

P&L Health Check: Example Café Ltd

Independent café, UK · Annual turnover about £320,000 · **Fictional example. Not a real business.**

OVERALL HEALTH

AMBER



Making money, but only just.
Fixable with a few changes.

In plain English: the café is busy and sales are healthy, but very little is left over at the end of the year. Out of every £100 a customer spends, about **£3** ends up as profit.

The two main reasons are **food and drink costs** (a bit higher than we'd expect) and **wages** (the biggest cost by far). Rent looks reasonable.

Making the three changes on page 2 could add an estimated **£19,000 a year** to profit.

Your year at a glance

Profit & loss	£	% of sales	Illustrative range*	How you compare
Sales (revenue)	320,000	100%	–	
Food & drink stock (cost of sales)	(115,200)	36.0%	28–35%	A bit high
Gross profit (what's left after stock)	204,800	64.0%	65–72%	A bit low
Running costs (overheads)				
Wages, employer NI & pensions	(118,400)	37.0%	30–35%	High
Rent	(35,200)	11.0%	8–12%	In range
Business rates	(6,400)	2.0%	–	
Gas & electricity	(14,400)	4.5%	–	
Card fees & bank charges	(4,800)	1.5%	–	
Repairs & equipment	(5,600)	1.8%	–	
Marketing	(3,200)	1.0%	–	
Insurance, accountant & other	(6,800)	2.1%	–	
Total running costs	(194,800)	60.9%	–	
Net profit (before tax)	10,000	3.1%	5–12%	Below range

***Illustrative industry range:** rough example figures for illustration only. They are **not real benchmark data** and should not be relied on. Figures may not add up exactly because of rounding.

Agentic CFO

P&L Health Check · Example Café Ltd (fictional)

Three things to do first

1

Put up prices on hot drinks by 20p

Hot drinks are your best sellers. A small rise across about 40,000 drinks a year adds straight to profit, and most customers won't notice 20p.

+£8,000

estimated per year

2

Cut food waste and check supplier prices

Food and drink costs are 36p in every £1 of sales. Track what's thrown away, order to match demand, and get two quotes for your top 10 items. Getting this to 34p would make a real difference.

+£6,400

estimated per year

3

Match staff rotas to your busy times

Wages are 37p in every £1 of sales. Look at your till data by hour and trim cover in the quietest slots, such as late afternoons. Aim to bring wages down to about 35.5%.

+£4,800

estimated per year

Together: about £19,200 a year. That could lift net profit from around £10,000 (3%) to around £29,000 (about 9%). These are rough estimates based on the example figures above, not guarantees.

What businesses like yours often struggle with

- **Prices that lag behind costs.** Ingredient and energy bills go up, but menu prices stay the same for years.
- **Too many staff at quiet times.** Rotas get set once and never checked against how busy the café really is.
- **Hidden waste.** Unsold cakes, over-ordering and generous portions quietly eat into margin.
- **Cash dips in quiet months.** January and February can leave little in the bank for VAT and rent.

Coming soon: the Agentic CFO directory, with simple guides and trusted UK suppliers and advisers for each of these problems.

Want this every month, not once a year?

With **Agentic CFO Pro** you get a monthly health check, alerts when costs drift and action plans in plain English, all built from your own numbers.

£19 / month

SAMPLE / EXAMPLE DATA. Fictional business, made up for illustration. All figures, ranges and estimates are invented. The illustrative industry range is not real benchmark data. Agentic CFO gives general information to help you understand your numbers. It is not regulated financial, tax or investment advice. Speak to a qualified accountant or adviser before making decisions.