Budget and cash flow worksheet

Name _____ **Business** _____ **Date** _____

You will finish with
A budget for next month that shows money left or short, and what you will do about it.

A **budget** (a plan of the money you expect to earn and spend in one month) shows if you will have money left or be short.

Month I am planning (e.g. November 2026)

_____

1. Expected income

Write only money you are fairly sure of: regular customers, confirmed orders, normal sales from recent months.

Where the money will come from	Amount (R)
e.g. Normal weekly sales x 4 weeks	16 000
e.g. Confirmed order from school	3 500
Total expected income	

WARNING
Do not count maybes
If a job is not confirmed, leave it out of the total. Write it here instead: _____

2. Expected costs

Use last month's costs as a guide: your bank statement, slips and invoices. **Fixed costs** (stay the same each month, even when sales are slow). **Variable costs** (go up and down with how much you sell). **Once-off costs** (do not come every month, like a repair or a yearly licence).

Type	Cost	Amount (R)
Fixed	e.g. Rent	2 500
Fixed	e.g. Assistant's wage	3 000
Fixed		
Fixed		
Fixed		

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Type	Cost	Amount (R)
Total fixed costs		
Variable	e.g. Stock for the month	8 000
Variable		
Variable		
Variable		
Once-off	e.g. Fridge repair	1 200
Once-off		
Total expected costs (total fixed + variable + once-off rows)		

Pay fixed costs first

1. Fixed costs must be paid even in a slow month.
2. Check that your total expected income is bigger than your total fixed costs.

TIP

Look ahead for yearly costs

Think of costs due in the next 12 months, like an insurance renewal or licence. If one is due next month, list it as once-off. If not, divide it by 12 and keep that much aside each month.

3. Money left or short

Total expected income - Total expected costs = Money left or short (e.g. R19 500 - R17 000 = R2 500 left)

If you are short, tick what you will do. If you have money left, decide how much to keep aside.

CHECKLIST

- ☐ Delay a cost that can wait (write which: _____)
- ☐ Reduce a variable cost, for example buy less stock
- ☐ Bring in more sales or confirm a waiting order
- ☐ Keep money aside for once-off and yearly costs (amount: R_____)

4. Check at month-end

At the end of the month, write what really happened next to your plan.

	Planned (R)	Actual (R)	Actual - Planned (R)
Income			
Costs			
Money left or short			

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	Planned (R)	Actual (R)	Actual - Planned (R)

The biggest difference and why (e.g. stock cost R1 500 more because prices went up)

Next step

What I will do (e.g. delay new shelves to next month) _____

By when _____

Date I will compare planned and actual (e.g. last Friday of the month) _____

When to redo this

Every month, a few days before the new month starts. Fill in section 4 at month-end first, then use what really happened to plan the next month.

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