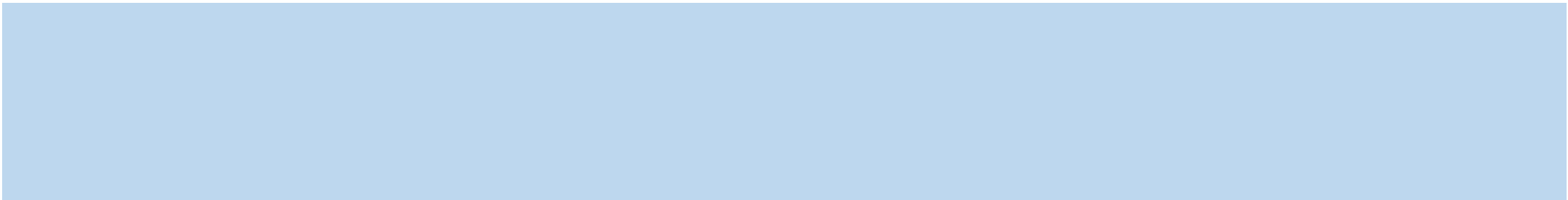


XYZ LTD
BUDGET 2021-2023

19 October 2021



XYZ LTD
PROFIT AND LOSS STATEMENT
DEPARTMENT
PERIOD: 2021-2023
Scenario

ALL

2 Realistic

	Forecast	Forecast	Forecast	Actual	Actual	Actual	Actual	Actual	Actual	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
<i>in £</i>	2021	2022	2023	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
SALES															
Sales	9,925,927	12,463,800	12,646,800	413,147	499,313	870,264	960,303	903,032	957,208	923,400	876,900	981,900	987,900	887,900	748,900
COGS	(6,529,323)	(8,163,789)	(8,283,654)	(264,703)	(321,907)	(566,977)	(613,826)	(573,967)	(611,811)	(612,546)	(582,441)	(650,691)	(654,591)	(589,591)	(490,530)
GROSS PROFIT	3,396,605	4,300,011	4,363,146	148,444	177,406	303,287	346,477	329,065	345,398	310,854	294,459	331,209	333,309	298,309	258,371
Government grant	80,154	-	-	-	19,010	12,229	-	12,283	-	-	-	-	-	-	-
OTHER INCOME	70,000	70,000	70,000	-	-	-	-	-	35,000	5,833	5,833	5,833	5,833	5,833	5,833
TOTAL INCOME	150,154	70,000	70,000	-	19,010	12,229	-	12,283	35,000	5,833	5,833	5,833	5,833	5,833	5,833
Expenses															
Staff Salaries	(1,280,470)	(1,530,045)	(1,543,240)	(70,675)	(71,739)	(94,090)	(122,523)	(87,392)	(90,364)	(116,109)	(130,337)	(130,337)	(130,337)	(130,337)	(130,337)
Rent	(295,343)	(372,426)	(372,426)	(18,535)	(18,535)	(18,535)	(18,536)	(18,535)	(18,808)	(18,536)	(33,119)	(33,119)	(33,119)	(33,119)	(33,119)
Lease Payments	(158,410)	(162,000)	(162,000)	(14,885)	(12,588)	(12,588)	(10,348)	(15,988)	(15,826)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)
Fuel	(101,949)	(120,000)	(120,000)	(11,513)	(143)	(11,341)	(9,313)	(7,319)	(12,751)	(6,200)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)
Shop/Warehouse Expenses	(47,697)	(48,000)	(48,000)	(5,888)	(2,933)	(720)	(6,156)	(1,643)	(1,055)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)
Import Tax	(10,861)	(3,000)	(3,000)	(5,006)	(784)	-	(3,072)	(1,203)	(6,681)	(250)	(250)	(250)	(250)	(250)	(250)
Other Tax -Stamp Duty Land Tax	(11,553)	-	-	-	-	(11,553)	-	-	-	-	-	-	-	-	-
Card Terminal Expenses	(106,685)	(145,277)	(147,577)	(3,755)	(4,155)	(7,122)	(8,579)	(7,739)	(8,618)	(10,736)	(10,098)	(11,406)	(11,467)	(10,240)	(8,514)
Insurance	(44,580)	(47,867)	(47,867)	(3,308)	(3,976)	(4,310)	(1,075)	(1,075)	(201)	(3,989)	(3,989)	(3,989)	(3,989)	(3,989)	(3,989)
Advertising & Marketing	(71,695)	(60,000)	(60,000)	(3,248)	(5,815)	(11,416)	(11,216)	(9,321)	(11,306)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)
Professional Fees	(33,219)	(30,000)	(30,000)	(652)	(4,161)	(4,306)	(4,100)	(6,143)	(4,735)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)
Office Expenses	(27,552)	(27,600)	(27,600)	(2,125)	272	(138)	(1,095)	(467)	(188)	(2,300)	(2,300)	(2,300)	(2,300)	(2,300)	(2,300)
Bank Charges	(18,199)	(18,000)	(18,000)	(1,624)	(978)	(1,212)	(2,386)	(1,778)	(1,469)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)
Vehicle Repairs & Maintenance	(18,165)	(18,000)	(18,000)	(1,592)	(2,900)	(263)	(1,409)	(7,655)	(2,452)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)
Telephone & Mobiles	(25,406)	(31,200)	(31,200)	(1,547)	(1,339)	(1,509)	(1,626)	(1,453)	(1,314)	(1,766)	(2,600)	(2,600)	(2,600)	(2,600)	(2,600)
Memberships & Subscriptions	(16,871)	(16,800)	(16,800)	(1,469)	(1,517)	(1,136)	(1,613)	(1,582)	(2,487)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)
Web Development Expenses	(14,280)	(18,720)	(18,720)	-	(2,036)	(2,043)	(602)	(1,291)	(2,905)	(1,200)	(1,200)	(1,200)	(1,200)	(1,200)	(1,200)
Gifts And Entertainment	(2,458)	(2,400)	(2,400)	250	(100)	(261)	(200)	(100)	(100)	(200)	(200)	(200)	(200)	(200)	(200)
Plant & Machine Maintenance	(9,448)	(9,600)	(9,600)	(1,024)	-	(1,823)	(202)	(205)	(11)	(800)	(800)	(800)	(800)	(800)	(800)
Plant Vehicle & Equipment Hire	(7,735)	(10,920)	(10,920)	(455)	(455)	(455)	(455)	(455)	(875)	(455)	(910)	(910)	(910)	(910)	(910)
Vehicle/Other Expenses	(5,861)	(6,000)	(6,000)	(382)	(371)	(842)	(266)	(546)	(549)	(500)	(500)	(500)	(500)	(500)	(500)
Electricity	(18,623)	(16,800)	(16,800)	(3,976)	(2,423)	(1,985)	(238)	(1,849)	(890)	(1,000)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)
Water	(5,149)	(6,600)	(6,600)	-	(597)	(703)	(49)	(288)	(92)	(350)	(550)	(550)	(550)	(550)	(550)
Gas	(4,676)	(6,000)	(6,000)	(302)	(227)	(278)	(319)	(198)	(93)	(350)	(500)	(500)	(500)	(500)	(500)
Collection Services	(3,638)	(3,600)	(3,600)	(293)	(288)	(326)	(331)	(330)	(329)	(300)	(300)	(300)	(300)	(300)	(300)
Waste Management	(10,250)	(14,400)	(14,400)	(250)	(550)	(850)	(800)	(800)	(1,100)	(600)	(1,200)	(1,200)	(1,200)	(1,200)	(1,200)
Licence	(4,643)	(4,800)	(4,800)	(243)	(150)	(900)	(150)	(150)	(1,711)	(400)	(400)	(400)	(400)	(400)	(400)
Printers	(3,436)	(3,600)	(3,600)	(223)	(232)	(349)	(230)	(500)	(761)	(300)	(300)	(300)	(300)	(300)	(300)
Printing, Postage & Stationary	(418)	(600)	(600)	-	-	(18)	-	(22)	-	(50)	(50)	(50)	(50)	(50)	(50)
Training	(5,954)	(6,000)	(6,000)	-	(354)	-	(1,600)	(1,190)	(490)	(500)	(500)	(500)	(500)	(500)	(500)
Computer Expenses	(9,589)	(9,600)	(9,600)	(1,342)	(647)	(127)	(345)	(207)	(195)	(800)	(800)	(800)	(800)	(800)	(800)
Recruitment Cost	(2,237)	(2,400)	(2,400)	-	-	(637)	-	-	-	(200)	(200)	(200)	(200)	(200)	(200)
Business Rates	(11,318)	(142,200)	(181,200)	(134)	(134)	(134)	(116)	(116)	(116)	(100)	(2,100)	(2,100)	(2,100)	(2,100)	(2,100)
Hp Financial Cost	(2,362)	(2,400)	(2,400)	(106)	(190)	(275)	(190)	(190)	(241)	(200)	(200)	(200)	(200)	(200)	(200)
Stripe Fees	(8,055)	(8,719)	(8,719)	(94)	(206)	(846)	(975)	(630)	(647)	(720)	(727)	(727)	(727)	(727)	(727)
Fines & Penalties	(2,331)	(2,400)	(2,400)	(80)	(481)	-	(170)	(65)	(390)	(200)	(200)	(200)	(200)	(200)	(200)
Sundry Expenditure	(8,318)	(8,400)	(8,400)	(42)	(2)	(2,188)	(486)	(32)	(175)	(700)	(700)	(700)	(700)	(700)	(700)
Road Tax	(2,258)	(2,400)	(2,400)	(23)	(588)	(23)	(23)	(24)	(24)	(200)	(200)	(200)	(200)	(200)	(200)
TOTAL EXPENSES	(2,411,690)	(2,918,775)	(2,973,269)	(154,544)	(141,322)	(195,303)	(210,795)	(178,481)	(189,948)	(199,910)	(236,530)	(237,838)	(237,899)	(236,671)	(234,946)
EBITDA	1,135,068	1,451,236	1,459,877	(6,100)	55,094	120,213	135,683	162,867	190,449	116,777	63,763	99,205	101,244	67,471	29,258
Depreciation	(22,101)	(37,981)	(42,781)	(934)	(974)	(974)	(1,095)	(1,266)	(1,938)	(2,518)	(2,749)	(2,979)	(3,210)	(3,441)	(3,671)
Bank Interest	15	-	-	-	-	7	8	8	3	-	-	-	-	-	-
Exceptional Costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Interest	(5,509)	(9,917)	(5,250)	-	-	-	-	-	-	-	(1,167)	(1,134)	(1,102)	(1,069)	(1,037)
PROFIT BEFORE TAX	1,107,472	1,403,339	1,411,846	(7,033)	54,120	119,246	134,596	161,609	188,514	114,259	59,847	95,091	96,932	62,961	24,550
Corporation Tax	(210,420)	(266,634)	(268,251)	-	-	-	-	-	-	-	-	-	-	-	-
PROFIT AFTER TAX	897,053	1,136,704	1,143,595	(7,033)	54,120	119,246	134,596	161,609	188,514	114,259	59,847	95,091	96,932	62,961	24,550

XYZ LTD
PROFIT AND LOSS STATEMENT
DEPARTMENT
PERIOD: 2021-2023
Scenario

ALL

2 Realistic

	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
<i>in £</i>	2021	2022	2023	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
SALES															
Sales	9,925,927	12,463,800	12,646,800	642,900	726,900	1,059,900	1,163,900	1,032,900	1,117,900	1,205,900	1,094,900	1,213,900	1,215,900	1,077,900	910,900
COGS	(6,529,323)	(8,163,789)	(8,283,654)	(421,100)	(476,120)	(694,235)	(762,355)	(676,550)	(732,225)	(789,865)	(717,160)	(795,105)	(796,415)	(706,025)	(596,640)
GROSS PROFIT	3,396,605	4,300,011	4,363,146	221,801	250,781	365,666	401,546	356,351	385,676	416,036	377,741	418,796	419,486	371,876	314,261
Government grant	80,154	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OTHER INCOME	70,000	70,000	70,000	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833
TOTAL INCOME	150,154	70,000	70,000	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833
Expenses															
Staff Salaries	(1,280,470)	(1,530,045)	(1,543,240)	(147,793)	(130,337)	(130,337)	(130,337)	(130,337)	(130,337)	(130,337)	(150,365)	(130,337)	(130,337)	(130,337)	(130,337)
Rent	(295,343)	(372,426)	(372,426)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)
Lease Payments	(158,410)	(162,000)	(162,000)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)
Fuel	(101,949)	(120,000)	(120,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)
Shop/Warehouse Expenses	(47,697)	(48,000)	(48,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)
Import Tax	(10,861)	(3,000)	(3,000)	(250)	(250)	(250)	(250)	(250)	(250)	(250)	(250)	(250)	(250)	(250)	(250)
Other Tax -Stamp Duty Land Tax	(11,553)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Card Terminal Expenses	(106,685)	(145,277)	(147,577)	(7,196)	(8,231)	(12,371)	(13,660)	(12,033)	(13,089)	(14,192)	(12,805)	(14,285)	(14,313)	(12,591)	(10,512)
Insurance	(44,580)	(47,867)	(47,867)	(3,989)	(3,989)	(3,989)	(3,989)	(3,989)	(3,989)	(3,989)	(3,989)	(3,989)	(3,989)	(3,989)	(3,989)
Advertising & Marketing	(71,695)	(60,000)	(60,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)
Professional Fees	(33,219)	(30,000)	(30,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)	(3,000)
Office Expenses	(27,552)	(27,600)	(27,600)	(2,300)	(2,300)	(2,300)	(2,300)	(2,300)	(2,300)	(2,300)	(2,300)	(2,300)	(2,300)	(2,300)	(2,300)
Bank Charges	(18,199)	(18,000)	(18,000)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)
Vehicle Repairs & Maintenance	(18,165)	(18,000)	(18,000)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)	(1,500)
Telephone & Mobiles	(25,406)	(31,200)	(31,200)	(2,600)	(2,600)	(2,600)	(2,600)	(2,600)	(2,600)	(2,600)	(2,600)	(2,600)	(2,600)	(2,600)	(2,600)
Memberships & Subscriptions	(16,871)	(16,800)	(16,800)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)
Web Development Expenses	(14,280)	(18,720)	(18,720)	(1,560)	(1,560)	(1,560)	(1,560)	(1,560)	(1,560)	(1,560)	(1,560)	(1,560)	(1,560)	(1,560)	(1,560)
Gifts And Entertainment	(2,458)	(2,400)	(2,400)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)
Plant & Machine Maintenance	(9,448)	(9,600)	(9,600)	(800)	(800)	(800)	(800)	(800)	(800)	(800)	(800)	(800)	(800)	(800)	(800)
Plant Vehicle & Equipment Hire	(7,735)	(10,920)	(10,920)	(910)	(910)	(910)	(910)	(910)	(910)	(910)	(910)	(910)	(910)	(910)	(910)
Vehicle/Other Expenses	(5,861)	(6,000)	(6,000)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)
Electricity	(18,623)	(16,800)	(16,800)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)	(1,400)
Water	(5,149)	(6,600)	(6,600)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)
Gas	(4,676)	(6,000)	(6,000)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)
Collection Services	(3,638)	(3,600)	(3,600)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)
Waste Management	(10,250)	(14,400)	(14,400)	(1,200)	(1,200)	(1,200)	(1,200)	(1,200)	(1,200)	(1,200)	(1,200)	(1,200)	(1,200)	(1,200)	(1,200)
Licence	(4,643)	(4,800)	(4,800)	(400)	(400)	(400)	(400)	(400)	(400)	(400)	(400)	(400)	(400)	(400)	(400)
Printers	(3,436)	(3,600)	(3,600)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)	(300)
Printing, Postage & Stationary	(418)	(600)	(600)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)	(50)
Training	(5,954)	(6,000)	(6,000)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)	(500)
Computer Expenses	(9,589)	(9,600)	(9,600)	(800)	(800)	(800)	(800)	(800)	(800)	(800)	(800)	(800)	(800)	(800)	(800)
Recruitment Cost	(2,237)	(2,400)	(2,400)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)
Business Rates	(11,318)	(142,200)	(181,200)	(2,100)	(2,100)	(2,100)	(15,100)	(15,100)	(15,100)	(15,100)	(15,100)	(15,100)	(15,100)	(15,100)	(15,100)
Hp Financial Cost	(2,362)	(2,400)	(2,400)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)
Stripe Fees	(8,055)	(8,719)	(8,719)	(727)	(727)	(727)	(727)	(727)	(727)	(727)	(727)	(727)	(727)	(727)	(727)
Fines & Penalties	(2,331)	(2,400)	(2,400)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)
Sundry Expenditure	(8,318)	(8,400)	(8,400)	(700)	(700)	(700)	(700)	(700)	(700)	(700)	(700)	(700)	(700)	(700)	(700)
Road Tax	(2,258)	(2,400)	(2,400)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)
TOTAL EXPENSES	(2,411,690)	(2,918,775)	(2,973,269)	(249,360)	(232,939)	(237,079)	(251,368)	(249,741)	(250,797)	(271,929)	(250,513)	(251,993)	(252,021)	(250,299)	(248,220)
EBITDA	1,135,068	1,451,236	1,459,877	(21,726)	23,674	134,420	156,011	112,443	140,712	149,940	133,061	172,636	173,298	127,410	71,874
Depreciation	(22,101)	(37,981)	(42,781)	4,434	(4,511)	3,436	(3,779)	(3,813)	(3,846)	(3,879)	(3,913)	(3,946)	(3,979)	(4,013)	(4,046)
Bank Interest	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exceptional Costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Interest	(5,509)	(9,917)	(5,250)	(1,005)	(972)	(940)	(907)	(875)	(843)	(810)	(778)	(745)	(713)	(681)	(648)
PROFIT BEFORE TAX	1,107,472	1,403,339	1,411,846	(18,297)	18,191	136,916	151,324	107,755	136,023	145,251	128,370	167,945	168,606	122,717	67,179
Corporation Tax	(210,420)	(266,634)	(268,251)	-	-	-	-	-	-	-	-	-	-	-	-
PROFIT AFTER TAX	897,053	1,136,704	1,143,595	(18,297)	18,191	136,916	151,324	107,755	136,023	145,251	128,370	167,945	168,606	122,717	67,179

XYZ LTD
PROFIT AND LOSS STATEMENT
DEPARTMENT
PERIOD: 2021-2023
Scenario

ALL

2 Realistic

	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
<i>in £</i>	2021	2022	2023	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
SALES															
Sales	9,925,927	12,463,800	12,646,800	653,900	738,900	1,077,900	1,184,900	1,050,900	1,134,900	1,221,900	1,107,900	1,228,900	1,230,900	1,092,900	922,900
COGS	(6,529,323)	(8,163,789)	(8,283,654)	(428,305)	(483,980)	(706,025)	(776,110)	(688,340)	(743,360)	(800,345)	(725,675)	(804,930)	(806,240)	(715,850)	(604,500)
GROSS PROFIT	3,396,605	4,300,011	4,363,146	225,596	254,921	371,876	408,791	362,561	391,541	421,556	382,226	423,971	424,661	377,051	318,401
Government grant	80,154	-	-	-	-	-	-	-	-	-	-	-	-	-	-
OTHER INCOME	70,000	70,000	70,000	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833
TOTAL INCOME	150,154	70,000	70,000	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833
Expenses															
Staff Salaries	(1,280,470)	(1,530,045)	(1,543,240)	(161,186)	(130,337)	(130,337)	(130,337)	(130,337)	(130,337)	(150,797)	(130,337)	(130,337)	(130,337)	(130,337)	(130,337)
Rent	(295,343)	(372,426)	(372,426)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)	(31,035)
Lease Payments	(158,410)	(162,000)	(162,000)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)	(13,500)
Fuel	(101,949)	(120,000)	(120,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)
Shop/Warehouse Expenses	(47,697)	(48,000)	(48,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)
Import Tax	(10,861)	(3,000)	(3,000)	(250)	(250)	(250)	(250)	(250)	(250)	(250)	(250)	(250)	(250)	(250)	(250)
Other Tax -Stamp Duty Land Tax	(11,553)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Card Terminal Expenses	(106,685)	(145,277)	(147,577)	(7,332)	(8,380)	(12,593)	(13,927)	(12,263)	(13,306)	(14,392)	(12,964)	(14,474)	(14,506)	(12,776)	(10,663)
Insurance	(44,580)	(47,867)	(47,867)	(4,388)	(4,388)	(4,388)	(4,388)	(4,388)	(4,388)	(4,388)	(4,388)	(4,388)	(4,388)	(4,388)	(4,388)
Advertising & Marketing	(71,695)	(60,000)	(60,000)	(5,500)	(5,500)	(5,500)	(5,500)	(5,500)	(5,500)	(5,500)	(5,500)	(5,500)	(5,500)	(5,500)	(5,500)
Professional Fees	(33,219)	(30,000)	(30,000)	(3,300)	(3,300)	(3,300)	(3,300)	(3,300)	(3,300)	(3,300)	(3,300)	(3,300)	(3,300)	(3,300)	(3,300)
Office Expenses	(27,552)	(27,600)	(27,600)	(2,530)	(2,530)	(2,530)	(2,530)	(2,530)	(2,530)	(2,530)	(2,530)	(2,530)	(2,530)	(2,530)	(2,530)
Bank Charges	(18,199)	(18,000)	(18,000)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)
Vehicle Repairs & Maintenance	(18,165)	(18,000)	(18,000)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)	(1,650)
Telephone & Mobiles	(25,406)	(31,200)	(31,200)	(2,860)	(2,860)	(2,860)	(2,860)	(2,860)	(2,860)	(2,860)	(2,860)	(2,860)	(2,860)	(2,860)	(2,860)
Memberships & Subscriptions	(16,871)	(16,800)	(16,800)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)
Web Development Expenses	(14,280)	(18,720)	(18,720)	(1,716)	(1,716)	(1,716)	(1,716)	(1,716)	(1,716)	(1,716)	(1,716)	(1,716)	(1,716)	(1,716)	(1,716)
Gifts And Entertainment	(2,458)	(2,400)	(2,400)	(220)	(220)	(220)	(220)	(220)	(220)	(220)	(220)	(220)	(220)	(220)	(220)
Plant & Machine Maintenance	(9,448)	(9,600)	(9,600)	(880)	(880)	(880)	(880)	(880)	(880)	(880)	(880)	(880)	(880)	(880)	(880)
Plant Vehicle & Equipment Hire	(7,735)	(10,920)	(10,920)	(1,001)	(1,001)	(1,001)	(1,001)	(1,001)	(1,001)	(1,001)	(1,001)	(1,001)	(1,001)	(1,001)	(1,001)
Vehicle/Other Expenses	(5,861)	(6,000)	(6,000)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)
Electricity	(18,623)	(16,800)	(16,800)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)	(1,540)
Water	(5,149)	(6,600)	(6,600)	(605)	(605)	(605)	(605)	(605)	(605)	(605)	(605)	(605)	(605)	(605)	(605)
Gas	(4,676)	(6,000)	(6,000)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)
Collection Services	(3,638)	(3,600)	(3,600)	(330)	(330)	(330)	(330)	(330)	(330)	(330)	(330)	(330)	(330)	(330)	(330)
Waste Management	(10,250)	(14,400)	(14,400)	(1,320)	(1,320)	(1,320)	(1,320)	(1,320)	(1,320)	(1,320)	(1,320)	(1,320)	(1,320)	(1,320)	(1,320)
Licence	(4,643)	(4,800)	(4,800)	(440)	(440)	(440)	(440)	(440)	(440)	(440)	(440)	(440)	(440)	(440)	(440)
Printers	(3,436)	(3,600)	(3,600)	(330)	(330)	(330)	(330)	(330)	(330)	(330)	(330)	(330)	(330)	(330)	(330)
Printing, Postage & Stationary	(418)	(600)	(600)	(55)	(55)	(55)	(55)	(55)	(55)	(55)	(55)	(55)	(55)	(55)	(55)
Training	(5,954)	(6,000)	(6,000)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)	(550)
Computer Expenses	(9,589)	(9,600)	(9,600)	(880)	(880)	(880)	(880)	(880)	(880)	(880)	(880)	(880)	(880)	(880)	(880)
Recruitment Cost	(2,237)	(2,400)	(2,400)	(220)	(220)	(220)	(220)	(220)	(220)	(220)	(220)	(220)	(220)	(220)	(220)
Business Rates	(11,318)	(142,200)	(181,200)	(8,910)	(8,910)	(8,910)	(8,910)	(8,910)	(8,910)	(8,910)	(8,910)	(8,910)	(8,910)	(8,910)	(8,910)
Hp Financial Cost	(2,362)	(2,400)	(2,400)	(220)	(220)	(220)	(220)	(220)	(220)	(220)	(220)	(220)	(220)	(220)	(220)
Stripe Fees	(8,055)	(8,719)	(8,719)	(727)	(727)	(727)	(727)	(727)	(727)	(727)	(727)	(727)	(727)	(727)	(727)
Fines & Penalties	(2,331)	(2,400)	(2,400)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)
Sundry Expenditure	(8,318)	(8,400)	(8,400)	(700)	(700)	(700)	(700)	(700)	(700)	(700)	(700)	(700)	(700)	(700)	(700)
Road Tax	(2,258)	(2,400)	(2,400)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)	(200)
TOTAL EXPENSES	(2,411,690)	(2,918,775)	(2,973,269)	(272,865)	(243,064)	(247,277)	(248,611)	(246,947)	(247,990)	(269,536)	(247,648)	(249,158)	(249,190)	(247,459)	(245,347)
EBITDA	1,135,068	1,451,236	1,459,877	(41,436)	17,690	130,432	166,013	121,447	149,384	157,853	140,411	180,645	181,304	135,424	78,887
Depreciation	(22,101)	(37,981)	(42,781)	(4,079)	(4,113)	(4,146)	(4,179)	(4,213)	(4,246)	(4,279)	(4,313)	(4,346)	(4,379)	(4,413)	(4,446)
Bank Interest	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exceptional Costs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Loan Interest	(5,509)	(9,917)	(5,250)	(616)	(583)	(551)	(519)	(486)	(454)	(421)	(389)	(356)	(324)	(292)	(259)
PROFIT BEFORE TAX	1,107,472	1,403,339	1,411,846	(46,132)	12,994	125,735	161,315	116,748	144,684	153,152	135,709	175,943	176,600	130,720	74,181
Corporation Tax	(210,420)	(266,634)	(268,251)	-	-	-	-	-	-	-	-	-	-	-	-
PROFIT AFTER TAX	897,053	1,136,704	1,143,595	(46,132)	12,994	125,735	161,315	116,748	144,684	153,152	135,709	175,943	176,600	130,720	74,181

XYZ LTD
MONTHLY BALANCE SHEET

PERIOD: 2021-2023

	Forecast	Forecast	Forecast	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
In £	2021	2022	2023	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	
NON-CURRENT ASSETS																
Fixed Assets	159,601	152,956	128,514	42,299	43,832	50,217	69,022	71,647	94,912	105,354	116,665	127,744	138,594	149,212	159,601	
Intangible assets	11,337	8,626	5,914	5,700	5,600	5,500	7,350	7,218	12,693	12,467	12,241	12,015	11,789	11,563	11,337	
TOTAL NON-CURRENT ASSETS	170,938	161,582	134,428	47,999	49,433	55,717	76,372	78,865	107,605	117,822	128,906	139,760	150,383	160,776	170,938	
CURRENT ASSETS																
Stock	882,953	1,133,615	1,148,549	742,852	747,225	756,067	812,570	705,797	896,738	1,041,328	1,164,882	1,041,106	1,178,264	1,061,264	882,953	
Debtors	37,445	136,635	138,435	30,897	27,056	(184,419)	(33,880)	(27,493)	(40,785)	46,170	43,845	49,095	49,395	44,395	37,445	
Prepayments	300,000	250,000	250,000	14,278	10,399	14,418	18,086	43,973	36,207	300,000	300,000	300,000	300,000	300,000	300,000	
Deposits	152,622	152,622	152,622	47,622	72,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	
Director'S Loan	20,000	20,000	15,000	-	4,704	7,779	12,623	13,693	18,253	20,000	20,000	20,000	20,000	20,000	20,000	
Other Debtors	-	-	-	293	(26)	468	-	(35)	1,901	-	-	-	-	-	-	
Cash And Cash Equivalents	304,855	987,798	2,020,285	65,811	78,460	324,289	286,029	356,840	91,538	96,881	49,560	139,629	117,734	289,439	304,855	
Total Current Assets	1,697,875	2,680,670	3,724,892	901,754	940,439	1,071,224	1,248,049	1,245,397	1,156,474	1,657,002	1,730,909	1,702,452	1,818,015	1,867,720	1,697,875	
Current liabilities																
Trade Creditors	(80,635)	(98,078)	(99,370)	(63,759)	(67,881)	(64,730)	(100,872)	(77,699)	(102,512)	(100,692)	(95,744)	(106,963)	(107,604)	(96,919)	(80,635)	
Vat Payble	(164,980)	(125,755)	(126,758)	(150,777)	(166,398)	(201,359)	(224,545)	(280,038)	(211,688)	(250,884)	(283,269)	(246,935)	(292,068)	(316,409)	(164,980)	
Wages Payble	(130,337)	(130,337)	(130,337)	(53,215)	(53,488)	(67,994)	(67,387)	(64,362)	(66,454)	(116,109)	(130,337)	(130,337)	(130,337)	(130,337)	(130,337)	
PAYE&NIC PAYBLE	(27,094)	(27,094)	(27,094)	(16,624)	(17,365)	(23,834)	(31,186)	(26,198)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	
Pension Control Account	(607)	(607)	(607)	(736)	(794)	(1,133)	(733)	(729)	(607)	(607)	(607)	(607)	(607)	(607)	(607)	
Student Loan Payble	(100)	(100)	(100)	(100)	(91)	(129)	(101)	(103)	(108)	(100)	(100)	(100)	(100)	(100)	(100)	
Accrual	(20,000)	(20,000)	(20,000)	(15,422)	(11,108)	(7,953)	(5,624)	(6,259)	(3,739)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	
Corporation Tax	-	-	-	(71,060)	(71,060)	(71,060)	(71,060)	(71,060)	(71,060)	(71,060)	(71,060)	-	-	-	-	
Total Current Liabilities	(423,752)	(401,970)	(404,265)	(371,693)	(388,185)	(438,192)	(501,508)	(526,449)	(483,262)	(586,546)	(628,210)	(532,036)	(577,810)	(591,466)	(423,752)	
Net current assets/(liabilities)	1,274,123	2,278,700	3,320,627	530,060	552,254	633,032	746,541	718,948	673,211	1,070,456	1,102,699	1,170,416	1,240,206	1,276,254	1,274,123	
Non-current liabilities																
HSBC Loan	(301,389)	(184,722)	(68,056)	-	-	-	-	-	-	(350,000)	(340,278)	(330,556)	(320,833)	(311,111)	(301,389)	
Bounce Back Loans	-	-	-	(50,000)	(50,000)	(50,000)	(50,000)	(50,000)	(50,000)	-	-	-	-	-	-	
BMW LTD LOAN	(88,641)	(18,641)	-	(128,506)	(128,506)	(128,506)	(128,641)	(128,641)	(123,641)	(117,808)	(111,974)	(106,141)	(100,308)	(94,474)	(88,641)	
Shareholders Loan	11,474	-	-	(49,260)	(49,260)	(49,260)	(89,440)	-	11,474	11,474	11,474	11,474	11,474	11,474	11,474	
Lease	(41,414)	(29,846)	(18,278)	(30,098)	(29,134)	(27,902)	(26,939)	(25,975)	(47,198)	(46,234)	(45,270)	(44,306)	(43,342)	(42,378)	(41,414)	
Mgn Assets Buyoff	-	-	-	(2,950)	-	-	-	-	-	-	-	-	-	-	-	
Total Non-Current Liabilities	(118,581)	(48,487)	(18,278)	(260,814)	(256,900)	(255,668)	(295,020)	(204,616)	(209,365)	(502,568)	(486,048)	(469,528)	(453,009)	(436,489)	(419,970)	
Net assets/(liabilities)	1,025,091	2,207,071	3,368,721	317,246	344,786	433,081	527,894	593,197	571,451	685,710	745,557	840,648	937,580	1,000,541	1,025,091	
Financed by:																
Share Capital	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	
Retained Earnings	980,541	2,119,892	3,274,540	304,279	270,667	293,836	373,288	191,588	363,674	551,452	665,710	725,557	820,648	917,580	980,541	
Dividend	-	-	-	-	-	-	-	220,000	-	-	-	-	-	-	-	
Profit and Loss Account	24,550	67,179	74,181	(7,034)	54,119	119,245	134,596	161,609	187,777	114,259	59,847	95,091	96,932	62,961	24,550	
Net Equity	1,025,091	2,207,072	3,368,721	317,246	344,787	433,081	527,884	593,197	571,452	685,710	745,557	840,648	937,580	1,000,541	1,025,091	

XYZ LTD
MONTHLY BALANCE SHEET

PERIOD: 2021-2023

	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
In £	2021	2022	2023	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
NON-CURRENT ASSETS															
Fixed Assets	159,601	152,956	128,514	164,760	162,475	168,137	166,584	164,997	163,377	161,723	160,036	158,316	156,563	154,776	152,956
Intangible assets	11,337	8,626	5,914	11,111	10,886	10,660	10,434	10,208	9,982	9,756	9,530	9,304	9,078	8,852	8,626
TOTAL NON-CURRENT ASSETS	170,938	161,582	134,428	175,872	173,361	178,797	177,017	175,204	173,358	171,479	169,566	167,620	165,640	163,628	161,582
CURRENT ASSETS															
Stock	882,953	1,133,615	1,148,549	800,089	904,627	1,180,199	1,296,003	1,217,789	1,318,004	1,421,756	1,290,887	1,431,188	1,433,546	1,270,844	1,133,615
Debtors	37,445	136,635	138,435	96,435	109,035	158,985	174,585	154,935	167,685	180,885	164,235	182,085	182,385	161,685	136,635
Prepayments	300,000	250,000	250,000	300,000	300,000	300,000	300,000	300,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000
Deposits	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622
Director'S Loan	20,000	20,000	15,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Other Debtors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash And Cash Equivalents	304,855	987,798	2,020,285	315,240	233,494	61,750	149,487	216,271	129,326	253,205	529,275	631,167	642,272	961,060	987,798
Total Current Assets	1,697,875	2,680,670	3,724,892	1,684,386	1,719,779	1,873,556	2,092,697	2,061,617	2,037,637	2,278,468	2,407,020	2,667,062	2,680,825	2,816,211	2,680,670
Current liabilities															
Trade Creditors	(80,635)	(98,078)	(99,370)	(69,222)	(78,266)	(114,121)	(125,319)	(111,214)	(120,366)	(129,841)	(117,889)	(130,702)	(130,917)	(116,059)	(98,078)
Vat Payble	(164,980)	(125,755)	(126,758)	(173,724)	(213,345)	(216,307)	(287,666)	(327,643)	(173,161)	(253,878)	(300,646)	(184,085)	(253,987)	(296,021)	(125,755)
Wages Payble	(130,337)	(130,337)	(130,337)	(147,793)	(130,337)	(130,337)	(130,337)	(130,337)	(130,337)	(150,365)	(130,337)	(130,337)	(130,337)	(130,337)	(130,337)
PAYE&NIC PAYBLE	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)
Pension Control Account	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)
Student Loan Payble	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)
Accrual	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)
Corporation Tax	-	-	-	-	-	-	-	-	-	-	-	(210,420)	-	-	-
Total Current Liabilities	(423,752)	(401,970)	(404,265)	(438,539)	(469,749)	(508,565)	(591,123)	(616,994)	(471,665)	(581,885)	(596,673)	(703,345)	(563,042)	(590,217)	(401,970)
Net current assets/(liabilities)	1,274,123	2,278,700	3,320,627	1,245,847	1,250,030	1,364,991	1,501,575	1,444,623	1,565,973	1,696,583	1,810,346	1,963,718	2,117,784	2,225,994	2,278,700
Non-current liabilities															
HSBC Loan	(301,389)	(184,722)	(68,056)	(291,667)	(281,944)	(272,222)	(262,500)	(252,778)	(243,056)	(233,333)	(223,611)	(213,889)	(204,167)	(194,444)	(184,722)
Bounce Back Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BMW LTD LOAN	(88,641)	(18,641)	-	(82,808)	(76,974)	(71,141)	(65,308)	(59,474)	(53,641)	(47,808)	(41,974)	(36,141)	(30,308)	(24,474)	(18,641)
Shareholders Loan	11,474	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lease	(41,414)	(29,846)	(18,278)	(40,450)	(39,486)	(38,522)	(37,558)	(36,594)	(35,630)	(34,666)	(33,702)	(32,738)	(31,774)	(30,810)	(29,846)
Mgn Assets Buyoff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	(118,581)	(48,487)	(18,278)	(414,925)	(398,405)	(381,886)	(365,366)	(348,847)	(332,327)	(315,807)	(299,288)	(282,768)	(266,249)	(249,729)	(233,210)
Net assets/(liabilities)	1,025,091	2,207,071	3,368,721	1,006,794	1,024,986	1,161,902	1,313,226	1,270,981	1,407,004	1,552,255	1,680,625	1,848,569	2,017,175	2,139,892	2,207,071
Financed by:															
Share Capital	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Retained Earnings	980,541	2,119,892	3,274,540	1,005,091	986,794	1,004,986	1,141,902	993,226	1,250,981	1,387,004	1,532,255	1,660,625	1,828,570	1,997,176	2,119,892
Dividend	-	-	-	-	-	-	-	150,000	-	-	-	-	-	-	-
Profit and Loss Account	24,550	67,179	74,181	(18,297)	18,191	136,916	151,324	107,755	136,023	145,251	128,370	167,945	168,606	122,717	67,179
Net Equity	1,025,091	2,207,072	3,368,721	1,006,794	1,024,986	1,161,902	1,313,226	1,270,981	1,407,004	1,552,255	1,680,625	1,848,570	2,017,176	2,139,892	2,207,072

XYZ LTD
MONTHLY BALANCE SHEET

PERIOD: 2021-2023

	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
In £	2021	2022	2023	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
NON-CURRENT ASSETS															
Fixed Assets	159,601	152,956	128,514	151,102	149,215	147,295	145,342	143,355	141,335	139,281	137,194	135,074	132,921	130,734	128,514
Intangible assets	11,337	8,626	5,914	8,400	8,174	7,948	7,722	7,496	7,270	7,044	6,818	6,592	6,366	6,140	5,914
TOTAL NON-CURRENT ASSETS	170,938	161,582	134,428	159,502	157,389	155,243	153,064	150,851	148,605	146,325	144,012	141,666	139,287	136,874	134,428
CURRENT ASSETS															
Stock	882,953	1,133,615	1,148,549	813,779	919,561	1,341,447	1,474,608	1,307,845	1,412,383	1,520,655	1,378,782	1,529,366	1,531,855	1,360,114	1,148,549
Debtors	37,445	136,635	138,435	98,085	110,835	161,685	177,735	157,635	170,235	183,285	166,185	184,335	184,635	163,935	138,435
Prepayments	300,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000
Deposits	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622	152,622
Director'S Loan	20,000	20,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Other Debtors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash And Cash Equivalents	304,855	987,798	2,020,285	1,291,739	1,199,953	906,529	802,967	1,125,053	999,117	1,134,620	1,436,031	1,595,666	1,566,255	1,909,919	2,020,285
Total Current Assets	1,697,875	2,680,670	3,724,892	2,621,225	2,647,972	2,827,283	2,872,932	3,008,156	2,999,358	3,256,182	3,398,620	3,726,990	3,700,368	3,851,591	3,724,892
Current liabilities															
Trade Creditors	(80,635)	(98,078)	(99,370)	(70,406)	(79,558)	(116,059)	(127,580)	(113,152)	(122,196)	(131,563)	(119,289)	(132,317)	(132,533)	(117,674)	(99,370)
Vat Payable	(164,980)	(125,755)	(126,758)	(123,704)	(173,561)	(205,011)	(287,472)	(328,849)	(174,762)	(257,013)	(304,851)	(185,955)	(257,459)	(301,094)	(126,758)
Wages Payable	(130,337)	(130,337)	(130,337)	(161,186)	(130,337)	(130,337)	(130,337)	(130,337)	(130,337)	(150,797)	(130,337)	(130,337)	(130,337)	(130,337)	(130,337)
PAYE&NIC PAYBLE	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)	(27,094)
Pension Control Account	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)	(607)
Student Loan Payable	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)
Accrual	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)	(20,000)
Corporation Tax	-	-	-	-	-	-	-	-	-	-	-	(266,634)	-	-	-
Total Current Liabilities	(423,752)	(401,970)	(404,265)	(403,097)	(431,257)	(499,207)	(593,189)	(620,138)	(475,096)	(587,175)	(602,277)	(763,044)	(568,129)	(596,905)	(404,265)
Net current assets/(liabilities)	1,274,123	2,278,700	3,320,627	2,218,128	2,216,715	2,328,076	2,279,743	2,388,018	2,524,262	2,669,007	2,796,343	2,963,946	3,132,239	3,254,685	3,320,627
Non-current liabilities															
HSBC Loan	(301,389)	(184,722)	(68,056)	(175,000)	(165,278)	(155,556)	(145,833)	(136,111)	(126,389)	(116,667)	(106,944)	(97,222)	(87,500)	(77,778)	(68,056)
Bounce Back Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BMW LTD LOAN	(88,641)	(18,641)	-	(12,808)	(6,974)	(1,141)	-	-	-	-	-	-	-	-	-
Shareholders Loan	11,474	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lease	(41,414)	(29,846)	(18,278)	(28,882)	(27,918)	(26,954)	(25,990)	(25,026)	(24,062)	(23,098)	(22,134)	(21,170)	(20,206)	(19,242)	(18,278)
Mgn Assets Buyoff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	(118,581)	(48,487)	(18,278)	(216,690)	(200,171)	(183,651)	(171,824)	(161,137)	(150,451)	(139,765)	(129,079)	(118,393)	(107,706)	(97,020)	(86,334)
Net assets/(liabilities)	1,025,091	2,207,071	3,368,721	2,160,940	2,173,933	2,299,668	2,260,983	2,377,731	2,522,415	2,675,567	2,811,276	2,987,219	3,163,819	3,294,539	3,368,721
Financed by:															
Share Capital	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Retained Earnings	980,541	2,119,892	3,274,540	2,187,072	2,140,940	2,153,934	1,879,668	2,240,984	2,357,731	2,502,416	2,655,568	2,791,277	2,967,220	3,143,820	3,274,540
Dividend	-	-	-	-	-	-	200,000	-	-	-	-	-	-	-	-
Profit and Loss Account	24,550	67,179	74,181	(46,132)	12,994	125,735	161,315	116,748	144,684	153,152	135,709	175,943	176,600	130,720	74,181
Net Equity	1,025,091	2,207,072	3,368,721	2,160,940	2,173,934	2,299,668	2,260,984	2,377,731	2,522,416	2,675,568	2,811,277	2,987,220	3,163,820	3,294,540	3,368,721

XYZ LTD
CASH FLOW STATEMENT

PERIOD: 2021-2023

<i>in £</i>	Forecast	Forecast	Forecast	Actual	Actual	Actual	Actual	Actual	Actual	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
	2021	2022	2023	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Cash flows from operating activities															
(Loss)/profit for the financial year	1,103,953	1,331,980	1,361,649	(7,034)	54,119	119,245	134,596	161,609	187,777	114,259	59,847	95,091	96,932	62,961	24,550
Adjustments for:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation and depreciation of intangible assets	25,750	31,857	51,154	934	974	974	1,095	1,266	1,938	2,518	2,749	2,979	3,210	3,441	3,671
Interest paid	5,509	9,917	5,250	-	-	-	-	-	-	-	1,167	1,134	1,102	1,069	1,037
Stock provision	(57,302)	-	-	(57,302)	-	-	-	-	-	-	-	-	-	-	-
Directors loan (dividend)	(220,000)	(150,000)	(200,000)	-	-	-	-	-	(220,000)	-	-	-	-	-	-
(Increase)/Decrease in stock	(349,820)	(250,662)	(14,934)	(26,578)	(30,951)	(39,793)	(96,296)	10,477	(180,464)	(144,590)	(123,554)	123,776	(137,158)	117,000	178,311
(Increase)/Decrease in trade and other debtors	(23,239)	(99,190)	(1,800)	(16,691)	3,841	211,475	(150,540)	(6,387)	13,293	(86,955)	2,325	(5,250)	(300)	5,000	6,950
Increase (Decrease) in Trade Creditors	91,686	17,443	1,292	74,811	4,122	(3,152)	36,143	(23,173)	24,814	(1,820)	(4,949)	11,219	641	(10,685)	(16,284)
Increase/Decrease from other debtors/creditors	(327,729)	10,775	6,003	47,517	(13,136)	(34,430)	19,130	21,192	(66,731)	(158,536)	46,613	(107,394)	45,133	24,341	(151,429)
Net cash generated from operating activities	248,808	902,120	1,208,614	15,657	18,970	254,320	(55,872)	164,983	(239,373)	(275,124)	(15,802)	121,556	9,560	203,127	46,806
Cash flows from investing activities															
Purchase of Fixed and intangible assets	(147,755)	(22,500)	(24,000)	-	(2,408)	(7,259)	(21,750)	(3,759)	(30,678)	(12,735)	(13,833)	(13,833)	(13,833)	(13,833)	(13,833)
MGN asset buy-off	(9,700)	-	-	(6,750)	(2,950)	-	-	-	-	-	-	-	-	-	-
Net cash from investing activities	(157,455)	(22,500)	(24,000)	(6,750)	(5,358)	(7,259)	(21,750)	(3,759)	(30,678)	(12,735)	(13,833)	(13,833)	(13,833)	(13,833)	(13,833)
Cash flows from financing activities															
HSBC Loan	295,880	(126,583)	(121,917)	-	-	-	-	-	-	350,000	(10,889)	(10,856)	(10,824)	(10,792)	(10,759)
Repayment of Bounce Back Loans	(50,000)	-	-	-	-	-	-	-	-	(50,000)	-	-	-	-	-
BMW loan	(5,000)	(70,000)	(18,641)	0	0	0	0	0	30000	(5,833)	(5,833)	(5,833)	(5,833)	(5,833)	(5,833)
Repayment of other loans	(34,865)	-	-	-	-	-	135	-	(35,000)	-	-	-	-	-	-
Leases	10,621	(11,568)	(11,568)	(695)	(964)	(1,232)	(964)	(964)	21,223	(964)	(964)	(964)	(964)	(964)	(964)
Repayment of shareholder loans	(68,302)	11,474	-	(7,567)	-	-	40,180	(89,440)	(11,474)	-	-	-	-	-	-
Net cash used in financing activities	148,334	(196,677)	(152,126)	(8,263)	(964)	(1,232)	39,351	(90,404)	4,749	293,203	(17,686)	(17,654)	(17,621)	(17,589)	(17,557)
Net increase/(decrease) in cash and cash equivalents	239,688	682,943	1,032,488	644	12,648	245,830	(38,271)	70,821	(265,302)	5,343	(47,321)	90,069	(21,895)	171,705	15,416
Cash and cash equivalents at beginning of period	65,167	304,855	987,798	65,167	65,811	78,459	324,289	286,019	356,840	91,538	96,881	49,560	139,629	117,734	289,439
Cash and cash equivalents at the end of period	304,855	987,798	2,020,285	65,811	78,459	324,289	286,019	356,840	91,538	96,881	49,560	139,629	117,734	289,439	304,855

XYZ LTD
CASH FLOW STATEMENT

PERIOD: 2021-2023

	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
<i>in £</i>	2021	2022	2023	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
Cash flows from operating activities															
(Loss)/profit for the financial year	1,103,953	1,331,980	1,361,649	(18,297)	18,191	136,916	151,324	107,755	136,023	145,251	128,370	167,945	168,606	122,717	67,179
Adjustments for:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation and depreciation of intangible assets	25,750	31,857	51,154	(4,434)	4,511	(3,436)	3,779	3,813	3,846	3,879	3,913	3,946	3,979	4,013	4,046
Interest paid	5,509	9,917	5,250	1,005	972	940	907	875	843	810	778	745	713	681	648
Stock provision	(57,302)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Directors loan (dividend)	(220,000)	(150,000)	(200,000)	-	-	-	-	(150,000)	-	-	-	-	-	-	-
(Increase)/Decrease in stock	(349,820)	(250,662)	(14,934)	82,864	(104,538)	(275,572)	(115,804)	78,214	(100,215)	(103,752)	130,869	(140,301)	(2,358)	162,702	137,229
(Increase)/Decrease in trade and other debtors	(23,239)	(99,190)	(1,800)	(58,990)	(12,600)	(49,950)	(15,600)	19,650	(12,750)	(13,200)	16,650	(17,850)	(300)	20,700	25,050
Increase (Decrease) in Trade Creditors	91,686	17,443	1,292	(11,413)	9,044	35,855	11,198	(14,105)	9,152	9,475	(11,952)	12,813	215	(14,859)	(17,981)
Increase/Decrease from other debtors/creditors	(327,729)	10,775	6,003	26,200	22,166	2,962	71,360	39,977	(104,482)	100,745	26,740	93,858	(140,518)	42,034	(170,266)
Net cash generated from operating activities	248,808	902,120	1,208,614	16,935	(62,254)	(152,285)	107,164	86,178	(67,583)	143,209	295,368	121,156	30,338	337,988	45,906
Cash flows from investing activities															
Purchase of Fixed and intangible assets	(147,755)	(22,500)	(24,000)	(500)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)
MGN asset buy-off	(9,700)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net cash from investing activities	(157,455)	(22,500)	(24,000)	(500)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)
Cash flows from financing activities															
HSBC Loan	295,880	(126,583)	(121,917)	(10,727)	(10,694)	(10,662)	(10,630)	(10,597)	(10,565)	(10,532)	(10,500)	(10,468)	(10,435)	(10,403)	(10,370)
Repayment of Bounce Back Loans	(50,000)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BMW loan	(5,000)	(70,000)	(18,641)	(5,833)	(5,833)	(5,833)	(5,833)	(5,833)	(5,833)	(5,833)	(5,833)	(5,833)	(5,833)	(5,833)	(5,833)
Repayment of other loans	(34,865)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Leases	10,621	(11,568)	(11,568)	(964)	(964)	(964)	(964)	(964)	(964)	(964)	(964)	(964)	(964)	(964)	(964)
Repayment of shareholder loans	(68,302)	11,474	-	11,474	-	-	-	-	-	-	-	-	-	-	-
Net cash used in financing activities	148,334	(196,677)	(152,126)	(6,050)	(17,492)	(17,459)	(17,427)	(17,395)	(17,362)	(17,330)	(17,297)	(17,265)	(17,233)	(17,200)	(17,168)
Net increase/(decrease) in cash and cash equivalents	239,688	682,943	1,032,488	10,385	(81,745)	(171,745)	87,737	66,783	(86,945)	123,879	276,071	101,892	11,105	318,788	26,738
Cash and cash equivalents at beginning of period	65,167	304,855	987,798	304,855	315,240	233,494	61,750	149,487	216,271	129,326	253,205	529,275	631,167	642,272	961,060
Cash and cash equivalents at the end of period	304,855	987,798	2,020,285	315,240	233,494	61,750	149,487	216,271	129,326	253,205	529,275	631,167	642,272	961,060	987,798

XYZ LTD
CASH FLOW STATEMENT

PERIOD: 2021-2023

	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
<i>in £</i>	2021	2022	2023	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
Cash flows from operating activities															
(Loss)/profit for the financial year	1,103,953	1,331,980	1,361,649	(46,132)	12,994	125,735	161,315	116,748	144,684	153,152	135,709	175,943	176,600	130,720	74,181
Adjustments for:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation and depreciation of intangible assets	25,750	31,857	51,154	4,079	4,113	4,146	4,179	4,213	4,246	4,279	4,313	4,346	4,379	4,413	4,446
Interest paid	5,509	9,917	5,250	616	583	551	519	486	454	421	389	356	324	292	259
Stock provision	(57,302)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Directors loan (dividend)	(220,000)	(150,000)	(200,000)	-	-	-	(200,000)	-	-	-	-	-	-	-	-
(Increase)/Decrease in stock	(349,820)	(250,662)	(14,934)	319,837	(105,783)	(421,886)	(133,162)	166,763	(104,538)	(108,272)	141,873	(150,585)	(2,489)	171,741	211,565
(Increase)/Decrease in trade and other debtors	(23,239)	(99,190)	(1,800)	38,550	(12,750)	(50,850)	(16,050)	20,100	(12,600)	(13,050)	17,100	(18,150)	(300)	20,700	25,500
Increase (Decrease) in Trade Creditors	91,686	17,443	1,292	(27,672)	9,152	36,501	11,521	(14,428)	9,044	9,367	(12,275)	13,028	215	(14,859)	(18,304)
Increase/Decrease from other debtors/creditors	(327,729)	10,775	6,003	33,798	19,008	31,450	82,461	41,377	(154,087)	102,712	27,377	147,739	(195,131)	43,635	(174,336)
Net cash generated from operating activities	248,808	902,120	1,208,614	323,077	(72,683)	(274,354)	(89,217)	335,259	(112,796)	148,611	314,486	172,678	(16,401)	356,642	123,312
Cash flows from investing activities															
Purchase of Fixed and intangible assets	(147,755)	(22,500)	(24,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)
MGN asset buy-off	(9,700)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net cash from investing activities	(157,455)	(22,500)	(24,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)
Cash flows from financing activities															
HSBC Loan	295,880	(126,583)	(121,917)	(10,338)	(10,306)	(10,273)	(10,241)	(10,208)	(10,176)	(10,144)	(10,111)	(10,079)	(10,046)	(10,014)	(9,981)
Repayment of Bounce Back Loans	(50,000)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BMW loan	(5,000)	(70,000)	(18,641)	(5,833)	(5,833)	(5,833)	(1,141)	-	-	-	-	-	-	-	-
Repayment of other loans	(34,865)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Leases	10,621	(11,568)	(11,568)	(964)	(964)	(964)	(964)	(964)	(964)	(964)	(964)	(964)	(964)	(964)	(964)
Repayment of shareholder loans	(68,302)	11,474	-	-	-	-	-	-	-	-	-	-	-	-	-
Net cash used in financing activities	148,334	(196,677)	(152,126)	(17,135)	(17,103)	(17,070)	(12,346)	(11,172)	(11,140)	(11,108)	(11,075)	(11,043)	(11,010)	(10,978)	(10,945)
Net increase/(decrease) in cash and cash equivalents	239,688	682,943	1,032,488	303,942	(91,786)	(293,424)	(103,562)	322,086	(125,936)	135,503	301,411	159,635	(29,411)	343,664	110,366
Cash and cash equivalents at beginning of period	65,167	304,855	987,798	987,798	1,291,739	1,199,953	906,529	802,967	1,125,053	999,117	1,134,620	1,436,031	1,595,666	1,566,255	1,909,919
Cash and cash equivalents at the end of period	304,855	987,798	2,020,285	1,291,739	1,199,953	906,529	802,967	1,125,053	999,117	1,134,620	1,436,031	1,595,666	1,566,255	1,909,919	2,020,285