Business plans and forecasts for your clients, built the way lenders read them

A two-page guide for accountants, solicitors and commercial finance brokers who have a client needing a cash-flow forecast, business plan or feasibility study. Fixed fees in writing, first draft in five working days, and I never compete for your client's other work.

Simon Gregory ACA. ICAEW Chartered Accountant with a practising certificate, trading as Gregory Analytics. Six years in accountancy, audit, business and financial analysis, then six years as a senior equity analyst and fund manager, reading other people's forecasts and deciding which ones to believe.

I now prepare three documents for small and growing businesses, and nothing else. Every number traces to a stated assumption and a source, the three statements tie out, and the downside is shown before the lender asks for it. The client deals with me directly; nothing is outsourced.

What I don't do: accounts, tax, bookkeeping, payroll, audit, valuations or legal work. Those stay with you.

Three documents, fixed fees, no VAT

Christmas offer, until 31 January 2027. From 1 February 2027: £650, £950 and £1,500.

£450 from, Christmas offer

Cash-flow forecast

For overdrafts, term loans, invoice and asset finance.

- Monthly for 12 to 48 months, plus a 13-week weekly view
- VAT, PAYE, tax and repayments on the dates paid
- Low point, headroom, peak funding need
- Stress tests and a two-minute commentary

£650 from, Christmas offer

Business plan

For Start Up Loans, bank finance, investors and grants.

- Market, competitor and local price research
- Three-year P&L, cash flow and balance sheet that balance
- Break-even, return on capital, sensitivities
- Start Up Loans templates completed from the same figures

£1,050 from, Christmas offer

Feasibility study

For new sites, conversions and capital projects.

- Demand, planning and regulatory checks
- Capital cost, funding and debt service cover
- NPV, IRR, payback and a tornado chart
- A verdict: go, go with conditions, or not yet

How it works

DAY 1
Introduction
You email me the client's name and need, or they contact me and mention you.

DAY 1 TO 2
Call, then brief
Free 10-minute call, then I email the client a short brief to fill in: ten essential questions.

WITHIN 24 HOURS
Fixed quote
In writing to the client, copied to you if they agree. No work until accepted.

5 WORKING DAYS
First draft
The complete document and the Excel workbook behind it.

FINAL
Two rounds of changes
Then the final PDF and spreadsheet, in the lender's format if there is one.

Included in every fee: a fixed price agreed in writing, two rounds of changes, and the unlocked Excel workbook. Nothing up front: invoiced when the final version is ready, payable within 7 days, with the final files released on payment. No one can guarantee a funding decision, and I won't pretend to.

For accountants

- I work from your figures: last accounts, management accounts, your forecast template if you use one.
- You stay the client's accountant. I don't offer accounts, tax or bookkeeping, and I won't pitch them.
- Copied in on the quote and drafts if the client agrees. Your comments are welcome; you know the business.
- The spreadsheet is handed over unlocked, so you can update it with actuals later.

For brokers and lenders

- Lender-ready first time: monthly cash, the low point and headroom, debt service cover, VAT and tax on the right dates, a downside case.
- Your template completed from the same model, so the figures agree with the plan.
- Start Up Loans packs complete: plan, cash-flow template and personal survival budget.

For solicitors

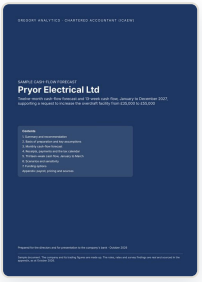
- Leases, purchases and new ventures often need a forecast or feasibility study before the client signs. I turn one round in five working days.
- Independent and written for the client's decision, including "not yet" when that is the honest answer.
- No legal work, no advice on the documents you are drafting.

Fees, referrals and confidentiality

- No referral fees paid or received. The client pays for the document and nothing else changes hands. Any change would be disclosed to the client in writing, as the ICAEW Code requires.
- I am the data controller for what the client gives me. Nothing goes back to you, or on to a lender, without the client's agreement.
- Professional indemnity insurance with Hiscox. Bound by the ICAEW Code of Ethics.

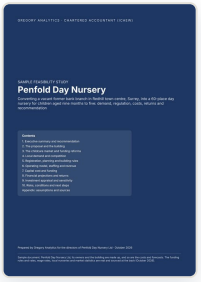
What your client receives

Nine complete sample documents, three of each service, for made-up businesses in real Surrey and London towns, are on gregoryanalytics.co.uk. Three covers below.



Cash-flow forecast
Electrical contractor, Woking: overdraft increase to carry retentions and a van. 9 pages.

Business plan
Coffee shop and roastery, Farnham: Start Up Loans and a bank loan. 13 pages.



Feasibility study
Day nursery, Redhill: 60 places in a converted bank branch. Verdict: go. 12 pages.

To introduce a client

Email the client's name and what they need, or book a 10-minute call at gregoryanalytics.co.uk. I contact the client within one working day, once, then leave it with you.

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Simon Gregory is a member of ICAEW and holds an ICAEW practising certificate. Professional indemnity insurer: Hiscox Insurance Company Limited, 22 Bishopsgate, London EC2N 4BQ. Territorial coverage worldwide excluding claims brought in the USA and Canada. Sample documents are for fictional businesses; market data in them is real and sourced.