

Lending report · Example business

Example business · Statements 1 Mar 2026 to 31 Aug 2026 (6.0 months) · Ref LL-EXAMPLE

Example only: a hair salon with made-up statements. Every figure is worked out exactly as it is for a real case.

INDICATIVE LENDING LIMIT · UNSECURED TERM LOAN

£20,000 – £58,000

Over 24 to 36 months

Cash advance / revenue-based finance £10,000 – £23,000

True turnover £25,782/mo · £309,378/yr

- Cash advance reduced by about £15,664: the estimated balance of advances already running (£2,611 a month x 6 months).

HOW WE GOT THERE

True monthly turnover £25,782

Monthly cash available £6,492/mo

Existing loan repayments -£3,301/mo

Room for new repayments £1,027 – £1,893/mo

Lenders usually want 1.25x to 1.5x cover on all debt and cap unsecured lending at 10% to 25% of yearly turnover. Rates assumed: 10% to 18%.

Loan log

3 lenders found, 3 still being paid · £3,301 a month in live repayments · checked against 500 lender names

LENDER	TYPE	STATUS	PAID	PER MONTH	REPAID IN PERIOD	MONEY IN FROM LENDER	SEEN
 YouLend	Cash advance / revenue-based finance	Live	Daily	£1,521	£9,107 157 payments	–	Mar 26 – Aug 26
 Capify	Cash advance / revenue-based finance	Live	Daily	£1,089	£4,353 105 payments	£15,000 1 × · last 4 May	May 26 – Aug 26
 Funding Circle	Term loan	Live	Monthly	£690	£4,140 6 payments	–	Mar 26 – Aug 26

Cash P&L

What came in and went out of the bank, laid out like a profit and loss. Cash basis: amounts count in the month they were paid.

CASH PROFIT BEFORE LOAN PAYMENTS

£6,492/mo

CASH PROFIT AFTER LOAN PAYMENTS

£3,559/mo

MONTHS IN PROFIT AFTER LOANS

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	TOTAL	PER MONTH
Customer receipts	£154,689	£25,782
Trading income	£154,689	£25,782
Wages and salaries	-£54,600	-£9,100
Rent and premises	-£15,600	-£2,600
VAT	-£8,400	-£1,400
PAYE and NI	-£9,900	-£1,650
Other costs	-£27,238	-£4,540
Running costs	-£115,738	-£19,290
Cash profit before loan payments	£38,951	£6,492
Loan and advance repayments	-£17,600	-£2,933
Loan payments	-£17,600	-£2,933
Cash profit after loan payments	£21,351	£3,559
New loans paid in	£15,000	£2,500

	TOTAL		PER MONTH			
To directors and shareholders	-£9,000		-£1,500			
Other money in and out	£6,000		£1,000			
Change in bank balance	£27,351		£4,559			
MONTH BY MONTH	MAR 26	APR 26	MAY 26	JUN 26	JUL 26	AUG 26
Customer receipts	£25,540	£26,172	£25,398	£25,450	£26,862	£25,267
Trading income	£25,540	£26,172	£25,398	£25,450	£26,862	£25,267
Wages and salaries	-£9,100	-£9,100	-£9,100	-£9,100	-£9,100	-£9,100
Rent and premises	-£2,600	-£2,600	-£2,600	-£2,600	-£2,600	-£2,600
VAT	-	-£4,200	-	-	-£4,200	-
PAYE and NI	-£1,650	-£1,650	-£1,650	-£1,650	-£1,650	-£1,650
Other costs	-£4,168	-£5,022	-£4,244	-£4,870	-£4,106	-£4,828
Running costs	-£17,518	-£22,572	-£17,594	-£18,220	-£21,656	-£18,178
Cash profit before loan payments	£8,022	£3,600	£7,804	£7,230	£5,206	£7,089
Loan and advance repayments	-£2,216	-£2,187	-£3,295	-£3,250	-£3,393	-£3,259
Loan payments	-£2,216	-£2,187	-£3,295	-£3,250	-£3,393	-£3,259
Cash profit after loan payments	£5,806	£1,413	£4,509	£3,980	£1,813	£3,830
New loans paid in	-	-	£15,000	-	-	-
To directors and shareholders	-£1,500	-£1,500	-£1,500	-£1,500	-£1,500	-£1,500
Other money in and out	-£1,500	-£1,500	£13,500	-£1,500	-£1,500	-£1,500
Change in bank balance	£4,306	-£87	£18,009	£2,480	£313	£2,330

Money out is shown as negative. The first and last months may be part months. Wages, rent, HMRC and loans are picked out by name; everything else paid out counts as other costs.

Things lenders will ask about

- Stacked: 2 cash advances running at the same time (YouLend, Capify).

Director and shareholder money

Paid in by directors / shareholders	£0 (0)
Paid out to directors / shareholders	£9,000 (6)
Net	-£9,000

Matched against directors and people with significant control on Companies House. Money paid in may be a director's loan to the business; lenders often ask for it to be postponed. Dividends are left out.