

What does your life actually need to cost?

Before you can build a business that genuinely supports you, you need to know what 'enough' looks like **personally**. Not the aspirational version. The real one.

Work through the five sections below. Rough estimates are fine - this is about awareness, not perfection. Add everything up at the bottom. That total is your Enough Number: the income your business needs to deliver for your life to feel financially sustainable.

1	NEED <i>Your non-negotiables</i> Rent or mortgage · household bills · food and groceries · travel · childcare · prescriptions. The things that have to be paid regardless.	MONTHLY TOTAL £ _____
2	WANT <i>Planned enjoyment</i> A holiday · gym membership · a course · eating out regularly · clothing budget. The things that make life feel good, not just survivable.	MONTHLY TOTAL £ _____
3	FUN <i>Spontaneous spending</i> The meal out you didn't plan · a last-minute gift · the thing you just fancied. An allowance for life being pleasantly unpredictable.	MONTHLY TOTAL £ _____
4	FUTURE <i>Longer-term security</i> Pension contributions · savings goals · longer-term financial security. What are you building towards beyond this month?	MONTHLY TOTAL £ _____
5	BUFFER <i>Prudent protection</i> An emergency fund · a cushion for quieter months · breathing room. The variability of self-employed income is real — this is the allowance for it.	MONTHLY TOTAL £ _____
YOUR ENOUGH NUMBER <i>Need + Want + Fun + Future + Buffer</i>		£ _____

One thing to note. Your business needs to generate **more** than this figure to account for tax and its own running costs. So think of your Enough Number as your floor, not your ceiling. A useful place to start, not the whole picture.

Want to go further with your numbers?

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