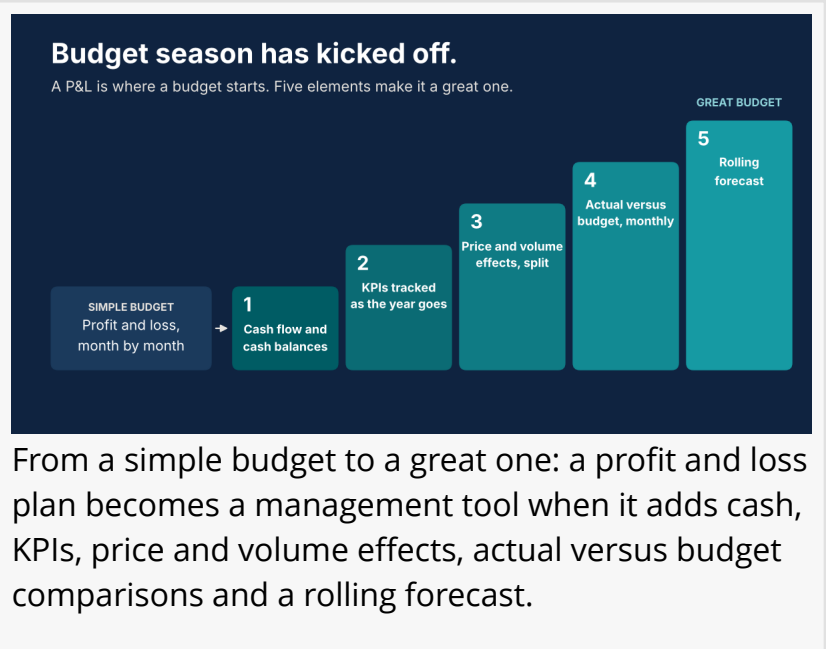


Five Tips to Turn Simple Budgets Into Great Ones

Budget season has kicked off. A budget that stops at the profit and loss plan leaves cash, drivers and the rest of the year unplanned.

ZURICH, SWITZERLAND, October 13, 2026 /EINPresswire.com/ -- Budget season has kicked off. Calendar-year companies are building their 2027 budgets, and the simplest version is a profit and loss plan: revenue and costs, month by month. It answers one question, whether the year hit the number, and not whether the cash is there, why a month missed, or what the rest of the year looks like now, eFinancialModels said today.



The Association for Financial Professionals' (AFP) 2026 Benchmarking Survey Report on financial planning and analysis, a survey of 332 corporate finance practitioners across 54 countries in

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*eFinancialModels
Communications Team*

August and September 2025, found that only 43 percent of organizations used rolling forecasts in 2025, with most of the rest relying on current-year forecasts: more than half manage the year against a fixed plan rather than a rolling one.

Five tips turn a simple budget into a great one: (1) a FORECAST OF CASH FLOW AND CASH BALANCES, not only profit; (2) KPIs (key performance indicators) calculated and tracked as the year goes; (3) PRICE AND VOLUME EFFECTS

shown separately; (4) ACTUAL VERSUS BUDGET COMPARISONS every month; and (5) a ROLLING FORECAST that updates the outlook as the year goes.

CASH, NOT ONLY PROFIT. A profitable month can still be short of cash: customers pay late, stock

is bought ahead, a loan instalment falls due. A profit and loss plan shows none of this; a budget that also forecasts the cash balance month by month shows the shortfall while there is time to act. Templates such as the [Monthly Budget Template with Financial Statements](#) on eFinancialModels take this form: each revenue and expense line feeds an income statement, balance sheet and cash flow schedule.

TRACK KPIS AND COMPARE TO BUDGET EVERY MONTH. A budget filed in January and reopened in December is a document, not a tool. It becomes one when actual figures are set against it every month: the month and the year to date against budget, this year against last year, and an updated forecast against the plan. KPIs such as revenue, gross margin and EBITDA, each with a traffic light, make the comparison readable. Templates such as the [Budget Template in Excel with Analysis in 4 Steps](#) follow this routine.

SEPARATE PRICE FROM VOLUME. When revenue misses the budget, the useful question is why. A budget that plans volumes and prices as separate inputs reports the variance in both. Revenue 5 percent under budget can mean 5 percent fewer units at the planned price, or the planned units at a 5 percent lower price: the first is a sales problem, the second a pricing one.

ROLL THE FORECAST FORWARD. By the second quarter, the original budget is usually out of date. A rolling forecast combines the actual months to date with an updated view of the months ahead, so spending decisions rest on current numbers. The 43 percent that reforecast, per the AFP survey, work from where the business is; the rest measure the year against a plan reality has overtaken. Budget versus actual models with a reforecast step, such as those listed under [budgeting templates](#) on eFinancialModels, make this a monthly routine.

"The test of a 2027 budget is not whether it gets approved in December but whether it is still useful in April," said the eFinancialModels Communications Team. "A profit and loss plan becomes a document the moment the first month closes. A budget that carries cash, KPIs and a rolling forecast keeps answering what management asks: can we afford it, what moved, and what happens next."

Finance teams can also browse financial model templates.

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Communications Team eFinancialModels

eFinancialModels

info@efinancialmodels.com

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