

Year 1

Cash flow Forecast													
INCOME	January	February	March	April	May	June	July	August	September	October	November	December	Total
Shop	£14025.00	£14025.00	£14025.00	£14025.00	£14025.00	£14025.00	£14625.00	£14025.00	£14625.00	£14025.00	£14025.00	£14025.00	£169,500.00
Café	£5,153.12	£5,153.12	£5,153.12	£5,153.12	£5,153.12	£5,153.12	£2,576.56	£2,576.56	£5,153.12	£5,153.12	£5,153.12	£5,153.12	£56,684.32
Community shares	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£100.00	£0.00	£100.00	£0.00	£0.00	£0.00	£200.00
200 Club Profit	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£500.00	£500.00
Bank Interest	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£60.00
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													£0.00
TOTALS	£19,183.12	£19,183.12	£19,183.12	£19,183.12	£19,183.12	£19,183.12	£17,306.56	£16,606.56	£19,883.12	£19,183.12	£19,183.12	£19,683.12	£226,944.32
EXPENDITURE	January	February	March	April	May	June	July	August	September	October	November	December	
Ground Lease	£1.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£1.00
Salary incl on-costs	£2,708.33	£2,708.33	£2,708.33	£2,708.33	£2,708.33	£2,708.33	£2,708.33	£2,708.33	£2,708.33	£2,708.33	£2,708.33	£2,708.33	£32,499.96
Shop purchases	£10,939.50	£10,939.50	£10,939.50	£10,939.50	£10,939.50	£10,939.50	£11,407.50	£10,939.50	£11,407.50	£10,939.50	£10,939.50	£10,939.50	£132,210.00
Café purchases	£3,349.53	£3,349.53	£3,349.53	£3,349.53	£3,349.53	£3,349.53	£1,674.76	£1,674.76	£3,349.53	£3,349.53	£3,349.53	£3,349.53	£36,844.82
Utilities	£916.67	£916.67	£916.67	£916.67	£916.67	£916.67	£916.67	£916.67	£916.67	£916.67	£916.67	£916.67	£11,000.04
Accountancy and legal fees	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£1,500.00	£0.00	£0.00	£1,500.00
IT Maintenance	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£30.00	£0.00	£0.00	£30.00
Equipment rental	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£249.96
Tax	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Licenses	£200.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£200.00
Insurance	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£1,200.00
Wastage	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£999.96
Postage and Stationary	£200.00	£0.00	£0.00	£0.00	£50.00	£0.00	£0.00	£50.00	£0.00	£50.00	£0.00	£100.00	£500.00
Epos and Card charges	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£1,920.00
Repairs and Maintenance	£0.00	£0.00	£0.00	£100.00	£0.00	£0.00	£0.00	£0.00	£100.00	£0.00	£0.00	£0.00	£200.00
Staff Training	£0.00	£0.00	£0.00	£0.00	£250.00	£0.00	£0.00	£0.00	£250.00	£0.00	£0.00	£0.00	£500.00
Cleaning	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£3,000.00
Marketing	£1,000.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£500.00	£0.00	£0.00	£0.00	£0.00	£1,500.00
Plunkett UK Membership	£0.00	£0.00	£0.00	£0.00	£0.00	£240.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£240.00
Bank Charges	£10.00	£0.00	£10.00	£0.00	£10.00	£0.00	£10.00	£0.00	£10.00	£0.00	£10.00	£0.00	£60.00
Contingency	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£3,000.00
													£0.00
													£0.00
Total Expenditure	£20,189.19	£18,778.19	£18,788.19	£18,928.19	£19,038.19	£19,018.19	£17,631.42	£17,653.42	£19,606.19	£20,358.19	£18,788.19	£18,878.19	£227,655.74
Difference	-£1,006.07	£404.93	£394.93	£254.93	£144.93	£164.93	-£324.86	-£1,046.86	£276.93	-£1,175.07	£394.93	£804.93	-£711.42
Opening Balance	£50,000.00	£48,993.93	£49,398.86	£49,793.79	£50,048.72	£50,193.65	£50,358.58	£50,033.72	£48,986.86	£49,263.79	£48,088.72	£48,483.65	£50,000.00
INCOME	£19,183.12	£19,183.12	£19,183.12	£19,183.12	£19,183.12	£19,183.12	£17,306.56	£16,606.56	£19,883.12	£19,183.12	£19,183.12	£19,683.12	£226,944.32
EXPENDITURE	£20,189.19	£18,778.19	£18,788.19	£18,928.19	£19,038.19	£19,018.19	£17,631.42	£17,653.42	£19,606.19	£20,358.19	£18,788.19	£18,878.19	£227,655.74
Closing Balance	£48,993.93	£49,398.86	£49,793.79	£50,048.72	£50,193.65	£50,358.58	£50,033.72	£48,986.86	£49,263.79	£48,088.72	£48,483.65	£49,288.58	£49,288.58

Year 2

Cash flow Forecast													
INCOME	January	February	March	April	May	June	July	August	September	October	November	December	Total
Shop	£16362.50	£16362.50	£16362.50	£16362.50	£16362.50	£16362.50	£17062.50	£16362.50	£17062.50	£16362.50	£16362.50	£16362.50	£197,750.00
Café	£5,771.50	£5,771.50	£5,771.50	£5,771.50	£5,771.50	£5,771.50	£2,885.75	£2,885.75	£5,771.50	£5,771.50	£5,771.50	£5,771.50	£63,486.50
Community Shares	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£100.00	£0.00	£100.00	£0.00	£0.00	£0.00	£200.00
200 Club Profit	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£500.00	£500.00
Bank Interest	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£60.00
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													£0.00
													£0.00
													£0.00
													£0.00
TOTALS	£22,139.00	£22,139.00	£22,139.00	£22,139.00	£22,139.00	£22,139.00	£20,053.25	£19,253.25	£22,939.00	£22,139.00	£22,139.00	£22,639.00	£261,996.50
EXPENDITURE	January	February	March	April	May	June	July	August	September	October	November	December	Total
Ground Lease	£1.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£1.00
Salary incl on-costs	£2,875.00	£2,875.00	£2,875.00	£2,875.00	£2,875.00	£2,875.00	£2,875.00	£2,875.00	£2,875.00	£2,875.00	£2,875.00	£2,875.00	£34,500.00
Shop purchases	£12,762.75	£12,762.75	£12,762.75	£12,762.75	£12,762.75	£12,762.75	£13,308.75	£12,762.75	£13,308.75	£12,762.75	£12,762.75	£12,762.75	£154,245.00
Café purchases	£3,751.48	£3,751.48	£3,751.48	£3,751.48	£3,751.48	£3,751.48	£1,875.74	£1,875.74	£3,751.48	£3,751.48	£3,751.48	£3,751.48	£41,266.28
Utilities	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£12,000.00
Accountancy and legal fees	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£1,700.00	£0.00	£0.00	£1,700.00
IT Maintenance	£0.00	£0.00	£0.00	£50.00	£0.00	£0.00	£0.00	£0.00	£0.00	£50.00	£0.00	£0.00	£100.00
Equipment rental	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£249.96
Tax	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Licenses	£200.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£200.00
Insurance	£108.33	£108.33	£108.33	£108.33	£108.33	£108.33	£108.33	£108.33	£108.33	£108.33	£108.33	£108.33	£1,299.96
Wastage	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£999.96
Postage and Stationary	£100.00	£0.00	£0.00	£50.00	£0.00	£50.00	£0.00	£100.00	£0.00	£100.00	£50.00	£50.00	£500.00
Epos and Card charges	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£1,920.00
Repairs and Maintenance	£100.00	£0.00	£0.00	£0.00	£100.00	£0.00	£0.00	£0.00	£100.00	£0.00	£0.00	£0.00	£300.00
Staff Training	£0.00	£0.00	£0.00	£250.00	£0.00	£0.00	£0.00	£0.00	£250.00	£0.00	£0.00	£0.00	£500.00
Cleaning	£266.67	£266.67	£266.67	£266.67	£266.67	£266.67	£266.67	£266.67	£266.67	£266.67	£266.67	£266.67	£3,200.04
Marketing	£0.00	£0.00	£500.00	£0.00	£0.00	£500.00	£0.00	£0.00	£500.00	£0.00	£0.00	£0.00	£1,500.00
Plunkett UK Membership	£0.00	£0.00	£0.00	£0.00	£0.00	£240.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£240.00
Bank Charges	£10.00	£0.00	£10.00	£0.00	£10.00	£0.00	£10.00	£0.00	£10.00	£0.00	£10.00	£0.00	£60.00
Contingency	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£3,000.00
													£0.00
													£0.00
Total Expenditure	£21,689.39	£21,278.39	£21,788.39	£21,628.39	£21,388.39	£22,068.39	£19,958.65	£19,502.65	£22,684.39	£23,128.39	£21,338.39	£21,328.39	£257,782.20
Difference	£449.61	£860.61	£350.61	£510.61	£750.61	£70.61	£94.60	-£249.40	£254.61	-£989.39	£800.61	£1,310.61	£4,214.30
Opening Balance	£49,288.58	£49,738.19	£50,598.80	£50,949.41	£51,460.02	£52,210.63	£52,281.24	£52,375.84	£52,126.44	£52,381.05	£51,391.66	£52,192.27	£49,288.58
INCOME	£22,139.00	£22,139.00	£22,139.00	£22,139.00	£22,139.00	£22,139.00	£20,053.25	£19,253.25	£22,939.00	£22,139.00	£22,139.00	£22,639.00	£261,996.50
EXPENDITURE	£21,689.39	£21,278.39	£21,788.39	£21,628.39	£21,388.39	£22,068.39	£19,958.65	£19,502.65	£22,684.39	£23,128.39	£21,338.39	£21,328.39	£257,782.20
Closing Balance	£49,738.19	£50,598.80	£50,949.41	£51,460.02	£52,210.63	£52,281.24	£52,375.84	£52,126.44	£52,381.05	£51,391.66	£52,192.27	£53,502.88	£53,502.88

Year 3

Cash flow Forecast													
INCOME	January	February	March	April	May	June	July	August	September	October	November	December	Total
Shop	£17531.25	£17531.25	£17531.25	£17531.25	£17531.25	£17531.25	£18281.25	£17531.25	£18281.25	£17531.25	£17531.25	£17531.25	£211,875.00
Café	£6,183.75	£6,183.75	£6,183.75	£6,183.75	£6,183.75	£6,183.75	£3,091.87	£3,091.87	£6,183.75	£6,183.75	£6,183.75	£6,183.75	£68,021.24
Community shares	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£100.00	£0.00	£100.00	£0.00	£0.00	£0.00	£200.00
200 Club Profit	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£500.00	£500.00
Bank Interest	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£5.00	£60.00
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													£0.00
TOTALS	£23,720.00	£23,720.00	£23,720.00	£23,720.00	£23,720.00	£23,720.00	£21,478.12	£20,628.12	£24,570.00	£23,720.00	£23,720.00	£24,220.00	£280,656.24
EXPENDITURE	January	February	March	April	May	June	July	August	September	October	November	December	Total
Ground Lease	£1.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£1.00
Salary incl on-costs	£3,000.00	£3,000.00	£3,000.00	£3,000.00	£3,000.00	£3,000.00	£3,000.00	£3,000.00	£3,000.00	£3,000.00	£3,000.00	£3,000.00	£36,000.00
Shop purchases	£13,674.38	£13,674.38	£13,674.38	£13,674.38	£13,674.38	£13,674.38	£14,259.38	£13,674.38	£14,259.38	£13,674.38	£13,674.38	£13,674.38	£165,262.56
Café purchases	£4,019.44	£4,019.44	£4,019.44	£4,019.44	£4,019.44	£4,019.44	£2,009.72	£2,009.72	£4,019.44	£4,019.44	£4,019.44	£4,019.44	£44,213.84
Utilities	£1,083.33	£1,083.33	£1,083.33	£1,083.33	£1,083.33	£1,083.33	£1,083.33	£1,083.33	£1,083.33	£1,083.33	£1,083.33	£1,083.33	£12,999.96
Accountancy and legal fees	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£1,800.00	£0.00	£0.00	£1,800.00
IT Maintenance	£0.00	£0.00	£0.00	£60.00	£0.00	£0.00	£0.00	£0.00	£0.00	£70.00	£0.00	£0.00	£130.00
Equipment rental	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£20.83	£249.96
Tax	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£800.72	£0.00	£0.00	£800.72
Licenses	£200.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£200.00
Insurance	£116.67	£116.67	£116.67	£116.67	£116.67	£116.67	£116.67	£116.67	£116.67	£116.67	£116.67	£116.67	£1,400.04
Wastage	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£83.33	£999.96
Postage and Stationary	£100.00	£0.00	£50.00	£0.00	£50.00	£50.00	£0.00	£0.00	£100.00	£0.00	£50.00	£100.00	£500.00
Epos and card charges	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£160.00	£1,920.00
Repairs and Maintenance	£0.00	£100.00	£0.00	£100.00	£0.00	£100.00	£0.00	£0.00	£100.00	£0.00	£100.00	£0.00	£500.00
Staff Training	£0.00	£0.00	£0.00	£0.00	£250.00	£0.00	£0.00	£0.00	£0.00	£250.00	£0.00	£0.00	£500.00
Cleaning	£291.67	£291.67	£291.67	£291.67	£291.67	£291.67	£291.67	£291.67	£291.67	£291.67	£291.67	£291.67	£3,500.04
Marketing	£0.00	£0.00	£750.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£500.00	£0.00	£1,250.00
Plunkett UK Membership	£0.00	£0.00	£0.00	£0.00	£0.00	£240.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£240.00
Bank Charges	£10.00	£0.00	£10.00	£0.00	£10.00	£0.00	£10.00	£0.00	£10.00	£0.00	£10.00	£0.00	£60.00
Contingency	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00	£3,000.00
													£0.00
													£0.00
Total Expenditure	£23,010.65	£22,799.65	£23,509.65	£22,859.65	£23,009.65	£23,089.65	£21,284.93	£20,689.93	£23,494.65	£25,620.37	£23,359.65	£22,799.65	£275,528.08
Difference	£709.35	£920.35	£210.35	£860.35	£710.35	£630.35	£193.19	-£61.81	£1,075.35	-£1,900.37	£360.35	£1,420.35	£5,128.16
Opening Balance	£53,502.88	£54,212.23	£55,132.58	£55,342.93	£56,203.28	£56,913.63	£57,543.98	£57,737.17	£57,675.36	£58,750.71	£56,850.34	£57,210.69	£53,502.88
INCOME	£23,720.00	£23,720.00	£23,720.00	£23,720.00	£23,720.00	£23,720.00	£21,478.12	£20,628.12	£24,570.00	£23,720.00	£23,720.00	£24,220.00	£280,656.24
EXPENDITURE	£23,010.65	£22,799.65	£23,509.65	£22,859.65	£23,009.65	£23,089.65	£21,284.93	£20,689.93	£23,494.65	£25,620.37	£23,359.65	£22,799.65	£275,528.08
Closing Balance	£54,212.23	£55,132.58	£55,342.93	£56,203.28	£56,913.63	£57,543.98	£57,737.17	£57,675.36	£58,750.71	£56,850.34	£57,210.69	£58,631.04	£58,631.04