FREE BUSINESS MINI KIT

2 worksheets and a checklist to help you earn more

Contractors, freelancers, drivers, shop owners: in 15 minutes, see what you really earn and what you're missing.

BONAPRO

How to use it

1 Print

A4 (Europe, Africa…) or US Letter (USA, Canada), at "actual size". Color or ink-saver version, your choice.

2 Fill it in with a pencil

Each worksheet (pages 2 and 3) has a filled-in "Example" column: follow it line by line, then write your own numbers in the "My numbers" column. Works with any currency.

3 Repeat every month

Reprint pages 2 and 3: your real hourly rate should go up from one month to the next.

Contents

On screen, every line is clickable

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4 My monthly business check-up — page 4

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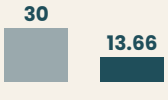
Did you know?

In the example on page 2, a billed rate of 30 an hour leaves only 13.66 for each hour actually worked. What about you?



These sheets are business planning aids. They do not replace legal, tax or accounting advice.

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My real hourly rate

Over one month: what you really keep for each hour you work, paid or not.

#	Line	Example	My numbers
	A · Money in		
1	Money received from clients this month *everything clients paid, excluding sales tax/VAT you collect*	3,000	
	B · Money out		
2	Taxes set aside on profit* *(1 - 3) × rate (income + self-employment tax / National Insurance)*	637.50	
3	Business expenses this month *fuel, insurance, phone, tools, rent, subscriptions…*	450	
4	Other money set aside (optional) *e.g. savings for new equipment*	0	
5	**Total money out** *2 + 3 + 4*	1,087.50	
6	**What I keep** *1 - 5*	1,912.50	
	C · My real hours		
7	Hours paid by clients *billed hours*	100 h	
8	Unpaid hours *driving, quotes, invoices, buying supplies, waiting, finding clients*	40 h	
9	**Total hours worked** *7 + 8*	140 h	

My billed rate *1 ÷ 7*	**30.00 / hour**	
My real hourly rate *6 ÷ 9*	**13.66 / hour**	

- To raise your real rate: cut unpaid hours (group your trips, reuse quote templates) and check your prices with page 3.

** Income tax and self-employment tax (National Insurance in the UK) are worked out on your profit (money received minus business expenses), not on everything you receive. The rate depends on your country and situation: ask your accountant or tax office. The example uses 25% only as an illustration.*

My minimum hourly rate

The lowest rate that covers your expenses, taxes and the income you want to keep.

#	Line	Example	My numbers
1	Income I want to keep each month *after tax and expenses*	2,000	
2	Business expenses this month *same as line 3 on page 2*	450	
3	My tax rate on profit (same as page 2) *income + self-employment tax / National Insurance, in %*	25%	
4	**Profit I need before tax** *1 ÷ (1 - 3); e.g. 2,000 ÷ 0.75*	2,666.67	
5	**Sales I need (before sales tax/VAT)** *2 + 4; e.g. 450 + 2,666.67*	3,116.67	
6	Hours I can bill each month *be realistic: e.g. 25 hours a week*	100 h	

My minimum hourly rate *5 ÷ 6*	**31.17 / hour**	

Compare with your prices

My billed rate	My minimum rate (above)	Gap to close

- Keep a margin above the minimum: time off, sick days, slow months and tools to replace are not counted here.

Notes

My monthly business check-up

15 minutes at the end of each month. Check off "Done" as you go, and note what to do next.

Task	Helpful template	Done	Next step
Money			
Send an invoice for every job finished this month	*Invoice & Quote Kit*	☐	
Follow up on every unpaid invoice (write the names below)	*Unpaid Invoice Tracker*	☐	
Set aside your tax money (your % from page 2)	*Expense Tracker*	☐	
Check your real hourly rate (page 2) against last month	*Page 2 of this kit*	☐	
Records			
File your receipts and log your business expenses	*Expense Tracker*	☐	
Log your business miles and fuel	*Vehicle & Mileage Log*	☐	
Record the hours worked, paid and unpaid	*Timesheet Tracker (crew hours)*	☐	
Tools and planning			
Check vehicle maintenance due (oil, tires, inspection)	*Vehicle & Mileage Log*	☐	
Check your tools: missing, lent out, to repair	*Tool Inventory*	☐	
Plan next month's jobs and back up your files	*Job & Project Planner*	☐	

Unpaid invoices to follow up on:

- Every template named above is in the Small Business & Contractor Toolkit (8 templates, page 5).

Go further: the full kits

Ready-to-use templates. Pay once, no subscription. Prices and details on each product page.

Small Business & Contractor Toolkit (8 templates)

Invoices and quotes, unpaid reminders, jobs, estimates, hours, expenses, vehicle, tools.

See ›

Excel + Google Sheets · any currency

bonaprostudio.etsy.com/listing/4617694618

Gig Driver Profit Tracker

Estimated net per hour, net and cost per mile; per app: payouts, average commission (fees ÷ gross fares) and share of total payouts.

See ›

Spreadsheet · English + French

bonaprostudio.etsy.com/listing/4617965643

Client & Price History Book

Cleaning, gardening, home care: clients, jobs, prices and ready-to-send follow-ups.

See ›

Spreadsheet · English + French

bonaprostudio.etsy.com/listing/4617967457

Mandatory Notices Kit (France)

For butchers, snack bars and bakeries in France: fill-in posters and checklist.

See ›

Fill-in PDF · in French

bonaprostudio.etsy.com/listing/4617977420

Nonprofit Treasurer Kit (France)

Cash and bank books, donation register, numbered receipts, budget.

See ›

Spreadsheet · in French

bonaprostudio.etsy.com/listing/4617964977

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