

Executive Summary

BUSINESS OVERVIEW

POSITION

Flour & Bloom is an established bakery and artisan food producer in Gorey, Co. Wexford. You serve local customers directly. Your positioning is mid-range, offering a variety of goods like pastries, breads, and daily specials. Most businesses like yours start as sole traders, but later become limited companies to protect personal assets as they grow.

ECONOMICS

In your first year, your business is set to earn around €397k. Your main costs will be cost of sales at 52.1% of revenue, and running costs at 47.5%. This leaves you with a gross margin of 29.7%. Your main revenue driver is Breads, Cakes & Pastries. Your gross margin is a little below the sector-typical figure of 52.18%.

TRAJECTORY

Your cash lasts throughout the projection, with your lowest balance of €70k in September 2027 before it recovers. Your business turns an operating profit from December 2027. You will cross the €43k Value-Added Tax threshold in August 2027. By your final year, your revenue grows to €627k, a 1.6x increase. Keep an eye on your cash balance, as it dips to its lowest point in September 2027.

FINANCIAL SUMMARY

Figures as at 25 September 2026

PROJECTIONS	YEAR 1 Jun 2027 – May 2028	YEAR 2 Jun 2028 – May 2029	YEAR 3 Jun 2029 – May 2030	YEAR 4 Jun 2030 – May 2031	YEAR 5 Jun 2031 – May 2032
Full-time equivalent ⓘ	3.03	4.51	4.51	4.51	4.51
Sales revenue	€397,132	€469,868	€573,316	€599,373	€626,614
8 products and services — see Sales Schedule					
Gross profit % ⓘ	48%	49%	50%	50%	49%
EBITDA % ⓘ	3%	-1%	6%	5%	5%
Ending cash ⓘ	€96,856	€78,230	€96,436	€120,588	€143,172
Year-end net cash flow ⓘ	-€8,494	-€18,625	€18,205	€24,152	€22,584
Cash runway (months) ⓘ	Lasts the plan	Lasts the plan	Lasts the plan	Lasts the plan	—

BREAKEVEN

December 2027

Revenue: €34,884/mo

A dash is the final year, which has no later period to measure into.

The figures are worked out · Written by AI · Projections, not audited accounts · Have an accountant check them.