Annual Budget Plan Template

Fiscal Year [YYYY]

Your Company Name

November 3, 2025

1. Budget Assumptions & Overview

Before diving into the numbers, state the core assumptions that drive your forecast.

Item	Assumption / Note
Fiscal Year Period	January 1, [YYYY] – December 31, [YYYY]
Inflation Rate	[e.g., 3% increase factored into COGS]
Headcount Growth	[e.g., 2 new hires planned in Q3]
Sales Growth Target	[e.g., 15% YOY growth]
Key Metrics Used	[e.g., Average Customer Value: $500; Conversion Rate: 2%]

2. Revenue Forecast

List all sources of income and project the expected revenue for each period.

Revenue Source	Q1 (Jan-Mar)	Q2 (Apr-Jun)	Q3 (Jul-Sep)	Q4 (Oct-Dec)	TOTAL ANNUAL
Product/Service Line 1					
Product/Service Line 2					
Subscriptions/Recurring					
Miscellaneous Income					
TOTAL REVENUE (R)					

3. Operating Expenses

Fixed Cost Category	Q1	Q2	Q3	Q4	TOTAL ANNUAL
Salaries & Wages (Base)					
Rent / Lease Payments					
Insurance					
Utilities (Minimum)					
Software Subscriptions					
Loan Repayments					
SUBTOTAL FIXED (F)					

3.1. Fixed Expenses (F).

3.2. Variable Expenses (V).

3.3. Capital Expenditures (C) - One-Time Investments.

Variable Cost Category	Q1	Q2	Q3	Q4	TOTAL ANNUAL
Cost of Goods Sold (COGS)					
Marketing & Advertising					
Sales Commissions					
Shipping & Fulfillment					
Hourly/Contract Labor					
Travel & Entertainment					
SUBTOTAL VARIABLE (V)					

Capital Expenditure	Quarter of Purchase	Estimated Cost	Depreciation Schedule
New Server / Equipment	[e.g., Q3]		[e.g., 5-year straight line]
Office Furniture Upgrade	[e.g., Q2]		
TOTAL CAPITAL (C)	-		

4. Annual Budget Summary

This section consolidates your projections to calculate the anticipated net profit or loss.

Metric	Calculation	TOTAL ANNUAL
Total Revenue (R)	(From Section 2)	
Less: **Total OpEx (F + V)**	(From Sections 3.1 + 3.2)	
Gross Operating Profit	R - (F + V)	
Less: **Taxes (Estimated)**	[Rate $\times$ Gross Op Profit]	
Net Income / Profit		

5. Month-by-Month Cash Flow (High-Level)

Month	Starting Cash	Net Income	Capital flows	Out-	Ending Cash
January					
February					
March					
April					
May					
June					
July					
August					
September					
October					
November					
December					