



SIMPLY DO GOOD

How to use the Cash Flow Plan:

1. Enter your Monthly Income
2. Enter your monthly expenses into each category
3. Subtract each expense from your income and write subtotal in right column
4. At the end, all of your money should be accounted for with the final figure being zero.

Monthly Cash Flow Plan / Kila mwezi mzunguko wa Fedha

Month / Mwezi	Sub Total	Total		Sub Total	Total
Budgeted Item/bajeti bidhaa		"0" Based			
Monthly Income/ mapato ya kila mwezi		0			
(10%-15%)CHARITABLE GIFTS/ Zawadi			(5%-10%)PERSONAL/BINAFSI		
Gifts to Church/Tithe./Kumi			Life Insurance / bima ya maisha		
Other Ministries		0	Personal supplies/ vifaa vya binafsi		
(10%-15%)SAVINGS/ Akiba			Cosmetics / Vipodozi		
Emergency Fund (3 to 6 months expenses)			Hair Care / Huduma ya nywele		
Retirement Fund		0	School Tuition/ masomo shule		
(25%-35%)HOUSING/ Nyumba			School Supplies/ vifaa vya shule		
Rent/Kodi			Organization Dues mtu haki		
House Payment/Nyumba malipo			Gifts (incl. Christmas)Zawadi		
Real Estate Taxes/ Nyumba ushuru			Cell Phone/ simu ya mkononi		
Home Owner's Ins / Bima			Doctor Bills/ bili daktari		
Repairs or Mn Fee/matengenezo nyumba			Membership Dues/mtu haki uanachama		
Replace Furniture/ samani		0	Credit Card/ Kadi		
(5%-10%)UTILITY Services/ huduma			Blow Money/pigo fedha		
Electricity/ umeme			(2%-7%)CLOTHING/ NGUO		
Water/ maji			Your clothes/ nguo binafsi		
Gas / Gesi			Dry Cleaning-Laundry/kavu kusafisha		
Trash/ Garbage / takataka			(5%-10%)RECREATION/BURUDANI		
(5%-15%)FOOD / CHAKULA			Entertainment/Burudani		
Grocery Store / Kuhifadhi chakula			Vacation/likizo		0
Restaurant / Mgahawa		0	SAVING FOR ITEMS/ Akiba kwa ajili ya vitu		
(10%-15%)TRANSPORTATION / USAFIRI			Car / Gari		
Car Payment / malipo ya gari			Computer / Kompyuta		
Gas and Oil / gesi and mafuta			College Fund / Mfuko wa chuo		
Repairs and Tires matengenezo matairi			Other / Mengine		
Car Insurance / Bima ya gari			Other / Mengine		
License and Taxes/ ushuru ya gari		0	Other / Mengine		0
Total Budget/ jumla ya bajeti		0			
Budget and Savings "0" Based Budget		**			0