

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		Histori	ic Year	Historic Year	Current Year	
		[pleas financi	e input ial year re]	[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 Service	es			0	
Stream 3	Non regulated - other					
Total			0	0	0	
Operating Expenses						
Operating Profit			0	0	0	
Interest Cost					0	N.
Profit before Tax			0	0	0	W.
Tax						
Profit after Tax			0	0	0	
Dividends						
Retained Profit			0	0	0	
Balance Sheet						
Fixed/Non Current Asset	ts					
Investments					0	
Other Non Current Asse	Property, equipment					
Total			0	0	0	
Current Assets						
Debtors	Fees and commissions owed			0	0	
Cash	Bank accounts and cash					
Other Current Assets	Loans by the business			0	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	
Non Current Liabilities						
	Dark or Coloradia at ad lange				0	
Long Term Borrowings Other non current Liabili	Bank or Subordinated toans				0	
	ties			0		
Total			0	0	0	
Total Liabilities		В	0		0	
Net Assets			0	0	0	
Share Capital						
Retained Earnings						
Total Equity		C	0	0	0	
Balance sheet check (A-	-B-C=0)		0	0	0	



2				and the	No. 25-20	17-17-12	10.000		leave.		1	Lagrana .	W	W-1000		l	15 July 20 W	
3	SSSCIEGRACION GENERAL	STATE STATE OF STATE		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 - include initial, ongoing, fees and	Investment														- 30		
	commission	Pension														19		
3	William Control		Life, CI, Income protection					_	1	_	1	_				-		
	Protection - include initial, trail, fees and	Protection	etc					4									2 0	
	commission	General Insurance	Household, landlords etc						1									
		First charge (excluding	purchase, remortgage,													1		
8		lifetime martgages)	product transfer					_		_	_	_	_					
	De Course de Compagnique	Second Charge	purchase, remortgage, product transfer						1									
	Mortgage - Regulated. Include fees and	Equity Release/Lifetime	purchase; remortgage,															
10	commissions	mortgages	product transfer purchase, remortgage,						_		_		_					_
11		Consumer Buy-to-Let	product transfer															
49		Other	Explain what this is													-		
12		Buy-to-let																
13	Mortgage - Unregulated.	and the second										-	_					-
	Include fees and commissions	Commercial mortgages																
	Cumilissions	Other	Explain what this is				1			1					1	1 0		
15		Financial services	Contraction Contract						1									
	Other income - unregulated business.	unrequiated	Explain what this is													- 3		
	Include all sources	Other income	will writing, introduction income, interest													1 2		
10		Total	and the same of th	0		,	0	0	0 (0	0	0 0			0	0		
18		Total				V .	Y				•	12.			1			
20																		
21		Regulated		0		0	0	0	o .	0	a a	o	0	0 0) (3	
22		Non regulated - Financial Services		0		0	0	0	0	0	0	0	0	0 0				
23		Non regulated - other		0							0							
24		Total		0						0	O .	0	0					
25								1						_				
26 27		Expenditure																
28			rent, utilities, rates,															
29		Property related	cleaning, repairs						+			1						
30		Adviser remuneration	fees, commissions, salary															
31		Staff remuneration	wages, salaries, tax, NI, Pensions															
32		Director remuneration	monthly wages but not dividends															
33		Professional fees	Accountant, FCA, Simplybiz															
34		PI fees	Telephone bills, software															
35		IT systems	costs, maintenance, web site costs													100		
-																		
36		Post, stationery, advertising														1		
37		Other	Any other expenses															
38		Total	The second second	0		0	0	0	0	0	0	0	0	0 () (
40		Operating Profit				0	0	0	0	0	0	0	0	0 0		9	3	
41		Interest costs																
42		Monthly profit Cumulative profit		0							0			0 0				
44		Tax	enter in annual column only												1			
45 46	-	After tax profit Dividends	shows in annual column only			0			0	0	0	0	0	0 0				
47		accumulated dividends	Approx 1	0		0			0	0	0	0	0	0 0				
48		retained profit (accumu retained profit (monthly)	lated)	0							0	0		0 (
50		and the same income and it												,				
51																		



2	li .																
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	
-	Fixed/Non Current Asse	ets															
_	Investments	e part														0	
-	Other Non Current Assets	Property, equipment		0	0	0	0	0	0	0	0	0	0	0	0.	0	
-	Total			0	0	0	0	0	0	0	0	0	0	0	0	0	
8																0	
9	Current Assets																
10	Debtors	Fees and commissions owed														0	
11	Cash	Bank accounts and cash		16,500	13,000	19,700	26,200	32,900	39,400	46,100	52,600	59,300	66,000	72,700	79,400	79,400	
12	Other Current Assets	Loans by the business														B	
13	Total			16,500	13,000	19,700	26,200	32,900	39,400	46,100	52,600	59,300	66,000	72,700	79,400	79,400	
14																79,400	
15	Total Assets A		A	16,500	13,000	19,700	26,200	32,900	39,400	46,100	52,600	59,300	66,000	72,700	79,400	79,400	
16																79,400	
17	Current Liabilities																
18	Short Term Borrowings															0	
19	Trade Creditors															0	
		includes tax from P&L in															1
20	Other Current Liabilities	annual column														15,880	//
21	Total			0	0	0	0	0	0	0	0	0	0	0	0	15,880	
22																	
23	Non Current Liabilities																
24	Long Term Borrowings	Bank or subordinated loans		16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	
25	Other non current Liabilitie	S													- 111	/0	
	Total			16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	26,000	
27										-				102014111111		16,000	
28	Total Liabilities B		В	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	31,880	
29					- nature		San Access		1,000,000	100000000000000000000000000000000000000	100000	100000000000000000000000000000000000000	10000000				
30	Share Capital			4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	
-	Retained Earnings			-3,500	-7,000	-300	6,200	12,900	19,400	26,100	32,600	39,300	46,000	52,700	59,400	43,520	
32	***																
33	Total Equity C		С	500	-3,000	3,700	10,200	16,900	23,400	30,100	36,600	43,300	50,000	56,700	63,400	47,520	
34																0	
35	Balance sheet check (A-B-	C=0)		0	0	0	0	0	0	0	0	0	0	0	0	0	
36																	
37																	
38	Capital adequacy																
	Required capital																
-	Sub loan included in Bal sheet																
41	-11-11-11-1																
42	Actual	(Equity + sub loan)		500	-3,000	3,700	10,200	16,900	23,400	30,100	36,600	43,300	50,000	56,700	63,400	47,520	
43	Excess/Deficit	Actual minus Required		500	-3,000	3,700	10,200	16,900	23,400		-	43,300	50,000	56,700	100000	47,520	
14				10.00		2000	100000000000000000000000000000000000000			-			100700000				
45	400% rule check																
-	Amount of permitted sub loan			2,000	-12,000	14,800	40,800	67,600	93,600	120,400	146,400	173,200	200,000	226,800	253,600	190,080	
47	13					100	, ,	7/		7/	100	7	10%	7/1	- 10		



Revenue & Expenditure			Historic Year	Historic Year	Current Year					
			31-Dec-23	31/12/2024	31/12/2025	Please show assumptions used in the current years revenue and expenditue. Include explanations for large changes in historic accounts.		Figure: project	enter the date of your Fina s here will be both actual (ted (to year end). Please al ate tab so that you can see	year to date) and so enter this on the
Stream 1	Regulated									
Stream 2	Non regulated - Financial Se	ervices								
Stream 3	Non regulated - other									
Total	- W		0	0	0					
Operating Expenses										
Operating Profit			0	0	0					
Interest Cost										
Profit before Tax			0	0	0					
Tax										
Profit after Tax			0	0	0		N			
Dividends				-			2			
Retained Profit			0	0	0					
The state of the s			,		v					
Balance Sheet								-	Makes House Lawrence 6 10	
Fixed/Non Current Asse	ats a							-	Note: If you have goodwil	or other intangibal
Investments					0				assets on your balance sl	eet piease do not i
Other Non Current Ass	Property equipment				0				this spreadsheet and con	tact simplybiz.
Total	i roperty, equipment		0	0						
Total				0	0					
Current Assets Debtors	Fees and commissions owed				0					
	Bank accounts and cash									
Cash					20,000					
Other Current Assets	Loans by the business	_	+		0					
Total			0	0	20,000					
Total Assets		A	0	0	20,000					
Current Liabilities										
Short Term Borrowings					0					
Trade Creditors					0					
Other Current Liabilitie	5				0					
Total			0	0	0					
Non Current Liabilities										
Long Term Borrowings	Bank or Subordinated loans				16,000					
Other non current Liabi	lities				0					
Total			0	0	16,000					
Total Liabilities		В	0							
Net Assets			0	0	4,000					
Share Capital					4,000					
Retained Earnings					0					
Total Equity		С	0	0	4,000					



		Month 1	Month 2	Month 3	Month 4	Month F	Month 6	Month 7	Month 9	Month 0	Month 10	Month 11	Month 13	Annua		
Fixed/Non Current Asse	ate	Pionili 1	MOHUT Z	MOHUH 3	HOHUT 4	MOHUT 3	MOHUT 0	PIOTILIT 7	monut o	MOHUI 9	MOHUT 10	MOHUT 11	MOHUT 12	Amudi		
Investments	100													0		
Other Non Current Assets	Property equipment	- 1	0 0	0	0	0	0	0	0	0	0	0	0	0		
Total	Property, equipment		0 0		0	0	0	0	0	0		0	0,	0		
Iotai	-			U	U	U	U	U	U	0	U	U	U	0		
Current Assets														\		
Debtors	Fees and commissions owed													0		
Cash	Bank accounts and cash	20.50	0 17,000	23,700	30,200	36,900	43,400	50,100	56,600	63,300	70,000	76,700	83,400	83,400		
Other Current Assets	Loans by the business	20,00	17,000	20,700	30,200	30,300	43,400	30,100	50,000	03,300	70,000	70,700	03,400	00,00		
Total	Loans by the business	20,50	0 17,000	23,700	30,200	36,900	43,400	50,100	56,600	63,300	70,000	76,700	83,400	83,400		
lotai		20,50	0 17,000	23,700	30,200	30,900	43,400	50,100	30,000	03,300	70,000	70,700	03,400	83,400		
Total Assets A	A	A 20.50	0 17,000	22 700	30,200	36,900	43,400	50,100	56,600	63,300	70,000	76,700	92 400	83,400		
Total Assets A	- 4	20,50	0 17,000	23,700	30,200	30,900	43,400	50,100	00,000	63,300	70,000	/0,/00	83,400			
C														83,400		
Current Liabilities														0	The data in these row	s has been carried over
Short Term Borrowings														0	The second of th	storic & Current data tab
Trade Creditors			_											U	but can be over typed	SECTION OF THE PROPERTY OF THE
	includes tax from P&L in														changes.	
Other Current Liabilities	annual column									-				15,880		
Total			0 0	0	0	0	0	0	0	0	0	0	0	15,880		
2																
Non Current Liabilities						- IIII Common				- IV. I OUT TO A		***************************************				
Long Term Borrowings	Bank or subordinated loans	16,00	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000			
Other non current Liabilitie	S													0		
Total		16,00	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000		
7														16,000		
Total Liabilities B	В	B 16,00	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	31,880		
)																
Share Capital		8,00	000,8	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000		
Retained Earnings		-3,50	-7,000	-300	6,200	12,900	19,400	26,100	32,600	39,300	46,000	52,700	59,400	43,520		
2																
Total Equity C	C	C 4,50	0 1,000	7,700	14,200	20,900	27,400	34,100	40,600	47,300	54,000	60,700	67,400	51,520		
1														0		
Balance sheet check (A-B-	C=0)	3	0 0	0	0	0	0	0	0	0	0	0	0	0		
Capital adequacy																
Required capital	20,000															
Sub loan included in Bal sheet	16000															
2 Actual	(Equity + sub loan)	2000	0 17,000	23,700	30,200	36,900	43,400	50,100	56,600	63,300	70,000	76,700	83,400	67,520		
Excess/Deficit	Actual minus Required	50	-3,000		10,200				36,600			56,700	63,400	47,520		
1										300000	100000000000000000000000000000000000000	1.70				
400% rule check																
Amount of permitted sub loan		18,00	4,000	30,800	56,800	83,600	109,600	136,400	162,400	189,200	216,000	242,800	269,600	206,080		
		20,00	1,000	50,000	00,000	55,556	100,000	200, 100	102,700	200,200	210,000	2 12,000	200,000	200,000		



			V (1) 4																		
Fixed/New Comment 1	<u>•</u> ≅		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						
Fixed/Non Current Asse Investments	ts .														0						
	December of the second		0	0		0	0	0	0	0	0	0			0						
Other Non Current Assets	Property, equipment		0	0	0	1000	-				-			100	0						
Total	_		U	U	U	U	U	U	U	U	U	U	U	U	0						
Current Assets															0		-			-	
Debtors	Fees and commissions owed													-	0						
	Bank accounts and cash		20,250	20,400	27,100	33,600	40,300	46,800	53,500	60,000	66,700	73,400	80,100	86,800	86,800						
	Loans by the business		20,230	20,400	27,100	33,000	40,300	40,000	33,300	00,000	00,700	73,400	00,100	00,000	00,000						
3 Total	Loans by the business		20,250	20,400	27,100	33,600	40,300	46,800	53,500	60,000	66,700	73,400	80,100	86,800	86,800						
1 Iotal		_	20,230	20,400	27,100	33,000	40,300	40,000	55,500	00,000	00,700	73,400	00,100	00,000	86,800						
Total Assets A	(Δ	20,250	20,400	27,100	33,600	40,300	46,800	53,500	60,000	66,700	73,400	80,100	86,800	86.800						
Total Assets A	t	A	20,230	20,400	27,100	33,000	40,300	40,000	55,500	00,000	00,700	73,400	00,100	00,000	86,800						
7 Current Liabilities															00,000						
8 Short Term Borrowings														1	0	* T	he data in t	these rows ha	s been carrie	d over	
9 Trade Creditors															0	f	rom columi	n G on Histori	ic & Current d	ata tab	
Frade Creditors	includes tax from P&L in	_													U	/ b	out can be o	over typed if yo	ou make any	-	
Other Current Liabilities	annual column														15,880	// "	hanges.				
1 Total			0	0	0	0	0	0	0	0	0	0	0	0	15,880						
2																/					
Non Current Liabilities																					
4 Long Term Borrowings	Bank or subordinated loans		16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000						
Other non current Liabilities															0						
Total			16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	26,000						
7															16,000						
Total Liabilities B		В	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	31,880						
9	(
Share Capital			7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000						
1 Retained Earnings			-2,750	-2,600	4,100	10,600	17,300	23,800	30,500	37,000	43,700	50,400	57,100	63,800	47,920						
2																					
Total Equity C		C	4,250	4,400	11,100	17,600	24,300	30,800	37,500	44,000	50,700	57,400	64,100	70,800	54,920						
4															0						
Balance sheet check (A-B-C	2=0)		0	0	0	0	0	0	0	0	0	0	0	0	0						
6																					
7																					
B Capital adequacy																					
Required capital	20,000																				
Sub loan included in Bal sheet	16000																				
1																					
2 Actual	(Equity + sub loan)		20,250	20,400	27,100	33,600	40,300	46,800	53,500	60,000	66,700	73,400	80,100	86,800	70,920						
3 Excess/Deficit	Actual minus Required		250	400	7,100	13,600	20,300	26,800	33,500	40,000	46,700	53,400	60,100	66,800	50,920						
4																					
400% rule check																					
Amount of permitted sub loan			17,000	17,600	44,400	70,400	97,200	123,200	150,000	176,000	202,800	229,600	256,400	283,200	219,680						
											1										



Income/Revenue	В	С	D	E	F	G	Н
Income/ Revenue			Year 1	Year 2	Year 3		
			31/12/2026	31/12/2027	31/12/2028	Assumptions	
Investment - include	Investment		94,400		N	result profits	
initial, ongoing, fees and commission	Pension		30,000		19		
Protection - include	Protection	Life, CI, Income protection etc	30,000				
initial, trail, fees and commission	General Insurance	Household, landlords etc	1				
3 5 5 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7		purchase, remortgage, product transfer	0				
Technological Artist A	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				
	Other	Explain what this is	0				
Mortgage - Unregulated.	Buy-to-let		0				
Include fees and commissions	Commercial mortgages		0				
COMMISSIONS	Other	Explain what this is	0				
Other income - unregulated business.	Financial services unregulated	Explain what this is	0				
Include all sources	Other income	will writing, introduction income, interest	1,400				
	Total	a Shall a	125,800	0	0		
	Regulated		124,400	0	0		
	Non regulated - Financial Servi	pes	0				
	Non regulated - other		1,400				
	Total		125,800	0	0)	
	Expenditure						
	Property related	rent, utilities, rates, deaning, repairs	6,000				
	Adviser remuneration	fees, commissions	0				
	Staff remuneration	wages, salaries, tax, NI, Pensions	26,400				
	Director remuneration	monthly wages but not dividends	0				
	Professional fees	Accountant, FCA, Simplybiz	4,200				
	PI fees		1,800				
		Telephone bills, software costs,					
	IT systems	maintenance, web site costs	2,400				
	Post, stationery, advertising		1,200				
	Other	Any other expenses	0				
	Total		42,000	0	C		
	Operating Profit		83,800	0	0		*
	Interest costs		0				
	Profit before tax		83,800	0	0		
	tax		15,880				
	Profit after tax		67,920				
	Dividends		20,000				
-				_			
	Retained profit		47,920	0	0		



1	Balance Sheet	U	0	U	L	1	G	- 11		,	N	L	Pi	IN
2	Balance Sneet			Year 1	Year 2	Year 3								
4				rear 1	real z	rear o								
				31/12/2026	31/12/2027	31/12/2028								
3				01,12,2025	01, 11, 101.	51,12,252								
4	Fixed/Non Current Asse	ets												
	Investments			0	0	0)							
6	Other Non Current Assets	Property, equipment		0	0	0)_							
	Total			0	0	0								
8												8		
9	Current Assets											0		
.0	Debtors	Fees and commissions owed		0										
1	Cash	Bank accounts and cash		86,800										
2	Other Current Assets	Loans by the business		0										
	Total			86,800	0	0)							
.4														
.5	Total Assets A		A	86,800	0	0)							
.6														
	Current Liabilities								7	The data for		has been t	aken from	
8.	Short Term Borrowings			0						year 1 but c				
9	Trade Creditors			0						change.	an be overt	ypea ii aiei	o is arry	
20	Other Current Liabilities			15,880	18,436					change.				
21	Total			15,880	18,436	20,280)			1	1			
22														
23	Non Current Liabilities							/						
24	Long Term Borrowings	Bank or subordinated loans		16,000	16,000	16,000) *							
25	Other non current Liabilities	S		0										
26	Total			16,000	16,000	16,000)							
27														
8	Total Liabilities_B		В	31,880	34,436	36,280								
9														
	Share Capital			7,000	7,000	7,000	*							
81	Retained Earnings			47,920	71,664	62,782	2							
12														
13	Total Equity C		C	54,920	78,664	69,782	2							
14														
\$5	Balance sheet check (A-B-0	C=0)		0	-113,100	-106,062	2							
86														
17														
	Capital adequacy													
	Required capital			20,000	20,000									
Ю	Sub loan included in Bal sheet			16,000	16,000	16,000)							
1														
	Actual	(Equity + sub loan)		70,920		85,782								
13	Excess/Deficit	Actual minus Required		50,920	74,664	65,782	2							
4														
_	400% rule check													
16	Amount of permitted sub loan			219,680	314,656	279,130)							



Income Statement (in £ 000)		nurenrical actuals (provinus	nurenrical actuals (provinus	Current financial year	Farecart year 1	Farecart year 2	Farecart year 3	(Key arrumptions, drivers for material movements, explanations if the historical amounts cannot be directly reconciled to the accounts on
		31/12/2023	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2028	
Revenue					45.4.444	454.646	484.834	
Stroom 1 Regulated Financial: Stroom 2 Unregulated Financia		-	- :	-	124,400	136,840	150,524	
Stroom2 Onroquiated Financi Stroom3 Other	II Services		-	-	1,400		1,694	
Intel Revenue		-	-	-	125.#00	13+,3+0	152,21#	
72.07.77.77				'	125,000	130,300	152,214	
Ploase describe the buriness activities of your firn rervice(s) your firm provides.	in the "Comments" f	iald. Your descriptionshow	ıld dotail ALL the burir	nass activitias avan if 'st	her' ar nan-main/tream	activities to your main b	winess da nat generate an	y/minimal rovonuo and income for your firm. Thirshould include the full range of products and/or
Operating Expenses					42,000		50,820	
Operating Profit		-	-	-	#3,#00	92,1#0	101,39#	
								\rac{1}{2}
Interest Cast Prafit befare Tex			-	-	#3,#00	92,180	101,39#	70
· · · · · · · · · · · · · · · · · · ·		_	_		+3,444	76,144	141,344	
Tax					15,880	18,436	20,280	
Profit ofter Tex		-	-	-	67,920	73,744	#1,11#	
Balance Sheet (in £ 000)		nuturicai actualr (praviuur	nuterical actuals (pravious	Current financial year	Farecart year 1	Ferecart year 2	Farecart year 3	Commoner (Key arrumptions, drivers for material movements, explanations if the historical amounts cannot be directly reconciled to the accounts on
		31/12/2023	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2028	* • " `
ixed/Non Current Assets					10000			
nvastmants		-	-		-	-	-	
Othor Nan Curront Assots		•					-	
Total Fixed/Hon Current Arretr		-	-	-	-	-	-	
_								
Current Assets								
) obtars		-	-			-		
Carh And Carh Equivalents Other Current Assets			-	23,000	86,800	113,100	106,062	
Intel Current Assets		-	-	23,000	#6,#00	113,100	106,062	
						<u> </u>		
Tatal Arretr	A	-	-	23,000	#6,#00	113,100	106,062	
Current Liabilities								
Shart Torm Barrowings								
rado Croditars							-	
Other Current Liabilities			-		15,880	18,436	20,280	
Tatal Carrent Liabilities		-	-	-	15,##0	11,436	20,2#0	
Non Current Liabilities								
ang Torm Barrawings			-	16,000	16,000	16,000	16,000	
)thornan current Liabilities		-	-	47 444		47.444	47 444	
Intal Han Current Liabilities			_	16,000	16,000	16,000	16,000	
fatal Liabilities	В	-	-	16,000	31,##0	34,436	36,2#0	
Equity								
Share Capital		-		7,000			7,000	
Rotainod Earningr		-	-		47,920	71,664	62,782	
Tatal Equity	С	-	-	7,000	54,920	72,664	69,7#2	



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



