

THE COMPLETE MONTHLY WORKBOOK

Small Business Budget Planner

Plan, track, and grow your numbers with confidence — a month-by-month budgeting system built for online sellers and independent business owners.

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SMALL BUSINESS

THIS PLANNER BELONGS TO

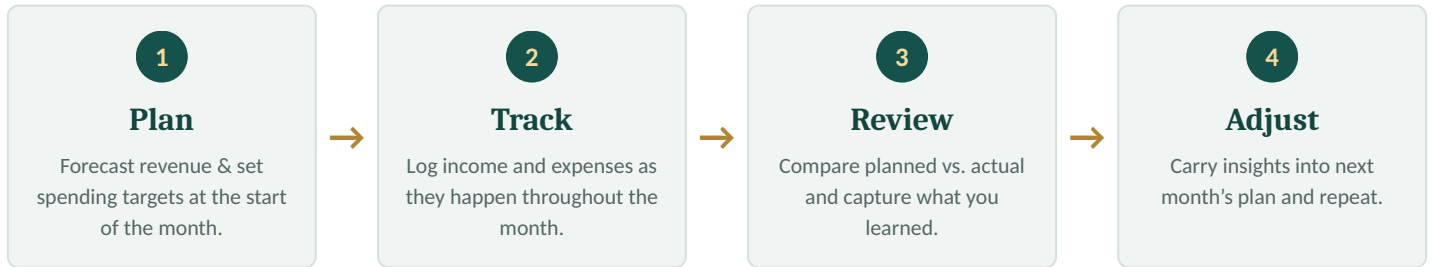
BUDGET YEAR

MONTHLY BUDGETING WORKBOOK · 018-PAGE PRINTABLE EDITION

How to Use This Planner

Running a small business means wearing every hat at once — maker, marketer, shipper, and bookkeeper. This planner takes the bookkeeping hat and makes it simple. Each month you will forecast what you expect to earn, plan what you intend to spend, and then compare your plan against reality. Do this consistently and your numbers stop being a mystery and start being a tool.

The monthly budgeting cycle




Getting started in five minutes

- Print one full copy for each month you want to budget, or print individual worksheets as needed.
- Fill in the **Business Budget Overview** first — it sets your targets for everything that follows.
- Work through the trackers in order. Each section opens with a worked example you can copy.
- Use a pencil. Budgets are living documents and your first numbers are estimates, not promises.
- At month's end, complete the **Monthly Budget Review**, then roll your totals into the **Annual Budget Summary**.

PRO TIP

Keep this planner next to wherever you do your bookkeeping. A budget you can see is a budget you will actually use. Many sellers set a recurring 30-minute “money date” on the same day each month to update these pages.

 Shaded rows are filled-in examples — use them as a model.

Open rows and lines are yours to complete.

What's Inside

Ten worksheets take you from your opening plan all the way to a complete annual picture. Work through them in order for a full monthly budget, or jump straight to the tracker you need today.

- | | | |
|-----------|--|--------------------------|
| 01 | Business Budget Overview | <input type="checkbox"/> |
| | Your snapshot and targets for the month | |
| 02 | Monthly Revenue Planning | <input type="checkbox"/> |
| | Forecast income across every sales channel | |
| 03 | Fixed Expense Tracker | <input type="checkbox"/> |
| | Costs that stay the same each month | |
| 04 | Variable Expense Tracker | <input type="checkbox"/> |
| | Costs that rise and fall with sales | |
| 05 | Marketing Budget Planner | <input type="checkbox"/> |
| | Plan ad spend and measure what works | |
| 06 | Software & Subscription Tracker | <input type="checkbox"/> |
| | Keep recurring tools from draining profit | |
| 07 | Savings Goals | <input type="checkbox"/> |
| | Build reserves, tax funds, and reinvestment | |
| 08 | Profit Projection Worksheet | <input type="checkbox"/> |
| | Turn revenue and costs into projected profit | |
| 09 | Monthly Budget Review | <input type="checkbox"/> |
| | Compare plan vs. actual and reflect | |
| 10 | Annual Budget Summary | <input type="checkbox"/> |
| | See the full year at a glance | |

Tip: write the page number you printed each worksheet on in the box on the right so you can find it again quickly.

01

SECTION ONE

Business Budget Overview

Before you forecast a single dollar, capture the big picture. This overview is the control panel of your budget — the place where your goals, your platforms, and your headline numbers live. Fill it in at the start of each month and revisit it whenever a decision feels unclear.

Business snapshot

BUSINESS DETAIL	YOUR ANSWER
Business name	
Primary platform(s)	
Products / niche	
Budget month & year	
Currency	
Monthly revenue goal	
Target profit margin	

Your budget at a glance

EXAMPLE

A handmade-candle shop selling on Etsy and Shopify expects a strong spring. Their one-page summary looks like this:

BUDGET LINE	PLANNED (\$)	NOTES
Total revenue (all channels)	6,400	Spring is peak season
Total expenses	3,950	See trackers, sections 3–6
Savings & tax set-aside	960	15% of revenue
Projected profit	1,490	Revenue – expenses – savings

Now complete your own — these four numbers are the heartbeat of the entire planner.

BUDGET LINE	PLANNED (\$)	NOTES
Total revenue (all channels)		
Total expenses		
Savings & tax set-aside		
Projected profit		

PRO TIP

Set your revenue goal slightly above last month's actual sales, but keep it realistic. A goal you have a genuine chance of hitting motivates far better than a number you already know is a fantasy.

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SECTION TWO

Monthly Revenue Planning

Revenue is the engine of your business, so plan it deliberately rather than hoping for the best. List every channel you sell through, estimate the units you expect to move, and multiply by your average price. Be honest about seasonality — a Q4 month for a gift shop looks nothing like a quiet January.

Worked example

EXAMPLE

The same candle maker maps out where this month's sales will come from:

SALES CHANNEL	UNITS	AVG. PRICE (\$)	PROJECTED REVENUE (\$)	NOTES
Etsy	120	28.00	3,360	Listing fees apply
Shopify store	60	32.00	1,920	Lower fees, more ads
eBay	25	24.00	600	Clearance stock
Wholesale / markets	1	520.00	520	One local fair
Total projected revenue			6,400	

Your monthly revenue plan

SALES CHANNEL	UNITS	AVG. PRICE (\$)	PROJECTED REVENUE (\$)	NOTES
Total projected revenue				

PRO TIP

Average price means what you actually receive after discounts and sales — not your sticker price. If you run frequent promotions, your real average is often 10–20% lower than your listed price, and budgeting from the listed price will leave you short.

03

SECTION THREE

Fixed Expense Tracker

Fixed expenses are the costs that stay roughly the same no matter how much you sell — rent, insurance, loan payments, and recurring services. Because they are predictable, they are the easiest costs to plan for and the first ones you should cover every month. Track what you budgeted against what you actually paid so surprises never sneak up on you.

Worked example

EXAMPLE

A typical month of fixed costs for a small product business:

FIXED EXPENSE	BUDGETED (\$)	ACTUAL (\$)	DUE DATE	PAID?
Studio / storage rent	450	450	1st	Yes
Business insurance	55	55	5th	Yes
Accounting software	30	30	12th	Yes
Loan repayment	180	180	15th	Yes
Website / domain	29	29	20th	Yes
Total fixed expenses	744	744		

Your fixed expenses

FIXED EXPENSE	BUDGETED (\$)	ACTUAL (\$)	DUE DATE	PAID?
Total fixed expenses				

PRO TIP

Fixed does not mean permanent. Review this list every quarter and cancel or renegotiate anything you no longer use. Shaving even \$40 a month off fixed costs adds nearly \$500 to your annual profit without selling a single extra item.

04

SECTION FOUR

Variable Expense Tracker

Variable expenses rise and fall with your sales volume — materials, packaging, shipping, and the platform fees that come out of every order. These are the costs that quietly erode your margin, so tracking them as a percentage of revenue is just as important as tracking the dollar amount. If a category creeps up month after month, that is your signal to renegotiate or re-price.

Worked example

EXAMPLE

Variable costs for a month with \$6,400 in revenue. Notice each line is also shown as a share of revenue:

VARIABLE EXPENSE	BUDGETED (\$)	ACTUAL (\$)	% OF REVENUE	NOTES
Materials & supplies	900	880	14%	Wax, wicks, jars
Packaging & labels	320	345	5%	Boxes ran short
Shipping & postage	510	498	8%	Carrier rates
Platform / transaction fees	410	402	6%	Etsy + Shopify
Total variable expenses	2,140	2,125	33%	

Your variable expenses

VARIABLE EXPENSE	BUDGETED (\$)	ACTUAL (\$)	% OF REVENUE	NOTES
Total variable expenses				

PRO TIP

To find a line as a percent of revenue, divide the expense by total revenue and multiply by 100. Watch shipping and fees especially — on many platforms they together swallow 12–18% of every sale, and that is the first place to look when profit feels thin.

05

SECTION FIVE

Marketing Budget Planner

Marketing is the one expense designed to make you money — but only if you measure it. Decide in advance how much each channel gets, then record what you actually spent and what it returned. The final column, cost per result, tells you at a glance which channels deserve more budget next month and which are quietly wasting it.

Worked example

EXAMPLE

A month of marketing across four channels. The email tool is the cheapest way to make a sale; Meta is the most expensive:

CHANNEL / CAMPAIGN	BUDGET (\$)	SPENT (\$)	RESULT (SALES/LEADS)	COST PER RESULT (\$)
Etsy Ads	150	150	38 sales	3.95
Meta (FB/Instagram)	200	186	27 sales	6.89
Email tool / campaigns	29	29	19 sales	1.53
Influencer / collab	120	120	31 sales	3.87
Total marketing spend	499	485	115 sales	4.22

Your marketing plan

CHANNEL / CAMPAIGN	BUDGET (\$)	SPENT (\$)	RESULT (SALES/LEADS)	COST PER RESULT (\$)
Total marketing spend				

PRO TIP

A healthy starting point for many small sellers is 7–12% of revenue spent on marketing. Cost per result is your compass: shift money toward your lowest-cost channels and test cuts on the expensive ones before you increase your overall budget.

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SECTION SIX

Software & Subscription Tracker

Subscriptions are the silent budget killer. Each one feels small on its own, but a handful of \$20–\$40 tools quietly adds up to hundreds of dollars a month. List every recurring tool, note when it renews, and total the damage — both monthly and annually. Seeing the yearly figure is often the nudge you need to trim.

Worked example

EXAMPLE

Five common tools. Individually modest — together they cost this seller over \$1,400 a year:

TOOL / SUBSCRIPTION	BILLING	MONTHLY (\$)	ANNUAL (\$)	RENEWS
Shopify plan	Monthly	39	468	Mar 3
Canva Pro	Annual	13	150	Jan 9
Email marketing	Monthly	29	348	Mar 1
QuickBooks	Monthly	30	360	Mar 12
Cloud storage	Annual	8	100	Aug 4
Total recurring software		119	1,426	

Your software & subscriptions

TOOL / SUBSCRIPTION	BILLING	MONTHLY (\$)	ANNUAL (\$)	RENEWS
Total recurring software				

PRO TIP

To annualize a monthly subscription, multiply by 12; to see a yearly plan’s monthly cost, divide by 12. Note every renewal date so a free trial never silently converts into a paid plan you forgot about. An annual audit of this list routinely saves sellers \$300 or more.

07

SECTION SEVEN

Savings Goals

Profit you do not set aside has a way of disappearing. Smart business owners treat savings like a non-negotiable bill: a tax reserve so April never stings, a buffer fund for slow months, and a reinvestment pot for the equipment or inventory that will grow the business. Name each goal, set a target, and decide what you will contribute every month.

Worked example

EXAMPLE

Three goals funded in parallel. The set-aside column shows what leaves the business each month:

SAVINGS GOAL	TARGET (\$)	SAVED SO FAR (\$)	MONTHLY SET-ASIDE (\$)	TARGET DATE
Tax reserve	3,600	1,200	300	Dec
Emergency / buffer fund	5,000	2,000	250	Oct
New equipment	1,800	600	200	Aug
Total monthly savings			750	

Track your progress visually — shade each bar as your balance grows:

Tax reserve \$3,600 goal



Emergency fund \$5,000 goal



New equipment \$1,800 goal



Your savings goals

SAVINGS GOAL	TARGET (\$)	SAVED SO FAR (\$)	MONTHLY SET-ASIDE (\$)	TARGET DATE
Total monthly savings				

PRO TIP

Set aside money for taxes the moment a sale lands, not at year-end. A reserve of 25–30% of profit keeps most sole proprietors safe. Automating a transfer the day after payouts arrive makes saving effortless — you protect the money before you can spend it.

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SECTION EIGHT

Profit Projection Worksheet

This is where every worksheet comes together. Start with planned revenue, subtract your costs in layers, and watch your profit emerge. Gross profit shows how efficiently you make your product; net profit shows what the business keeps.

Worked example

EXAMPLE

Pulling the month's totals from sections 2-7 into a single projection:

LINE ITEM	THIS MONTH (\$)	% OF REVENUE
Total revenue	6,400	100%
- Cost of goods (materials, packaging)	1,225	19%
= Gross profit	5,175	81%
- Fixed expenses	744	12%
- Variable & platform costs	900	14%
- Marketing	485	8%
- Software & subscriptions	119	2%
- Savings set-aside	750	12%
= Net profit	1,852	29%

Your profit projection

LINE ITEM	THIS MONTH (\$)	% OF REVENUE
Total revenue		
- Cost of goods (materials, packaging)		
= Gross profit		
- Fixed expenses		
- Variable & platform costs		
- Marketing		
- Software & subscriptions		
- Savings set-aside		
= Net profit		

PRO TIP

Gross profit = revenue - cost of goods; net profit = gross profit - all other expenses. If your net margin slips below 10%, the leak is almost always in cost of goods, platform fees, or marketing that is not paying its way.

09

SECTION NINE

Monthly Budget Review

A budget only becomes powerful when you close the loop. At the end of the month, lay your plan beside your actual results and look honestly at the gaps. The difference column is where the learning lives — a positive number means you came in under plan, a negative one means you went over. Neither is good or bad on its own; what matters is understanding why.

Worked example

EXAMPLE

Revenue came in a little soft, but tight spending kept profit close to plan:

CATEGORY	PLANNED (\$)	ACTUAL (\$)	DIFFERENCE (\$)
Revenue	6,400	6,180	-220
Fixed expenses	744	744	0
Variable expenses	2,140	2,125	+15
Marketing	499	485	+14
Software	119	119	0
Savings set-aside	750	750	0
Net profit	2,148	1,957	-191

Your monthly review

CATEGORY	PLANNED (\$)	ACTUAL (\$)	DIFFERENCE (\$)
Revenue			
Fixed expenses			
Variable expenses			
Marketing			
Software			
Savings set-aside			
Net profit			

Reflection

What went well this month?

Where did I overspend or fall short, and why?

One change I will make next month:

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SECTION TEN

Annual Budget Summary

Twelve months of diligent tracking pays off here. Carry the net profit and savings totals from each Monthly Budget Review into the grid below, and the shape of your whole year appears — your busy seasons, your lean months, and the steady climb of your savings. This single page becomes the story your business tells at tax time and the foundation for next year’s plan.

12-month overview

MONTH	REVENUE (\$)	EXPENSES (\$)	PROFIT (\$)	SAVED (\$)
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				
Year total				

PRO TIP

Compare each month to the same month last year rather than to the month before — it strips out seasonality and shows your true growth. Use your best and worst months to plan inventory, staffing, and cash flow for the year ahead.

Year-End Insights

Once the grid is complete, pull out the highlights that matter most. These few figures tell you more about your business than any single month ever could.

BEST REVENUE MONTH _____	MOST PROFITABLE MONTH _____
AVERAGE MONTHLY PROFIT _____	TOTAL SAVED THIS YEAR _____
AVERAGE PROFIT MARGIN _____	BIGGEST EXPENSE CATEGORY _____

Year-end reflection

What was my biggest financial win this year?

What expense or habit cost me the most, and what will I change?

My top financial goal for next year:

Goals & Action Steps

List the money moves you want to make — prices to test, costs to cut, products to launch — and check them off as you go.

- _____
- _____
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- _____

Formula Cheat Sheet

Keep these handy as you fill in the worksheets — every calculation in this planner comes back to one of them.

Gross Profit

Revenue – Cost of Goods Sold

Net Profit

Gross Profit – All Other Expenses

Profit Margin

$(\text{Net Profit} \div \text{Revenue}) \times 100$

Expense % of Revenue

$(\text{Expense} \div \text{Revenue}) \times 100$

Cost per Result

Marketing Spend \div Results

Annualized Cost

Monthly Cost \times 12

Break-even Units

Fixed Costs \div (Price – Unit Cost)

Tax Set-Aside

Net Profit \times 0.25 to 0.30

You've got this.

A budget is not about restriction — it is about clarity and confidence. Every month you complete these pages, you understand your business a little better and make decisions from facts instead of guesswork. Print a fresh copy next month and keep the momentum going.

SMALL BUSINESS BUDGET PLANNER