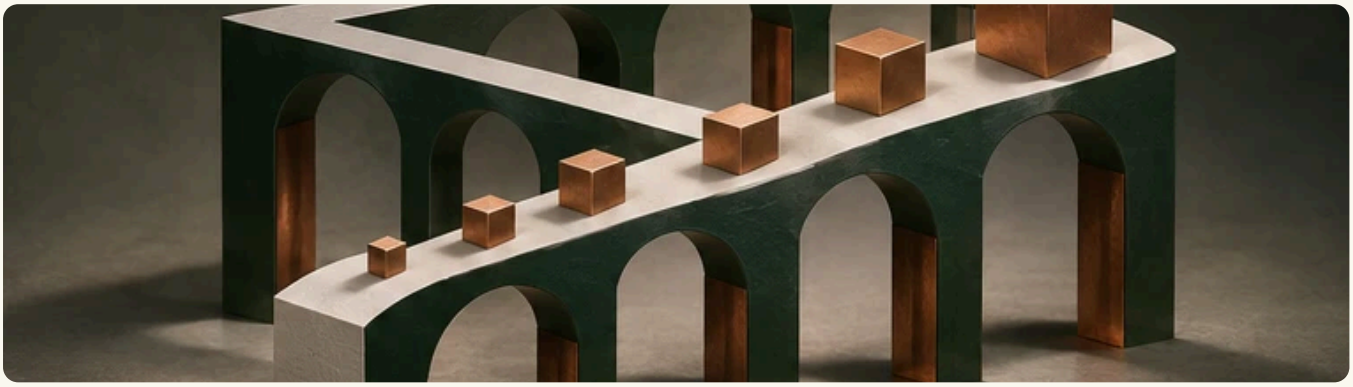
BUSINESS CASE WHITEPAPER · FND-016

Expected transactions profile

Explain the payments your business expects over the next year.



The decision

The applicant has a trading forecast but cannot explain the pattern of receipts and payments.

What the fee buys

We build a 12-month table of expected receipts, payments, countries and currencies using the founder's own estimates. The applicant controls submission and the provider decides whether to open the account.

When to commission

Buy when the underlying estimates exist and a director will verify the completed profile.

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SCOPE AND OPERATING CASE

How the work changes the decision

Starting position

A seasonal wholesaler forecasts twice its usual receipts in November.

In this illustrative case

Label the seasonal assumption, its currency and its source. Keep the forecast apart from actual receipts.

Inputs and ownership

Prepare monthly estimated receipts and payments by country and currency, with the basis of each assumption.

1. Collect the founder's estimates
2. Organise receipts and payments by month
3. Review assumptions with the applicant

Using the handover

Use the profile to explain where the estimates came from and flag gaps while the applicant retains control of submission.

An alternative to buying

Use an existing forecast if it already distinguishes receipts, payments and seasonality.

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INVESTMENT AND EVALUATION

Test the case before approving spend

£299 GBP · one-time catalogue fee excluding applicable VAT

Full cost to the buyer

Government, agent, address and bank charges are separate where applicable. Include the cost of preparing inputs, reviewing the output and implementing any subsequent changes.

A time-only comparison

At an illustrative £40 per staff hour, the fee alone equals 7.47 hours. Replace £40 with your own fully loaded hourly cost. Divide the full incremental cost by that rate to find your break-even hours. Count only effort you can reasonably avoid. This illustration predicts no saving.

What to measure

Check how many monthly estimates have a currency, country and documented assumption. Record a baseline before work begins. Use the same scope and definition at follow-up, and note changes outside this service.

Timing and dependencies

Pay upfront at the external checkout. You can prepare immediately. We track clearance and start intake when payment clears, which can take up to seven business days depending on the payment system. The estimate after start and receipt of complete inputs is 2–3 working days for our work. Provider and applicant waiting time is additional.

Approval test

Buy when the underlying estimates exist and a director will verify the completed profile. Assign an owner for the handover and a date for checking the measure. If the inputs or owner are missing, defer the purchase.

Basis: Routine Works service specification FND-016, GBP catalogue fee and an illustrative working case. View service scope.

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