

Automatic Personal and Business Financial Planning (Budget vs Actual)

Completely automated, seamlessly integrated link accompanied by a menu button, captivating visual representation, and a concise overview of key insights.

Monday, 14 August 2023
Basic data
Budget Planning
Input Transaction
Annual Budget
Annual Transaction
Budget VS Actual
Monthly Actual
Monthly Summary
Step Guidances

Hello, SwiftUp

Let's see your current financial condition.

This month, you spent too much on **Vehicle Installment**.
Don't pull out your credit cards, just shake it off!

Current Saving This Year

252.350.000

Saving target for this year -125.900.401

Total Accumulated Saving

636.450.000

From Jan 2023 until Dec 2024

Monthly Saving

Personal Finance Dashboard

Cash in 1

10.000.000

Cash in 3

500.000

Category	Amount	Actual %	Budget %
School Fee	200.000	18%	82%
Vehicle Installment	3.500.000	37%	63%
School Fee	200.000	18%	82%
Cash out 2	100.000	100%	0%
Cash out 3	125.000	100%	0%

<==

232,67%

Income to the year Achieved

==>

Your current financial condition until

Dec 2024

31,90%

Expense to the year Spent

Personal Dashboard
Monthly Summary
BvA
Annual Budget Planning
Annual Actual Transa ...

Monday, 14 August 2023
Basic data
Budget Planning
Input Transaction
Annual Budget
Budget VS Actual
Monthly Actual
Personal Dashboard
Step Guidances

Period: 2023

Hello, SwiftUp

This is your monthly financial activity summary for 2023.

If you look during 2023, your biggest income occurs in **March**.

Also, it appears that you spent slightly more than usual in **February**.

March looks fantastic! It's always a good sign when you go over budget in your savings account.

Financial Summary	Month	Amount	Category (of the year)
Highest Income	March	20.700.000	Cash in 1
Highest Expenses	February	6.725.000	Vehicle Installment
Highest Saving	March	13.525.000	General Saving

	January			February			March		
	Actual	Budget	Var	Actual	Budget	Var	Actual	Budget	Var
Income	10.700.000	11.300.000	-600.000	10.900.000	11.300.000	-400.000	20.700.000	21.300.000	-600.000
Cash in 1	10.000.000	10.000.000	-	10.000.000	10.000.000	-	10.000.000	10.000.000	-
Cash in 2	-	-	-	-	-	-	10.000.000	10.000.000	-
Cash in 3	500.000	1.000.000	-500.000	500.000	1.000.000	-500.000	500.000	1.000.000	-500.000
Cash in 4	100.000	300.000	-200.000	200.000	300.000	-100.000	100.000	300.000	-200.000
Cash in 5	100.000	-	100.000	200.000	-	200.000	100.000	-	100.000
Expenses	7.050.000	22.748.367	15.698.367	7.025.000	22.648.367	15.623.367	7.175.000	22.748.367	15.573.367
Home Installment	300.000	8.678.232	8.378.232	300.000	8.678.232	8.378.232	300.000	8.678.232	8.378.232
Vehicle Installment	3.500.000	9.355.134	5.855.134	3.500.000	9.355.134	5.855.134	3.500.000	9.355.134	5.855.134
School Fee	200.000	1.240.000	1.040.000	200.000	1.240.000	1.040.000	200.000	1.240.000	1.040.000

Monday, 14 August 2023
Basic Data
Budget Planning
Input Transaction
Annual Budget
Monthly Summary
Monthly Actual
Personal Dashboard

Budget vs Actual Dashboard

Year: 2024
Month: Dec

	Monthly			To the end of the year		
	Budget	Actual	Var	Budget	Actual	Var
Income:						
Cash in 1	10.000.000	10.000.000	-	120.000.000	120.000.000	-
Cash in 2	-	-	-	11.000.000	209.000.000	198.000.000
Cash in 3	1.000.000	500.000	-500.000	12.000.000	6.000.000	-6.000.000
Cash in 4	-	200.000	200.000	1.200.000	2.000.000	800.000
Cash in 5	250.000	200.000	-50.000	1.500.000	2.000.000	500.000
Total	11.250.000	10.900.000	-350.000	145.700.000	339.000.000	193.300.000
Expenses:						
Home Installment	8.678.232	300.000	8.378.232	104.138.788	3.600.000	-100.538.788
Vehicle Installment	9.355.134	3.500.000	5.855.134	112.261.613	42.000.000	-70.261.613
School Fee	1.100.000	200.000	900.000	13.200.000	2.400.000	-10.800.000
Cash out 1	2.500.000	2.500.000	-	30.000.000	30.000.000	-

Personal Dashboard
Monthly Summary
BvA
Annual Budget Planning
Annual Actual Transa ...

Monday, 14 August 2023
Basic Data
Budget Planning
Input Transaction
Annual Budget
Budget VS Actual
Monthly Actual
Personal Dashboard

Annual Budget Planning Summary

in \$

	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
Cash In										
Cash in 1	120.000.000	120.000.000	120.000.000	120.000.000	120.000.000	120.000.000	120.000.000	120.000.000	120.000.000	120.000.000
Cash in 2	10.000.000	11.000.000	10.000.000	11.000.000	10.000.000	11.000.000	10.000.000	11.000.000	10.000.000	11.000.000
Cash in 3	12.000.000	12.000.000	12.000.000	12.000.000	12.000.000	12.000.000	12.000.000	12.000.000	12.000.000	12.000.000
Cash in 4	1.500.000	1.200.000	1.500.000	1.200.000	1.500.000	1.200.000	1.500.000	1.200.000	1.500.000	1.200.000
Cash in 5	2.800.000	1.500.000	2.800.000	1.500.000	2.800.000	1.500.000	2.800.000	1.500.000	2.800.000	1.500.000
Total Cash In	146.300.000	145.700.000	146.300.000	145.700.000	146.300.000	145.700.000	146.300.000	145.700.000	146.300.000	145.700.000
Cash Out										
Home Installment	104.138.788	104.138.788	104.138.788	104.138.788	104.138.788	104.138.788	104.138.788	104.138.788	104.138.788	104.138.788
Vehicle Installment	112.261.613	112.261.613	112.261.613	112.261.613	112.261.613	112.261.613	112.261.613	112.261.613	112.261.613	112.261.613
School Fee	14.880.000	13.200.000	23.880.000	23.880.000	21.000.000	21.000.000	21.000.000	24.600.000	24.600.000	24.600.000
Cash out 1	30.000.000	30.000.000	30.000.000	30.000.000	30.000.000	30.000.000	30.000.000	30.000.000	30.000.000	30.000.000
Cash out 2	1.200.000	1.200.000	1.200.000	1.200.000	1.200.000	1.200.000	1.200.000	1.200.000	1.200.000	1.200.000
Cash out 3	1.500.000	1.500.000	1.500.000	1.500.000	1.500.000	1.500.000	1.500.000	1.500.000	1.500.000	1.500.000

Monday, 14 August 2023
Basic Data
Budget Planning
Input Transaction
Annual Budget
Monthly Summary
Monthly Actual
Personal Dashboard

Monthly Budget Detail

in \$

	2028	2028	2028	2028	2028	2028	2028	2028	2028	2029	2029	2029
	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Cash In												
Cash in 1	10.000.000	10.000.000	10.000.000	10.000.000	10.000.000	10.000.000	10.000.000	10.000.000	10.000.000	10.000.000	10.000.000	10.000.000
Cash in 2	-	-	-	-	-	-	-	-	-	-	-	10.000.000
Cash in 3	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000
Cash in 4	200.000	200.000	200.000	-	250.000	250.000	250.000	250.000	250.000	300.000	300.000	300.000
Cash in 5	-	-	-	-	250.000	250.000	250.000	250.000	250.000	-	-	-
Total	11.200.000	11.200.000	11.200.000	11.250.000	11.250.000	11.250.000	11.250.000	11.250.000	11.250.000	11.300.000	11.300.000	21.300.000
Cash Out												
Home Installment	8.678.232	8.678.232	8.678.232	8.678.232	8.678.232	8.678.232	8.678.232	8.678.232	8.678.232	8.678.232	8.678.232	8.678.232
Vehicle Installment	9.355.134	9.355.134	9.355.134	9.355.134	9.355.134	9.355.134	9.355.134	9.355.134	9.355.134	9.355.134	9.355.134	9.355.134
School Fee	1.750.000	1.750.000	1.750.000	1.750.000	1.750.000	1.750.000	1.750.000	1.750.000	1.750.000	1.750.000	1.750.000	1.750.000
Cash out 1	2.500.000	2.500.000	2.500.000	2.500.000	2.500.000	2.500.000	2.500.000	2.500.000	2.500.000	2.500.000	2.500.000	2.500.000
Cash out 2	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000	100.000
Cash out 3	125.000	125.000	125.000	125.000	125.000	125.000	125.000	125.000	125.000	125.000	125.000	125.000
Cash out 4	150.000	150.000	150.000	150.000	150.000	150.000	150.000	150.000	150.000	150.000	150.000	150.000
Cash out 5	500.000	500.000	500.000	500.000	500.000	500.000	500.000	500.000	500.000	500.000	500.000	500.000
Cash out 6	100.000	-	100.000	100.000	-	100.000	-	100.000	-	100.000	-	100.000

Personal Dashboard
Monthly Summary
BvA
Annual Budget Planning
Annual Actual Transa ...

Monday, 14 August 2023
Basic Data
Budget Planning
Input Transaction
Annual Budget
Budget VS Actual
Monthly Actual
Personal Dashboard

Installment Step-by-step guidances

If there is new interest rate during loan period

Remaining Balance

Rate

Months

Date	Principal	Interest	Payment	Balance
Nov-19	159,5	708,3	867,8	99.841
Dec-19	160,6	707,2	867,8	99.680
Jan-20	161,8	706,1	867,8	99.518
Feb-20	162,9	704,9	867,8	99.355
Mar-20	164,1	703,8	867,8	99.191
Apr-20	165,2	702,6	867,8	99.026
May-20	166,4	701,4	867,8	98.860
Jun-20	167,6	700,3	867,8	98.692
Jul-20	168,8	699,1	867,8	98.523
Aug-20	170,0	697,9	867,8	98.353
Sep-20	171,2	696,7	867,8	98.182

Monday, 14 August 2023
Basic Data
Budget Planning
Input Transaction
Annual Budget
Monthly Summary
Monthly Actual
Personal Dashboard

Detail Actual Transaction

Input Here

Date	Month	Year	Category	Detail	Amount
2	Jan	2023	Cash in 1		10.000.000
2					