Childcare Business Plan

Little Hazel | Dublin

DOCUMENT GUIDE

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This is a feasibility plan for a proposed, unregistered centre. It is intended for founder and adviser review, not an assertion of approval or secured finance. Reviewed 3 October 2026; forecast v 1.1 uses EUR and 36 operating months. Facts, assumptions and outstanding evidence are identified throughout.

01 / BUSINESS

Executive summary

Decision and proposed operating scope

The proposal

Little Hazel is an author-proposed private full-day childcare centre in Tallaght, Dublin 24. Two rooms would accommodate 12 children aged two to three and 24 aged three to six, subject to Tusla registration and premises approval. Planned hours are 08:00 to 18:00 Monday to Friday, excluding public holidays. The centre is not registered, trading or accepting deposits.

The decision

Proceed only to site, demand and funding diligence. The private unsubsidised fee hypothesis is materially above a reviewed Tallaght provider. Qualified staff must cover the whole operating day, absences and breaks; low enrolment does not remove the initial roster. Founder qualifications, customer demand and available funds are unverified.

Operating approach

The model pays a supernumerary owner manager and retains room-based qualified educator cover. It adds no public scheme income. A scheme-funded alternative needs its own fee rules and signed participation agreement before it can replace this forecast.

The financial finding

Do not launch this private fee case without redesign or additional verified finance. Base year one revenue is €417,600 and net loss is (€144,191). Proposed sources of €350,000 cover the opening requirement including the reserve, but the 36 month forecast reaches (€131,835) cash. Avoiding negative cash requires another €131,835. These losses are retained; no cash or equity plug makes the centre appear funded.

02 / BUSINESS

Business details

Identity and stage of the proposed centre

Business activity

The proposed activity is regulated early learning and care, with meals, play-based learning, settling-in and parent communication included in a monthly full-day fee. A future Irish private company is the planning structure. No company name availability, CRO registration, tax registration, trading address, lease or insurance policy has been verified.

Launch scope

April 2027 is an illustrative Base opening, not a commitment. The Downside allows two additional preopening months. Services exclude under-twos, school-age care, overnight care and transport. Neither room may exceed its eventual registered age profile or capacity.

Evidence needed

Confirm the legal entity, directors, beneficial ownership, safeguarding lead, person in charge, premises and Tusla registration. Parents should receive the approved hours, fees, deposits, absence rules and complaints process before signing.

03 / BUSINESS

Business concept and objectives

A small two-room centre with stable daily cover

Our concept

A consistent key-person approach would combine daily outdoor activity, developmentally appropriate play, meals and clear parent handovers. The concept does not claim Montessori accreditation or a clinical service. Two distinct rooms avoid borrowing a looser sessional or older-child ratio for toddler full-day care.

First year priorities

Before opening, prove that the site can be registered and that the whole-day roster can be staffed. Then test signed parent commitments by age band rather than a general enquiry count. After opening, review occupancy, incidents, staffing availability, fee collection and cash monthly. The mature Base occupancy of 90% is a target assumption.

Operating discipline

Do not sacrifice qualified cover to reach a margin target. Stop new admissions when the daily room register or relief roster is full. Revisit prices, operating hours and funding participation if private fees cannot attract enough families.

04 / BUSINESS

Business model canvas

Nine linked building blocks

Scope and evidence

The canvas describes an unlaunched service. Partners are categories to procure, not named suppliers under contract. Public funding participation is unresolved and contributes zero income to this model.

Strategic decision

The central trade-off is a premium private fee against fixed qualified cover. The forecast relies on contracted full-day places rather than casual attendance; a part-time mix requires a separately modelled timetable.

Component	Proposed decision
Partners	Qualified relief; meal and cleaning contractors; accountant; Tusla registration process
Activities	Safe care, safeguarding, roster control, parent communication, admissions
Resources	Two approved rooms; qualified educators; supernumerary manager; cash reserve
Value proposition	Consistent care team, clear handovers, meals and full-day routine
Relationships	Guardian tours, key-person contact, settling-in and complaints response
Channels	Enquiry website, local discovery, consented guardian referrals
Customers	Guardians seeking full-day ages 2–6 in a defined Tallaght catchment
Costs	Qualified payroll, owner pay, rent, meals, fixed support, capex and debt
Revenue	Monthly private fees only; no public reimbursement or grant assumed

05 / BUSINESS

SWOT and longer term goals

Internal choices and external constraints

SWOT assessment

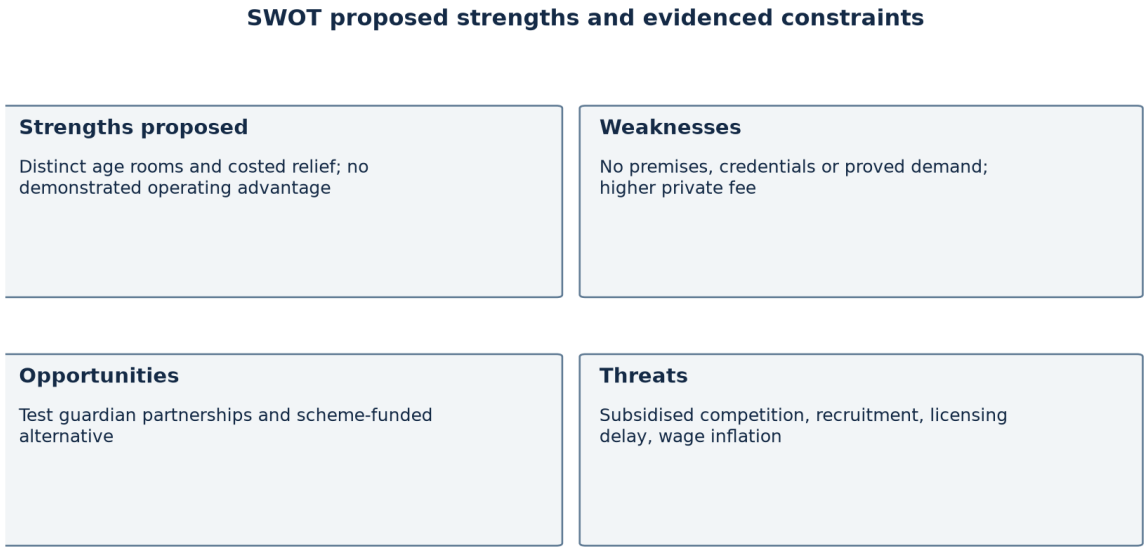
Proposed strengths are two clear age bands and explicit relief cover. Weaknesses are no secured premises, no verified manager credentials and a private price above the local benchmark. Opportunities include parent partnerships and a separately evaluated funding partnership. Threats include established subsidised alternatives, educator vacancies, licensing delay and wage increases.

Years three to five

Expansion is conditional on safe operation, stable qualified staffing and positive cash after debt service. No second centre is included in the three-year model. Publish quality measures from actual operations before describing the centre as successful.

Management response

A monthly safety and cash review takes precedence over growth. Maintain qualified relief agreements, review complaint themes and freeze capacity increases until the premises and registration are formally amended.



Four quadrants distinguish proposed strengths from unverified credentials, local affordability and operating threats. No demonstrated customer demand is claimed.

06 / BUSINESS

TOWS strategy matrix

Actions connecting strengths weaknesses opportunities and threats

Scope and evidence

These are proposed management responses to the SWOT, not demonstrated advantages. Each action has a measurable gate, so staff continuity and registration readiness can be checked before taking parent money.

Strategic decision

Use the small centre format to improve communication, but do not assume it overcomes affordability. Resolve funding eligibility and parent willingness to pay before a lease becomes unconditional.

Component	Proposed decision
SO	Use small-centre communication to learn guardian needs; measure actual retention
ST	Use explicit room/relief controls to resist occupancy pressure that risks ratio breaches
WO	Verify credentials and funding agreements before offering scheme-dependent fees
WT	Make lease conditional; cap cash commitments until registration and full-price demand evidenced

07 / BUSINESS

Owner and management

Responsibility without invented credentials

Ownership and experience

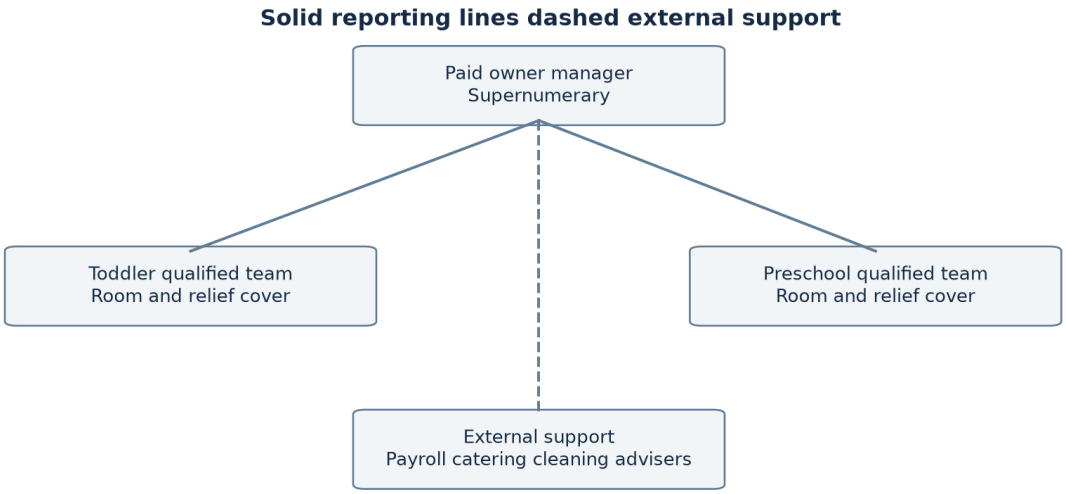
The founder and shareholders have not been identified. No early-years qualification, management experience, Garda vetting, personal funds or prior business success is asserted. A paid owner manager is a modelling role, not proof that the future owner can serve as the approved person in charge.

Management responsibilities

The manager would own safeguarding escalation, recruitment, roster control, registration compliance, finance and parent complaints. Qualified educators lead direct care and record attendance. Manager duties are supernumerary: the model gives the owner no adult-to-child ratio credit.

External support

External payroll/accounting, cleaning, catering, insurance and specialist fire/planning advisers are purchased support. They report contractually and do not count as educators. Delegation does not remove the registered provider's accountability.



Owner manager is paid and supernumerary. Educator hours agree with the financial model; external support receives no ratio credit.

08 / BUSINESS

Owner and key personnel profiles

Evidence to obtain before appointment

Relevant background

Collect a verified CV, identity and right-to-work evidence, references, approved qualification recognition and the relevant vetting documentation for every appointment. The future manager’s capacity to lead safeguarding, staffing, finance and inspections needs direct assessment.

Other owners and shareholders

The plan has no actual shareholder register. Obtain beneficial ownership, funding provenance and decision rights before incorporation. Any additional qualified manager hire must be costed if the owner cannot legally or practically fulfil the role.

Appointment gate

No person is assigned invented credentials. Training cannot substitute for mandatory qualification or vetting requirements. Budgeted pay is gross remuneration; individual payroll status and role-grade minimums need current professional confirmation.

09 / BUSINESS

Target customers

Families seeking contracted full-day care

Priority customers

The proposed target is parents or guardians of children aged two to school-entry age within a practical Tallaght catchment who require a predictable 50-hour weekly opening window. This is a segmentation hypothesis, not observed unmet demand.

Purchase occasions

A return to work, a relocation or a child moving from a younger-age service can prompt an enquiry. Decisions also depend on price after subsidies, travel time, trust, available age-band places and registration. No employer referral agreement or waiting list is claimed.

Qualification of demand

Record child age, desired start month, required hours, location and willingness to pay the full private fee. Remove duplicates and distinguish enquiries, visits, signed contracts and admitted children. Do not count a toddler inquiry as a preschool vacancy.

10 / BUSINESS

Segmentation targeting and positioning

Choosing a narrow launch audience

Segments

Compare full-day working families, part-time families, ECCE-focused families and parents requiring under-two care. The launch serves only full-day ages two to six. Part-time sharing, ECCE sessions and infant care would require different capacity, registration and reimbursement schedules.

Target and position

Position as a proposed small centre with predictable care teams, clear parent communication and included meals. Avoid claims of superior quality or outcomes against named competitors without evidence. The private fee is the principal barrier for subsidy-eligible families.

Test

Interview at least 30 distinct eligible households and document alternatives and full-price acceptance. This is a research target, not completed research. Report signed commitments by room and opening month before treating the occupancy ramp as credible.

Component	Proposed decision
Full-day ages 2–6	Launch target; validate room age and full-price acceptance
Part-time families	Deferred; place-sharing timetable not modelled
ECCE-focused families	Not offered at launch; scheme agreement and economics unresolved
Under-two or school-age care	Excluded from service and registered capacity proposal

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Value proposition canvas

Six components of parent value

Scope and evidence

Jobs, pains and gains are author hypotheses to validate with guardians. Features are proposed service standards, not proven outcomes. Parent communication is a safety and continuity tool, not a substitute for face-to-face handover.

Strategic decision

The value proposition must justify the unsubsidised price while meeting actual registration and staffing requirements. Affordability remains unresolved; a no-funding launch must not advertise a net-of-subsidy price.

Component	Proposed decision
Customer jobs	Reliable care while working; safe handover; child settling and learning
Customer pains	Uncertain staff cover, opaque fees, difficult commute and affordability
Customer gains	Consistent key person, confidence in routines, clear parent updates
Products and services	Full-day ages 2–6 care, meals, play, settling-in and secure communication
Pain relievers	Transparent private fee; qualified relief roster; authorised collection controls
Gain creators	Parent observations, stable room teams, outdoor and inclusive play

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Market size and trends

Scoped demand without an invented market denominator

Market scope and trends

TAM would be annual full-day fee expenditure for ages two to six in Dublin County in the opening operating year. SAM would narrow this to households within an agreed 15-minute travel catchment around a selected Tallaght site who need the offered hours and can pay the proposed fee. Neither denominator has been validated.

Sizing method

Use current CSO small-area age counts, deduplicated childcare registration capacity, household employment patterns and a local affordability survey. Convert eligible children to full-time equivalent places and annual spend; report overlap and funded/parent-paid receipts separately. Do not multiply total Dublin population by the fee.

Obtainable sales

SOM is a capacity-constrained planning case from the model, not measured market share. It cannot be expressed as a percentage of SAM until a dated catchment denominator is available. Room-specific occupancy limits the offer even if aggregate enquiries are high.

Market scope and obtainable sales different evidential status



Geography and period are explicit. TAM and SAM are unavailable; proposed SOM is capacity-constrained, not validated share.

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PESTLE analysis

Six local influences and practical responses

Scope and evidence

Ireland’s childcare funding policy, staff pay rules and Tusla registration create material commercial constraints. Legal facts refer to reviewed current sources; future wages, fees and timing remain assumptions.

Strategic decision

Prioritise registration feasibility, qualified cover and affordability. A government-supported alternative may improve accessibility, but its grant and fee conditions must be rebuilt explicitly rather than added as extra revenue on top of unchanged parent fees.



Six influences and responses. See source register; future operating values remain planning assumptions.

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Local demand and evidence

Evidence collection before a lease commitment

Catchment and demand

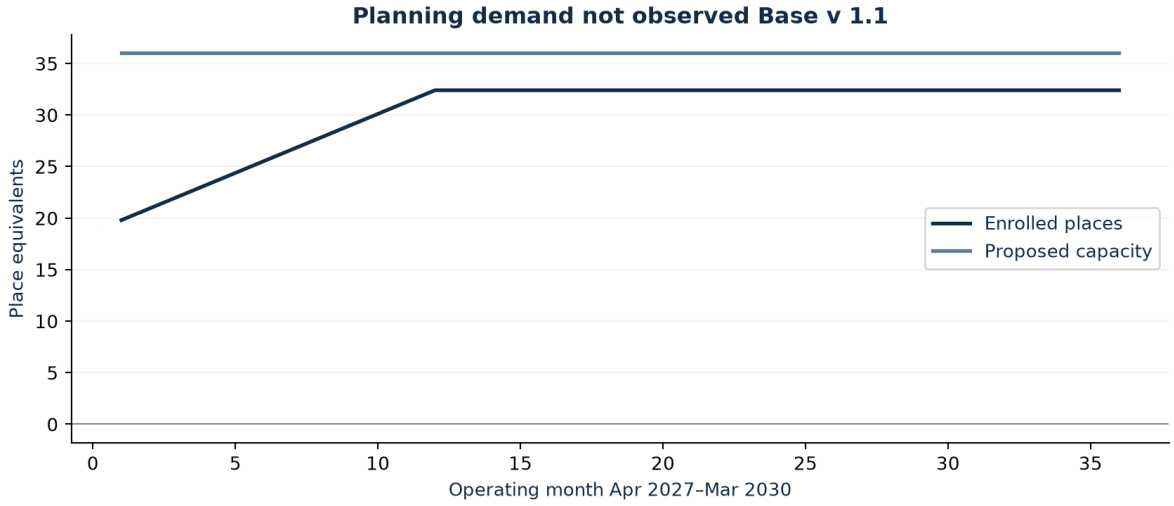
Tallaght is the proposed locality, but no premises is selected. The existence of nearby childcare services and published fees demonstrates a competing offer, not an unmet need. No local footfall, waitlist, conversion rate or household interview has been measured.

Research design

Define the site catchment by actual travel routes. Interview eligible guardians, request dated age-band availability from providers and validate apartment or employer referral channels without assuming they will supply customers. Use consented data only and minimise children's personal details.

Demand gate

Do not commit to a lease solely because the model reaches 90% occupancy. Seek documented full-price intent by age band, subject to registration and fair contract terms. Until then the ramp is a sensitivity assumption and initial cash must cover a weak launch.



Base Apr 2027–Mar 2030 place-equivalent planning ramp from model v 1.1. No observed demand series exists.

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Competitors and positioning

Published alternatives rather than ratings

Local alternatives

Little Ladybird on Main Road Tallaght publicly advertises full-day care from 07:00 to 18:00 and €1,194 per month before NCS/ECCE deductions. Its website is a dated provider statement, not a verified quotation or availability check. Tusla's register should be used to identify additional nearby registered services.

Our position

Little Hazel proposes 08:00 to 18:00 and full private fees of €1,400 for toddlers and €1,300 for preschool. These cost more for a shorter opening window than the reviewed provider. The plan needs evidence that the proposed continuity and small-centre format justify the difference.

Response

Compare age eligibility, hours, meals, schemes, contracts and actual availability on the same date. Do not invent inspection ratings, staffing quality or market shares. Commission a broader price survey before setting final terms.

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Porter five forces

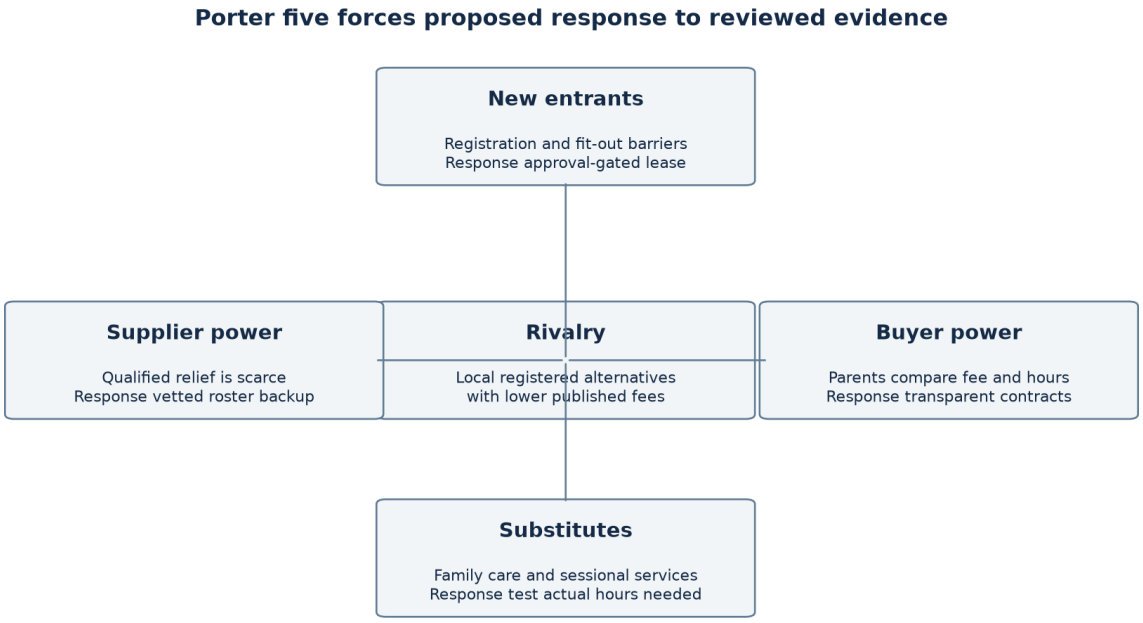
Competitive pressures and responses

Scope and evidence

Rivalry sits at the centre because local registered alternatives offer public-scheme access and lower published gross fees. The surrounding forces concern parents, qualified workers and suppliers, substitutes and new entry.

Strategic decision

Licensing creates entry cost but does not guarantee attractive margins. Secure qualified relief and parent trust while testing price. Refuse expansion if turnover or absence makes the daily roster unsafe.



Evidence: Tusla registration barriers; Little Ladybird fee/hours; ERO pay framework. Worker availability and parent switching are hypotheses to test.

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Strategy canvas

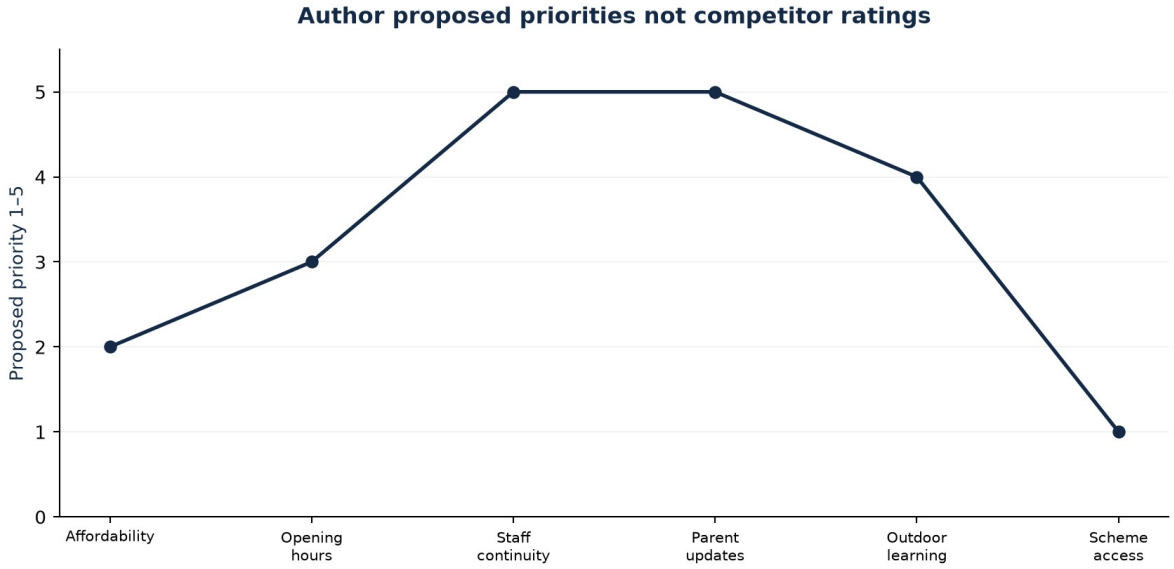
Author proposed priorities across actual service factors

Scope and evidence

The canvas scores author-proposed priorities from one to five. Factors are affordability, opening hours, staff continuity, parent communication, outdoor learning and scheme access. Scores are not competitor ratings or survey results.

Strategic decision

The proposed private launch prioritises continuity and communication, while scheme access is deliberately low because participation is unresolved. Parents may value affordability more strongly. Validate priorities through interviews before presenting them as a differentiation advantage.



Author proposed emphasis only; no competitor score, customer survey or superior outcome is asserted.

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Location and premises

Registerable space before commercial appeal

Site assessment

Find a Tallaght property suitable for two full-day rooms, toilets and changing, sleep arrangements, accessible circulation, safe kitchen/storage and outdoor play. The proposed 36 places are not a licensed entitlement. No address, floor area or planning permission is claimed.

Safety diligence

A competent adviser must assess fire safety, planning use, ventilation, water, secure access, exits and child safeguarding risks. Apply the full-day QRF to room dimensions and the intended age profile. Make the lease conditional on necessary approvals and acceptable fit-out cost.

Lease discipline

The €5,500 monthly rent and three-month deposit are gross assumptions. Negotiate permitted use, repair obligations, fit-out consent, rent review, break clauses and landlord evidence. Registration delay can consume reserve before any fees arrive.

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Equipment and resource plan

Safe durable resources and a gross capital budget

Equipment decisions

The €150,000 Base gross capital allowance comprises €90,000 fit-out, €35,000 furniture and learning/sleep equipment, €15,000 outdoor resources and €10,000 access, records and IT. These are planning allowances with nonrecoverable VAT included, not supplier quotations.

Resource standards

Select age-appropriate washable resources, safe furniture, secure medicine storage, accessible changing facilities and emergency equipment. Staff should inspect equipment daily and maintain purchase, service and safety records. A qualified premises assessment determines the final list.

Procurement gate

Obtain itemised quotes and clarify warranties, installation, fire compliance and delivery timing. The model simplifies startup depreciation over 84 months; the accountant must allocate realistic asset lives and capital allowances.

Care and learning programme

Adapted from the template product strategy

Launch programme

Offer play-based learning, meals, quiet rest, outdoor activity and age-appropriate language and social development. Parents and educators agree settling-in routines and additional support needs. No therapeutic, accredited Montessori or guaranteed developmental outcome is promised.

Offer boundaries

Monthly contracted full-day places include the core programme and meals. No registration revenue, late-fee revenue, trips, transport or upsell is forecast. Allergies, medication, authorised collection and consent requirements must be clear before admission.

Continuous review

Use observations and parent conversations to adjust experiences without ranking children. Review inclusion needs with appropriate specialists and retain consent and privacy controls. Additional staffing for specific support needs is outside the initial model and must be costed when required.

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Pricing and place economics

Fees compared with full qualified cover

Proposed prices

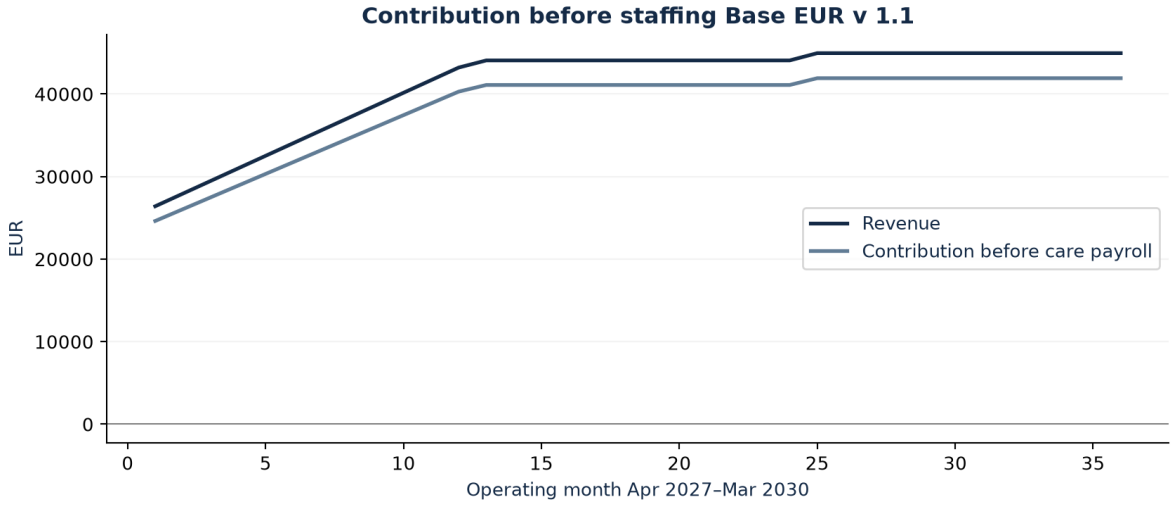
Base fees are €1,400 per month for ages two to three and €1,300 for ages three to six, before any future scheme participation. Full private fees fund the forecast. Regulated childcare is modelled VAT-exempt and all costs include unrecovered VAT.

Collection and deposits

Invoices are due on the first operating day for that month. A three-day receivable assumption approximates collection delay. No future-month advance fee is counted as revenue; a separate €200 refundable deposit per enrolled place is a liability. Contract and consumer terms need legal review.

Economic test

Meals and consumables cost €90 per enrolled place monthly before escalation. Contribution before staffing is not gross profit after care labour. Whole-day qualified cover and owner pay are fixed at the proposed room roster; fewer children mainly reduce fee revenue, meals and deposits.



EUR Apr 2027–Mar 2030 Base v 1.1. Contribution shown before all care payroll, not after labour gross margin.

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Competitor price comparison

Like for like gross fees and hours

Pricing method

Compare the published Little Ladybird €1,194 monthly full-day fee, 07:00 to 18:00 hours and stated NCS/ECCE acceptance with the proposed Little Hazel private fees and 08:00 to 18:00 hours. This single observation is not a representative Dublin price survey.

Reasons for differences

A difference in age band, subsidised access, included care or opening hours can change the comparison. Little Hazel’s toddler proposal is €206 more per month and preschool is €106 more before schemes. No claim of better quality is justified by these prices.

Next step

Obtain current written fee schedules and age-specific availability from at least five relevant services. Record gross fee, parent net fee and public reimbursement separately. A scheme-funded model must reduce relevant parent billing when public receipts replace fees.

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Brand and parent experience

Trust created through actual operations

Experience standards

Little Hazel is a working name only. Prioritise a clear tour, transparent contracts, gradual settling-in, consistent key persons and a brief daily handover. Publish registration status truthfully and do not imply approval before it is granted.

Parent communication

Use secure permissions for messages and observations. Photos require consent and appropriate access controls. Keep safeguarding and incident escalation separate from marketing messages. The manager reviews complaints and responds under a documented process.

Measurement

After launch track settling-in feedback, complaint resolution, staff continuity and actual incident learning. Avoid testimonials, awards or ratings until obtained legitimately and consented for use.

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Admissions channels and process

Adapted sales process for a regulated service

How admissions work

Enquiries lead to a guardian conversation, visit, age-band vacancy check, conditional offer, contract and settling-in. Do not confirm a place that depends on unapproved registration or unfunded staff cover. Match the child’s actual age and transition date to the right room.

Channel assumptions

A simple website, local parent discovery, guardian referrals and potential employer information are proposed channels. No referral contract or lead volume is assumed. The model forecasts places directly, so acquisition cost and conversion require later evidence.

Controls

Use a waiting list with consent and retention dates. Check identity, guardianship, authorised collection, allergies, medication and emergency contacts at admission. Collect deposits only under reviewed refundable terms after relevant gates are met.

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Launch marketing

Truthful communication before and after registration

Before opening

Use an enquiry-only page describing the proposal, provisional hours and planned age bands. The launch budget is within the €18,000 setup expense; it does not buy a guaranteed waitlist. Arrange community introductions and tours only when safe and appropriate.

Opening activity

Communicate the registered capacity and final prices once approved. Provide a plain explanation of fees and scheme status. Offer guardian visits without using children’s images or invented testimonials.

Budget and learning

Ongoing Base marketing is €350 monthly, increasing with the cost assumption. Record spend and consented admissions by channel. Stop campaigns if they generate the wrong age band or imply an unavailable subsidy.

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Retention and ongoing admissions

Continuity without locking families into unsuitable care

Repeat attendance

Retention comes from predictable staff, a calm settling-in process, open parent communication and clear contracts. Track departures by reason and age transition. A preschool departure to primary school is not evidence of dissatisfaction.

Admissions experiments

Test tour times, fee explanations and referral information with small budgets. Measure eligible enquiries, visits and signed commitments rather than impressions. Do not present hypothetical conversions as results.

Room transitions

A toddler reaching age three does not automatically create preschool capacity. Keep a forward room register and communicate options early. The present model assumes a stable aggregate age-band mix, so actual cohort movement must be monitored separately.

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Daily operations and suppliers

A safe routine with records at each handover

Operating routine

Staff verify the room register and qualified roster before accepting arrivals. Count children at transitions, record meals and allergies, check authorised collection and maintain medication and incident records. The manager reviews any absence that reduces qualified cover and calls relief before admitting beyond the safe roster.

Suppliers

Procure a suitable meal service, cleaning, parent records platform and payroll/accounting support. These are uncontracted categories. Use food safety, allergen and data processing documentation, service continuity and backup plans rather than price alone.

Cost treatment

Delivered meals and consumables are a variable cost; cleaning and administration are fixed gross monthly estimates. External support is not counted in child ratios. Stock is assumed minimal and purchased monthly, with unagreed 15-day supplier credit.

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Sustainability practices

Practical choices within child safety requirements

Planned practices

Use durable repairable toys, efficient heating controls, sensible meal ordering and waste separation. Safety, hygiene and infection control govern reuse; do not substitute shared unsafe materials for approved care resources.

Measurement and responsibilities

The manager records utility use, meal waste and resource replacement after launch. Staff can explain age-appropriate care for outdoor spaces, but no carbon reduction result or environmental certification is claimed.

Commercial discipline

Test lower waste without underproviding meals or shortening cleaning. No energy grant, rebate or savings is included. Confirm gross utility and maintenance costs at the selected premises before relying on the budget.

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Staffing and training

Qualified room coverage with paid relief and owner pay

Coverage

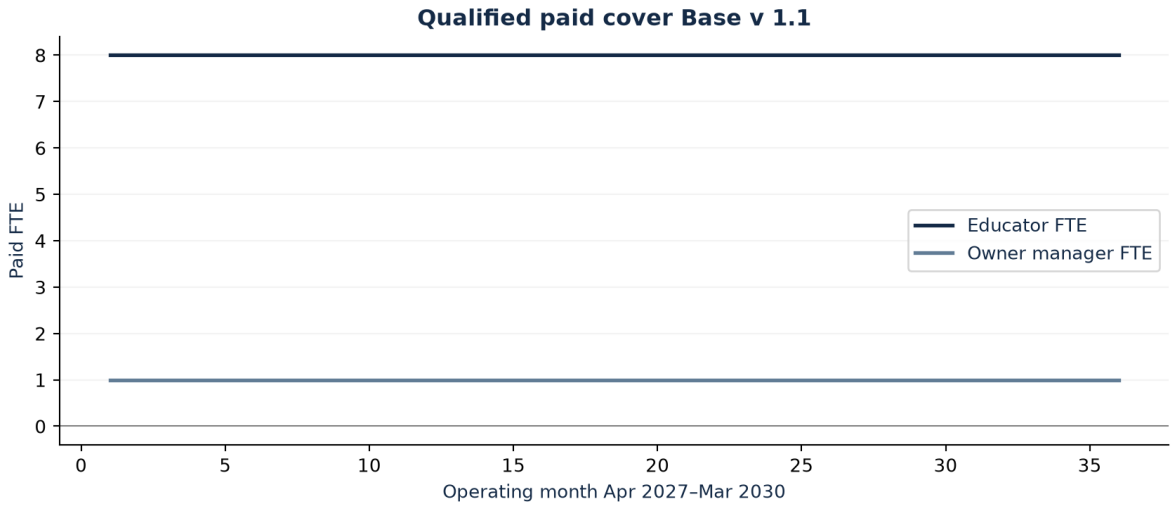
At proposed maximum attendance the toddler room requires two qualified adults and preschool three. The model staffs these room capacities throughout the 50-hour opening week even when occupancy is low. Paid hours account for leave, sickness, training and breaks/noncontact, then round each room up to quarter FTE.

Training

Budgeted qualified educators require recognised qualifications, vetting and role-specific induction before deployment. Maintain paediatric first aid, safeguarding, food/allergen awareness and evacuation practice. The manager is supernumerary; cleaners and meal suppliers cannot fill ratio gaps.

Roster limitation

FTE arithmetic is a cost and coverage allowance, not an approved shift rota. Produce a weekly roster showing individual starts, finishes, breaks, leave and qualified relief; stress-test simultaneous absence and late collection before opening.



Base 8 qualified educator FTE plus 1 supernumerary owner manager FTE; whole-day room cover and relief are retained throughout the ramp.

Staff skills and fair work

Recognised qualifications and current employment terms

Experience and qualifications

Apply the current Tusla requirements and accepted early-years qualifications to each role. Do not assume an unverified founder or student can count toward the adult ratio. Obtain references, vetting and recognised qualification documentation before confirming employment.

Fair work practices

Base educator pay is €18.50 hourly gross; owner manager pay is €4,000 monthly gross. The reviewed 2025 educator ERO announcement raised the educator minimum to €15, but lead and manager classifications and later changes must be checked. General minimum wage is not a substitute for the applicable ERO.

Employer costs

The forecast allows employer PRSI of 11.40%, increasing to 11.55% in October 2027 and 11.75% in October 2028 under the published roadmap. Employer pension rises from 1.5% to 3% in January 2029 under MyFutureFund. Both apply to gross payroll as simplified provisions; individual eligibility, owner status and rates beyond the published schedule need advice. Leave and breaks reduce available time; they are not unpaid savings.

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Legal and insurance requirements

Registration safeguarding premises and contracts

Applicable requirements

Tusla states that registration must be completed before children attend and an application is required at least three months before planned opening. The full-day statutory ratios apply by age; sessional ratios cannot be used for the entire day. Use the updated 2026 QRF with fire/planning guidance for the selected site.

How requirements will be met

Compile registration documents, safe recruitment and qualifications, safeguarding statement/policies, child records, risk assessments, emergency plans and sufficient qualified cover. Obtain professional fire and planning evidence and confirm food safety requirements with the relevant authority.

Insurance and privacy

Seek public and employer liability and appropriate professional/business cover with accurate age and capacity disclosures. Review guardian contracts, deposits, complaints and cancellation terms. Use GDPR-compliant records and processor agreements. No licence, policy or legal opinion has been obtained.

Opening roadmap

Gated sequence rather than a promised opening

Opening sequence

First validate the catchment, founder role and funding. Next obtain a suitable site subject to planning/fire/registration conditions and firm gross fit-out costs. Submit a complete Tusla application at least three months before the intended start; approval may take longer.

Readiness gates

Recruit and verify staff, build the full weekly relief roster, agree insurance, test records and safeguarding procedures, and confirm parent demand by room. Registration and premises approval precede attendance. Forecasting April 2027 does not create permission to trade.

Delay response

If approval or staffing slips, reset the opening date and preopening cash costs in the durable inputs, recapture all cases and regenerate the plan. The Downside adds two months; it is not the worst possible delay.

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Risks and management actions

Safety and liquidity before growth

Management priorities

The most serious operating risk is admitting children without enough qualified adults at every point in the day. Confirm cover before admissions; use contracted relief or reduce admissions lawfully. A payroll budget does not prove availability of staff.

Commercial risks

Private fees may not attract occupancy when subsidised alternatives are cheaper. Licensing delay, rent escalation, staff turnover and increased wages can exhaust cash. A €350,000 proposed funding total is not secured funding and losses must remain visible.

Responses

Set weekly cash reporting during launch, confirm lender terms before spending, use approval-linked lease conditions and keep a dated parent pipeline by age band. Evaluate scheme participation with correct parent-fee offsets. Escalate safeguarding or safety failures immediately under the applicable procedure.

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Research and evidence

Facts planning assumptions and missing evidence

Evidence notes

Primary sources reviewed on 3 October 2026 cover Tusla registration, the full-day ratios, updated QRF, Irish payroll policy and childcare VAT. A local provider's own website supports one published price/hours comparison. It does not validate the proposed centre's demand.

Planning assumptions

All opening dates, occupancy, fees, rent, wages above statutory benchmarks, capex, supplier terms and loan terms are author assumptions. They are editable and must be replaced with site-specific evidence before commitments.

Evidence gaps

Missing items include a selected premises, local age-band capacity/availability survey, deduplicated parent interviews, founder credentials, qualification/vetting files, funding proof, supplier quotes and legal/payroll/tax advice. A checklist of sources follows; no incomplete estimate is presented as observed market share.

R1 Tusla new registrations
https://www.tusla.ie/services/preschool-services/new-providers/

R2 SI2212016 full-day ratios
https://www.tusla.ie/uploads/content/20160510ChildCareActEarlyYrsRegs2016SI221of2016.pdf

R3 Updated2026 QRF
https://www.tusla.ie/services/preschool-services/early-years-providers/early-years-provider-resources/quality-and-regulatory-framework-and-question-answer-documents/

R4 Early years ERO pay announcement
https://www.gov.ie/en/department-of-children-disability-and-equality/press-releases/new-employment-regulation-order-for-early-years-educators-and-school-age-practitioners-ministers-dillon-and-foley/

R5 Employer PRSI Class A
https://www.gov.ie/en/department-of-social-protection/publications/prsi-class-a-rates/

R6 Auto enrolment pension
https://myfuturefund.ie/participant/contributions

R7 Childcare VAT exemption
https://www.revenue.ie/en/vat/vat-rates/search-vat-rates/C/childminding-children-and-education-.aspx

R8 Trading corporation tax
https://www.revenue.ie/en/companies-and-charities/corporation-tax-for-companies/corporation-tax/index.aspx

R9 Little Ladybird published offer
https://www.littleladybird.ie/

R10 MyFutureFund2029 contribution step
https://myfuturefund.ie/participant/contributions

R11 Published PRSI roadmap legislation
https://www.gov.ie/en/department-of-social-protection/press-releases/landmark-legislation-to-introduce-pay-related-benefit-in-ireland-passed-by-the-oireachtas/

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Quotes and assumptions

Procurement and evidence still required

Outstanding inputs

Obtain itemised fit-out, equipment, meals, cleaning, insurance and record-system quotes. Confirm whether each amount includes nonrecoverable VAT, deposits and installation. Obtain a lease offer and written lender terms. The current workbook contains no vendor quotations.

Operating validation

Confirm gross role-level wages and relief costs using the actual roster. Test the private fees with eligible guardians. Public scheme participation, grant amounts, fee caps and offsets need specialist verification; zero scheme income is a deliberate unresolved assumption.

Version control

Use the retained JavaScript and durable inputs.json. Import workbook edits into inputs before refreshing. Preserve the prefinancial draft as a checkpoint and keep dated model captures together with the final plan.

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Startup costs and funding

Gross cash uses proposed sources and reserve

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base model v 1.1.

Proposed sources are €350,000. Initial funding including the desired reserve is €348,231. These are proposals only; available funds and lender approval are unverified. The 36 month minimum Base cash is (€131,835). Additional funding to prevent negative cash is €131,835; it is disclosed, never inserted into equity or cash.

Funding item	Base EUR
Total initial cash spending	**€228,231**
Target cash reserve	€120,000
Initial funding requirement	**€348,231**
Proposed equity	€250,000
Proposed loan	€100,000
Proposed sources	**€350,000**
Sources less required funding	€1,769
Actual opening cash	€121,769

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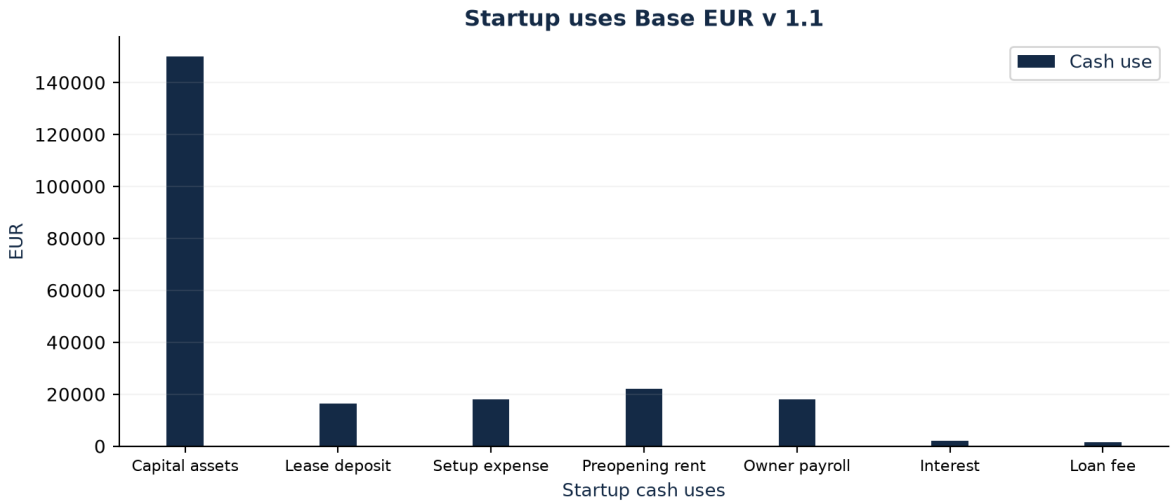
Itemized startup costs

Unquoted estimates with clear accounting classes

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base model v 1.1.

All startup estimates are gross and unquoted. Capital assets and refundable lease deposits stay on the balance sheet; setup costs, preopening rent, paid owner remuneration, interest and arrangement fees create an opening retained loss. A cash reserve is a requirement only.

Use	Gross EUR	Treatment
Gross capital assets	€150,000	Asset
Refundable lease deposit	€16,500	Asset
Setup expenses	€18,000	Expense
Preopening rent	€22,000	Expense
Preopening owner payroll	€18,064	Expense
Preopening interest	€2,167	Expense
Loan arrangement expense	€1,500	Expense



Categories: capital assets, lease deposit, setup, rent, owner pay, interest, arrangement expense. Gross EUR Base v 1.1.

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Owner personal survival budget

Illustrative household requirement and paid manager role

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base model v 1.1.

The example household spends €2,800 monthly and has no reliable other income. At a 72% assumed net retention, paid owner gross remuneration of €4,000 indicates €2,880 net and an €80 monthly cushion. This is an author example, not the founder's budget or a payroll tax calculation. Gather actual commitments and confirm employment/director status before relying on this level.

Illustrative personal item	EUR monthly
Required spending	€2,800
Reliable other income	–
Modelled owner gross	€4,000
Assumed net 72%	€2,880
Surplus	€80

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Financing terms and security

Proposed lending and visible funding exposure

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base model v 1.1.

Proposed loan terms are a€100,000 draw at 6.5% annual interest, equal principal over 60 repayment months after 6 operating months of grace, and a 1.5% arrangement fee. Interest is paid during preopening and throughout grace. No facility, guarantee or security valuation is agreed. Debt remains outstanding at month 36; no refinancing is presumed. Owner equity of€250,000 is also unverified.

The initial reserve funding shortfall is –. The Base minimum cash is (€131,835); the captured Downside minimum is (€746,237). Funding or redesign is needed if cash turns negative. A lender may request guarantees, but none is offered in this plan.

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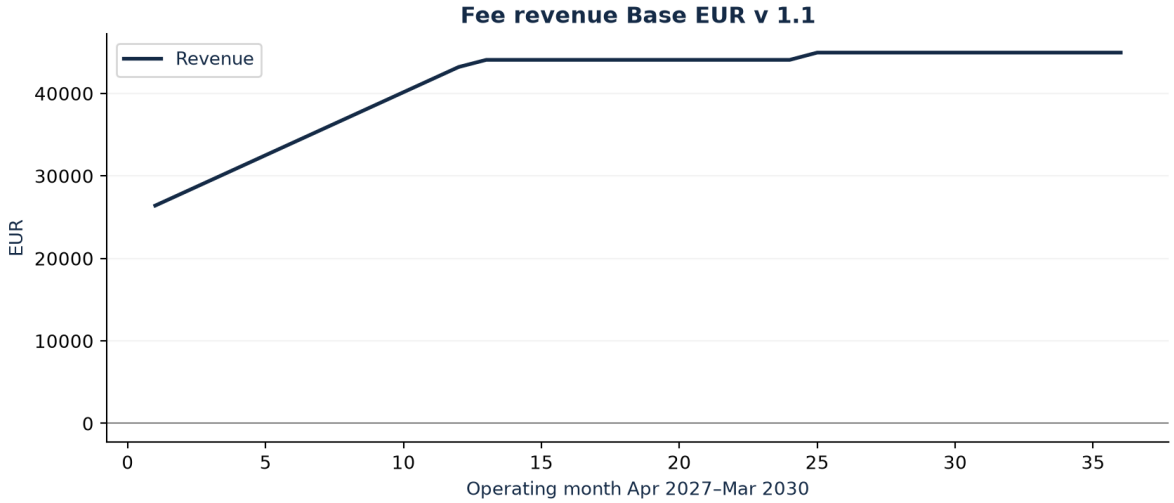
Revenue forecast and capacity

Fees by age band occupancy and licensed places

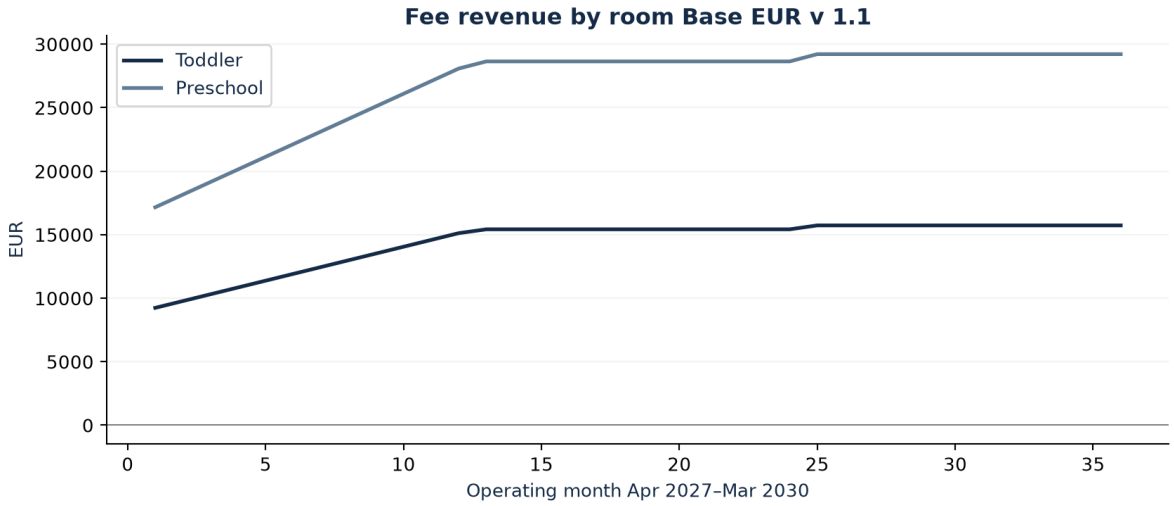
Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base model v 1.1.

Revenue equals room places times planned occupancy times monthly fee. Occupancy ramps from 55% to 90% over 12 months; enrolment is an expected place-equivalent measure, not permission for fractional or excess daily admissions. Base fees rise 2% at each operating anniversary. Public scheme receipts, grants and registration fees are zero.

EUR from model v 1.1	Year 1	Year 2	Year 3
Fee revenue	€417,600	€528,768	€539,343



Total monthly fee revenue, EUR Base Apr 2027–Mar 2030 v 1.1.



Toddler and preschool monthly fee receipts before collection lag. EUR Base Apr 2027–Mar 2030 v 1.1; no subsidy is added.

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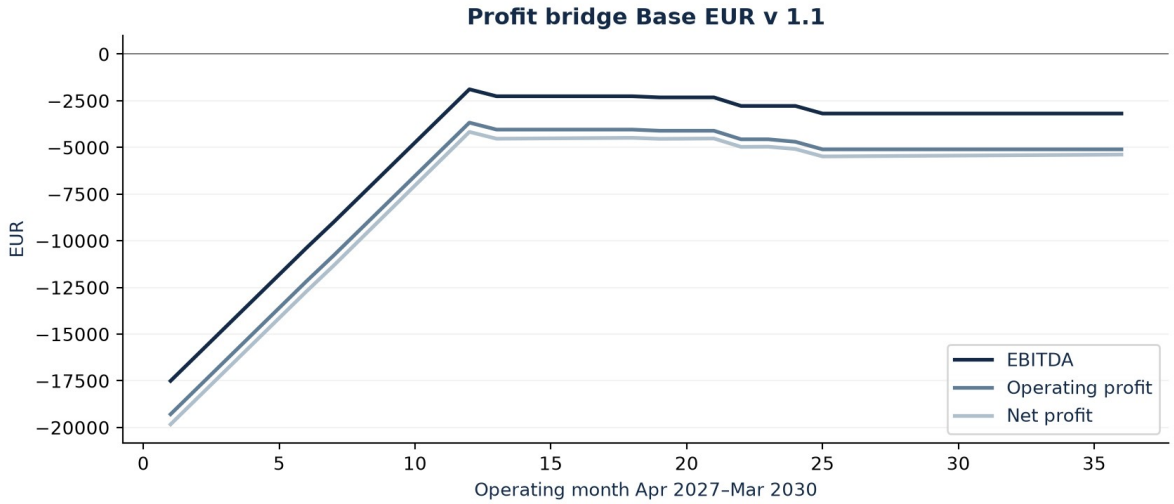
Costs and projected profit

Fixed care payroll determines operating leverage

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base model v 1.1.

Qualified educators cost gross pay plus employer provisions, with separately paid owner management. The roster follows proposed full room capacity rather than weak occupancy. Meals scale with place equivalents; rent, utilities, administration, insurance, marketing and cleaning remain monthly fixed estimates. Wage growth is 3% yearly; other costs rise 2%.

EUR from model v 1.1	Year 1	Year 2	Year 3
Care payroll including owner	€402,010	€416,086	€433,193
Meals consumables	€28,188	€35,692	€36,406
Rent	€66,000	€67,320	€68,666
EBITDA	**(€116,398)**	**(€28,886)**	**(€38,249)**



EUR Base v 1.1: EBITDA less depreciation and interest/tax gives net profit. Negative results are retained.

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Profit and loss forecast

Three operating years from the verified model

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base model v 1.1.

Each year is 12 operating months: Apr 2027–Mar 2028, Apr 2028–Mar 2029 and Apr 2029–Mar 2030. Trading tax is a 12.5% provision after carried losses using book depreciation as a temporary proxy. Monthly cash settlement is a simplifying timing assumption; an accountant must replace this with tax capital allowances and statutory payment dates. No deferred-tax asset benefit is recognised.

EUR from model v 1.1	Year 1	Year 2	Year 3
Fee revenue	€417,600	€528,768	€539,343
Meals consumables	€28,188	€35,692	€36,406
Contribution before staffing	**€389,412**	**€493,076**	**€502,938**
Payroll including owner	€402,010	€416,086	€433,193
Rent	€66,000	€67,320	€68,666
Utilities	€9,600	€9,792	€9,988
Administration	€9,000	€9,180	€9,364
Insurance	€4,200	€4,284	€4,370
Marketing	€4,200	€4,284	€4,370
Cleaning maintenance	€10,800	€11,016	€11,236
EBITDA	**(€116,398)**	**(€28,886)**	**(€38,249)**
Depreciation	€21,429	€21,562	€23,029
Operating profit	**(€137,827)**	**(€50,448)**	**(€61,278)**
Interest	€6,365	€5,254	€3,954
Tax provision	–	–	–
Net profit or loss	**(€144,191)**	**(€55,702)**	**(€65,232)**

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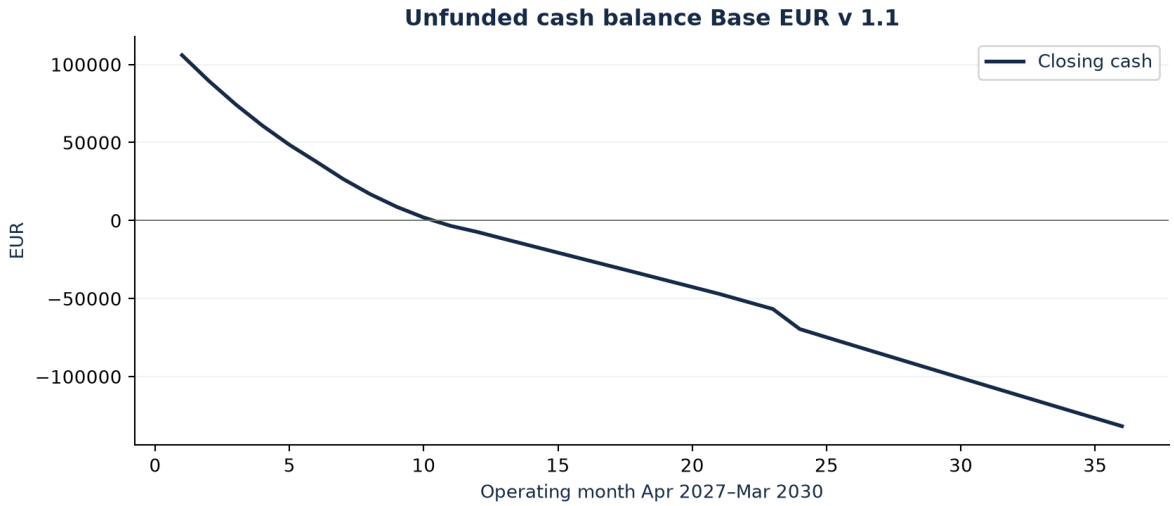
Cash flow and financial position

Gross cash receipts payments and funding limits

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base model v 1.1.

Fees relate to the current month and a 3 day receivable approximates collection delay. Supplier credit applies only to meals/consumables. Refundable child deposits provide cash but are liabilities, not revenue. Capital spending and debt principal are separate cash uses. No recoverable VAT, automatic overdraft or balancing equity is inserted.

EUR from model v 1.1	Year 1	Year 2	Year 3
Net cash change	(€129,145)	(€62,198)	(€62,262)
Closing cash	(€7,375)	(€69,573)	(€131,835)



Closing cash EUR Base Apr 2027–Mar 2030 v 1.1. A negative balance is unfunded; the chart includes no cash plug.

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Cash flow forecast months one to six

Signed cash impacts sum to the net cash change

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base model v 1.1.

Amounts below are signed cash impacts. Every inflow and outflow from rows 36–51 is visible; their sum is net cash change. Closing cash equals opening cash plus net change. Fees and meals cash are separated from receivable/payable changes. Deposits are liabilities. EUR Base v 1.1.

EUR rounded cash impact	M 1	M 2	M 3	M 4	M 5	M 6
Opening cash	**€121,769**	**€105,928**	**€89,428**	**€74,352**	**€60,700**	**€48,472**
Fee revenue cash impact	€26,400	€27,927	€29,455	€30,982	€32,509	€34,036
Increase in receivables cash impact	(€2,640)	(€153)	(€153)	(€153)	(€153)	(€153)
Meals consumables cash impact	(€1,782)	(€1,885)	(€1,988)	(€2,091)	(€2,194)	(€2,297)
Increase in payables cash impact	€891	€52	€52	€52	€52	€52
Parent deposits cash impact	€3,960	€229	€229	€229	€229	€229
Payroll cash impact	(€33,479)	(€33,479)	(€33,479)	(€33,479)	(€33,479)	(€33,479)
Rent cash impact	(€5,500)	(€5,500)	(€5,500)	(€5,500)	(€5,500)	(€5,500)
Utilities cash impact	(€800)	(€800)	(€800)	(€800)	(€800)	(€800)
Administration cash impact	(€750)	(€750)	(€750)	(€750)	(€750)	(€750)
Insurance cash impact	(€350)	(€350)	(€350)	(€350)	(€350)	(€350)
Marketing cash impact	(€350)	(€350)	(€350)	(€350)	(€350)	(€350)
Maintenance cleaning cash impact	(€900)	(€900)	(€900)	(€900)	(€900)	(€900)
Interest cash impact	(€542)	(€542)	(€542)	(€542)	(€542)	(€542)
Income tax cash impact	–	–	–	–	–	–
Capital spending cash impact	–	–	–	–	–	–
Debt principal cash impact	–	–	–	–	–	–
Display rounding of flows	€1	€1	–	–	–	€1
Net cash change sum rows 36–51	**(€15,841)**	**(€16,500)**	**(€15,076)**	**(€13,652)**	**(€12,228)**	**(€10,803)**
Balance display rounding	–	–	–	–	–	–
Closing cash no funding plug	**€105,928**	**€89,428**	**€74,352**	**€60,700**	**€48,472**	**€37,669**

The two display rounding rows reconcile the visible whole-euro amounts only. They are not cash flows or model plugs and do not alter the Excel forecast. Displayed flows plus flow rounding equal net change; displayed opening cash plus net change plus balance rounding equal closing cash.

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Cash flow forecast months seven to twelve

The same cash bridge continues through year one

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base model v 1.1.

Amounts below are signed cash impacts. Every inflow and outflow from rows 36–51 is visible; their sum is net cash change. Closing cash equals opening cash plus net change. Fees and meals cash are separated from receivable/payable changes. Deposits are liabilities. EUR Base v 1.1.

EUR rounded cash impact	M 7	M 8	M 9	M 10	M 11	M 12
Opening cash	**€37,669**	**€26,578**	**€16,921**	**€8,697**	**€1,906**	**(€3,451)**
Fee revenue cash impact	€35,564	€37,091	€38,618	€40,145	€41,673	€43,200
Increase in receivables cash impact	(€153)	(€153)	(€153)	(€153)	(€153)	(€153)
Meals consumables cash impact	(€2,401)	(€2,504)	(€2,607)	(€2,710)	(€2,813)	(€2,916)
Increase in payables cash impact	€52	€52	€52	€52	€52	€52
Parent deposits cash impact	€229	€229	€229	€229	€229	€229
Payroll cash impact	(€33,523)	(€33,523)	(€33,523)	(€33,523)	(€33,523)	(€33,523)
Rent cash impact	(€5,500)	(€5,500)	(€5,500)	(€5,500)	(€5,500)	(€5,500)
Utilities cash impact	(€800)	(€800)	(€800)	(€800)	(€800)	(€800)
Administration cash impact	(€750)	(€750)	(€750)	(€750)	(€750)	(€750)
Insurance cash impact	(€350)	(€350)	(€350)	(€350)	(€350)	(€350)
Marketing cash impact	(€350)	(€350)	(€350)	(€350)	(€350)	(€350)
Maintenance cleaning cash impact	(€900)	(€900)	(€900)	(€900)	(€900)	(€900)
Interest cash impact	(€542)	(€533)	(€524)	(€515)	(€506)	(€497)
Income tax cash impact	–	–	–	–	–	–
Capital spending cash impact	–	–	–	–	–	–
Debt principal cash impact	(€1,667)	(€1,667)	(€1,667)	(€1,667)	(€1,667)	(€1,667)
Display rounding of flows	€1	€1	€1	€1	–	€1
Net cash change sum rows 36–51	**(€11,090)**	**(€9,657)**	**(€8,224)**	**(€6,791)**	**(€5,358)**	**(€3,924)**
Balance display rounding	(€1)	–	–	–	€1	–
Closing cash no funding plug	**€26,578**	**€16,921**	**€8,697**	**€1,906**	**(€3,451)**	**(€7,375)**

The two display rounding rows reconcile the visible whole-euro amounts only. They are not cash flows or model plugs and do not alter the Excel forecast. Displayed flows plus flow rounding equal net change; displayed opening cash plus net change plus balance rounding equal closing cash.

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Financial position summary

Cash receivables deposits assets debt and equity

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base model v 1.1.

Year-end assets include cash, fee receivables, a refundable lease deposit and depreciated capital assets. Liabilities include supplier balances, refundable child deposits and outstanding debt. Equity equals proposed paid-in capital plus startup and operating retained results. The statement reconciles without a cash or equity balancing plug; negative cash would require actual funding.

EUR from model v 1.1	Year 1	Year 2	Year 3
Cash	(€7,375)	(€69,573)	(€131,835)
Fee receivables	€4,320	€4,406	€4,495
Lease deposit	€16,500	€16,500	€16,500
Net capital assets	€128,571	€115,010	€91,981
Total assets	**€142,016**	**€66,343**	**(€18,860)**
Supplier payables	€1,458	€1,487	€1,517
Child deposit liability	€6,480	€6,480	€6,480
Debt	€90,000	€70,000	€50,000
Total liabilities	**€97,938**	**€77,967**	**€57,997**
Paid equity	€250,000	€250,000	€250,000
Retained earnings	(€205,922)	(€261,624)	(€326,856)
Total equity	**€44,078**	**(€11,624)**	**(€76,856)**
Liabilities plus equity	**€142,016**	**€66,343**	**(€18,860)**
Reconciliation difference EUR	**Year 1**	**Year 2**	**Year 3**
Assets less liabilities and equity	0.00	0.00	0.00

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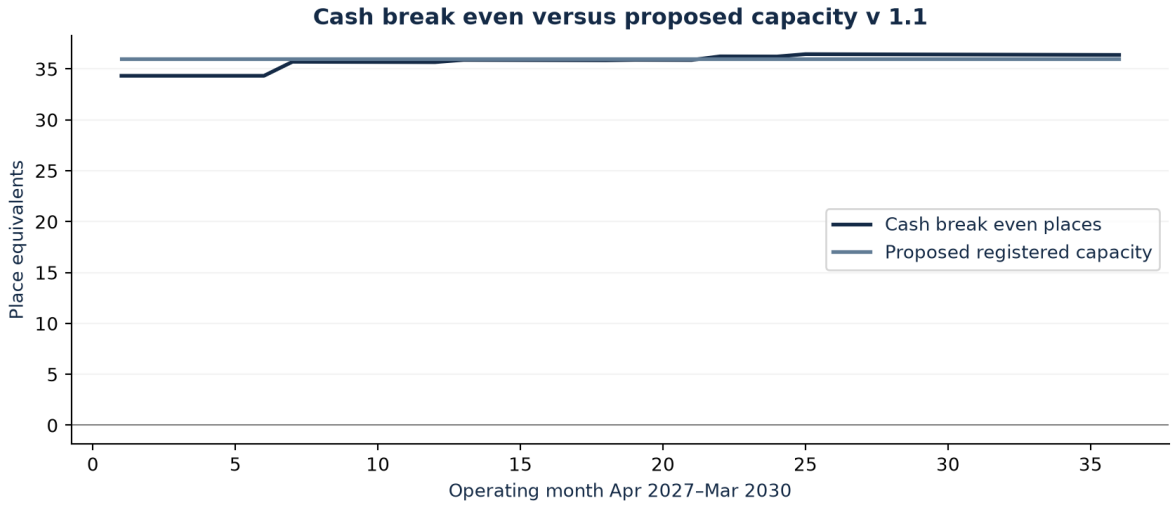
Break even and scenarios

Feasible capacity compared with operational cash needs

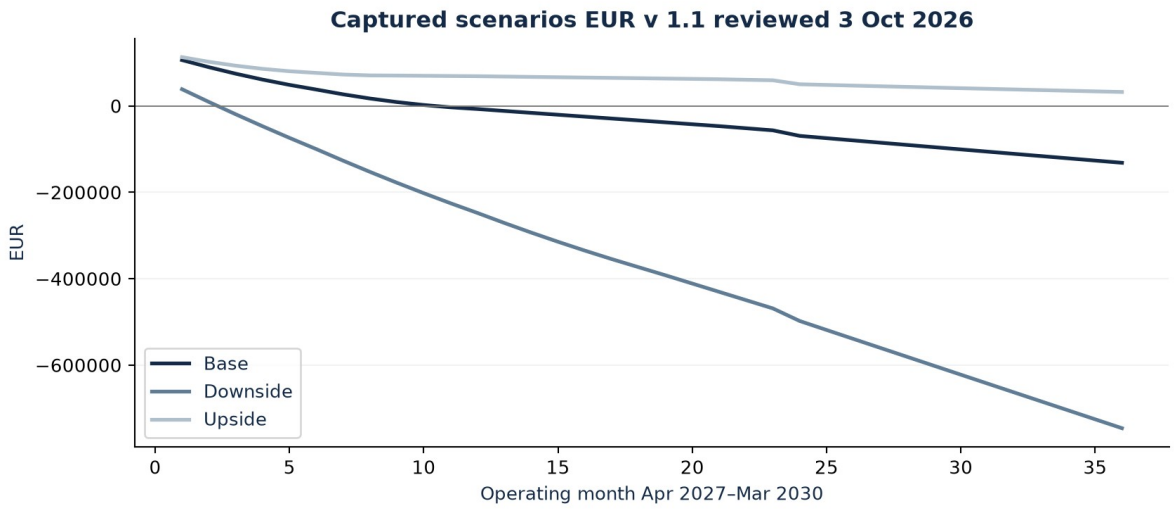
Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base model v 1.1.

At month 12, operational cash break-even occupancy is 99.1%. It covers fixed payroll and overheads, interest and scheduled principal from weighted fee contribution; it excludes capex, tax and collection timing, which are in the cash forecast. Compare with 36 proposed licensed places before treating the result as attainable.

Captured v 1.1 reviewed 3 Oct 2026	Base	Downside	Upside
Year 1 fee revenue	€417,600	€280,842	€496,872
Year 1 EBITDA	(€116,398)	(€298,686)	(€42,100)
Year 1 net profit or loss	(€144,191)	(€330,673)	(€69,893)
Minimum cash 36 operating months	(€131,835)	(€746,237)	€32,066
Unfunded extra cash needed	€131,835	€746,237	–



Base monthly cash break-even place equivalents against 36 proposed capacity. Not a statutory ratio or a sales guarantee.



36 operating-month cash captures; Downside opens two months later. Comparison becomes stale after any input change; recapture all cases.

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Model guide and completion

Editable inputs capture refresh and approval gates

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base model v 1.1.

The workbook uses one active forecast selected by Base, Downside or Upside. Blue inputs recalculate the live schedules; Scenarios is a dated capture and its status flags any change to every case driver or opening date. Do not treat stale captures as updated forecasts. Missing selected fee inputs propagate#N/A rather than healthy zero revenue.

Import edited workbook assumptions into the retained durable inputs.json before rebuilding, then recapture all three cases, export model-results.json and regenerate document visuals and tables. Changes to the actual roster or scheme access require a modelling review, not just a new forecast number.

Completion gates remain premises, registration, qualified appointments and roster, full-price guardian demand, firm gross quotes, finance proof, reviewed deposit contracts and professional payroll/tax advice. The model has passed reconciliation and perturbation checks, but these do not prove licensing or commercial viability. Do not publish or use the package as evidence of approval.