YOUR READING MAP

# Give your business a cushion

A reserve buys time to respond. It cannot fix every problem.

### Your mission

Choose a cash target, build towards it and agree when to use it. Keep the plan simple enough to review every week.

03-04
**Know what counts**
Meet Leena and separate your money pots.

05-06
**Choose a useful target**
List essentials and test a difficult few weeks.

07-09
**Build and protect it**
Save steadily, keep access and set drawdown rules.

10-11
**Explore 10 business ideas**
Practical services with small first tests.

12-14
**Make it a habit**
Seven-day plan, worksheet and sources.

01 / UNDERSTAND IT

# A quiet week. A repair bill.

Fictional example: Leena runs a neighbourhood bakery.



**Two surprises arrive together.**

A large customer pays late and the oven needs a repair. Leena still owes rent, wages and supplier payments. Sales on paper cannot pay today’s bills.

## What a cash safety net does

It gives Leena accessible money for a temporary shortfall while she repairs the oven, follows up payment and adjusts her spending.

**Her first rule**

“I will plan for the cash I can use, not the sales I hope to make.” A reserve helps with a shock; repeated losses need a separate business fix.

02 / SORT YOUR MONEY

# Not every dirham is spare

Separate the purpose of money before naming it a reserve.

### Daily operations

Cash for the next normal cycle of wages, rent, suppliers and other bills.

### Known commitments

Money set aside for taxes, annual renewals, planned repairs and other dated payments.

### Emergency reserve

Accessible, unrestricted cash kept for defined unexpected gaps or shocks.

### Other resources

Unpaid invoices, stock and unused credit may help later. They are not cash already available.

### Fictional snapshot

Bank cash AED 30,000 less AED 6,000 tax set-aside and AED 14,000 next-cycle payments leaves AED 10,000 potentially available. Check for other commitments before calling it a reserve.

Customer deposits may fund work you still owe. Do not assume they are spare.