

Cash Flow & Funds Flow

	Jul-26	Aug-26	Sep-26	Oct-26	Nov-26	Dec-26	Jan-27	Feb-27	Mar-27	Apr-27	May-27	Jun-27	Total
	£	£	£	£	£	£	£	£	£	£	£	£	£
CASHFLOW													
Receipts													
Customer receipts	24,017	24,017	30,021	24,017	24,017	30,021	24,017	24,017	30,021	24,017	24,017	30,021	312,223
Grants received	0	0	0	0	0	0	0	0	0	0	0	0	0
Investment received	348,000	0	0	0	0	0	0	0	0	0	0	0	348,000
Interest received	0	116	52	125	120	110	116	111	116	119	114	119	1,218
	372,017	24,133	30,073	24,142	24,137	30,132	24,133	24,128	30,137	24,136	24,131	30,141	661,441
Payments													
Supplier payments	0	(43,474)	(14,368)	(20,437)	(11,892)	(14,368)	(20,437)	(11,892)	(14,368)	(20,437)	(11,892)	(14,368)	(197,934)
Payroll and payroll costs paid	(7,079)	(7,928)	(7,928)	(7,928)	(7,928)	(7,928)	(7,928)	(7,928)	(7,928)	(7,928)	(7,928)	(7,928)	(94,288)
Insurance, rates prepaid	0	0	0	0	0	0	0	0	0	0	0	0	0
Accruals paid	0	0	0	0	0	0	0	0	0	0	0	0	0
Capex gross of VAT	(272,400)	(24,000)	0	0	(12,000)	0	0	0	0	0	0	0	(308,400)
VAT paid	0	0	51,035	0	0	(3,226)	0	0	(5,226)	0	0	(5,226)	37,355
Corporation tax paid	0	0	0	0	0	0	0	0	0	0	0	0	0
Overdraft interest	0	0	0	0	0	0	0	0	0	0	0	0	0
Loan repayment	0	0	0	0	0	0	0	0	0	0	0	0	0
	(279,479)	(75,402)	28,738	(28,365)	(31,820)	(25,523)	(28,365)	(19,820)	(27,523)	(28,365)	(19,820)	(27,523)	(563,266)
Net cash flow	92,538	(51,269)	58,811	(4,223)	(7,683)	4,609	(4,232)	4,308	2,615	(4,228)	4,311	2,618	98,175
Balance b/fwd		92,538	41,270	100,081	95,858	88,175	92,784	88,552	92,860	95,474	91,246	95,557	0
Balance c/fwd	92,538	41,270	100,081	95,858	88,175	92,784	88,552	92,860	95,474	91,246	95,557	98,175	98,175
Minimum balance													
Interest on credit balances	116	52	125	120	110	116	111	116	119	114	119	123	1,341
Interest on OD balances	0	0	0	0	0	0	0	0	0	0	0	0	0
FUNDS FLOW													
Operating profit before interest	(16,371)	(704)	1,306	(704)	(871)	1,139	(871)	(871)	1,139	(871)	(871)	1,139	(17,409)
Add back depreciation	483	817	817	817	983	983	983	983	983	983	983	983	10,800
Less Grant amortisation	0	0	0	0	0	0	0	0	0	0	0	0	0
(Increase)/decrease in stock	(8,254)	0	(2,064)	2,064	0	(2,064)	2,064	0	(2,064)	2,064	0	(2,064)	(10,318)
(Increase)/decrease in prepayments	(116)	64	(74)	5	10	(6)	5	(5)	(3)	5	(5)	(3)	(123)
Increase/(decrease) in creditors	(4,320)	(31,497)	58,700	(6,524)	2,084	4,439	(6,524)	4,084	2,439	(6,524)	4,084	2,439	22,884
	(28,577)	(31,321)	58,686	(4,342)	2,207	4,493	(4,342)	4,192	2,495	(4,342)	4,192	2,495	5,834
Operating cash flow	(28,577)	(31,321)	58,686	(4,342)	2,207	4,493	(4,342)	4,192	2,495	(4,342)	4,192	2,495	5,834
Corporation tax paid	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans received	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital expenditure	(227,000)	(20,000)	0	0	(10,000)	0	0	0	0	0	0	0	(257,000)
Loan repayments	0	0	0	0	0	0	0	0	0	0	0	0	0
Grants	0	0	0	0	0	0	0	0	0	0	0	0	0
Cash flow for funding	(255,577)	(51,321)	58,686	(4,342)	(7,793)	4,493	(4,342)	4,192	2,495	(4,342)	4,192	2,495	(251,166)
New equity investment	348,000	0	0	0	0	0	0	0	0	0	0	0	348,000
Shareholder dividend paid	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest paid	116	52	125	120	110	116	111	116	119	114	119	123	1,341
Net cash flow	92,538	(51,269)	58,811	(4,223)	(7,683)	4,609	(4,232)	4,308	2,615	(4,228)	4,311	2,618	98,175
Balance b/fwd	0	92,538	41,270	100,081	95,858	88,175	92,784	88,552	92,860	95,474	91,246	95,557	0
Balance c/fwd	92,538	41,270	100,081	95,858	88,175	92,784	88,552	92,860	95,474	91,246	95,557	98,175	98,175

Cash Flow & Funds Flow

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	Jul-27	Aug-27	Sep-27	Oct-27	Nov-27	Dec-27	Jan-28	Feb-28	Mar-28	Apr-28	May-28	Jun-28	Total
	£	£	£	£	£	£	£	£	£	£	£	£	£
CASHFLOW	CASHFLOW												
Receipts	Receipts												
Customer receipts	26,507	26,507	33,133	26,507	26,507	33,133	26,507	26,507	33,133	26,507	26,507	33,133	344,585
Grants received	0	0	0	0	0	0	0	0	0	0	0	0	0
Investment received	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest received	123	90	95	76	71	78	88	83	90	94	89	96	1,075
	26,629	26,597	33,229	26,583	26,578	33,211	26,594	26,589	33,223	26,601	26,596	33,230	345,659
Payments	Payments												
Supplier payments	(20,437)	(14,113)	(15,539)	(22,163)	(12,800)	(15,539)	(22,163)	(12,800)	(15,539)	(22,163)	(12,800)	(15,539)	(201,594)
Payroll and payroll costs paid	(8,211)	(8,245)	(8,245)	(8,245)	(8,245)	(8,245)	(8,245)	(8,245)	(8,245)	(8,245)	(8,245)	(8,245)	(98,906)
Insurance, rates prepaid	0	0	0	0	0	0	0	0	0	0	0	0	0
Accruals paid	0	0	0	0	0	0	0	0	0	0	0	0	0
Capex gross of VAT	(24,000)	0	(24,000)	0	0	0	0	0	0	0	0	0	(48,000)
VAT paid	0	0	(891)	0	0	(1,941)	0	0	(5,941)	0	0	(5,941)	(14,713)
Corporation tax paid	0	0	0	0	0	0	0	0	0	0	0	0	0
Overdraft interest	0	0	0	0	0	0	0	0	0	0	0	0	0
Loan repayment	0	0	0	0	0	0	0	0	0	0	0	0	0
	(52,648)	(22,358)	(48,675)	(30,408)	(21,045)	(25,725)	(30,408)	(21,045)	(29,725)	(30,408)	(21,045)	(29,725)	(363,213)
Net cash flow	Net cash flow												
Balance b/fwd	(26,019)	4,238	(15,446)	(3,825)	5,333	7,487	(3,814)	5,544	3,498	(3,807)	5,551	3,505	(17,554)
	98,175	72,156	76,395	60,948	57,123	62,656	70,143	66,330	71,874	75,372	71,565	77,116	98,175
Balance c/fwd	Balance c/fwd												
	72,156	76,395	60,948	57,123	62,656	70,143	66,330	71,874	75,372	71,565	77,116	80,621	80,621
Minimum balance	Minimum balance												
Interest on credit balances	90	95	76	71	78	88	83	90	94	89	96	101	
Interest on OD balances	0	0	0	0	0	0	0	0	0	0	0	0	0
FUNDS FLOW	FUNDS FLOW												
Operating profit before interest	(3,422)	(422)	1,530	(755)	(755)	1,530	(755)	(755)	1,530	(755)	(755)	1,530	(2,258)
Add back depreciation	1,317	1,317	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	19,133
Less Grant amortisation	0	0	0	0	0	0	0	0	0	0	0	0	0
(Increase)/decrease in stock	1,188	0	(2,282)	2,282	0	(2,282)	2,282	0	(2,282)	2,282	0	(2,282)	(1,094)
(Increase)/decrease in prepayments	33	(5)	19	5	(7)	(9)	5	(7)	(4)	5	(7)	(4)	22
Increase/(decrease) in creditors	(5,224)	3,254	3,561	(7,078)	4,567	6,511	(7,078)	4,567	2,511	(7,078)	4,567	2,511	5,591
	0	0	0	0	0	0	0	0	0	0	0	0	0
Operating cash flow	(6,109)	4,143	4,478	(3,896)	5,455	7,399	(3,896)	5,455	3,404	(3,896)	5,455	3,404	21,393
Corporation tax paid	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans received	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital expenditure	(20,000)	0	(20,000)	0	0	0	0	0	0	0	0	0	(40,000)
Loan repayments	0	0	0	0	0	0	0	0	0	0	0	0	0
Grants	0	0	0	0	0	0	0	0	0	0	0	0	0
Cash flow for funding	Cash flow for funding												
	(26,109)	4,143	(15,522)	(3,896)	5,455	7,399	(3,896)	5,455	3,404	(3,896)	5,455	3,404	(18,607)
New equity investment	0	0	0	0	0	0	0	0	0	0	0	0	0
Shareholder dividend paid	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest paid	123	90	95	76	71	78	88	83	90	94	89	96	1,075
Net cash flow	Net cash flow												
	(25,986)	4,233	(15,427)	(3,820)	5,526	7,477	(3,809)	5,537	3,494	(3,802)	5,544	3,500	(17,532)
Balance b/fwd	98,175	72,189	76,422	60,995	57,175	62,701	70,178	66,369	71,907	75,401	71,599	77,143	98,175
Balance c/fwd	Balance c/fwd												
	72,189	76,422	60,995	57,175	62,701	70,178	66,369	71,907	75,401	71,599	77,143	80,643	80,643

Cash Flow & Funds Flow

	Jul-28	Aug-28	Sep-28	Oct-28	Nov-28	Dec-28	Jan-29	Feb-29	Mar-29	Apr-29	May-29	Jun-29	Total
	£	£	£	£	£	£	£	£	£	£	£	£	£
CASHFLOW	CASHFLOW												
Receipts	Receipts												
Customer receipts	29,141	29,141	36,426	29,141	29,141	36,426	29,141	29,141	36,426	29,141	29,141	36,426	378,834
Grants received	0	0	0	0	0	0	0	0	0	0	0	0	0
Investment received	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest received	101	94	91	100	95	104	110	106	114	120	116	124	1,274
	29,242	29,235	36,517	29,241	29,237	36,530	29,251	29,247	36,540	29,261	29,257	36,551	380,108
Payments	Payments												
Supplier payments	(22,163)	(23,491)	(16,786)	(23,995)	(13,774)	(16,786)	(23,995)	(13,774)	(16,786)	(23,995)	(13,774)	(16,786)	(226,106)
Payroll and payroll costs paid	(8,539)	(8,575)	(8,575)	(8,575)	(8,575)	(8,575)	(8,575)	(8,575)	(8,575)	(8,575)	(8,575)	(8,575)	(102,859)
Insurance, rates prepaid	0	0	0	0	0	0	0	0	0	0	0	0	0
Accruals paid	(3,600)	0	0	0	0	0	0	0	0	0	0	0	(3,600)
Capex gross of VAT	0	0	0	0	0	0	0	0	0	0	0	0	0
VAT paid	0	0	(4,189)	0	0	(6,692)	0	0	(6,692)	0	0	(6,692)	(24,266)
Corporation tax paid	0	0	0	0	0	0	0	0	0	0	0	0	0
Overdraft interest	0	0	0	0	0	0	0	0	0	0	0	0	0
Loan repayment	0	0	0	0	0	0	0	0	0	0	0	0	0
	(34,302)	(32,066)	(29,550)	(32,569)	(22,349)	(32,053)	(32,569)	(22,349)	(32,053)	(32,569)	(22,349)	(32,053)	(356,831)
Net cash flow	(5,060)	(2,830)	6,967	(3,329)	6,888	4,477	(3,319)	6,898	4,487	(3,309)	6,908	4,498	23,277
Balance b/fwd	80,621	75,561	72,730	79,698	76,369	83,257	87,734	84,415	91,313	95,801	92,492	99,400	80,621
Balance c/fwd	75,561	72,730	79,698	76,369	83,257	87,734	84,415	91,313	95,801	92,492	99,400	103,898	103,898
Minimum balance													
Interest on credit balances	94	91	100	95	104	110	106	114	120	116	124	130	
Interest on OD balances	0	0	0	0	0	0	0	0	0	0	0	0	
FUNDS FLOW	FUNDS FLOW												
Operating profit before interest	(3,129)	71	2,645	71	71	2,645	71	71	2,645	71	71	2,645	7,949
Add back depreciation	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	1,650	19,800
Less Grant amortisation	0	0	0	0	0	0	0	0	0	0	0	0	0
(Increase)/decrease in stock	1,372	0	(2,510)	2,510	0	(2,510)	2,510	0	(2,510)	2,510	0	(2,510)	(1,138)
(Increase)/decrease in prepayments	6	4	(9)	4	(9)	(6)	4	(9)	(6)	4	(9)	(6)	(29)
Increase/(decrease) in creditors	(5,054)	2,314	5,091	(7,659)	5,071	2,588	(7,659)	5,071	2,588	(7,659)	5,071	2,588	2,351
	0												0
Operating cash flow	(5,155)	4,039	6,868	(3,424)	6,784	4,368	(3,424)	6,784	4,368	(3,424)	6,784	4,368	28,933
Corporation tax paid	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans received	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital expenditure	0	0	0	0	0	0	0	0	0	0	0	0	0
Loan repayments	0	0	0	0	0	0	0	0	0	0	0	0	0
Grants	0	0	0	0	0	0	0	0	0	0	0	0	0
Cash flow for funding	(5,155)	4,039	6,868	(3,424)	6,784	4,368	(3,424)	6,784	4,368	(3,424)	6,784	4,368	28,933
New equity investment	0	0	0	0	0	0	0	0	0	0	0	0	0
Shareholder dividend paid	0	(6,960)	0	0	0	0	0	0	0	0	0	0	(6,960)
Interest paid	101	94	91	100	95	104	110	106	114	120	116	124	1,274
Net cash flow	(5,054)	(2,827)	6,959	(3,325)	6,879	4,472	(3,315)	6,889	4,482	(3,304)	6,899	4,492	23,247
Balance b/fwd	80,643	75,589	72,762	79,721	76,396	83,275	87,747	84,433	91,322	95,804	92,499	99,399	80,643
Balance c/fwd	75,589	72,762	79,721	76,396	83,275	87,747	84,433	91,322	95,804	92,499	99,399	103,890	103,890

Cross Guns Community Benefit Society
Profit and Loss Projections

	2026/27	2027/28	2028/29
	£	£	£
Turnover	260,186	287,154	315,695
Less cost of sales	-107,307	-118,689	-130,521
Gross profit	<u>152,879</u>	<u>168,465</u>	<u>185,174</u>
Gross margin	59%	59%	59%
<i>Less Overheads</i>			
Staff costs	-95,137	-98,940	-102,894
Property expenses	-28,200	-29,550	-30,940
Other expenses	-36,150	-23,100	-23,590
Depreciation	-10,800	-19,133	-19,800
	<u>-170,287</u>	<u>-170,723</u>	<u>-177,224</u>
Profit before interest	-17,408	-2,258	7,950
Bank interest	1,341	1,053	1,303
	<u>1,341</u>	<u>1,053</u>	<u>1,303</u>
Profit before tax	-16,067	-1,205	9,253
Tax	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>
Profit after tax	-16,067	-1,205	9,253
Less shareholder interest	0	0	6,960
	<u>0</u>	<u>0</u>	<u>6,960</u>
Retained profit	<u><u>-16,067</u></u>	<u><u>-1,205</u></u>	<u><u>2,293</u></u>

Cross Guns Community Benefit Society
Balance Sheet Projections

	2026/27	2027/28	2028/29
	£	£	£
Fixed assets			
Buildings	215,600	211,200	206,800
Refurbishment	25,000	51,667	37,667
Furniture & equipment	5,600	4,200	2,800
	<u>246,200</u>	<u>267,067</u>	<u>247,267</u>
Current assets			
Stock	10,318	11,412	12,550
Prepayments	123	101	130
Bank - current a/c	98,175	80,621	103,898
	<u>108,616</u>	<u>92,134</u>	<u>116,578</u>
Creditors			
Bank overdraft	0	0	0
Trade creditors	-20,437	-22,163	-23,995
Bank loan	0	0	0
VAT	-1,597	-1,828	-2,072
PAYE/NI	-849	-883	-919
Corporation tax	0	0	0
Accruals	0	-3,600	-3,840
	<u>-22,883</u>	<u>-28,474</u>	<u>-30,826</u>
Net current assets	85,733	63,660	85,752
Creditors due > 1 year			
Bank loan	0	0	0
Grant	0	0	0
NET ASSETS	<u><u>331,933</u></u>	<u><u>330,727</u></u>	<u><u>333,019</u></u>
CAPITAL AND RESERVES			
Share capital	348,000	348,000	348,000
Retained profit / loss	-16,067	-17,273	-14,981
SHAREHOLDER FUNDS	<u><u>331,933</u></u>	<u><u>330,727</u></u>	<u><u>333,019</u></u>