**Budget Planner Template (Annual/Quarterly)**

This Budget Planner Template is designed for Nigerian SMEs to plan, allocate, and track budgets across major departments such as Marketing, Human Resources, Production, Operations, and Administration. Use this planner quarterly or annually to gain clarity over your financial planning, cost control, and resource allocation.

**Instructions:**

1. Fill in each row with the projected and actual expenses per department and category.

2. Use the variance column to track overspending or savings.

3. Tally totals at the bottom to calculate total department budgets, income, and net savings.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Department** | **Category** | **Projected Budget (₦)** | **Actual Spend (₦)** | **Variance (₦)** | **Justification/ Notes** | **Approved By / Date** |
| Marketing | Advertising |  |  |  |  |  |
| Marketing | Salaries |  |  |  |  |  |
| Marketing | Raw Materials |  |  |  |  |  |
| Marketing | Logistics |  |  |  |  |  |
| Marketing | Office Supplies |  |  |  |  |  |
| Human Resources | Advertising |  |  |  |  |  |
| Human Resources | Salaries |  |  |  |  |  |
| Human Resources | Raw Materials |  |  |  |  |  |
| Human Resources | Logistics |  |  |  |  |  |
| Human Resources | Office Supplies |  |  |  |  |  |
| Production | Advertising |  |  |  |  |  |
| Production | Salaries |  |  |  |  |  |
| Production | Raw Materials |  |  |  |  |  |
| Production | Logistics |  |  |  |  |  |
| Production | Office Supplies |  |  |  |  |  |
| Operations | Advertising |  |  |  |  |  |
| Operations | Salaries |  |  |  |  |  |
| Operations | Raw Materials |  |  |  |  |  |
| Operations | Logistics |  |  |  |  |  |
| Operations | Office Supplies |  |  |  |  |  |
| Administration | Advertising |  |  |  |  |  |
| Administration | Salaries |  |  |  |  |  |
| Administration | Raw Materials |  |  |  |  |  |
| Administration | Logistics |  |  |  |  |  |
| Administration | Office Supplies |  |  |  |  |  |
| TOTAL |  |  |  |  |  |  |

Prepared by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reviewed and Approved by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_