Funeral Home Business Plan

Irwell Funeral Care Manchester

DOCUMENT GUIDE

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Reading this business plan

This plan evaluates a proposed Manchester at-need funeral home. No demand, premises, qualifications, quotations or funding are secured. Verify the operating gates and companion model before a launch decision.

Update the entire native contents table after editing. Refresh the companion workbook and plan together after saved input changes.

01 / OVERVIEW

Executive summary

A conditional at-need funeral care proposal for Manchester.

The proposal

Irwell Funeral Care Ltd is a proposed independent at-need funeral home in Manchester. It would arrange attended burial or cremation and unattended cremation, maintain secure refrigerated care, and purchase transport and ceremony vehicle services from contracted undertakers. The working name, company, premises, staff credentials, supplier capacity and funding are unconfirmed. This plan is for an owner and prospective lender deciding whether to fund a carefully controlled launch.

Conditions for viability

Families would pay our funeral service charge and contract separately with the cemetery or crematorium. Third-party burial, cremation, officiant, flowers and memorial charges are excluded from company revenue and cash. We will neither sell prepaid funeral plans nor receive commission for introducing them. All employed roles, including the owner, are paid throughout the forecast, including the period before the first funeral.

Decision metric	Base planning forecast
2027 own revenue GBP	268,750
2027 EBITDA GBP	**(21,562)**
2029 EBITDA GBP	241,057
Minimum cash including opening GBP	**151,332**
Downside uncommitted reserve funding GBP	251,478

Operating decisions

The Base forecast earns £268,750 own service revenue in 2027 and loses £21,562 at EBITDA, including full owner and employee pay. EBITDA reaches £241,057 in 2029, relying on an unvalidated case ramp. Proposed £320,000 funding leaves minimum cash £151,332, including opening cash. Downside cash reaches (£211,478), requiring £251,478 additional uncommitted funding to retain the £40,000 policy reserve. Proceed only to evidence and contracting; launch remains conditional on competent care, compatible provider terms and funded downside protection.

02 / BUSINESS

Business details

Irwell Funeral Care operating decisions and evidence.

Business activity

The proposed legal entity is a UK private limited company trading as Irwell Funeral Care. Its sole branch would serve Manchester and a narrowly defined nearby collection area. Incorporation, name clearance, shareholder information, contact details, tax registration and an exact address are pending. January 2027 is the forecast start; Base first service is planned in March 2027 after two fully paid preparation months.

Field	Status
Working name	Irwell Funeral Care Ltd, clearance pending
Legal form	UK limited company, unregistered proposal
Area	Manchester local ordinary cases
Site	Exact address and use unconfirmed
Contact	Actual owner details to supply
Services	At-need attended and unattended
Excluded	Prepaid plans, embalming, repatriation
First service	March 2027 Base planning date

Evidence and next decision

The service boundary is at-need funerals with ordinary local transport and refrigerated holding. There is no cemetery, crematorium, embalming, repatriation, monument retail, funeral insurance or prepaid plan business. Specialist faith requirements and unusual cases are accepted only after a qualified provider confirms safe capability and the family approves a written estimate.

03 / STRATEGY

Business concept and objectives

Irwell Funeral Care operating decisions and evidence.

Our concept

The proposed offer combines a named arranger, clear itemised charges and controlled custody records. One employed funeral director oversees deceased care and funeral delivery; one arranger handles families and documents; the paid owner manages governance, suppliers, complaints and cash. External transport providers supply paid collection crews, hearses and bearers under written service specifications.

First year priorities

Before a lease is unconditional, obtain at least two transport and refrigeration quotations, verify premises use and emergency holding arrangements, and interview bereavement practitioners and consenting adult buyers about the actual offer. Never approach recently bereaved households opportunistically. Launch requires a rehearsal of identity checks, authorisation, refrigeration failure response, written estimates and complaint handling.

Priority	Action	Evidence
Safe care	Identity and alarm rehearsal	Competent director signoff
Demand	Consent-based study	Willingness to pay untested
Supply	Two quotes and emergency cover	Written scopes pending
Funding	Evidence equity and loan	No approval claimed

04 / STRATEGY

Business model canvas

Irwell Funeral Care operating decisions and evidence.

Scope and evidence

The customer is the authorised family representative or estate arranging an at-need funeral. Value comes from accountable care, a clear estimate and an agreed ceremony. Channels are published prices, telephone contact, appointments and unpaid professional signposting. A case becomes revenue when contracted funeral service is delivered, rather than when a query or death registration is counted.

<table>
<tr><td rowspan="2">Key partners
Paid transport, coffin suppliers, crematoria and advisers.</td><td>Key activities
Arrange, verify identity, maintain care and deliver funerals.</td><td rowspan="2">Value propositions
Named contact, clear estimates and accountable care.</td><td>Customer relationships
At-need appointments and consent-based follow-up.</td><td rowspan="2">Customer segments
Authorised local family and estate representatives.</td></tr>
<tr><td>Key resources
Three paid staff, six cooling places and cash.</td><td>Channels
Published prices, phone and unpaid signposting.</td></tr>
<tr><td colspan="2">Cost structure
Full payroll, case suppliers, premises and capital.</td><td colspan="3">Revenue streams
Own attended and unattended service fees only.</td></tr>
</table>

Business model canvas proposed business framework, 3 October 2026.

Key resources are trained paid staff, six planned refrigerated places, a secure care area, case records and working capital. Key partners are independent transport undertakers, coffin suppliers, cemeteries, crematoria and professional advisers. Company income is its own service fee; family payments to other suppliers remain separate. Costs include all payroll, purchased case services, premises, care equipment and debt service.

05 / STRATEGY

SWOT and longer term goals

Irwell Funeral Care operating decisions and evidence.

SWOT assessment

S 1 is the designed separation of our fee from third-party charges. S 2 is a single named case team with custody records. These are proposed controls, not an established reputation. W 1 is no verified local demand or referral base; W 2 is a fully paid staff and premises commitment during the ramp. O 1 is room to make comparisons and choices easier. T 1 is established local operators; T 2 is identification, capacity and equipment failure risk.

Years three to five

By Year 3, aim for positive cash generation after salaries, supplier payments, replacement spending and principal. A second branch is outside the forecast. Years 4 and 5 require a separate renewal and staffing plan, audited service outcomes and proof that expansion does not weaken custody control. No exit valuation or acquisition pipeline is assumed.

Type	Finding	Action
S 1	Clear charge separation by design	Publish accurate estimates
S 2	Named care team by design	Rehearse records
W 1	No customers observed	Study actual demand
W 2	Fixed paid staff cost	Fund full ramp
O 1	Understandable choices	Test offer
T 1 and T 2	Established rivals and care risk	Limit intake safely

06 / STRATEGY

TOWS strategy matrix

Irwell Funeral Care operating decisions and evidence.

Scope and evidence

SO uses S 1 with O 1 by presenting a readable estimate alongside the required standardised price list. WO addresses W 1 with consent-based interviews and a modest launch rather than fabricated referral contracts. ST uses S 2 against T 2 through dual identification checks and independent incident review. WT addresses W 2 and T 1 by funding paid preparation and declining cases beyond safe holding or staff limits.

SO Strengths and opportunities S 1 + O 1: Explain own and separate family charges clearly.	WO Weaknesses and opportunities W 1 + O 1: Study fee acceptance before lease commitment.
ST Strengths and threats S 2 + T 2: Dual identity checks and alarm rehearsals.	WT Weaknesses and threats W 2 + T 1: Fund paid ramp and cap safe intake.

TOWS strategy matrix proposed business framework, 3 October 2026.

Action	Evidence	Owner	Gate
Fee and scope	Required total price and provider terms	Owner	Before publish
Care and funding	Paid rehearsal and proof of funds	Director/ owner	Before intake

The owner owns each gate. Interviews can establish preferences but cannot prove future cases. Supplier rehearsals can establish operational capability but not a right to referrals. Suspend intake if identity, authority or safe storage cannot be demonstrated; a budget gap must lead to a funding decision rather than unpaid staff or customer float.

07 / STRATEGY

Owner and management

Irwell Funeral Care operating decisions and evidence.

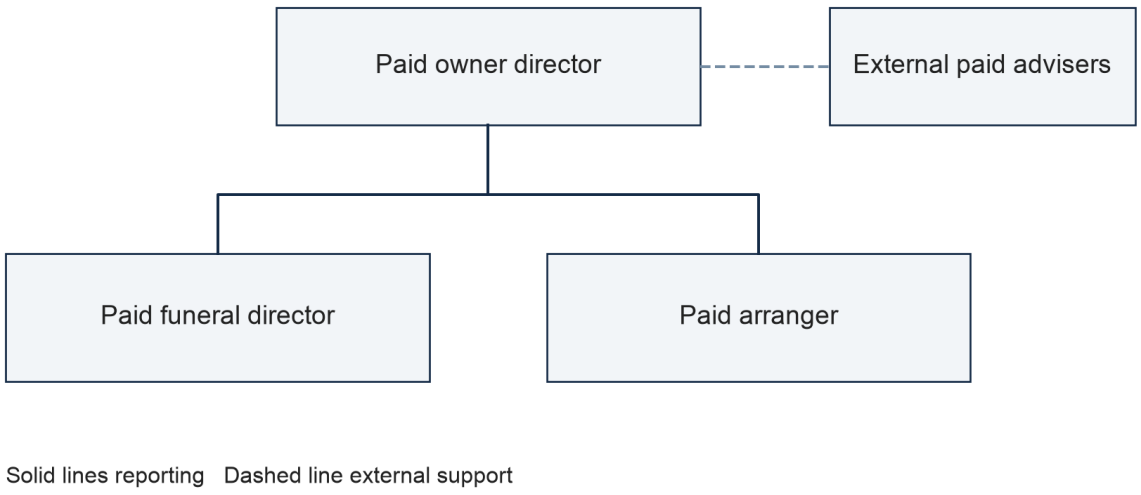
Ownership and experience

The owner is a paid managing director responsible for finance, employment, published information, supplier contracts and complaints. The funeral director and arranger report directly to the owner. The funeral director has operational authority to stop unsafe care or admission. External accounting, legal, safety and contracted transport advisers are supporting providers, not managers or unpaid employees.

Management responsibilities

Base gross annual salaries are £48,000 owner, £40,000 funeral director and £30,000 arranger for 37.5 paid hours weekly each. Only the funeral director and arranger contribute their explicitly available hours to case capacity. Owner time is governance and cover management, with no free case capacity or dividend assumption. Verified qualifications and background remain recruitment gates.

Role	Responsibility	Coverage
Owner	Cash, contracts, employment	37.5 paid h/week
Funeral director	Care and funeral supervision	37.5 paid h/week
Arranger	Consent, choices and booking	37.5 paid h/week
External support	Transport, legal, accounting	Paid contracted scope



Paid reporting roles; dashed line shows external contracted support.

08 / PEOPLE

Owner and key personnel profiles

Irwell Funeral Care operating decisions and evidence.

Relevant background

Obtain actual owner identification, ownership percentages, availability and relevant management experience. The funeral director must demonstrate safe deceased care, documentation, family communication and supervision of contractors. The arranger must demonstrate accurate consent records, price explanation and respectful handling of distress. No names, credentials, previous jobs or networks have been invented.

Other owners and shareholders

Use verified references, paid practical assessments and documented skills gaps. Recruit before commissioning the care area so procedures are designed by competent staff. Confirm who can supervise care during leave or sickness; outsourced qualified cover must be paid and may require lower intake. Personal financial history is not a substitute for evidence of available company funding.

Profile	Evidence required
Owner name	Actual identification pending
Ownership	Shareholder records pending
Background	Verified management experience
Director competence	Care and identity assessment
Arranger competence	Communication and records assessment
Training	Paid role-specific programme
Availability	Paid leave and sickness cover
Advisers	Named written scope and fees

09 / MARKET

Target customers

Irwell Funeral Care operating decisions and evidence.

Priority customers

Primary customers are Manchester families or estate representatives arranging ordinary at-need attended funerals and wanting a named local arranger. A second segment prefers an unattended cremation with a separate private memorial. Their purchases are occasional and sensitive; high repeat purchase frequency is neither expected nor marketed.

Purchase occasions

Service qualification depends on authority to instruct, required timing, collection area, safe care capability, ceremony availability and agreed payment terms. Prepaid plan holders, repatriation, complex embalming and specialist requirements beyond verified competence are referred transparently to appropriate providers without paid inducements. No hospital or care-home referral volume is assumed.

Segment	Occasion	Qualification
Local families	Attended at-need funeral	Authority and safe local scope
Estate representative	Unattended cremation	Accepted separate provider terms
Specialist requests	Outside launch competence	Refer transparently

10 / CUSTOMER STRATEGY

Segmentation targeting and positioning

Irwell Funeral Care operating decisions and evidence.

Scope and evidence

Segment by attended versus unattended service, location, timing, accessibility and cultural requirements. The initial target is ordinary local cases that fit competent staff and six-place holding capacity. Arrange interpreting or accessible communication where needed, with a confirmed cost and scope. Do not equate a low price with a suitable service for every family.

1 Segment	2 Target	3 Position
Attended, unattended and specialist requests.	Ordinary local cases within verified competence.	Clear at-need local care with named arranger.

Segmentation targeting and positioning proposed business framework, 3 October 2026.

Segment	Needs and reach	Economics	Priority
Attended local	Named arranger and clear total	£2,600 own fee assumption	Primary within safe capacity
Unattended local	Clear scope, separate crematorium	£1,100 own fee assumption	Secondary within safe capacity
Specialist or prepaid	Beyond verified competence	No forecast revenue	Refer transparently

Position as clear, accountable local at-need care. Required price transparency is an industry obligation rather than a proprietary advantage. Proof would be accurate records, response times, understandable estimates and complaints resolved. Established competitors already publish prices; the business must demonstrate its own service quality before claiming an advantage.

11 / CUSTOMER STRATEGY

Value proposition canvas

Irwell Funeral Care operating decisions and evidence.

Scope and evidence

The family representative needs to understand choices, authorise arrangements, protect the deceased and coordinate a suitable funeral. Pains to test are confusing inclusions, uncertainty about custody, administrative load and price surprises. Desired gains are one accountable contact, clear documents and a respectful service. No satisfaction survey or testimonial has been collected.

Customer profile Authorised local family representative.	Value map Controlled at-need funeral service.
Customer jobs Choose, authorise and coordinate a funeral.	Products and services Written arrangements, care and delivery.
Customer pains Unclear inclusions and custody uncertainty; untested.	Pain relievers Named arranger and documented care.
Customer gains Informed choice and reliable agreed service.	Gain creators Plain estimate and competent handovers.

Value proposition canvas proposed business framework, 3 October 2026.

The offer is an appointment with a named arranger, written itemised estimate, documented care and a confirmed service date. Pain relief comes from separating company fees from family contracted third-party charges and stating what happens if dates or choices change. Gain creation depends on competent delivery, not promises about grief or a claim that the cheapest package is universally appropriate.

12 / MARKET

Market size and trends

Irwell Funeral Care operating decisions and evidence.

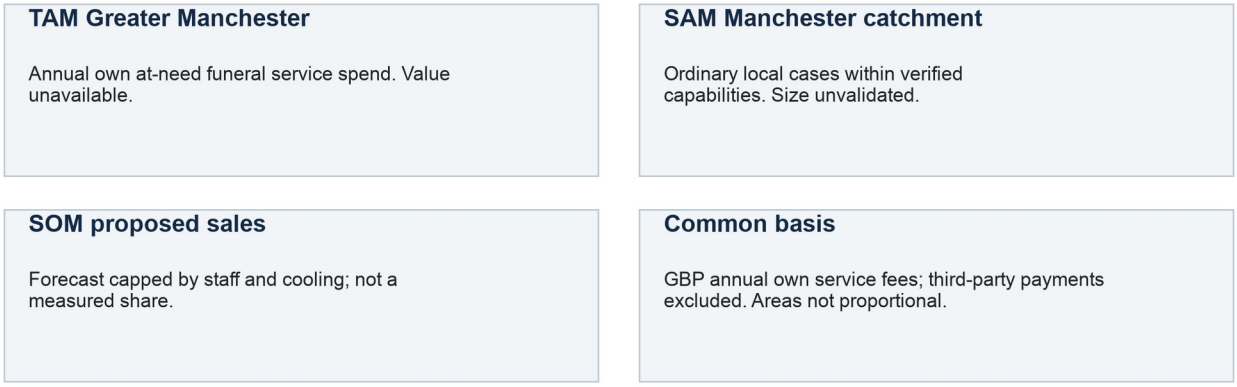
Market scope and trends

TAM is annual at-need funeral director service spending in Greater Manchester in GBP, excluding cemetery, crematorium and other third-party payments. SAM is the corresponding spending on ordinary local cases within a verified Manchester catchment and our capabilities. SOM is the attainable company service sales forecast over a common twelve-month period.

Sizing method

Validated TAM and SAM values are unavailable. ONS death data is a starting denominator, not an accessible customer count or evidence of willingness to buy. Catchment boundaries, eligible cases, existing providers and comparable own-service fees must be measured before calculating market size. The scope visual is not proportional, and model revenue is not a measured share of a market.

Scope	Definition	Measure
TAM	Greater Manchester own funeral service spend	Annual GBP unavailable
SAM	Eligible ordinary Manchester catchment	Size unvalidated
SOM	Capacity-constrained own service sales	Forecast, not market share



Annual GBP own funeral service scope. TAM and SAM unavailable; areas are not proportional.

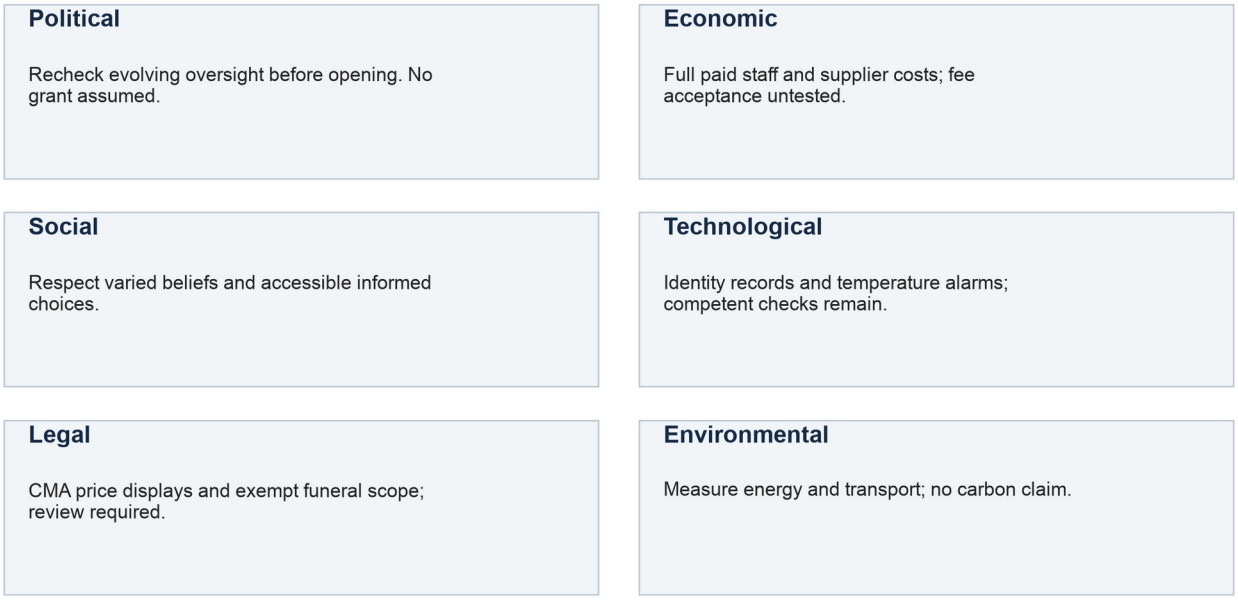
13 / MARKET CONTEXT

PESTLE analysis

Irwell Funeral Care operating decisions and evidence.

Scope and evidence

Political and legal factors include CMA price transparency and evolving funeral oversight; the owner must recheck the applicable regime before opening. Economic factors include full payroll, supplier inflation and families facing constrained budgets. Social factors include varied beliefs, accessibility and a need for informed choice rather than pressure.



Manchester at-need funeral proposal, six planning factors, 3 October 2026.

Technology supports custody logs, booking and temperature alarms but cannot replace identity checks or competent care. Environmental choices include efficient shared transport and suitable coffin procurement, subject to safety and actual supplier evidence. The six-panel assessment identifies actions; it does not turn qualitative risks into numerical demand or competitor scores.

14 / MARKET

Local demand and evidence

Irwell Funeral Care operating decisions and evidence.

Catchment and demand

No branch footfall, cases, signed referrals or buyer interviews have been observed. Proposed Base launch demand starts at eight cases monthly and rises by one case per operating month before capacity limits. It is a sales hypothesis, not a count of local deaths or an agreement with a hospital. Downside tests fewer and slower cases and a delayed opening.

Study	Finding or record	Status
Deaths denominator	ONS, dated catchment extraction needed	Not a customer count
Buyer interviews	Fees, inclusions and access	None conducted
Referral study	Unpaid signposting only	No agreements
Capacity rehearsal	Hours, stays and handovers	Not conducted

Official denominator

Extract dated deaths by verified geography; not customer demand.

Consent-based interviews

Fee inclusions and accessibility; none conducted.

Paid care rehearsal

Hours, holding days and handover controls; not conducted.

Forecast status

No signed referrals or observed cases; planning assumptions only.

Proposed study protocol, 3 October 2026. No observations or signed referrals collected.

Evidence and next decision

Research should record consent, geography, purchase scope and evidence date. Review dated official deaths data, map competitors and interview professional signposting organisations without offering referral payments. Compare anonymous preferences with actual fee inclusions. Do not forecast conversions from bereavement calls or buy sensitive lists of recently bereaved families.

15 / MARKET

Competitors and positioning

Irwell Funeral Care operating decisions and evidence.

Local alternatives

P. Loftus & Son in Chorlton publishes £2,705 attended funeral director charges on the page checked on 3 October 2026, compared with our assumed £2,600. This is a local published comparison, not an endorsement or quality rating. Its unattended cremation figure includes cremation and therefore is not directly comparable with our own-fee-only £1,100 assumption.

Our position

Other alternatives include established independent branches, national chains and national direct cremation providers. The plan contains no invented competitor scores or survey claims. Obtain current full inclusions, geographic limits, care location and ceremony vehicle terms for a like-for-like comparison before settling tariffs.

Alternative	Published fact	Implication
P. Loftus Chorlton	£2,705 attended own charges R 3	Compare inclusions
National direct providers	Category only, not scored	Different unattended scope
Established local branches	Survey pending	No rating invented

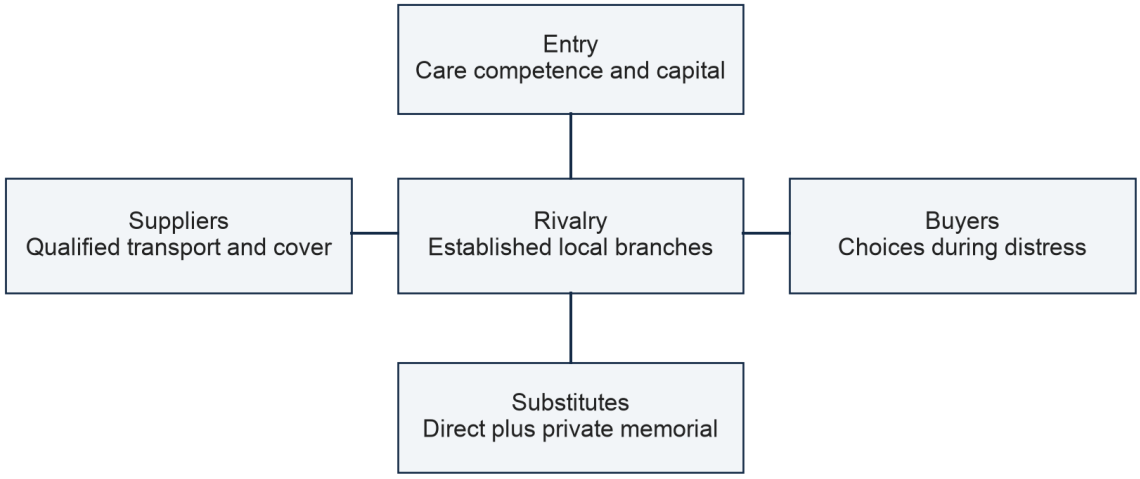
16 / COMPETITIVE STRATEGY

Porter five forces

Irwell Funeral Care operating decisions and evidence.

Scope and evidence

Rivalry is material because an established local provider already publishes an attended offer close to the proposed fee. Buyer choice is supported by required published prices, although distress can make comparison difficult. Supplier power is material where qualified transport, safe overflow care and ceremony availability must meet specific dates.



Manchester at-need service alternatives and qualitative planning judgements.

Force	Judgement	Evidence	Response
Rivalry	Material	R 3 local attended offer	Prove own care quality
Buyer power	Choice constrained by distress	R 1 transparent pricing	Explain choices
Suppliers	Material	Qualified availability unquoted	Written backup cover
Entry	Care and capital barriers	R 2 changing oversight	Competence before intake
Substitutes	Unattended and private memorial	Service alternative	Clear scope and consent

Entry requires cash, competent staff, suitable premises and trust, even where a bespoke licence is not assumed. Substitutes include unattended cremation followed by a private memorial. Respond with traceable care, accurate inclusions and sufficient paid cover, rather than referral inducements or unsupported superiority claims. Assessments are qualitative planning judgements.

17 / COMPETITIVE STRATEGY

Strategy canvas

Irwell Funeral Care operating decisions and evidence.

Scope and evidence

The proposed offer emphasises named local arranging, clear third-party separation, appointment access and controlled care. It deliberately has low breadth in prepaid products, repatriation and luxury vehicle options. The canvas compares proposed service choices with clearly defined alternatives; it does not score competitor quality from uncollected surveys.



Qualitative proposed offer priorities; competitor quality scores are unavailable.

Factor	Proposed emphasis	Alternative	Basis
Named arranger	High	Broad national process	Own design
Transparent fees	Mandatory	All funeral directors	R 1 obligation
Local care	Six places	Provider scope varies	Unquoted proposal
Prepaid breadth	None	Plan providers	Excluded
Specialist transport	Limited	Specialist providers	Refer beyond competence
Price acceptance	Untested	R 3 comparison only	Buyer study pending

P. Loftus provides the one verified local price anchor, while the wider alternatives remain categories for further research. Price visibility is mandatory for funeral directors. The useful strategic decision is to limit scope to what paid staff and contracted providers can reliably deliver and show the resulting cost honestly.

18 / OPERATIONS

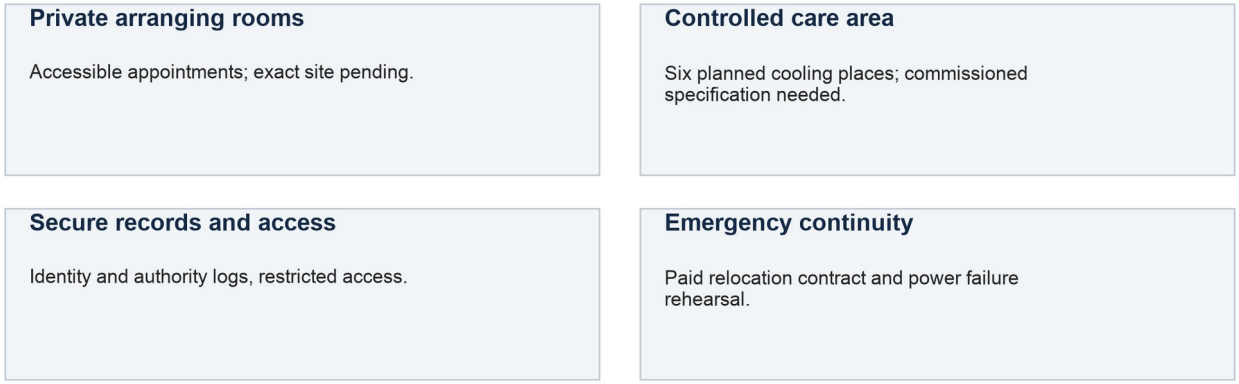
Location and premises

Irwell Funeral Care operating decisions and evidence.

Site assessment

Seek a Manchester branch with private accessible arranging rooms and a separately controlled care area. Six refrigerated places are a planning choice; a competent designer must confirm installation, ventilation, power, access, cleaning and movement routes. The site address, landlord consent, permitted use, fire review, utilities and neighbours remain unconfirmed.

Requirement	Planning basis
Private arranging	Accessible appointment rooms
Care area	Six refrigerated places, secure access
Occupancy	£2,500/month allowance
Deposit	£7,500 refundable
Site approval	Use, safety and commissioning pending



Proposed Manchester premises and safe care requirements; exact site unconfirmed.

Evidence and next decision

Base rent and occupancy allowance is £2,500 monthly with a £7,500 refundable deposit. Fit-out, refrigeration and care equipment are unquoted cash allowances including any irrecoverable VAT. Verify alarm monitoring and written emergency relocation arrangements before accepting custody. Overflow storage is not free expansion capacity.

19 / OPERATIONS

Equipment and resource plan

Irwell Funeral Care operating decisions and evidence.

Equipment decisions

The planned initial assets are £60,000 fit-out, £20,000 six-place refrigeration and £10,000 care and office equipment. Values are gross cash costs with no recoverable VAT, zero residual value and finite lives. We do not own a hearse or collection vehicle; purchased case services include contracted paid transport and ceremony support.

Resource	Gross cash allowance		Control
Fit-out		£60,000	Finite life, no residual
Six-place cooling		£20,000	Alarms and paid renewal
Care and office kit		£10,000	Finite life
Hearse and transfers	Per-case purchased service		No vehicle assets
Cooling renewal	Explicit paid cohort		No automatic expansion
Maintenance	Operating allowance		Not replacement capex

Operating decisions

Refrigeration drives a holding constraint as well as depreciation. A paid renewal cohort is explicit; when original and replacement cooling lives end, intake stops pending another funded renewal. Shortened fit-out or care kit lives also stop intake after expiry; full salaries and fixed costs remain. Maintenance and alarm costs are operating expenses, not a substitute for replacement investment. Obtain actual specifications, warranty, commissioning and disposal costs.

20 / OFFER

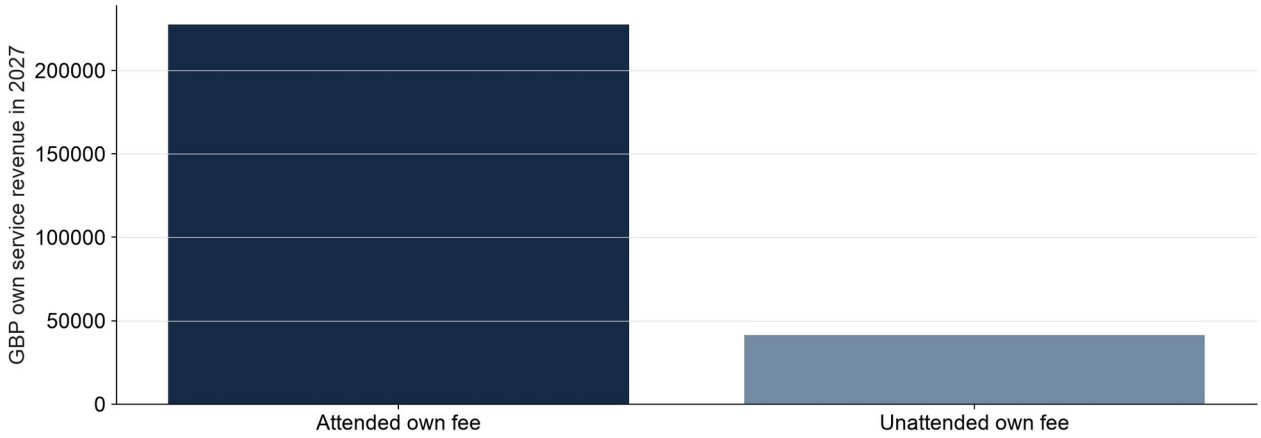
Service and package strategy

Irwell Funeral Care operating decisions and evidence.

At-need service scope

Our attended service fee covers arrangement, local collection through a paid undertaker, ordinary refrigerated care, a basic coffin, agreed viewing and transport to the chosen ceremony location with contracted support. Base fee is £2,600; family contracted burial or cremation and optional officiant, flowers and memorials are additional and excluded from our sales.

Service	Own fee assumption		Boundary
Attended		£2,600	Cemetery/crematorium additional
Unattended		£1,100	Crematorium direct family payment
Optional products	Not sold		No flower/monument margin
Prepaid plans	Not offered		No funds or commission



Base own service revenue mix, GBP, calendar 2027. Family third-party fees excluded.

Evidence and next decision

Our unattended cremation own-service fee is assumed £1,100. Using the illustrative 2026 Blackley £486 cremation plus £70 surcharge gives a £1,656 family total, not a guaranteed 2027 price. The family separately pays the crematorium under a confirmed compatible booking process. Before launch, legal review must ensure the published unattended standardised price includes required cremation costs even though those costs are contracted directly. No embalming, standalone goods, prepaid products or unpriced special transfers are offered.

21 / OFFER

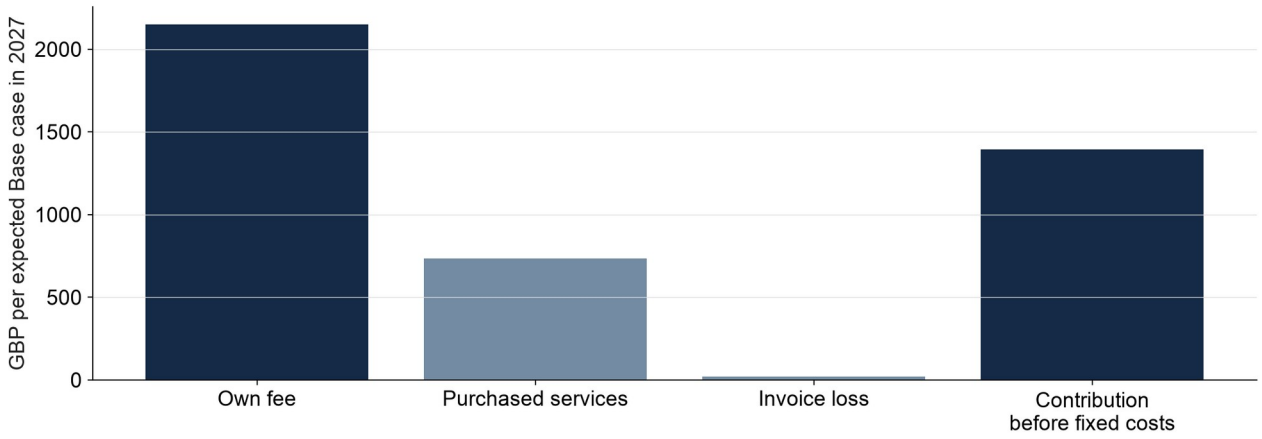
Pricing and order economics

Own exempt service fees exclude family contracted third-party charges.

Service fees and contribution

The 70% Base attended mix produces a weighted own fee of £2,150.00 and gross purchased services of £735.00 per expected case before annual escalation. Expected invoice loss is £21.50; contribution after it is £1,393.50 before paid salaries, fixed costs, depreciation, interest and tax. Supplier allowances include coffins and paid contracted collection and ceremony support, with any irrecoverable VAT. All values are assumptions rather than supplier quotes or observed outcomes.

Base weighted case economics	GBP per expected case
Own exempt service fee	2,150.00
Gross purchased case services	735.00
Expected invoice loss	21.50
Contribution before fixed costs	**1,393.50**
VAT input recovery	0.00



Base weighted case economics, GBP per case, 2027. All fees and supplier costs assumed.

Evidence and next decision

Funeral supplies within the stated scope are treated as exempt, following HMRC Notice 701/32, with no input VAT recovery. Flowers, monuments, separate agency products and other taxable supplies are excluded. Published prices and itemisation require legal review; neither fee acceptance nor supplier prices have been validated. A lower attended mix reduces contribution and may worsen cash even with more cases.

22 / OFFER

Competitor price comparison

Irwell Funeral Care operating decisions and evidence.

Pricing method

The planned attended own charge £2,600 is £105 below the £2,705 P. Loftus published charge checked on 3 October 2026. Inclusions differ and must be reconciled; this difference is not a claim of better value. The local operator's £925 unattended cremation includes the cremation fee, while our £1,100 excludes it, so no low-price claim is made for unattended service.

Reasons for price differences

Manchester City Council lists 2026 Blackley direct cremation £486 plus £70 environmental surcharge, and Side Chapel attended cremation £897 plus £70. These are contextual third-party prices, not company revenue, contractor quotes or guaranteed 2027 booking rates. Confirm eligibility, slot and the current total with each provider and family.

Comparable item	Our assumption	Published comparison
Attended own charges	£2,600	P. Loftus £2,705 R 3
Illustrative unattended family total	£1,656 = £1,100 own + £556 provider	2026 context only; verify 2027 quote
Unattended own charge	£1,100 excludes cremation	P. Loftus £925 includes cremation; incomparable
Blackley direct fee	Excluded from own fee	£486 plus £70 R 4
Blackley Side Chapel	Excluded from own fee	£897 plus £70 R 4

23 / OFFER

Brand and customer experience

Irwell Funeral Care operating decisions and evidence.

Experience standards

Use a quiet, accessible appointment experience and plain documents. The arranger confirms who may instruct, records choices without pressure and explains every optional item. The family receives the estimate, terms, complaints contact and clear information on care location. No claim of guaranteed availability is made before bookings are accepted.

Touchpoint	Standard	Record
Contact	Respectful scope and authority	Consented contact
Estimate	Plain inclusions and options	Written family approval
Care	Identity, place and temperature	Restricted custody record
Close	Complaint contact and reconciliation	Owner review



Proposed family service sequence; actual outcomes unmeasured.

Evidence and next decision

The service sequence is first contact, authority check, written agreement, controlled care, funeral delivery and documented close. Ask for feedback only with consent and avoid promotional follow-up aimed at recent grief. Complaints are reviewed by the owner, with serious custody or safeguarding concerns escalated immediately.

24 / GROWTH

Sales channels and process

Irwell Funeral Care operating decisions and evidence.

How we sell

Families contact the branch by phone or appointment after seeing published information or receiving unpaid signposting. The arranger checks authority and capability before contracting. Revenue is recognised for delivered funeral service; surviving invoices are collected in the current or following month according to editable terms. No customer deposit or advance cash is assumed.

Channel assumptions

Third-party cemetery and crematorium appointments are coordinated only under a transparent process acceptable to those providers. Their direct family payments do not pass through the company. Do not represent ourselves as an insurance or funeral plan intermediary. Channel conversion remains unmeasured, and the forecast does not add a separate referral revenue stream.

Channel	Process	Financial boundary
Published information	Telephone or appointment	No conversion evidence
Unpaid signposting	Family chooses independently	No referral payment
Delivered funeral	Recognise own service fee	Invoice current/next month
Other provider	Family contracts and pays	No company receipts

25 / GROWTH

Launch marketing

Irwell Funeral Care operating decisions and evidence.

Before opening

Use a £4,000 one-time gross allowance for signage, compliant price information and local information materials, plus £600 monthly marketing within the recurring budget. No referral payment, hospital incentive, care-home donation linked to cases or paid endorsement is planned. The owner reviews every channel for the relevant CMA prohibitions.

Opening activity

Measure contact source, appointment requests, fee acceptance and the actual cost per delivered case after opening. Information sessions for professional signposting contacts explain scope and escalation only. No preopening publicity is counted as signed demand, and the paid preparation payroll remains funded irrespective of marketing response.

Activity	Timing	Gross allowance	Measure
Signage and information	Before service	£4,000 one time	Compliant inclusions
Local information	Monthly	£600 recurring	Contact source
Professional explanation	After scope approval	Owner paid time	No paid referrals
Customer feedback	After case with consent	No separate campaign	Complaint outcomes

26 / GROWTH

Retention and ongoing sales

Irwell Funeral Care operating decisions and evidence.

Repeat business

This is not a subscription business. Good service may lead to voluntary word of mouth, but families are not assigned an expected repeat funeral frequency. Record source only when voluntarily disclosed and avoid using sensitive bereavement records for targeting. Do not count service complaints or follow-up support as incremental sales.

Sales experiments

Review earned case contribution, collection timing, care incidents and complaint outcomes monthly. Adjust intake when safe staff or holding capacity is tight. Broader services are deferred until competent staff, insurance, supplier contracts and a revised cash forecast support them. No hidden renewal or insurance commission supports the Base plan.

Measure	Use	Boundary
Contact source	Understand voluntary discovery	No sensitive list targeting
Case contribution	Review fee and supplier cost	No assumed repeat frequency
Collections	Control AR and cash	No third-party float
Care outcomes	Improve safe delivery	No invented ratings

27 / OPERATIONS

Daily operations and suppliers

Irwell Funeral Care operating decisions and evidence.

Operating routine

Each admission requires verified authority, unique identification, transfer documentation and a checked available place. Maintain restricted access, two-person checks at critical handovers, temperature logs, alarms and an incident escalation path. The funeral director supervises custody; an outsourced transport crew does not remove our duty to check the handover.

Stage	Control	Owner
Accept	Authority and available safe place	Director
Transfer	Two-person identity handover	Director and contractor
Care	Access, temperature and alarms	Director
Book	Approved choices and confirmed slot	Arranger
Deliver and close	Identity and invoice reconciliation	Director and owner



Proposed custody and service controls; paid supplier agreements pending.

Evidence and next decision

At daily close, reconcile case status, bookings, invoices and supplier records. Keep a paid qualified emergency care and transfer agreement for power failure or staff absence. Contracted transport fees include their own crew and vehicle costs; our employed staff are paid separately. No unsafe overbooking or free contractor cover is assumed.

28 / OPERATIONS

Sustainability practices

Irwell Funeral Care operating decisions and evidence.

Planned practices

Compare coffin suppliers on verified material provenance and fit for the selected crematorium or cemetery. Reduce unnecessary journeys through agreed collection routes without compromising identity or timing. Monitor refrigeration electricity and maintenance. Do not publish carbon savings without a measured baseline or claim that one funeral choice is environmentally best for every family.

Measurement and responsibilities

Use safe waste handling, suitable cleaning products and documented disposal routes after competent advice. Environmental spending is included in supplier and occupancy allowances pending quotes. Offer transparent options without pressuring families toward lower-cost or purported green packages. Family preferences and provider requirements remain decisive.

Practice	Evidence needed	Cost treatment
Shared transport	Actual miles per case	Purchased case service
Coffin options	Provenance and provider fit	Gross supplier costs
Cooling efficiency	Energy and maintenance records	Occupancy allowance
Safe waste	Competent disposal advice	Operating cost

29 / OPERATIONS

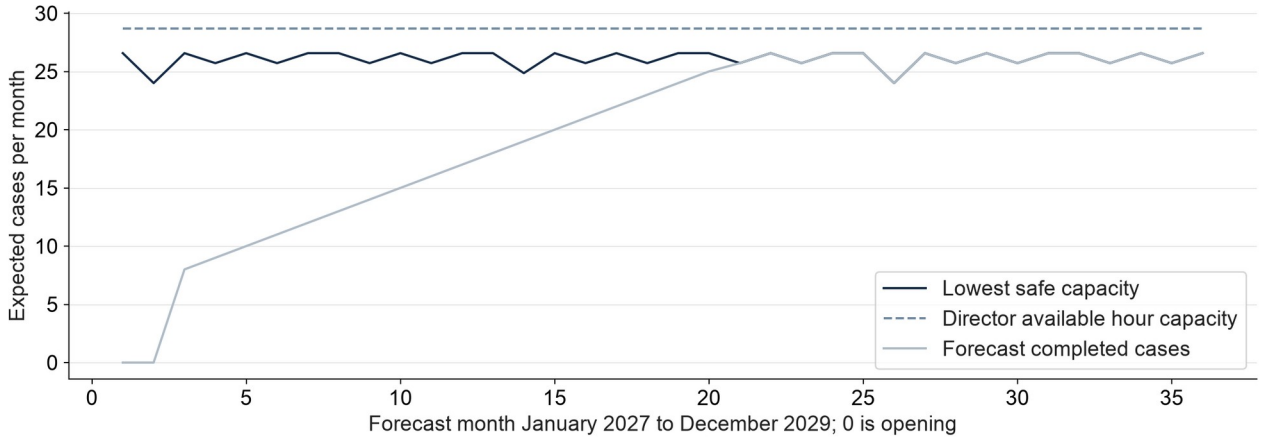
Staffing and training

All roles paid; safe holding and available hours limit intake.

Coverage and training

The initial roster is one owner, one funeral director and one arranger, each on 37.5 paid hours weekly. Full salaries apply before first service and when volume is zero. Base case capacity uses 60% of funeral-director paid time after leave, training, record work and disruptions, and a weighted 3.4 hours per case. Arranger and holding constraints are tested separately.

Role	Gross annual GBP	Paid hours weekly
Owner	48,000	37.5
Funeral director	40,000	37.5
Arranger	30,000	37.5
Preparation months	All three paid in full	No service sales
External crew	Included in per-case fees	Written roster pending



Base expected monthly cases and staff/holding limits, January 2027 to December 2029.

Evidence and next decision

Six refrigerated places with seven assumed holding days give a calendar-dependent capacity of places times days divided by holding duration. The lowest constraint caps forecast cases. Fractions represent expected monthly averages, not permission to accept a fraction of a deceased person. Actual scheduling must round down safely and allow for overlapping cases, exceptional stays and emergencies.

30 / PEOPLE

Staff skills and fair work

Irwell Funeral Care operating decisions and evidence.

Experience and qualifications

Pay for training, rehearsals, leave and all work. The £30,000 arranger salary implies about £15.38 gross per paid hour at 37.5 hours times 52 weeks, above the reviewed 2026 adult minimum £12.71; recheck rates and total working time before hiring. On-call collection is contracted and is not an unpaid obligation imposed on these staff.

Fair work practices

The forecast models employer National Insurance explicitly using a 15% planning rate and £5,000 annual threshold per employee, plus a 5% gross-pay allowance for pension and other benefits. It assumes no Employment Allowance saving. Confirm payroll categories, pension duties, working time, safe manual handling and actual pay terms; statutory 2026 rules are not a promise of unchanged future rules.

Role	Skill requirement	Paid preparation
Owner	Cash, people and complaints	Employment and governance
Director	Identity and safe care	Rehearsals and cover
Arranger	Consent and clear explanation	Accessible communication
External crew	Safe transport and handover	Quote includes their labour

31 / OPERATIONS

Legal and insurance requirements

Irwell Funeral Care operating decisions and evidence.

Applicable requirements

CMA funeral requirements include standardised and additional price information, local crematorium prices, terms and interests disclosures. Obtain competent legal review of required display locations, prohibited referral arrangements and the exact unattended total price treatment. The March 2026 Commons briefing describes no bespoke funeral-director regime in England, but a fresh opening-date review is mandatory as oversight may change.

How requirements will be met

Before care begins, confirm company and employment duties, suitable premises and fire controls, health and safety, personal-data handling and insurance. Employers' liability, public liability, professional liability, deceased-care cover, refrigeration failure and cyber exclusions require broker confirmation. Prepaid funeral plans are excluded; no FCA authorisation or licence is claimed secured.

Requirement	Action	Evidence status
CMA price and terms	Review all required displays	R 1; not commissioned
Funeral oversight	Recheck opening-date regime	R 2 March 2026 context
VAT scope	Exempt own services only	R 5; adviser needed
Premises and safety	Use, fire, access and care review	Site pending
Employment and payroll	Contracts, pension and working time	R 6/R 7 context
Insurance	Broker confirms care and exclusions	No policy secured

32 / OPERATIONS

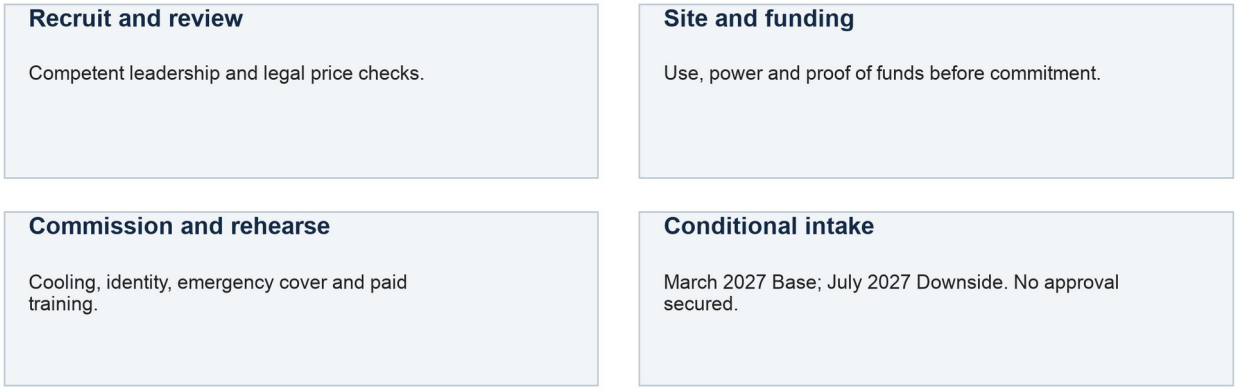
Opening roadmap

Irwell Funeral Care operating decisions and evidence.

Opening sequence

First secure competent operational leadership and price/legal review, then assess the premises and request independent installation and transport quotes. Commit to a site only after use, care safety, power resilience and funding are confirmed. Fit-out, staff recruitment and procedures must precede the rehearsal; a planned date is not evidence of readiness.

Gate	Owner	Status
Competence and legal	Owner	Recruitment and review pending
Site and finance	Owner	No lease or proof of funds
Commission cooling	Director	Quotes and signoff pending
Custody rehearsal	Director and arranger	Not conducted
First intake	Owner and director	March 2027 conditional



Conditional sequence with fully paid preparation; approvals and dates unconfirmed.

Evidence and next decision

January and February 2027 are fully paid Base preparation months; first service is proposed in March. Downside defers to July while salaries and premises continue. Opening requires signed supplier terms, commissioned refrigeration, identity rehearsals, published compliant prices and insurance documents. Failed gates postpone intake rather than quietly relaxing care standards.

33 / MANAGEMENT

Risks and management actions

Irwell Funeral Care operating decisions and evidence.

Management priorities

The most serious risk is harm from mistaken identity, unsafe care or a missed transfer. Suspend the affected process, secure records and obtain independent competent review. Refrigeration failure requires immediate paid alternative holding capacity. Contractor nonavailability means a new confirmed service arrangement and family consent, not a silent downgrade.

Risk	Trigger	Action
Identity or care error	Any discrepancy	Suspend and investigate
Cooling failure	Alarm or power outage	Paid approved relocation
Supplier unavailable	Unconfirmed slot or crew	Rebook with family consent
Weak demand or cash	Below funded assumptions	Revise or defer; no plug
Capacity excess	Place or staff limit	Decline unsafe intake

Operating decisions

Commercial risks include weaker demand, a lower attended mix, slower collections and fully paid fixed costs. Review cash against the reserve and pay suppliers without relying on third-party family funds. If a case forecast needs more safe places or qualified hours, update capex, payroll and the funding requirement before accepting additional work.

34 / APPENDIX A

Research and evidence

Irwell Funeral Care operating decisions and evidence.

Evidence notes

The research register separates official obligations and tax context from an individual provider's published prices. Sources were checked on 3 October 2026. The local comparison is limited to published scope and cost; provider credentials, customer outcomes and availability have not been independently assessed. No source proves this proposed branch has customers.

Evidence	Source	Use
Price obligations	R 1 CMA official	Display and referral controls
Oversight context	R 2 Commons March 2026	Opening-date recheck
Local competitor	R 3 own published list	Attended price comparison
Crematorium fees	R 4 council 2026	Separate family charges
Exempt services	R 5 HMRC	No VAT recovery
Payroll and tax	R 6/R 7/R 8 official	Planning context

Operating decisions

Official deaths data identifies a possible market-sizing denominator; a validated catchment extraction and competitor capacity study remain outstanding. Retained source URLs and findings appear in the workbook Inputs evidence area and research register. Future rates, legal requirements and supplier fees must be rechecked before opening.

R1 CMA funeral directors guidance

R2 Commons funeral regulation March 2026

R3 P Loftus own published standardised prices

R4 Manchester 2026 Blackley cremation fees

R5 HMRC VAT Notice 70132

R6 HMRC National Insurance rates and categories

R7 Government 2026 minimum wage

R8 HMRC corporation tax rates

R9 ONS deaths registered annual dataset

35 / APPENDIX B

Quotes and assumptions

Irwell Funeral Care operating decisions and evidence.

Outstanding inputs

No actual landlord, refrigeration, coffin, transport, insurance or lender quotation has been received. All capital, service costs, tariffs, salaries, demand and timing inputs are author-selected planning assumptions. Supplier contracts must specify paid crews, care responsibilities, mileage, overtime, failed collections, emergency cover and price validity.

Input	Required evidence	Status
Site	Lease and use review	No quote
Cooling and fit-out	Specification and commissioning	No quote
Transport and coffins	Case inclusions and cover	No quote
People	CVs, references and pay contracts	Unverified
Insurance	Broker scope and exclusions	No policy
Funding	Equity proof and lender terms	Uncommitted

Operating decisions

Replace assumptions only with dated evidence and preserve every scenario input. Confirm family-direct crematorium payment arrangements and required published total prices before setting up the service. A proposed £250,000 equity contribution and £70,000 loan are not proof of funds or lending approval. Model limits and exclusions must travel with the plan.

36 / FINANCE

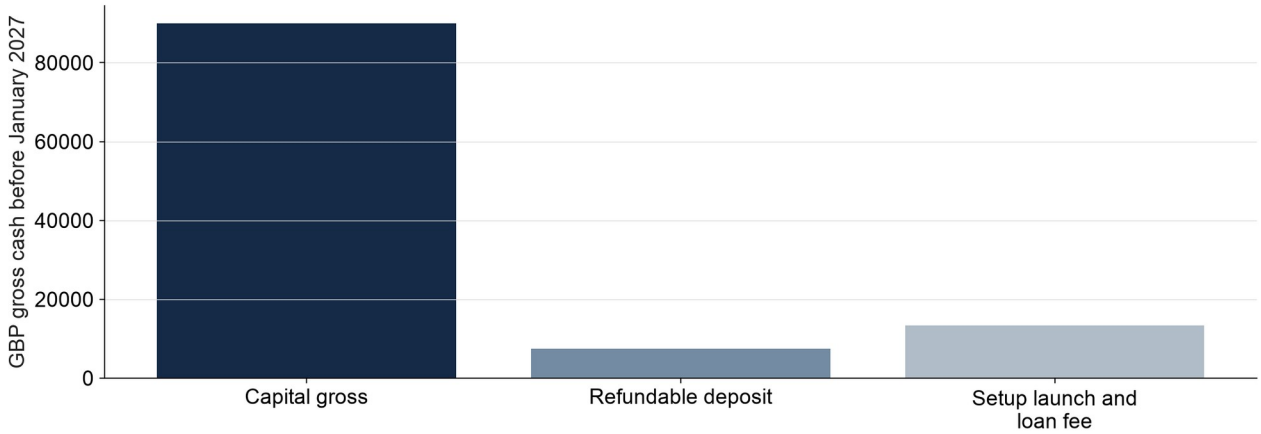
Startup costs and funding

Irwell Funeral Care operating decisions and evidence.

Funding requirement

Proposed funding is £250,000 equity and a £70,000 loan, both uncommitted. Initial gross spending of £110,900 leaves £209,100 opening cash on 1 January 2027. A £40,000 cash policy is a retained balance, not a spending line or a balancing injection. Full paid preparation months then consume operating cash.

Sources and uses	GBP	Status
Proposed equity	250,000	Uncommitted
Proposed loan	70,000	Unapproved
Total proposed sources	**320,000**	**Before forecast**
Gross initial cash uses	**110,900**	**No VAT recovery**
Actual opening cash	**209,100**	**After initial uses**
Policy reserve	40,000	Not an expense
Downside extra to maintain reserve	251,478	Not injected



Base gross initial cash uses, GBP, before 1 January 2027.

Evidence and next decision

The Base trough is £151,332; Downside requires £251,478 additional uncommitted funding to retain the policy reserve. Verify proof of equity, loan terms and downside protection before launch. Family third-party payments and prepaid plan funds are excluded.

37 / FINANCE

Itemized startup costs

Irwell Funeral Care operating decisions and evidence.

Startup cost basis

All initial values are unquoted gross cash allowances with no input VAT recovery. Fit-out, refrigeration and kit are depreciated assets; the refundable deposit remains an asset. Legal training, launch materials and the arrangement fee are expensed before forecast and included in opening retained losses.

Initial use	Gross GBP	Class
Fit-out	60,000	Asset
Six-place refrigeration	20,000	Asset
Care and office kit	10,000	Asset
Refundable deposit	7,500	Deposit
Legal training and setup	8,000	Expense
Launch information	4,000	Expense
Loan arrangement fee	1,400	Expense
Total cash uses	**110,900**	**Before forecast**

Evidence and next decision

Full staff salaries and fixed costs in January and February appear in monthly schedules rather than being counted again as initial uses. Base cooling renewal is month 61 outside the 36 month horizon; shortened life triggers its explicit paid cohort. Expired fit-out or kit stops intake while payroll remains.

38 / FINANCE

Owner personal survival budget

Irwell Funeral Care operating decisions and evidence.

Personal spending and other income

The owner receives £4,000 gross monthly initially. A 75% net-pay illustration gives £3,000 against £2,800 assumed household costs and £200 surplus. This is not actual PAYE, personal tax or verified household information. No dividend or other reliable income supports the example.

Income required from the business

Confirm actual obligations, pension, tax status and available savings before funding the company. Owner salary and employer costs remain company expenses even when service volume is zero. Household spending is not a second company expense.

Illustrative monthly owner budget	GBP
Housing	1,400
Food	500
Transport	200
Bills	300
Other	400
Total spending	**2,800**
Other reliable income	0
Gross salary monthly	4,000
Net at 75% proxy	3,000
Surplus	**200**

39 / FINANCE

Financing terms and security

Irwell Funeral Care operating decisions and evidence.

Funding gap and timing

The proposed £70,000 loan is drawn before forecast and repaid through sixty equal monthly principal instalments without grace. Interest is 8% annual on opening debt, paid monthly; £1,400 arrangement fee is expensed and paid before forecast. There is no approved facility, lender valuation or personal guarantee agreement.

Proposed security

Year 3 closing debt is £28,000. Principal is a financing cash payment and not a profit expense. A shorter term stops payments after the balance reaches zero. No revolving facility or rescue injection covers negative cash; obtain explicit consent and terms for any revised financing.

Term	Planning assumption
Equity	£250,000 uncommitted
Loan	£70,000 unapproved
Annual interest	8% opening debt
Equal principal	£1,166.67/month over 60 months
Arrangement fee	£1,400 paid and expensed before forecast
Grace	None; payments begin January 2027
Year 3 closing debt GBP	28,000
Security and guarantees	Unknown; actual lender valuation required

40 / FINANCE

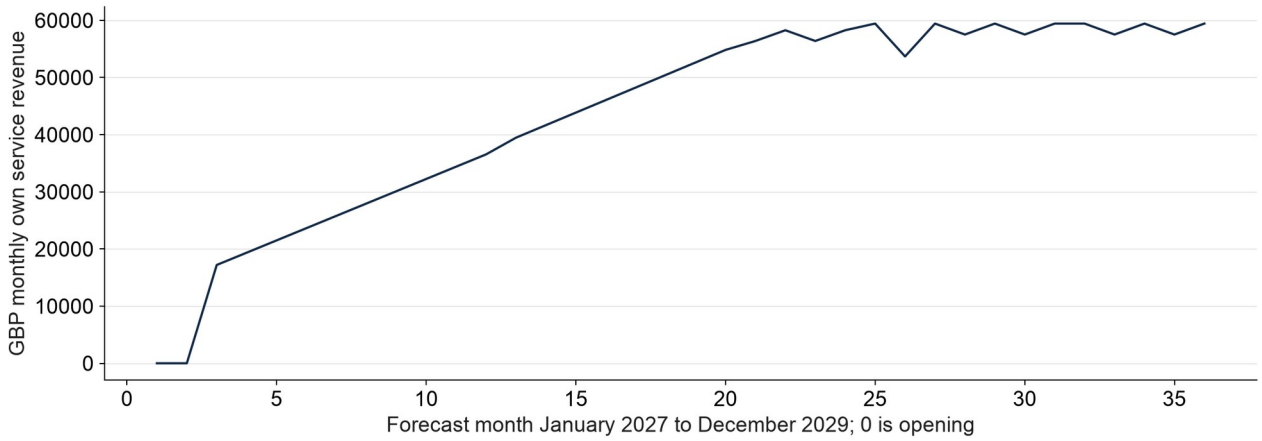
Revenue forecast and capacity

Irwell Funeral Care operating decisions and evidence.

Revenue drivers

Base own service revenue is £268,750 in 2027, £606,521 in 2028 and £699,818 in 2029. Expected cases are 125.00, 276.57 and 312.86. Two preparation months have no service sales but full salaries. These are unobserved planning volumes, not referral commitments.

Calendar forecast	2027	2028	2029
Completed cases expected average	125.00	276.57	312.86
Own service revenue GBP	**268,750**	**606,521**	**699,818**
December limiting cases per month	26.57	26.57	26.57



Base monthly own service revenue, GBP, January 2027 to December 2029.

Evidence and next decision

The lowest of director available hours, arranger available hours and six places times calendar days divided by seven holding days caps cases. December Base capacity is 26.57 expected cases per month. Actual case acceptance requires safe whole-person scheduling and allowance for overlapping stays. Own fee escalation is 2% annually; third-party family fees remain excluded.

41 / FINANCE

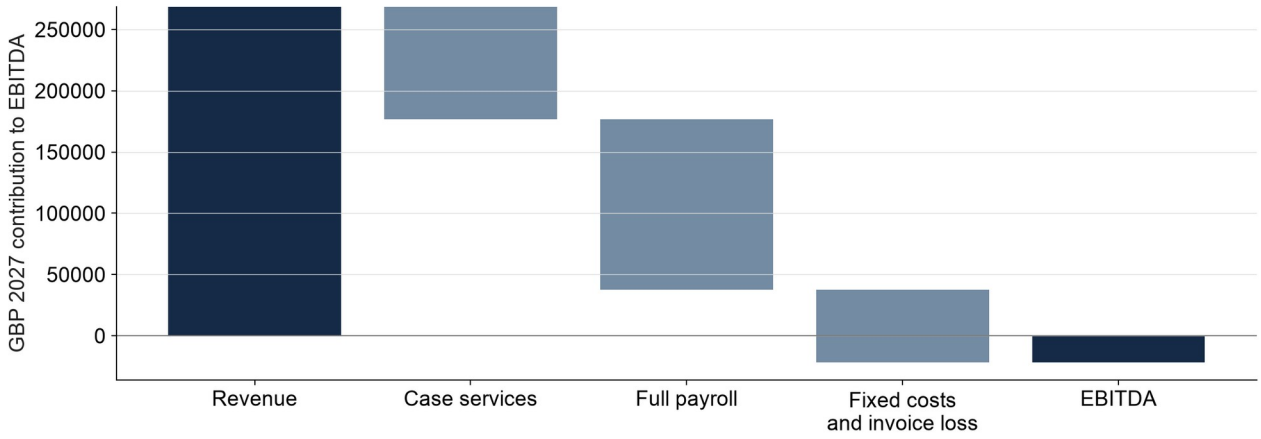
Costs and projected profit

Irwell Funeral Care operating decisions and evidence.

Cost structure

Full 2027 payroll is £139,350, including owner, staff, explicit employer NI and 5% benefits allowance. Purchased case costs depend on the 70% attended mix. Fixed expenses and invoice losses remain separate. Base 2027 EBITDA is (£21,562); 2029 EBITDA reaches £241,057.

Calendar forecast GBP	2027	2028	2029
Own service revenue	268,750	606,521	699,818
Purchased case services	91,875	209,378	243,954
Full owner and staff payroll	139,350	143,598	147,973
EBITDA	**(21,562)**	**189,388**	**241,057**
Net profit	**(43,835)**	**129,066**	**168,658**



Base 2027 revenue to EBITDA bridge, GBP. All owner and staff pay included.

Evidence and next decision

This improvement depends on the unvalidated case ramp and mix. Operating profit follows finite asset depreciation; debt interest and the disclosed tax proxy reduce net profit. Full payroll and fixed costs remain after an admission gate stops intake. No unpaid labour, grant or funeral plan commission supports profits.

42 / FINANCE

Profit and loss forecast

Irwell Funeral Care operating decisions and evidence.

Forecast basis

The schedules cover calendar 2027 to 2029 in GBP. Revenue is own exempt delivered funeral services. Purchased case services are gross expense, including any irrecoverable VAT; own invoices have no output VAT in the defined scope. Accounts recognise expected invoice losses, all payroll and finite asset depreciation.

Calendar forecast GBP	2027	2028	2029
Own service revenue	268,750	606,521	699,818
Purchased case services	91,875	209,378	243,954
Contribution	**176,875**	**397,143**	**455,864**
Owner gross salary	48,000	49,440	50,923
Director gross salary	40,000	41,200	42,436
Arranger gross salary	30,000	30,900	31,827
Employer NI	15,450	15,981	16,528
Pension and benefits	5,900	6,077	6,259
Fixed cost incl invoice loss	59,088	64,157	66,833
EBITDA	**(21,562)**	**189,388**	**241,057**
Depreciation	13,333	13,333	13,333
Interest	5,087	3,967	2,847
Profit before tax	**(39,983)**	**172,088**	**224,877**
Positive profit tax proxy	3,853	43,022	56,219
Net profit	**(43,835)**	**129,066**	**168,658**

Evidence and next decision

The 25% positive month profit current cash tax proxy is deliberately conservative. It does not apply statutory small profits/marginal relief, capital allowances, associated company limits or loss relief. No tax refund or deferred tax asset is forecast. An accountant must replace it with an actual tax schedule before a financing application.

43 / FINANCE

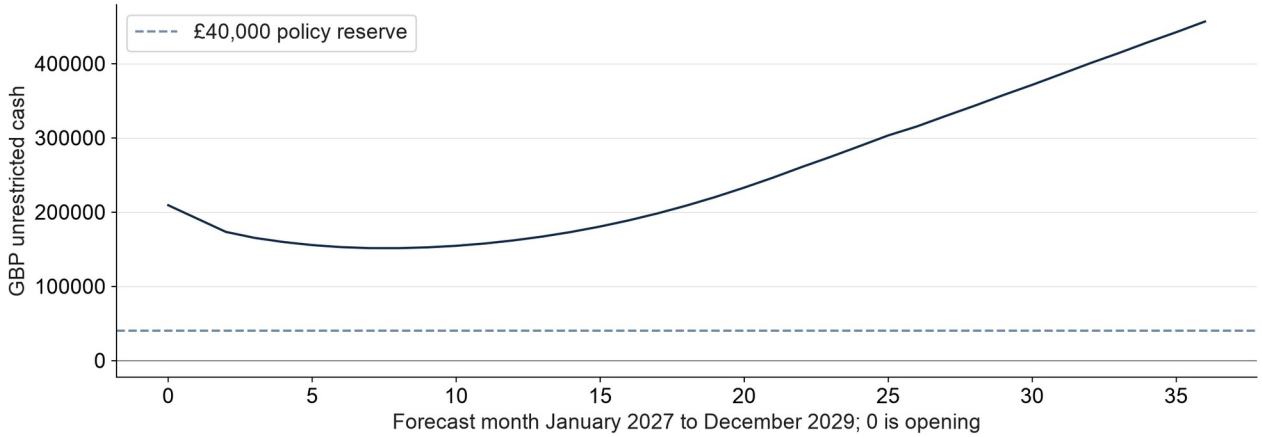
Cash flow and financial position

Irwell Funeral Care operating decisions and evidence.

Cash requirements

Base opening cash is £209,100; minimum cash including opening and 36 monthly closes is £151,332. Closing 2029 cash is £456,637. Collections lag service invoices according to editable surviving invoice terms; purchased case suppliers may be paid current or next month.

Cash metric	GBP
Actual opening cash	209,100
Minimum incl opening and 36 closes	151,332
Uncommitted extra to avoid negative Base	0
Policy reserve	40,000
Base reserve funding gap	0
Downside minimum	(211,478)
Downside reserve funding gap	**251,478**
Base 2029 closing cash	456,637



Base unrestricted cash, GBP, opening and January 2027 to December 2029.

Evidence and next decision

Downside minimum cash is negative, requiring new approved funding or a revised launch. Negative cash is preserved as a funding warning, not an overdraft approval. Company cash does not contain family contracted crematorium/cemetery payments, customer deposits or prepaid funds. Reserve gap is a reported need, not a cash flow.

44 / FINANCE

Cash flow forecast months one to six

Irwell Funeral Care operating decisions and evidence.

Opening cash and payment timing

Monthly cash flows show January to December 2027 with cents. Parentheses mark outflows; net change links opening and closing cash. A labelled rounding residual preserves the displayed identity when individual rounded lines differ by a penny.

Cash flow GBP	Jan 27	Feb 27	Mar 27	Apr 27	May 27	Jun 27
Opening cash	**209,100.00**	**191,154.17**	**173,216.11**	**165,116.83**	**159,571.21**	**155,426.86**
Own customer collections	0.00	0.00	12,771.00	18,624.38	20,752.88	22,881.37
Case supplier payments	0.00	0.00	(2,940.00)	(6,247.50)	(6,982.50)	(7,717.50)
Full paid payroll	(11,612.50)	(11,612.50)	(11,612.50)	(11,612.50)	(11,612.50)	(11,612.50)
Fixed cash expenses	(4,700.00)	(4,700.00)	(4,700.00)	(4,700.00)	(4,700.00)	(4,700.00)
Interest	(466.67)	(458.89)	(451.11)	(443.33)	(435.56)	(427.78)
Tax proxy paid	0.00	0.00	0.00	0.00	0.00	0.00
Cooling investment	0.00	0.00	0.00	0.00	0.00	0.00
Principal paid	(1,166.67)	(1,166.67)	(1,166.67)	(1,166.67)	(1,166.67)	(1,166.67)
Rounding residual	0.01	0.00	0.00	0.00	0.00	0.01
Net cash change	**(17,945.83)**	**(17,938.06)**	**(8,099.28)**	**(5,545.62)**	**(4,144.35)**	**(2,743.07)**
Closing cash	**191,154.17**	**173,216.11**	**165,116.83**	**159,571.21**	**155,426.86**	**152,683.79**

Evidence and next decision

Collections are own service cash only. Payroll includes owner and all staff; invoice loss is noncash and excluded from fixed cash payments. Asset investment and principal reduce cash independently of profit. No extra financing is inserted.

45 / FINANCE

Cash flow forecast months seven to twelve

Irwell Funeral Care operating decisions and evidence.

Cash forecast review

Monthly cash flows show January to December 2027 with cents. Parentheses mark outflows; net change links opening and closing cash. A labelled rounding residual preserves the displayed identity when individual rounded lines differ by a penny.

Cash flow GBP	Jul 27	Aug 27	Sep 27	Oct 27	Nov 27	Dec 27
Opening cash	**152,683.79**	**151,342.00**	**151,331.57**	**152,372.10**	**154,463.58**	**157,606.03**
Own customer collections	25,009.87	27,138.38	29,266.87	31,395.38	33,523.88	35,652.38
Case supplier payments	(8,452.50)	(9,187.50)	(9,922.50)	(10,657.50)	(11,392.50)	(12,127.50)
Full paid payroll	(11,612.50)	(11,612.50)	(11,612.50)	(11,612.50)	(11,612.50)	(11,612.50)
Fixed cash expenses	(4,700.00)	(4,700.00)	(4,700.00)	(4,700.00)	(4,700.00)	(4,700.00)
Interest	(420.00)	(412.22)	(404.44)	(396.67)	(388.89)	(381.11)
Tax proxy paid	0.00	(69.92)	(420.24)	(770.56)	(1,120.88)	(1,471.19)
Cooling investment	0.00	0.00	0.00	0.00	0.00	0.00
Principal paid	(1,166.67)	(1,166.67)	(1,166.67)	(1,166.67)	(1,166.67)	(1,166.67)
Rounding residual	0.01	0.00	0.01	0.00	0.01	(0.01)
Net cash change	**(1,341.79)**	**(10.43)**	**1,040.53**	**2,091.48**	**3,142.45**	**4,193.40**
Closing cash	**151,342.00**	**151,331.57**	**152,372.10**	**154,463.58**	**157,606.03**	**161,799.43**

Evidence and next decision

Collections are own service cash only. Payroll includes owner and all staff; invoice loss is noncash and excluded from fixed cash payments. Asset investment and principal reduce cash independently of profit. No extra financing is inserted.

46 / FINANCE

Financial position summary

Irwell Funeral Care operating decisions and evidence.

Balance sheet basis

Year end balances link to the same monthly case build. Assets comprise unrestricted cash, own receivables, the refundable deposit and net fixed assets. Liabilities are purchased case supplier payables and the remaining loan. Equity is fixed proposed paid capital plus retained profits after preforecast startup expenses.

Calendar year end GBP	2027	2028	2029
Cash	161,799	288,633	456,637
Own receivables	9,046	14,422	14,711
Refundable deposit	7,500	7,500	7,500
Net fixed assets	76,667	63,333	50,000
Total assets	**255,012**	**373,888**	**528,848**
Case supplier payables	6,247	10,058	10,360
Loan balance	56,000	42,000	28,000
Total liabilities	**62,248**	**52,058**	**38,360**
Contributed equity	250,000	250,000	250,000
Retained earnings	(57,235)	71,830	240,488
Liabilities and equity	**255,012**	**373,888**	**528,848**
Balance difference	0.00	0.00	0.00

Evidence and next decision

No cemetery land, pre-need trust, customer deposit, intangible, inventory or deferred tax balance is recorded. Negative cash in Downside is an unmet funding need; the forecast does not claim an approved bank overdraft. Reconciliation differences are zero within numerical tolerance.

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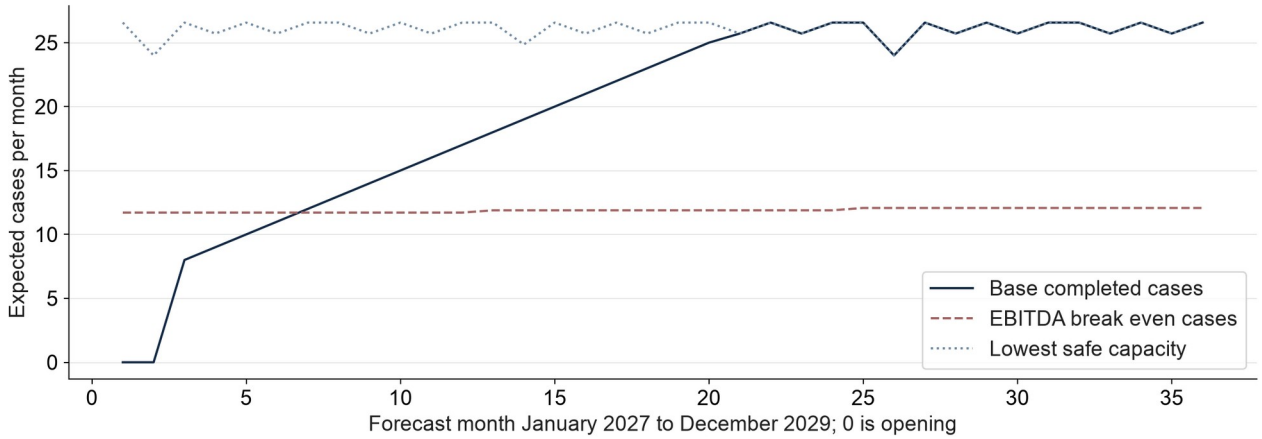
Break even and scenarios

Irwell Funeral Care operating decisions and evidence.

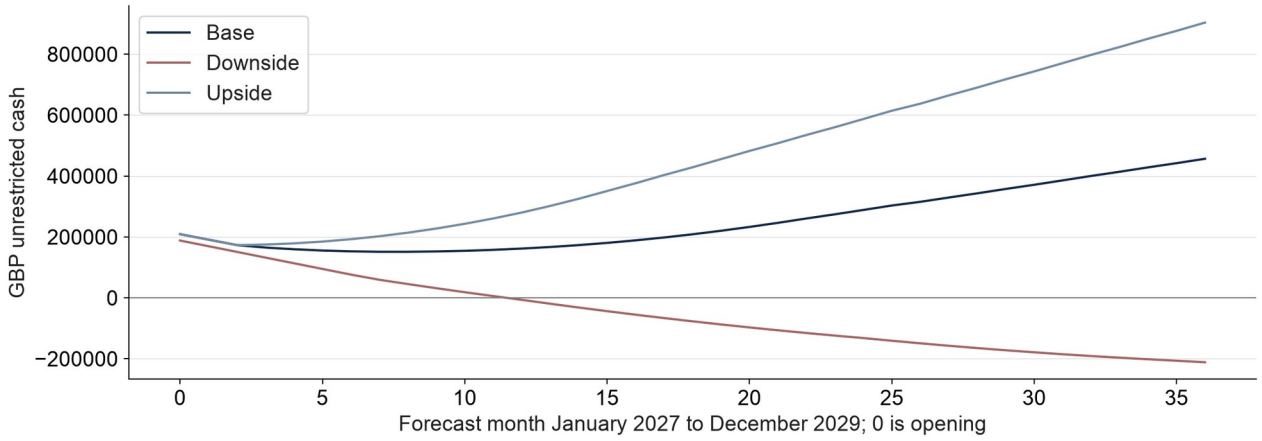
Break even and downside

Base December 2027 EBITDA break even is 11.71 cases per month against 26.57 limiting capacity. It includes invoice losses and all paid fixed costs but excludes depreciation, interest, tax and principal; cash viability is assessed separately. Case numbers are expected averages, with actual safe intake rounded down as needed.

Live model case	2027 EBITDA GBP	Minimum cash GBP
Base	(21,562)	151,332
Downside	(170,175)	(211,478)
Upside	125,850	173,016



Base cases, EBITDA break even and lowest safe capacity, expected cases per month, 2027 to 2029.



Captured cases, GBP unrestricted cash, opening and January 2027 to December 2029.

Evidence and next decision

Downside assumes July opening, a 50% attended mix, weaker fees and slower collections. Its minimum cash is (£211,478). Upside assumes denser demand and an 80% attended mix. These cases are unvalidated. Word captures version 1.0 (2026-10-03); rebuild after saved inputs change.

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Model guide and completion

Irwell Funeral Care operating decisions and evidence.

Using the model

Use the blue Inputs cells for every case, the selector, revision and capture date. Save the workbook, run retained build_model.mjs with --import-inputs and the saved workbook path, then rebuild normally and regenerate this plan. Persisted inputs.json preserves edits through subsequent rebuilds. Native charts are linked to actual ranges.

Before sharing

The model supports only a 1 January 2027 start and 36 months. It excludes expansion, funeral plans, third party family receipts, distributions and actual statutory tax calculation. Complete care, legal, premises, insurance and funding gates before relying on forecasts. Final financial figures are captured outputs, not approval or demand evidence.

Sheet or action	Use
Summary	Selected case annual results, startup, cash and native charts
Inputs	Blue drivers for every case, revision and capture date; evidence below
Base Downside Upside	36 monthly case builds incl fully paid preparation
Annual	Three cases: annual flows and closing stocks
Checks	Input guards and monthly reconciliation differences
Refresh	Save inputs, import with retained JavaScript, rebuild and refresh Word
Limitation	Only January 2027 start; no expansion, intangibles, prepayments or distributions
Tax proxy	25% of monthly positive PBT paid; no loss relief or refunds; adviser required
Status	Operating approvals, competence, demand and funding unverified