

Lending report · Example business

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

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

INDICATIVE LENDING LIMIT · UNSECURED TERM LOAN

£0

Over 24 to 36 months

Cash advance / revenue-based finance£0

True turnover£8,890/mo · £106,682/yr

- Existing repayments already use all the cash a lender would normally allow for debt.
- Cash advance reduced by about £14,738: the estimated balance of advances already running (£2,456 a month x 6 months).

HOW WE GOT THERE

True monthly turnover£8,890

Monthly cash available£816/mo

Existing loan repayments-£2,456/mo

Room for new repayments£0 – £0/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 · £2,456 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	£949	£5,714 184 payments	–	Mar 26 – Aug 26
 Liberis	Cash advance / revenue-based finance	Live	Daily	£830	£4,998 184 payments	–	Mar 26 – Aug 26
 365 Business Finance	Cash advance / revenue-based finance	Live	Daily	£677	£2,725 123 payments	£6,000 1 × · last 6 May	May 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	CASH PROFIT AFTER LOAN PAYMENTS	MONTHS IN PROFIT AFTER LOANS
£816/mo	-£1,423/mo	1 of 6
	TOTAL	PER MONTH
Customer receipts	£53,341	£8,890
Trading income	£53,341	£8,890
Wages and salaries	-£17,400	-£2,900
Rent and premises	-£9,900	-£1,650
Other costs	-£21,143	-£3,524
Running costs	-£48,443	-£8,074
Cash profit before loan payments	£4,898	£816
Loan and advance repayments	-£13,437	-£2,240
Loan payments	-£13,437	-£2,240
Cash profit after loan payments	-£8,539	-£1,423
New loans paid in	£6,000	£1,000
To directors and shareholders	-£5,400	-£900

	TOTAL					PER MONTH
Other money in and out	£600					£100
Change in bank balance	-£7,939					-£1,323
MONTH BY MONTH	MAR 26	APR 26	MAY 26	JUN 26	JUL 26	AUG 26
Customer receipts	£10,443	£9,629	£9,444	£8,457	£8,132	£7,236
Trading income	£10,443	£9,629	£9,444	£8,457	£8,132	£7,236
Wages and salaries	-£2,900	-£2,900	-£2,900	-£2,900	-£2,900	-£2,900
Rent and premises	-£1,650	-£1,650	-£1,650	-£1,650	-£1,650	-£1,650
Other costs	-£2,523	-£4,309	-£3,437	-£3,387	-£3,543	-£3,944
Running costs	-£7,073	-£8,859	-£7,987	-£7,937	-£8,093	-£8,494
Cash profit before loan payments	£3,370	£770	£1,457	£520	£39	-£1,258
Loan and advance repayments	-£1,791	-£1,747	-£2,530	-£2,412	-£2,477	-£2,480
Loan payments	-£1,791	-£1,747	-£2,530	-£2,412	-£2,477	-£2,480
Cash profit after loan payments	£1,579	-£977	-£1,073	-£1,892	-£2,438	-£3,738
New loans paid in	-	-	£6,000	-	-	-
To directors and shareholders	-£900	-£900	-£900	-£900	-£900	-£900
Other money in and out	-£900	-£900	£5,100	-£900	-£900	-£900
Change in bank balance	£679	-£1,877	£4,027	-£2,792	-£3,338	-£4,638

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: 3 cash advances running at the same time (YouLend, Liberis, 365 Business Finance).
- 4 returned or unpaid payments.
- Overdrawn on 97 days (longest run 65 days, lowest balance - £8,923).
- No HMRC payments seen. Lenders may ask how VAT and PAYE are paid.
- Gambling: £1,638 paid to betting or gaming sites.

Director and shareholder money

Paid in by directors / shareholders	£0 (0)
Paid out to directors / shareholders	£5,400 (6)
Net	-£5,400

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.