



Personal *Essentials* KIT

@mpasuk

Yearly Planner

January	February	March
April	May	June
July	August	September
October	November	December

Weekly planner

FOR THE WEEK OF _____
OF: _____

	GRID	STORIES	REELS	LIVE EVENT
MONDAY				
TUESDAY				
WEDNESDAY				
THURSDAY				
FRIDAY				
WEEKEND				

NOTES FOR NEXT WEEK

MONTHLY BUDGET

MONTH OF

INCOME			
DATE	SOURCE	CATEGORY	AMOUNT

BILLS & FIXED EXPENSES		
DATE	SOURCE	AMOUNT

VARIABLE EXPENSES		
DATE	SOURCE	AMOUNT

SUMMARY	
SOURCE	AMOUNT
INCOME	
BILLS & FIXED EXPENSES	
VARIABLE EXPENSES	
BALANCE	

Goals & Obstacles Worksheet



This worksheet is to help you map your goals out, listing any obstacles you feel are getting in your way. Fill this out weekly.

List your personal finance goals for the month, putting the date you'd like to accomplish them by. Keep this handy so that you can refer back!

So, let's get stuck in and smash those goals....

Today's date:

**My goals for this month
are...**

**Goal
1:**

**Goal
2:**

**Goal
3:**

**Goal
4:**

**Date to hit
goal...**

**Date
:**

**Date
:**

**Date
:**

**Date
:**

What obstacles do you feel will hold you back from hitting those goals?

Now list each obstacle and rate from 1-10, the obstacle on the difficulty to overcome. (1 being very easy to overcome, 10 being very difficult).





31 Day NO SPEND Challenge



What is it?

The idea of a "No spend" challenge is for a set period of time, in this case a month, to cut all unnecessary expenses, focusing only on the essentials such as rent, mortgage, utilities, car & transportation etc.

Sounds tough; how will I do it?

My advice? Set a goal of what you'd like to achieve with the money saved and withdraw the saved money in cash or to an account at the end of every week. This will help you see how worthwhile it is and keep you motivated. What to raise the stakes? Do it with a friend and make it a competition of who saves the most!

What kinds of things can I save on?

How about not buying a takeaway coffee for three days on the trot (don't worry, it's not cutting it completely!), or maybe looking at changing your credit card to get a better rate of interest, not splurging on the takeaway, walking to work rather than taking that Uber. You get the idea. Get creative with how you can save on non-essential spending.





31 Day NO SPEND Challenge



1	2	3	4	5	6	7
---	---	---	---	---	---	---

This week I have saved:

8	9	10	11	12	13	14
---	---	----	----	----	----	----

This week I have saved:

15	16	17	18	19	20	21
----	----	----	----	----	----	----

This week I have saved:

22	23	24	25	26	27	28
----	----	----	----	----	----	----

This week I have saved:

29	30	31
----	----	----

This month I have saved:

Well done!

You successfully completed the NO SPEND challenge!

THIS MONTH'S GOALS

Year: 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032

Month: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

GOAL 1

GOAL 2

GOAL 3

MY 7 DAYS A WEEK ACTION PLAN

- Sell 1 item of unwanted clothes/shoes/accessories each week.
- Take lunch to work every week.
- Use Store Cards every time I/we go food shopping.
- Have a weekly money minute, e.g. Friday or Sunday.
- Swap Saving for Spending (app, piggy bank or bank transfer into savings account).
- Get a morning coffee from Waitrose, Costa, Caffé Nero, McDonald's for FREE.
- Get an accountability partner (other half, bestie, colleague). Take this challenge together!

*You
CAN
Do it*

WHAT WORKED WELL?

WHAT CAN I IMPROVE ON?

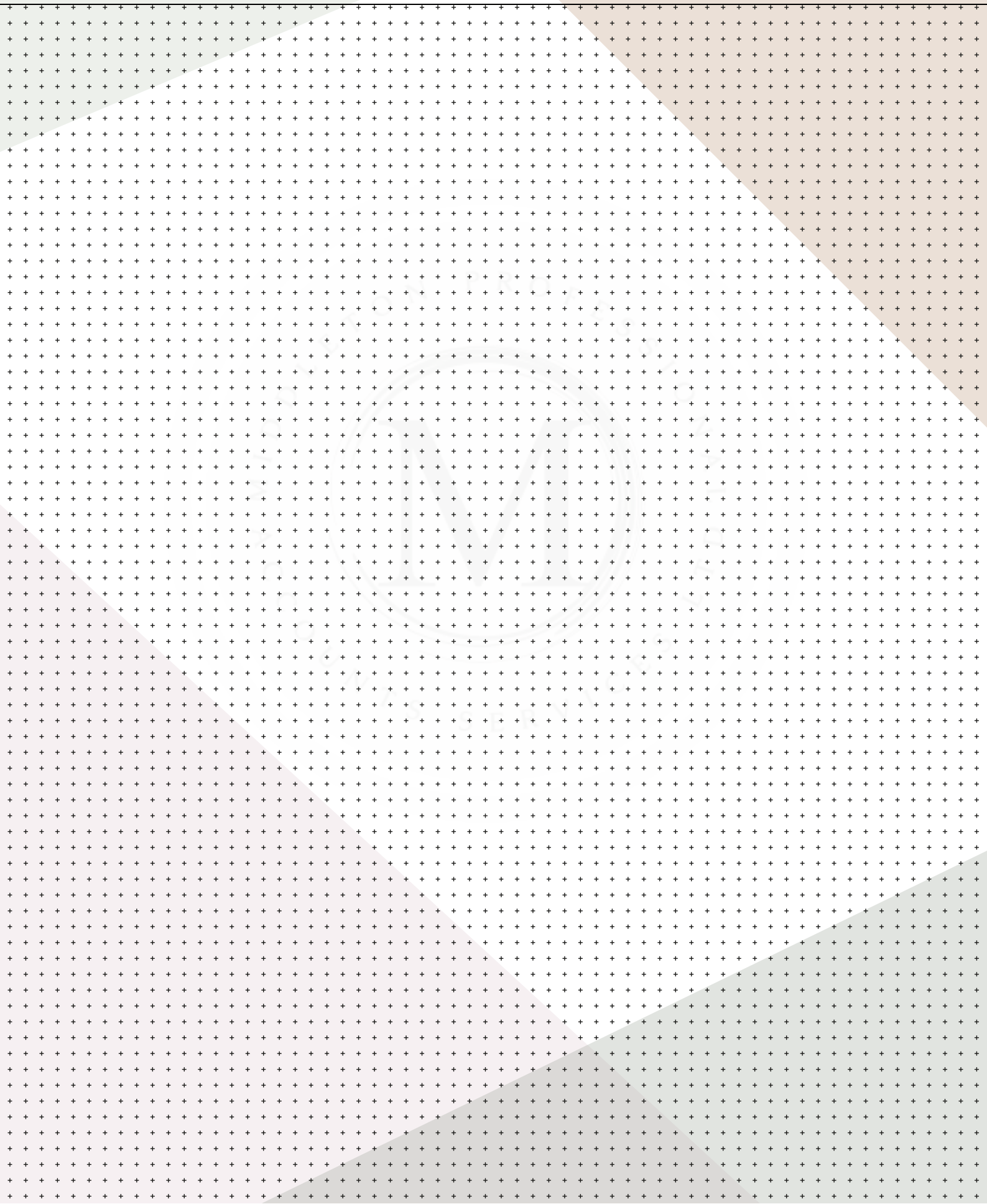


mpasuk.com/shop



[instagram.com/mpas_uk](https://www.instagram.com/mpas_uk)

Scribbles





Start Your
Business
Essentials
KIT

@mpasuk

Business Plan

Business Plans are great, not just for securing funding, but for helping you gain a clear direction with your business. Whilst they may at times seem a bit monotonous, without one, you could lose track of your business vision.

Before writing out a business plan, bring all your ideas together into one central place and mind map. It enables you to take your shiny object syndrome and refine it. Having ideas are fantastic but without this process you could end losing track, ending up not being happy with anything. Bring all your pieces of paper together, spread them out across the floor and take another piece of paper and write in the middle of it your end goal, or main idea. Essentially, this becomes the mapping process and is vital to building your business plan.

Now I would take your brainstorm and begin to formulate it.

A good business plan will contain 9 sections:

- 1- Executive Summary
- 2- About you
- 3- Your business
- 4- Your ideal client
- 5- Market Research
- 6- Marketing Strategy
- 7- Competitor Analysis
- 8- Costs & pricing
- 9- Financial Forecasts

Executive Summary

This provides an overview of the document and is the first thing readers will see, it helps the reader become quickly acquainted with the overall plan, without having to read it all. This is often time, the only place decision makers will go to determine if action should be taken. Keep it sharp. Keep it snappy!

Elevator Pitch:

- Lifts up and promotes your business
- Imagine you are in an elevator with someone and only going up 2 floors, your time is
- limited
- Think about the impression you would want to make in that time, and think outside the box
 - Who you are
 - What you do
 - How you do it
- NO JARGON

About YOU

It's time to go deep. Whilst maintaining professionalism, this section needs to have heart and show what you bring to the table. You need to think outside the box and not just focus on qualifications such as degrees or GCSE's or whatever qualifications you may have. If you have them great.

But go deeper and think about every ounce of relevant experience you have that you know will absolutely make this work.

Also, be sure to outline any courses you have got lined up to help you and your business.

Your Business

Now we are getting down to the nitty gritty.

- What are you going to sell? Product? Service? Both?
- What is the base product or service you are going to sell? Describe it. Be creative.
- Now describe all the different products and services you are going to sell.
- If there are things you are going to sell but not at the start of your business, explain why not
- and when you will start selling them.
- If you have got more to say on this subject, say it here.

Your ideal Client

No, knowing your ideal client is not fluff. And no, you do not have to go into where they buy their knickers from (or pants), but this is what you should know:

- Their age range (stick within 10 years)
- Whether they are busy mums, working professionals, business owners, etc.
- Where they are based – what locality in your area
- What are their pain points; what do they like
- What are their goals?
- What prompts them to want to buy a product or service such as yours?
- Why should they choose you? What factors make them want to?
- What factors help them choose where to buy?

Then it's time to bring this conversation to reality. Have you sold your product / service to customers already? If so, detail it. Are there people waiting to buy your product / service? Spill the details.

Market Research

It might be pain staking, but it can't be skipped. Why? Because it enables you to find your businesses place in the vast business world. It also helps you to see if your biz would appeal to your target audience. There are 2 ways that can really help you:

- Research other businesses in the same sector as yours and see how they compare to yours, make notes.
- Create customer questionnaires. Use polls in Instagram or send out a google or MS form to your ideal clients.

Marketing Strategy

For this you need to make yourself a table and have 3 columns:

1. What marketing method will you use?
2. Why have you chosen this method?
3. How much will it cost?

Make sure you have considered all the options when it comes to marketing and why you think those options will work for your business. Don't forget some good old fashioned ways like leafleting too.

Competitor Analysis

As mentioned in the market research section, researching other businesses within a similar or same sector and seeing how they compare can give you a good insight into how best to run your business.

Think of things like:

- Name, Location, Size
- Product / Service
- Price
- Strengths
- Weaknesses

Analyse 4 different competitors, at least, as this will give you a good overall picture.

After this, conduct a SWOT analysis for your business. SWOT = Strengths, Weaknesses, Opportunities, Threats.

This is the best method to help you see where your business fits and what policies / procedures to implement to differentiate you from your competitors.

Costs & Pricing Strategy

A cost and pricing strategy helps you to break down elements of your product / service based on how much it is costing you.

So, for instance, let's say you sold candles. You'd need to write out each component making up your candle e.g the tin, wax, wick, label, scent, and the individual cost of each.

This would then give you your cost price. Of course, if it was an online store, you'd also consider postage and packaging materials into that cost price. I like to incorporate my time as well, based on my ideal hourly rate, however it is up to you whether you do this.

You now have your cost per unit.

Now how many units do you want to sell and at what price? Remember you want to make a profit.

Price it as you see fit. You need to work out your Gross profit margin and net profit margin. Here are some calculations which may help:

- $\text{GROSS PROFIT} = \text{SALES} - \text{COST OF SALES}$ (aka marked up product - cost to make product)
- $\text{NET PROFIT} = \text{SALES} - (\text{DIRECT COST OF SALES} + \text{OPERATING EXPENSES})$ (aka marked up product - {cost to make product + time, energy and tax that will be incurred})
- $\text{GROSS PROFIT MARGIN} = (\text{GROSS PROFIT} / \text{SALES}) \times 100$ (this gives you your profit margin in %)
- $\text{NET PROFIT MARGIN} = (\text{NET PROFIT} / \text{SALES}) \times 100$ (this gives you your profit margin in %)

Financial Forecasts

A financial forecast is vitally important in your biz, no matter how old it is. It allows you to establish business goals that are both realistic and doable. It also gives you valuable insights into the way your business performed in the past and the way it will compare in the future.

So how the heck do you do one and where do you start?

Forecasting is mainly educated guessing. So don't expect to get it perfect; just make it reasonable. There's no business owner who isn't qualified to forecast sales--you don't need a business degree or accountant's certification. What you need is common sense, research of the factors, and motivation to make an educated guess.

Your sales forecast in a business plan should show sales by month for the next 12 months--at least--and then by year for the following two to five years. Three years, total, is generally enough for most business plans.

If you have more than one line of sales, show each line of sales separately and add them up. If you have more than 10 or so lines of sales, summarize them and consolidate. Remember, this is business planning, not accounting, so it has to be reasonable, but it doesn't need too much detail.

Remember that Cost pricing & strategy section? You did that for this very reason. If you have sold a product similar to the one you've got use the number of products / services sold to predict the rate of sales for the new product.

Break down the sales into units sold. If you're a product-based business, like the example of the candle, this could be 10 candles. If you're a service-based business, like ours, this could be hours sold.

If this is your first time selling any product or service, this is where your market research and competitor analysis will factor in. If you have the next best candle, look at the sales of one of your competitors' candles to estimate the number of sales.

After projecting number of units sold, now it's time to get into the fun stuff: MONEY. Let's project prices. You know how many units you've projected will sell and because you're prepared, you know the price you're going to retail the product at.

The maths is simple:

- Number of units projected to sell x Price per unit = Estimated sales.

You now need to add a cost of sales section within your forecast. You want to set costs because a lot of financial analysis focuses on gross margin, which is sales less cost of sales. For financial reasons, cost of sales, also known as costs of goods sold and direct costs, are different from the other expenses that come out of profits.

Remember, the cost of sales isn't what you pay salespeople or for advertising.

Then what? You multiply unit sales times average cost per unit to calculate your cost of sales. This gives you a sales forecast that you can use for the rest of your financial projections.

I know it might seem complicated, but once it's done, you've got it and you can use it to help with your forecasts going forward!

And there you have it! We understand it's a lot to digest but here at MPAS, we are always here to answer all your questions!

But ponder over it, study it, use it to help you map out your business and let it guide you in making informed Business decisions!

Jess x

Welcome

The Business Plan

You've got a business idea. You've decided to start a business.
You want to get going.

But there's a lot more to a good business than a good idea.
You need to think things through to maximise your chances of success.
Are you the right person to run the business? Will customers like your product?

A business plan will help you turn an idea into a business. It needs you to think through all the parts of your business to plan how everything will work. It will take a few weeks to write if you're going to do it properly. Some parts will be easier to complete than others.

Stick at it because it's not the final document that's important, it's the process. Although you want to have a good plan when you're done, an OK plan is better than no plan.

Getting started

Whose plan is this?

Business and owner details:

Business name:

Owner(s) name:

Business address and postcode:

Business telephone number:

Business email address:

Home address and postcode (if different from above):

Home telephone number (if different from above):

Home email address (if different from above):

Section one

Executive summary

1.1 Business summary:

1.2 Business aims:

1.3 Financial summary:

Elevator Pitch

1.4 Your business name:

1.5 Strapline:

1.6 Elevator pitch:

Section two

About You

2.1 Why do you want to run your own business?

2.2 Previous work experience:

2.3 Qualifications and education:

2.4 Training:

Details of future training courses you want to complete:

2.5 Hobbies and interests:

2.7 Additional information:

Section three

Products and services

3.1 What are you going to sell?

- a product
- a service
- both

3.2 Describe the basic product/service you are going to sell:

3.3 Describe the different types of product/service you are going to be selling:

3.4 If you are not going to sell all your products/services at the start of your business, explain why not and when you will start selling them:

3.5 Additional information:

Section four

The market

4.1 Are your customers:

- individuals
- businesses
- both

4.2 Describe your typical customer:

4.3 Where are your customers based?

4.4 What prompts your customers to buy your product/service?

4.5 What factors help your customers choose which business to buy from?

4.6 Have you sold products/services to customers already?

- yes
- no

If you answered “yes”, give details:

4.7 Have you got customers waiting to buy your product/service?

- yes
- no

If you answered “yes”, give details:

4.8 Additional information:

Section five

Market research

5.1 Key findings from desk research:

5.2 Key findings from field research – customer questionnaires:

5.3 Key findings from field research – test trading:

5.4 Additional information:

Section six

Marketing strategy

<u>What are you going to do?</u>	<u>Why have you chosen this marketing method?</u>	<u>How much will it cost?</u>
<u>TOTAL COST</u>		

Section seven

Competitor analysis

7.1 Table of competitors

<u>Name, location and business size</u>	<u>Product/service</u>	<u>Price</u>	<u>Strengths</u>	<u>Weaknesses</u>

7.2 SWOT analysis :

<u>Strengths</u>	<u>Weaknesses</u>
<u>Opportunities</u>	<u>Threats</u>

7.3 Unique Selling Point (USP):

<u>Unique Selling Point (USP)</u>
--

Section eight

Costs and pricing strategy

	<u>Product/service name</u>	
<u>A</u>	<u>Number of units in calculation</u>	
<u>B</u>	<u>Product/service components</u>	<u>Components cost</u>
<u>C</u>	<u>Total product/service cost</u>	
<u>D</u>	<u>Cost per unit</u>	
<u>E</u>	<u>Price per unit</u>	
<u>F</u>	<u>Profit margin (£)</u>	
<u>G</u>	<u>Profit margin (%)</u>	
<u>H</u>	<u>Mark up (%)</u>	

Section nine

Financial forecasts

9.1 Sales and costs forecast

	<u>Month</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>Total</u>
<u>A</u>	<u>Month name</u>													
	<u>Sales forecast</u>													
<u>B</u>	<u>Product/service</u>													
<u>C</u>	<u>Product/service</u>													
	<u>Costs forecast</u>													
<u>D</u>	<u>Product/service</u>													
<u>E</u>	<u>Assumptions</u> <u>(e.g. Seasonal trends)</u>													

9.2 Personal survival budget

<u>Section</u>		<u>Monthly cost (£)</u>
<u>A</u>	<u>Mortgage/rent</u>	
Estimated costs		
	<u>Council tax</u>	
	<u>Gas, electricity and oil</u>	
	<u>Water rates</u>	
	<u>All personal and property insurances</u>	
	<u>Clothing</u>	
	<u>Food and housekeeping</u>	
	<u>Telephone</u>	
	<u>Hire charges (TV, DVD etc.)</u>	
	<u>Subscriptions (clubs, magazines etc.)</u>	
	<u>Entertainment (meals and drinks)</u>	
	<u>Car tax, insurance, service and maintenance</u>	
	<u>Children's expenditure and presents</u>	
	<u>Credit card, loan and other personal debt repayments</u>	
	<u>National Insurance</u>	
	<u>Other</u>	
<u>B</u>	<u>Total costs (£)</u>	
<u>C</u>	<u>Income from family/partner</u>	
Estimated income		
	<u>Part time job</u>	
	<u>Working tax credit</u>	
	<u>Child benefits</u>	
	<u>Other benefits</u>	
	<u>Other</u>	
<u>D</u>	<u>Total income (£)</u>	
<u>E</u>	<u>Total survival income required (£)</u>	

Smart Goals

Setting realistic and achievable outcomes.

My goal is:

S
SPECIFIC

What do I want to happen?

M
MEASUREABLE

How will I know when I have achieved my goal?

A
ATTAINABLE

Is the goal realistic and how will I accomplish it?

R
RELEVANT

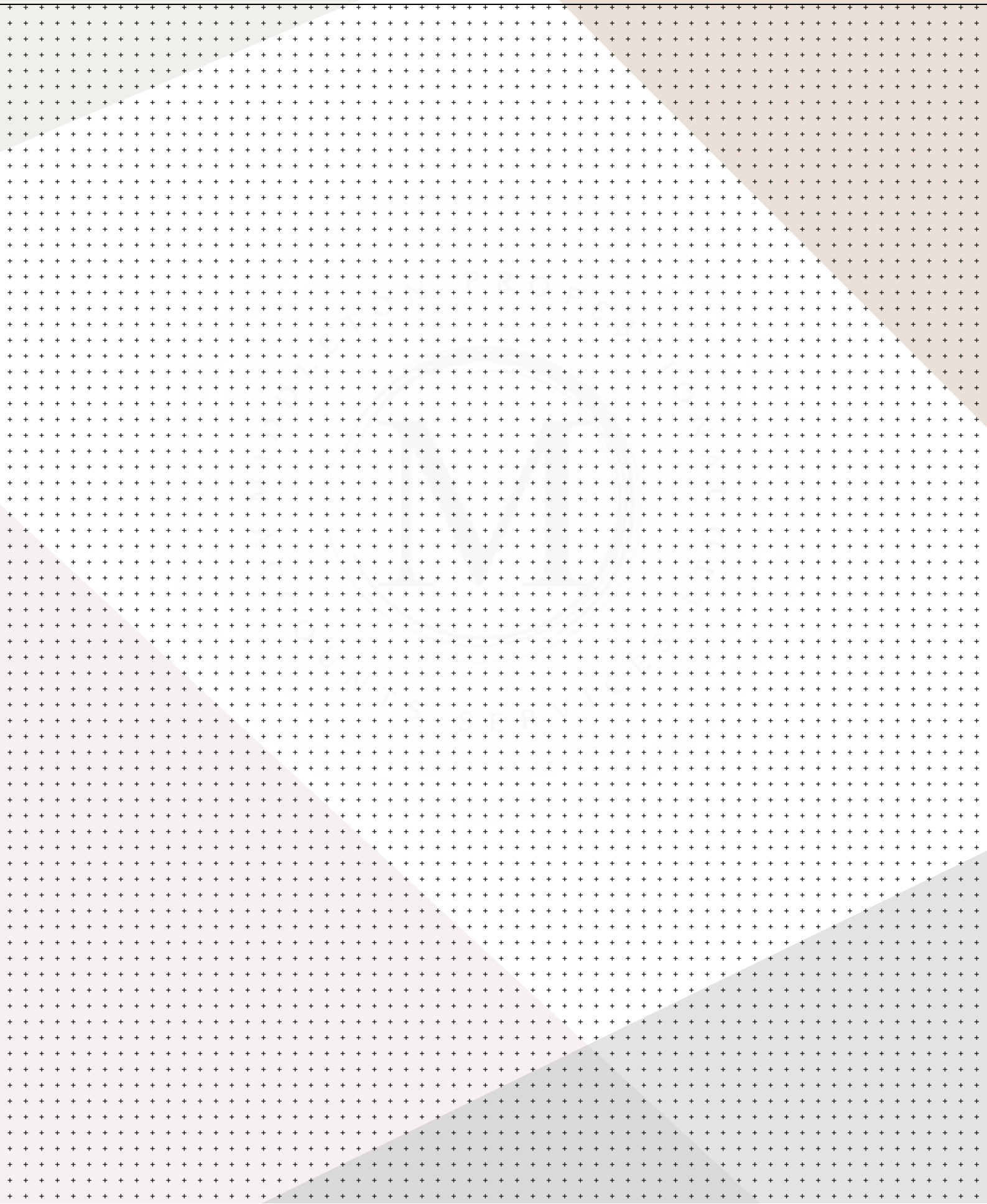
Why is my goal important to me?

T
TIMELY

What is my deadline for this goal?



Scribbles



Goals & Obstacles Worksheet



This worksheet is to help you map your goals out, listing any obstacles you feel are getting in your way. Fill this out weekly.

List your business & finance goals for the month, putting the date you'd like to accomplish them by. Keep this handy so that you can refer back!

So, let's get stuck in and smash those goals....

Today's date:

**My goals for this month
are...**

**Goal
1:**

**Goal
2:**

**Goal
3:**

**Goal
4:**

**Date to hit
goal...**

**Date
:**

**Date
:**

**Date
:**

**Date
:**

What obstacles do you feel will hold you back from hitting those goals?

Now list each obstacle and rate from 1-10, the obstacle on the difficulty to overcome. (1 being very easy to overcome, 10 being very difficult).



Weekly Posting planner

FOR THE WEEK OF _____
OF:

	GRID	STORIES	REELS	LIVE EVENT
MONDAY				
TUESDAY				
WEDNESDAY				
THURSDAY				
FRIDAY				
WEEKEND				

NOTES FOR NEXT WEEK

Weekly Posting planner

FOR THE WEEK _____
OF:

	GRID	STORIES	REELS	LIVE EVENT
MONDAY				
TUESDAY				
WEDNESDAY				
THURSDAY				
FRIDAY				
WEEKEND				

NOTES FOR NEXT WEEK

Weekly Posting planner

FOR THE WEEK OF _____
OF:

	GRID	STORIES	REELS	LIVE EVENT
MONDAY				
TUESDAY				
WEDNESDAY				
THURSDAY				
FRIDAY				
WEEKEND				

NOTES FOR NEXT WEEK

Weekly Posting planner

FOR THE WEEK _____
OF: _____

	GRID	STORIES	REELS	LIVE EVENT
MONDAY				
TUESDAY				
WEDNESDAY				
THURSDAY				
FRIDAY				
WEEKEND				

NOTES FOR NEXT WEEK

You've got to be prepared to hustle.



JESS MIDDLETON

Demystifying
**YOUR
MONEY**

**WITH
JESS & EM
@MPAS UK**





Who are we?



JESS MIDDLETON

The Number Ninja.

The thought of a boring office job filled her with no joys. Fast forward 12+ years, she and Luke have made it their goal to simplify and demystify the sometimes complex and intimidating world of accounting.



LUKE MIDDLETON

The Digital Jedi

Luke's love of technology as well as systems and processes has made a whizz at mastering the intricacies of accounting softwares and accounting itself. He has created all of MPAS UK's amazing budget trackers and loves to challenge himself on how he can continue to improve.



EMMA DAVIES

The Playmaker

Originally from Midleton in East Cork, Ireland, Emma is our Admin aficionado and Queen of creating. Emma assists with getting Jess organised and keeping the marketing on point. When her creative juice flow, watch out!

**Have you ever
wondered why
the rich
get richer and
the poor
get poorer?**



The answer is

Understanding Money


The Quick Numbers

61%




of UK adults save money either every or most months.

34%



of UK adults have either no savings or less than £1,000 in a savings account.

65%



Almost two-thirds of people believe they wouldn't be able to last 3 months without borrowing money.

Surprising Statistics

23%

of UK savers don't check the interest rate before opening a savings account.



According to studies in 2023, men had more savings across each age group.

The importance of

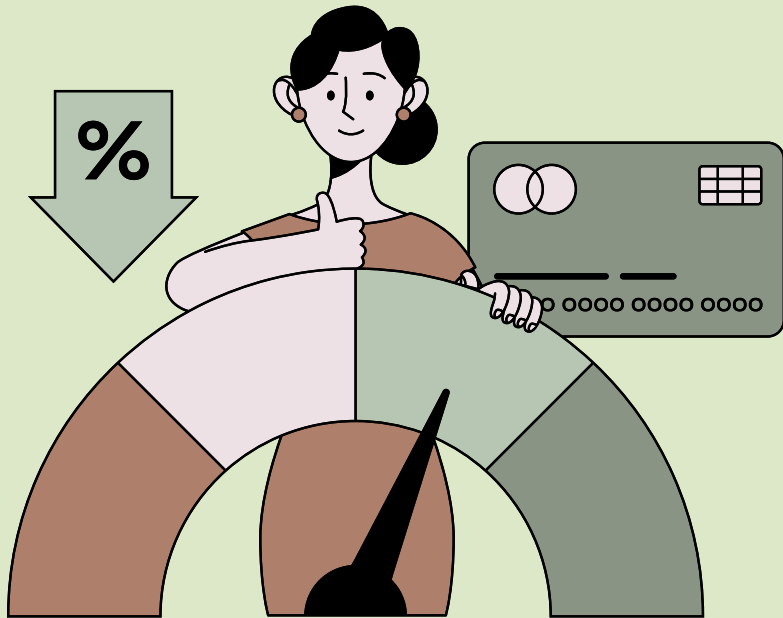
Demystifying Your Money

- spend less on transaction fees
- reduce debt
- be savvy with loans and fees incurred
- borrowing less
- saving more



**Make money
work for you.**

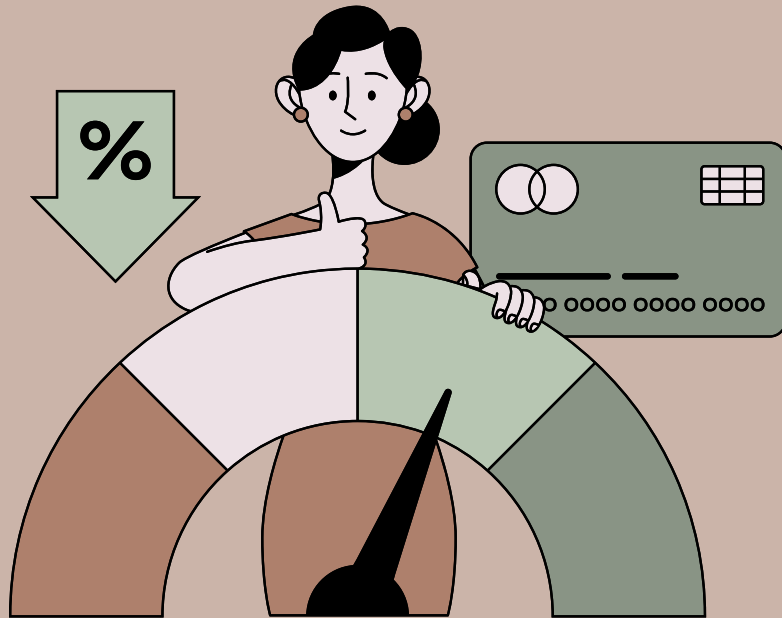
*It does not sleep, get tired,
or go on holiday.*



Jargon Busting



Credit

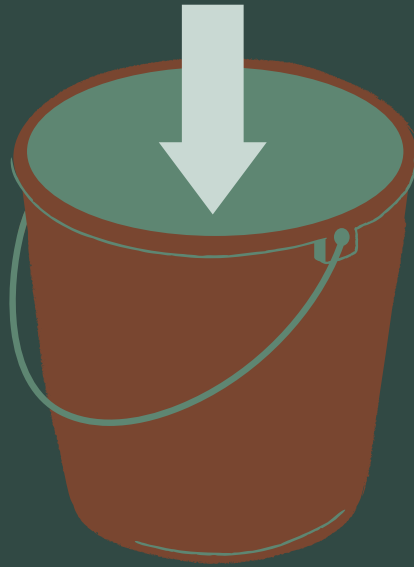


Debit



Where do you use these terms?





Debit

FROM THE LATIN DEBITUM
MEANING "THING OWED;
THAT WHICH IS OWING"



Credit

FROM THE LATIN CREDITUM
MEANING "THING
ENTRUSTED TO ANOTHER"



- ✓ Pay for emergency expenses without draining savings
- ✓ Consolidate high-interest debt
- ✓ Predictable payment schedules

Higher interest rates ✗

Increased debt load ✗

High fees and penalties and potential credit damage ✗

- ✓ Financial Independence
- ✓ Emergency funds at the ready
- ✓ Live debt-free
- ✓ Achieve long-term financial goals

Challenging to get into savings mindset ✗

Savings rates on accounts can be low meaning return on saving is low ✗

Have you ever tried a No Spend Challenge?

BE
BRAVE



We did one last November & it was a success!

It's in your **FREE** kit which you'll get access to your very own copy.

Or you can also download ours from our website & give it a try.

Goals

Self-Care

Budgeting

**ASK
YOURSELF:
What is going
to motivate
you to get
going?**



*Set up
emergency
savings
fund*

*Prioritise
debt
payments*

*Cancel
unused
subscriptions*



Self-Care

Make sure you look after you & your money!



Budgeting

Fixed



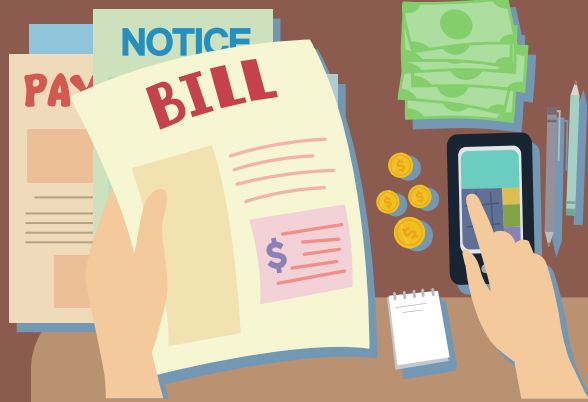
Variable



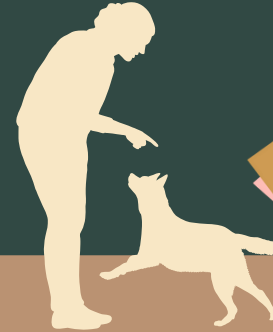
ASK YOURSELF:

**WHAT DO I WANT TO
DO WITH MY MONEY?**

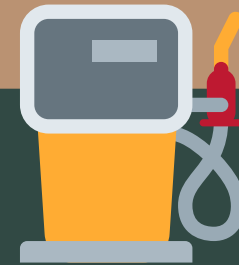
EXPENSES



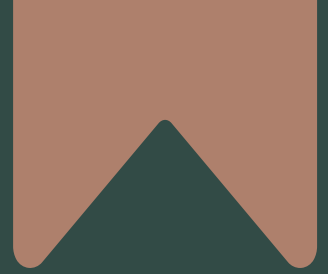
Fixed



Variable



Ways to save money



Money Minute

Intentional

SPENDING



Checklist

Find it on  



Podcast

Find it on   



+

-

Pay Period*	✓	X
Date of Pay	✓	X
Tax Code#	✓	X
National Insurance Number	✓	X
Rate of Pay	✓	X
Annual Leave	✓	X
Total Amount of Pay & Deductions so far in Tax Year	✓	X
Pension contributions	✓	X

*

Month 1 = April

#

BR = Basic Rate

#

OT= Check with HMRC, details may be required

@mpas_uk



Questions to
ask ourselves

Spend **60s** reviewing
bank transactions per
account

1

Do I still use this subscription?

Sometimes we forget we've signed up to something. Months later, we realise we've barely used it. Be honest with yourself. If you haven't, will you use it this month?

2

Is it worth keeping or should I pause it?

Add up delivery costs and see if the monthly subscription (to save on delivery fee) is worth keeping or not. Are my orders consistent?

3

Have I done the 30 day test?

How many times do I use this subscription in 30 days? If the answer is none, well, do I need it? **Don't be afraid to pause subscriptions.**

4

What do I need and NOT need?

A lot of banks now recognise what subscriptions you use and they will put them into their own category of subscriptions, so that makes it easier to find.

5

Beware of early cancellation fees

ALWAYS CHECK the cancellation policy BEFORE cancelling.
Put reminders in your calendar for the date or the week before you need to cancel it, so it's on your mind.



You could find an extra £20+ per month from checking all subscriptions.



It's not about cancelling everything.
It's about shopping around, using your money efficiently.

TURN OFF
ANNUAL
AUTO
RENEWAL





Money Minute

Spend **60s** reviewing
bank transactions per
account

1

Check for any fraudulent activities

Fraudsters often start small, even a 99p daily to test if you notice before they choose a larger amount.

2

Investigate unusual activities

If there's a transaction you don't recognise, contact your bank immediately. They may be able to trace your money.



Money Minute

3

Banks & payment systems can make mistakes

Online banking is useful because it's accessible from the comfort of your own phone/tablet/laptop. Keep an eye out for errors.

4

Make sure you have the goods & services you've paid for

Fraudsters can get hold of your bank details or personal data. Some claim to be able to access this info within 12 hours.

5

Don't hesitate

Make a habit of checking each bank account for just 60 seconds each day or end of each week, getting an overview of your finances.



intentional

/ɪn'tenʃən(ə)l/

adjective

done on purpose;
deliberate.

Intentional



Okay, yes,
items depreciate
over time.

**It's not just
about money
though,
is it?**



SPENDING

Intentional



 SPENDING

**What else is being spent,
other than money?**

Intentional



SPENDING

What else is being spent,
other than money?

Time



Energy



Brain space



@mpas_uk

Intentional



SPENDING[®]



**Be honest with
yourself.**

**Is this an impulse buy or have you
done your research & thought
about it for 48 hours+?**

@mpas_uk

Intentional 

SPENDING

@mpas_uk

YES

OR

NO

Have you ever had
this item before?

If your answer is:

YES

- *Where is it now?*
- *How often did you use it?*
- *Can you justify buying another one?*

NO

- *Before you fork out for this item, could you borrow or hire this item or similar, to test it & see if you enjoy using it?*

If you want to keep
it long term,



is it good quality,
ready to last?

&

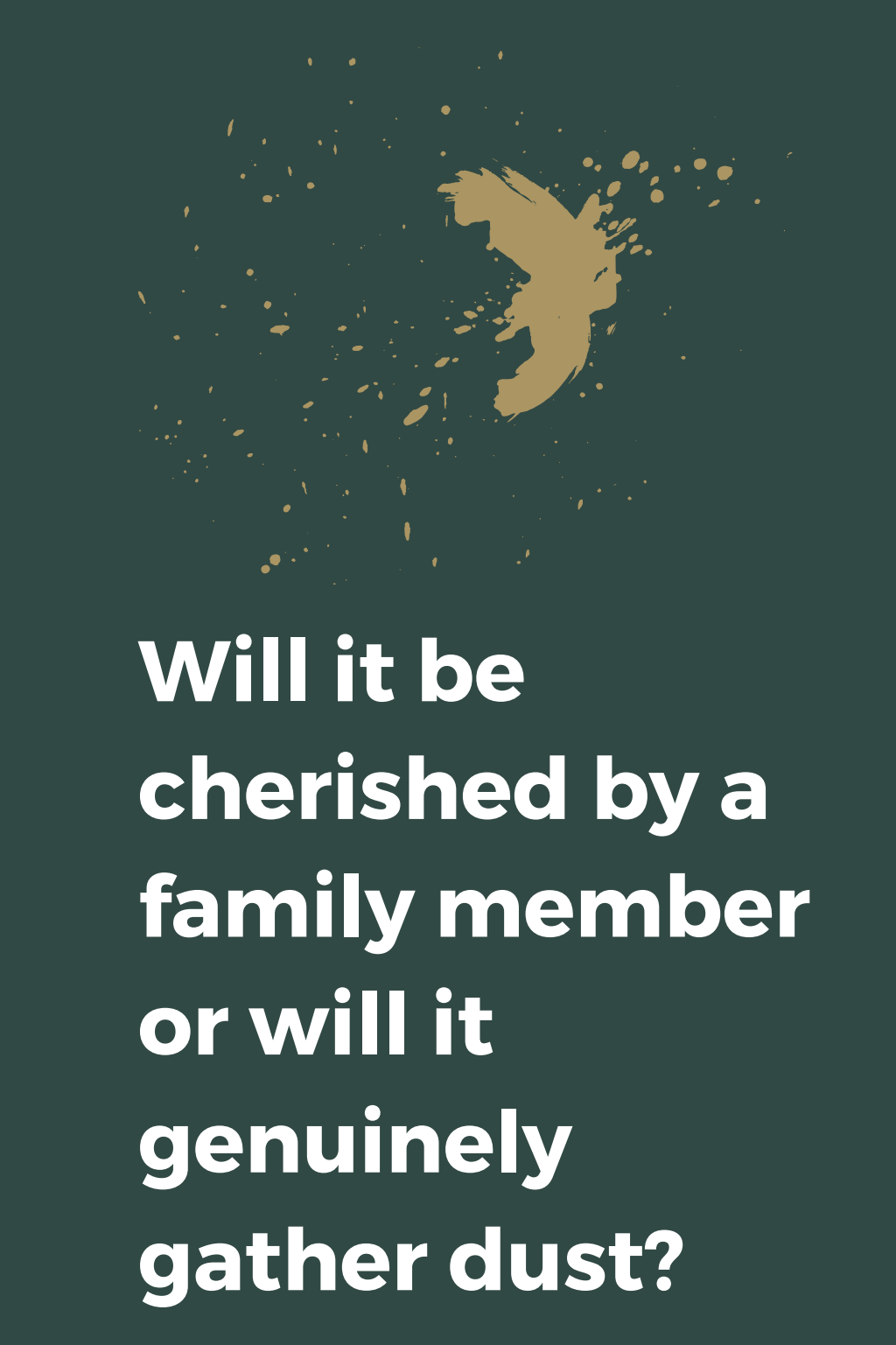
do you have the time,
energy, brain space to
maintain, store, organize
this item in the future?

***When buying something,
ask yourself these questions:***



- **Do you love it?**
- **Where will you store it?**
- **How often will you really use it?**
- **Do you realistically have the time (in this season of your life) to use it?
Or would it be of more use to someone else?**

If yes, *GO GET IT*



**Will it be
cherished by a
family member
or will it
genuinely
gather dust?**



**JUST A THOUGHT:
If it doesn't suit you
after you buy it & you
need the space, can
you get your money
back or can you
sell/donate/give away
afterwards?**





Financial Stability

HOW CAN WE FIND IT?



**You've got to
be prepared
to hustle**



JESS MIDDLETON @ MPAS UK

Smart Goals

Setting realistic and achievable outcomes.

My goal is:

S
SPECIFIC

What do I want to happen?

M
MEASUREABLE

How will I know when I have achieved my goal?

A
ATTAINABLE

Is the goal realistic and how will I accomplish it?

R
RELEVANT

Why is my goal important to me?

T
TIMELY

What is my deadline for this goal?

Look in
your
MPAS
Pack

© Middleton Professional Accounts Services Ltd 2022



S

SPECIFIC

What do I want to happen?

M

MEASUREABLE

How will I know when I have achieved my goal?

A

ATTAINABLE

Is the goal realistic and how will I accomplish it?

R

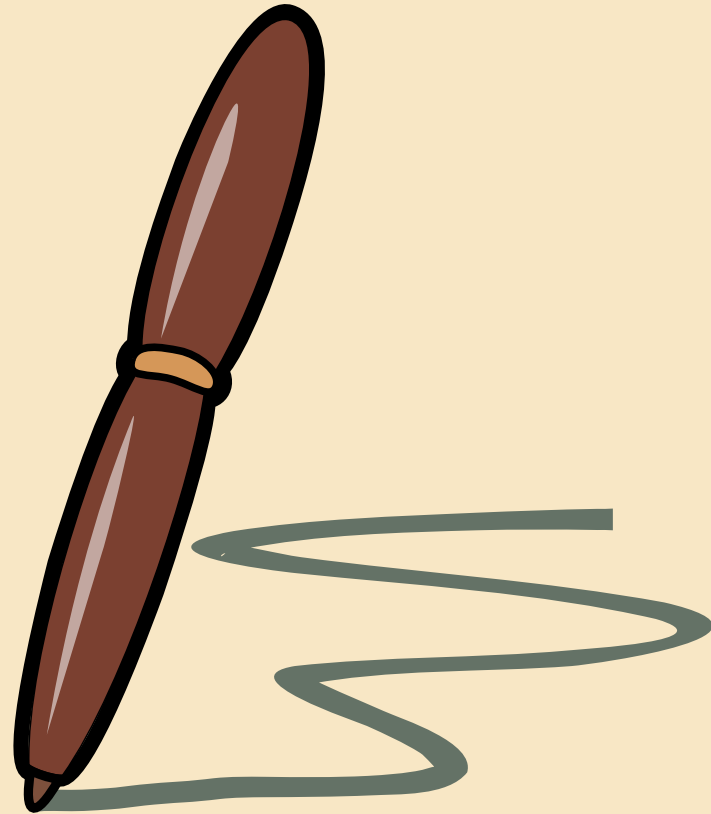
RELEVANT

Why is my goal important to me?

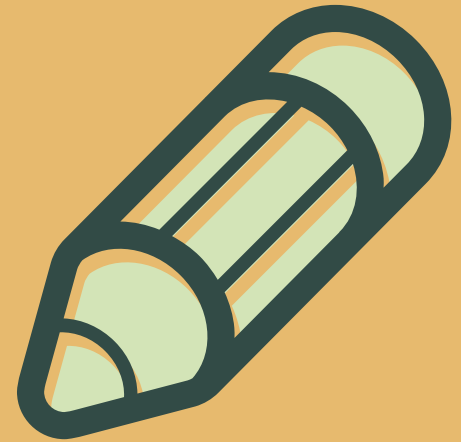
T

TIMELY

What is my deadline for this goal?



**If you're
starting up
a business...**



**CHECK OUT YOUR PACK FOR A
FREE BUSINESS PLAN**



FREE RESOURCES

TO GET YOU FINANCIALLY ORGANISED FOR 2023

A circular graphic with a dark green background and a white leaf illustration. A brown tag with the word 'FREE' in white is attached to the top left. A small 'M' logo is in the top right corner of the circle.

15 Accounting Terms Explained

A circular graphic with a dark green background and a white monstera leaf illustration. A brown tag with the word 'FREE' in white is attached to the top left. A small 'M' logo is in the top right corner of the circle.

The Smart Goals Worksheet

A circular graphic with a dark green background and a white pine branch illustration. A brown tag with the word 'FREE' in white is attached to the top left. A small 'M' logo is in the top right corner of the circle.

The Profit First Method Guide

A circular graphic with a dark green background and a white maple leaf illustration. A brown tag with the word 'FREE' in white is attached to the top left. A small 'M' logo is in the top right corner of the circle.

Personal Budget Tracker

A circular graphic with a dark green background and a white leaf illustration. A brown tag with the word 'FREE' in white is attached to the top left. A small 'M' logo is in the top right corner of the circle.

Excel & Google Sheets Money Tracker

Helping you regain precious time & build confidence in your finances.

Got questions?



Email:

hello@mpasuk.com

Website:

www.mpasuk.com

WhatsApp:

07369 201431



CONTACT US

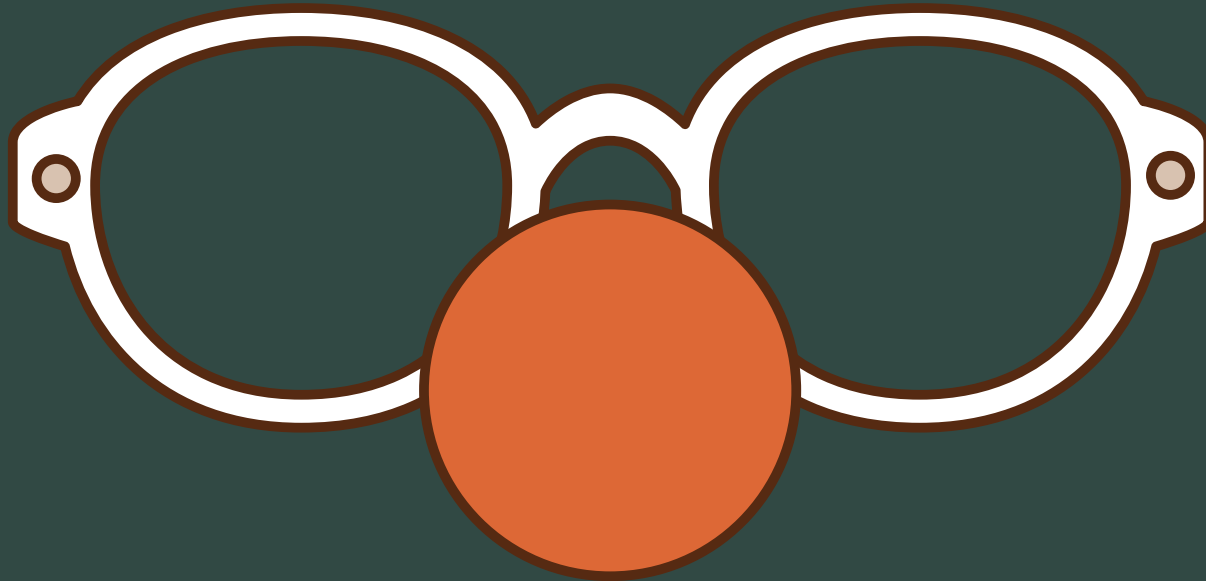


Find us on



www.mpasuk.com

WE DON'T
CLOWN AROUND
HERE AT MPAS UK.



WE HAVE A
STAND-UP TEAM WITH
LOTS OF EXPERIENCE!