Consulting Firm Business Plan

Dockside Advisory | London | Planning version 1.0

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A proposed London operations consulting firm. Forecasts cover January 2027 to December 2029. All commercial forecasts remain assumptions; no founder credentials, contracts, quotes or funding commitments have been supplied.

01 / OVERVIEW

Executive summary

Dockside Advisory is a proposed London limited company providing practical operations diagnostics and implementation to SMEs. The initial team has an owner director, a senior consultant, two analyst consultants and a half-time administrator. It bills approved role hours and transfers processes to client staff. January 2027 launch depends on client evidence, appointed people and committed finance; none has been supplied.

Base 2027 revenue is £445,968, net income £46,628, and minimum cash over 36 months £143,703. Proposed finance totals £250,000, with owner pay included. Downside requires £334,680 extra funding to avoid negative cash. Results support a controlled launch only if utilisation and collections can be validated.

Before full hiring, obtain two paid diagnostic contracts, a scoped implementation agreement, verified owner capability and proof of funding. Do not present planning hours as contracted backlog or promised client savings.

02 / OPERATIONS

Business details

Item	Proposed basis
Name	Dockside Advisory Ltd; name availability and incorporation pending
Location	London UK; exact premises unselected
Activity	Operations process diagnosis and implementation
Customers	Domestic UK VAT-registered SME buyers initially
Ownership	Owner identity, shares and contribution evidence pending

Register the company, beneficial owners and tax accounts before trading. No company number, founder history, bank mandate or signed customer relationship is asserted. UK legal and accounting advisers must confirm the chosen structure and contract treatment.

03 / OPERATIONS

Business concept and objectives

The firm addresses rework, slow handovers and unclear process ownership. A diagnostic maps the current process and establishes a baseline; implementation assigns actions, tests procedures and trains staff. Each engagement needs an accountable sponsor and accessible operating data. Avoid regulated investment, legal or audit advice outside the team’s competence.

Period	Decision gate
Before launch	Paid diagnostic evidence and agreed implementation scope
2027	Validate role utilisation and 45-day invoice collection
2028	Keep four delivery FTE; improve pricing through accepted work
2029	Review repeat demand before hiring or extending geography

04 / OPERATIONS

Business model canvas



Proposed delivery architecture. Relationships and demand remain uncontracted.

Revenue is approved billable time multiplied by role rates and fee realisation. Fixed payroll remains payable while staff are on the bench. The model uses no profit distribution, free founder labour or sale of client data.

05 / OPERATIONS

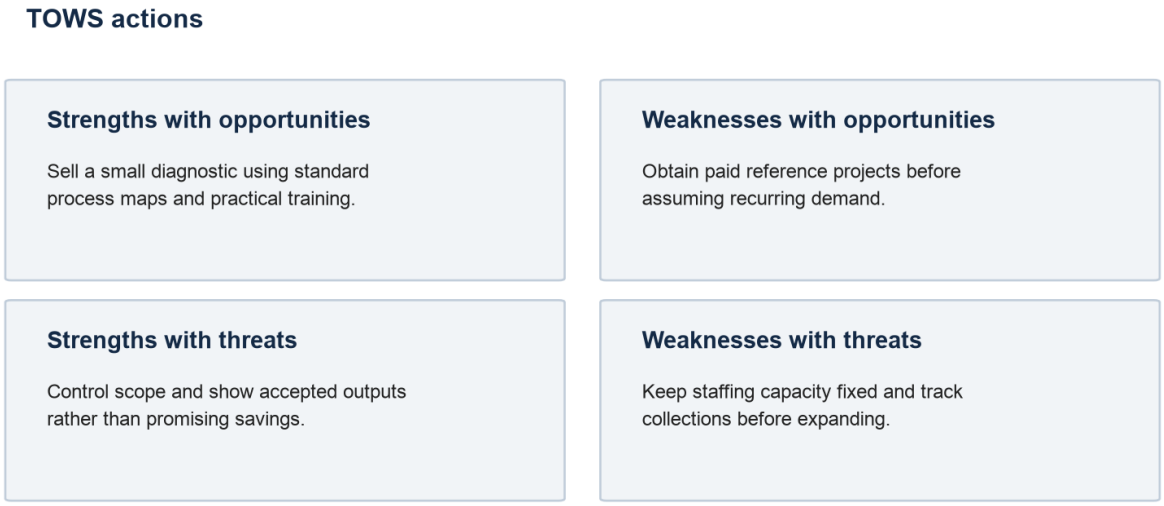
SWOT and longer term goals

Strengths	Weaknesses
Small team and clear handover method	No supplied references or proven pipeline
Explicit hours and paid owner capacity	Limited sector depth and founder dependence
Opportunities	**Threats**
Sponsor-led SMEs needing implementation	Projects deferred when client cash tightens
Adviser referral relationships to validate	Scope overruns and slow collections

Beyond 2029, consider one additional sector only after repeat contracts and documented delivery quality. There is no expansion revenue in the present model. A weak pipeline should trigger a smaller paid pilot rather than an unsupported growth claim.

06 / OPERATIONS

TOWS strategy matrix



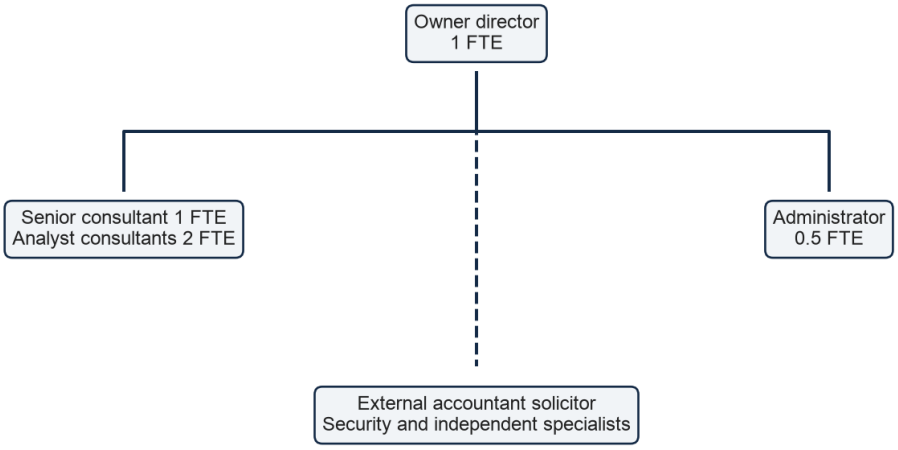
Actions reflect the SWOT and paid delivery capacity.

The director owns the evidence and finance gates. The senior consultant controls acceptance quality and can refuse scope extensions. Staff are paid for training and nonbillable preparation within available hours.

07 / OPERATIONS

Owner and management

The owner director is a proposed role with £6,500 gross monthly pay. The director sells, approves contracts, manages cash and contributes 35% billable utilisation in Base. No founder biography, qualification, equity percentage or client network is invented.



Solid reporting lines show internal staff; dashed support reports to the owner. All four delivery FTE and 0.5 administrator are paid from launch.

08 / OPERATIONS

Owner and key personnel profiles

Role	Appointment evidence required
Owner director	Relevant delivery record, references, sales competence and funding evidence
Senior consultant	Process implementation skills, sponsor communication and QA work sample
Two analyst consultants	Data handling, process mapping and training materials
Half-time administrator	Invoice controls, scheduling and secure document management

Use references and role-specific work samples. These are recruitment requirements, not claims about hired people. Specialist subcontractors need their own competence, confidentiality and insurance checks.

09 / OPERATIONS

Target customers

Target London service and light industrial SMEs where a director can sponsor operational change and approve a £15,000–£40,000 engagement. The proposed budget range is a qualification hypothesis, not a measured segment estimate. Avoid buyers unable to provide data, staff time or an accountable decision maker.

A typical project might concern order handover, scheduling, service quality or management reporting. The plan does not assume that all SMEs need consultancy or that every diagnostic converts into implementation.

10 / OPERATIONS

Segmentation targeting and positioning

Segmentation targeting and positioning

Segmentation	Targeting	Positioning
Sponsor-led London SMEs; larger enterprise and public procurement are distinct segments.	Start with organisations able to authorise a £15k–£40k scoped implementation.	A small delivery team that implements and transfers ownership; outcomes need evidence.

Initial segment choices are hypotheses to validate through paid work.

Defer large enterprise and public procurement because bid cycles and compliance demands can absorb the director's selling capacity. Position the firm through scoped delivery and handover evidence, without claiming superior savings or competitor ratings.

11 / OPERATIONS

Value proposition canvas

Value proposition canvas

Customer jobs	Pains	Gains
Reduce rework and establish an operating process that staff can maintain.	Unclear ownership, data gaps, poor handovers and consultant dependency.	A measurable baseline, agreed actions and a usable internal playbook.
Products	**Pain relievers**	**Gain creators**
Diagnostic, implementation support and a controlled handover package.	Scope limits, weekly sponsor decisions and tested work instructions.	Train process owners and compare outcomes against the agreed baseline.

Customer jobs and pain points require interviews; they are not reported observations.

Define outcome measures and exclusions in the statement of work. Client savings cannot be guaranteed where client staff, systems or data constrain delivery. Acceptance should concern supplied outputs and agreed tests.

12 / OPERATIONS

Market size and trends

TAM SAM SOM scope

TAM unquantified	SAM unvalidated	SOM model capacity
UK management consulting fee spend. No reliable total adopted in this package.	London SMEs with operations change budgets. Requires a named eligible account list.	2027 revenue £445,968 from planned hours, not observed market share.

Definitions separate external market scope from the capacity forecast; no validated percentage market share is claimed.

TAM is UK management consulting fee spend. SAM is the fee budget of eligible London SMEs. Neither is quantified here because a defensible matching dataset and account list have not been established. SOM is the firm’s capacity-based forecast, not a validated share of either market.

Build a named account list recording location, sponsor, problem, budget and procurement route. Deduplicate subsidiaries and exclude organisations whose needs are outside competence. Use accepted contracts to replace assumptions; a sales forecast cannot prove market size.

13 / OPERATIONS

PESTLE analysis

PESTLE implications

Political	Economic	Social
Procurement and public policy can delay client decisions; no public contracts forecast.	Client cash pressure reduces project starts and extends invoice collection.	Change adoption depends on staff involvement and credible sponsor support.
Technological	**Legal**	**Environmental**
Client access, backups and approved tools determine safe delivery.	Contracts, confidentiality, data protection and employment terms need review.	Remote workshops limit travel; no quantified carbon saving asserted.

Six aligned planning implications for the proposed London firm.

Review the environment at each quarterly operating review. Current VAT and employment rules are evidence; the forecast keeps these assumptions constant into 2029 and requires adviser confirmation when future tax years change.

14 / OPERATIONS

Local demand and evidence

Evidence and launch validation

Verified context	Commercial gap	Launch evidence
UK VAT and employer tax rules reviewed. These do not establish buyer demand.	No interviews, client agreements, pipeline, founder references or price quotes supplied.	Two paid diagnostics, one implementation agreement and sponsor references before full hiring.

Demand validation is a launch task. No fabricated interviews or observed conversion data.

Interview at least ten eligible decision makers, record the problem and budget in their own words, and seek paid rather than free diagnostics. The ten-interview target is a work plan. It is not an achieved research sample or proof of demand.

15 / OPERATIONS

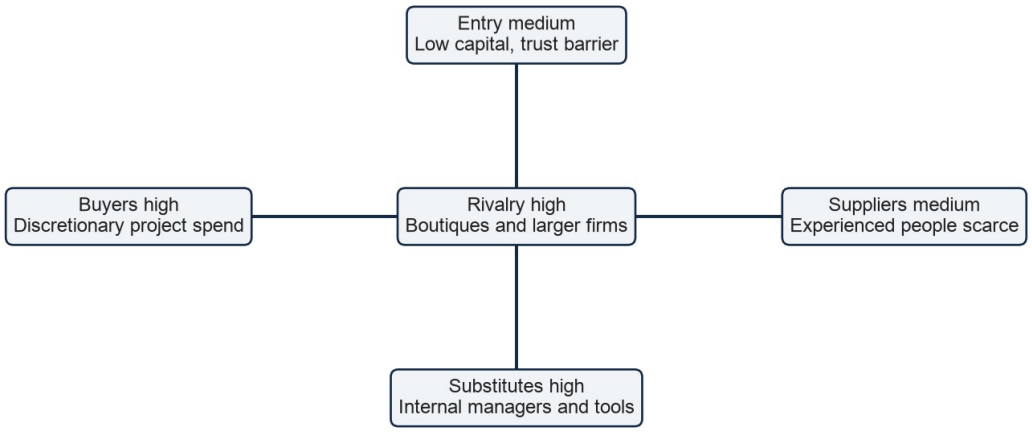
Competitors and positioning

Buyers can use larger consultancies, local boutiques, independent contractors or their own managers. Large firms may offer wider expertise and stronger procurement recognition; small providers may have a lower overhead base. These are qualitative archetypes rather than named ratings.

Gather comparable proposals for scope, delivery time, senior involvement and handover obligations. Do not compare headline hourly prices without recognising role mix, fixed-fee risk and excluded work. No competitor price observation has been supplied.

16 / OPERATIONS

Porter five forces

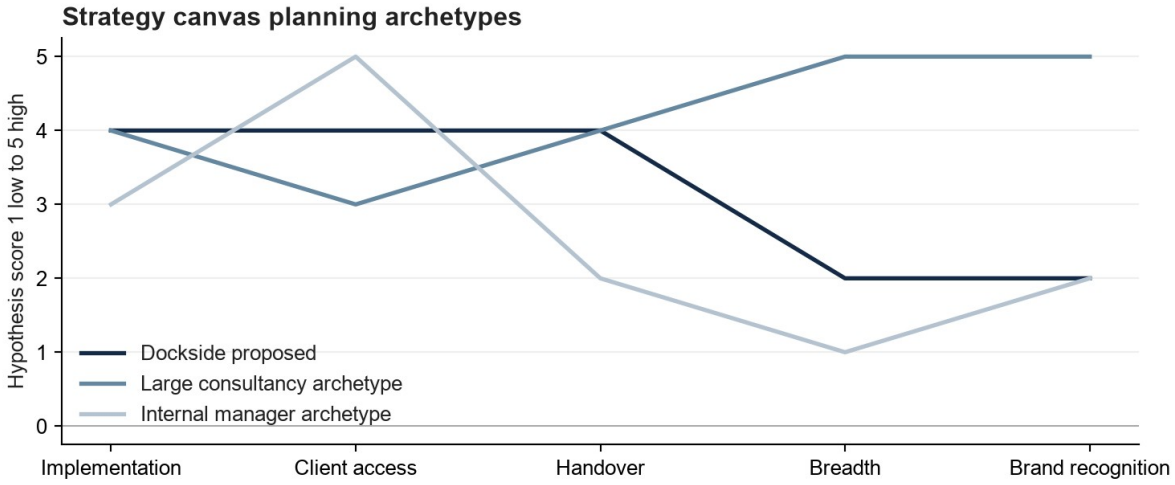


Qualitative force assessment; centre shows rivalry with four surrounding forces.

Buyer and substitute power require an economical, narrow engagement. Low initial capital makes entry possible, but client trust and implementation skill still constrain access. Experienced staff and independent experts must be retained without assuming unlimited availability.

17 / OPERATIONS

Strategy canvas



Author hypotheses on a 1–5 scale. Archetype scores are not measured provider performance.

Emphasise practical implementation and ownership transfer. Limited breadth and brand recognition should be explicit in procurement, and specialist work should be referred or subcontracted under a controlled budget.

18 / OPERATIONS

Location and premises

Use a small London shared office with private meeting access and secure workstations. Monthly facilities cost is £1,800 net VAT and a refundable £3,600 deposit, both unquoted assumptions. No address or lease is selected. Client site visits are covered by the variable delivery travel allowance.

Before signing, verify workspace access, private calls, internet resilience, data handling, permitted use and termination rights. The model assumes VAT on facilities; a lease with different tax treatment requires an input VAT revision.

19 / OPERATIONS

Equipment and resource plan

Resource	Planning provision
Equipment	£18,000 net for laptops, monitors and secure networking
Software and professional services	Within £2,000 monthly admin budget
Replacement	£6,000 net in month 24
Asset life	36 months straight line by purchase cohort

Obtain itemised quotes and confirm capital versus subscription treatment. Client datasets remain on approved systems with access logs and backups. No internally developed software or brand valuation is capitalised.

20 / OPERATIONS

Service and product strategy

Offer a diagnostic, implementation sprint and handover review. Each has a scope, role budget, sponsor decision dates and acceptance criteria. The diagnostic is not automatically a retainer; recurring work must have a new approved need and budget.

Retained templates can reduce preparation time, but every client process needs a specific baseline and tested implementation. Exclude legal opinions, audit attestations and guaranteed savings from marketing and contract language.

21 / OPERATIONS

Pricing and engagement economics

Role	Base hourly rate net VAT	Billable utilisation
Director	£160	35%
Senior consultant	£130	60%
Analyst consultant	£85	65%

Available hours are 160 per FTE monthly, with 95% fee realisation after discounts or write downs. Rates rise 2% annually in Base. Specialist subcontracting is 5% and delivery travel 2% of realised fees. Fixed salaries cover both billable and nonbillable time.

A purely illustrative 120-hour engagement with 10 director, 30 senior and 80 analyst hours has £12,300 standard fees and £11,685 realised fees at 95%. This is arithmetic, not a quote. Fixed-price work needs an explicit hours cap and written change control; no fixed-price margin is assumed in the model.

22 / OPERATIONS

Competitor price comparison

No comparable live proposals have been supplied, so a numerical competitor ranking would be misleading. Request at least three proposals for the same diagnostic brief and record scope, role mix, travel, VAT, payment terms and exclusions.

Treat published marketing claims as provider statements. Use a paid pilot to test willingness to pay at the proposed rates and revise rates, utilisation and funding together if the result is weak.

23 / OPERATIONS

Brand and customer experience

Use plain statements of scope and accountability. At kickoff, explain what data and staff access are needed, who approves changes, and how outcomes will be assessed. Weekly sponsor updates should show decisions, completed outputs and unresolved dependencies.

At handover, provide tested instructions and train a named internal process owner. Obtain permission before using a client logo, case study or testimonial. No existing endorsement is claimed.

24 / OPERATIONS

Sales channels and process

The director qualifies inbound and outbound prospects, supported by accountant and adviser referrals that still need agreements. No referral commission is assumed. Qualification records the sponsor, timing, budget, access and decision route before proposal work starts.

Track qualified opportunities, proposals, paid diagnostics and implementation orders separately. The workbook is utilisation driven and does not assert a converted pipeline; directors must establish enough contracted work to support the planned billed hours.

25 / OPERATIONS

Launch marketing

Budget £2,000 monthly for focused workshops, content and prospecting. It is an expense from launch, without an invented cost-per-lead or conversion return. Prioritise a single diagnostic brief and a clear explanation of scope before buying broad reach.

Approve claims and reference permissions centrally. Review actual sales effort and cash collection each month; a higher marketing spend is not a reason to assume immediate bookings.

26 / OPERATIONS

Retention and ongoing sales

Review outputs thirty days after handover and ask whether the process owner can operate independently. Offer further work only when a new scoped problem exists. Track repeat fees and client concentration using invoices rather than counting satisfaction as contracted revenue.

A client contributing over 25% of fees triggers a cash and capacity review. The concentration threshold is a planning control; no client mix has yet been observed. Stop relying on a slow-paying account until credit terms are resolved.

27 / OPERATIONS

Daily operations and suppliers

Cadence	Accountability
Daily	Consultants log time and maintain access controls
Weekly	Senior consultant QA; director reviews sponsor decisions
Month end	Approve time, invoice earned work and reconcile VAT
Monthly	Review receivables, utilisation, cash and scope changes

Time must be approved at month end and invoiced without unbilled WIP. If contracts include contingent acceptance, retainers or work in progress, add the corresponding accounting schedule before relying on these forecasts. All expenses are paid in the incurred month; no supplier financing is assumed.

28 / OPERATIONS

Sustainability practices

Use remote workshops when they meet the engagement need and minimise unnecessary travel. Repair equipment where feasible and use approved disposal channels. Client data retention should follow contract and legal requirements.

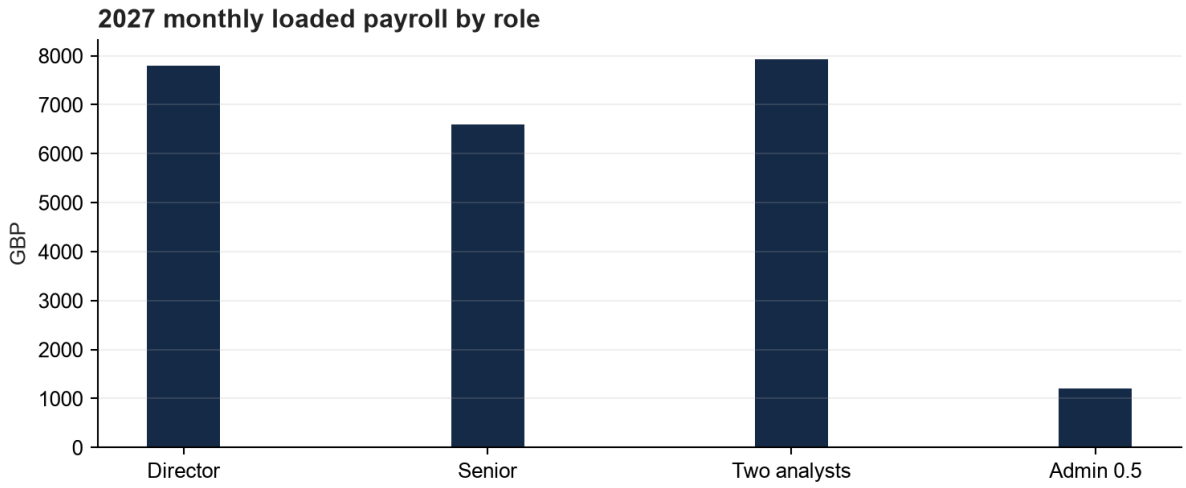
The plan makes no carbon-neutral claim or quantified saving. Track actual travel and device use before reporting environmental effects; the variable travel cost remains visible even where remote delivery is preferred.

29 / OPERATIONS

Staffing and training

The fixed team is 4.5 paid FTE for all three years: director 1, senior consultant 1, analysts 2 and administrator 0.5. Gross monthly role pay is £6,500, £5,500, £3,300 per analyst and £2,000 per full-time administrator. Monthly gross payroll is £19,600 and Base loaded payroll £23,520 before annual 3% increases.

The employer loading is a 20% budget allowance for NI, pensions and benefits; it is not a statutory employee-by-employee calculation. Base billable hours are 56 director, 96 senior and 208 analyst hours monthly, or 360 of 640 available delivery hours. Training, leave and selling fit within the nonbillable balance. No overtime or unpaid work is assumed.



2027 monthly payroll including the 20% employer budget allowance. Analyst bar represents two paid people.

30 / OPERATIONS

Staff skills and fair work

Use written employment terms, fair recruitment, paid working time, secure training and documented grievance channels. Confirm holiday, pension eligibility, director status and employment tax calculations with a UK payroll adviser.

For 2026/27, ordinary employer NI is 15% above the relevant secondary threshold. The model does not claim employment allowance or use the 20% load as a statutory rate. Rebuild the payroll estimate with employee circumstances before offers are made.

31 / OPERATIONS

Legal and insurance requirements

Area	Before trading
Corporate and tax	Incorporation, bank controls, PAYE and VAT registration
Client terms	Scope, time approval, acceptance, IP, liability and termination
Data protection	Lawful access, processor terms and retention schedule
Insurance	Professional indemnity, employers liability and cyber quotes
Work scope	Verify competence and avoid regulated advice without authorisation

Legal review must confirm confidentiality, conflict disclosures and client ownership of final deliverables. Insurance premiums and limits remain unquoted within the admin allowance. Do not assert that the budget proves adequate cover.

32 / OPERATIONS

Opening roadmap

Timing	Gate
Oct–Nov 2026	Owner evidence, buyer interviews and equivalent quotes
Nov–Dec 2026	Paid diagnostics and scope-tested implementation agreement
December 2026	Funding, staff appointments and legal controls
January 2027	Controlled launch with time and invoice approval
Quarter 2 2027	Compare hours, write downs and collection days with Base

Dates are proposed. A delay requires updating the opening date, preopening payroll and client schedule. Delay cost is not automatically included; do not use the existing model unchanged after a postponement.

33 / OPERATIONS

Risks and management actions

Risk	Trigger and response
Low utilisation	Two months below Downside role rates: restrict new obligations and review funding
Scope overrun	Unapproved hours: pause and obtain written variation
Late payment	Invoice over 60 days: director review and credit restriction
Founder dependence	Document decisions and train senior consultant as deputy
Data incident	Contain, preserve logs and obtain legal advice
Cash deficit	Update rolling cash and obtain committed funds before spending

The Downside preserves all staff and exposes the cost of unused capacity. Proposed funding is not an approved overdraft; negative cash is an unmet finance need. Changing the team requires a simultaneous capacity and service-scope revision.

34 / OPERATIONS

Research and evidence

HMRC VAT — 20% standard VAT; domestic taxable consultancy assumption. Reviewed 3 October 2026. https://www.gov.uk/vat-rates

HMRC Corporation Tax — 25% main rate, 19% small profits and marginal relief rules. Reviewed 3 October 2026. https://www.gov.uk/corporation-tax-rates

HMRC employer thresholds — 2026/27 employer NI rates and thresholds. Reviewed 3 October 2026. https://www.gov.uk/guidance/rates-and-thresholds-for-employers-2026-to-2027

These primary sources establish tax context, not commercial demand. No market-size estimate, interview statement, signed project, founder qualification or supplier quote has been adopted without evidence. Forecast salaries, rates, hours and financing are author-selected assumptions.

35 / OPERATIONS

Quotes and assumptions

Missing evidence	Affected inputs
Paid client scope and price tests	Role rates, utilisation, fee realisation and payment days
Owner and staff evidence	Competence, payroll and available capacity
Office and device quotes	Startup costs, rent and tax treatment
Insurance and professional fees	Admin cost and liability coverage
Lender and shareholder commitments	Funding, interest, fees and security

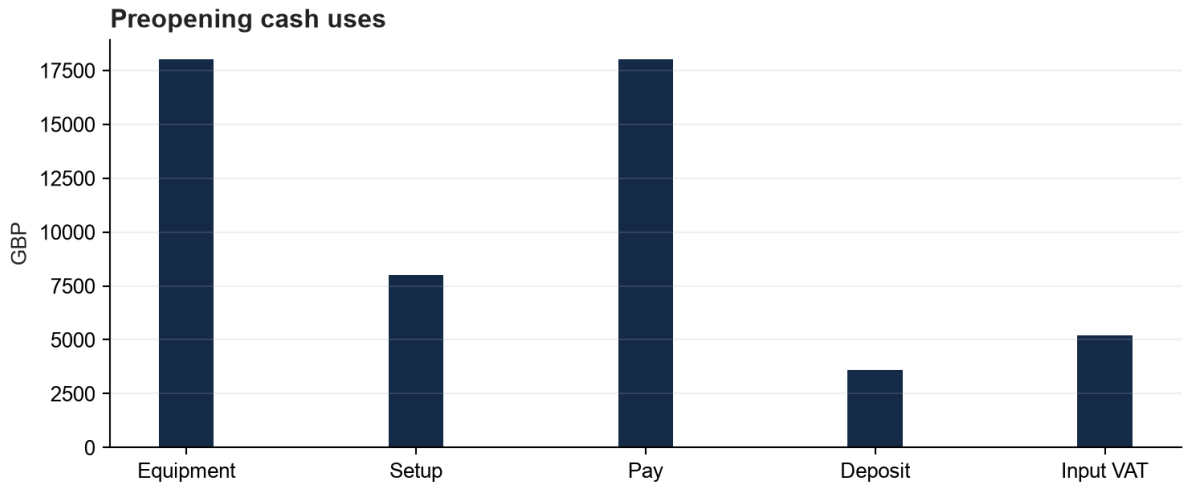
Replace each estimate with a dated basis and update all scenarios. The retained builders reproduce financial and document outputs. Their existence does not turn the assumptions into validated commercial evidence.

36 / FINANCE

Startup costs and funding

Preopening uses total £52,800; adding a £200,000 target reserve gives £252,800 funding requirement. Proposed equity £200,000 and debt £50,000 give opening cash £197,200, with sources less target requirement (£2,800). Funding is uncommitted.

GBP	Amount
Proposed sources	£250,000
Startup uses	£52,800
Opening cash	£197,200
Requirement including reserve	£252,800



Startup uses from consulting model version 1.0. Reserve is not an expense.

37 / FINANCE

Itemized startup costs

Use GBP	Amount
Equipment net VAT	£18,000
Legal and software setup	£8,000
Preopening remuneration	£18,000
Refundable deposit	£3,600
Recoverable VAT paid	£5,200
Total startup uses	£52,800

Setup and remuneration are opening retained losses. Equipment, deposit and VAT credit are opening assets. No goodwill, internal software or balancing plug is included. The £18,000 preopening remuneration is a separate loaded setup budget rather than a full operating payroll month.

38 / FINANCE

Owner personal survival budget

Illustrative monthly GBP	Amount
Housing and utilities	2,200
Food and household	600
Transport	300
Health personal costs and reserve	900
Total net need	4,000
Gross director pay	6,500
Net at assumed 65%	4,225
Surplus	225

This is a constructed household example, not the owner’s actual finances. No other dependable income is included. The net retention is a planning allowance requiring personal tax and benefit review. Company payroll includes the director’s gross salary and employer costs from launch.

39 / FINANCE

Financing terms and security

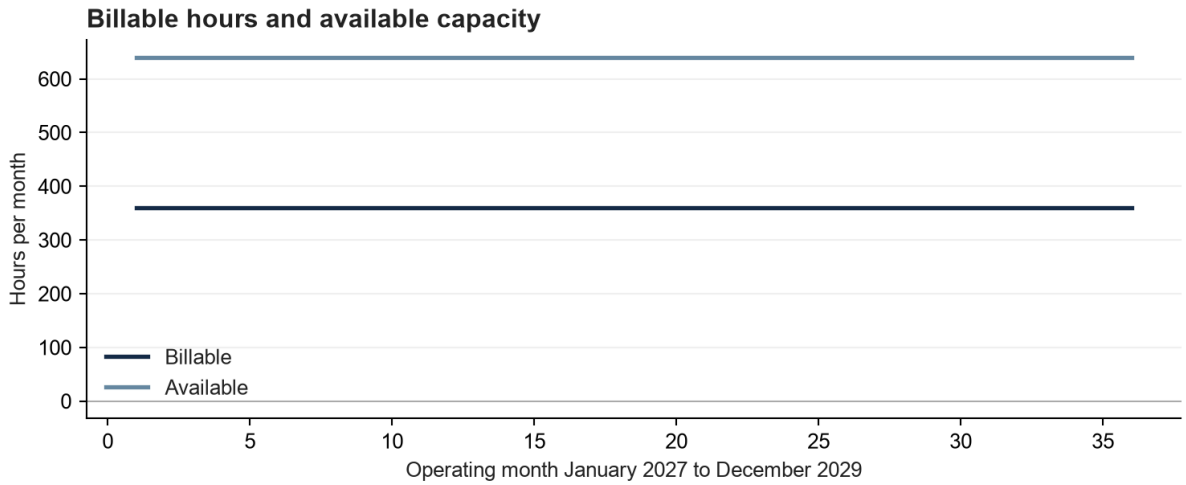
Proposed £50,000 term debt bears 7.5% annual interest in Base and equal principal over 60 months from January 2027. Downside interest is 9%. There is no grace period, balloon, approved collateral value or automatic additional facility. Loan fees are excluded pending a quote.

Proposed equity £200,000 requires contribution evidence and receipt before commitments. Equipment may offer limited collateral; personal guarantees and client receivables security are unconfirmed. Negative cash cannot be treated as an available bank overdraft.

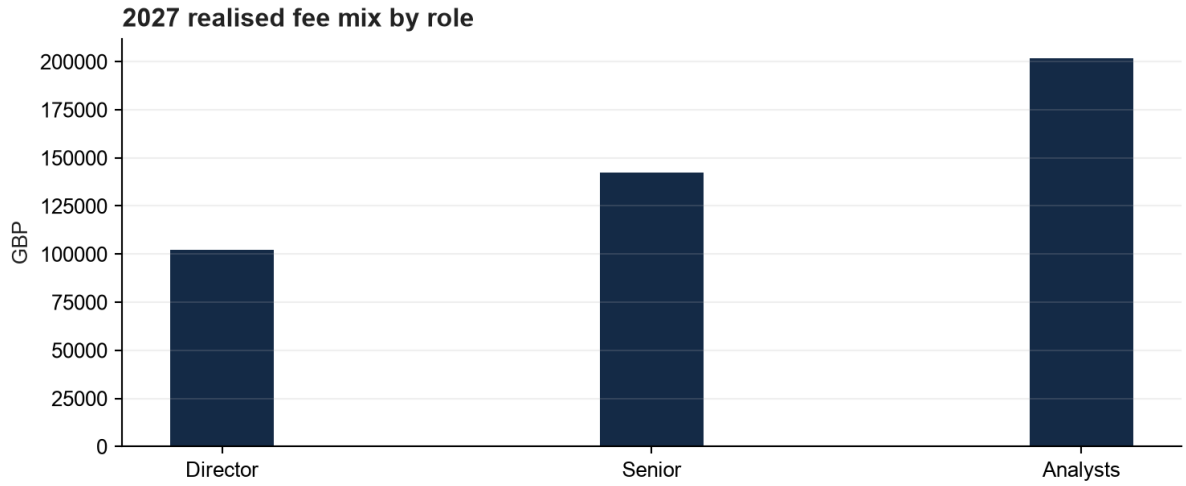
40 / FINANCE

Revenue forecast and capacity

For each role, monthly fees equal FTE × 160 available hours × billable utilisation × hourly rate × fee realisation. Base annual rate growth is 2%; utilisation and headcount remain fixed. Invoices arise at month end for approved earned time, with no backlog or unbilled WIP counted as revenue.



Four delivery FTE give 640 available hours monthly. Base billed hours total 360, or 56.25% blended utilisation.



2027 fees by role from the same realised hourly revenue build.

41 / FINANCE

Costs and projected profit

Base specialists and travel total 7% of realised revenue. Monthly loaded payroll is £23,520, facilities £1,800, legal insurance software £2,000 and business development £2,000. Payroll and fixed facilities/admin costs rise 3% each year; selling budget remains fixed by case.

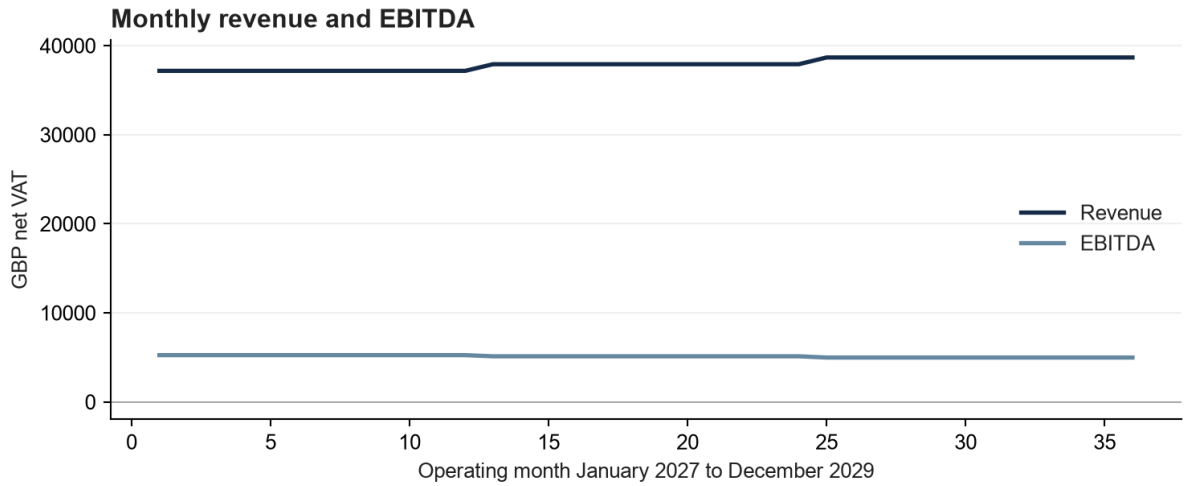
The model uses a conservative 25% monthly profit tax provision after carried model losses. It does not claim 19% small profits rates, marginal relief, capital allowances or deferred tax assets. Payment in the incurred month is a conservative cash approximation, not the UK filing calendar. Obtain a company-specific tax computation.



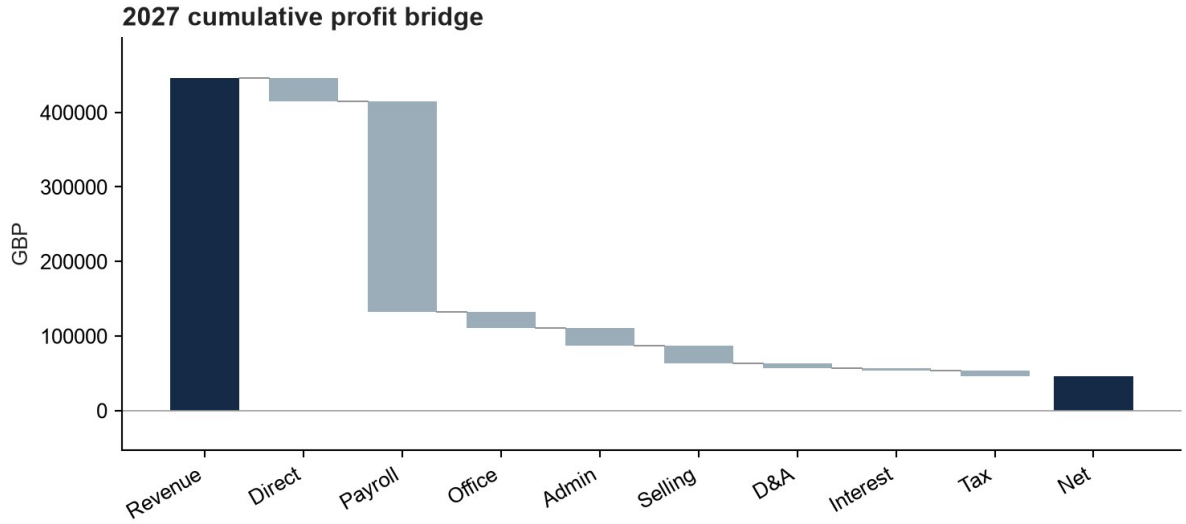
Contribution per billed hour subtracts specialist and delivery travel expense, while paid bench time stays in fixed payroll.

Profit and loss forecast

GBP	2027	2028	2029
Revenue net VAT	£445,968	£454,887	£463,985
Specialists and travel	£31,218	£31,842	£32,479
Contribution	£414,750	£423,045	£431,506
Loaded payroll	£282,240	£290,707	£299,428
Facilities	£21,600	£22,248	£22,915
Insurance legal software	£24,000	£24,720	£25,462
Business development	£24,000	£24,000	£24,000
Total fixed operating costs	£351,840	£361,675	£371,805
EBITDA	£62,910	£61,370	£59,701
Depreciation	£6,000	£6,167	£8,000
Interest	£3,406	£2,656	£1,906
Profit before tax	£53,504	£52,547	£49,794
Tax provision	£6,876	£13,137	£12,449
Net income	£46,628	£39,410	£37,346



Monthly Base revenue and EBITDA, January 2027 to December 2029.



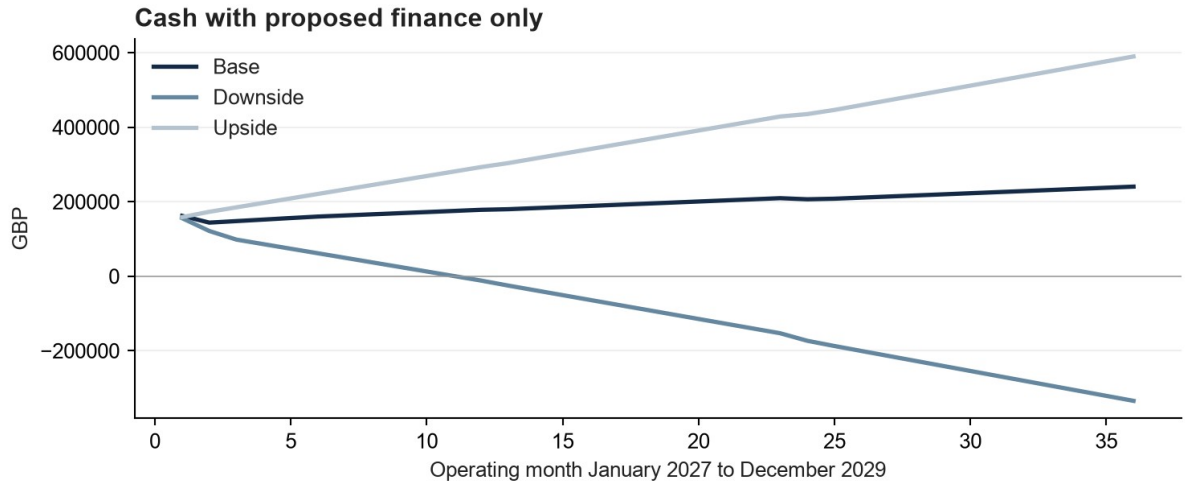
Cumulative 2027 waterfall reconciles revenue less every expense to net income.

43 / FINANCE

Cash flow and financial position

Base target gross receivables equal 45 days of monthly earned invoices including 20% VAT. Actual receivables are capped to opening receivables plus current billings, starting from zero, so collections cannot become negative. Downside is 75 days and Upside 30 days. This builds toward a steady invoice-days stock rather than a cohort ageing or default model. Gross collections plus closing receivables reconcile to cumulative invoices with no defaults. All expenses are paid in the month incurred; there are no deposits, supplier payables or unbilled WIP.

Input VAT on designated taxable costs offsets output VAT. Monthly net settlement and carried credits are simplified; no VAT cash refund is assumed. The model assumes facilities and admin are taxable in aggregate, requiring revision for exempt insurance or rent. Cash capex is shown net VAT because VAT is captured in working capital once.



Cash assumes proposed finance is received at inception. Downside negative cash marks an unmet funding need.

Cash flow forecast months one to six

GBP	Jan	Feb	Mar	Apr	May	Jun
Operating cash	(£34,467)	(£17,363)	£4,940	£4,946	£4,951	£4,792
Net capex	£0	£0	£0	£0	£0	£0
Debt principal	£833	£833	£833	£833	£833	£833
Closing cash	£161,900	£143,703	£147,810	£151,923	£156,040	£159,998

Opening cash follows preopening uses and proposed funding. The initial receivables build absorbs cash before collections reach the steady operating run rate. Cash includes owner salary and employer loading.

Cash flow forecast months seven to twelve

GBP	Jul	Aug	Sep	Oct	Nov	Dec
Operating cash	£3,846	£3,850	£3,854	£3,858	£3,862	£3,865
Net capex	£0	£0	£0	£0	£0	£0
Debt principal	£833	£833	£833	£833	£833	£833
Closing cash	£163,011	£166,028	£169,048	£172,072	£175,101	£178,133

Review invoice ageing alongside the days-based model. A delayed invoice and an irrecoverable debt are different; evidence of nonpayment needs a bad-debt schedule and expense rather than only more receivable days.

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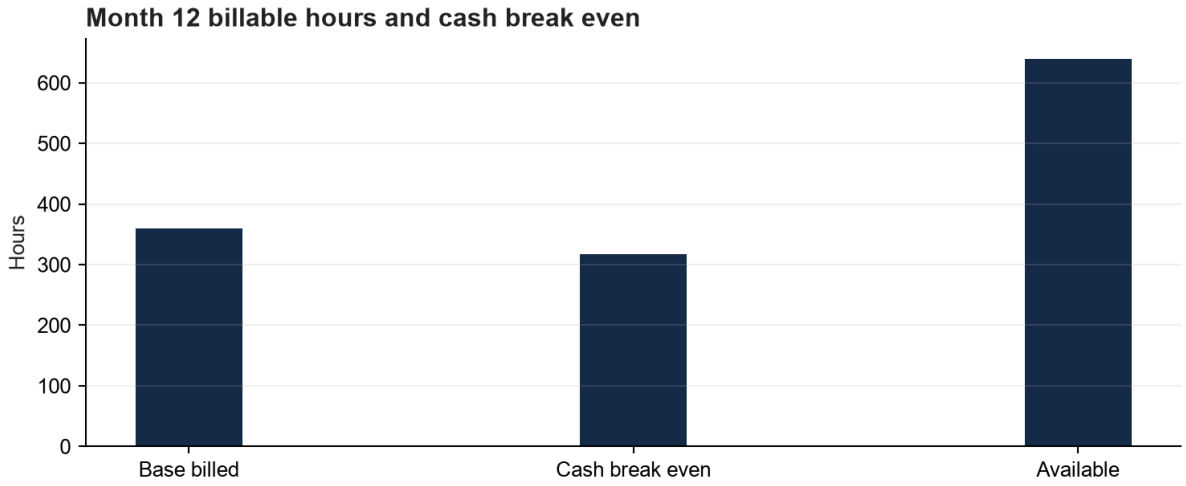
Financial position summary

GBP at year end	2027	2028	2029
Cash	£178,133	£206,372	£240,353
Gross receivables	£66,895	£68,233	£69,598
VAT credit	£0	£0	£0
Deposit	£3,600	£3,600	£3,600
Net equipment	£12,000	£11,833	£3,833
Total assets	£260,628	£290,038	£317,384
Term debt	£40,000	£30,000	£20,000
VAT payable	£0	£0	£0
Total liabilities	£40,000	£30,000	£20,000
Share capital	£200,000	£200,000	£200,000
Retained earnings	£20,628	£60,038	£97,384
Total equity	£220,628	£260,038	£297,384
Liabilities and equity	£260,628	£290,038	£317,384

Equipment depreciates by purchase cohort over 36 months, including replacement at month 24. Startup setup and pay are opening retained losses. Equity equals contributions plus retained results, without distributions. Accounting equality does not mean negative cash is commercially fundable.

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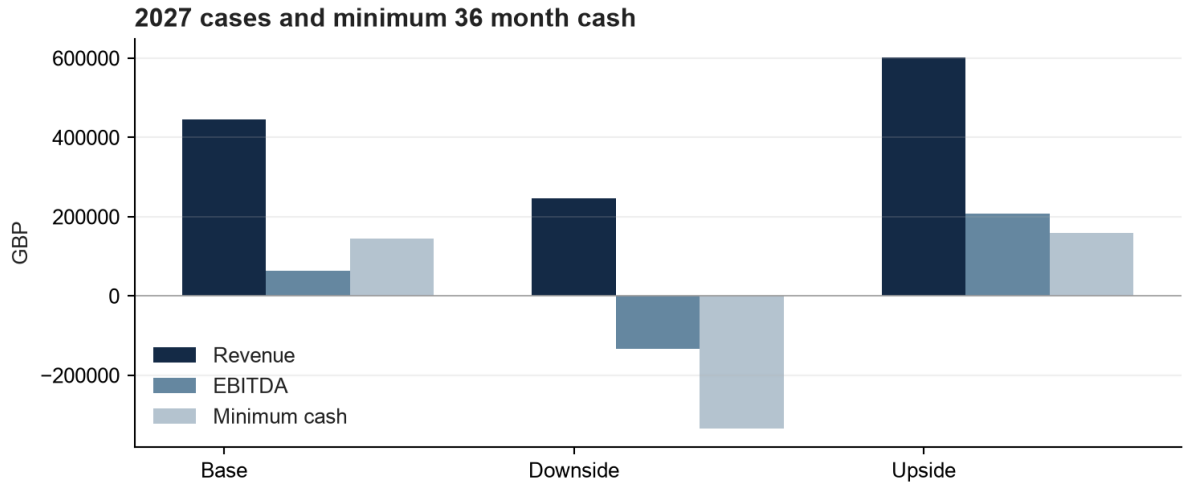
Break even and scenarios



Month 12 cash break even includes fixed costs, loan interest and principal; excludes capex, tax and working capital.

Cash break even is 316.7 billed hours per month at the Base blended contribution rate versus 360 forecast and 640 available hours. It assumes the same role mix and realisation. The threshold is not a guarantee that these hours can be sold.

Case	2027 fees GBP	2027 EBITDA GBP	Minimum cash GBP
Base	£445,968	£62,910	£143,703
Downside	£246,240	(£132,624)	(£334,680)
Upside	£600,701	£206,819	£158,419



Captured cases are snapshots; workbook flags changed inputs and requires all cases to be refreshed.

Downside cuts each role's utilisation and rates, reduces realisation, increases variable cost and slows collections. Upside increases utilisation and rates, with lower variable cost and faster receipts. All retain the paid staffing and proposed funding. No probability or committed sales are implied.

Model guide and completion

Select Inputs F5: 1 Base, 2 Downside or 3 Upside. Blue inputs are editable. Hours feeds fees, Staffing feeds fixed payroll, DebtAssets feeds assets and debt, and Statements produces the monthly accounting outputs. Native charts reference worksheet ranges. Cases stores comparison snapshots and checks the captured raw inputs for staleness.

Retained build_model.mjs rebuilds the workbook and model-results.json, tests cases and meaningful input changes, and keeps all 36 months visible. After changing assumptions, regenerate all cases, financial figures, Word visuals and the native heading-driven TOC. Reconciliation differences should remain within £0.01; funding gaps are separate alerts.

The model was rebuilt using the consulting reference's headcount, utilisation, rates and realisation concepts, plus the pilot's monthly three-statement structure. No reference workbook was imported. Five-year fractional staff growth and US rates were replaced with the proposed London boutique's fixed staffing and three-year horizon. This package remains conditional on the commercial evidence and financing gates.