

Tool 7 // Monitoring and evaluation action plans for the improvement of financial health for micro-entrepreneurs

Financial health topics		Targets		Analysis		
General	Specific	Original target in action plan	Situation at moment of monitoring	Deviation	Reason for deviation	Proposed action to redress situation
Dealing with personal finance	Separating personal from business finance					
	Managing cash in/out at the household level					
	Keeping track of expenditures and income					
	Setting aside money for future (un-expected) events					
Dealing with financial problems of business	Setting up an administration for the business					
	Calculating costs/ defining prices					
	Tracking debtors					
	Managing a cash budget/liquidity budget for the business					

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Dealing with general planning problems	Business planning					
	Planning - defining financial needs					
	Dealing with banks					
	Saving/setting aside profits for the future investments in business					
Dealing with financing options	Knowing about financing options for growth					
	Knowing how to present financing plans					
	Knowing how to access external financiers (formal)					
	Knowing how to deal with external financiers (digital)					