

The Simply Business® guide to tracking your cash flow.



Every penny counts when you're running a small business or launching a startup. Between paying your bills and calculating profits, staying on top of your business's cash flow can get tricky.

Luckily, there's one tried-and-true method for tracking your incoming and outgoing funds: Creating a budget.

Starting and maintaining a detailed business budget can help you:

- Plan and monitor spending
- Track financial and professional goals
- Identify areas in need of improvement

It can be tough to know where to start; that's where we can help.

Included in this download are:

- An annotated example of a budget chart, so you know what information to add and where
- The budget template spreadsheet it's free for you to use whenever you need it, and can be edited in Microsoft Excel or Google Sheets so you can change it as your business grows







The template is a spreadsheet that can be modified using Google Sheets or Microsoft Excel. Instructions for accessing the template can be found here.

Copy the spreadsheet to your Google Drive. You can either edit the template via Google or go to "File" then "Download" and select "Microsoft Excel (.xlsx)" to export the template to Excel.



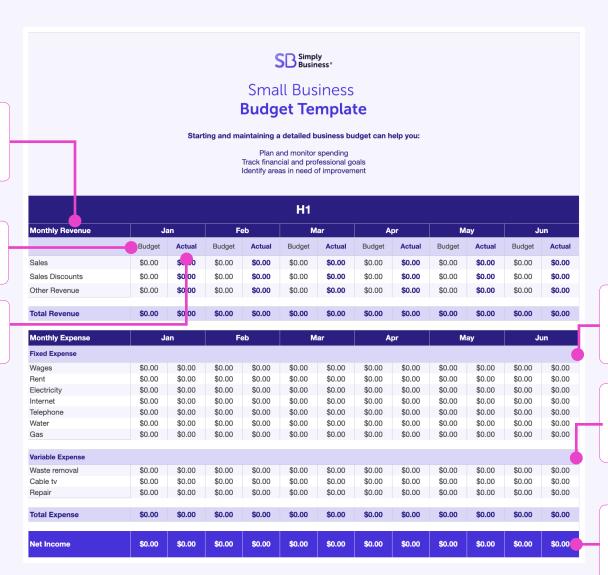




The **REVENUE** section is where you list your income streams. This might include sales, investments, and donations.

The **BUDGET** column is where you list how much you intend to spend and earn this month.

The **ACTUAL** column is where you list how much you ended up spending and earning.



FIXED EXPENSES are payments you make every month that don't vary, such as rent, internet, or how much you spend on payroll.

VARIABLE EXPENSES are costs that can be different every month, such as utilities, supplies, and maintenance.

Your **NET INCOME** is what's left after subtracting your **TOTAL EXPENSE** from your **TOTAL REVENUE**.

Our template will do the math for you.



Reference Guide

Learn more about budgets, saving money, and managing your business's finances:

6 Best Practices for Small Businesses: How to Be Proactive about Saving Money →
Business Insurance Cost: How to Save More on Your Policy →
What is the Best Small Business Accounting Software? →
Why Do I Need a Business Bank Account? Plus, How to Get One →
Small Business Cash Flow Management Tips (+ FREE Guide!) →

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