

Cashflow forecast: Posh Nosh

	Start up	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	TOTAL
		Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	
		Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget	
Receipts														
Capital introduced	£0													£0
Loans	£16,000													£16,000
Grants	£2,000													£2,000
Revenue														£0
Shop		£4,457	£4,457	£4,457	£4,457	£4,457	£4,457	£4,457	£4,457	£4,457	£4,457	£4,457	£4,457	£53,484
Catering		£720	£720	£720	£850	£1,500	£800	£1,000	£900	£1,200	£920	£1,000	£1,200	£11,530
Delivery			£400	£400	£400	£400	£400	£400	£400	£400	£400	£400	£400	£4,400
														£0
														£0
														£0
														£0
														£0
														£0
Total Cash Received	£18,000	£5,177	£5,577	£5,577	£5,707	£6,357	£5,657	£5,857	£5,757	£6,057	£5,777	£5,857	£6,057	£87,414
Capital Items														
Set up & premises costs	£16,000													£16,000
														£0
														£0
														£0
														£0
Loan Repayments		£360	£360	£360	£360	£360	£360	£360	£360	£360	£360	£360	£360	£4,320
Loan Interest Payments														£0
General Costs														
Wages		£572	£572	£572	£572	£572	£572	£572	£572	£572	£572	£572	£572	£6,864
NI		£69	£69	£69	£69	£69	£69	£69	£69	£69	£69	£69	£69	£824
Shop - Stock & Materials		£1,798	£1,798	£1,798	£1,798	£1,798	£1,798	£1,798	£1,798	£1,798	£1,798	£1,798	£1,798	£21,581
Catering & Delivery - Stock		£216	£348	£348	£387	£582	£372	£432	£402	£492	£408	£432	£492	£4,911
Rent & Rates		£872	£872	£872	£872	£872	£872	£872	£872	£872	£872	£872	£872	£10,464
Utilities		£213	£213	£213	£213	£213	£213	£213	£213	£213	£213	£213	£213	£2,550
Cleaning & Waste		£70	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70	£70	£840
Insurances		£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£40	£480
Web Site updates		£150												£150
Print & Journals		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£240
Professional Fees		£42	£42	£42	£42	£42	£42	£42	£42	£42	£42	£42	£42	£504
Repairs & Renewals		£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£20	£240
Telephones (Mob + L/L)		£45	£45	£45	£45	£45	£45	£45	£45	£45	£45	£45	£45	£540
Transport (Tax, Ins,Fuel,MoT)		£153	£153	£153	£153	£153	£153	£153	£153	£153	£153	£153	£153	£1,836
Personal Drawings														£0
Total Costs	£16,000	£4,640	£4,622	£4,622	£4,661	£4,856	£4,646	£4,706	£4,676	£4,766	£4,682	£4,706	£4,766	£72,343
Cash surplus(deficit)	£2,000	£537	£955	£955	£1,046	£1,501	£1,011	£1,151	£1,081	£1,291	£1,095	£1,151	£1,291	
Opening bank balance		£2,000	£2,537	£3,493	£4,448	£5,495	£6,996	£8,008	£9,159	£10,241	£11,532	£12,628	£13,779	
Closing bank balance	£2,000	£2,537	£3,493	£4,448	£5,495	£6,996	£8,008	£9,159	£10,241	£11,532	£12,628	£13,779	£15,071	