Driving School Business Plan

Liffey Learner Driving School

DOCUMENT GUIDE

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Proposed category B driving school in Dublin

Prepared for a prospective sponsor and lender. Financial assumptions are illustrative and commitments remain subject to premises, demand, supplier and finance gates.

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01 / STRATEGY

Executive summary

A small Dublin school with capacity and cash gates

Liffey Learner is a proposed Dublin category B driving school. Three owned dual-control cars pair with the paid owner and two employed Approved Driving Instructors. It sells completed one-hour EDT and preparation lessons, with payment on delivery. No founder qualification, pupil bookings, vehicle quote or loan approval is asserted. The Base forecast produces EUR 185,169 net revenue in 2027 and EUR 241,609 in 2029.

The service emphasises reliable appointments, accurate learning records and safe instruction. Launch remains conditional on ADI status, vehicles, specialist insurance and funding. Proposed equity EUR 100,000 and debt EUR 30,000 support startup costs and the ramp. The Downside case remains loss-making and requires additional cash for the reserve target. Do not proceed on the strength of the Base sales assumption alone.

Measure	Base planning result
Startup cash use	EUR 69,725
Opening cash	**EUR 60,275**
2027 net profit	(EUR 1,394)
Minimum cash	EUR 45,857

02 / STRATEGY

Business purpose and objectives

Safe progress and reliable paid capacity

The business exists to help learners practise safely with a qualified instructor and an appropriately insured car. EDT is a structured programme, rather than a promise of test success. [E1] The proposed company will operate in Dublin from January 2027 if the readiness gates pass. One-hour completed sessions are the revenue unit.

First-year objectives are to establish compliant delivery, trace all lesson records and reach a repeatable paid booking level without exceeding instructor or car hours. Review completion, cancellations, complaints, realised contribution and cash weekly. Pass rates are tracked only once real denominators exist; no forecast pass guarantee or comparison rating is used.

03 / STRATEGY

Business concept and service

Category B lessons with a narrow launch scope

Offer category B EDT, additional practice and test preparation using manual dual-control cars. Vehicle choice and learner accessibility needs must be checked before commitment. No motorcycle, professional CPC, passenger-bus training or classroom-only overflow sale is forecast. [E1]

Proposed 70% EDT and 30% preparation/refresher mix is a planning hypothesis. Each product uses the same one-hour lesson capacity and fifteen-minute travel/handover allowance. The proposed school takes payment for delivered lessons only. Advance packages and test car hire would require different cash, VAT and liability schedules before introduction.

04 / STRATEGY

Vision and operating values

Progress without misleading outcome promises

Build an instruction service that learners can understand and use consistently. The owner sets transparent gross prices, a clear cancellation policy and written learning goals. An instructor should pause a session if the permit, car or learner condition is unsuitable rather than protecting a sales target.

Values become operational checks: verify eligibility, explain objectives, record feedback, upload EDT accurately and reconcile payments. Accessibility requirements should be discussed at enquiry and matched to competent provision; the plan does not claim specialist adapted vehicles. Trust depends on accurate records and safe decisions.

05 / STRATEGY

Owner and management background

Appointments depend on verified competence

The owner role combines an active category B ADI with scheduling, safety, finance and complaints. The founder has not been identified, so no biography, qualification or experience claim is invented. Before launch, retain evidence of the owner's ADI permit, licence, competence and management availability.

If a sponsor cannot teach, the owner-instructor assumption must be replaced by a paid qualified hire and the model refreshed. Paid owner salary remains a business expense; private household needs are shown separately. External legal, insurance and payroll advisers provide support without replacing the owner's operating accountability.

06 / STRATEGY

Ownership and business structure

Proposed Irish limited company

An Irish private limited company is the intended planning vehicle. Equity and loan amounts are proposals. Incorporation, beneficial ownership, tax registration, employment terms and banking remain to be completed with local advisers. No tax eligibility or incorporated entity is presented as already secured.

The model uses the ordinary 12.5% trading corporation tax rate as a budgeting input. [E5] Taxable profits use a book-depreciation and loss proxy, so capital allowances and filing/payment dates require a tax adviser’s schedule. Directors must approve spending and maintain proper accounts; private withdrawals cannot be treated as a balancing item.

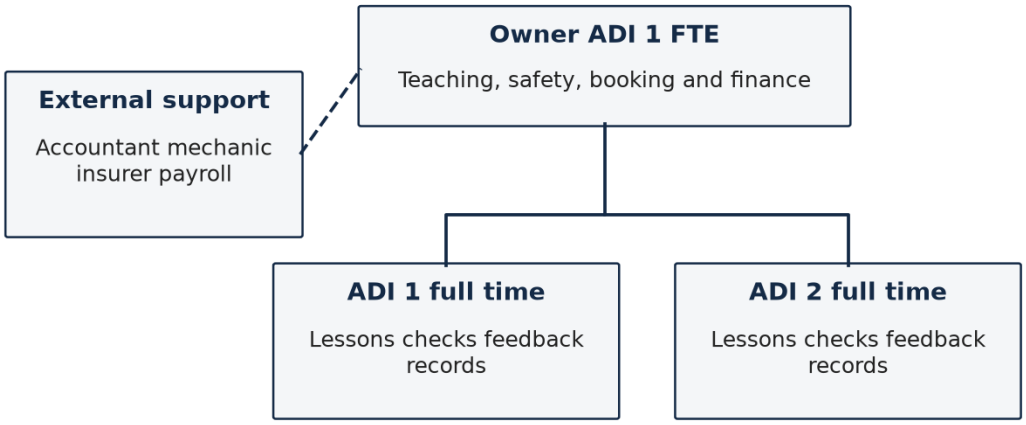
07 / STRATEGY

Organisation and responsibilities

Three teaching roles with external support

The owner manages two employed ADIs and teaches within the same paid-hour allowance. Both employed instructors report to the owner for quality, scheduling and safety. No full-time receptionist is included. Booking and administration use the twenty-percent non-teaching allowance across the paid team.

External payroll, accountant, mechanic and insurance broker support the owner on defined assignments. Each instructor checks the assigned car and learner, delivers instruction and completes records. The owner reviews car downtime, holiday cover and appointment travel before releasing slots. Qualified cover must be arranged or appointments reduced.



Organisation and responsibilities. Proposed Dublin category B operation; planning design, not observed performance.

08 / STRATEGY

Business model and value creation

Recognise revenue only when lessons are delivered

Revenue is delivered EDT and additional practice hours multiplied by gross customer price, divided by one plus output VAT. Direct cost is paid lessons multiplied by fuel, wear and cleaning allowance, plus processing fees on gross invoiced sales. Salaried ADIs and fleet insurance continue when demand falls.

There is no deferred revenue from packages, assumed subsidy or sale of unused lesson slots. Cash arrives after a settlement lag. The Business Model Canvas shows partners, resources, channels and cost responsibilities. Each proposed commercial relationship needs terms, rather than being treated as a signed contract.



Business model and value creation. Proposed Dublin category B operation; planning design, not observed performance.

09 / STRATEGY

Industry and local context

Mandatory training supports need, not local sales proof

RSA requires eligible first-time category B learners to complete EDT with an ADI. The normal programme consists of twelve sessions; reduced EDT is available only to eligible applicants. [E1] These rules create a training need, but they do not establish how many Dublin learners will choose this school.

Local competition includes independent instructors and larger schools. The instructor register is the official route to verify current ADI status. [E6] No claim is made about market shortage, competitor pass rates or waiting times. The owner must interview learners and compare public offers before the mature demand driver can be treated as evidence.

12 normal EDT sessions

6 sessions for eligible reduced EDT

RSA statutory programme structure • category B • E1

Local paid demand, willingness to pay and pickup fit remain unmeasured

Demand evidence: RSA programme structure, accessed October 2026. Twelve normal sessions or six for eligible reduced EDT. These are regulatory requirements, not observed bookings.

10 / STRATEGY

Customer need and demand evidence

Test access, availability and willingness to pay

Learners need a lawful instructor, suitable appointments, a safe car and feedback they can practise with a sponsor. [E1,E2] The hypotheses are that a consistent pickup zone and understandable records matter enough to sustain the proposed gross hourly prices. No interviews or price experiments have yet been conducted.

Before funding cars, conduct at least thirty consented learner interviews and compare requested times with proposed route zones. Track enquiries, eligibility, qualified appointment requests and delivered paid sessions separately. A marketing enquiry is not lesson revenue. Require a small measured booking pilot before accepting the forecast ramp.



Customer need and demand evidence. Proposed Dublin category B operation; planning design, not observed performance.

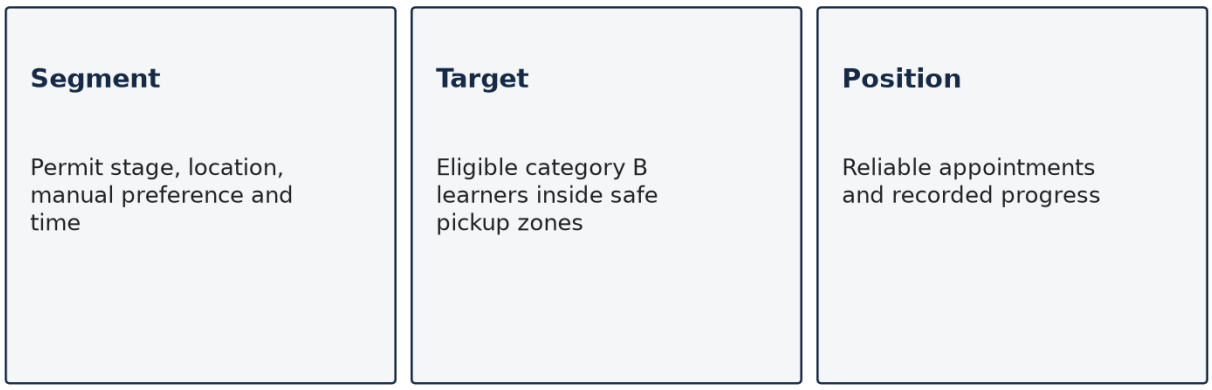
11 / STRATEGY

Target market and segmentation

Prioritise learners the fleet can serve

Segment by permit status, EDT stage, manual-car preference, location and appointment availability. Prioritise eligible category B learners near agreed Dublin pickup points who can take recurring weekday and planned evening slots. Adults seeking refresher sessions are secondary. Reduced-EDT eligibility must be confirmed rather than assumed from nationality.

Position around reliable slots, clear objectives and records. Do not advertise guaranteed passes. The school will refer learners needing unavailable adapted vehicles or specialist instruction to suitable providers. Targeting must preserve lawful access and avoid invented language skills or accreditation.



Target market and segmentation. Proposed Dublin category B operation; planning design, not observed performance.

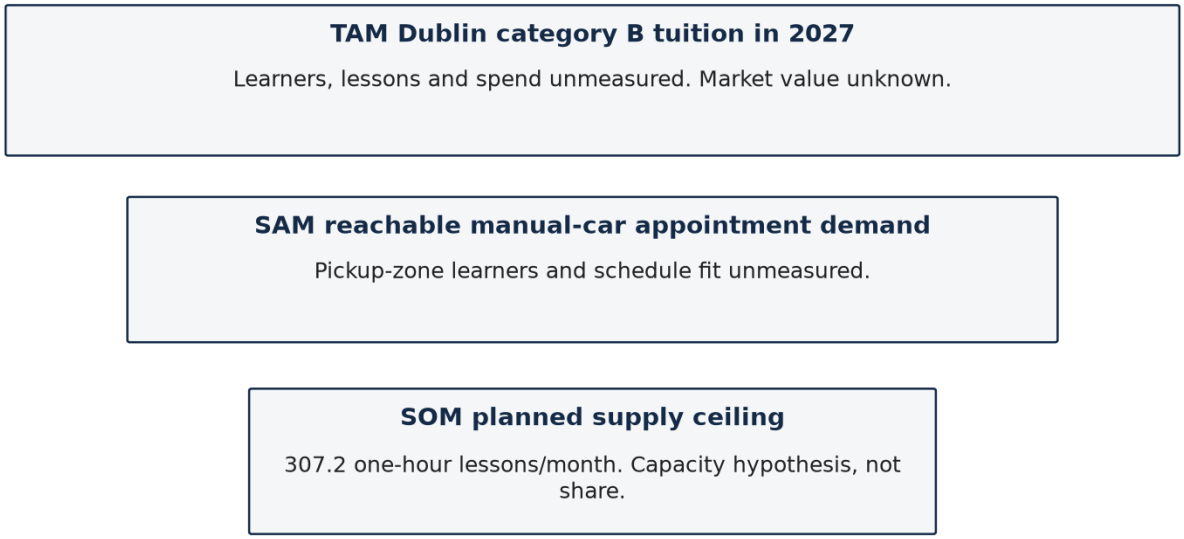
12 / STRATEGY

Market size and attainable scope

Unknown market value with a transparent supply limit

TAM is annual Dublin category B paid instruction demand. Its learner count, lessons per learner and gross spend have not been established, so no euro market value is claimed. SAM is demand reachable within the eventual pickup zones, schedule and manual-car offer. That subset is also unmeasured.

SOM is an attainable sales hypothesis, not validated market share. The model’s Base mature request level is 330 one-hour lessons monthly, limited to 307.2 deliverable lessons by the instructor/car calculation. Customer equivalents cannot be inferred by dividing mixed tuition by twelve because preparation and reduced EDT differ.



2027 Dublin category B TAM/SAM/SOM scope. TAM and SAM sizes unavailable. SOM supply capacity is 307.2 one-hour lessons/month, a planning ceiling, not a market-share estimate.

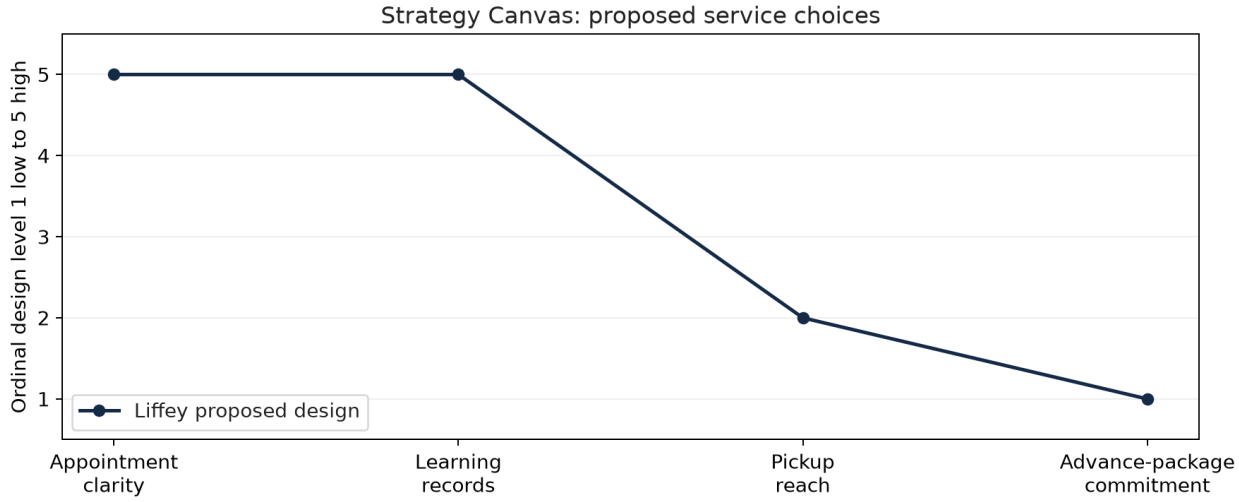
13 / STRATEGY

Competitor analysis and positioning

Compare verifiable offers, not invented ratings

Collect dated competitor gross prices, lesson length, permitted pickup areas, cancellation terms and published availability. Confirm current instructor status through RSA. [E6] The working alternatives are independent ADIs, multi-instructor schools and learner practice with a qualified sponsor; sponsor practice does not replace mandatory EDT.

The strategy canvas compares design commitments and areas requiring research, without scoring competitors. Liffey's planned narrow pickup zones trade geographic reach for lower dead travel. If competitors offer equivalent slots more cheaply, test differentiated records and reliability before committing to higher fixed payroll.



Levels are qualitative design priorities, not measured performance. Competitor values unavailable.

Competitor analysis and positioning. Proposed Dublin category B operation; planning design, not observed performance.

14 / STRATEGY

SWOT analysis

Capabilities remain plans until implemented

Strengths planned: S1 one school controls scheduling and lesson records; S2 three car/instructor pairings allow balanced appointments. Weaknesses: W1 unproven acquisition at proposed prices; W2 three salaries and three cars create fixed exposure before demand matures. These are design observations, not existing capabilities.

Opportunities: O1 mandatory eligible EDT supports an addressable need; O2 prepared learners may need additional practice. Threats: T1 local switching and price competition; T2 collisions, ADI absence or uninsured use can stop delivery. Owner decisions must connect these factors to paid slots and cash, rather than relying on a generic favourable SWOT.

Factor	Implication
S1 records and routing	Measure accuracy and travel time
W1 unknown paid demand	Pilot before fleet commitment
O1 eligible EDT need	Validate local accessible appointments
T2 lost car or ADI	Reduce slots and protect refunds

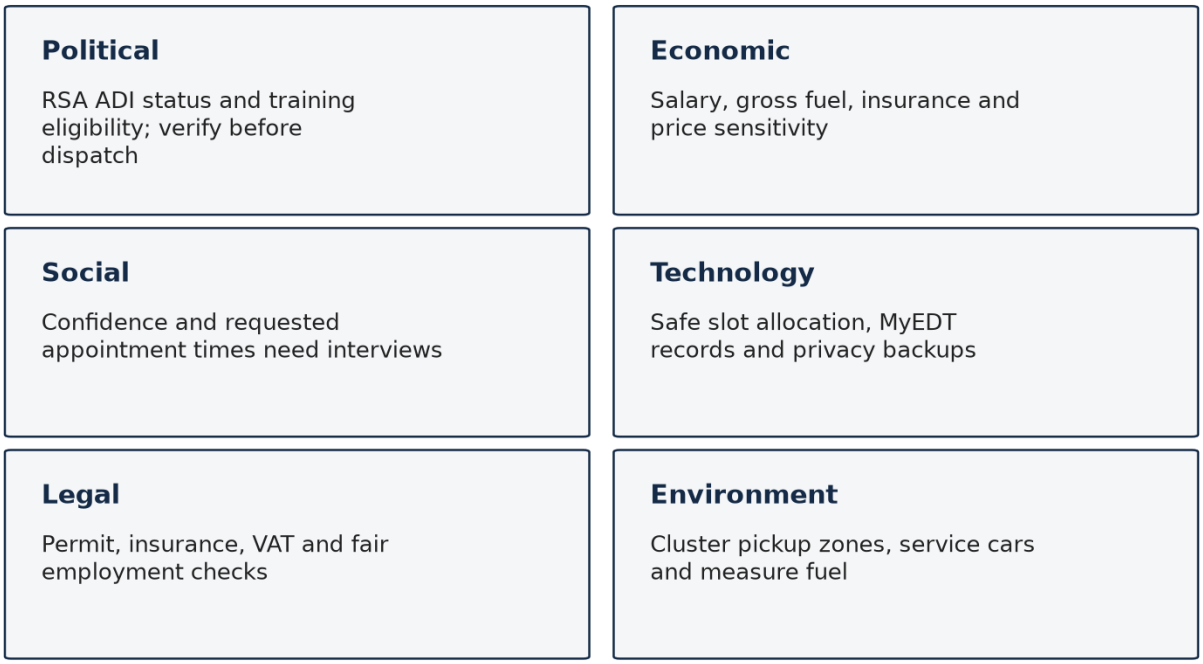
15 / STRATEGY

PESTLE analysis

Six external factors with practical responses

Political and legal issues include RSA approval, eligibility and safe road use. Economic factors are wage, fuel, insurance and price sensitivity. Social factors include learner confidence and scheduling needs, which require interviews. Technology enables booking and MyEDT records but creates privacy and backup obligations. [E1,E2]

Environmental decisions include efficient routing, maintenance and avoiding unnecessary travel. Gross costs include allowances rather than claimed savings. The owner reviews each factor at launch and quarterly, specifically confirming ADI status, insurer terms, VAT rules and actual appointment economics before increasing supply.



PESTLE analysis. Proposed Dublin category B operation; planning design, not observed performance.

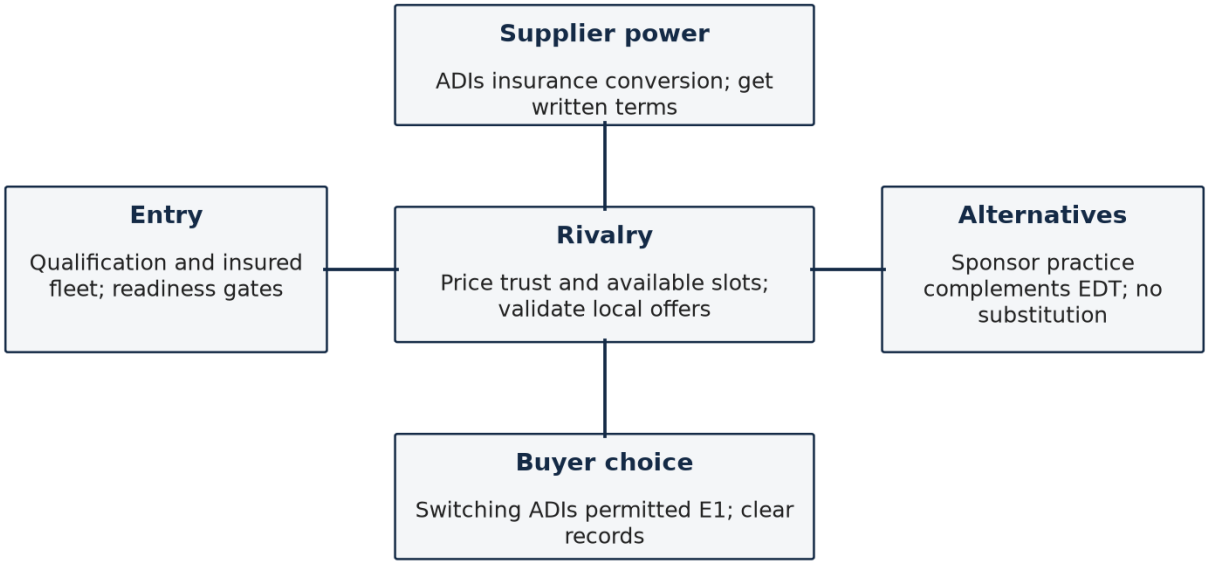
16 / STRATEGY

Porter Five Forces

Competition meets a regulated capacity bottleneck

Rivalry is around trust, price and available slots; no intensity rating is invented. Buyer choice may be broad, and RSA permits switching instructors during EDT. [E1] Supplier power concerns qualified ADIs, insurer underwriting and vehicle conversion. The response is written offers and spare scheduling margin.

Entrants must obtain qualifications, suitable vehicles and insurance, while sponsor practice and public transport affect the wider learning decision. Sponsor practice is a complement to EDT rather than a legal substitute. The centre-and-surround diagram identifies each force; the owner should collect local competitor terms and supplier quotes to test the proposed response.



Porter Five Forces. Proposed Dublin category B operation; planning design, not observed performance.

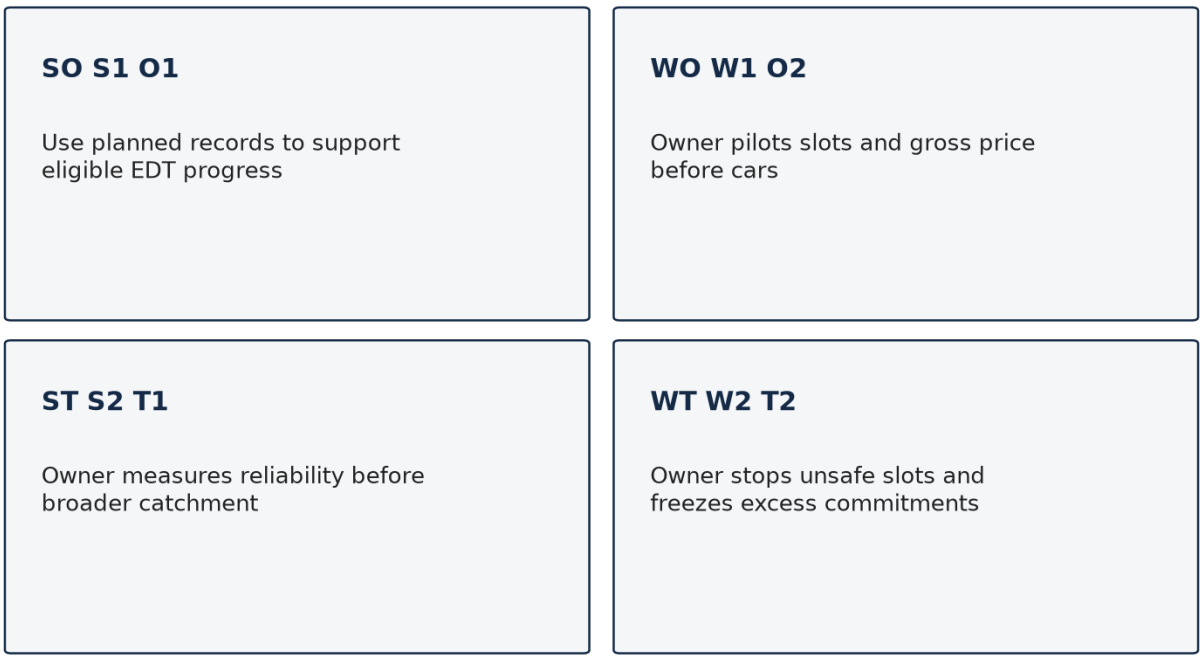
17 / STRATEGY

TOWS strategic actions

Match weaknesses to practical launch gates

SO: use planned consistent records to help eligible learners progress and book suitable follow-on sessions. WO: validate requested slots and gross price before purchasing all cars. ST: pair clear service terms with appointment reliability to reduce switching pressure. WT: reduce irreversible commitments if demand or insurance evidence fails.

The owner owns all four actions. Record interview and pilot results before finance drawdown, and review cancellations and cash weekly after opening. The downside response is not unpaid teaching or fictitious finance; it is a funded, approved adjustment to staffing, fleet and launch scope.



TOWS strategic actions. Proposed Dublin category B operation; planning design, not observed performance.

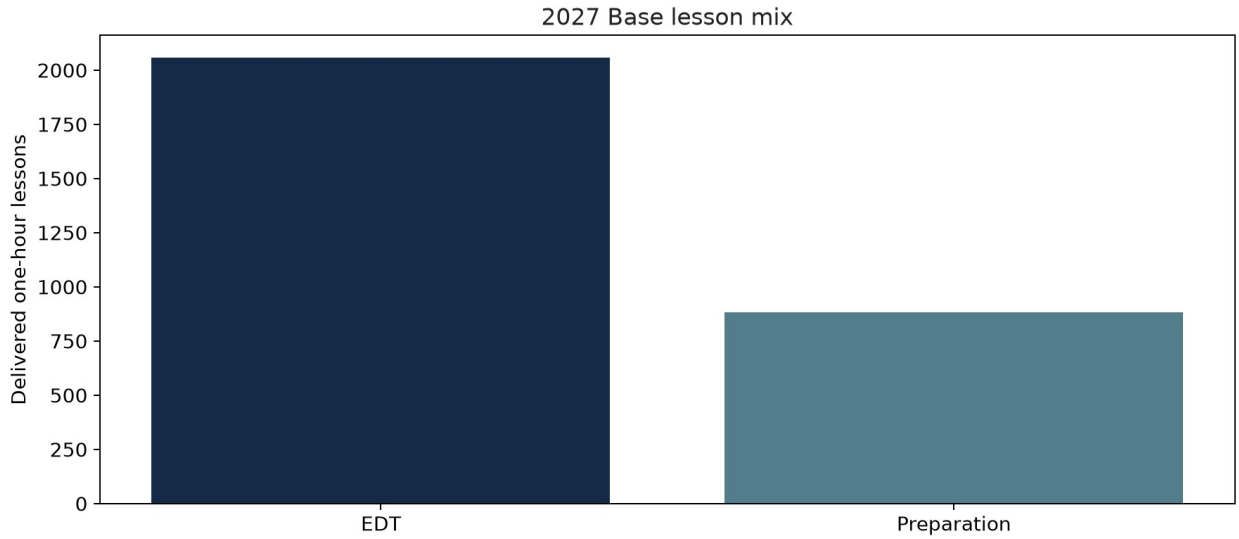
18 / OPERATIONS

Products and service specification

Two tuition categories use the same teaching resource

EDT one-hour sessions follow RSA's objectives and recording process for eligible learners. Preparation and refresher sessions use agreed learning goals and do not count automatically as EDT. Instructors tell the pupil which service is delivered and record it clearly. [E1]

Launch excludes prepaid bundles, classroom courses and test car hire. Both tuition categories use one instructor, one car and one learner. No overflow product earns revenue after cars are full. Any additional service must have a separate price, time allowance, insurance review and accounting treatment before entering the forecast.



Products and service specification. Proposed Dublin category B operation; planning design, not observed performance.

19 / OPERATIONS

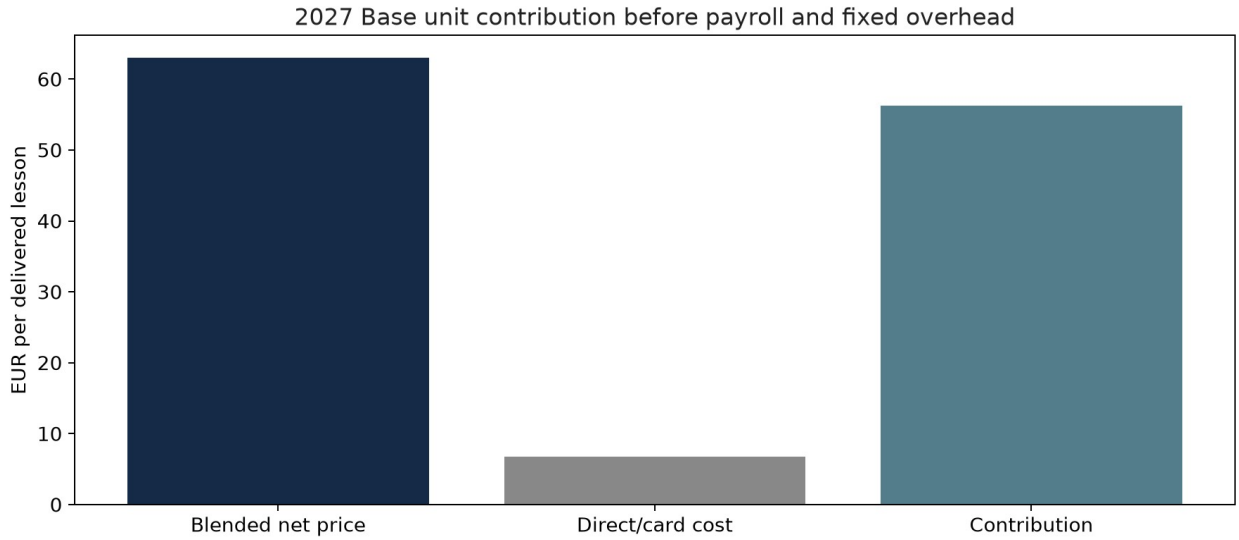
Pricing and contribution

Gross advertised price includes reduced-rate VAT

Base planning prices are EUR 70 for one-hour EDT and EUR 75 for preparation/refresher lessons. A 70/30 mix produces EUR 71.50 gross and EUR 63.00 net per lesson at 13.5% output VAT. [E3,E4] Prices are hypothetical, not competitor observations or a statutory tariff.

Direct fuel/wear/cleaning cost is EUR 6 per lesson and card charge 1% of gross invoice. These leave about EUR 56.29 contribution per lesson before salaries and fixed overhead. Scheduled paid capacity, insurance and employer costs must be paid from that contribution. No discounts or package advance cash are included.

2027 Base unit	EUR per lesson
EDT gross	70.00
Preparation gross	75.00
Blended gross	71.50
Blended net	63.00
Direct and card costs	6.72
Contribution before fixed costs	56.29



Pricing and contribution. Proposed Dublin category B operation; planning design, not observed performance.

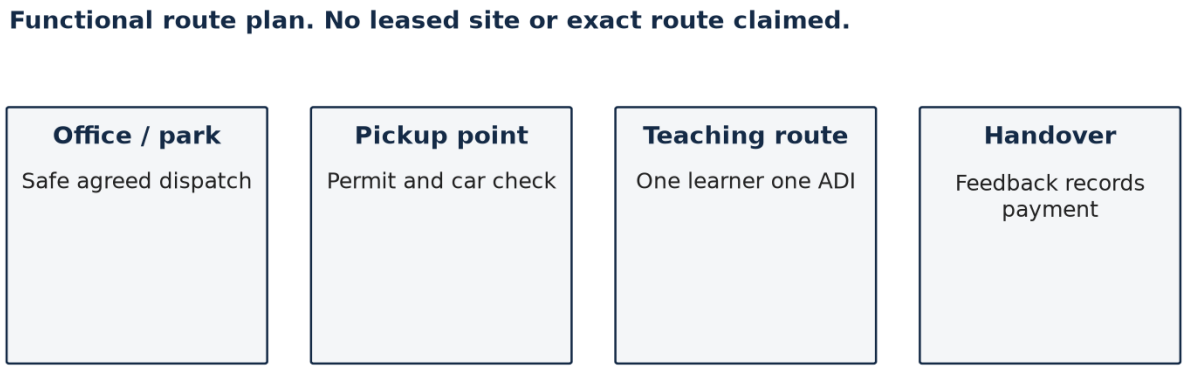
20 / OPERATIONS

Location and pickup areas

A restricted catchment limits dead travel

Use a small office/parking arrangement and scheduled safe pickup points in a Dublin operating zone. The actual site is unselected. The EUR 600 monthly Base allowance is a gross planning budget, not a city-wide rent claim. Permission, storage, parking and public liability arrangements need written confirmation.

Publish only pickup points approved for safe access. Avoid long point-to-point transfers between lessons. The route map is a functional operating sequence rather than a claim about leased premises. Expansion into another area requires measured travel time and a refreshed capacity schedule.



Location and pickup areas. Proposed Dublin category B operation; planning design, not observed performance.

21 / OPERATIONS

Equipment and fleet

Three safe cars are a launch condition

The budget assumes three used manual cars at EUR 18,000 each gross, plus EUR 1,500 per car for dual controls and EUR 2,500 for IT/safety equipment. Condition, conversion compatibility, servicing and roadworthiness have not been quoted. No residual sale value is used in the 36-month cash model.

Select purchase invoices deliberately. The forecast assumes no input VAT credit on any purchase, a conservative cash convention rather than a statement that driving schools cannot recover VAT. Used cars may be bought without separately deductible VAT. An adviser should assess actual invoice basis and business use before replacing the zero-credit assumption.

22 / OPERATIONS

Technology and booking systems

Only qualified appointments become delivered sales

Booking captures permit eligibility, service type, pickup point and allocated ADI/car. Payment, receipts and EDT records are reconciled to delivered sessions. A booking tool must prevent overlapping use of one instructor or car. Cancellation rules and privacy notices need legal review before enrolment.

Keep role-based access, backups and a way to notify learners during outages. Do not store unnecessary identity scans or sensitive notes. Scheduling/accounting costs are EUR 250 gross monthly in Base. The forecast assumes a short receivable lag and no package deposits; software configuration must match those terms.

23 / OPERATIONS

Brand and learner experience

Clear appointments, objectives and feedback

The working name Liffey Learner requires trademark and domain checks. The journey is eligibility enquiry, confirmed appointment, car and permit checks, teaching, feedback, records and payment. Each learner receives the total gross price and cancellation policy before agreeing.

An instructor explains which progress needs practice and whether a session is recorded as EDT. The owner handles complaints and reconciles missing records. No testimonials, satisfaction scores or competitor pass rankings are invented. The quality system should be demonstrated with real lesson records before broad promotion.



Brand and learner experience. Proposed Dublin category B operation; planning design, not observed performance.

24 / OPERATIONS

Marketing plan

Track paid lessons against the budget

Base marketing allowance is EUR 500 monthly plus EUR 1,500 launch activity inside setup. Use small local search tests and permission-based referral information aimed at the pickup zone. No automatic conversion, paid school partnership or exclusive referral agreement is assumed.

Record source, qualified enquiries, appointments, completed sessions and acquisition spend. Compare contribution from actual lessons with spend. If demand misses the ramp, investigate gross price, schedule and travel fit before increasing advertising. Preparation of communications uses the owner’s paid administration allowance.

25 / OPERATIONS

Sales process and acquisition

Eligibility and capacity precede payment

Answer an enquiry with permit checks, suitable lesson type and available pickup slots. Confirm that a currently approved ADI will teach. [E1,E6] Send gross price and cancellation terms, allocate car and instructor, then record completion. The delivered lesson enters revenue and the payment enters collections after settlement.

Base starts at 165 requested one-hour lessons monthly and ramps over twelve months. The forecast is not an enquiry conversion observation. Monitor cancellations and unpaid delivered lessons separately. Capacity caps paid delivery; excess requests are waitlisted or referred rather than sold as an uncapped classroom product.

Retention and continuing instruction

Earn follow-on lessons without assuming package cash

Retain learners through useful feedback, consistent appointments and accurate records. The pupil may switch instructors and the school must not imply that advance payment is necessary to complete EDT. [E1] There are no locked prepaid bundles in the model.

Follow-on preparation depends on learner progress and consent, not an automatic subscription. Record repeat booking and attendance once they occur. The 70/30 tuition mix is a model assumption rather than a retention ratio. Any prepaid offer requires revenue deferral, refund liability and VAT on advance receipt before adoption.

27 / OPERATIONS

Daily operations and suppliers

Check the learner, car and records for every session

Before dispatch, review assigned instructor permit, car readiness, road conditions and learner eligibility. The instructor checks the vehicle and permit, delivers the agreed session, provides feedback and completes required records. [E1,E2] The owner reconciles sessions, receipts and MyEDT uploads.

Suppliers include vehicle sellers, conversion workshop, mechanic, insurer and booking provider. None is appointed. Require written safety scope, turnaround, exclusions and payment terms. Car repairs trigger a booking reduction. Suppliers receive cash promptly in the model, with no invented credit facility.

28 / OPERATIONS

Sustainability practices

Route efficiently and maintain cars

Reduce unnecessary transfers by clustering pickup points and maintaining realistic travel buffers. Planned maintenance can improve reliability and avoid avoidable breakdowns. Fuel/wear is budgeted per completed session and fixed maintenance per car, so environment claims do not replace real operating costs.

No electric-fleet subsidy or quantified carbon saving is claimed. Manual used-car scope is a planning choice to verify with learner demand and vehicle condition. Record mileage and fuel before comparing alternatives. Changing fleet type may alter purchase cost, insurer terms and learner compatibility and requires a refreshed model.

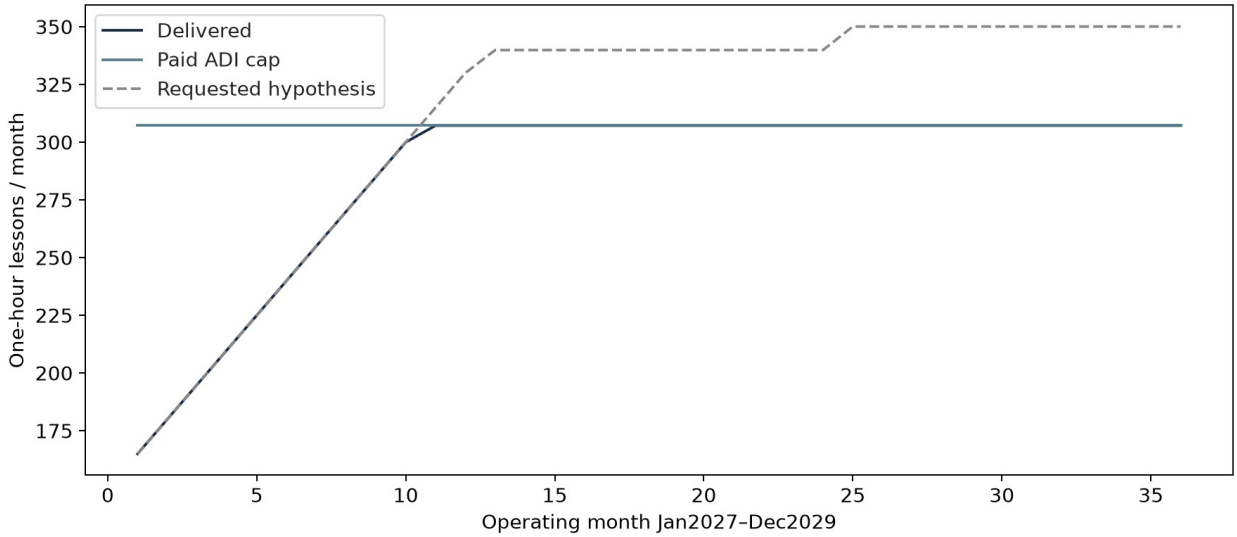
29 / OPERATIONS

Staffing and training

Paid availability caps teaching hours

Base staffing is one full-time owner ADI and two full-time employed ADIs. Monthly gross pay is EUR 3,200 for the owner and EUR 2,900 each employee. Fifteen-percent employer load and three-percent annual pay growth are allowances, not statutory payroll calculations. No unpaid labour fills the schedule.

Capacity starts with 160 paid monthly hours per FTE, deducts 20% for leave, administration and car downtime, and divides by 1.25 clock hours per one-hour lesson. The same availability calculation limits three cars. Monthly cap is 307.2 lessons. Integer daily rosters, breaks and actual routes still need operational validation.



Staffing and training. Proposed Dublin category B operation; planning design, not observed performance.

30 / OPERATIONS

Skills and fair work

Verify teaching status and lawful rosters

Every teacher must have a valid ADI permit for category B and suitable teaching competence. [E1,E6] Training covers lesson objectives, record submission, privacy, vehicle checks, learner safety and complaints. No founder qualification or language proficiency is assumed.

Confirm contracts, wages, employer contributions, pensions and working time with a local payroll adviser. Allocate paid leave and cover rather than selling theoretical maximum hours. If an instructor is absent and qualified cover is unavailable, reduce delivered slots. No automatic wage cut makes the Downside appear profitable.

31 / OPERATIONS

Legal and insurance requirements

Do not dispatch until learner and vehicle checks pass

RSA requires EDT to be delivered by an ADI. Learner permits allow accompanied practice on public roads with restrictions, and first-time learners generally face a six-month rule before testing. [E1,E2] Check actual eligibility and records for each pupil.

Obtain specialist instructor-use motor coverage for the actual cars and drivers, employer/public liability as advised, and procedures for collisions, complaints and data incidents. Ordinary motor cover is not assumed sufficient. Confirm entity, tax, insurance, vehicle roadworthiness and consumer cancellation terms before opening. No licence or policy approval has been supplied.

32 / OPERATIONS

Opening roadmap

January 2027 depends on documented gates

October 2026: validate learner slots, inspect ADI status, obtain vehicle/conversion and insurance offers. November: approve a revised cash model, confirm funding and pickup permission. December: purchase only approved cars, set up systems, test safety and records, and roster qualified paid staff.

January 2027 is provisional. Base includes two preopening office/interest months; Downside includes four as delay cost stress while retaining the same nominal operating horizon for comparison. A real date shift requires all periods and spending schedules to change. Stop purchases if insurance or funding cannot support safe delivery.

33 / OPERATIONS

Risks and management actions

Lost capacity and demand shortfalls reduce cash

The highest operating risks are weak acquisition, an absent ADI, a damaged car and inadequate specialist insurance. These risks reduce paid slots while payroll continues. The Downside minimum cash is (EUR 106,804) and its reserve shortfall is EUR 131,804. No owner injection or new loan is silently added.

Owner triggers: review cash weekly; freeze discretionary commitments before the EUR 25,000 target is threatened; stop affected teaching immediately when safety, permit or insurance fails. Record cancellation and refund obligations even though the launch model has no prepaid packages. Any remedial fleet/payroll decision needs verified terms and a jointly refreshed plan/model.

34 / EVIDENCE

Research and evidence

Primary rules and commercial assumptions have different status

The retained source list records RSA training/permit/register rules and Revenue lesson VAT/current rates/trading CT. Access date is 3 October 2026. Statutory requirements do not demonstrate local willingness to pay, insured vehicle availability or an eligible founder.

Evidence still needed: actual ADI credentials, permitted pickup areas, learner interviews and pilot bookings, cars and conversions, specialist insurance, payroll and pension details, finance terms and tax schedules. The following sources support only the claims assigned to them. Future rules must be rechecked before the proposed 2027 launch.

E1 RSA Category B Essential Driver Training, accessed 3 October 2026
https://www.rsa.ie/services/learner-drivers/driving-lessons/car-driving-lessons-%28edt%29

E2 RSA Learner permit rules, accessed 3 October 2026
https://www.rsa.ie/services/learner-drivers/learner-permit/what-it-is

E3 Revenue Driving lessons VAT classification, accessed 3 October 2026
https://www.revenue.ie/en/vat/vat-rates/search-vat-rates/D/driving-lessons-.aspx

E4 Revenue Current VAT rates, accessed 3 October 2026
https://www.revenue.ie/en/vat/vat-rates/search-vat-rates/current-VAT-rates.aspx

E5 Revenue Corporation tax basis of charge, accessed 3 October 2026
https://www.revenue.ie/en/companies-and-charities/corporation-tax-for-companies/corporation-tax/basis-of-charge.aspx

E6 RSA Approved driving instructor register, accessed 3 October 2026
https://www.rsa.ie/services/learner-drivers/driving-lessons/find-an-instructor

35 / EVIDENCE

Quotes and assumptions

Replace each allowance with a dated offer

Obtain seller invoices distinguishing used-car margin scheme or separately charged VAT, dual-control compatibility, insurance covering instruction, servicing scope, office/parking permission, software, payroll and loan terms. Model costs are all gross with zero input VAT recovery. That deliberately conservative case needs refinement using actual invoices.

Keep supplier date, validity, exclusions, cancellation, payment schedule and VAT detail. No quotation is fabricated. Salary load, gross prices, lesson demand and vehicle useful lives remain hypothetical. Capital allowances, CT cash dates and VAT payment timing need adviser confirmation; reported tax cash is a budget convention, not a filing guide.

36 / EVIDENCE

Model guide and completion

The workbook and Word share version1.0 results

Inputs contains one case selector and Base/Downside/Upside driver columns. Lessons builds demand, instructor/car capacity and gross/net tuition. PayrollOpex, AssetsDebt and Statements carry the operating and financing schedules, and Annual sums flows while taking period-end stocks. Dashboard links only to finished results.

Cases are evaluated snapshots with a fingerprint flagging input edits. Changing Inputs F5 recalculates live outputs. Run retained build_model.mjs --refresh-current to refresh edited assumptions and cases, then build_content.py, build_visuals.py and build_plan.py --toc to refresh Word and charts.

37 / FINANCE

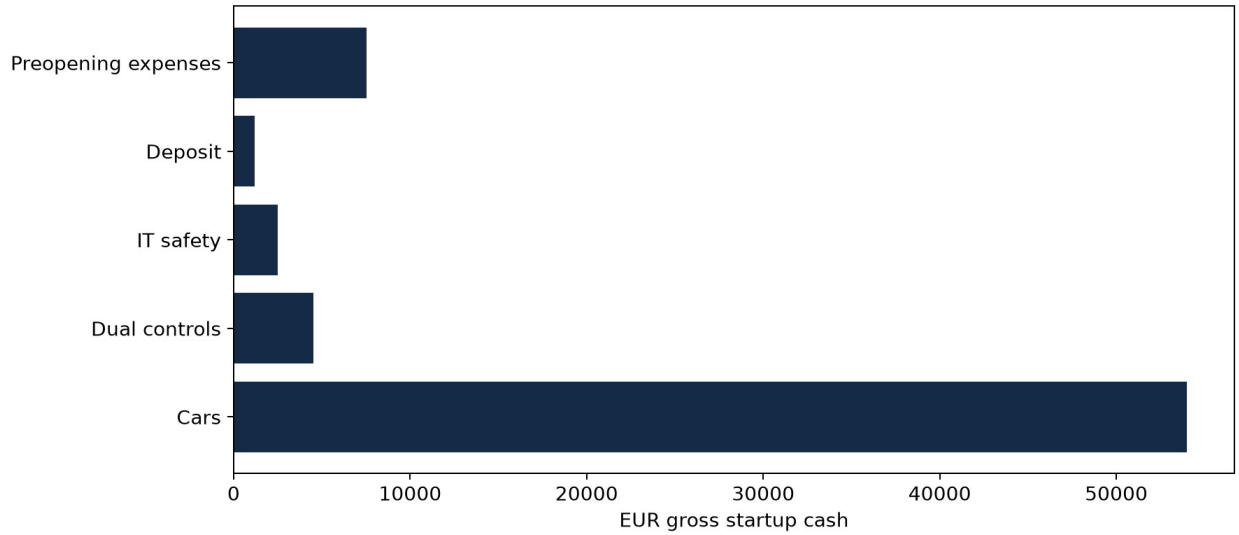
Startup costs and funding

Cash sources are proposed

Base startup cash use is EUR 69,725 and initial requirement including the EUR 25,000 reserve is EUR 94,725. Proposed equity EUR 100,000 and loan EUR 30,000 leave opening cash EUR 60,275. No funding commitment is secured.

The reserve is a liquidity objective, not an expense or balancing plug. Startup spend includes assets, refundable deposit and preopening expenses separately. All spending is gross and no VAT recovery cash is assumed. Review conditional funding before placing car orders.

Use / source	EUR
Cash spending	**69,725**
Proposed equity	100,000
Proposed loan	30,000
Proposed funding	130,000
Opening cash	**60,275**
Requirement including reserve	94,725



Startup costs and funding. Proposed Dublin category B operation; planning design, not observed performance.

Financial source verified model v1.0 Base EUR January 2027 to December 2029. Figures rounded to whole euros.

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Itemized startup costs

Capital, deposit and expense remain distinct

Cars and dual controls enter owned capital at gross invoice cost, with zero residual and sixty-month remaining life. IT/safety capital uses thirty-six months. The refundable office deposit remains an asset rather than being depreciated.

Setup includes legal/training and EUR 1,500 launch activity. Preopening office and debt interest are expensed before launch and reduce opening retained earnings. No separate replacement purchase is forecast inside thirty-six months. Condition surveys must confirm that maintenance allowances and lives are feasible.

Use / source	EUR
Owned instruction cars	54,000
Dual controls	4,500
IT / safety capital	2,500
Refundable deposit	1,200
Legal training launch expense	6,000
Preopening office	1,200
Preopening interest	325

Financial source verified model v1.0 Base EUR January 2027 to December 2029. Figures rounded to whole euros.

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Owner personal survival budget

Private cash does not repair the business

Owner gross salary is EUR 3,200 monthly in Base, charged through payroll with employer load. An illustrative 75% net retention gives EUR 2,400 against a hypothetical EUR 2,400 household budget, leaving no planned private gap. This is not a personal tax calculation.

The owner must replace retention and household costs with their own circumstances and obtain a payroll calculation. No dividend is assumed. Business equity is already a proposed funding source; private living expenses cannot be funded by unrecorded company withdrawals or an invented contribution.

Private planning budget	EUR / month
Owner gross pay	3,200
Illustrative net pay	2,400
Household budget	2,400
Private gap	–

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Financing terms and security

No loan approval or collateral valuation is claimed

The proposed EUR 30,000 loan uses 6.5% annual interest and equal principal over thirty-six months, with no grace. Base interest is charged on opening monthly debt. Monthly principal is EUR 833.33 until debt reaches zero. No bank fee or guarantee is assumed.

A lender may request security, guarantees or different repayment timing. Vehicle allowances are not collateral valuations. Obtain actual terms before funding drawdown and compare debt service with net cash rather than EBITDA alone. Downside tests 8% interest without increasing loan proceeds.

Year / terms	2027	2028	2029
Opening debt	30,000	20,000	10,000
Principal	10,000	10,000	10,000
Interest	1,652	1,002	352
Closing debt	20,000	10,000	0

Financial source verified model v1.0 Base EUR January 2027 to December 2029. Figures rounded to whole euros.

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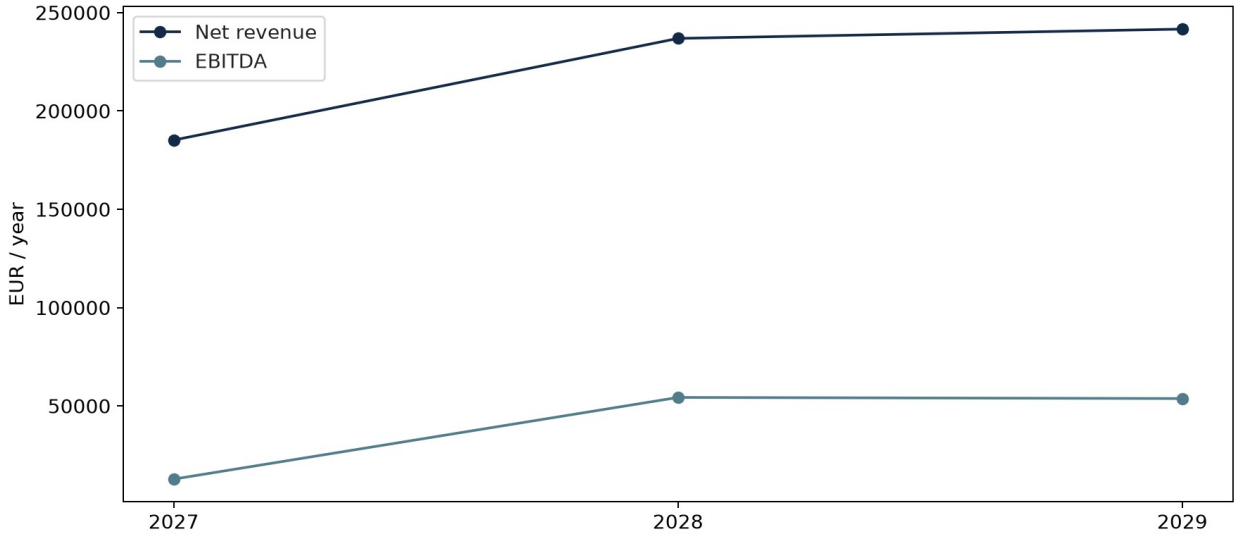
Revenue forecast and capacity

Delivered lessons are capped

Base net revenue is EUR 185,169 in 2027, EUR 236,871 in 2028 and EUR 241,609 in 2029. Mature requested lessons exceed the 307.2 monthly instructor/car ceiling. Both lesson categories compete for that ceiling; no overflow earns classroom revenue.

Planning prices rise 2% yearly in Base. Demand grows 3% after the ramp but cannot expand realised lessons beyond paid availability. A capacity-bound Upside can raise revenue through price, not unstaffed hours. Neither monthly sales nor course equivalents establish validated local market share.

Measure	2027	2028	2029
Paid one-hour lessons	2,939.4	3,686.4	3,686.4
Net lesson revenue EUR	185,169	236,871	241,609
Gross invoiced EUR	210,167	268,849	274,226



Revenue forecast and capacity. Proposed Dublin category B operation; planning design, not observed performance.

Financial source verified model v1.0 Base EUR January 2027 to December 2029. Figures rounded to whole euros.

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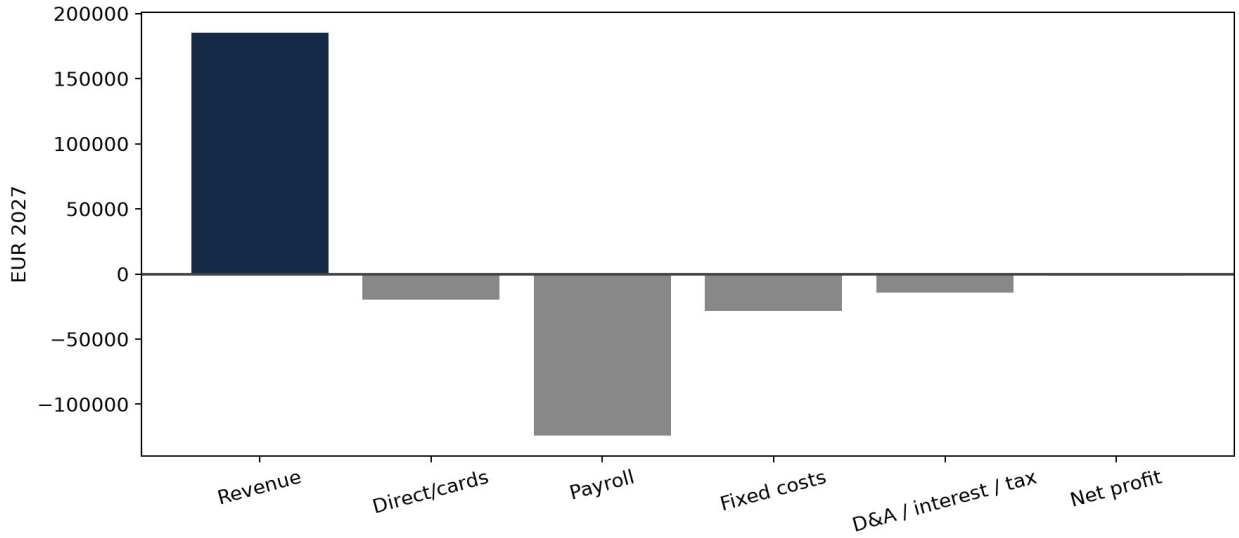
Costs and projected profit

Salaries continue through the ramp

Base 2027 contribution is EUR 165,431 before payroll EUR 124,200 and fixed overhead EUR 28,440. EBITDA is EUR 12,791 and net profit (EUR 1,394) after depreciation, interest and tax proxy.

Fuel/wear is variable by delivered lesson while servicing, insurance and payroll are fixed. The owner is paid. Debt principal reduces cash, not profit. Gross costs with no input credit recovery make the cash budget conservative; tax uses the disclosed proxy and does not claim statutory capital allowances.

EUR	2027	2028	2029
Net revenue	185,169	236,871	241,609
Direct costs	17,636	22,782	23,465
Card fees	2,102	2,688	2,742
Contribution	165,431	211,401	215,401
Payroll	124,200	127,926	131,764
Fixed expenses	28,440	29,151	29,880
EBITDA	**12,791**	**54,324**	**53,758**
Depreciation	12,533	12,533	12,533
Operating profit	258	41,791	41,224
Interest	1,652	1,002	352
Pretax profit	(1,394)	40,789	40,872
Income tax	0	3,984	5,109
Net profit	**(1,394)**	**36,805**	**35,763**



Costs and projected profit. Proposed Dublin category B operation; planning design, not observed performance.

Financial source verified model v1.0 Base EUR January 2027 to December 2029. Figures rounded to whole euros.

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Profit and loss forecast

Annual flows sum the twelve monthly periods

The three annual summaries link to the completed monthly Statements schedule. Revenue excludes output VAT. Direct costs and payroll are not a gross-margin input; they are derived from lesson volume and paid headcount.

The tax provision applies 12.5% to positive pretax book profit after the carried loss proxy. This is an adviser-review budget, not the final tax computation. The forecast keeps actual losses and does not increase prices or cut staff to produce a desired profit.

EUR	2027	2028	2029
Net revenue	185,169	236,871	241,609
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Financial source verified model v1.0 Base EUR January 2027 to December 2029. Figures rounded to whole euros.

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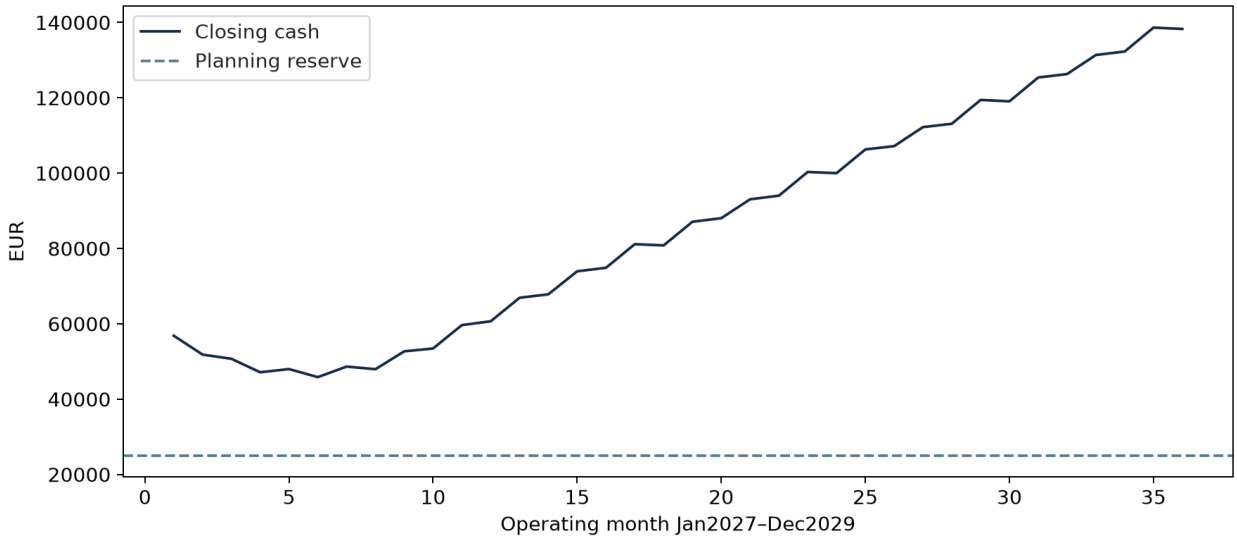
Cash flow and financial position

Working capital, VAT and principal explain cash

Base minimum cash is EUR 45,857 and 2029 closing cash is EUR 138,287. Collections use gross invoices and settlement lag. VAT is paid on a bimonthly budget convention, and CT on a quarterly budget convention; actual return/payment dates need separate confirmation.

No package advances, supplier credit or input VAT credits are included. Cash flow includes payroll, gross costs, interest, VAT/tax cash and principal. Receivables, deposit, capital, tax/VAT payable and debt explain the balance sheet without a balancing plug.

EUR	2027	2028	2029
Customer collections	209,435	268,835	274,211
Direct and card cash	19,738	25,470	26,208
Payroll	124,200	127,926	131,764
Fixed expenses	28,440	29,151	29,880
Interest	1,652	1,002	352
VAT cash	24,998	31,978	32,617
Income tax cash	0	3,984	5,109
Operating cash flow	10,407	49,324	48,282
Principal	10,000	10,000	10,000
Net cash change	407	39,324	38,282
Opening cash	**60,275**	**60,682**	**100,006**
Closing total cash	**60,682**	**100,006**	**138,287**



Cash flow and financial position. Proposed Dublin category B operation; planning design, not observed performance.

Financial source verified model v1.0 Base EUR January 2027 to December 2029. Figures rounded to whole euros.

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Cash flow forecast months one to six

Monthly EUR cash forecast from the verified model

This table shows January to June 2027. The opening cash is proposed funding less startup spending. The ramp begins with half of mature requested demand. Lower opening utilisation does not reduce salaries automatically.

VAT cash and income-tax cash follow disclosed budget settlement conventions. A real launch delay, advance package or supplier credit agreement would change these schedules and requires model refresh before commitment.

EUR	01/27	02/27	03/27	04/27	05/27	06/27
Opening cash	**60,275**	**56,855**	**51,836**	**50,726**	**47,149**	**47,992**
Collections	11,404	12,834	13,907	14,979	16,052	17,124
Direct + cards	1,108	1,209	1,309	1,410	1,511	1,612
Payroll	10,350	10,350	10,350	10,350	10,350	10,350
Fixed expenses	2,370	2,370	2,370	2,370	2,370	2,370
Interest	162	158	153	149	144	140
VAT	0	2,934	0	3,444	0	3,955
Tax	0	0	0	0	0	0
Principal	833	833	833	833	833	833
Net cash change	(3,420)	(5,020)	(1,109)	(3,577)	843	(2,135)
Closing total cash	**56,855**	**51,836**	**50,726**	**47,149**	**47,992**	**45,857**

Financial source verified model v1.0 Base EUR January 2027 to December 2029. Figures rounded to whole euros.

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Cash flow forecast months seven to twelve

The first operating year completes the ramp

This table shows July to December 2027. Each opening cash links to the prior month’s closing cash, and debt service remains separate from operating cash flow. No forecast month includes an unapproved equity injection.

Review realised delivered hours and travel time beside cash. If the lesson target cannot be delivered or collected, the forecast should be replaced promptly. Capacity should remain a safety constraint, not a reason to overbook or conceal cancellations.

EUR	07/27	08/27	09/27	10/27	11/27	12/27
Opening cash	**45,857**	**48,652**	**47,959**	**52,708**	**53,457**	**59,671**
Collections	18,197	19,269	20,342	21,414	21,948	21,965
Direct + cards	1,712	1,813	1,914	2,014	2,063	2,063
Payroll	10,350	10,350	10,350	10,350	10,350	10,350
Fixed expenses	2,370	2,370	2,370	2,370	2,370	2,370
Interest	135	131	126	122	117	113
VAT	0	4,465	0	4,975	0	5,225
Tax	0	0	0	0	0	0
Principal	833	833	833	833	833	833
Net cash change	2,796	(693)	4,748	749	6,214	1,011
Closing total cash	**48,652**	**47,959**	**52,708**	**53,457**	**59,671**	**60,682**

Financial source verified model v1.0 Base EUR January 2027 to December 2029. Figures rounded to whole euros.

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Financial position summary

Assets equal liabilities and equity

The period-end balance sheets distinguish cash, gross receivables, refundable deposit and net capital from debt and tax/VAT payables. Retained earnings start with preopening expenses and accumulate monthly net profits.

The loan is amortised to zero by month thirty-six. No residual sale proceeds or terminal value enter cash. Negative cash, if a stressed case produces it, denotes unmet funding rather than a working overdraft approval. Annual stock balances use December figures.

EUR	2027	2028	2029
Cash	60,682	100,006	138,287
Receivables	732	747	762
Lease deposit	1,200	1,200	1,200
Net capital	48,467	35,933	23,400
Assets	**111,081**	**137,886**	**163,649**
VAT payable	0	0	0
Income tax payable	0	0	0
Debt	20,000	10,000	0
Liabilities	**20,000**	**10,000**	**0**
Paid equity	100,000	100,000	100,000
Retained earnings	(8,919)	27,886	63,649
Total equity	**91,081**	**127,886**	**163,649**
Liabilities and equity	**111,081**	**137,886**	**163,649**

Financial source verified model v1.0 Base EUR January 2027 to December 2029. Figures rounded to whole euros.

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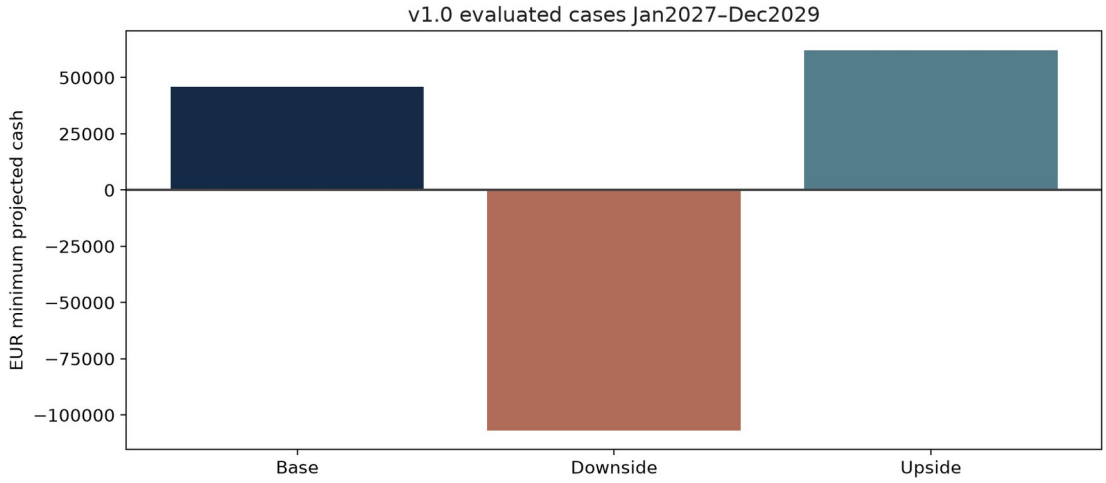
Break even and scenarios

Snapshots preserve real stress outcomes

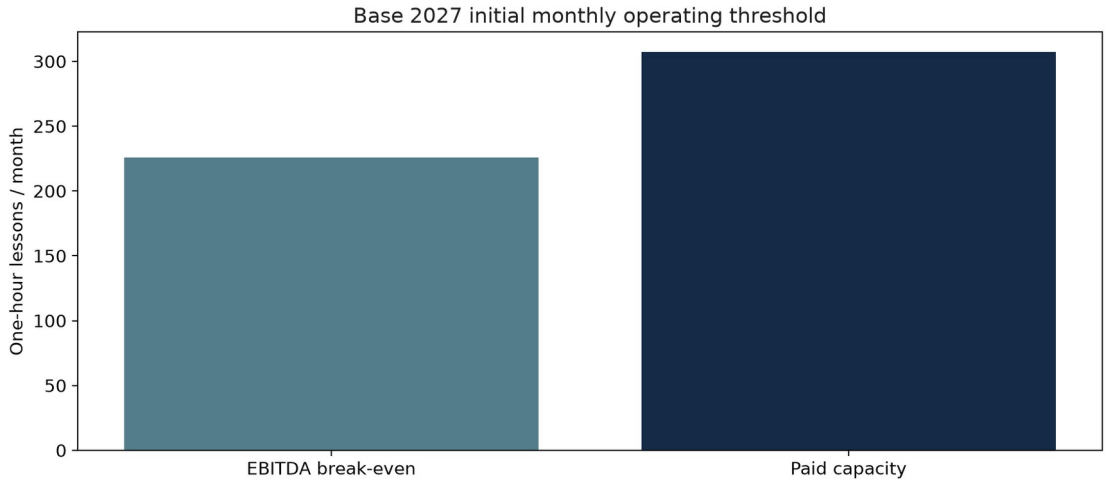
Base initial EBITDA break-even is 226.0 paid lessons monthly against a 307.2 cap. Base 2027 EBITDA is EUR 12,791. Downside 2027 EBITDA is (EUR 72,162) and its minimum cash is (EUR 106,804). Upside remains subject to the same paid-hour bottleneck.

Case comparisons are saved evaluated snapshots. The workbook flags changes to any case input, requiring rerun and Word refresh. Break even excludes depreciation, interest, tax, principal and capital. Liquidity needs are assessed separately, and the EUR 25,000 reserve shortfall is not an automatic finance source.

Snapshot v1.0	2027 revenue	2027 EBITDA	Min cash	Funding gap
Base	185,169	12,791	45,857	0
Downside	98,163	(72,162)	(106,804)	106,804
Upside	238,437	60,065	62,203	0



Break even and scenarios. Proposed Dublin category B operation; planning design, not observed performance.



Base 2027 EBITDA break-even one-hour lessons per month; excludes depreciation interest tax principal and capital.

Financial source verified model v1.0 Base EUR January 2027 to December 2029. Figures rounded to whole euros.