



Chez Pernelle

Example

Business plan 2027–2030

Chez Pernelle

36-month financial forecast, March 2027 to February 2030. Issued for **Pernelle Vasseur**.



Issued 18 October 2026

Monthly forecast over 36 months.

Amounts in EUR, excluding tax

Figures built from the founder's own assumptions.

Fictional example - A business plan is neither financial advice nor a guarantee of funding.



Example

Business plan 2027–2029

Kōri

36-month financial forecast, January 2027 to December 2029. Issued for **Aoife Brennan**.



Issued 18 October 2026
Monthly forecast over 36 months.

Amounts in EUR, excluding tax
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4 Three-year profit and loss

From revenue to net profit, year by year. Variable costs and marketing move with sales; fixed costs and salaries do not.



In EUR	Year 1	Year 2	Year 3
Revenue	245,121	383,212	487,384
Variable costs	(110,304)	(172,445)	(219,323)
Marketing	(36,768)	(57,482)	(73,108)
Contribution margin	98,048	153,285	194,954
Fixed costs	(33,600)	(34,272)	(34,957)
Salaries incl. payroll taxes	(68,580)	(90,160)	(112,575)
EBITDA	(4,132)	28,853	47,421
Depreciation	(10,000)	(10,000)	(10,000)
Operating profit	(14,132)	18,853	37,421
Loan interest	(1,790)	(1,316)	(817)
Profit before tax	(15,921)	17,537	36,603
Tax on profit	-	(323)	(7,321)
Net profit	(15,921)	17,214	29,283

Ratios	Year 1	Year 2	Year 3
Revenue growth	n/a	56.3%	27.2%
Contribution margin rate	40.0%	40.0%	40.0%
EBITDA margin	-1.7%	7.5%	9.7%
Net margin	-6.5%	4.5%	6.0%
Capacity used (average)	24.4%	38.2%	48.6%

5 Cash over 36 months

The bank balance at the end of each month, including equity and loan. The dotted line shows it with no funding at all: its lowest point measures the need.



By quarter cash flows for the quarter and balance at quarter end, in thousands

	Q1 27	Q2 27	Q3 27	Q4 27	Q1 28	Q2 28	Q3 28	Q4 28	Q1 29	Q2 29	Q3 29	Q4 29
Operations	(11.9)	10.5	2.2	34.6	48.0	34.3	19.5	38.6	42.6	30.8	26.2	41.8
Investment	(250.0)	-	-	-	-	-	-	-	-	-	-	-
Financing	288.1	(11.9)	(11.9)	(11.9)	(11.9)	(11.9)	(11.9)	(11.9)	(11.9)	(11.9)	(11.9)	(11.9)
Closing cash	26.2	24.8	15.1	37.9	74.0	96.5	104.1	130.8	161.6	180.5	194.9	224.8

By year

In CAD	Year 1	Year 2	Year 3
Operating cash flow	35,390	140,471	141,479
Start-up investment	(250,000)	-	-
Financing cash flow	252,477	(47,523)	(47,523)
Change in cash	37,867	92,948	93,956
Cash at year end	37,867	130,815	224,771
Working capital at year end	26,534	30,617	31,360
DSCR (EBITDA – tax) / debt service	1.30×	3.04×	2.99×

6 Funding and break-even

What must be funded at the start, with what, and from when the business covers all its costs on its own.

Needs and resources surplus of £50k



Loan of £60k over 60 months at 6.0%

	Year 1	Year 2	Year 3
Interest paid	3,311	2,657	1,962
Principal repaid	10,608	11,262	11,957
Outstanding principal at year end	49,392	38,129	26,172

Fixed monthly instalment: £1,160.

When sales cover all costs

— Monthly revenue - - Monthly break-even revenue



Break-even	Year 1	Year 2	Year 3
Fixed costs to cover	167,911	194,698	222,949
Annual break-even revenue	262,362	304,215	348,357
Margin of safety	10%	30%	30%

Real cushion (lowest cash balance, repayments included): £42k in July 2027.

First time above break-even in month 7 (July 2027); year 1 is above break-even on an annual average (+10%), with six months below it; consistently above from year 1.



Sector illustration, royalty-free photo.



BAKHITA LOGISTICS

Example

Business plan 2027–2029

Bakhita Logistics

36-month financial forecast, January 2027 to December 2029. Issued for **Omar Haddad**.

AED 475k
cash
end 2029

2027

2028

2029

Issued 18 October 2026

Monthly forecast over 36 months.

Amounts in AED, excluding tax

Figures built from the founder's own assumptions.

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