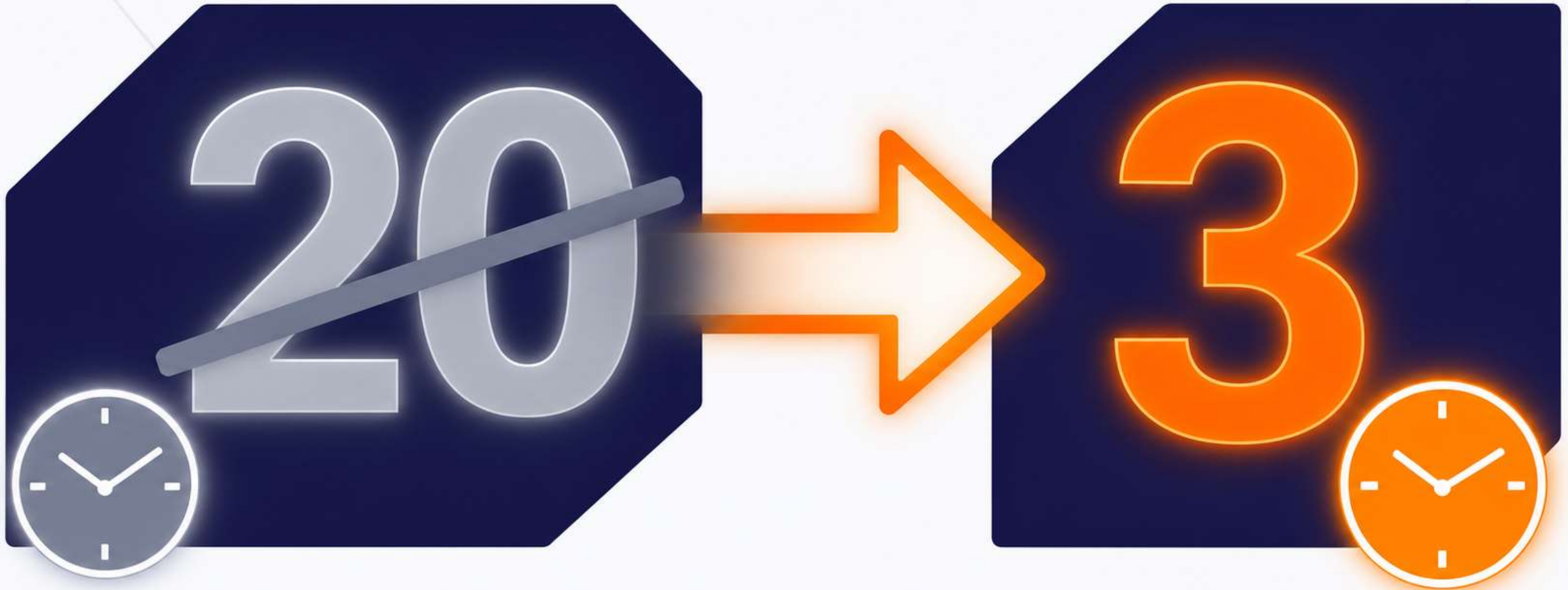


- Answers like Jennifer

- Same quality, every time

- Expertise that stays when she's out

Twenty Minutes → Three



- It doesn't replace Jennifer. It clones her patience, even on a rough Tuesday afternoon.



Riverside Insurance Agency

- Landscaping fleet, commercial auto
- 40-page underwriting guide, every quote

Claude + the underwriting guide

One Chat, Real Files

- Word summary. Excel comparison. Done.
- Saved as a Project, so the guide stays loaded for every future quote



Prepared and Confident

- It's about walking in already prepared, already confident — not scrambling.



Break



Back at 11:15



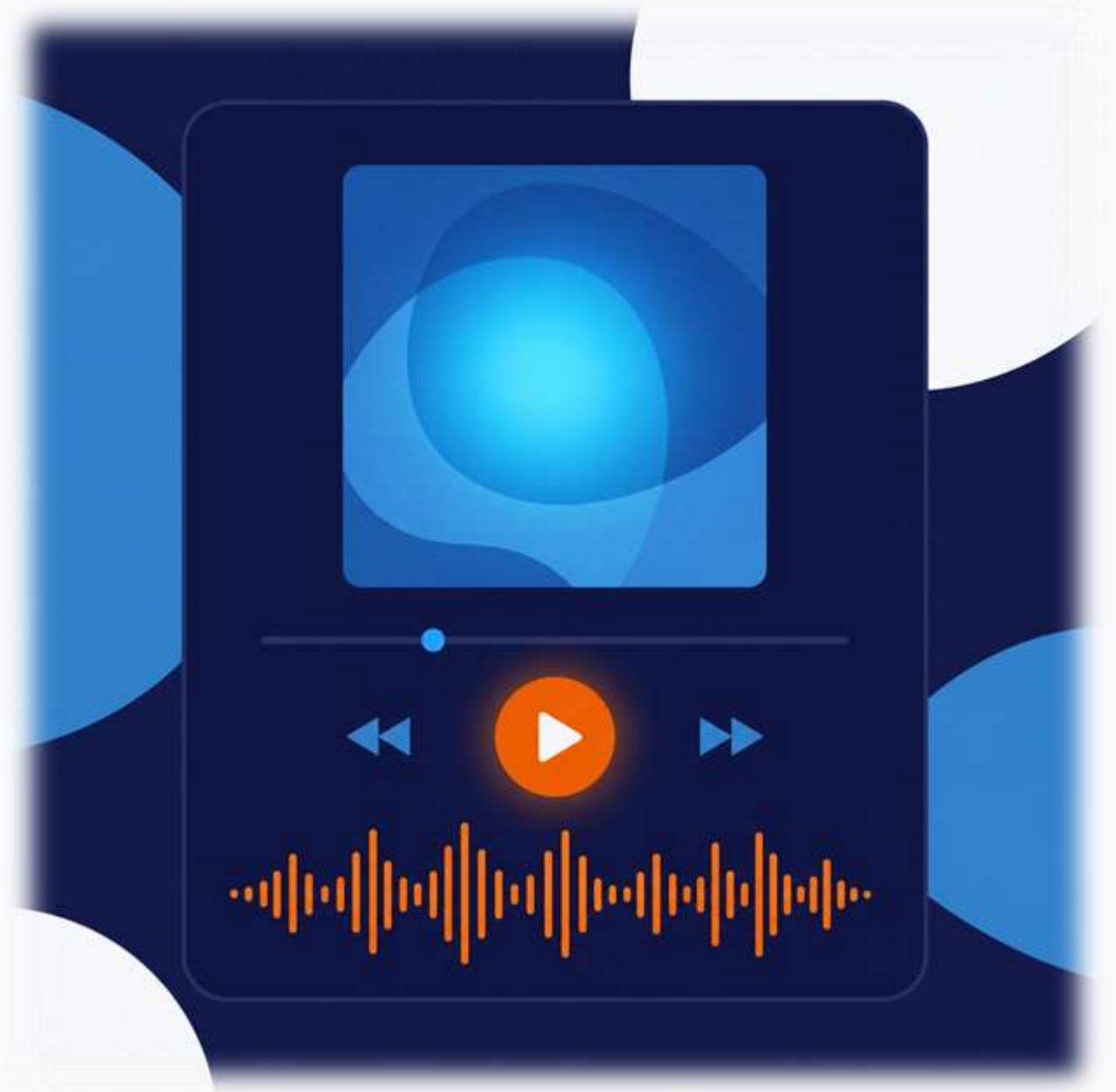
Precision Marketing

- 8 people, new hire Monday
- SOPs scattered across five places

NotebookLM + onboarding documents

Your SOPs, as Podcast

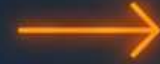
- Audio Overview from the documents
- Ten minutes, commute-ready
- Can't invent — only your sources





TASK 01
REPORT GENERATION

~~04:30~~



01:15



TASK 02
EMAIL TRIAGE

~~02:45~~



00:40



TASK 03
DATA ANALYSIS

~~06:20~~



02:10

Wouldn't post it publicly?

Don't paste it in.

Safe vs. Not Safe



Marketing drafts

Brainstorming

Generic templates



Customer PII

Financials

HR records

Business tiers: no training on your data by default.

Two toggles, two minutes

What's Coming Next

- AI that does, not just answers
- Works in your actual files
- That's the follow-on class



Your First Week

1

This Week

One task, one tool

2

This Month

Toggle, files, track hours

3

Next Quarter

Upgrade your power user

You're caught up.





Thank You

Steven Schain | Applied Momentum

