My Financial Snapshot

AgriVETourism | Module 1, Unit 2: Know Your Numbers

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What to do: Pick 3 months from your year — your best month, a medium month, and your worst month. Fill in costs and income for each. Compare.
Use real numbers if you can. Estimates are fine — mark them with "?". The point is to see the pattern, not to be exact.

BEST MONTH peak season	MEDIUM MONTH shoulder season	WORST MONTH dead season
Which month?	**Which month?**	**Which month?** ....
COSTS	**COSTS**	**COSTS**
Fixed costs .... rent, insurance, licences, loans, internet	Fixed costs .... rent, insurance, licences, loans, internet	Fixed costs .... rent, insurance, licences, loans, internet
Variable costs .... food, cleaning, staff, fuel — depends on guests	Variable costs .... food, cleaning, staff, fuel — depends on guests	Variable costs .... food, cleaning, staff, fuel — depends on guests
Hidden costs .... your own time, repairs, equipment wear	Hidden costs .... your own time, repairs, equipment wear	Hidden costs .... your own time, repairs, equipment wear
TOTAL COSTS:	**TOTAL COSTS:**	**TOTAL COSTS:** ....
INCOME	**INCOME**	**INCOME**
Accommodation	Accommodation	Accommodation ....
Food / tastings / shop	Food / tastings / shop	Food / tastings / shop ....
Activities / experiences	Activities / experiences	Activities / experiences ....
Product sales / other	Product sales / other	Product sales / other ....
TOTAL INCOME:	**TOTAL INCOME:**	**TOTAL INCOME:** ....
PROFIT / LOSS: .... Income minus Costs. Negative = loss. If negative, circle it in red.	**PROFIT / LOSS:** .... Income minus Costs. Negative = loss. If negative, circle it in red.	**PROFIT / LOSS:** .... Income minus Costs. Negative = loss. If negative, circle it in red.

Look at your three columns. Then answer:

1. How many months do you lose money? What is your single biggest fixed cost?
2. What is your best month and why? What is your worst month and why? How they differ in terms of costs?
3. Name one thing you could do to make your medium month earn more (an extra product, an event, a partnership).