

Proj - Healthy

P+L Projection – Based on Current Trajectory

Income	FY26	FY27	FY28	FY29
Drinks Sales	£120,000	£120,000	£125,000	£130,000
Food Sales	£5,000	£10,000	£11,000	£12,000
Property	£10,000	£25,000	£25,500	£26,000
Gross	£135,000	£155,000	£161,500	£168,000
<i>Pub</i>	<i>£125,000</i>	<i>£130,000</i>	<i>£136,000</i>	<i>£142,000</i>
<i>Property</i>	<i>£10,000</i>	<i>£25,000</i>	<i>£25,500</i>	<i>£26,000</i>
Expenses				
Drinks Purchases (Est Avg GP of 64%)	£43,342	£43,342	£45,148	£46,953
Food Purchases (Est Avg GP of 70%)	£1,500	£3,000	£3,300	£3,600
Bands/Other Entertainment	£1,200	£1,200	£1,200	£1,200
Property Agency Commission	£2,000	£3,000	£3,000	£3,500
Property Cleaning/Linens	£3,000	£5,000	£5,000	£6,000
Cost of Sales	£51,042	£55,542	£57,648	£61,253
GP	£83,958	£99,458	£103,852	£106,747
<i>Pub</i>	<i>£46,042</i>	<i>£47,542</i>	<i>£49,648</i>	<i>£51,753</i>
<i>Property</i>	<i>£5,000</i>	<i>£8,000</i>	<i>£8,000</i>	<i>£9,500</i>
Other Income	£3,721	£0	£0	£0
Overheads				
Heating (Wood)	£3,000	£3,000	£3,000	£3,000
Electricity	£3,800	£3,800	£3,800	£3,800
Rates	£1,800	£1,800	£1,800	£1,800
Waste Disposal	£1,000	£1,000	£1,000	£1,000
Sewerage	£350	£200	£200	£200
Water	£360	£360	£360	£360
Internet/Phone	£400	£400	£400	£400
Advertising	£2,000	£2,000	£2,000	£2,000
Maintenance	£3,000	£3,000	£3,000	£3,000
Insurance	£2,000	£2,000	£2,000	£2,000
Accounts	£1,800	£1,800	£1,800	£1,800
Salaries	£24,350	£37,180	£44,980	£44,980
NI + Pension	£300	£677	£677	£677
Licensing	£725	£725	£725	£725
IT/Software	£900	£900	£900	£900
Bank/Card Fees	£1,148	£1,318	£1,373	£1,428
Misc General Expenses	£1,500	£1,500	£1,500	£1,500
Lease/Rent	£13,500			
Planning Permission		£2,500		
Overheads	£61,933	£64,160	£69,515	£69,570
EBITDA	£25,747	£35,299	£34,338	£37,177
Lease Premium Amortisation	£11,582	£0	£0	£0
Loan Interest	£0	£0	£0	£0
Acquisition Costs	£12,500			

Proj - Healthy

Total Taxable Earnings	£1,665	£35,299	£34,338	£37,177
Corporation Tax	£316	£6,707	£6,524	£7,064
Stamp Duty	£16,000			
Interest to Members (3.5%)			£20,405	£20,405
Depreciation			£500	£500
Total Earnings / P+L Reserve	-£14,651	£28,592	£6,909	£9,208
Lease Premium Already Paid	-£11,582			
Depreciation adjustment	£0	£0	-£500	-£500
Adjusted Earnings (Savings Balance)	-£3,069	£28,592	£7,409	£9,708
Capital Repayments	£0	£0	£0	£0
Asset Purchases	£530,000	£0	£2,500	£0
Reserves				
Opening	£14,173			
Capital Raised	£550,000			
Running Balance	£31,104	£59,696	£64,604	£74,312
<i>YE Balance accounting for future payments</i>	£31,420	£66,403	£91,533	£101,781

Proj - Healthy w Loan

P+L Projection – Healthy with Loan

Income	FY26	FY27	FY28	FY29
Drinks Sales	£120,000	£120,000	£125,000	£130,000
Food Sales	£5,000	£10,000	£11,000	£12,000
Property	£10,000	£25,000	£25,500	£26,000
Gross	£135,000	£155,000	£161,500	£168,000
<i>Pub</i>	<i>£125,000</i>	<i>£130,000</i>	<i>£136,000</i>	<i>£142,000</i>
<i>Property</i>	<i>£10,000</i>	<i>£25,000</i>	<i>£25,500</i>	<i>£26,000</i>
Expenses				
Drinks Purchases (Est Avg GP of 64%)	£43,342	£43,342	£45,148	£46,953
Food Purchases (Est Avg GP of 70%)	£1,500	£3,000	£3,300	£3,600
Bands/Other Entertainment	£1,200	£1,200	£1,200	£1,200
Property Agency Commission	£2,000	£3,000	£3,000	£3,500
Property Cleaning/Linens	£3,000	£5,000	£5,000	£6,000
Cost of Sales	£51,042	£55,542	£57,648	£61,253
GP	£83,958	£99,458	£103,852	£106,747
<i>Pub</i>	<i>£46,042</i>	<i>£47,542</i>	<i>£49,648</i>	<i>£51,753</i>
<i>Property</i>	<i>£5,000</i>	<i>£8,000</i>	<i>£8,000</i>	<i>£9,500</i>
Other Income	£3,721	£0	£0	£0
Overheads				
Heating (Wood)	£3,000	£3,000	£3,000	£3,000
Electricity	£3,800	£3,800	£3,800	£3,800
Rates	£1,800	£1,800	£1,800	£1,800
Waste Disposal	£1,000	£1,000	£1,000	£1,000
Sewerage	£350	£200	£200	£200
Water	£360	£360	£360	£360
Internet/Phone	£400	£400	£400	£400
Advertising	£2,000	£2,000	£2,000	£2,000
Pub Maintenance	£3,000	£3,000	£3,000	£3,000
Insurance	£2,000	£2,000	£2,000	£2,000
Accounts	£1,800	£1,800	£1,800	£1,800
Salaries	£24,350	£37,180	£44,980	£44,980
NI + Pension	£300	£677	£677	£677
Licensing	£725	£725	£725	£725
IT/Software	£900	£900	£900	£900
Bank/Card Fees	£1,148	£1,318	£1,373	£1,428
Misc General Expenses	£1,500	£1,500	£1,500	£1,500
Lease	£13,500			
Planning Permission		£2,500		
Overheads	£61,933	£64,160	£69,515	£69,570
EBITDA	£25,747	£35,299	£34,338	£37,177
Lease Premium Amortisation	£11,582	£0	£0	£0
Loan Interest	£0	£10,012	£9,757	£9,484
Acquisition Costs	£12,500			

Proj - Healthy w Loan

Total Taxable Earnings	£1,665	£25,287	£24,581	£27,693
Corporation Tax	£316	£4,804	£4,670	£5,262
Stamp Duty	£16,000			
Members Interest (3%)			£12,990	£12,990
Depreciation			£500	£500
Total Earnings / P+L Reserve	-£14,651	£20,482	£6,420	£8,941
Lease Premium Already Paid	-£11,582	0	0	0
Depreciation Adjustment	£0	£0	-£500	-£500
Adjusted Earnings (Savings Balance)	-£3,069	£20,482	£6,920	£9,441
Capital Repayments	£0	£3,673	£3,929	£4,203
Asset Purchases	£530,000		£2,500	
Reserves				
Opening	£14,173			
Capital Raised	£550,000			
Running Balance	£31,104	£47,913	£48,404	£53,642
YE Balance accounting for future payments	£31,420	£52,718	£66,065	£71,894

P+L Projection – Lightly Distressed - Continuation of previous landlords business

<u>Income</u>	FY26	FY27	FY28	FY29
Drinks Sales	£120,000	£90,000	£92,000	£93,000
Food Sales	£5,000	£7,000	£7,000	£9,000
Property	£10,000	£21,000	£21,000	£21,000
Gross	£135,000	£118,000	£120,000	£123,000
<i>Pub</i>	<i>£125,000</i>	<i>£97,000</i>	<i>£99,000</i>	<i>£102,000</i>
<i>Property</i>	<i>£10,000</i>	<i>£21,000</i>	<i>£21,000</i>	<i>£21,000</i>
<u>Expenses</u>				
Drinks Purchases (Est Avg GP of 64%)	£43,342	£32,506	£33,229	£33,590
Food Purchases (Est Avg GP of 70%)	£1,500	£2,100	£2,100	£2,700
Bands/Other Entertainment	£1,200	£1,200	£1,200	£1,200
Property Agency Commission	£2,000	£2,500	£2,500	£2,500
Property Cleaning/Linens	£3,000	£4,500	£4,500	£4,500
Cost of Sales	£51,042	£42,806	£43,529	£44,490
GP	£83,958	£75,194	£76,471	£78,510
<i>Pub</i>	<i>£46,042</i>	<i>£35,806</i>	<i>£36,529</i>	<i>£37,490</i>
<i>Property</i>	<i>£5,000</i>	<i>£7,000</i>	<i>£7,000</i>	<i>£7,000</i>
Other Income	£3,721	£0	£0	£0
<u>Overheads</u>				
Heating (Wood)	£3,000	£3,000	£3,000	£3,000
Electricity	£3,800	£3,800	£3,800	£3,800
Rates	£1,800	£1,800	£1,800	£1,800
Waste Disposal	£1,000	£1,000	£1,000	£1,000
Sewerage	£350	£200	£200	£200
Water	£360	£360	£360	£360
Internet/Phone	£400	£400	£400	£400
Advertising	£2,000	£2,000	£2,000	£2,000
Pub Maintenance	£3,000	£3,000	£3,000	£3,000
Insurance	£2,000	£2,000	£2,000	£2,000
Accounts	£1,800	£1,800	£1,800	£1,800
Salaries	£24,350	£37,180	£44,980	£44,980
NI + Pension	£300	£677	£677	£677
Licensing	£725	£725	£725	£725
IT/Software	£900	£900	£900	£900
Bank/Card Fees	£1,148	£1,003	£1,020	£1,046
Misc General Expenses	£1,500	£1,500	£1,500	£1,500
Lease	£13,500			
Planning Permission		£2,500		
Overheads	£61,933	£63,845	£69,162	£69,188
EBITDA	£25,747	£11,349	£7,309	£9,323
Lease Premium Amortisation	£11,582	£0	£0	£0
Loan Interest	£0	£0	£0	£0
Acquisition Costs	£12,500			
Total Taxable Earnings	£1,665	£11,349	£7,309	£9,323
Corporation Tax	£316	£2,156	£1,389	£1,771

Stamp Duty	£16,000			
Members Interest (0%)				
Depreciation			£500	£500
Total Earnings / P+L Reserve	-£14,651	£9,192	£5,421	£7,051
Lease Premium Already Paid	-£11,582	0	0	0
Depreciation Adjustment	£0	£0	-£500	-£500
Adjusted Earnings (Savings Balance)	-£3,069	£9,192	£5,921	£7,551
Capital Repayments	£0	£0	£0	£0
Asset Purchases	£530,000		£2,500	
Reserves				
Opening	£14,173			
Capital Raised	£550,000			
Running Balance	£31,104	£40,296	£43,717	£51,268
<i>YE Balance accounting for future payments</i>	£31,420	£42,453	£45,106	£53,040

Salaries

Salaries

Scenario 1 - GM, bar assistance as current, volunteer infill

	Gross Pay	NI	Pension	
General Manager	£28,080.00	£0.00	£592.00	
Primary Bar Staff/Cleaner	£9,100.00	£0.00	£85.00	
Volunteers	£0.00	£0.00	£0.00	
	£37,180.00	£0.00	£677.00	£677.00
				£13.02

NI falls under Employment Allowance Threshold

Scenario 2 – GM, bar assistance as current plus additional paid member for infill

	Gross Pay	NI	Pension	
General Manager	£28,080.00	£0.00	£592.00	
Primary Bar Staff/Cleaner	£9,100.00	£0.00	£85.00	
Additional Bar Staff	£7,800.00	£0.00	£0.00	
	£44,980.00	£0.00	£677.00	£677.00

NI falls under Employment Allowance Threshold

Example GPs

		Cost	Inc VAT	Units	Unit Cost	Unit Cost Inc	Till Price	GP
Low ABV	Golden Best	£86.75	£104.10	64	£1.36	£1.63	£4.00	59.34%
High ABV	Trawler Boy	£93.00	£111.60	64	£1.45	£1.74	£4.30	59.45%
			£0.00					
Wine 125		£45.00	£54.00	36	£1.25	£1.50	£3.50	57.14%
Wine 175		£45.00	£54.00	26	£1.75	£2.10	£4.60	54.35%
Wine 250		£45.00	£54.00	18	£2.50	£3.00	£5.80	48.28%
Average GP								57.71%

Figures as VAT registered

		Cost	Inc VAT	Units	Unit Cost	Unit Cost Inc	Till Price ex VAT	Till Price inc VAT	GP
Low ABV	Golden Best	£86.75	£104.10	64	£1.36	£1.63	£3.75	£4.50	63.85%
High ABV	Trawler Boy	£93.00	£111.60	64	£1.45	£1.74	£4.17	£5.00	65.13%
			£0.00						
Wine 125		£40.80	£48.96	36	£1.13	£1.36	£2.92	£3.50	61.14%
Wine 175		£40.80	£48.96	26	£1.59	£1.90	£4.25	£5.10	62.67%
Wine 250		£40.80	£48.96	18	£2.27	£2.72	£5.42	£6.50	58.15%
Average GP								63.88%	65.00%

Lease Premium Calculation

Lease Premium

Total Paid	£20,000.00
<i>Deductions</i>	
Inventory	£3,389.18
Cash	£476.00
Total to Amortise	£16,134.82
Rate Per Day	£44.20

Lease for 2025/26 £4,508.91

Xero Calcs