

The one-page budget

The five figures to track every month, and the rule that says when a variance needs a decision.

The five figures

N°	The figure	Where to read it	The question to ask
1	Revenue, for the month and year to date, against budget	"Budget vs actual", Total revenue	Which sales line makes the gap? A delay or a loss?
2	Contribution margin ratio	"Budget vs actual", Margin ratio	Are purchases or subcontracting rising faster than sales?
3	Fixed costs for the month	"Budget vs actual", Total fixed costs	A one-off overrun (a trade fair, a bonus) or a lasting one (a hire)?
4	Operating profit year to date	"Budget vs actual", Operating profit, year-to-date columns	Can the shortfall be made up over the remaining months?
5	Year-end forecast	"Budget vs actual", Forecast column	If the year end no longer holds, what do we decide this month?

The alert rule

A variance needs handling when it is above both 10% of budget (adjustable threshold) and a minimum amount you set, for example €1,000.

Unfavourable: sales or margin below budget, costs above it. The workbook shows it in red.

Three months in a row on alert for the same line: the subject goes to the management committee.

For each unfavourable alert, within the week

- 1 The cause, in one sentence.
- 2 A delay that will be made up, or a lasting gap?
- 3 A decision: an action with an owner and a date, or a revised year-end estimate recorded in the minutes.

My year at a glance

Write the variance against budget, as an amount or a %, by month of the financial year. Tick a red box if the alert is unfavourable.

	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Revenue	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Margin ratio	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Fixed costs	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Profit year to date	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Forecast	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
Unfavourable alerts												

The monthly review, in thirty minutes

- Enter the month's actuals: 15 minutes.
- Read the five figures and the alerts: 10 minutes.
- Decide, alert by alert: 5 minutes.

A management tool: have the amounts checked by your accountant. Module offered by THG Conseil, version 1.0, October 2026.