

Your Business Name Here
Business Spending Plan 2021
 (Based on 1 Month of Detail)

Categories and Subcategories	Total Annual Plan	% of Total Income	Details and Descriptions
Revenue Categories			
Income Category 1	0	#DIV/0!	
Income Category 2	0	#DIV/0!	
Income Category 3	0	#DIV/0!	
Income Category 4	0	#DIV/0!	
Total Revenue	0	#DIV/0!	
All Cost of Goods (or Services) Sold			
Cost of Goods (or Services) Sold 1	0	#DIV/0!	
Cost of Goods (or Services) Sold 2	0	#DIV/0!	
Cost of Goods (or Services) Sold 3	0	#DIV/0!	
Cost of Goods (or Services) Sold 4	0	#DIV/0!	
All Cost of Goods (or Services) Sold Total	0	#DIV/0!	
Gross Profit from Sales	0	#DIV/0!	
Banking, Insurance, and Licenses			
Bank Charges and Fees	0	#DIV/0!	Usually includes transaction fees
Business Licenses	0	#DIV/0!	City, county, state, etc -- not certifications
Industry-Specific Insurance	0	#DIV/0!	
Property and Liability Insurance	0	#DIV/0!	
Banking, Insurance, and Licenses Total	0	#DIV/0!	

If your revenue is \$150,000 or less, please round all expenses up to the next \$25 per month; if more than \$150,000, please round up to the next \$50 per month.

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Communication and Tech			
Computer Hardware and Accessories	0	#DIV/0!	
Computer Software and Subscriptions	0	#DIV/0!	
Internet Services and Equipment	0	#DIV/0!	
Telephone Services and Devices	0	#DIV/0!	
Communication and Tech Total	0	#DIV/0!	
Education and Training			
Business Books and Subscriptions	0	#DIV/0!	
Coaching and Consulting	0	#DIV/0!	
Training-Related Travel	0	#DIV/0!	
Workshops and Seminars	0	#DIV/0!	Please include BDA workshops
Education and Training Total	0	#DIV/0!	
Industry-Specific Expenses			
Industry-Specific Expenses 1	0	#DIV/0!	
Industry-Specific Expenses 2	0	#DIV/0!	
Industry-Specific Expenses 3	0	#DIV/0!	
Industry-Specific Expenses 4	0	#DIV/0!	
Industry-Specific Expenses Total	0	#DIV/0!	

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Lead Generation			
Advertising and Branding	0	#DIV/0!	Traditional marketing actions -- including logo creation, business cards, and print advertising
Client Gifts and Entertainment	0	#DIV/0!	Non-meals
Client Meals	0	#DIV/0!	Only meals
Community, Donations, and Other Giving	0	#DIV/0!	Who will your business donate to and how much? This isn't the place to tithe 10%; maybe 2-3% of total revenue?
Internet Lead Generation	0	#DIV/0!	Online advertising, social media, and employees and contractors who provide these services
Networking Memberships and Events	0	#DIV/0!	Dues and event registrations to member organizations and associations
Print and Direct Mail	0	#DIV/0!	Brochure and postcard projects, including graphic design
Website Maintenance	0	#DIV/0!	Hosting, url, upgrades, website-based marketing, web design and development
Lead Generation Total	0	#DIV/0!	
Office and Supplies			
Office Equipment and Furnishings	0	#DIV/0!	Nonconsumables; if your business is growing, is there anything you'll need to maintain your workspace and efficiency?
Office Supplies	0	#DIV/0!	Consumables
Rent and Utilities	0	#DIV/0!	Physical office, home office, etc.
Repairs and Maintenance	0	#DIV/0!	Not computers; that belongs with hardware
Storage	0	#DIV/0!	Offsite storage
Office and Supplies Total	0	#DIV/0!	

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Professional Services			
Accounting and Tax Prep	0	#DIV/0!	Accountants may do bookkeeping, but bookkeepers should not do taxes. Bookkeepers may do billing and collections, although there may be better options.
Bookkeeping Services	0	#DIV/0!	
Legal Services	0	#DIV/0!	
Virtual Assistant	0	#DIV/0!	
Professional Services Total	0	#DIV/0!	
Salaries and Benefits			
Business Owner Salary	0	#DIV/0!	This is usually the cash amount to match with your personal spending plan. If you're paying yourself a salary, your taxes would be listed in the subcategory below.
Commissions and Bonuses	0	#DIV/0!	
Contract Labor	0	#DIV/0!	
Employee and Contractor Meals	0	#DIV/0!	
Other Salaries and Wages	0	#DIV/0!	
Payroll Processing	0	#DIV/0!	
Payroll Taxes	0	#DIV/0!	
Payroll-Related Benefits	0	#DIV/0!	
Salaries and Benefits Total	0	#DIV/0!	

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Transportation and Travel			
Car Payment, Insurance, Gas, etc. OR ...	0	#DIV/0!	If more than two out-of-town trips per month, you'll probably want to create a separate category for travel with appropriate subcategories.
Mileage at Federal Rate	0	#DIV/0!	
Parking	0	#DIV/0!	
Taxis, Vans, and Car Services	0	#DIV/0!	
Travel (Out of Town)	0	#DIV/0!	
Transportation and Travel Total	0	#DIV/0!	
Operating Expense Total	0	#DIV/0!	
Net Operating Profit / Contingency			In the plan, this is contingency. When it happens, this is profit. Ideally, there will be at least 10% in this line to cover shortfalls of income and higher than expected.
Prudent Reserve	0	#DIV/0!	What is your goal for this year? Long-term? When will you spend this?
Savings	0	#DIV/0!	What is your goal for this year? Long-term? When will you spend this?
	0	#DIV/0!	
Post-Tax Profit / Contingency	0	#DIV/0!	