

Cashflow Projections – Locavore @ Victoria Road

Year 1	2018												2019	
	February	March	April	May	June	July	August	September	October	November	December	January	Year 1 Totals	
Sales:														
Grocery Store														
Shop Transactions	3000	3100	3200	3300	3400	3500	3600	3700	3800	3900	4000	4100	42600	
Average Spend	£12.50	£12.70	£12.90	£13.10	£13.30	£13.50	£13.70	£13.90	£14.10	£14.30	£14.50	£14.70		
Total Shop Sales	£37,500.00	£39,370.00	£41,280.00	£43,230.00	£45,220.00	£47,250.00	£49,320.00	£51,430.00	£53,580.00	£55,770.00	£58,000.00	£60,270.00	£582,220.00	
Cafe														
Cafe Transactions	1500	1520	1540	1560	1580	1600	1620	1640	1660	1680	1700	1720		
Cafe Average Spend	£7.50	£7.50	£7.50	£7.50	£7.50	£7.50	£7.50	£7.50	£7.50	£7.50	£7.50	£7.50		
Total Cafe Sales	£11,250.00	£11,400.00	£11,550.00	£11,700.00	£11,850.00	£12,000.00	£12,150.00	£12,300.00	£12,450.00	£12,600.00	£12,750.00	£12,900.00	£144,900.00	
Veg Box & Wholesale														
Veg Box Customers	550	565	580	595	610	625	640	655	670	685	700	715		
Average Monthly Spend	£68.60	£68.60	£68.60	£68.60	£68.60	£68.60	£68.60	£68.60	£68.60	£68.60	£68.60	£68.60		
Total Veg Box Sales	£37,730.00	£38,759.00	£39,788.00	£40,817.00	£41,846.00	£42,875.00	£43,904.00	£44,933.00	£45,962.00	£46,991.00	£48,020.00	£49,049.00	£520,674.00	
Wholesale/Food Assembly	£3,000.00	£3,030.00	£3,060.30	£3,090.90	£3,121.81	£3,153.03	£3,184.56	£3,216.41	£3,248.57	£3,281.06	£3,313.87	£3,347.01	£38,047.51	
Total Sales	£89,480.00	£92,559.00	£95,678.30	£98,837.90	£102,037.81	£105,278.03	£108,558.56	£111,879.41	£115,240.57	£118,642.06	£122,083.87	£125,566.01	£1,285,841.51	
Costs														
Property														
Rent	£2,084.00	£2,084.00	£2,084.00	£2,084.00	£2,084.00	£2,084.00	£2,084.00	£2,084.00	£2,084.00	£4,167.00	£4,167.00	£4,167.00	£31,257.00	
Monthly Rates	£1,320.00	£1,320.00	£1,320.00	£1,320.00	£1,320.00	£1,320.00	£1,320.00	£1,320.00	£1,320.00	£1,320.00	£1,320.00	£1,320.00	£15,840.00	
Wages														
Monthly Salaries	£24,607.00	£27,767.70	£28,703.49	£29,651.37	£30,611.34	£31,583.41	£32,567.57	£33,563.82	£34,572.17	£35,592.62	£36,625.16	£37,669.80	£383,515.45	
Employer Pension (3%)	£738.21	£833.03	£861.10	£889.54	£918.34	£947.50	£977.03	£1,006.91	£1,037.17	£1,067.78	£1,098.75	£1,130.09	£11,505.46	
Cost of Sales														
Shop Stock	£24,750.00	£25,984.20	£27,244.80	£28,531.80	£29,845.20	£31,185.00	£32,551.20	£33,943.80	£35,362.80	£36,808.20	£38,280.00	£39,778.20	£384,265.20	
Cafe Stock	£3,750.00	£5,700.00	£5,775.00	£5,850.00	£5,925.00	£6,000.00	£6,075.00	£6,150.00	£6,225.00	£6,300.00	£6,375.00	£6,450.00	£70,575.00	
Veg Box Stock	£19,857.89	£20,399.47	£20,941.05	£21,482.63	£22,024.21	£22,565.79	£23,107.37	£23,648.95	£24,190.53	£24,732.11	£25,273.68	£25,815.26	£274,038.95	
Other Costs:														
Training *1	£307.63	£347.14	£358.84	£370.69	£382.69	£394.85	£407.15	£419.61	£432.21	£444.97	£457.88	£470.94	£4,794.60	
Repairs & Maintenance	£750.00	£750.00	£750.00	£750.00	£750.00	£750.00	£750.00	£750.00	£750.00	£750.00	£750.00	£750.00	£9,000.00	
Packaging	£796.37	£823.78	£851.54	£879.66	£908.14	£936.97	£966.17	£995.73	£1,025.64	£1,055.91	£1,086.55	£1,117.54	£11,443.99	
Cleaning & Waste Management	£214.75	£222.14	£229.63	£237.21	£244.89	£252.67	£260.54	£268.51	£276.58	£284.74	£293.00	£301.36	£3,086.02	
Utilities	£749.84	£775.64	£801.78	£828.26	£855.08	£882.23	£909.72	£937.55	£965.72	£994.22	£1,023.06	£1,052.24	£10,775.35	
Telephone & Broadband*2	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£1,200.00	
Insurance	£292.00	£292.00	£292.00	£292.00	£292.00	£292.00	£292.00	£292.00	£292.00	£292.00	£292.00	£292.00	£3,504.00	
Office & Computer Supply	£299.76	£310.07	£320.52	£331.11	£341.83	£352.68	£363.67	£374.80	£386.06	£397.45	£408.98	£420.65	£4,307.57	
Shop & Staff Supply, Misc	£999.49	£1,033.88	£1,068.73	£1,104.02	£1,139.76	£1,175.96	£1,212.60	£1,249.69	£1,287.24	£1,325.23	£1,363.68	£1,402.57	£14,362.85	
Legal & Professional Costs	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£2,400.00	
Organic Certification	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00	£1,200.00	
Private Investor Repayment *3	£504.53	£504.53	£504.53	£504.53	£504.53	£504.53	£504.53	£504.53	£504.53	£504.53	£504.53	£504.53	£6,054.36	
Loan Stock Bond Repayments *4	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£250.00	£0.00	£250.00	

P&L Year 1

Loan Stock Interest Set Aside *4	£228.29	£228.29	£228.29	£228.29	£228.29	£228.29	£228.29	£228.29	£228.29	£228.29	£228.29	£228.29	£2,739.48
Total Costs:	£82,649.77	£89,775.89	£92,735.31	£95,735.11	£98,775.30	£101,855.88	£104,976.84	£108,138.18	£111,339.92	£116,665.05	£120,197.56	£123,270.47	£1,246,115.29
SURPLUS BEFORE TAX	£6,830.23	£2,783.11	£2,942.99	£3,102.79	£3,262.51	£3,422.15	£3,581.72	£3,741.22	£3,900.65	£1,977.01	£1,886.30	£2,295.53	£39,726.22
Opening Balance	£50,000.00	£56,830.23	£59,613.34	£62,556.33	£65,659.12	£68,921.63	£72,343.79	£75,925.51	£79,666.73	£83,567.38	£85,544.39	£87,430.69	
Closing Balance	£56,830.23	£59,613.34	£62,556.33	£65,659.12	£68,921.63	£72,343.79	£75,925.51	£79,666.73	£83,567.38	£85,544.39	£87,430.69	£89,726.22	
													Corporation Tax
													£7,945.24
													SURPLUS AFTER TAX
													£31,780.98
													Net profit as % of sales
													2.47%

- *1 - £200 training budget per employee per year
- *2 - 5 lines for phone, card payments & broadband
- *3 - £50k @ 4% over 10 years
- *4 At given rates/terms