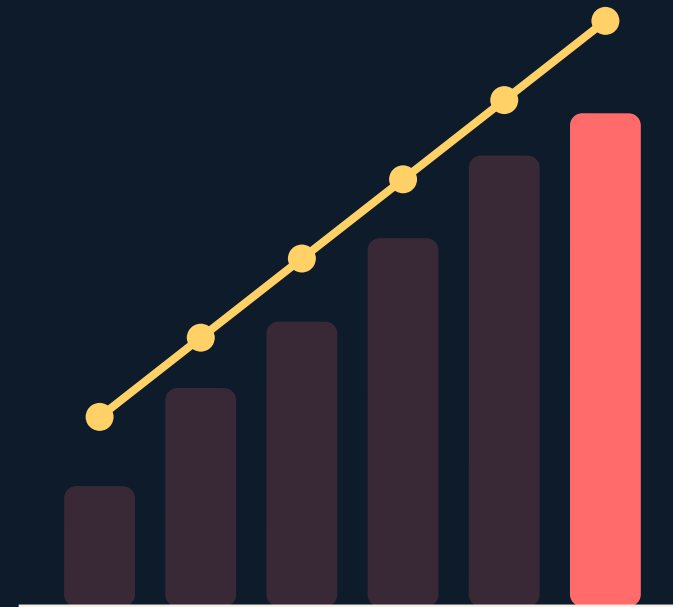


FINANCE

07 Finance Masterclass

Budgets, forecasts and variance reviews

Presenter Name · 7 · 2026



Course map

01

**Department Budget
Review**

02

Annual Budget Plan

03

Monthly Finance Report

04

Financial Health Check

05

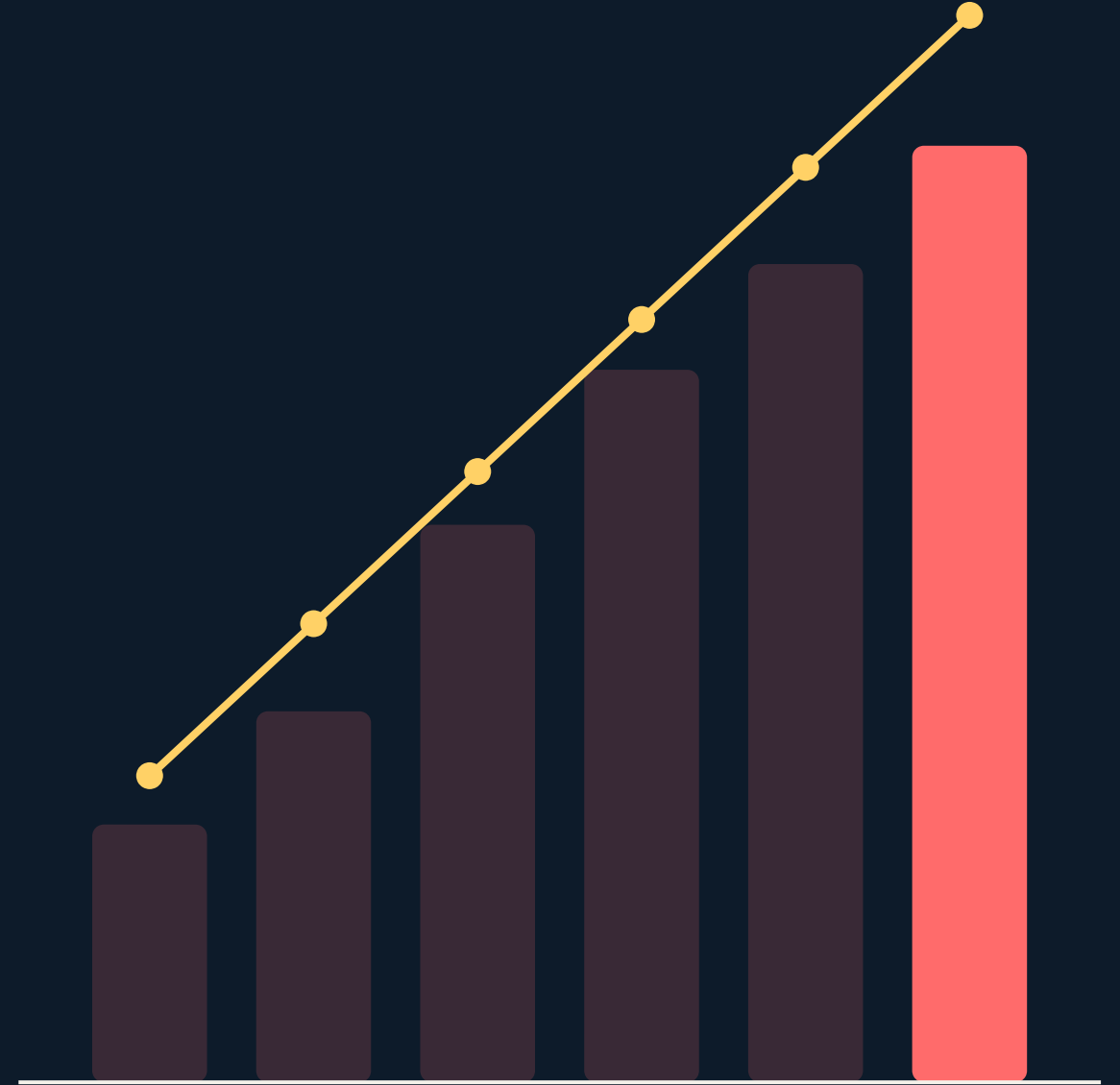
Project Budget

06

Personal Finance Plan

01

DEPARTMENT BUDGET REVIEW





Northwind Supplies - FY 2026–27

Module 1 · Department Budget Review

Financial summary

₹12.4 Cr

total budget

₹1.8 Cr

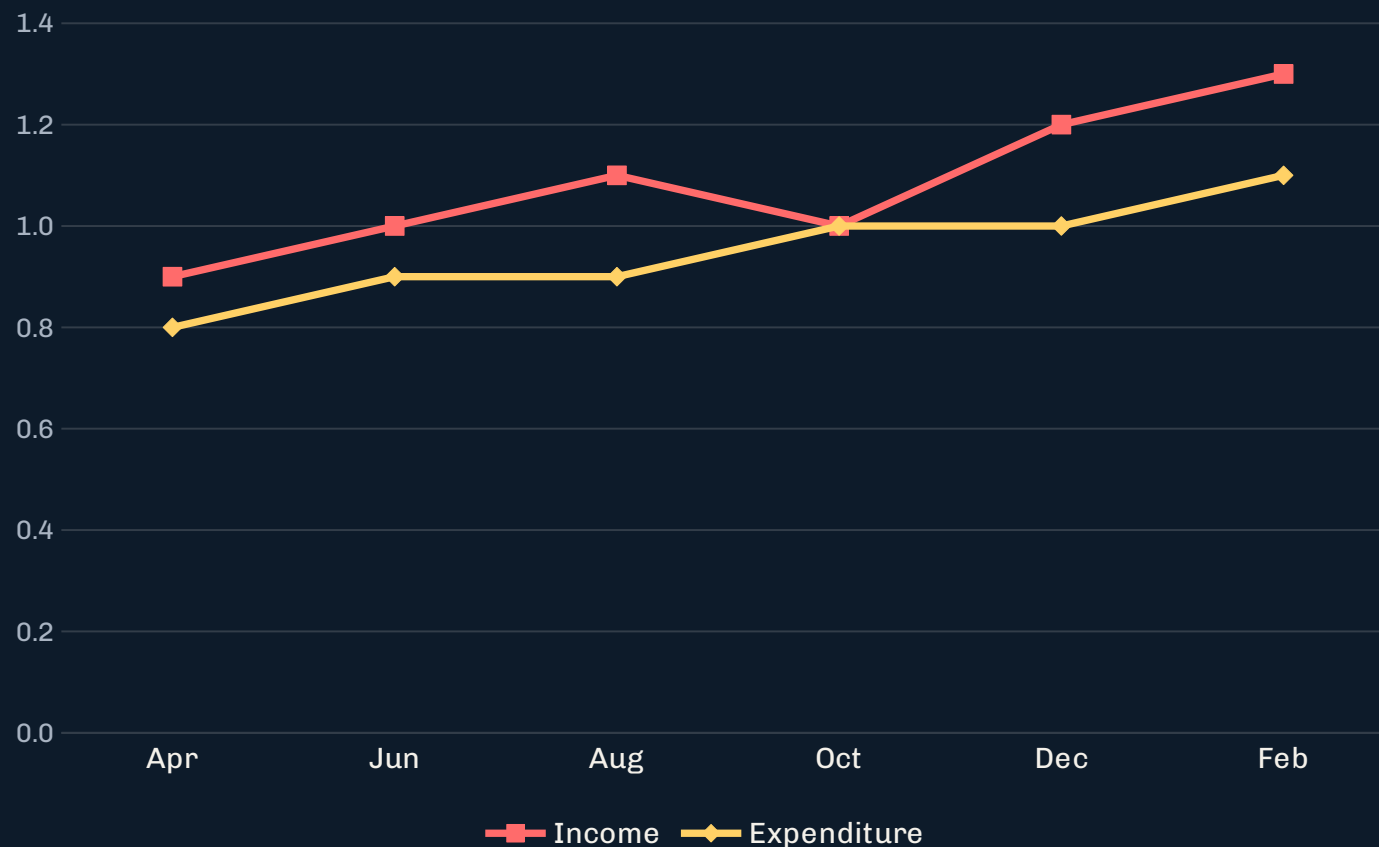
planned surplus

8%

cost reduction target

Sample figures for illustration.

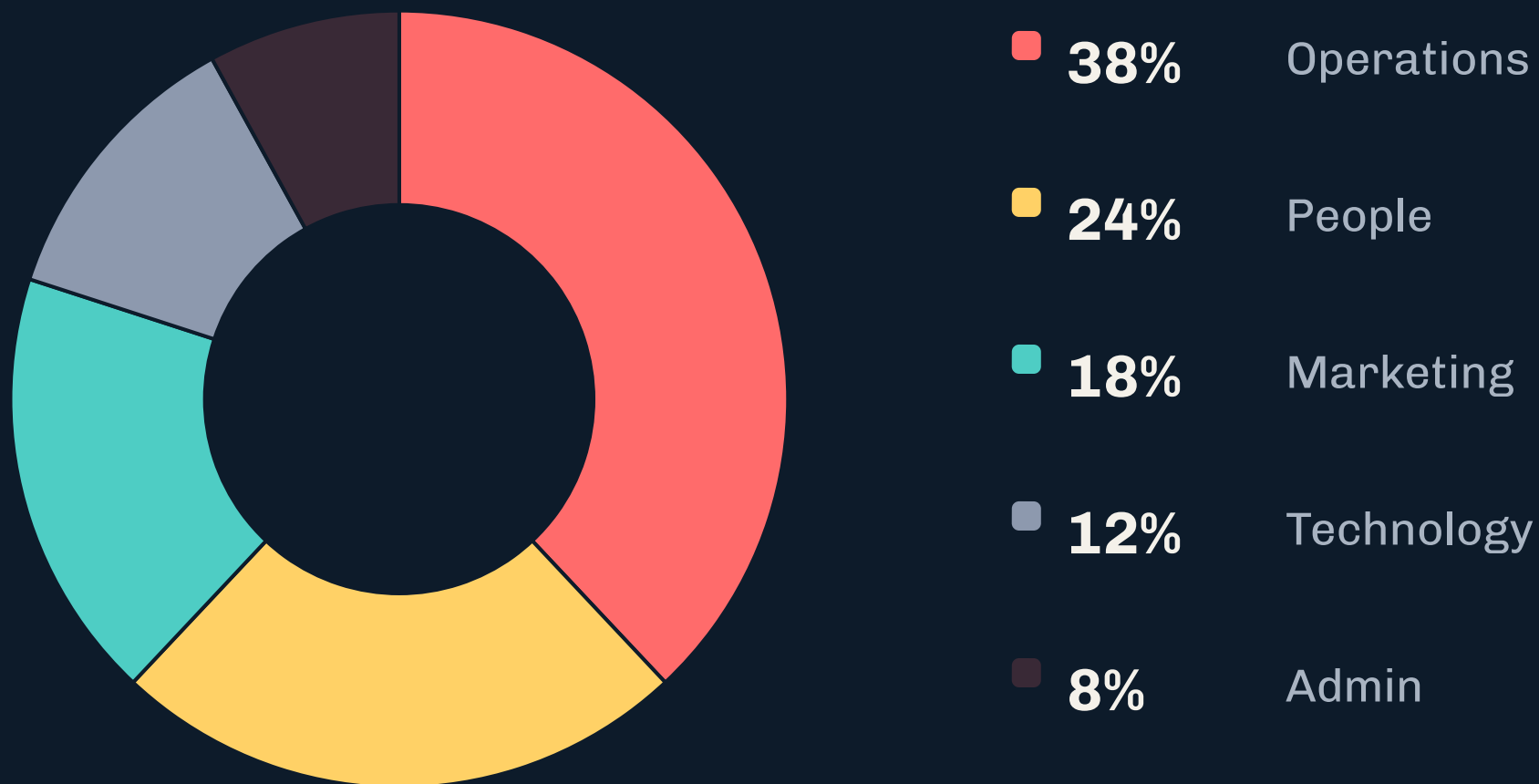
Income and expenditure



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.

Cash position

₹2.6 Cr

cash in hand

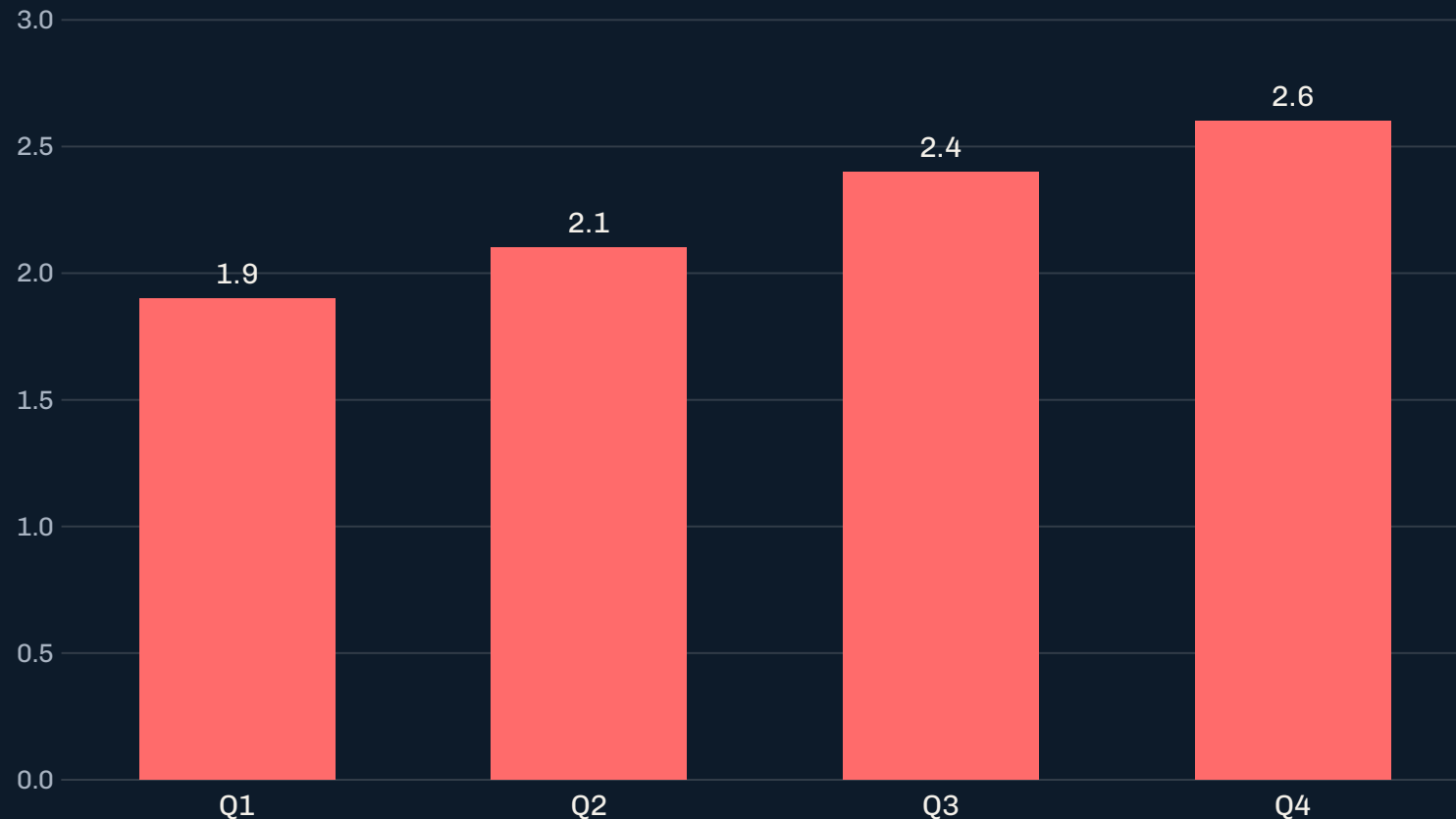
4.2 months

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

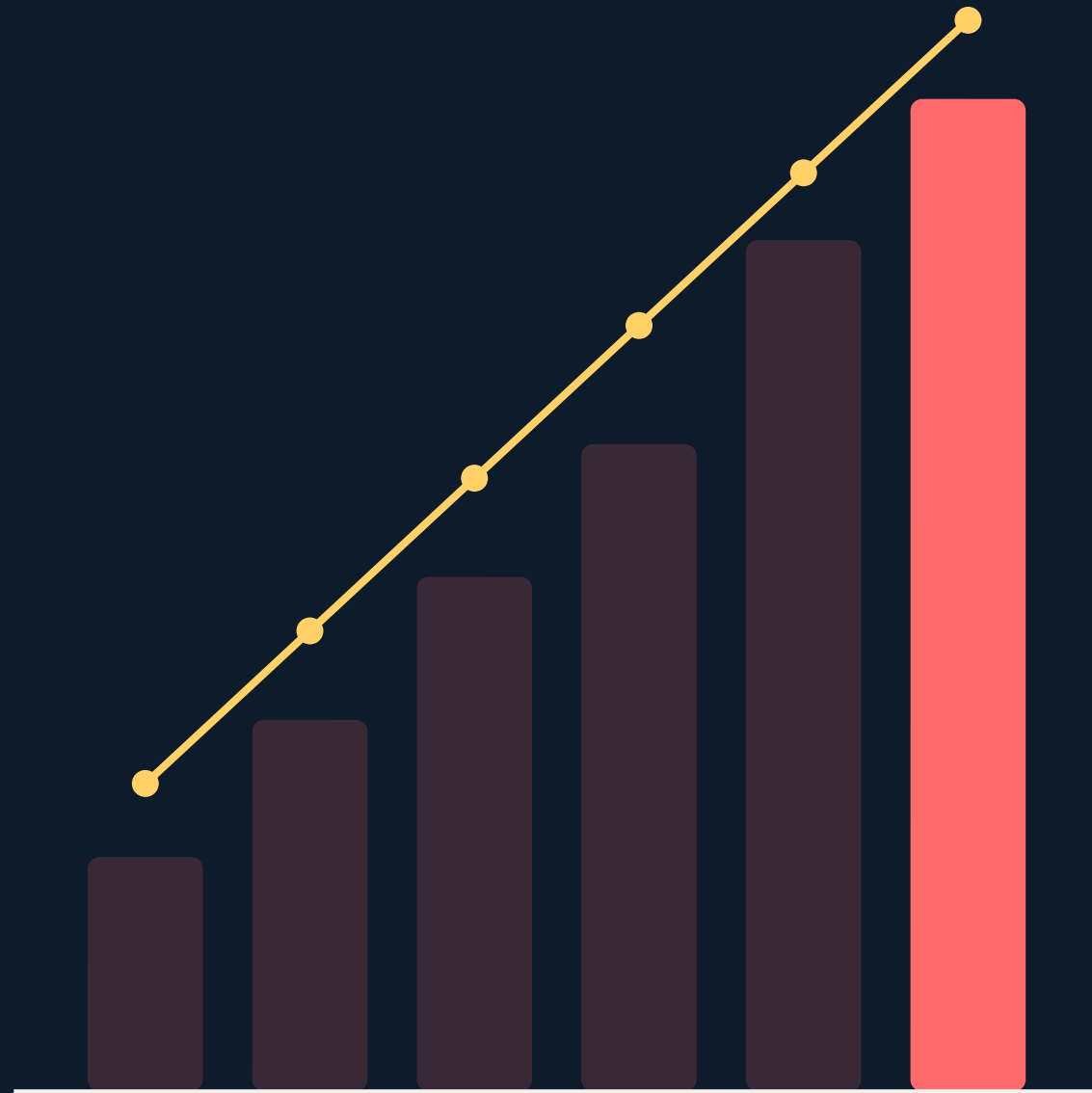
Hold three months of costs in reserve.

Approvals requested

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

02

ANNUAL BUDGET PLAN





Sunrise Public School · 2026– 27

Module 2 · Annual Budget Plan

Financial summary

₹12.4 Cr

total budget

₹1.8 Cr

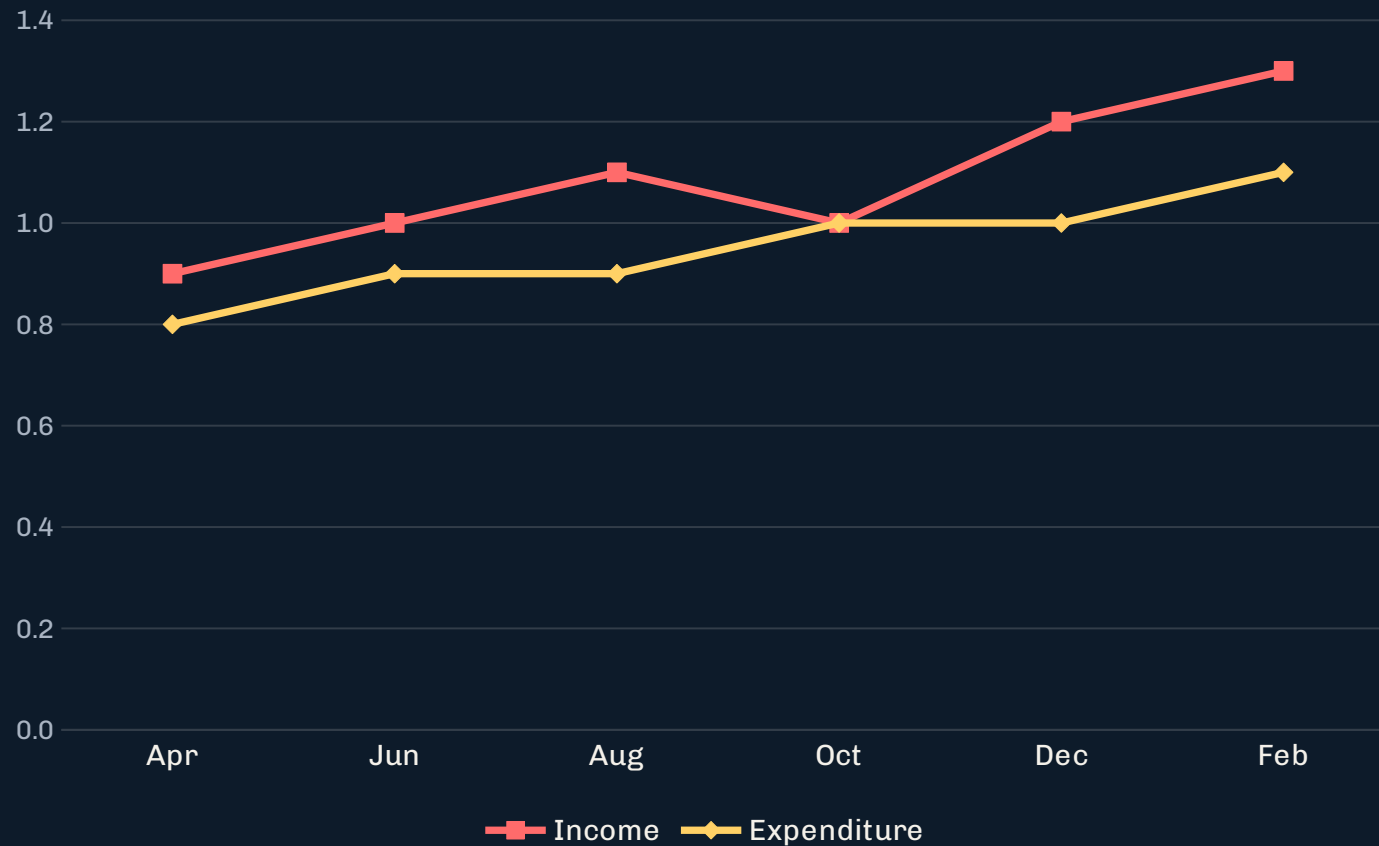
planned surplus

8%

cost reduction target

Sample figures for illustration.

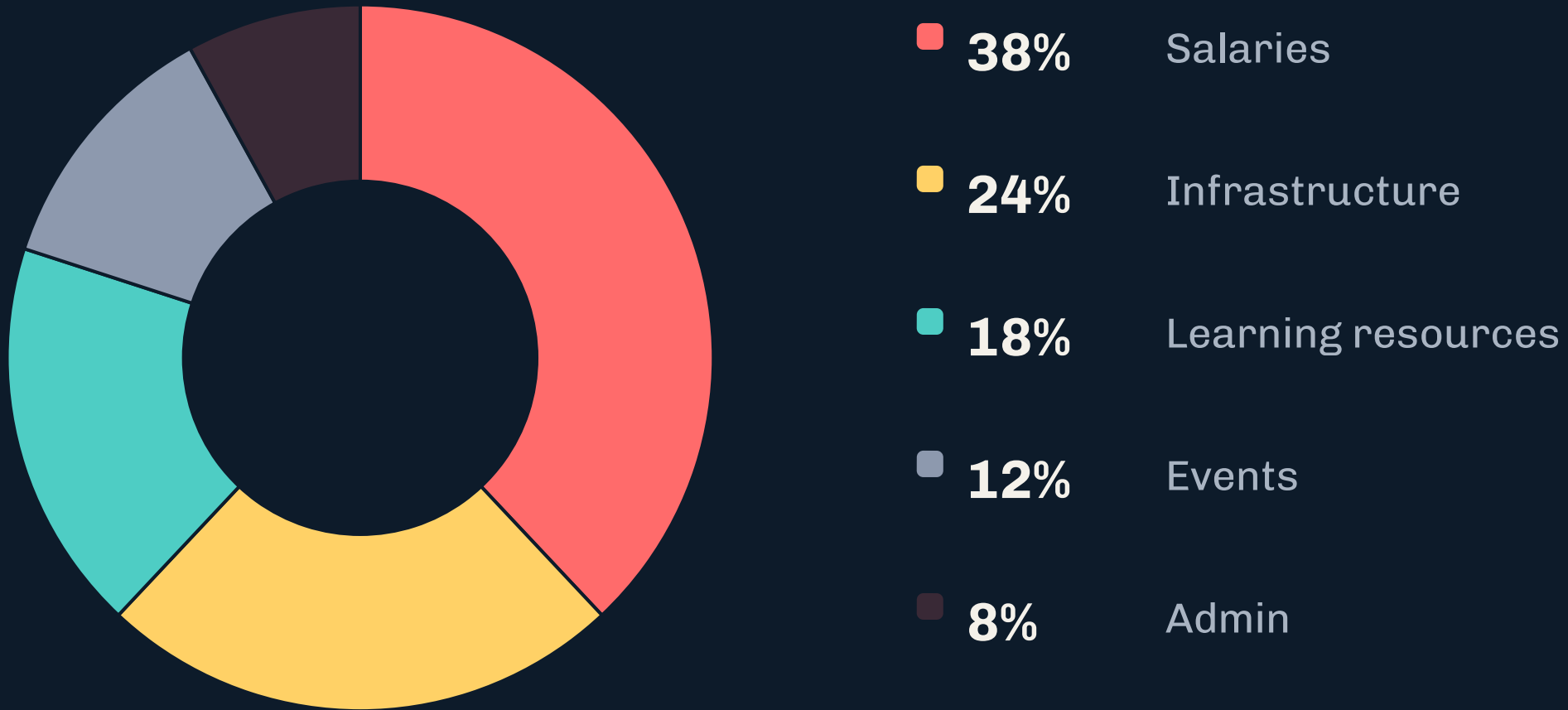
Income and expenditure



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.

Cash position

₹2.6 Cr

cash in hand

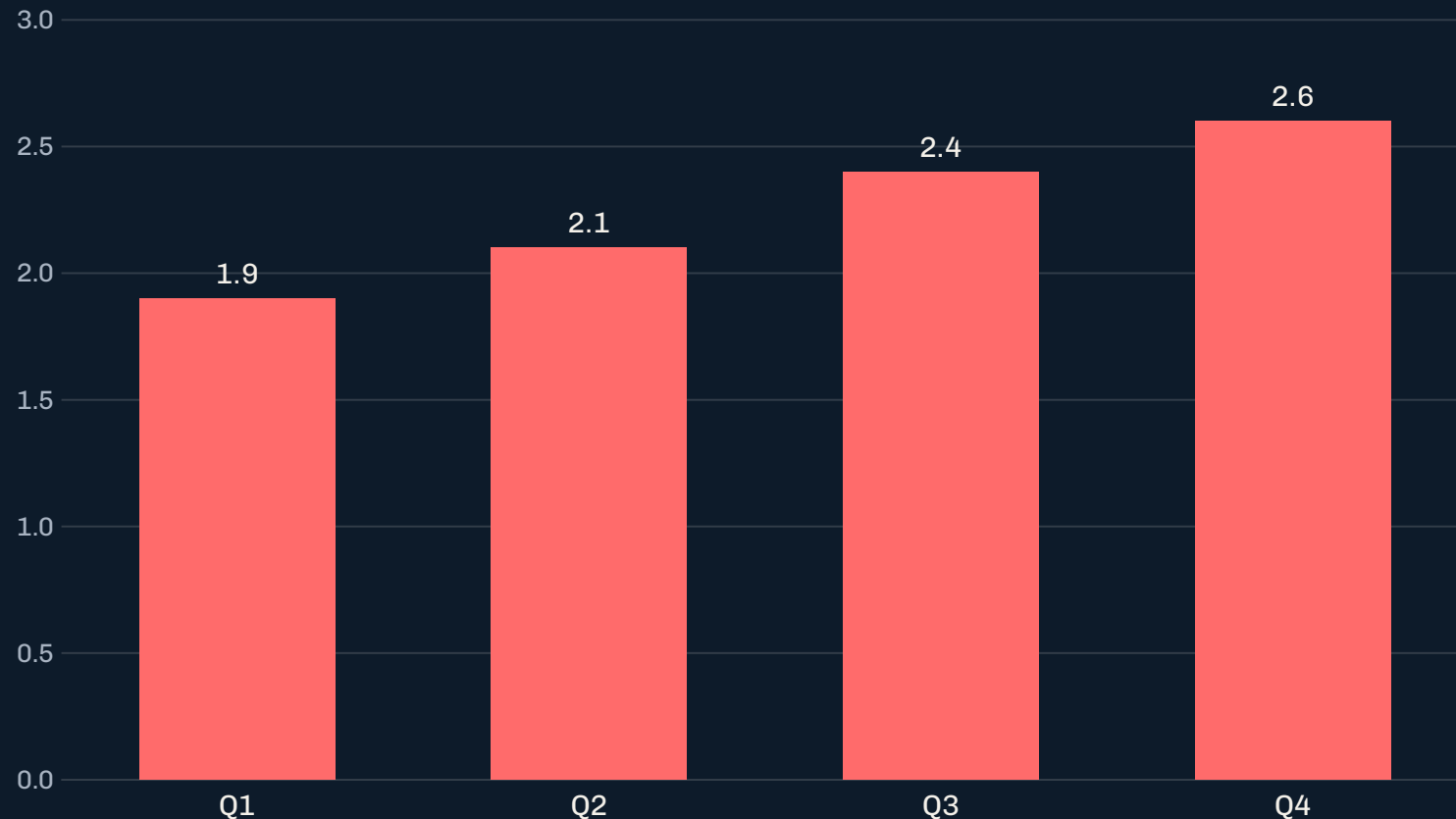
4.2 months

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

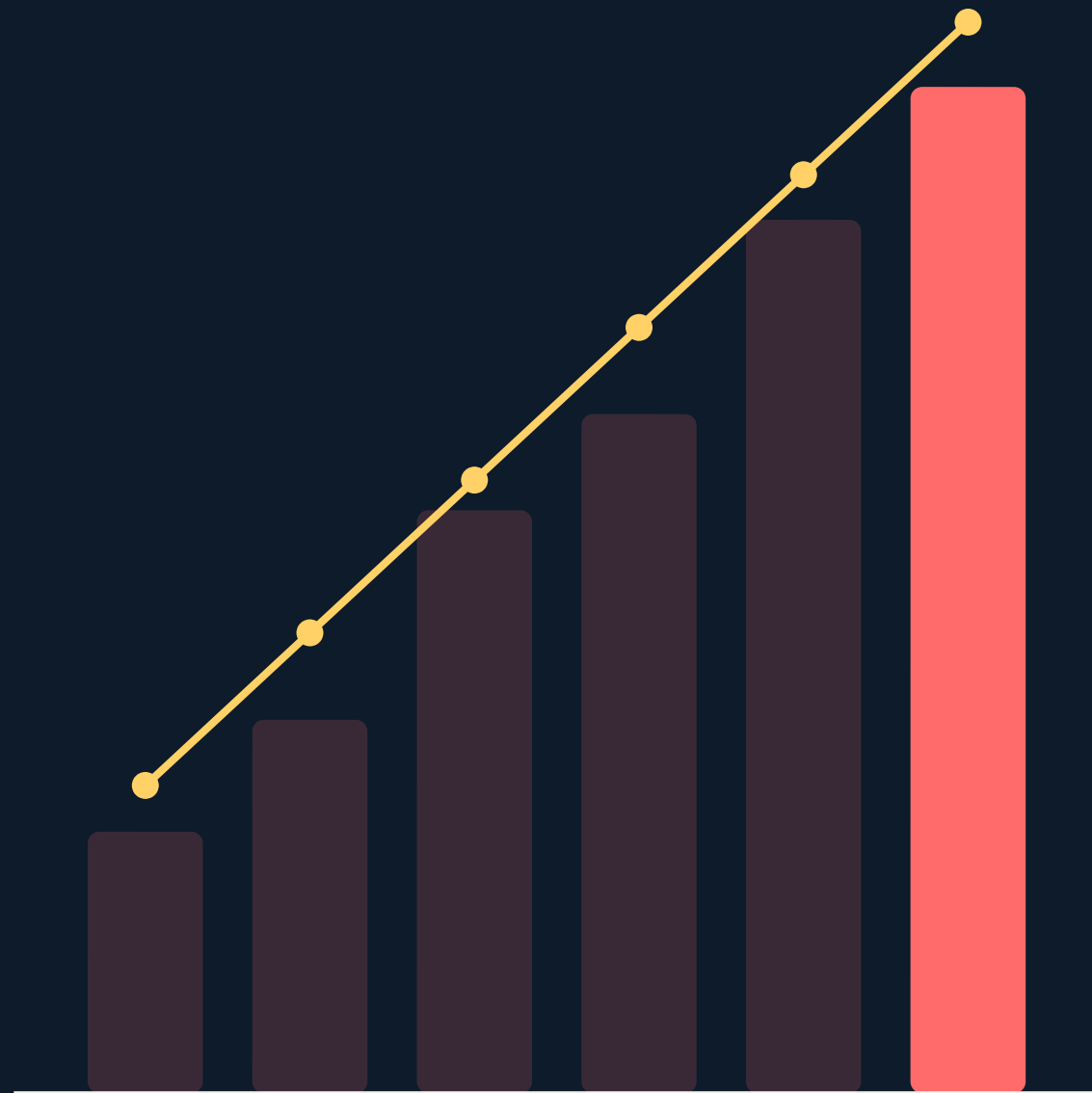
Hold three months of costs in reserve.

Approvals requested

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

03

MONTHLY FINANCE REPORT





Northwind Analytics · September 2026

Module 3 · Monthly Finance Report

Financial summary

₹12.4 Cr

total budget

₹1.8 Cr

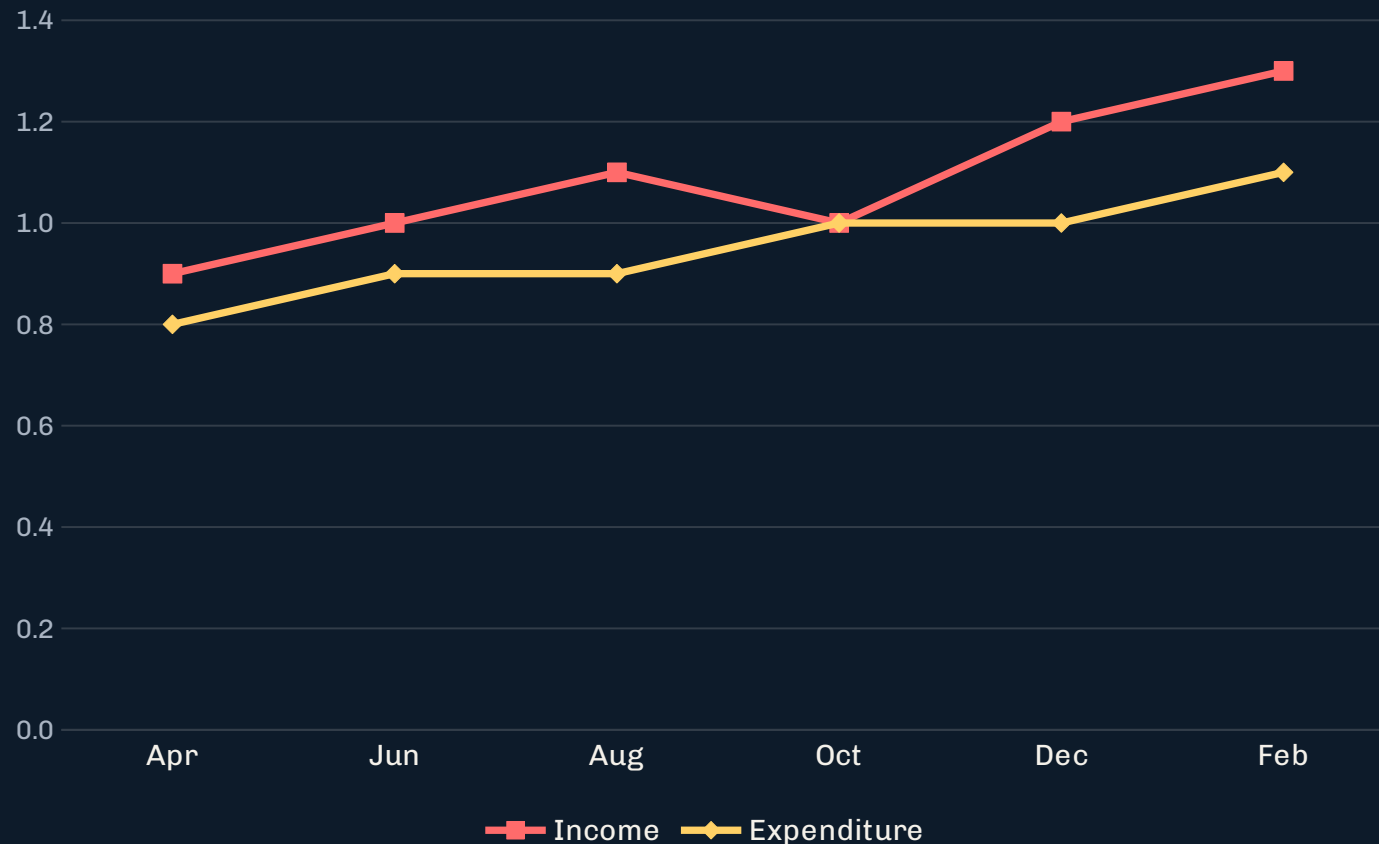
planned surplus

8%

cost reduction target

Sample figures for illustration.

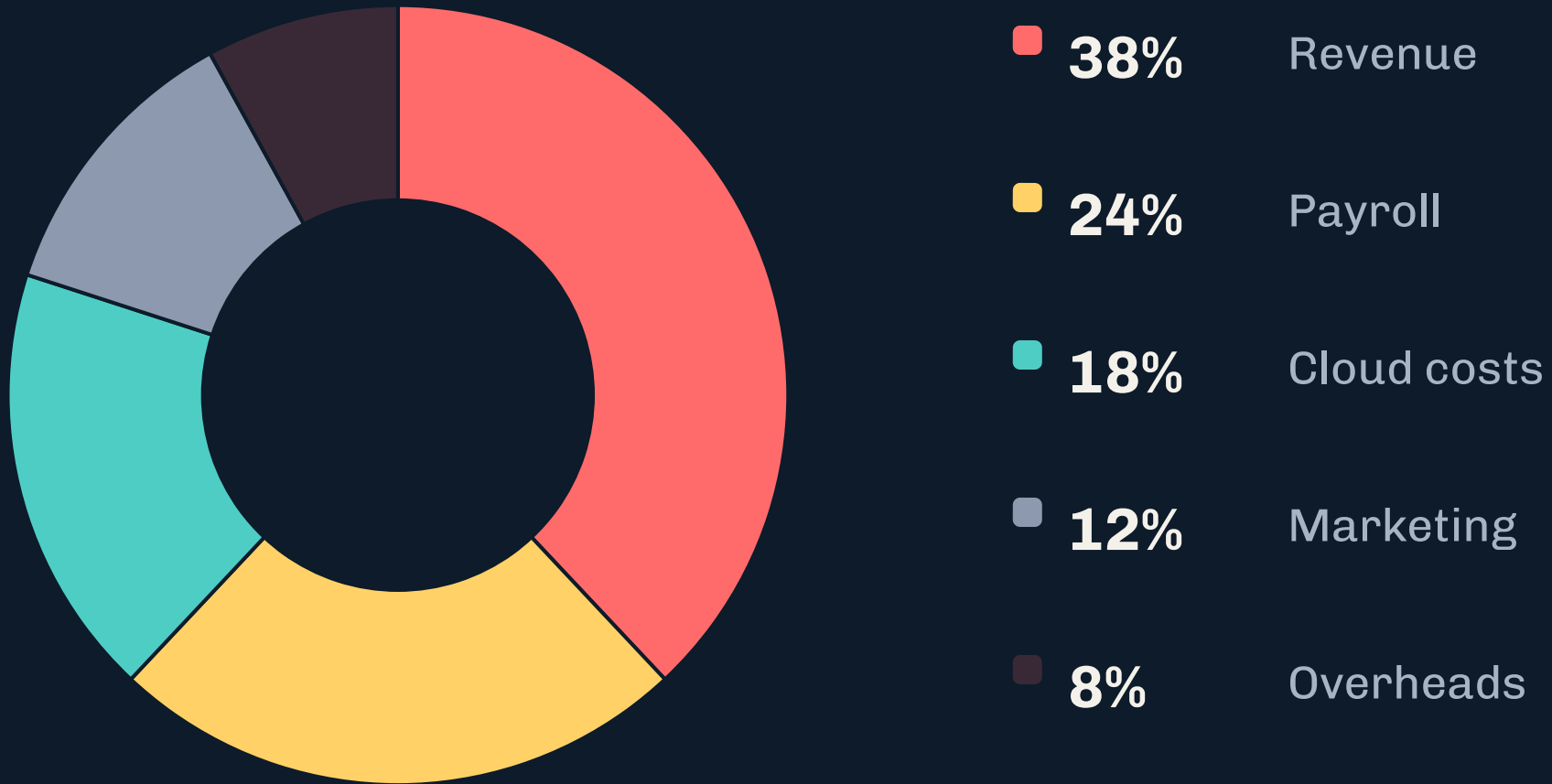
Income and expenditure



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.

Cash position

₹2.6 Cr

cash in hand

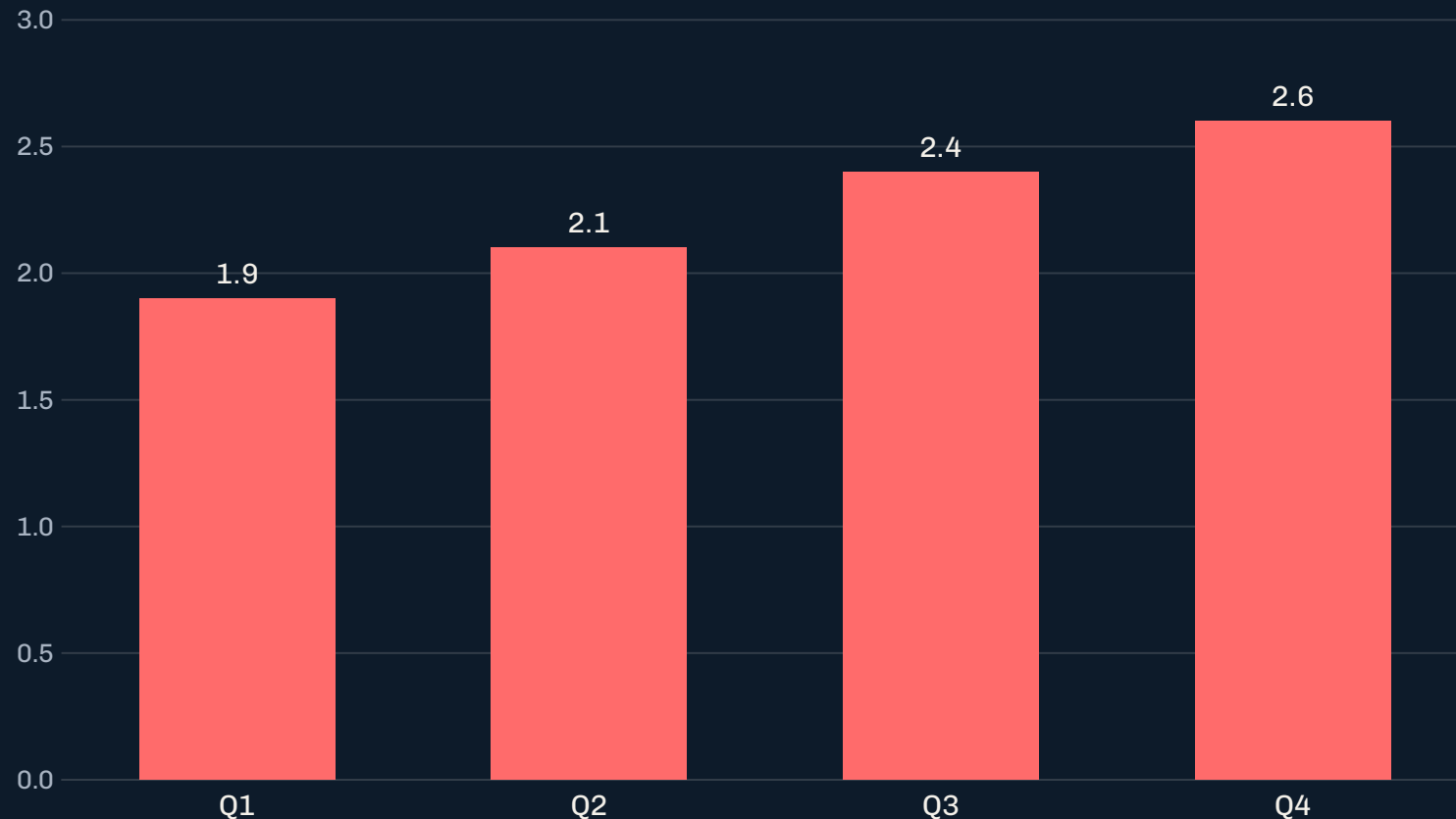
4.2 months

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

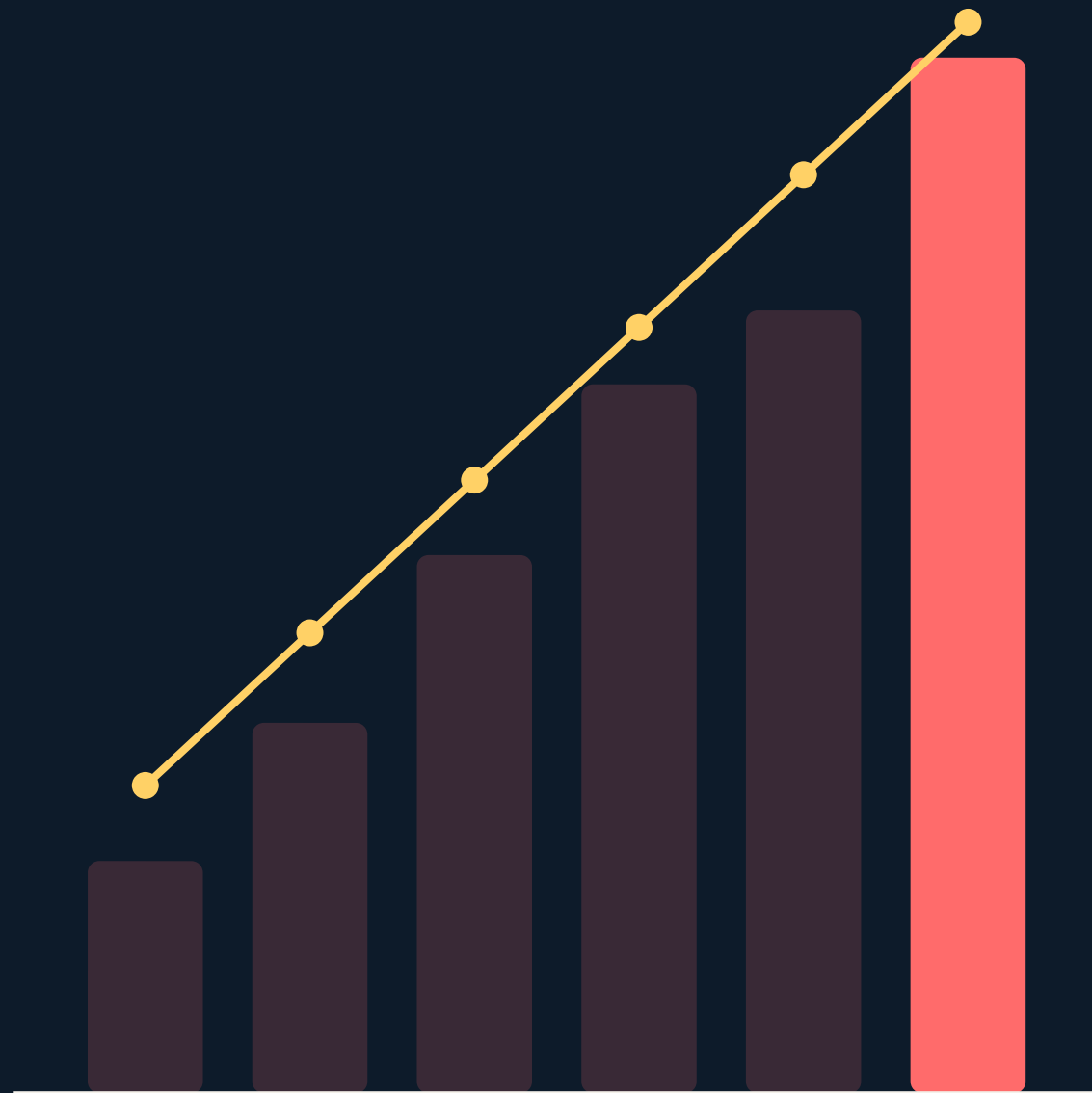
Hold three months of costs in reserve.

Approvals requested

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

04

FINANCIAL HEALTH CHECK





Crestline Foods - H1 2026

Module 4 · Financial Health Check

Financial summary

₹12.4 Cr

total budget

₹1.8 Cr

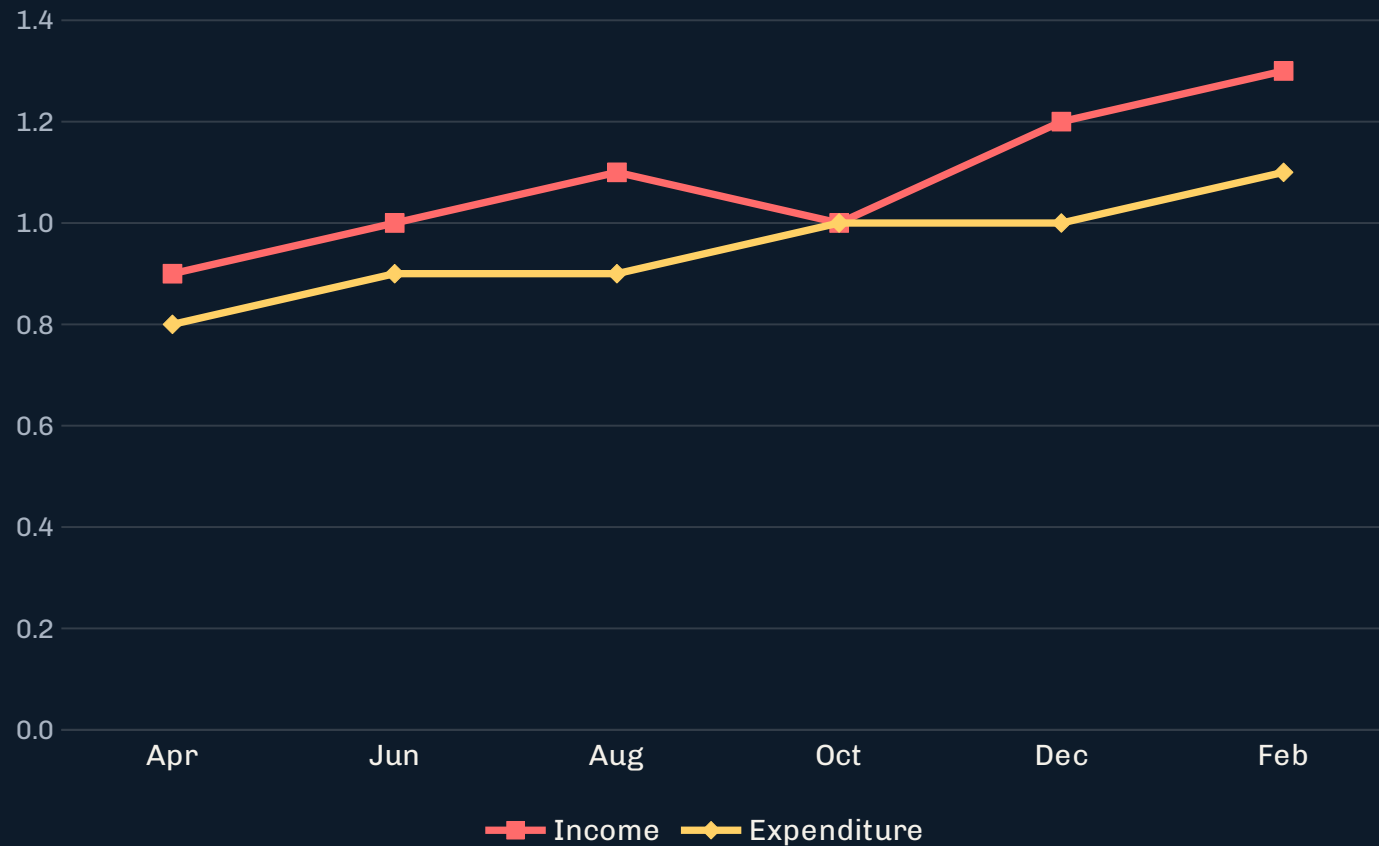
planned surplus

8%

cost reduction target

Sample figures for illustration.

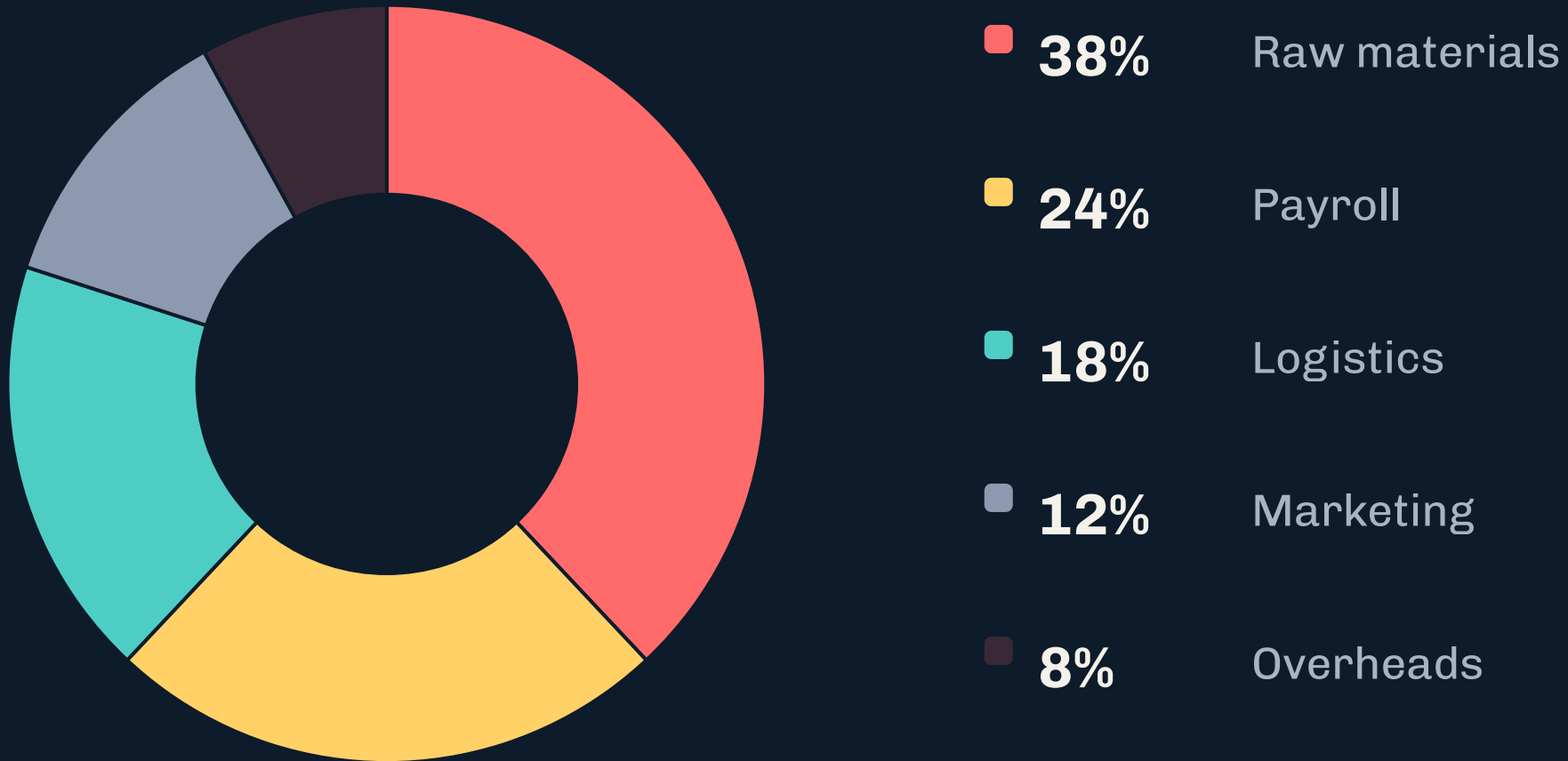
Income and expenditure



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.

Cash position

₹2.6 Cr

cash in hand

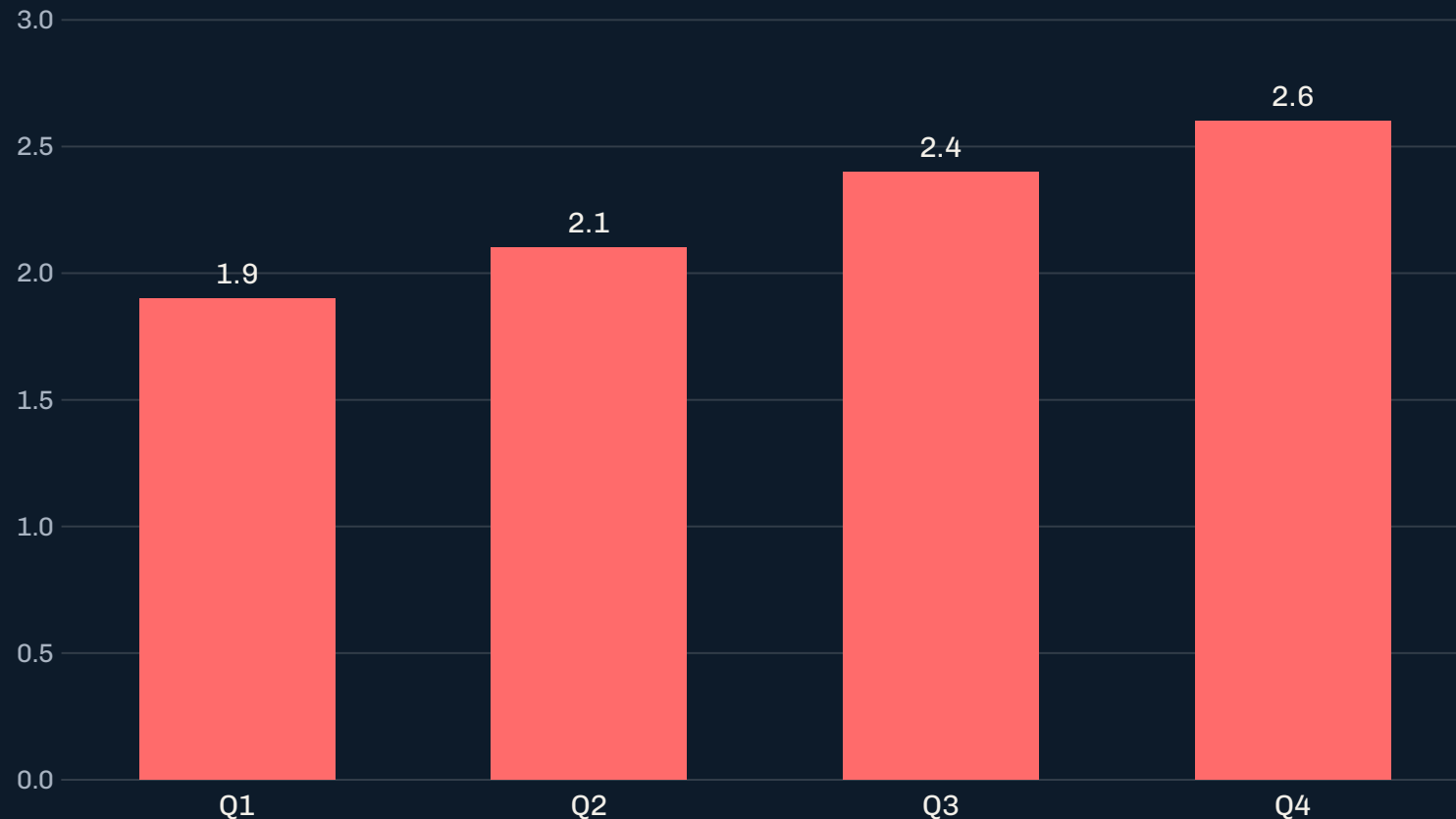
4.2 months

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

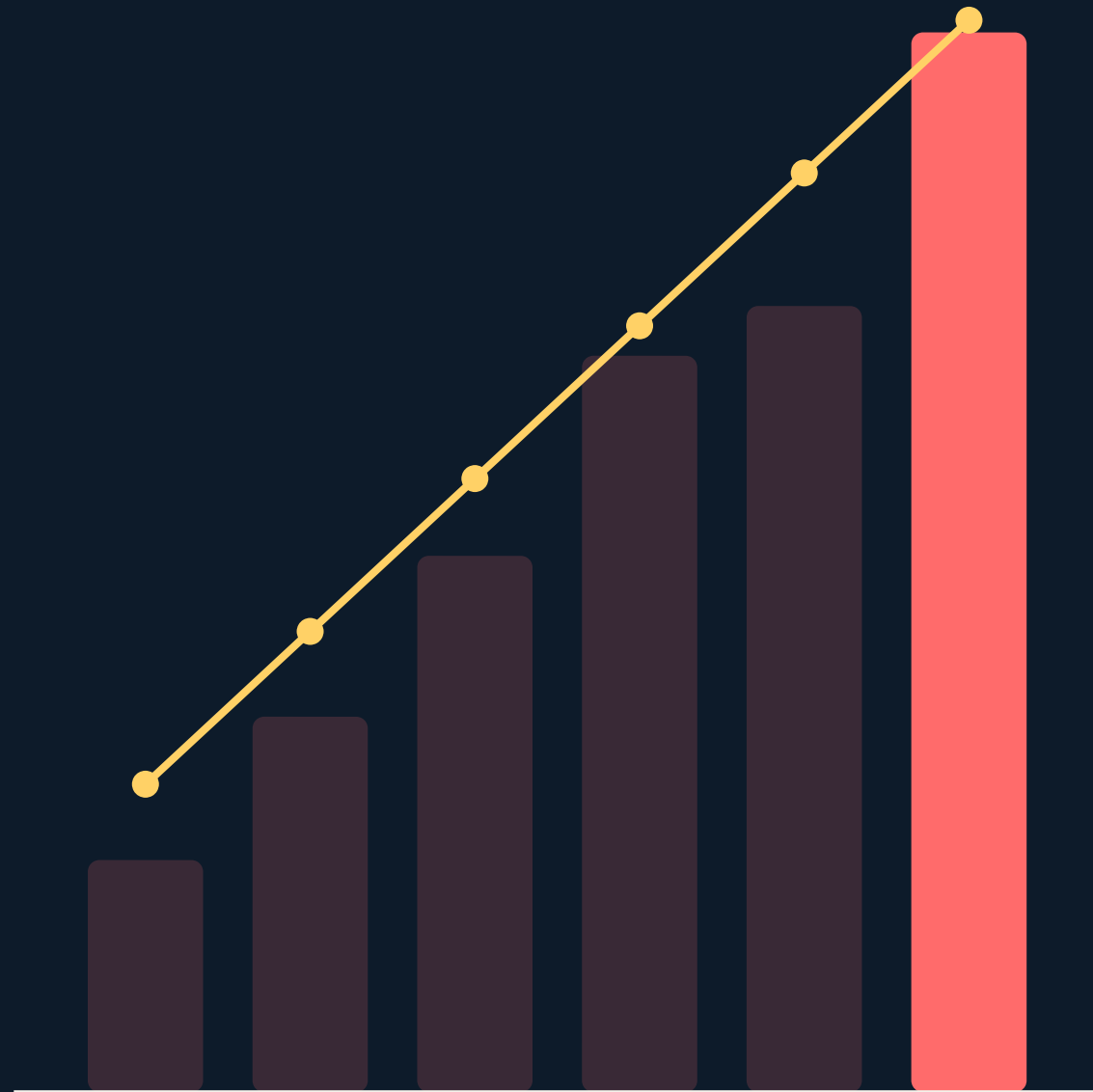
Hold three months of costs in reserve.

Approvals requested

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

05

PROJECT BUDGET





City Metro Expansion Study · 2026–27

Module 5 · Project Budget

Financial summary

₹12.4 Cr

total budget

₹1.8 Cr

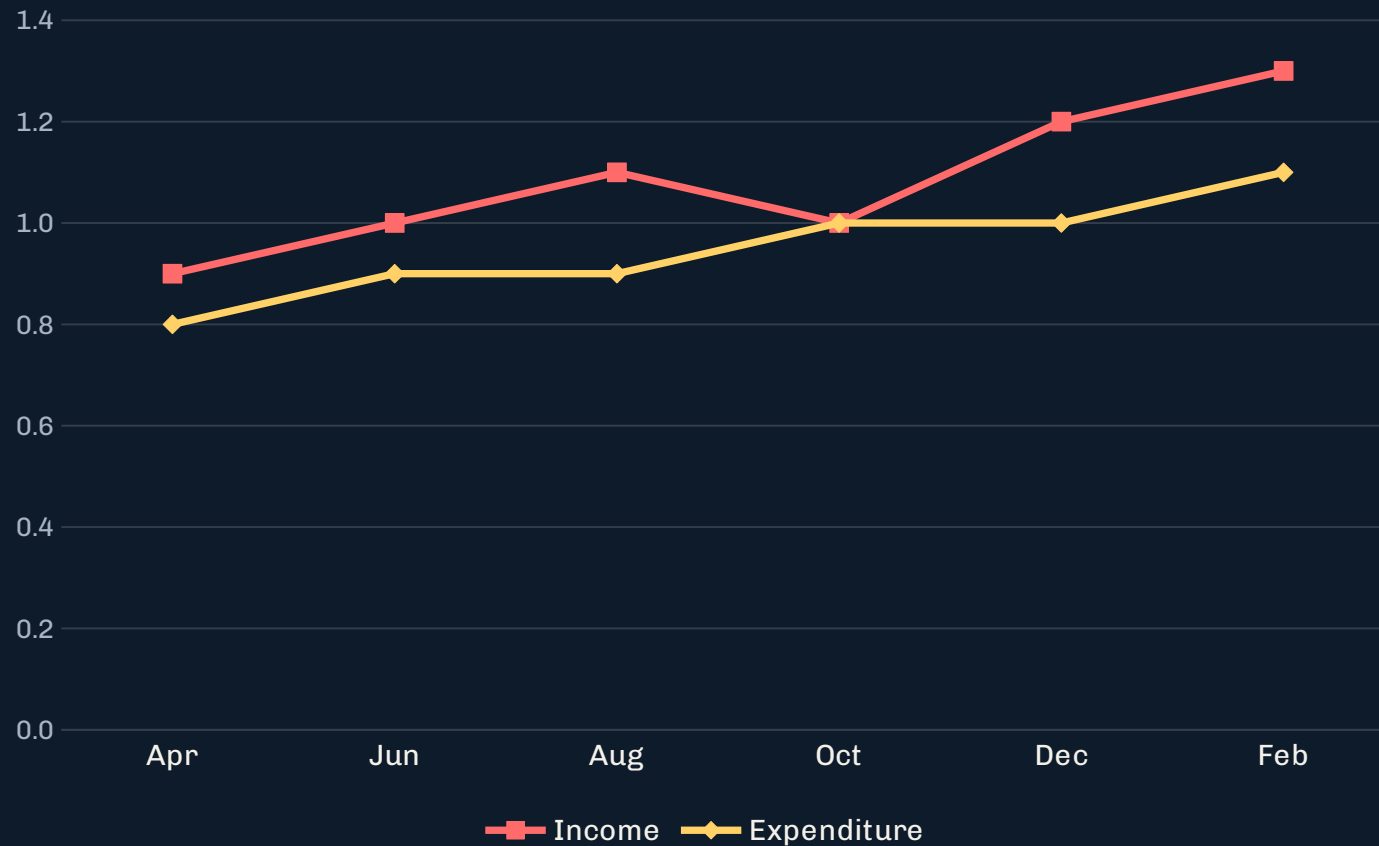
planned surplus

8%

cost reduction target

Sample figures for illustration.

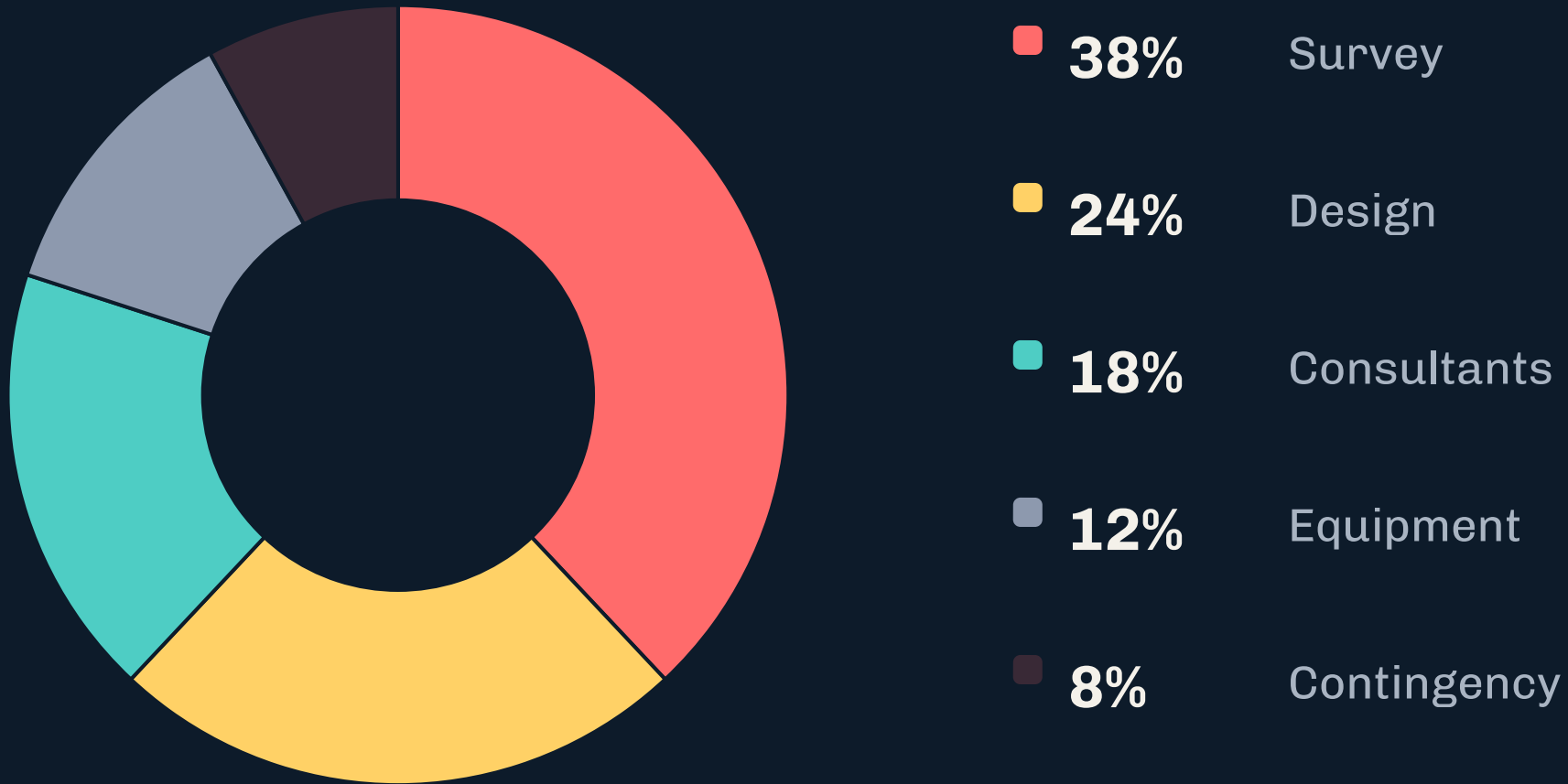
Income and expenditure



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.

Cash position

₹2.6 Cr

cash in hand

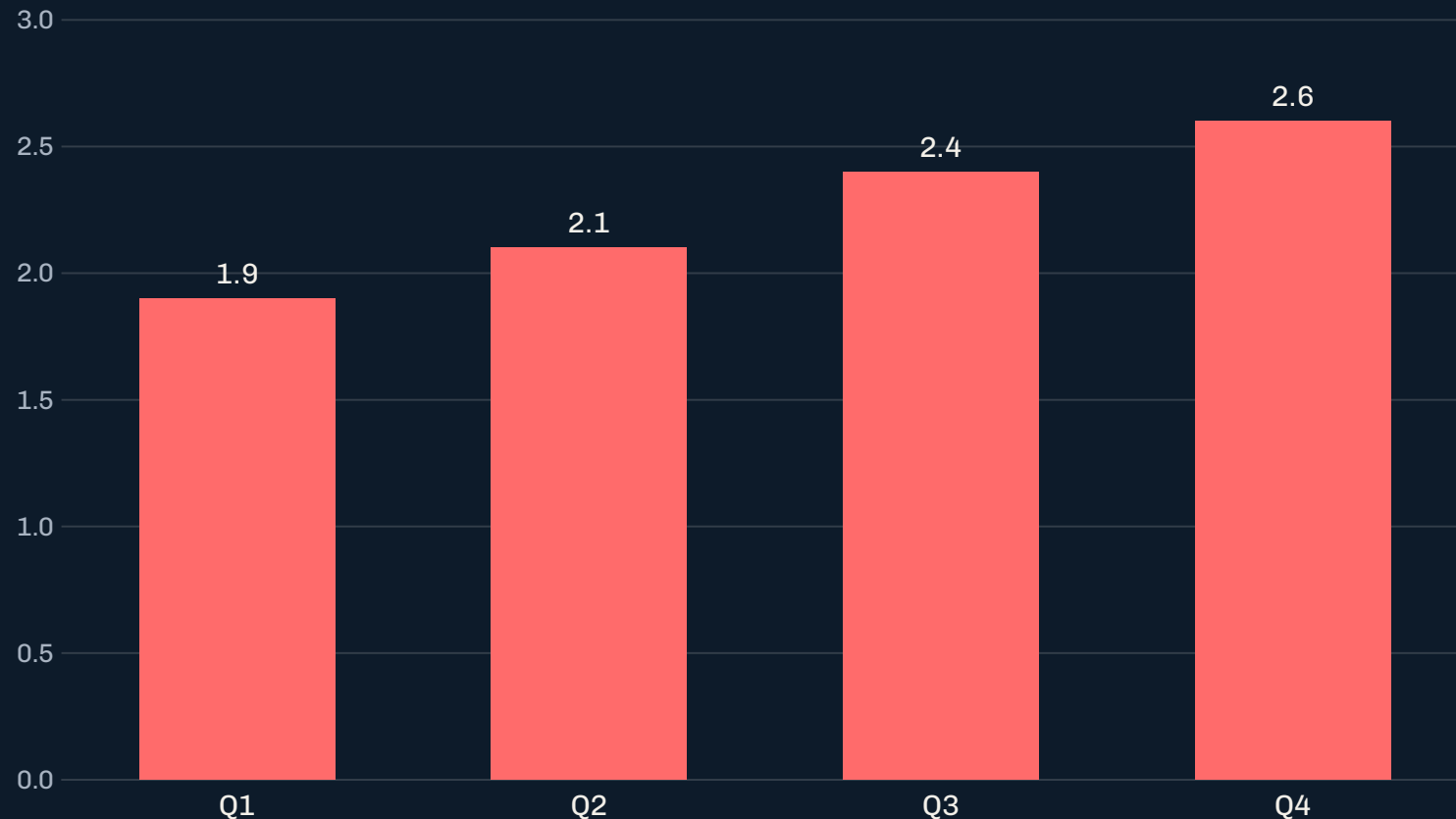
4.2 months

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

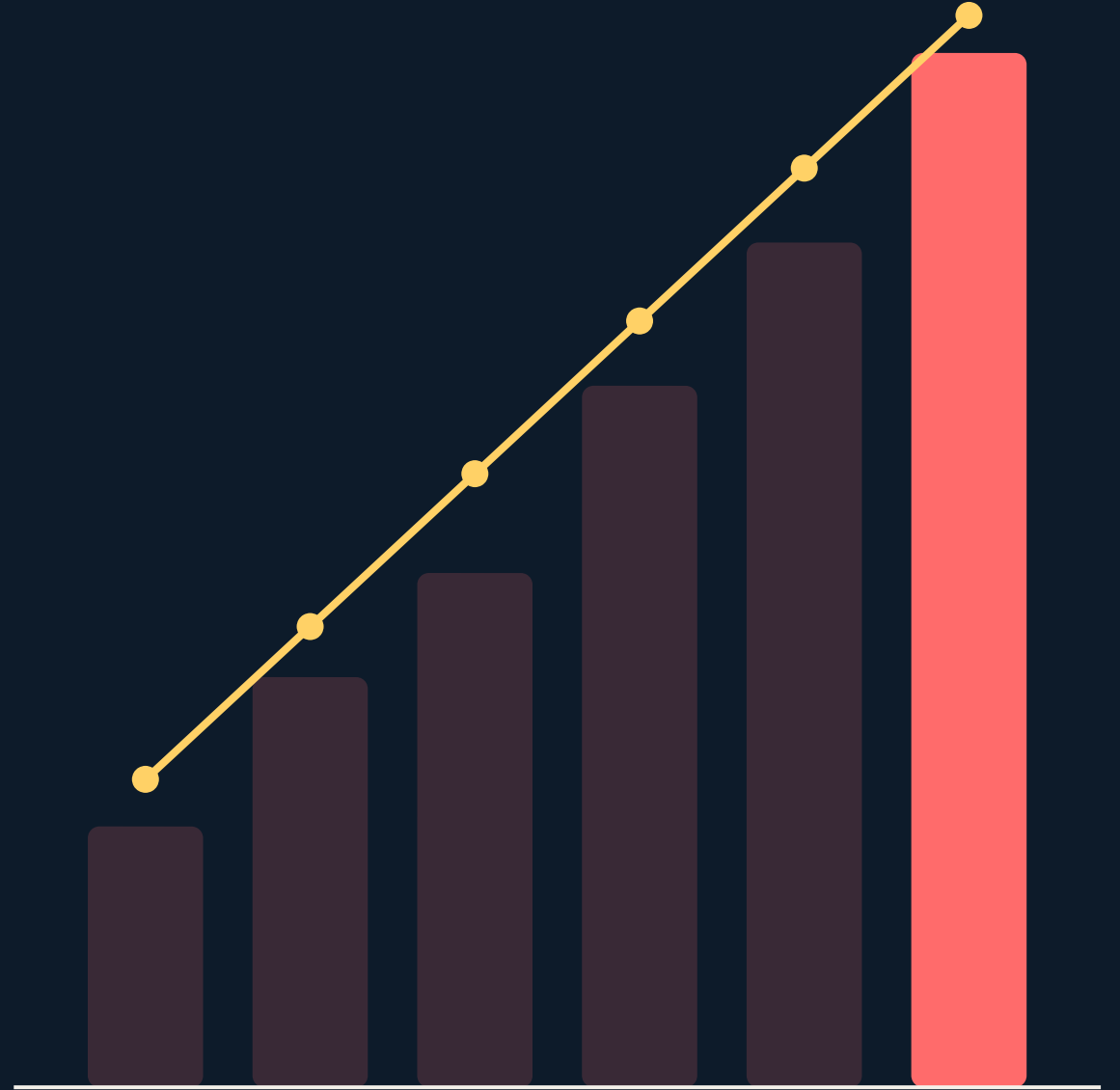
Hold three months of costs in reserve.

Approvals requested

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

06

PERSONAL FINANCE PLAN





Family budget template - 2026

Module 6 · Personal Finance Plan

Financial summary

₹12.4 Cr

total budget

₹1.8 Cr

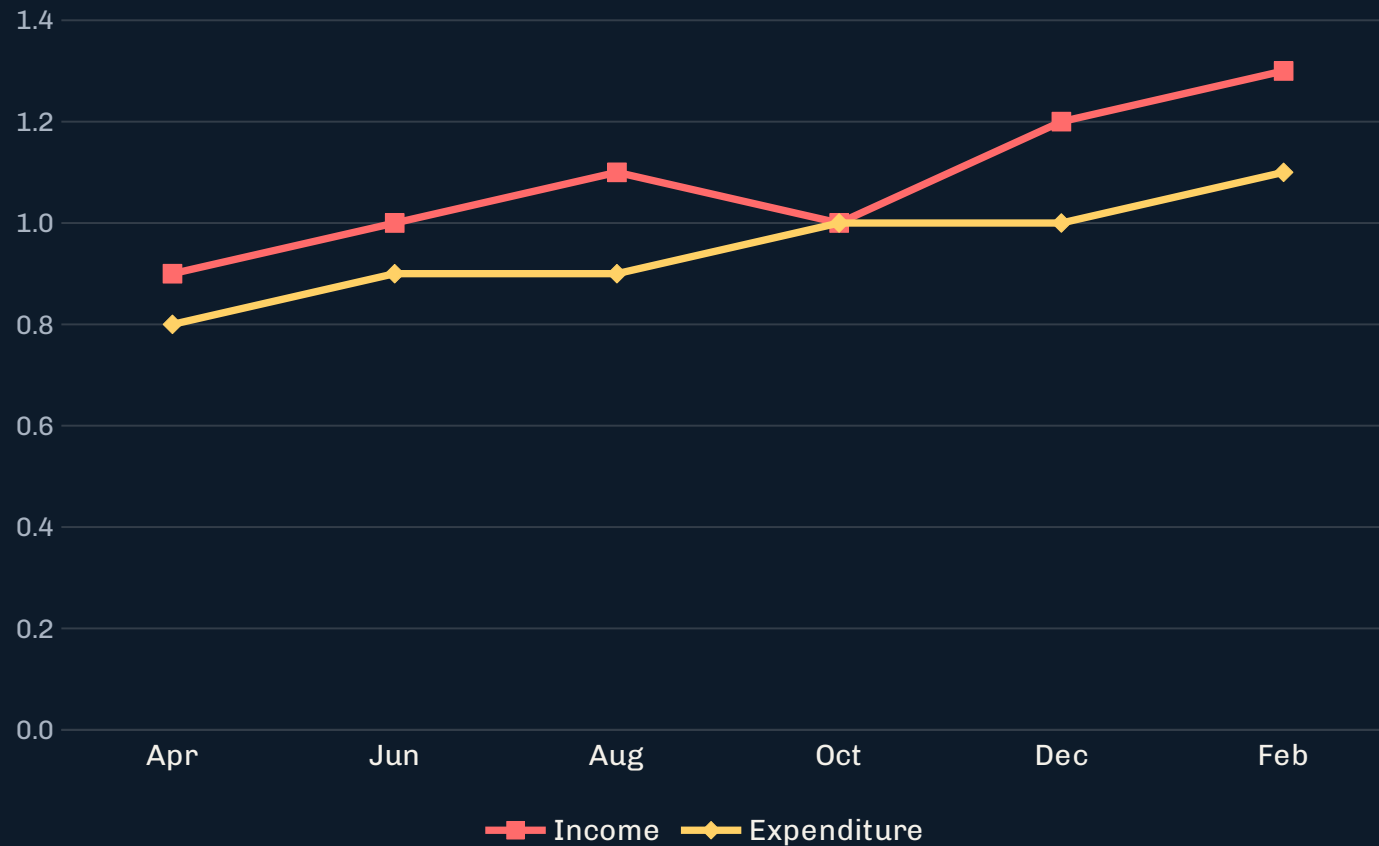
planned surplus

8%

cost reduction target

Sample figures for illustration.

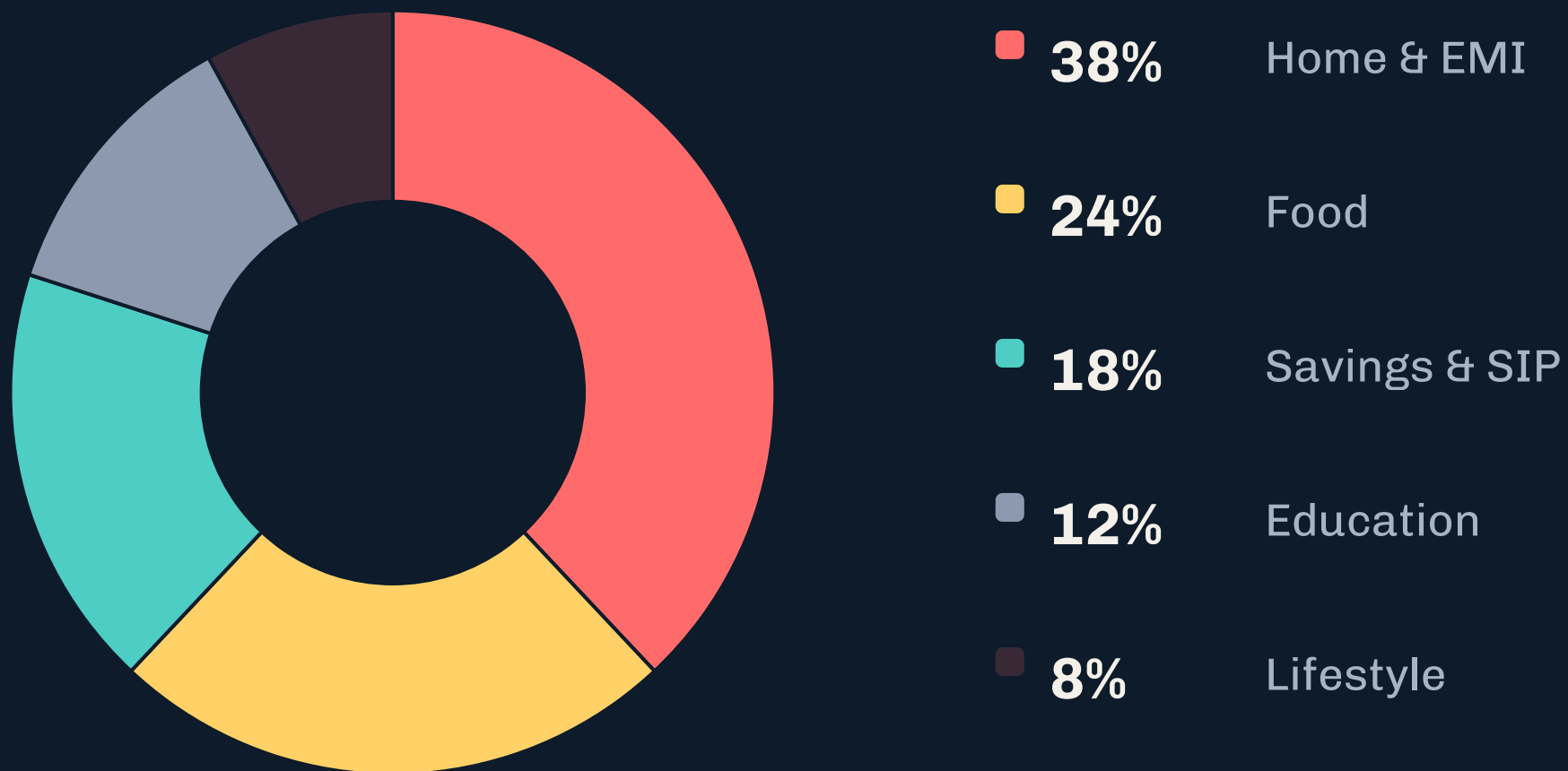
Income and expenditure



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.

Cash position

₹2.6 Cr

cash in hand

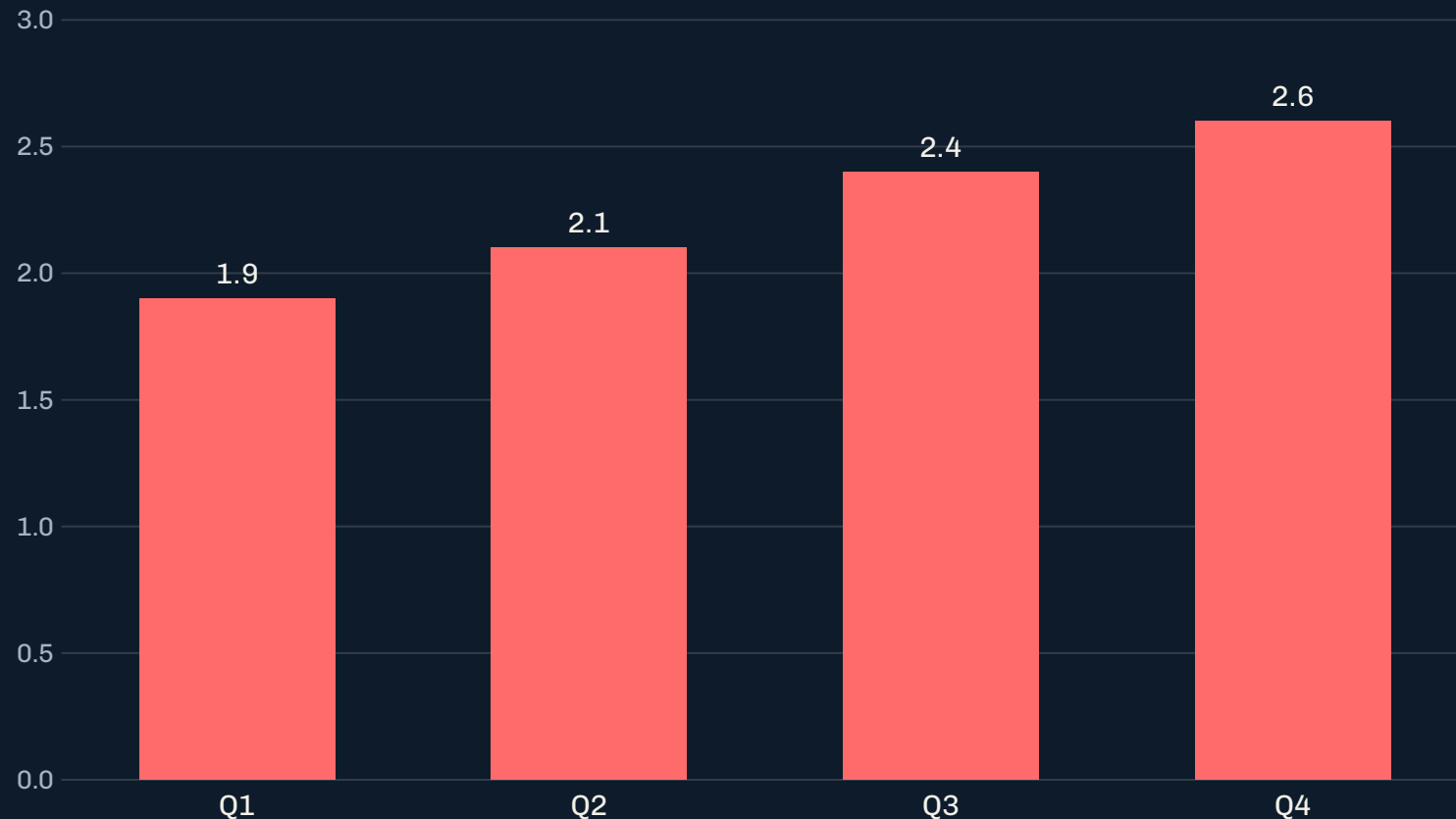
4.2 months

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

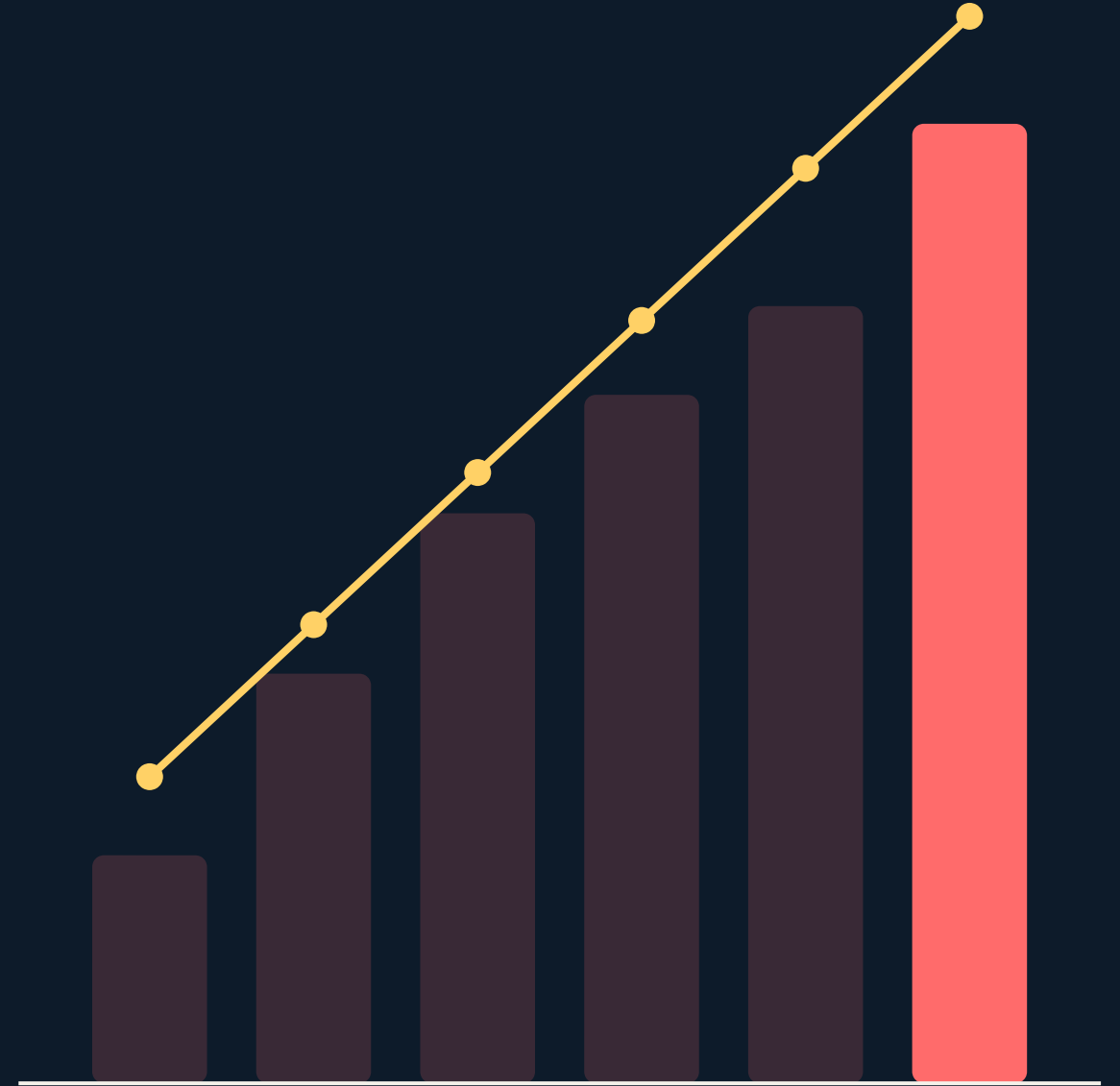
Hold three months of costs in reserve.

Approvals requested

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

07

STARTUP FINANCIAL PLAN





Pixelwise Studio · FY 2026–28

Module 7 · Startup Financial Plan

Financial summary

₹12.4 Cr

total budget

₹1.8 Cr

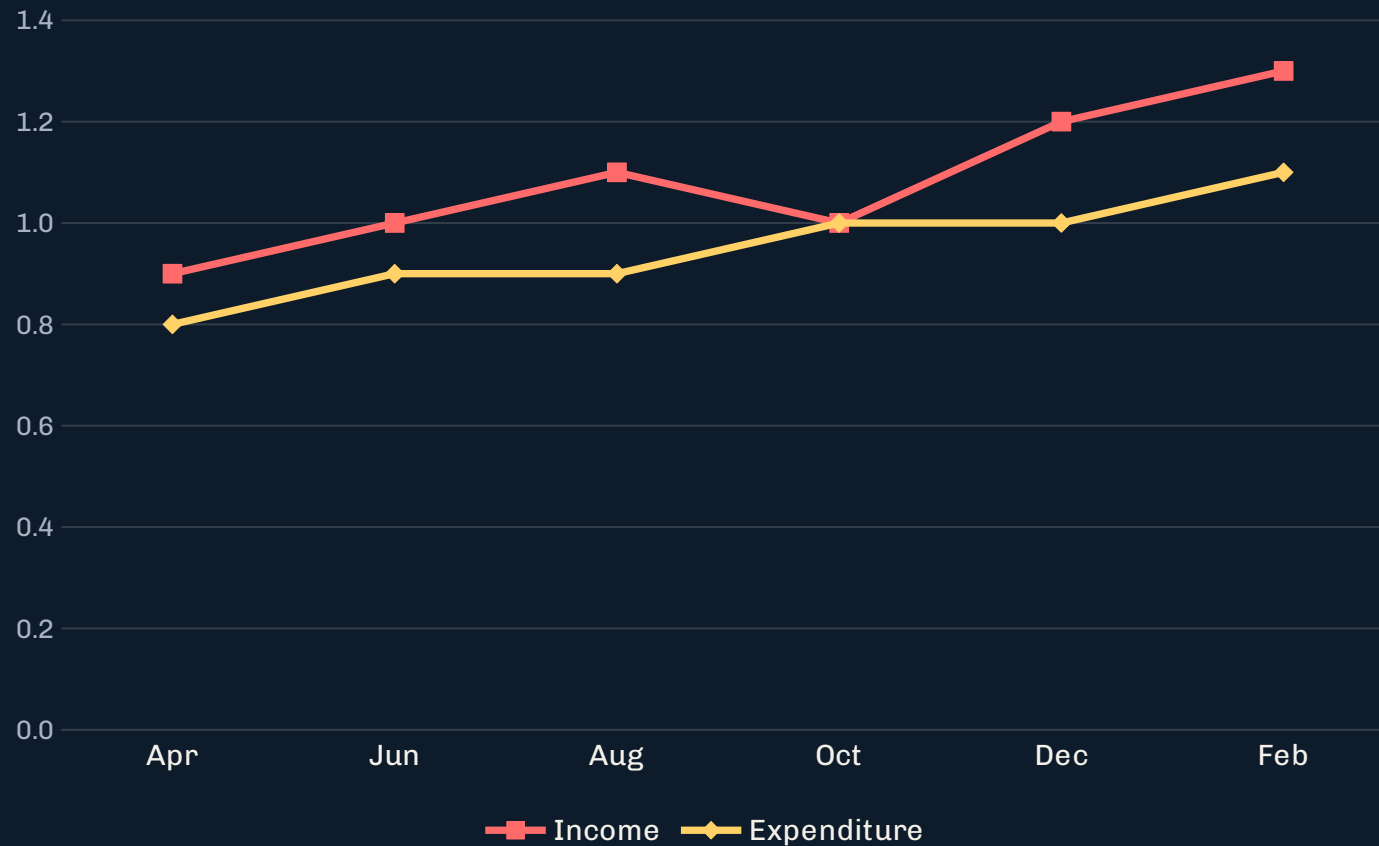
planned surplus

8%

cost reduction target

Sample figures for illustration.

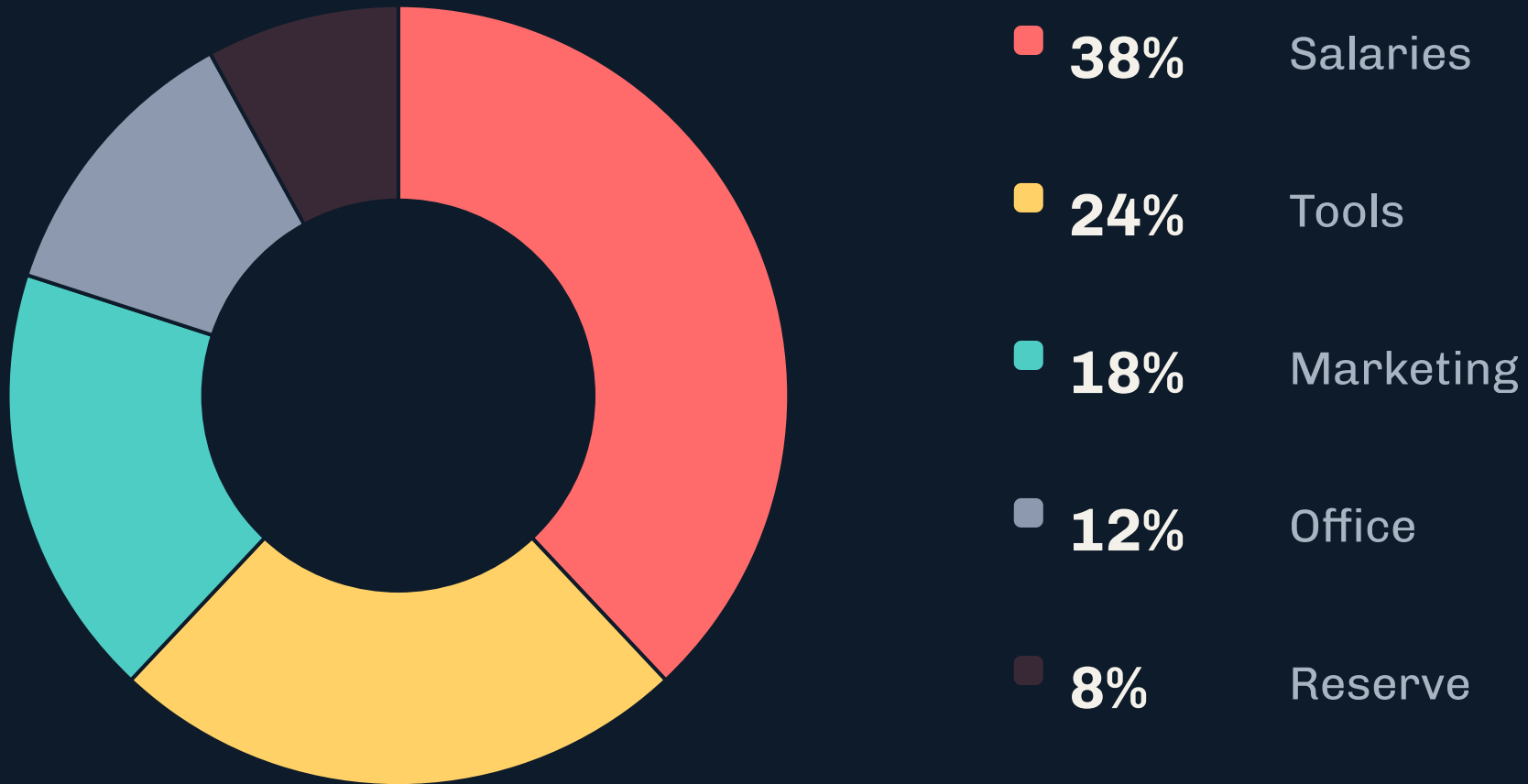
Income and expenditure



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.

Cash position

₹2.6 Cr

cash in hand

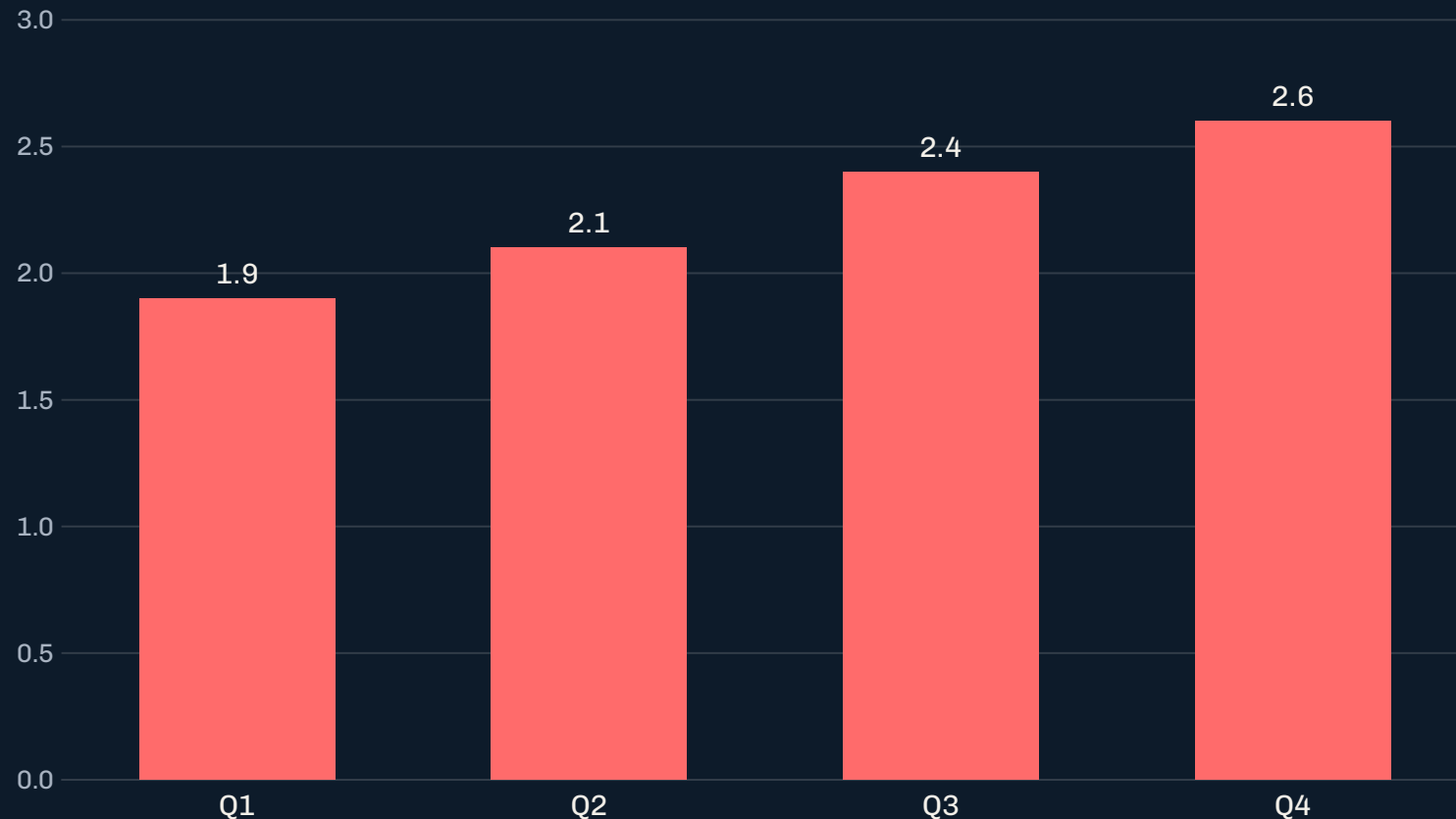
4.2 months

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



Thank you

Questions and discussion.

Presenter Name · hello@yourdomain.in