

Small business budget planner template

This template is provided as a general guide only and is designed to help small businesses, sole traders, and self-employed professionals organise and plan their anticipated income, expenditure and cash flow.

Organisations and individuals should amend this template to reflect their own circumstances, financial commitments, objectives, and planning assumptions. This template does not constitute financial, tax, accounting, legal or professional advice, and appropriate professional advice should be sought where necessary.

It is the responsibility of each business to ensure its budget is accurate, suitable for its needs, and regularly reviewed and updated. This template should be used as a planning tool only and should not be relied upon as the sole basis for making financial or business decisions.

Small business budget planner

This template is designed for small business owners, sole traders, and self-employed professionals who would like to create a straightforward budgeting tool.

The template can be used to estimate monthly income, plan costs, allow for annual expenses, build in a contingency buffer, and review performance.

This template includes:

- Monthly income forecast
- Fixed and variable cost planner
- Tax provision, savings, and emergency fund prompts
- Cash-flow timing tracker
- Irregular and annual expense planner
- Monthly budget review and action log

You can use this template to create an Excel workbook, as formulas, charts, and conditional formatting can help you to monitor changes.

Monthly budget overview

Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Total income												
Fixed costs												
Variable costs												
Tax provision												
Emergency fund												
Planned savings												
Expected profit/loss												

Detailed costs prompts

Fixed costs to remember	Variable costs to consider	Irregular/annual costs to consider
• Rent / premises • Insurance • Salaries / drawings • Loan repayments • Software subscriptions • Telephone and internet • Accounting / bookkeeping	• Materials / stock • Delivery / fulfilment • Fuel / travel • Utilities • Marketing • Freelancers / contractors • Repairs / maintenance • Training	• Annual subscriptions • Equipment upgrades • Tax payments • Professional fees • Insurance renewal • Licence costs • Repairs • Training

Cash-flow timing tracker

Cash-flow timing can help to identify whether money is due to arrive after key costs need to be paid.

Month	Opening cash	Expected cash in	Closing cash	Invoice overdue?	Action needed
Jan					
Feb					
Mar					
Apr					
May					
Jun					
Jul					
Aug					
Sep					
Oct					
Nov					
Dec					

Monthly review and actions

A monthly budget review and action log can help you to assess your financial performance

Month	What changed?	Biggest overspend	Cash-flow concern?	Action for next month	Owner / status
Jan			Yes / No		
Feb			Yes / No		
Mar			Yes / No		
Apr			Yes / No		
May			Yes / No		
Jun			Yes / No		
Jul			Yes / No		
Aug			Yes / No		
Sep			Yes / No		
Oct			Yes / No		
Nov			Yes / No		
Dec			Yes / No		