

/financial-overview

Source:

```
~/ .claude/skills/financial-  
overview/SKILL.md
```

Financial Overview — Finansijski Pregled

Description

Kompletni finansijski pregled: bank balances, outstanding invoices, pipeline forecast, runway kalkulacija. Agregira podatke iz Fiken API, invoice DB, i sales pipeline-a u executive summary.

Trigger

Koristi ovaj skill kad:

- Alem kaže "financial overview", "koliko imamo para", "runway", "pregled finansija"
- "bank balance", "outstanding invoices", "koliko nam duguju"
- Mjesečni/kvartalni finansijski pregled
- Planning meeting — treba forecast

Alati

- **Fiken:** `~/system/tools/fiken.js`
- **Invoices:** `~/system/tools/invoice-generator.js`
- **Pipeline:** `~/system/tools/sales-pipeline.js`

- **CRM:** `~/system/tools/unified-crm.js`
- **Dashboard:** `http://localhost:3030`

Workflow

Korak 1: Bank Balances (Fiken)

```
NODE_PATH=~/system/node_modules node ~/system/tools/fiken.js balances
```

Prikaži per-company:

```
## Bank Balances
| Company | Account | Balance | Currency |
|-----|-----|-----|-----|
| ALAI Holding AS | Drift | XX,XXX | NOK |
| BasicConsulting | Drift | XX,XXX | NOK |
| ... | ... | ... | ... |
| **TOTAL** | | **XXX,XXX** | **NOK** |
```

Korak 2: Outstanding Invoices

```
# Neplaćene fakture
NODE_PATH=~/system/node_modules node ~/system/tools/invoice-generator.js list unpaid

# Overdue fakture
NODE_PATH=~/system/node_modules node ~/system/tools/invoice-generator.js list overdue

# Statistika
NODE_PATH=~/system/node_modules node ~/system/tools/invoice-generator.js stats
```

Prikaži:

```
## Outstanding Invoices
| Invoice | Client | Amount | Due Date | Status | Days |
|-----|-----|-----|-----|-----|-----|
| INV-001 | Client A | 50,000 NOK | 2026-02-20 | Open | 8 days left |
| INV-002 | Client B | 30,000 NOK | 2026-02-01 | OVERDUE | 11 days late |
| **Total Outstanding** | | **80,000 NOK** | | | |
```

```
| **Total Overdue** | | **30,000 NOK** | | | |
```

Korak 3: Recent Payments (last 30 days)

```
NODE_PATH=~/.system/node_modules node ~/.system/tools/invoice-generator.js list paid
NODE_PATH=~/.system/node_modules node ~/.system/tools/fiken.js dashboard --json
```

```
## Recent Payments (last 30 days)
| Date | Client | Amount | Invoice |
|-----|-----|-----|-----|
| 2026-02-05 | Client A | 75,000 NOK | INV-003 |
| **Total Received** | | **75,000 NOK** | |
```

Korak 4: Pipeline Forecast

```
NODE_PATH=~/.system/node_modules node ~/.system/tools/sales-pipeline.js forecast
NODE_PATH=~/.system/node_modules node ~/.system/tools/sales-pipeline.js stats
```

```
## Pipeline Forecast
| Period | Expected Revenue | Probability-Weighted |
|-----|-----|-----|
| Next 30 days | XXX,XXX NOK | XX,XXX NOK |
| Next 60 days | XXX,XXX NOK | XX,XXX NOK |
| Next 90 days | XXX,XXX NOK | XX,XXX NOK |

### By Stage
| Stage | Deals | Value | Weight |
|-----|-----|-----|-----|
| Qualified | X | Y NOK | Y x 25% |
| Proposal Sent | X | Y NOK | Y x 50% |
| Negotiating | X | Y NOK | Y x 75% |
```

Korak 5: Monthly Burn Rate

Estimiraj mjesečne troškove (iz poznatih podataka):

- Hosting & infrastructure (poznato iz subscriptions)
- Software licenses (poznato)
- Subcontractor costs (iz faktura)

- **NE estimiraj** troškove koje ne znaš — označi kao TBD

```
## Monthly Burn Rate (estimated)
| Category | Amount | Note |
|-----|-----|-----|
| Hosting | X NOK | Vercel, Railway, etc. |
| Software | X NOK | GitHub, Fiken, etc. |
| Subcontractors | X NOK | Ako postoji |
| **Total Known** | **X NOK** | |
| Salaries, rent, etc. | TBD | Alem ima podatke |
```

Korak 6: Runway Kalkulacija

```
## Runway
- **Cash on hand:** XXX,XXX NOK (bank balances)
- **Outstanding receivable:** XX,XXX NOK (neplaćene fakture)
- **Monthly burn (known):** XX,XXX NOK
- **Runway (cash only):** X.X mjeseci
- **Runway (cash + receivable):** X.X mjeseci
- **Runway (cash + receivable + 30d forecast):** X.X mjeseci

**Status:** OK / WARNING (< 3 mjeseca) / CRITICAL (< 1 mjesec)
```

NAPOMENA: Ako ne znaš pune mjesečne troškove, runway je OPTIMISTIČKI. Označi to jasno.

Korak 7: Per-Company Breakdown

Ako ima više kompanija (ALAI Holding, BasicConsulting, itd.):

```
## Per-Company
| Company | Bank | Outstanding | Pipeline | Status |
|-----|-----|-----|-----|-----|
| ALAI Holding | XX,XXX | XX,XXX | XX,XXX | OK |
| BasicConsulting | XX,XXX | XX,XXX | XX,XXX | OK |
```

Korak 8: Executive Summary

Prikaži Alemu kompaktan pregled:

```
## Financial Overview – <datum>

**Cash:** XXX,XXX NOK (across all accounts)
**Outstanding:** XX,XXX NOK (X invoices, Y overdue)
**Pipeline (weighted):** XX,XXX NOK (next 90 days)
**Runway:** X.X months (cash + receivable)

**Action Items:**
1. <overdue invoice chase>
2. <pipeline advancement needed>
3. <any concerns>

**Trend:** Revenue up/down/stable vs last month
```

Pravila

1. **Stvarni podaci** — Svaka cifra dolazi iz tool-a (fiken.js, invoice-generator.js, sales-pipeline.js). NE izmišljaj.
2. **Currency match** — Prikazuj sve u NOK. Ako ima EUR/USD, konvertuj sa napomenom o kursu.
3. **Overdue highlight** — Overdue fakture UVIJEK crveno/boldano. To su prioritet.
4. **TBD za nepoznato** — Ako ne znaš neki trošak, piši TBD. NE estimiraj bez podataka.
5. **Forecast ≠ revenue** — Pipeline forecast je probabilistički. Jasno označi.
6. **Runway je estimate** — Ako nemaš pune troškove, piši "minimum runway" i napomeni.
7. **Privacy** — Finansijski podaci su CONFIDENTIAL. Ne loguj u HiveMind detalje.
8. **Fiken = source of truth** — Za bank balanse i fakture, Fiken API je autoritativan.
9. **Dashboard link** — Uvijek ponudi <http://localhost:3030> za live dashboard.

Primjer

```
Alem: "Koliko imamo para?"

John:
## Financial Overview – 2026-02-12

**Cash:** 82,450 NOK (Fiken – 2 accounts)
- ALAI Holding drift: 65,200 NOK
- BasicConsulting drift: 17,250 NOK
```

****Outstanding:**** 31,250 NOK (1 invoice)

- INV-005 Wizard NUF: 31,250 NOK (due 2026-02-26) – on time

****Overdue:**** 0 NOK

****Pipeline (weighted, 90d):**** 168,750 NOK

- 4 active leads, total value 425,000 NOK

****Runway:**** ~5.5 months (cash only, based on known burn ~15K NOK/mo)

Note: Full burn rate TBD – ovo je samo infrastructure + software.

****Action Items:****

1. No overdue invoices – good
2. Riad negotiation needs push (12 days stale)
3. Consider invoicing Ren Drøm for January work

Live dashboard: <http://localhost:3030>

Quick Commands

```
# Full financial snapshot
```

```
NODE_PATH=~/.system/node_modules node ~/.system/tools/fiken.js dashboard
```

```
NODE_PATH=~/.system/node_modules node ~/.system/tools/invoice-generator.js stats
```

```
NODE_PATH=~/.system/node_modules node ~/.system/tools/sales-pipeline.js forecast
```

```
# Overdue chase
```

```
NODE_PATH=~/.system/node_modules node ~/.system/tools/invoice-generator.js list overdue
```

```
NODE_PATH=~/.system/node_modules node ~/.system/tools/invoice-generator.js remind <id>
```

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