

Business Operating-Reserve Planner

General educational business worksheet

Organize essential monthly costs, available liquidity, visitor-selected reserve scenarios, disruption prompts, and follow-up actions.

Essential-cost inventory

List estimated monthly costs selected by the visitor for reserve planning.

Essential cost category	Monthly estimate	Payment timing	Can it change?	Temporary reduction possible?	Notes
Essential payroll					
Payroll taxes and benefits					
Rent or occupancy					
Utilities					
Technology and communications					
Insurance					
Required debt and lease payments					
Essential vendors or materials					
Licensing and compliance					
Professional services					
Maintenance					
Other essential costs					
Planning item		Response			
Total listed essential monthly costs					

Availability review

Required warning: Restricted funds, customer funds, payroll withholdings, tax-reserved amounts, or unavailable credit should not be counted as unrestricted operating reserve without qualified confirmation.

Planning item	Response
Current unrestricted operating cash	
Tax-reserved funds	
Customer deposits not available for operations	
Restricted grants or contract funds	
Payroll trust or withholding amounts	
Other restricted amounts	
Available line of credit, recorded separately	
Conditions or renewal date	
Other potential liquidity sources	
Availability notes	

Notes

- Note 1:
- Note 2:
- Note 3:
- Note 4:
- Note 5:

Visitor-selected reserve scenarios

Scope: These are visitor-selected scenarios, not recommended reserve targets.

Scenario	Visitor-selected months	Essential monthly costs	One-time disruption amount	Selected reserve amount	Current unrestricted reserve	Difference
Scenario A						
Scenario B						
Scenario C						

Calculation prompt: Selected reserve amount = essential monthly costs x visitor-selected months + one-time disruption amount. Do not treat the result as a recommendation or legal requirement.

Scenario assumptions and questions

Assumption or question	Notes

Disruption planning prompts

Disruption	Possible cash effect	Immediate contact	Backup process	Document location	Review date
Delayed customer payments					
Loss of a major customer					
Seasonal revenue decline					
Equipment failure					
Owner or key-person absence					
Vendor interruption					
Insurance deductible					
Technology or cybersecurity incident					
Regulatory or licensing interruption					
Unexpected facility expense					
Temporary closure					

Reserve review actions

Status	Review item				
Not reviewed	Which listed costs are truly essential?				
Not reviewed	Which obligations cannot be paused?				
Not reviewed	Which funds are restricted?				
Not reviewed	How quickly do receivables normally arrive?				
Not reviewed	Could current credit access change?				
Not reviewed	Which customers or vendors create concentration?				
Not reviewed	Which one-time disruption amount deserves separate planning?				
Not reviewed	Who should review the reserve assumptions?				
Not reviewed	When should the worksheet be updated?				
Action or question	Responsible person	Professional needed	Target date	Completion date	Notes

Related HonorVale Group resources

- [Building an Operating Reserve](#)
- [Business Operating-Reserve Estimator](#)
- [Understanding Business Cash Flow](#)
- [Business Continuity Checklist](#)
- [Glossary: Operating reserve](#)

Topic notice: There is no universal reserve period or amount for every business. This planner does not determine solvency, liquidity requirements, legal reserves, loan eligibility, insurance needs, or an appropriate target.

General business education only. This worksheet helps organize information, records, questions, and document locations. It does not verify entries, classify transactions or workers, prepare financial statements or taxes, interpret contracts, determine legal rights or obligations, recommend financing, insurance, benefits, investments, business structures, valuations, buyers, successors, or strategies, establish compliance, predict approval or business performance, or replace qualified accounting, tax, legal, lending, valuation, insurance, payroll, benefits, cybersecurity, human-resources, or regulatory guidance. Review controlling documents and current official information before acting.