

FINANCE

Annual Budget Book

Budgets, forecasts and variance reviews

Presenter Name · 7 · 2026



02 Course map

01 Household Budget Planner

02 Financial Health Check

03 Startup Financial Plan

04 Project Budget

05 Monthly Finance Report

06 Personal Finance Plan



Image

HOUSEHOLD BUDGET PLANNER

01



The Sharma Family · 2026

Module 1 · Household Budget Planner

05 | Financial summary

₹12.4 Cr

total budget

₹1.8 Cr

planned surplus

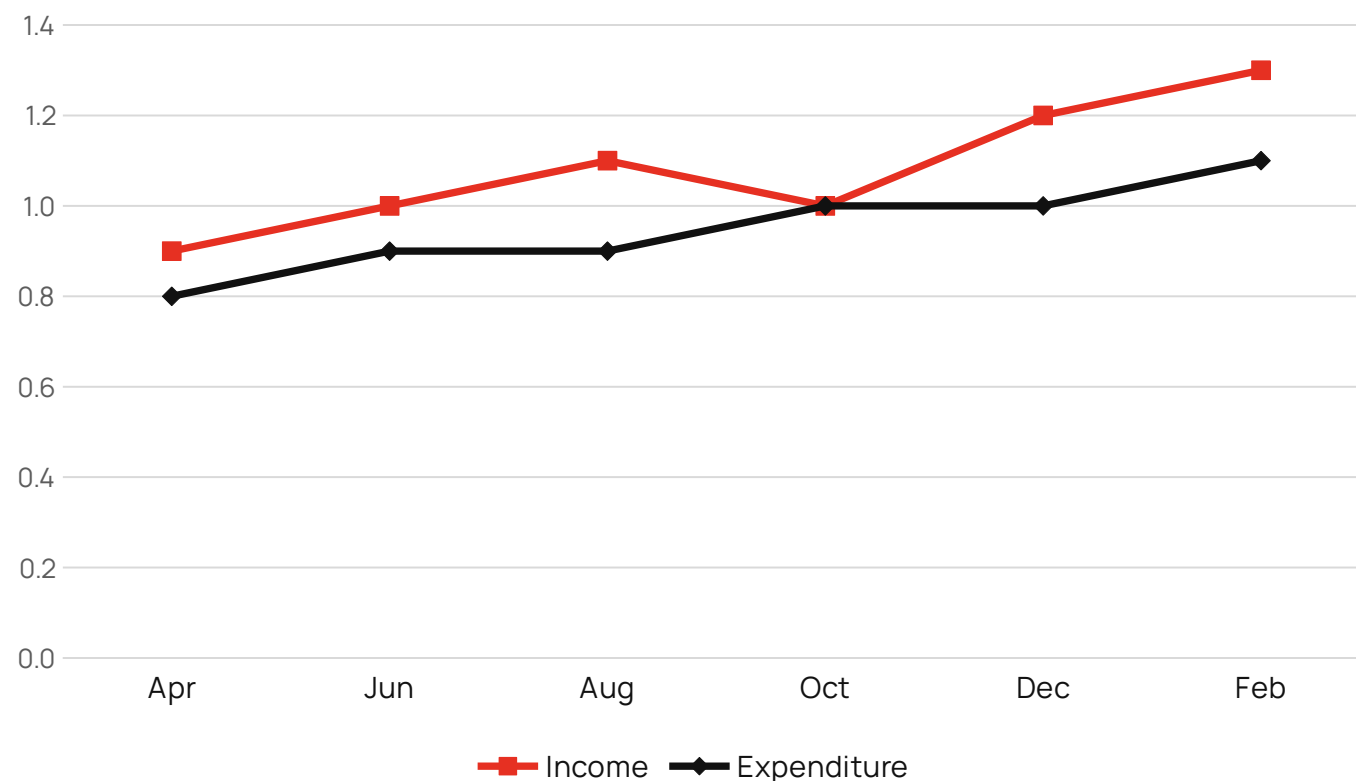
8%

cost reduction target

Sample figures for illustration.

06

Income and expenditure

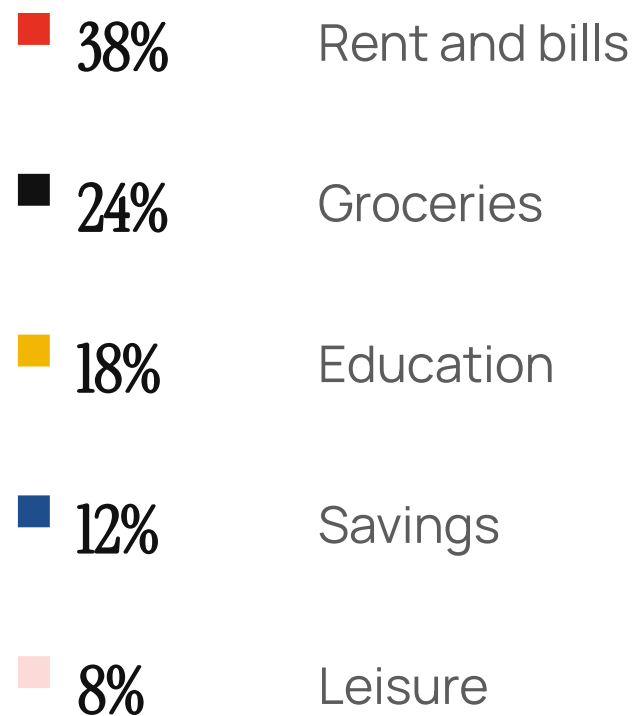
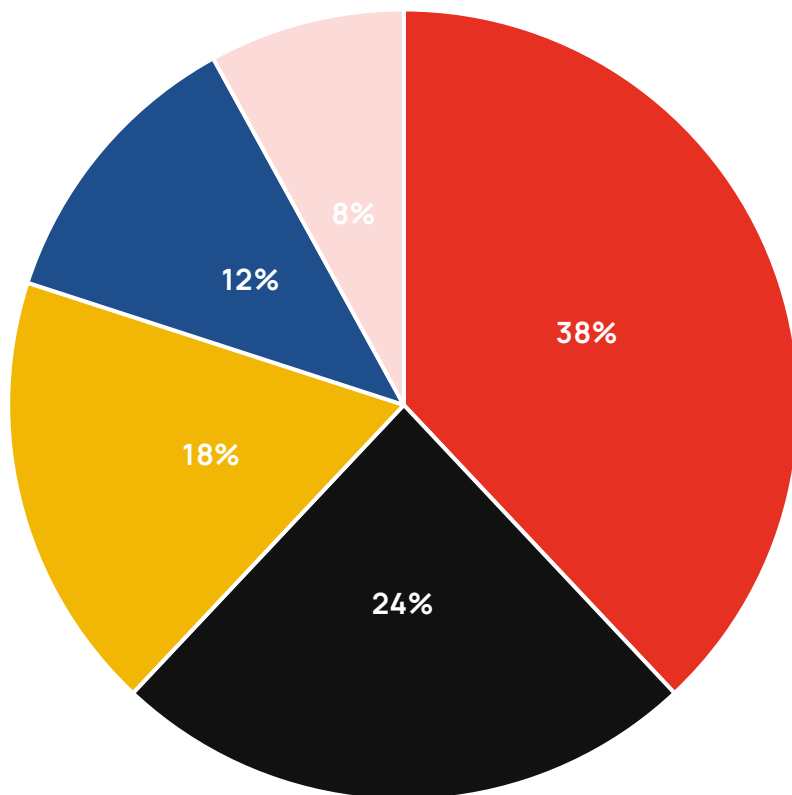


Income stayed ahead of spending in every period, with the gap widening in Q4.

Sample data for illustration – replace with your own figures.

07

Where the money goes



Sample data for illustration.

08 | 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.

09

Cash position

₹2.6 Cr

cash in hand

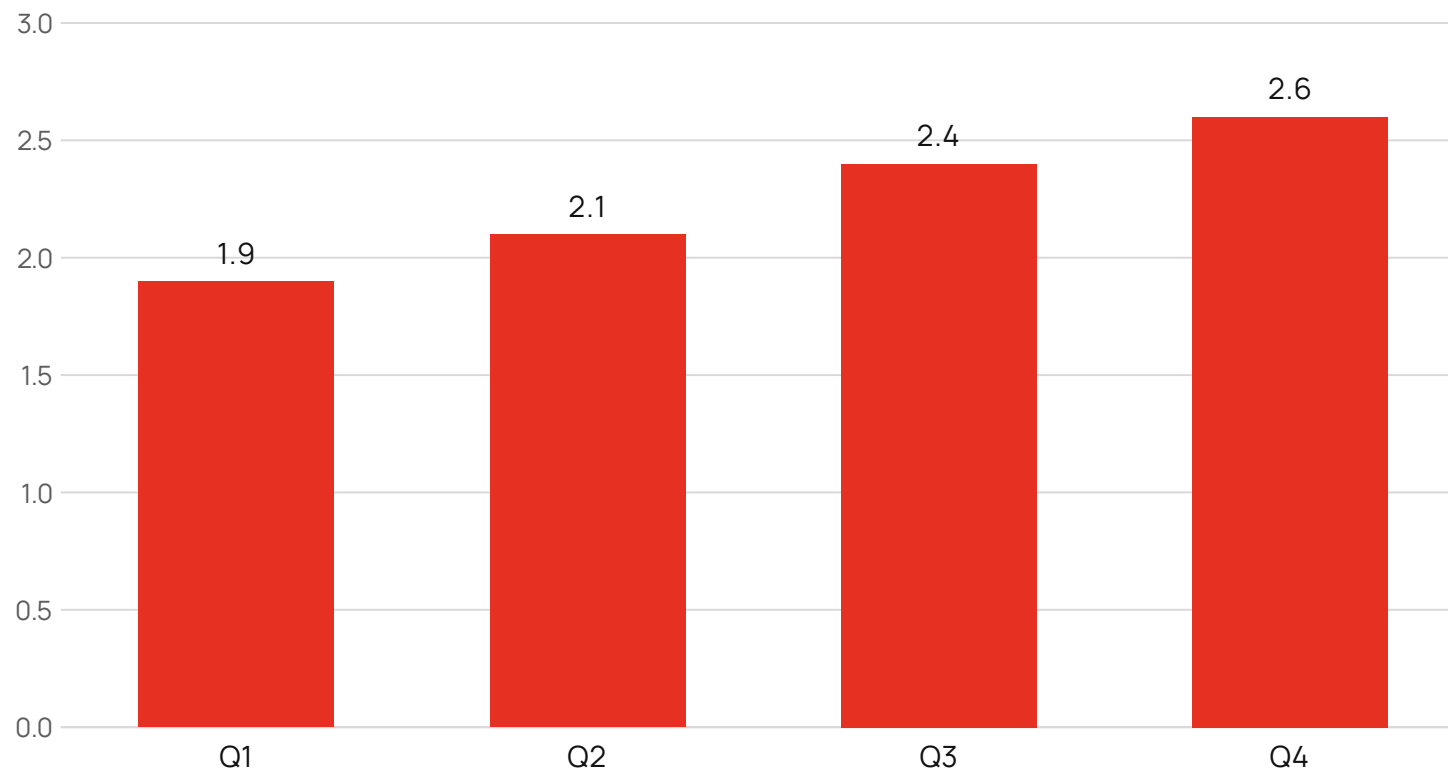
4.2 months

runway

38 days

receivable days

Sample data for illustration.



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.

11 | Approvals requested

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

FINANCIAL HEALTH CHECK

02



Crestline Foods · H1 2026

Module 2 · Financial Health Check

14 | Financial summary

₹12.4 Cr

total budget

₹1.8 Cr

planned surplus

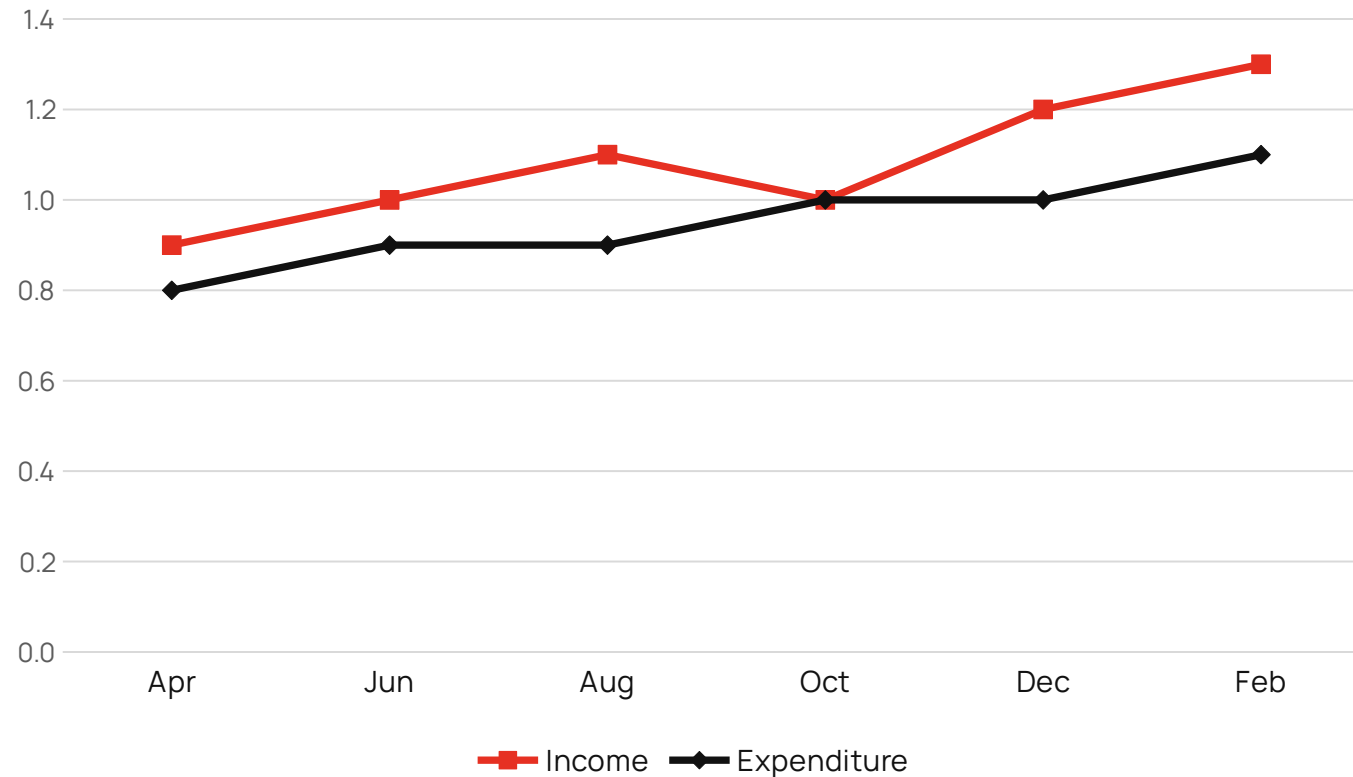
8%

cost reduction target

Sample figures for illustration.

15

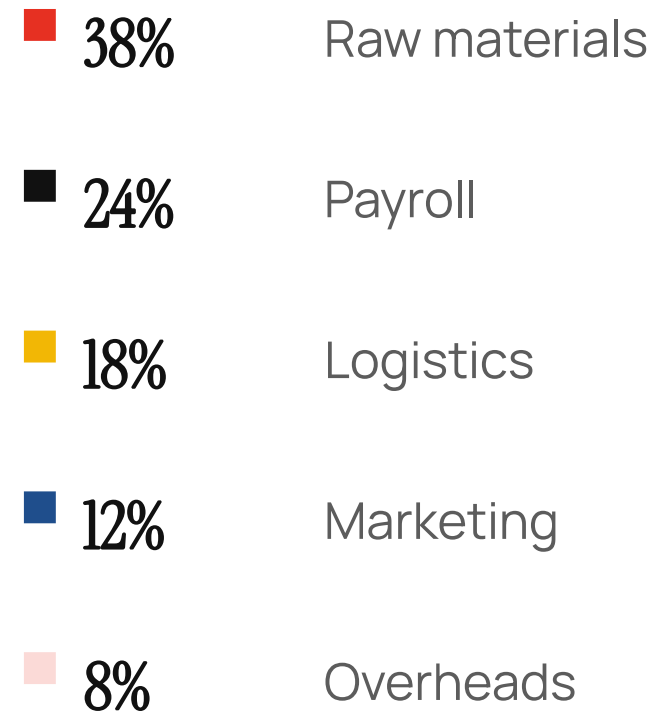
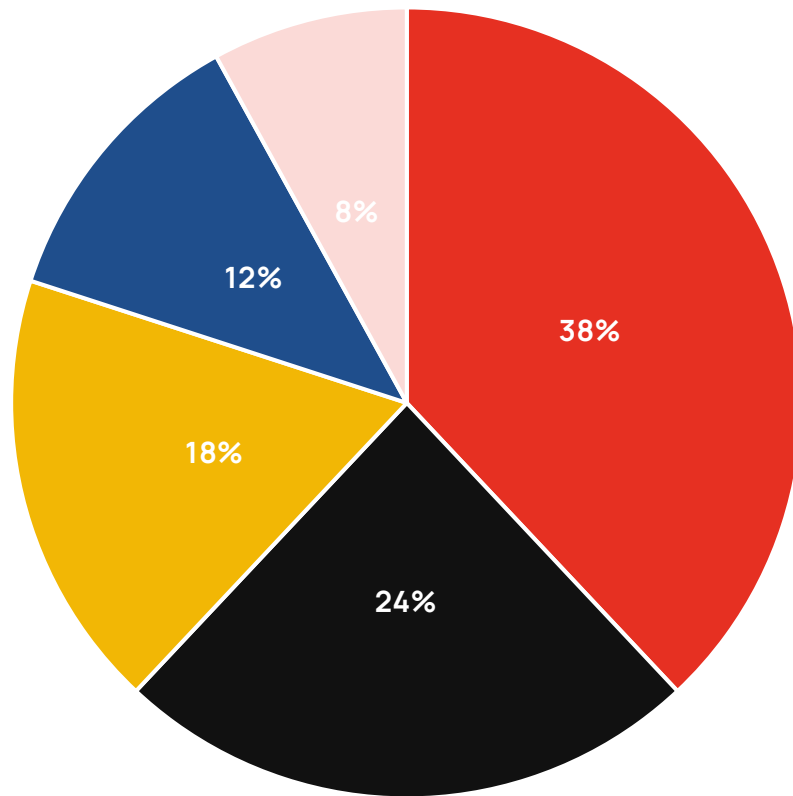
Income and expenditure



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.

17 | 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.

18 | Cash position

₹2.6 Cr

cash in hand

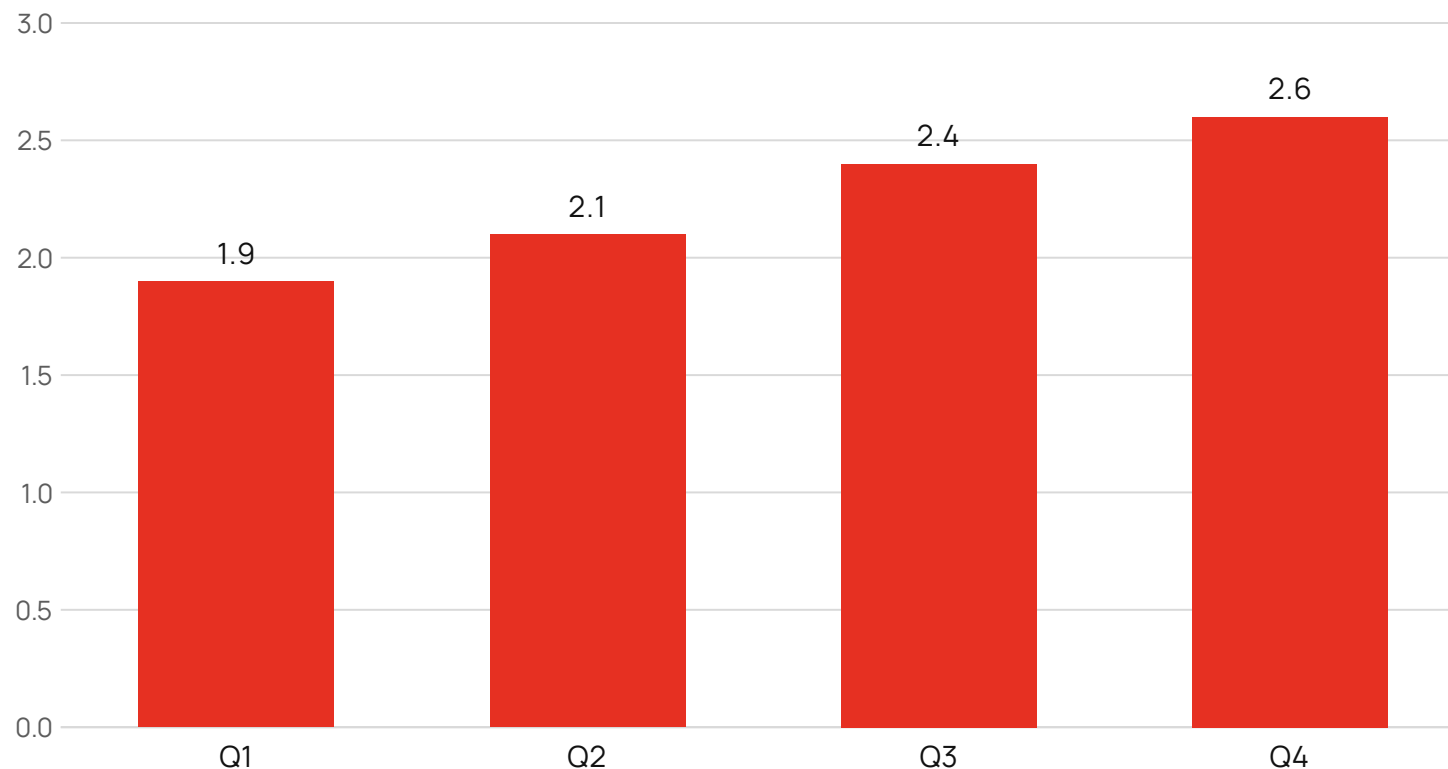
4.2 months

runway

38 days

receivable days

Sample data for illustration.



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.

20 | Approvals requested

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



STARTUP FINANCIAL PLAN

03



Pixelwise Studio · FY 2026–28

Module 3 · Startup Financial Plan

23 | Financial summary

₹12.4 Cr

total budget

₹1.8 Cr

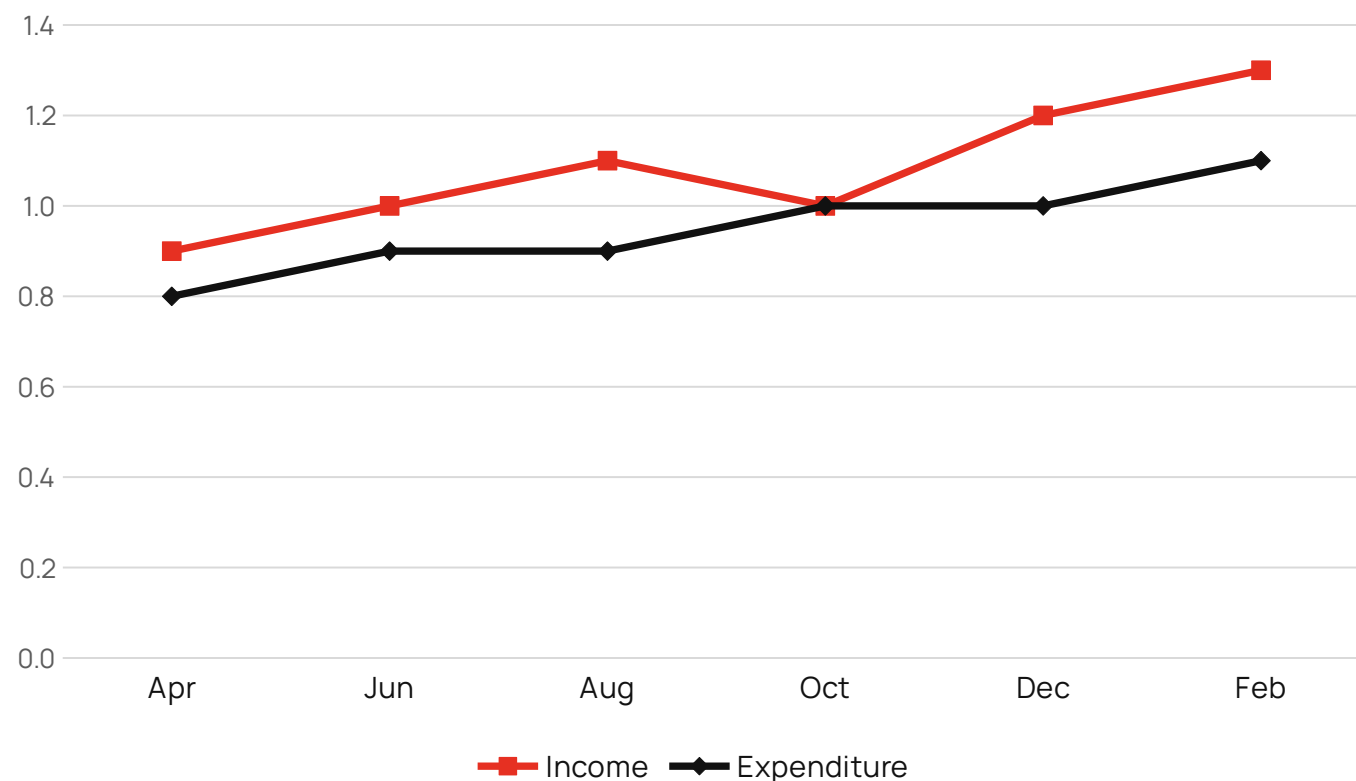
planned surplus

8%

cost reduction target

Sample figures for illustration.

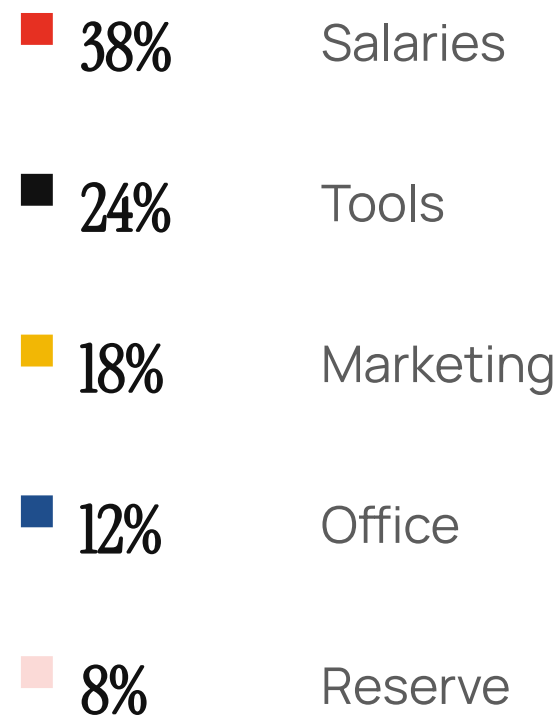
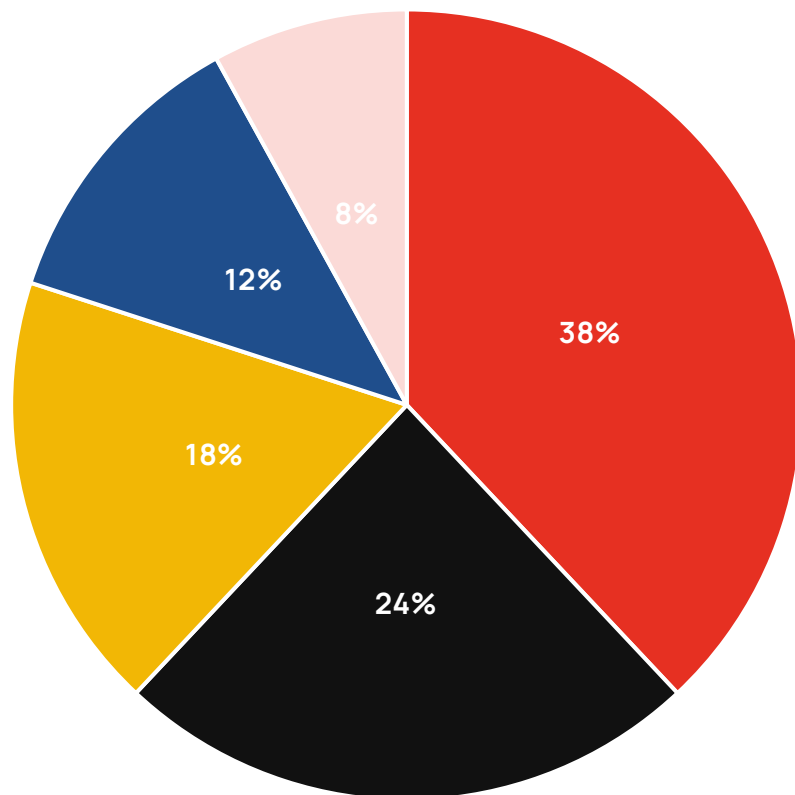
Income and expenditure



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.

26 | 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.

27 | Cash position

₹2.6 Cr

cash in hand

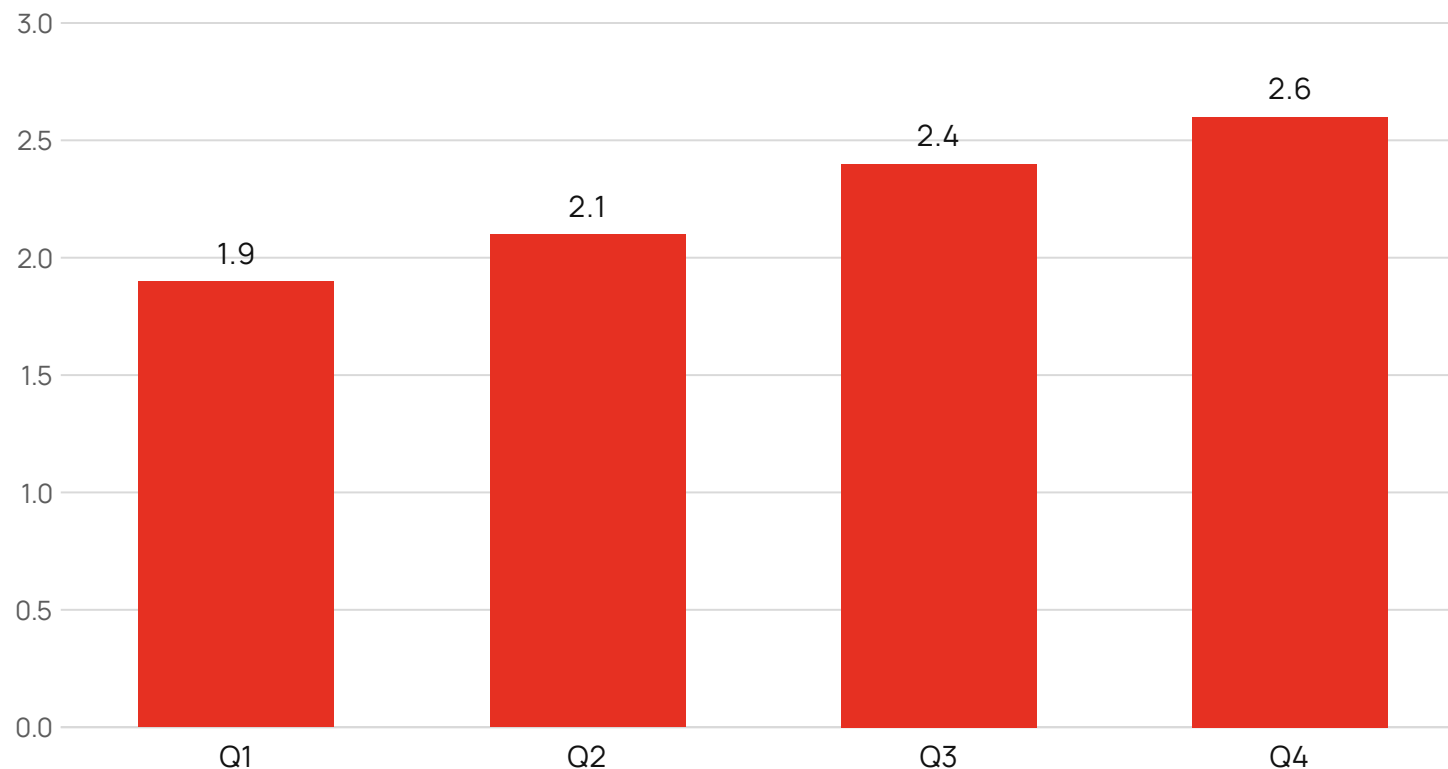
4.2 months

runway

38 days

receivable days

Sample data for illustration.



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.

29 | Approvals requested

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

PROJECT BUDGET

04



City Metro Expansion Study · 2026– 27

Module 4 · Project Budget

32 | Financial summary

₹12.4 Cr

total budget

₹1.8 Cr

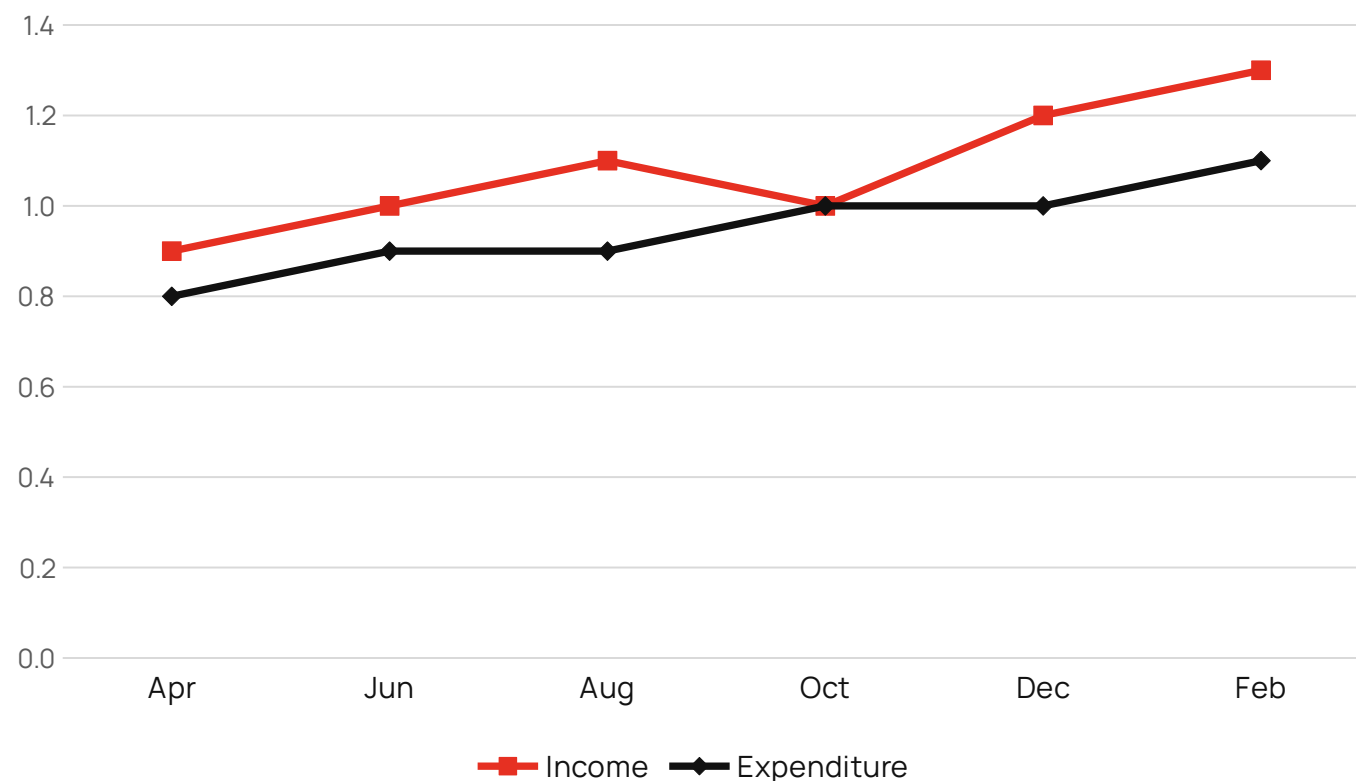
planned surplus

8%

cost reduction target

Sample figures for illustration.

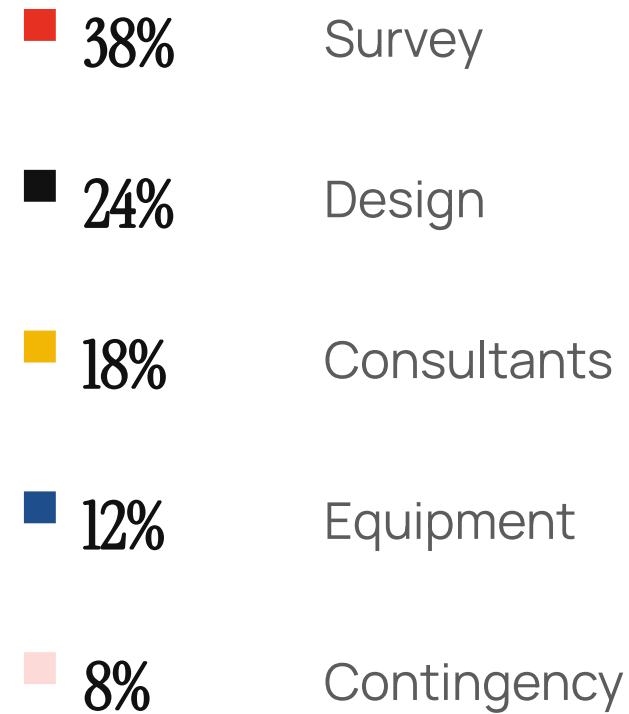
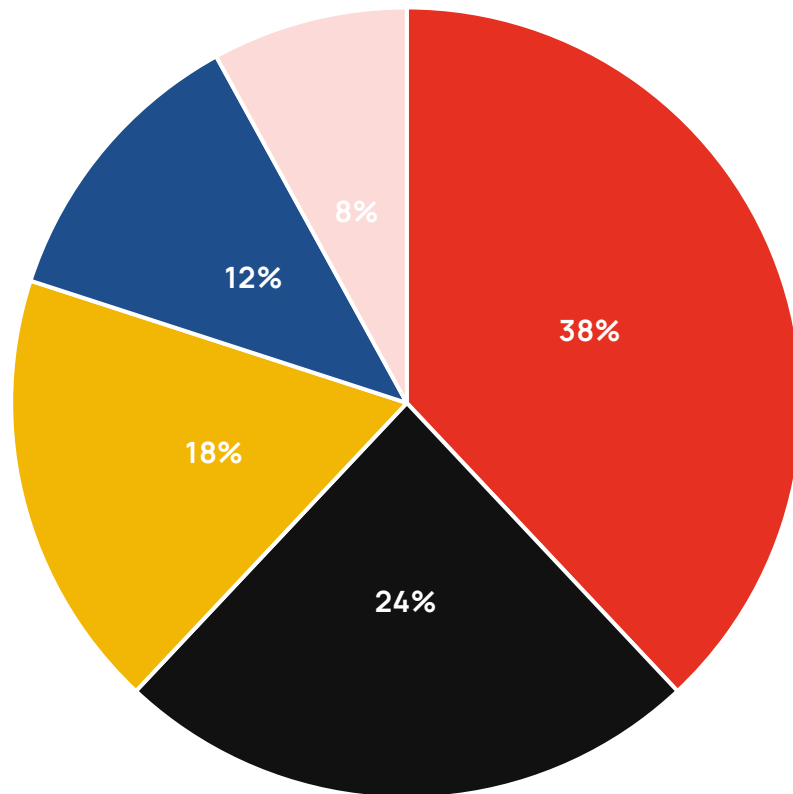
33 | Income and expenditure



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.

35 | 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.

36 | Cash position

₹2.6 Cr

cash in hand

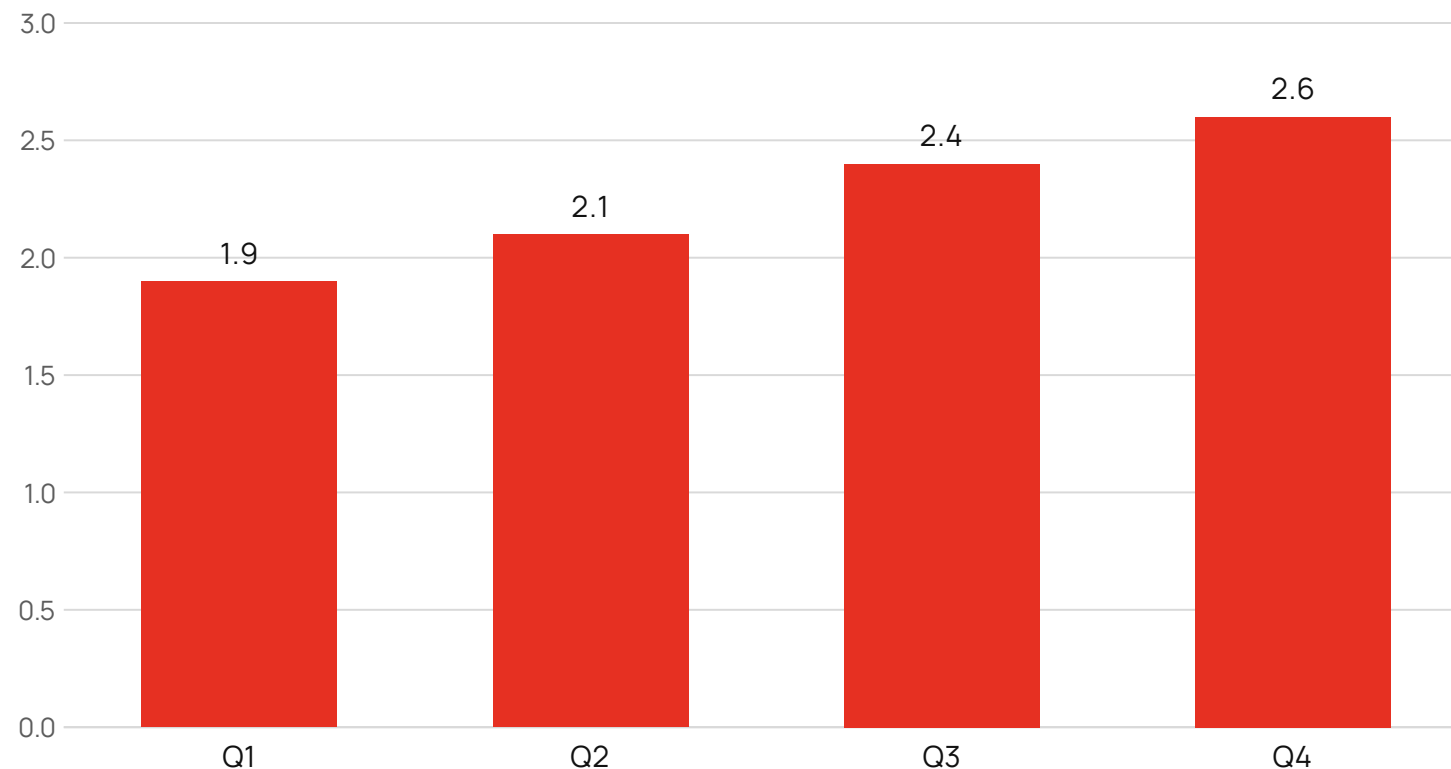
4.2 months

runway

38 days

receivable days

Sample data for illustration.



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.

38 | Approvals requested

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

MONTHLY FINANCE REPORT

05



Northwind Analytics · September 2026

Module 5 · Monthly Finance Report

Financial summary

₹12.4 Cr

total budget

₹1.8 Cr

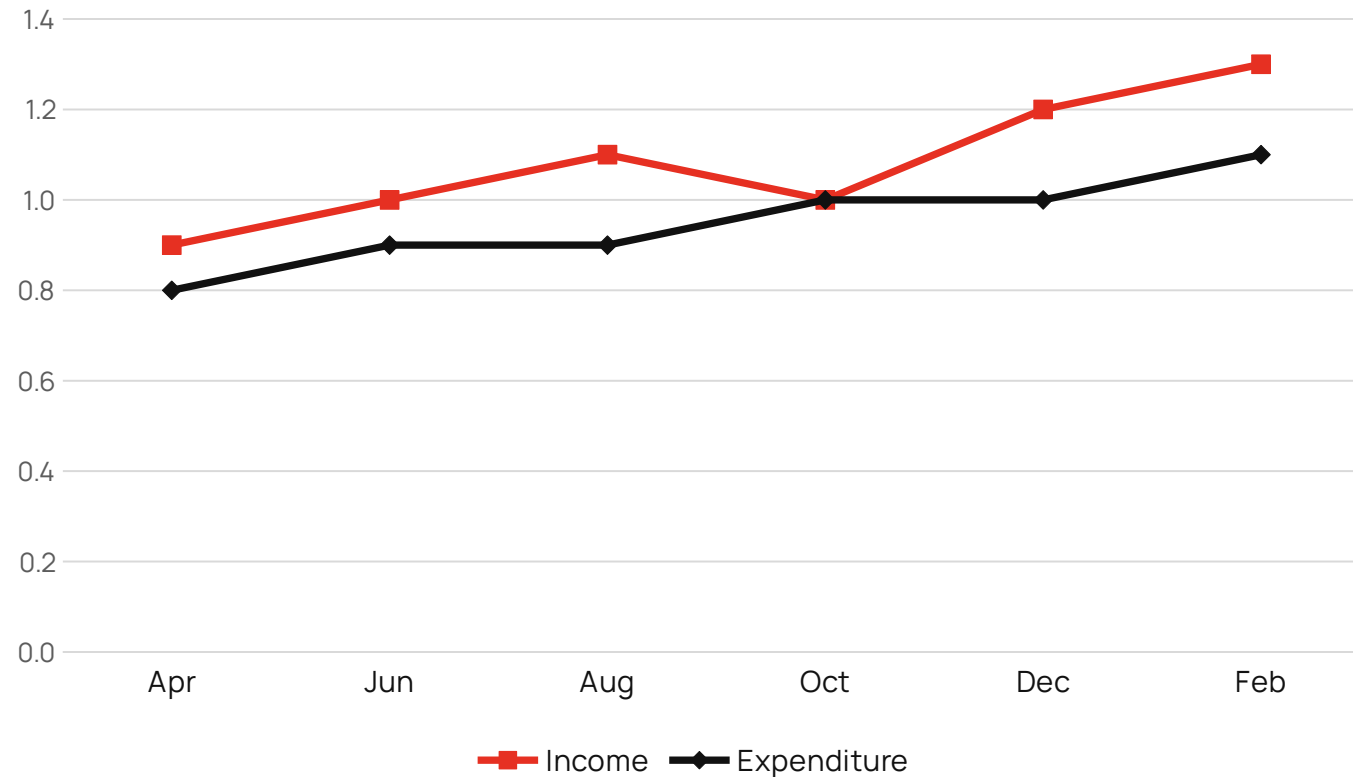
planned surplus

8%

cost reduction target

Sample figures for illustration.

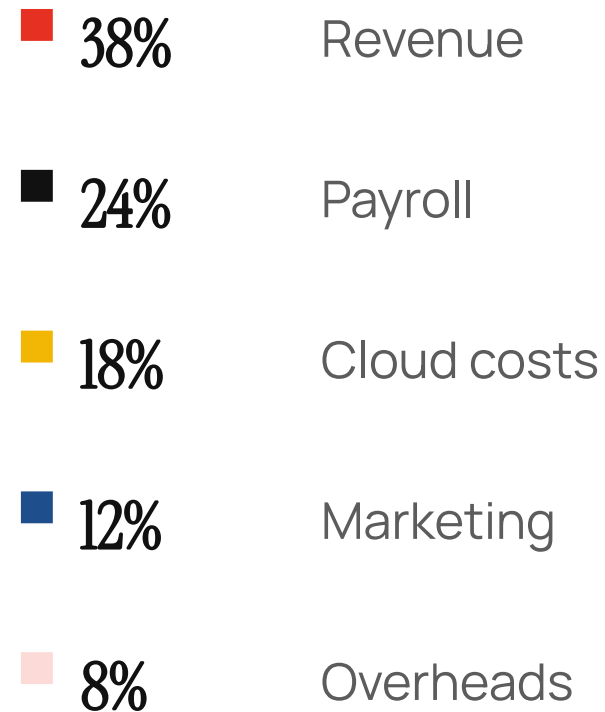
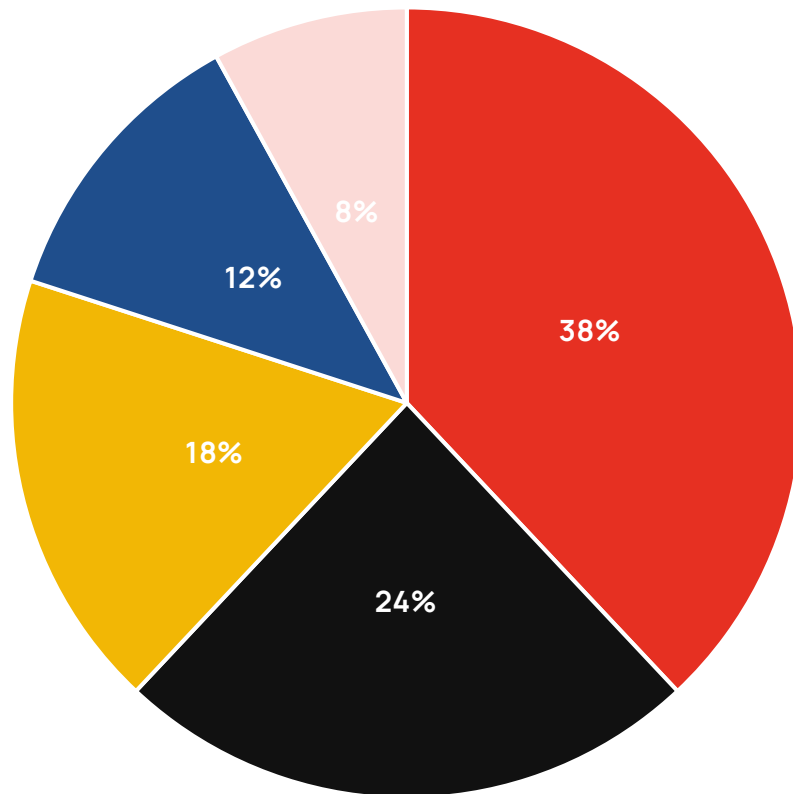
Income and expenditure



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.

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.

45

Cash position

₹2.6 Cr

cash in hand

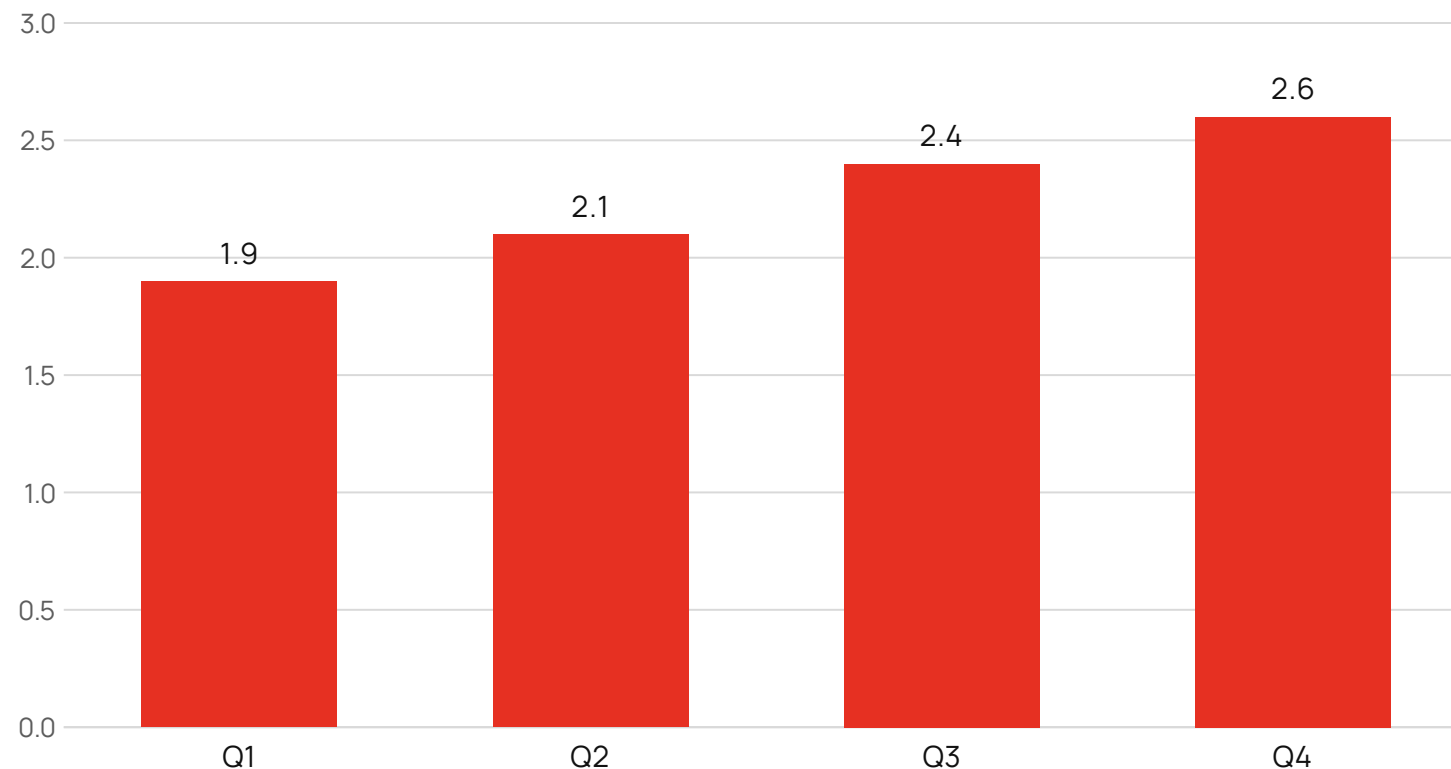
4.2 months

runway

38 days

receivable days

Sample data for illustration.



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.

47 | Approvals requested

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

PERSONAL FINANCE PLAN

06



Family budget template · 2026

Module 6 · Personal Finance Plan

₹12.4 Cr

total budget

₹1.8 Cr

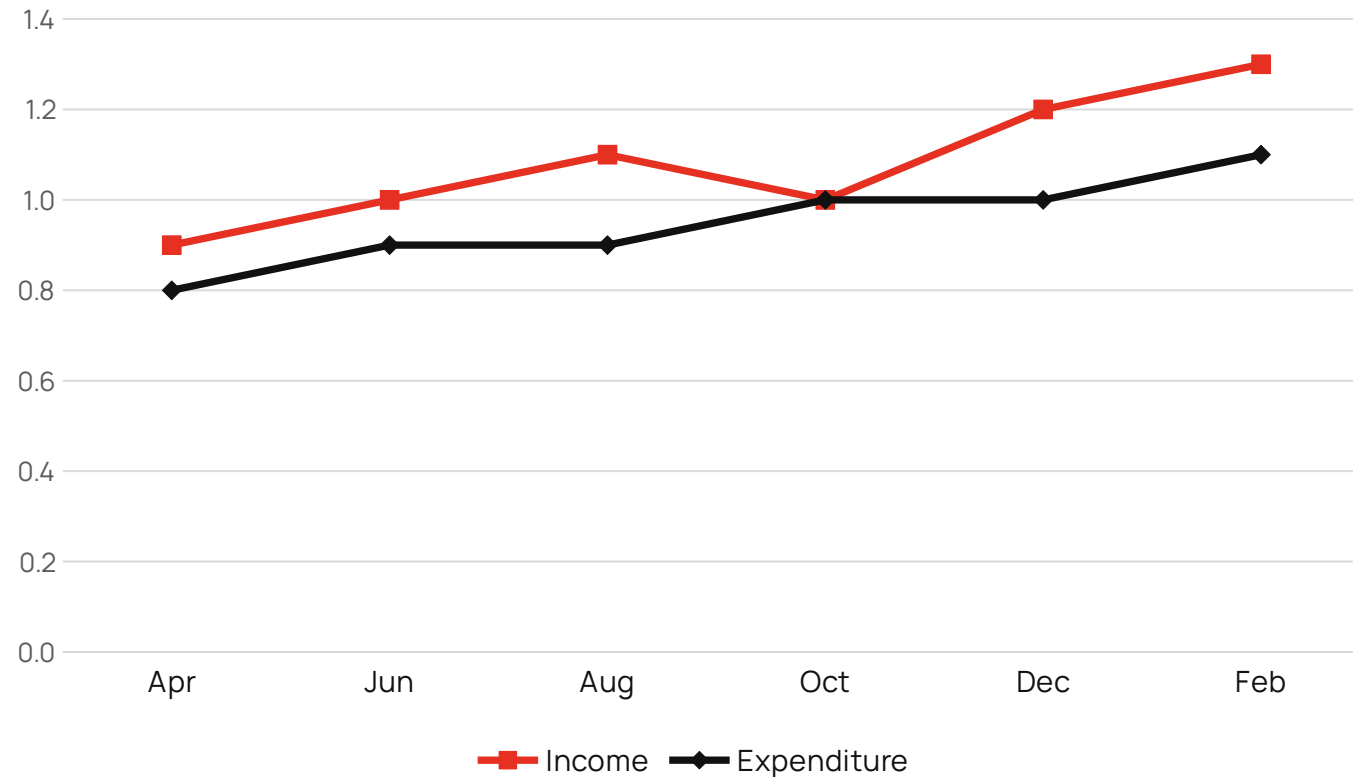
planned surplus

8%

cost reduction target

Sample figures for illustration.

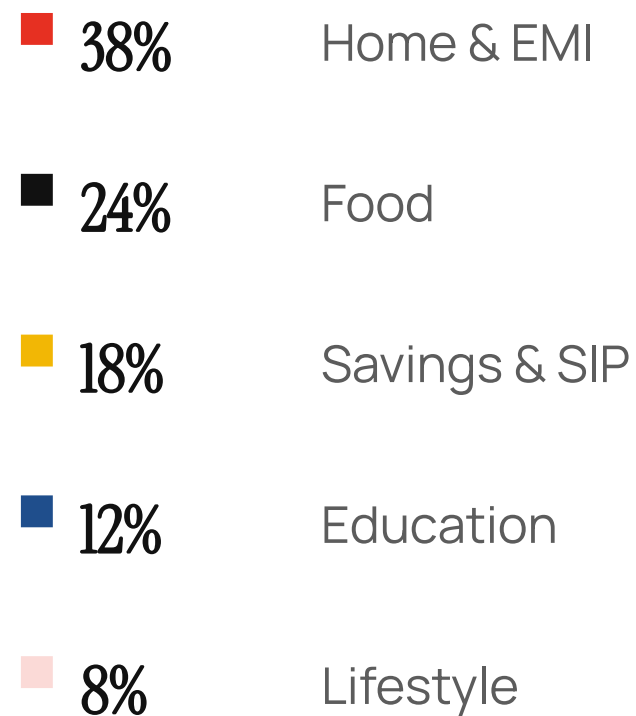
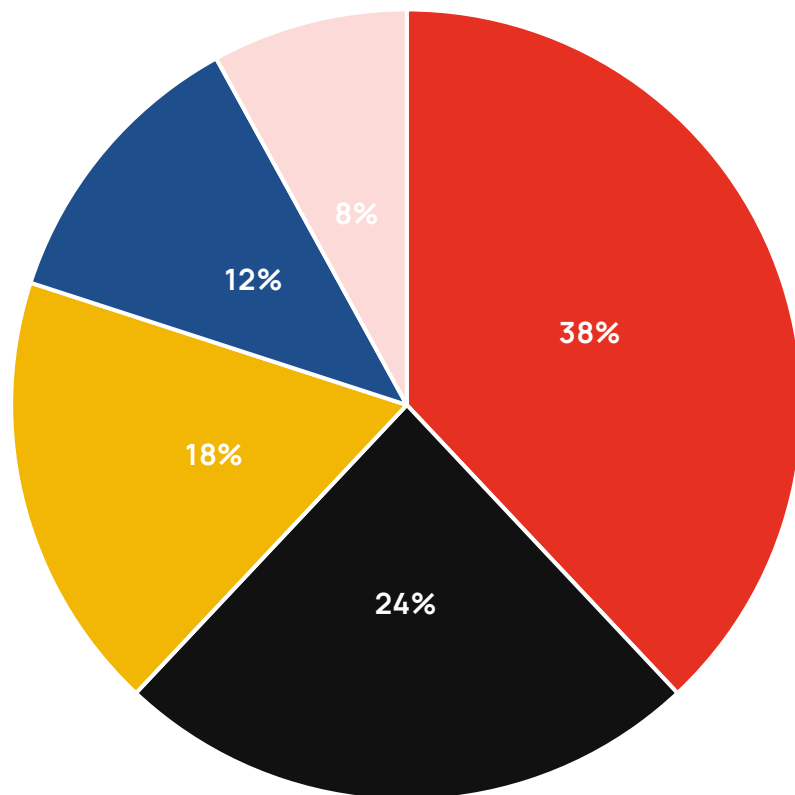
Income and expenditure



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.

53 | 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.

54 | Cash position

₹2.6 Cr

cash in hand

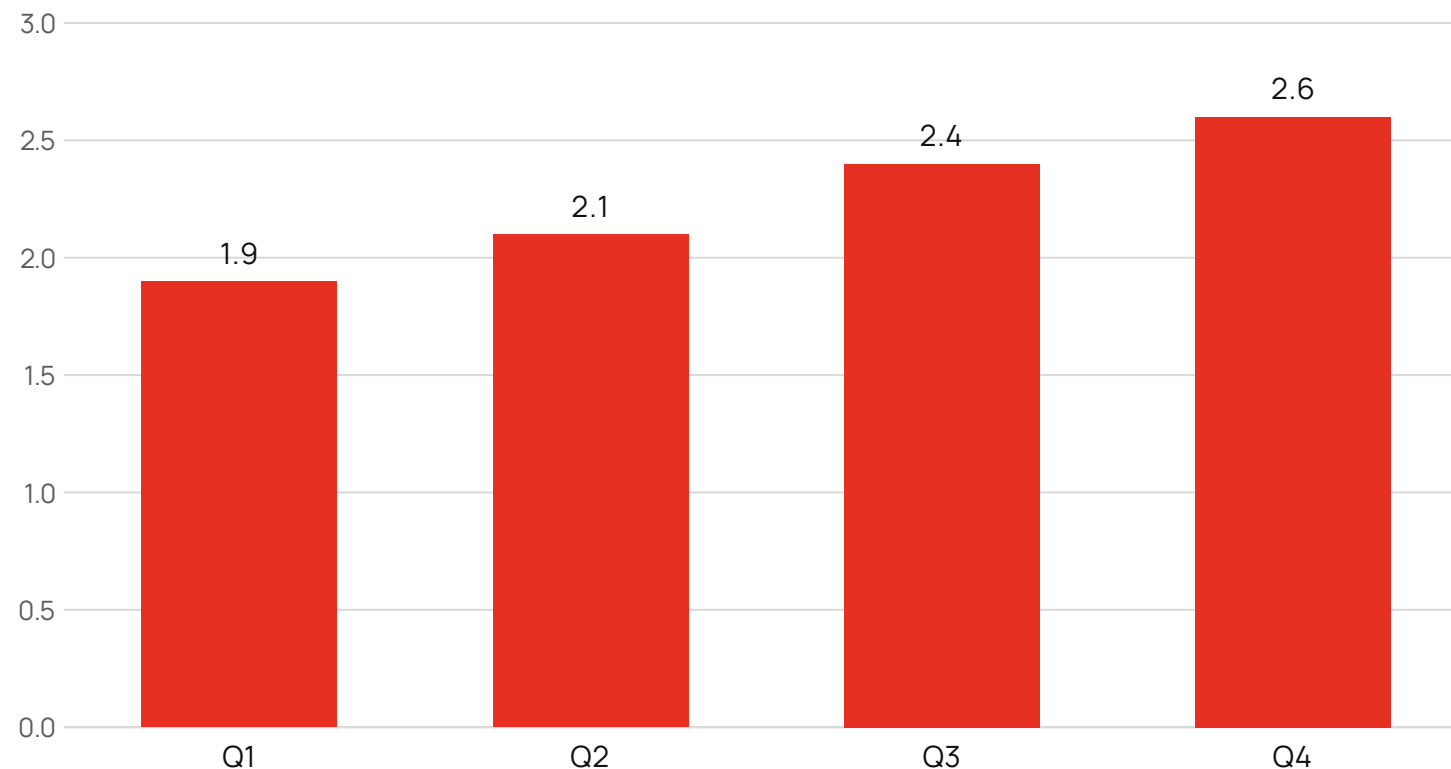
4.2 months

runway

38 days

receivable days

Sample data for illustration.



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.

56 | Approvals requested

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

EVENT BUDGET

07



College Tech Fest 2026 · March 2026

Module 7 · Event Budget

₹12.4 Cr

total budget

₹1.8 Cr

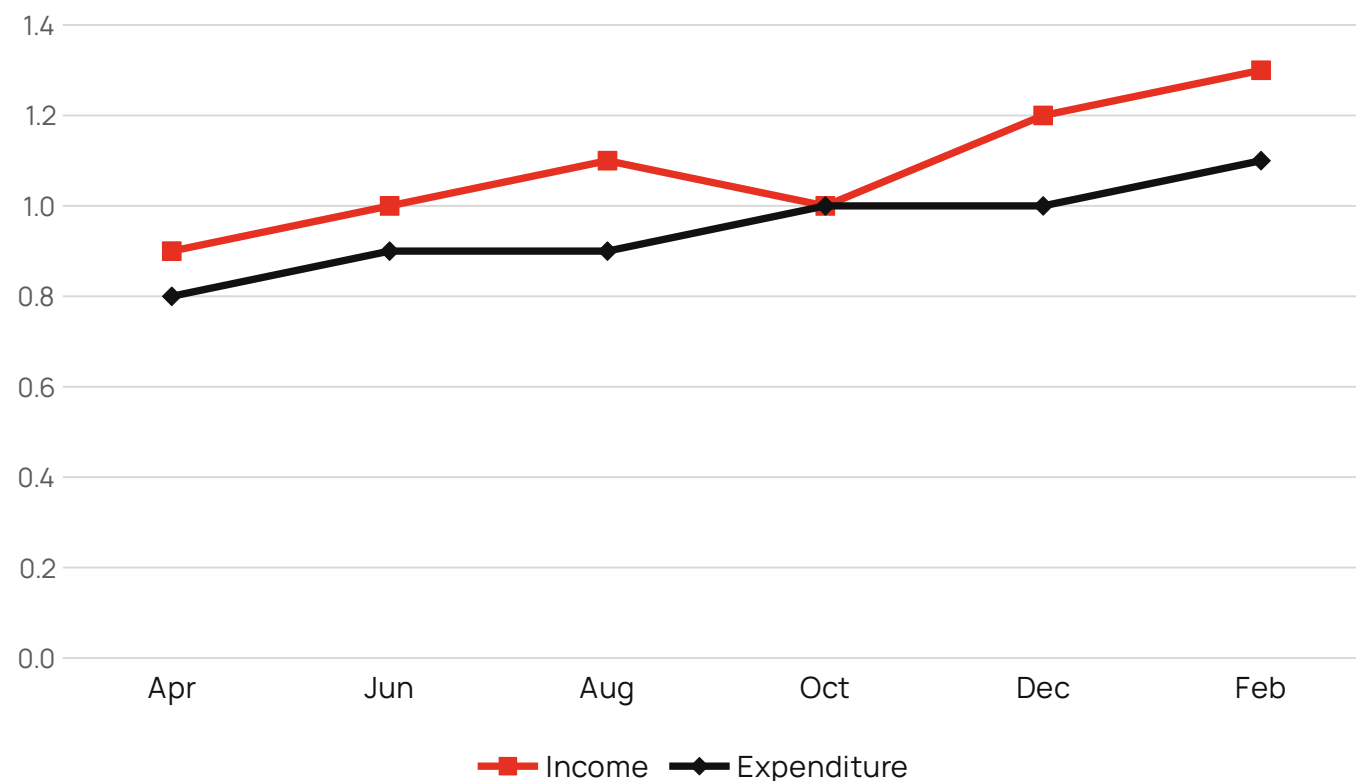
planned surplus

8%

cost reduction target

Sample figures for illustration.

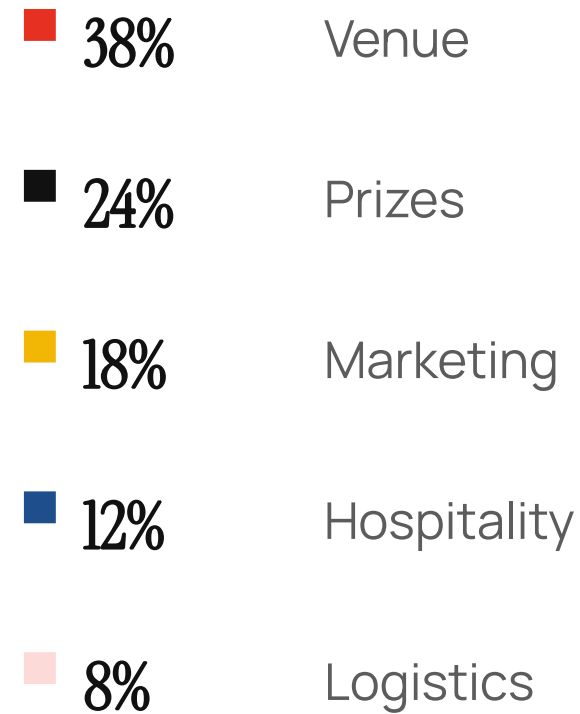
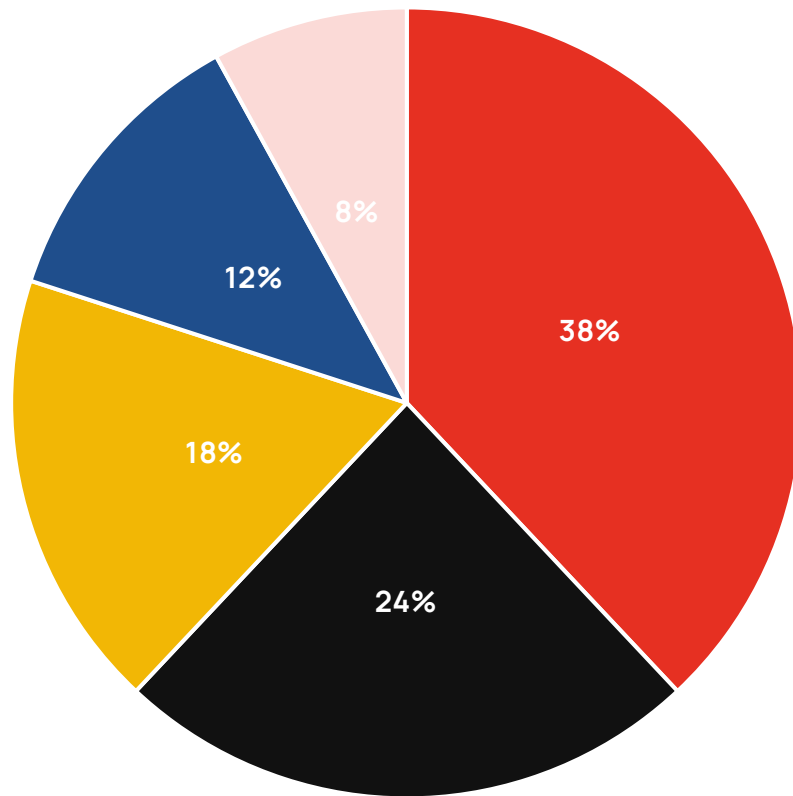
Income and expenditure



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.

62 | 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.

63 | Cash position

₹2.6 Cr

cash in hand

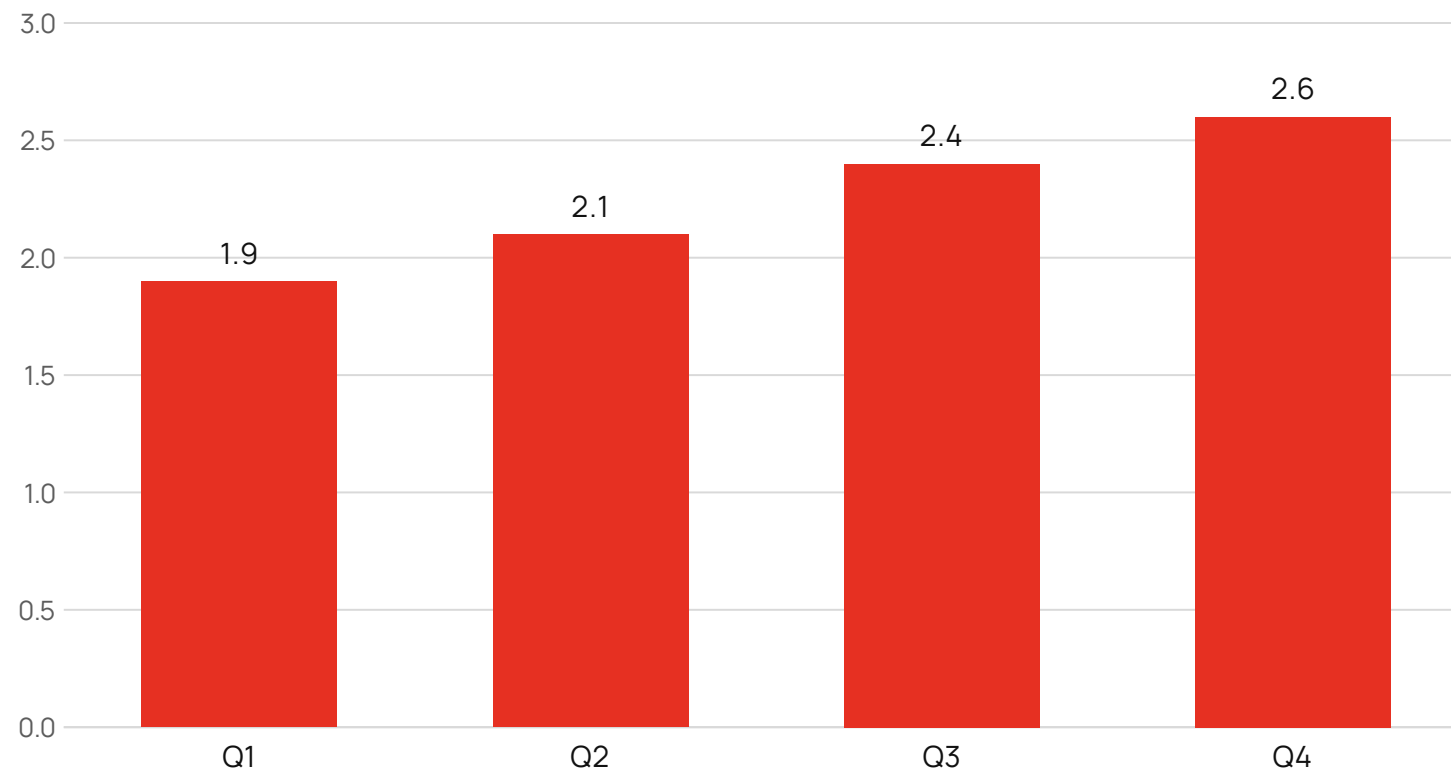
4.2 months

runway

38 days

receivable days

Sample data for illustration.



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.

65 | Approvals requested

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



Thank you

Questions and discussion.

Presenter Name · hello@yourdomain.in