



THE CREATOR'S ENGINE

Offline Creator Finance Toolkit

User Manual & Onboarding Guide

Field: Creator Finance · Blade /creator · Offline.Ltd

10 Tools	 Monthly Prophecy	100% Offline	 Free Updates
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This manual covers all ten tools in The Creator's Engine: Income Streams, Products & Services, Revenue Log, Cost Tracker, Profit & Loss, Tax Reservoir, Cash Flow, Runway & Targets, Time vs Money, and the Creator Dashboard — plus the Ask the Engine command bar and the Monthly Prophecy. It explains every input, output, keyboard shortcut, and feature so you can track, plan, and grow your creator business from day one.

Version 1.0 · For use with The_Creators_Engine.html

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1 Getting Started

The Creator's Engine is a single HTML file that runs entirely in your web browser. No installation, no account, no internet connection required.

System Requirements

Browser	Version	Notes
Chrome / Edge	90+	Recommended. Full feature support.
Firefox	88+	Full support.
Safari	14+	Full support. Enable JavaScript if disabled.
Mobile Safari / Chrome	Latest	Works on phone and tablet. Tab bar scrolls horizontally.

How to Open

Double-click `The_Creators_Engine.html` — it opens in your default browser. That's it. No server, no build step, no dependencies.



PRO TIP

Email the HTML file to yourself for instant access on any device. It works from any folder — desktop, USB drive, cloud sync, or email attachment.

The Welcome Screen

On first launch, a welcome modal explains the toolkit: ten interconnected tools for solo creators. It shows how data flows between tools and reminds you to export backups via the Files tab. Click **Got it — let's create** to close it. It won't appear again on that browser.

2 Interface Overview

The Header

The header shows the engine icon (■), the product name **THE CREATOR'S ENGINE**, the field label (*Creator Finance*), and the blade reference (*/creator — Offline.Ltd*). A copper-brown left border marks the header's accent colour, matching the field colour across the toolkit.

The Tab Bar

Ten tool tabs on the left: Streams, Products, Revenue, Costs, P&L, Tax, Cash Flow, Runway, Time vs £, Dashboard. Three system tabs on the right: ■ Files, ■ Session, ? Help. The active tab has a copper-brown underline. An amber dot appears on the Files tab when there are unsaved changes.

Content Area

Below the tab bar. Each tool renders its panel here — inputs, stat cards, tables, charts, and buttons. Content scrolls vertically. Max width is capped at 960px for readability.

Tooltips

Small ? circles next to field labels. Hover (desktop) or tap (mobile) to see an explanation. Tap elsewhere to dismiss.

The Disclaimer Bar

Fixed footer: *Tax estimates are for planning only*. Links to the full disclaimer in Help. Shows the version number (v1.0) and Offline.Ltd brand.

3 Saving & File Management

Auto-Save

Every change triggers an automatic save to your browser's localStorage within 500ms. The amber dot on the ■ Files tab appears whenever you have unsaved data that hasn't been exported yet. Closing the tab will prompt you if there are pending changes.

Exporting State

1. Click the ■ Files tab. 2. Click ■ Complete Backup. 3. A JSON file downloads: `creator.engine.state_YYYY-MM-DD.json`. 4. The unsaved-changes dot clears.

Importing State

1. Click ■ Files. 2. Click ■ Restore from Backup. 3. Select a valid state JSON file. 4. The page reloads with your restored data.

CAUTION

Importing overwrites all current data. Export first if you want to keep your current state.

CSV Export & Import

Revenue and Cost data can be exported individually as CSV files (useful for accountants). Revenue also supports CSV import with flexible column matching: Date and Gross/Amount columns are required; Stream, Fees, Description, and Status columns are detected automatically.

Clearing All Data

In the ■ Session tab, click **Purge All Data**. This permanently deletes all saved data from localStorage and reloads the page to a fresh state. Confirm the dialog carefully — this cannot be undone.

PRO TIP

Name your backup files by month or milestone: `creator_state_2026-03.json`, `creator_state_pre-tax-filing.json`. Stack your safety net.

4 Income Streams

Tab: Streams · Shortcut: Ctrl+I

Define every source of income. Streams populate dropdowns across the entire toolkit — Revenue Log, Cost Tracker, P&L, Time vs Money, and Dashboard all reference your streams.

Inputs

Field	Description
Name	A descriptive name for this income source (e.g. Gumroad, Freelance Design, YouTube Ads).
Type	One of: Product Sales, Freelance/Commission, Royalties/Licensing, Subscriptions, Teaching/Workshops, Affiliate/Referral, Grants/Funding, Tips/Donations, Other.
Platform	Where this income flows through (e.g. Gumroad, Stripe, PayPal, direct bank).
Status	Active, Paused, or Retired. Only active streams show in stats.
Expected £/mo	Your estimated monthly income from this stream. Used for projections.

Outputs

Field	Description
Active Streams	Count of streams with status 'Active'.
Expected £/mo	Sum of expected amounts across all active streams.
Paused	Count of paused streams.

Use Cases

A solo creator might have 3–8 streams: Gumroad sales, freelance projects, a Patreon, affiliate commissions, and a teaching course. Setting them up first ensures every other tool knows where the money comes from.

5 Products & Services

Tab: Products · Shortcut: Ctrl+2

Catalogue everything you sell or offer. Products link to streams and are tracked in Revenue Log entries.

Inputs

Field	Description
Name	Product or service name (e.g. CSS Icons Pack, Logo Design, Python Course).
Stream	Which income stream this product belongs to.
Price	Retail/charged price per unit.
Cost/Unit	Your cost to produce/deliver each unit.
Status	Active, Draft, or Retired.

Outputs

Field	Description
Active	Count of active products.
Total Sales	Revenue entries linked to any product.
Total Revenue	Sum of gross revenue linked to products.
Per-product: sold / revenue	Inline stats on each product card.

6 Revenue Log

Tab: Revenue · Shortcut: Ctrl+3

Every penny in. Quick entry for speed; full detail when you need it. CSV import for bulk data, CSV export for your accountant.

Inputs

Field	Description
Date	When the revenue was received or invoiced.
Stream	Which income stream this belongs to (from your Streams tab).
Gross Amount	Total amount before platform fees.
Product (optional)	Link to a specific product if applicable.
Description	Free text note (e.g. March Gumroad payout).
Platform Fees	Fees taken by the platform (Gumroad, Stripe, etc).
Status	Received, Pending, or Invoiced.
Reference	Optional reference number or invoice ID.

Outputs

Field	Description
This Month	Gross revenue for the current month.
This Quarter	Gross revenue for the current quarter.
YTD	Gross revenue year-to-date (from tax year start).
Entries	Total number of revenue entries.

Filtering & CSV

Use the dropdown (All / This Month / This Quarter) to filter the entry list. **Import CSV** requires at least Date and Gross/Amount columns. **Export CSV** downloads all revenue entries with full detail.

7 Cost Tracker

Tab: Costs · Shortcut: Ctrl+4

Every penny out. Categorized expenses with recurring markers and tax-deductibility flags. Costs feed directly into P&L, Tax, Cash Flow, and Runway calculations.

Inputs

Field	Description
Date	When the cost was incurred.
Description	What you paid for (e.g. Adobe CC, domain renewal).
Category	One of 12 categories: Tools & Software, Materials, Hardware, Professional Services, Marketing, Travel, Education, Insurance, Office, Communication, Bank Fees, Other.
Amount	How much you paid.
Recurring	One-off, Monthly, Quarterly, or Annual.
Deductible	Yes or No — whether this cost is tax-deductible.
Linked Stream	Overhead (default) or a specific income stream.

Outputs

Field	Description
This Month	Total costs for the current month.
Monthly Recurring	Sum of unique monthly recurring costs.
Deductible YTD	Tax-deductible costs year-to-date.
Category Bar	Visual breakdown of this month's spending by category.

8 Profit & Loss

Tab: P&L · Shortcut: Ctrl+5

Auto-generated from Revenue and Costs. No manual input — it reads your data and builds a traditional P&L statement. View by month, quarter, year, or broken down by stream.

Views

View	Description
This Month	Income, fees, costs, net profit, tax reservation, and take-home for the current month.
This Quarter	Same breakdown for the current quarter.
This Year	Tax year to date (April or January depending on your setting).
By Stream	Revenue and costs allocated to each stream, plus overhead.

The Monthly Trend Chart

A bar chart at the bottom compares income (copper) vs costs (red) across recent months, with dots showing net profit (green if positive, red if negative).

9 Tax Reservoir

Tab: Tax · Shortcut: Ctrl+6

Prevents the January panic. Calculates your estimated annual tax liability, tells you how much to set aside each month, and tracks whether you actually did it.

IMPORTANT

Tax estimates are for planning only. Always consult a qualified accountant for official tax advice. The engine supports UK Self-Assessment, US Self-Employment, and custom jurisdictions.

Outputs

Field	Description
Est. Annual Tax	Projected tax based on your YTD income, projected annually.
Effective Rate	Your effective tax rate as a percentage.
Reserve/Month	How much to set aside each month to cover your tax bill.
Shortfall / Surplus	Whether your actual reservations are ahead or behind.
Tax Year Projection	Detailed table: gross, projected annual, allowable expenses, taxable income, estimated tax, reservoir status.

What If I Earn More?

A slider lets you model additional income from £0 to £50k. It shows how much you'd keep of the extra and the marginal tax rate — useful for deciding whether a new project is worth it.

Tax Reservations

Each month, click + **Confirm This Month** and enter the amount you actually moved to your tax savings. The engine tracks the gap between what you should have reserved and what you did.

10 Cash Flow

Tab: Cash Flow · Shortcut: Ctrl+7

When money moves. A 12-week forward projection based on your average income and costs over the last 3 months, starting from your current bank balance.

Inputs

Field	Description
Current Bank Balance	Your actual bank balance right now. The projection starts here.

Outputs

Field	Description
Current Balance	What you entered.
Lowest Point	The lowest projected balance over the next 12 weeks.
Weeks to Lowest	How many weeks until that low point arrives.
12-Week Chart	Line graph with colour-coded dots: green (>£3k), amber (£1–3k), red (<£1k).
12-Week Table	Weekly breakdown: income in, costs out, running balance, status badge.

11 Runway & Targets

Tab: Runway · Shortcut: Ctrl+8

How long you can sustain this. Two core questions: how many months of runway if income stops, and how much gross income do you need for your desired take-home.

Runway Calculation

Divides your current cash balance by your monthly burn (average costs + monthly tax reservation). Rated as Strong (>6 months), Healthy (3–6), Tight (1–3), or Critical (<1).

Income Target

Enter your desired monthly take-home. The engine uses an iterative solver to calculate the gross income needed to cover costs and tax and still leave your target amount. If you're below target, it even shows how many extra product sales would close the gap.

Savings Goals

Track arbitrary savings goals with a name, target amount, current progress, and optional deadline. Progress bars show how close you are.

12 Time vs Money

Tab: Time vs £ · Shortcut: Ctrl+9

The most confronting tool. Your true effective hourly rate per stream. The gap between your charged rate and your actual rate is overhead, tax, and non-billable time.

Logging Hours

Select the week start date, then enter rough hours for each of 7 categories: Product Development (billable), Client/Freelance (billable), Teaching/Workshops (billable), Marketing (overhead), Admin & Finance (overhead), Learning (overhead), Community (overhead). Click **Save Week** to record.

Outputs

Field	Description
Hours (3 mo)	Total hours logged in the last 3 months.
Eff. Rate/hr	Net profit divided by total hours.
After Tax/hr	Effective rate adjusted for estimated tax.
Weeks Logged	How many weekly logs you've saved.
Effective Rate Table	Per-stream breakdown: hours, revenue, effective rate. Shows passive streams.
Time / Revenue Pie Charts	Side-by-side: where your time goes vs where your money comes from.



PRO TIP

The stream-type-to-time-category mapping is automatic: Product Sales → Product Development, Freelance → Client Work, Teaching → Teaching. Passive income streams (Royalties, Tips) show as 'Passive' with no hours attributed.

13 Dashboard, Ask the Engine & Monthly Prophecy

Tab: Dashboard · Shortcut: Ctrl+0

Everything at a glance. Big numbers, health indicators, alerts. The answer to 'how am I doing?' in 5 seconds. The Dashboard reads from every other tool but writes to nothing.

Dashboard Stats

Row	Metrics
Row 1 (Big Numbers)	This Month Gross, Net Profit, Take-Home (est), True Hourly Rate — each with delta vs last month.
Row 2 (Health)	Runway (months), Tax Reservoir (shortfall/surplus), Cash Balance, Target status.
Stream Breakdown	Revenue percentage per stream with progress bars.
Best Performers	Ranked by effective £/hr rate.
Alerts	Priority-sorted: critical (red), warnings (amber), info (blue), positive (green).
Year Progress	Progress bar, gross YTD, projected annual, tax estimate, still to reserve.

Ask the Engine

A natural-language command bar at the top of the Dashboard. Type a question and press Enter. Open it from anywhere with **Ctrl+K** (or **■K** on Mac).


Query	What It Returns
best stream	Highest effective £/hr stream over the last 90 days.
tax at 85000	Estimated tax on £85,000 profit with effective rate.
runway	Months of runway at current burn rate.
compare months	This month vs last month gross with percentage change.
profit	Net profit this month with breakdown.
costs	Total costs this month.
take-home	Estimated take-home after tax reservation.
[stream name] in [month]	Gross from a specific stream in a specific month.
what if 10 more hours	Projected extra income from additional weekly hours.

Monthly Prophecy

Click ♦ **Generate My Monthly Prophecy** at the bottom of the Dashboard. A full-page overlay renders a printable report for the current month: narrative summary, four key cards (gross, take-home, runway, tax reservoir), effective hourly ranking with progress bars, insights, a warning if applicable, an opportunity suggestion, and a focus phrase. Use the **Print** button in the overlay to save as PDF or print on paper.

14 Keyboard Shortcuts

Navigate the toolkit and export without touching the mouse.

Ctrl + 1	Income Streams
Ctrl + 2	Products & Services
Ctrl + 3	Revenue Log
Ctrl + 4	Cost Tracker
Ctrl + 5	Profit & Loss
Ctrl + 6	Tax Reservoir
Ctrl + 7	Cash Flow
Ctrl + 8	Runway & Targets
Ctrl + 9	Time vs Money
Ctrl + 0	Dashboard
Ctrl + S	Export complete backup
Ctrl + K /  K	Focus Ask the Engine command bar
Esc	Close modals (welcome, confirm, prophecy)

15 Troubleshooting

The page is blank or doesn't load

JavaScript must be enabled. In Chrome: Settings → Privacy and Security → Site Settings → JavaScript → Allowed. If opening from a downloaded email attachment, try saving the file to your desktop first.

My data disappeared

Data is stored in localStorage, which is browser-specific. If you switched browsers, cleared cookies, or used private/incognito mode, your data is gone from that context. Always export backups. Import your latest backup file to restore.

The tab bar is too wide on mobile

The tab bar scrolls horizontally on small screens. Swipe left to see more tabs, or use the keyboard shortcuts.

CSV import skipped rows

Rows need at least a Date and a positive Gross/Amount. Rows with missing or negative values are skipped. Check the toast notification for the count of skipped rows.

Tax numbers seem wrong

Check your jurisdiction setting in ■ Session. The engine defaults to UK Self-Assessment with £12,570 personal allowance. US Self-Employment and Custom are also available. Verify your tax brackets are correct.

Cash flow projection looks flat

The engine uses your last 3 months of actual income and costs. If you just started, there isn't enough data for meaningful projections. Log at least 1–2 months of data first.

Import failed with 'Wrong file'

The state file must contain a 'knife' field matching 'creator'. Files from other Offline.Ltd products won't import here.

16 Accuracy & Limitations

The Creator's Engine is a planning and tracking tool, not a certified accounting or tax system. All outputs are only as good as the data you enter.

Tool	Typical Accuracy	Notes
Revenue / Costs	Exact	Reflects exactly what you enter — no estimates.
P&L	Exact	Direct sum of revenue and cost entries.
Tax Reservoir	Approximate	Uses simplified bracket calculation. Does not account for all reliefs, allowances, or special rules. UK includes NI Class 2 & 4; US includes self-employment tax.
Cash Flow	Approximate	Projects from 3-month average. Doesn't predict irregular income or expenses.
Runway	Approximate	Based on current burn rate. Changes if income or costs change.
Time vs Money	Approximate	Depends on honest, consistent time logging. Stream-to-category mapping is automatic but imperfect.
Dashboard Alerts	Heuristic	Rules-based, not predictive. Thresholds are fixed (e.g. £3k for cash balance).
Monthly Prophecy	Summary	Aggregates existing data. No AI or forecasting beyond simple projection.

DISCLAIMER

This tool is for planning and personal finance tracking only. It is not a substitute for professional accounting, tax, or financial advice. Do not rely on tax estimates for filing — consult a qualified accountant.

17 Glossary

Burn Rate	Monthly expenses plus tax reservation. How fast you're spending your cash reserves.
Cash Flow	The movement of money in and out over time. The Cash Flow tool projects this weekly.
Deductible	An expense that reduces your taxable income. Mark costs as deductible in the Cost Tracker.
Effective Rate	Your true hourly rate: net income divided by hours worked. Often much lower than your charged rate.
Gross	Total income before any deductions, fees, or costs.
Income Stream	A distinct source of revenue. Examples: product sales, freelancing, royalties.
localStorage	Browser storage that persists between sessions. Where the engine saves your data automatically.
Marginal Tax	The tax rate on the next pound/dollar earned. Shown in the Tax Reservoir's What If slider.
Monthly Prophecy	The engine's printable monthly financial summary, generated from Dashboard data.
Net Income	Gross income minus platform fees.
Net Profit	Net income minus all costs.
Overhead	Non-billable time or costs not tied to a specific income stream.
P&L	Profit and Loss statement — a standard financial summary of income vs expenses.
Personal Allowance	The amount of income not subject to tax (UK: £12,570 for 2024/25).
Platform Fees	Charges taken by payment platforms (Gumroad, Stripe, PayPal) before you receive funds.
Recurring Cost	An expense that repeats on a schedule: monthly, quarterly, or annually.
Reservoir	Money set aside for future tax payments. The Tax Reservoir tracks this.
Runway	How many months you could survive if all income stopped, based on current cash and burn rate.
Self-Assessment	UK tax system for self-employed individuals. File annually by 31 January.

Self-Employment Tax	US combined Social Security and Medicare tax for self-employed workers (15.3% on 92.35% of net).
State File	A JSON file containing all your engine data. Export and import via the Files tab.
Stream Type	Classification of an income stream: Product Sales, Freelance, Royalties, etc.
Take-Home	What you actually keep: profit minus tax reservation.
Tax Bracket	A range of income taxed at a specific rate. Configurable in ■ Session.
Tax Year	The 12-month period for tax calculation. UK: April 6 – April 5. US/EU: January 1 – December 31.

THE CREATOR'S ENGINE

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Know your numbers.

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