My Shop Money - this month

Month: _____ Shop name: _____

1. MONEY IN

	I expect (R)	It was (R)
Sales: cash		
Sales: card / phone money		
Airtime and other things you sell		
Other money in (write what):		
TOTAL MONEY IN (add all the lines)		

2. MONEY OUT (the shop's costs)

	I expect (R)	It was (R)
Stock		
Transport		
Airtime / data		
Electricity		
Rent		
Helpers' wages		
Loan or 'pay me Friday' payments		
Other:		
TOTAL MONEY OUT (add all the lines)		

3. WHAT IS LEFT, AND YOUR PAY

A. What is left = Total money in - Total money out		
B. PAY YOURSELF (your wage, a fixed amount)		
C. Money to GROW the shop = A - B		

A minus (-) number in C means you spent more than you made. Look at Money out and cut one line.

Sho't left: fill in the 'It was' column every Friday. Five minutes. Your numbers will stop surprising you.

My Savings Goal

I am saving for: _____

Step by step. Use a pen and a phone calculator.

1. How much do I need for my goal?	**R**
2. How much do I already have saved?	**R**
3. How much is still to save? (line 1 - line 2)	**R**
4. How much can I save each month?	**R**

HOW MANY MONTHS?

Line 3 divided by line 4 = _____ months (round up to the next whole month)

OR: I WANT IT BY A DATE

Months until my date: _____ Line 3 divided by months = R _____ to save each month

Example: a new fridge for the tuck shop

1. Need for the fridge	R 8,000
2. Already saved	R 500
3. Still to save (8,000 - 500)	R 7,500
4. Save each month	R 750
Months: 7,500 / 750	10 months

Month-by-month tick list (colour one block for each month you saved)

1	2	3	4	5	6	7	8	9	10	11	12

Stokvel or cash savings? No interest to worry about. Just keep to the monthly amount.