

S Ample Café Shop

	Jan-20	Apr-20 no support	Apr-20 govt idea	Nov-20	Dec-20	Jan-21
Sales	100,000	0	0	100,000	100,000	100,000
Direct costs						
Serfs	35,000		28,000	35,000	35,000	35,000
E'rs NIC	3,500		2,800	3,500	3,500	3,500
Food costs etc.	20,000			20,000	20,000	20,000
Covid furlough grant			(30,800)			
	58,500	0	0	58,500	58,500	58,500
Gross Profit	41,500	0	0	41,500	41,500	41,500
Overheads			0			
Rates	10,000		0	10,000	10,000	10,000
Rent	12,000	12,000	12,000	12,000	12,000	12,000
rest	15,000	15,000	15,000	15,000	15,000	15,000
	37,000	27,000	27,000	37,000	37,000	37,000
net profit	4,500	(27,000)	(27,000)	4,500	4,500	4,500
CT	860			860	860	860
post tax	3,640	(27,000)	(27,000)	3,640	3,640	3,640

Financed by:-

bankrupt??

loan
(27,000)

**X how ever many
months it takes= £loads**

so after 6 months you have a Loss of
and a loan of

162,000 162,000
162,000

so staaaart repaying loan using 100% of profits

(3,640) (3,640) (3,640)

loan balance

158,360 154,720 151,080

so, years just to repay the loan, and this assumes £0 investment needed in business for machines/fittings renewals.

or just fold now, and restart when it dies down, and have no loan