MANAGE YOUR MONEY

Simple profit check worksheet

Name _____ **Business** _____ **Date** _____

You will finish with
Last month's profit or loss figure, and one change to make this month.

Use your bank statement, slips, receipts and invoices. Rough numbers are fine.

Month I am checking (e.g. September 2026)

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1. Money earned from sales

Sales (what customers paid you, or still owe you, for work done or goods sold). Count only business sales, not loans or your own money put in.

Where the money came from	Paid (R)	Still owed to me (R)
e.g. Cash sales in the shop	14 000	
e.g. Catering job for church	3 000	2 000
Total		

Total paid + Total still owed = Total sales (e.g. R17 000 + R2 000 = R19 000)

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2. Costs of running the business

Costs (all money the business spent to operate). List costs for this month only.

Cost	Amount (R)
e.g. Stock or materials	7 500
e.g. Rent	2 500
e.g. Transport and fuel	2 000
Wages	
Data, airtime, electricity	
Insurance and licences	
Bank charges, and interest and fees on loans (not the full repayment)	

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Cost	Amount (R)
Total costs	

Keep it honest

1. Leave out household spending, like groceries or school fees.
2. Write money you paid yourself in the next section, not here.

3. Profit or loss

Profit (what is left after costs). **Loss** (costs were more than sales).

Total sales - Total costs = Profit or loss (e.g. R19 000 - R15 000 = R4 000 profit)

Profit - Money I took for myself = Left in the business (e.g. R4 000 - R3 000 = R1 000)

Profit this month - Profit last month = Change (e.g. R4 000 - R2 500 = R1 500 better). Leave blank the first time.

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4. Decide

Look at your result and your biggest cost in section 2. Tick one change to make this month.

- **CHECKLIST**
  - ☐ Raise my price on a product or service that earns too little
  - ☐ Cut or reduce one cost (write which: _____)
  - ☐ Chase money customers still owe me
  - ☐ Take less money out for myself until the business is stronger

Next step

What I will do (e.g. raise haircut price from R80 to R100) _____

By when _____

Date of my next profit check (e.g. first Monday of next month) _____

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When to redo this

Every month, in the first week, for the month that just ended. A monthly check shows a drop in profit while it is still small and easy to fix.

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