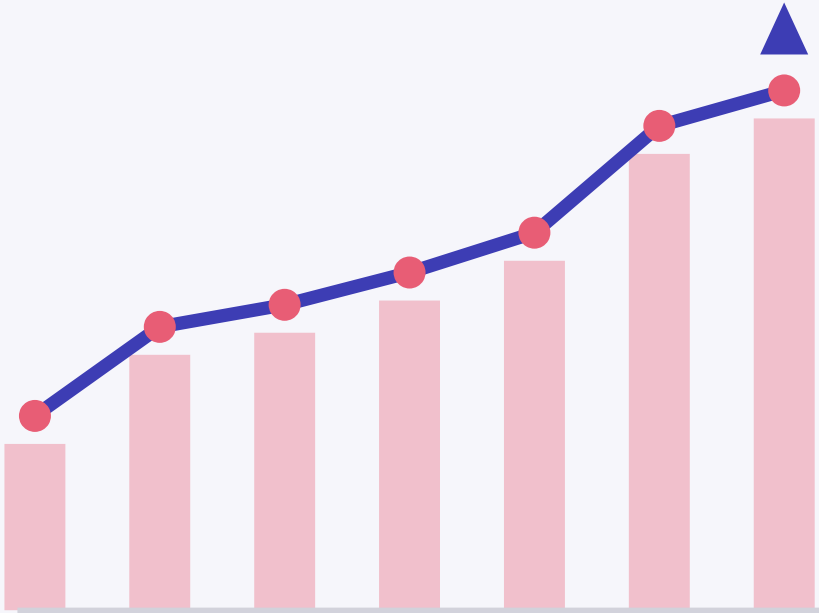


# Personal Finance Plan

Family budget template · 2026



PREPARED BY  
**Finance team**

PERIOD  
**2026**

STATUS  
**For approval**

# Agenda

**01** Summary

---

**02** Income & costs

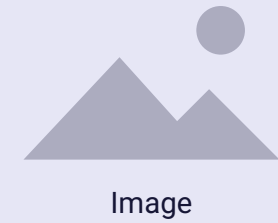
---

**03** Budget

---

**04** Recommendations

---



# Financial summary

**₹12.4 Cr**

total budget

**₹1.8 Cr**

planned surplus

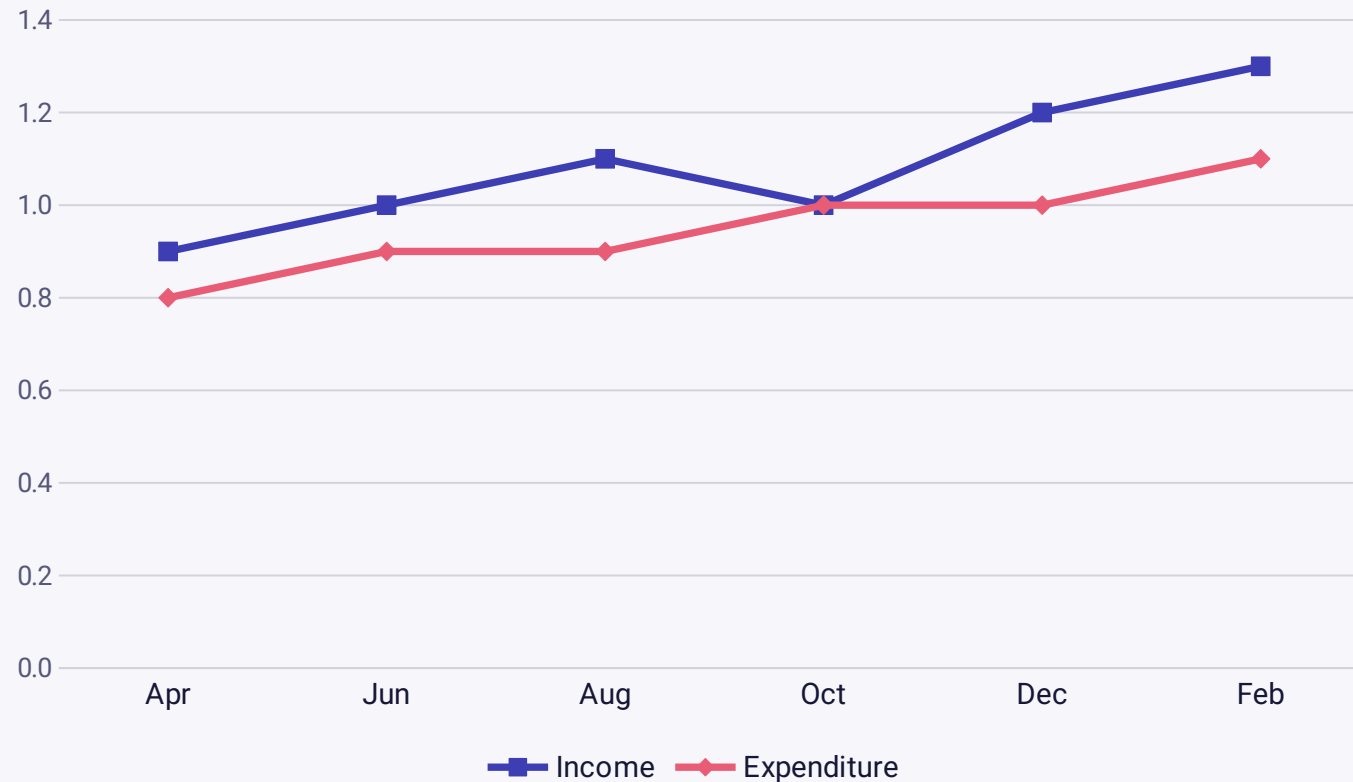
**8%**

cost reduction target

*Sample figures for illustration.*

## TREND

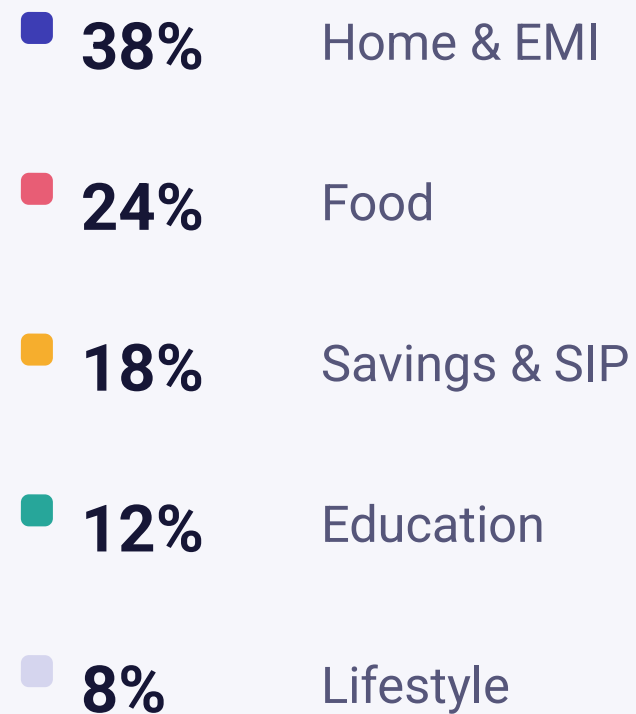
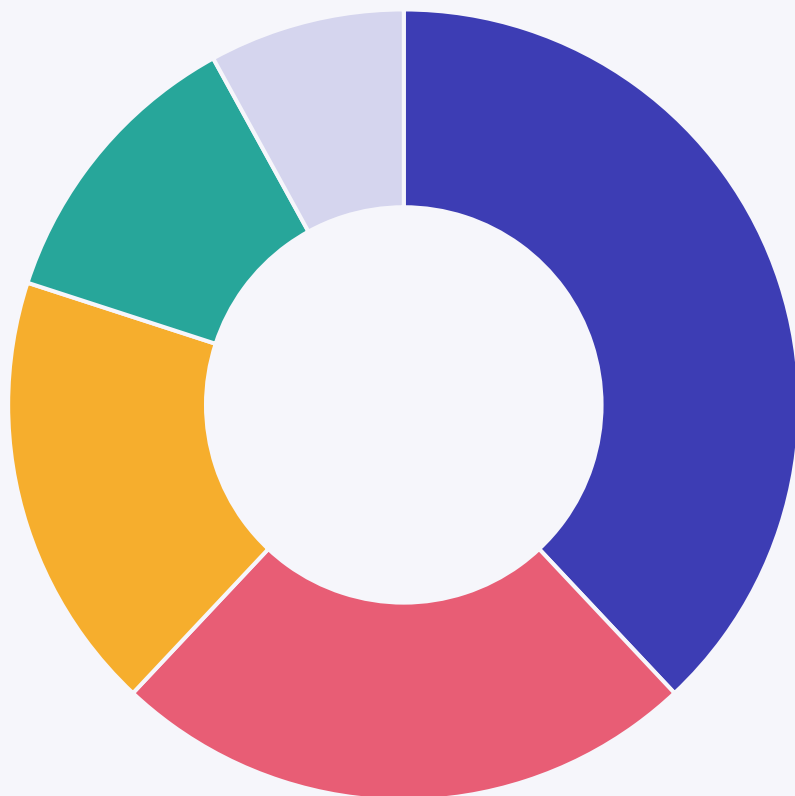
# Income and expenditure



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

*Sample data for illustration — replace with your own figures.*

# 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.*

## LIQUIDITY

# Cash position

**₹2.6 Cr**

cash in hand

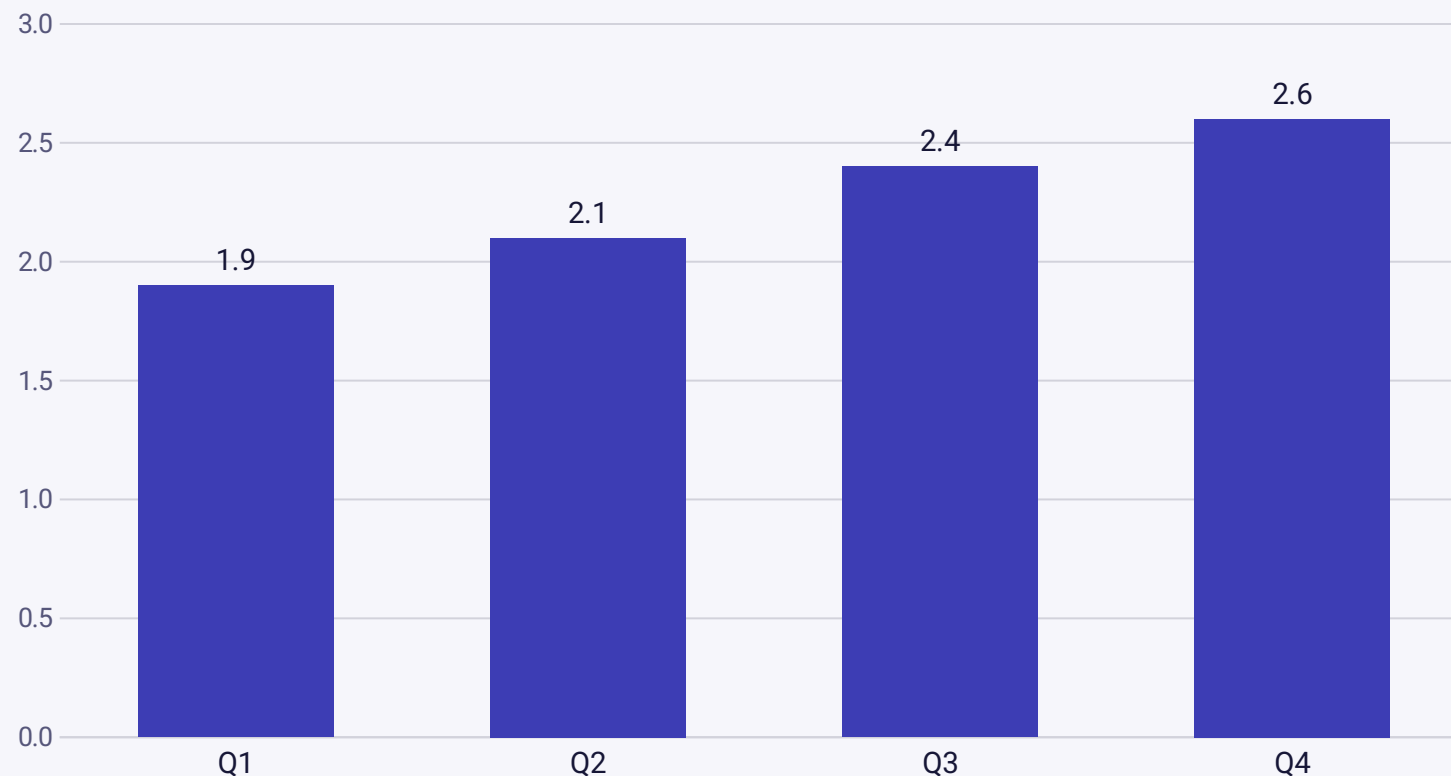
**4.2 months**

runway

**38 days**

receivable days

*Sample data for illustration.*



# 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

# Questions?

Thank you.

Finance team