

Filling in your Financial Snapshot & Budget

A short walkthrough of the one-page form: what each field wants, which cells fill themselves, and how to read the built-in checks before you submit.

Companion to the file **BGI_2026_Financial_Snapshot.xlsx**

Start here

Three things decide whether the form behaves. Do these and the rest follows.

1 Pick your category first, at the top.

The dropdown at **Application category** switches the whole form between a new idea and an existing business. It rewrites the field labels, so choose it before you type anything.

2 Only fill the coloured input cells.

Cells with blue text are yours to complete. Grey cells calculate on their own — leave them alone.

3 Delete the amber example row before you send.

The budget table opens with one highlighted example so you can see the format. It counts toward your totals until you remove it.

The colour code

Every cell in the form tells you what it is by its colour. This is the whole system:

You type here

Blue text. Your inputs — prices, costs, descriptions, the grant amount. These are the only cells you edit.

Automatic

Grey fill. Profit, totals, break-even, the BGI request. The form fills these from your numbers. Don't overwrite them.

Example — delete

Amber row. A sample budget line, there for reference only. Remove it before submitting.

Which category are you?

The form works two ways. Read both and pick the one that describes you — it changes what several fields mean.

Green Idea Concept	Advanced Green Idea
For a new idea or start-up that isn't trading yet, or barely is. You enter planned figures: what you expect to charge, sell, and spend. The form estimates profit and how long it takes to break even. <i>Choose this if you're forecasting, not reporting.</i>	For an existing business that already has revenue. You enter current figures plus the growth the grant will unlock. The form shows your operating margin instead of a break-even point. <i>Choose this if you're reporting real trading numbers.</i>

If you switch category after entering numbers, check every input again. Some cells change meaning between the two modes — for example, one field is "other funding secured" for a concept but "last 12-month profit" for an existing business. The form won't clear what you typed; it just reads it differently.

Field by field

Working down the left side of the form. Where a label changes in Advanced mode, the alternate wording is noted underneath.

IDEA / APPLICANT	
Title of the idea	A short name for your project or business.
Applicant / Entity	The organisation or person applying. Free text — type the full name.
The idea in one line <i>Advanced: Product / service in one line</i>	One sentence on what you offer.
Who will pay / target customer <i>Advanced: Current customer / target market</i>	Who buys it, in a few words.

PLANNED FINANCIALS • Current business financials in Advanced mode	
Expected price per unit / customer <i>Advanced: Price per unit / customer</i>	The average price of one sale.

Expected monthly revenue <i>Advanced:</i> Current avg. monthly revenue	Total money coming in per month.
Expected monthly operating cost <i>Advanced:</i> Current avg. monthly operating cost	Total running cost per month — rent, wages, supplies, everything.
Expected sales per month <i>Advanced:</i> Current units / customers per month	How many sales you make in a month. The form checks this against your price and revenue.
Other funding already secured <i>Advanced:</i> Current / last 12-month profit	In Advanced mode this is your recent profit, and it feeds the eligibility check — so read the label carefully after picking your category.

AUTOMATIC SNAPSHOT · DON'T TYPE HERE

Monthly profit	Revenue minus operating cost. calculated
Annual revenue & profit	The monthly figures multiplied out across the year. calculated
Break-even <i>Advanced:</i> Operating margin	Concept mode: how many months of profit it takes to repay your start-up cost. Shows <i>"Not profitable yet"</i> if costs outrun revenue. Advanced mode: profit as a percentage of revenue. calculated

THE ASK

Money needed from BGI	The grant amount you're requesting. Make this match the Requested from BGI total in the budget table.
What will the grant enable? <i>Advanced:</i> What growth will the grant enable?	The result the money makes possible.
Main use of funds <i>Advanced:</i> Main investment / growth use	Where most of the grant goes.

The budget table

On the right side. One cost per row — never bundle several items into one line.

For each row: choose a **Category** from the dropdown, describe the item, then enter the **quantity** and **unit cost**. The form works out the rest:

Qty

×

Unit cost

=

Total

Total

−

Your own contribution

=

Requested from BGI

Enter how much of each item you'll cover yourself under **Own / other contribution**; whatever's left becomes the amount requested from BGI.

The categories

- Equipment / Investment
- Experts / Services
- Operating Costs
- Marketing / Communication
- Training / Events
- Materials / Supplies
- Other

Put one-time launch purchases under "Equipment / Investment." That category is what feeds the *Startup / one-time cost* figure and the break-even calculation. A launch cost filed under any other category won't be counted as start-up.

The budget summary underneath

Six figures add up on their own: total project budget, your contribution, the amount requested from BGI, BGI's share as a percentage, start-up cost (the Equipment rows), and operating cost (everything else). You don't touch any of them.

The Quick Checks

Three small tests near the bottom watch your work as you type. Here's what each one means and how to clear it.

Budget calculation

OK

CHECK

Confirms every row adds up — that total equals your contribution plus the BGI request. If it reads CHECK, a row's numbers don't reconcile; look for a contribution larger than the item's total.

Profitability / eligibility

Concept mode reads *Projected profitable* when your annual profit is positive, or *Not profitable yet* when it isn't. Advanced mode checks your last-12-month profit against the programme's ceiling and shows OK, CHECK, or *Not entered*.

Revenue consistency OK

Multiplies your price by your units per month and compares it to the monthly revenue you entered. If they're more than 5% apart it shows both numbers so you can reconcile them. It reads *Enter price & units* until those cells are filled.

Before you submit

- ☐ The right category is selected at the top.
- ☐ The amber example row is deleted.
- ☐ All three Quick Checks read OK, or a message you understand.
- ☐ "Money needed from BGI" matches the budget's "Requested from BGI" total.
- ☐ If you switched category at any point, you've re-checked every input.

This guide describes the form's mechanics. It isn't the official BGI 2026 eligibility criteria or scoring rules — check the programme's own call documents for those, including any profit or grant-size limits, before you rely on a number here.