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01 Daily sales & expenses

Mauzo na matumizi ya kila siku

Record actual cash or M-Pesa received and paid. / Andika pesa halisi ulizopokea na kulipa.

Business / Biashara: _____ Month / Mwezi: _____

Example / Mfano (KES)

Date / Tarehe	Details / Maelezo	Money in / Mapato	Money out / Malipo	Balance / Salio
01 Dec	Sold dress / Gauni	800	0	800

Date / Tarehe	Details / Maelezo	Money in / Mapato	Money out / Malipo	Balance / Salio

All money amounts in KES. Keep your records private. / Kiasi chote ni KES. Hifadhi taarifa zako kwa usalama.

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02 Stock & inventory

Bidhaa na hesabu ya bidhaa

Use one row per product. / Tumia mstari mmoja kwa kila bidhaa.

Business / Biashara: _____ Month / Mwezi: _____

Example / Mfano (KES)

Product / Bidhaa	Opening qty / Mwanzo	Bought / Nunua	Sold / Uza	Closing qty / Mwisho	Unit cost / Bei ya kununua	Unit sale / Bei ya kuuza	Unit margin / Faida kwa bidhaa
Sugar / Sukari	10	25	20	15	150	180	30

Product / Bidhaa	Opening qty / Mwanzo	Bought / Nunua	Sold / Uza	Closing qty / Mwisho	Unit cost / Bei ya kununua	Unit sale / Bei ya kuuza	Unit margin / Faida kwa bidhaa

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03 Monthly profit overview

Muhtasari wa faida ya mwezi

Count unsold stock at purchase cost, not selling price. / Thamini bidhaa zilizobaki kwa bei ya kununua.

Business / Biashara: _____ Month / Mwezi: _____

Item / Kipengele	Amount / Kiasi
Sales / Mauzo	
Opening stock / Bidhaa za mwanzo	
Stock purchases / Manunuzi	
Closing stock / Bidhaa zilizobaki	
Cost of goods sold / Gharama ya bidhaa zilizouzwa	
Other business costs / Gharama nyingine	
Profit / Faida	

Worked example / Mfano (KES)

Item / Kipengele	Amount / Kiasi
Sales / Mauzo	12000
Opening stock / Bidhaa za mwanzo	2000
Stock purchases / Manunuzi	9000
Closing stock / Bidhaa zilizobaki	3000
Cost of goods sold / Gharama ya bidhaa zilizouzwa	8000
Other business costs / Gharama nyingine	800
Profit / Faida	3200

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04 Loan repayment tracker

Rekodi ya marejesho ya mkopo

Use the agreed total repayment including any fees. / Tumia jumla ya marejesho mliyokubaliana.

Business / Biashara: _____ Month / Mwezi: _____

Agreed total repayment / Jumla ya marejesho: _____ KES

Due date / Tarehe	Due / Kiasi kinachodaiwa	Paid date / Tarehe ya malipo	Paid / Kilicholipwa	Remaining / Salio	Reference / Rejea

All money amounts in KES. Keep your records private. / Kiasi chote ni KES. Hifadhi taarifa zako kwa usalama.

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05 Business & investment plan

Mpango wa biashara na uwekezaji

Estimate extra monthly sales and costs before borrowing. / Kadiria mauzo na gharama za ziada kabla ya kukopa.

Business / Biashara: _____ Month / Mwezi: _____

Item / Kipengele	Amount / Kiasi
Investment amount / Kiasi cha uwekezaji	
Extra monthly sales / Mauzo ya ziada	
Extra monthly stock cost / Gharama za bidhaa	
Extra monthly expenses / Gharama nyingine	
Extra monthly profit / Faida ya ziada	
Monthly repayment / Marejesho kwa mwezi	
Extra profit after repayment / Faida baada ya marejesho	

Worked example / Mfano (KES)

Item / Kipengele	Amount / Kiasi
Investment amount / Kiasi cha uwekezaji	15000
Extra monthly sales / Mauzo ya ziada	10000
Extra monthly stock cost / Gharama za bidhaa	7000
Extra monthly expenses / Gharama nyingine	500
Extra monthly profit / Faida ya ziada	2500
Monthly repayment / Marejesho kwa mwezi	1250
Extra profit after repayment / Faida baada ya marejesho	1250

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06 Monthly budget & savings

Bajeti na akiba ya mwezi

Use actual cash, not profit. / Tumia pesa halisi, si faida.

Business / Biashara: _____ Month / Mwezi: _____

Item / Kipengele	Amount / Kiasi
Opening cash / Pesa za mwanzo	
Cash from sales / Pesa za mauzo	
Stock paid / Malipo ya bidhaa	
Other business payments / Malipo mengine	
Household withdrawals / Matumizi ya nyumbani	
Loan repayments / Marejesho	
Savings set aside / Akiba	
Cash remaining / Pesa zilizobaki	

Worked example / Mfano (KES)

Item / Kipengele	Amount / Kiasi
Opening cash / Pesa za mwanzo	1000
Cash from sales / Pesa za mauzo	12000
Stock paid / Malipo ya bidhaa	8000
Other business payments / Malipo mengine	800
Household withdrawals / Matumizi ya nyumbani	1200
Loan repayments / Marejesho	800
Savings set aside / Akiba	400
Cash remaining / Pesa zilizobaki	1800

All money amounts in KES. Keep your records private. / Kiasi chote ni KES. Hifadhi taarifa zako kwa usalama.