



# RECESSION-PROOF YOUR BUSINESS PLAYBOOK

## A Guide to Building Financial Resilience

### 5 PRACTICAL STRATEGIES TO STAY STRONG IN ANY ECONOMY

Recession or not, smart business owners know that financial resilience is a mindset and a set of habits. You can't always control the economy, but you can control your systems, behaviors, and strategy. This playbook outlines five simple yet powerful financial practices to help you weather uncertainty, build a strong cash position, and make better financial decisions—no matter what the headlines say.





# 1.

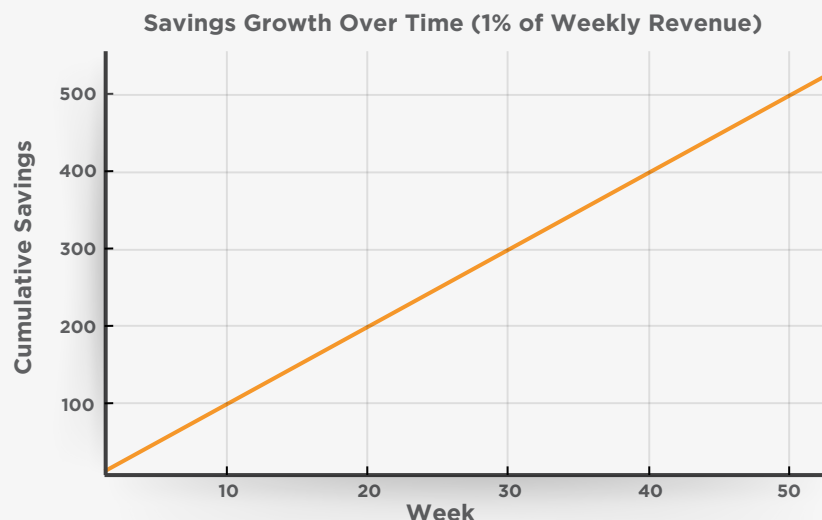
## The Weekly Transfer – Save Before You Spend

We challenge all small business owners to transfer a percentage of their revenue into a **separate savings account every week**. It's one of the simplest and most effective cash management disciplines you can develop.

Even if you start with **just 1% weekly**, it adds up quickly—and it creates the habit of building reserves before spending.

### KEY STRATEGIES:

- ↘ Set a recurring transfer (weekly, on the same day).
- ↘ Start small and increase over time.
- ↘ Treat it like a non-negotiable expense.



### Why it works:

Consistency beats intensity. Small amounts saved regularly create big impact over time and help you build a recession buffer.



## 2. Week In, Week Out Finance Meeting

Financial resilience isn't about guessing—it's about staying connected to your numbers. A **Weekly Finance Touch Base** creates clarity, accountability, and confidence.

### THE WEEKLY FINANCE TOUCH BASE INCLUDES:



#### **Closure:**

Review last week's tracker, money in, money out, and your weekly transfer.



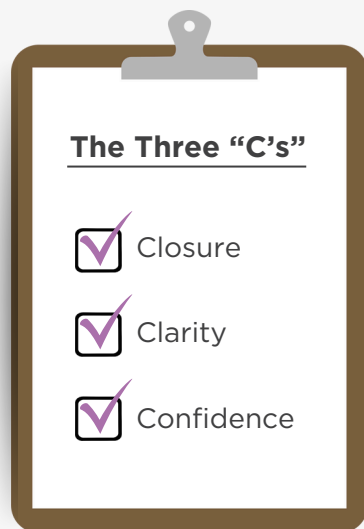
#### **Clarity:**

Confirm this week's sales goals, planned expenses, and savings transfers.



#### **Confidence:**

Identify specific action steps to make the week successful.



**Why it works:** Rhythm creates results. A weekly finance touch point helps you respond quickly, keep spending in check, and drive better outcomes.

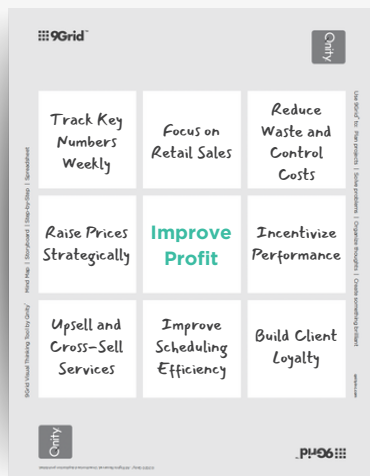


# 3. Create a Profit Improvement Plan

If profit isn't where you want it to be, get intentional. The **9Grid** is a simple but powerful tool to break down your ideas and actions into a visual plan for improving profitability.

## HOW TO USE IT:

- Divide the grid into 9 boxes: 3 each for **Revenue Growth**, **Cost Control**, and **Operational Efficiency**.
- Fill in practical, specific action steps for each area.
- Use it to guide team conversations and accountability.



### Why it works:

What's visual becomes actionable. A Profit Improvement Plan creates focused execution and helps align your team.



**BONUS: Watch** as Candice Gliatto shares how a salon added **\$75,000 in Profit** through creating a Profit Improvement Plan.





# 4.

## Set Spending Thresholds

Every dollar spent matters—especially in uncertain times. Establish **spending thresholds** to make sure you're staying on budget in key expense categories.

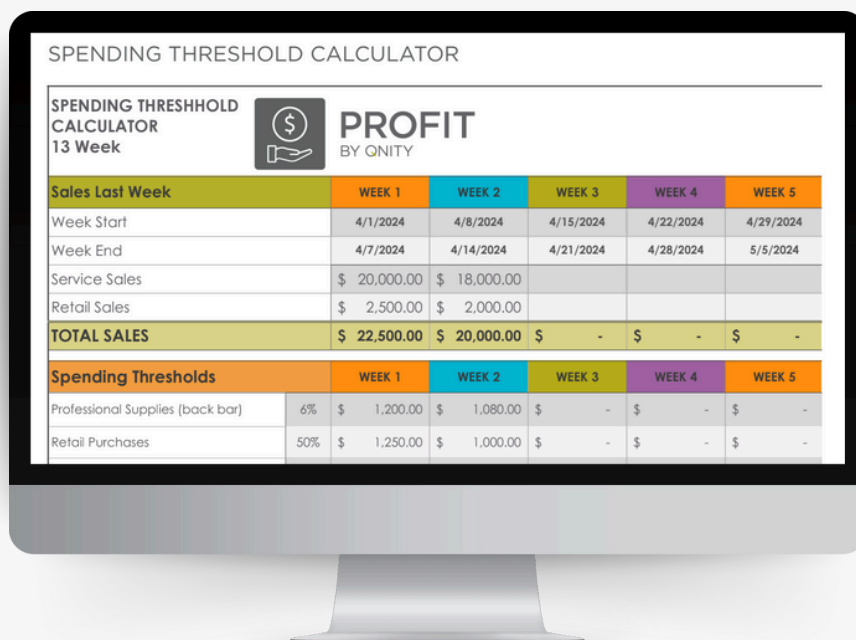
### EXAMPLE:

Let's say your spending threshold for professional supplies is 6% of service sales.

- Pull last week's service sales report.
- Multiply total by 6%.
- That's your budget for this week's supplies.

#### Apply this to:

- Professional supplies
- Retail inventory
- Non-service payroll



SPENDING THRESHOLD CALCULATOR 13 Week		PROFIT BY QNITY				
Sales Last Week		WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5
Week Start		4/1/2024	4/8/2024	4/15/2024	4/22/2024	4/29/2024
Week End		4/7/2024	4/14/2024	4/21/2024	4/28/2024	5/5/2024
Service Sales		\$ 20,000.00	\$ 18,000.00			
Retail Sales		\$ 2,500.00	\$ 2,000.00			
<b>TOTAL SALES</b>		<b>\$ 22,500.00</b>	<b>\$ 20,000.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
Spending Thresholds		WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5
Professional Supplies (back bar)	6%	\$ 1,200.00	\$ 1,080.00	\$ -	\$ -	\$ -
Retail Purchases	50%	\$ 1,250.00	\$ 1,000.00	\$ -	\$ -	\$ -

#### Why it works:

It keeps spending aligned with performance—no more overspending based on estimates or old habits.



## 5. Create (and Stick to) a Budget

A budget isn't a restriction—it's a **roadmap**. It tells you how much you need to make, what you can afford to spend, and where you have room to invest.

### KEY STRATEGIES:

- Build your budget based on real data, not guesses.
- Review monthly and adjust based on trends.
- Use your budget as a basis for all major financial decisions.

BUDGET CALCULATOR			
	QNTY BENCHMARK	SALON BUDGET	
SALES (REVENUE)	TIME FRAME:	(enter timeframe)	
Service Sales	87.0%	80.0%	\$80,000
Retail Sales	15.0%	20.0%	\$20,000
Discounts	-2.0%	0.0%	\$0
TOTAL SALES (REVENUE)	100.0%	100.0%	\$100,000
Payroll - Service Providers	44.0%	44.0%	\$35,200
Payroll Taxes - Service Providers	4.5%	4.5%	\$3,600
Professional Supplies	6.5%	6.5%	\$5,200
Total Cost of Service	55.0%	55.0%	\$44,000
Cost of Retail	50.0%	50.0%	\$10,000
Shipping/Shrinkage/Barter	2.0%	2.0%	\$400
Total Cost Retail	52.0%	52.0%	\$10,400
TOTAL COST OF SALES	56.5%	54.4%	\$54,400
GROSS PROFIT MARGIN	43.5%	45.6%	\$45,600
OPERATING EXPENSES			
Non-Service Payroll	8.0%	8.0%	\$8,000
Non-Service Payroll Taxes	0.8%	0.8%	\$800
Payroll Processing Fees	0.3%	0.3%	\$300
Employee Benefits	5.0%	5.0%	\$5,000
Education	2.0%	2.0%	\$2,000
Credit Card and Bank Fees	2.0%	2.0%	\$2,000

### Why it works:

Budgeting brings intention to your numbers. It helps you plan for profit instead of just hoping for it.



Recession-proofing your business isn't about reacting to fear—it's about developing consistent habits that keep you strong and steady. By implementing a weekly transfer, meeting with your finance function regularly, planning for profit, setting spending thresholds, and creating a budget, you'll be prepared for any economic climate.

Want more tools to strengthen your financial systems and grow with confidence? **Join a Qnity workshop** or connect with a **1x1 coach** today.

Visit [Qnity.com](https://qnity.com) to learn more.

**BONUS: Watch** this 2 Minute Video on MONEY MINDSET to **reconnect with your MONEY WHY!**

[WATCH VIDEO](#)

