FREE RESOURCE · SOUNDVIEW MARKETING GROUP

The Annual Budget & Cash Flow Workbook

A full-year companion to the 13-Week Cash Flow Forecast, built for Long Island businesses whose revenue doesn't arrive the same every month.

> *How to use this workbook: fill in rough numbers first, from last year's actuals if you have them, from your best estimate if you don't. Update it monthly with real numbers as the year goes. The value comes from the pattern across months, not from getting January exactly right in advance.*

What's inside

- Annual Revenue Projection
- Annual Expense Categories
- 12-Month Cash Flow Summary
- Seasonal Planning Worksheet

1. Annual Revenue Projection

Break revenue into your real streams (by service line, product category, or location) rather than one lump number. It makes the seasonal pattern in each one much easier to see.

Annual Revenue Projection	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Revenue Stream 1												
Revenue Stream 2												
Revenue Stream 3												
Total Revenue												

2. Annual Expense Categories

Separate fixed costs (the same every month regardless of revenue) from variable costs (tied to how busy you are). Fixed costs are what determine your break-even; variable costs scale with the good months too.

Expense Category	Annual Estimate
Payroll & Contractors	
Rent / Facilities	
Insurance	
Equipment & Supplies	
Marketing	
Loan / Debt Payments	
Software & Subscriptions	
Taxes (estimated)	
Owner Draw / Salary	
Other	
Total Annual Expenses	

Fixed Monthly Costs (subtotal from above: rent, insurance, base payroll, loan payments)

$

3. 12-Month Cash Flow Summary

This is the annual view. For week-to-week precision during a tight stretch, drop into the Soundview 13-Week Cash Flow Forecast Template instead, this page is for seeing the whole year's shape at once.

12-Month Cash Flow Summary	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Total Revenue												
Total Expenses												
Net Cash Flow												
Starting Balance												
Ending Balance												

4. Seasonal Planning Worksheet

Most Long Island businesses, landscaping, home services, retail with a summer or holiday bump, restaurants, have a real seasonal swing. Planning for it on paper, before the slow month arrives, is what separates a manageable dip from a scramble.

Question	Your Answer
Peak Months	
Slow Months	
Biggest Fixed Cost Due in a Slow Month	

Reserve Target for Slow Months

A common rule of thumb: build toward 1-3 months of fixed costs in reserve, sized to how long your slowest stretch typically runs.

Target Reserve: $

Current Reserve: $

What You'll Do With Peak-Month Surplus

1.
2.

What You'll Cut First in a Slow Month, Before It's an Emergency

3.
4.

> *Related resource: pair this workbook with Surviving the Long Island Seasonal Swing for the staffing and cash-flow playbook behind these numbers, and the Seasonal Staffing & Ramp-Up Plan for the people side of the same problem.*

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