

BENSON ONI

Student number 2517532

Business Name : Londoner Gateway Resort & Plaza.

Lagos, Nigeria . Concept :Hotel +Entertainment Centre + Supermarket.



Key partners	Key Activities	Value Proposition	Customer Relationships	Customer Segments
Londoner Gateway partners are the external organisations, suppliers, and agencies that the business relies on to operate successfully, reduce risks, and deliver high-quality services that it cannot provide on its own. Each partner plays a specific, essential role: - Construction & Facility Management Partners These are specialists in building design, construction, and ongoing property maintenance. They will first ensure the entire resort is built or renovated to meet safety, accessibility, and quality standards suitable for a mixed-use facility. After opening, they will manage	Our Business provides Hotel Operations. This covers all work related to providing accommodation and guest services: managing room bookings and reservations, welcoming guests at check-in and processing check-out, keeping rooms and public areas clean and well-stocked, delivering room service, and addressing guest requests or concerns promptly. The goal is to make every stay comfortable, smooth, and enjoyable. - Supermarket Operations These tasks ensure the retail space runs efficiently: managing inventory levels, receiving and organising new stock, tracking sales to	Londoner Gateway is Truly One-Stop Convenience Everything customers need is available in one secure location: they can stay overnight, eat, shop, and enjoy entertainment without travelling between different venues. This saves significant time, reduces travel costs, and eliminates the stress of navigating busy Lagos traffic to get from one place to another. - Trusted, Reliable Services Many visitors and locals face frequent disruptions to public power, water, and safety in Lagos. This resort guarantees constant electricity, clean running water, and strong on-site security at all times.	Our customer service team provides Round-the-Clock Support The front desk and customer service teams are available 24 hours a day, every day. Guests can ask for help, report issues, or make requests at any time, whether they need assistance with their room, recommendations for local travel, or support with an event booking. - Friendly, Personalised Service All staff are trained to be approachable, respectful, and attentive. Teams make an effort to understand individual needs – for example, helping business	welcome Visitors from International & Domestic Tourists. Visitors coming to Lagos from other countries or other parts of Nigeria need safe, comfortable accommodation, easy access to amenities, and entertainment options without needing to travel far. The one-stop model and reliable services make this an ideal base for exploring the region. - Business Travellers & Corporate Guests Professionals visiting for work, and companies booking for meetings or conferences, value reliable internet, flexible event

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regular upkeep, repair work, and upgrades to the building, utilities, and shared spaces. This ensures the property remains safe, functional, and welcoming for all users over time, avoiding costly breakdowns or safety hazards. - Food, Goods & Beverage Suppliers These partners provide all the stock needed for the hotel, restaurant areas, and on-site supermarket. This includes fresh produce, pantry items, beverages, toiletries, guest amenities, household goods, and retail products. Working with trusted suppliers guarantees consistent quality, reliable stock levels, and fair pricing. They also help the business offer a mix of popular local products and well-known imported brands, matching the preferences of both local	identify popular items, setting prices, operating checkout services, and restocking shelves regularly. The supermarket is designed to serve both hotel guests who want convenient access to essentials and local residents looking for everyday goods. - Entertainment Centre Operations This involves managing the event space, planning and running events, coordinating catering and bar services for gatherings, and ensuring venues are set up correctly for concerts, meetings, or private functions. Teams also handle event promotion, ticketing, and post-event cleaning to ensure the space is ready for the next use. - Facilities Management This work ensures all critical services run 24/7: monitoring	Customers can be confident their stay, shopping trip, or event will not be interrupted by avoidable issues. - Cost & Time Savings By combining multiple services in one place, customers avoid extra travel expenses and wasted time. They also benefit from competitive pricing and bundled packages that offer better value than booking accommodation, shopping, and entertainment separately. - Welcoming & Accessible Experience The resort is designed to suit all visitors: comfortable rooms with modern amenities, a mix of familiar local products and high-quality imported goods, and staff trained to be friendly and helpful to everyone, regardless of whether they	travellers set up meeting spaces, or helping families plan a special celebration – so every customer feels valued. - Loyalty & Repeat Guest Rewards To thank customers for choosing the resort again, the business offers loyalty benefits such as discounted room rates, special offers in the supermarket or entertainment centre, or priority access to popular events. This encourages repeat visits and builds a sense of long-term connection. - Customised Solutions for Groups & Long Stays For customers staying for extended periods or booking for large groups like weddings or corporate teams, the business creates tailored packages. These can	spaces, secure accommodation, and the ability to access meals and supplies without leaving the site. This supports productivity and makes business travel smoother. - Short-Term Contractors & Professionals People working on short-term projects in Lagos – such as construction teams, consultants, or technical staff – need affordable, convenient accommodation with easy access to essentials, rather than luxury hotel services. - Event Attendees & Wedding Guests People attending concerts, conferences, or weddings at the resort need a place to stay, eat, and prepare for events close by. The integrated venue and accommodation make it easy
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residents and international visitors. - Power, Water & Security Providers Given the frequent challenges with public power and water supply in Lagos, these partners are critical to the resort's promise of reliable service. Power partners will maintain backup generators and energy systems to deliver 24/7 electricity for lighting, cooling, and operations. Water partners manage dedicated supply sources to ensure consistent access to clean, safe water. Security providers deliver trained personnel, surveillance systems, and access control to protect guests, staff, assets, and the entire site from risks. - Travel Industry Partners	power and water supplies, carrying out routine repairs, maintaining security systems, and fixing any issues quickly to minimise disruption. It also includes regular safety checks to ensure the entire site meets health and safety standards. - Marketing, Promotions & Social Media These activities build awareness of the resort and attract customers: creating advertising campaigns, running loyalty programmes, updating social media channels with news and offers, managing the official website, and responding to customer enquiries online. This helps the business connect with new audiences and stay relevant to existing customers. - Compliance & Safety Management	are international tourists, business professionals, or local residents. - Flexible for Every Need The space and services adapt to different uses: it works just as well for short business trips, long holidays, large weddings, corporate conferences, family gatherings, or everyday shopping. This makes it the ideal choice for almost any purpose. PESTEL Analysis: Londoner Gateway Resort & Plaza (Lagos, Nigeria) Aligned with the core value proposition: One-stop convenience, reliable services, visitor-friendly experience, and flexible	include flexible check-in times, bulk pricing, or custom catering arrangements to match exact requirements. - Feedback & Continuous Improvement The business actively collects feedback through surveys, direct conversations, and online reviews. All suggestions are reviewed carefully, and changes are made to improve services – for example, adding new products to the supermarket or adjusting event facilities – based on what customers say they want. - Active Digital Engagement Regular updates are shared on social media and via email to keep customers informed about upcoming events, new offers, or changes to services. Teams also respond quickly to messages and comments online, so	to host large gatherings without arranging separate locations for different parts of the occasion. - Visiting Families & Groups Families visiting relatives, or groups of friends travelling together, need flexible spaces that suit different ages and interests, plus the convenience of on-site shopping and dining to make group trips easier. - Local Residents People living in the surrounding area use the supermarket for everyday shopping, visit the entertainment centre for leisure, or book venue space for local events. They benefit from having a high-quality, reliable facility close to home
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This group includes well-known agencies such as Wakanow, Jumia Travel, and Booking.com, plus airlines, tour operators, and corporate travel managers. They act as trusted channels to promote the resort to domestic and international travellers, handle bookings, and recommend the resort to clients looking for accommodation or event space. They also help the business reach corporate groups arranging business trips, conferences, or staff visits to Lagos. - Event Promoters & Entertainers These partners bring the entertainment centre to life.	This covers all work required to operate legally and responsibly: following hospitality, retail, and labour laws, keeping licences and permits up to date, training staff on safety procedures, and protecting customer privacy. This also includes adhering to data protection rules to ensure all guest and booking information is stored securely and never shared without permission, adding an extra layer of trust and reliability	options for leisure, business, and local needs 1. Political Factors These shape how the business operates legally and strategically, and support its value promise of safety and compliance: - Government tourism priorities: The Lagos State Tourism Board and federal government are actively promoting domestic and international tourism to boost the economy. This creates policy support, industry guidance, and promotion opportunities that validate the resort's focus on	customers can connect easily wherever they are.	
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Event promoters help plan, market, and host concerts, comedy shows, cultural performances, and private functions. Professional entertainers and performers draw audiences from across Lagos and beyond, building the resort's reputation as a leading leisure venue. They also help tailor events for weddings, corporate gatherings, and community celebrations. - Lagos State Tourism Board & Local Authorities Working with official tourism bodies ensures the resort complies with local hospitality and tourism regulations, qualifies for industry support, and is included in official tourism campaigns for Lagos. They also provide guidance on best practices, help promote the resort to national and international visitors, and	Key Resources Londoner Gateway delivers value proposition, operate reliably, and serve customers effectively. Without these resources, the resort cannot function or stand out from competitors. They fall into four clear groups: Physical Resources These are the tangible, on-site assets that form the foundation of the entire mixed-use facility: Our Land & Purpose-Built Building: The land parcel and the full structure designed specifically to accommodate three connected operations – hotel, entertainment centre, and supermarket – in one secure, accessible location. The layout is planned to make moving	delivering high-quality, secure hospitality. - Regulatory stability & compliance: Clear rules for hospitality, retail, and entertainment require the resort to meet consistent standards – reinforcing its value of being a legal, safe, and reliable choice for all customers. - Tax & investment incentives: Special concessions for tourism and mixed-use developments reduce operational costs, helping the business keep services accessible while maintaining quality. - Security policies: Government focus on public safety in commercial and tourism areas aligns with the resort's commitment to strong security, making it a	Channels Londoner Gateway Channels. We allow our customer to take bookings. They are designed to be convenient, accessible, and effective for every type of visitor: Direct Channels These let our customers connect and transact directly with the resort, with no middle party involved: Our Official Website: A full, up-to-date platform where visitors can explore room types, event options, and supermarket offerings; check availability; make secure bookings; and find contact information or travel directions. Our On-Site Reception & Walk-Ins: The front desk is	
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support initiatives to boost tourism in the region. - Banks & Financial Partners These institutions provide the funding required to set up the business, manage cash flow, and support future expansion. They also offer secure payment processing services for customer transactions, manage merchant facilities, and provide financial advice to keep operations stable and sustainable.	between areas easy for guests and visitors, while keeping operations efficient. - Dedicated Functional Spaces: Comfortable, fully furnished hotel rooms for short or long stays; a large, flexible event hall suitable for weddings, conferences, concerts, and private gatherings; and open, well-organised retail space for the supermarket to stock and display goods clearly. - Critical Infrastructure Tailored for Lagos: High-capacity backup generators to guarantee 24/7 electricity – a vital solution to frequent public power outages in the region; a private borehole to provide consistent, clean water independent of irregular public supply; and a full CCTV network covering every area of the site to	trusted option for travellers and locals alike. 2. Economic Factors These directly impact the ability to deliver affordable, convenient, and flexible services: - Economic growth & urban demand: Lagos is Nigeria's economic hub, with rising disposable income, a growing middle class, and high volumes of business travel – driving demand for exactly the resort's mix of accommodation, leisure, and retail. - Cost of living & convenience value: High transport and travel costs make the "one-stop" model (stay, eat, shop, play) highly attractive, as it saves customers money and	open 24/7 for in-person enquiries, bookings, check-ins, and support. It also welcomes walk-in guests – such as local residents looking to shop, or people wanting to view the event hall before booking – who prefer to visit in person first. Online Channels These digital platforms extend the resort's reach far beyond the local area, making it easy for anyone to find and engage with the business: - Third-Party Booking Platforms: Listings on popular travel sites like Booking.com, Jumia Travel, and Wakanow, which are trusted by international and domestic travellers when researching and booking accommodation in Lagos.	
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	monitor activity and enhance safety. - Furniture, Fixtures & Equipment: All items needed to deliver services, including hotel beds and amenities, event seating and staging, supermarket shelving and refrigeration, and common area fittings, all maintained to a high standard of comfort and functionality. Human Resources These are the skilled, experienced people who operate the business, deliver services directly to customers, and keep all systems running smoothly: - Management Team: Senior leaders who oversee overall strategy, coordinate between the hotel, entertainment, and supermarket divisions,	travel time – a core part of the value proposition. - Currency & supply chain dynamics: Local sourcing options and on-site retail help offset price volatility, allowing the resort to offer both imported goods and local products to suit different budgets. - Business travel trends: Corporations increasingly prefer integrated venues that combine accommodation, meeting space, and catering – supporting the resort’s flexible offering for corporate events and long stays. 3. Social Factors These align closely with what customers want, and	- Social Media & Messaging: Regular updates on Instagram and Facebook to showcase events, guest experiences, and special offers; plus fast, responsive support via WhatsApp and email for enquiries, changes, or special requests. Partner Channels These rely on trusted industry partners to reach specific groups of customers who may not find the resort through other routes: - Travel Agents: Local and international agencies that recommend the resort to their clients based on their needs, such as business trips, holidays, or group travel. - Airlines & Tour Operators: Airlines that promote the resort to passengers flying to Lagos, and tour operators	
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	manage finances, and ensure the business stays aligned with its goals and market needs. - Frontline Service Staff: Reception teams to welcome guests, handle check-ins and answer questions; housekeeping staff to keep rooms and shared spaces clean and well-prepared; sales assistants to help customers in the supermarket and process event enquiries; and trained security personnel to patrol the site and respond to safety concerns. - Support & Operational Staff: Maintenance technicians who repair equipment, fix infrastructure issues, and keep facilities in good working order; and administrative staff who manage scheduling, record-keeping, supplier	reinforce the resort’s visitor-friendly positioning: - Lifestyle shifts: Lagos residents and visitors now prefer all-in-one destinations that eliminate the need to travel between separate venues for accommodation, shopping, or entertainment. - Diverse audience needs: Demand is growing for spaces that work for international tourists, corporate teams, families, wedding groups, and local shoppers – matching the resort’s flexible, inclusive design. - Preference for comfort & reliability: Frequent disruptions to public power, water, and safety make consistent, reliable services a top priority for customers – exactly what the resort promises.	who include the resort in travel packages for visitors exploring Nigeria. - Corporate Partners: Relationships with companies that book regular accommodation for staff, hire event space for meetings or training, or choose the resort as their preferred venue for corporate functions. Local Channels These focus on building awareness and attracting customers from the surrounding Lagos community, who form a key part of the customer base: - Local Advertising: Billboards in high-traffic areas, plus commercials on local radio and television stations, to introduce the resort and its	
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	communications, and compliance paperwork. Digital Resources These are the technology tools and systems that connect the business to customers, manage daily operations, and keep services fast and reliable: - Operational Management Systems: A dedicated booking system to handle hotel reservations, event bookings, and space allocation; and Point of Sale (POS) software to process payments for accommodation, supermarket goods, and entertainment services accurately and securely. - Connectivity & Outreach Tools: High-speed, reliable Wi-Fi available across the whole site – essential for	- Social & event culture: Large social gatherings, concerts, and community events are central to local life, creating strong demand for the dedicated entertainment and event facilities.	services to people living and working nearby. - Referrals: Word-of-mouth recommendations from satisfied guests, local businesses, and community groups – a powerful way to build trust and attract repeat and new local customers.	
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	business travellers, guest comfort, and efficient internal operations; plus the official business website and active social media profiles to showcase services, share updates, and interact with audiences. Legal & Compliance Resources These are the official permissions, protections, and validations that allow the business to operate legally, responsibly, and with full trust from customers: - Required Licences & Permits: All official approvals to run a hospitality establishment, retail supermarket, and public entertainment venue, as well as planning permission for the building and operations.			
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	- Insurance & Safety Certificates: Full insurance coverage for the property, business assets, staff, and customers; plus valid health, fire, and public safety certificates confirming the site meets all local and national safety standards. - Data Protection Compliance: Policies and systems that meet privacy laws, ensuring all personal information – including guest booking details, contact information, and payment data – is stored securely and never shared or misused.			
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Cost Structure

- Capital: Land/lease, construction, interior & equipment year cost=
- Running: Staff wages, stock purchases, fuel, water, security, yearly cost payment =
- Overheads: Licences, insurance, marketing, repairs & utilities yearly cost=
- Regulatory: Taxes, council fees & government levies yearly cost =

Revenue Streams

- Hotel: Room bookings, suites, long-stay, room service, laundry
- Supermarket: Sales of food, drinks, travel & household essentials
- Entertainment: Venue hire, tickets, bar sales, private functions
- Extras: Meeting rooms, parking fees, transport arrangements

Business Model Canvas

Credit – Strategyzer.com

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Key partners Some activities and resources in your business may need outsourcing. List the key partners and activities they will perform. Who are your key partners? Who are your key suppliers? Which key resources are you acquiring from partners? Which key activities do partners perform? What are your motivators for this partnership? - Acquisition of resources - Reduction of risk and uncertainty - Optimisation and economies to scale	Key Activities Actual tasks and activities required to create and deliver the business offering. List the key activities required to be successful. What key activities are needed for: - value proposition - distribution channels - customer relationships - revenue streams Key Resources What key resources does your value proposition need. What key resources are needed for: - value proposition - distribution channels - customer relationships - revenue streams Types of resources – Physical, Intellectual (brand, copyright, patents, data) Human, Financial.	Value Proposition Your Value Proposition is the reason why customers turn to your company over another. It solves your customer's problem or satisfies your customer's need. What value do you deliver to the customer? What problem do you help to solve for your customer What product and / or service will you be offering? Which customer needs are you satisfying? Characteristics of value proposition - Newness - Performance - Customisation - Design - Brand / status - Price - Cost Reduction - Accessibility - Convenience / visibility	Customer Relationships It is essential to establish and maintain relationships with customers. Clarify the type and purpose of the relationship. What type of relationship does each of our customer segments expect us to establish and maintain with them? Which ones have you established? How are they carried out How much will it cost? Channels How will you communicate? Through which channels do our customer segments want to be reached? How are you planning to reach them? Are your channels integrated? Which ones work best? Which ones are most cost effective? How do you plan to integrate them in your customer routines Channel types – Sales force, web sales, own shops / stalls, partnership shops, wholesalers	Customer Segments For whom are you creating value? How can you identify your customers and the segments f customers you will have? Who are your most important customers? Are your customers individuals / business / individuals with a business What will they expect: - Self service - Automated service - Personal Assistance - Communities - Co-creation What does your customer segments look like: - Mass market - Niche market - Segmented - Diversified - Multi sided platform
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Cost Structure

What are the most important costs inherent in your business.

- Which key resources are the most expensive
- Which key activities are the most expensive

Is your business more

- Cost driven (leanest cost structure, low price value proposition, maximising automation, extensive outsourcing)
- Value driven (focused on value creation, premium value proposition)

Consider- Fixed costs such as salaries, rentals, utilities

Income, expenses, earnings or profit, sales, gross margins, break even.

Revenue Streams

Consider how the business will charge and receive income.

What are your customers willing to pay?

What do they currently pay and how does your offering differ?

What is your revenue model?

What are your pricing structures?

How do your customers pay now?

How would they prefer to pay?

How much does each revenue stream contribute to the overall revenue?

Will you use: Fixed pricing, list pricing, product feature, customer segment or value dependent

Business Model Canvas

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12-MONTH CASH FLOW FORECAST

BENSON ONI
Londoner Gateway Resort and plaza
2027 January

Key:	
	These cells auto-calculate and are locked so you can't edit
	Insert your own text/numbers into these cells as relevant.

Select your starting month:	January
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			MONTHS												
Cash in-flows	Description (as required)	Starting point	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
Total anticipated sales		£0	£12,700	£15,000	£17,300	£19,250	£20,600	£21,550	£22,760	£24,300	£26,200	£28,150	£29,750	£32,250	£269,810
Value of your Start Up Loan		£0	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	£0
Other sources of cash or equity	Inheritance funds	£350,000	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£350,000
Existing assets for business purposes			£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Enter other		£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Enter other		£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Enter other		£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Enter other		£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Total cash in-flows (A)		£350,000	£12,700	£15,000	£17,300	£19,250	£20,600	£21,550	£22,760	£24,300	£26,200	£28,150	£29,750	£32,250	£619,810

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			MONTHS												
Cash out-flows	Description (as required)	Starting point	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
Total anticipated cost of sales		£0	£2,800	£3,375	£3,850	£4,250	£4,550	£4,770	£5,040	£5,375	£5,790	£6,225	£6,625	£7,150	£59,800
Existing assets for business purposes		£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Rent or premises costs			£3,500	£3,500	£3,500	£3,500	£3,500	£3,500	£3,500	£3,500	£3,500	£3,500	£3,500	£3,500	£42,000
Business rates for your business premises		£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Utilities (gas, electricity, water)		£0	£250	£300	£300	£300	£300	£350	£350	£380	£400	£400	£400	£450	£4,180
Insurance		£0	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£200	£2,400
Telephone and internet		£0	£50	£55	£52	£50	£51	£50	£50	£50	£50	£50	£60	£60	£628
Marketing and advertising expenses		£0	£20	£20	£20	£20	£20	£20	£20	£30	£40	£50	£50	£50	£360
Vehicle running costs		£0	£200	£200	£200	£200	£200	£200	£200	£200	£250	£250	£250	£250	£2,600
Equipment purchase or leasing		£0	£1,500	£1,000	£400	£350	£200	£250	£200	£250	£300	£400	£450	£500	£5,800
Postage, printing, stationery		£0	£40	£50	£50	£50	£60	£60	£60	£60	£60	£60	£60	£60	£670
Transport and delivery		£0	£100	£70	£100	£80	£70	£80	£80	£90	£100	£100	£100	£100	£1,070
Professional fees (legal, accounting etc.)		£0	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£250	£3,000
Your salary (if PSB is in deficit)*		n/a	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Your salary (over and above your PSB needs)*		£0	£1,700	£1,100	£1,500	£2,000	£3,000	£3,000	£3,500	£4,000	£4,000	£4,500	£5,000	£5,000	£38,300
Staff costs		£0	£0	£4,000	£5,000	£6,000	£6,000	£8,000	£8,000	£8,000	£10,000	£10,000	£10,000	£10,000	£85,000
Start Up Loan monthly repayment - First Loan		n/a	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Enter other		n/a	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Enter other		£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Enter other		£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Enter other		£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Enter other		£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Enter other		£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Total cash out-flows (B)		£0	£10,610	£14,120	£15,422	£5,000	£18,401	£20,730	£21,450	£22,385	£24,940	£25,985	£26,945	£27,570	£233,558

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Your net cash flow (A-B)	£350,000	£2,090	£880	£1,878	£14,250	£2,199	£820	£1,310	£1,915	£1,260	£2,165	£2,805	£4,680	£386,252
Your monthly opening business bank account balance	£50,000	£400,000	£402,090	£402,970	£404,848	£419,098	£421,297	£422,117	£423,427	£425,342	£426,602	£428,767	£431,572	£436,252
Your closing cash position	£400,000	£402,090	£402,970	£404,848	£419,098	£421,297	£422,117	£423,427	£425,342	£426,602	£428,767	£431,572	£436,252	£436,252

YOUR NOTES OR COMMENTARY

Use this space to explain any of the information you have provided in the fields above.

Inheritance funds to support the business plan

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Reference

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