

Funding Ask (EUR)

WHAT THE PLAN NEEDS

NOTHING LEFT TO RAISE

None

nothing more is needed — the money is already in

WHAT IT BUYS

€45,707

a bank loan or lease often covers these

ALREADY IN

€125,350

already counted — it made the ask smaller

The ask is the cash the plan runs short of — including what it buys and what's already in.

HOW THE FUNDING NEED IS SIZED



A plan needs two kinds of money. Working capital and runway are the cash to keep going until the business pays its own way. It usually comes from your own money or investors. Equipment, fit-out and vehicles can often be paid for with a bank loan or a lease. They need not all come from the owner. Where an asset is financed, it is shown here at its full cost, with the borrowing alongside it in sources. The two net off in the cover position below.

SOURCES OF FUNDS

The equity, loans and grants the plan leans on. Every one is here, whether it went in before trading or comes in later.

Owner equity	€80,000
Loans & debt facilities	€45,350
Total sources	€125,350

USES OF FUNDS

Where the money goes. Each line is one thing the funding has to cover.

Capital expenditure (assets)	€45,707
Total uses	€45,707

SERVICEABILITY AND REPAYMENT

Debt cover shows how easily the cash from trading pays each year's loan bill. Lenders to this sector tend to look for at least 1.10×. That figure is estimated for this sector, so read it as a guide, not a rule. Below 1.00× the repayments are not covered by trading at all.

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Debt service coverage (DSCR)	0.85×	-0.35×	1.82×	4.29×	5.13×
Cash runway at year end	Lasts the plan	Lasts the plan	Lasts the plan	Lasts the plan	—

"Lasts the plan" — cash stays positive from that year's end to the end of the plan. A dash is the final year, which has no later period to measure into.

DEBT SERVICE COVER THINNER THAN LENDERS LOOK FOR IN YEAR 1

The operating surplus in Year 1 covers the loan interest and repayments due that year 0.85 times over, against the 1.10× cover lenders to this sector look for (a level estimated for this sector, not taken from a published source). A lender would typically want a larger operating surplus, a smaller loan, or a longer repayment term.

URNS SELF-FUNDING

From June 2027 the cash balance is projected to stay positive for the rest of the plan. That is the point the business no longer needs money from outside.

Projections, not audited accounts · Always have an accountant check them.