

Why?

The 52 Weeks Saving Challenge

Enter...a thing I built

How?

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Calculator → Timetable → Spreadsheets → Frame
Built with nothing to lose in December, 2024.

Why?

Financial concerns and the loss of job stability mean we all need to save more. Many adults (especially neurodivergent ones) have faced bankruptcy and need a way to regrow. By creating – and sticking to – a simple plan, it's possible to start with a relatively small amount and build financial discipline, which will form an unbeatable habit when the benefits begin to compound.

What is this “simple plan” of which I write?

The 52 Weeks Saving Challenge

It's time to add some stuff. I'll use Kenya Shillings (KES) as my currency of choice, but switch it to whatever you'd prefer.

Let's say I have KES100 which I put into an empty, lockable box.

Let's say I put KES200 into that box a week later, without having spent the first KES100. I now have KES300 in total, after 2 weeks.

Let's say I do this again in the 3rd week, having not spent anything in the box, and deposit KES300 this time. I'll have KES600 in total. If I repeat this pattern in 4 weeks, with KES400, I'll have a total of KES1,000. In 52 weeks, my last deposit will be KES 5,200 with a total of KES137,800. Not bad.

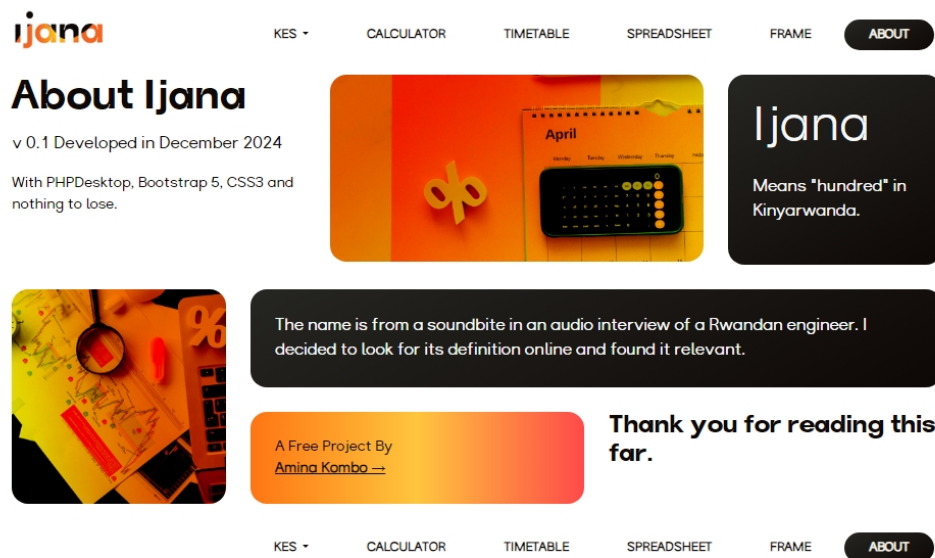
If I started with KES1,000 I'd have KES1,378,000 at the end of the year and be a millionaire.

**“Hundreds make
thousands. Thousands
make millions.”**

Enter...a thing I built

I decided to make something Boring Yet Useful in preparation for a very uncertain 2025.

It had to be easy to use and cater to people who don't want financial apps connecting to their bank (and mobile money) accounts. So it's a calculator with a timetable and some spreadsheets.



The name appeared in a soundbite from a radio interview with a Rwandan engineer, who spoke in Kinyarwanda. I heard the word “ijana” before the Kiswahili voice-over kicked in and decided to search the internet for a translation.

Ijana means “hundred”, which is a relevant word.

I built version 0.1 with a PHP backend, JSON for the currencies and Bootstrap 5. Compiled it into a Windows Desktop application with PHPDesktop and InnoSetup.

Made the PDF Frame with LibreOffice Writer.

Made the XLSX and ODS Spreadsheets with LibreOffice Calc.

Designed the logo and graphics in Adobe Illustrator.

How?

Calculate Your 52 Week Total

The default currency is KES (Kenya Shillings), which you may change to any other fiat currency in the dropdown menu.

The timetable will begin its calculations 7 days after your starting date.

ijana Currencies → KES ▾ CALCULATOR TIMETABLE SPREADSHEET FRAME ABOUT

Hundreds make thousands. Thousands make millions.

Track your 52 Week Challenge savings now.

Your Total Will Appear Here... Starting Amount

If you use the calculator below.

1

12/25/2024

CALCULATE →

KES ▾ CALCULATOR TIMETABLE SPREADSHEET FRAME ABOUT

ijana KES ▾ CALCULATOR TIMETABLE SPREADSHEET FRAME ABOUT

Hundreds make thousands. Thousands make millions.

Track your 52 Week Challenge savings now.

Start at KES 1,000 and arrive at:

KES 1,378,000.00

in 52 weeks.

1000

12/25/2024

CALCULATE →

KES ▾ CALCULATOR TIMETABLE SPREADSHEET FRAME ABOUT

With a starting amount of KES1,000, you will have KES1,378,000.00 in 52 weeks.

View Savings Timetable

[KES ▾](#)[CALCULATOR](#)[TIMETABLE](#)[SPREADSHEET](#)[FRAME](#)[ABOUT](#)

The Journey to KES 1,378,000.00 in 52 weeks

| DATE | WEEK | WEEKLY DEPOSIT AMOUNT (KES) | TOTAL DEPOSIT AMOUNT (KES) |
|------------|------|-----------------------------|----------------------------|
| 01/01/2025 | 1 | → 1,000.00 ← | 1,000.00 |
| 08/01/2025 | 2 | 2,000.00 | 3,000.00 |
| 15/01/2025 | 3 | 3,000.00 | 6,000.00 |
| 22/01/2025 | 4 | 4,000.00 | 10,000.00 |
| 29/01/2025 | 5 | 5,000.00 | 15,000.00 |
| 05/02/2025 | 6 | 6,000.00 | 21,000.00 |
| 12/02/2025 | 7 | 7,000.00 | 28,000.00 |
| 19/02/2025 | 8 | 8,000.00 | 36,000.00 |
| 26/02/2025 | 9 | 9,000.00 | 45,000.00 |

[KES ▾](#)[CALCULATOR](#)[TIMETABLE](#)[SPREADSHEET](#)[FRAME](#)[ABOUT](#)

Start at KES1,000...

[KES ▾](#)[CALCULATOR](#)[TIMETABLE](#)[SPREADSHEET](#)[FRAME](#)[ABOUT](#)

The Journey to KES 1,378,000.00 in 52 weeks

| DATE | WEEK | WEEKLY DEPOSIT AMOUNT (KES) | TOTAL DEPOSIT AMOUNT (KES) |
|------------|------|-----------------------------|----------------------------|
| 05/11/2025 | 45 | 45,000.00 | 1,035,000.00 |
| 12/11/2025 | 46 | 46,000.00 | 1,081,000.00 |
| 19/11/2025 | 47 | 47,000.00 | 1,128,000.00 |
| 26/11/2025 | 48 | 48,000.00 | 1,176,000.00 |
| 03/12/2025 | 49 | 49,000.00 | 1,225,000.00 |
| 10/12/2025 | 50 | 50,000.00 | 1,275,000.00 |
| 17/12/2025 | 51 | 51,000.00 | 1,326,000.00 |
| 24/12/2025 | 52 | 52,000.00 | 1,378,000.00 |

[KES ▾](#)[CALCULATOR](#)[TIMETABLE](#)[SPREADSHEET](#)[FRAME](#)[ABOUT](#)

...finish at KES52,000 for a grand total of KES1,378,000

Use the calculator to set a starting amount and date. It will show the timetable, showing how much is expected each week and what you will earn at the end.

Use Spreadsheets

Here's an indisputable fact about spreadsheets: they're portable. Here's another: many people prefer to use them for financial planning.

I created two spreadsheets with one worksheet each and an additional column to track payment contributions.

| 52 Weeks Saving Challenge Spreadsheet | | | | |
|---------------------------------------|------|-----------------------------|---------------------|---------------------|
| Day | Week | Weekly Deposit Amount (KES) | Total Deposit (KES) | Payments (Optional) |
| 01/08/25 | 1 | 0 | 0 | 0 |
| 01/15/25 | 2 | 0 | 0 | |
| 01/22/25 | 3 | 0 | 0 | |
| 01/29/25 | 4 | 0 | 0 | |
| 02/05/25 | 5 | 0 | 0 | |
| 02/12/25 | 6 | 0 | 0 | |
| 02/19/25 | 7 | 0 | 0 | |
| 02/26/25 | 8 | 0 | 0 | |
| 03/05/25 | 9 | 0 | 0 | |
| 03/12/25 | 10 | 0 | 0 | |
| 03/19/25 | 11 | 0 | 0 | |
| 03/26/25 | 12 | 0 | 0 | |
| 04/02/25 | 13 | 0 | 0 | |
| 04/09/25 | 14 | 0 | 0 | |
| 04/16/25 | 15 | 0 | 0 | |
| 04/23/25 | 16 | 0 | 0 | |
| 04/30/25 | 17 | 0 | 0 | |
| 05/07/25 | 18 | 0 | 0 | |
| 05/14/25 | 19 | 0 | 0 | |

| Day | Week | Weekly Deposit Amount (KES) | Total Deposit (KES) | Payments (Optional) |
|----------|------|-----------------------------|-----------------------------|---------------------|
| 09/24/25 | 38 | 0 | 0 | |
| 10/01/25 | 39 | 0 | 0 | |
| 10/08/25 | 40 | 0 | 0 | |
| 10/15/25 | 41 | 0 | 0 | |
| 10/22/25 | 42 | 0 | 0 | |
| 10/29/25 | 43 | 0 | 0 | |
| 11/05/25 | 44 | 0 | 0 | |
| 11/12/25 | 45 | 0 | 0 | |
| 11/19/25 | 46 | 0 | 0 | |
| 11/26/25 | 47 | 0 | 0 | |
| 12/03/25 | 48 | 0 | 0 | |
| 12/10/25 | 49 | 0 | 0 | |
| 12/17/25 | 50 | 0 | 0 | |
| 12/24/25 | 51 | 0 | 0 | |
| 12/31/25 | 52 | 0 | 0 | |
| | | | Total Payments (KES) | 0 |
| | | | Target Savings (KES) | 0 |
| | | | Achievement (%) | 0.00% |

Change the values in cells A3 (starting date) and C3 (starting amount in week 1). The calculations will do their thing.

*If cells are protected from writing, use password “ijana” to unlock them.

Use a Frame

52 Weeks Saving Challenge

| Date | Week | Weekly Deposit Amount | Total Deposit Amount |
|----------------------|------|-----------------------|----------------------|
| | 1 | | |
| | 2 | | |
| | 3 | | |
| | 4 | | |
| Total, Weeks 1 - 4 | | | |
| | 5 | | |
| | 6 | | |
| | 7 | | |
| | 8 | | |
| Total, Weeks 5 - 8 | | | |
| | 9 | | |
| | 10 | | |
| | 11 | | |
| | 12 | | |
| Total, Weeks 9 - 12 | | | |
| | 13 | | |
| | 14 | | |
| | 15 | | |
| | 16 | | |
| Total, Weeks 13 - 16 | | | |
| | 17 | | |
| | 18 | | |
| | 19 | | |
| | 20 | | |
| Total, Weeks 17 - 20 | | | |
| | 21 | | |
| | 22 | | |
| | 23 | | |
| | 24 | | |
| Total, Weeks 21 - 24 | | | |
| | 25 | | |
| | 26 | | |
| | 27 | | |
| | 28 | | |
| Total, Weeks 25 - 28 | | | |

| Date | Week | Weekly Deposit Amount | Total Deposit Amount |
|----------------------|------|-----------------------|----------------------|
| | 29 | | |
| | 30 | | |
| | 31 | | |
| | 32 | | |
| Total, Weeks 29 - 32 | | | |
| | 33 | | |
| | 34 | | |
| | 35 | | |
| | 36 | | |
| Total, Weeks 33 - 36 | | | |
| | 37 | | |
| | 38 | | |
| | 39 | | |
| | 40 | | |
| Total, Weeks 37 - 40 | | | |
| | 41 | | |
| | 42 | | |
| | 43 | | |
| | 44 | | |
| Total, Weeks 41 - 44 | | | |
| | 45 | | |
| | 46 | | |
| | 47 | | |
| | 48 | | |
| Total, Weeks 45 - 48 | | | |
| | 49 | | |
| | 50 | | |
| | 51 | | |
| | 52 | | |
| Total, Weeks 49 - 52 | | | |
| Total, Weeks 1 - 52 | | | |

Some people would prefer to track their savings with simple pen and paper. Ijana provides a printable, 2-page A4 PDF file for their use.

The 52 weeks are divided into 4-week sessions to make calculations easier.

Thank you for reading this far.

I design logos and build the applications they're for.

Visit my portfolio here:

<https://www.aminakombo.work>

I change it often.

Amina Kombo.