Harbour Trading Ltd — Business Budget + Cash-Flow Tracker

Resource OF-XLS-001 · Version 1.0

Purpose

Plan your annual budget by category and track monthly cash flow in one workbook. The Annual Budget sheet compares budgeted against your recorded actuals (converted to monthly averages). The Monthly Cash Flow sheet records income and expenses per mo running opening/closing cash balance. The Summary sheet brings the key totals and KPIs together.

How to use

1. Start on the Setup sheet: set your currency label, how many months of actuals you have so far, and your opening cash balance. A lists to fit your business.
2. On Annual Budget, overwrite the example budgeted figures with your own. Enter your recorded actuals to date per category (col D converts them to monthly averages automatically.
3. On Monthly Cash Flow, enter each month's actual income and expenses. Net cash flow and the running balance are calculated fo
4. Review the Summary sheet for budget-vs-actual totals and your net cash position.
5. Grey cells are formulas — do not type in them. White cells are for your input.

Assumptions

• Amounts are monthly averages: “Actual Monthly” = actual to date ÷ months elapsed (set on Setup).
• The cash-flow year runs January–December.
• Blank cells mean “not yet entered” — they are never treated as zero in variance or average calculations.

What this workbook is NOT

• Not an accounting system and not a substitute for proper bookkeeping.
• Not a tax solution — it calculates no tax and gives no tax advice.
• Not legal or regulatory compliance evidence.
• Figures are only as reliable as the actuals you enter; the workbook does not audit them.

Notes

• All amounts use the currency label set on Setup (default PKR) — change it there.
• Dates are not used for calculations in this workbook, so no volatile date functions are needed.
• Category dropdowns on Annual Budget draw from the Setup lists — edit the lists on Setup to change the available categories eve

Version history: v1.0 (2026-10-31) — first release.

Setup — lists and settings

Workbook settings

Currency label	PKR	*Shown in column headings and the summary. Change to your currency (e.g. USD, EUR).*
Months with actuals so far (1–12)	6	*Used to convert "actual to date" into a monthly average on Annual Budget.*
Opening cash balance (start of year)	250,000.00	*Cash on hand at 1 January. Carries into the first month on Monthly Cash Flow.*

Expense categories

Rent
Salaries & wages
Utilities
Marketing & advertising
Office supplies
Travel & transport
Maintenance & repairs
Insurance
Professional fees
Taxes & licences
Miscellaneous

Income categories

Product sales
Service income
Other income

Months

January
February
March
April
May
June
July
August
September
October
November
December

To extend a list: type new items in the empty white cells directly below the list, then extend the matching named range (Formulas → Name Manager).

Annual Budget

Example figures are illustrative — overwrite the white cells with your own numbers. Grey cells are formulas: do not type in them. Blank means "not entered", never zero.

Expense budget

Category	Budgeted Monthly (PKR)	Actual to date (PKR) (input)	Actual Monthly (PKR)	Variance (PKR)	Variance %
Rent	60,000.00	372,000.00	62,000.00	**2,000.00**	**3.3%**
Salaries & wages	350,000.00	2,115,000.00	352,500.00	**2,500.00**	**0.7%**
Utilities	18,000.00	104,000.00	17,333.33	**-666.67**	**-3.7%**
Marketing & advertising	40,000.00	255,000.00	42,500.00	**2,500.00**	**6.3%**
Office supplies	10,000.00	52,000.00	8,666.67	**-1,333.33**	**-13.3%**
Travel & transport	25,000.00	160,000.00	26,666.67	**1,666.67**	**6.7%**
Maintenance & repairs	12,000.00	40,000.00	6,666.67	**-5,333.33**	**-44.4%**
Insurance	15,000.00	90,000.00	15,000.00	0.00	0.0%
Professional fees	20,000.00	100,000.00	16,666.67	**-3,333.33**	**-16.7%**
Taxes & licences	8,000.00	48,000.00	8,000.00	0.00	0.0%
Miscellaneous	12,000.00	80,000.00	13,333.33	**1,333.33**	**11.1%**
TOTAL	570,000.00	3,416,000.00	569,333.33	**-666.67**	**-0.1%**

Income budget

Category	Budgeted Monthly (PKR)	Actual to date (PKR) (input)	Actual Monthly (PKR)	Variance (PKR)	Variance %
Product sales	500,000.00	2,850,000.00	475,000.00	**-25,000.00**	**-5.0%**
Service income	120,000.00	760,000.00	126,666.67	**6,666.67**	**5.6%**
Other income	15,000.00	60,000.00	10,000.00	**-5,000.00**	**-33.3%**
TOTAL	635,000.00	3,670,000.00	611,666.67	**-23,333.33**	**-3.7%**

Variance = Actual Monthly − Budgeted Monthly. Red = unfavourable (over budget on expenses, under target on income).

Monthly Cash Flow

Enter each month's actual income and expenses in the white cells. Net cash flow and the running balance are calculated. Leave future months blank.

Month	Income (PKR)	Expenses (PKR)	Net cash flow (PKR)	Opening balance (PKR)	Closing balance (PKR)
January	620,000.00	545,000.00	75,000.00	250,000.00	325,000.00
February	590,000.00	560,000.00	30,000.00	325,000.00	355,000.00
March	650,000.00	575,000.00	75,000.00	355,000.00	430,000.00
April	610,000.00	590,000.00	20,000.00	430,000.00	450,000.00
May	680,000.00	600,000.00	80,000.00	450,000.00	530,000.00
June	640,000.00	585,000.00	55,000.00	530,000.00	585,000.00
July				585,000.00	585,000.00
August				585,000.00	585,000.00
September				585,000.00	585,000.00
October				585,000.00	585,000.00
November				585,000.00	585,000.00
December				585,000.00	585,000.00

Summary

All amounts in PKR.

Budget vs actual (monthly averages)

Total budgeted income (monthly)	635,000.00
Total actual income (monthly avg)	611,666.67
Income variance	**-23,333.33**
Total budgeted expenses (monthly)	570,000.00
Total actual expenses (monthly avg)	569,333.33
Expense variance	**-666.67**
Net budgeted (income − expenses)	65,000.00
Net actual (income − expenses)	42,333.33
Net variance	**-22,666.67**
Overall budget variance %	**-34.9%**

Cash position

Opening balance (start of year)	250,000.00
Total income recorded (Jan–Dec)	3,790,000.00
Total expenses recorded (Jan–Dec)	3,455,000.00
Net cash flow to date	335,000.00
Current closing balance	585,000.00
Months with entries	6
Average monthly net cash flow	55,833.33