YEAR 1 CASH FORECAST BY MONTH

YEAR 1 CASH FORECAST BY MONTH	Estimated Annualised Cash Costs/Income	February	March	April	May	June	July	August	September	October	November	December	10 month cash flow total
Income													
Sales to general public	81000		5000	6000	6000	6000	6000	7000	7000	8000	10000	10000	71000
Catering sales	10000		500	750	750	1000	1000	1000	1000	1000	1000	1500	9500
Miscellaneous sales (games, toys etc.)	6000				250	250	500	500	1000	1000	1000	1000	5500
Events - ticket sales/rentals	2500			250	250	250	250	250	250	250	250	250	2250
Sales to schools	1000							500	500				1000
TOTAL INCOME	100500		5500	7000	7250	7500	7750	9250	9750	10250	12250	12750	89250
Expenditure													
Purchases - books	48600		13000	3600	3600	3600	3600	4200	4200	4800	6000	6000	52600
Purchases catering	4000		200	300	300	400	400	400	400	400	400	600	3800
Purchases - miscellaneous	3000		0	0	125	125	250	250	500	500	500	500	2750
Coffee machine rental	1200		100	100	100	100	100	100	100	100	100	100	1000
Wages - shop staff	6000		500	500	500	500	500	500	500	500	500	500	5000
Wages - Manger 1 FTE	20000		1667	1667	1667	1667	1667	1667	1667	1667	1667	1667	16667
Wages extra	0												0
Social Security	2500		195	195	195	195	195	195	195	195	195	195	1950
Credit card charges	2500		132	168	174	180	186	222	234	246	294	306	2142
Rent	9000		750	750	750	750	750	750	750	750	750	750	7500
Rates	0		0	0	0	0	0	0	0	0	0	0	0
Insurance	1200		100	100	100	100	100	100	100	100	100	100	1000
Light & heat	1500		100	100	100	50	50	100	100	200	200	200	1200
Stationery	750		63	63	63	63	63	63	63	63	63	63	625
Telephone	600		50	50	50	50	50	50	50	50	50	50	500
Postage	250		21	21	21	21	21	21	21	21	21	21	208
Advertising	1000		83	83	83	83	83	83	83	83	83	83	833
Computer & Photocopier	1200		100	100	100	100	100	100	100	100	100	100	1000
Repairs & renewals	0		0	0	0	0	0	0	0	0	0	0	0
Subscriptions - booksellers assocation .06% turnover	250		250	0	0	0	0	0	0	0	0	0	250
General expenses	1500		125	125	125	125	125	125	125	125	125	125	1250
TOTAL EXPENDITURE	105050		17435	7921	8052	8108	8239	8925	9187	9899	11147	11359	100275
Net incomings/outgoings before capital & interest			-11935	-921	-802	-608	-489	325	563	351	1103	1391	-11025.3
Capital expenditure													
Shelves, equipment etc.			6200										6200
Net incomings/outgoings before subs and loan													
Equity from members and supporters		10000											10000
MHDC Business start up grant		500											500
Loan @ 8% repayable over 2.5 years		15000											15000
Loan repayments and interest			550	550	550	550	550	550	550	550	550	550	5500
Net incomings/(outgoings) including capital & interest		25500	-18135	-921	-802	-608	-489	325	563	351	1103	1391	**8275**
Balance brought forward		0	25500	7365	6443	5641	5033	4543	4868	5431	5781	6884	
Balance carried forward		25500	7365	6443	5641	5033	4543	4868	5431	5781	6884	**8275**	

YEAR 2 QUARTERLY CASH FORECAST	Estimated Annualised Cash Costs/Income	Jan-March	Apr-June	July-Sept	Oct-Dec	Total
Income						
Sales to general public	97200	19440	19440	24300	34020	97200
Catering sales	10000	2000	2000	2500	3500	10000
Miscellaneous sales (games, toys etc.)	6000	1200	1200	1500	2100	6000
Events - ticket sales/rentals	3500	750	750	1000	1000	3500
Sales to schools	1000			1000		1000
Memberships	400	100	100	100	100	400
TOTAL INCOME	118100	23490	23490	30400	40720	118100
Expenditure						0
Purchases - books	58320	11664	11664	14580	20412	58320
Purchases catering	4000	800	800	1000	1400	4000
Purchases - miscellaneous	3000	600	600	750	1050	3000
Coffee machine rental	1200	300	300	300	300	1200
Wages - shop staff	6000	1500	1500	1500	1500	6000
Wages - Manger 1 FTE	20000	5000	5000	5000	5000	20000
Wages extra	0	0	0	0	0	0
Social Security	2500	625	625	625	625	2500
Credit card charges	2834	564	564	730	977	2834
Rent	9000	2250	2250	2250	2250	9000
Rates	0					0
Insurance	1200	300	300	300	300	1200
Light & heat	1500	500	250	250	500	1500
Stationery	750	188	188	188	188	750
Telephone	600	150	150	150	150	600
Postage	250	63	63	63	63	250
Advertising	500	125	125	125	125	500
Computer & Photocopier	900	225	225	225	225	900
Repairs & renewals	250	250				250
Subscriptions - booksellers assocation .06% turnover	250	250				250
General expenses	1500	375	375	375	375	1500
TOTAL EXPENDITURE	114554	25728	24978	28410	35439	114554
Net incomings/outgoings before capital & interest		-2238	-1488	1990	5281	3546
Capital expenditure						
Shelves, equipment etc.		0	0	0	0	0
Net incomings/outgoings before subs and loan		-2238	-1488	1990	5281	3546
Equity from members and supporters		0				0
MHDC Business start up grant		0				0
Loan @ 8% repayable over 2.5 years		0				0
Loan repayments and interest		1650	1650	1650	1650	6600
Net incomings/(outgoings) including capital & interest		-3888	-3138	340	3631	5220
Balance brought forward		8275	4387	1249	1590	
Balance carried forward		4387	1249	1590	5220	

YEAR 3 QUARTERLY CASH FORECAST	Estimated Annualised Cash	Jan-March	Apr-June	July-Sept	Oct-Dec	Total
Income						
Sales to general public	113400	22680	22680	28350	39690	113400
Catering sales	12000	2400	2400	3000	4200	12000
Miscellaneous sales (games, toys etc.)	6000	1200	1200	1500	2100	6000
Events - ticket sales/rentals	3500	750	750	1000	1000	3500
Sales to schools	1000			1000		1000
Memberships	400	100	100	100	100	400
TOTAL INCOME	136300	27130	27130	34950	47090	136300
Expenditure						0
Purchases - books	68040	13608	13608	17010	23814	68040
Purchases catering	4800	960	960	1200	1680	4800
Purchases - miscellaneous	3000	600	600	750	1050	3000
Coffee machine rental	1200	300	300	300	300	1200
Wages - shop staff	6000	1500	1500	1500	1500	6000
Wages - Manger 1 FTE	20000	5000	5000	5000	5000	20000
Wages extra	0	0	0	0	0	0
Social Security	2500	625	625	625	625	2500
Credit card charges	3271	651	651	839	1130	3271
Rent	9000	2250	2250	2250	2250	9000
Rates	0					0
Insurance	1200	300	300	300	300	1200
Light & heat	1500	500	250	250	500	1500
Stationery	750	188	188	188	188	750
Telephone	600	150	150	150	150	600
Postage	250	63	63	63	63	250
Advertising	500	125	125	125	125	500
Computer & Photocopier	900	225	225	225	225	900
Repairs & renewals	250	250				250
Subscriptions - booksellers assocation .06% turnover	250	250				250
General expenses	1500	375	375	375	375	1500
TOTAL EXPENDITURE	125511	27919	27169	31149	39274	125511
Net incomings/outgoings before capital & interest		-789	-39	3801	7816	10789
Capital expenditure						
Shelves, equipment etc.		0	0	0	0	0
						0
Net incomings/outgoings before subs and loan		-789	-39	3801	7816	10789
Equity from members and supporters		0				0
MHDC Business start up grant		0				0
Loan @ 8% repayable over 2.5 years		0				0
Loan repayments and interest		1650	1650	1650	0	4950
Net incomings/(outgoings) including capital & interest		-2439	-1689	2151	7816	11059
Balance brought forward		5220	2781	1092	3243	
Balance carried forward		2781	1092	3243	11059	