GROW CAREFULLY

Business expansion cost planner

Name _____ Business _____ Date _____

You will finish with
Every new cost of one growth step, the cash you need ready before you start, and the pace you will grow at.

1. The growth step

Growth step and start date (e.g. Second stall at the taxi rank, from 1 June)

_____

2. Every new cost

Mark each cost as **Upfront** (paid once, before or at the start) or **Monthly** (paid every month from the start). If you already costed a hire, equipment or a contract on the other worksheets in this subject, copy those totals here.

New cost	Upfront or Monthly	Amount (R)	When due
e.g. Stall deposit	Upfront	3 000	Month 1
e.g. Assistant wage	Monthly	6 000	Every month
e.g. Extra stock trips	Monthly	600	Every month
Total upfront			
Total monthly			

Hidden costs (costs that do not show in the first quote or plan). Tick each one once it is in the table, or once you know it does not apply.

- **CHECKLIST**
  - ☐ Extra transport or delivery
  - ☐ Training and my own time to supervise
  - ☐ Admin, bookkeeping or client paperwork
  - ☐ Insurance changes, security or storage
  - ☐ Extra stock to keep on hand

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3. First 3 months, with income 30 days late

Plan as if the new income arrives one month later than you hope. So Month 1 new income is R0.

	Month 1	Month 2	Month 3
New income (R)	0		
New costs: upfront + monthly (R)			
New income - New costs (R)			
Running total: add this month to last month (R)			

Lowest running total = Cash I need ready before I start (e.g. -R9 000 means I need R9 000)

Cash I have now, after keeping money for current costs - Cash I need ready = Room left or shortfall (e.g. R5 000 - R9 000 = -R4 000)

- **TIP**

Still short?

Cut or delay the biggest upfront cost, or start smaller, then fill in Section 3 again until there is no shortfall.

4. Choose your pace

Tick the smaller steps you could take first.

- **CHECKLIST**
  - ☐ Test demand with a trial first (e.g. Saturdays only for 2 months)
  - ☐ Rent equipment before buying
  - ☐ Hire temporary help before a permanent hire
  - ☐ Ask the client for a deposit or payment in stages
  - ☐ Grow in stages as income comes in
  - ☐ Build up cash before the biggest step

The smallest step that moves the business forward safely (e.g. Open the second stall on Fridays and Saturdays, hire help for those days only)

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Next step

What I will do (e.g. book the stall for a 2-month trial) _____

Who will do it _____

By when _____

When to redo this

Fill in Section 3 again at the end of each of the first 3 months, with the real income and costs. This shows early if income is slower than planned, while you can still slow down.

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