FINANCIAL ANALYSIS

Sample Inn

Anytown

Janet & John Smith

Completed by:

Mark Owen

Date:

01.08.20



This financial analysis has been produced by Roslyns Accountants whose address is Suites C & D, The Quadrant, 99 Parkway Avenue, Sheffield S9 4WG. It is a projection based on the information provided and is in no way a guarantee of trade.





Janet & John Smith considering trading as Sample Inn, Anytown

Business Plan Key Performance Indicators

P&L	PLAN	
TOTAL TURNOVER	£442,555	
WET GROSS PROFIT	52.4%	
CATERING GROSS PROFIT	58.5%	
TOTAL STAFF COSTS %	18.4%	
RENT	£57,000	12.9%
NET PROFIT	£50.414	11.4%

Forecast weekly sales (inc. VAT)	£10,213
Weekly sales (inc VAT) required to breakeven	£8,238
Margin of safety (inc. VAT)	£1,975

Benchma	rk Comparis	son	
	Rent Model	BBPA	Roslyns
	£668,049	£520,000	£520,000
	53.6%	51.0%	52.0%
	62.0%	71.2%	56.4%
	24.1%	22.0%	25.1%
	8.5%	8.5%	6.8%
	9.0%	8.5%	5.6%

Comments on variations

Sales in year one require rebuilding post COVID and impact of social distance measures Food GP low as competitively priced menu Rent based on model no ajustment for impacy of COVID

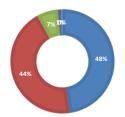
Net Profit low due to reduced sales and relative high rent

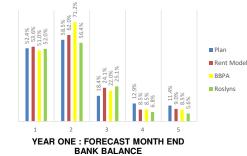
YEAR ONE : FORESCAST PROFIT & TURNOVER



SALES MIX

■ Wet Sales ■ Catering Sales ■ Accommodation ■ Other ■ Machines







5 Year Forecast						
	Year 1	Year 2	Year 3	Year 4	Year 5	YEARS 1 - 5
TOTAL TURNOVER	£442,555	£576,477	£605,301	£629,513	£648,399	£2,902,246
TOTAL GROSS PROFIT GROSS PROFIT %	£260,753 58.9%	£339,660 58.9%	£357,700 59.1%	£371,934 59.1%	£383,092 59.1%	£1,713,138 59.0%
NET PROFIT / (LOSS) NET PROFIT %	£50,414 11.4%	£76,844 13.3%	£87,156 14.4%	£91,780 14.6%	£92,813 14.3%	£399,006 13.7%
CLOSING BANK & CASH PRE-DRAWINGS	£57,069	£133,107	£217,110	£337,283	£458,488	£458,488
Desired Drawings	-	-	-	-	-	-
RETAINED PROFIT / (LOSS)	£33,414	£59,844	£70,156	£74,780	£75,813	£314,006
CLOSING BANK & CASH	£40,069	£99,107	£166,110	£269,283	£373,488	£373,488
Sensitivities Impact on Net Profit						
0% increase in sales	£76,489	£110,810	£122,926	£128,974	£131,122	£570,320
0% decrease in sales	£24,338	£42,878	£51,386	£54,587	£54,504	£227,693
10% increase in overheads	£29,380	£42,878	£60,101	£63,765	£63,785	£267,593
0% decrease in overheads	£71,448	£103,125	£114,210	£119,796	£121,841	£530,420

BENCHMARK COMPARISON



Source of Funds

Outline the overall cost of starting the business. Also state the intended investment.

COSTS	
Fixtures and Fittings	
Assignment value	
Deposit	14250
Solicitors	1255
Training	1000
Stock on Valuation	5000
Survey	
Stamp Duty	
Working Capital	2000
Investment Capital	10000
TOTAL	33505

SOURCE OF FUNDS	
Cash	30000
Unsecured Loan	
Opening Bank Balance	
TOTAL	30000



Turnover Calculator - Mature

Wet Turnover	

Weekly inc vat Ex Vat 6,000.00 £ 5,000.00 £

Wet Turnover	£	260,000.00
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Cost of Sales 47.59% Wet GP 52.41%

				Pro	duct Pricing										
Brand		Retai	Price		List Price	Discount	Units		Unit Cost		Gross Pi	rofit	Sales Ratio	Turnover	Cost of
Brailu	in	c VAT	Ex VAT		LIST FIICE	Level	Units		Jiiit Cost		3	%	Sales hallo	(Excl VAT)	Sales
Bitter (Standard) - John Smiths	£	3.15	£ 2.63	£	153.65	£ 122.70	88	£	1.32	£	1.31	50%	9%	23,400	11,767
Bitter (Premium)	£	3.45	£ 2.88	£	132.00	£ 122.20	72	£	1.41	£	1.47	51%	8%	20,800	10,194
Guest Ale			£ -				72	£	-	£	-	0%		-	-
Lager (Standard) - Fosters	£	3.40	£ 2.83	£	171.15	£ 128.40	88	£	1.50	£	1.33	47%	37%	96,200	50,897
Lager (Premium) - Moretti	£	4.10	£ 3.42	£	211.41	£ 125.00	88	£	1.97	£	1.45	42%	4%	10,400	5,991
Stout/Guinness	£	3.80	£ 3.17	£	191.11	£ 75.00	88	£	1.91	£	1.26	40%	3%	7,800	4,708
Bottled Ales			£ -				8	£	-	£	-	0%		-	-
PPL	£	3.30	£ 2.75	£	36.90	£ 155.30	24	£	1.22	£	1.53	55%	1%	2,600	1,157
Draught Cider	£	3.95	£ 3.29	£	172.54	£ 125.00	88	£	1.53	£	1.77	54%	6%	15,600	7,235
Bottled Cider	£	3.75	£ 3.13	£	31.58	£ 125.00	12	£	2.20	£	0.93	30%	1%	2,600	1,828
PPS			£ -				24	£	-	£	-	0%		-	-
Average RSP/pint		£3.49	£2.9	1								Gallon	69%	179,400	93,778
				_								Wastage	3%		2,813.35
Average will appear higher due to bottles	s calculated	l at price	per pint									Barrels	214		53.84%

Main Brands	Ret	tail Pri	ice	Units	Liz	List Price		Cost Price		Gross P	rofit	Sales Ratio	Turnover	Cost of
	Inc VAT		Ex VAT	Units	LISTFILE					3	%	Sales Hatio	(Excl VAT)	Sales
Average wine	£ 13.60	£	11.33	1	£	4.50	£	4.50	£	6.83	60.3%	10%	26,000	10,324
Average 25ml spirit	£ 2.40	£	2.00	28	£	13.00	£	0.46	£	1.54	76.8%	10%	26,000	6,036
Average draught mineral 25 measures per It	£ 1.30	£	1.08	147	£	60.00	£	0.41	£	0.68	62.3%	11%	28,600	10,776
												31%	80,600	27,135
													-	33.67%



ANNUAL

CATERING SALES & GROSS PROFIT

Sample Inn

Service	Average selling price inc. VAT	Weekly Covers	Estimated Margin	Weekly Sales exc. VAT
Breakfast				£0
Accomodation Breakfast		0		£0
Function food / head				£0
Lunch	£6.99	100	60%	£583
Sunday Lunch	£10.99	100	60%	£916
Dinner	£14.00	200	60%	£2,333
Bar Meals				£0
Children Meals	£4.50	50	55%	£188
Coffee				£0
Starters	£3.50	100	50%	£292
Desserts	£3.70	100	50%	£308
% of lunches taking starter	20%			
% of dinners taking starter	30%			
% of lunches taking dessert	20%			
% of dinners taking dessert	30%			
	00,0			
	Sales (exc. VAT)	Overall GP%	Cost of	Gross
			Sales	Profit
WEEKLY	£4,619	58%	£1,917	£2,702
MONTHLY	£20,016	58%	£8,307	£11,709

58%

£99,686

£140,511

£240,197



Sample Inn

LABOUR MODELLING

	MONDAY		1	TU	ESDAY		WED	NESDAY		THUR	SDAY	1 1	FRIC	DAY] [SATI	URDAY	Ī	SUND	AY	1		PAY		GROSS	E'ER	E'ER	TOTAL
	START	FINISH		START	FINISH		START	FINISH		START	FINISH		START	FINISH] [START	FINISH	I	START	FINISH		Hourly or		HOURS	PAY	N.I.	PENSION	
																						Salary?						
			0.00			0.00			0.00			0.00			0.00			0.00			0.00	S	0.0		£0.00	£0.00		£0.00
Adrian			0.00			0.00			0.00	19:30	00:30	5.00			0.00	18:00	00:30	6.50			0.00	н			£94.30	£0.00		£94.30
Sue	18:00	23:30	5.50			0.00			0.00	16:00	21:00	5.00			0.00	12:00	18:00	6.00	12:00	18:00	6.00	н	8.7	22.5	£196.20	£3.75	£2.29	£202.24
Max			0.00	12:00	17:00	5.00	17:30	23:30	6.00	12:00	16:00	4.00	18:00	00:30	6.50	16:00	21:00	5.00	12:00	18:00	6.00	н	8.2	32.5	£266.50	£13.46	£4.40	£284.35
Jess	12:00	18:00	6.00	17:00	23:30	6.50	12:00	17:30	5.50			0.00	16:00	22:00	6.00			0.00			0.00	н	8.2	24	£196.80	£3.84	£2.30	£202.94
Dave			0.00			0.00			0.00			0.00			0.00			0.00	12:00	18:00	6.00	н	6.5	6	£38.70	£0.00	£0.00	£38.70
Erin			0.00			0.00			0.00			0.00			0.00			0.00	12:00	18:00	6.00	н	5.0	6	£30.00	£0.00	£0.00	£30.00
Lucy			0.00			0.00			0.00			0.00			0.00			0.00	16:00	20:00	4.00	н	5.0	4	£20.00	£0.00	£0.00	£20.00
Abbie			0.00			0.00			0.00			0.00			0.00			0.00	12:00	16:00	4.00	н	5.0	4	£20.00	£0.00	£0.00	£20.00
Tracey	09:00	11:00	2.00	09:00	11:00	2.00	09:00	11:00	2.00	09:00	11:00	2.00	09:00	11:00	2.00	09:00	11:00	2.00	09:00	12:00	3.00	н	9.0	15	£135.00	£0.00	£0.00	£135.00
Craig			0.00			0.00	11:00	20:30	9.50	11:00	20:30	9.50	11:00	20:30	9.50	11:00	20:30	9.50	11:00	16:00	5.00	н	9.5	43	£408.50	£33.05	£8.66	£450.21
Ryan	11:00	20:30	9.50	11:00	20:30	9.50			0.00			0.00	17:00	21:00	4.00	17:00	21:00	4.00	12:00	20:00	8.00	н	8.2	35	£287.00	£16.28	£5.01	£308.29
Anthony			0.00			0.00			0.00			0.00	19:00	22:00	3.00	18:00	22:00	4.00	12:00	16:00	4.00	н	4.6	11	£50.05	£0.00	£0.00	£50.05
			0.00			0.00			0.00			0.00			0.00			0.00			0.00	н	7.5	0	£0.00	£0.00	£0.00	£0.00
			0.00			0.00			0.00			0.00			0.00			0.00			0.00	н	7.5	0	£0.00	£0.00	£0.00	£0.00
			0.00			0.00			0.00			0.00			0.00			0.00			0.00	н	7.0	0	£0.00	£0.00	£0.00	£0.00
			0.00			0.00			0.00			0.00			0.00			0.00			0.00	н	7.5	0	£0.00	£0.00	£0.00	£0.00
			0.00			0.00			0.00			0.00			0.00			0.00			0.00	Н	7.5	0	£0.00	£0.00	£0.00	£0.00
			0.00			0.00			0.00			0.00			0.00			0.00			0.00	Н	7.5	0	£0.00	£0.00	£0.00	£0.00
			0.00			0.00			0.00			0.00			0.00			0.00			0.00	Н	7.5	0	£0.00	£0.00	£0.00	£0.00
																							T	DTALS	£1,743.05	£70.38	£22.65	£1,836.08

(Based on mature sales levels entered on input sheet)

STAFF COSTS	weekly	monthly	annual
Wages	£1,743	£7,553	£90,639
Employers NI	£70	£305	£3,660
Holiday accrual	£52	£227	£2,719
Total	£1,866	£8,085	£97,018



17.8%

* Rates shown apply to 2020-21, i.e. 6 Apr 20 to 5 Apr 21 HMRC Rates and Thresholds

Weekly Total Sales £12,550 Wet : Dry Split BBPA Industry Average Wages (2019)

Pub Type	Rural Character	Rural Character	Community Wet Led	Community Wet Led	Town / Country Food Led	Town Centre Pub / Bar
Wet : Dry split	50:50	50:50	90:10	90:10	30:70	70:30
Weekly Sales (ex. VAT)	£5k	£8k	£5K	£8k	£10k	£10k
Avg weekly wages*	£1,264	£2,082	£758	£1,389	£2,669	£2,197
Avg weekly wage %*	22.5%	25.1%	15.5%	17.8%	28.0%	22.0%
Total Operating Costs %	40.3%	42.1%	36.9%	37.1%	43.9%	40.3%

*Managers' salaries are not included. Weekly sales comprises Wet & Catering sales only.

ROSLYNS GROUP				
Sample Inn	1	Accomod	ation Sales	
Service	Rack Rate	No of Rooms	Occupancy Rate %	Weekly Sales exc. VAT
Total Rooms				
Single Double Family Room	£55.00	5	40%	£0 £458 £0
Weekend Single Weekend Double Weekend Family Breakfast	£55.00	5	50%	£0 £229 £0 £0
No. of customers / week % Taking Breakfast	30	Note Double at 2/	room Family at 3/roo	m
% of business via Booking site % commission charged Sundry Cost per person	75% 2% £1.50	£515.63 £10.31 £45.00		
		Overall	Breakfast	Sales minus
	Sales (exc. VAT)	Occupancy	Element	Breakfast
WEEKLY	£688	43%	£0	£688
MONTHLY	£2,979	43%	£0	£2,979
ANNUAL	£35,750	43%	£0	£35,750

Other Sales

	Weekly inc vat
Function Room Hire	
Other	£120.00
Total Other	£120.00

Weekly inc vat	Weekly Ex Vat
	£0.03

	£0.00
£120.00	£100.00
£120.00	£100.00



GROUP	Sample Inn		
FORECAST PROFIT & LOSS ACC	•	*All fiaures ex	clusive of VAT
Turnover		0	Sales Mix %
Wet Sales	£211,575		47.8%
Catering Sales	£195,460		44.2%
Accommodation	£29,092		6.6%
Other Sales	£4,232		1.0%
Machines	£2,197		0.5%
TOTAL TURNOVER		£442,555	
Less: Cost of Sales Wet Cost of Sales	£100,682		
Catering Cost of Sales	£81,120		
Accommodation Cost of Sales	£0		
Other Sales Cost of Sales	£0		
Machines Cost of Sales	£0		
TOTAL COST OF SALES		£181,802	
Gross Profit			GP%
Wet Gross Profit	£110,893		52.4%
Catering Gross Profit	£114,340		58.5%
Accommodation Gross Profit	£29,092		100.0%
Other Gross Profit Machines Gross Profit	£4,232 £2,197		100.0% 100.0%
TOTAL GROSS PROFIT	12,197	£260,753	58.9%
		2200,700	
Less: Expenses			Expense as a % of sales
Wages & Employer NI	£78,948		17.9%
Employee Pensions	£2,368		0.5%
Rent	£57,000		12.9%
Business Rates	£4,732		1.1%
Water Rates	£3,000		0.7%
Utilities: Gas / Oil & Electric	£18,000		4.1%
	£3,837		0.9%
Cellar Costs Cleaning Materials & Laundry	£900 £6,000		0.2% 1.4%
Accomodation Sundries	£2,876		0.6%
Crockery & Glassware	£1,000		0.2%
Equipment / EPOS / F&F Hire	£4,374		1.0%
Equipment / F&F Repair & Service	£3,600		0.8%
Telephone	£900		0.2%
Satellite TV	£0		0.0%
Entertainment Markating & Advartising	£6,000 £1,200		1.4% 0.3%
Marketing & Advertising Training & Development	£1,200 £0		0.0%
Repairs - Property	£0		0.0%
Security	£0		0.0%
Uniform & Clothing	£0		0.0%
Petrol & Motor Expenses	£480		0.1%
Office Costs	£480		0.1%
Legal & Professional Fees	£2,960		0.7%
Accountancy & Payroll Fees	£3,900 £2,184		0.9% 0.5%
Stocktaking Fees Licensing Costs	£2,104 £800		0.5%
Bank Charges & Interest	£3,600		0.2%
Other Finance Charges	£0		0.0%
Tie Release Fees / Turnover rent	£0		0.0%
F&F Admin Charge	£0		0.0%
Other	£1,200		0.3%
Depreciation	£0	0040.046	0.0%
Total Expenditure Total Expenditure less rent		£210,340 £153,340	47.5% 34.6%
NET PROFIT		£153,340 £50,414	11.4%
Drawings	£0	,	0.0%
Directors Salaries	£0		0.0%
Directors Remuneration	£17,000		3.8%
RETAINED PROFIT		£33,414	7.6%
BREAKEVEN		Weekly	Annual
Forecast sales (inc. VAT)		£10,213	£531,066
Breakeven sales (inc. VAT)		£8,238	£428,391
Margin of Safety (inc. VAT)		£1,975	£102,675



	le Inn			MONTHLY PROFIT & LOSS ACCOUNT - YEAR 1							*All figures exclusive of VAT		
No. of weeks:	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.3	
Sales phasing:	9.5%	7.2%	7.1%	8.6%	11.1%	6.4%	7.3%	8.2%	8.9%	8.1%	9.2%	8.4%	100.0
mature sales? Wet, other & machines	50%	56%	63%	69%	75%	81%	88%	94%	100%	100%	100%	100%	
% mature sales? Catering & accomm.	50%	56%	63%	69%	75%	81%	88%	94%	100%	100%	100%	100%	
URNOVER	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	YEAR 1
Wet Sales	£12,324	£10,545	£11,505	£15,337	£21,645	£13,436	£16,608	£20,061	£23,140	£21,164	£23,868	£21,944	£211,57
Catering Sales	£11,385	£9,741	£10,629	£14,169	£19,996	£12,412	£15.343	£18,533	£21,378	£19,552	£22.050	£20,273	£195,46
Accommodation	£1,695	£1,450	£1,582	£2,109	£2,976	£1,847	£2,284	£2,758	£3,182	£2,910	£3,282	£3,017	£29,09
Other Sales	£246	£211	£230	£307	£433	£269	£332	£401	£463	£423	£477	£439	£4,23
Machines	£128	£110	£119	£159	£225	£140	£172	£208	£240	£220	£248	£228	£2,19
otal	£25,778	£22,056	£24,065	£32,080	£45,275	£28,103	£34,738	£41,961	£48,402	£44,269	£49,925	£45,901	£442,55
ESS: COST OF SALES													
Wet CoS	£5,865	£5,018	£5,475	£7,298	£10,300	£6,394	£7,903	£9,546	£11,012	£10,071	£11,358	£10,443	£100,68
Catering CoS	£4,725	£4,043	£4,411	£5,880	£8,299	£5,151	£6,367	£7,691	£8,872	£8,114	£9,151	£8,414	£81,12
Accommodation CoS	21,720	21,010	~ .,	20,000	20,200	20,101	20,007	27,001	20,072	20,111	20,101	20,111	201,11
Other Sales CoS	-	-	-	-	-	-	-	-	-	-	-	-	
Machines CoS	-	-	-	-	-	-	-	-	-	-	-	-	
otal	£10,590	£9,061	£9,886	£13,179	£18,599	£11,545	£14,270	£17,238	£19,884	£18,186	£20,509	£18,856	£181,8
ROSS PROFIT	210,000	20,001	20,000	2.0,0	210,000	211,010	21.1,210	211,200	210,001	210,100	220,000	210,000	2.01,0
	00.450	05 507	00.000	00.000	044.045	07.040	00 704	010 514	040 400	011.000	010 510	011 501	0110.0
Wet GP	£6,459	£5,527	£6,030	£8,038	£11,345	£7,042	£8,704	£10,514	£12,128	£11,093	£12,510	£11,501	£110,8
Catering GP	£6,660	£5,699	£6,218	£8,288	£11,697	£7,261	£8,975	£10,841	£12,505	£11,438	£12,899	£11,859	£114,3
Accommodation GP	£1,695	£1,450	£1,582	£2,109	£2,976	£1,847	£2,284	£2,758	£3,182	£2,910	£3,282	£3,017	£29,0
Other Sales GP	£246	£211	£230	£307	£433	£269	£332	£401	£463	£423	£477	£439	£4,2
Machines GP	£128	£110	£119	£159	£225	£140	£172	£208	£240	£220	£248	£228	£2,1
ROSS PROFIT (Ex VAT)	£15,189	£12,996	£14,179	£18,902	£26,676	£16,558	£20,468	£24,723	£28,519	£26,083	£29,416	£27,045	£260,753
ESS: EXPENSES													
Wages & Employer NI	£4,599	£3,935	£4,293	£5,723	£8,077	£5,013	£6,197	£7,486	£8,635	£7,897	£8,906	£8,188	£78,9
Employee Pensions	£138	£118	£129	£172	£242	£150	£186	£225	£259	£237	£267	£246	£2,3
Rent	£4,750	£4,750	£4,750	£4,750	£4,750	£4,750	£4,750	£4,750	£4,750	£4,750	£4,750	£4,750	£57,0
Business Rates	-	-	-	-	-	-	-	-	-	-	£2,366	£2,366	£4,7
Water Rates	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£3,0
Utilities: Gas / Oil & Electric	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£1,500	£18,0
Insurances	£320	£320	£320	£320	£320	£320	£320	£320	£320	£320	£320	£320	£3,8
Cellar Gas	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£9
Cleaning Materials & Laundry	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£6,0
Accomodation Sundries	£240	£240	£240	£240	£240	£240	£240	£240	£240	£240	£240	£240	£2,8
Crockery & Glassware	£83	£83	£83	£83	£83	£83	£83	£83	£83	£83	£83	£83	£1,0
Equipment / EPOS / F&F Hire	£365	£365	£365	£365	£365	£365	£365	£365	£365	£365	£365	£365	£4,3
Equipment / F&F Repair & Service	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£3,6
Telephone	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£75	£
Satellite TV	-	-	-	-		-		-	-		-		
Entertainment	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£6.0
Marketing & Advertising	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£1,
Training & Development													2.,
Repairs - Property	-		-	-	-	-	-	-	-	-	-		
Security		-			_			_			-		
Uniform & Clothing		-		_	_			_			-		
Petrol & Motor Expenses	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£
Office Costs	£40 £40	£40 £40	£40 £40	£40 £40	£40 £40	£40 £40	£40 £40	£40 £40	£40 £40	£40 £40	£40 £40	£40 £40	£- £4
Legal & Professional Fees	£40 £247	£40 £247	£40 £247	£40 £247	£40 £247	£40 £247	£40 £247	£40 £247	£40 £247	£40 £247	£40 £247	£40 £247	£2.9
Accountancy & Payroll Fees	£247 £325	£247 £325	£247 £325	£247 £325	£247 £325	£247 £325	£247 £325	£247 £325	£247 £325	£247 £325	£247 £325	£247 £325	£2,5 £3,9
Stocktaking Fees	£182	£182	£182	£182	£182	£182 £67	£182	£182	£182 £67	£182	£182	£182 £67	£2,1 £8
Licensing Costs	£67	£67	£67	£67	£67		£67	£67		£67	£67		
Bank Charges & Interest	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£3,6
Other Finance Charges	-	-	-	-	-	-	-	-	-	-	-	-	
Tie Release Fees / Turnover rent	-	-	-	-	-	-	-	-	-	-	-	-	
F&F Admin Charge													
Other	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£100	£1,2
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	0010
OTAL EXPENDITURE	£15,094	£14,410	£14,779	£16,252	£18,677	£15,521	£16,741	£18,068	£19,251	£18,492	£21,897	£21,158	£210,3
ET PROFIT / (LOSS)	£94	-£1,415	-£600	£2,649	£8,000	£1,037	£3,727	£6,656	£9,267	£7,592	£7,519	£5,887	£50,414
Drawings	-	-	-	-	-	-	-	-	-	-	-		
Directors Salaries	-	-	-	-	-	-	-	-	-	-	-	-	
Directors Remuneration	£1,417	£1,417	£1,417	£1,417	£1,417	£1,417	£1,417	£1,417	£1,417	£1,417	£1,417	£1,417	£17,0

Sample Inn URNOVER (INC VAT)	Pre-trading	Aug-20	Sep-20	MONTHL Oct-20	Nov-20	Dec-20	.lan-21	Feb-21	Mar-21	Apr-21	Mav-21	Jun-21	Il figures are i Jul-21	YEAR 1
	Fie-trading				1101 20		oun 21	10021				041121		
Wet Sales		£14,789	£12,654	£13,806	£18,404	£25,974	£16,123	£19,929	£24,073	£27,768	£25,397	£28,642	£26,333	£253,
Catering Sales		£13,662 £2,033	£11,690	£12,754	£17,002	£23,996	£14,895	£18,411	£22,239	£25,653	£23,462	£26,460	£24,327	£234,
Accommodation		£2,033 £296	£1,740 £253	£1,898 £276	£2,531 £368	£3,571 £519	£2,217 £322	£2,740 £399	£3,310 £481	£3,818 £555	£3,492 £508	£3,938 £573	£3,621 £527	£34, £5.
Other Sales Machines		£296 £128	£253 £110	£276 £119	£368 £159	£319 £225	£322 £140	£399 £172	£481 £208	£555 £240	£508 £220	£573 £248	£327 £228	£5, £2,
otal		£30,908	£26,446	£28,854	£38,464	£54,285	£33,696	£41,651	£50,312	£58,035	£53,079	£59,861	£55,035	£530,
ESS: COST OF SALES		200,000	220,110	220,001	200,101	201,200	200,000	211,001	200,012	200,000	200,010	200,001	200,000	2000,
Wet CoS	£5,000	£2.038	£6.021	£6,570	£8,758	£12,360	£7,672	£9.484	£11,456	£13,214	£12,086	£13.630	£12,531	£120.
Catering CoS		£4,725	£4,043	£4,411	£5,880	£8,299	£5,151	£6,367	£7,691	£8,872	£8,114	£9,151	£8,414	£81
Accommodation CoS		-	-	-	-	-	-	-	-	-	-	-	-	
Other Sales CoS		-	-	-	-	-	-	-	-	-	-		-	
Machines CoS		-		-		-	-	-	-	-	-	-	-	
otal	£5,000	£6,763	£10,064	£10,981	£14,638	£20,659	£12,824	£15,851	£19,147	£22,086	£20,200	£22,781	£20,945	£201,
ROSS PROFIT (INC VAT)	-£5,000	£24,146	£16,381	£17,873	£23,826	£33,626	£20,872	£25,800	£31,165	£35,949	£32,879	£37,080	£34,091	£328,688
SS: EXPENSES (INC VAT)														
Wages & Employer NI		£4,599	£3,935	£4,293	£5,723	£8,077	£5,013	£6,197	£7,486	£8,635	£7,897	£8,906	£8,188	£78
Employee Pensions		£138	£118	£129	£172	£242	£150	£186	£225	£259	£237	£267	£246	£2
Rent		£5,605	£5,605	£5,605	£5,605	£5,605	£5,605	£5,605	£5,605	£5,605	£5,605	£5,605	£5,605	£67,
Business Rates		-	-	-	-	-	-	-	-	-	-	£2,366	£2,366	£4,
Water Rates		£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£3,
Utilities: Gas / Oil & Electric		£1,800	£1,800	£1,800	£1,800	£1,800	£1,800	£1,800	£1,800	£1,800	£1,800	£1,800	£1,800	£21
Insurances		£384	£384	£384	£384	£384	£384	£384	£384	£384	£384	£384	£384	£4
Cellar Costs		£90	£90	£90	£90	£90	£90	£90	£90	£90	£90	£90	£90	£1
Cleaning Materials & Laundry		£600	£600	£600	£600	£600	£600	£600	£600	£600	£600	£600	£600	£7
Accomodation Sundries		£288 £100	£288 £100	£288 £100	£288 £100	£288 £100	£288 £100	£288 £100	£288 £100	£288 £100	£288 £100	£288 £100	£288 £100	£3
Crockery & Glassware		£100 £437	£100 £437	£100 £437	£100 £437	£100 £437	£100 £437	£100 £437	£100 £437	£100 £437	£100 £437	£100 £437	£100 £437	£1 £5
Equipment / EPOS / F&F Hire Equipment / F&F Repair & Service		£437 £360	£437 £360	£437 £360	£437 £360	£437 £360	£437 £360	£437 £360	£437 £360	£437 £360	£437 £360	£437 £360	£437 £360	£5 £4
Telephone		£90	£90	£90	£90	£360 £90	£90	£90	£360 £90	£90	£90	£360 £90	£90	£4 £1
Satellite TV		230	230	250	230	250	250	250	230	230	250	1.50	250	21,
Entertainment		£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£6.
Marketing & Advertising		£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£1,
Training & Development		2.120	2.120	2120	2120	2120	2.120	2120	2.120	2120	2.20		2120	~.,
Repairs - Property		-	-	-	-	-	-	-	-	-	-		-	
Security		-	-	-	-	-	-	-	-	-	-	-	-	
Uniform & Clothing		-	-	-	-	-	-	-	-	-	-		-	
Petrol & Motor Expenses		£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£
Office Costs		£48	£48	£48	£48	£48	£48	£48	£48	£48	£48	£48	£48	£
Legal & Professional Fees		£296	£296	£296	£296	£296	£296	£296	£296	£296	£296	£296	£296	£3,
Accountancy & Payroll Fees		£390	£390	£390	£390	£390	£390	£390	£390	£390	£390	£390	£390	£4,
Stocktaking Fees		£218	£218	£218	£218	£218	£218	£218	£218	£218	£218	£218	£218	£2,
Licensing Costs		£80	£80	£80	£80	£80	£80	£80	£80	£80	£80	£80	£80	£
Bank Charges & Interest		£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£300	£3,
Other Finance Charges		-	-	-	-	-	-	-	-	-	-	-	-	
Tie Release Fees / Turnover rent		-	-	-	-	-	-	-	-	-	-	-	-	
F&F Admin Charge		-	-	-	-	-	-	-	-	-	-	-	-	
Other Depreciation		£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£120	£1,
DEPROVINING STAL EXPENDITURE	-	£16,853	£16,169	£16,538	£18,011	£20,435	£17,280	£18,499	£19,826	£21,010	£20,250	£23,656	£22,916	£231,
T CASHFLOW BEFORE FINANCING & CAPEX	(£5,000)	£7,293	£213	£1,335	£5,815	£13,191	£3,593	£7,301	£11,339	£14,939	£12,629	£13,424	£11,175	£97,246
Working Capital Introduced	£30,000				-	-	-	-	-	-	-	-	-	£30
Loan Capital Introduced		-	-	-	-	-	-	-	-	-	-		-	
Other Capital Introduced	-	-	-	-	-	-	-	-	-	-	-		-	
MGD Left on Site		£32	£27	£30	£40	£56	£35	£43	£52	£60	£55	£62	£57	£
F&F Payments (capital element)	-	-	-	-	-	-	-	-	-	-	-	-	-	
VAT on F&F	-													
Security Deposit	-	(£7,000)	(£302)	(£302)	(£302)	(£302)	(£302)	(£302)	(£302)	(£302)	(£302)	(£302)	(£302)	(£10,
Ingoing Costs: legal fees, training (VATable)	(£2,706)	-	-	-	-	-	-	-	-	-	-	-	-	(£2,
Other Ingoing Costs (non VATable)		(£1,000)	(£1,000)	(£1,000)	(£1,000)	(£1,000)	(£1,000)	(£1,000)	(£1,000)	(£1,000)	(£1,000)	-	-	(£10,
Loan Repayments (capital element)	-	-	-	-		-	-		-	-		-	-	
Quarterly VAT Payments Quarterly MGD Payments					(£5,502) (£89)			(£11,105) (£131)			(£14,120) (£155)		(£16,422) (£174)	(£47, (£
NANCING & CAPEX CASHFLOWS	£27,294	(\$7.968)	(£1,275)	(£1.272)	(£6.854)	(£1.246)	(£1.267)	(£131) (£12.495)	(£1.250)	(£1.242)	(£155)	(£240)	(£174) (£16.841)	(£40,
T CASHFLOW	£22,294	(21,500)	(£1,273)	£63	(£1,034)	£11,945	£2,325	(25 102)	£10,089	£13,697	(213,323)	£13,184	(25,666)	£57,069
	122,294	(1075)	(£1,002)		(21,000)			(15,195)			(12,094)		(13,000)	£57,069
PENING BANK & CASH OSING BANK & CASH	£22,294	£22,294 £21,619	£21,619 £20,557	£20,557 £20,620	£20,620 £19,582	£19,582 £31,527	£31,527 £33,852	£33,852 £28,659	£28,659 £38,747	£38,747 £52,445	£52,445 £49,551	£49,551 £62,735	£62,735 £57,069	£57
Drawings		-	-	-	-	-	-	-	-	-	-	-	-	
Directors Salaries		-	-	-	-	-	-	-	-	-	-	-	-	
Directors Remuneration		(£1,417)	(£1,417)	(£1,417)	(£1,417)	(£1,417)	(£1,417)	(£1,417)	(£1,417)	(£1,417)	(£1,417)	(£1,417)	(£1,417)	(£17,
T CASHFLOW (after drawings)	£22,294	£20,202	£17,724	£16,370	£13,915	£24,444	£25,352	£18,742	£27,414	£39,695	£35,384	£47,151	£40,069	
														£40,069

Produced by Mark Owen of Roslyns on 01.08.20

Please note: final quarter VAT & MGD Payments will actually be made after the year end but are included in the final period here to give a more realistic picture of available cash



Sample Inn

5 YEAR FINANCIAL FORECASTS

Sample IIII		5 TEAN FI		TONEOA	515	
A	SSUMPTIONS					
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	
% Turnover increase attributable to growing market share		3.0%	2.0%	1.0%	0.0%	
% Additional Total Expenditure required to grow market share (exc. rent	.)	2.0%	1.0%	1.0%	1.0%	
% Turnover increase attributable to increasing RSPs % Increase applied to Rent		3.0% 0.0%	3.0% 0.0%	3.0% 0.0%	3.0% 0.0%	
% Increase applied to Wages		6.0%	6.0%	6.0%	6.0%	
% Increase applied to Rates		0.0%	0.0%	0.0%	0.0%	
% increase applied to Cost of Sales (wet & catering purchases)		3.0%	3.0%	3.0%	3.0%	
% Inflation applied to Total Expenditure (exc. interest)		3.0%	3.0%	3.0%	3.0%	
Desired Drawings						
Desired Directors Salary						
Desired Directors Remuneration	£17,000	£17,000	£17,000	£17,000	£17,000	
P&L	PROJECTION	IS				
	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEARS 1 - 5
TOTAL TURNOVER	£442,555	£576,477	£605,301	£629,513	£648,399	£2,902,246
TOTAL COST OF SALES	£181,802	£236,817	£247,602	£257,580	£265,307	£1,189,108
TOTAL COST OF SALES	2101,002	2230,017	2247,002	2237,300	2203,307	21,103,100
TOTAL GROSS PROFIT	£260,753	£339,660	£357,700	£371,934	£383,092	£1,713,138
GROSS PROFIT %	58.9%	58.9%	59.1%	59.1%	59.1%	59.0%
TOTAL EXPENDITURE (less rent & Wages)	£69,660	£74,586	£76,143	£79,212	£82,404	£382,005
Rent Payable	£57,000	£57,000	£57,000	£57,000	£57,000	£285,000
Wages	£78,948	£102,839	£109,009	£115,549	£122,482	£528,827
Business Rates	£4,732	£28,392	£28,392	£28,392	£28,392	£118,300
NET PROFIT / (LOSS)	£50,414	£76,844 13.3%	£87,156 14.4%	£91,780	£92,813	£399,006
NET PROFIT %	11.4%	13.3%	14.4%	14.6%	14.3%	13.7%
BREAKEVEN						
Forecast weekly sales (inc. VAT)	£10,213	£13,303	£13,968	£14,527	£14,963	
Breakeven weekly sales (inc. VAT) BEFORE Capex & Financing	£8,053	£9,182	£9,456	£9,833	£10,229	
Margin of Safety (inc. VAT) BEFORE Capex & Financing	£2,160	£4,122	£4,512	£4,694	£4,734	
Breakeven weekly sales (inc. VAT) AFTER Capex & Financing	£8,457	£9,182	£9,456	£9,833	£10,229	
Margin of Safety (inc. VAT) AFTER Capex & Financing	£1,756	£4,122	£4,512	£11,433	£11,744	
	£33.414	£59,844	£70,156	£74,780	£75,813	£314,006
RETAINED PROFIT / (LOSS) RETAINED PROFIT %	7.6%	10.4%	11.6%	11.9%	11.7%	10.8%
					,	
CASHFL	OW PROJECT	TIONS				
	VEAR 1	VEAR 2	VEAR 3	VEAR 4	VEAR 5	VEARS 1 - 5
	<u>YEAR 1</u>	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEARS 1 - 5
TURNOVER (INC VAT)	<u>YEAR 1</u> £530,627	<u>YEAR 2</u> £691,201	<u>YEAR 3</u> £725,761	<u>YEAR 4</u> £754,791	<u>YEAR 5</u> £777,435	
	£530,627	£691,201	£725,761	£754,791	£777,435	£3,479,814
TURNOVER (INC VAT) COST OF SALES						£3,479,814
COST OF SALES	£530,627 £201,938	£691,201 £263,047	£725,761 £275,143	£754,791 £287,248	£777,435 £295,865	£3,479,814 £1,323,242
	£530,627	£691,201	£725,761	£754,791	£777,435	£3,479,814 £1,323,242
COST OF SALES	£530,627 £201,938	£691,201 £263,047	£725,761 £275,143	£754,791 £287,248	£777,435 £295,865	£3,479,814 £1,323,242
COST OF SALES TOTAL EXPENDITURE NET CASHFLOW BEFORE FINANCING & CAPEX	£530,627 £201,938 £231,442 £97,246	£691,201 £263,047 £284,461	£725,761 £275,143 £296,098	£754,791 £287,248 £271,041	£777,435 £295,865 £279,320	£3,479,814 £1,323,242 £1,362,362 £794,211
COST OF SALES TOTAL EXPENDITURE NET CASHFLOW BEFORE FINANCING & CAPEX Capital introduced	£530,627 £201,938 £231,442	£691,201 £263,047 £284,461	£725,761 £275,143 £296,098	£754,791 £287,248 £271,041	£777,435 £295,865 £279,320	£3,479,814 £1,323,242 £1,362,362 £794,211
COST OF SALES TOTAL EXPENDITURE NET CASHFLOW BEFORE FINANCING & CAPEX Capital introduced F&F payments (& continued capex in yr 5)	£530,627 £201,938 £231,442 £97,246 £30,000	£691,201 £263,047 £284,461	£725,761 £275,143 £296,098	£754,791 £287,248 £271,041	£777,435 £295,865 £279,320	£3,479,814 £1,323,242 £1,362,362 £794,211 £30,000
COST OF SALES TOTAL EXPENDITURE NET CASHFLOW BEFORE FINANCING & CAPEX Capital introduced F&F payments (& continued capex in yr 5) Security Deposit	£530,627 £201,938 £231,442 £97,246 £30,000 (£10,322)	£691,201 £263,047 £284,461	£725,761 £275,143 £296,098	£754,791 £287,248 £271,041	£777,435 £295,865 £279,320	£3,479,814 £1,323,242 £1,362,362 £794,211 £30,000 (£10,322)
COST OF SALES TOTAL EXPENDITURE NET CASHFLOW BEFORE FINANCING & CAPEX Capital introduced F&F payments (& continued capex in yr 5) Security Deposit Ingoing costs	£530,627 £201,938 £231,442 £97,246 £30,000	£691,201 £263,047 £284,461	£725,761 £275,143 £296,098	£754,791 £287,248 £271,041	£777,435 £295,865 £279,320	£3,479,814 £1,323,242 £1,362,362 £794,211 £30,000 (£10,322)
COST OF SALES TOTAL EXPENDITURE NET CASHFLOW BEFORE FINANCING & CAPEX Capital introduced F&F payments (& continued capex in yr 5) Security Deposit Ingoing costs Loan repayments	£530,627 £201,938 £231,442 £97,246 £30,000 (£10,322) (£12,706)	£691,201 £263,047 £284,461 £143,692	£725,761 £275,143 £296,098 £154,520	£754,791 £287,248 £271,041 £196,502	£777,435 £295,865 £279,320 £202,250	£3,479,814 £1,323,242 £1,362,362 £794,211 £30,000 (£10,322) (£12,706)
COST OF SALES TOTAL EXPENDITURE NET CASHFLOW BEFORE FINANCING & CAPEX Capital introduced F&F payments (& continued capex in yr 5) Security Deposit Ingoing costs	£530,627 £201,938 £231,442 £97,246 £30,000 (£10,322)	£691,201 £263,047 £284,461	£725,761 £275,143 £296,098	£754,791 £287,248 £271,041	£777,435 £295,865 £279,320	£3,479,814 £1,323,242 £1,362,362 £794,211 £30,000 (£10,322) (£12,706) (£577,568)
COST OF SALES TOTAL EXPENDITURE NET CASHFLOW BEFORE FINANCING & CAPEX Capital introduced F&F payments (& continued capex in yr 5) Security Deposit Ingoing costs Loan repayments Output VAT (pay to HMRC)	£530,627 £201,938 £231,442 £97,246 £30,000 (£10,322) (£12,706) (£88,072)	£691,201 £263,047 £284,461 £143,692	£725,761 £275,143 £296,098 £154,520 	£754,791 £287,248 £271,041 £196,502 	£777,435 £295,865 £279,320 £202,250 - - - - (£129,036)	£3,479,814 £1,323,242 £1,362,362 £794,211 £30,000 (£10,322) (£12,706) £234,873
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COST OF SALES TOTAL EXPENDITURE NET CASHFLOW BEFORE FINANCING & CAPEX Capital introduced F&F payments (& continued capex in yr 5) Security Deposit Ingoing costs Loan repayments Output VAT (pay to HMRC) Input VAT (recover from HMRC) FINANCING & CAPEX NET CASHFLOW OPENING BANK & CASH BALANCE CLOSING BANK & CASH BALANCE CLOSING BANK & CASH BALANCE CLOSING BANK & CASH Volu Beer CLOSING BANK & CASH Volu Beer FABs Total *Measured in brewers barrels - 36 gallons	٤530,627 ٤201,938 ٤231,442 ٤97,246 ٤30,000 (£10,322) (£10,322) £40,922 • £40,922 • £40,922 • £40,922 • £40,069 100 101 102 £97,069 103 103 104 105 116 0 174 Sensitivities 76,489	£691,201 £263,047 £284,461 £143,692 	£725,761 £275,143 £296,098 £154,520 	£754,791 £287,248 £271,041 £196,502 - - - - - - - - - - - - -	£777,435 £295,865 £279,320 £202,250 	£3,479,814 £1,323,242 £1,362,362 £794,211 £30,000 (£10,322 (£12,706) £234,873 -£35,723 £458,488 £373,488 £373,488 £373,488 978 977 0 1,075
COST OF SALES TOTAL EXPENDITURE NET CASHFLOW BEFORE FINANCING & CAPEX Capital introduced F&F payments (& continued capex in yr 5) Security Deposit Ingoing costs Loan repayments Output VAT (pay to HMRC) Input VAT (recover from HMRC) FINANCING & CAPEX NET CASHFLOW OPENING BANK & CASH BALANCE CLOSING BANK & CASH BALANCE CLOSING BANK & CASH BALANCE CLOSING BANK & CASH Volu Beer CLOSING BANK & CASH Volu Beer FABs Total *Measured in brewers barrels - 36 gallons	٤530,627 ٤201,938 ٤231,442 ٤97,246 ٤30,000 (£10,322) (£10,322) £40,922 • £40,922 • £40,922 • £40,922 • £40,069 100 101 102 £97,069 103 103 104 105 116 0 174 Sensitivities 76,489	£691,201 £263,047 £284,461 £143,692 	£725,761 £275,143 £296,098 £154,520 	£754,791 £287,248 £271,041 £196,502 - - - - - - - - - - - - -	£777,435 £295,865 £279,320 £202,250 	£3,479,814 £1,323,242 £1,362,362 £794,211 £30,000 (£10,322 (£12,706) £234,873 -£35,723 £458,488 £373,488 £373,488 £373,488 978 977 0 1,075
COST OF SALES TOTAL EXPENDITURE NET CASHFLOW BEFORE FINANCING & CAPEX Capital introduced F&F payments (& continued capex in yr 5) Security Deposit Ingoing costs Loan repayments Output VAT (pay to HMRC) Input VAT (pay to HMRC) Input VAT (recover from HMRC) FINANCING & CAPEX NET CASHFLOW OPENING BANK & CASH BALANCE CLOSING BANK & CASH PRE-DRAWINGS NET CASHFLOW OPENING BANK & CASH BALANCE CLOSING BANK & CASH Volu Beer Cider FABs Total 'Measured in brewers barrels - 36 gallons 10% increase in sales 10% decrease in sales	£530,627 £201,938 £231,442 £97,246 £30,000 (£10,322) (£12,706) £40,922 -£40,178 £57,069 £40,069 £40,069 159 16 0 174 Sensitivities 76,489 24,338	£691,201 £263,047 £284,461 £143,692 £143,692 £14,723) £47,069 £76,038 £57,069 £133,107 £59,038 £40,069 £99,107 201 20 20 21 201 20 21 	£725,761 £275,143 £296,098 £154,520	£754,791 £287,248 £271,041 £196,502 	£777,435 £295,865 £279,320 £202,250 (£129,036) £47,991 £121,205 £337,283 £458,488 £104,205 £269,283 £373,488 £373,488 £373,488 £373,488	£794,211 £30,000 (£10,322) (£12,706) £234,873 -£335,723 £458,488 £373,488 £373,488 £373,488 £373,488 £373,488 £373,488 £373,488 £373,488 £373,488 £373,488 £373,488
COST OF SALES TOTAL EXPENDITURE NET CASHFLOW BEFORE FINANCING & CAPEX Capital introduced F&F payments (& continued capex in yr 5) Security Deposit Ingoing costs Loan repayments Output VAT (pay to HMRC) Input VAT (recover from HMRC) FINANCING & CAPEX NET CASHFLOW OPENING BANK & CASH BALANCE CLOSING BANK & CASH BALANCE CLOSING BANK & CASH BALANCE CLOSING BANK & CASH Volu Beer Cider FABs Total 'Measured in brewers barrels - 36 gallons 10% increase in sales 10% increase in overheads	٤530,627 ٤201,938 ٤231,442 ٤97,246 £30,000 (£10,322) (£12,706) £40,922 -£40,178 £57,069 £40,069 159 16 0 174 Sensitivities 76,489 24,338 29,380 71,448	£691,201 £263,047 £284,461 £143,692 	£725,761 £275,143 £296,098 £154,520 	£754,791 £287,248 £271,041 £196,502 	£777,435 £295,865 £279,320 £202,250 2202,250 £47,991 -£81,045 £121,205 £337,283 £458,488 £104,205 £269,283 £373,488 £104,205 £269,283 £373,488 £104,205 £269,283 £373,488	£3,479,814 £1,323,242 £1,362,362 £794,211 £30,000 (£10,322 (£12,706) £234,873 -£355,723 £458,488 £373,488 £373,488 £373,488 £373,488 £373,488 £373,488 £373,488 £373,488 £373,488 £373,488 £373,488 £373,488 £373,488



Sensitivity Analysis

Completion
Sample Inn

1 This Business Plan expects turnover to be

£543,847

below shows the effect on the profitability of the business if the actual turnover achieved differs by 5%:

	Turnover 5% less than BP	Turnover as per the BP	Turnover 5% more than BP
Profitability of the Business	£37,375.89	£50,413.55	£63,451.21

2 This Business Plan expects overheads to be

£210,340

Below shows the effect on the profitability of the business if the actual overheads achieved differs by 5%:

	Overheads 5% less than BP	Overheads as per the BP	Overheads 5% more than BP
Profitability of the Business	£60,930.54	£50,413.55	£39,896.57

3 This Business Plan expects Wet GP to be

52%

Below shows the effect on the profitability of the business if the actual Wet GP achieved differs by 2%:

	Wet GP% 2% worse than BP	Wet GP% as per the BP	Wet GP% 2% better than the BP
Profitability of the Business	£46,182.05	£50,413.55	£54,645.05

4 This Business Plan expects Dry GP to be

58%

Below shows the effect on the profitability of the business if the actual Dry GP achieved differs by 2%:

	Dry GP% 2% worse than BP	Dry GP% as per the BP	Dry GP% 2% better than the BP		
Profitability of the Business	£46,504.35	£50,413.55	£54,322.75		



SENSITIVITY ANALYSIS - YEAR 1

* Flexes sales and cost of sales, assumes expenses remain in line with original plan. All figures stated before drawings / directors salaries & remuneration.

Turnover +	+ / -	Pre-trading	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Total
10%	Net Profit	-	£1,613	(£115)	£818	£4,540	£10,667	£2,693	£5,774	£9,128	£12,119	£10,200	£10,460	£8,592	£76,489
	Net Cash Flow	£22,294	£1,743	£579	£1,854	£152	£15,313	£4,416	(£4,241)	£13,210	£17,298	(£1,536)	£16,898	(£4,419)	£83,561
	Closing Cash Balance	£22,294	£24,037	£24,616	£26,469	£26,621	£41,935	£46,351	£42,110	£55,320	£72,618	£71,082	£87,980	£83,561	£83,561
Turnover +	+ / -	Pre-trading	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Total
5%	Net Profit	-	£854	(£765)	£109	£3,595	£9,333	£1,865	£4,751	£7,892	£10,693	£8,896	£8,990	£7,239	£63,451
	Net Cash Flow	£22,294	£534	(£242)	£958	(£443)	£13,629	£3,371	(£4,717)	£11,650	£15,498	(£2,215)	£15,041	(£5,043)	£70,315
	Closing Cash Balance	£22,294	£22,828	£22,586	£23,545	£23,101	£36,731	£40,101	£35,384	£47,034	£62,531	£60,316	£75,357	£70,315	£70,315
Turnover +		Pre-trading	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Total
0%	Net Profit	-	£94	(£1,415)	(£600)	£2,649	£8,000	£1,037	£3,727	£6,656	£9,267	£7,592	£7,519	£5,887	£50,414
	Net Cash Flow	£22,294	(£675)	(£1,062)	£63	(£1,038)	£11,945	£2,325	(£5,193)	£10,089	£13,697	(£2,894)	£13,184	(£5,666)	£57,069
	Closing Cash Balance	£22,294	£21,619	£20,557	£20,620	£19,582	£31,527	£33,852	£28,659	£38,747	£52,445	£49,551	£62,735	£57,069	£57,069
Turnover +		Pre-trading	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Total
-5%	Net Profit	-	(£665)	(£2,064)	(£1,309)	£1,704	£6,666	£209	£2,704	£5,420	£7,842	£6,287	£6,048	£4,535	£37,376
	Net Cash Flow	£22,294	(£1,884)	(£1,883)	(£832)	(£1,634)	£10,261	£1,280	(£5,670)	£8,528	£11,897	(£3,573)	£11,327	(£6,289)	£43,823
	Closing Cash Balance	£22,294	£20,410	£18,528	£17,696	£16,062	£26,323	£27,603	£21,933	£30,461	£42,358	£38,785	£50,112	£43,823	£43,823
Turnover +	+ / -	Pre-trading	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Total
-10%	Net Profit	-	(£1,424)	(£2,714)	(£2,018)	£759	£5,332	(£619)	£1,680	£4,183	£6,416	£4,983	£4,577	£3,183	£24,338
	Net Cash Flow	£22,294	(£3,093)	(£2,703)	(£1,727)	(£2,229)	£8,577	£235	(£6,146)	£6,967	£10,096	(£4,251)	£9,470	(£6,913)	£30,577
	Closing Cash Balance	£22,294	£19,201	£16,498	£14,771	£12,542	£21,119	£21,354	£15,208	£22,175	£32,271	£28,020	£37,490	£30,577	£30,577