Landscaping Business Plan

Irwell Grounds | Manchester

DOCUMENT GUIDE

Contents

Manchester commercial grounds maintenance | 3 October 2026 | Model 1.0

Decision document for the proposed founder and lender. One paid two-person crew delivers bounded grounds visits. Demand, prices, finance, staffing competence and waste arrangements remain unverified launch gates. All financial outputs are planning estimates.

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01 / BUSINESS

Executive summary

Irwell Grounds is a proposed Manchester commercial grounds maintenance contractor. This plan supports a founder and prospective lender assessing a January 2027 launch. The entity, owner experience, workforce, premises, funding, customer pipeline and prices are unconfirmed. No supplier quotations, paid pilots or customer commitments have been supplied.

The initial offer is completed routine maintenance visits and separately approved vegetation clearance. One van, trailer and tool set serve one two-person crew. Two grounds operatives are paid throughout the year; a paid owner managing director and half-time administrator support them. Owner management adds no field capacity. Construction, tree surgery, pesticide spraying, invasive-species treatment, snow services and prepaid annual contracts are excluded. Proposed equity of £150,000 and a £30,000 loan are fixed uncommitted assumptions. The model permits losses and funding gaps rather than introducing automatic finance.

The verified Base forecast has 2027 revenue £171,160 and EBITDA (£10,809). Minimum cash including opening is £31,753 against a £25,000 reserve. Downside minimum cash is (£233,836) and additional funding for its reserve is £258,836. Base equity-supported liquidity does not erase operating losses; no launch should proceed without validated demand and a household solution.

02 / BUSINESS

Business details

The intended vehicle is an English private company limited by shares serving small commercial premises in Manchester and a practical nearby Greater Manchester route. Incorporation, name clearance, shareholder identities and banking remain prerequisites. A secure leased equipment store and dispatch base are assumed; no property has been selected.

Detail	Proposed status
Trading name	Irwell Grounds unregistered and unverified
Area	Manchester and a proposed adjacent travel route
Forecast	GBP January 2027 through December 2029
Clients	Authorised facilities and property managers
Funding	£150,000 equity and £30,000 ordinary loan uncommitted

03 / BUSINESS

Business concept and objectives

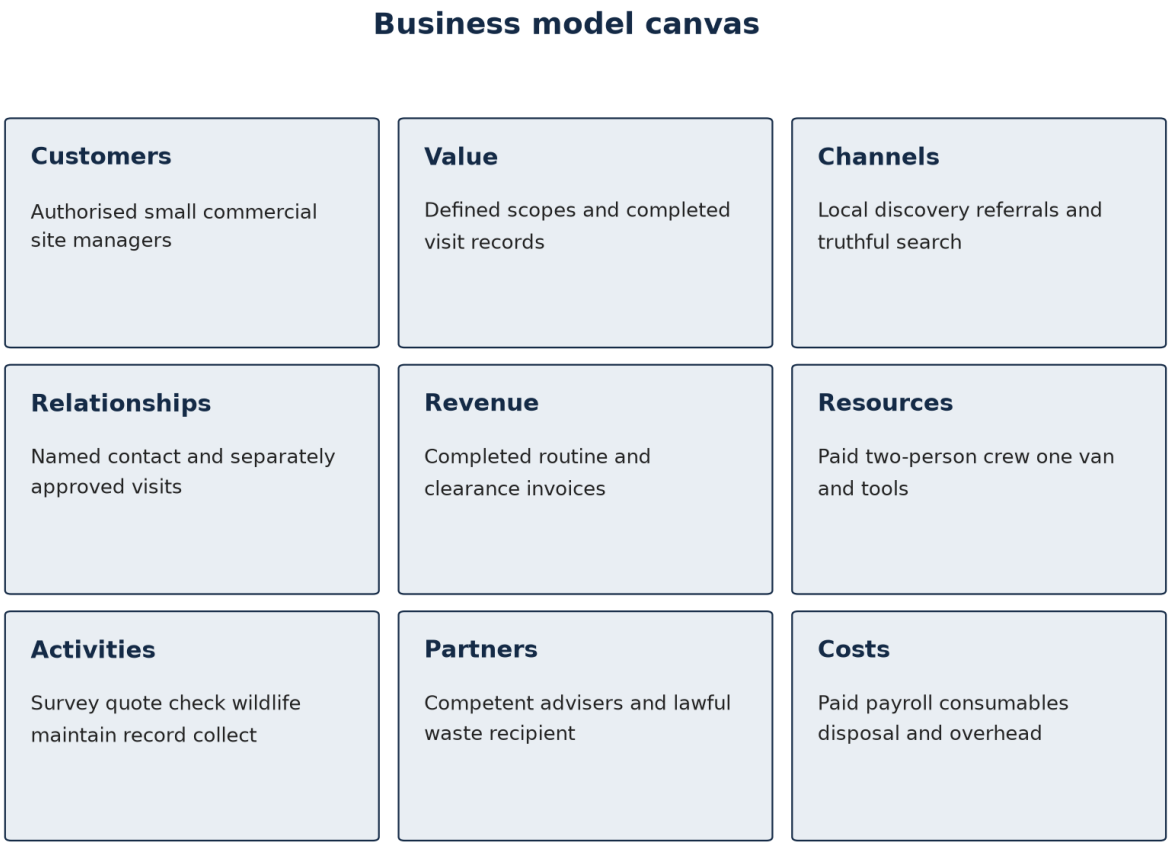
Routine visits cover mowing suitable small lawns, hand weeding, low hedge maintenance after wildlife checks and seasonal leaf collection. Clearance concerns approved non-hazardous vegetation and green waste, with explicit volume limits and a lawful receiving facility. The company sells documented completed visits rather than an unlimited grounds guarantee.

Before commitments, validate site access, safe working methods, disposal charges, actual two-person hours and collection terms on paid pilots. The commercial objective is a compact route that can cover paid annual labour while winter demand remains lower. Expansion to landscaping construction requires a separate business case and competent delivery arrangements.

04 / STRATEGY

Business model canvas

The nine blocks describe proposed management choices. Income comes from completed visits and approved clearance; customer payments follow invoices. Recurring customer relationships do not create a prepaid liability or a guaranteed renewal book. Delivery resources are finite and all staff are paid.



Nine business model blocks for the proposed Manchester grounds contractor.

05 / BUSINESS

Mission and measurable objectives

Deliver the agreed site scope safely, document completion and collect the approved invoice. Proposed measures are completed visits, actual crew-hours per scope, travel time, rework, disposal records, overdue invoices and cash against the £25,000 reserve. These are future measures rather than historical performance.

A launch decision requires evidence of demand, competent operatives, registered waste carriage at the appropriate tier, insurance, receiving-facility acceptance and committed funds. A positive cash balance funded by equity does not establish operating profitability. The three-year objective is to establish a route that covers paid labour through the seasons; Base currently does not reach annual EBITDA profitability. A second crew in years four or five is only a strategic possibility requiring verified demand, new paid staff, equipment and a separately funded forecast, not included growth.

06 / PEOPLE

Owner experience and responsibilities

The founder has not supplied credentials or work history. The plan therefore assigns responsibility without inventing capability. The paid owner manages quoting, route planning, safety procedures, client approvals, collections, recruitment and finance. Specialist advice and competence checks must precede work outside demonstrated ability.

A proposed £42,000 annual salary pays the owner for management from preparation onward. The owner provides no free labour and no incremental crew-hours. The household illustration exposes the personal funding shortfall; it must be replaced with actual obligations and a personal tax calculation.

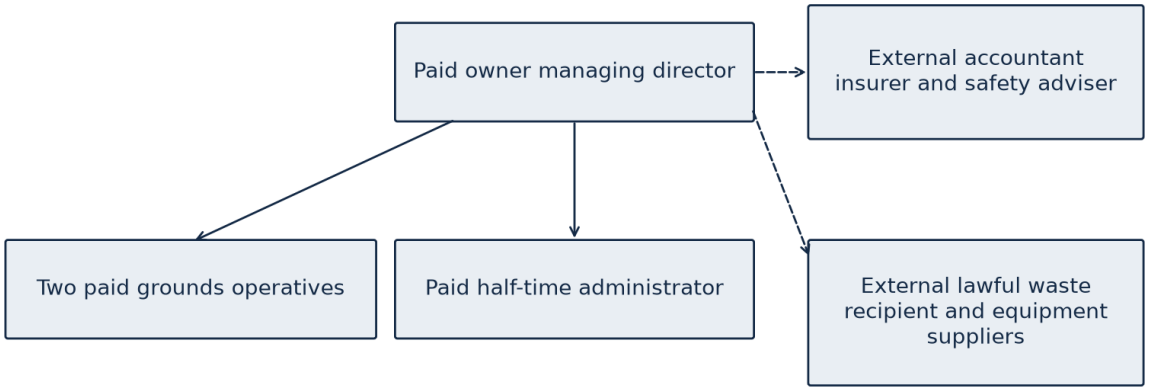
07 / PEOPLE

Organisation and external support

The managing director supervises two grounds operatives and one half-time administrator. Operatives work as a pair on the single equipped route. The administrator manages bookings, consented communications and invoice records. The owner controls safety and credit decisions and signs off scopes.

External accountant, insurer, competent safety adviser and authorised waste recipient supply bounded paid services. Dashed diagram connections identify external support, not employment or reporting authority. No external specialist capacity is included in sales.

Organisation and external support



Solid reporting lines and dashed external support. Four paid people total 3.5 FTE.

08 / MARKET

Customers and purchase decisions

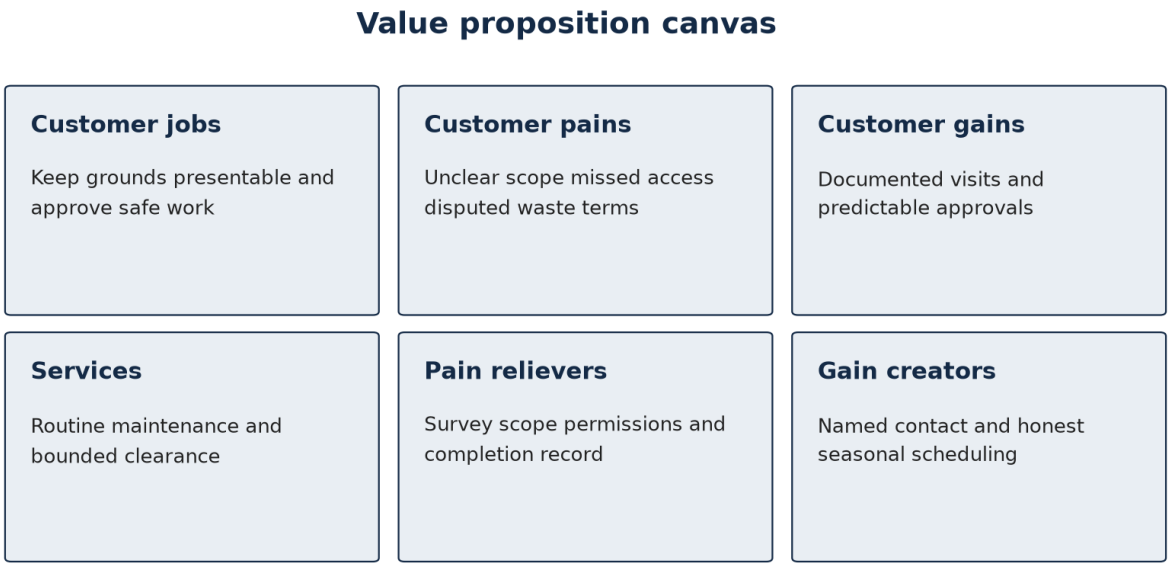
The initial target is an authorised manager of a small commercial site with accessible external grounds and a clear purchase order process. Discovery should establish lawn and hedge scope, access windows, wildlife constraints, green-waste responsibility, decision-maker authority and payment behaviour.

A recurring appointment is not a signed annual contract. The model forecasts unvalidated visit requests and invoices completed work only. New client credit is bounded; no local demand survey or conversion history has been provided.

09 / STRATEGY

Value proposition canvas

Customer jobs are to keep small commercial grounds presentable and authorise safe work. The proposed service reduces ambiguity through scope and evidence, while the finite crew and weather allowance limit what can be promised. Validate the proposed benefits with actual managers before promotional claims.



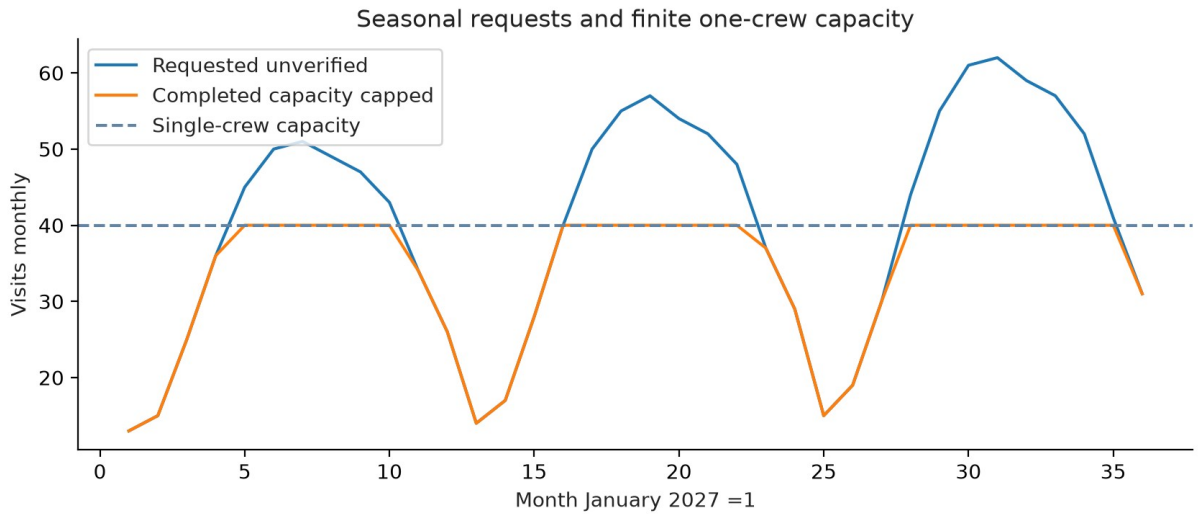
Customer jobs, pains, gains and proposed service responses. Hypotheses require discovery.

10 / MARKET

Market research and demand evidence

Research identifies local provider offerings and selected official obligations. It does not establish a customer count, available commercial hectares, average site spend or observed purchase demand. Provider advertisements show alternatives exist; they do not validate Irwell Grounds prices or route utilisation.

The forecast starts at 24 requested visits per month before seasonal adjustment, reaching 48 by December in Base. The demand chart labels these assumptions and distinguishes completed capacity-capped visits. Obtain paid pilots, scope logs and client collection evidence before relying on the demand curve.



Unvalidated requests versus finite completed visits. January 2027 to December 2029.

11 / MARKET

Market size and practical scope

TAM means annual ordinary grounds maintenance and bounded vegetation clearance spend at eligible commercial premises in Manchester in 2027. SAM restricts that spend to accessible sites within a proposed single-van route requiring validation, suitable vegetation and approved payment terms. Neither has a verified denominator. SOM is the modelled completed service revenue the proposed single crew can deliver in 2027.

No numerical TAM or SAM estimate is invented. The scope chart marks those sizes unavailable and labels SOM as a capacity-constrained planning output. SOM is not validated market share and must not be divided by an unsupported city spend estimate.

Market scope and unavailable size evidence

TAM	Eligible commercial grounds spend in Manchester 2027	**UNKNOWN**
SAM	Accessible scoped sites on the proposed single-van route	**UNKNOWN**
SOM	Capacity-capped 2027 completed service revenue	**£171,160 PLANNING ONLY**

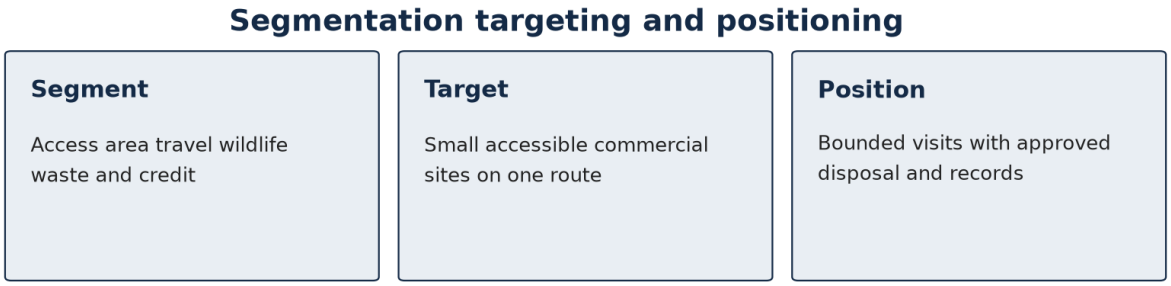
Geography Manchester, period 2027, ordinary commercial scope. TAM and SAM are unmeasured.

12 / STRATEGY

Segmentation targeting and positioning

Segment by site area, ground conditions, safe access, seasonal visit needs, disposal volume, manager authority, travel time and credit risk. Target small accessible commercial premises where two-person elapsed hours and waste loads fit the van and trailer.

Position the proposed offer around defined scope and completion records. Large public tenders, hazardous clearance, sports pitches, high-access tree work and long emergency response commitments are outside the initial target.



Segmentation, initial target and proposed positioning. No conversion rate is claimed.

13 / MARKET

Competitor scope comparison

Hale Grounds Maintenance, Garden Force and UK Commercial Group publish commercial grounds offerings (S10 to S12). Their own websites are used only for scope comparisons. Reputation, service quality, price, credentials and actual spare capacity have not been independently assessed.

The new contractor has no verified competitive advantage. Managers may retain an incumbent or use their own competent grounds staff. Win work through actual evidence and appropriate scope rather than unsupported rankings.

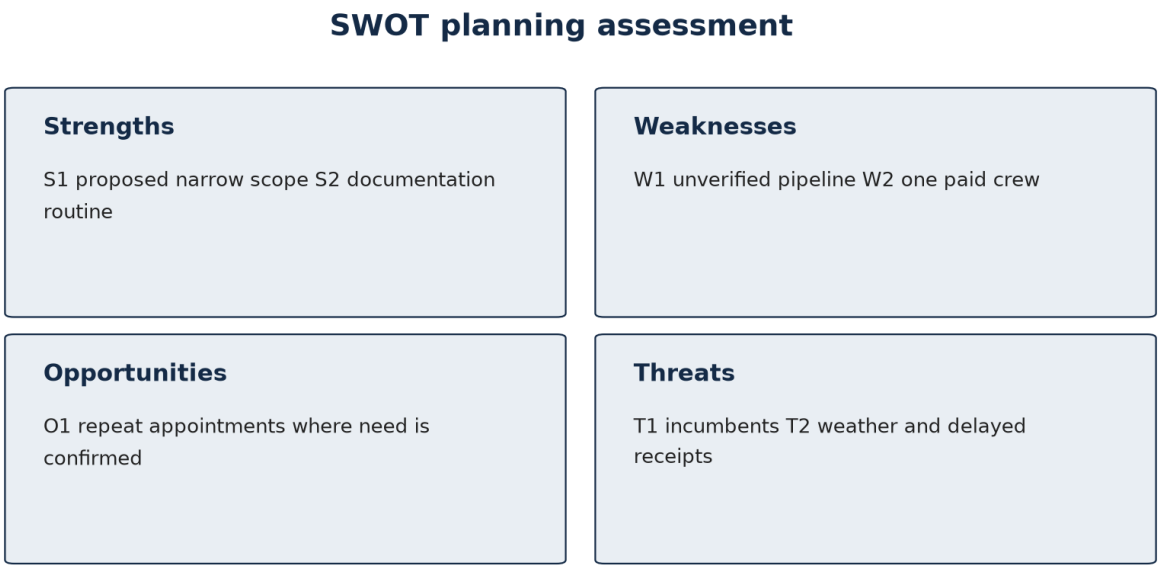
Provider or alternative	Source-described scope	Evidence limit
Hale Grounds Maintenance S10	Commercial grounds, tree work, spraying	Own website, no comparative score
Garden Force S11	Regular and one-off commercial grounds	Own website, prices not assessed
UK Commercial Group S12	Garden and grounds maintenance	Own website, quality not assessed
Irwell Grounds proposed	Small routine visits and bounded clearance	No trading history or quotations supplied

14 / STRATEGY

SWOT assessment

Proposed strengths are a narrow service boundary and planned documentation routine. Weaknesses are an unverified pipeline, no supplied references and dependence on one paid crew. Opportunities are repeat appointments where managers confirm a need. Threats include established alternatives, delayed receipts, weather disruption and unsafe waste assumptions.

These are management hypotheses. No market survey supports a ranking or probability estimate. Use pilot records to revise them.



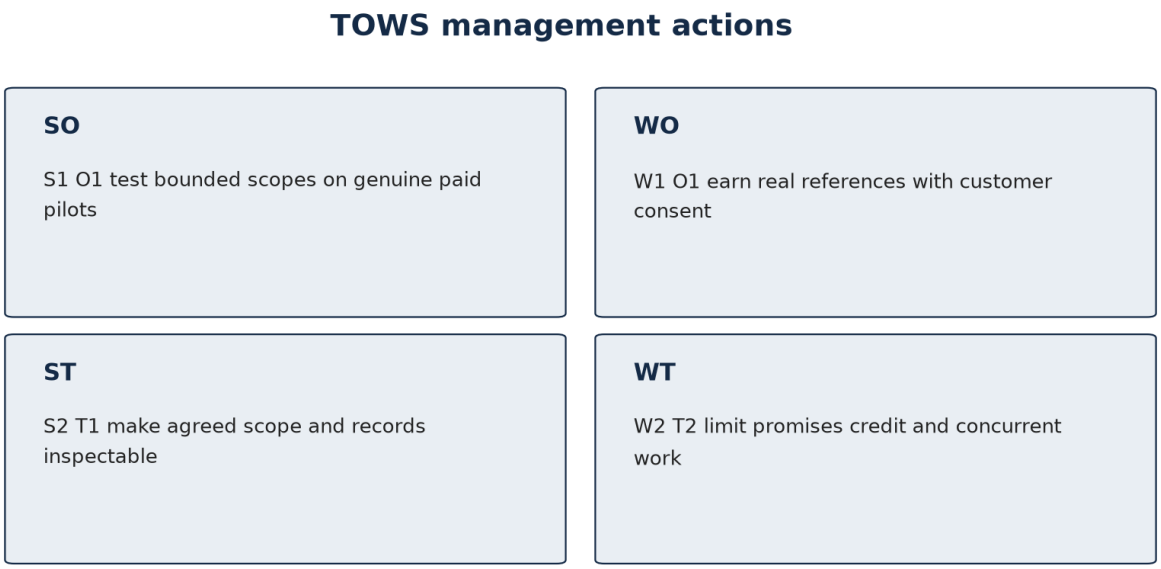
Business-specific SWOT with proposed capabilities separated from supplied evidence.

15 / STRATEGY

TOWS actions

Use narrow scope to run paid pilots before making larger commitments. Address absent references with permissioned evidence from real completed work. Use documented approvals to manage incumbent competition and disputes.

Pair the small-crew weakness with weather and cash threats by refusing unpriced scope, preserving a reserve and keeping rescheduling within safe capacity. Actions remain proposed rather than accomplished.



SO, WO, ST and WT responses link the SWOT to practical decisions.

16 / STRATEGY

PESTLE assessment

Policy and environmental duties affect waste carriage and site management. Economic exposure includes wages, fuel, disposal costs and credit. Social expectations about tidy grounds and biodiversity must be tested. Technology affects machinery upkeep and visit records. Legal duties cover staff, wildlife, waste and safe equipment. Environmental conditions affect safe work and seasonal usable hours.

The diagram connects each factor to a proposed response. It is a planning framework rather than a numerical risk score.



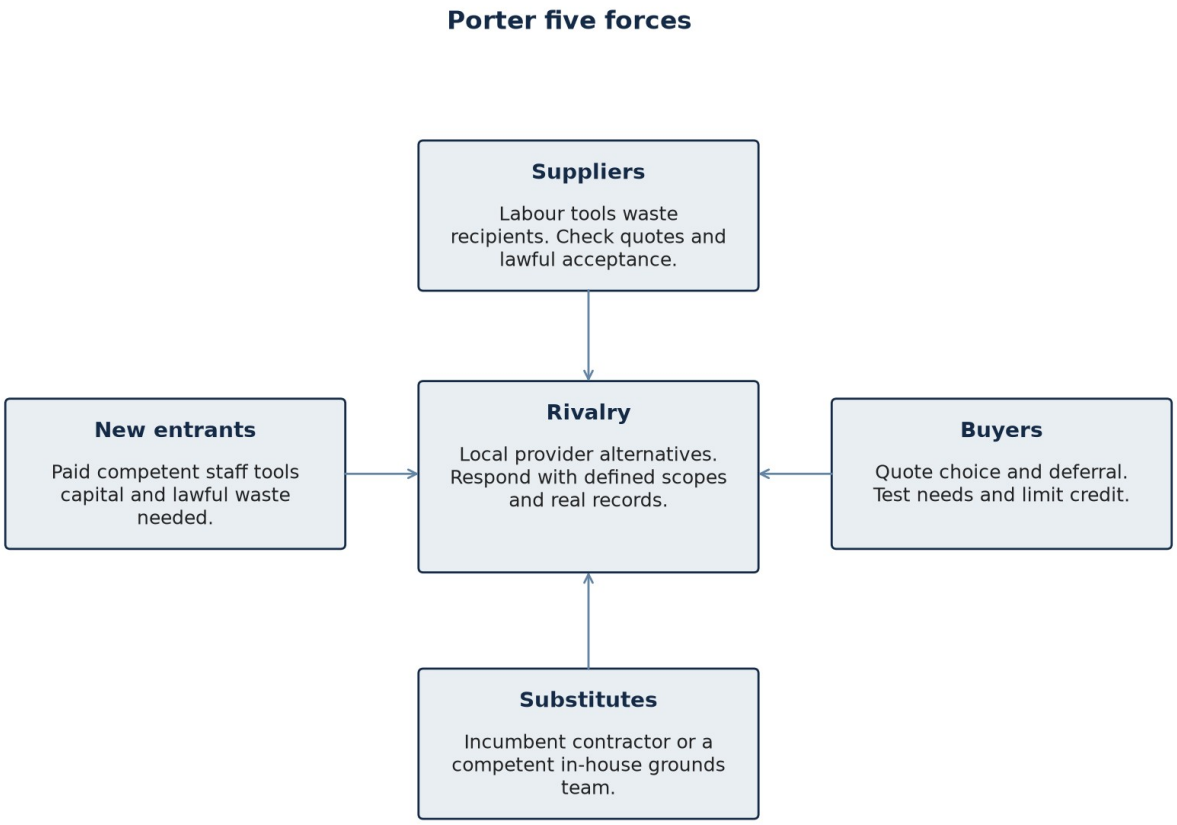
Six aligned PESTLE panels with operating responses and evidence boundaries.

17 / STRATEGY

Porter five forces

Rivalry includes providers that already advertise the required service. Buyers can keep incumbents, obtain quotes or defer discretionary work. Suppliers include trained labour, equipment and lawful waste recipients. New entrants still need competent delivery, capital and safe procedures. Substitutes include an appropriately trained in-house team.

Responses are a bounded scope, genuine records, tested hours, explicit disposal terms and disciplined credit. No relative quality rating is inferred from public website descriptions.



Rivalry at the centre with four surrounding forces. Qualitative planning assessment.

18 / STRATEGY

Strategy canvas

The strategy canvas records categorical scope and evidence. Irwell proposes narrow routine work, approved clearance and completion records while excluding tree surgery, pesticide spraying and construction. Local provider websites describe broader scope; actual performance and prices are unassessed.

Use this canvas to define what to accept and decline. It does not contain fabricated ordinal competitor scores or an asserted competitive win.

Strategy scope and evidence canvas

Scope factor	Irwell proposed choice	Provider evidence
Routine grounds	Proposed bounded visits	Advertised S10 S11 S12
Clearance	Non-hazardous vegetation only	Provider scope differs; terms unverified
Records and disposal	Proposed approved scope and lawful transfer	Actual delivery quality unassessed
Tree surgery and spraying	Excluded from launch	Advertised by S10
Credentials and pricing	Launch evidence and quotations required	Relative quality and prices unassessed

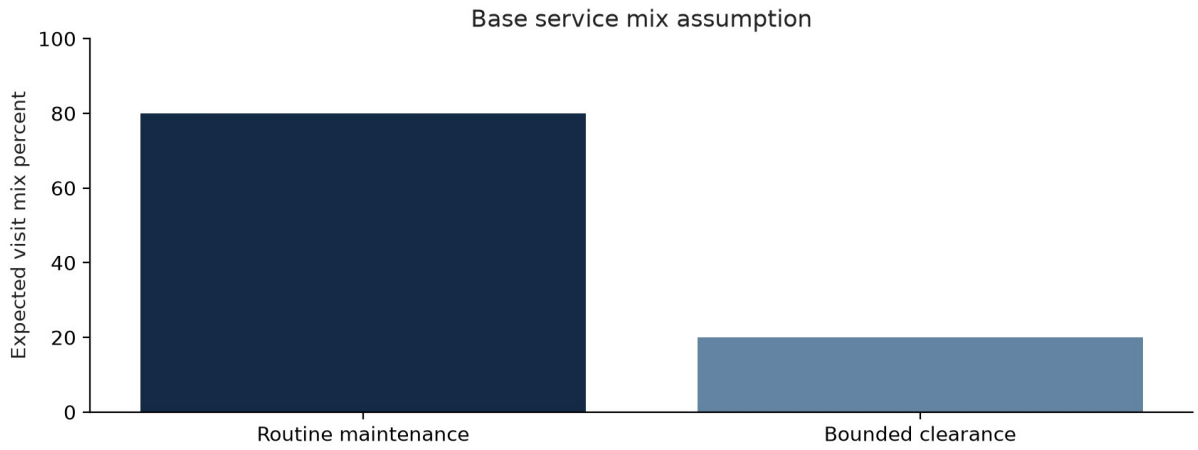
Categorical strategy scope and evidence matrix, based on proposed choices and provider descriptions.

19 / OPERATIONS

Services and service boundaries

Routine maintenance includes small accessible lawns, manual weeding, low hedges when wildlife checks permit, and leaf collection. Clearance is non-hazardous vegetation within a surveyed volume and agreed disposal route. Prices include the modelled consumable and disposal budgets; exceptional waste loads require a separate authorised quote.

Exclude tree surgery, climbing, pesticide application, invasive species, asbestos, construction waste, earthworks, irrigation installation, design-build projects, snow services and guarantees of year-round growth or emergency availability. New scope requires a separate capability, safety and finance assessment.



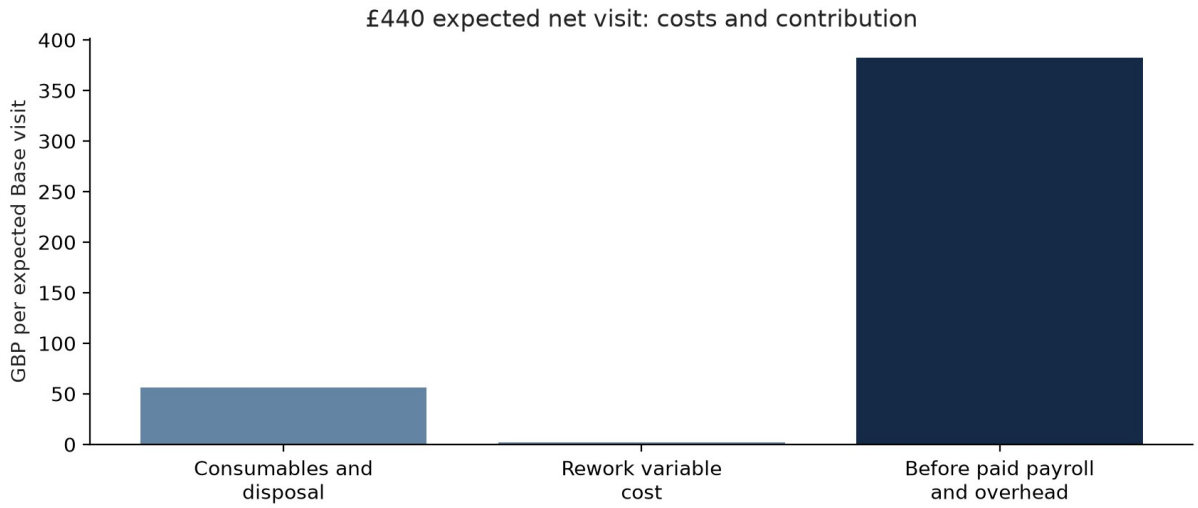
Base expected visit mix is 80% routine and 20% bounded clearance; unvalidated planning assumption.

20 / FINANCE OPERATIONS

Pricing and visit economics

Base planning prices are £300 net for a routine two-person visit and £1,000 net for a clearance visit. The expected service mix is 80% routine and 20% clearance. These are unquoted scope hypotheses. Standard-rated invoices add 20% VAT, which is a liability rather than revenue.

A routine visit uses two elapsed crew-hours, equal to four person-hours; clearance uses six crew-hours, equal to twelve person-hours. Rework consumes a further 3% of hours and consumables without revenue. The weighted contribution is before paid labour, overhead, debt, depreciation and tax.



Expected mix equivalents are planning allocations, not fractional physical site visits.

Base expected visit	Amount or hours
Weighted net revenue	440.00
Weighted gross invoice	528.00
Consumables and disposal net	56.00
Unbilled rework consumables net	1.68
Contribution before paid payroll	**382.32**
Two-person crew-hours including rework	2.884
Person-hours including rework	5.768

21 / MARKETING

Sales channels and customer journey

The owner identifies authorised local facilities and property managers, offers a surveyed scope and obtains a purchase order or equivalent written approval. A job is booked only with access, boundaries, disposal responsibility and invoice terms agreed. Completion records support invoicing; the administrator follows overdue amounts.

Local search and referrals are proposed acquisition methods. No web traffic, lead count or conversion evidence is supplied. The model forecasts requested visits directly rather than disguising an unsupported marketing funnel as fact.

22 / MARKETING

Launch marketing

The recurring overhead includes £300 net monthly marketing. Setup includes unquoted launch preparation within the £10,000 expense budget; no separate unmodelled campaign is promised. Prioritise surveyed pilot work and permissioned real references.

Do not claim waste registration, competence, insurance, biodiversity gains or customer approval before evidence exists. Review acquisition spending against paid jobs and collections rather than impressions alone.

Activity	Planning action	Budget treatment
Local discovery	Interview managers and survey eligible sites	Owner salary and recurring marketing
Paid pilots	Quote bounded scope and collect completion evidence	Modelled earned visits only
Search and referrals	Publish accurate service scope and real evidence	£300 net monthly within overhead

23 / MARKETING

Customer relationships and credit

Use a named contact and agreed scope. A repeat appointment is separately authorised and billed on completion; no annual retainer is assumed. Base collects 10% of gross invoices immediately and the remaining 90% one month later. Downside collects all after two months.

These are discrete monthly timing assumptions rather than tested receivable days. Review overdue invoices and limit further work when payment is uncertain. There is no automatic bad-debt recovery, prepaid cash or speculative renewal income.

24 / OPERATIONS

Location and route design

Select a secure equipment store with lawful vehicle and trailer access, charging or fuel arrangements, staff welfare and permitted use. The £600 net store rent in overhead is an unquoted assumption with no VAT charged; actual lease and tax treatment must be checked.

Test the practical route through timed pilots. Productive availability excludes travel, leave, routine administration and training; a separate weather loss then reduces otherwise usable hours. Waste drop-off journeys sit within the travel allowance and disposal cash budget, not in free extra capacity.

25 / OPERATIONS

Equipment and resource plan

Initial PPE of £55,000 net comprises a used commercial van £25,000, trailer £5,000, small mowing/handheld equipment £15,000 and other tools/charging/safety equipment £10,000. No supplier quote, VAT invoice or safe payload assessment exists. One vehicle and one two-person equipment set cap simultaneous delivery at one crew.

Assess guards, maintenance, manual handling, noise and vibration before purchase and use. Replacement equipment of £6,000 net is planned in month 25. PPE life assumptions are 60 months initial and 48 months replacement; depreciation is capped at zero residual even with fractional life edits.

Equipment planning net GBP	Amount
Commercial van	25,000
Trailer	5,000
Mowers and handheld equipment	15,000
Tools charging and safety equipment	10,000
Total initial PPE	**55,000**

26 / OPERATIONS

Suppliers consumables and waste

Use competent equipment suppliers and an authorised facility that accepts the actual green-waste classification. Budget £30 net consumables/disposal per routine visit and £160 per clearance. The weighted £56 comprises unquoted registered supplier inputs and commercial disposal service invoices. All of those variable charges are provisionally assumed subject to recoverable 20% VAT; permits, statutory fees and non-taxable charges are excluded from this variable budget.

Replace every category with actual invoice and facility evidence. An editable 40% share allocates variable cost to physical consumables, with 60% allocated to disposal service. Opening £3,000 stock is unused physical consumables, not stored waste. Only physical purchases enter inventory and the assumed 25% supplier credit; disposal is expensed and paid immediately and never held as stock. Do not store waste at the dispatch base without the required lawful arrangements.

27 / OPERATIONS

Work process and quality records

Survey scope, access, vegetation and waste; check site-specific hazards and wildlife; quote; obtain approval; schedule within one crew; inspect tools; carry out the agreed work; record completion and waste transfer; invoice; collect. Stop work where access, weather, nesting, slope, unidentified waste or equipment condition makes it unsafe.

Record actual crew-hours and person-hours separately. Unbilled rework consumes hours and consumables in the model. Requests above capacity remain unserved, not earned revenue or a guaranteed next-month backlog.

28 / OPERATIONS

Sustainability practices

Reduce unnecessary travel through tested route planning and use maintained equipment appropriate to the site. Follow lawful waste acceptance and transfer requirements rather than claiming that all green waste can be composted at the premises. Check nesting constraints before hedge or vegetation work (S16).

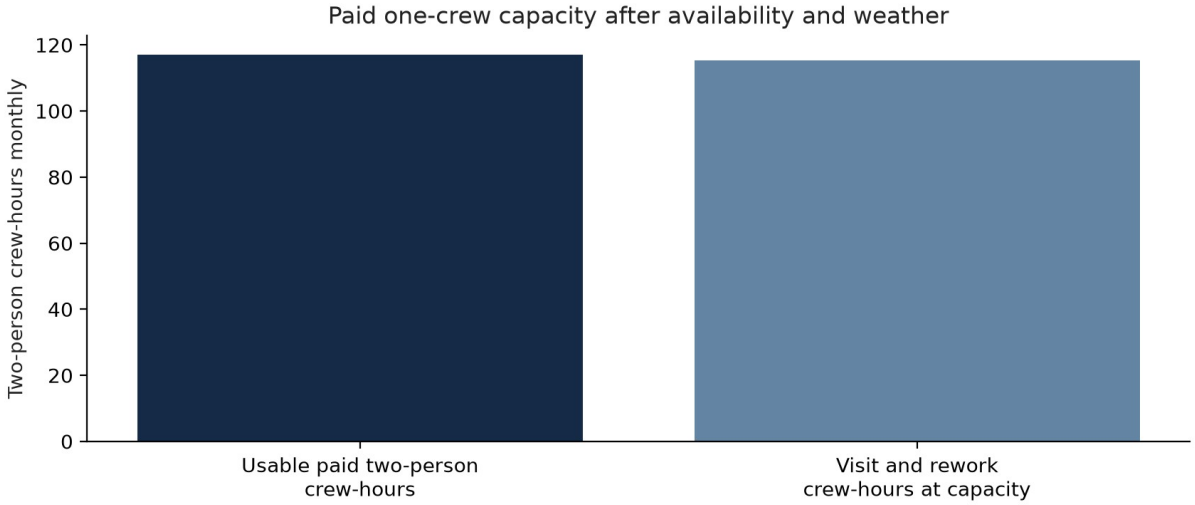
No quantified carbon, recycling or biodiversity saving is claimed. Record fuel, actual waste destinations and work restrictions before environmental marketing. The weather allowance affects financial capacity but never authorises unsafe work.

29 / PEOPLE

Staffing and training

The paid owner earns £42,000 annually, each of two grounds operatives £30,000 and one half-time administrator £14,000 actual pay from a £28,000 full-time rate. Actual people are 1, 2 and 1; FTE is 1, 2 and 0.5. NI thresholds and pension qualifying bands apply per actual person rather than fractional FTE.

Two operative FTE form one crew. At 40 paid weekly hours, 75% availability and 10% weather loss, Base usable time is 117 two-person crew-hours monthly. The weighted visit plus 3% rework needs 2.884 crew-hours, producing a finite cap of 40 completed planning visits. One van/tool set prevents more than one simultaneous crew; owner management adds no field hours. Pay remains due in winter and zero-demand cases.



One paid two-person crew. Crew-hours differ from person-hours by a factor of two.

Role	People	Paid FTE	Annual gross GBP
Owner managing director	1	1	42,000
Grounds operatives	2	2	60,000
Administrator	1	0.50	14,000

30 / PEOPLE

Staff skills and fair work

Verify safe equipment operation, first-aid arrangements, manual handling, noise/vibration control, wildlife awareness, client access and waste classification before allocating work. Pay the entire team during one Base preparation month, two Downside months, with preparation overhead and loan interest also funded.

Annual payroll includes employer NI at 15% over £5,000 per actual person and 3% employer pension on qualifying earnings between £6,240 and £50,270, carried forward as budget assumptions (S3, S4). No Employment Allowance benefit is claimed. Operative pay of £30,000 across 2,080 paid hours implies £14.42 per hour; administrator pay of £14,000 across 1,040 paid hours implies £13.46 per hour before future changes; current adult minimum is £12.71 from April 2026 (S18), with later statutory rates a review gate. The availability haircut includes paid leave and training rather than unpaid overtime.

31 / OPERATIONS

Legal and insurance requirements

Register waste carriage at the appropriate tier before taking waste off site (S1, S2). Own-produced green waste may fit lower-tier rules, while transporting a client's existing waste can require upper tier. The scoped clearance offer therefore requires tier assessment and any required upper-tier registration before launch; the plan claims neither a licence nor an exemption. Upper-tier registrations renew every three years (S1); record the actual expiry and obtain renewal costs before approving the 2029 budget. Confirm recipient authorisation and written transfer records.

HSE requirements concern safe maintained equipment, task/site risk, noise and vibration (S13 to S15). Check protected nests before hedge/vegetation work (S16). Obtain employers liability, public liability, commercial vehicle and appropriate equipment cover; terms and premiums are unquoted. Confirm ICO fee/data obligations (S17), lawful contracts and site permissions. Standard VAT and payroll assumptions do not establish legal readiness.

32 / OPERATIONS

Opening roadmap

October and November 2026 should validate scopes, site access, travel, waste destinations, pricing, staff competence and funding. Obtain actual supplier and lease quotes before committing purchases. December provides the full paid Base preparation month, equipment checks, registration, training and pilot evidence; Downside requires two paid months.

January 2027 launch remains conditional on competent delivery, insurance, lawful waste arrangements, signed finance and demand evidence. The loan is assumed drawn for the preparation period, with interest expensed and paid there as well as during trading. No preopening sales are forecast.

Launch gate	Evidence required
Commercial	Authorised scopes paid pilot hours collection evidence
Safety and wildlife	Task assessments tool controls and nesting checks
Waste	Correct carrier tier and facility acceptance transfer process
Finance	Committed equity loan quotes payroll and reserve
Premises and staffing	Lawful lease welfare access competent paid team

33 / GOVERNANCE

Risks and management actions

Seasonal demand and wet-weather losses can leave annual payroll uncovered. Increased labour or disposal costs reduce contribution. A missing operative or unusable van can prevent the two-person route while wages remain payable. Late collections can exhaust cash despite completed revenue. Wildlife or waste constraints can make a surveyed job unavailable.

Review actual crew-hours, scope, payment risk, staffing, waste records and cash weekly. Secure additional funds or defer launch before commitments if stress cash is negative. The model reports deficits and does not assume free staff, unlimited overtime or a funding plug.

Risk	Proposed response
Winter and weather	Validate service frequency retain reserve avoid unsafe promises
Crew or equipment loss	Stop unsupported work and reassess paid cover
Receivables delay	Written invoice terms limits and timely follow-up
Waste or wildlife constraint	Survey verify classify postpone prohibited work
Unfunded stress cash	Commit funding or revise launch scope before obligations

34 / GOVERNANCE

Research and evidence

Official sources establish selected England waste, employment, tax, equipment and wildlife obligations. Provider sources S10 to S12 describe commercial alternatives without rating quality. Research was checked on 3 October 2026; future rates in 2027 to 2029 are explicit budgeting assumptions.

No founder credentials, customers, site inventory, supplier quotations, actual route times or forecast demand evidence were supplied. Retain exact source URLs and distinguish the planning model from a compliance opinion. Competent advisers must confirm actual legal, payroll, VAT and tax treatment before trading.

S1 https://www.gov.uk/register-renew-waste-carrier-broker-dealer-england

S2 https://www.gov.uk/government/publications/waste-duty-of-care-code-of-practice

S3 https://www.gov.uk/government/publications/rates-and-allowances-national-insurance-contributions/rates-and-allowances-national-insurance-contributions

S4 https://www.thepensionsregulator.gov.uk/en/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

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

S8 https://www.gov.uk/corporation-tax-rates

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

S10 https://www.halegroundsmaintenance.co.uk/

S11 https://gardenforcerochdale.co.uk/commercial-landscaping-and-grounds-maintenance-manchester/

S12 https://www.ukcommercialgroup.co.uk/garden-grounds-maintenance-services-manchester/

S13 https://www.hse.gov.uk/work-equipment-machinery/maintenance.htm

S14 https://www.hse.gov.uk/noise/advice-overview.htm

S15 https://www.hse.gov.uk/agriculture/topics/vibration.htm

S16 https://www.gov.uk/guidance/wild-birds-protection-surveys-and-licences

S17 https://ico.org.uk/for-organisations/data-protection-fee/

S18 https://www.gov.uk/government/news/national-living-wage-increases-to-1271-per-hour

35 / GOVERNANCE

Quotes and assumptions

Obtain written quotes for van, trailer, tools, rent, insurance, training, payroll services, waste acceptance and disposal charges. Check invoice VAT category by category; the proposed used-van recovery requires a valid ordinary VAT invoice, rather than a margin-scheme or non-VAT purchase. No public fee automatically attracts VAT. Confirm actual wages and pension eligibility. Clients must approve access, waste scope, price, VAT and receipt terms.

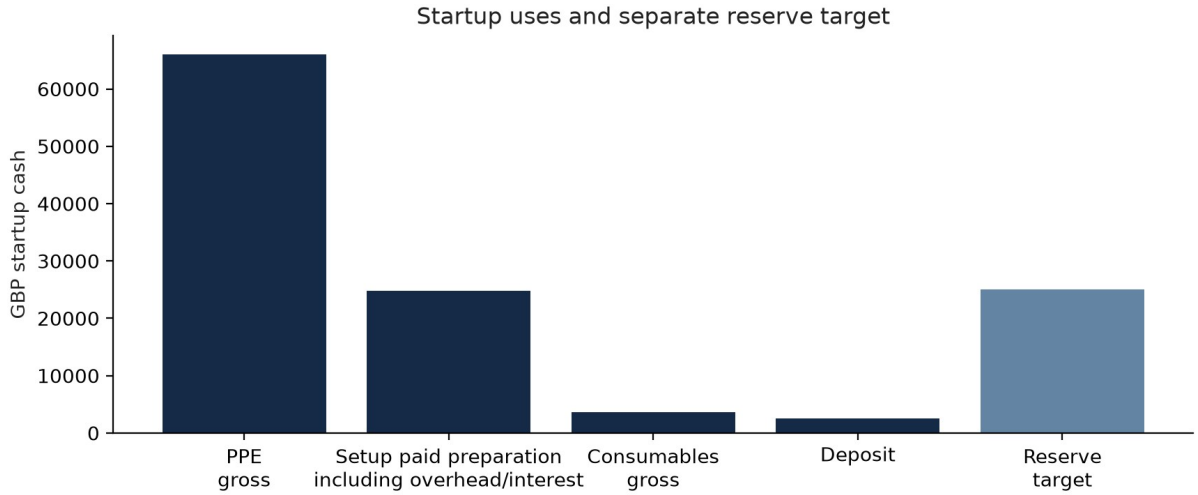
Requested volumes, service mix, productive availability, weather, inflation and timing are assumptions. Fractional maintenance/clearance volumes are expected mix equivalents used for planning; actual physical visits require specific scopes. The retained input cases flag stale snapshots when edited, and every relevant document number and chart must then be refreshed.

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Startup costs and funding

Proposed equity of £150,000 and a £30,000 ordinary loan total £180,000 in every case. None is secured. Uses comprise gross PPE and consumables, setup expenses, fully paid preparation staff, recurring preparation overhead, preparation loan interest and a refundable premises deposit. The £25,000 reserve is a target remaining cash balance rather than spending.

Negative forecast cash is an unfunded need, not a draw automatically supplied by a lender. Annual operating losses remain visible even when equity temporarily maintains liquidity.



Verified startup gross uses and separate reserve target; fixed finance is uncommitted.

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Itemized startup costs

Base initial PPE is £55,000 net, opening consumables £3,000 net, setup £10,000 net and deposit £2,500. Setup is assumed half subject to recoverable VAT and half with no VAT charged; this is not an irrecoverable VAT provision. Recurring preparation overhead and ordinary-loan interest are paid during the same full preparation month as staff.

Recoverable VAT requires eligible charged invoices and registration; salaries and interest carry no VAT. Preparation losses reduce retained earnings. The model accumulates preparation input VAT for the first forecast quarter, a deliberately delayed cash recovery assumption rather than a claim that preopening VAT could never be submitted earlier.

Startup cash item GBP	Base
Initial PPE net	55,000
Initial PPE VAT	11,000
Setup expense net	10,000
Setup VAT	1,000
Opening consumables net	3,000
Opening consumables VAT	600
Refundable premises deposit	2,500
Preparation payroll	11,094
Preparation overhead net	2,200
Preparation overhead VAT	286
Preparation interest	200
Total startup cash uses	**96,880**
Proposed funding total	**180,000**
Opening cash	**83,120**
Reserve target	25,000
Initial funding shortfall	**–**

Owner personal survival budget

The illustration allocates rent £1,200, utilities £250, food £450, transport £200, insurance £150, other needs £350 and savings £200, totalling £2,800 monthly. At an assumed 70% personal net retention, £42,000 gross annual pay gives £2,450 monthly take-home and a £350 deficit.

These are not supplied founder costs or an actual personal tax return. The business pays the full owner salary but the owner must address the household shortfall with actual evidence before launch. No unpaid founder work or company dividend is used to close it.

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

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Financing terms and security

The ordinary loan is £30,000 at 8% Base annual interest, assumed drawn during preparation. Preparation interest is paid and expensed for one month; Downside uses two months and 10%, Upside one month and 7%. Trading has three further months principal grace, then 60 equal principal repayments. Interest follows opening debt; principal reduces cash and debt and is not a profit expense.

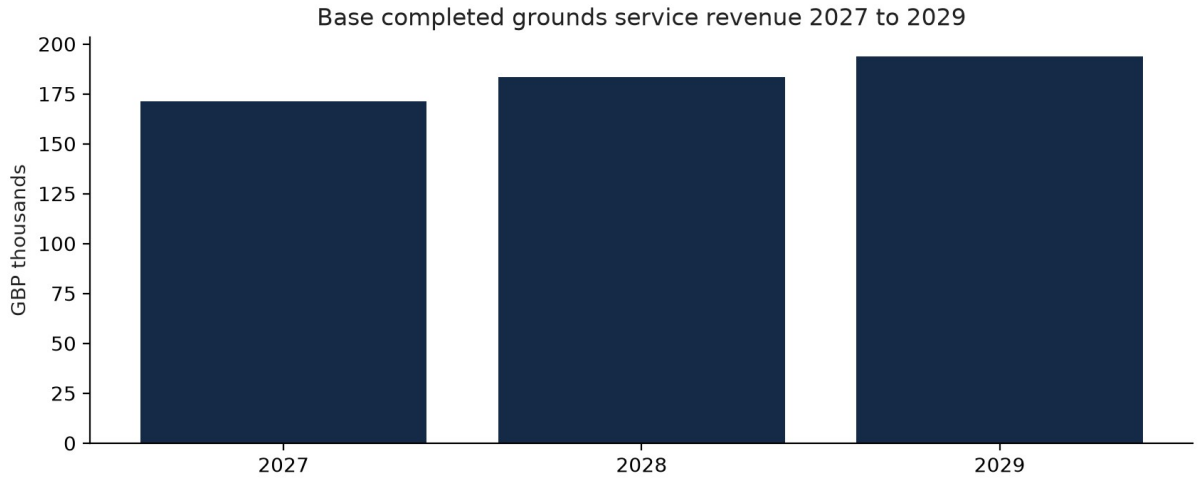
Fees, covenants, guarantees, security and commitment are unagreed. Funding is fixed across cases. There are no new draws, cash sweeps, distributions, grants or terminal sale proceeds. Lender documentation and actual tax treatment must replace these assumptions.

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Revenue forecast and capacity

Earn and invoice only completed routine/clearance visits. Requested visits start at 24 and ramp to 48 in the first Base year before monthly seasonality, then grow 10% annually. Base mix is 80% routine at £300 net and 20% clearance at £1,000 net; both prices grow 3% annually. Capacity is the finite single two-person crew after travel/leave allowance, weather loss and 3% unbilled rework.

Base collects 10% immediately and 90% one month later. Gross VAT receivables remain an asset until collected. Unserved requests are not earned or booked as backlog. No prepaid contract, advance, guaranteed customer or free owner capacity is forecast.



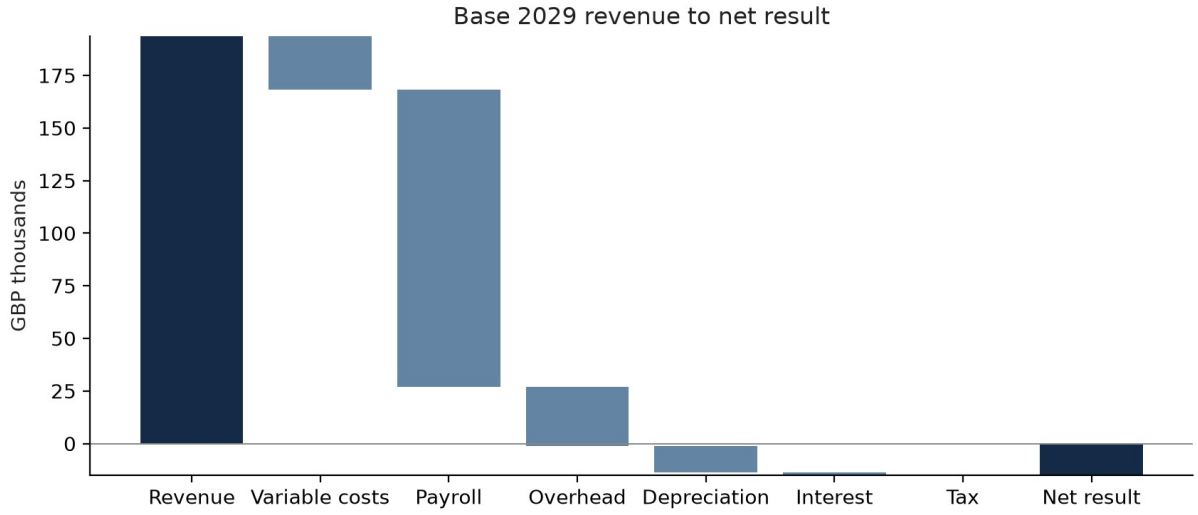
Base earned service revenue 2027 to 2029 from the verified 36 monthly model.

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Costs and projected profit

Annual gross payroll is £116,000 across four paid people and 3.5 FTE, before employer NI and pension. Net monthly overhead of £2,200 comprises store rent £600, fleet fuel £450, maintenance £250, marketing £300, IT/admin £130, training £300 and insurance £170. Taxable categories total £1,430, or 65%; rent/insurance are assumed to carry no VAT. Replace actual invoices and lease terms.

Payroll, overhead and consumables inflate 3% independently of price. Tax provision uses 25% on cumulative annual taxable profit after losses, with £2,000 formation added back and all book depreciation added back. No capital allowance or marginal relief benefit is forecast. Remaining preparation deductibility and actual statutory tax are adviser gates; the provision is not a tax return. Depreciation is a book expense, not a cash replacement reserve.



Base 2029 revenue to net result includes all paid owner and operative costs.

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Profit and loss forecast

Annual results aggregate the 36 linked months. Contribution before paid payroll excludes field wages and must not be described as margin after field labour. Payroll contains owner, operatives, administrator, NI and employer pension. Overhead, depreciation, interest and tax follow separate schedules.

Tax trueups can reverse an earlier monthly provision within a year. Corporation tax cash is budgeted in October following each December year end, subject to the actual nine-month-and-one-day deadline and bank method. If a weekend or bank processing would prevent timely payment, use the preceding working day or an authorised same-day method confirmed by the accountant.

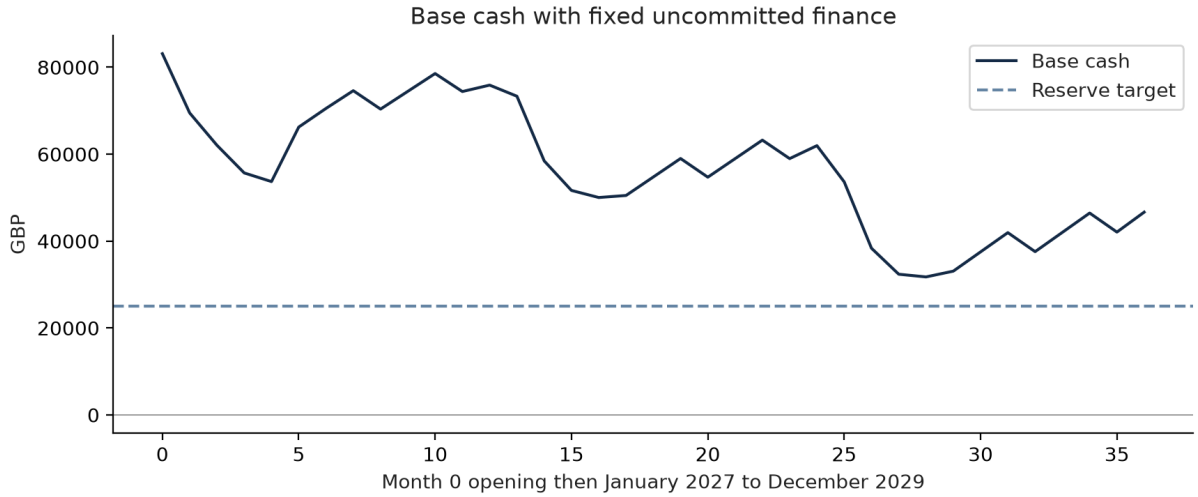
GBP	2027	2028	2029
Revenue	**171,160**	**183,546**	**193,720**
Consumables and disposal cost	22,438	24,061	25,395
Contribution before paid payroll	**148,722**	**159,485**	**168,325**
Paid payroll including owner	**133,131**	**137,238**	**141,467**
Other overhead	26,400	27,192	28,008
EBITDA	**(10,809)**	**(4,945)**	**(1,150)**
Depreciation	11,000	11,000	12,500
Interest	2,280	1,820	1,340
Profit before tax	(24,089)	(17,765)	(14,990)
Corporation tax expense	–	–	–
Net profit or loss	**(24,089)**	**(17,765)**	**(14,990)**

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Cash flow and financial position

Gross customer receipts lag invoiced earned revenue. Purchasing and supplier credit differ from consumed variable expense; unused consumables remain stock. Positive VAT liabilities are paid in the second month after quarter-end, while negative repayments use an editable delay. Changing refund timing never delays a positive VAT liability.

Cash reconciles with receivables, stock, eligible VAT, deposit, PPE, supplier payables, tax, ordinary debt and retained losses. December 2029 is an operating forecast end, not liquidation: outstanding receivables, tax, stock and debt remain. No terminal sale or hidden finance is assumed.



Monthly Base cash including fixed startup finance and separate reserve target.

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Cash flow forecast months one to six

Rows distinguish opening cash, gross receipts, gross suppliers, paid payroll, gross overhead, VAT, tax, operating cash, investment and principal financing. Interest is included in operating cash. Negative signed VAT payments are repayments increasing cash.

GBP	Jan27	Feb27	Mar27	Apr27	May27	Jun27
Opening cash	**83,120**	**69,486**	**62,052**	**55,682**	**53,687**	**66,229**
Customer cash receipts gross	686	6,970	8,448	13,781	19,219	21,120
Consumables suppliers cash gross	540	623	1,038	1,495	1,847	2,554
Paid payroll cash	11,094	11,094	11,094	11,094	11,094	11,094
Other overhead cash gross	2,486	2,486	2,486	2,486	2,486	2,486
Interest cash	200	200	200	200	197	193
Signed VAT cash payment or refund	–	–	–	–	(9,447)	–
Corporation tax cash paid	–	–	–	–	–	–
Operating cash flow	(13,634)	(7,434)	(6,371)	(1,495)	13,042	4,793
Investing cash flow gross	–	–	–	–	–	–
Debt principal financing cash	–	–	–	(500)	(500)	(500)
Closing cash	**69,486**	**62,052**	**55,682**	**53,687**	**66,229**	**70,521**

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Cash flow forecast months seven to twelve

The same finance build continues through the second half of launch year. The model retains salaries through quiet seasons. No monthly cash fill or unearned customer advance is inserted when liquidity deteriorates.

GBP	Jul27	Aug27	Sep27	Oct27	Nov27	Dec27
Opening cash	**70,521**	**74,603**	**70,366**	**74,454**	**78,545**	**74,410**
Customer cash receipts gross	21,120	21,120	21,120	21,120	20,803	17,530
Consumables suppliers cash gross	2,769	2,769	2,769	2,769	2,364	1,803
Paid payroll cash	11,094	11,094	11,094	11,094	11,094	11,094
Other overhead cash gross	2,486	2,486	2,486	2,486	2,486	2,486
Interest cash	190	187	183	180	177	173
Signed VAT cash payment or refund	–	8,321	–	–	8,318	–
Corporation tax cash paid	–	–	–	–	–	–
Operating cash flow	4,581	(3,737)	4,588	4,591	(3,635)	1,973
Investing cash flow gross	–	–	–	–	–	–
Debt principal financing cash	(500)	(500)	(500)	(500)	(500)	(500)
Closing cash	**74,603**	**70,366**	**74,454**	**78,545**	**74,410**	**75,883**

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Financial position summary

Cash, gross receivables, stock, VAT receivable, refundable deposit and net PPE form assets. Gross supplier payables, VAT payable, corporation tax payable and ordinary-loan balance form liabilities. Fixed contributed equity and retained profits/losses form equity.

Preparation expenses, payroll, overhead and interest begin retained earnings as an opening loss. The full monthly balance-sheet check and cash, receivable and inventory roll-forwards reconcile without a balancing asset or funding plug.

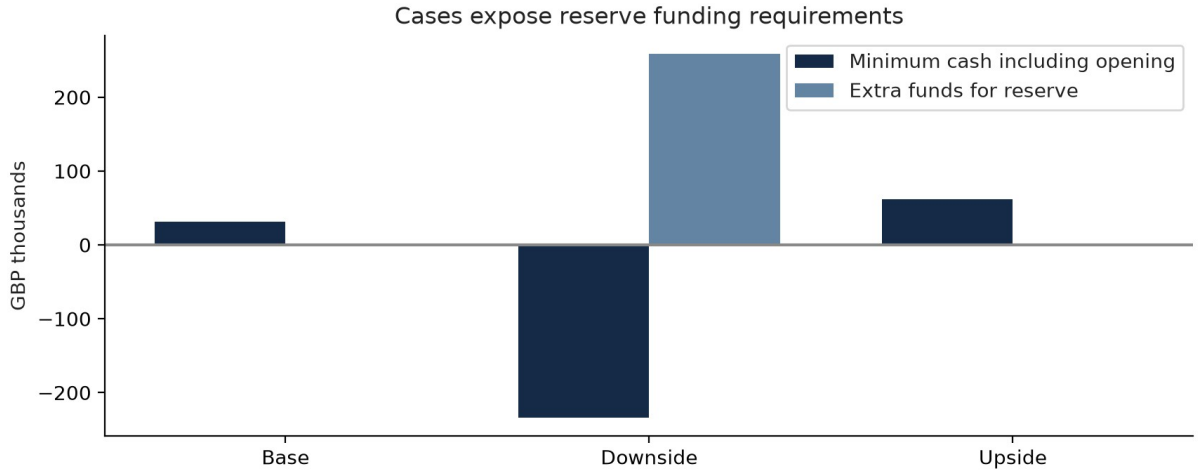
GBP	2027	2028	2029
Closing cash	**75,883**	**61,956**	**46,661**
Customer receivables gross	12,355	14,194	15,628
Consumables stock net	150	172	190
VAT receivable	–	–	–
Premises deposit	2,500	2,500	2,500
Equipment net	44,000	33,000	26,500
Total assets	**134,888**	**111,822**	**91,479**
Consumables supplier payable gross	166	192	211
VAT payable	6,805	7,478	8,105
Tax payable	–	–	–
Loan debt	25,500	19,500	13,500
Total liabilities	**32,471**	**27,170**	**21,816**
Contributed equity	**150,000**	**150,000**	**150,000**
Retained earnings	(47,583)	(65,348)	(80,337)
Total equity	**102,417**	**84,652**	**69,663**
Liabilities and equity	**134,888**	**111,822**	**91,479**

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Break even and scenarios

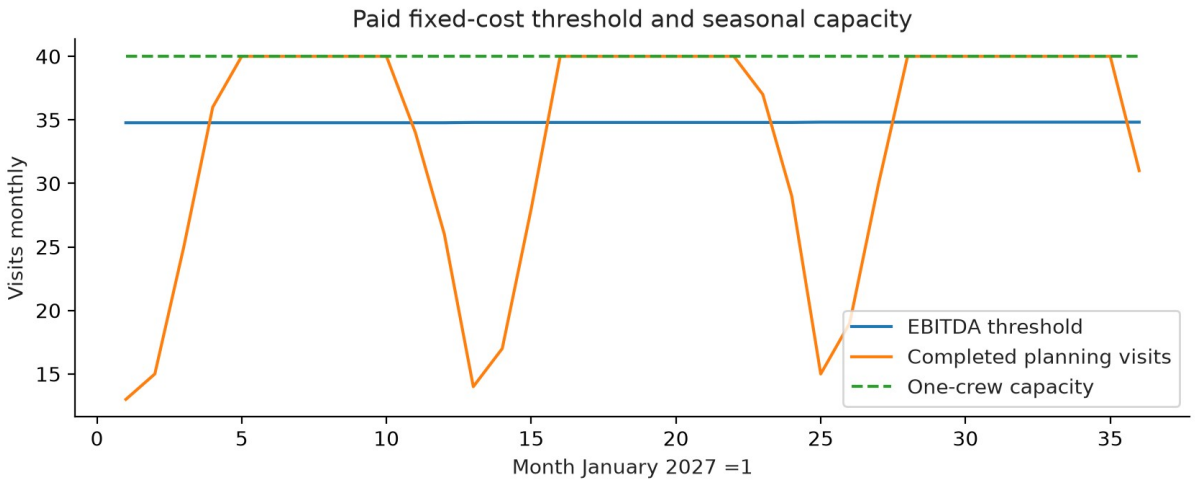
Monthly EBITDA threshold is paid payroll plus net overhead divided by expected per-visit contribution. A nonpositive contribution reports NOT VIABLE. The reported threshold is a continuous expected-mix visit equivalent, shown to two decimals; whole physical visits must be rounded up for a decision and their actual service mix checked. Compare threshold visits with finite one-crew capacity and seasonal demand. EBITDA threshold excludes interest, principal, capex, tax and the owner household deficit.

Cases are saved comparisons labelled CURRENT CAPTURE or STALE CAPTURE across all editable case, shared payroll and seasonal inputs. The active model and range-backed charts recalculate on input changes; rebuild retained JavaScript to refresh saved comparisons. A blank inactive case stales the snapshot while a valid active case still computes.



Fixed finance exposes each case minimum cash and extra funds required for the reserve.

GBP except visit threshold	Base	Downside	Upside
2027 revenue	171,160	103,752	213,928
2029 EBITDA	(1,150)	(95,045)	45,642
2029 closing cash	46,661	(233,836)	161,224
Minimum cash incl opening	31,753	(233,836)	62,193
Reserve funding gap	**–**	**258,836**	**–**
2029 threshold visits monthly	34.82	46.69	31.18



Base monthly EBITDA visit threshold compared with completed planning visits and paid one-crew capacity. From verified model 1.0.

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Model guide and completion

Open Inputs and select 1 Base, 2 Downside or 3 Upside. Blue typed inputs are editable. Follow Operations through Costs, AssetsDebt and Statements; Summary links annual output and native monthly chart series. Cases stores disclosed snapshots and full input capture. Fractional useful lives cap depreciation at residual zero; zero demand retains paid staffing and overhead.

The retained build_model.mjs and inputs.json reproduce the package. The Landscaping reference informed seasonal crew time and paid field labour; Home Services informed bounded delivery and operating finance. The final model is a new GBP monthly contractor build, not an imported US rollup workbook. Source, arithmetic, fresh cache-cleared native edits, actual page/sheet renders and exact final hashes must pass before submission. Market evidence, competence, waste arrangements, finance and real quotes remain launch gates.