Home Services Business Plan

Irwell Home Cleaning | Manchester

DOCUMENT GUIDE

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Proposed employed domestic cleaning company | 3 October 2026 | Model 1.0

Decision document for prospective owners and funders. Household demand, funding and safe employment readiness are unconfirmed.

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01 / OVERVIEW

Executive summary

Irwell Home Cleaning Ltd is a proposed Manchester domestic cleaning company, initially employing four cleaners including a working team leader. It offers routine and deeper interior cleaning within compact routes. The name, customers, staff, premises, insurers and funding are unverified. It does not offer gas, electrical, plumbing, building repair, hazardous remediation or care services.

The decision is whether to fund paid preparation and prove viable route economics. January 2027 is a conditional opening after three paid preparation months; move that date if readiness cannot be achieved. Proposed GBP300,000 equity and GBP40,000 debt are assumptions, not commitments. No favorable case establishes demand or financing.

Verified Base revenue is GBP146,765 in 2027, with net loss GBP125,907. Minimum cash is GBP-91,939 and maintaining the GBP40,000 reserve requires GBP131,939 additional funds. Downside reserve gap is GBP548,460. These are uncommitted requirements.

Launch requirement	Evidence needed
People and safety	Paid appointments, risk assessments and training
Demand and routes	Dated paid willingness and journey tests
Contract and cover	Consumer terms and insurer acceptance
Liquidity	Paid funding and revised cash forecast

02 / OVERVIEW

Business details

A proposed UK private limited company would serve occupied homes in an initially small Manchester catchment. All figures use GBP and forecast January 2027 to December 2029. There is no historical trading record. Choose the actual route area only after testing customer density and paid travel.

Customers retain their household waste on site. Exclude waste transport, exterior windows, ladders, biohazards, pest treatment, specialist oven disassembly and any regulated trade. No property manager contract or public subsidy is assumed.

03 / STRATEGY

Business concept and objectives

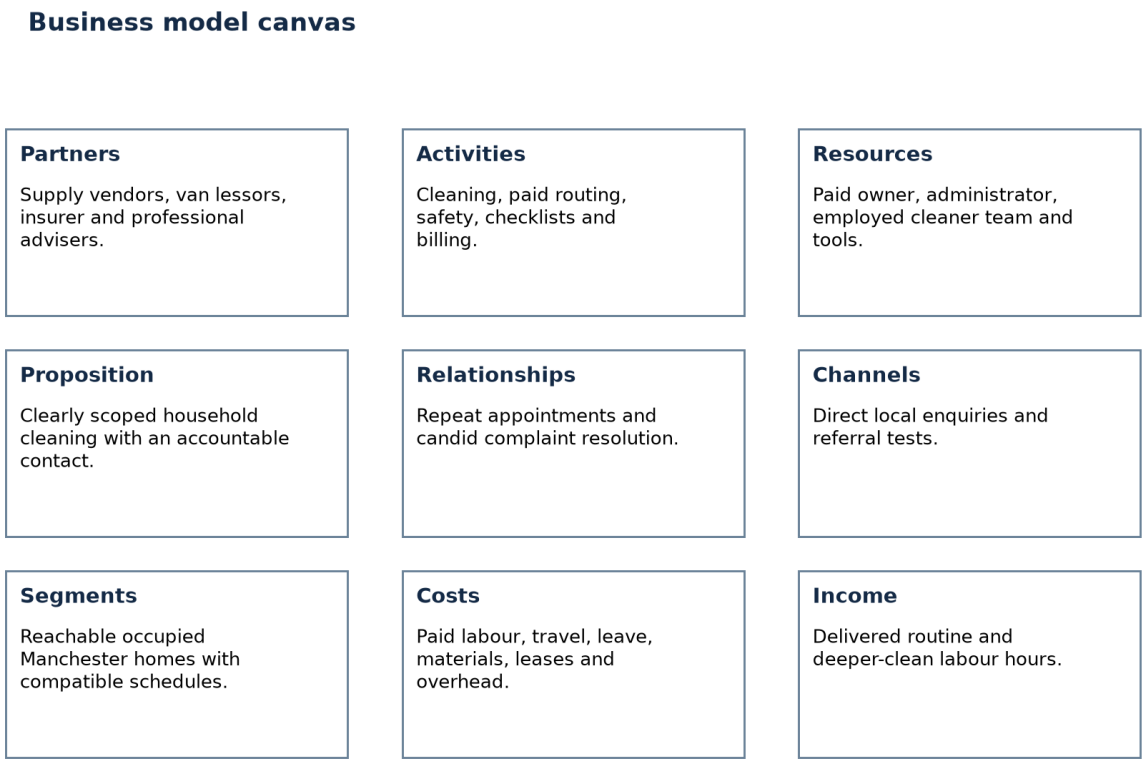
Sell reliable, clearly scoped cleaning visits with a written checklist and an accountable contact. A routine visit is normally three labour hours; a deeper clean is normally six. A two-person three-hour visit uses six labour hours, so customer clock time must never be confused with billable labour hours.

First-year priorities are safe employment, verified travel times, repeat bookings, complaints resolution and liquidity. Demand growth must be earned. Years four and five are aspirations beyond the forecast; do not assume acquisition value, franchise income or unattended national expansion.

04 / STRATEGY

Business model canvas

The nine blocks link direct bookings to a paid local team and delivered cleaning hours. Recurring appointments do not create prepaid subscription income. Services are billed after delivery and assessed credits are issued before monthly billing. Supplies are expensed as used; no inventory valuation gain is assumed.



Planning framework and evidence limits.

05 / STRATEGY

SWOT and longer term goals

S1 is a narrow, auditable checklist with clear labour-hour billing. W1 is unverified route density and fixed paid capacity, producing early losses. O1 is a possible willingness to pay for dependable local cleaning. T1 is wage pressure, cancellations and household access failures occurring together.

Longer term goals are conditional: improve contribution, reduce avoidable journeys and retain trained staff before considering adjacent neighborhoods. The current forecast contains no expansion outside Manchester or purchase of another business.

SWOT findings



Planning framework and evidence limits.

06 / STRATEGY

TOWS strategy matrix

Use S1 to test O1 with dated household feedback and paid bookings. Address W1 through route trials and measured staffing before accepting recurring work. Counter T1 with clear access arrangements, lawful cancellation terms and paid training. If cash or safety readiness is unresolved, pause commitments rather than replacing employed hours with unpaid work.

TOWS management actions

S1 with O1

Test clear scope and gross prices with 30 suitable households.

W1 with O1

Run timed paid routes and fund employed capacity.

S1 with T1

Record access, complaint and lawful cancellation arrangements.

W1 with T1

Pause unsafe or unfunded commitments.

Planning framework and evidence limits.

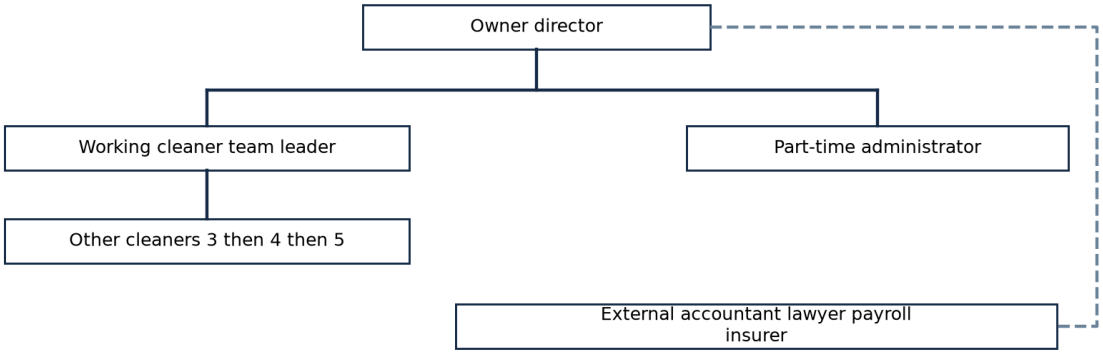
07 / PEOPLE

Owner and management

The owner director is paid and accountable for finance, hiring, customer terms, key custody and complaints. A working team leader, included within the four cleaner headcount, supervises the other three cleaners and checks service standards. A part-time administrator reports to the owner.

External accountant, lawyer, payroll provider and insurer advise under written engagements. They do not replace the employer’s duties. The owner is not included as free cleaning capacity. All posts are unfilled.

Solid reporting lines and dashed external support



Planning framework and evidence limits.

08 / PEOPLE

Owner and key personnel profiles

No founder CV, qualifications, wealth or prior customers were supplied. Verify identity, right to work, references, safe chemical handling and competence before appointments. Confirm any background-check eligibility rather than promising an unsupported check level.

Base owner gross pay is GBP3,500 monthly, administrator GBP1,500 for 20 paid hours weekly, and cleaner pay GBP14.50 for 35 paid hours weekly. A working leader receives GBP350 monthly premium. The 20% employer load is an allowance requiring payroll verification, not an exact National Insurance or pension calculation.

09 / MARKET

Target customers

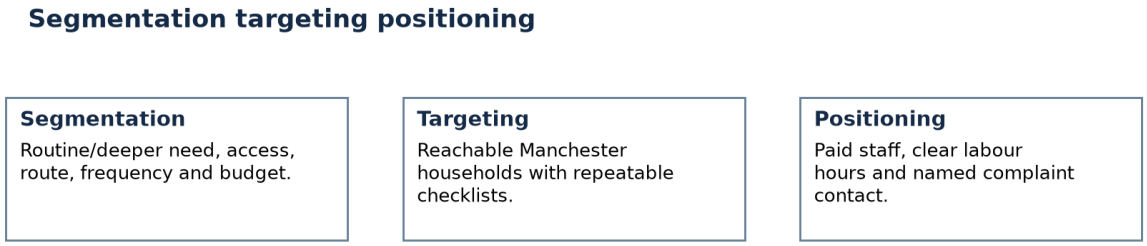
Target households within short Manchester routes that need recurring interior cleaning and can afford tax-inclusive prices. A smaller deeper-clean segment uses longer pre-scoped visits. Do not market this service as social care, safeguarding supervision or hazardous remediation.

Prioritize compatible weekly availability, safe access and clear scope. No demographic counts, household incomes, interview results or purchase intentions have been observed. Accessibility arrangements require a specific conversation and assessment.

10 / MARKET

Segmentation targeting and positioning

Segment by routine versus deeper clean, visit frequency, access pattern, route location and budget. Target occupied homes with repeatable checklists and reliable appointment access. Position on employed staff, clear gross labour-hour rates and an accountable complaint contact. These are operating intentions, not proven competitive advantages.

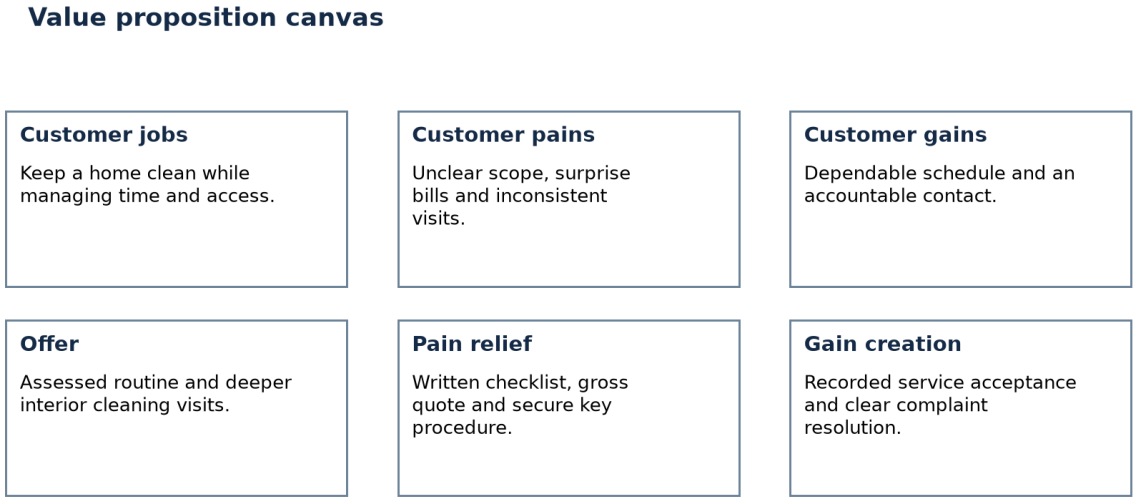


Planning framework and evidence limits.

11 / MARKET

Value proposition canvas

Households want a clean home without uncertain scope, surprise bills or avoidable access problems. Proposed relief is a written checklist, consistent appointment contact, agreed key handling and photographed damage reporting only with permission. Customers remain responsible for valuables, dangerous conditions and safe access. Do not promise perfect cleaning or unrestricted acceptance of tasks.



Planning framework and evidence limits.

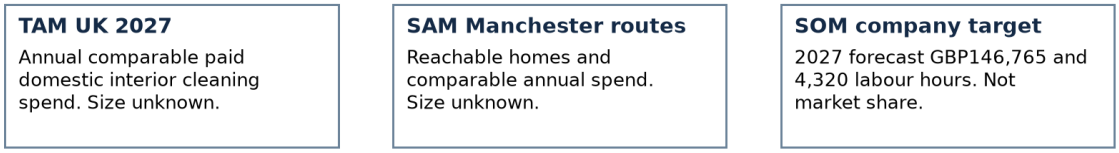
12 / MARKET

Market size and trends

TAM is annual UK spending on comparable paid domestic interior cleaning in 2027. SAM is that spend among reachable Manchester households in the eventual route area. Neither denominator has been established. Population or all household spending cannot be relabelled as cleaning demand.

SOM is the model's delivered labour-hour and revenue target. It is a forecast, not a measured market share. The scope chart separates unknown market sizes from planned company output.

TAM SAM SOM scope and evidence



Planning framework and evidence limits.

13 / MARKET

PESTLE analysis

Employment rules, household affordability, working patterns, scheduling systems, chemical safety and travel all affect the offer. Official sources establish selected current rules; the responses below are proposed management choices. Wage inflation is an assumption and must not be mistaken for confirmation of future legal rates.

PESTLE operating implications

Political No subsidy or public contract is assumed.	**Economic** Household budgets and wage costs determine affordable contribution.	**Social** Access patterns and trust affect repeat appointments.
Technological Protected booking records and safe key controls.	**Legal** Employment, chemical safety, consumer terms and insurance are gates.	**Environmental** Compact routes and safe dosing; no certification claimed.

Planning framework and evidence limits.

14 / MARKET

Local demand and evidence

No customer interviews or paid bookings exist. Base requested demand starts at 360 labour hours per month with 25% annual growth. The 80% routine and 20% deeper-clean mix is assumed. The flat monthly season pattern is a simplification, not an observed cancellation history.

Paid preparation should interview 30 suitable households, run timed route and cleaning trials, and obtain dated price feedback. Require evidence of actual willingness to pay and safe access before adding recurring commitments. Reforecast after measuring journey, rework and absence rates.



Planning framework and evidence limits.

15 / MARKET

Competitors and positioning

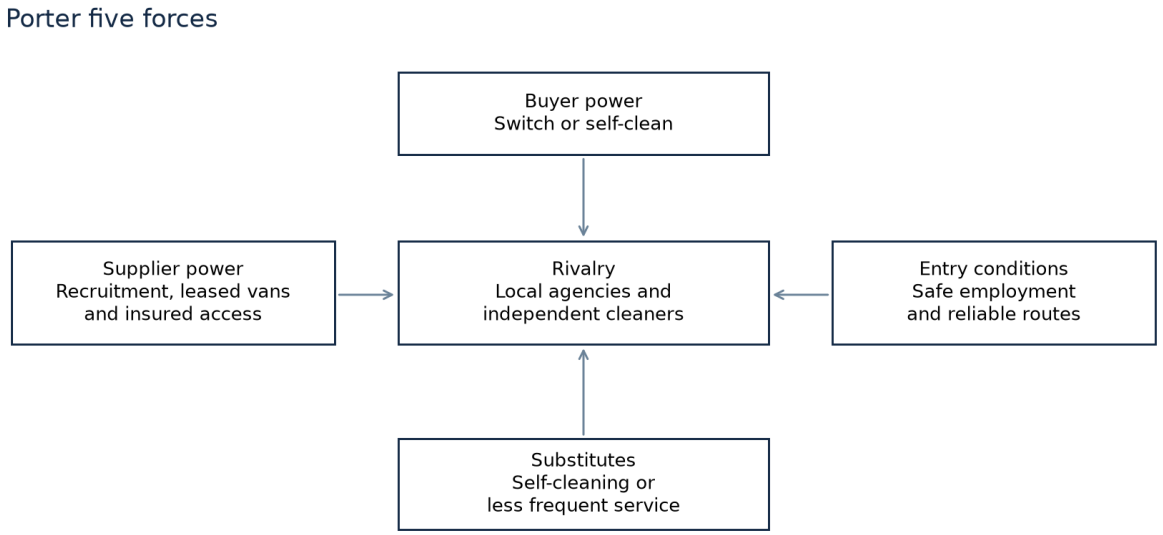
Alternatives include self-cleaning, independent cleaners, local agencies and national booking platforms. Compare whether quoted prices include VAT, travel, materials, employment cover, minimum visit length and remedial visits. Customers may reasonably prefer lower-cost independent arrangements.

No current comparable quote, rating or competitor score is supplied. Do not claim lowest price, superior quality or verified availability. The strategy canvas shows internal priorities only.

16 / MARKET

Porter five forces

Households can switch or clean themselves. Recruitment, insured vehicle access and supplier terms affect delivery. Entry into ordinary cleaning is commercially accessible, but compliant employment, safety and reliable scheduling create real costs. Rivalry includes independents and agencies. The response is a narrower route and clear service scope, requiring demand validation.

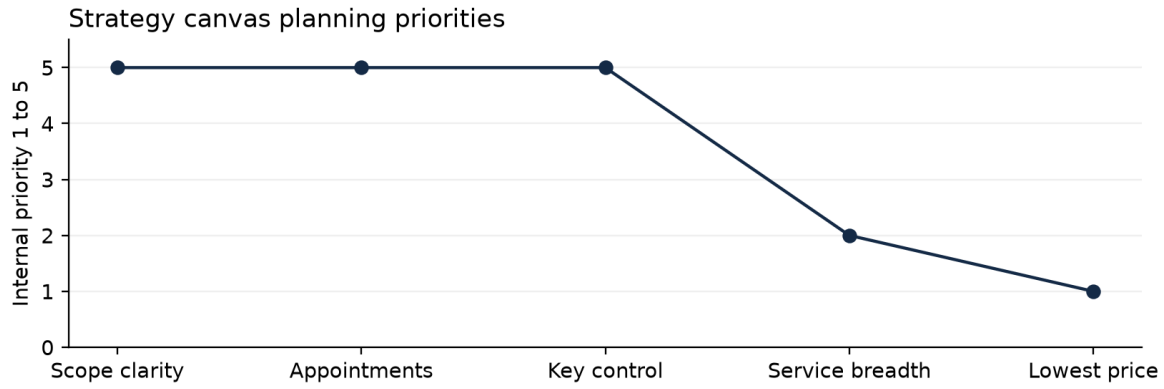


Planning framework and evidence limits.

17 / STRATEGY

Strategy canvas

One-to-five values are internal priorities for scope clarity, reliable appointments, key control, service breadth and lowest price. They are not researched competitor ratings. Give priority to reliability and safety rather than accepting every request. Prices must cover paid travel and leave as well as time inside the home.



Planning framework and evidence limits.

18 / OPERATIONS

Location and premises

Select a small lawful office and secured supply storage area after confirming permitted use, ventilation, chemical segregation and insurer requirements. No lease is secured. Staff travel to homes; customer visits to the office are not assumed.

Base net other overhead is GBP2,250 monthly: premises/utilities GBP550, systems/communications GBP300, marketing GBP900, professional administration GBP250 and miscellaneous GBP250. Two leased small vans cost GBP650 net each monthly. Insurance is GBP350 monthly separately, with no input VAT. All are unquoted allowances.

19 / OPERATIONS

Equipment and resource plan

Initial net equipment is GBP8,000, covering vacuum systems, safe cleaning tools and secured storage; IT is GBP6,000. Depreciate separate equipment and IT cohorts over 48 and 36 months. A GBP4,000 equipment addition in month 19 has its own 36-month life; depreciation stops at zero.

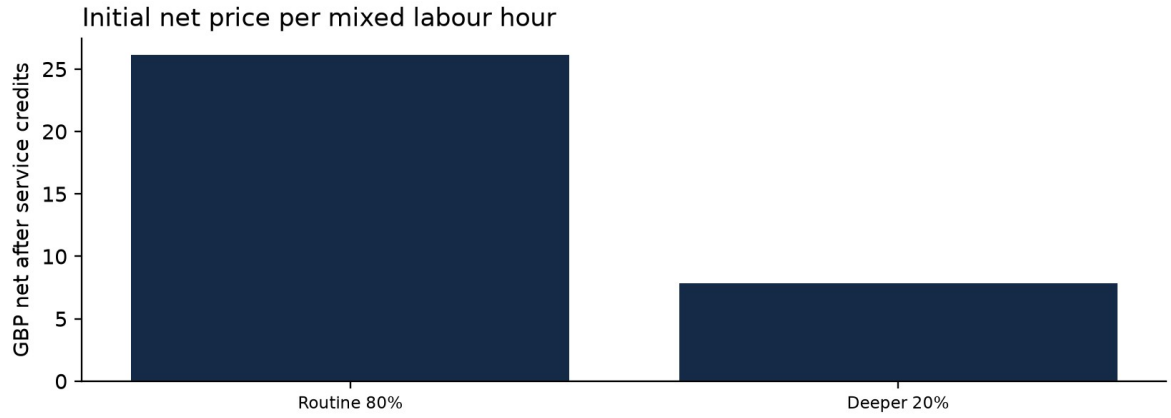
Two vans are leased operating resources, not purchased collateral. A GBP7,500 refundable premises and fleet deposit remains an asset. No refund or asset disposal receipt is assumed during the forecast. Materials are bought and used promptly, with no stock accumulation assumed.

20 / OFFER

Cleaning service strategy

Routine cleaning accounts for 80% of delivered labour hours; deeper cleaning for 20%. Routine scope covers accessible floors and surfaces, kitchen wiping and bathrooms under a written assessment. Deeper cleaning adds agreed interior detail without hazardous or regulated work.

A routine three-labour-hour example costs GBP120 gross. A deeper six-labour-hour example costs GBP288 gross. Do not present these examples as fixed quotes for every home. Additional scope requires customer agreement and safe capacity.



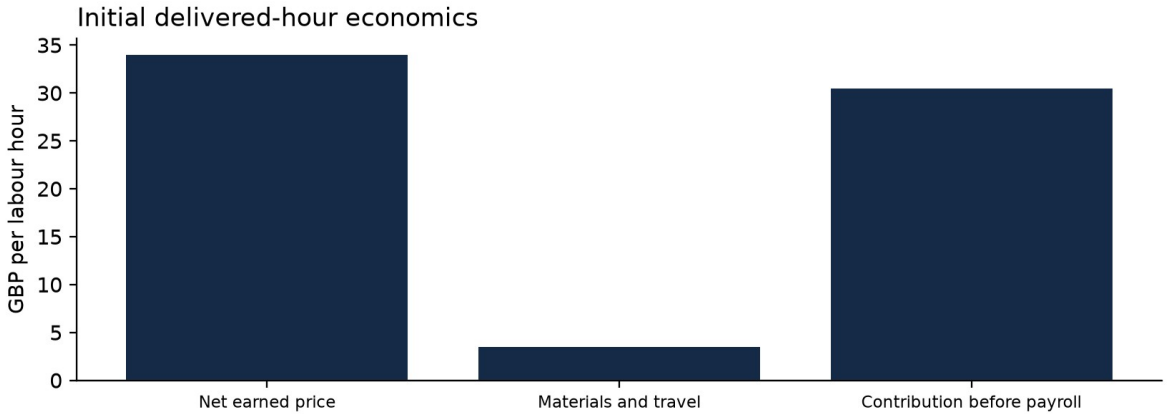
Planning framework and evidence limits.

21 / OFFER

Pricing and labour hour economics

Base gross labour-hour rates are GBP40 routine and GBP48 deeper clean. The 80/20 hour mix gives GBP41.60 gross and GBP34.67 net before service credits at 20% VAT. An assumed 2% same-period service-credit allowance reduces earned revenue to GBP33.97 per delivered hour.

Materials GBP2 net and travel operating cost GBP1.50 net per delivered labour hour are variable supplier allowances. Labour is fully paid separately, including travel and leave. The resulting GBP30.47 contribution is before payroll, leases, overhead, insurance, financing and depreciation.



Planning framework and evidence limits.

22 / OFFER

Competitor price comparison

Obtain three dated written comparisons for the same home, labour hours, materials, access and tax treatment. No market quote or verified price advantage is presented. A nominal hourly rate cannot be compared unless labour versus clock hours and included scope agree.

Comparison	Planning basis	Required evidence
Routine labour hour	GBP40 gross	Written scope and local acceptance
Deeper labour hour	GBP48 gross	Timed checklist and price trial
Minimum examples	3 and 6 labour hours	Home-specific assessment
Other suppliers	Not established	Comparable dated offers

23 / GROWTH

Brand and customer experience

The placeholder Irwell Home Cleaning name requires availability checks. Explain the tax-inclusive quote, labour hours, checklist, access, cancellation and complaint process before booking. Supply a durable record customers can retain.

Keep key custody restricted and logged; use access codes with appropriate safeguards. Do not photograph private rooms or store sensitive household information unnecessarily. Log damage and resolve complaints candidly, with actual insurance review before promising compensation.

24 / GROWTH

Sales channels and process

Accept direct enquiries through a proposed telephone and booking channel. Assess route fit, safety, requested scope and availability, issue a gross written price, then confirm. No platform commission or referral revenue is assumed.

Bill delivered work after assessing agreed same-period credits; no advance deposits or prepaid subscriptions are forecast. Customer invoice terms are a seven-day planning average. Declined or cancelled work is not revenue. Legal cancellation rights override any booking policy.

25 / GROWTH

Launch marketing

The paid preparation budget includes lawful local outreach, small research trials and setup. Base ongoing marketing GBP900 monthly is included in other overhead. No observed lead count or conversion rate is supplied.

Test messages on price clarity and dependable scope with suitable households. Track attributable enquiry cost, assessment acceptance and repeat bookings. Stop spend that produces unsafe or unreachable jobs. Do not invent testimonials, before-and-after evidence or customer endorsements.

26 / GROWTH

Retention and ongoing sales

Offer recurring appointments by mutual agreement without a prepaid annual obligation. Track attendance, complaints, remedial work and voluntary repeats. Proposed demand growth is not a derived retention result and must be replaced with actual customer records after trading.

Review routing before marketing adjacent streets. Rebooking can improve density but must not erase paid travel, holiday or sick time. Pause acquisition if it would exceed the measured staff capacity or worsen the cash requirement.

27 / OPERATIONS

Daily operations and suppliers

The working leader reviews the rota, safe access, supplies and service checklists. Staff receive paid travel between visits and paid setup/training within contracted hours. Delivery is capped by paid cleaner capacity after leave, absence, training, travel and remedial work.

Record start/finish labour hours, incidents, customer acceptance and credits. Use suitable products under assessed dilution and ventilation rules. Supplier invoices include materials, variable travel costs, van leases and other taxable overhead. Their gross issued vintages age through the full forecast.

28 / OPERATIONS

Sustainability practices

Concentrate routes, avoid unnecessary journeys and use correctly dosed products where safe and suitable. Do not claim carbon neutrality, certification or universally harmless chemicals. Assess customer surfaces and ventilation before substituting products.

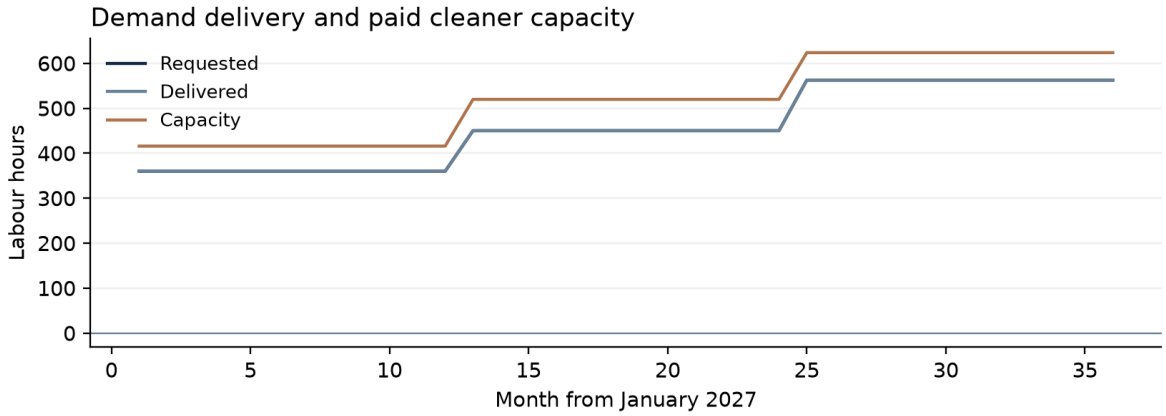
Household refuse remains on site in the customer’s permitted bins. Exclude waste transport and hazardous materials. Track travel time and distance, product consumption and complaints; actual environmental outcomes require measured records rather than forecasted labels.

29 / PEOPLE

Staffing and training

Base staffing is four cleaners including one working leader, then five from month 13 and six from month 25. The owner and 20-hour-week administrator are additional paid roles and contribute no forecast cleaning hours. Monthly salaries use 52 paid weeks per year divided by twelve.

Cleaner capacity reduces paid hours for 5.6 weeks holiday, a further 3% absence and 3% training/setup, 20% travel time relative to cleaning time, and 2% remedial time. This is an annualized capacity budget, not a day-level rota. Initial induction is budgeted within paid operational hours and the 3% training allowance from day one. Validate that allowance before booking; extend training and reduce delivery if necessary. Actual bookings must respect individual leave, breaks and journeys.



Planning framework and evidence limits.

30 / PEOPLE

Staff skills and fair work

Train employees in chemical controls, manual handling, slips, lone work, safe access and key custody. HSE identifies these as relevant risks [S1,S2]. Provide suitable PPE and safe equipment. The working leader checks competence rather than relying on an assumed qualification.

Current adult minimum wage is GBP12.71 from April 2026 [S4]. The cleaner allowance GBP14.50 exceeds that current floor. Recheck future rates, work time, paid travel, pension and employer costs before hiring. Holiday is paid with 46.4 annual working weeks available [S3].

31 / OPERATIONS

Legal and insurance requirements

Obtain lawful company, employment, payroll, premises, privacy and consumer arrangements. Chemical risk assessments and safe work procedures are required [S1,S2]. Employers normally need at least GBP5 million liability cover through an authorised insurer, subject to exemptions [S6]. Public liability, vehicle business use, damage and key cover require actual written terms.

Distance and off-premises service contracts require proper information and cancellation handling. Starting during the cancellation period needs the relevant express customer request and legally compliant payment rules [S5]. No cancellation fee is forecast. A lawyer must confirm the actual booking terms; model credits do not replace statutory rights.

32 / OPERATIONS

Opening roadmap

Fund and pay three months of preparation before opening. Month one verifies company, payroll, safety and insurer scope; month two runs route and checklist trials and secures actual supplier offers; month three recruits the remaining cleaners and administrator, pays and trains the working leader, and validates appointment capacity. The remaining team starts paid work and induction at opening; their training is included in operating payroll and the capacity allowance.

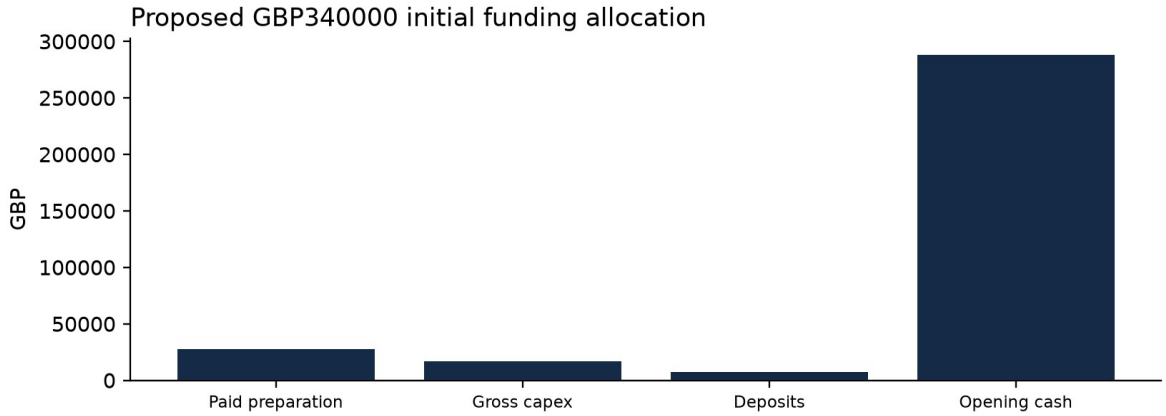
Preparation pays the owner for all three months and the team leader for one induction month. The actual opening date must move if this work is not already underway or funds are unavailable. No launch gate is declared complete in this proposal.

33 / FINANCE

Startup costs and funding

Proposed equity GBP300,000 is funded before preparation; proposed debt GBP40,000 is drawn immediately before operations. Neither is secured. Equity supports paid preparation and initial equipment. No founder work before the funded preparation is treated as a free resource.

Opening cash is the residual after preparation, gross assets and refundable deposits. The three cases disclose any additional funding below zero and to the cash reserve. There is no automatic overdraft, new equity or balancing plug. Do not sign commitments without verified funds.



Base model 1.0; planning assumptions, January 2027 to December 2029.

34 / FINANCE

Itemized startup costs

Base preparation pays three owner months and one cleaner leader induction month, plus the 20% employer allowance. Nonpay setup costs are GBP12,000 gross, half assumed VATable. These include research, safety, legal, insurance setup and staff onboarding allowances.

Initial equipment and IT cost GBP14,000 net, GBP16,800 gross. Deposits total GBP7,500. Preparation net expenses become an opening retained loss; supplier VAT credit is carried forward without assuming a cash refund.

Startup use GBP gross	Amount
Paid preparation payroll	15,659
Nonpay preparation	12,000
Equipment IT gross	16,800
Refundable deposits	7,500
Opening operating cash	288,041
Total initial funding	**340,000**

35 / FINANCE

Owner personal survival budget

Owner gross pay GBP3,500 monthly is included in both preparation and operating payroll. A 70% personal net-retention proxy yields GBP2,450 against assumed household spend GBP2,400, leaving GBP50. This is not a personal tax calculation and no dividend is included.

Household assumptions are housing GBP1,100, utilities and food GBP650, transport GBP250, insurance/debt GBP200 and other commitments GBP200. Confirm actual liabilities and affordability with the owner. Earlier preparation or a delayed launch requires explicit personal and business funding.

Personal budget GBP monthly	Amount
Retained owner income estimate	2,450
Household spending	2,400
Monthly surplus estimate	50

36 / FINANCE

Financing terms and security

The hypothetical GBP40,000 startup loan has 8% annual interest on opening principal, three principal-grace months and a 60-month equal-principal repayment term thereafter. Debt is drawn after preparation; no preopening debt interest is assumed. Residual principal remains at month 36.

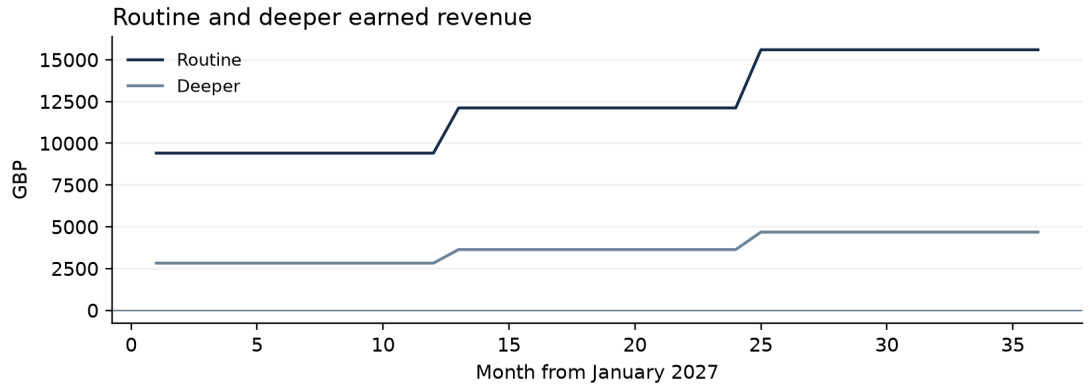
Rates, fees, covenants, personal guarantees and security are unquoted. Leased vans are not owned collateral. The forecast is a cash management model and does not recognize IFRS lease liabilities. An accountant and lender must assess actual statutory accounting and terms.

37 / FINANCE

Revenue forecast and capacity

Requested cleaning labour hours start at 360 monthly and rise 25% each calendar year in Base. Flat seasonality is assumed. Capacity is paid cleaner hours after holiday, absence, training, paid travel and remedial work. Actual delivered hours are the lower of request and capacity.

Revenue arises only from completed labour hours at the service mix and gross price, less same-period service credits and VAT. No refused job, unfilled rota or unused customer slot creates income.



Base model 1.0; planning assumptions, January 2027 to December 2029.

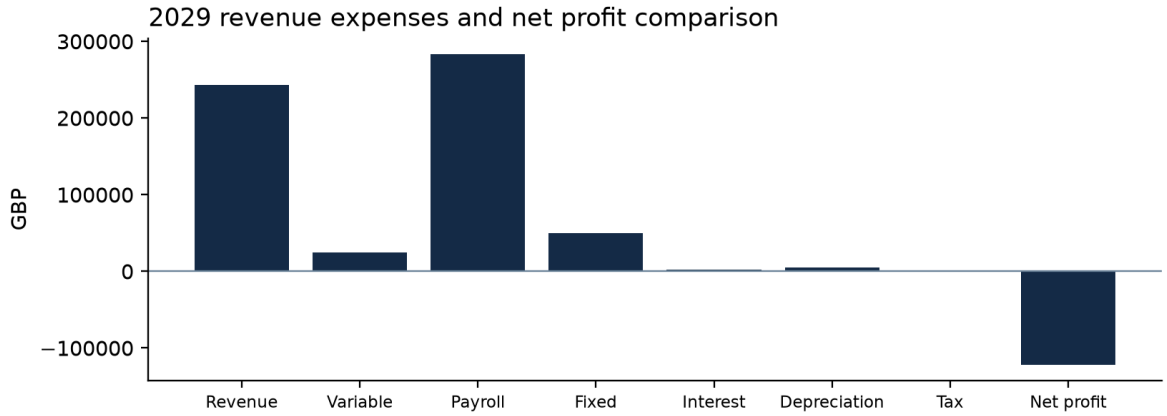
Base GBP and labour hours	2027	2028	2029
Delivered cleaning hours	4,320	5,400	6,750
Net routine revenue	112,896	145,354	187,143
Net deeper revenue	33,869	43,606	56,143
Total net revenue	**146,765**	**188,960**	**243,286**

38 / FINANCE

Costs and projected profit

Cleaner wages, leader premium, owner and administrator are paid in full. The 20% employer load applies to all gross payroll. Materials and travel operating costs are net variable supplier expenses. Van leases and other overhead are taxable supplier costs; insurance is separate. Salary and supplier costs rise 3% annually in Base.

Expenses can exceed contribution despite growing demand. Credit allowances reduce revenue but do not reduce labour or materials already used. The comparison chart displays revenue, costs and net profit in GBP; it does not claim a mathematically linked waterfall.



Base model 1.0; planning assumptions, January 2027 to December 2029.

39 / FINANCE

Profit and loss forecast

Base calendar-year GBP figures are net of VAT. Salaries include owner pay and employer load. Capex and principal are cash uses; depreciation and interest are profit expenses. The model immediately pays a conservative 25% reserve on each positive monthly PBT, without loss relief, marginal relief or capital allowances [S8]. This proxy is not the statutory tax computation.

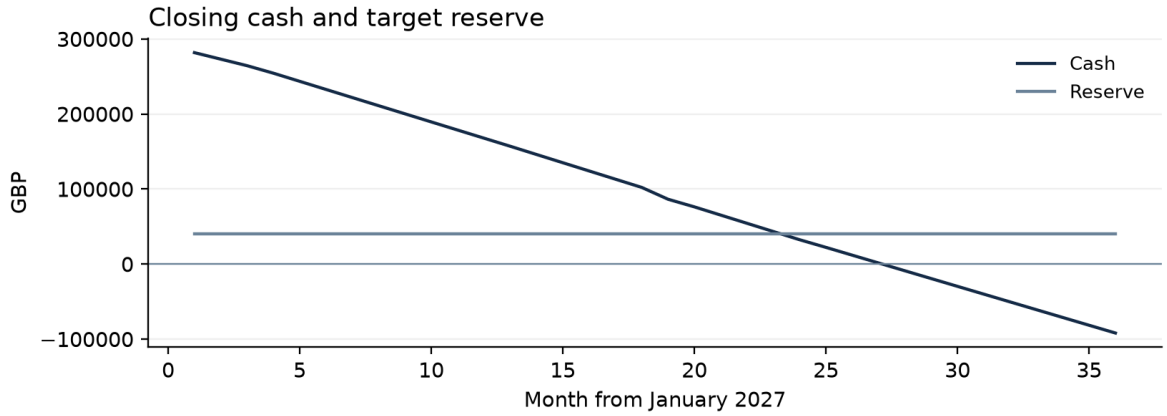
Base GBP	2027	2028	2029
Total net revenue	**146,765**	**188,960**	**243,286**
Variable supplier expense	15,120	19,467	25,064
Payroll	203,712	242,441	283,311
Fixed supplier and insurance expense	46,800	48,204	49,650
EBITDA	**-118,867**	**-121,153**	**-114,740**
Depreciation	4,000	4,667	5,333
Loan interest	3,040	2,427	1,787
Profit before tax	**-125,907**	**-128,246**	**-121,860**
Tax reserve	0	0	0
Net profit	**-125,907**	**-128,246**	**-121,860**

40 / FINANCE

Cash flow and financial position

Collections follow every gross invoice issued after delivery and credits. Supplier balances age every gross invoice vintage. Uniform issuance over a 30-day month is the explicit convention for payment days; it caps each unpaid fraction between zero and one.

Negative VAT credits carry forward with no automatic repayment. Positive prior-month VAT settles monthly as a cash-planning proxy. Payroll and insurance are paid currently. Neither supplier credit nor a growing receivable changes profit. Negative cash identifies unmet financing rather than an invented overdraft.



Base model 1.0; planning assumptions, January 2027 to December 2029.

41 / FINANCE

Cash flow forecast months one to six

Base cash movements are shown in GBP. Day-zero equity and debt have already entered opening cash after paid preparation. There are no customer advance receipts or subscription liabilities. Net service invoices reflect agreed same-period credits; principal starts after the three-month grace period.

Base GBP	01 2027	02 2027	03 2027	04 2027	05 2027	06 2027
Opening cash	**288,041**	**281,700**	**273,012**	**264,324**	**254,317**	**243,482**
Customer receipts gross	11,252	14,676	14,676	14,676	14,676	14,676
Supplier payments gross	0	5,772	5,772	5,772	5,772	5,772
Payroll and insurance	17,326	17,326	17,326	17,326	17,326	17,326
VAT settlement	0	0	0	652	1,484	1,484
Interest and tax	267	267	267	267	262	258
Capital spending gross	0	0	0	0	0	0
Principal repayment	0	0	0	667	667	667
Net cash change	-6,341	-8,688	-8,688	-10,007	-10,834	-10,830
Closing cash	**281,700**	**273,012**	**264,324**	**254,317**	**243,482**	**232,652**

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Cash flow forecast months seven to twelve

Continue the same Base gross invoice cohort collections, supplier payments and cash rollforward. No new equity is inserted into a weak month. An actual change to collection terms ages the invoice vintages, rather than applying new terms to current sales only.

Base GBP	07 2027	08 2027	09 2027	10 2027	11 2027	12 2027
Opening cash	**232,652**	**221,827**	**211,006**	**200,189**	**189,377**	**178,569**
Customer receipts gross	14,676	14,676	14,676	14,676	14,676	14,676
Supplier payments gross	5,772	5,772	5,772	5,772	5,772	5,772
Payroll and insurance	17,326	17,326	17,326	17,326	17,326	17,326
VAT settlement	1,484	1,484	1,484	1,484	1,484	1,484
Interest and tax	253	249	244	240	236	231
Capital spending gross	0	0	0	0	0	0
Principal repayment	667	667	667	667	667	667
Net cash change	-10,826	-10,821	-10,817	-10,812	-10,808	-10,803
Closing cash	**221,827**	**211,006**	**200,189**	**189,377**	**178,569**	**167,765**

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Financial position summary

Year-end assets include cash, gross customer receivables, carried VAT credits, refundable deposits and equipment/IT net book values. Liabilities include gross supplier payables, positive VAT balances and loan debt. Equity is paid equity plus preparation losses and subsequent earnings.

Depreciation is capped separately for each original and later asset cohort. Deposits remain assets subject to actual return conditions. No disposal receipt, automatic tax refund or funding plug is assumed.

Base GBP	Dec 2027	Dec 2028	Dec 2029
Closing cash	**167,765**	**32,373**	**-91,939**
Receivables	3,425	4,409	5,677
VAT credit	0	0	0
Refundable deposits	7,500	7,500	7,500
Equipment and IT	10,000	9,333	4,000
Total assets	**188,690**	**53,616**	**-74,762**
Supplier payables	5,772	6,334	7,026
VAT payable	1,484	2,094	2,884
Loan debt	34,000	26,000	18,000
Total liabilities	**41,256**	**34,428**	**27,910**
Paid equity	300,000	300,000	300,000
Retained earnings	-152,566	-280,812	-402,672
Total equity	**147,434**	**19,188**	**-102,672**
Total liabilities and equity	**188,690**	**53,616**	**-74,762**
Balance sheet difference	0	0	0

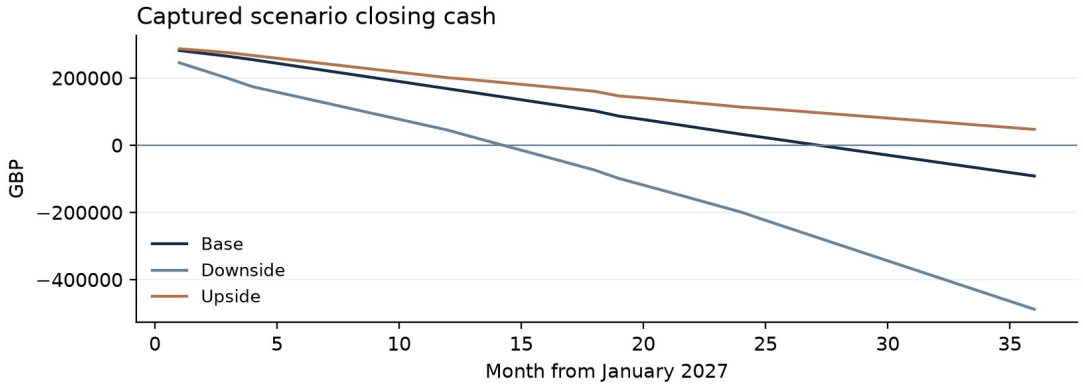
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Break even and scenarios

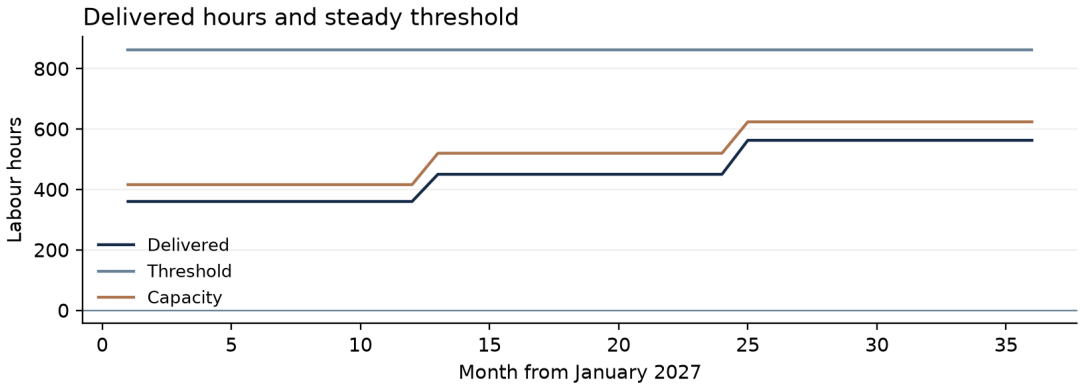
The indicative steady threshold covers year-three payroll, fixed suppliers, insurance and interest using year-three contribution per delivered hour. It excludes depreciation, tax, principal, capex and changes in working capital. Compare it with paid cleaner capacity; do not assume demand alone can produce an unavailable hour.

Downside reduces demand and price, adds cost and access/travel friction, extends paid preparation and delays delivery for three months while operating wages and leases continue. Upside remains unvalidated. Static comparisons flag edits as stale; the active schedules recalculate.

Base indicative threshold is 862.1 delivered labour hours monthly against December 2029 available capacity 623.6. Any excess threshold requires changes in pricing, costs or funded staffing, not an impossible booking volume.



Base model 1.0; planning assumptions, January 2027 to December 2029.



Steady cleaning-hour indicator excludes capex, tax, principal and growth working capital.

Captured case GBP	Minimum cash	Reserve funding gap
Base	-91,939	131,939
Downside	-488,460	548,460
Upside	46,901	0

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Risks and management actions

The owner reviews cash and invoice collections weekly; the leader reviews safety and route availability daily. Avoid overbooking or accepting unsafe tasks to improve forecast volume. Stop expansion if it needs unfunded payroll.

Risk	Warning	Response
Cash shortfall	Projected reserve breach	Recost and verify paid funding
Route congestion	Journey time exceeds allowance	Narrow catchment and rebook safely
Absence and quality	Unfilled slots or rising credits	Provide paid training and revise capacity
Chemical or access harm	Unsafe site or incident	Stop work and reassess controls

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Research and evidence

Official sources were checked on 3 October 2026. They support current selected safety, employment, consumer, insurance and tax facts. They do not establish local cleaning demand, founder competence, secured funding or supplier prices. All commercial numbers remain planning assumptions.

The actual home-services model reference is a seven-year USD multi-trade platform with demand-led customers and derived technicians. It informed the need to connect demand, crew capacity and marketing. This workbook is rebuilt as a narrow 36-month employed UK cleaning service, not imported or a valuation of an acquired business.

S1 https://www.hse.gov.uk/coshh/industry/cleaning.htm

S2 https://www.hse.gov.uk/cleaning/topics/index.htm

S3 https://www.gov.uk/holiday-entitlement-rights/entitlement

S4 https://www.gov.uk/government/publications/the-national-minimum-wage-in-2026/the-national-minimum-wage-in-2026

S5 https://www.legislation.gov.uk/uksi/2013/3134/regulation/36

S6 https://www.gov.uk/employers-liability-insurance

S7 https://www.gov.uk/vat-rates

S8 https://www.gov.uk/government/publications/rates-and-allowances-corporation-tax/rates-and-allowances-corporation-tax

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Quotes and assumptions

Obtain written premises/storage, van lease, business motor and liability cover, supply and systems offers. Verify VAT, deposits, payment terms, safe custody, damage exclusions and return obligations. Obtain actual wages and route timing as well as customer willingness to pay.

Rebuild cases and refresh this Word plan together when assumptions change. Modelled growth, service credits, employer load and wages are not observations or quotes.

Assumption	Budget	Evidence needed
Gross routine/deeper rate	GBP40/48 labour hour	Comparable dated customer trials
Cleaner paid work	35 hours weekly at GBP14.50	Contracts and payroll review
Van resources	Two at GBP650 net monthly	Written business-use lease and insurance
Growth and travel	25% annual and 20% travel ratio	Observed repeat bookings and routes

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Model guide and completion

Model 1.0 uses GBP, January 2027 to December 2029. Inputs C5 selects 1 Base, 2 Downside or 3 Upside. Blue case inputs E8:G58 and monthly season factors C64:N64 are editable. One live build of activity, gross invoice vintages, assets/debt and statements feeds Summary. Cases contains static captures with a stale-input warning.

Before circulation verify paid people, safety, premises, leases, insurance, consumer terms, quotes, route evidence and funding. Forecast reconciliation is not proof that these gates have been completed.