

Business Story

BUSINESS

Setup

Flour & Bloom, a retail and wholesale artisan bakery and café, based in Gorey, Co. Wexford, Ireland. Its legal structure is a sole trader. It is established and trading steadily. We count June 2027 as our first month of trading. Its trade is Bakery & Artisan Food Production, filed as Manufacture of bakery products (ISIC 1071). That code decides whose figures yours are set beside. A full-time week here is 39, counted in hours. That is what one full-time person means in this plan.

THE FINANCIAL SETUP

The growth strategy is keep it small, from when the plan was built. Your trade has its own climb to a steady level of sales. This sets how fast you walk it. Growing hard gets you there sooner; a steadier plan takes longer. To try a different pace, use What-If Scenarios. Your starting non-payment rate is 1.55%. That is the share of sales the plan expects never to be paid. Each thing you sell can differ, because who buys it changes how much goes bad. People find you through contacting people who do not know you, showing up in search results, and posting on social media. It tells the plan who you are talking to, and no figure turns on it.

VAT

It is not registered for Value-Added Tax. It is not registered yet. For now, what it pays on its costs stays a cost. On current figures it crosses the turnover threshold in August 2027. Once it crosses, it stays registered. Dropping back under the limit later does not undo it. You have to ask to come off the register. From then on it charges Value-Added Tax on its sales. It also reclaims what it pays on its costs, the same as a business registered from day one. Over this plan it costs you about €19,253 of Value-Added Tax on the equipment and other things it buys. A registered business would get that back.

Opening balances

The plan opens with €105,350 in cash. You have not chosen a safety net yet, so the plan holds 3 months of running costs. On day one, customers owed us €0.00. We owed suppliers €10,300 on day one, with the plan paying it down over the supplier terms this trade normally runs. We held €1,939 of stock on day one. The balance sheet opens with €30,689 of retained earnings from trading before this plan starts.

Tax

For tax it is an individual / partnership, with the plan running its financial year to the end of June. It pays no tax in its own name. The people who own it pay Income Tax on the profit at the standard bands. One owner takes the whole profit. The Tax Credit of €2,000 then reduces the bill. Tax is settled mostly before the year-end, with the remaining 10% about nine months after year-end. Your country lets you choose how the bill is worked out. The plan uses the Small company preliminary tax method, and you can pick a different one.

PRODUCTS & SERVICES

TRUE OF ALL OF THEM

Sales of this grow year by year: Annual price increases are set at 3%, with revenue growth driven by increasing customer numbers and volume.

Breads, Cakes & Pastries

€1m over the plan · 36% of sales

Breads, Cakes & Pastries (whole sourdough loaves sold to regulars). Its customers are local residents and families, with a market position of value. Customers take it away, after they walk in. Money comes in from repeat customers. We expect to lose 0.6% of this offering's sales to bad debt. That is customers who pay late, or never pay at all.

How it earns

You start with 780, with visits per regular each year averaging 52. A visit brings in €3.75 and costs €1.41 to deliver. Two things drive sales here: how many regulars you have, and how often they come back. A big crowd that rarely comes back can be worth less. A small one that comes every week can be worth more. What you keep on each one, before your running costs, is 61.4%. In money that is €2.30.

Price and growth

Prices rise each year at a rate of 3%, building on itself from the second year. If you hold your price flat while costs rise, your margin quietly shrinks. Refunds and returns take back 1.05% of sales. That comes off before any profit is worked out.

Selling starts on 1st June 2027, with no revenue from this offering in the months before that. The plan follows the months you described, not one flat average for the year: Nothing within the year moves this offering's demand, as it is a staple product sold consistently to regulars.

When the money moves

Earning and banking are not the same month. Customers pay us 0 days after we invoice, and we settle our delivery costs 42.5 days after ours arrive. This offering pays 23% Value-Added Tax on what it costs to deliver. You cannot claim it back, so it stays a cost. It charges none on its sales. Change any of these and the profit stays where it is — only the bank balance moves. That is how a plan that reads well still runs short.

A waste and spoilage rate of 4.35% is built into the cost of sale here. It covers stock that never reaches a customer — and it lifts the cost of each unit from €1.41 to €1.47, straight off your gross margin.

Beverages

€396k over the plan · 14% of sales

Beverages (espresso and other non-alcoholic drinks). Its trade is 5610, which picks the figures it is measured against. Its customers are local residents and families, with a market position of mid-range. Customers take it away, after they walk in. Money comes in from sales over the counter. We expect to lose 0.8% of this offering's sales to bad debt. That is customers who pay late, or never pay at all.

How it earns

Beverages goes out one sale at a time. In month one they come to 1,400 at a price each of €3.50. Each one costs €1.22 to deliver. What matters here is how many sales you make in a month. How often people come back does not. Two things to work on. How busy the busy times are, and how much each person spends. What you keep on each one, before your running costs, is 63.8%. In money that is €2.23.

Price and growth

Prices rise each year at a rate of 3%, building on itself from the second year. If you hold your price flat while costs rise, your margin quietly shrinks. Refunds and returns take back 1.35% of sales. That comes off before any profit is worked out.

Selling starts on 1st June 2027, with no revenue from this offering in the months before that. The plan follows the months you described, not one flat average for the year: The demand for beverages is driven by the weather, with peak demand occurring during the warmer summer months and quieter periods in winter.

When the money moves

Earning and banking are not the same month. Customers pay us 0 days after we invoice, and we settle our delivery costs 0 days after ours arrive. This offering pays 13.5% Value-Added Tax on what it costs to deliver. You cannot claim it back, so it stays a cost. It charges none on its sales. Change any of these and the profit stays where it is — only the bank balance moves. That is how a plan that reads well still runs short.

A waste and spoilage rate of 3.5% is built into the cost of sale here. It covers stock that never reaches a customer — and it lifts the cost of each unit from €1.22 to €1.26, straight off your gross margin.

Lunch Plate

€380k over the plan · 13% of sales

Lunch Plate (artisan & Specialty Foods). Its customers are local residents and families, with a market position of premium. Customers take it away, after they walk in. Money comes in from sales over the counter. We expect to lose 0.6% of this offering's sales to bad debt. That is customers who pay late, or never pay at all.

How it earns

Lunch Plate goes out one sale at a time. In month one they come to 520 at a price each of €9.00. Each one costs €4.67 to deliver. What matters here is how many sales you make in a month. How often people come back does not. Two things to work on. How busy the busy times are, and how much each person spends. What you keep on each one, before your running costs, is 47.1%. In money that is €4.24.

Price and growth

Prices rise each year at a rate of 3%, building on itself from the second year. If you hold your price flat while costs rise, your margin quietly shrinks. Refunds and returns take back 1.05% of sales. That comes off before any profit is worked out.

Selling starts on 1st June 2027, with no revenue from this offering in the months before that. The plan follows the months you described, not one flat average for the year: Demand for the lunch plate is driven by the weather, with higher demand during the colder, wetter months and slightly lower demand during the warmer months.

When the money moves

Earning and banking are not the same month. Customers pay us 0 days after we invoice, and we settle our delivery costs 0 days after ours arrive. This offering pays 13.5% Value-Added Tax on what it costs to deliver. You cannot claim it back, so it stays a cost. It charges none on its sales. Change any of these and the profit stays where it is — only the bank balance moves. That is how a plan that reads well still runs short.

A waste and spoilage rate of 4.35% is built into the cost of sale here. It covers stock that never reaches a customer — and it lifts the cost of each unit from €4.67 to €4.88, straight off your gross margin.

NOTE

This offering sells at 2.6× the sector typical of €3.50. Premium pricing holds when customers can see and say why they pay more. That means a stronger brand, a better outcome, or buyers who do not decide on price. Buyers may not see yet what sets this apart. If so, that sales figure is a bigger risk than it looks.

NOTE

That price is high for a premium product. Most sit near €5.01.

Pastries

€341k over the plan · 12% of sales

Pastries (breads, Cakes & Pastries). Its customers are local residents and families, with a market position of value. Customers take it away, after they walk in. Money comes in from sales over the counter. We expect to lose 0.6% of this offering's sales to bad debt. That is customers who pay late, or never pay at all.

How it earns

Pastries goes out one sale at a time. In month one they come to 1,400 at a price each of €3.00. Each one costs €0.87 to deliver. What matters here is how many sales you make in a month. How often people come back does not. Two things to work on. How busy the busy times are, and how much each person spends. What you keep on each one, before your running costs, is 70%. In money that is €2.10.

Price and growth

Prices rise each year at a rate of 3%, building on itself from the second year. If you hold your price flat while costs rise, your margin quietly shrinks. Refunds and returns take back 1.05% of sales. That comes off before any profit is worked out.

Selling starts on 1st June 2027, with no revenue from this offering in the months before that. The plan follows the months you described, not one flat average for the year: Pastry demand is driven by holidays and the summer tourist season, with quieter periods in late autumn.

When the money moves

Earning and banking are not the same month. Customers pay us 0 days after we invoice, and we settle our delivery costs 0 days after ours arrive. This offering pays 23% Value-Added Tax on what it costs to deliver. You cannot claim it back, so it stays a cost. It charges none on its sales. Change any of these and the profit stays where it is — only the bank balance moves. That is how a plan that reads well still runs short.

A waste and spoilage rate of 4.35% is built into the cost of sale here. It covers stock that never reaches a customer — and it lifts the cost of each unit from €0.87 to €0.91, straight off your gross margin.

Weekly Bread Box

€190k over the plan · 7% of sales

Weekly Bread Box (two loaves a week, delivered). Its customers are local residents and families, with a market position of value. Customers take it away, after they sign themselves up online. Money comes in from ongoing subscription. We expect to lose 0.6% of this offering's sales to bad debt. That is customers who pay late, or never pay at all.

How it earns

Each subscriber pays a monthly price of €39.00. Serving one costs €14.00. Subscribers in month one number 60, lapsing at 4% a month. Low churn means growth compounds on a stable base. Higher churn means acquisition has to run fast to hold the line. What you keep on each one, before your running costs, is 63.6%. In money that is €24.81.

Price and growth

Prices rise each year at a rate of 3%, building on itself from the second year. If you hold your price flat while costs rise, your margin quietly shrinks. Refunds and returns take back 0.5% of sales. That comes off before any profit is worked out.

Selling starts on 1st June 2027, with no revenue from this offering in the months before that. The plan follows the months you described, not one flat average for the year: The same households pay every month, so the box round does not follow the seasons the counter does.

When the money moves

Earning and banking are not the same month. Customers pay us 0 days after we invoice, and we settle our delivery costs 0 days after ours arrive. Customers are billed 1 at a time, counted in months. Bill more than one month ahead and the cash arrives before the revenue is earned. The rest sits as money owed until it is. This offering pays 23% Value-Added Tax on what it costs to deliver. You cannot claim it back, so it stays a cost. It charges none on its sales. Change any of these and the profit stays where it is — only the bank balance moves. That is how a plan that reads well still runs short.

A waste and spoilage rate of 0.5% is built into the cost of sale here. It covers stock that never reaches a customer — and it lifts the cost of each unit from €14.00 to €14.07, straight off your gross margin.

NOTE

This offering sells at 11.1× the sector typical of €3.50. Premium pricing holds when customers can see and say why they pay more. That means a stronger brand, a better outcome, or buyers who do not decide on price. Buyers may not see yet what sets this apart. If so, that sales figure is a bigger risk than it looks.

NOTE

That price is high for a value product. Most sit near €2.80.

Note: Customers who want the same loaves every week without ordering.

Coffee

€189k over the plan · 7% of sales

Coffee. Its customers are local residents and families, with a market position of mid-range. Customers take it away, after they walk in. Money comes in from sales over the counter. We expect to lose 0.6% of this offering's sales to bad debt. That is customers who pay late, or never pay at all.

How it earns

Coffee goes out one sale at a time. In month one they come to 582 at a price each of €4.00. Each one costs €1.89 to deliver. What matters here is how many sales you make in a month. How often people come back does not. Two things to work on. How busy the busy times are, and how much each person spends. What you keep on each one, before your running costs, is 51.7%. In money that is €2.07.

Price and growth

Prices rise each year at a rate of 3%, building on itself from the second year. If you hold your price flat while costs rise, your margin quietly shrinks. Refunds and returns take back 1.05% of sales. That comes off before any profit is worked out.

Selling starts on 1st June 2027, with no revenue from this offering in the months before that. The plan follows the months you described, not one flat average for the year: Demand for coffee is primarily driven by the weather, with higher consumption during the colder months and lower during the warmer ones.

When the money moves

Earning and banking are not the same month. Customers pay us 0 days after we invoice, and we settle our delivery costs 42.5 days after ours arrive. This offering pays 13.5% Value-Added Tax on what it costs to deliver. You cannot claim it back, so it stays a cost. It charges none on its sales. Change any of these and the profit stays where it is — only the bank balance moves. That is how a plan that reads well still runs short.

A waste and spoilage rate of 4.35% is built into the cost of sale here. It covers stock that never reaches a customer — and it lifts the cost of each unit from €1.89 to €1.98, straight off your gross margin.

Daily Specials

€189k over the plan · 7% of sales

Daily Specials (rotating daily specials offered alongside standard menu items). Its customers are local residents and families, with a market position of mid-range. Customers take it away, after they walk in. Money comes in from sales over the counter. We expect to lose 0.6% of this offering's sales to bad debt. That is customers who pay late, or never pay at all.

How it earns

Daily Specials goes out one sale at a time. In month one they come to 665 at a price each of €3.50. Each one costs €1.28 to deliver. What matters here is how many sales you make in a month. How often people come back does not. Two things to work on. How busy the busy times are, and how much each person spends. What you keep on each one, before your running costs, is 62.4%. In money that is €2.18.

Price and growth

Prices rise each year at a rate of 3%, building on itself from the second year. If you hold your price flat while costs rise, your margin quietly shrinks. Refunds and returns take back 1.05% of sales. That comes off before any profit is worked out.

Selling starts on 1st June 2027, with no revenue from this offering in the months before that. The plan follows the months you described, not one flat average for the year: Demand for daily specials is not driven by anything within the year, fluctuating based on daily availability and customer preference.

When the money moves

Earning and banking are not the same month. Customers pay us 0 days after we invoice, and we settle our delivery costs 0 days after ours arrive. This offering pays 13.5% Value-Added Tax on what it costs to deliver. You cannot claim it back, so it stays a cost. It charges none on its sales. Change any of these and the profit stays where it is — only the bank balance moves. That is how a plan that reads well still runs short.

A waste and spoilage rate of 4.35% is built into the cost of sale here. It covers stock that never reaches a customer — and it lifts the cost of each unit from €1.28 to €1.34, straight off your gross margin.

Takeaway Meals

€107k over the plan · 4% of sales

Takeaway Meals. Its trade is 5610, which picks the figures it is measured against. Its customers are local residents and families, with a market position of mid-range. Customers have the work done on site, after they walk in. Money comes in from sales over the counter. We expect to lose 0.8% of this offering's sales to bad debt. That is customers who pay late, or never pay at all.

How it earns

Takeaway Meals goes out one sale at a time. In month one they come to 80 at a price each of €16.50. Each one costs €5.70 to deliver. What matters here is how many sales you make in a month. How often people come back does not. Two things to work on. How busy the busy times are, and how much each person spends. What you keep on each one, before your running costs, is 64.1%. In money that is €10.58.

Price and growth

Prices rise each year at a rate of 3%, building on itself from the second year. If you hold your price flat while costs rise, your margin quietly shrinks. Refunds and returns take back 1.35% of sales. That comes off before any profit is worked out.

Selling starts on 1st June 2027, with no revenue from this offering in the months before that. The plan follows the months you described, not one flat average for the year: Demand for takeaway meals is driven by the weather, being highest during the colder, wetter months and slightly lower during warmer periods.

When the money moves

Earning and banking are not the same month. Customers pay us 0 days after we invoice, and we settle our delivery costs 0 days after ours arrive. This offering pays 13.5% Value-Added Tax on what it costs to deliver. You cannot claim it back, so it stays a cost. It charges none on its sales. Change

any of these and the profit stays where it is — only the bank balance moves. That is how a plan that reads well still runs short.

NOTE

This offering sells at 4.7× the sector typical of €3.50. Premium pricing holds when customers can see and say why they pay more. That means a stronger brand, a better outcome, or buyers who do not decide on price. Buyers may not see yet what sets this apart. If so, that sales figure is a bigger risk than it looks.

OTHER INCOME**TRUE OF ALL OF THEM***Tax treatment*

We are not registered for Value-Added Tax, so this income carries none. We pay Value-Added Tax on the costs behind this income, at 0%. You cannot claim it back, so the plan treats it as a real cost. People often think grants are tax-free. In most countries you pay tax on them in the year they land. It is recorded as a counted when it arrives.

LEADER funding

LEADER funding (towards the fit-out and equipment) falls under grants and subsidies. That is non-trading income — money we take in without selling anything. The plan keeps it apart from sales. Keeping them apart shows how the core business really trades. It also shows how much the plan leans on money from outside normal sales. It is a one-off payment. That single payment lands in one month, after which the stream closes. The payer settles 0 days after we invoice.

Amount and timing

We receive €30,000 on 1st June 2027, a single inflow that lands once. It lifts cash for that month, after which the stream closes.

Trading Online Voucher

Trading Online Voucher falls under grants and subsidies. That is non-trading income — money we take in without selling anything. The plan keeps it apart from sales. Keeping them apart shows how the core business really trades. It also shows how much the plan leans on money from outside normal sales. It is a one-off payment. That single payment lands in one month, after which the stream closes. The payer settles 0 days after we invoice.

Amount and timing

We receive €2,500 on 1st June 2027, a single inflow that lands once. It lifts cash for that month, after which the stream closes.

TEAM & STAFF

Part-time baker

Part-time baker (a baker working part-time for early morning shifts) covers 1 hire, is an employee, and takes salary. The plan routes through operating expense. Employment starts 1st June 2027, on a working pattern of full-time, around 23.1 hours a week year-round.

Pay

This role is paid €24,000, worked out per year, settled monthly. We pay Employer PRSI of 8.9% on top of the pay. It is an extra cost to us, not a deduction from the employee. It is handed over monthly. Everything you pay on top of their wage comes to 13.7%. That is the levy, any pension, cover, commission and bonus. The plan moves this pay by 4.7% a year — the rate set on this role.

Commission and bonus

Bonus of 3.33% of base pay is paid monthly, scaling with base pay in subsequent years. ≈ €567 in year 1.

Pension and benefits

What you put into their pension is 1.5% of base pay, under Occupational Pension / PRSA, paid monthly. What you put into private health cover is 0%, paid in selected months. You fund both. They add to the full staff cost in your profit and loss and cash flow.

Weekend counter assistant

Weekend counter assistant (a counter assistant working weekends during busy periods) covers 1 hire, is an employee, and takes salary. Your profit and loss files it under selling and distribution. The plan routes through operating expense. Employment starts 1st June 2027, on a working pattern of full-time, around 7.4 hours a week year-round.

Pay

This role is paid €11,232, worked out per year, settled monthly. We pay Employer PRSI of 8.9% on top of the pay. It is an extra cost to us, not a deduction from the employee. It is handed over monthly. Everything you pay on top of their wage comes to 10.4%. That is the levy, any pension, cover, commission and bonus. The plan moves this pay by 4.7% a year — the rate set on this role. Pay also rises as they get more senior, the way it usually does in this trade.

Pension and benefits

What you put into their pension is 1.5% of base pay, under Occupational Pension / PRSA, paid monthly. What you put into private health cover is 0%, paid in selected months. You fund both. They add to the full staff cost in your profit and loss and cash flow.

Progression

Pay rises the way it usually does in your trade. It starts in a band of Counter Staff / Retail Assistant at a midpoint of €24,000. The gap between increases, in years, is 3. The role's next step up is Baker / Pastry Cook. The plan works these steps out itself. You do not need to add future roles just for pay rises.

Bookkeeper

Bookkeeper (manages financial records and accounts) covers 1 hire, is a contractor, and takes salary. Your profit and loss files it under administrative. The plan routes through operating expense. Employment starts 1st June 2027, on a working pattern of full-time, around 9.75 hours a week year-round.

Pay

This role is paid €3,000, worked out per year, settled monthly. We pay Employer PRSI of 0% on top of the pay. It is an extra cost to us, not a deduction from the employee. It is handed over in selected months. Everything you pay on top of their wage comes to 6.7%. That is the levy, any pension, cover, commission and bonus. The plan moves this pay by 4.7% a year — the rate set on this role.

Commission and bonus

Bonus of 6.67% of base pay is paid monthly, scaling with base pay in subsequent years. ≈ €50.04 in year 1.

Second baker

Second baker (a second baker hired in year two) covers 1 hire, is an employee, and takes salary. The plan routes through operating expense. Employment starts 1st June 2028, on a working pattern of full-time, around 30 hours a week year-round.

Pay

This role is paid €30,000, worked out per year, settled monthly. We pay Employer PRSI of 8.9% on top of the pay. It is an extra cost to us, not a deduction from the employee. It is handed over monthly. Everything you pay on top of their wage comes to 13.7%. That is the levy, any pension, cover, commission and bonus. The plan moves this pay by 4.7% a year — the rate set on this role.

Commission and bonus

Bonus of 3.33% of base pay is paid monthly, scaling with base pay in subsequent years.

Pension and benefits

What you put into their pension is 1.5% of base pay, under Occupational Pension / PRSA, paid monthly. What you put into private health cover is 0%, paid in selected months. You fund both. They add to the full staff cost in your profit and loss and cash flow.

First baker (promoted)

First baker (promoted) (the initial part-time baker's salary increase in year two) covers 1 hire, is an employee, and takes salary. The plan routes through operating expense. Employment starts 1st June 2028, on a working pattern of full-time, around 27.6 hours a week year-round.

Pay

This role is paid €28,000, worked out per year, settled monthly. We pay Employer PRSI of 8.9% on top of the pay. It is an extra cost to us, not a deduction from the employee. It is handed over monthly. Everything you pay on top of their wage comes to 13.7%. That is the levy, any pension, cover, commission and bonus. The plan moves this pay by 4.7% a year — the rate set on this role.

Commission and bonus

Bonus of 3.33% of base pay is paid monthly, scaling with base pay in subsequent years.

Pension and benefits

What you put into their pension is 1.5% of base pay, under Occupational Pension / PRSA, paid monthly. What you put into private health cover is 0%, paid in selected months. You fund both. They add to the full staff cost in your profit and loss and cash flow.

Restaurant Manager

Restaurant Manager (restaurant manager) covers 1 hire, is an employee, and takes salary. Your profit and loss files it under administrative. The plan routes through operating expense. Employment starts 1st June 2027, on a working pattern of full-time, around 39 hours a week year-round.

Pay

This role is paid €37,000, worked out per year, settled monthly. We pay Employer PRSI of 8.9% on top of the pay. It is an extra cost to us, not a deduction from the employee. It is handed over monthly. Everything you pay on top of their wage comes to 28.4%. That is the levy, any pension, cover, commission and bonus. The plan moves this pay by 4.7% a year — the rate set on this role.

Commission and bonus

Bonus of 18% of base pay is paid monthly, scaling with base pay in subsequent years. ≈ €6,660 in year 1.

Pension and benefits

What you put into their pension is 1.5% of base pay, under Occupational Pension / PRSA, paid monthly. What you put into private health cover is 0%, paid in selected months. You fund both. They add to the full staff cost in your profit and loss and cash flow.

Replacement cost

Replacing this person costs money, so the plan sets aside 11.67% of first-year pay — about €4,317 per hire. That covers adverts, agency fees, and the time to find someone and settle them in. It lands as a one-off cost in the month the person starts. A plan that turns staff over often carries this cost each time. If you expect to hire once and keep the person, this figure stays in the background. If people are likely to leave, it is a real cost to plan for.

Owner

Owner (owner drawings) covers 1 hire, is the owner, and takes owner's drawings. Your profit and loss files it under administrative. The plan routes through operating expense. Employment starts 1st June 2027, on a working pattern of full-time owner-operator, year-round.

Pay

There is no employer levy on drawings. The tax falls on the owner, not on us.

Pension and benefits

What you put into their pension is 1.5% of base pay, under Occupational Pension / PRSA, paid in selected months. What you put into private health cover is 0%, paid in selected months. You fund both. They add to the full staff cost in your profit and loss and cash flow.

RUNNING COSTS

Part-time baker salary

Part-time baker salary (A baker working part-time for early morning shifts) is a direct cost of delivering the sale. It sits in cost of sales, above gross profit, rather than with the running costs. It is a recurring overhead and tax deductible. We pay 0 days after the bill arrives.

Cost and cadence

This costs €24,000, paid monthly. Costs follow a steady monthly pattern.

VAT

No Value-Added Tax applies to this expense category — cost runs at the net figure.

Weekend counter assistant

Weekend counter assistant (16 hours per week at €13.50 per hour) is administrative. Your profit and loss files it under other expenses. It is a cost for each full-time person and tax deductible. We pay 0 days after the bill arrives.

Cost and cadence

€13.50 per full-time-equivalent per year is paid monthly. The plan counts part-timers by their hours. Someone on half a week costs half as much.

VAT

No Value-Added Tax applies to this expense category — cost runs at the net figure.

Rent & Occupancy

Rent & Occupancy (premises) is administrative. Your profit and loss files it under rent and occupancy. It is a recurring overhead and tax deductible. We pay 0 days after the bill arrives.

Cost and cadence

This costs €3,200, paid monthly. It steps up again each time the lease renews. Costs follow a steady monthly pattern.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

NOTE

At each renewal, rent steps up above inflation by 5%. For your sector, a typical lease term in years is 5. Landlords commonly benchmark to market at the end of one. The plan applies that rise in the renewal month. It stacks on top of yearly inflation — the two multiply, they do not add.

Public Liability Insurance

Public Liability Insurance (covers claims from customers or the public for injury or property damage) is administrative. Your profit and loss files it under insurance. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €180, paid monthly. Costs follow a steady monthly pattern.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

Note: Insurers rate this on your declared turnover, so expect it to be re-quoted upward at renewal as you sell more

Property Rates & Local Taxes

Property Rates & Local Taxes (the property tax on top of rent) is administrative. Your profit and loss files it under property rates and local taxes. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €505, paid annually. Costs follow a single annual payment.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

Note: Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue

Utilities

Utilities (metered energy and water) is administrative. Your profit and loss files it under utilities. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €600, paid monthly. Costs follow a steady monthly pattern.

VAT

Value-Added Tax on this expense runs at 9%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

Note: Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue

Repairs & Maintenance

Repairs & Maintenance (premises and general equipment) is administrative. Your profit and loss files it under repairs and maintenance. It is a share of what you sell and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This cost runs at 1.5% of what you sell each month. The cost moves with sales. It falls in quiet months and rises in busy ones.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

Cleaning

Cleaning (materials and an outsourced cleaner) is administrative. Your profit and loss files it under cleaning. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €375, paid monthly. Costs follow a steady monthly pattern.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

Note: Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue

Waste Disposal

Waste Disposal (bins, trade waste, skips, clinical waste) is administrative. Your profit and loss files it under cleaning, specifically waste disposal. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €130, paid monthly. Costs follow a steady monthly pattern.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

Note: Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue

Telephone, Internet & Postage

Telephone, Internet & Postage (connectivity and letter post) is administrative. Your profit and loss files it under telephone, internet and postage. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €60.00, paid monthly. Costs follow a steady monthly pattern.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

Professional Fees (Legal & Accounting)

Professional Fees (Legal & Accounting) (qualified advisers) is administrative. Your profit and loss files it under professional fees (legal and accounting). It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €250, paid monthly. Costs follow a steady monthly pattern.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

Bank & Payment Charges

Bank & Payment Charges (bank, card and FX fees) is administrative. Your profit and loss files it under bank and payment charges. It is a share of what you sell and tax deductible. We pay 0 days after the bill arrives.

Cost and cadence

This cost runs at 1.5% of what you sell each month. The cost moves with sales. It falls in quiet months and rises in busy ones.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Licences, Permits & Compliance

Licences, Permits & Compliance (public-authority permission to trade and proving you meet the rules) is administrative. Your profit and loss files it under licences, permits and compliance. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €82.00, paid annually. Costs follow a single annual payment.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

NOTE

This expense falls in specific months (June), It is not spread evenly across the year. The cash flow view shows these peaks.

Advertising & Marketing

Advertising & Marketing (reaching customers) is selling and distribution. Your profit and loss files it under advertising and marketing. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €300, paid monthly. Costs follow a steady monthly pattern.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

Note: Including SEO, PPC, social, PR, sponsorship and in-store display

Motor & Vehicle Expenses

Motor & Vehicle Expenses (the business's own vehicles) is selling and distribution. Your profit and loss files it under motor and vehicle expenses. It is a share of what you sell and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This cost runs at 1.5% of what you sell each month. The cost moves with sales. It falls in quiet months and rises in busy ones.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

Office Supplies & Printing

Office Supplies & Printing (stationery and staff-area sundries) is administrative. Your profit and loss files it under office supplies and printing. It is a cost for each full-time person and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

€196 per full-time-equivalent per year is paid monthly. The plan counts part-timers by their hours. Someone on half a week costs half as much.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

Consumables & Small Tools

Consumables & Small Tools (small tools, workshop sundries and uniforms or PPE) is administrative. Your profit and loss files it under consumables and small tools. It is a share of what you sell and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This cost runs at 2.8% of what you sell each month. The cost moves with sales. It falls in quiet months and rises in busy ones.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

Security & Alarm Monitoring

Security & Alarm Monitoring (alarms, CCTV, guarding, cash collection) is administrative. Your profit and loss files it under subcontracted services, specifically security and alarm monitoring. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €65.00, paid annually. Costs follow a single annual payment.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

NOTE

This expense falls in specific months (June), It is not spread evenly across the year. The cash flow view shows these peaks.

Staff Training

Staff Training (courses, exams, mandatory training and professional body membership) is administrative. Your profit and loss files it under staff training. It is a cost for each full-time person and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

€652 per full-time-equivalent per year is paid monthly. The plan counts part-timers by their hours. Someone on half a week costs half as much.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

Cash Handling

Cash Handling (change, night safe, till shortages) is administrative. Your profit and loss files it under bank and payment charges, specifically cash handling. It is a recurring overhead and tax deductible. We pay 0 days after the bill arrives.

Cost and cadence

This costs €245, paid monthly. Costs follow a steady monthly pattern.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Note: Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue

Gas Safety & Extraction Servicing

Gas Safety & Extraction Servicing (mandated gas and extraction inspection) is administrative. Your profit and loss files it under repairs and maintenance, specifically gas safety and extraction servicing. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €245, paid annually. Costs follow a single annual payment.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

NOTE

This expense falls in specific months (June), It is not spread evenly across the year. The cash flow view shows these peaks.

Note: Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue

Pest Control

Pest Control (a pest prevention contract) is administrative. Your profit and loss files it under cleaning, specifically pest control. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €245, paid annually. Costs follow a single annual payment.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

NOTE

This expense falls in specific months (June), It is not spread evenly across the year. The cash flow view shows these peaks.

Note: Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue

Recruitment Costs

Recruitment Costs (finding and vetting a hire) is administrative. Your profit and loss files it under professional fees (legal and accounting), specifically recruitment costs. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €245, paid annually. Costs follow a single annual payment.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

NOTE

This expense falls in specific months (June), It is not spread evenly across the year. The cash flow view shows these peaks.

Note: Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue

Subcontracted Services

Subcontracted Services (freelance or agency cover for ongoing work) is administrative. Your profit and loss files it under subcontracted services. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €245, paid annually. Costs follow a single annual payment.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

NOTE

This expense falls in specific months (June), It is not spread evenly across the year. The cash flow view shows these peaks.

Note: Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue

Royalties & Licence Fees

Royalties & Licence Fees (franchise, brand, IP, content or mineral royalties) is administrative. Your profit and loss files it under royalties and licence fees. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €245, paid annually. Costs follow a single annual payment.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

NOTE

This expense falls in specific months (June), It is not spread evenly across the year. The cash flow view shows these peaks.

Note: Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue

Charitable Donations

Charitable Donations (giving with nothing bought back) is administrative. Your profit and loss files it under charitable donations. It is a recurring overhead and not tax deductible. We pay 0 days after the bill arrives.

Cost and cadence

This costs €245, paid annually. Costs follow a single annual payment.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Tax treatment

You cannot take this off your tax bill. It is still real money out, so it lowers your profit. The tax calculation then treats it as if it had not been spent. So we pay tax on a profit that never gets the benefit of this spend.

NOTE

This expense falls in specific months (June), It is not spread evenly across the year. The cash flow view shows these peaks.

Note: Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue

Carriage & Delivery

Carriage & Delivery (third-party freight going out) is selling and distribution. Your profit and loss files it under carriage and delivery. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €245, paid annually. Costs follow a single annual payment.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

NOTE

This expense falls in specific months (June), It is not spread evenly across the year. The cash flow view shows these peaks.

Note: Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue

Travel & Subsistence

Travel & Subsistence (staff fares, hotels and meals away) is administrative. Your profit and loss files it under travel and subsistence. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €245, paid annually. Costs follow a single annual payment.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

NOTE

This expense falls in specific months (June), It is not spread evenly across the year. The cash flow view shows these peaks.

Note: Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue

Packaging & Process Materials

Packaging & Process Materials (dispatch packaging and process chemistry) is administrative. Your profit and loss files it under packaging and process materials. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €245, paid annually. Costs follow a single annual payment.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

NOTE

This expense falls in specific months (June), It is not spread evenly across the year.
The cash flow view shows these peaks.

Note: Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue

Research & Development

Research & Development (new products, recipes or processes including prototypes) is research and development. Your profit and loss files it under research and development. It is a recurring overhead and tax deductible. We pay 30 days after the bill arrives.

Cost and cadence

This costs €245, paid annually. Costs follow a single annual payment.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Payment terms

We are invoiced first and pay later, on the agreed terms. The plan books the cost in the month the expense is incurred. The cash moves out in the month the payment clears. That gap is a useful buffer in months where cash is tight.

NOTE

This expense falls in specific months (June), It is not spread evenly across the year.
The cash flow view shows these peaks.

Note: Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue

Bookkeeper

Bookkeeper (manages financial records and accounts) is administrative. Your profit and loss files it under professional fees (legal and accounting). It is a recurring overhead and tax deductible. We pay 0 days after the bill arrives.

Cost and cadence

This costs €21.00, paid monthly. Costs follow a steady monthly pattern.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

Social Media

Social Media (reaching customers via social platforms) is selling and distribution. Your profit and loss files it under advertising and marketing. It is a recurring overhead and tax deductible. We pay 0 days after the bill arrives.

Cost and cadence

This costs €25.00, paid monthly. Costs follow a steady monthly pattern.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

POS Software

POS Software (software licence) is administrative. Your profit and loss files it under software and it. It is a recurring overhead and tax deductible. We pay 0 days after the bill arrives.

Cost and cadence

This costs €5.00, paid monthly. Costs follow a steady monthly pattern.

VAT

Value-Added Tax on this expense runs at 23%. If we are registered for Value-Added Tax, we claim that back. It does not add to the cost. Where we are not yet registered, the whole cost hits your profit and loss. So does a cost you are never allowed to claim back.

EQUIPMENT & ASSETS

Commercial Mixer

You bought one commercial-grade Commercial Mixer (kit for your Head Baker role), and it is currently held. Its cost spreads out like other plant and machinery. It holds 1 of them. The end-of-life plan is replace.

Depreciation and allowances

Its useful life is 8 years. The plan writes the cost off over that time. That works out at 12.5% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €1,150 per unit. Writing it off each year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

When it wears out, you buy the same thing again. The plan runs the whole cycle for you. The old unit is sold at its residual value. You buy a fresh one. Its price is raised by the way costs rise in your trade. You do not add a new asset row. The plan limits how many of these cycles it runs. Your balance sheet and what you write off each year carry on without a gap.

VAT

The indirect tax rate on this asset's purchase is 23%. Setting it up and getting it there carry 23%. Each time you replace it you sell the old one, and that sale carries 23%. What happens to this tax depends on whether we are registered. A registered business claims it back, so it never shows up as a cost. A business that is not registered cannot. So the tax is added to what the asset is worth on the books. It is written off with the rest, a little at a time.

Finance

Financed by Commercial Mixer Finance →. This does not take the whole cost out of your cash. The loan pays for it. Your cash covers the deposit, then the repayments.

NOTE

There is not much of a second-hand market for this kind of asset. What you get for it can be well under the book value. Its state, its age and the market all change that. The residual value here is a planning guess, not a quote.

Commercial Proofer / Retarder

You bought one commercial-grade Commercial Proofer / Retarder (kit for your Head Baker role), and it is currently held. Its cost spreads out like other plant and machinery. It holds 1 of them. The end-of-life plan is replace.

Depreciation and allowances

Its useful life is 8 years. The plan writes the cost off over that time. That works out at 12.5% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €800 per unit. Writing it off each year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

When it wears out, you buy the same thing again. The plan runs the whole cycle for you. The old unit is sold at its residual value. You buy a fresh one. Its price is raised by the way costs rise in your trade. You do not add a new asset row. The plan limits how many of these cycles it runs. Your balance sheet and what you write off each year carry on without a gap.

VAT

The indirect tax rate on this asset's purchase is 23%. Setting it up and getting it there carry 23%. Each time you replace it you sell the old one, and that sale carries 23%. What happens to this tax depends on whether we are registered. A registered business claims it back, so it never shows up as a cost. A business that is not registered cannot. So the tax is added to what the asset is worth on the books. It is written off with the rest, a little at a time.

Finance

Financed by Commercial Proofer Finance →. This does not take the whole cost out of your cash. The loan pays for it. Your cash covers the deposit, then the repayments.

NOTE

There is not much of a second-hand market for this kind of asset. What you get for it can be well under the book value. Its state, its age and the market all change that. The residual value here is a planning guess, not a quote.

Commercial Refrigerator / Freezer

You bought one commercial-grade Commercial Refrigerator / Freezer, and it is currently held. Its cost spreads out like other plant and machinery. It holds 1 of them. The end-of-life plan is replace.

Depreciation and allowances

Its useful life is 8 years. The plan writes the cost off over that time. That works out at 12.5% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €650 per unit. Writing it off each year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

When it wears out, you buy the same thing again. The plan runs the whole cycle for you. The old unit is sold at its residual value. You buy a fresh one. Its price is raised by the way costs rise in your trade. You do not add a new asset row. The plan limits how many of these cycles it runs. Your balance sheet and what you write off each year carry on without a gap.

VAT

The indirect tax rate on this asset's purchase is 23%. Setting it up and getting it there carry 23%. Each time you replace it you sell the old one, and that sale carries 23%. What happens to this tax depends on whether we are registered. A registered business claims it back, so it never shows up as a cost. A business that is not registered cannot. So the tax is added to what the asset is worth on the books. It is written off with the rest, a little at a time.

Finance

Financed by Commercial Refrigerator Finance →. This does not take the whole cost out of your cash. The loan pays for it. Your cash covers the deposit, then the repayments.

NOTE

There is not much of a second-hand market for this kind of asset. What you get for it can be well under the book value. Its state, its age and the market all change that. The residual value here is a planning guess, not a quote.

Baking Trays, Racks, and Moulds

You bought one commercial-grade Baking Trays, Racks, and Moulds, and it is currently held. Its cost spreads out like other tools and equipment. It holds 10 of them. It was bought on 1st June 2027 for €40.00 per unit, paid by cash. The end-of-life plan is replace.

Depreciation and allowances

Its useful life is 8 years. The plan writes the cost off over that time. That works out at 12.5% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €0.00 per unit. Writing it off each year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

When it wears out, you buy the same thing again. The plan runs the whole cycle for you. The old unit is sold at its residual value. You buy a fresh one. Its price is raised by the way costs rise in your trade. You do not add a new asset row. The plan limits how many of these cycles it runs. Your balance sheet and what you write off each year carry on without a gap.

VAT

The indirect tax rate on this asset's purchase is 23%. Setting it up and getting it there carry 23%. Each time you replace it you sell the old one, and that sale carries 23%. What happens to this tax depends on whether we are registered. A registered business claims it back, so it never shows up as a cost. A business that is not registered cannot. So the tax is added to what the asset is worth on the books. It is written off with the rest, a little at a time.

NOTE

There is not much of a second-hand market for this kind of asset. What you get for it can be well under the book value. Its state, its age and the market all change that. The residual value here is a planning guess, not a quote.

Small Hand Tools & Utensils

You bought one commercial-grade Small Hand Tools & Utensils, and it is currently held. Its cost spreads out like other tools and equipment. It holds 5 of them. It was bought on 1st June 2027 for €10.00 per unit, paid by cash. The end-of-life plan is replace.

Depreciation and allowances

Its useful life is 8 years. The plan writes the cost off over that time. That works out at 12.5% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €0.00 per unit. Writing it off each year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

When it wears out, you buy the same thing again. The plan runs the whole cycle for you. The old unit is sold at its residual value. You buy a fresh one. Its price is raised by the way costs rise in your trade. You do not add a new asset row. The plan limits how many of these cycles it runs. Your balance sheet and what you write off each year carry on without a gap.

VAT

The indirect tax rate on this asset's purchase is 23%. Setting it up and getting it there carry 23%. Each time you replace it you sell the old one, and that sale carries 23%. What happens to this tax depends on whether we are registered. A registered business claims it back, so it never shows up as a cost. A business that is not registered cannot. So the tax is added to what the asset is worth on the books. It is written off with the rest, a little at a time.

NOTE

There is not much of a second-hand market for this kind of asset. What you get for it can be well under the book value. Its state, its age and the market all change that. The residual value here is a planning guess, not a quote.

Point of Sale System

You bought one standard Point of Sale System (kit for your Counter Staff / Retail Assistant role), and it is currently held. Its cost spreads out like other computer equipment. It holds 1 of them. It was bought on 1st May 2027 for €800 per unit, paid by cash. The end-of-life plan is replace.

Depreciation and allowances

Its useful life is 8 years. The plan writes the cost off over that time. That works out at 12.5% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €0.00 per unit. Writing it off each year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

When it wears out, you buy the same thing again. The plan runs the whole cycle for you. The old unit is sold at its residual value. You buy a fresh one. Its price is raised by the way costs rise in your trade. You do not add a new asset row. The plan limits how many of these cycles it runs. Your balance sheet and what you write off each year carry on without a gap.

VAT

The indirect tax rate on this asset's purchase is 23%. Setting it up and getting it there carry 23%. Each time you replace it you sell the old one, and that sale carries 23%. What happens to this tax depends on whether we are registered. A registered business claims it back, so it never shows up as a cost. A business that is not registered cannot. So the tax is added to what the asset is worth on the books. It is written off with the rest, a little at a time.

Bakery Fit-Out

You bought one standard Bakery Fit-Out, and it is currently held. Its cost spreads out like other leasehold improvements. It holds 1 of them. It was bought on 30th January 2027 for €18,000 per unit, paid by cash. The end-of-life plan is continue.

Depreciation and allowances

Its useful life is 7 years. The plan writes the cost off over that time. That works out at 14.29% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €0.00 per unit. Writing it off each year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

You keep using this after the years it was written off over. Nothing replaces it. Once it is fully written off, it stays on the balance sheet. It sits there at what it is still worth. That is common for buildings and fit-outs. It suits assets that last longer than the plan's window.

VAT

The indirect tax rate on this asset's purchase is 23%. Setting it up and getting it there carry 23%. What happens to this tax depends on whether we are registered. A registered business claims it back, so it never shows up as a cost. A business that is not registered cannot. So the tax is added to what the asset is worth on the books. It is written off with the rest, a little at a time.

NOTE

Why this life may be shorter than you expect. Your plan rebuilds the fit-out as often as your trade usually does. So the first one is fully written off by the time it is torn out. It does not hold value for something that has gone. That means a slightly bigger charge each year. The balance sheet then shows what we really have.

Commercial Deck Oven

You bought one commercial-grade Commercial Deck Oven (kit for your Head Baker role), and it is currently held. Its cost spreads out like other plant and machinery. It holds 1 of them. The end-of-life plan is replace.

Depreciation and allowances

Its useful life is 8 years. The plan writes the cost off over that time. That works out at 12.5% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €3,600 per unit. Writing it off each year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

When it wears out, you buy the same thing again. The plan runs the whole cycle for you. The old unit is sold at its residual value. You buy a fresh one. Its price is raised by the way costs rise in your trade. You do not add a new asset row. The plan limits how many of these cycles it runs. Your balance sheet and what you write off each year carry on without a gap.

VAT

The indirect tax rate on this asset's purchase is 23%. Setting it up and getting it there carry 23%. Each time you replace it you sell the old one, and that sale carries 23%. What happens to this tax depends on whether we are registered. A registered business claims it back, so it never shows up as a cost. A business that is not registered cannot. So the tax is added to what the asset is worth on the books. It is written off with the rest, a little at a time.

Finance

Financed by Commercial Deck Oven Finance →. This does not take the whole cost out of your cash. The loan pays for it. Your cash covers the deposit, then the repayments.

NOTE

There is not much of a second-hand market for this kind of asset. What you get for it can be well under the book value. Its state, its age and the market all change that. The residual value here is a planning guess, not a quote.

Dishwasher

You bought one commercial-grade Dishwasher (kit for your Kitchen Porter role), and it is currently held. Its cost spreads out like other plant and machinery. It holds 1 of them. It was bought on 1st June 2027 for €2,650 per unit, paid by cash. The end-of-life plan is replace.

Depreciation and allowances

Its useful life is 8 years. The plan writes the cost off over that time. That works out at 12.5% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €530 per unit. Writing it off each year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

When it wears out, you buy the same thing again. The plan runs the whole cycle for you. The old unit is sold at its residual value. You buy a fresh one. Its price is raised by the way costs rise in your trade. You do not add a new asset row. The plan limits how many of these cycles it runs. Your balance sheet and what you write off each year carry on without a gap.

VAT

The indirect tax rate on this asset's purchase is 23%. Setting it up and getting it there carry 23%. Each time you replace it you sell the old one, and that sale carries 23%. What happens to this tax depends on whether we are registered. A registered business claims it back, so it never shows up as a cost. A business that is not registered cannot. So the tax is added to what the asset is worth on the books. It is written off with the rest, a little at a time.

NOTE

There is not much of a second-hand market for this kind of asset. What you get for it can be well under the book value. Its state, its age and the market all change that. The residual value here is a planning guess, not a quote.

Food Preparation Equipment

You bought one commercial-grade Food Preparation Equipment (kit for your Line Cook role), and it is currently held. Its cost spreads out like other plant and machinery. It holds 1 of them. It was bought on 1st June 2027 for €1,125 per unit, paid by cash. The end-of-life plan is replace.

Depreciation and allowances

Its useful life is 8 years. The plan writes the cost off over that time. That works out at 12.5% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €225 per unit. Writing it off each year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

When it wears out, you buy the same thing again. The plan runs the whole cycle for you. The old unit is sold at its residual value. You buy a fresh one. Its price is raised by the way costs rise in your trade. You do not add a new asset row. The plan limits how many of these cycles it runs. Your balance sheet and what you write off each year carry on without a gap.

VAT

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NOTE

There is not much of a second-hand market for this kind of asset. What you get for it can be well under the book value. Its state, its age and the market all change that. The residual value here is a planning guess, not a quote.

Back Office Computers & Printers

You bought one standard Back Office Computers & Printers (kit for your Restaurant Manager role), and it is currently held. Its cost spreads out like other computer equipment. It holds 1 of them. It was bought on 1st June 2027 for €925 per unit, paid by cash. The end-of-life plan is replace.

Depreciation and allowances

Its useful life is 8 years. The plan writes the cost off over that time. That works out at 12.5% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €0.00 per unit. Writing it off each year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

When it wears out, you buy the same thing again. The plan runs the whole cycle for you. The old unit is sold at its residual value. You buy a fresh one. Its price is raised by the way costs rise in your trade. You do not add a new asset row. The plan limits how many of these cycles it runs. Your balance sheet and what you write off each year carry on without a gap.

VAT

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Display Shelving & Counter

You bought one standard Display Shelving & Counter, and it is currently held. Its cost spreads out like other furniture and fixtures. It holds 1 of them. It was bought on 1st June 2027 for €1,750 per unit, paid by cash. The end-of-life plan is continue.

Depreciation and allowances

Its useful life is 8 years. The plan writes the cost off over that time. That works out at 12.5% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €0.00 per unit. Writing it off each year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

You keep using this after the years it was written off over. Nothing replaces it. Once it is fully written off, it stays on the balance sheet. It sits there at what it is still worth. That is common for buildings and fit-outs. It suits assets that last longer than the plan's window.

VAT

The indirect tax rate on this asset's purchase is 23%. Setting it up and getting it there carry 23%. What happens to this tax depends on whether we are registered. A registered business claims it back, so it never shows up as a cost. A business that is not registered cannot. So the tax is added to what the asset is worth on the books. It is written off with the rest, a little at a time.

General Office Equipment

You bought one standard General Office Equipment, and it is currently held. Its cost spreads out like other office equipment. It holds 1 of them. It was bought on 1st June 2027 for €460 per unit, paid by cash. The end-of-life plan is replace.

Depreciation and allowances

Its useful life is 8 years. The plan writes the cost off over that time. That works out at 12.5% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €0.00 per unit. Writing it off each

year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

When it wears out, you buy the same thing again. The plan runs the whole cycle for you. The old unit is sold at its residual value. You buy a fresh one. Its price is raised by the way costs rise in your trade. You do not add a new asset row. The plan limits how many of these cycles it runs. Your balance sheet and what you write off each year carry on without a gap.

VAT

The indirect tax rate on this asset's purchase is 23%. Setting it up and getting it there carry 23%. Each time you replace it you sell the old one, and that sale carries 23%. What happens to this tax depends on whether we are registered. A registered business claims it back, so it never shows up as a cost. A business that is not registered cannot. So the tax is added to what the asset is worth on the books. It is written off with the rest, a little at a time.

Cookware, Bakeware & Utensils

You bought one commercial-grade Cookware, Bakeware & Utensils, and it is currently held. Its cost spreads out like other tools and equipment. It holds 10 of them. It was bought on 1st June 2027 for €775 per unit, paid by cash. The end-of-life plan is replace.

Depreciation and allowances

Its useful life is 8 years. The plan writes the cost off over that time. That works out at 12.5% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €0.00 per unit. Writing it off each year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

When it wears out, you buy the same thing again. The plan runs the whole cycle for you. The old unit is sold at its residual value. You buy a fresh one. Its price is raised by the way costs rise in your trade. You do not add a new asset row. The plan limits how many of these cycles it runs. Your balance sheet and what you write off each year carry on without a gap.

VAT

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NOTE

There is not much of a second-hand market for this kind of asset. What you get for it can be well under the book value. Its state, its age and the market all change that. The residual value here is a planning guess, not a quote.

POS hardware

You bought one standard POS hardware, and it is currently held. Its cost spreads out like other computer equipment. It holds 1 of them. It was bought on 1st June 2027 for €800 per unit, paid by cash. The end-of-life plan is replace.

Depreciation and allowances

Its useful life is 8 years. The plan writes the cost off over that time. That works out at 12.5% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €0.00 per unit. Writing it off each year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

When it wears out, you buy the same thing again. The plan runs the whole cycle for you. The old unit is sold at its residual value. You buy a fresh one. Its price is raised by the way costs rise in your trade. You do not add a new asset row. The plan limits how many of these cycles it runs. Your balance sheet and what you write off each year carry on without a gap.

VAT

The indirect tax rate on this asset's purchase is 23%. Setting it up and getting it there carry 23%. Each time you replace it you sell the old one, and that sale carries 23%. What happens to this tax depends on whether we are registered. A registered business claims it back, so it never shows up as a cost. A business that is not registered cannot. So the tax is added to what the asset is worth on the books. It is written off with the rest, a little at a time.

second oven

You bought one commercial-grade second oven, and it is currently held. Its cost spreads out like other plant and machinery. It holds 1 of them. It was bought on 1st June 2027 for €18,000 per unit, paid by cash. The end-of-life plan is replace.

Depreciation and allowances

Its useful life is 8 years. The plan writes the cost off over that time. That works out at 12.5% a year, charged in equal monthly amounts. For tax, this kind of asset is written off at 12.5% a year. That is set by law, not by the useful life above. So the tax figure and the depreciation in the accounts will not match. The value on the books drops each month until it hits €3,600 per unit. Writing it off each year never takes it lower than that. Delivery and setup costs of €0.00 per unit count as part of the asset. They are written off over the same years. The depreciation charge is not a payment. It spreads the cost of the asset across the years you use it.

Replacement

When it wears out, you buy the same thing again. The plan runs the whole cycle for you. The old unit is sold at its residual value. You buy a fresh one. Its price is raised by the way costs rise in your trade. You do not add a new asset row. The plan limits how many of these cycles it runs. Your balance sheet and what you write off each year carry on without a gap.

VAT

The indirect tax rate on this asset's purchase is 23%. Setting it up and getting it there carry 23%. Each time you replace it you sell the old one, and that sale carries 23%. What happens to this tax depends on whether we are registered. A registered business claims it back, so it never shows up as a cost. A business that is not registered cannot. So the tax is added to what the asset is worth on the books. It is written off with the rest, a little at a time.

NOTE

There is not much of a second-hand market for this kind of asset. What you get for it can be well under the book value. Its state, its age and the market all change that. The residual value here is a planning guess, not a quote.

STOCK

Raw materials

Nothing is stated for the first day. So the plan works out an opening figure for raw materials. It reads the holding period below and what we expect to sell. Across all your stock the plan opens at €0.00.

The plan holds 7 days of this stock at a time. That figure decides how much cash sits on the shelf rather than in the bank. Hold more and a late delivery hurts less, but you have less cash. Hold less and it frees cash, but risks running out. The right answer depends on how quickly this stock spoils and how long a supplier takes.

Note: Flour, yeast, sugar, butter, eggs, fruit, and other baking ingredients.

Finished goods

Nothing is stated for the first day. So the plan works out an opening figure for finished goods. It reads the holding period below and what we expect to sell. Across all your stock the plan opens at €0.00.

The plan holds 3 days of this stock at a time. That figure decides how much cash sits on the shelf rather than in the bank. Hold more and a late delivery hurts less, but you have less cash. Hold less and it frees cash, but risks running out. The right answer depends on how quickly this stock spoils and how long a supplier takes.

Note: Freshly baked bread, pastries, cakes, and prepared meals ready for sale.

FUNDING & LOANS

Owner Savings

Owner Savings (Personal savings invested into the business) — an equity investment of €60,000, from an owner, booked on 1st June 2027. This money is agreed.

They buy a share of your business for good. The money comes in once and you never pay it back. The record shows an ownership share of 100%, which the plan keeps on file. No figure turns on it.

NOTE

Owner Savings arrives in one payment. It may really come in more than one. If so, the date each part lands on is yours to set.

Equipment Loan

Equipment Loan (Loan for business equipment purchase) — a loan of €25,000, from a third party, booked on 1st June 2027. This money is agreed.

We borrow €25,000 at an annual interest rate of 7.25%, The loan runs for 60 months. Interest is charged on the balance still owed. Each payment covers the interest, and some of what you borrowed. One big final payment — a balloon — falls due in the last month: €0.00.

NOTE

Equipment Loan arrives in one payment. It may really come in more than one. If so, the date each part lands on is yours to set.

Additional Owner Savings

Additional Owner Savings (Additional personal savings invested into the business) — an equity investment of €20,000, from an owner, booked on 1st February 2028. This money is agreed.

They buy a share of your business for good. The money comes in once and you never pay it back. The record shows an ownership share of 100%, which the plan keeps on file. No figure turns on it.

NOTE

Additional Owner Savings arrives in one payment. It may really come in more than one. If so, the date each part lands on is yours to set.

Commercial Mixer Finance

Commercial Mixer Finance (Finance for commercial mixer) — a loan of €3,150, from a third party, booked on 1st June 2027. This money is agreed.

We borrow €3,150 at an annual interest rate of 8%, The loan runs for 36 months. Interest is charged on the original amount borrowed. Charged that way, the 8% works out at about 14.5% a year on the balance still owed. That is the figure to hold against a bank's quote. Each payment covers the interest, and some of what you borrowed. One big final payment — a balloon — falls due in the last month: €0.00.

Commercial Mixer Finance funds the asset Commercial Mixer →. The finance company pays for it, so the full price never passes through your bank account. Only your deposit, and the payments you make after it. The asset and what you still owe on it both sit on your balance sheet.

NOTE

Commercial Mixer Finance arrives in one payment. It may really come in more than one. If so, the date each part lands on is yours to set.

Commercial Proofer Finance

Commercial Proofer Finance (Finance for commercial proofer) — a loan of €1,800, from a third party, booked on 1st June 2027. This money is agreed.

We borrow €1,800 at an annual interest rate of 8%, The loan runs for 36 months. Interest is charged on the original amount borrowed. Charged that way, the 8% works out at about 14.5% a year on the balance still owed. That is the figure to hold against a bank's quote. Each payment covers the interest, and some of what you borrowed. One big final payment — a balloon — falls due in the last month: €0.00.

Commercial Proofer Finance funds the asset Commercial Proofer / Retarder →. The finance company pays for it, so the full price never passes through your bank account. Only your deposit, and the payments you make after it. The asset and what you still owe on it both sit on your balance sheet.

NOTE

Commercial Proofer Finance arrives in one payment. It may really come in more than one. If so, the date each part lands on is yours to set.

Commercial Refrigerator Finance

Commercial Refrigerator Finance (Finance for commercial refrigerator/freezer) — a loan of €1,000, from a third party, booked on 1st June 2027. This money is agreed.

We borrow €1,000 at an annual interest rate of 8%, The loan runs for 36 months. Interest is charged on the original amount borrowed. Charged that way, the 8% works out at about 14.5% a year on the balance still owed. That is the figure to hold against a bank's quote. Each payment covers the interest, and some of what you borrowed. One big final payment — a balloon — falls due in the last month: €0.00.

Commercial Refrigerator Finance funds the asset Commercial Refrigerator / Freezer →. The finance company pays for it, so the full price never passes through your bank account. Only your deposit, and the payments you make after it. The asset and what you still owe on it both sit on your balance sheet.

NOTE

Commercial Refrigerator Finance arrives in one payment. It may really come in more than one. If so, the date each part lands on is yours to set.

Commercial Deck Oven Finance

Commercial Deck Oven Finance (Finance for commercial deck oven) — a loan of €14,400, from a third party, booked on 1st June 2027. This money is agreed.

We borrow €14,400 at an annual interest rate of 8%, The loan runs for 36 months. Interest is charged on the original amount borrowed. Charged that way, the 8% works out at about 14.5% a year on the balance still owed. That is the figure to hold against a bank's quote. Each payment covers the interest, and some of what you borrowed. One big final payment — a balloon — falls due in the last month: €0.00.

Commercial Deck Oven Finance funds the asset Commercial Deck Oven →. The finance company pays for it, so the full price never passes through your bank account. Only your deposit, and the payments you make after it. The asset and what you still owe on it both sit on your balance sheet.

NOTE

Commercial Deck Oven Finance arrives in one payment. It may really come in more than one. If so, the date each part lands on is yours to set.