



FINANCE

Financial Health Check

Crestline Foods · H1 2026

PREPARED BY
Finance team

PERIOD
H1 2026

STATUS
For approval



Agenda

01

Summary

02

Income & costs

03

Budget

04

Recommendations

01

SUMMARY

Financial summary

₹12.4 Cr

total budget

₹1.8 Cr

planned surplus

8%

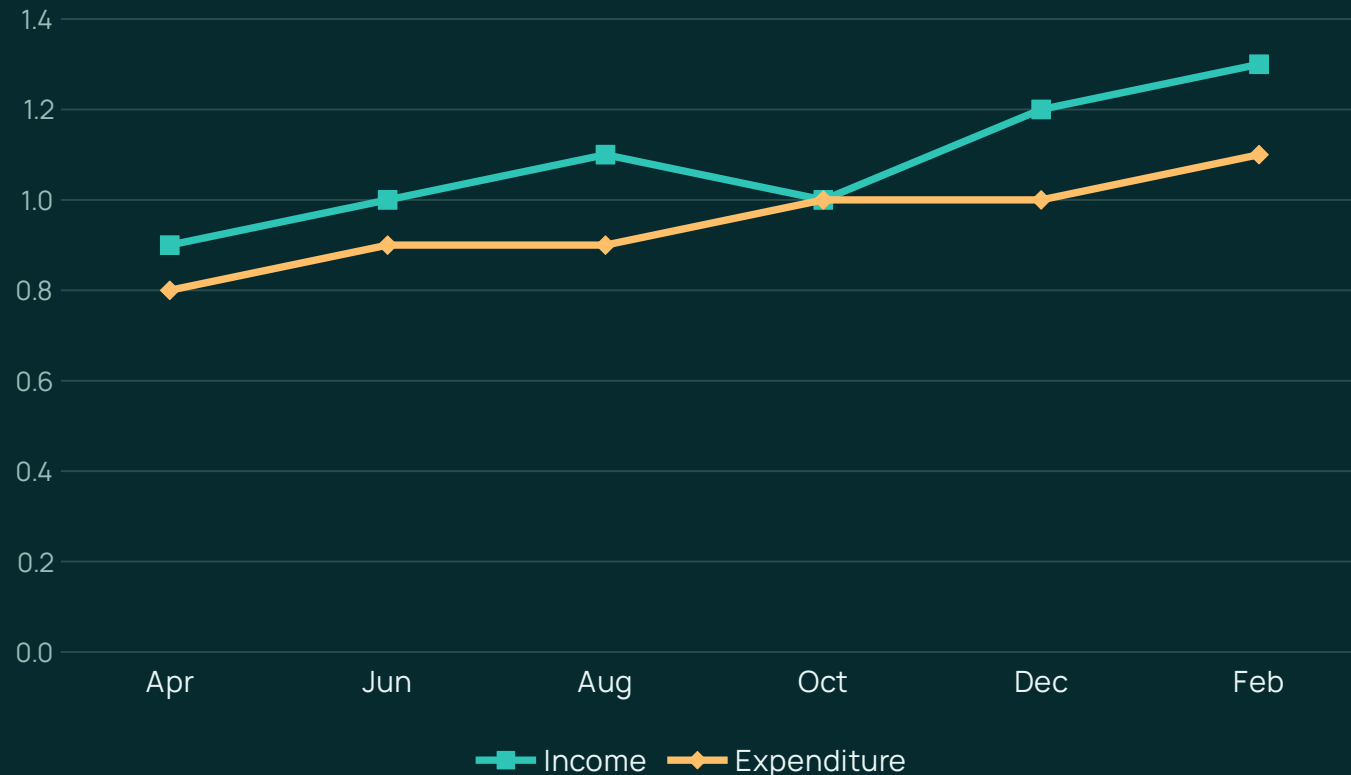
cost reduction target

Sample figures for illustration.

02

INCOME & COSTS

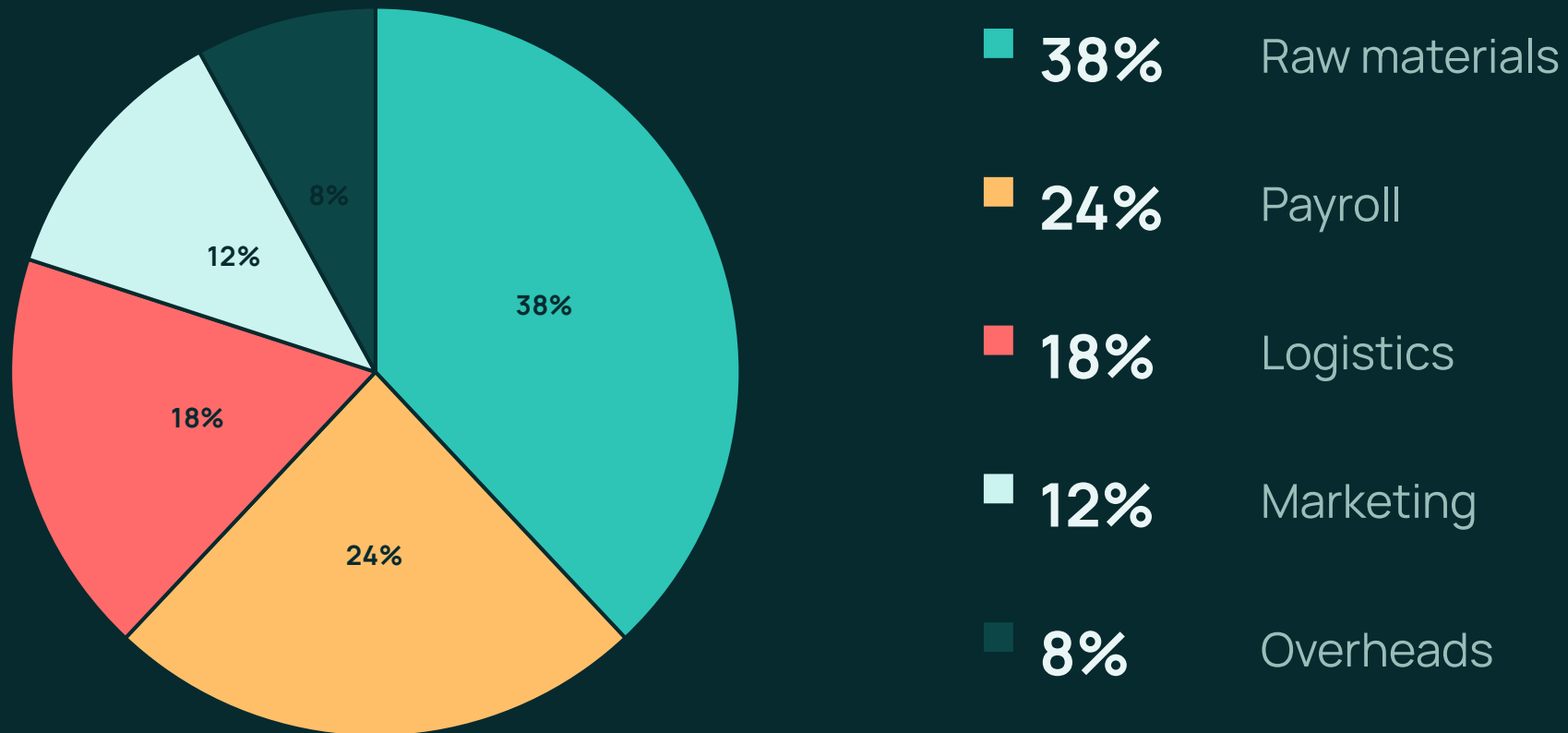
Income and expenditure



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

Sample data for illustration – replace with your own figures.

Where the money goes



Sample data for illustration.

03

BUDGET

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.

₹2.6 Cr

cash in hand

4.2 months

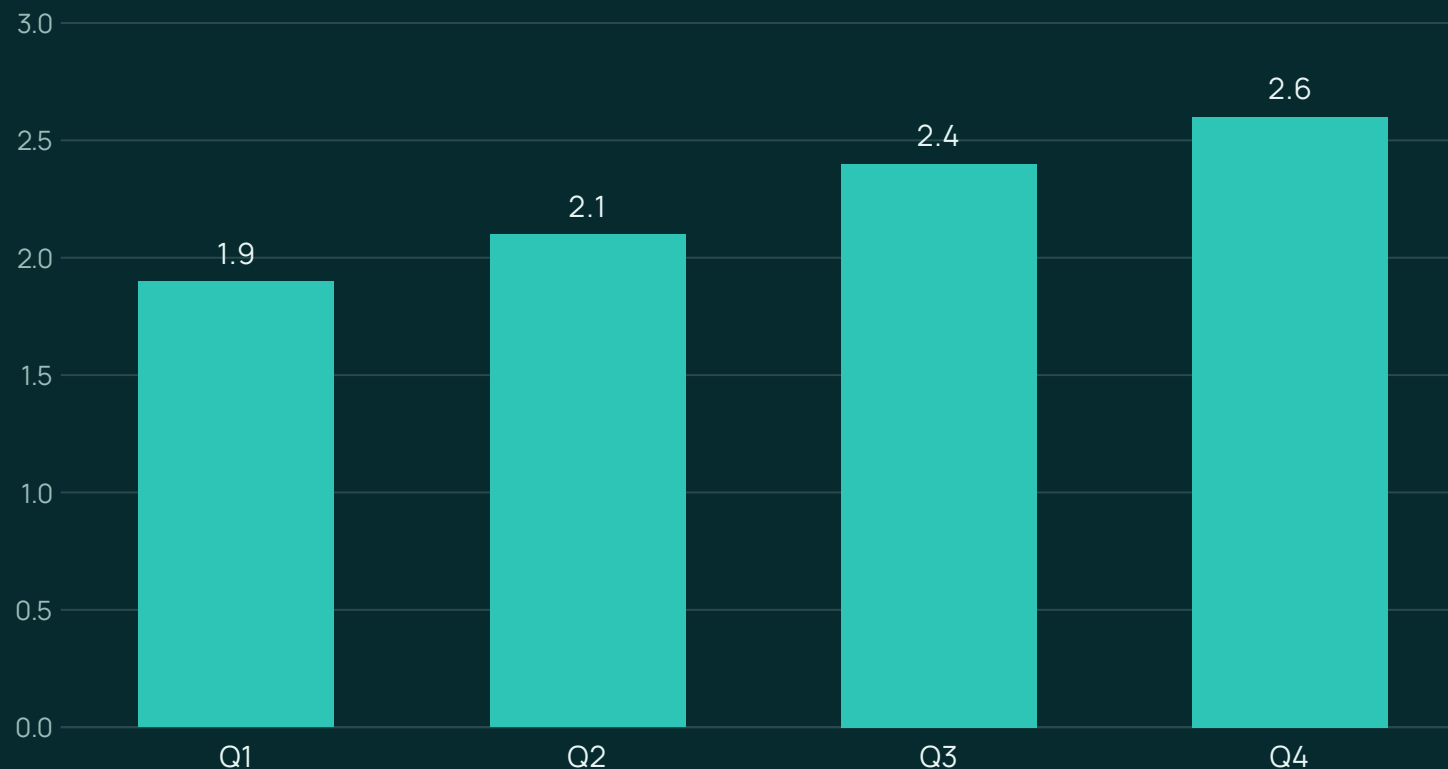
runway

38 days

receivable days

Sample data for illustration.

Cash position



04

RECOMMENDATION
S

Recommendations

1

Control costs

Renegotiate the top five vendor contracts.

2

Grow income

Introduce an annual payment plan.

3

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