YOUR QUICK TOUR

Turn business goals into money choices

A useful budget is a decision plan, not a promise. Build it from evidence, label assumptions and update the forecast when reality changes.

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YOUR FINISH LINE

One realistic monthly budget, three scenarios, a cash check, clear owners and a review rhythm.

01 / MEET YOUR GUIDE

Rania stops budgeting from her bank balance

Fictional example: Rania, her small homeware shop and every amount, event and result are invented.



THE OLD HABIT

Rania spends when the bank balance looks healthy. Then supplier bills, payroll, rent and a quiet sales month arrive together.

THE BUDGET RESET

She plans income and costs month by month, separates operating spending from equipment purchases and adds timing for customer receipts and bills.

THE LESSON

A budget turns goals into limits and priorities. A forecast shows what is now likely. A cash plan checks whether money will be available when payments fall due.

02 / USE THE RIGHT TOOL

Budget, forecast and cash plan are different

Keep the three connected, but do not force one document to answer every money question.

BUDGET - THE INTENDED PLAN

What the business aims to earn and spend during a defined period. It allocates money to goals and sets decision limits.

FORECAST - THE CURRENT OUTLOOK

What is now likely based on recent results, confirmed orders, current costs and new information. Refresh it more often than the budget.

CASH PLAN - THE TIMING VIEW

When money is expected to enter and leave the bank. A profitable month can still create a cash gap when customers pay later.

ACTUALS - WHAT HAPPENED

Completed transactions from reliable records. Compare actuals with the budget, explain material differences and choose an action.

SIMPLE RHYTHM

Set the budget / update the forecast / check cash weekly / compare actuals monthly / document decisions.