Christmas decides April.

The Chancellor's olive branch is only there for **those still trading in April.** Here are the dates and numbers that decide it, a cash flow forecast you can work out yourself, and what to do about the gap.

Mon 28 Dec
Christmas Day is a Friday. Boxing Day is a Saturday, so the bank holiday moves to Monday. New Year's Day is a Friday.
gov.uk, UK bank holidays (England)

£13.21
National Living Wage an hour from 1 April 2027, up 3.9%.
gov.uk, HM Treasury Budget 2026

Half
of all retail, hospitality and leisure properties in England will pay no business rates.
gov.uk, HM Treasury Budget 2026

20%
The extra business rates cut for pubs in England, announced in July.
gov.uk, HM Treasury Budget 2026

15%
Employer National Insurance on pay above £96 a week, for most employees aged 21 and over (not apprentices under 25).
gov.uk, employer rates 2026 to 2027

1 Your 150 days

2 Nov — 1 Jan — 1 Apr

60 bankable days: the Christmas run | **90 quiet days: January to March**

Every bankable day is revenue-maximisation time. After 1 January you live on what the quiet weeks bring in. The April relief is only there if you reach it.

2 Work out your gap (60 days from 2 November: use the days left from today)

A	Cash you can reach today, less the VAT you owe next quarter bank, card takings landing this week, unused overdraft; the VAT is in your bank but is not yours	£
B	Bills you pay every week, ex VAT wages and PAYE, rent, rates, energy, loans, suppliers other than food and drink	£
C	An average week from now to 1 January brings in, ex VAT after the cost of food and drink; early November is quieter than the week before Christmas	£
D	A quiet January to March week brings in, ex VAT after the cost of food and drink	£
E	**Cash you need on 1 January** = (B minus D) × 12.9 quiet weeks use 0 if D is bigger than B	£
F	**Cash you are on course for** = A + (C minus B) × bankable weeks bankable weeks = days to 1 January ÷ 7; 8.6 on 2 November	£
G	**The gap** = E minus F, and **what each bankable day must add** = G ÷ days left if F is bigger than E you reach April; stress-test a worse quiet week	£ / £ a day

3 Six ways to close it. Tick the ones you will pull.

- ☐ **Sell the future.** Gift vouchers now: cash in the bank in December, covers in the quiet months.
- ☐ **Spend to earn.** Only what you can pay back from December takings: what it costs, what it brings in before 1 January.
- ☐ **Hold your team.** Tell your best people the plan and agree their January shifts now.
- ☐ **Take deposits** on every party and large table, refundable until a date you set.
- ☐ **Move the bills.** Ask suppliers for longer terms. If you cannot pay a tax bill in full, HMRC may agree a payment plan in instalments.
- ☐ **Check your rates.** Look up your rateable value: if you are in the half that will pay nothing, plan for it.

Do it live. The December Gap does lines A to G for you, counts today's date down to 1 April, and tells you what each day has to add. **booteek.ai/tools/december-gap**

By Anthony Robinson, founder of booteek AI. Senior Advisor to business owners on revenue retention, customer loyalty and team survival.

Fill December. Fill it early.

1 Four days to set your hours for (three bank holidays and Boxing Day, England: gov.uk)

Fri 25 Dec — BANK HOL	Sat 26 Dec — BOXING DAY	Mon 28 Dec — BANK HOL	Fri 1 Jan — BANK HOL
Christmas Day.	A Saturday, so the bank holiday moves to Monday.	Boxing Day (substitute day).	New Year's Day. Check the rota against the rest rules below.

2 Week by week

NOW TO END OF NOVEMBER — Get found

- ☐ Google Business Profile: Christmas and bank-holiday hours, category, your three best dishes.
- ☐ Reply to every review, in the guest's language.
- ☐ Hours, phone and menu link on your website as text, not only an image or a PDF.
- ☐ Pick your one number (grid below).

1 TO 23 DECEMBER — Cash up front

- ☐ Send the voucher message to everyone who booked or reviewed in the last year.
- ☐ Deposit on every party.
- ☐ Set a last-booking date and tell people.
- ☐ Set menu on the website, in the window, on the till.

CHRISTMAS TO NEW YEAR — Run it tight

- ☐ Trim the menu to what you can make fast and well.
- ☐ Rota agreed by date; check breaks and rest (below).
- ☐ One person owns walk-ins and the door.
- ☐ Hand every guest a January card.

JANUARY — Win them back

- ☐ Redeem vouchers on your quiet days.
- ☐ Message everyone who booked in December: thanks, and a reason to return by the end of February.
- ☐ Re-run the gap with real December takings.

Rota rules that bite at Christmas

- One uninterrupted **20-minute break** if a worker works more than 6 hours a day.
- **11 hours' rest** between working days: finish at 2am on 1 January and nobody should start before 1pm, unless compensatory rest applies (last line).
- No more than **48 hours a week on average** (usually over 17 weeks), unless the worker chooses to opt out.
- If a working day is split up, or a break is missed in the rush, the worker may be owed the same rest later (compensatory rest).

gov.uk, Rest breaks at work; Maximum weekly working hours

Tips: the rule and the habit

- By law, **all tips must be given to workers without deductions.**
- Keep a **written tipping policy** and accurate records. Christmas is the week it is tested.
- Post the policy where the team can read it before the first party night.

gov.uk, Tips at work; statutory code of practice on distributing tips fairly

3 The call: bank, landlord, suppliers, HMRC

Bring three things: how many weeks you can last (line A ÷ (B minus D)), the gap (line G) and your plan (the levers you ticked). **Ask for one thing:** time. A payment holiday, a longer supplier term, a rent deferral to April, an HMRC payment plan.

> *I run _____. After Christmas trading I expect to be _____ short of April. I am taking these steps: _____. Can we agree _____ until April? I can send the numbers today.*

HMRC: "If you cannot pay your tax bill in full, you may be able to set up a payment plan to pay it in instalments." gov.uk, If you cannot pay your tax bill on time.

4 Copy, fill in the blanks, send

Gift voucher

> *Christmas at _____: buy a voucher by _____ and we'll add _____. Spend it from January to March. _____*

Deposit

> *Thanks for booking _____ for ____ on _____. To hold the table we take _____ a head, refundable until _____.*

Review reply

> *Thank you, _____. _____ (one thing they mentioned). We would love to see you again: _____.*

Your one number, tick one	Wk 1	Wk 2	Wk 3	Wk 4	Wk 5	Wk 6	Wk 7	Wk 8
☐ Calls from Google								
☐ Direction requests								
☐ Bookings								

booteek AI helps independent restaurants, pubs and bars get recommended by AI. booteek.ai

Sources: gov.uk (bank holidays, HM Treasury Budget 2026, employer rates, rest breaks, working hours, tips, HMRC)