HVAC Services Business Plan

Irwell Air Care | Manchester

DOCUMENT GUIDE

Contents

Manchester commercial air conditioning service | 3 October 2026 | Model 1.0

Decision document for the proposed founder and lender. All commercial values are planning assumptions. The offer is planned servicing and bounded repairs; qualifications certification site access and demand remain launch gates. Funding and contracts remain uncommitted.

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01 / BUSINESS

Executive summary

Irwell Air Care is a proposed Manchester commercial air conditioning maintenance and repair contractor. This plan supports a founder and prospective lender deciding whether to launch in January 2027. The company, trading name, owner credentials, premises, staff, funding and customer pipeline are unconfirmed. No orders or supplier quotations have been provided.

The initial offer is planned servicing and bounded repairs of client owned stationary commercial systems. Gas boilers, new installations, TM44 inspection certification, major electrical alterations and prepaid memberships are excluded. The paid team consists of one owner technical manager, two qualified engineers and one half time administrator. Separate company F gas certification and appropriate individual qualifications are launch conditions. Proposed equity of £150,000 and a £40,000 loan are fixed assumptions; additional liquidity is reported rather than filled by automatic funding.

The verified Base forecast has 2027 revenue £448,704 and EBITDA £147,934. Minimum cash including opening is £51,639 against a £30,000 reserve. Downside minimum cash is (£61,088) and additional funding to retain its reserve is £91,088. Arithmetic does not validate customer demand or finance approval.

02 / BUSINESS

Business details

The intended vehicle is an English private company limited by shares, initially serving Manchester and nearby Greater Manchester sites within a tested travel route. Incorporation, shareholder identities, name clearance and banking must precede contracts. A small secure leased store and dispatch office are assumed, not a customer showroom.

Detail	Proposed status
Trading name	Irwell Air Care not registered or verified
Location	Manchester service routes premises not selected
Currency and forecast	GBP January 2027 to December 2029
Client type	Commercial site owners facilities managers and authorised occupiers
Funding	£150,000 equity plus £40,000 loan uncommitted

03 / BUSINESS

Business concept and objectives

The contractor schedules maintenance visits by site and records equipment identity, condition, actions and refrigerant details where applicable. Repairs require written approval, access and a bounded parts quote before work. The business sells completed visits rather than a promise of unlimited emergency cover.

Launch objectives are to qualify the team, obtain company certification and insurance, test routing and labour assumptions on paid pilots, and win a small account portfolio without exceeding finite technician hours. Expansion to installation work is deferred until technical competence, capital and contract risks have been separately assessed.

04 / STRATEGY

Business model canvas

The canvas links recurring service needs to a qualified paid workforce and complete service records. Maintenance visits are billed on completion; a requested repeat visit is not a prepaid membership or guaranteed future contract. Fixed payroll makes poor demand a direct cash risk.

Business model canvas



Proposed business model all commercial links remain to be validated.

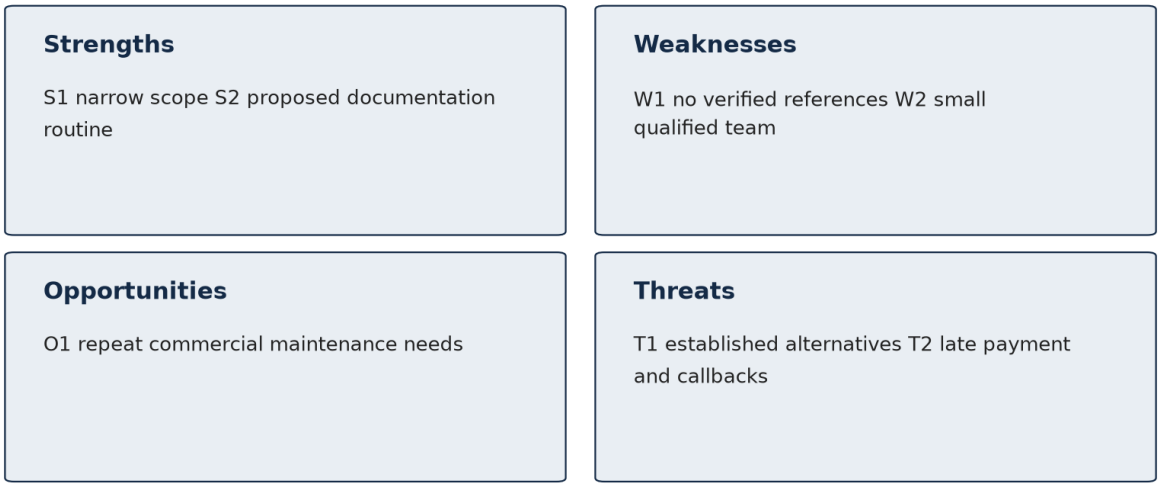
05 / STRATEGY

SWOT and longer term goals

S1 is a limited initial scope and S2 is a planned documentation routine. W1 is the absence of verified references and W2 is reliance on a small qualified team. O1 is repeat servicing at commercial sites. T1 is strong existing contractor choice and T2 is slower collection or costly callbacks.

By 2029 the planning goal is a repeat account portfolio supported by safe route capacity, recorded callback hours no more than the Base 5% allowance, and no overdue exposure outside approved terms. These are management targets requiring actual measurement. In years four and five consider another qualified route only after twelve months of evidenced demand, safe staffing, positive operating cash and a separately funded vehicle/tool budget; no year four or five revenue is forecast. Installation or round the clock response should be introduced only after a separate staffing and liquidity decision. The plan makes no promise that these proposed strengths already exist.

SWOT planning assessment

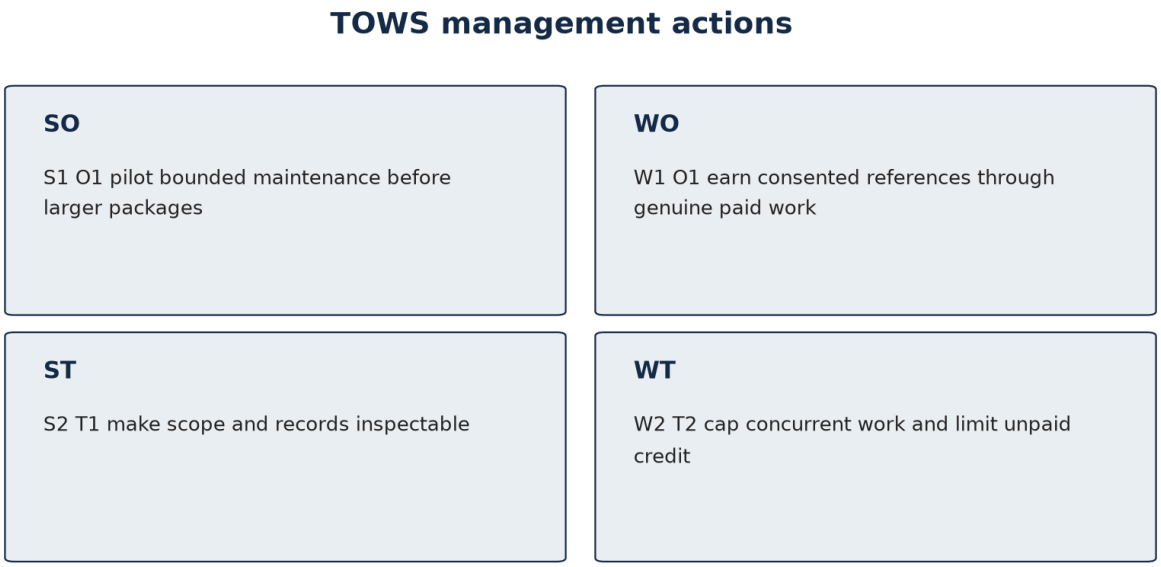


Planning assessment strengths are intended capabilities rather than established facts.

06 / STRATEGY

TOWS strategy matrix

SO uses S1 and O1 to pilot bounded servicing before selling larger packages. WO uses W1 and O1 to obtain consented references from genuine paid work. ST combines S2 and T1 with transparent scope and records. WT addresses W2 and T2 by limiting simultaneous work, checking receivables and retaining a cash reserve.



Actions link directly to the labelled SWOT assumptions.

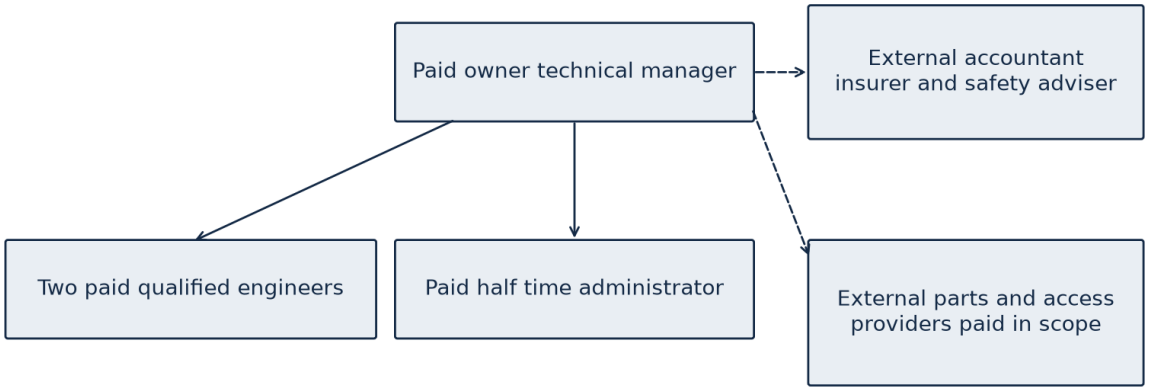
07 / PEOPLE

Owner and management

The owner is budgeted a £48,000 annual salary for technical management, quoting, quality checks and limited field work. The model allows only 35% of owner time for field work after the common productive availability allowance. Management time is not assumed to be free labour.

An owner must supply evidence of relevant experience and appropriate F gas qualifications before technical work. No biography, certification, track record or funds are invented. An external accountant handles payroll and tax review, and an insurer and competent safety adviser support launch.

Organisation and external support



Solid lines indicate reporting dashed lines external support. All internal roles are paid.

08 / PEOPLE

Owner and key personnel profiles

Recruitment profiles specify evidence rather than fictional people. Engineers need appropriate qualifications for the actual refrigerant and equipment scope, safe isolation and access competence, service record discipline and driving eligibility. The technical manager needs scope control, escalation and supervision competence.

Role	Required evidence
Owner technical manager	Qualifications references supervisory ability funding evidence
Two service engineers	Individual qualifications equipment competence driving and safety checks
Half time administrator	Booking invoicing data handling and payment follow up
External advisers	Signed scope fees competent payroll tax insurance safety support

09 / MARKET

Target customers

The target is an authorised operator of small commercial split or comparable stationary air conditioning systems in offices, shops and professional premises. A site must have a verified equipment register, safe access, an authorised budget holder and reasonable payment terms. Hospitals data centres industrial process cooling and other critical availability contracts are outside the initial scope.

Customer discovery will test visit frequency, equipment mix, site induction time, current service dissatisfaction and buying criteria. An address list is not measured service demand or installed system inventory.

10 / MARKET

Segmentation targeting and positioning

Segment by equipment scope, site access, travel density, budget authority and payment risk. Target routine commercial systems that qualified engineers can service safely within the quoted visit time. Position the proposed contractor around clear scope, planned access and documented work, subject to actual customer testing.

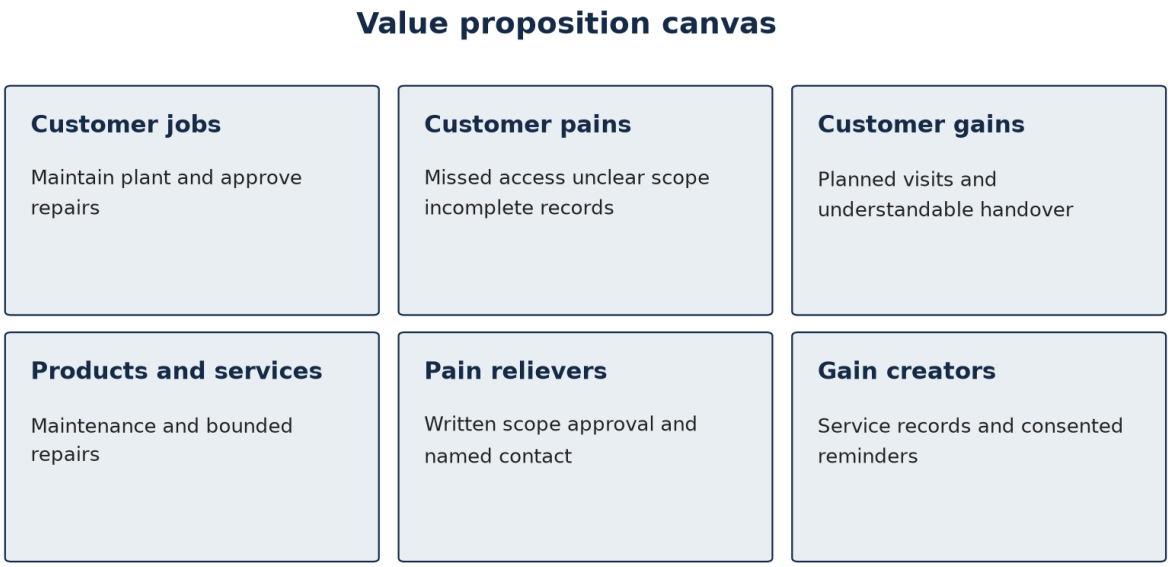


The target is a proposed account profile no surveyed conversion rate is claimed.

11 / MARKET

Value proposition canvas

Customers need planned upkeep, a clear record and an authorised repair decision. Their possible pains include missed access, unclear parts quotes and inadequate handover records; these hypotheses need interviews. The offer combines a bounded visit, named contact, approval before extra work and a service report. It cannot guarantee statutory compliance of a whole building or equipment uptime.



Six blocks map customer hypotheses to proposed services and responses.

12 / MARKET

Market size and trends

The relevant TAM is annual spend on eligible commercial air conditioning maintenance and repair in Manchester and the defined travel area. SAM requires a verified installed equipment register filtered for technical and access scope. Neither a reliable system count nor local annual spend was obtained, so monetary TAM and SAM are unknown.

SOM is a capacity capped planning sales forecast and does not establish market share. Existing local service providers show that the category is offered; their websites do not prove unmet demand, the proposed prices or customer willingness to switch.

Market scope and evidence limits

TAM	Eligible commercial maintenance spend in Manchester	**UNKNOWN**
SAM	Equipment and access eligible tested travel routes	**UNKNOWN**
SOM	Capacity capped 2027 model completed service revenue	**£448,704 PLANNING ONLY**

Geography Manchester and tested nearby routes period 2027. TAM and SAM unknown SOM model capacity planning only.

13 / STRATEGY

PESTLE analysis

Policy and regulation can affect refrigerants and building obligations. Economic risks include wage and parts inflation and customer payment delays. Social preferences for reliability need discovery. Technology requires equipment specific competence and accurate records. Legal duties include qualifications certification safe work VAT payroll and data handling. Environmental duties include refrigerant recovery waste handling and reducing unnecessary route mileage. Each response requires an assigned management action rather than a decorative score.

PESTLE and operating responses



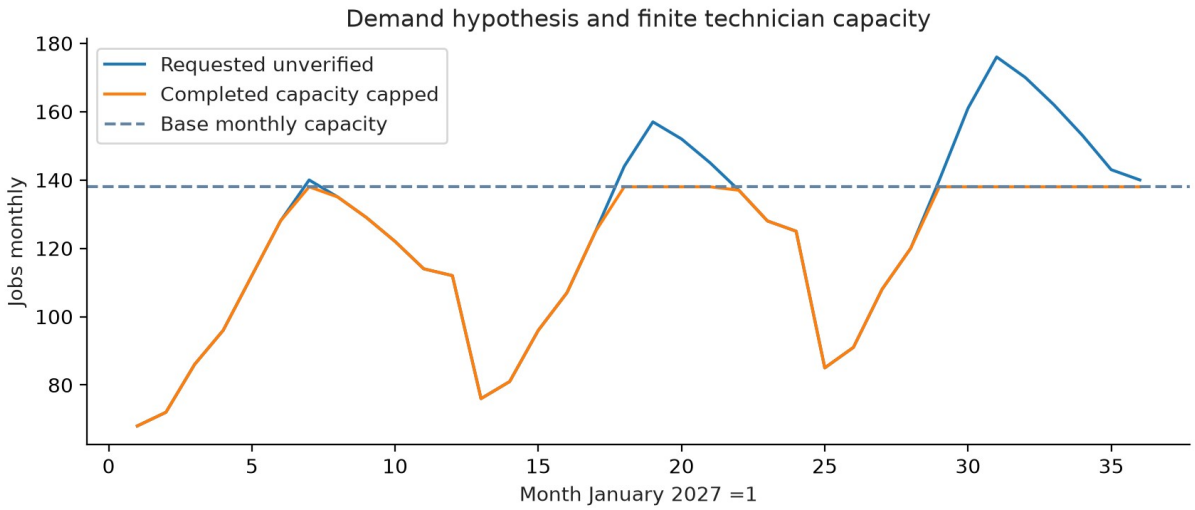
Six aligned panels identify operating responses sources S1 to S9 and S13 to S15.

14 / MARKET

Local demand and evidence

Base requested demand grows from 80 to 140 monthly jobs through 2027 before seasonal weighting, then 12% annually. These are planning assumptions, not observed bookings. A maintenance visit and a repair job are different units; completed jobs are capped by hours, callbacks and the proposed mix. Unserved requested jobs are not carried as secured backlog.

Before launch seek at least 15 structured account interviews, site surveys, comparable written quotations and genuinely paid pilot jobs. Measure paid time including travel, visit duration, repair parts, callbacks, quote conversion and payment lag. Replace the planning calendar with evidence before signing staffing and finance commitments.



Hypothetical requested jobs and finite completed jobs are distinct series.

15 / MARKET

Competitors and positioning

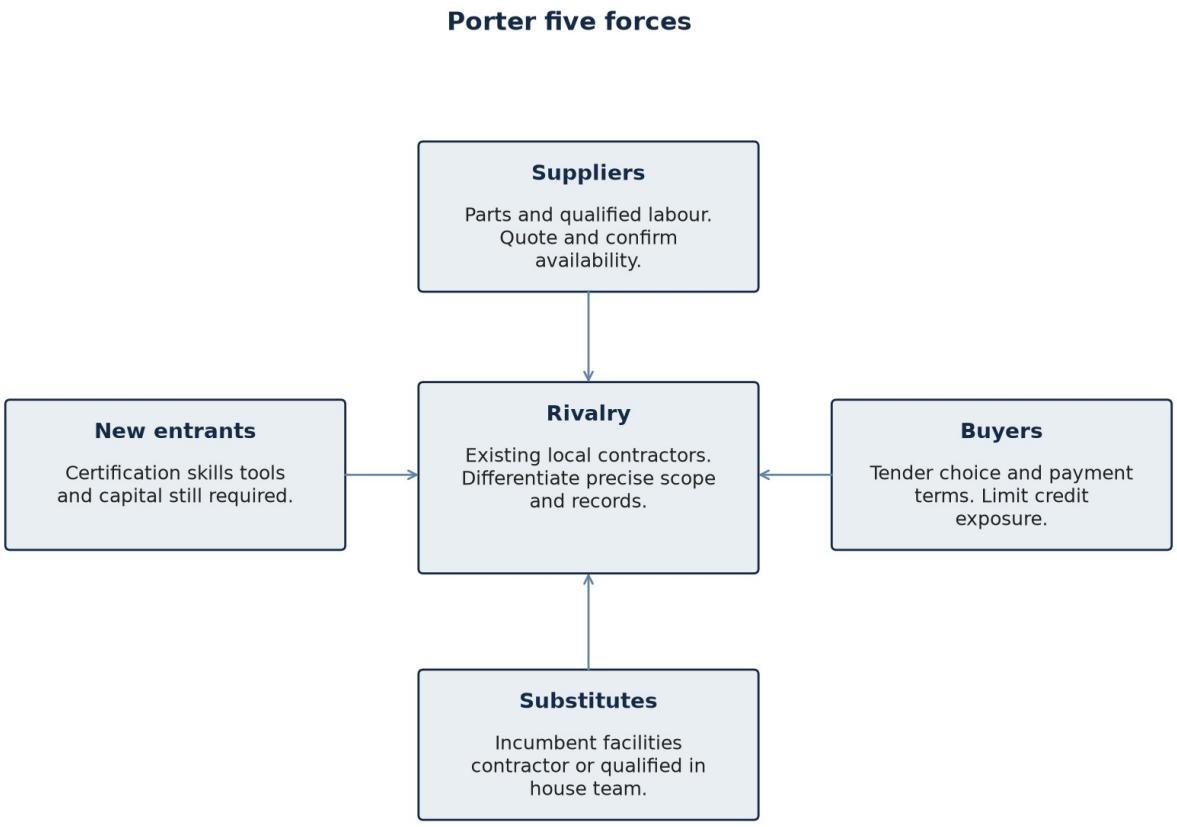
Troughton Air Conditioning, D and J Air Conditioning Services and Kwikool publicly describe Manchester commercial maintenance and repair services (S10 S11 S12). Their broader installation or response offers are not copied into this narrower forecast. Self described capabilities and location are evidence of alternatives, not verified quality ratings.

The proposed differentiation is inspectable scope and orderly routine service records. Test whether buyers value this enough to switch; existing firms may already provide it.

16 / STRATEGY

Porter five forces

Rivalry centres on established local alternatives and buyer tender choice. Supplier power arises from proprietary parts lead times and qualified labour. Buyers can compare scope and defer work. New entrants still need capital competence and certification. Substitutes include incumbent facility contractors and in house qualified staff. Respond with precise scope, bounded credit exposure and qualified capacity.



Rivalry is central four surrounding forces have concrete management responses.

17 / STRATEGY

Strategy canvas

The strategy canvas compares categorical scope choices with the limited evidence available from local provider websites. Irwell proposes bounded maintenance, repairs and completed service records while excluding installation and emergency or critical uptime contracts. S10 to S12 advertise maintenance; S10 and S12 also advertise installation. Their record quality, credentials, site familiarity and actual response terms remain unverified. The matrix contains no competitor scores and supports no claim of advantage.

Strategy scope and evidence matrix

Scope factor	Irwell proposed choice	Primary-listed alternatives
Routine maintenance	Proposed bounded visits	Advertised by S10, S11, S12
Service records	Proposed completed job record	Record quality unverified
Installation	Excluded from initial scope	Advertised by S10 and S12
Emergency / critical uptime	Excluded from initial scope	Actual terms and eligibility unverified
Qualifications and site familiarity	Launch evidence required	Provider credentials / site evidence unverified

Categorical scope comparison. Provider descriptions S10 to S12 are not verified performance, credentials or prices.

18 / OPERATIONS

Location and premises

Assume a secure small store and dispatch office at £1,000 monthly net rent and a £3,000 refundable deposit. No actual unit or lease is selected. Confirm permitted use, secure refrigerant and waste storage, parking for two vans, insurer requirements and route access before signing.

Client site working hours and inductions govern scheduling. The forecast has a paid annual hours allowance and a common productive availability haircut; it does not claim every weekday or bank holiday is billable.

19 / OPERATIONS

Equipment and resource plan

Initial net PPE of £75,000 assumes two used service vans £50,000, tools and refrigerant service equipment £20,000, and IT/security £5,000. These are unquoted allowances with 60 month blended depreciation; an actual asset register must replace the blend. VAT eligibility and evidence require adviser review. Replacement equipment £8,000 is planned in January 2029 and depreciated over 48 months.

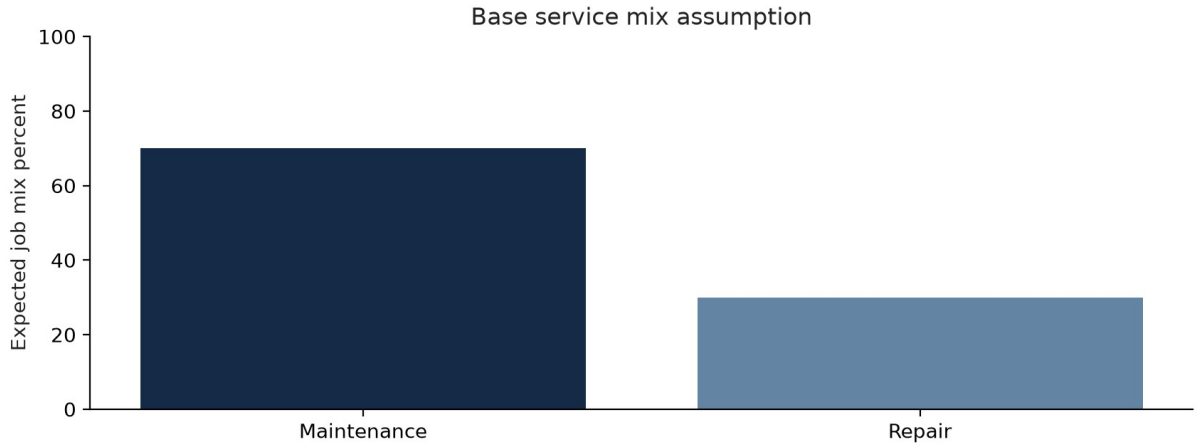
Planning equipment	Net GBP
Two used service vans	50,000
Tools recovery leak detection and calibration	20,000
IT and secure storage equipment	5,000
Total initial PPE	**75,000**
January 2029 replacement equipment	8,000

20 / OPERATIONS

Service menu and scope

Maintenance is a bounded visit with an equipment specific checklist and service report. Repairs are diagnostic and limited parts work quoted and authorised first. Additional refrigerant unusual access major component replacements and long interventions require a new quote and cannot be treated as the average repair.

Exclude gas boilers, major electrical works, new system installations, TM44 statutory inspection services, high criticality plant and prepaid unlimited maintenance. Do not advertise unsupported emergency response times or whole building compliance assurance.



Base 70% maintenance 30% repair expected mix from verified model assumptions.

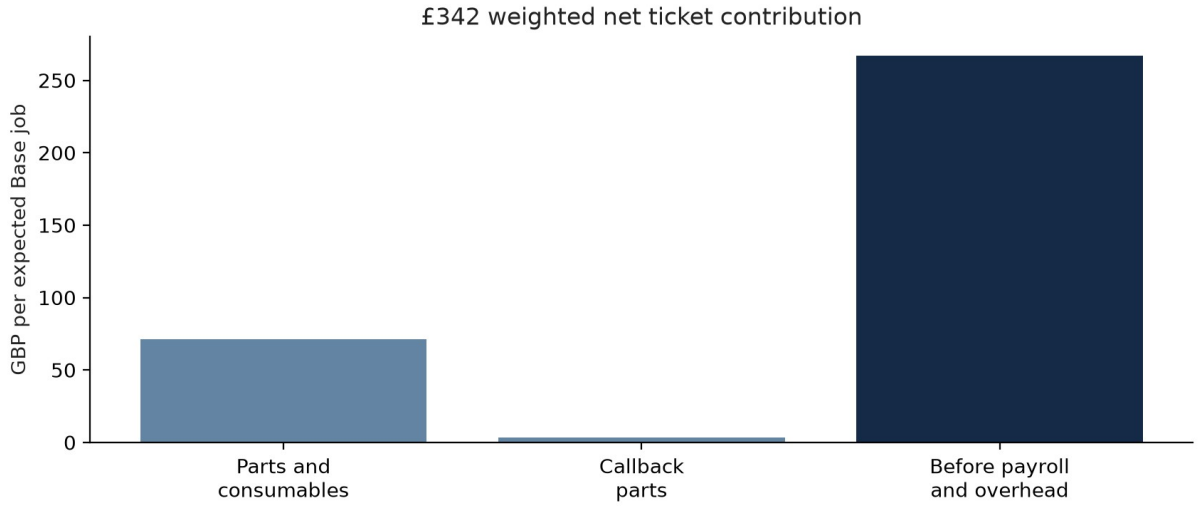
Service	Planning scope
Maintenance visit	1.5 technician hours £210 net consumables £25
Bounded repair	3.5 technician hours £650 net parts £180
Extra scope	Survey and signed quote excluded from average forecast

21 / OPERATIONS

Pricing and job economics

Base expected mix is 70% maintenance and 30% repairs. The weighted net ticket is £342 and parts/consumables £71.50 before callback parts. With 5% callback allowance variable cost is £75.075 and contribution £266.925 per completed job before paid payroll and overhead. Weighted normal service time is 2.1 technician hours; callbacks add 5% without new revenue.

All figures are planning assumptions. One visit is a scoped job rather than a per equipment guarantee. VAT at 20% gives an average gross invoice £410.40. Annual prices grow 3%; parts wages and overhead grow 3% separately. Quotes must validate scope and actual parts prices.



Weighted expected mix is a planning calculation not a fractional physical booking.

Base weighted job	GBP except hours
Net ticket	342.00
Parts and consumables	71.50
Callback parts allowance	3.58
Contribution before paid fixed costs	266.93
Technician hours including callbacks	2.205
Gross invoice including 20% VAT	410.40

22 / MARKET

Competitor scope comparison

No comparable written local price quotation has been obtained. The £210 maintenance and £650 repair assumptions must not be presented as measured Manchester market prices. Request like for like quotes with equipment count refrigerant parts access time and VAT clearly stated.

Provider	Publicly described scope	Price evidence
Troughton S10	Maintenance repair and installation	No comparable quote obtained
D and J S11	Air conditioning and maintenance contracts	No comparable quote obtained
Kwikool S12	Commercial routine maintenance and repairs	No comparable quote obtained
Irwell proposed	Narrow visits and bounded repairs	£210 or £650 net unvalidated

23 / SALES

Brand and customer experience

Use a factual service identity and qualified scope description. Explain booking access instructions quote approval and the service report before attendance. Give clients a clear route to query invoices or callback work and record resolution.

Naming and trademark checks are pending. Photographs testimonials and claimed affiliations need permission and documentary support. The business should not claim certified status until both company and relevant individual evidence are verified.

24 / SALES

Sales channels and process

Use direct facilities manager outreach referral relationships and a modest local search listing. Capture site equipment count scope permission and access before pricing. Written quotations state exclusions VAT payment terms and extra work approval. The owner reviews technical scope the administrator confirms access and invoices completed work.

Marketing spend is a paid cost, not an automatic sales conversion formula. The demand hypothesis is independent of spend and must be replaced with actual funnel evidence; no fabricated acquisition cost or conversion rate is claimed.

25 / SALES

Launch marketing

The £12,000 net startup expense allowance includes formation/legal £2,000 qualification and training £5,000 launch materials £2,000 recruiting £2,000 and certification procedure setup £1,000. Recurring marketing is £450 monthly inside the £3,500 overhead total, not an extra duplicate cost. Requote each item and check which fees carry recoverable VAT.

Expense allowance	Net GBP
Formation and legal	2,000
Qualifications and training	5,000
Launch materials	2,000
Recruitment	2,000
Certification and procedures	1,000
Total setup net allowance	12,000

26 / SALES

Retention and ongoing sales

With client consent record the next suitable service window and send a reminder. A repeat visit is a fresh completed service invoice, not prepaid revenue. Review service records callbacks and collection experience before expanding an account.

No churn or membership revenue is forecast. Existing account retention must be measured. Avoid selling multi year unlimited obligations without a separate technician capacity and deferred revenue schedule.

27 / OPERATIONS

Daily operations and suppliers

The administrator confirms access and authorisation, the owner checks scope and engineers complete safe work and records. Dispatch combines sites only when travel safety and equipment competence permit. Parts are ordered against approved repair scope; stock covers common consumables. Two vans support the two engineers and the owner’s limited field work must share transport or a planned joint visit.

Supplier credit applies to 50% of purchases for one month in Base. It is a commercial assumption, not a secured facility. Stock purchases never go negative; unsold opening stock remains an asset rather than becoming cash or imaginary income. Warranty callback work consumes hours and parts with no extra revenue.

28 / OPERATIONS

Sustainability practices

Retain refrigerant recovery and waste transfer records, use appropriate tools and authorised disposal routes, and check waste carrier requirements (S14). Route planning reduces unnecessary mileage where safe access permits. Equipment life advice should follow condition and manufacturer requirements rather than automatic replacement sales.

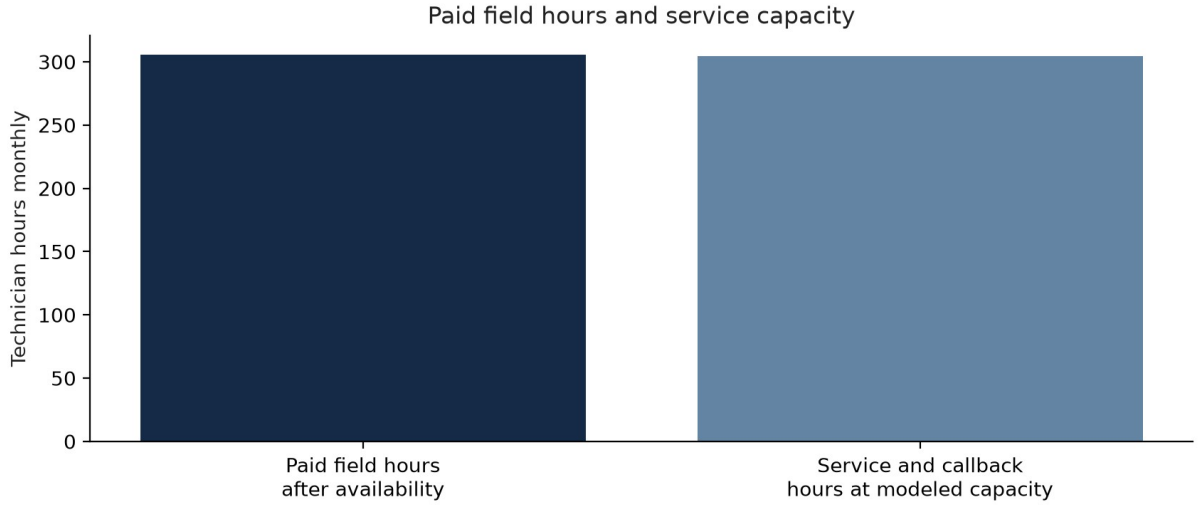
No quantified carbon saving is claimed. Actual refrigerant losses fuel use recovered quantities and waste treatment should be measured before publishing environmental claims.

29 / PEOPLE

Staffing and training

The paid owner technical manager receives £48,000 annually. Two engineers each receive £38,000 and the half time administrator receives £15,000 annual actual salary from a £30,000 full time rate. Paid people count is 1,2,1; FTE is 1,2,0.5. NI thresholds apply per actual person, not fractional FTE. Pension is budgeted at 3% of qualifying earnings, with current annual thresholds carried forward as assumptions.

Available field hours are (2 engineer FTE plus 1 owner FTE times 35%) times 40 paid weekly hours times 52/12 times 75% productive availability. This gives 305.5 hours monthly; dividing by 2.205 service/callback hours caps completed jobs at 138. No overtime or free founder hours are used. Scope requiring two engineers concurrently consumes two technician hours per elapsed hour and must be repriced.



Capacity includes paid work and absence/travel allowances; not proof of a safe actual rota.

Role	People	Paid FTE	Annual gross GBP
Owner technical manager	1	1	48,000
Qualified engineers	2	2	76,000
Administrator	1	0.50	15,000

30 / PEOPLE

Staff skills and fair work

Verify qualifications equipment scope and safe work competence before allocating jobs. Budget one full paid preopening team month plus training expenses; use supervised familiarisation and tool checks. The productive availability haircut includes leave travel routine training and administration; do not count the same allowance as extra unpaid hours.

Issue lawful contracts and pay actual staff hours. Annual employer NI is based on gross salaries above £5,000 per paid person at 15%; pension uses qualifying earnings £6,240 to £50,270 at 3%, subject to actual eligibility. Personal net pay is an illustrative household assumption. No Employment Allowance reduction is claimed.

31 / OPERATIONS

Legal and insurance requirements

S1 and S2 distinguish company certification from individual F gas qualification. Before trading the proposed company must demonstrate sufficient trained staff, suitable tools and written handling procedures, with appropriate personal credentials. S1 requires company certification renewal every three years; record the actual issue date and budget the renewal alongside ongoing training/calibration. Individual qualifications must fit the actual equipment scope. Obtain public/employers liability professional scope and commercial van cover; policies and premiums remain unquoted.

Confirm safe isolation work at height asbestos and site risk procedures with competent advisers (S13). Register and maintain lawful waste handling where required (S14), protect site/person data and check ICO obligations(S15). Commercial servicing is assumed standard rated 20% VAT. Different project types and statutory inspections require separate competence contracts and tax assessment; none are forecast.

32 / OPERATIONS

Opening roadmap

October toNovember 2026 validate equipment scope account discovery supplier quotes and owner credentials. In November establish the legal entity banking advisers company certification insurance and site procedures. December completes paid recruitment training tool checks lease approval and paid pilot evidence. January 2027 trading begins only after launch gates pass.

Do not mobilise refrigerant work without both required company and individual evidence. Do not hire on the assumption that unverified orders are committed. Revisit cash funding and reserve needs if certification premises or hiring dates move.

Gate	Required evidence before launch
Demand and scope	Account interviews site surveys paid pilots written scopes
Qualified delivery	Individual qualifications company certification tools procedures
Economics	Wages parts fleet premiums actual quote evidence
Cash	Committed equity/debt collection terms tested reserve
Safety	Site permissions safe access risk assessments insurance

33 / GOVERNANCE

Risks and management actions

Weak demand can leave payroll and overhead uncovered. Slower receipts expose cash even when profit is positive. Parts inflation and callback work reduce both contribution and finite hours. A missing qualified engineer can reduce capacity without removing obligations. Failure to obtain company certification prevents the proposed refrigerant service launch.

The owner reviews quotes utilisation actual technician hours cash and overdue invoices weekly. Stop adding unpriced scope or extending credit when evidence deteriorates. A negative forecast balance is an unfunded requirement; secure funding or reduce scope before commitments.

Risk	Concrete response
Unverified demand	Paid pilots and account interviews before full commitment
Certification or skill gap	Verify company and individual evidence before work
Receivables delay	Written terms invoice promptly limit credit exposure
Callbacks or parts shock	Record causes revise scope and hours no free capacity
Cash below reserve	Secure finance or postpone launch no balancing plug

34 / GOVERNANCE

Research and evidence

Primary sources checked 3 October 2026 establish selected legal and tax context, not a viable customer pipeline. Sources S1 to S9 concern certification payroll VAT and corporation tax; S13 to S15 concern safe work waste and data. Provider websitesS10 to S12 are self descriptions of local alternatives.

No customer interviews supplier quotations actual premises or founder credentials were supplied. Rates current at research are carried into 2027 to 2029 only as explicit future assumptions. An accountant must review VAT eligibility and actual tax payroll treatment. Source URLs below permit direct review.

S1 https://www.gov.uk/guidance/certification-for-companies-working-on-equipment-containing-f-gas

S2 https://www.gov.uk/guidance/qualifications-required-to-work-on-equipment-containing-f-gas

S3 https://www.gov.uk/guidance/rates-and-thresholds-for-employers-2026-to-2027?mini-quote=1

S4 https://www.thepensionsregulator.gov.uk/employers/new-employers/im-an-employer-who-has-to-provide-a-pension/choose-a-pension-scheme/understanding-your-costs/making-contributions-to-your-pension-scheme

S5 https://www.gov.uk/vat-rates

S6 https://www.gov.uk/submit-vat-return/when-to-do-a-vat-return

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

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

S9 https://www.gov.uk/pay-corporation-tax

S10 https://troughton-aircon.co.uk/

S11 https://www.djaircon.co.uk/

S12 https://www.kwikool.co.uk/air-conditioning

S13 https://www.hse.gov.uk/work-at-height/

S14 https://www.gov.uk/register-renew-waste-carrier-broker-dealer-england

S15 https://ico.org.uk/for-organisations/data-protection-fee/

35 / GOVERNANCE

Quotes and assumptions

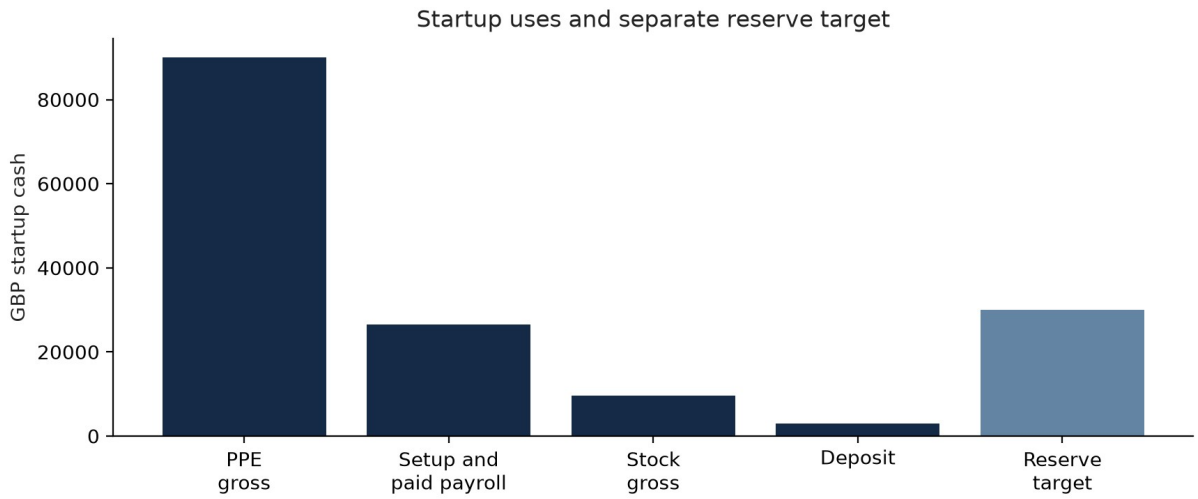
Obtain written offers for two vans tools parts rent insurance calibration company certification qualification training and paid recruitment. Validate wages and actual employee eligibility. Client quotes must state system count hours access parts VAT and payment terms.

The model uses expected mixed job equivalents. It does not imply a fraction of a physical visit can be sold, a site inventory exists or every requested job will convert. Requested demand not served is not booked as revenue or secured backlog. Startup expenses and payroll are opening losses; owner funding is equity not sales. These assumptions should be revised together with financial tables and figures.

36 / FINANCE

Startup costs and funding

The fixed funding proposal is £150,000 equity and £40,000 loan. It remains uncommitted. Uses include gross initial PPE, formation/training/launch expense, one paid team month, refundable premises deposit and opening stock. The reserve is a target, not an additional cash expense. Forecast cash can become negative without automatic borrowing.



Startup uses from verified model; reserve shown separately from expenditure.

37 / FINANCE

Itemized startup costs

Gross cash uses include input VAT only where assumed recoverable with proper invoices and VAT registration. Payroll has no VAT. The actual setup mix includes fees that may be exempt or outside VAT, so the provisional 50% taxable setup share assumes that half the net setup expense attracts recoverable 20% VAT and the other half has no VAT charged. This requires replacement with invoice evidence; it is not a budget for irrecoverable VAT. Opening VAT remains a receivable until the assumed claim/refund timing. Formation expense and preopening payroll reduce retained earnings.

Startup item GBP	Base planning
Initial PPE net	75,000
Initial PPE VAT	15,000
Setup expense net	12,000
Setup expense VAT	1,200
Preopening paid payroll	13,356
Opening stock net	8,000
Opening stock VAT	1,600
Refundable premises deposit	3,000
Total startup cash uses	**129,156**
Proposed funding total	**190,000**
Opening cash	**60,844**
Target reserve	30,000
Initial funding shortfall	**–**

38 / FINANCE

Owner personal survival budget

Illustrative household costs are rent £1,200 utilities £250 food £450 transport £200 insurance £150 other £350 and savings £200, totaling £2,800 monthly. This is not supplied founder data. Net retention 70% of £4,000 gross salary assumes £2,800 net, giving zero planned surplus. An actual personal tax calculation and household obligations must be supplied before a viability decision.

Illustrative monthly household GBP	Amount
Rent	1,200
Utilities	250
Food	450
Transport	200
Insurance	150
Other	350
Savings	200
Required take home	**2,800**
Illustrative net salary	2,800
Estimated surplus	**–**

39 / FINANCE

Financing terms and security

The proposed loan is £40,000 at 8% annual interest with three months principal grace followed by 60 equal principal repayments. Interest is charged on opening debt and paid monthly; principal is financing cash flow rather than an expense. No debt sweeps new draws grants or dividends are forecast.

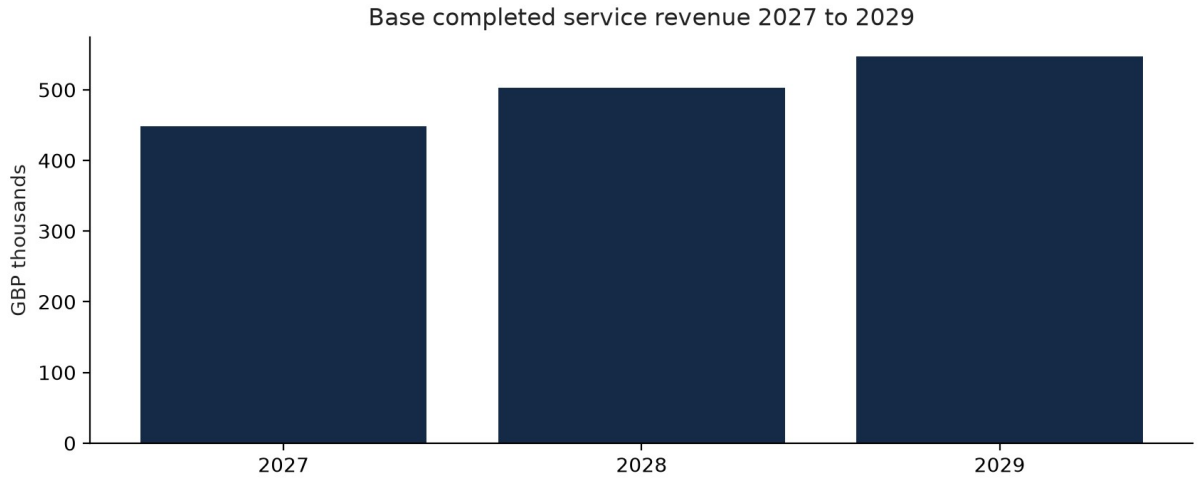
Lender fees security covenants personal guarantees and availability are not agreed. Startup funding commitments and a reserve must be secured before purchases and payroll. Stress cases keep funding fixed so extra liquidity needs remain visible.

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Revenue forecast and capacity

Revenue equals completed jobs times the expected maintenance/repair mix and annual prices. A requested job only becomes earned revenue when completed. 30% of invoices is paid immediately and 70% one month later in Base; all invoices include 20% VAT, with gross receivables tracked.

The hourly capacity cap uses paid qualified labour and callback hours. No overtime or free founder work is assumed. Greater demand can remain unserved. Seasonal assumptions are editable and must be validated against actual site bookings.



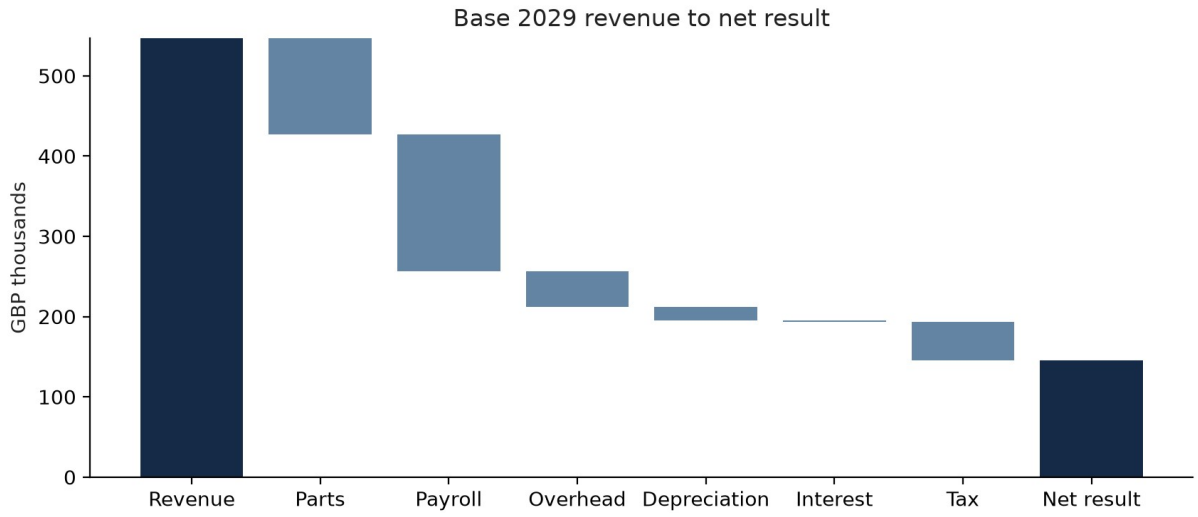
Annual Base earned revenue from the verified 36 monthly model.

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Costs and projected profit

Parts and callback consumables follow completed service equivalents. Fixed paid salaries plus statutory employer NI and pension are charged from launch. Overhead £3,500 net monthly comprises rent £1,000 fuel/fleet running £800 insurance £600 IT/admin £350 marketing £450 and calibration/training £300, with 65% assumed taxable for VAT. Payroll parts and overhead inflate 3% annually independently of price.

The model excludes speculative warranty recovery. Depreciation caps at residual zero, including fractional useful lives. Corporation tax uses a 25% budget rate after a loss proxy with annual cumulative trueups. The £2,000 formation expense is added back for tax while remaining setup and paid preopening payroll are assumed deductible. Book depreciation is used instead of statutory capital allowances; no actual return or guaranteed conservative tax amount is claimed. Accountant review must replace this proxy.



2029 revenue to net result from verified model includes paid owner costs.

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Profit and loss forecast

The three annual summaries aggregate 36 linked months. Gross contribution is before payroll; it must not be described as profit after field labour. Payroll includes all paid owner and staff employer costs. Interest is paid and expensed; principal is separate. Tax provision permits annual trueups and cash is budgeted the following October under the assumed December year end. The proxy assumes an authorised Faster Payments method available for the 1 October deadline, including when it falls on a weekend; confirm the actual deadline and bank method with the accountant, otherwise pay on the preceding working day.

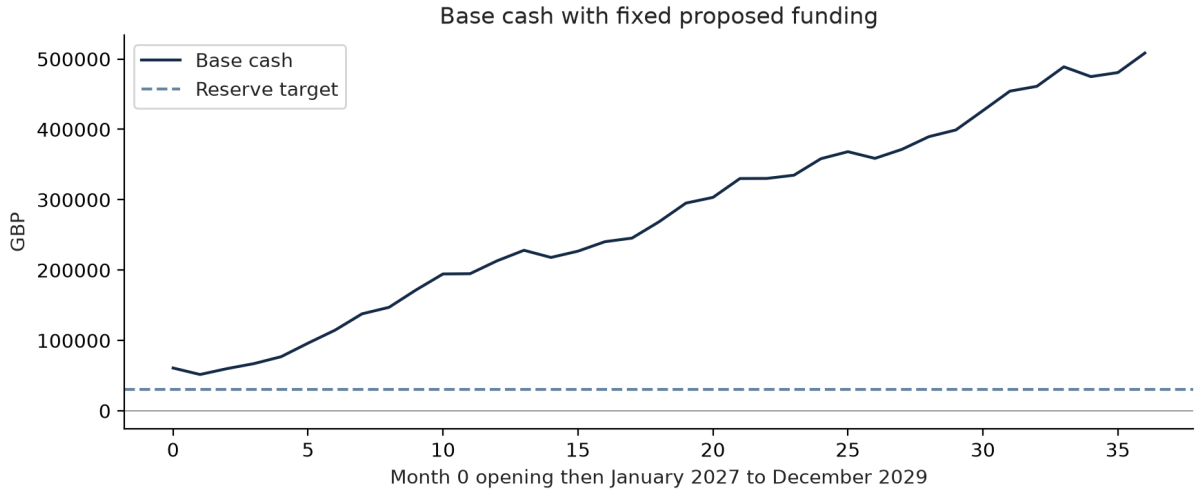
GBP	2027	2028	2029
Revenue	**448,704**	**502,675**	**547,144**
Parts and consumables cost	98,498	110,346	120,108
Gross contribution before payroll	**350,206**	**392,329**	**427,037**
Paid payroll including owner	**160,271**	**165,192**	**170,240**
Other overhead	42,000	43,260	44,558
EBITDA	**147,934**	**183,877**	**212,238**
Depreciation	15,000	15,000	17,000
Interest	3,040	2,427	1,787
Profit before tax	129,894	166,451	193,452
Corporation tax expense	26,635	41,613	48,363
Net profit or loss	**103,260**	**124,838**	**145,089**

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Cash flow and financial position

Gross invoices and collections differ because credit receipts lag earned revenue. Parts purchases retain inventory and supplier credit rather than simply equalling expense. Signed VAT returns settle positive liabilities in the second month after the quarter; refunds follow the editable delay and are not guaranteed. Startup input VAT is included in the first quarter claim.

Corporation tax liabilities are retained until next October payment. Loan principal reduces cash and debt. Cash ties to the balance sheet without plugs. Closing receivables inventory VAT balances debt and tax remain at December 2029 rather than being liquidated artificially.



Monthly cash includes opening funding and separate reserve target.

Cash flow forecast months one to six

Monthly rows show operating cash from gross collections supplier payments paid payroll gross overhead interest signed VAT and corporate tax, followed by gross replacement investment and debt principal. Refunds are negative tax payments and increase cash.

GBP	Jan 27	Feb 27	Mar 27	Apr 27	May 27	Jun 27
Opening cash	**60,844**	**51,639**	**59,981**	**67,134**	**76,893**	**96,188**
Customer cash receipts gross	8,372	28,400	31,272	36,526	41,368	47,935
Parts suppliers cash gross	–	2,479	6,542	8,523	9,721	11,243
Paid payroll cash	13,356	13,356	13,356	13,356	13,356	13,356
Other overhead cash gross	3,955	3,955	3,955	3,955	3,955	3,955
Signed VAT cash payment or refund	–	–	–	–	(5,887)	–
Corporation tax cash paid	–	–	–	–	–	–
Operating cash flow	(9,205)	8,343	7,153	10,425	19,962	19,123
Investing cash flow gross	–	–	–	–	–	–
Debt principal financing cash	–	–	–	(667)	(667)	(667)
Closing cash	**51,639**	**59,981**	**67,134**	**76,893**	**96,188**	**114,644**

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Cash flow forecast months seven to twelve

The same formulas continue through the second half of launch year. VAT payment timing is not shifted by a refund delay assumption; positive quarterly liabilities use the statutory payment month proxy. No financing fill is introduced when cash is below zero.

GBP	Jul 27	Aug 27	Sep 27	Oct 27	Nov 27	Dec 27
Opening cash	**114,644**	**137,842**	**147,107**	**171,780**	**194,511**	**194,863**
Customer cash receipts gross	53,762	56,266	54,665	52,080	49,084	46,539
Parts suppliers cash gross	12,333	12,392	11,770	11,131	10,428	10,045
Paid payroll cash	13,356	13,356	13,356	13,356	13,356	13,356
Other overhead cash gross	3,955	3,955	3,955	3,955	3,955	3,955
Signed VAT cash payment or refund	–	16,383	–	–	20,091	–
Corporation tax cash paid	–	–	–	–	–	–
Operating cash flow	23,865	9,931	25,340	23,398	1,018	18,952
Investing cash flow gross	–	–	–	–	–	–
Debt principal financing cash	(667)	(667)	(667)	(667)	(667)	(667)
Closing cash	**137,842**	**147,107**	**171,780**	**194,511**	**194,863**	**213,148**

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Financial position summary

Assets contain cash gross client receivables stock recoverable VAT deposit and net equipment. Liabilities contain gross supplier credit payable VAT corporate tax and loan debt. Retained earnings start with actual setup and preopening paid payroll losses. Proposed equity is fixed. Annual statements reconcile to linked monthly closing balances.

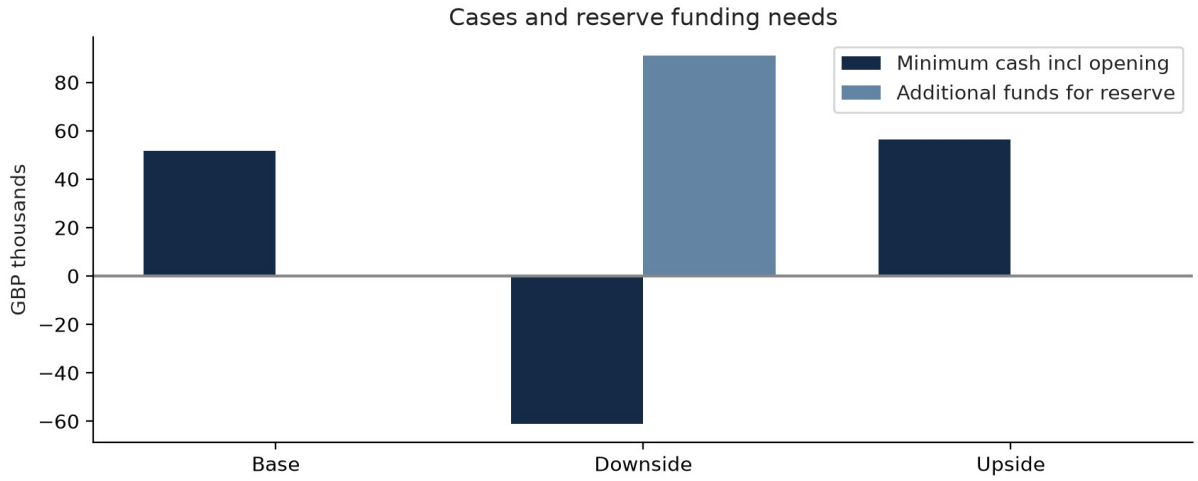
GBP	2027	2028	2029
Closing cash	**213,148**	**358,324**	**508,431**
Customer receivables gross	32,175	36,987	42,059
Parts stock net	2,523	2,900	3,297
VAT receivable	–	–	–
Premises deposit	3,000	3,000	3,000
Equipment net	60,000	45,000	36,000
Total assets	**310,846**	**446,211**	**592,787**
Parts supplier payable gross	5,018	5,758	6,595
VAT payable	17,290	20,099	21,999
Tax payable	26,635	41,613	48,363
Loan debt	34,000	26,000	18,000
Total liabilities	**82,942**	**93,470**	**94,957**
Contributed equity	**150,000**	**150,000**	**150,000**
Retained earnings	77,904	202,742	347,831
Total equity	**227,904**	**352,742**	**497,831**
Liabilities and equity	**310,846**	**446,211**	**592,787**

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Break even and scenarios

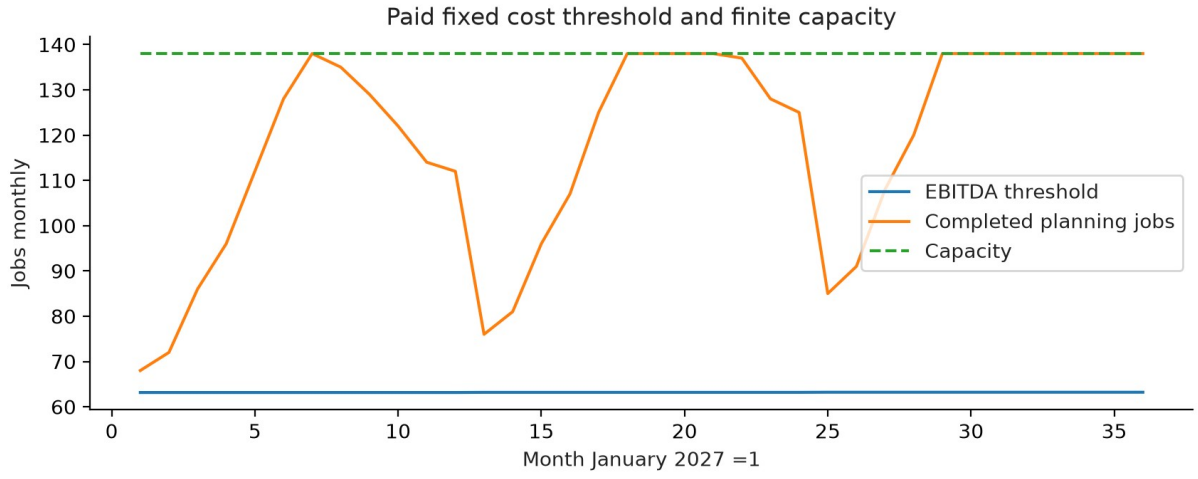
Monthly EBITDA threshold is paid payroll plus net overhead divided by expected per job contribution. If contribution is zero or negative the model reports NOT VIABLE rather than a misleading volume. Compare the threshold with capacity and unvalidated demand, and recognise that EBITDA break even excludes debt principal capex tax and household funding.

Cases are saved snapshots with CURRENT CAPTURE or STALE CAPTURE status for every case/shared input. The active model and native range backed charts recalculate; saved comparisons must be rebuilt from retained JavaScript after input changes.



Three cases expose reserve funding gaps with fixed uncommitted funding.

GBP except jobs	Base	Downside	Upside
2027 revenue	448,704	289,838	592,934
2029 EBITDA	212,238	(21,635)	316,286
2029 closing cash	508,431	(52,191)	780,178
Minimum cash incl opening	51,639	(61,088)	56,478
Reserve funding gap	**–**	**91,088**	**–**
2029 threshold jobs monthly	63.21	88.13	54.70



Base monthly EBITDA job threshold compared with completed planning jobs and paid capacity. From verified model 1.0.

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Model guide and completion

Open Inputs and select 1 Base 2 Downside 3 Upside. Blue typed values are editable. Follow Operations to paid Costs AssetsDebt and Statements. Summary links annual outputs and native chart series. Cases stores labelled snapshots with a full input capture; an inactive case blank stales snapshots while the valid selected case still computes.

Retained build_model.mjs and inputs.json reproduce the model. The local HVAC rollup home services and debt references informed mix materials technician hours and financing principles; the final model is a new single contractor GBP monthly build, not an imported US workbook. Native recalculation and representative mutations must be verified on final exact file hashes before submission. Financial figures and document charts come from the same verified JSON. Commercial evidence funding premises qualifications and actual quotes remain open launch requirements.