A PRACTICAL MONTHLY WORKBOOK

Small Business Budget Planner

Plan with clarity.
Spend with intention.

A SYSTEM TO REVISIT EVERY MONTH

Forecast what you expect to earn. Give your costs a plan. Then compare your budget with what actually happened.



01 **PLAN**
Revenue, expenses and set-asides

02 **TRACK**
What you actually earned and paid

03 **REVIEW**
What to carry into next month

BUSINESS / SHOP _____

BUDGET MONTH _____

WELCOME / HOW TO USE

Give every dollar *a useful job.*



This monthly planner helps you forecast sales, assign costs, track the real numbers and decide what to change next. Keep one currency and one set of categories throughout.

THE FOUR-PART MONTHLY RHYTHM

01 **PLAN**

Estimate sales, bills and set-asides before the month begins.

02 **TRACK**

Record actual revenue and spending as they happen.

03 **REVIEW**

Compare the plan with reality and name the largest gap.

04 **ADJUST**

Choose one measurable change for the month ahead.

BEFORE YOU START

- [ ] Payout and order reports for the chosen month
- [ ] Supplier, postage and marketing receipts
- [ ] Subscriptions and reserve-goal amounts

A WORKBOOK, NOT A BANK BALANCE

Profit and cash transfers answer different questions. Reserve allocations are not automatically operating expenses.

CONTENTS / THE COMPLETE MONTH

A clear path from *planning to progress.*

Move between these sections as needed. Print extra trackers when a month has more transactions than a single page holds.

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PRINT-USE TIP

Copy any tracker as many times as your business needs; one page is not a transaction limit.

MONTHLY BUDGET / PLAN

Know what the month *can really support.*

Estimate sales and costs using one consistent set of categories. Keep transfers to savings and tax reserves separate from business expenses.

MONTH / YEAR _____ CURRENCY _____

YOUR MONTHLY BUDGET

Expected sales	$ _____
Less: expected refunds	$ _____
Net sales	**$ _____**
Less: direct costs and shipping	$ _____
Less: selling & processing fees	$ _____
Less: other operating costs	$ _____
Projected net profit	**$ _____**
Transfers to reserves / savings	$ _____
Balance after planned transfers	**$ _____**

WORKED EXAMPLE

ILLUSTRATIVE MONTH

Expected sales
$6,400

Business expenses
$3,950

Net profit
$2,450

Planned set-asides
$960

After set-aides
$1,490

TWO DIFFERENT RESULTS

Net profit = net sales minus all business expenses. Money transferred into tax or savings reserves is an allocation, not another profit expense.

The amount after transfers is a budget planning remainder, not a cash-flow forecast.

02 / PLAN YOUR REVENUE

Plan where sales may come from.

Forecast units and realistic average selling prices by channel, including buyer-paid shipping where applicable. Keep taxes collected for remittance out of earned sales.

ILLUSTRATIVE CHANNEL FORECAST

CHANNEL	UNITS	AVG PRICE	FORECAST	NOTES
Etsy	120	$28.00	$3,360	Online orders
Shopify	60	$32.00	$1,920	Store sales
eBay	25	$24.00	$600	Clearance
Wholesale / markets	1	$520.00	$520	One event
TOTAL			$6,400	Before refunds

120 x $28 + 60 x $32 + 25 x $24 + 1 x $520 = $6,400.

YOUR REVENUE PLAN / ADD ROWS AS NEEDED

CHANNEL	UNITS	AVG PRICE $	EST. SALES $	NOTES

EXPECTED GROSS SALES _____ LESS: EXPECTED REFUNDS _____

Net sales = gross sales - refunds. Do not treat a net payout as gross revenue.

03 / MONTHLY COMMITMENTS

Know your recurring costs.



A fixed cost stays roughly stable as sales change. Estimate what is due and record what was actually paid. Keep software and marketing in their own trackers here.

ILLUSTRATIVE MONTH / FIXED BUSINESS COSTS

COST	BUDGET $	ACTUAL $	DUE
Studio / storage rent	$450	$450	1st
Business insurance	$55	$55	5th
Website / domain	$29	$29	20th
Equipment lease (expense)	$180	$180	15th
Business admin support	$30	$30	12th
FIXED TOTAL	$744	$744	

YOUR FIXED-EXPENSE TRACKER

ITEM	PLAN $	ACTUAL $	DUE

KEEP COSTS IN THEIR PROPER CATEGORY

Do not repeat an expense on the subscription or marketing pages. Loan principal is a cash payment, not automatically a profit expense; seek appropriate accounting guidance.

04 / COSTS THAT MOVE

Understand moving costs.

Materials, postage, order packaging and seller charges often change as sales change. Record each expense once and compare costs against the same sales basis.

ILLUSTRATIVE COSTS / BUDGET AND ACTUAL

EXPENSE	BUDGET $	ACTUAL $
Materials and supplies	$900	$880
Packaging and labels	$320	$345
Seller-paid postage	$510	$498
Platform and payment fees	$410	$402
Other order costs	$448	$440
TOTAL VARIABLE COSTS	$2,588	$2,565

Within the planned $2,588: $2,178 is direct product / delivery cost and $410 is selling fees.

YOUR VARIABLE-EXPENSE PLAN

EXPENSE / DESCRIPTION	PLAN $	ACTUAL $	% SALES

COST SHARE

Cost share = cost / net sales x 100 (when sales are positive). Do not count platform fees twice.

05 / SPEND WITH A PURPOSE

Make marketing accountable.



Plan the campaign spend, then record actual spend and attributable outcomes. Compare like-for-like outcomes rather than mixing leads and sales into one efficiency figure.

ILLUSTRATIVE MARKETING SPEND

CAMPAIGN	PLAN $	ACTUAL $	REPORTED RESULTS
Etsy Ads	$150	$150	38 sales
Meta promotion	$200	$186	27 sales
Email campaign production	$29	$29	19 sales
Collaboration	$120	$120	31 sales
TOTAL SPEND	$499	$485	Attribution varies

YOUR MARKETING PLAN

CHANNEL / CAMPAIGN	BUDGET $	SPENT $	RESULTS	COST / RESULT

HOW TO READ COST PER RESULT

Cost per result = actual spend / attributable results, when results are greater than zero. Label sales and leads separately; campaign reports can attribute the same sale to more than one channel. Subscription charges belong on page 9 unless directly expensed here.

06 / RECURRING TOOLS

See what keeps renewing.

Record the exact bill and renewal date for each service, even when you pay yearly. Monthly equivalents help planning but should not be mistaken for the actual charge.

ILLUSTRATIVE SUBSCRIPTION INVENTORY

SERVICE	BILLING	MO. EQ.	ANNUAL $	RENEWAL
Store plan	Monthly	$39.00	$468	Monthly
Design app	Annual	$12.50	$150	Jan
Bookkeeping	Monthly	$30.00	$360	Monthly
Email platform	Monthly	$29.00	$348	Monthly
Cloud storage	Annual	$8.33	$100	Aug
ANNUAL COST TOTAL		~$118.83	$1,426	

The example budgets $119 per month after rounding; annual billed amounts total exactly $1,426.

YOUR SUBSCRIPTIONS / REVIEW BEFORE RENEWAL

TOOL	BILLING	ACTUAL $	MO. EQ.	RENEWS

AVOID DUPLICATES

If a service is included in fixed costs or marketing, leave it out of the combined software subtotal.

07 / SAVE ON PURPOSE

Reserve funds with intention.



Track the money you intend to move into tax, cushion or equipment reserves. These allocations affect money available to use but are not automatically expenses in the profit statement.

ILLUSTRATIVE GOALS / ONE MONTH

PURPOSE	TARGET $	SAVED $	SET-ASIDE $	BY
Tax reserve	$3,600	$1,200	$360	Dec
Operating cushion	$5,000	$2,000	$350	Oct
Equipment fund	$1,800	$600	$250	Aug
MONTHLY TRANSFERS			$960	

PROGRESS AGAINST A TARGET

Tax reserve		33%
Operating cushion		40%
Equipment fund		33%

YOUR RESERVE / SAVINGS GOALS

PURPOSE	GOAL $	SAVED $	MONTHLY $

IMPORTANT

Choose tax set-asides for your situation; there is no universal tax percentage.

08 / THE MONTHLY PROJECTION

Separate profit from *money put aside.*

The worked example below reconciles with the $6,400 budget overview on page 4 and the detailed cost examples on pages 6-10. The right column is yours to complete.

YOUR PROJECTION / RECONCILED EXAMPLE

LINE ITEM	EXAMPLE	YOUR PLAN $
Gross sales	$6,400	
Less: expected refunds	$0	
Net sales	$6,400	
Less: direct costs incl. shipping	$2,178	
Gross profit	$4,222	
Less: selling & processing fees	$410	
Less: fixed operating costs	$744	
Less: marketing costs	$499	
Less: software / subscriptions	$119	
NET PROFIT	$2,450	
Less: transfers into reserves	$960	
AFTER PLANNED TRANSFERS	$1,490	

WHAT THE TWO RESULTS MEAN

Net profit = net sales - all real business expenses. Reserve transfers do NOT lower accounting profit; the after-transfer figure is a planning remainder, not a cash-flow forecast.

MONTH-END REVIEW / DECIDE

Look back.
Move forward.



Compare your plan with your actual results. Then choose one or two adjustments grounded in what you learned.

PLAN VS. ACTUAL

REVIEW MONTH _____

METRIC	PLAN $	ACTUAL $	DIFFERENCE $
Net sales			
Business expenses			
Net profit			
Transfers to reserves			

Difference = actual minus plan. For expenses, a positive difference means over budget.

WHAT DID THE NUMBERS TELL YOU?

Where did reality differ most from the plan?

What will you repeat or adjust next month?

ONE MEASURABLE NEXT STEP

BY WHEN? _____

NEXT REVIEW: _____ Carry one lesson into next month.

10 / ANNUAL OVERVIEW

See the full year at a glance.

Bring each completed monthly budget review into one annual picture. Keep net profit separate from transfers into reserves, and use the same cost categories throughout.

YEAR _____ CURRENCY _____

MONTH	NET SALES $	EXPENSES $	NET PROFIT $	RESERVES $
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				
YEAR TOTAL				

ANNUAL NET PROFIT _____ NET MARGIN _____

Annual net margin = total annual profit / annual net sales x 100 (if sales > 0). Do not average monthly %.

10 / YEAR-END REFLECTION

Find the pattern, not the noise.



Your annual totals are the starting point. Look at changing sales seasons, major costs and the decisions that actually improved the business.

THE SIX NUMBERS WORTH EXPLAINING

BEST REVENUE MONTH

Month / amount

MOST PROFITABLE MONTH

Month / amount

AVERAGE MONTHLY PROFIT

Annual profit / 12 for full year

TOTAL RESERVES FUNDED

Transfers made, not expenses

ANNUAL NET MARGIN

Annual profit / annual net sales

BIGGEST EXPENSE CATEGORY

Category / reason

WHAT DID THIS YEAR TEACH YOU?

What brought the best return for the time and money you invested?

Which recurring cost or habit will you change next year?

RECONCILED MONTH / AN ILLUSTRATION

Using the detailed examples: planned profit $2,450; actual sales $6,180 less actual expenses $3,913 = actual profit $2,267. That is $183 below plan. Transfers into reserves remain a separate line.

WORKSPACE / YOUR OBSERVATIONS

Write down what you notice.

Capture actual observations rather than vague intentions. Attach evidence to each idea so that a future budget decision can be checked, not just remembered.

01 AN UNEXPECTED COST

What happened, when, and how much did it change?

02 A SALES OR PRICING SIGNAL

Which channel, product or customer behavior caught your attention?

03 AN IDEA WORTH TESTING

What would you change, and how could you tell whether it helped?

PARK ONE QUESTION FOR THE NEXT REVIEW

Useful notes are the ones you can return to with numbers.

WORKSPACE / GOALS & ACTIONS

Put one change in motion.



Use what you learned from the monthly review. Pick a small number of actions with clear dates, measurable results and a defined next check-in.

THREE ACTIONS FOR THE NEXT MONTH

01 ACTION _____ BY DATE _____

METRIC / BEFORE _____ TARGET _____

☐ Completed and results recorded

02 ACTION _____ BY DATE _____

METRIC / BEFORE _____ TARGET _____

☐ Completed and results recorded

03 ACTION _____ BY DATE _____

METRIC / BEFORE _____ TARGET _____

☐ Completed and results recorded

AFTER THE NEXT REVIEW

What changed in sales, spending, or profit?

NEXT REVIEW DATE _____ RESPONSIBLE PERSON _____

Focus on one measured improvement, not a promised outcome.

QUICK REFERENCE / KEEP THIS PAGE

A little math.

A clearer plan.



Use these definitions consistently; they are not a promise of results. If the revenue or unit contribution denominator is zero or negative, do not divide.

NET SALES

Gross sales - refunds and cancellations

GROSS PROFIT

Net sales - direct costs (including shipping you pay)

NET PROFIT

Gross profit - selling fees - operating expenses

NET PROFIT MARGIN

Net profit / net sales x 100, if net sales > 0

EXPENSE SHARE

Expense / net sales x 100, if net sales > 0

COST PER RESULT

Marketing spend / comparable attributed results, if > 0

BREAK-EVEN UNITS

Fixed monthly costs / positive per-unit contribution; round UP

AFTER-TRANSFER AMOUNT

Projected net profit - planned reserve / savings transfers

FINISH THE LOOP

Recheck real account balances and deadlines separately from this budget.

More tools: Cash Flow Calculator / Net Profit Calculator