Marketing Agency Business Plan

Irwell Marketing | Manchester

DOCUMENT GUIDE

Contents

Manchester B2B agency | 3 October 2026 | Model 1.0

Decision document for the proposed founder and lender. A paid delivery team supplies bounded retainers and projects. Demand, prices, finance, staffing competence, claims and permissions remain unverified launch gates. All financial outputs are planning estimates.

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01 / BUSINESS

Executive summary

Irwell Marketing is a proposed Manchester agency serving manufacturing and ordinary professional-services companies. It sells bounded monthly content and campaign-management retainers and separately accepted fixed-scope projects. The plan supports a founder and prospective lender deciding whether to fund a January 2027 launch. No incorporation, founder credentials, staff appointments, client contracts, paid pilot results or funding commitment has been supplied.

All four people are paid from preparation onward. Only a limited share of the owner’s paid time supplies delivery capacity alongside two specialists. The administrator adds no delivery hours. Clients own and pay their advertising accounts directly. The company earns its service fees, holds no client media funds and makes no guaranteed lead, ranking or revenue claim. The three cases preserve losses and additional funding needs; no cash fill is inserted.

Verified Base 2027 revenue is £237,650 and EBITDA £25,549. Minimum cash including opening is £101,324 against reserve £30,000. Downside minimum cash is(£189,399) and additional funds for its reserve are £219,399. Validate signed demand, collection terms and household survival before committing funding.

02 / BUSINESS

Business details

The intended vehicle is an English private company limited by shares with a small Manchester workspace and remote delivery to approved nearby B2B clients. Name clearance, incorporation, banking, premises and shareholder identities remain unconfirmed. Currency is GBP and the model covers January 2027 to December 2029. Domestic ordinary marketing services are the initial tax scope.

Detail	Proposed status
Trading name	Irwell Marketing unregistered and unverified
Location	Manchester workspace not selected
Initial customers	Manufacturing and ordinary professional-services companies
Scope	Agency service fees only, no media custody
Forecast	36 monthly periods 2027 to 2029, three annual summaries

03 / BUSINESS

Business concept and objectives

The monthly scope combines an agreed content calendar, limited campaign maintenance and a report distinguishing observed activity from attributable sales. A project means a bounded landing-page or campaign-setup assignment accepted and completed within one operating month. Complex website rebuilds, events, video production and regulated financial promotions are excluded.

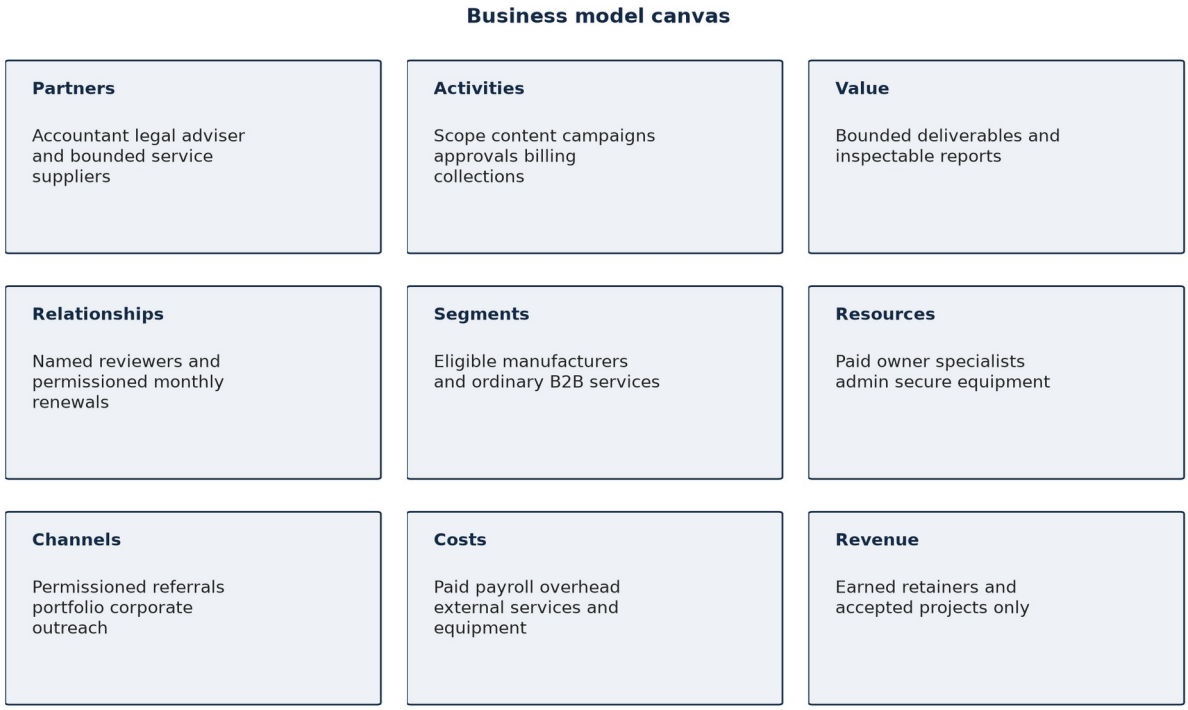
Before launch, test actual hours, written approvals, legal claims, rights and collections on paid assignments. Initial client counts, potential wins, churn and prices are unsigned assumptions. Years four and five may support a larger team only after actual retention, margin and working-capital evidence; no future hiring or additional capacity is silently included in this forecast.

04 / STRATEGY

Business model canvas

The nine blocks connect the proposed offer to paid delivery, client relationships and operating cash. Client-owned media accounts remove advertising custody and pass-through turnover from the company’s economics. External service purchases support specific work but do not create unbounded freelance hours.

The owner must validate scope and rights before selling a retainer and reserve paid hours before accepting projects. Customer relationships rely on explicit renewals and honest reports rather than assumed lifetime loyalty.



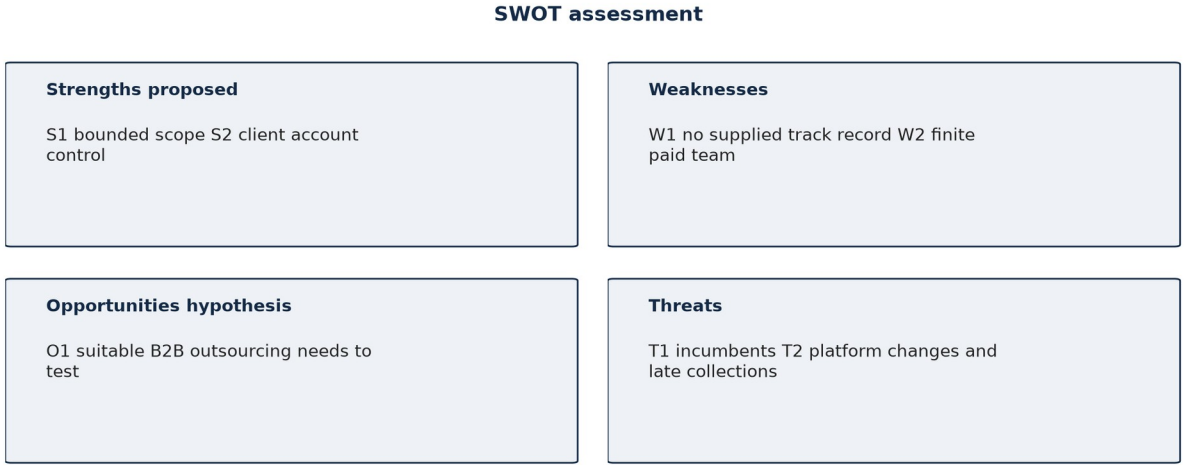
Nine proposed business model blocks. No customer commitment or platform partnership is established.

05 / STRATEGY

SWOT and longer term goals

S1 is a proposed narrow delivery scope; S2 is the planned separation of client advertising funds. W1 is the absence of supplied trading evidence; W2 is a fixed small team with finite hours. O1 is a testable need for outsourced content and reporting at suitable local B2B firms. T1 is incumbent competition; T2 is platform change and delayed collections.

These are management hypotheses rather than measured advantages or market probabilities. A larger team after 2029 would require a funded hiring plan, verified demand and updated service quality controls. Current cash funded by equity is not proof of operating profitability.



SWOT distinguishes proposed capabilities, missing evidence and operating threats.

06 / STRATEGY

TOWS strategy matrix

SO links S1 to O1 by testing bounded paid assignments before broad selling. WO links W1 to O1 by seeking permission to document real work and results. ST uses S2 against T2 by keeping platform billing with customers and limiting permissions. WT combines W2 with T1/T2 by capping accepted scopes, controlling credit and refusing unsupported outcome claims.

The owner reviews actual scope-hours, disputes, churn and collections monthly. Actions are proposed, have no invented completion status and sit within the launch and ongoing overhead budget.

TOWS management actions

SO S1 O1 test bounded real paid assignments	**WO** W1 O1 document real work with permission
ST S2 T2 keep platform billing with clients	**WT** W2 T1 T2 cap scopes credit and outcome claims

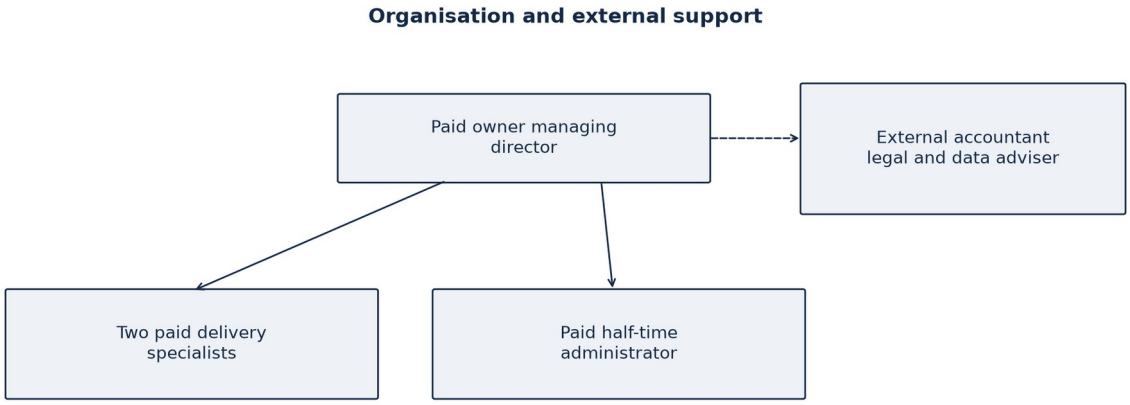
SO WO ST and WT actions refer to the numbered SWOT findings.

07 / PEOPLE

Owner and management

The paid owner manages discovery, commercial approvals, recruitment, compliance and collections. Base annual salary is a planning assumption of 48000; the model allocates 25% of the owner's paid time to delivery before the common availability allowance. The remainder is already needed for management and sales and is not free extra capacity.

An external accountant and legal/data-protection adviser provide bounded paid support. The owner retains accountability for claims and permissions. No external professional adds forecast billable hours.



Solid reporting lines to two paid specialists and half-time administration. Dashed lines denote external advisers.

08 / PEOPLE

Owner and key personnel profiles

No names, credentials, previous employment or verified portfolio have been supplied. The plan therefore sets requirements without inventing biographies. The owner needs evidence of commercial judgement and the ability to supervise content, budgets and client approvals. Specialists need assessed copy/content and campaign skills; the administrator needs accurate records and credit-control competence.

Hiring should include permissioned work samples, references, supervised exercises and a clear employment agreement. An agency accreditation or platform badge cannot be asserted until the entity meets and documents its actual criteria. Share ownership and remuneration agreements need separate confirmation.

09 / MARKET

Target customers

The initial audience is an authorised decision-maker at a Manchester or nearby incorporated manufacturer or ordinary professional-services company. Priority fit means clear commercial objectives, available source material, a designated reviewer, permissioned data and a scope that fits paid hours.

Discovery should establish approval timing, existing agency obligations, data-controller responsibilities, billing authority and realistic advertising budgets paid directly by the client. Sole traders require different electronic-marketing treatment. Regulated financial promotions and health outcome claims remain outside the launch offer.

10 / STRATEGY

Segmentation targeting and positioning

Segment by incorporation status, sector, sales cycle, source-material quality, current marketing resources, review speed and credit risk. Target companies with an achievable content and campaign scope and an authorised monthly review process. Avoid urgency-led work that requires unlimited changes or continuous availability.

Position the proposed offer around bounded deliverables, inspectable approvals and client control of platform spend. Those benefits need customer testing; the business has no verified comparative quality advantage.



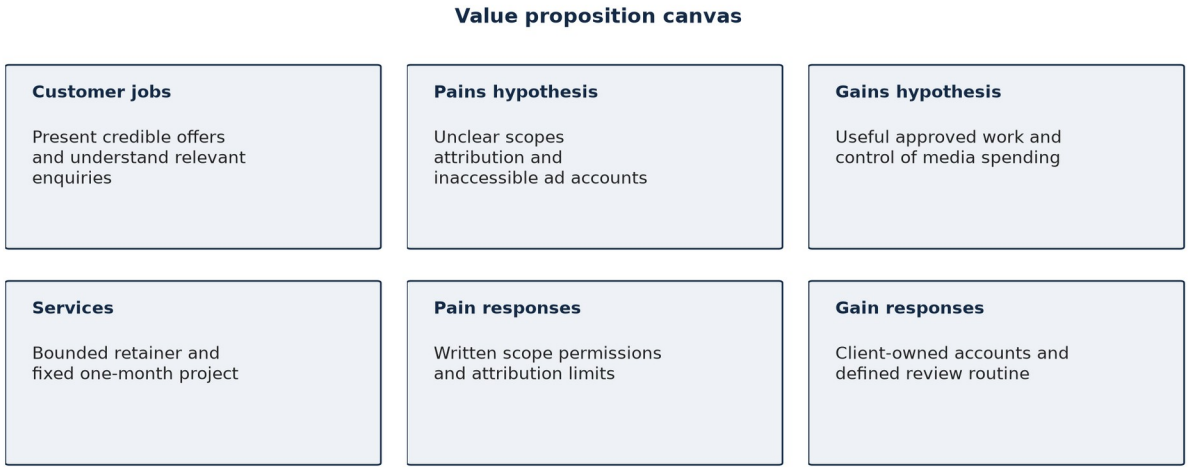
Initial segmentation, target and proposed positioning with no invented conversion rate.

11 / STRATEGY

Value proposition canvas

Customer jobs include presenting a credible offer and understanding whether approved marketing activity reaches relevant buyers. Hypothesised pains are unclear scope, disputed attribution and inaccessible advertising accounts. Proposed responses are a written monthly scope, client-owned accounts and a report with defined metrics.

The agency cannot promise sales or rankings. Gains and pains must be confirmed with real decision-makers, and attribution limits must be stated when tracking permissions or CRM records are incomplete.



Customer profile and proposed value map. Benefits remain discovery hypotheses.

12 / MARKET

Market size and trends

TAM is 2027 ordinary B2B marketing-service spend by eligible Manchester companies. SAM restricts that spend to incorporated manufacturers and ordinary professional-services clients with the required materials, permissions and scope. No reliable local spend denominator or serviceable-company sample has been supplied.

SOM is the forecast 2027 service-fee revenue that this paid team can deliver. Its value is a planning output, not validated market share. The scope chart marks TAM and SAM unavailable instead of fabricating a city market size or dividing forecast sales by an unsupported denominator.

Market scope and unavailable size evidence

TAM	Eligible Manchester B2B agency-fee spend 2027	**UNKNOWN**
SAM	Eligible firms with scope materials permissions and credit	**UNKNOWN**
SOM	Paid-capacity forecast agency service fees 2027	**GBP 237,650 PLANNING ONLY**

Manchester 2027 service-fee scope. TAM and SAM unmeasured; SOM is capacity-constrained planning revenue.

13 / STRATEGY

PESTLE analysis

Political and policy exposure concerns changing digital and employment rules. Economic exposure includes discretionary client budgets, wages and collections. Social factors include expectations of honest claims and control over personal data. Technology includes platform dependence and fallible AI-assisted output. Legal factors include claims, rights, privacy, employment and tax. Environmental factors concern equipment, travel and truthful sustainability claims.

Management responses are written approvals, bounded paid workloads, current permissions and regular contract and tax review. No scoring system or assumed probability converts these frameworks into financial evidence.



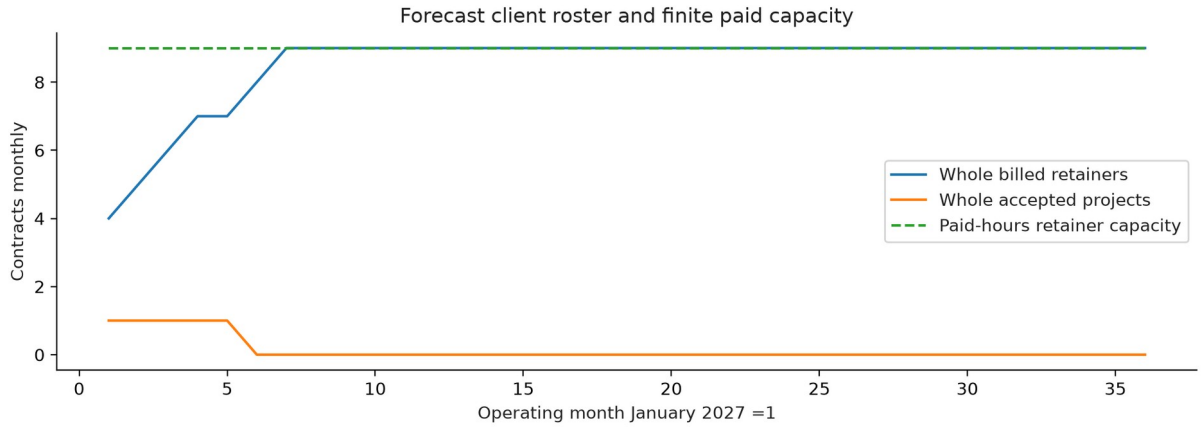
Six aligned PESTLE factors linked to proposed operating responses.

14 / MARKET

Local demand and evidence

Taprave, RSH Marketing and Greyturtle publish relevant SEO, campaign, content and web services (S12 S13 S15). Their websites establish that alternatives are offered; they do not prove demand for a new agency, observed conversion or available market share. No independent local customer survey or paid pilot is available.

The model rolls whole retainer contracts forward from unsigned initial clients and prospective new wins. Fractional win/churn assumptions accumulate residuals until whole contracts are admitted or lost; capacity blocks surplus admissions. Forecasts are labelled as hypotheses rather than measured leads.



Forecast whole retained clients and completed projects, with paid capacity. No historical demand series is claimed.

15 / MARKET

Competitors and positioning

The selected providers' own descriptions are used for offer scope, never a quality score. Taprave describes fixed-price SEO, ads and web work; RSH describes growth and lead-generation services; Greyturtle describes B2B SEO, content and PPC for Manchester and nearby firms. Published claims and testimonials have not been independently verified.

An incumbent, a competent in-house employee or a bounded freelancer assignment may be preferable to this proposed agency. Win work with actual evidence and clear terms rather than invented ratings.

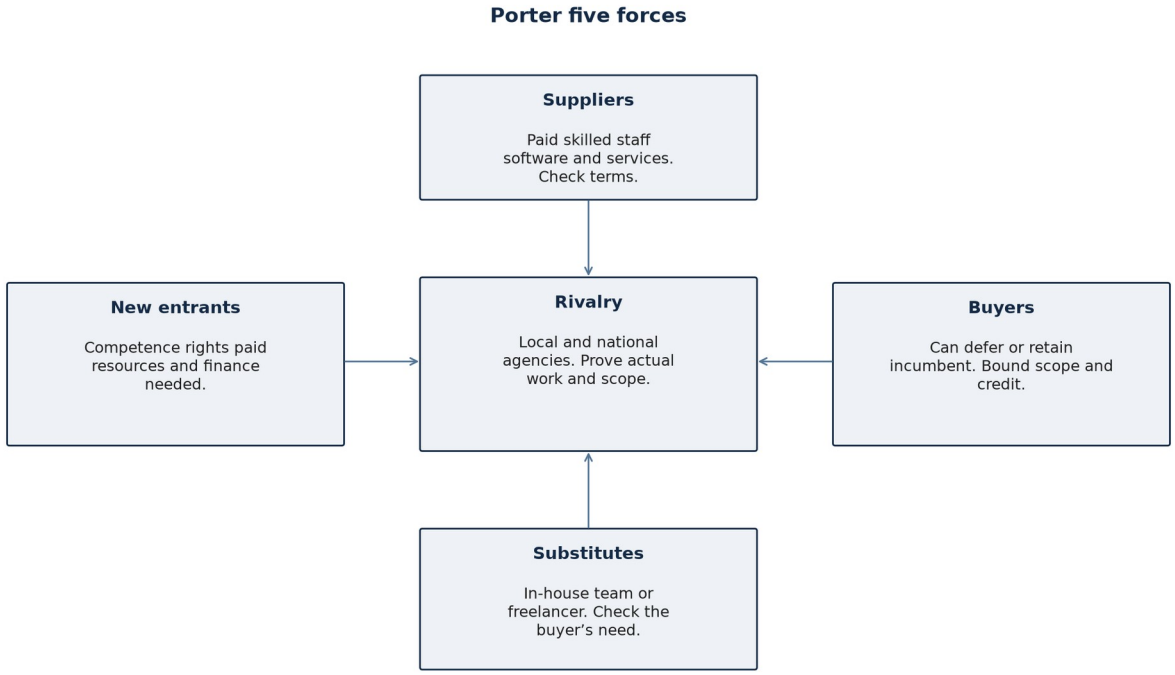
Provider	Source-described scope	Evidence limit
Taprave S12	SEO ads and web	Own website, no comparative rating
RSH Marketing S13	Lead generation growth and brand/web	Own website, results not independently checked
Greyturtle S15	B2B SEO PPC content	Own description, no quality assessment
Irwell Marketing proposed	Bounded retainer and short projects	No supplied trading history or quotes

16 / STRATEGY

Porter five forces

Rivalry includes visible local providers and national remote agencies. Buyers can retain incumbents, defer spend or negotiate scope. Suppliers include paid skilled staff, software and specific external service purchases. Substitutes include in-house delivery and freelancers. Entry still requires competent paid people, rights, data safeguards and operating finance.

The agency responds with a narrow scope, evidence-led proposals, client-controlled media and a cash reserve. Relative force strengths have not been measured; the diagram describes exposures without arbitrary scores.



Rivalry centred with four surrounding forces and proposed practical responses.

17 / STRATEGY

Strategy canvas

The canvas compares categorical offer scope, client account control, contract evidence and excluded outcome promises. It does not invent numerical ratings for competitors. Proposed choices are supported only by this business design; provider scope comes from their own websites.

The customer must validate whether those differences matter. A future experiment should compare permissioned proposals for the same scope and track actual hours, dispute terms and net collections.

Strategy offer and evidence canvas

Scope factor	Irwell proposed choice	Provider evidence
Service scope	Bounded retainers and short projects	SEO ads content and web S12 S13 S15
Media funds	Client owns and pays accounts	Provider billing terms not checked
Outcome promises	No guaranteed leads rankings or sales	Published claims not independently checked
Reporting	Proposed defined metrics and approvals	Actual provider quality unassessed
Credentials	No supplied accreditation or portfolio	No relative ranking assigned

Offer and evidence canvas with categorical comparison rather than fabricated quality scores.

18 / OPERATIONS

Location and premises

A small secure Manchester workspace is a planning choice, not an identified lease. Remote client work must maintain confidentiality and access control. The overhead includes workspace, software, insurance, professional support and own marketing; selected invoices determine VAT recovery.

Before signing, confirm permitted use, accessibility, broadband resilience, safety, deposit refund conditions and who provides equipment. The forecast treats workspace spending as an operating cash expense for management planning, not a complete statutory lease-accounting assessment under 2026 rules. Actual lease classification and any balance-sheet adjustments require an accountant.

19 / OPERATIONS

Equipment and resource plan

Base initial computers, furniture and security equipment cost 12000 net with a zero-residual 36-month life. Four staff share planned workspace and systems; equipment costs include actual paid resources and secure access. No vehicle or client media asset is owned. Replacement equipment is a separate month 25 cash investment with its own depreciation.

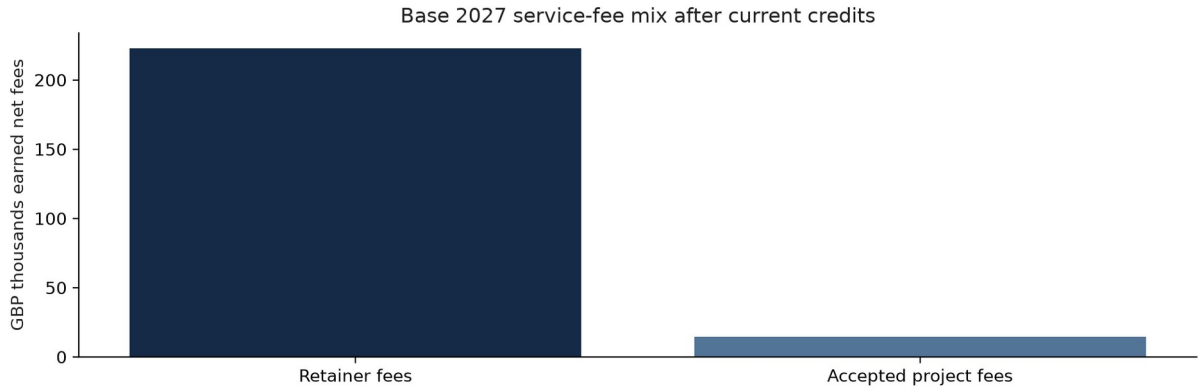
Obtain itemised VAT invoices, warranty and data-security evidence. The plan assumes domestic eligible VAT invoices and no supplier finance. Purchased equipment is PPE, while recurring cloud software and external service work are expenses; no creative intellectual property is capitalised automatically.

20 / OPERATIONS

Service and product strategy

The monthly retainer includes a written content/campaign task list, bounded review meetings, agreed revisions and a limitations-aware report. Its 30 base person-hours include onboarding/access checks within the same total, rather than a free first-month setup. A provisional division is 20 content hours,6 campaign hours and 4 review/reporting hours, plus the separate rework allowance; validate this on paid scopes. Projects cover a defined landing-page or campaign setup completed and accepted in one month. Retainers receive capacity priority; projects use remaining paid delivery and rework hours.

No unlimited support, outsourced full marketing department, guaranteed outcomes or emergency availability is sold. Large builds, production events and regulated promotions need a separately priced and staffed case. Client platform spend is paid directly and is never treated as agency revenue.



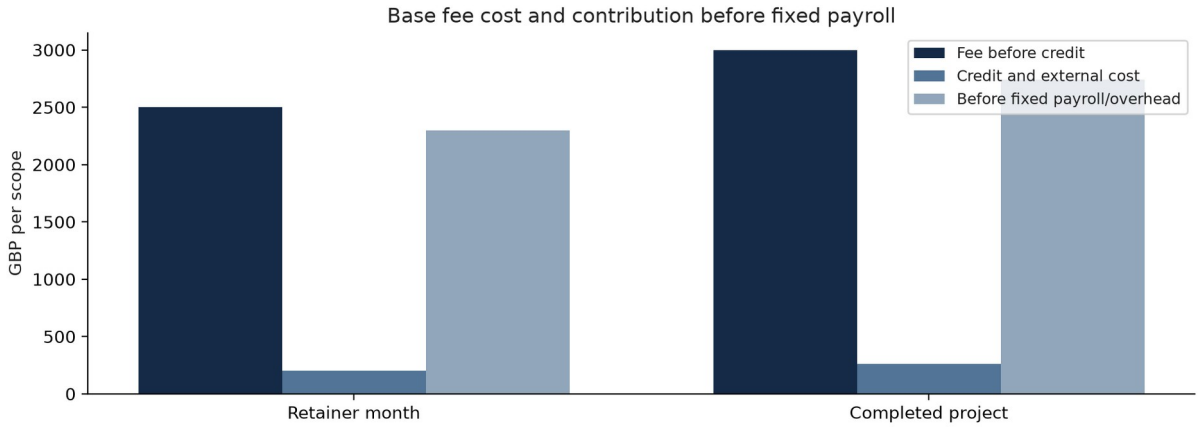
Base forecast service-fee mix by retainer and accepted project, excluding client media budgets.

21 / FINANCE OPERATIONS

Pricing and service economics

Prices, scope-hours and credits are editable unvalidated assumptions. Retainer fees are earned over the completed current month; project fees are recognised at accepted completion. The model invoices these earned fees in arrears. No annual prepayment or advance liability is inserted.

Same-month fee credits reduce earned service fees and the corresponding invoice VAT. They represent disputed scope or approved service reductions, not a guaranteed refund on advertising performance. Rework consumes additional paid hours without extra fee. Debts are not automatically forgiven or collected; actual bad-debt terms and any late credit require a separate schedule.



Net fee, external service cost and contribution before fixed payroll and overhead from model 1.0.

Base service economics	Amount
Retainer fee net	2,500.00
Retainer credit net	50.00
Retainer external services net	150.00
Retainer contribution before fixed pay	2,300.00
Retainer person hours including rework	31.500
Project fee net	3,000.00
Project credit net	60.00
Project external services net	200.00
Project contribution before fixed pay	2,740.00
Project person hours including rework	42.000

22 / MARKET

Competitor price comparison

RSH's own website advertises retainers from GBP 2500/month and projects from GBP 4000, with rolling monthly terms after an initial 90-day sprint. Greyturtle publishes B2B programme ranges and separate recommended advertising budgets. These are dated provider descriptions, not quotations for Irwell Marketing's exact scope, tax treatment or staffing. Taprave's advertised services do not establish a directly comparable retainer quote.

The proposed fees therefore remain assumptions. Seek written like-for-like scopes including approval rounds, billed tax, exclusions and client-paid media. Do not claim to be cheaper, faster or better based on an unequal public price comparison.

Offer	Published evidence	Comparison limit
RSH S13	Retainers from GBP 2500/month	Scope tax and delivery terms differ
Greyturtle S15	B2B programmes GBP 1250 to 2000/month	Separate media budget and provider scope
Irwell Marketing	Modelled bounded retainer and project	No verified buyer acceptance or supplier quote

23 / MARKETING

Brand and customer experience

Use a factual, permissioned portfolio and a consistent plain-language proposal. Identify the entity, people performing work, approval steps and complaint contact. No invented client logos, accreditation, before-and-after results or testimonials may appear.

The customer journey is discovery, scope and rights check, contract, scheduled work, approval, monthly invoice and collection, then renewal or orderly access withdrawal. Keep reporting definitions stable and separate clicks, enquiries, qualified opportunities and paid sales. A chart of agency fees is not a chart of client return on advertising spend.

Sales channels and process

Initial channels are permissioned referrals, relevant corporate outreach and an own portfolio. The owner’s paid management allocation already covers selling; the model does not add free founder sales hours. New-win inputs are potential unsigned contracts, not conversion evidence or guaranteed purchases.

Screen subscriber status, lawful data basis, objections and privacy notices before outreach. Live calls require appropriate TPS/CTPS checks, while electronic messages to corporate subscribers still need identity, opt-out and UKGDPR treatment of named contacts. Treat uncertain subscriber status under the more protective individual rules (S7).

25 / MARKETING

Launch marketing

Setup expenses include a proposed 2000 net launch portfolio/discovery allowance within the 8000 net setup total, not an additional cost. Recurring overhead includes 400 net own marketing monthly within 3000 net, alongside 1000 workspace,800 software,300 insurance and 500 professional support. These are unquoted allocations; actual VAT treatment governs the 60%eligible share.

Use paid tests with written permission and no fabricated case study. Review acquisition spending against genuine signed clients and collected service contribution, not unvalidated lifetime-value benchmarks. The company’s own marketing spend is separate from every customer’s media account.

Retention and ongoing sales

A monthly renewal depends on timely delivery, approved rights, honest reporting and willingness to pay. The churn driver is a forecast assumption, not measured retention. Whole churn events occur at month start using cumulative residuals; lost contracts have no remaining forecast fees.

Review reasons for cancellation, actual scope-hours, disputes and collection timing. The initial brief assumes current-month services billed in arrears with no advance. Actual notice, termination, refund and access handover clauses must be negotiated and reflected in the model when materially different.

27 / OPERATIONS

Daily operations and suppliers

The owner approves workload and access, specialists deliver the accepted scope, the customer approves claims/content and administration reconciles invoices and permissions. Versioned approval records must precede publication. Time logs distinguish client work, rework, training, sales and administration.

Per-retainer and per-project external service costs are expenses consumed in the current month. They have no physical stock or inventory asset, and their forecast credit is limited to an agreed share payable one month later. They do not purchase unmodelled freelance delivery hours. Any overflow contractor must be explicitly costed and added to the hours build before more work is sold.

28 / OPERATIONS

Sustainability practices

Use secure equipment responsibly, plan repair and lawful recycling, and reduce unnecessary travel where remote work suits the client. Keep actual energy, travel and hardware evidence before making environmental claims. The forecast contains no unverified carbon savings or green premium.

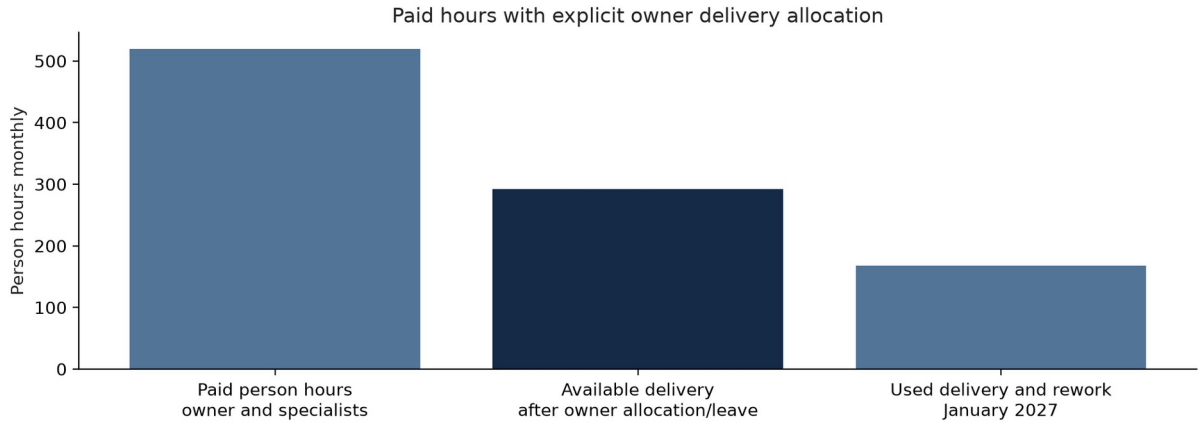
Any AI assistance needs confidentiality checks, rights assessment, factual verification and human approval. It may reduce a task’s effort only after observed time evidence; the model currently retains paid delivery hours, rework and training allowances.

29 / PEOPLE

Staffing and training

Four paid people total 3.5 FTE: one owner 1 FTE, two specialists 2 FTE, and one administrator 0.5 FTE. Salaries are model inputs and all staff remain paid during weak demand and the full preparation period. Employer NI is calculated per actual person's pay above a current annual threshold; pension uses per-person qualifying earnings. No Employment Allowance is claimed.

Only the owner's explicit delivery fraction and specialists provide capacity. Availability discounts leave, training and non-client administration before rework is applied to service hours. The administrator's hours cannot be used to support extra billed contracts.



Paid person-hours and usable delivery capacity with no unpaid founder labour.

30 / PEOPLE

Staff skills and fair work

Verify content, campaign, reporting and rights-management competence through supervised exercises and permissioned references. Document work hours, leave, data access and grievance routes. Pay proposed training time and treat absence cover as a real capacity constraint.

Current 2026 adult minimum wage and payroll rules have been reviewed (S1), but 2027 to 2029 rates must be refreshed at hiring and each future tax year. A constant current threshold is a planning assumption. The half-time administrator has a real person’s threshold; dividing headcount into FTE or treating both specialists as one person would distort NI and pensions.

31 / OPERATIONS

Legal and insurance requirements

Confirm incorporation, voluntary VAT registration before preparation, payroll, pension eligibility, applicable ICO fee, privacy notices, processing agreements, security and intellectual-property permissions. CAP rules require documentary evidence before objective claims are published (S8). Client approvals do not absolve the agency from applicable duties.

Employers' liability insurance normally requires at least 5 million cover from an authorised insurer (S10). Obtain suitable professional indemnity, public liability and cyber quotes, exclusions and limits; no policy is confirmed. Nonessential advertising tracking requires an appropriate current consent/exception assessment. Overseas clients, reverse-charge purchases and regulated promotions are excluded pending a revised tax and compliance case.

32 / OPERATIONS

Opening roadmap

For Base and Upside the full paid team works in November and December 2026 before January 2027 service; Downside pays October through December 2026. Preparation expenses, overhead and drawn-loan interest are all funded in startup uses. Founder investigation before commitment is not represented as free agency delivery or a supplied history.

Before taking obligations, secure actual funds and competence evidence. During paid preparation complete contracts, rights/data safeguards, equipment, insurance and honest client discovery. Launch only with signed, capacity-checked scopes and collection terms. A forecast date is not an approval or completed milestone.

33 / GOVERNANCE

Risks and management actions

Unsigned demand, churn, concentration and slow approvals can leave a paid team underused. Late collections and disputes can reduce cash even when fees are earned. Platforms can suspend accounts or change rules; privacy, IP and unsupported claims can create liabilities outside this bounded forecast.

The owner reviews scope-hours and aged invoices weekly and cash, churn and funding monthly. Pause new obligations when cash falls below the reserve or rights/permissions fail. Negative cash in a case is an additional funding requirement, not an authorised overdraft. Customer concentration and actual bad debts require evidence-based extensions before commitment.

34 / GOVERNANCE

Research and evidence

Official HMRC, GOV.UK, ICO and CAP sources establish selected current obligations; provider websites describe alternatives. All were checked 3 October 2026. Future statutory changes and entity-specific eligibility require refresh. No authority validates the agency's prices, prospective wins, retention, staff capability or loan approval.

The actual Marketing Agency workbook informed roster and fee-versus-media distinctions. Its USD defaults, seven-year valuation and purported benchmarks are not imported. This package rebuilds 36 GBP monthly periods, finite paid hours and linked cash/balance-sheet mechanics. Full source notes and URLs follow; objective claims require their own supporting evidence.

S1 https://www.gov.uk/guidance/rates-and-thresholds-for-employers-2026-to-2027
S2 https://www.gov.uk/workplace-pensions/what-you-your-employer-and-the-government-pay
S3 https://www.gov.uk/vat-rates
S4 https://www.gov.uk/register-for-vat
S5 https://www.gov.uk/submit-vat-return
S6 https://www.gov.uk/government/publications/rates-and-allowances-corporation-tax/rates-and-allowances-corporation-tax
S7 https://ico.org.uk/for-organisations/direct-marketing-and-privacy-and-electronic-communications/business-to-business-marketing/
S8 https://www.asa.org.uk/type/non_broadcast/code_section/03.html
S9 https://ico.org.uk/for-organisations/direct-marketing-and-privacy-and-electronic-communications/guidance-on-the-use-of-storage-and-access-technologies/
S10 https://www.gov.uk/employers-liability-insurance
S11 https://www.gov.uk/intellectual-property-an-overview
S12 https://taprave.co.uk/
S13 https://www.rshmarketing.com/
S14 https://ico.org.uk/for-organisations/data-protection-fee/
S15 https://greyturtle.co.uk/services/b2b-digital-marketing/

35 / GOVERNANCE

Quotes and assumptions

Obtain written equipment, workspace, software, insurance, external services and finance terms. Validate actual staff compensation and training, client rights, review cycles, scope-hours, fees, credits and collection delays. Proposed equity and ordinary debt are uncommitted in every case.

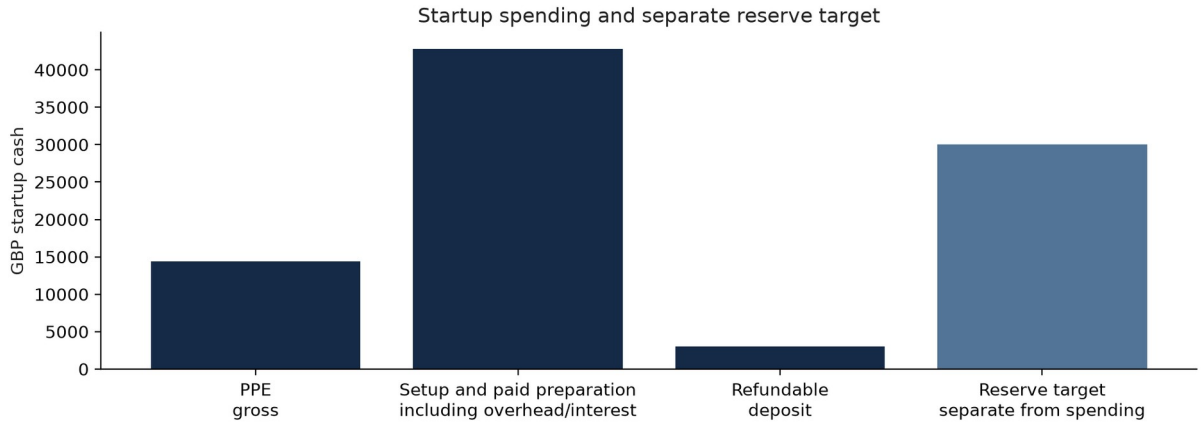
No supplier quotation, observed demand survey, verified founder credential or actual contract is fabricated. Future-law planning assumptions must be replaced when current rates change. If client media custody, annual prepayments, overseas purchases, advance project deposits or longer delivery periods are introduced, revise the financial schedules before using the model.

36 / FINANCE

Startup costs and funding

The model fixes proposed equity and ordinary loan funding across cases. Startup cash covers gross PPE, setup, refundable deposit, full paid preparation payroll, gross overhead and interest. Reserve is a target against remaining cash, not a second startup expense or balancing asset.

Preparation expense becomes an opening retained loss. Equipment enters service at operating launch, not before; no pre-opening depreciation or hidden working team is omitted. Sources and uses must reconcile with the opening balance sheet.



Startup spending and separate reserve target from verified model 1.0.

Funding GBP	Amount
Proposed equity	150,000
Proposed ordinary loan	30,000
Total funding	180,000
Total startup cash uses	**60,229**
Opening cash	**119,771**
Reserve target	30,000
Initial reserve funding gap	–

37 / FINANCE

Itemized startup costs

Startup separates recoverable VAT from net expenses and equipment. Setup includes nondeductible formation cost, training and launch activity; all remaining tax deductibility and VAT eligibility need adviser confirmation. No client advertising balance, inventory or prepaid fee income is assumed.

Startup GBP	Amount
Initial PPE net	12,000
Initial PPE VAT	2,400
Setup expense net	8,000
Setup VAT	800
Refundable premises deposit	3,000
Preparation payroll	26,909
Preparation overhead net	6,000
Preparation overhead VAT	720
Preparation interest	400
Total startup cash uses	**60,229**
Proposed funding total	**180,000**
Opening cash	**119,771**

38 / FINANCE

Owner personal survival budget

The owner's illustrative take-home fraction is 70% of gross salary, not a personal tax computation or dividend promise. Household needs are a separate personal budget; they are not deducted again from company profit. No other reliable household income is supplied.

Replace the illustration with actual personal obligations, tax, pension and family circumstances before launch. A forecast household shortfall requires a personal funding solution rather than free owner labour.

Monthly household GBP	Amount
Housing	1,400
Utilities and communications	250
Food	450
Transport	200
Insurance and commitments	300
Contingency and other	400
Required take home	**3,000**
Other supplied income	–
Illustrative owner net salary	2,800
Estimated surplus	**(200)**

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Financing terms and security

The ordinary loan is a fixed proposed amount, drawn before paid preparation, with interest on opening principal and three operating months of principal grace. Equal principal repayments then follow an editable term. These are unquoted terms; no lender commitment, asset valuation or guarantee is established.

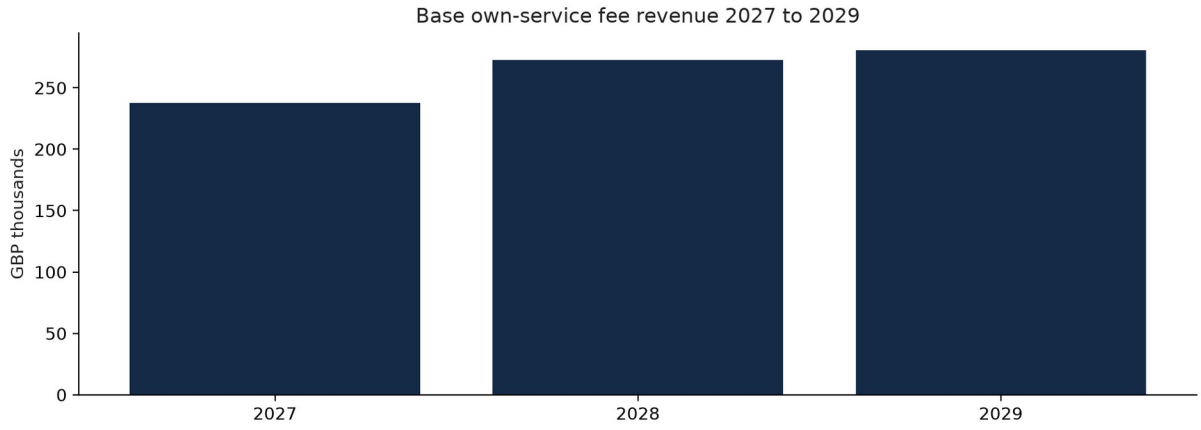
Any arrangement fee, covenant or security request not in the current simple loan assumption needs an explicit cash and legal update. Forecast negative cash does not automatically draw more debt. Collateral value is not additional cash funding.

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Revenue forecast and capacity

At month start churn removes whole contracts and admitted new wins fill available retainer slots. Fractional prospective-win and churn assumptions carry residuals, rounded to ten decimal places before whole-contract conversion; billed retainers and accepted projects remain whole counts. The surviving/admitted roster delivers a full month’s scope; no prorated mid-month fee is claimed.

Retainers have priority within paid delivery hours including rework. Whole projects are completed and accepted only when residual hours permit. A capacity reduction releases excess retained contracts without cancellation income or penalty at month start; the roster schedule discloses the whole released count. This assumes actual monthly nonrenewal notice and terms permit the change; otherwise retain the obligation and revise staffing, costs and termination liabilities before use. Unserved potential wins are not booked as backlog. All prospective demand is unverified.



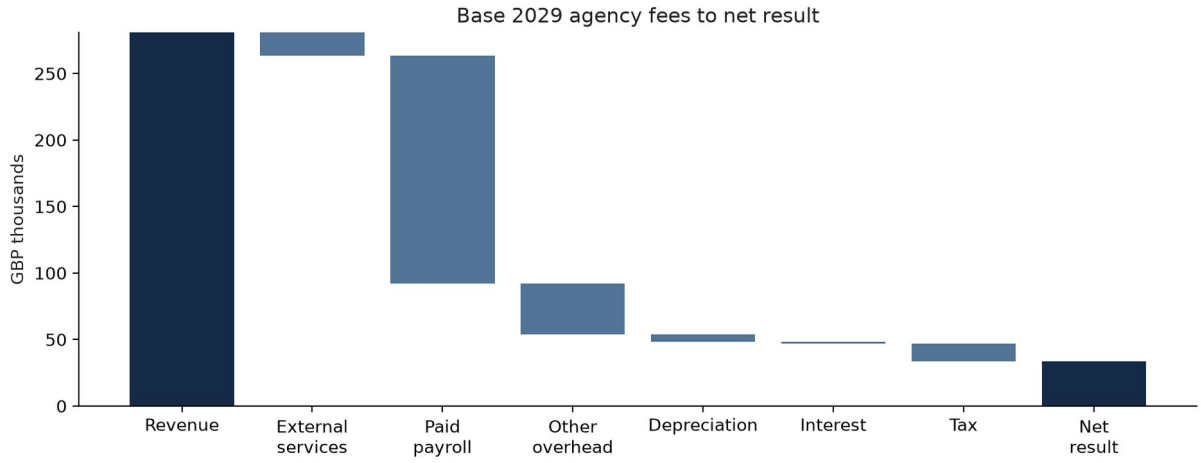
Base annual own-service fee revenue 2027 to 2029, excluding client advertising budgets.

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Costs and projected profit

Paid payroll includes owner salary, specialists, admin and per-person NI and pension. External services are current-period expenses, not inventory or extra free capacity. Overhead is retained through quiet months and annual inflation applies to pay and costs.

Book depreciation is added back for the conservative 25% tax provision; no capital allowances or Employment Allowance reduce the budget. Actual small-profits or marginal-relief treatment and preparation deductibility need accountant review. Tax cash is timed separately from expense and deferred tax is excluded from this management forecast.



Base 2029 revenue to net result from the same model results.

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Profit and loss forecast

Annual results sum the 36 monthly earned-fee build. Contribution is after external service expense and before paid payroll and overhead. Current-month service credits already reduce revenue; they are not deducted again as a second expense. Loan principal is financing cash, not a profit expense.

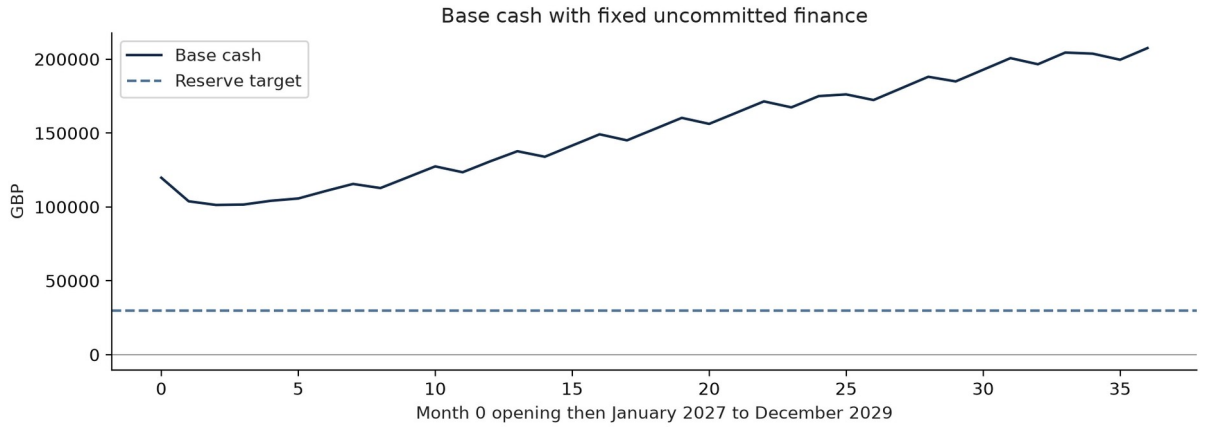
GBP	2027	2028	2029
Revenue	**237,650**	**272,538**	**280,714**
External services cost	14,650	16,686	17,187
Contribution before paid payroll	**223,000**	**255,852**	**263,528**
Paid payroll including owner	**161,451**	**166,407**	**171,492**
Other overhead	36,000	37,080	38,192
EBITDA	**25,549**	**52,365**	**53,843**
Depreciation	4,000	4,000	5,667
Interest	2,280	1,820	1,340
Profit before tax	19,269	46,545	46,836
Corporation tax expense	–	8,626	13,126
Net profit or loss	**19,269**	**37,919**	**33,710**

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Cash flow and financial position

Gross receipts follow actual earned invoices and the selected immediate/lag split. External supplier cash includes eligible VAT and a limited one-month credit share. Pay and overhead continue regardless of demand. Positive quarterly VAT is paid in the second month after quarter end; negative repayments have a separately editable lag.

Cash, gross receivables, VAT credit, deposit and PPE form assets; supplier payable, VAT, tax and loan form liabilities; contributed equity and retained earnings form equity. December 2029 is an operating endpoint, not liquidation. Outstanding tax, receivables and debt remain; no terminal sale is assumed.



Base monthly cash after fixed startup finance with a separate reserve line.

Cash flow forecast months one to six

Each cash component is visible, including interest within operating cash. Signed negative VAT means a repayment increasing cash. No client media payment or unearned retainer advance appears in receipts.

GBP	Jan27	Feb27	Mar27	Apr27	May27	Jun27
Opening cash	**119,771**	**103,806**	**101,324**	**101,601**	**104,139**	**105,692**
Customer cash receipts gross	1,529	15,582	18,522	21,462	24,108	24,049
External suppliers cash gross	480	1,050	1,230	1,410	1,500	1,470
Paid payroll cash	13,454	13,454	13,454	13,454	13,454	13,454
Other overhead cash gross	3,360	3,360	3,360	3,360	3,360	3,360
Interest cash	200	200	200	200	197	193
Signed VAT cash payment or refund	–	–	–	–	3,544	–
Corporation tax cash paid	–	–	–	–	–	–
Operating cash flow	(15,965)	(2,482)	278	3,038	2,053	5,572
Investing cash flow gross	–	–	–	–	–	–
Debt principal financing cash	–	–	–	(500)	(500)	(500)
Closing cash	**103,806**	**101,324**	**101,601**	**104,139**	**105,692**	**110,764**

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Cash flow forecast months seven to twelve

The same linked schedules continue. Paid staff, operating costs and ordinary-loan repayments remain through weak trading; there is no balancing overdraft. Current service credits change current earned invoices rather than concealing an unpriced future refund.

GBP	Jul27	Aug27	Sep27	Oct27	Nov27	Dec27
Opening cash	**110,764**	**115,544**	**112,747**	**120,089**	**127,435**	**123,444**
Customer cash receipts gross	23,814	26,460	26,460	26,460	26,460	26,460
External suppliers cash gross	1,530	1,620	1,620	1,620	1,620	1,620
Paid payroll cash	13,454	13,454	13,454	13,454	13,454	13,454
Other overhead cash gross	3,360	3,360	3,360	3,360	3,360	3,360
Interest cash	190	187	183	180	177	173
Signed VAT cash payment or refund	–	10,136	–	–	11,340	–
Corporation tax cash paid	–	–	–	–	–	–
Operating cash flow	5,280	(2,297)	7,842	7,846	(3,491)	7,852
Investing cash flow gross	–	–	–	–	–	–
Debt principal financing cash	(500)	(500)	(500)	(500)	(500)	(500)
Closing cash	**115,544**	**112,747**	**120,089**	**127,435**	**123,444**	**130,796**

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Financial position summary

Year-end balances are stocks at each December, not sums of monthly balance sheets. Startup preparation losses flow into retained earnings, and all cash components reconcile to the same monthly bank balance. Client-owned advertising accounts are excluded from agency assets and liabilities.

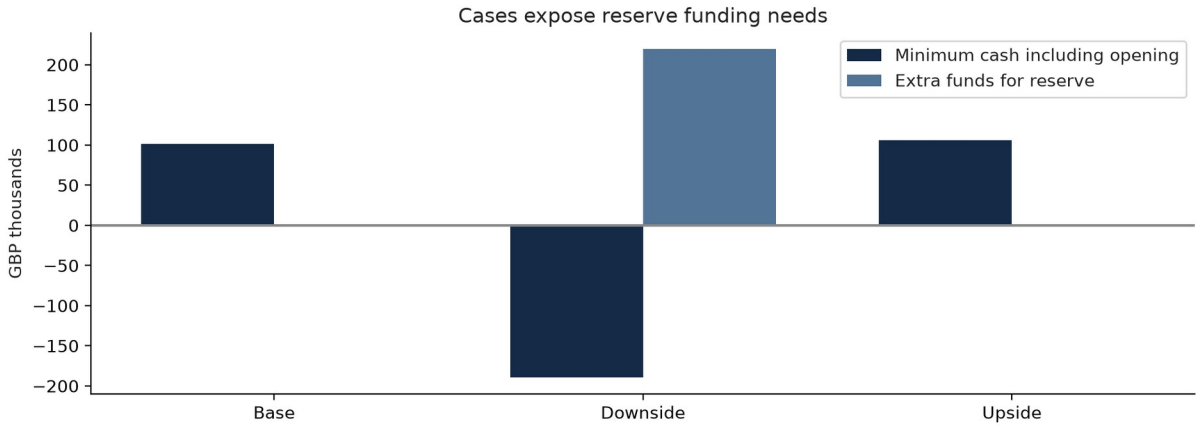
GBP	2027	2028	2029
Closing cash	**130,796**	**174,991**	**207,507**
Customer receivables gross	23,814	24,528	25,264
VAT receivable	–	–	–
Premises deposit	3,000	3,000	3,000
Equipment net	8,000	4,000	3,333
Total assets	**165,610**	**206,520**	**239,105**
External supplier payable gross	810	834	859
VAT payable	11,340	11,680	12,031
Tax payable	–	8,626	13,126
Loan debt	25,500	19,500	13,500
Total liabilities	**37,650**	**40,641**	**39,516**
Contributed equity	**150,000**	**150,000**	**150,000**
Retained earnings	(22,040)	15,879	49,589
Total equity	**127,960**	**165,879**	**199,589**
Liabilities and equity	**165,610**	**206,520**	**239,105**

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Break even and scenarios

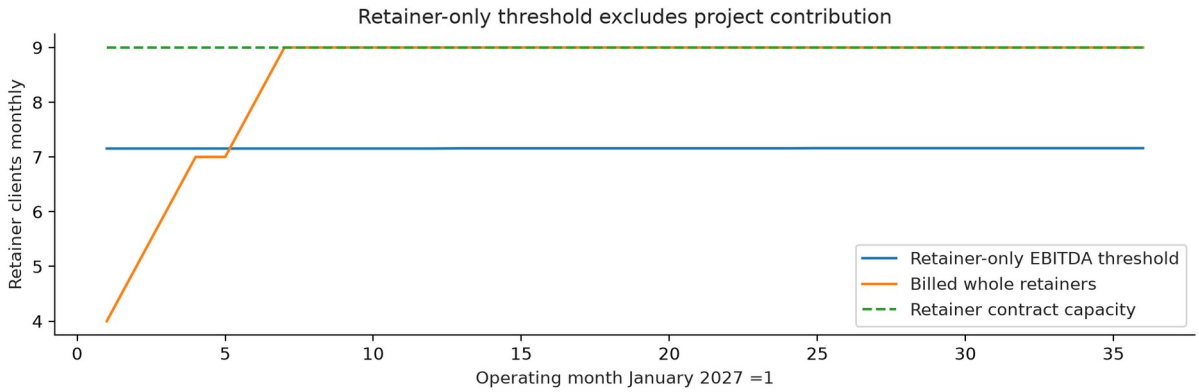
The retainer-only monthly EBITDA threshold divides paid payroll plus overhead by net retainer contribution after current credits and external service cost. It deliberately assumes zero project contribution, so it is a conservative operating comparison rather than an exact forecast sales mix. Whole clients must be rounded up and checked against capacity. It excludes interest, principal, capex, tax and the personal household budget.

Saved Base/Downside/Upside comparisons are snapshots labelled CURRENT CAPTURE or STALE CAPTURE across all editable inputs. Active monthly formulas and native charts recalculate; rebuild retained JavaScript to refresh saved comparisons. No scenario probability or approved finance is implied.



Each case shows minimum cash including opening and funding needed to preserve the reserve.

GBP except client threshold	Base	Downside	Upside
2027 revenue	237,650	126,968	291,308
2029 EBITDA	53,843	(80,582)	85,065
2029 closing cash	207,507	(189,399)	301,483
Minimum cash incl opening	101,324	(189,399)	105,769
Reserve funding gap	**–**	**219,399**	**–**
2029 retainer threshold clients monthly	7.16	9.39	6.40



Retainer-only EBITDA client threshold compared with billed clients and paid delivery contract capacity. From verified model 1.0.

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Model guide and completion

Select 1 Base 2 Downside 3 Upside in Inputs. Blue values are editable; active drivers are validated for numbers and permitted bounds. Whole contracts are distinct from fractional prospective-win/churn residuals. Follow Operations, Costs, AssetsDebt and Statements to Summary and its native range-backed monthly charts.

A blank active input or invalid fractional selector produces an error, while a blank inactive case leaves the active build valid and stales comparisons. Fractional PPE lives cap depreciation at zero residual. Retained build_model.mjs and inputs.json reproduce the package; model-results.json feeds all numerical Word tables and charts. Actual full-page/sheet review, independent arithmetic, fresh cache-cleared native edits and final exact hashes remain submission gates.