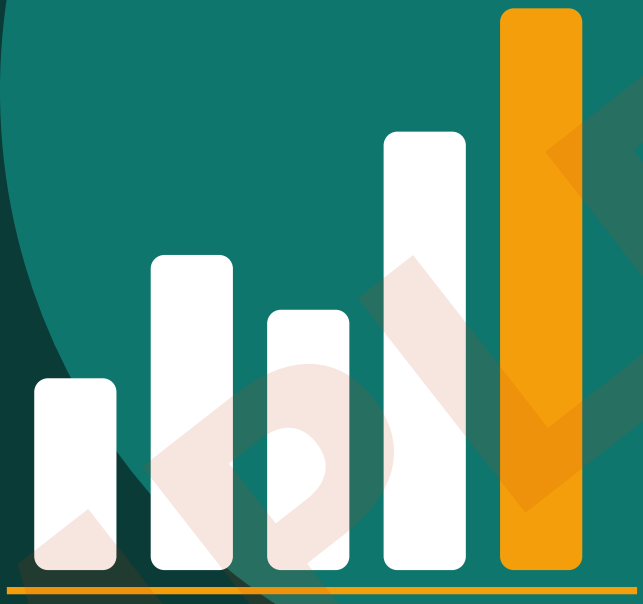


SOCIAL SELLER TOOLKIT · QUICK-START GUIDE

Money & Stock Manager

Know your stock, your real profit and who still owes you.
For small social sellers across Africa. Any currency.

Works with Excel, Google Sheets & LibreOffice · no macros

Pholtamax Investments CC · Version 1.0 - November 2026

SAMPLE

Daily use

Log as you go: one row per purchase, sale or expense. Pick the product code from the drop-down and the item name fills in.

Purchases (restocks)

- Date, product code, quantity, and the unit cost you paid.
- Supplier and how you paid are optional but useful.
- 'In stock' on the Stock tab goes up straight away.

Sales

- Date, product code, quantity.
- Price each: leave it blank to use the selling price from Stock, or type the price you actually agreed.
- Discount: any money off the total.
- Payment method and payment status (see table below). If you leave the status blank, the cell turns yellow and the sale counts as owed until you choose one.
- Amount received: the money actually in your hand or account. You can leave it blank for 'Paid' sales (assumed paid in full).

Payment status	Use it when…	Amount received
Paid	The customer paid in full (cash, transfer, wallet, card/POS)	Leave blank or enter the full amount
Owed - COD	The goods have gone out on cash-on-delivery and the money isn't with you yet	0, or what the driver has handed over so far
Owed - Credit	You let a customer pay later, or they paid a deposit / lay-by	The deposit or part-payment received so far

When the money comes in later

Go back to the original sale row and update 'Amount received' (and change the status to Paid once it's settled). The balance and the Cash vs Owed list update automatically.

Expenses

Log running costs with a category: transport/delivery, data & airtime, packaging, stall fees, bank and payment fees, advertising… Don't log stock purchases here; they go in Purchases.

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Reading your numbers

The Dashboard separates profit from cash, because a busy month can still leave you short of cash if customers haven't paid.

Number	Meaning
Total sales	Everything you sold (after discounts), paid or not
Cost of goods sold	What the sold items cost you (quantity × unit cost in Stock)
Gross profit	Sales − cost of goods
Expenses	Running costs from the Expenses tab
NET PROFIT	Gross profit − expenses. What the business really earned
Cash received	Money actually collected from sales
Money owed to you	Sales not yet paid (COD + credit)
Spent on stock	Money paid out for restocks (cash out, not a cost until the stock sells)
Stock value on hand	In-stock quantity × unit cost. Money sitting on your shelf
Products to reorder / check	Products at or below their reorder level (REORDER), plus any showing CHECK (stock below zero)

Cash vs Owed

Shows cash received per payment method (useful for checking against your bank and wallet statements), the total owed split into COD and credit, a count of sales with no payment status, and a numbered list of every sale with a balance: customer, phone, item, balance and days since the sale. Start with the oldest.

> Chasing money politely: the WhatsApp Business Seller Starter Kit includes a ready-made 'payment not yet reflected' quick reply (/notpaid) that you can adapt for reminders.

Reorder alerts

On the Stock tab, Status turns red (REORDER) when 'In stock' is at or below the product's reorder level. Blank reorder levels use the default on the Settings tab. CHECK (yellow) means 'In stock' is below zero: you have logged more sales than stock, so a purchase or the opening quantity is probably missing.

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Money & Stock Manager: Dashboard tab

Profit dashboard: sales, cost of goods, gross and net profit, cash received and money owed, month by month. Shown with the EXAMPLE rows that ship in the file.

[Your shop name] - PROFIT DASHBOARD

All amounts in N$. Updates automatically from Sales, Purchases and Expenses.

Total sales	**6,070.00**
Cost of goods sold	**3,295.00**
Gross profit	**2,775.00**
Expenses	**685.00**
NET PROFIT	**2,090.00**
Cash received from sales	**4,720.00**
Money owed to you	**1,350.00**
Spent on stock (purchases)	**3,990.00**
Stock value on hand (at cost)	**8,095.00**
Products to reorder / check	**1**
Gross margin %	**46%**

MONTHLY PROFIT

Month	Sales	Cost of goods	Gross profit	Expenses	Net profit	Cash received	Spent on stock
Sep 2026	3,300.00	1,805.00	1,495.00	425.00	1,070.00	2,250.00	2,670.00
Oct 2026	2,770.00	1,490.00	1,280.00	260.00	1,020.00	2,470.00	1,320.00
Nov 2026	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dec 2026	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jan 2027	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Feb 2027	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mar 2027	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Apr 2027	0.00	0.00	0.00	0.00	0.00	0.00	0.00
May 2027	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2027	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jul 2027	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Aug 2027	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	**6,070.00**	**3,295.00**	**2,775.00**	**685.00**	**2,090.00**	**4,720.00**	**3,990.00**

SAMPLE

Money & Stock Manager: Stock tab with reorder alerts

Stock on hand is worked out from opening stock, purchases and sales. Items at or below their reorder level are flagged REORDER.

Code	Item	Category	Unit cost (N$)	Selling price (N$)	Opening qty	Purchased qty	Sold qty	In stock	Reorder level	Status	Stock value at cost (N$)	Margin %
DR01	EXAMPLE Wrap dress	Clothing	180.00	350.00	10	11	6	15	4	OK	2,700.00	49%
SH01	EXAMPLE Sneakers size 5	Shoes	260.00	450.00	6	4	3	7	2	OK	1,820.00	42%
BB01	EXAMPLE Shea body butter 250ml	Beauty	55.00	120.00	20	10	7	23	5	OK	1,265.00	54%
PC01	EXAMPLE USB-C fast charger	Electronics	70.00	150.00	12	6	5	13	4	OK	910.00	53%
WG01	EXAMPLE Wig 14 inch	Hair	700.00	1,200.00	3	0	1	2	2	REORDER	1,400.00	42%

SAMPLE

Money & Stock Manager: Cash vs Owed tab

How much cash actually came in, what is still owed (COD not yet collected, or credit), and cash received by payment method.

CASH vs OWED

Amounts in N$. Who still owes you money (COD not yet collected, or credit).

Total sales	**6,070.00**
Cash actually received	**4,720.00**
Owed - COD (not yet collected)	**750.00**
Owed - Credit	**600.00**
Total owed	**1,350.00**
Customers/sales with a balance	**3**
Sales with no payment status	**0**

(choose Paid / Owed - COD / Owed - Credit on the Sales tab; until then they count as owed)

Cash received by payment method

Method	Received
Cash	1,270.00
Bank transfer / EFT	2,790.00
eWallet	660.00
EasyWallet	0.00
PayToday	0.00
SnapScan	0.00
Capitec Pay	0.00
Absa CashSend	0.00
M-PESA	0.00
OPay	0.00
Moniepoint	0.00
POS	0.00
Other	0.00

SAMPLE