

FINANCE

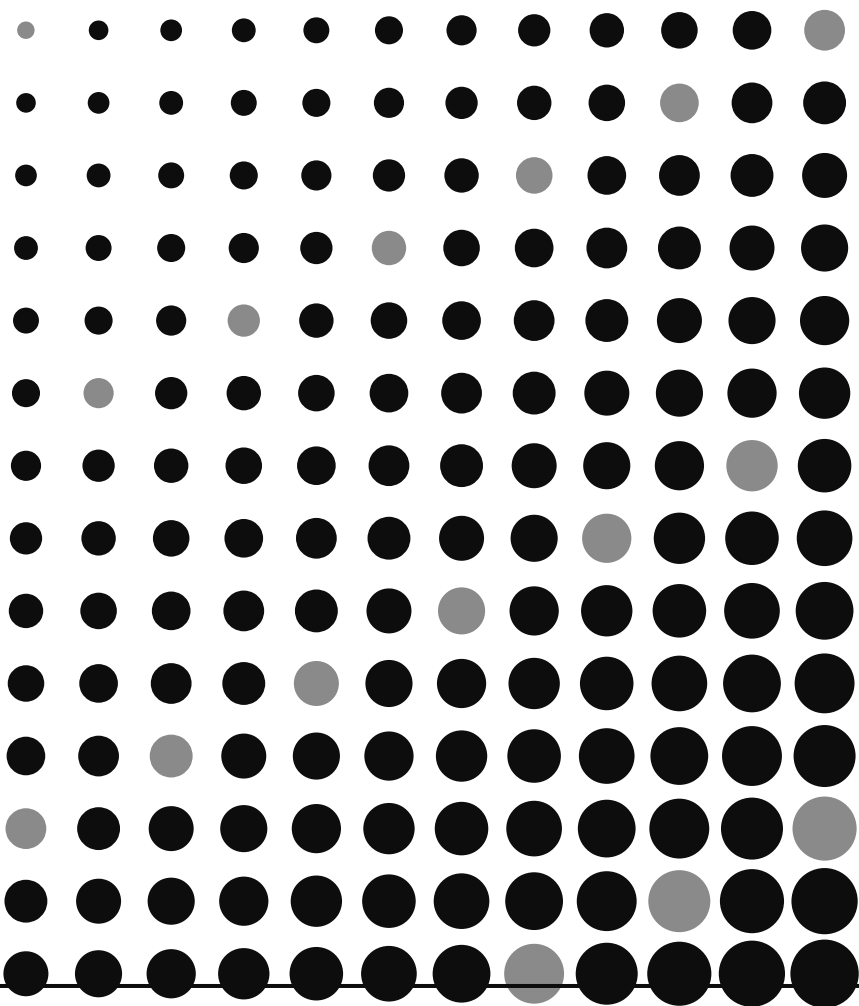
Household Budget Planner

The Sharma Family · 2026

PREPARED BY
Finance team

PERIOD
2026

STATUS
For approval



Agenda

- 01** Summary

- 02** Income & costs

- 03** Budget

- 04** Recommendations



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SUMMARY

01

SUMMARY

Financial summary

₹12.4 Cr

total budget

₹1.8 Cr

planned surplus

8%

cost reduction target

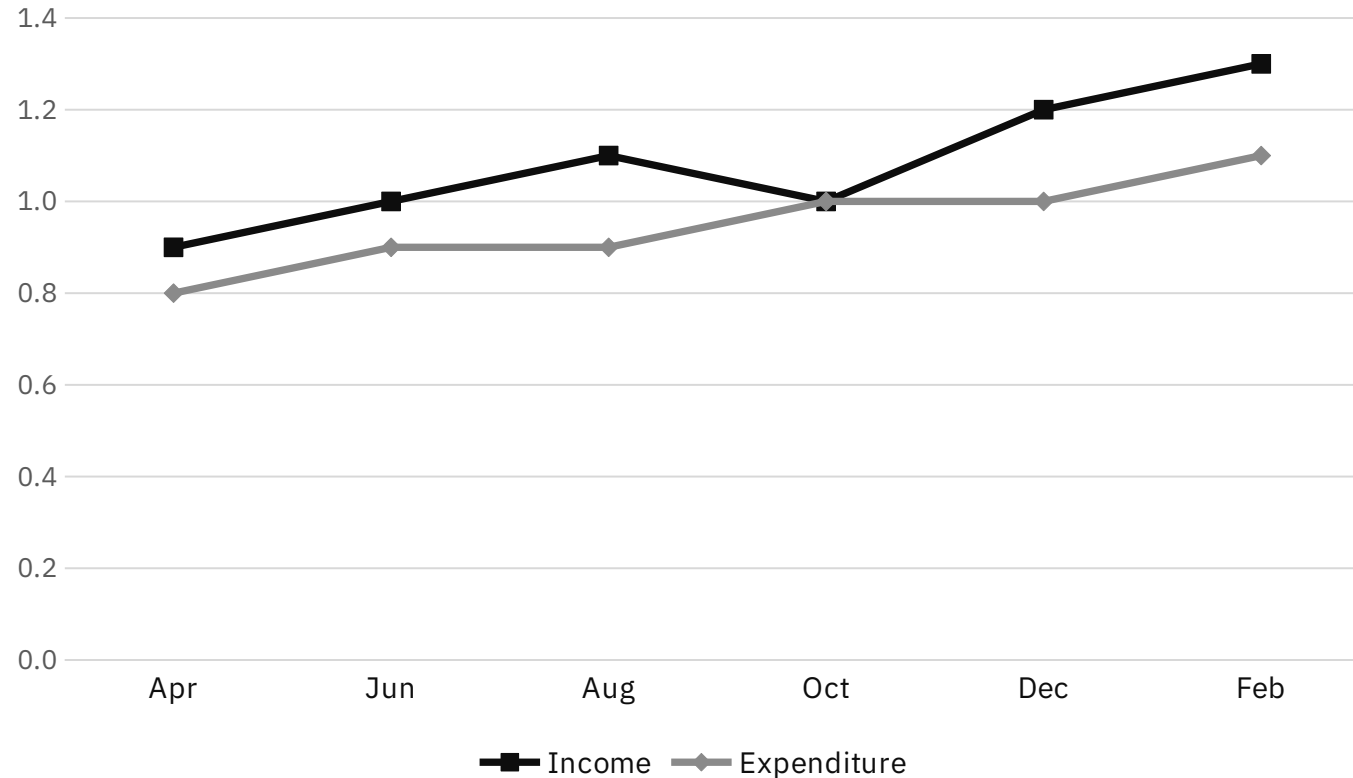
Sample figures for illustration.

— **INCOME & COSTS**

02

TREND

Income and expenditure

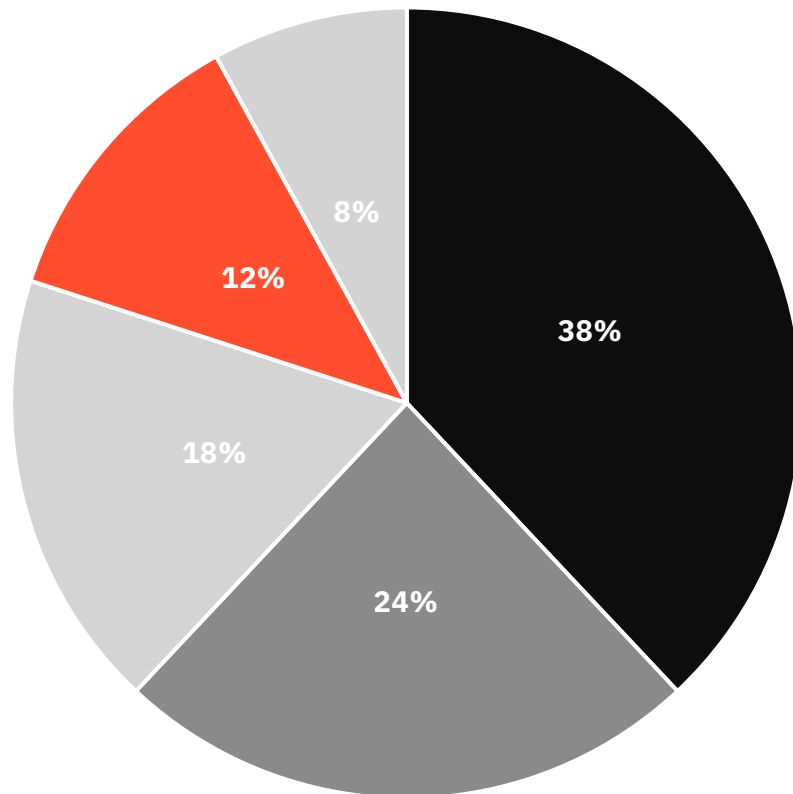


Income stayed ahead of spending in every period, with the gap widening in Q4.

Sample data for illustration — replace with your own figures.

COSTS

Where the money goes



Sample data for illustration.

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BUDGET

03

Budget by department

Department	Budget	Actual	Variance
Operations	₹4.2 Cr	₹4.0 Cr	+5%
Salaries	₹3.6 Cr	₹3.7 Cr	-3%
Marketing	₹1.4 Cr	₹1.2 Cr	+14%
Technology	₹1.1 Cr	₹1.1 Cr	0%
Admin	₹0.6 Cr	₹0.7 Cr	-17%

Sample data.

LIQUIDITY

Cash position

₹2.6 Cr

cash in hand

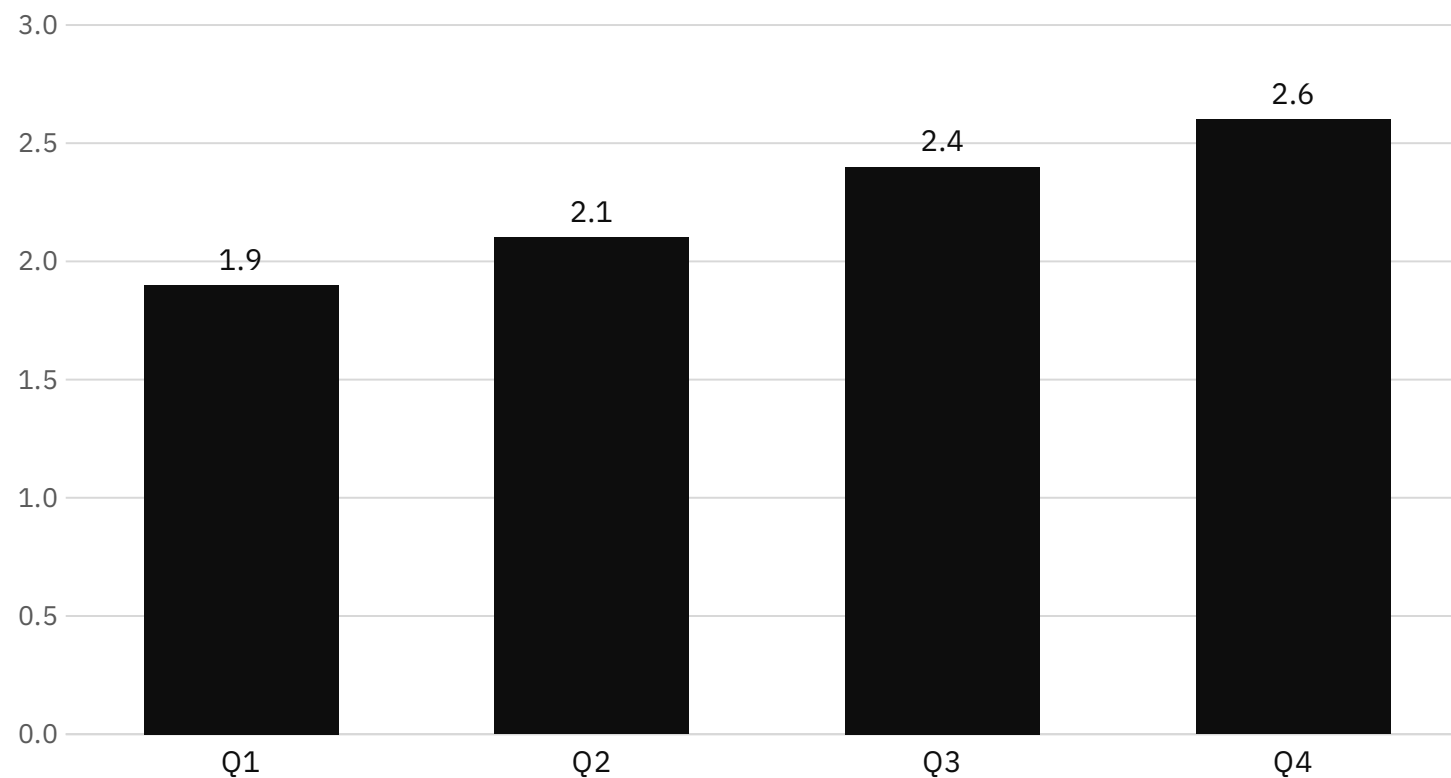
4.2 months

runway

38 days

receivable days

Sample data for illustration.



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RECOMMENDATION

S

04

Recommendations



Control costs

Renegotiate the top five vendor contracts.



Grow income

Introduce an annual payment plan.



Build reserves

Hold three months of costs in reserve.

Approvals requested

- ▶ Approve the annual budget as presented
- ▶ Approve a 5% contingency reserve
- ▶ Authorise quarterly budget reviews
- ▶ Adopt the new expense policy



Image

Questions?

Thank you.

Finance team

