

UNDERSTANDING FINANCES SERIES

Budgets 26 May 2023



INTRODUCTIONS

Do you have a budget?

How do you prepare your budget?

How do you monitor your budget?

Do you use an accounting package?

BUDGET AND GST

GST Status	Budget	Grants	Contracts
<p>Organisation is Registered for GST</p>	<p>Budget should exclude GST</p>	<p>Generally Grants are exclusive of GST</p>	<p>GST is added to contract amounts</p>
<p>Organisation is not registered for GST</p>	<p>Budget will include GST</p> <p>Note: This may require a bit of investigation regarding suppliers so that you know which expenses have GST and which do not</p>	<p>Grants will generally include GST</p>	<p>Council and Central contracts are usually plus GST</p>

BUDGET TIMELINE

YEAR ENDED 31 MARCH

January / February	March
<p>Start preparing budget for the next financial year using:</p> <ul style="list-style-type: none"> • Actuals from current financial year - Profit & Loss report <p>Don't forget to factor in:</p> <ul style="list-style-type: none"> • Any new expenses that you are aware of • Anticipated CPI increase for standard operating expense • Notes to explain how calculations have been made • Consult with team members regarding proposed budget 	<ol style="list-style-type: none"> 1. Submit finalised budget to board / committee for approval & sign-off 2. Load approved budget into Accounting System

YEAR ENDED 30 JUNE

April / May	June
<p>Start preparing budget for the next financial year using:</p> <ul style="list-style-type: none"> • Actuals from current financial year - Profit & Loss report <p>Don't forget to factor in:</p> <ul style="list-style-type: none"> • Any new expenses that you are aware of • Anticipated CPI increase for standard operating expense • Notes to explain how calculations have been made • Consult with team members regarding proposed budget 	<ol style="list-style-type: none"> 1. Submit finalised budget to board / committee for approval & sign-off 2. Load approved budget into Accounting System

BUDGET DO'S AND DON'T

DO

1

Include both
Income AND
Expenses

2

Match the budget
with the story you
are telling in your
application

3

Request the
amount of funds
recorded in your
budget

4

Include any
donations,
sponsorship or in-
kind contributions

5

Be realistic
recording your
Income and
Expenses

6

Let funders know
what income is
confirmed

DON'T

1

Show a deficit or “-” at the end of the budget period

2

Submit a budget that doesn't balance

TOP TIPS



Print preview your budget before submitting to a funder to make sure it is easy to read and correct



Check that the narrative in your application matches your budget, including terminology



Match the Income & Expense lines in your budget with your account codes



Include everything in your Project Budget for the best opportunity of being fully funded



Double check cell calculations if using Excel

TOP TIPS



Prepare your Annual Funding Plan alongside your budget - you will need to know when funds are expected to be received to incorporate into your budget



Things change - any significant changes to income & expenses prepare an updated budget for board approval

You may deliberately choose to spend “Accumulated Surpluses” from previous financial years. These won’t be reported in your Xero Budget you will need to export your Budget from Xero and add an income line called “Accumulated Surpluses” so that your budget doesn’t show a deficit. Not recommended without board approval and for a very good reason.

WHAT IS WRONG WITH THE BUDGET?

ABC Foundation

Annual Budget 01 April 2022 - 31 March 2023

Income	Amount ex GST	Notes
Lottery Community	\$ 25,000	Confirmed year 2 of 3 year multi-year funding
DHB Contract	\$ 110,000	Confirmed, contract ends 30 June 2024
Acorn Foundation	\$ 2,000	Confirmed - operating costs
Tauranga City Council	\$ 4,400	Confirmed - project costs
Bay Trust	\$ 10,000	anticipated - Education & training
TECT	\$ 25,000	anticipated
Other		
Registration Fees	\$ 2,000	anticipated
Donations	\$ 1,500	anticipated
Total Income	\$ 179,900	
Expenditure		
Accounting & Audit	6,000	
Contractors	28,500	
Communications	6,000	
Insurance	9,650	
IT Expenses	2,990	Annual Software lease & Support costs
Legal	2,500	
Office Equipment	6,816	
Office Rent	24,000	
Photocopying/Stationery	3,700	
Programme Resources	10,000	
Training	3,000	
Wages	82,000	
Total Expenses	185,156	
Surplus /Deficit -	5,256	

You can't load a singular annual budget into an accounting system

No "General Expenses" account code for this miscellaneous expenses

*Is everything included?
What about:*

- *Phone & Internet*
- *Volunteer Expenses*
- *ACC Levies*
- *Mileage*
- *Anything else*

It has a deficit - don't plan to not have enough money !



WHAT IS WRONG WITH THE BUDGET?

NAME OF ORGANISATION ANNUAL OPERATING BUDGET 1 APRIL 2022 TO 31 MARCH 2023

	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	ANNUAL	Notes
Confirmed Income (excludes GST if GST registered)														
Client Support	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 18,000	
Total Confirmed Income	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 18,000	
Unconfirmed Income (excludes GST if GST registered)														
Vendor Shelf Donations	\$ 140.00	\$ 140.00	\$ 140.00	\$ 140.00	\$ 140.00	\$ 140.00	\$ 140.00	\$ 140.00	\$ 140.00	\$ 140.00	\$ 140.00	\$ 140.00	\$ 1,680	
Vendor Shelf Income (25% of vendor sales)	\$ 240.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 360.00	\$ 350.00	\$ 350.00	\$ 400.00	\$ 650.00	\$ 300.00	\$ 100.00	\$ 150.00	\$ 3,200	
Casita Items- Shop Sales	\$ 3,000	\$ 2,500	\$ 2,500	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,500	\$ 4,500	\$ 2,979	\$ 2,700	\$ 1,700	\$ 3,500	\$ 35,879	sales based on same periods 2022/2023
Grant - Mercury Community Grant		\$ 730											\$ 730	
Grant - The Lion Foundation										\$ 7,000			\$ 7,000	
Grant- TECT			\$ 8,000										\$ 8,000	
Total Unconfirmed Income	\$ -	\$ 730	\$ 8,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,000	\$ -	\$ -	\$ 16,509	
TOTAL INCOME	\$ 1,500	\$ 2,230	\$ 9,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500	\$ 8,500	\$ 1,500	\$ 1,500	\$ 74,509	
Operating Expenses (excludes GST if GST registered)														
Bank fees	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8	\$ 96	
Accounting Fees- Xero	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 453	
Gifts	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 480	
Cash on Hand	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 240	
Electricity	\$ 200	\$ 300	\$ 350	\$ 400	\$ 350	\$ 300	\$ 300	\$ 300	\$ 200	\$ 250	\$ 100	\$ 180	\$ 3,230	
Contractor Fees- Charissa	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 12,000	Charissa provides work experience support. She works roughly 20 hours a week however respite care forms provide half of the money to pay her.
Uniforms	\$ 50		\$ 50		\$ 50		\$ 50		\$ 50		\$ 50		\$ 300	
Insurance									\$ 2,265	\$ 460			\$ 2,725	
KiwiSaver Employer Contributions	\$ 42	\$ 33	\$ 36	\$ 36	\$ 36	\$ 27	\$ 60	\$ 54	\$ 33	\$ 24	\$ 45	\$ 24	\$ 450	
Stock Purchases	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 1,200	
Printing	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 120	
Rent	\$ 2,847	\$ 2,847	\$ 2,847	\$ 2,847	\$ 2,847	\$ 2,847	\$ 2,847	\$ 2,847	\$ 2,847	\$ 2,847	\$ 2,847	\$ 2,847	\$ 34,163	
Consumables	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 600	
Donations out	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 1,200	
Point of Sales	\$ 22	\$ 22	\$ 22	\$ 22	\$ 22	\$ 22	\$ 22	\$ 22	\$ 22	\$ 22	\$ 22	\$ 22	\$ 264	
Purchases for Simply Blooming	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 600	
Wages / Salaries	\$ 1,400	\$ 1,100	\$ 1,200	\$ 1,200	\$ 1,200	\$ 900	\$ 2,000	\$ 1,800	\$ 1,100	\$ 800	\$ 1,300	\$ 800	\$ 13,000	This covers 5 part time employees. Wages are based on wages paid in 2022/2023
Travel Reimbursements	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 1,200	
TOTAL OPERATING EXPENSES	\$ 6,077	\$ 5,818	\$ 6,021	\$ 6,021	\$ 6,021	\$ 5,612	\$ 6,795	\$ 6,539	\$ 8,033	\$ 5,919	\$ 6,080	\$ 5,389	\$ 74,320	
INCOME LESS EXPENSES	-\$ 4,577	-\$ 3,588	\$ 3,479	-\$ 4,521	-\$ 4,521	-\$ 4,112	-\$ 5,295	-\$ 5,039	-\$ 6,533	\$ 2,581	-\$ 4,580	-\$ 3,889	\$ 189	

Template provided - name & date not updated in header

Text in notes needs to be "wrapped" in Excel so that information is readable

WHAT SHOULD BE INCLUDED

INCOME

- Grants
- Sponsorship
- Donations
- Registrations
- Sales
- Contracts
- Fundraising
- In-kind donations
- Interest
- Other Income

Grants can be recorded as one income line or multiple ie Grants - TECT, Grants - BayTrust, Grants - COGS etc

EXPENSES

- ACC Levies *
- Audit Expense
- Bank fees
- Contractors
- Employer Kiwisaver Contributions *
- General Expenses
- Insurance
- Office Expenses
- Fundraising
- Mileage
- Professional Development
- Rent
- Subscriptions
- Training (to others)
- Travel
- Volunteer Expenses
- Wages *

Don't be too specific when naming your account codes and allocate separate account codes for Projects - these can be monitored in Xero using "Tracking Codes"

* for organisations who employ staff

	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	ANNUAL	Notes
Confirmed Income (excludes GST if GST registered)														
Government Contract - Whanau Program	\$ 12,500			\$ 12,500			\$ 12,500			\$ 12,500			\$ 50,000	3 year contract ends 30 June '24
Grant - ABC Foundation	\$ 12,000												\$ 12,000	Year 1 of 2 years confirmed
Grant - XYZ Community Trust								\$ 15,000					\$ 15,000	Year 2 of 2 years confirmed
Sponsorship - EGF Organisation	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 1,200	Venue for meetings
Total Confirmed Income	\$ 24,600	\$ 100	\$ 100	\$ 12,600	\$ 100	\$ 100	\$ 12,600	\$ 15,100	\$ 100	\$ 12,600	\$ 100	\$ 100	\$ 78,200	
Unconfirmed Income (excludes GST if GST registered)														
Donations													\$ -	
Grants - Planned		\$ 10,000			\$ 15,000			\$ 10,000			\$ 10,000		\$ 45,000	Funding calendar
Interest													\$ -	
Programme Income													\$ -	All programmes free
Sponsorship													\$ -	
Total Unconfirmed Income	\$ -	\$ 10,000	\$ -	\$ -	\$ 15,000	\$ -	\$ -	\$ 10,000	\$ -	\$ -	\$ 10,000	\$ -	\$ 45,000	
TOTAL INCOME	\$ 24,600	\$ 10,100	\$ 100	\$ 12,600	\$ 15,100	\$ 100	\$ 12,600	\$ 25,100	\$ 100	\$ 12,600	\$ 10,100	\$ 100	\$ 123,200	
Operating Expenses (excludes GST if GST registered)														
ACC Levies			\$ 500										\$ 500	
Accounting Fees				\$ 1,500									\$ 1,500	
Advertising / promotion	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 600	
Auditors fees						\$ 3,000							\$ 3,000	
Contractor Fees	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 12,000	
General Expenses	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 1,200	
Insurance								\$ 1,200					\$ 1,200	
KiwiSaver Employer Contributions	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 1,800	
Office supplies	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 1,200	
Phone / Internet & Power	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 2,400	
Printing	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 600	
Rent	\$ 800	\$ 800	\$ 800	\$ 800	\$ 800	\$ 800	\$ 800	\$ 800	\$ 800	\$ 800	\$ 800	\$ 800	\$ 9,600	
Stationery & Postage	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 600	
Subscriptions	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 325	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 75	\$ 1,150	Office 365 & Xero Monthly
Training	\$ 250	\$ -	\$ -	\$ 250	\$ -	\$ -	\$ 250	\$ -	\$ -	\$ 250	\$ -	\$ -	\$ 1,000	
Venue Hire	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 2,400	Part sponsored EGF Organisation
Volunteer Expenses	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 150	\$ 1,800	
Wages / Salaries	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000	\$ 60,000	
Website Expenses	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 20	\$ 240	
Operating Expenses	\$ 8,195	\$ 7,945	\$ 8,445	\$ 9,695	\$ 7,945	\$ 11,195	\$ 8,195	\$ 9,145	\$ 7,945	\$ 8,195	\$ 7,945	\$ 7,945	\$ 102,790	
Direct Costs Programme / Service #1	\$ 449	\$ 449	\$ 449	\$ 449	\$ 449	\$ 449	\$ 449	\$ 449	\$ 449	\$ 449	\$ 449	\$ 449	\$ 5,388	
Direct Costs Programme / Service #2	\$ 1,133	\$ 1,133	\$ 1,133	\$ 1,133	\$ 1,133	\$ 1,133	\$ 1,133	\$ 1,133	\$ 1,133	\$ 1,133	\$ 1,133	\$ 1,133	\$ 13,600	
Direct Costs Programme / Service #3	\$ 1,100	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,100	
TOTAL OPERATING EXPENSES	\$ 10,877	\$ 9,527	\$ 10,027	\$ 11,277	\$ 9,527	\$ 12,777	\$ 9,777	\$ 10,727	\$ 9,527	\$ 9,777	\$ 9,527	\$ 9,527	\$ 122,878	
INCOME LESS EXPENSES	\$ 13,723	\$ 573	\$ -9,927	\$ 1,323	\$ 5,573	\$ -12,677	\$ 2,823	\$ 14,373	\$ -9,427	\$ 2,823	\$ 573	\$ -9,427	\$ 323	

PROGRAMME #1 BUDGET

<u>Direct Costs</u>	<u>Activity</u>	<u>Qty</u>	<u>Unit Cost *</u>	<u>Total Programme Cost *</u>	<u>Description / Notes</u>	<u>Annual Programme Costs *</u>
Activity #1				\$ -		\$ -
Activity #2				\$ -		\$ -
Activity #3				\$ -		\$ -
Activity #4				\$ -		\$ -
Activity #5				\$ -		\$ -
Catering #1				\$ -		\$ -
Catering #2				\$ -		\$ -
Catering #3				\$ -		\$ -
Contractor #1				\$ -		\$ -
Contractor #2				\$ -		\$ -
Gifts				\$ -		\$ -
Koha				\$ -		\$ -
Printing				\$ -		\$ -
Resources				\$ -		\$ -
Vehicle costs			\$ 0.83	\$ -	Mileage @ 83 cents per km	\$ -
Venue hire				\$ -		\$ -
			Direct Programme Costs	\$ -	Annual Direct Programme Costs	\$ -

<u>Existing Personnel</u>	<u>Staff Member</u>	<u>Hrs</u>	<u>Hourly Rate</u>	<u>Total Programme Cost</u>	<u>Description / Notes</u>	<u>Annual Programme Costs</u>
Role -				\$ -		\$ -
Role -				\$ -		\$ -
Role -				\$ -		\$ -
Role -				\$ -		\$ -
Role -				\$ -	Administrator time	\$ -
KiwiSaver	n/a	n/a	n/a	\$ -	Employer KiwiSaver Contribution @ 3%	\$ -
			Total Programme Cost	\$ -	Annual Programme Costs	\$ -

Number of programmes per year #DIV/0!
 Number of Participants per programme #DIV/0!

<u>Income Confirmed - Funder</u>	<u>Amount *</u>	<u>Funding Required</u>
Total Funding Confirmed	\$ -	\$ -

Note: * indicates GST exclusive amounts

Individual Project Budgets can feed into the main operating budget and can also operate as a standalone budget for a funding application

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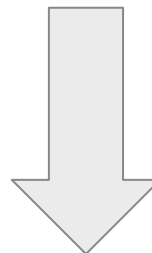
XERO - BUDGET MANAGER

Xero Dashboard - Accounting / Reports / Budget Manager

^ Financial performance

☆ Analytics - Business snapshot	▮
☆ Analytics - Short-term cash flow	▮
★ Budget Manager	
☆ Budget Summary	
☆ Budget Variance	⋮

☆ Business Performance	
☆ Cash Summary	⋮
☆ Executive Summary	⋮
☆ Tracking Summary	



XERO - BUDGET MANAGER

Xero Dashboard -
Accounting / Reports /
Budget Manager

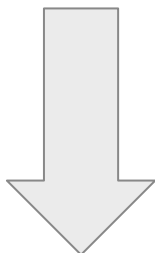
Budget Manager

Select Budget: Overall Budget | Start: Apr 2023 | Actuals: 3 months | Period: 12 months | **Update**

Overall Budget Wide view

	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23
Income						
Interest Income (270)	300	300	300	300	300	
Other Revenue (260)	1,530	1,530	1,530	1,530	1,530	1,530
Registration fees (220)	1,381	1,381	1,381	1,381	1,381	1,381
Sales (200)	0	0	0	0	0	0
Volunteering Services - Registration fees (250)	0	0	0	0	0	0
Total Income	3,211	3,211	3,211	3,211	3,211	3,211
Less Cost of Sales						
Cost of Goods Sold (310)	0	0	0	0	0	0
Expenses on behalf (427)	0	0	0	0	0	0
Total Cost of Sales	0	0	0	0	0	0
Gross Profit	3,211	3,211	3,211	3,211	3,211	3,211
Other Income						
Contribution (256)	0	0	0	0	0	0
Funds On behalf (253)	0	0	0	0	0	0
Grants (250)	0	0	0	0	0	0
Less Grants Received in Advance (257)	0	0	0	0	0	0
Rebates (251)	0	0	0	0	0	0
Sponsorship (255)						

Manually add budget into Budget Manager - blue input boxes



Click "Import" for Budget Template & Import Option

Import **Export** **Save** **Cancel**

Budget Manager >

Import a Budget



This import will overwrite the budget values for the accounts and dates you have specified. If you continue, the current values will be lost.

Overall Budget

1. Download Overall Budget as a template

12 month budget starting Apr 2023.

[Download template](#) ▼

2. Add your data to the downloaded file

Use Excel or similar to add or edit your budget. If you don't want a particular account or cell to be updated in Xero simply leave it empty. For more information, consult the [Help Centre](#).

3. Import the updated budget (saved as a CSV, Excel, or ODS file)

[Browse](#)

No file selected

[Import](#)

[Cancel](#)

*Download Template as
CSV or Excel File*

Overall Budget
XYZ Foundation
April 2023 to March 2024

Account	Apr-2023	May-2023	Jun-2023	Jul-2023	Aug-2023	Sep-2023	Oct-2023	Nov-2023	Dec-2023	Jan-2024	Feb-2024	Mar-2024	Total
Income													
Interest Income (270)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other Revenue (260)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Registration fees (220)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sales (200)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Gross Profit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other income													
Contribution (256)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Grants (250)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Less: Grants Received in Advance (257)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Rebates (251)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sponsorship (255)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Other Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Less Operating Expenses													
Bad Debts Expense (495)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Catering (462)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Filing Fee - Charities Services (426)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Graphic Design (463)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Koha or Donation (440)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Venues (465)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Operating Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Less Overheads													
A/C Levies (401)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Accounting (402)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Audit Fees (403)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bank Fees (404)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cleaning (408)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Consulting (412)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Contractors (477)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Depreciation (416)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Entertainment (420)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Freight & Courier (425)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
General Expenses (429)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Governance Expenses (430)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HR Costs (479)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Insurance (433)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interest Expense (437)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
KiwiSaver Employer Contributions (478)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal expenses (441)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Light, Power, Heating (445)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Marketing (447)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Mileage (448)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Motor Vehicle Expenses (449)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Office Expenses (453)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Personal Health & Wellbeing (454)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Postage (460)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Printing & Stationery (461)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Professional Development - Governance (\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Professional Development - Staff (480)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Rent (469)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Repairs and Maintenance (473)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Social Sector Stocktake / Dashboard (511)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Subscriptions (485)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Systems Development (486)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Telephone & Internet (489)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Travel - National (493)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Wages & Salaries (475)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Overheads	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Net Profit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

As this Budget is generated through Xero's Budget Manager all current Xero account codes are automatically included in this budget template

Cell calculations are automatically formulated

XERO - BUDGET REPORTING

Xero Dashboard - Accounting /
Reports / Profit & Loss

[Reports](#) >

Profit and Loss

Change to the new report version before 31 July 2023. [Learn about changing](#)

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Wide view 

Common Formats

Compare Periods

Show Date Range

Current and previous 3 months

Year to date progress

Month to date progress

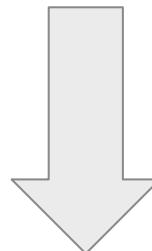
Current financial year

Actual vs Overall budget

Compare funders

Compare projects

Profit & Loss "Old Version"



Profit and Loss

1 Feb 2023 to 28 Feb 2023

	Actual	Budget	Var NZD	Var %	YTD Actual	YTD Budget	Var NZD	Var %
Income								
Contracting Services	2,567.01	4,500.00	(1,932.99) ▼	-43.0% ▼	50,194.52	48,500.00	1,694.52 ▲	3.5% ▲
Project Services	1,512.49	1,500.00	12.49 ▲	0.8% ▲	23,213.72	16,000.00	7,213.72 ▲	45.1% ▲
Sales	0.00	200.00	(200.00) ▼	-100.0% ▼	0.00	1,200.00	(1,200.00) ▼	-100.0% ▼
Total Income	4,079.50	6,200.00	(2,120.50)	-34.2%	73,408.24	65,700.00	7,708.24	11.7%
Less Cost of Sales								
Website Expenses	0.00	0.00	0.00	0.0%	85.50	0.00	85.50 ▲	0.0%
Total Cost of Sales	0.00	0.00	0.00	0.0%	85.50	0.00	85.50	0.0%
Gross Profit	4,079.50	6,200.00	(2,120.50)	-34.0%	73,322.74	65,700.00	7,622.74	12.0%
Plus Other Income								
Interest Income	0.00	0.00	0.00	0.0%	7.95	0.00	7.95 ▲	0.0%
Sundry Income	0.00	50.00	(50.00) ▼	-100.0% ▼	140.21	550.00	(409.79) ▼	-74.5% ▼
Total Other Income	0.00	50.00	(50.00)	-100.0%	148.16	550.00	(401.84)	-73.1%
Less Operating Expenses								
Accident Compensation Levy	0.00	0.00	0.00	0.0%	208.34	1,520.00	(1,311.66) ▼	-86.3% ▼
Accounting Fees	0.00	0.00	0.00	0.0%	1,125.00	0.00	1,125.00 ▲	0.0%
Bank Fees	5.00	0.00	5.00 ▲	0.0%	70.95	0.00	70.95 ▲	0.0%
Donations	0.00	0.00	0.00	0.0%	30.00	0.00	30.00 ▲	0.0%
Entertainment	0.00	0.00	0.00	0.0%	4.48	0.00	4.48 ▲	0.0%
Entertainment - Non deductible	0.00	0.00	0.00	0.0%	5.15	0.00	5.15 ▲	0.0%
Expenses on behalf	0.00	0.00	0.00	0.0%	18.43	0.00	18.43 ▲	0.0%
General Expenses	0.00	0.00	0.00	0.0%	9.65	0.00	9.65 ▲	0.0%
Home Office Expenses	0.00	0.00	0.00	0.0%	43.48	0.00	43.48 ▲	0.0%
Insurance	104.03	0.00	104.03 ▲	0.0%	1,684.37	0.00	1,684.37 ▲	0.0%
Memberships & Subscriptions	108.03	0.00	108.03 ▲	0.0%	1,349.48	0.00	1,349.48 ▲	0.0%
Motor Vehicle Expenses	68.78	0.00	68.78 ▲	0.0%	1,862.81	0.00	1,862.81 ▲	0.0%
Office Expenses	0.00	0.00	0.00	0.0%	15.65	0.00	15.65 ▲	0.0%
Printing, Postage & Stationery	7.74	0.00	7.74 ▲	0.0%	162.07	0.00	162.07 ▲	0.0%
Staff Training	0.00	0.00	0.00	0.0%	86.96	0.00	86.96 ▲	0.0%
Staff Vouchers	0.00	0.00	0.00	0.0%	860.87	0.00	860.87 ▲	0.0%
Telephone & Internet	69.13	0.00	69.13 ▲	0.0%	734.67	0.00	734.67 ▲	0.0%
Total Operating Expenses	362.71	0.00	362.71	0.0%	8,272.36	1,520.00	6,752.36	444.2%
Net Profit	3,716.79	6,250.00	(2,533.21)	-41.0%	65,198.54	64,730.00	468.54	1.0%

If your accounts are updated at the end of each financial year by your Accountant Depreciation and other adjustments won't be included in your budget vs actual.

The "Actual" figures are subject to change for year end.

Layout Options ▼

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XERO - BUDGET REPORTING

Xero Dashboard - Accounting /
Reports / Profit & Loss

Reports

Budget Variance

Minimise <

Xero standard report

Budget Variance

Common formats

Current and previous 3 months

Current financial year by month

Current financial year by month – actual
and budget


Month to date comparison

Year to date comparison

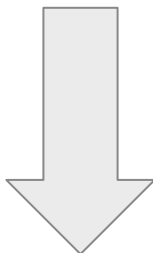
Compare Funder

Compare Project / Activities / Programme

Learn more

Learn how to create a custom report 

Profit & Loss “New Version”



Date range: Last financial year

1 Apr 2022

31 Mar 2023



Filter



More

Update

Budget Variance

Demo Company (NZ)

For the year ended 31 March 2023

	2023	2023 Overall Budget	Variance	Variance %	2023	2023 Overall Budget	Variance	Variance %
Trading Income								
Sales	22,769.03	14,700.00	8,069.03 ↑	54.89% ↑	22,769.03	14,700.00	8,069.03 ↑	54.89% ↑
Total Trading Income	22,769.03	14,700.00	8,069.03	54.89%	22,769.03	14,700.00	8,069.03	54.89%
Cost of Sales								
Purchases	1,304.35	1,000.00	304.35 ↑	30.44% ↑	1,304.35	1,000.00	304.35 ↑	30.44% ↑
Total Cost of Sales	1,304.35	1,000.00	304.35	30.44%	1,304.35	1,000.00	304.35	30.44%
Gross Profit	21,464.68	13,700.00	7,764.68	56.68%	21,464.68	13,700.00	7,764.68	56.68%
Operating Expenses								
Advertising	6,916.30	8,000.00	(1,083.70) ↓	-13.55% ↓	6,916.30	8,000.00	(1,083.70) ↓	-13.55% ↓
Bank Fees	30.00	60.00	(30.00) ↓	-50.00% ↓	30.00	60.00	(30.00) ↓	-50.00% ↓
Cleaning	103.55	200.00	(96.45) ↓	-48.23% ↓	103.55	200.00	(96.45) ↓	-48.23% ↓
Consulting & Accounting	98.00	150.00	(52.00) ↓	-34.67% ↓	98.00	150.00	(52.00) ↓	-34.67% ↓
Entertainment	27.48	100.00	(72.52) ↓	-72.52% ↓	27.48	100.00	(72.52) ↓	-72.52% ↓
Freight & Courier	-	100.00	(100.00) ↓	-100.00% ↓	-	100.00	(100.00) ↓	-100.00% ↓

BUDGET REPORTING

Budget reporting should be made to your board / committee at every board meeting.

Reporting should include:

- Budget versus Actual YTD
- Narrative around any significant variances and corrective action being taken

UPDATING THE BUDGET

Any significant changes to Income or Expenses should see a review of the budget

Use the following reports to produce an updated document for the board to review and approve:

- Profit & Loss Report by month for the full months already passed
- Budget by month for the remaining months in the financial year

The revised budget should be submitted to the board for approval and once approved your Accounting System updated.

UPDATING BUDGET

	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	ANNUAL
	ACTUAL	ACTUAL	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET	BUDGET	
Confirmed Income (excludes GST)													
Grant Income	\$ 10,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,000
Total Confirmed Income	\$ 10,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,000
Unconfirmed Income (excludes GST)													
Grants		\$ 750	\$ 12,000	\$ 10,000		\$ 5,000		\$ 8,500		\$ 10,500		\$ 15,000	\$ 61,750
Donations		\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200	\$ 200			\$ 200	\$ 200	\$ 1,800
Sponsorship													\$ -
Registrations		\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 1,100
Interest		\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 550
Total Unconfirmed Income	\$ -	\$ 1,100	\$ 12,350	\$ 10,350	\$ 350	\$ 5,350	\$ 350	\$ 8,850	\$ 150	\$ 10,650	\$ 350	\$ 15,350	\$ 65,200
TOTAL INCOME	\$ 10,000	\$ 1,100	\$ 12,350	\$ 10,350	\$ 350	\$ 5,350	\$ 350	\$ 8,850	\$ 150	\$ 10,650	\$ 350	\$ 15,350	\$ 75,200
Operating Expenses (excludes GST)													
Bank fees	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4	\$ 48
Accounting Fees- Xero	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 38	\$ 455
Gifts	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 40	\$ 480
Electricity	\$ 200	\$ 300	\$ 350	\$ 400	\$ 350	\$ 300	\$ 300	\$ 300	\$ 200	\$ 250	\$ 100	\$ 180	\$ 3,230
Contractor Fees	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 12,000
Insurance									\$ 2,100				\$ 2,100
KiwiSaver Employer Contributions	\$ 42	\$ 33	\$ 36	\$ 120	\$ 120	\$ 120	\$ 120	\$ 120	\$ 120	\$ 120	\$ 120	\$ 120	\$ 1,191
Printing	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 120
Rent	\$ 1,100	\$ 1,100	\$ 1,100	\$ 1,100	\$ 1,100	\$ 1,100	\$ 1,100	\$ 1,100	\$ 1,100	\$ 1,100	\$ 1,100	\$ 1,100	\$ 13,200
Consumables	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 600
Coffer Project							\$ 600	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 850
Donations out	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100	\$ 1,200
Wages / Salaries	\$ 1,400	\$ 1,100	\$ 1,200	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 39,700
TOTAL OPERATING EXPENSES	\$ 3,984	\$ 3,775	\$ 3,928	\$ 6,862	\$ 6,812	\$ 6,762	\$ 7,362	\$ 6,812	\$ 8,812	\$ 6,762	\$ 6,612	\$ 6,692	\$ 75,174
INCOME LESS EXPENSES	\$ 6,016	-\$ 2,675	\$ 8,422	\$ 3,488	-\$ 6,462	-\$ 1,412	-\$ 7,012	\$ 2,038	-\$ 8,662	\$ 3,888	-\$ 6,262	\$ 8,658	\$ 26

Add a row to indicate ACTUAL vs BUDGET

Highlight any changes and provide a narrative

NEXT WORKSHOPS

Cashflow Forecasting
23 June

Reading Financial Reports
28 July

GST & Payroll
25 August

Annual Financial Statements
22 September

