Business

Budget, profit and loss, forecasting and a three-year financial review

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Academy leadership portfolio

2023-2025 financial examples
2026 budget and 2027 forecast

Portfolio examples based on academy financial work. Figures are anonymised and rescaled (CAU). Budgets and forecasts are illustrative.

Overview

Three-year financial examples alongside the budget and forecast.

Metric	2023	2024	2025 example	2026 budget	2027 base
Revenue	**149,706**	**244,714**	**217,358**	**274,589**	**295,283**
Direct Costs	**113,111**	**139,539**	**145,316**	**225,708**	**235,331**
Gross Profit	**36,594**	**105,176**	**72,042**	**48,882**	**59,952**
Operating Expenses	**72,179**	**103,548**	**66,421**	**27,260**	**28,267**
Operating Result	**(35,584)**	**1,628**	**5,621**	**21,621**	**31,685**
Net Result	**(38,872)**	**(2,519)**	**5,621**	**18,333**	**28,397**
Gross margin	24.4%	43.0%	33.1%	17.8%	20.3%
Net margin	-26.0%	-1.0%	2.6%	6.7%	9.6%

What The Figures Show

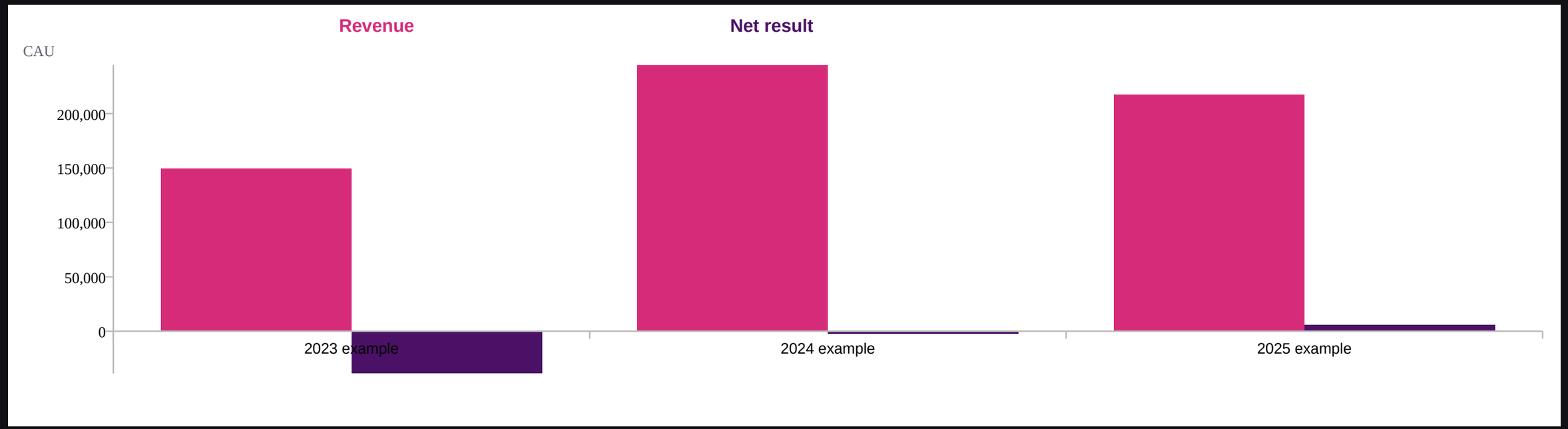
A three-year view connects income, delivery costs and operating expenditure. Monthly reporting makes the seasonal pattern visible and provides a consistent structure for financial decisions.

Reading This Pack

Anonymised financial examples demonstrate the reporting structure. CAU amounts retain financial relationships while protecting the original figures.

History

Three years of anonymised income and expenditure examples.



Performance

Revenue and net result are reviewed together, connecting income generation with the cost of delivering the academy programme.

Decisions

The review links financial performance with facility use, coaching costs, pricing and seasonal delivery. It supports decisions about where to invest and how to manage the operating plan.

2023 Results

2023 monthly P&L.; Anonymised portfolio example.

Line Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Revenue	**6,746**	**7,619**	**9,700**	**8,412**	**12,731**	**16,391**	**(2,439)**	**5,412**	**17,888**	**28,459**	**20,369**	**18,419**	**149,706**
Direct Costs	**6,938**	**10,719**	**3,341**	**1,807**	**8,483**	**7,042**	**7,659**	**11,722**	**10,404**	**16,571**	**11,607**	**16,819**	**113,111**
Gross Profit	**(192)**	**(3,101)**	**6,358**	**6,605**	**4,248**	**9,349**	**(10,097)**	**(6,310)**	**7,483**	**11,888**	**8,761**	**1,600**	**36,594**
Operating Expenses	**584**	**813**	**2,004**	**3,301**	**3,934**	**4,185**	**8,634**	**7,343**	**10,507**	**10,561**	**8,828**	**11,484**	**72,179**
Operating Result	**(776)**	**(3,914)**	**4,354**	**3,305**	**314**	**5,164**	**(18,731)**	**(13,653)**	**(3,024)**	**1,327**	**(66)**	**(9,883)**	**(35,584)**
Net Result	**(1,050)**	**(4,188)**	**4,080**	**3,031**	**40**	**4,890**	**(19,005)**	**(13,927)**	**(3,298)**	**1,053**	**(340)**	**(10,157)**	**(38,872)**
Gross margin	-2.8%	-40.7%	65.6%	78.5%	33.4%	57.0%	414.1%	-116.6%	41.8%	41.8%	43.0%	8.7%	24.4%
Net margin	-15.6%	-55.0%	42.1%	36.0%	0.3%	29.8%	779.3%	-257.3%	-18.4%	3.7%	-1.7%	-55.1%	-26.0%

CAU, rounded to whole units for presentation. The workbook retains two-decimal display and unrounded stored figures.

Basis

Monthly income, direct delivery costs and operating expenditure are brought together in one financial view. Annual totals and margins provide the summary.

Interpretation

The schedule connects the delivery calendar with financial performance, supporting decisions about staffing, facilities, fees and cash planning.

2023 Income

2023 revenue and direct costs. Monthly detail with annual totals (CAU).

Line Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Registration income	1,863	986	1,644	-	658	-	-	-	-	1,480	1,370	-	8,001
Player fees	3,973	6,110	5,631	7,220	10,165	8,631	274	-	16,015	19,605	19,098	17,015	113,738
Camp income	-	-	-	-	-	4,055	(4,055)	-	-	-	-	-	-
Uniform income	909	522	2,425	1,192	1,908	3,705	1,343	5,412	1,872	7,375	(99)	1,404	27,967
Total Revenue	**6,746**	**7,619**	**9,700**	**8,412**	**12,731**	**16,391**	**(2,439)**	**5,412**	**17,888**	**28,459**	**20,369**	**18,419**	**149,706**
League registration	959	1,028	-	-	-	-	-	-	-	1,014	945	-	3,946
Facility hire	3,014	7,261	-	411	4,110	5,069	5,480	8,220	5,480	8,220	8,220	8,220	63,705
Coaching staff	-	1,644	1,370	822	1,288	1,973	1,233	685	1,096	1,781	2,124	2,398	16,413
Uniforms - coaches	911	-	77	-	397	-	-	-	504	264	-	226	2,378
Uniforms - players	2,054	787	1,894	574	2,689	-	946	2,817	3,005	5,292	-	5,657	25,714
Uniforms - scholars	-	-	-	-	-	-	-	-	319	-	319	319	956
Total Direct Costs	**6,938**	**10,719**	**3,341**	**1,807**	**8,483**	**7,042**	**7,659**	**11,722**	**10,404**	**16,571**	**11,607**	**16,819**	**113,111**

Monthly detail with annual totals. The workbook includes the complete category schedule.

Scope

Revenue includes player fees, registrations, camps, clinic and uniform receipts where the source reports them. Facility hire, staffing and kit costs follow the source allocation. Funding is excluded.

2023 Expenditure

2023 operating costs and below-operating-result charges (CAU).

Line Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Total Marketing	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Bank fees	93	105	134	116	176	226	(34)	75	247	393	281	254	2,066
Employee benefits (year-end benefit 15%)	-	-	-	-	-	-	-	-	-	-	-	822	822
Equipment	-	-	-	710	164	-	987	2,433	1,094	1,271	623	-	7,284
Lawyer	-	-	853	754	-	-	-	-	2,805	438	-	3,151	8,001
Meals/entertainment/cakes	-	-	90	-	62	149	112	211	255	-	-	-	880
Office supplies	-	242	58	105	35	168	113	107	162	177	-	16	1,182
Printing	-	-	39	-	72	91	137	-	384	-	-	-	722
Management compensation	-	-	-	-	2,740	2,740	6,850	4,110	4,110	6,992	6,850	6,850	41,242
Supplies	25	-	-	-	-	-	-	-	-	-	-	-	25
Travel	-	-	127	-	70	150	76	248	371	706	998	315	3,061
Telephone	-	-	-	-	-	-	391	-	-	-	75	-	467
Utilities	-	-	-	-	-	-	-	159	75	8	-	75	318
Wages - other	466	466	534	1,617	575	634	-	-	384	575	-	-	5,251
Website	-	-	169	-	-	-	-	-	621	-	-	-	790
Youth dev programme	-	-	-	-	41	27	-	-	-	-	-	-	68
Total Administration	**584**	**813**	**2,004**	**3,301**	**3,934**	**4,185**	**8,634**	**7,343**	**10,507**	**10,561**	**8,828**	**11,484**	**72,179**
Depreciation expense	274	274	274	274	274	274	274	274	274	274	274	274	3,288
Total Depreciation	**274**	**274**	**274**	**274**	**274**	**274**	**274**	**274**	**274**	**274**	**274**	**274**	**3,288**
Total Interest	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total Taxes	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

The workbook includes the complete expense schedule and editable financial model.

2024 Results

2024 monthly P&L.; Anonymised portfolio example.

Line Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Revenue	**30,073**	**26,246**	**18,978**	**17,204**	**20,401**	**18,777**	**31,373**	**8,850**	**16,970**	**20,062**	**20,429**	**15,352**	**244,714**
Direct Costs	**14,154**	**13,076**	**13,180**	**11,850**	**12,723**	**10,823**	**8,152**	**10,892**	**10,715**	**8,631**	**14,728**	**10,618**	**139,539**
Gross Profit	**15,920**	**13,170**	**5,798**	**5,354**	**7,678**	**7,954**	**23,222**	**(2,041)**	**6,255**	**11,431**	**5,701**	**4,734**	**105,176**
Operating Expenses	**13,717**	**8,005**	**8,149**	**5,837**	**9,335**	**8,343**	**4,001**	**4,521**	**9,865**	**13,212**	**8,186**	**10,377**	**103,548**
Operating Result	**2,203**	**5,165**	**(2,351)**	**(483)**	**(1,657)**	**(390)**	**19,221**	**(6,562)**	**(3,609)**	**(1,782)**	**(2,484)**	**(5,643)**	**1,628**
Net Result	**2,203**	**5,165**	**(2,351)**	**(483)**	**(1,657)**	**(390)**	**19,221**	**(10,709)**	**(3,609)**	**(1,782)**	**(2,484)**	**(5,643)**	**(2,519)**
Gross margin	52.9%	50.2%	30.6%	31.1%	37.6%	42.4%	74.0%	-23.1%	36.9%	57.0%	27.9%	30.8%	43.0%
Net margin	7.3%	19.7%	-12.4%	-2.8%	-8.1%	-2.1%	61.3%	-121.0%	-21.3%	-8.9%	-12.2%	-36.8%	-1.0%

CAU, rounded to whole units for presentation. The workbook retains two-decimal display and unrounded stored figures.

Basis

Monthly income, direct delivery costs and operating expenditure are brought together in one financial view. Annual totals and margins provide the summary.

Interpretation

The schedule connects the delivery calendar with financial performance, supporting decisions about staffing, facilities, fees and cash planning.

2024 Income

2024 revenue and direct costs. Monthly detail with annual totals (CAU).

Line Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Registration income	10,028	5,918	1,315	329	658	-	-	-	2,466	616	822	-	22,153
Player fees	17,289	17,289	17,372	16,330	18,358	17,270	-	-	14,504	18,258	18,237	15,352	170,259
Camp income	-	-	-	-	-	-	31,373	8,850	-	-	-	-	40,223
Special clinic fee	-	-	-	-	480	1,507	-	-	-	548	1,370	-	3,905
Uniform income	2,756	3,038	291	545	906	-	-	-	-	640	-	-	8,175
Total Revenue	**30,073**	**26,246**	**18,978**	**17,204**	**20,401**	**18,777**	**31,373**	**8,850**	**16,970**	**20,062**	**20,429**	**15,352**	**244,714**
League registration	3,425	-	-	-	1,534	-	-	-	-	-	4,110	-	9,069
Facility hire	8,220	8,220	8,220	8,220	8,220	8,220	5,480	8,220	8,220	8,220	8,220	8,220	95,900
Coaching staff	2,466	2,877	2,877	2,603	2,603	2,603	2,672	2,672	1,576	411	2,398	2,398	28,154
Uniforms - coaches	-	-	-	116	-	-	-	-	919	-	-	-	1,036
Uniforms - players (deposit)	43	1,950	1,139	589	-	-	-	-	-	-	-	-	3,720
Uniforms - players (balance)	-	28	944	322	365	-	-	-	-	-	-	-	1,660
Total Direct Costs	**14,154**	**13,076**	**13,180**	**11,850**	**12,723**	**10,823**	**8,152**	**10,892**	**10,715**	**8,631**	**14,728**	**10,618**	**139,539**

Monthly detail with annual totals. The workbook includes the complete category schedule.

Scope

Revenue includes player fees, registrations, camps, clinic and uniform receipts where the source reports them. Facility hire, staffing and kit costs follow the source allocation. Funding is excluded.

2024 Expenditure

2024 operating costs and below-operating-result charges (CAU).

Line Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Advertising	-	-	-	-	137	-	137	137	-	-	-	-	411
Total Marketing	**-**	**-**	**-**	**-**	**137**	**-**	**137**	**137**	**-**	**-**	**-**	**-**	**411**
Accountant	-	68	68	68	68	68	68	68	68	68	68	68	754
Bank fees	-	-	55	55	99	55	55	55	55	55	55	55	592
Employee insurance (employment cover)	-	-	-	-	-	-	-	-	-	4,384	-	685	5,069
Equipment	342	-	-	-	-	-	-	-	1,788	-	-	-	2,130
Lawyer	411	685	685	685	685	-	-	685	-	-	-	-	3,836
Location (parking)	-	137	137	110	137	137	-	-	-	189	137	137	1,121
Office supplies	73	64	-	153	-	-	-	-	-	-	-	-	291
Rent - staff accommodation	-	-	-	891	891	891	-	-	891	891	891	891	6,234
Management compensation	6,850	6,850	6,850	3,425	6,165	6,850	3,425	3,425	6,850	6,850	6,850	6,850	71,240
Travel	12	201	319	416	1,028	192	165	-	29	-	-	-	2,363
Utilities	-	-	34	34	126	150	150	150	150	150	150	150	1,246
Website	-	-	-	-	-	-	-	-	-	592	-	-	592
Technology	6,028	-	-	-	-	-	-	-	-	-	-	-	6,028
Total Administration	**13,717**	**8,005**	**8,149**	**5,837**	**9,198**	**8,343**	**3,864**	**4,384**	**9,831**	**13,179**	**8,151**	**8,836**	**101,495**
Software review adjustment	-	-	-	-	-	-	-	-	33	33	35	-	101
Year-end benefit review adjustment	-	-	-	-	-	-	-	-	-	-	-	1,541	1,541
Total Review Adjustments	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**33**	**33**	**35**	**1,541**	**1,642**
Employment charges	-	-	-	-	-	-	-	4,147	-	-	-	-	4,147
Total Taxes	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**4,147**	**-**	**-**	**-**	**-**	**4,147**

The workbook includes the complete expense schedule and editable financial model.

2025 Results

2025 monthly P&L.; Anonymised portfolio example.

Line Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Revenue	**32,734**	**22,032**	**18,115**	**16,330**	**19,723**	**18,530**	**20,824**	**1,260**	**25,495**	**22,955**	**19,359**	**-**	**217,358**
Direct Costs	**17,152**	**10,618**	**10,618**	**10,618**	**11,645**	**11,645**	**8,905**	**8,905**	**17,947**	**18,632**	**18,632**	**-**	**145,316**
Gross Profit	**15,581**	**11,414**	**7,497**	**5,713**	**8,078**	**6,885**	**11,919**	**(7,645)**	**7,548**	**4,323**	**727**	**-**	**72,042**
Operating Expenses	**4,957**	**6,057**	**4,908**	**4,958**	**5,814**	**5,738**	**6,170**	**7,047**	**8,255**	**7,011**	**5,505**	**-**	**66,421**
Operating Result	**10,624**	**5,357**	**2,589**	**755**	**2,264**	**1,148**	**5,749**	**(14,692)**	**(707)**	**(2,688)**	**(4,778)**	**-**	**5,621**
Net Result	**10,624**	**5,357**	**2,589**	**755**	**2,264**	**1,148**	**5,749**	**(14,692)**	**(707)**	**(2,688)**	**(4,778)**	**-**	**5,621**
Gross margin	47.6%	51.8%	41.4%	35.0%	41.0%	37.2%	57.2%	-606.5%	29.6%	18.8%	3.8%	n.a.	33.1%
Net margin	32.5%	24.3%	14.3%	4.6%	11.5%	6.2%	27.6%	-1165.7%	-2.8%	-11.7%	-24.7%	n.a.	2.6%

CAU, rounded to whole units for presentation. The workbook retains two-decimal display and unrounded stored figures.

Basis

Monthly income, direct delivery costs and operating expenditure are brought together in one financial view. Annual totals and margins provide the summary.

Interpretation

The schedule connects the delivery calendar with financial performance, supporting decisions about staffing, facilities, fees and cash planning.

2025 Income

2025 revenue and direct costs. Monthly detail with annual totals (CAU).

Line Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
League / registration fee	5,409	6,576	-	-	-	-	-	-	-	-	-	-	11,985
Player fees	27,325	15,456	18,115	16,330	18,358	17,270	-	-	19,901	20,918	18,935	-	172,607
Camp income	-	-	-	-	-	-	20,824	1,260	-	-	-	-	22,084
Special clinic fee	-	-	-	-	480	1,260	-	-	-	-	425	-	2,165
Uniform income	-	-	-	-	886	-	-	-	5,594	2,037	-	-	8,517
Total Revenue	**32,734**	**22,032**	**18,115**	**16,330**	**19,723**	**18,530**	**20,824**	**1,260**	**25,495**	**22,955**	**19,359**	**-**	**217,358**
League registration	6,535	-	-	-	-	-	-	-	-	-	-	-	6,535
Facility hire	8,220	8,220	8,220	8,220	8,220	8,220	5,480	5,480	14,111	14,111	14,111	-	102,613
Coaching staff	2,398	2,398	2,398	2,398	3,425	3,425	3,425	3,425	3,836	4,521	4,521	-	36,168
Total Direct Costs	**17,152**	**10,618**	**10,618**	**10,618**	**11,645**	**11,645**	**8,905**	**8,905**	**17,947**	**18,632**	**18,632**	**-**	**145,316**

Monthly detail with annual totals. The workbook includes the complete category schedule.

Scope

Revenue includes player fees, registrations, camps, clinic and uniform receipts where the source reports them. Facility hire, staffing and kit costs follow the source allocation. Funding is excluded.

2025 Expenditure

2025 operating costs and below-operating-result charges (CAU).

Line Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Advertising	-	-	-	50	421	344	847	1,791	2,308	599	-	-	6,359
Total Marketing	**-**	**-**	**-**	**50**	**421**	**344**	**847**	**1,791**	**2,308**	**599**	**-**	**-**	**6,359**
Accountant	68	68	68	68	68	68	68	68	68	68	68	-	754
Bank fees	55	55	55	55	55	55	55	55	55	55	55	-	603
Equipment	-	986	-	-	-	-	-	-	-	-	-	-	986
Location (parking)	137	137	137	137	137	137	-	-	-	-	-	-	822
Rent - staff accommodation	959	959	959	959	959	959	959	959	959	959	959	-	10,549
Management compensation	3,425	3,425	3,425	3,425	3,425	3,425	3,425	3,425	3,425	3,425	3,425	-	37,675
Travel	129	91	-	-	-	-	-	-	-	891	260	-	1,370
Utilities	150	150	150	150	150	150	150	150	150	150	150	-	1,653
Website	-	-	-	-	-	-	66	-	690	264	82	-	1,103
Technology	34	184	114	114	599	599	599	599	599	599	506	-	4,547
Total Administration	**4,957**	**6,057**	**4,908**	**4,908**	**5,394**	**5,394**	**5,323**	**5,257**	**5,947**	**6,411**	**5,505**	**-**	**60,062**
Total Taxes	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

The workbook includes the complete expense schedule and editable financial model.

Funding

2025 source-reported support schedule. Monetary values anonymised; personal identities removed.

Month	Owner funding	Expenses funded	Reimbursements	Net support
Jan	1,800	163	-	1,963
Feb	-	276	-	276
Mar	173	114	-	287
Apr	51	164	-	215
May	583	1,020	-	1,603
Jun	-	943	-	943
Jul	-	1,513	-	1,513
Aug	10,949	2,390	-	13,338
Sep	1,171	3,597	-	4,768
Oct	7,004	2,353	-	9,357
Nov	196	848	-	1,043
Dec	-	-	4,110	(4,110)
Total	**21,927**	**13,379**	**4,110**	**31,196**

Trading And Funding

Owner funding is outside revenue. Expenses funded may be paid directly to third parties and must not be counted again as bank receipts. Reimbursements reduce support. The support schedule is reported separately from trading performance.

Budget

2026 operating plan. Illustrative operating plan based on academy budgeting work.

Planned Revenue

274,589

2026 source budget

Modelled Net Result

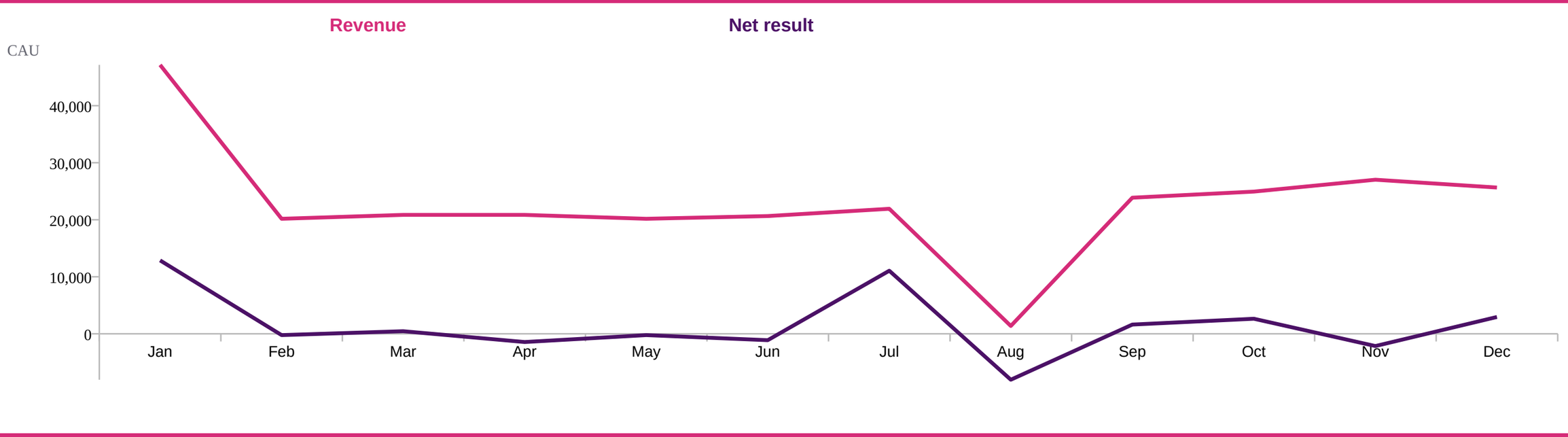
18,333

Net margin 6.7%

Loss-making Months

6

Positive annual result masks seasonality



August has the deepest planned monthly loss. Registration and camp income are concentrated, so annual profit does not remove the need for monthly cash planning.

2026 Results

2026 monthly budget P&L; (CAU).

Line Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Revenue	**47,155**	**20,166**	**20,851**	**20,851**	**20,166**	**20,646**	**21,920**	**1,370**	**23,865**	**24,934**	**27,016**	**25,646**	**274,589**
Direct Costs	**28,921**	**18,988**	**18,988**	**18,988**	**18,988**	**18,988**	**8,220**	**8,220**	**19,673**	**18,988**	**27,756**	**18,988**	**225,708**
Gross Profit	**18,235**	**1,178**	**1,863**	**1,863**	**1,178**	**1,658**	**13,700**	**(6,850)**	**4,192**	**5,946**	**(740)**	**6,658**	**48,882**
Operating Expenses	**5,091**	**1,137**	**1,137**	**3,036**	**1,137**	**2,507**	**2,370**	**932**	**2,302**	**3,036**	**1,137**	**3,439**	**27,260**
Operating Result	**13,144**	**41**	**726**	**(1,173)**	**41**	**(849)**	**11,330**	**(7,782)**	**1,891**	**2,910**	**(1,877)**	**3,220**	**21,621**
Net Result	**12,870**	**(233)**	**452**	**(1,447)**	**(233)**	**(1,123)**	**11,056**	**(8,056)**	**1,617**	**2,636**	**(2,151)**	**2,946**	**18,333**
Gross margin	38.7%	5.8%	8.9%	8.9%	5.8%	8.0%	62.5%	-500.0%	17.6%	23.8%	-2.7%	26.0%	17.8%
Net margin	27.3%	-1.2%	2.2%	-6.9%	-1.2%	-5.4%	50.4%	-588.0%	6.8%	10.6%	-8.0%	11.5%	6.7%

Annual margins are calculated from the annual income and expenditure totals.

2026 Income

2026 budget revenue and direct costs (CAU).

Line Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Registration income	26,304	-	-	-	-	-	-	-	-	-	-	-	26,304
Player fees	20,166	20,166	20,166	20,166	20,166	20,166	-	-	23,865	24,934	25,646	25,646	221,091
Camp income	-	-	-	-	-	-	21,920	1,370	-	-	-	-	23,290
Special clinic fee	685	-	-	685	-	-	-	-	-	-	685	-	2,055
Uniform income	-	-	685	-	-	480	-	-	-	-	685	-	1,850
Total Revenue	**47,155**	**20,166**	**20,851**	**20,851**	**20,166**	**20,646**	**21,920**	**1,370**	**23,865**	**24,934**	**27,016**	**25,646**	**274,589**
League registration	9,590	-	-	-	-	-	-	-	-	-	8,768	-	18,358
Facility hire	11,645	11,645	11,645	11,645	11,645	11,645	5,480	5,480	11,645	11,645	11,645	11,645	127,410
Coaching staff	4,603	4,603	4,603	4,603	4,603	4,603	-	-	4,603	4,603	4,603	4,603	46,032
Management compensation	2,740	2,740	2,740	2,740	2,740	2,740	2,740	2,740	2,740	2,740	2,740	2,740	32,880
Uniforms - coaches	342	-	-	-	-	-	-	-	685	-	-	-	1,028
Total Direct Costs	**28,921**	**18,988**	**18,988**	**18,988**	**18,988**	**18,988**	**8,220**	**8,220**	**19,673**	**18,988**	**27,756**	**18,988**	**225,708**

Income and delivery costs are shown separately from financing.

2026 Expenditure

2026 budget marketing, administration and tax provisions (CAU).

Line Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Marketing	137	137	137	137	137	137	137	137	137	137	137	137	1,644
Total Marketing	**137**	**137**	**137**	**137**	**137**	**137**	**137**	**137**	**137**	**137**	**137**	**137**	**1,644**
Accountant	68	68	68	68	68	68	68	68	68	68	68	68	822
Bank fees	55	55	55	55	55	55	55	55	55	55	55	55	658
Bonuses - management	1,438	-	-	1,438	-	-	1,438	-	-	1,438	-	-	5,754
Bonuses - staff	460	-	-	460	-	-	-	-	-	460	-	-	1,381
Employee benefits (year-end benefit 15%)	-	-	-	-	-	-	-	-	-	-	-	2,302	2,302
Equipment	2,055	-	-	-	-	1,370	-	-	1,370	-	-	-	4,795
Office supplies	34	34	34	34	34	34	34	34	34	34	34	34	411
Printing	68	68	68	68	68	68	68	68	68	68	68	68	822
Technology	342	342	342	342	342	342	342	342	342	342	342	342	4,110
Travel	206	206	206	206	206	206	-	-	-	206	206	206	1,850
Utilities	164	164	164	164	164	164	164	164	164	164	164	164	1,973
Website	62	62	62	62	62	62	62	62	62	62	62	62	740
Total Administration	**4,954**	**1,000**	**1,000**	**2,899**	**1,000**	**2,370**	**2,233**	**795**	**2,165**	**2,899**	**1,000**	**3,302**	**25,616**
Sales tax provision	274	274	274	274	274	274	274	274	274	274	274	274	3,288
Total Taxes	**274**	**274**	**274**	**274**	**274**	**274**	**274**	**274**	**274**	**274**	**274**	**274**	**3,288**

Budgeted operating expenditure and tax provisions (CAU).

Review

2026 budget allocation and cost coverage.

Cost / Income Concentration	CAU	Share of revenue
Facility hire	127,410	46.4%
Coaching staff	46,032	16.8%
Management compensation	32,880	12.0%
Total Direct Costs	**225,708**	**82.2%**
Player fees	221,091	80.5%

Allocation

Connect facility availability, coaching hours and management support with the delivery calendar. Review cost concentration alongside participation, pricing and the academy programme.

Cost Coverage

Planned net result is 18,333 CAU. With costs unchanged, a revenue reduction of 6.7% removes that surplus. This is a fixed-cost sensitivity, not a full break-even model.

Assumptions

2027 forecast inputs. The PDF shows Base; the workbook can switch between three cases.

Driver	Base	Downside	Growth
Fee volume change	5%	-8%	12%
Fee price change	3%	0%	5%
Camp income change	5%	-20%	15%
Facility cost change	4%	8%	2%
Payroll cost change	5%	8%	6%
Other cost change	3%	6%	3%
Same-month collection	95%	85%	98%

One Forecast, Editable Drivers

The workbook selects one active case and applies its monthly inputs to a single forecast. Player fees combine volume and fee changes. Camp income has its own change rate. Facility, payroll and other cost drivers are independent.

Planning Assumptions

The scenarios test different volume, pricing and cost assumptions. Separate drivers make their effect on revenue, expenditure and cash visible.

Forecast

2027 Base scenario. Derived from the 2026 budget using editable assumptions.

Forecast Revenue

295,283

Base case: 2027

Forecast Net Result

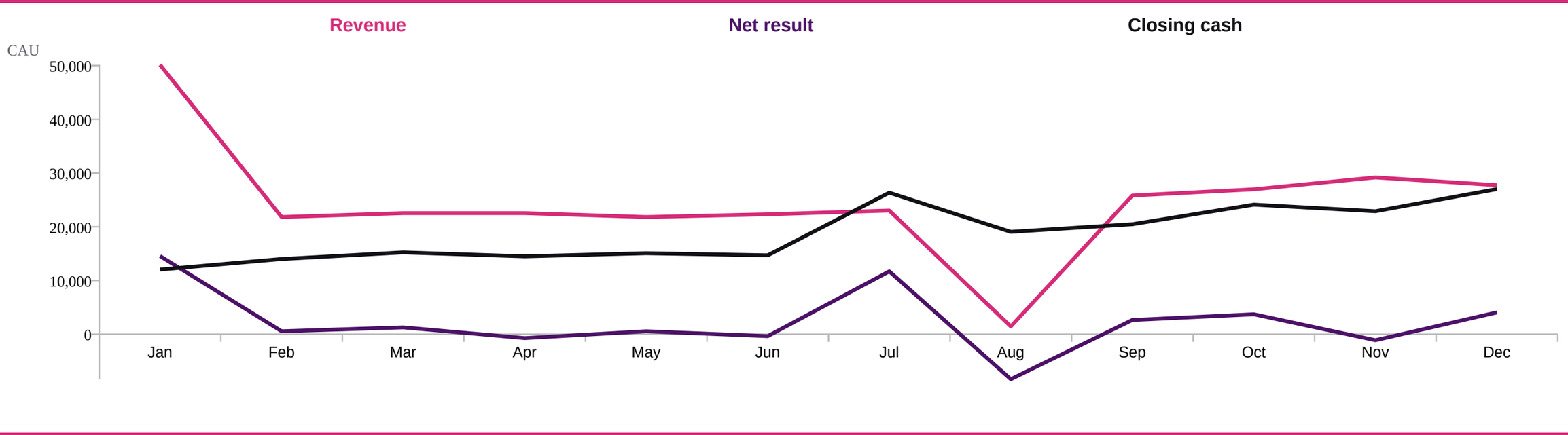
28,397

Net margin 9.6%

Modelled Closing Cash

27,010

Base collection and opening-cash assumptions



Cash follows assumed collection timing. Closing cash differs from earnings because December collections extend into the next year.

2027 Results

2027 monthly forecast P&L.; Base case (CAU).

Line Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Revenue	50,148	21,810	22,529	22,529	21,810	22,313	23,016	1,438	25,810	26,966	29,175	27,737	295,283
Direct Costs	30,052	19,821	19,821	19,821	19,821	19,821	8,576	8,576	20,527	19,821	28,852	19,821	235,331
Gross Profit	20,097	1,989	2,708	2,708	1,989	2,492	14,440	(7,138)	5,284	7,145	323	7,915	59,952
Operating Expenses	5,282	1,171	1,171	3,165	1,171	2,582	2,470	960	2,371	3,165	1,171	3,588	28,267
Operating Result	14,815	818	1,537	(457)	818	(90)	11,970	(8,097)	2,913	3,980	(848)	4,328	31,685
Net Result	14,541	544	1,263	(731)	544	(364)	11,696	(8,371)	2,639	3,706	(1,122)	4,054	28,397

CAU, presentation rounded. Full forecast line items and formulas are in the workbook.

Formula

2027 player-fee income = 2026 monthly fee income x (1 + volume change) x (1 + fee change). Registration, clinic and uniform income use the volume factor. Camps use the camp factor. Costs use their relevant inflation assumptions.

Application

The forecast carries the seasonal delivery pattern into the next planning period. Volume, fees and cost assumptions can be adjusted to explore different operating choices.

Detail

2027 forecast compared with the 2026 plan. Line items 1-18 (CAU).

Line Item	2026 plan	2027 base	Change	Change %
Registration income	26,304	27,619	1,315	5.0%
Player fees	221,091	239,109	18,019	8.2%
Camp income	23,290	24,454	1,164	5.0%
Special clinic fee	2,055	2,158	103	5.0%
Uniform income	1,850	1,942	92	5.0%
League registration	18,358	18,909	551	3.0%
Facility hire	127,410	132,506	5,096	4.0%
Coaching staff	46,032	48,334	2,302	5.0%
Management compensation	32,880	34,524	1,644	5.0%
Uniforms - coaches	1,028	1,058	31	3.0%
Marketing	1,644	1,693	49	3.0%
Accountant	822	847	25	3.0%
Bank fees	658	677	20	3.0%
Bonuses - management	5,754	6,042	288	5.0%
Bonuses - staff	1,381	1,450	69	5.0%
Employee benefits (year-end benefit 15%)	2,302	2,417	115	5.0%
Equipment	4,795	4,939	144	3.0%
Office supplies	411	423	12	3.0%

A plan-to-forecast comparison, not actual-versus-budget variance. Zero-only lines remain in the workbook.

Detail

2027 forecast compared with the 2026 plan. Line items 19-24 (CAU).

Line Item	2026 plan	2027 base	Change	Change %
Printing	822	847	25	3.0%
Technology	4,110	4,233	123	3.0%
Travel	1,850	1,905	55	3.0%
Utilities	1,973	2,032	59	3.0%
Website	740	762	22	3.0%
Sales tax provision	3,288	3,288	-	0.0%

A plan-to-forecast comparison, not actual-versus-budget variance. Zero-only lines remain in the workbook.

Cash

2027 illustrative cash forecast with editable collection and payment timing.

Line Item	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
Revenue recognised	50,148	21,810	22,529	22,529	21,810	22,313	23,016	1,438	25,810	26,966	29,175	27,737	295,283
Receipts from current month	47,641	20,719	21,403	21,403	20,719	21,198	21,865	1,367	24,520	25,618	27,716	26,350	280,519
Receipts from previous month	-	2,507	1,090	1,126	1,126	1,090	1,116	1,151	72	1,291	1,348	1,459	13,377
Opening receivables collected	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Cash Receipts	**47,641**	**23,227**	**22,493**	**22,529**	**21,846**	**22,288**	**22,981**	**2,517**	**24,592**	**26,908**	**29,065**	**27,809**	**293,896**
Operating cash payments	35,607	21,266	21,266	23,260	21,266	22,677	11,320	9,810	23,171	23,260	30,297	23,683	266,886
Operating cash surplus	12,034	1,961	1,227	(731)	580	(389)	11,661	(7,292)	1,420	3,648	(1,233)	4,125	27,010
Capital expenditure	-	-	-	-	-	-	-	-	-	-	-	-	-
New funding	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt principal repayment	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash Change	**12,034**	**1,961**	**1,227**	**(731)**	**580**	**(389)**	**11,661**	**(7,292)**	**1,420**	**3,648**	**(1,233)**	**4,125**	**27,010**
Opening cash	-	12,034	13,994	15,221	14,490	15,070	14,681	26,341	19,049	20,469	24,118	22,885	-
Closing Cash	**12,034**	**13,994**	**15,221**	**14,490**	**15,070**	**14,681**	**26,341**	**19,049**	**20,469**	**24,118**	**22,885**	**27,010**	**27,010**
Closing modelled receivables	2,507	1,090	1,126	1,126	1,090	1,116	1,151	72	1,291	1,348	1,459	1,387	1,387

Annual opening cash = January opening; annual closing cash/receivables = December closing. Other monetary flows are summed.

Timing Assumptions

Base collects 95% of each month's recognised revenue in that month and 5% the next month. Opening cash and opening receivables are zero placeholders. Costs and tax provisions are assumed paid in-month. Capex, new funding and principal repayments default to zero.

Liquidity

Profit-to-cash reconciliation under Base timing assumptions (CAU).

Bridge	CAU
Forecast net result	28,397
Less closing receivables	1,387
Opening receivables collected	-
Capital expenditure	-
Net new funding and principal repayment	-
Net Cash Change	**27,010**
Opening cash assumption	-
Closing Cash	**27,010**

Liquidity Review

The minimum modelled monthly closing balance is 12,034 CAU. The schedule shows the relationship between collection timing, monthly payments and the cash available within the illustrative model.

Cash Planning

Opening cash, receivables, payment timing, capital spending and funding are separate model inputs. This makes the impact of each planning decision visible in the cash forecast.

Resources

Anonymised historical facility comparison. Quotes are not current prices.

Option	Area (m2)	Slot (minutes)	Quoted cost (CAU)	Hourly cost (CAU)
A	5,376	55	274	299
B	5,376	55	206	224
C	1,782	60	86	86
D	5,762	60	685	685

Facility Economics

Facility options are compared by available area, slot duration and cost per hour. The same structure connects venue choices with programme capacity and delivery requirements.

An Operating Schedule

The separate field model assumes six hours weekly at 206 CAU per hour. On a 52-week / 12-month basis, that implies 5,343 CAU monthly. Confirm usable space, schedule conflicts and contractual rates before selecting a facility.

Control

A practical reporting workflow supported by the financial model.

Area	Control	Cadence
Income	Match registrations, attendance, invoices, receipts and arrears.	Monthly close
Staffing	Reconcile coaching hours, agreed pay, cover and management costs.	Monthly close
Facilities	Match booked hours, invoices and contract commitments.	Monthly close
Budget	Compare actuals with the approved budget for matching months.	Monthly review
Forecast	Update volume, pricing, staffing and collection assumptions.	Monthly review
Funding	Keep support, reimbursements and loan principal outside revenue.	Monthly close
Cash	Reconcile bank, receivables, payables and due dates.	Weekly review

Reporting Structure To Implement

Use a monthly management report with income, expenditure, operating result, actual-versus-approved-budget variance, cash outlook and actions. Record the reason for each material variance, the decision, the person responsible and the next review date.

Reporting connects the financial review with operational decisions and the next action.

Method

Anonymised financial examples and an editable planning model.

Presentation

These portfolio examples are based on academy financial work. Monetary figures have been anonymised and rescaled into confidentiality-adjusted units (CAU). Budgets and forecasts are illustrative.

Model

Monthly schedules roll into annual totals. Revenue, delivery costs, operating expenditure, funding and cash are shown separately. Margins are calculated from the relevant totals.

Scenarios

The workbook uses one forecast with editable Base, Downside and Growth assumptions. Volume, pricing, costs and collection timing update the forecast and its charts.

Review

Use the financial view alongside the football delivery plan: identify priorities, allocate resources, monitor progress and adjust the next period.

Connect

Neil Connor

Academy leadership, football systems and business planning

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Portfolio

LinkedIn

This anonymised financial case study accompanies the leadership portfolio.
The editable workbook contains detailed schedules and forecast controls.