

How to use Financial statements

Super Deal Maker · step-by-step guide for your phone · Financial statements

This guide shows every screen of the financial statements on a phone. The example is a sample spaza shop, Demo Spaza Mmapela (sample), for its year from 1 March 2025 to 28 February 2026. Type your own figures where the guide gives the example. Part A is your financial statements: you type what each account held at the end of the year, and Super Deal Maker makes your income statement and balance sheet. Part B is the Financial statements project plan: the steps you will take to keep your books every month.

Before you start

- You need a Super Deal Maker account. Sign in first.
- Have these ready for the year you want: your sales and what you bought for the year, your costs (wages, rent, electricity, transport and so on), your bank statement on the last day of the year, your stock count on the last day, a list of the things the business owns (with what each cost), and what the business owes (for example a loan from the owner).
- A bookkeeper's trial balance or last year's statements help a lot. If you have none, use your cash book and slips.
- It takes about 30 minutes the first time. Every amount saves as you type, so you can stop and carry on later.
- On every screen: **Save & exit** at the top stops for now. **?** gives help.

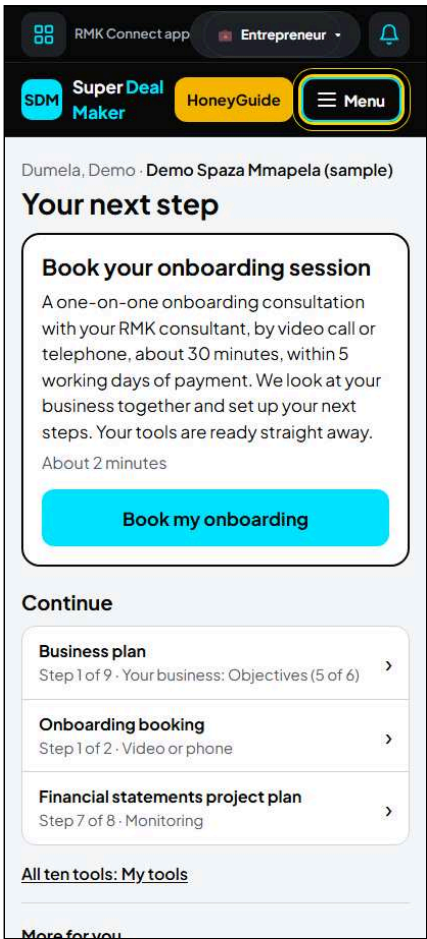
Part A. Start: open your financial statements

1

Open the menu

On Home, tap Menu.

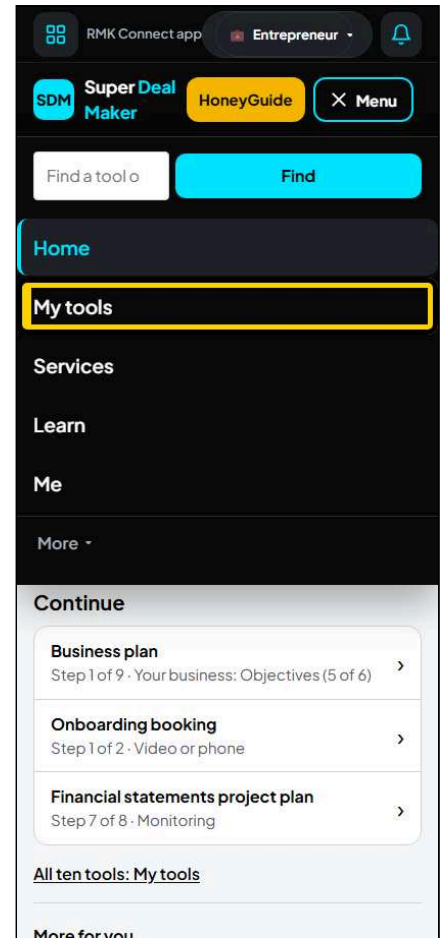
Tip: Home's Your next step card, or a row under Continue, may open your financial statements straight away.



2

My tools

Tap **My tools**.

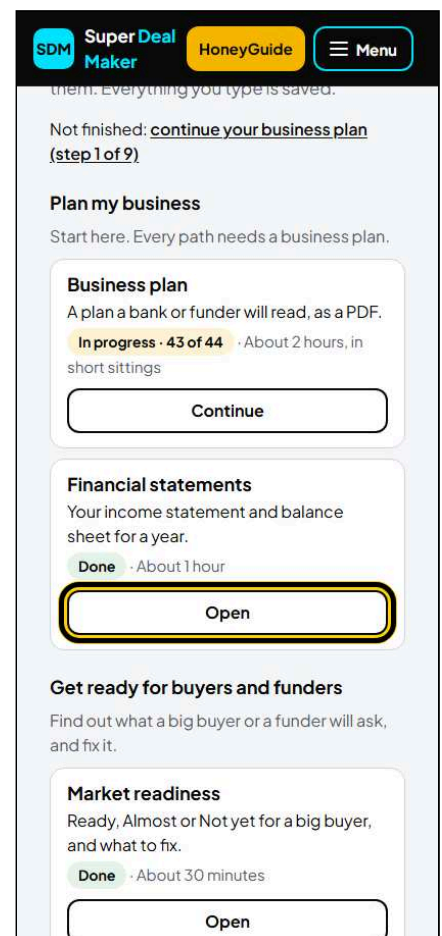


3

Financial statements

On the **Financial statements** card, tap **Start**.

Tip: The first time the button says **Start**. Once you have a year it says **Open**.



4

Your financial statements page

The black box at the top, **Financial statements**, says where you are. The first time it says "Not started yet" with a **Fill in a form** button. Once your statements are made, it says **See my statements**.

5

How do you want to do it?

Scroll down. Under "How do you want to do it?", tap **Fill in a form**.

Tip: Have a computer? **Use an Excel template** lets you fill in a workbook and send it back as one file. This guide uses the form, which works on a phone.

Part A, step 1 of 4. Choose your accounts

6

Which accounts does your business have?

Some accounts are already ticked for your kind of business. Tap a box to tick or untick it. Untick what you do not have. Tick what you do have.
Example for the spaza: under What you sell, tick **Sales** only. Under What it costs you, tick **Purchases of stock for resale**.

Tip: Looking for one account? Type its name in "Look for an account".

Financial statements

Step 1 of 4

?

Save & exit

YOUR FINANCIAL STATEMENTS

About 3 minutes.

WHICH ACCOUNTS DOES YOUR BUSINESS HAVE?

We have ticked the ones most businesses like yours have (Filling Stations with Convenience Stores). Untick what you do not have. Tick anything else you have.

Look for an account

For example: fuel, rent, stock

What you sell

☒

Sales

☐

Interest received

☐

Profit on selling something you owned

What it costs you

☒

Purchases of stock for resale

☐

Direct costs of your services

☐

Feed, seed and fertiliser

More

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Your running costs

Tick each cost you pay. Example: Salaries and wages, Rent, Electricity and water, Telephone, data and airtime, Transport and fuel, Repairs and maintenance, Licences and permits, Bank charges, Depreciation (wear and tear) and Tax. Untick the ones you do not pay, for example Insurance, Accounting fees and Interest paid.

Financial statements
Step 1 of 4

?
Save & exit

☐ Direct costs of your services
☐ Feed, seed and fertiliser
☐ Packaging

Running costs

☒ Salaries and wages
☒ Rent
☒ Electricity and water
☒ Telephone, data and airtime
☒ Transport and fuel
☐ Insurance
☒ Repairs and maintenance
☐ Security
☐ Fuel
☒ Licences and permits
☐ Consumables
☐ Accounting fees

More

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What the business owns and owes

Owens: tick **Bank**, **Stock for resale** and **Machines, tools and equipment**. Owes: tick **Loan from owner** if the owner lent the business money. Untick Debtors, Creditors, VAT, PAYE and Bank loan if you do not have them. The owners' money: tick **Share capital** and **Retained income**.

Tip: The spaza ends with 18 accounts ticked. Not VAT registered? Untick VAT control.

Financial statements
Step 1 of 4

?
Save & exit

☐ Biological assets (livestock, orchards)
☐ Licences, trademarks and goodwill

What it owes

☐ Creditors
☐ Retentions payable
☐ VAT control
☐ PAYE and UIF control
☐ Income received in advance
☐ Bank overdraft
☐ Bank loan
☒ Loan from owner
☐ A loan due within a year

The owners' money

☐ Money paid out to the owners
☒ Share capital
☒ Retained income

More

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Save and fill in the amounts

At the bottom, tap **Save and fill in the amounts**.

Tip: You can change the list later. Nothing you have typed is lost.

Financial statements
Step 1 of 4

?

Save & exit

The owners' money

☐

Money paid out to the owners

☒

Share capital

☒

Retained income

SOMETHING MISSING?

Type the name you use for it and choose where it belongs.

Account name

For example: Seed and fertiliser

Where it belongs

What you sell

Save and fill in the amounts

Save and stay here

Need help? [Ask a person on WhatsApp](#)

More

Part A, step 2 of 4. Fill in the amounts

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One box for each account

Each account you ticked has a box for this year (2026) and last year (2025). The year is the year your financial year ENDS in: March 2025 to February 2026 is 2026. Type each amount as a plain number, for example 560000. Last year is optional: leave its boxes empty.

Financial statements

Step 2 of 4

?

Save & exit

18 accounts. About 6 minutes.

TYPE WHAT EACH ACCOUNT
HELD AT YEAR END

Type every amount as a plain number. We put it on the right side for you. Only a loss carried in the business, or a bank account that is overdrawn, needs a minus in front. Last year is optional — leave its boxes empty if the business did not trade then. [Change which accounts are here.](#)

2026

2025

It balances

Nothing typed yet

What you sell

Sales

What came in, or what you owe

2026

0

2025

0

What it costs you

Purchases of stock for resale

What you have, or what you spent

2026

Back

More

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Type your sales and costs

Example for 2026: Sales 560000. Purchases of stock 420000. Salaries and wages 54000. Rent 18000. Electricity 10500. Telephone 2400. Transport 14000. Repairs 2000. Licences 3000. Bank charges 1800. Depreciation 4160. Leave Tax empty if you paid none. Each box says **Saved** as you go.

Financial statements
Step 2 of 4 ✓ Saved ? Save & exit

140.00
the START of the year: -19 160.00

What you sell

Sales
What came in, or what you owe

2026
560000
✓ Saved

2025
0

What it costs you

Purchases of stock for resale
What you have, or what you spent

2026
420000
✓ Saved

2025
0

Running costs

Salaries and wages
What you have, or what you spent

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What the business owns, and the stock list

Type what the business owns and owes.
Example: Bank 6500 (the bank statement on the last day), Stock for resale 22000 (your stock count), Machines, tools and equipment 12480 (what they cost, less wear and tear so far), Loan from owner 29900, Share capital 100. Under Stock for resale, open "The stock behind this amount" and tap **Add an item**. Type what it is, how many, the cost of each and the value. One line for the stock you counted is enough.
Example: Groceries, drinks, bread, paraffin (counted 28/02/2026), 1, 22000, 22000.

Financial statements
Step 2 of 4 ? Save & exit

Bank
What you have, or what you spent

2026
6 500.00

2025
0

Stock for resale
What you have, or what you spent

2026
22 000.00

2025
0

▼ The stock behind this amount — 2026

Add an item

Machines, tools and equipment
What you have, or what you spent

2026
12 480.00

2025
0

Back More

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Retained income: the START of the year

Type the profit kept from EARLIER years, as it was at the START of this year. Not this year's profit: Super Deal Maker adds that for you. A loss has a minus in front. Example: **-19160**.

Tip: For the spaza: retained income at the end of the year is 10 980. This year's profit is 30 140. So at the start it was $10\,980 - 30\,140 = -19\,160$.

Financial statements
Step 2 of 4 ✓ Saved

▶ The loan behind this amount — 2026

The owners' money

Share capital
What came in, or what you owe

2026

100

✓ Saved

2025

0

Retained income
Profit kept from EARLIER years, as it was at the START of this year. Not this year's profit: we add that for you. A loss has a minus in front.

2026

-19160

✓ Saved

2025

0

Check and load

Back **More**

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If it is out by this year's profit

The box at the top says "It balances" or "It is out by R...". If you typed retained income at the END of the year, a yellow box says "That is exactly this year's profit" and shows the START figure to type. Type that figure in Retained income.

Financial statements
Step 2 of 4

YOUR MONEY AT YEAR END

18 accounts. About 6 minutes.

TYPE WHAT EACH ACCOUNT HELD AT YEAR END

Type every amount as a plain number. We put it on the right side for you. Only a loss carried in the business, or a bank account that is overdrawn, needs a minus in front. Last year is optional — leave its boxes empty if the business did not trade then. [Change which accounts are here.](#)

2026	2025
It is out by R30	It balances
140.00	

2026: That is exactly this year's profit. You may have typed Retained income as it was at the END of the year. Type it as it was at the START of the year: -19 160.00

What you sell

Sales
What came in, or what you owe

2026

Back **More**

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It balances

When the box at the top says **It balances** for 2026, your figures add up.

Tip: Still out? Check each amount, and check that a cost is not typed twice. Only a loss or an overdrawn bank needs a minus.

Financial statements

Step 2 of 4 ✓ Saved

?

Save & exit

YOUR MONEY AT YEAR END

18 accounts. About 6 minutes.

TYPE WHAT EACH ACCOUNT HELD AT YEAR END

Type every amount as a plain number. We put it on the right side for you. Only a loss carried in the business, or a bank account that is overdrawn, needs a minus in front. Last year is optional — leave its boxes empty if the business did not trade then. [Change which accounts are here.](#)

2026

It balances

2025

It balances

What you sell

Sales

What came in, or what you owe

2026

560000

✓ Saved

2025

0

Back

More

Part A, step 2 of 4. The lists behind equipment and loans

16

Equipment: one item for each thing

Under Machines, tools and equipment, tap **Add an item** for each thing the business owns. Type what it is, the date bought (dd/mm/yyyy), what it cost, the wear and tear so far, and the years it lasts. Example: Drinks fridge, 01/03/2022, 8000, 3200, 5. Then tap **Save draft**. Do the same for the freezer, shelving, till and solar kit.

Tip: The costs added up, less the wear and tear, must equal the amount in the box (here 20 800 - 8 320 = 12 480).

Financial statements

Step 2 of 4

?

Save & exit

2025

0

▼ What you own behind this amount – 2026 (I)

What is it?

Drinks fridge

Date bought

01/03/2022

What it cost

8000

Wear and tear so far

3200

Years it lasts

5

Add an item

What it owes

Loan from owner

What came in, or what you owe

2026

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Loan from owner

Under Loan from owner, tap **Add a loan**. Type which owner and the balance owed. Example: Lerato Sample (owner), 29900. Tap **Save draft**.

Financial statements
Step 2 of 4

What you own behind this amount — 2026 (5)

What it owes

Loan from owner
What came in, or what you owe

2026
29900.00

2025
0

▼ The loan behind this amount — 2026 (I)

Which owner
Lerato Sample (owner)

Balance owed
29900

Add a loan

The owners' money

Share capital
What came in, or what you owe

2026

2025

Back **More**

18

Save draft

Tap **Save draft** at the bottom to save the lists. Everything else saves as you type.

Financial statements
Step 2 of 4

2026
100.00

2025
0

Retained income
Profit kept from EARLIER years, as it was at the START of this year. Not this year's profit: we add that for you. A loss has a minus in front.

2026
-19160.00

2025
0

Check and load

Save draft

Everything also saves as you type.

Need help? [Ask a person on WhatsApp](#).

Back **More**

Part A, step 3 of 4. Check and load

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Check and load

When it balances and the lists are filled in, tap Check and load.

Financial statements

Step 2 of 4

?

Save & exit

Share capital

What came in, or what you owe

2026

100.00

2025

0

Retained income

Profit kept from EARLIER years, as it was at the START of this year. Not this year's profit: we add that for you. A loss has a minus in front.

2026

-19 160.00

2025

0

Check and load

Save draft

Everything also saves as you type.

Need help? [Ask a person on WhatsApp](#).

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If something is missing

If something is missing, a page lists what to fix, by account name. Example: "Stock for resale has an amount but no stock is listed behind it." Tap **Back to your figures**, fix it, and tap **Check and load** again. Nothing is lost.

Tip: When nothing is missing, this page is skipped and your statements open straight away.

Financial statements

Step 3 of 4

?

Save & exit

STOCK

"Stock for resale" is R22 000.00 on the trial balance but no stock is listed behind it.

FIXED ASSETS

"Machines, tools and equipment" is R12 480.00 on the trial balance but has no asset schedule. Every asset line needs the items behind it.

LOANS

"Loan from owner" is R29 900.00 on the trial balance but has no loan listed. Every loan line needs the loan behind it.

Back to your figures

More

Part A, step 4 of 4. Your statements

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Your financial statements

Your statements open. At the top it says your business plan now starts from these figures (the money in the bank and the stock).

Tip: If you load the year again later, your business plan changes with it.

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Entrepreneur

SDM

Super Deal Maker

Menu

Demo Spaza Mmapela (sample)

FINANCIAL STATEMENTS FOR THE YEAR ENDING 28 FEBRUARY 2026

✓ Your business plan now starts with these figures: R6 500.00 in the bank and R22 000.00 stock, from December 2026.

If you load this year again, your business plan changes with it.

INCOME STATEMENT

Sales	R560 000.00
What the things you sold cost	R420 000.00
Gross profit	R140 000.00
Salaries and wages	R54 000.00
Rent	R18 000.00
Running costs	R33 700.00
Depreciation	R4 160.00
Operating profit	R30 140.00
Interest paid	R0.00
Tax	
Profit for the year	

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Income statement

What came in, what it cost and the profit. Check it against your figures. Example: Sales R560 000, Gross profit R140 000, Profit for the year R30 140.

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SDM SuperDeal Maker Menu

Demo Spaza Mmapela (sample)

FINANCIAL STATEMENTS FOR THE YEAR ENDING 28 FEBRUARY 2026

✓ Your business plan now starts with these figures: R6 500.00 in the bank and R22 000.00 stock, from December 2026.
If you load this year again, your business plan changes with it.

INCOME STATEMENT

Sales	R560 000.00
What the things you sold cost	R420 000.00
Gross profit	R140 000.00
Salaries and wages	R54 000.00
Rent	R18 000.00
Running costs	R33 700.00
Depreciation	R4 160.00
Operating profit	R30 140.00
Interest paid	R0.00
Tax	
Profit for the year	

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Balance sheet

What the business owns, what it owes and the owners' share. Example: Total assets R40 980; Loans from owners R29 900; Total equity R11 080. Below it: how the owners' share changed (Retained income -R19 160 at the start, plus the profit R30 140, makes R10 980 at the end).

SDM SuperDeal Maker Menu

What the things you sold cost	R420 000.00
Gross profit	R140 000.00
Salaries and wages	R54 000.00
Rent	R18 000.00
Running costs	R33 700.00
Depreciation	R4 160.00
Operating profit	R30 140.00
Interest paid	R0.00
Tax	R0.00
Profit for the year	R30 140.00

BALANCE SHEET

What the business owns for the long term

Plant and equipment	R12 480.00
---------------------	------------

What it owns short term

Bank and cash	R6 500.00
Stock	R22 000.00
Total assets	R40 980.00

What it owes, due after a year

Loans from owners	R29 900.00
-------------------	------------

What it owes, due within a year

Total liabilities	R29 900.00
--------------------------	-------------------

The owners' share

Share capital	
Retained income	R10 980.00

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What the business owns for the long term

Each thing from your equipment list, with what it cost, the wear and tear so far and what it is worth now.

Tip: The table is wide: slide it to the left with your finger to see "Worth now".

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Menu

You take this many days to pay suppliers	0.0
Stock sits this many days	19.1

Worked out from your own lists of who owes you, who you owe and your stock — not from an industry average.

NOTES

Loans from the owners are interest-free, have no fixed terms of repayment and are not expected to be settled within the next twelve months, so they are shown as non-current.

WHAT THE BUSINESS OWNS FOR THE LONG TERM

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Download these statements as a PDF

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Download the PDF

Tap **Download these statements as a PDF**. The PDF saves on your phone. You can send it to a funder or a bank.

SDM Super Deal Maker

Menu

WHAT THE BUSINESS OWNS FOR THE LONG TERM

What	Cost	Wear and tear so far	V
Drinks fridge	R8 000.00	R3 200.00	
Chest freezer	R5 500.00	R2 200.00	
Shelving	R3 000.00	R1 200.00	
Cash register (till)	R2 500.00	R1 000.00	
Solar light kit	R1 800.00	R720.00	
Total	R20 800.00	R8 320.00	R

Download these statements as a PDF

Done: finish my financial statements

Back to your years

Earlier versions of 2026

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Stuck? Talk to a person

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Done

Tap **Done: finish my financial statements.**

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What	Cost	Wear and tear so far	V
Drinks fridge	R8 000.00	R3 200.00	
Chest freezer	R5 500.00	R2 200.00	
Shelving	R3 000.00	R1 200.00	
Cash register (till)	R2 500.00	R1 000.00	
Solar light kit	R1 800.00	R720.00	
Total	R20 800.00	R8 320.00	R

Download these statements as a PDF

Done: finish my financial statements

Back to your years

Earlier versions of 2026

Stuck? Talk to a person

Request a call back

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Your financial statements are ready

Tap **See my statements** to read them again, or **Download the PDF.**

Financial statements
Step 4 of 4

?

Done

✓

YOUR FINANCIAL STATEMENTS ARE READY

Your statements for the year ended 28 February 2026 are made from the figures you typed.

See my statements

Download the PDF

More

Done

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More

Tap **More** for **All my years** and **My tools**. Tap **Done** to go to your next step.

Financial statements
Step 4 of 4

YOUR FINANCIAL STATEMENTS ARE READY

Your statements for the year ended 28 February 2026 are made from the figures you typed.

See my statements

Download the PDF

More

All my years

My tools

Done

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The years you have

On your financial statements page, under THE YEARS YOU HAVE, each year shows "Loaded" with **See the statements**, **Download the PDF** and **Earlier versions**. Do the same steps for another year.

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Fill in a form

Use an Excel template

Download a workbook with your own accounts already in it, fill it in on a computer, and send it back as one file.

Use an Excel template

Or type your trial balance line by line

THE YEARS YOU HAVE

2026 Loaded — corrected

See the statements Download the PDF Earlier versions

MANAGEMENT ACCOUNTS (INTERIM)

For the year you are in now, before it ends: your sales, costs and what you have and owe up to a day you choose. Interim figures, not annual financial statements.

Type your figures so far this year

CHANGE WHICH ACCOUNTS YOU HAVE

Part A. Change a year you already loaded

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Change the figures

A loaded year cannot be typed over: its boxes are grey. To change it, open **Fill in a form** and tap **Change the 2026 figures**. You type the year again; the copy you have now is kept.

Financial statements

Step 2 of 4

?

Save & exit

Saved. You chose 18 accounts.

YOUR MONEY AT YEAR END

18 accounts. About 6 minutes.

TYPE WHAT EACH ACCOUNT HELD AT YEAR END

Type every amount as a plain number. We put it on the right side for you. Only a loss carried in the business, or a bank account that is overdrawn, needs a minus in front. Last year is optional — leave its boxes empty if the business did not trade then. [Change which accounts are here.](#)

2026 is loaded, so its boxes cannot be changed here. **Change the 2026 figures** (you type them again; the copy you have now is kept).

2026

2025

It balances

Nothing typed yet

What you sell

Sales

What came in, or what you owe

Back

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Yes, replace 2026

The page says "You already have 2026". Nothing has changed yet. Tap **Yes, replace 2026** to type the year again, or **No, leave it as it is**. Then type the amounts and the lists again (Part A, step 2) and tap **Check and load**.

Financial statements
Step 1 of 4

YOU ALREADY HAVE 2026

You already have 2026 loaded. This file is for 2026, so we will replace it. The version you have now is kept and you can still look at it afterwards.

The version of 2026 you have now is not deleted. You can still open it afterwards under "Earlier versions".

Nothing has changed yet.

Yes, replace 2026

No, leave it as it is

More

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Earlier versions

Every version of a year is kept. **Earlier versions** shows them: the Current one, and the one it replaced, each with **Open the statements**.

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SDM Super Deal Maker Menu

EVERY VERSION OF 2026

Current

Started 24 October 2026, 11:41 · loaded as a correction · typed in

[Open the statements](#)

Replaced on 24 October 2026

Started 24 October 2026, 06:42 · loaded · typed in

[Open the statements](#)

Back to your years

[Stuck? Talk to a person](#)

[Request a call back](#)

SDM Super Deal Maker

Growing small businesses, w them.

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Other way: an Excel template

On a computer you can tap **Use an Excel template**: type the year your financial year ends in, tap **Next**, download the workbook, fill it in and upload it. It makes the same statements.

Financial statements
Step 1 of 4
?
Save & exit

Using the workbook

WHICH YEAR IS THE FILE FOR?

The year your financial year ENDS in

For example: 2026

If your year runs from March 2025 to February 2026, type 2026.

Next

Rather type it in? [Go back.](#)

More

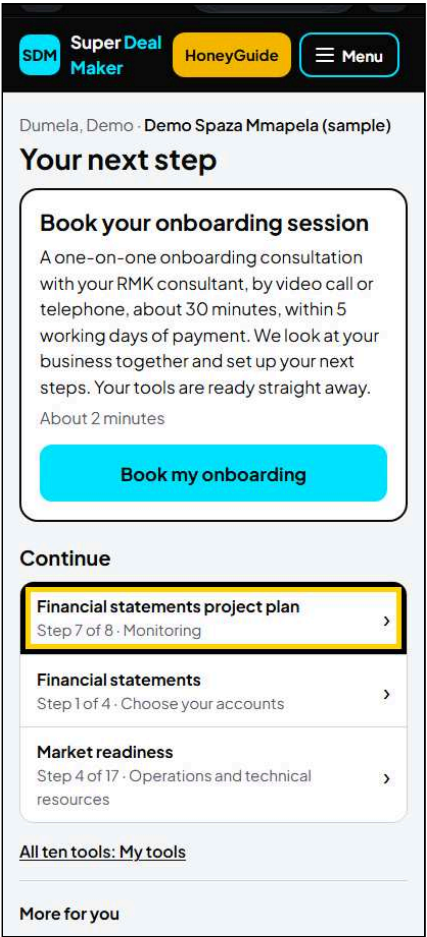
Part B. Financial statements project plan

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Open the project plan

On **Home**, under **Continue**, tap **Financial statements project plan**.

Tip: The row shows once your project plan is started.
Not there? Tap **Menu**, **More**, **Talk to a person** and RMK starts it with you.



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Your project home

The project has 7 parts: Project Team, Project Activity, Project Goals, Stakeholder Management, Project Resources, Project Risk, Project Monitoring. Tap a part to open it. Each part says Incomplete until you confirm it.

Tip: The example rows ("Define financial management project objectives") are for any business. Change them to your own, or delete them.

PROJECT SECTION NAME	COMPLETION
Project Team	Completed
Project Activity	Completed
Project Goals	Completed
Stakeholder Management	Completed

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1. Project team: the list

Tap **Edit** on a person to change it. Tap **Add one** to add a person. Delete example people you do not have.

Financial management pr... Step 1 of 8 ? Save & exit

PROJECT TEAM

Add one

The following individuals are project stakeholders and are involved in project planning and execution. As needed, additional project team members are added.

NAME	SURNAME	POSITION - IN THE PROJECT	EDUCATION LEVEL
Lerato	Sample	Owner and project leader	Matric
Thabo	Sample	Shop assistant	Matric
RMK	Consultant (adviser)	Adviser	Degree

TEAM ROLES & RESPONSIBILITIES

The following table describe the Roles and Responsibilities of team members:

TASK NAME	RESPONSIBLE MEMBER	APPROVING MEMBER	CONS TE
Start a daily cash-up book	Lerato	Lerato	RMK
Keep slips in an envelope	Thabo	Lerato	RMK

More Next: Key activities

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1. Project team: one person

Type the name, the position in the project and the education. Example: Lerato Sample, Owner and project leader, Matric. Tick **This is correct**. Tap **Confirm**.

Financial management pr... ? Save & exit

Step 1 of 8

rmk.guide.paid@rmkin

Nationality:
South African

Race:
Black

Gender:
Female

Disability:
Able

Educational level:
Matric

☒ This is correct
Tick this, then press Confirm, to mark this part done.
Cancel

Confirm

Back More

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2. Project activities: the list

The tasks are grouped by stage: Planning, Execution, Feedback and Reporting. Tap a task to edit it. Tap **Add one** for a new task. Delete the example tasks you do not need.

Financial management pr... ? Save & exit

Step 2 of 8

PROJECT ACTIVITIES

Add one

PLANNING ACTIVITIES

TASK NAME	RESPONSIBLE INDIVIDUAL	START DATE	END DATE	NU OF
Start a daily cash-up book	Lerato	Nov. 2, 2026, midnight	Nov. 6, 2026, midnight	4.0
Keep slips in an envelope per month	Thabo	Nov. 2, 2026, midnight	Nov. 6, 2026, midnight	4.0

EXECUTION ACTIVITIES

TASK NAME	RESPONSIBLE INDIVIDUAL	START DATE	END DATE
Do the monthly bank reconciliation	Lerato	Nov. 30, 2026, midnight	Feb. 28, 2027, midnight
Count the	Thabo	Feb. 26,	Feb. 28,

Back More Next: Goals

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2. Project activities: one task

Choose the stage. Type the task, what it is for, the start and end dates, and who does it. Example tasks for your money: Start a daily cash-up book (2 to 6 Nov 2026, Lerato); Keep slips in an envelope per month (Thabo); Do the monthly bank reconciliation; Count the stock at year end (26 to 28 Feb 2027); See a bookkeeper and make the statements (March 2027). Tick **This is correct**. Tap **Confirm**.

Financial management pr... ? Save & exit
Step 2 of 8

limitations and constraints have been identified for this project

Assumptions:

Every slip is kept

assumptions were made when developing

☒ This is correct

Tick this, then press Confirm, to mark this part done.
Cancel

Confirm

Back More

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3. Project goals: the list

Tap **Edit** on each goal. Tap **Add one** for a new goal.

Financial management pr... ? Save & exit
Step 3 of 8

Add one

PROJECT GOALS

The project has the following objectives that it aims to accomplish:

ACTION	GOALS
Edit	Statements ready on time – The 2027 financial statements loaded by 31 March 2027 Year to 28 February 2027 Measured over: Once
Edit	Know my profit every month – The month's sales, costs and profit written up by the 7th of the next month Sales less stock bought and running costs, every month Measured over: Monthly
Edit	Bank matches the books – Difference of R0 between the bank statement and the book at every month-end Cash banked twice a week and written in the book Measured over: Monthly

Back More Next: Stakeholders

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3. Project goals: one goal

Type the goal and how you will measure it.

Example: Know my profit every month, written up by the 7th of the next month. Others: the bank matches the books (R0 difference every month-end); the statements ready on time (2027 loaded by 31 March 2027). Tick **This is correct**. Tap **Confirm**.

Financial management pr... ? Save & exit
Step 3 of 8

Over what period is this measured? For example, one financial year.

Start time:
01 Dec 2026

End time:
31 Mar 2027

Completion level:
0,0

Project state of completion in percentages
☒ **This is correct**

Tick this, then press Confirm, to mark this part done.
Cancel

Confirm

Back More

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4. Stakeholders: the list

Tap a name to edit it. Tap **Add one** to add one.

Example: the bookkeeper, the bank, the funder, SARS, the shop assistant.

Financial management pr... ? Save & exit
Step 4 of 8

STAKEHOLDER MANAGEMENT

Add one

The following table describe the roles and responsibilities of stakeholders:

STAKEHOLDER NAME : BOOKKEEPER IN MOKOPANE		
Type: supplier	Role: Consult	Nature: normative requirements
Method of engagement: Meeting		Frequency of engagement: Monthly
How the project affect the stakeholder		Keeping the books and making the yearly statements
Stakeholder Interest		Clear books and slips, paid on time
Engagement Objective		Keep them informed and supportive
Start Date: Nov. 2, 2026		End Date: March 31, 2027

Back More **Next: Resources**

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4. Stakeholders: one stakeholder

Type the name, choose the type and role, say what they want and how often you meet.

Example: Bookkeeper in Mokopane, supplier, Consult, "Clear books and slips, paid on time", monthly. Tick **This is correct**. Tap **Confirm**.

Financial management pr... ? Save & exit
Step 4 of 8

The primary method of engaging with the stakeholder

Frequency of engagement:

Monthly

Averagely how often will you engage with the stakeholder

Start time:

02 Nov 2026

End time:

31 Mar 2027

Completion level:

0,0

Project state of completion in percentages

☒ This is correct

Tick this, then press Confirm, to mark this part done.

Cancel

Confirm

Back More

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5. Project resources: the list

One row for each task. Tap the task to edit it. The total cost shows at the bottom (example R1 770).

Financial management pr... ? Save & exit
Step 5 of 8

PROJECT RESOURCES

Add one

Estimated budget and resources for the project:

ACTIVITY	RESOURCES REQUIRED	FUNDING SECURED	BUDGET COST
Start a daily cash-up book	A hard-cover book and pens	False	60
Keep slips in an envelope and a box file per month	12 envelopes and a box file	False	80
Do the monthly bank reconciliation	Bank statements (bank fee) and the owner's time	False	30
Count the stock at year end	Printed stock count sheets	False	40
See a bookkeeper and make the statements	Bookkeeper's fee and taxi to Mokopane	False	1560

The total cost of the project is R1770.

Back More Next: Risks

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5. Project resources: one row

Type what the task needs and what it costs.

Example: Start a daily cash-up book, a hard-cover book and pens, 60. The bookkeeper's fee and taxi: 1560. Tick **This is correct**. Tap **Confirm**.

Financial management pr... ? Save & exit
Step 5 of 8

waiting period:

0,0
How much does the item cost - market value

Re order level quantities:

0,0
How much does the item cost - market value

Mark up:

30,0
percentage expected to be added to the total cost

☒ **This is correct**
Tick this, then press Confirm, to mark this part done.

Start time:

02 Nov 2026

End time:

31 Mar 2027

Cancel

Confirm

Back More

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6. Project risks: the list

Tap a risk name to edit it. Tap **Add one** for a new risk.

Financial management pr... ? Save & exit
Step 6 of 8

RISK MANAGEMENT

Add one

The project manager working with the project team and project sponsors will ensure that risks are actively identified, analyzed, and managed throughout the life of the project. Risks will be identified as early as possible in the project so as to minimize their impact.

Name : <u>Slips lost</u>	Area of impact: <u>Legal and compliance</u>
Description : <u>Slips and invoices get lost or fade</u>	
Probability: Medium	
Treatment: <u>One envelope per month in a box file; photograph big slips</u>	Mitigation: <u>One envelope per month in a box file; photograph big slips</u>
Update: : None	Date: : None

Area of impact:

Back More **Next: Monitoring**

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6. Project risks: one risk

Type the risk and what you will do about it.
Example: Slips lost; one envelope per month in a box file. Choose every box: area, impact, likelihood, ranking and action. Tick **This is correct**. Tap **Confirm**.

Tip: If you leave a box empty, the page tells you which one. Choose it, then tap Confirm again.

Financial management pr... ? Save & exit
Step 6 of 8

Start time:
02 Nov 2026

End time:
31 Mar 2027

Completion level:
0,0

Project state of completion in percentages
☒ This is correct
Tick this, then press Confirm, to mark this part done.
Cancel

Confirm

Back More

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6. Delete an example risk

To remove an example risk you do not need, open it and delete it. The page asks "Delete this risk?". Tap **Yes, delete it**, or **No, keep it**.

Financial management pr... ? Save & exit
Step 6 of 8

DELETE THIS RISK?

Skills risk
You cannot get it back after you delete it.

Yes, delete it

No, keep it

Back More

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7. Monitoring: the list

One row for each task. Tap the task to edit it.

Financial management pr... ? Save & exit
Step 7 of 8

FEEDBACK AND REPORTING ACTIVITIES

Add one

TASK NAME	STATUS	NO. OF ENGAGEMENT	OBJE ACHI
Start a daily cash-up book	In planning	4	No
Keep slips in an envelope per month	In planning	4	No
Do the monthly bank reconciliation	In planning	4	No
Count the stock at year end	In planning	4	No
See a bookkeeper and make the statements	In planning	4	No

Back More Finish my project plan

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7. Monitoring: one row

Say how you check the task. Example: meeting; check the cash-up book every Sunday and review with the consultant once a month. Tick **This is correct**. Tap **Confirm**.

Financial management pr... ? Save & exit
Step 7 of 8

Lessons learned:

None yet

☒ This is correct
Tick this, then press Confirm, to mark this part done.
Cancel

Confirm

Back More

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Finish my project plan

On the Monitoring list, tap **Finish my project plan**.

Financial management pr... ? Save & exit
Step 7 of 8

FEEDBACK AND REPORTING ACTIVITIES

Add one

TASK NAME	STATUS	NO. OF ENGAGEMENT	OBJE ACHI
Start a daily cash-up book	In planning	4	No
Keep slips in an envelope per month	In planning	4	No
Do the monthly bank reconciliation	In planning	4	No
Count the stock at year end	In planning	4	No
See a bookkeeper and make the statements	In planning	4	No

Back More **Finish my project plan**

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Your project plan is ready

This page says your Financial statements project plan is ready. Tap **See my project plan** to read it. **More** has the download, where the project is, and the final report.

Tip: If a part is still empty, this page says which one. Open it, fill it in, and tap Finish my project plan again.

Financial management project ... ? Done
Step 8 of 8



YOUR FINANCIAL MANAGEMENT PROJECT PLAN IS READY

Your team, activities, goals, stakeholders, resources, risks and monitoring are in it.

See my project plan

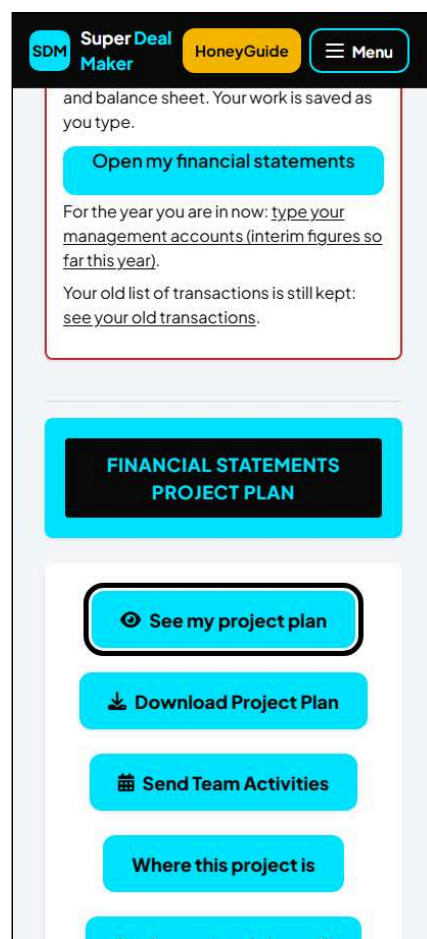
More

Done

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See your project plan

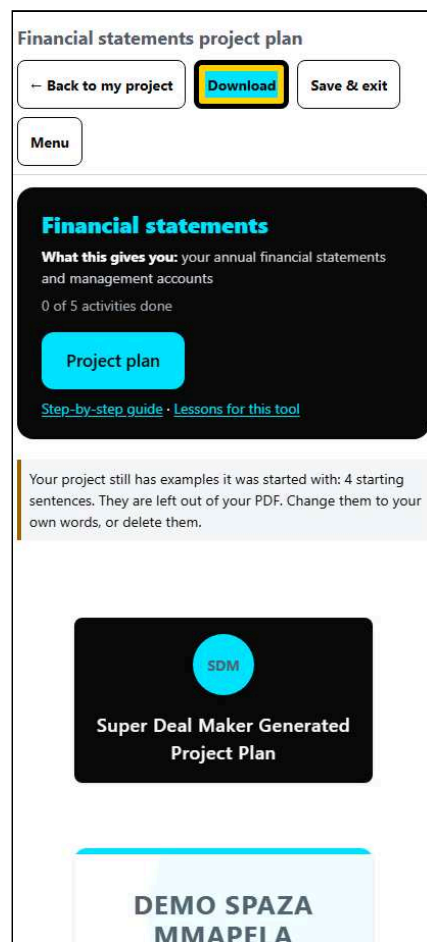
On your project home every part now says Completed. Tap **See my project plan**.



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Your project plan on screen

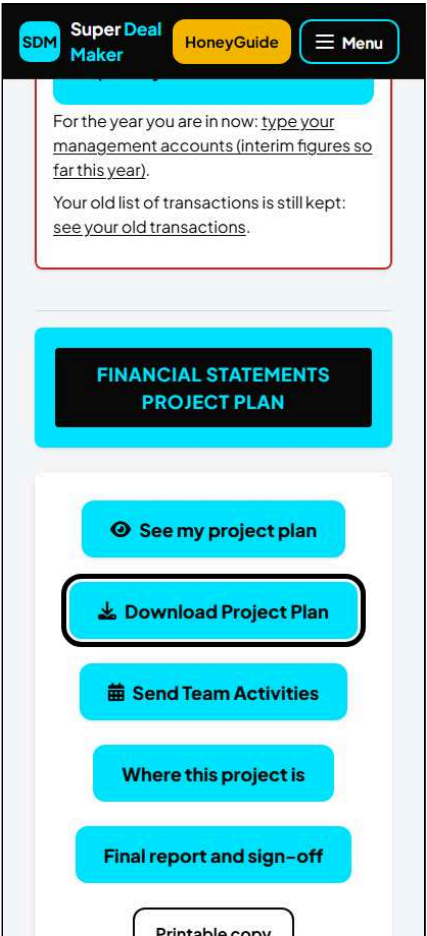
Read it on your phone. Tap **Download** at the top to save the PDF, or **Back to my project**.



Download the project plan

On your project home you can also tap **Download Project Plan**.

Tip: Do not tap Send Team Activities unless you want your team to get the tasks.



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Stop for now

Tap **Save & exit** at the top. Your amounts are already saved; tap **Save draft** first if you were typing a list.

Financial statements

Step 2 of 4

?

Save & exit

YOUR MONEY AT YEAR END

18 accounts. About 6 minutes.

TYPE WHAT EACH ACCOUNT HELD AT YEAR END

Type every amount as a plain number. We put it on the right side for you. Only a loss carried in the business, or a bank account that is overdrawn, needs a minus in front. Last year is optional — leave its boxes empty if the business did not trade then. [Change which accounts are here](#).

2026 is loaded, so its boxes cannot be changed here. [Change the 2026 figures](#) (you type them again; the copy you have now is kept).

2026

2025

It balances

Nothing typed yet

What you sell

Sales

What came in, or what you owe

2026

560 000.00

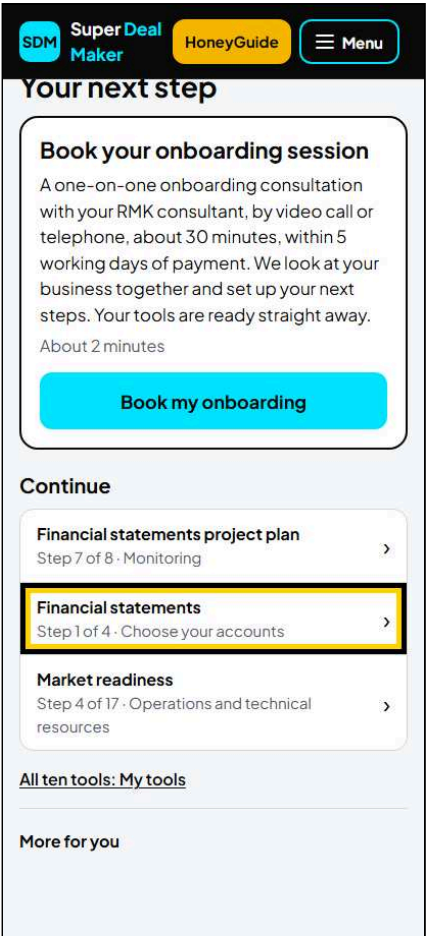
Back

More

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Carry on later

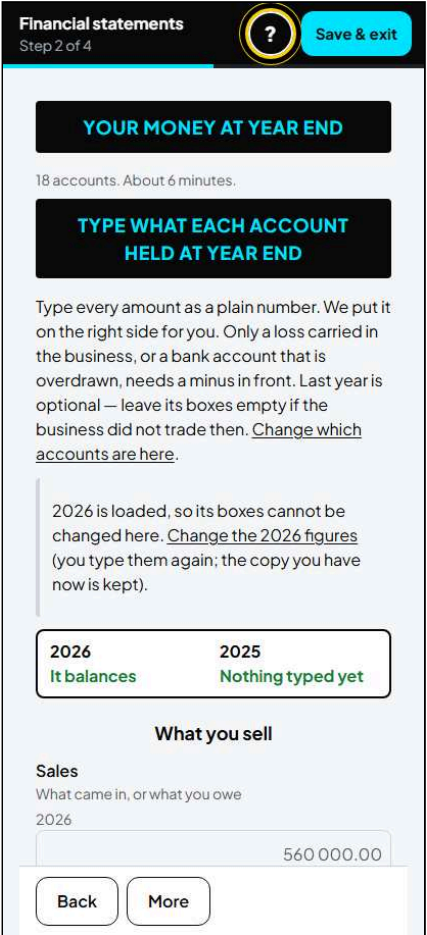
On Home, under Continue, tap Financial statements. It says where you stopped, for example "Step 1 of 4 · Choose your accounts".



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Help for this screen

Tap ? at the top of any screen.



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HoneyGuide

HoneyGuide, the RMK assistant, opens over the screen and already knows which step you are on. Type your question, or tap **Talk to a person**. Tap **X** to close it.

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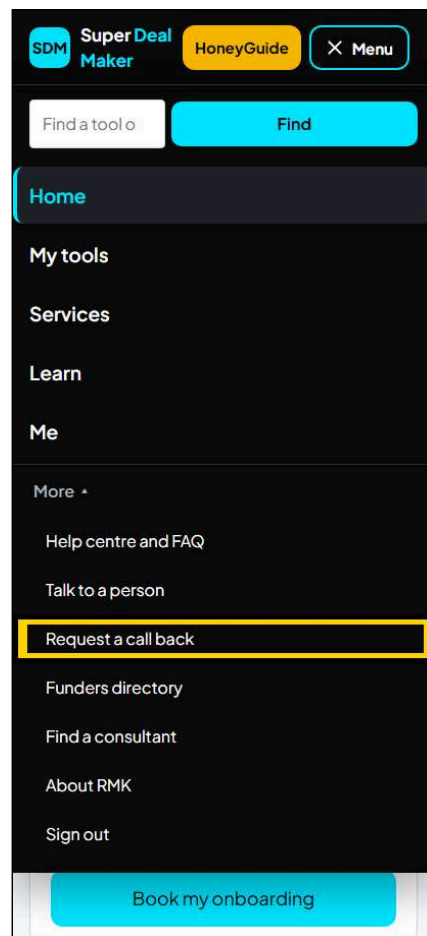
Ask a person on WhatsApp

At the bottom of the accounts and amounts screens: "Need help? **Ask a person on WhatsApp**". The message already says what you need help with.

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Get help from a person

Tap **Menu**, then **More: Talk to a person** (WhatsApp) or **Request a call back**. Many pages also have **Stuck? Talk to a person** and **Request a call back** at the bottom.



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Ask us to phone you

Choose what the call is about, tap **Next**, and follow the short steps. Someone from RMK will phone you. It is free.

 A screenshot of the 'Request a call back' screen in the RMK app. At the top, it says 'Request a call back' and 'Step 1 of 3'. There is a question mark icon and a 'Save & exit' button. The main heading is 'WHAT IS THE CALL ABOUT?'. Below this, it says 'Someone from RMK will phone you. It is free.' and 'Choose one'. There are six radio button options: 'My account or signing in', 'Learning and courses', 'My business and the business tools', 'Shopping and orders', 'A payment or an invoice', and 'Something else'. At the bottom, it says 'In a few words (if you chose "Something else")' and has two buttons: 'More' and 'Next'.

Stop now and carry on later

- Every amount saves as you type (it says **Saved**). Tap **Save draft** after typing a list, then **Save & exit** at the top.
- Next time, on **Home** under **Continue** tap **Financial statements**. Or open **Menu, My tools**, Financial statements (**Start** or **Open**), and tap **Fill in a form**: your figures are still there.
- The project plan works the same way: **Save & exit** at the top; next time on **Home** under **Continue** tap **Financial statements project plan**.

How to download

- Financial statements: on your statements tap **Download these statements as a PDF**, or **Download the PDF** on the "ready" page or under The years you have (Standard and up). About 3 seconds, 3 pages.
- Project plan: on your project home tap **Download Project Plan**, or **See my project plan** and then **Download** (Standard and up). About 4 seconds, 14 pages.
- Free account: you see your statements and project plan on screen; to download you see a note "Your financial statements need Standard", with **See it on screen**. The blank Excel workbook can be downloaded by everybody.
- You can download up to 10 documents a day. After that a page says to come back tomorrow.

If something goes wrong

- "It is out by" exactly this year's profit: you typed Retained income at the END of the year. Type the START figure the yellow box shows.
- "It is out by" another amount: check each box against your papers. A cost typed as a minus, or a figure typed twice, are the usual mistakes.
- Check and load lists "no stock is listed behind it" or "has no asset schedule": tap **Back to your figures**, open the list under that account, tap **Add an item**, fill it in and tap **Save draft**.
- The list under an account looks closed: tap its line ("The stock behind this amount") to open it.
- The check page says "Worth knowing" about wear and tear: this is only a note from the date bought. If your bookkeeper used another figure, keep yours.
- The boxes are grey and cannot be changed: the year is loaded. Tap **Change the 2026 figures** (see "Change a year you already loaded").
- The accounts screen ticks accounts for the wrong kind of business: untick them. To change your kind of business, ask us to phone you.
- "Something went wrong on our side": tap **Go back** and try again. If it happens again, ask us to phone you.

How to ask for help

- Tap **?** at the top of any screen for help on that screen (HoneyGuide).
- On the accounts and amounts screens: "Need help? **Ask a person on WhatsApp**".
- Tap **Menu**, then **More: Talk to a person** on WhatsApp, or **Request a call back** (free).
- On many pages: **Stuck? Talk to a person** and **Request a call back**.
- With Standard: your RMK consultant helps you in the onboarding session and the monthly group session.