

## **WELCOME**

This is our Welcome page, every time you open our Kupfuma app the Welcome page will appear differently.

**Register:** You can simply provide all the registration information.

**Login:** You can simply log in if you have already registered.

## **HOME PAGE**

On the home page, you can see your small business name and currency your small business primarily operates in on the top left corner and on the top right corner you can see the navigation bar to access your profile, settings, reset and logout.

### **Half Circle**

This acts as your navigation bar to access how your small business is performing financially. The striking blue line on the apex of the half circle is the expected breakeven point. If the Revenue 'in green' and starting from the left side is past the striking blue line, this means you are expected to be in profit by the end of the month and if it's not past the striking blue line, this means you are expected to be in a loss by end of the month. Note that we expense any Fixed Costs upfront because you will definitely need to cover them by end of the month, at the beginning of the month you are likely to be on a loss position which will gradually shift towards a profit position as you trade during the month.

### **Net Possible**

This is the expected financial position for the month, assuming you stop trading today this will be your expected financial position by end of the month. If it's green that means you are expected to be in a profit position by end of the month and if you are in red that means you are expected to be in a loss position by end of the month.

### **Year and Month**

This is the current year and month you are trading; you can select previous years or month you have traded to show your Net Position, Insights and Breakeven graph for the particular year and month.

## **INSIGHTS**

The insights help you understand how your business is performing currently, feeding into the action plans you need to implement to improve your small business performance.

**Daily Revenue:** This shows the latest daily revenue.

**Daily Expenses:** This shows the latest daily expenses.

**Daily Costs/Revenue:** This should be the costs for the day versus revenue generated for the day.

**MTD Revenue:** Shows cumulative revenue for the month.

**MTD Expenses:** Shows cumulative expenses for the month.

**MTD Fixed Costs:** Show budget fixed costs for the month- you can change this in settings.

## BREAKEVEN GRAPH

The graph visual shows how your business is performing on a cumulative basis, showing when you are in a loss position to when you are in a profit position for the month provided you are taking the necessary daily action plans.

**Red Line:** Shows cumulative total costs, the total costs being budgeted fixed costs plus cumulative daily costs.

**Blue Line:** Shows cumulative revenue for the month to date.

When the blue line which starts at day 1 cross the red line, this is when your small business is starting to make profit for the month.

## REVENUE

This section shows your revenue entries for your small business. You can view more details about each revenue entry by simply clicking it.

**Graph:** The graph shows your budget daily sales and the blue line shows your achieved daily sales. When the blue line is above the red line, this means you have surpassed your daily target for the day and when it's below the red line this means you are below your daily budget.

**Daily Revenue:** Shows how much you are above or below the budget for the particular day

**Average Daily Revenue:** Shows your average daily revenue for the month.

**MTD Revenue:** Shows your cumulative revenue for the month.

### Add Daily Revenue

At the end of each day, you are prompted through a notification to enter your achieved daily revenue, with the following entries required.

**Amount \$:** This is the revenue achieved for the day.

**Margin:** You are prompted to enter your average margin for the day i.e how much gross profit margin in percentage for the goods sold.

**Select Date Received:** Select the particular day you have made the entry.

**Daily Comment:** Enter a daily comment, to give an overview for the daily's performance.

**Key Action Plan:** Brainstorm and enter a key action plan to improve your revenue during the next day.

You can click on each daily sales entry to view more information i.e Margin, Daily Comment, Key Action Plan – you can delete or edit the entry.

## + SECTION

This section allows you to view your Income Statement and Balance Sheet for the month. This section is subscription based where you need to pay \$1.99 + 0.5% of your revenue for the month. This gives you the financial position for your small business for the month as well as print or send both

Income Statement and Balance sheet to financial services providers provided you want to access funding.

## **EXPENSES**

This section shows both your Daily Expenses and Fixed Costs. Daily Expenses being your expenses you incur everyday and Fixed costs being your monthly costs that do not change in their nature.

**Graph:** Daily Costs. The graph shows your budget daily expenses, and the blue line shows your daily expenses. When the blue line is above the red line, this means you have surpassed your daily expenses budget for the day and when it's below the red line this means you are below your daily budget which is good.

**Graph:** Fixed Costs. The graph shows your budget daily fixed costs, and the blue line shows your daily average incurred fixed costs. When the blue line is above the red line, this means you have surpassed your daily fixed costs budget for the day and when it's below the red line this means you are below your daily fixed cost budget which is good.

**Daily Expenses:** Shows how much daily expenses you have incurred.

**Average Daily Expenses:** Shows your average daily expenses for the month.

**MTD Expenses:** Shows your cumulative expenses for the month.

## **Add Daily Expenses**

Every expense you will need to enter it as you incur it, this is to properly account for and track each expense.

**Category:** You need to select an appropriate category for each expense you enter

**Amount:** You need to enter the amount for

**Expense Title:** Enter the appropriate title for the expense which will appear on the expenses view more details.

**Select Date Received:** Select the day you have made the entry.

**Expense Description:** Enter the description of the expense, to help further understand the nature of the expense.

You can click on each daily sales entry to view more information i.e Expense Title, Expense Description, Category – you can delete or edit the entry.

## **FUNDING**

**Your Business Capacity:** This is automatically calculated from your month profitability.

**What does your business need:** Select how you are going to use the funding for.

**Cost Benefit Analysis [Attach]** – You will need to provide a Cost Benefit Analysis for the funding you need to justify how this will bring incremental revenue to your business as well as grow your profitability. Our Business Advisors will help you draft Cost Benefit Analysis for your internal use.

**Income Statement [Attach]** – You will need to provide your latest monthly Income Statement, to reflect your current revenue and cost structure. Our Business Advisors will help you refine your Income Statement for your internal use.

**Balance Sheet [Attach]** – You will need to provide your latest Balance Sheet to show your latest financial position. Our Business Advisors will help you refine your Balance Sheet for your internal use.

## **SETTINGS**

You can change your details within the settings as well as provide more information about your small business.

**[THE END]**