

Retail Business Cash Flow Projection - Example Over 3 Years.

Item	Initial Cost	Monthly Cost
Co. Incorporation	£0.00	£0.00
Performing Rights	£0.00	£10.00
Website	£0.00	£0.00
Lease	£4,000.00	£2,000.00
Shop Fitting	£10,000.00	£0.00
Electricity	£100.00	£100.00
Water	£20.00	£20.00
1 Employee (£6/hr)	£0.00	£1,072.50
Nat. Ins.	£0.00	£150.00
Business Rates	£400.00	£200.00
Insurance	£50.00	£25.00
Accountancy	£0.00	£30.00
Training & Research	£9,270.00	£0.00
Banking	£0.00	£20.00
Ads - Leafleting (5,000)	£250.00	£125.00
Ads - Local Newspaper	£150.00	£150.00
Ads - Magazine	£350.00	£350.00
Ads - Internet	£30.00	£30.00
Agent Fees (3% - 5%)	£750.00	n/a
VAT (15%)	£2,250.00	n/a
Shipping (20ft container)	£2,300.00	n/a
Product Orders	£15,000.00	n/a
Total Cost	£44,920.00	
Total Sales	£0.00	
Monthly Balance	-£44,920.00	
Accumulative Balance	-£44,920.00	
Cash Balance	£15,080.00	
Stock Levels (at cost)	£15,000.00	

Initial Capital	£60,000.00
Pre Opening (Months)	2.00
Number Of Employees	1.00
Hourly Rate	£6.00
Basic Hours	37.50
Overtime Hours (x1.5)	2.50

	Year 0	Year 1	Year 2	Year 3
Averages				
Monthly Sales		£8,125.00	£10,937.50	£12,187.50
Monthly Costs		£7,640.83	£7,640.83	£7,640.83
End Of Year				
Total Sales		£97,500.00	£131,250.00	£146,250.00
Total Costs	£44,920.00	£91,690.00	£91,690.00	£91,690.00
Net	-£44,920.00	£5,810.00	£39,560.00	£54,560.00
Cash Balance	£15,080.00	£20,890.00	£60,450.00	£115,010.00
Return On Investment		-£39,110.00	£450.00	£55,010.00
Stock Level	£15,000.00	£20,625.00	£17,812.50	£11,250.00

Year 1

Item	1	2	3	4	5	6	7	8	9	10	11	12
Co. Incorporation	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Performing Rights	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00
Website	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Low Cost Lease	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00
Budget Shop Fitting	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Electricity	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00
Water	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00
1 Employee (£6/hr)	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50
Nat. Ins.	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00
Business Rates	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00
Insurance	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00
Accountancy	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00
Training & Research	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Banking	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00
Ads - Leafletting (5,000)	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00
Ads - Local Newspaper	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00
Ads - Magazine	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00
Ads - Internet	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00
Agent Fees (3% - 5%)					£450.00						£450.00	
VAT (15%)					£2,250.00						£2,250.00	
Shipping (20ft container)					£2,300.00						£2,300.00	
Product Orders					£15,000.00						£15,000.00	
Total Cost	£4,307.50	£4,307.50	£4,307.50	£4,307.50	£24,307.50	£4,307.50	£4,307.50	£4,307.50	£4,307.50	£4,307.50	£24,307.50	£4,307.50
Average Unit Cost	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00
No. of Units Daily	4.00	4.50	5.00	5.50	6.00	6.50	7.00	7.50	8.00	8.00	8.00	8.00
Daily Sales (25/month)	£200.00	£225.00	£250.00	£275.00	£300.00	£325.00	£350.00	£375.00	£400.00	£400.00	£400.00	£400.00
Total Sales	£5,000.00	£5,625.00	£6,250.00	£6,875.00	£7,500.00	£8,125.00	£8,750.00	£9,375.00	£10,000.00	£10,000.00	£10,000.00	£10,000.00
Monthly Balance	£692.50	£1,317.50	£1,942.50	£2,567.50	-£16,807.50	£3,817.50	£4,442.50	£5,067.50	£5,692.50	£5,692.50	-£14,307.50	£5,692.50
Accumulative Balance	-£44,227.50	-£42,910.00	-£40,967.50	-£38,400.00	-£55,207.50	-£51,390.00	-£46,947.50	-£41,880.00	-£36,187.50	-£30,495.00	-£44,802.50	-£39,110.00
Cash Balance	£15,772.50	£17,090.00	£19,032.50	£21,600.00	£4,792.50	£8,610.00	£13,052.50	£18,120.00	£23,812.50	£29,505.00	£15,197.50	£20,890.00
Stock Levels (at cost)	£13,750.00	£12,343.75	£10,781.25	£9,062.50	£22,187.50	£20,156.25	£17,968.75	£15,625.00	£13,125.00	£10,625.00	£23,125.00	£20,625.00

Year 2

Item	13	14	15	16	17	18	19	20	21	22	23	24
Co. Incorporation	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Performing Rights	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00
Website	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Low Cost Lease	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00
Budget Shop Fitting	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Electricity	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00
Water	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00
1 Employee (£6/hr)	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50
Nat. Ins.	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00
Business Rates	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00
Insurance	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00
Accountancy	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00
Training & Research	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Banking	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00
Ads - Leafletting (5,000)	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00
Ads - Local Newspaper	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00
Ads - Magazine	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00
Ads - Internet	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00
Agent Fees (3% - 5%)					£450.00						£450.00	
VAT (15%)					£2,250.00						£2,250.00	
Shipping (20ft container)					£2,300.00						£2,300.00	
Product Orders					£15,000.00						£15,000.00	
Total Cost	£4,307.50	£4,307.50	£4,307.50	£4,307.50	£24,307.50	£4,307.50	£4,307.50	£4,307.50	£4,307.50	£4,307.50	£24,307.50	£4,307.50
Average Unit Cost	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00
No. of Units Daily	8.50	8.50	8.50	8.50	8.50	8.50	9.00	9.00	9.00	9.00	9.00	9.00
Daily Sales (25/month)	£425.00	£425.00	£425.00	£425.00	£425.00	£425.00	£450.00	£450.00	£450.00	£450.00	£450.00	£450.00
Total Sales	£10,625.00	£10,625.00	£10,625.00	£10,625.00	£10,625.00	£10,625.00	£11,250.00	£11,250.00	£11,250.00	£11,250.00	£11,250.00	£11,250.00
Monthly Balance	£6,317.50	£6,317.50	£6,317.50	£6,317.50	-£13,682.50	£6,317.50	£6,942.50	£6,942.50	£6,942.50	£6,942.50	-£13,057.50	£6,942.50
Accumulative Balance	-£32,792.50	-£26,475.00	-£20,157.50	-£13,840.00	-£27,522.50	-£21,205.00	-£14,262.50	-£7,320.00	-£377.50	£6,565.00	-£6,492.50	£450.00
Cash Balance	£27,207.50	£33,525.00	£39,842.50	£46,160.00	£32,477.50	£38,795.00	£45,737.50	£52,680.00	£59,622.50	£66,565.00	£53,507.50	£60,450.00
Stock Levels (at cost)	£17,968.75	£15,312.50	£12,656.25	£10,000.00	£22,343.75	£19,687.50	£16,875.00	£14,062.50	£11,250.00	£8,437.50	£20,625.00	£17,812.50

Year 3

Item	25	26	27	28	29	30	31	32	33	34	35	36
Co. Incorporation	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Performing Rights	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00	£10.00
Website	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Low Cost Lease	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00
Budget Shop Fitting	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Electricity	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00
Water	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00
1 Employee (£6/hr)	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50	£1,072.50
Nat. Ins.	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00
Business Rates	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00
Insurance	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00
Accountancy	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00
Training & Research	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Banking	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00	£20.00
Ads - Leafletting (5,000)	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00
Ads - Local Newspaper	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00
Ads - Magazine	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00	£350.00
Ads - Internet	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00	£30.00
Agent Fees (3% - 5%)					£450.00						£450.00	
VAT (15%)					£2,250.00						£2,250.00	
Shipping (20ft container)					£2,300.00						£2,300.00	
Product Orders					£15,000.00						£15,000.00	
Total Cost	£4,307.50	£4,307.50	£4,307.50	£4,307.50	£24,307.50	£4,307.50	£4,307.50	£4,307.50	£4,307.50	£4,307.50	£24,307.50	£4,307.50
Average Unit Cost	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00	£50.00
No. of Units Daily	9.50	9.50	9.50	9.50	9.50	9.50	10.00	10.00	10.00	10.00	10.00	10.00
Daily Sales (25/month)	£475.00	£475.00	£475.00	£475.00	£475.00	£475.00	£500.00	£500.00	£500.00	£500.00	£500.00	£500.00
Total Sales	£11,875.00	£11,875.00	£11,875.00	£11,875.00	£11,875.00	£11,875.00	£12,500.00	£12,500.00	£12,500.00	£12,500.00	£12,500.00	£12,500.00
Monthly Balance	£7,567.50	£7,567.50	£7,567.50	£7,567.50	-£12,432.50	£7,567.50	£8,192.50	£8,192.50	£8,192.50	£8,192.50	-£11,807.50	£8,192.50
Accumulative Balance	£8,017.50	£15,585.00	£23,152.50	£30,720.00	£18,287.50	£25,855.00	£34,047.50	£42,240.00	£50,432.50	£58,625.00	£46,817.50	£55,010.00
Cash Balance	£68,017.50	£75,585.00	£83,152.50	£90,720.00	£78,287.50	£85,855.00	£94,047.50	£102,240.00	£110,432.50	£118,625.00	£106,817.50	£115,010.00
Stock Levels (at cost)	£14,843.75	£11,875.00	£8,906.25	£5,937.50	£17,968.75	£15,000.00	£11,875.00	£8,750.00	£5,625.00	£2,500.00	£14,375.00	£11,250.00