Ashford Business Services Ltd

Monthly Budget Planner

Keeping spending inside the plan: budget by category, actual spend, variance, and notes, reviewed monthly.

Document	Monthly Budget Planner
Prepared by	**Sarah Mitchell, Office Manager**
Owner	**David Okafor, Finance Manager**
Version	2.0
Date	**9 November 2026**
Review date	**9 November 2026**

Department / project	**Operations**
Budget owner	**Budget owner**
Budget month	**Budget month**
Total monthly budget	**£45.00**

Budget by category

Category	Budgeted	Notes

Ashford Business Services Ltd

Actual spend

Category	Actual spend	Committed (ordered, not yet paid)

Variance

Category	Budgeted	Actual + committed	Variance	Variance %

Notes and explanations

Category	Explanation for the variance

Ashford Business Services Ltd

Category	Explanation for the variance

Total budget	Total actual + committed	Overall variance
£45.00	£120.00	£850.00

Next month adjustments

Category	Next month budget	Change and reason

Prepared by	
Reviewed by	**Finance contact**

Sign-off

Budget owner sign-off and date	

Ashford Business Services Ltd

Checklist

Done	Check
	Every category shows budgeted, actual, committed, and variance.
	Variances are explained, not just reported as numbers.
	Next month's budget is adjusted and signed by the budget owner.