

Business Budget Template

From Holdings — AI-native business banking

getholdings.com/tools/budget-vs-actual

How to Use This Template

- Fill in Section 1 with your revenue forecast (3 scenarios)
- Fill in Section 2 with your monthly expense budget by category
- Each month, complete Section 3 with actual numbers and calculate variances
- Review Section 4 quarterly to assess trends and adjust

Section 1: Annual Revenue Forecast

Three-Scenario Forecast

Scenario	Annual Revenue	Monthly Average	Confidence
Conservative	\$ _____	\$ _____	70% — you'll hit this even if things go sideways
Realistic	\$ _____	\$ _____	50% — what you'll likely hit with normal execution
Optimistic	\$ _____	\$ _____	30% — everything goes right

Budget against the Realistic number. Hold reserves based on the Conservative number.

Monthly Revenue Forecast (Realistic Scenario)

Adjust for seasonality — don't just divide annual by 12.

Month	% of Annual	Forecasted Revenue
January	___%	\$ _____
February	___%	\$ _____
March	___%	\$ _____
April	___%	\$ _____
May	___%	\$ _____
June	___%	\$ _____
July	___%	\$ _____
August	___%	\$ _____
September	___%	\$ _____
October	___%	\$ _____
November	___%	\$ _____
December	___%	\$ _____
Total	100%	\$ _____

Section 2: Expense Budget (50/30/20 Framework)

Quick Check

Category	Target %	Your Monthly \$	Your Actual %
Operating Costs	50%	\$ _____	___%
Growth Investment	30%	\$ _____	___%
Profit + Reserves	20%	\$ _____	___%
Total	100%	\$ _____	100%

Fixed Monthly Expenses

Category	Monthly Budget	Annual Total	Notes
Rent / workspace	\$ _____	\$ _____	

Insurance (all policies)	\$ _____	\$ _____	
Loan payments	\$ _____	\$ _____	
Base salaries	\$ _____	\$ _____	
Payroll taxes & benefits	\$ _____	\$ _____	
Accounting retainer	\$ _____	\$ _____	
Essential software	\$ _____	\$ _____	
Phone / internet	\$ _____	\$ _____	
Total Fixed	\$ _____	\$ _____	

Variable Monthly Expenses

Category	Monthly Budget	Annual Total	Notes
Materials / supplies	\$ _____	\$ _____	
Contractor payments	\$ _____	\$ _____	
Commissions / bonuses	\$ _____	\$ _____	
Credit card processing	\$ _____	\$ _____	
Shipping	\$ _____	\$ _____	
Travel & meals	\$ _____	\$ _____	
Vehicle / fuel	\$ _____	\$ _____	
Repairs / maintenance	\$ _____	\$ _____	
Office supplies	\$ _____	\$ _____	
Total Variable	\$ _____	\$ _____	

Growth Investment

Category	Monthly Budget	Annual Total	Notes
Marketing / advertising	\$ _____	\$ _____	
Sales tools / CRM	\$ _____	\$ _____	
New equipment	\$ _____	\$ _____	
Training / education	\$ _____	\$ _____	

Product development	\$ _____	\$ _____	
New hires (planned)	\$ _____	\$ _____	
Content creation	\$ _____	\$ _____	
Total Growth	\$ _____	\$ _____	

Profit & Reserves

Category	Monthly Budget	Annual Total	Notes
Owner distribution / profit	\$ _____	\$ _____	Target: 10% of revenue
Cash reserves	\$ _____	\$ _____	Target: 10% of revenue
Estimated tax payments	\$ _____	\$ _____	Quarterly — budget monthly
Total Profit & Reserves	\$ _____	\$ _____	

Budget Cushion (10-15%)

	Monthly	Annual
Total budgeted expenses	\$ _____	\$ _____
Cushion (___%)	\$ _____	\$ _____
Total with cushion	\$ _____	\$ _____

Section 3: Monthly Budget vs. Actual Tracker

Copy this section for each month.

Month: _____

Category	Budgeted	Actual	Variance (\$)	Variance (%)	Notes
Revenue	\$ _____	\$ _____	\$ _____	___%	
Fixed Expenses					

Rent / workspace	\$ _____	\$ _____	\$ _____	___%	
Insurance	\$ _____	\$ _____	\$ _____	___%	
Loan payments	\$ _____	\$ _____	\$ _____	___%	
Salaries	\$ _____	\$ _____	\$ _____	___%	
Payroll taxes / benefits	\$ _____	\$ _____	\$ _____	___%	
Accounting	\$ _____	\$ _____	\$ _____	___%	
Software	\$ _____	\$ _____	\$ _____	___%	
Phone / internet	\$ _____	\$ _____	\$ _____	___%	
Total Fixed	\$ _____	\$ _____	\$ _____	___%	
Variable Expenses					
Materials / supplies	\$ _____	\$ _____	\$ _____	___%	
Contractors	\$ _____	\$ _____	\$ _____	___%	
Commissions / bonuses	\$ _____	\$ _____	\$ _____	___%	
CC processing	\$ _____	\$ _____	\$ _____	___%	
Shipping	\$ _____	\$ _____	\$ _____	___%	
Travel / meals	\$ _____	\$ _____	\$ _____	___%	
Vehicle / fuel	\$ _____	\$ _____	\$ _____	___%	

Repairs	\$ _____	\$ _____	\$ _____	___%	
Supplies	\$ _____	\$ _____	\$ _____	___%	
Total Variable	\$ _____	\$ _____	\$ _____	___%	
Growth Investment					
Marketing	\$ _____	\$ _____	\$ _____	___%	
Sales tools	\$ _____	\$ _____	\$ _____	___%	
Equipment	\$ _____	\$ _____	\$ _____	___%	
Training	\$ _____	\$ _____	\$ _____	___%	
Product dev	\$ _____	\$ _____	\$ _____	___%	
Total Growth	\$ _____	\$ _____	\$ _____	___%	
Profit / Reserves					
Owner distribution	\$ _____	\$ _____	\$ _____	___%	
Cash reserves	\$ _____	\$ _____	\$ _____	___%	
Tax payments	\$ _____	\$ _____	\$ _____	___%	
Total P&R	\$ _____	\$ _____	\$ _____	___%	
TOTAL EXPENSES	\$ _____	\$ _____	\$ _____	___%	
NET (Revenue - Expenses)	\$ _____	\$ _____	\$ _____		

Monthly Notes

- Key events: _____
- Variances to investigate: _____
- Actions for next month: _____

Section 4: Quarterly Trend Review

Metric	Q1	Q2	Q3	Q4	Annual
Total Revenue	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Total Expenses	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Net Profit	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Net Margin	___%	___%	___%	___%	___%
Operating Cost %	___%	___%	___%	___%	___%
Growth Investment %	___%	___%	___%	___%	___%
Profit + Reserve %	___%	___%	___%	___%	___%
Cash Reserve Balance	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

Quarterly Questions

- Is the 50/30/20 split holding?
- Are margins improving, declining, or flat?
- Is the annual revenue forecast still realistic?
- Do any expense categories need to be adjusted?
- Is the cash reserve on track for 3-month target?

Section 5: Annual Budget Summary

Category	Annual Budget	YTD Actual	Remaining	On Track?
Revenue	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

Fixed Expenses	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
Variable Expenses	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
Growth Investment	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
Profit + Reserves	\$ _____	\$ _____	\$ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
Net	\$ _____	\$ _____	\$ _____	

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