

Forward financial thinking

Completing Your Financial Spreadsheet

Forward financial thinking

REGULATORY EXPERTISE BUSINESS SUPPORT FINANCIAL TECHNOLOGY



Simplybiz

We deliver more value and control to financial professionals.

Combining regulatory expertise with the most comprehensive technology platform in the market, we help financial professionals operate more effectively.

Who we are

Award winner in business and regulatory support for retail financial services.



Part of Fintel plc, the leading provider of fintech and support services to the UK retail financial services sector

What we do

We help over 30% of the directly authorised intermediary market to operate more effectively.

 Delivering more income, freedom and control to financial professionals.

How we do it

An integrated compliance and technology platform.

- Delivering cost and tech driven efficiencies
- Flexible services adapted to your needs





Please ensure you:

Click to move onto the next slide.

Have your volume turned up.

Click each demonstration video to play.





The spreadsheet we have made available has been designed to enable you to prepare your financial forecasts.

It has been designed with the following points in mind:

- FCA requirements FCA has prepared specific template sheets depending on the firm's business model, legal structure and size. These cannot be amended.
- The FCA templates do not tell the whole story, and additional information is required to be submitted.
- Sound and considered financial forecasts are an important element of your planning for being a Directly Authorised business.
- A well-presented Business Plan and Financial Spreadsheet will give the FCA a good feel about your business.
- The spreadsheet is intended for use by businesspeople rather than Accountants. It provides the required data in a simple and easy to use format.
- It is easy to follow and reduces duplication of input as much as possible.
- Formulas are protected to reduce the risk of errors.



The spreadsheet contains a number of tabs. They should be worked through in order and include:

- Guidance please read this tab and refer back to it when necessary
- Historic & current data for existing businesses historical data and expectations for the current year.
- Historic & current data for newly established businesses it captures initial funding and preauthorisation income/expenditure.
- Year 1 Monthly P&L captures income & expenditure on a monthly basis and calculates profit
- Year 1 Balance Sheet prepares a monthly balance sheet and allows a firm to check it will meet capital adequacy
- 3-year P&L captures income & expenditure on an annual basis for 3 years of trading
- 3-year Balance sheet prepares balance sheets for each of 3 years trading
- FCA template this should prepopulate based on figures input in other sheets.

Additional sheets:

- Cash Flow Investment firms are required to provide a cashflow. This tab prepopulates
- FCA P&L tab for mortgage firms FCA include a P&L tab most of this prepopulates



Important Points to Note:

- Ensure the spreadsheet is suitable for your business.
- Gather historical data.
- Enter data only in blue cells (yellow for mortgage spreadsheets).
- Use whole pounds, no pence.
- Leave cells blank if the value is zero.
- Avoid entering data in white cells to prevent errors.
- Copy and paste data where applicable.
- Data in blue cells can be overwritten if needed.
- Expenditure is grouped together.



Demonstration



Revenue & Expenditure			Historic Year	Historic Year	Current Year	
			[please input financial year here]	[please input financial year here]	[please input financial year here]	Please show assumptions used in the current years revenue and expenditue. Include explanations for large changes in historic accounts.
Stream 1	Regulated					
Stream 2	Non regulated - Financial Servi	ces			0	
Stream 3	Non regulated - other					
Total			0	0	0	
Operating Expenses						
Operating Profit			0	0	0	
Interest Cost				0	0	
Profit before Tax			0	0	0	
Tax				_		
Profit after Tax			0	0	0	
Dividends			0	v		
Retained Profit			0	0	0	
netallieu riolit					U	
Balance Sheet						
Fixed/Non Current Asset	ts					
Investments				0	0	
Other Non Current Asse	Property equipment			_		
Total	Troperty, equipment		0	0	0	
Total					v	
Current Assets						
Debtors	Fees and commissions owed			0	0	
Cash	Bank accounts and cash			U	U	
					0	
Other Current Assets	Loans by the business			0	_	
Total			0	0	0	
			_			
Total Assets		A	0	0	0	
Current Liabilities						
Short Term Borrowings				0		
Trade Creditors				0		
Other Current Liabilities						
Total			0	0	0	
TOTAL			U	. 0	U	
Non Current Liabilities						
	Bank or Subordinated loans			0	0	
Other non current Liabili				0	0	
Total	lies		0	_		
Total			V	0	v	
Total Liabilities						
		В	0		0	
Net Assets			0	0	0	
Share Capital						
Retained Earnings						
					_	
Total Equity		С	0	0	0	
	D C C)				_	
Balance sheet check (A-	-B-C=0)		0	0	0	



2																	
3			Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Annual	Explain assumptions used	
4	Investment																
5	Pension																
6	Protection	Life, CI, Income protection etc															
7	General Insurance	Household, landlords etc															
8	First charge (excluding lifetime mortgages)	purchase, remortgage, product transfer															
9		purchase, remortgage, product transfer															
	Equity Release/Lifetime mortgages	purchase, remortgage, product transfer															
11	Consumer Buy-to-Let	purchase, remortgage, product transfer															
12	Other	Explain what this is															
13	Buy-to-let																
14	Commercial mortgages																
15		Explain what this is															
16	unrequiated	Explain what this is															
17	Other income	will writing, introduction income, interest															
18	Total		0	0	0	0	0	0	0	0	0	0	0	0			
20																	
21	Regulated		0	0	0		0	0	0	0	0	0	0	0			
	Non regulated - Financial																
	Services		0							0			0	0			
	Non regulated - other Total		0				0	0			0		0				
25	Total		u	U						0	U	0	U	0			
28																	
27	Expenditure																
2.0		rent, utilities, rates,															
29	Property related	cleaning, repairs															
30		fees, commissions, salary															
31	Staff remuneration	wages, salaries, tax, NI, Pensions															
		monthly wages but not dividends															
33	Professional fees	Accountant, FCA, Simplybiz															
34	PI fees																
35		Telephone bills, software costs, maintenance, web site costs															
	Post, stationery, advertising																1
37	Other	Any other expenses															
38	Total		0	0	0	0	0	0	0	0	0	0	0	0			
	Operating Profit Interest costs		0	0	0	0	0	0	0	0	0	0	0	0			
42	Monthly profit		0														
	Cumulative profit Tax	enter in annual column only	0	0	0	0	0	0	0	0	0	0	0	0			
45	After tax profit	shows in annual column only															
46	Dividends		0				0			_			0				
47	accumulated dividends	ated)	0										0				
48	retained profit (accumula retained profit (monthly)	ateu j	0										0				
50										_							



2			Mo	onth 1 M	lonth 2	Month 3	Aonth 4	Month 5	Month 6	Month 7	Month 9	Month 0	Month 10 I	Month 11 M	Month 12	Appual							
4	Fixed/Non Current Asse	te	MO	JIICH I	IOIILII Z	MOHUT 3	1011111 4 1	HOHEH 3	MOHUTO	MOHUT 7	MOTILITO	MOHUT 5	MOHENT TO 1	MOHUI II P	101101 12	Allitual							
	investments															0							
	Other Non Current Assets	Property equipment		2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000,	2,000							
	Total	rioperty, equipment		2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000							
8	iotai			2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000							
9	Current Assets															2,000							
		Fees and commissions owed														0							
		Bank accounts and cash		28,200	20,700	25,400	29,900	34,600	39,100	43,800	48,300	53,000	57,700	62,400	43,100	43.100							
		Loans by the business		20,200	20,700	25,400	23,300	34,000	33,100	45,000	40,300	33,000	37,700	02,400	45,100	45,200					+		
_	Total	Eddis by the business		28,200	20,700	25,400	29,900	34,600	39,100	43,800	48,300	53,000	57,700	62,400	43,100	43,100							
14	otal			20,200	20,700	23,400	23,300	34,000	35,100	43,000	40,500	33,000	37,700	02,400	45,100	43,100							
15	Total Assets A		A	30,200	22,700	27,400	31,900	36,600	41,100	45,800	50,300	55,000	59,700	64,400	45,100	45,100					-		
16	I Otal Assets A		^	30,200	22,700	27,400	31,300	30,000	41,100	45,000	30,300	55,000	35,700	04,400	45,100	45,100						٠,	
17	Current Liabilities															45,100						¢	
_	Short Term Borrowings															0		The data	in these rows	has been ca	arried over	_	
																		from col	umn G on His	toric & Curre	ent data tab		-
19	Frade Creditors															0		but can l	be over typed	if you make	any		
		includes tax from P&L in																changes		,			I
		annual column								_						6,280	//						\vdash
_	Total			0	0	0	0	0	0	0	0	0	0	0	0	6,280	/						_
22																							-
	Non Current Liabilities																						
	ong Term Borrowings	Bank or subordinated loans		0	0	0	0	0	0	0	0	0	0	0	0	× ×							
_	Other non current Liabilities															/ 0							
_	Fotal			0	0	0	0	0	0	0	0	0	0	0	0	/ 0							
27																/ 0							
28	Total Liabilities B		В	0	0	0	0	0	0	0	0	0	0	0	0	6,280							
29																/							
30	Share Capital			1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000							
31	Retained Earnings			29,200	21,700	26,400	30,900	35,600	40,100	44,800	49,300	54,000	58,700	63,400	44,100	37,820							
32																							
33	Total Equity C		C	30,200	22,700	27,400	31,900	36,600	41,100	45,800	50,300	55,000	59,700	64,400	45,100	38,820							
4																0							
35	Balance sheet check (A-B-0	C=0)		0	0	0	0	0	0	0	0	0	0	0	0	0							
36																							
37																							
38	Capital adequacy																						
9	Required capital																						
0	Sub toan included in Bal sheet																						
1																							
2	Actual	(Equity + sub loan)		30,200	22,700	27,400	31,900	36,600	41,100	45,800	50,300	55,000	59,700	64,400	45,100	38,820							
_	Excess/Deficit	Actual minus Required		30,200	22,700	27,400	31,900	36,600	41,100	45,800	50,300	55,000	59,700	64,400	45,100	38,820							
4																							
5	100% rule check																						
	Amount of permitted sub loan			120,800	90,800	109,600	127,600	146,400	164,400	183,200	201,200	220,000	238,800	257,600	180,400	155,280							
7									,							,							



			31/12/2026	31/12/ <mark>2</mark> 027	31/12/2028	Assumptions	
Investment - include	Investment		90,000			*	
initial, ongoing, fees and commission	Pension		30,000				
Protection - include initial, trail, fees and	Protection	Life, CI, Income protection etc	0				
commission	General Insurance	Household, landlords etc	0				
	First charge (excluding lifetime mortnages)	purchase, remortgage, product transfer	0				
was to be reported as	Second Charge	purchase, remortgage, product transfer	0				
Mortgage - Regulated. Include fees and commissions	Equity Release/Lifetime mortgages	purchase, remortgage, product transfer	0				
Commissions	Consumer Buy-to-Let	purchase, remortgage, product transfer	0				
2	Other	Explain what this is	0				
Mortgage - Unregulated.	Buy-to-let		0				
Include fees and	Commercial mortgages		0				-
commissions 5	Other	Explain what this is	0				
Other income -	Financial services unregulated	Explain what this is	0				
unregulated business. Include all sources	Other income	will writing, introduction income, interest	1,400				
9	Total		121,400	0	0		
9	100						
9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Regulated		120,000	0	0		
2	Regulated Non regulated - Financial Servi	ces	120,000	0	0		
2 2 3 4	Regulated Non regulated - Financial Servi Non regulated - other	ces	120,000 0 1,400	0	0 0		
2 2 3 4 5	Regulated Non regulated - Financial Servi	ces	120,000	0	0		
2 3 4 4 5 5 7 7	Regulated Non regulated - Financial Servi Non regulated - other	ces	120,000 0 1,400	0	0 0		
2 2 3 4 5 5 5 7 7 8 8 8 8 8 8	Regulated Non regulated - Financial Servi Non regulated - other Total Expenditure		120,000 0 1,400	0	0 0		
5 0 0 1 2 3 4 5 5 7 7 8	Regulated Non regulated - Financial Servi Non regulated - other Total	rent, utilities, rates, cleaning, repairs fees, commissions	120,000 0 1,400 121,400	0	0 0		
5 5 7 5 5 7 3 9	Regulated Non regulated - Financial Servi Non regulated - other Total Expenditure Property related Adviser remuneration Staff remuneration	rent, utilities, rates, cleaning, repairs fees, commissions wages, salaries, tax, NI, Pensions	120,000 0 1,400 121,400 6,000 36,000 26,400	0	0 0		
5 0 0 1 2 2 5 4 4 5 5 7 8 8	Regulated Non regulated - Financial Servi Non regulated - other Total Expenditure Property related Adviser remuneration Staff remuneration Director remuneration	rent, utilities, rates, cleaning, repairs fees, commissions wages, salaries, tax, NI, Pensions monthly wages but not dividends	120,000 0 1,400 121,400 6,000 36,000 26,400 12,000	0	0 0		
5 5 5 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Regulated Non regulated - Financial Servi Non regulated - other Total Expenditure Property related Adviser remuneration Staff remuneration Director remuneration Professional fees	rent, utilities, rates, cleaning, repairs fees, commissions wages, salaries, tax, NI, Pensions	120,000 0 1,400 121,400 6,000 36,000 26,400 12,000 4,200	0	0 0		
5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Regulated Non regulated - Financial Servi Non regulated - other Total Expenditure Property related Adviser remuneration Staff remuneration Director remuneration Professional fees PI fees	rent, utilities, rates, cleaning, repairs fees, commissions wages, salaries, tax, NI, Pensions monthly wages but not dividends Accountant, FCA, Simplybiz Telephone bills, software costs,	120,000 0 1,400 121,400 6,000 36,000 26,400 12,000 4,200 1,800	0	0 0		
5 5 5 7 5 5 5 5 7 5 5 5 5 5 5 5 5 5 5 5	Regulated Non regulated - Financial Servi Non regulated - other Total Expenditure Property related Adviser remuneration Staff remuneration Director remuneration Professional fees PI fees IT systems	rent, utilities, rates, cleaning, repairs fees, commissions wages, salaries, tax, NI, Pensions monthly wages but not dividends Accountant, FCA, Simplybiz	120,000 0 1,400 121,400 6,000 36,000 26,400 12,000 4,200 1,800	0	0 0		
5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Regulated Non regulated - Financial Servi Non regulated - other Total Expenditure Property related Adviser remuneration Staff remuneration Director remuneration Professional fees PI fees	rent, utilities, rates, cleaning, repairs fees, commissions wages, salaries, tax, NI, Pensions monthly wages but not dividends Accountant, FCA, Simplybiz Telephone bills, software costs,	120,000 0 1,400 121,400 6,000 36,000 26,400 12,000 4,200 1,800	0	0 0		
5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Regulated Non regulated - Financial Servi Non regulated - other Total Expenditure Property related Adviser remuneration Staff remuneration Director remuneration Professional fees PI fees IT systems Post, stationery, advertising	rent, utilities, rates, cleaning, repairs fees, commissions wages, salaries, tax, NI, Pensions monthly wages but not dividends Accountant, FCA, Simplybiz Telephone bills, software costs, maintenance, web site costs	120,000 1,400 121,400 6,000 36,000 26,400 12,000 4,200 1,800 2,400 1,200	0	0 0 0 0		
5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Regulated Non regulated - Financial Servi Non regulated - other Total Expenditure Property related Adviser remuneration Staff remuneration Director remuneration Professional fees PI fees IT systems Post, stationery, advertising Other Total	rent, utilities, rates, cleaning, repairs fees, commissions wages, salaries, tax, NI, Pensions monthly wages but not dividends Accountant, FCA, Simplybiz Telephone bills, software costs, maintenance, web site costs	120,000 0 1,400 121,400 6,000 36,000 26,400 12,000 4,200 1,800 2,400 1,200 0 90,000	0 0 0	0 0 0 0		
5 5 5 7 5 5 5 7 7 5 5 7 7 5 5 5 7 7 5 5 7 7 5 5 7 7 5 5 7 7 5 5 7 7 5 7 5 7 7 5 7 7 5 7 7 5 7 7 5 7	Regulated Non regulated - Financial Servi Non regulated - other Total Expenditure Property related Adviser remuneration Staff remuneration Director remuneration Professional fees PI fees IT systems Post, stationery, advertising Other	rent, utilities, rates, cleaning, repairs fees, commissions wages, salaries, tax, NI, Pensions monthly wages but not dividends Accountant, FCA, Simplybiz Telephone bills, software costs, maintenance, web site costs	120,000 0 1,400 121,400 6,000 36,000 26,400 12,000 4,200 1,800 2,400 1,200	0 0 0 0	0 0 0 0		
5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Regulated Non regulated - Financial Servi Non regulated - other Total Expenditure Property related Adviser remuneration Staff remuneration Director remuneration Professional fees PI fees IT systems Post, stationery, advertising Other Total Operating Profit	rent, utilities, rates, cleaning, repairs fees, commissions wages, salaries, tax, NI, Pensions monthly wages but not dividends Accountant, FCA, Simplybiz Telephone bills, software costs, maintenance, web site costs	120,000 1,400 121,400 6,000 36,000 26,400 12,000 4,200 1,800 2,400 1,200 0 90,000	0 0 0	0 0 0 0		
5 5 5 7 5 5 5 5 7 5 5 5 7 5 5 5 5 7 5 5 5 5 7 5 5 5 5 7 5 5 5 5 7 5	Regulated Non regulated - Financial Servi Non regulated - other Total Expenditure Property related Adviser remuneration Staff remuneration Director remuneration Professional fees PI fees IT systems Post, stationery, advertising Other Total Operating Profit Interest costs Profit before tax tax	rent, utilities, rates, cleaning, repairs fees, commissions wages, salaries, tax, NI, Pensions monthly wages but not dividends Accountant, FCA, Simplybiz Telephone bills, software costs, maintenance, web site costs	120,000 0 1,400 121,400 6,000 36,000 26,400 12,000 4,200 1,800 2,400 1,200 0 90,000 31,400 6,280	0 0 0	0 0 0 0		
5 5 5 7 5 5 5 7 5 5 5 7 5 5 5 5 7 7 5 5 5 7 7 5 5 5 7 7 5 5 5 7 7 5 5 5 7 7 5 5 5 7 7 5 5 5 7 7 5 5 5 7 7 5 5 5 7 7 5 5 5 7 7 5 5 5 7 7 5 5 5 7 7 5 5 5 7 7 5 5 7 7 5 5 7 7 5 5 7 7 5 5 7 7 5 5 7 7 5 5 7 7 5 7 5 7 7 5 7 5 7 7 5 7 5 7 7 5 7 7 5 7 7 5 7 7 5 7 7 7 5 7 7 7 5 7	Regulated Non regulated - Financial Servi Non regulated - other Total Expenditure Property related Adviser remuneration Staff remuneration Director remuneration Professional fees PI fees IT systems Post, stationery, advertising Other Total Operating Profit Interest costs Profit before tax Lax Profit after tax	rent, utilities, rates, cleaning, repairs fees, commissions wages, salaries, tax, NI, Pensions monthly wages but not dividends Accountant, FCA, Simplybiz Telephone bills, software costs, maintenance, web site costs	120,000 1,400 121,400 6,000 36,000 26,400 12,000 4,200 1,800 2,400 1,200 0 90,000 31,400 6,280 25,120	0 0 0 0	0 0 0 0		
5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Regulated Non regulated - Financial Servi Non regulated - other Total Expenditure Property related Adviser remuneration Staff remuneration Director remuneration Professional fees PI fees IT systems Post, stationery, advertising Other Total Operating Profit Interest costs Profit before tax tax	rent, utilities, rates, cleaning, repairs fees, commissions wages, salaries, tax, NI, Pensions monthly wages but not dividends Accountant, FCA, Simplybiz Telephone bills, software costs, maintenance, web site costs	120,000 0 1,400 121,400 6,000 36,000 26,400 12,000 4,200 1,800 2,400 1,200 0 90,000 31,400 6,280	0 0 0	0 0 0 0		



Balance Sheet													
bulunce Sheet			Year 1	Year 2	Year 3								
			Tour 2	100.2	10010								
			31/12/2026	31/12/2027	31/12/2028								
Fixed/Non Current Asse	ets		_		_								
Investments			0		_								
Other Non Current Assets	Property, equipment		2,000										
Total			2,000	2,000	2,000					W.			
Current Assets													
0 Debtors	Fees and commissions owed		0			,	\						
1 Cash	Bank accounts and cash		43,100										
2 Other Current Assets	Loans by the business		0										
3 Total			43,100	0	0		1						
Tabal Assault			45 400	0.000	0.000								
Total Assets A		A	45,100	2,000	2,000								
5													
7 Current Liabilities								- 4 7	he data for	years 2 & 3	has been t	aken from	
8 Short Term Borrowings			0					У	ear 1 but ca	an be overty	ped if ther	e is any	
9 Trade Creditors			0						change.				
Other Current Liabilities			6,280					_ ,					
1 Total			6,280	0	0			/					_
2													
Non Current Liabilities							/						
4 Long Term Borrowings	Bank or subordinated loans		0		0	•							
Other non current Liabilities			0										
6 Total			0	0	0	,	/						
/ Tablicabilities D		D	0.000		0	/							
Total Liabilities B		В	6,280	0	0								
0 Share Capital			1.000	1.000	1.000	/							
			1,000		1,000								
1 Retained Earnings			37,820										
2 Total Fauit: C		_	20 020	1 000	1.000								
Total Equity C		С	38,820	1,000	1,000								
Balance sheet check (A-B-0	7-0)		0	1,000	1,000								
balance sneet check (A-B-C			U	1,000	1,000								
7													
8 Capital adequacy													
9 Required capital			20,000										
0 Sub loan included in Bal sheet			20,000										
1 Sub toall illictuded ill bat slieet			U										
2 Actual	(Equity + sub loan)		38,820	1,000	1,000								
2 Actual 3 Excess/Deficit	Actual minus Required		18,820										
4	Actual Illinus Required		10,020	1,000	1,000								
5 400% rule check													
6 Amount of permitted sub loan			155,280	4,000	4,000								
7			155,260	4,000	4,000								



	Biological actuals (presions (incomial proc. 2)	Biological actuals (presions (inamial year -1)	Current financial gree	foresal year 1	formant year 2	formant grant	Commele [Exp annualism, drivers for material movements, explanations if the binterinal annuals around by directly recognized to the annuals as Comparing Bassel
	31/12/2023	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2028	
ż							
à		100,000	110,000	120,000	132,000	145,200	
4	-		-	-	-	-	
5	-	2,000	3,000	1,400	1,540	1,694	
В	-	102,000	113,000	121,400	133,540	146,294	
		_	_	_	_		

onts" field. Your descriptions hould detail ALL the buriness activities even if other or non-mainstream activities to your main buriness do not generate any/minimal revenue and income for your firm. This should include the full

-	75,000	81,000	90,000	99,000	108,900
-	27,000	32,000	31,400	34,540	37,994
		-		-	
-	27,000	32,000	31,400	34,540	37,994
-	5,400	6,400	6,280	6,908	7,598
-	21,600	25,600	25,120	27,632	30,396

financial orar -21	Biological actuals (presions (inamial year -1)	qrar.	foresal year 1	foresal year 2	Farrant grar 3	Comments [Englanding decision for material manuscula, explanations if the kinturina annual annual to directly recognized to the annuals on Comments Manuel
31/12/2023	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2028	
-			- 1	-	-	
-	2,500	2,000	2,000	2,000	2,000	
-	2,500	2,000	2,000	2,000	2,000	
	35,000	42,100	43,100	46,360	48,446	
•						
-	35,000	42,100	43,100	46,360	48,446	
-	37,500	44,100	45,100	41,360	50,446	
			-			
-						
	5,400	6,400	6,280	6,908	7,598	
-	5,400	6,400	6,2*0	6,902	7,59#	
		-	•			
			•	-		
-	-	-	-	-	-	
-	5,400	6,400	6,2#0	6,902	7,59\$	
	1,000	1,000	1,000	1,000	1,000	
	31,100	36,700	37,820	40,452	41,848	
•						

Balanced

Balanced

Belenced

Balanced



Summary



Summary

- **Historic and Current Data:** Input historic financial data, including regulated and non-regulated income, expenditure, and assets.
- Profit and Loss Account: Create a first-year profit and loss account with monthly income and expenditure, including sporadic non-regulated income.
- **Balance Sheet:** Prepare the year-one balance sheet, ensuring capital adequacy by adjusting dividends, capital, and early income.
- Three-Year Projection: Provide a three-year income projection with a 10% annual increase, calculating total income, expenditure, profit, and tax.
- Three-Year Balance Sheet: Complete the three-year balance sheet, ensuring accuracy and capital
 adequacy, adjusting for changes in PI.
- FCA Template: Fully complete the FCA template tab, adding comments in the blue column if needed.



Forward financial thinking

Thank you

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Forward financial thinking

REGULATORY EXPERTISE



