Medical Device Business Plan

Irwell Mobility | Manchester

DOCUMENT GUIDE

Contents

Manchester GB walking aid manufacturer | 3 October 2026 | Model 1.0

Decision document for the proposed founder and lender. Paid development precedes conditional production of a proposed nonsterile nonmeasuring walking stick. Device classification, clinical and technical evidence, conformity, registration, post-market systems, safe capacity, demand, finance and staffing remain launch gates. All financial outputs are planning estimates.

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01 / BUSINESS

Executive summary

Irwell Mobility is a proposed Manchester manufacturer supplying own-brand adjustable walking sticks to Great Britain mobility retailers. It would purchase precut components, assemble devices, maintain technical documentation and release traceable lots after quality checks. The intended product is nonsterile and nonmeasuring; Class I classification remains a professional review gate, not an established approval.

The founder and prospective lender should fund development only after confirming competence, engineering evidence and the full cash runway. January 2027 starts paid development, with conditional Base commercial delivery from January 2028. No founder biography, completed design, conformity declaration, registration, customer order or finance commitment has been supplied. Revenue remains zero before the commercial gate; a failed gate requires a funded revised plan.

Base development year 2027 incurs EBITDA (£331,435). Conditional 2028 wholesale sales are £633,976 with EBITDA £14,992. Base minimum cash after the proposed first injection is £244,661; Downside requires £738,072 additional funds to restore the £75,000 reserve. The £650,000 equity and £100,000 loan remain uncommitted in every case.

02 / BUSINESS

Business details

The intended vehicle is an English private company limited by shares, with a Manchester assembly and quality workspace. Name availability, incorporation, banking and premises remain unconfirmed. The initial market is domestic wholesale to GB mobility retailers; Northern Ireland, EU export, sterile devices, measuring functions, powered devices and custom-made products are outside scope.

The management model covers January 2027 to December 2030 in 48 monthly periods and four annual summaries. Base and Upside include 12 paid development months followed by 36 sales months; Downside includes 18 development months and 30 sales months in the same calendar horizon. It is not a clinical study or a validated product specification.

Detail	Proposed status
Trading name	Irwell Mobility unregistered and unverified
Location	Manchester premises not selected
Customers	GB mobility retailers with confirmed billing authority
Product	Nonsterile nonmeasuring adjustable walking stick
Period	January 2027 to December 2030 GBP

03 / BUSINESS

Business concept and objectives

The proposed offer is a single adjustable walking-stick platform with a documented component specification, instructions, lot identification and a managed complaints channel. Variants would be limited until design changes have been assessed. No load rating, fall-prevention effect, clinical superiority or validated service life is claimed.

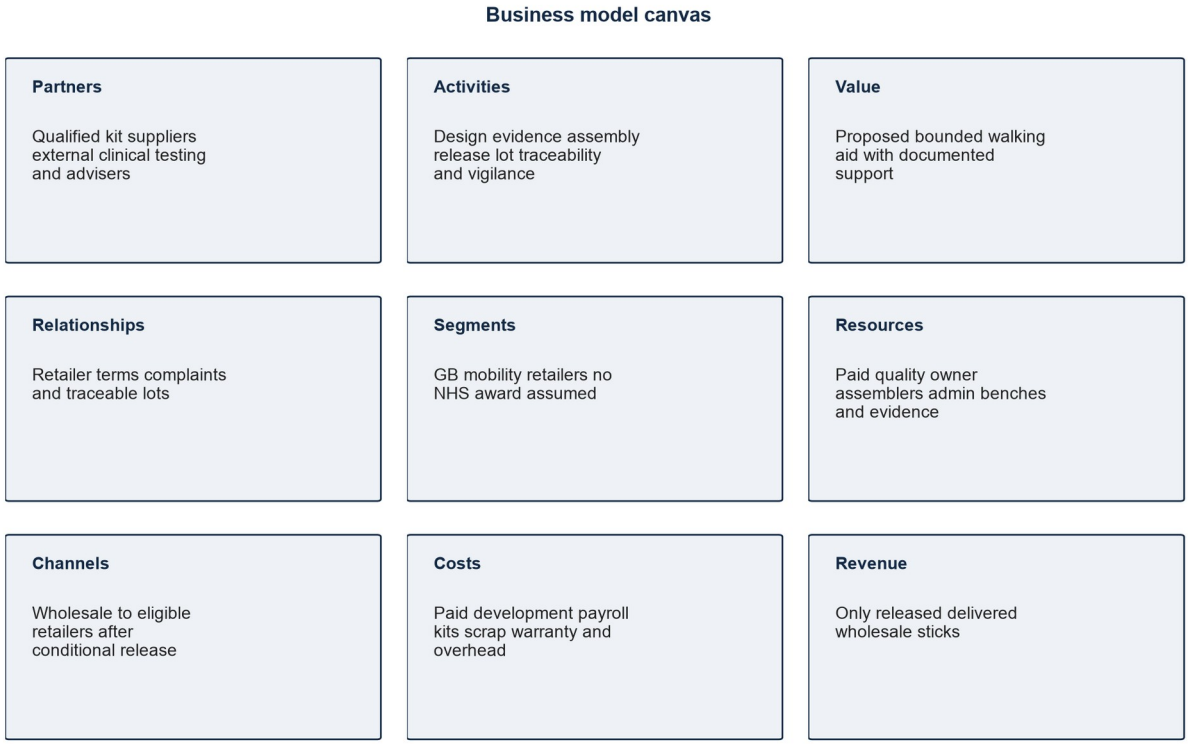
Before taking commercial orders, complete classification, essential-requirements mapping, design verification, clinical evaluation, labelling, conformity declaration, registration and post-market procedures. Test actual assembly times, yield, supplier lead times and retailer acceptance. Wider product ranges after 2030 need separate regulatory and funding cases.

04 / STRATEGY

Business model canvas

The nine blocks link qualified component suppliers, paid engineering and assembly, traceable finished devices, retailer relationships and manufacturer wholesale receipts. Quality documentation and lot release are necessary operating activities rather than unpaid overhead.

The company would earn only its wholesale invoice value. Retailer resale prices, NHS patient funding and patient outcomes do not become manufacturer revenue. Suppliers and customers are prospective; no partnership, framework appointment or order commitment is implied.



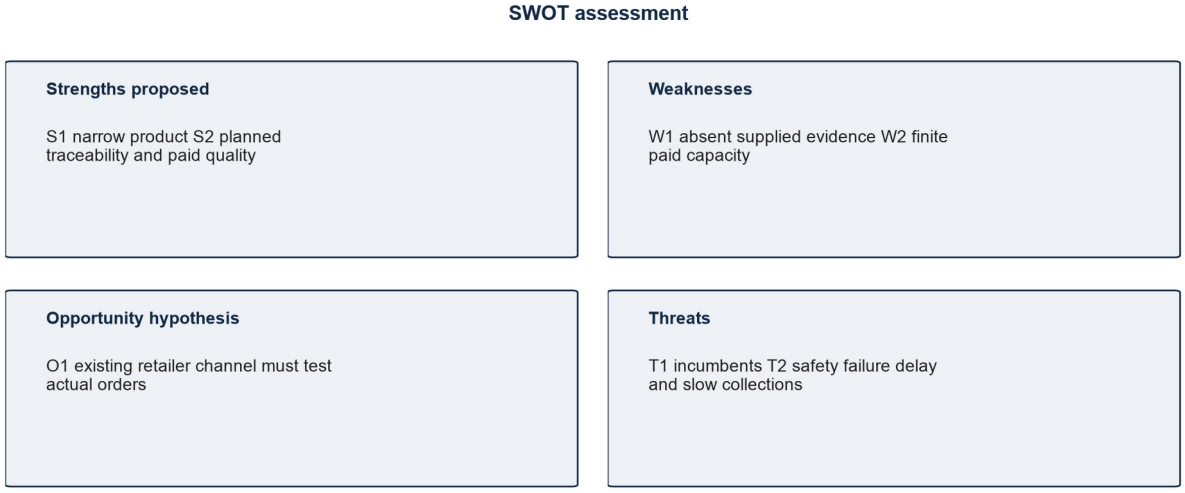
Nine proposed business model blocks for own-brand GB walking aids.

05 / STRATEGY

SWOT and longer term goals

S1 is the proposed narrow product scope; S2 is the planned lot traceability and separate quality function. W1 is absent supplied design and trading evidence; W2 is limited bench and paid release capacity. O1 is an existing retail channel for walking aids described by NHS advice. T1 is established competing suppliers; T2 is safety failure, delayed compliance and slow collections.

These findings are hypotheses and constraints. They are not measured strengths, market probabilities or evidence of a safe device. Three to five year goals depend on verified product safety, retained retailer accounts, satisfactory cash and funded staff rather than automatic catalogue expansion.



SWOT distinguishes planned capabilities from missing evidence and safety risks.

06 / STRATEGY

TOWS strategy matrix

SO combines S1 and O1 by validating one bounded product through eligible retailers. WO connects W1 and O1 by commissioning independent engineering and clinical-evidence review before marketing. ST uses S2 against T2 through lot records, complaint escalation and recall planning. WT combines W2 with T1 and T2 by refusing orders beyond safe paid release capacity.

The owner tracks these actions with the quality engineer and records actual completion evidence. External tests, technical-file support and channel discovery are included in paid development allowances, without asserting that the budgets will be sufficient.

TOWS management actions



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

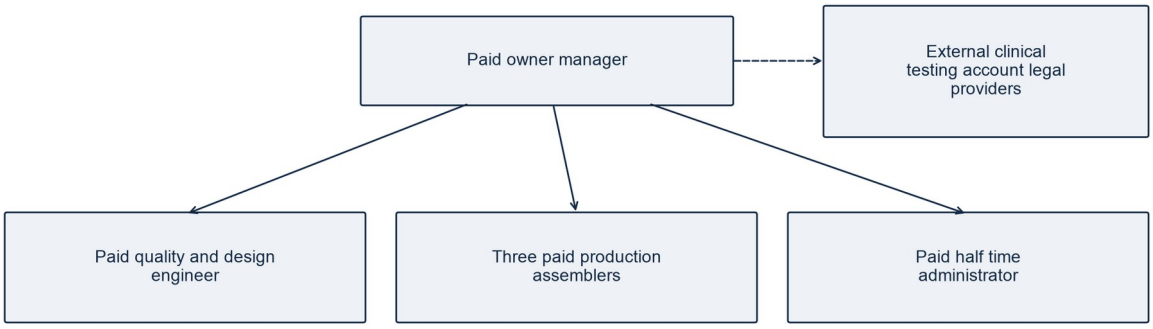
07 / PEOPLE

Owner and management

The paid owner controls finance, suppliers, commercial terms, hiring and release governance. A paid quality and design engineer owns technical-file maintenance, supplier qualification and routine release checks. Commercial pressure must not override a failed acceptance criterion.

The owner contributes no forecast assembly or inspection hours. Three paid assemblers join the operating phase; a half-time administrator supports records and collections. External clinical, testing, legal and accountancy support is purchased within explicit allowances and adds no free production capacity.

Organisation and paid external support



Solid reporting lines to the paid team; dashed lines to independent external advisers.

08 / PEOPLE

Owner and key personnel profiles

No names, qualifications, employment history, product portfolio or founder experience have been supplied. The plan describes hiring requirements without inventing biographies. The owner needs assessed financial and manufacturer governance competence; the quality engineer needs demonstrated device risk, verification, documentation and supplier skills.

Assembly staff require supervised task assessment, traceability discipline and safe equipment use. External specialists should provide relevant competence and engagement terms. A qualification, ISO certificate or professional membership is not claimed merely because it is desirable.

09 / MARKET

Target customers

The initial customer is a GB mobility retailer able to evaluate documentation, receive labelled lots and support product complaints. User needs should be assessed through appropriate professional advice; the manufacturer does not diagnose patients or prescribe aids. NHS advice describes walking sticks as available through NHS routes and retail shops, establishing channels rather than new-company demand (S08).

Retailer discovery should test acceptable wholesale terms, product evidence, packaging, minimum quantities, training needs, credit risk and complaint cooperation. No NHS tender or public-sector award enters the forecast.

10 / STRATEGY

Segmentation targeting and positioning

Segment retailers by geography, product specialisation, traceability capability, order size, creditworthiness and access to customer support. Target smaller repeat wholesale orders that fit the proposed assembly and inspection process. Avoid complex tenders, export and devices requiring new clinical claims during launch.

Proposed positioning centres on bounded range, documented release and a clear complaints contact. Those features need real customer testing. They are not evidence of superiority over incumbent manufacturers.



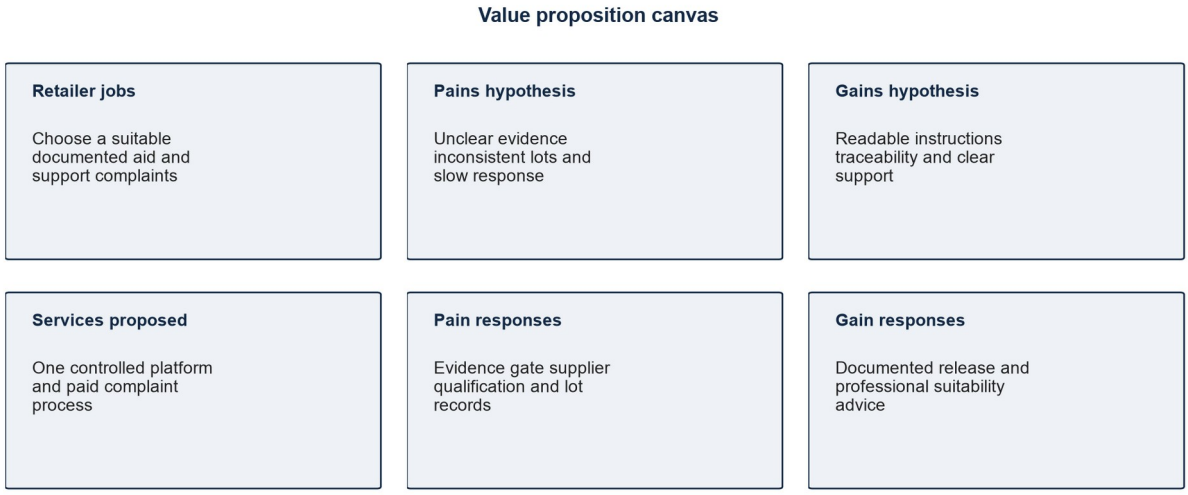
Initial customer segments, target retailers and proposed positioning.

11 / STRATEGY

Value proposition canvas

Retailer jobs include selecting a compliant aid, explaining its intended use and managing returns. Hypothesised pains are unclear documentation, inconsistent lots and slow complaint handling. Proposed responses are legible instructions, component traceability and a defined quality escalation route.

Users need a suitable aid, correct adjustment and advice appropriate to their circumstances. The manufacturer cannot promise freedom from falls or reproduce another product's tested load rating. Customer gains remain hypotheses until supported by this product's evidence.



Customer profile and proposed value map with unvalidated benefits clearly identified.

12 / MARKET

Market size and trends

TAM is 2028 GB wholesale spend on the relevant walking-stick category. SAM restricts it to mobility retailers compatible with this initial product and support scope. No reliable category wholesale denominator or serviceable retailer census has been supplied, so both monetary sizes remain unavailable.

SOM is capacity-constrained forecast manufacturer revenue in the first Base sales year, 2028. It is a planning output, not measured market share. NHS advice and incumbent catalogues indicate channels and alternatives; neither supports a fabricated Manchester market size.

Market scope and unavailable size evidence

TAM	GB relevant walking stick wholesale spend 2028	**UNKNOWN**
SAM	Retailers compatible with product support credit and scope	**UNKNOWN**
SOM	Paid capacity forecast manufacturer wholesale revenue 2028	**GBP 633,976 PLANNING ONLY**

GB 2028 walking-stick wholesale scope. TAM and SAM unmeasured; SOM is forecast supply, not market share.

13 / STRATEGY

PESTLE analysis

Political factors include changes to the GB device regime. Economic factors include component costs, wages and retailer credit. Social factors include suitable user support and honest claims. Technology concerns repeatable jigs, traceability and controlled design changes. Legal factors include classification, clinical evidence, conformity, post-market duties and employment. Environmental factors include rejected materials and truthful sourcing claims.

Responses are current regulatory review, evidence-gated launch, paid quality capacity, tested suppliers, controlled credit and measured scrap. These factors inform scenario assumptions; they do not prove safety or demand.

PESTLE and proposed responses



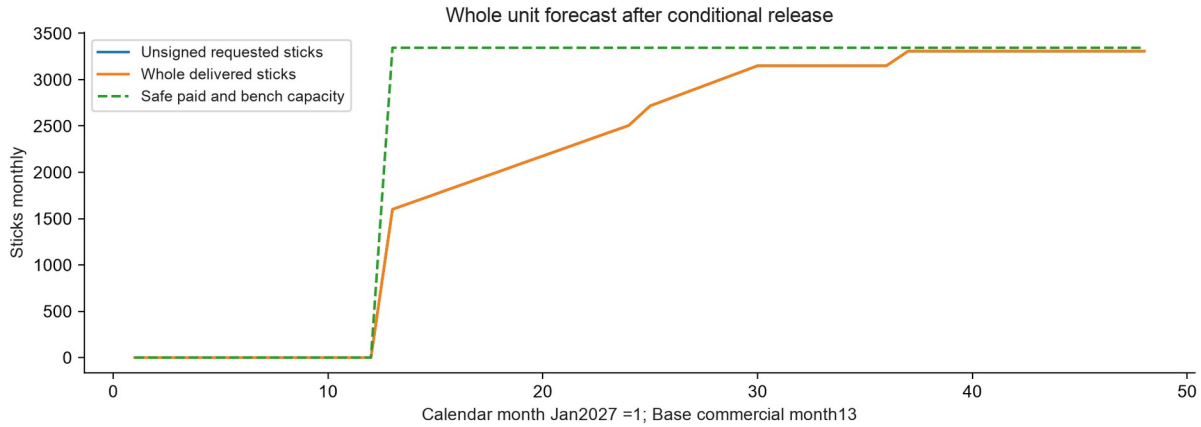
Six aligned PESTLE factors and operating responses for the proposed GB manufacturer.

14 / MARKET

Local demand and evidence

NHS walking-aid advice establishes that retail purchasing is one route; Drive Medical's own catalogue demonstrates an established adjustable-cane alternative (S08 S09). Their existence does not prove orders for Irwell Mobility, local unmet need or willingness to pay the forecast wholesale price. No paid pilot or retailer survey has been supplied.

The model uses unsigned requested whole sticks, seasonality and a ramp. Production and revenue are zero before the release gate and then capped by paid assembly hours, paid quality hours and benches. Unserved demand is recorded without creating a backlog asset or automatic future sale.



Forecast requested and released sticks against physical and paid staff limits. No historical demand series.

15 / MARKET

Competitors and positioning

Drive Medical publishes adjustable anatomic cane variants and supporting manuals and declarations. Its stated product characteristics apply only to its devices, and its claims have not been independently tested here. NHS advice also describes non-retail access, which can substitute for a private purchase.

An established supplier or a professionally selected alternative may be preferable to this proposed product. Compare documentation, suitability and total terms through real procurement review; do not invent competitor scores or transfer their tested safety specifications.

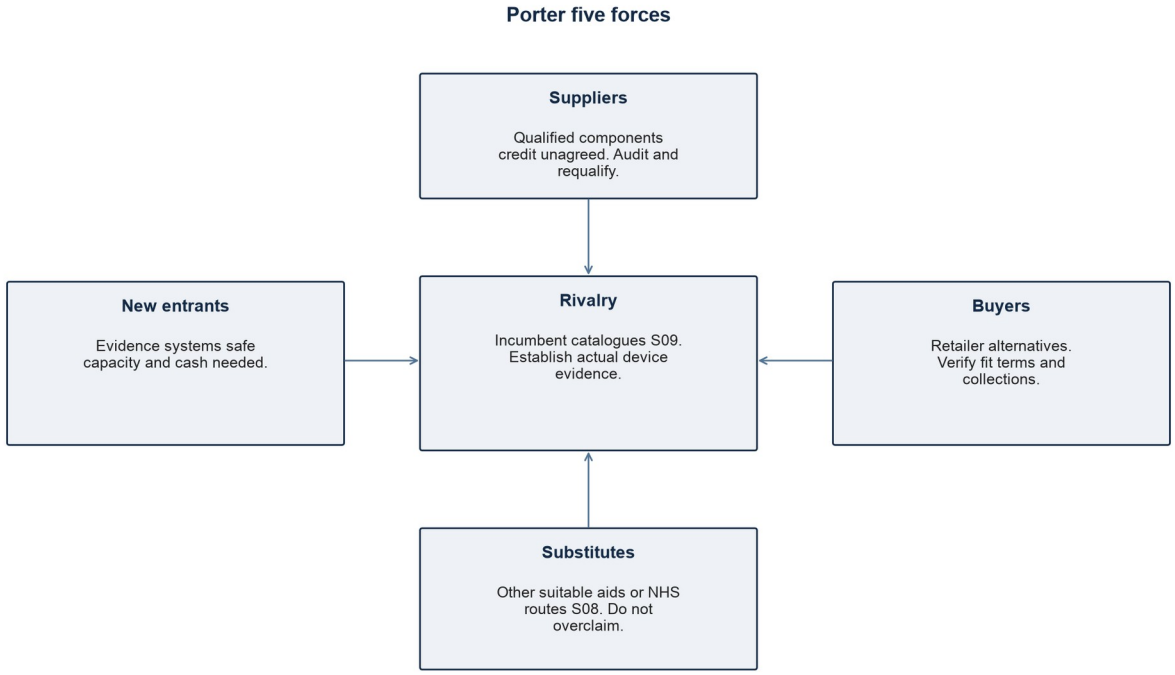
Alternative	Source described scope	Evidence limit
Drive Medical S09	Published adjustable cane variants	Own product page, no comparative quality score
Existing NHS route S08	Borrow some walking sticks through care professionals	Eligibility and availability depend on actual route
Irwell Mobility proposed	Single adjustable platform with planned traceability	No completed device evidence or agreed price

16 / STRATEGY

Porter five forces

Rivalry comes from established walking-aid catalogues, illustrated by S09. Buyer power arises from retailer alternatives and documentary requirements. Supplier power concerns qualified component consistency and unagreed credit. Substitutes include other aids or NHS access suited to the user. Entry requires technical evidence, paid quality systems and cash before commercial sale.

Responses are focused scope, qualified dual sources where justified, cautious credit and refusal of unsupported claims. These are qualitative management judgements, not numerical ratings or market-share evidence.



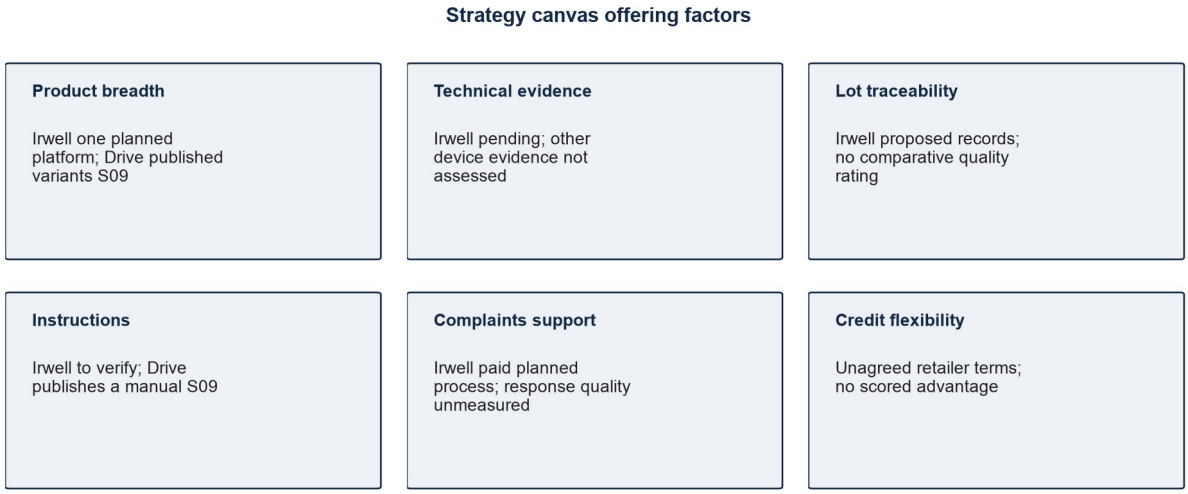
Rivalry at the centre with four surrounding forces and evidence-linked responses.

17 / STRATEGY

Strategy canvas

The canvas compares offering scope across product breadth, technical evidence, lot traceability, user instructions, complaints support and credit flexibility. Competitor performance has not been measured; their quality cells therefore remain unavailable rather than receiving invented one-to-five ratings.

Irwell Mobility’s profile is a set of proposed commitments requiring funded systems and verification. A narrower range is a management choice, not inherently better performance. Any comparative claim must be substantiated before marketing.



Offering-factor scope comparison. Planned commitments and unmeasured competitor quality remain distinct.

18 / OPERATIONS

Location and premises

A proposed Manchester unit would separate incoming quarantine, component storage, assembly benches, quality inspection, released stock awaiting dispatch and returns quarantine. The layout is a schematic and has no selected address, surveyed floor area or planning consent.

Check lease use, fire precautions, electrical capacity, safe access, insurance and workplace suitability before signing. Development rent and overhead start in January 2027. The refundable deposit is an asset, not an expense or automatic future cash receipt.



Proposed workflow zones only. Actual premises survey and workplace risk assessment remain gates.

19 / OPERATIONS

Equipment and resource plan

Initial equipment is paid and in service in January 2027 for development and test work, not hidden in an unfunded earlier period. The provisional net budget is 80000 in Base: benches 20000, load and test jigs 20000, inspection equipment 15000, IT and traceability 10000 and fitout 15000. Costs are unquoted assumptions.

Straight-line depreciation starts when this equipment is available for development use. Replacement capital in January 2030 is distinct from routine maintenance. Changing bench count requires real equipment and premises rebudgeting even when the model shows the arithmetic effect.

Capital category	GBP
Assembly benches	20,000
Load and test jigs	20,000
Inspection equipment	15,000
IT and traceability	10,000
Fitout	15,000
Total initial PPE	**80,000**

20 / OFFER

Product and design strategy

The proposed device uses purchased precut aluminium and adjustment components, a handle, ferrule and packaging with controlled instructions. The manufacturer must define intended purpose, users, adjustment range and acceptance criteria before design verification. No drawing, permitted load or verified service life is supplied.

Initial commercial scope is one platform. Any variant, material substitution or new clinical claim requires change assessment and updated evidence. Prototype materials and destructive validation are paid development expenses, separate from saleable component-kit stock.



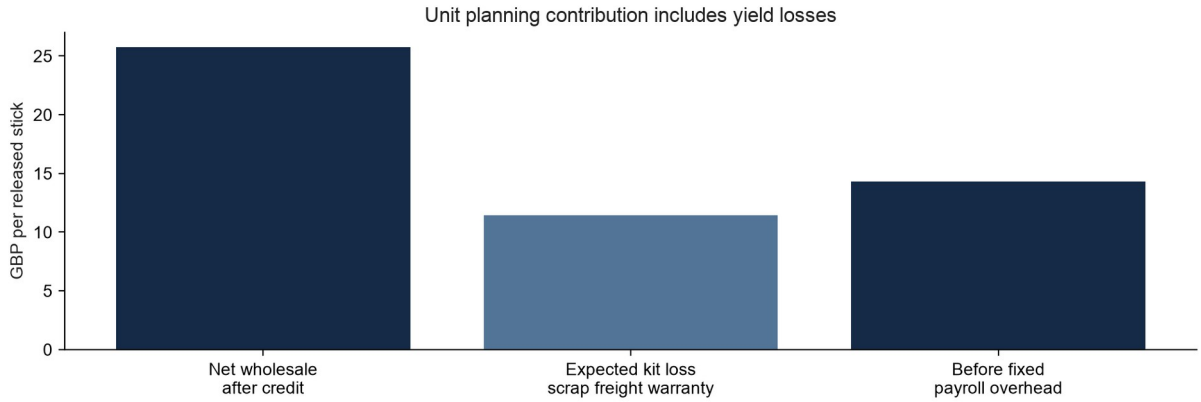
Initial forecast wholesale revenue comes from one walking-stick platform; no accessory or service income assumed.

21 / OFFER

Pricing and device economics

Base wholesale price is an unquoted 26 net per released stick, with a 1% immediate invoice credit. Component kit cost is 9.50 per attempted stick; rejected attempts consume the full kit and a disposal allowance. Dispatch and an expected warranty cash provision also reduce contribution.

Prices and kit costs stay flat through this forecast until actual quotes justify a different schedule. The unit contribution is before the full paid payroll, overhead, debt, tax and capital cash needs. Retailer margins and end-user prices do not enter manufacturer income.



GBP per released stick contribution from the verified model, before paid payroll and overhead.

Expected Base device economics	GBP or units
Wholesale before credit GBP	26.000
Immediate credit GBP per stick	0.260
Expected kit cost GBP per released stick	10.000
Expected scrap disposal GBP per released stick	0.011
Shipping GBP per released stick	1.200
Expected outsourced warranty GBP per stick	0.240
Expected contribution before paid payroll	**14.289**
First sales month attempted whole kits	1,685.000
First sales month released whole sticks	1,600.000

22 / OFFER

Competitor price comparison

NHS advice lists a broad retail walking-stick price range of 15 to 50 (S08). This is guidance for consumers, not a wholesale quote, a current like-for-like competitor transaction or proof that retailers will accept a 26 net manufacturer price. Drive Medical's selected page has no verified comparable wholesale quote.

Obtain comparable retailer terms including tax, warranty, freight, product evidence and quantities before approving price. No retail markup, discount availability or observed paid order has been invented.

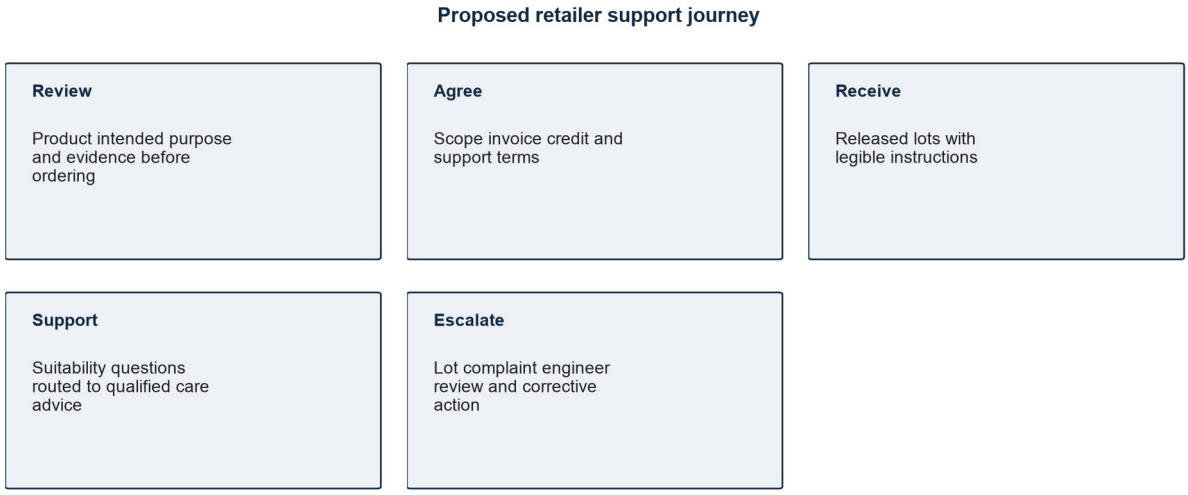
Price evidence	Basis	Limit
NHS S08 retail guide	Consumer category advice	Not manufacturer wholesale economics
Drive Medical S09	Product scope	No comparable wholesale price recorded
Irwell Mobility 26 net GBP	Management Base assumption	Unsigned retailer terms

23 / OFFER

Brand and customer experience

Labels and instructions should clearly identify the manufacturer, intended purpose, traceability and approved safety information. Support staff should route suitability questions to appropriate care professionals, rather than diagnose or offer unsupported patient advice. Marketing claims must match the technical and clinical evidence.

A complaints process records device and lot, protects relevant personal data, assesses safety signals and escalates to the quality engineer. Registration never justifies an MHRA approval claim or regulator logo in promotional material (S03).



Proposed retailer and user support path from documentation review through complaints escalation.

24 / GROWTH

Sales channels and process

The initial sales channel is wholesale supply to approved GB mobility retailers. Commercial orders require completed release gates, agreed product documentation, billing authority and credit terms. Production is made to forecast accepted monthly deliveries; no paid patient subscription or NHS tender income is assumed.

Revenue is earned only on released and delivered sticks. Immediate credits reduce that month’s invoice and output VAT; remaining gross invoices are collected after the editable credit lag. A possible order before compliance is not earned revenue or an automatic cash advance.

25 / GROWTH

Launch marketing

Paid development includes 10000 of channel validation within the 120000 external budget, and a 500 monthly marketing allocation within development overhead. Operating overhead includes 800 monthly channel marketing in Base. These allocations are components of the stated budgets, not extra spending counted twice.

Use discovery, documentation review and properly authorised demonstrations before commercial claims. No paid pilot, lead count, conversion or purchase commitment is asserted. Stop marketing that implies proven safety, superior outcomes or regulatory endorsement without the necessary evidence.

Activity	Budget basis	Evidence needed
Channel validation	10000 within development external cost	Real retailer feedback and signed scope
Development outreach	500 monthly within overhead	Current permissions and substantiated wording
Operating marketing	800 monthly within overhead	Actual customer acquisition and collections

26 / GROWTH

Retention and ongoing sales

Repeat orders require consistent lots, appropriate product support and commercially workable credit. The forecast assumes requested monthly units and does not model a signed customer roster or guaranteed reorder. Retailer returns and complaints must be reviewed as safety signals as well as commercial issues.

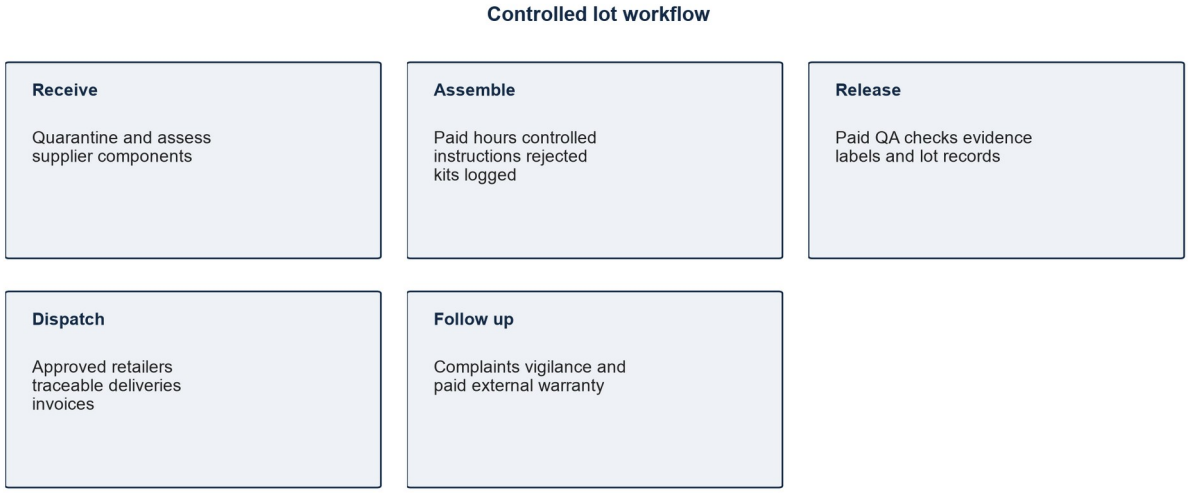
Track real repeat purchases, unpaid balances, lot defects and complaint resolution. A change in expected warranty cost or product evidence should update the model and launch decision together. Do not offer unbudgeted free replacement labour or unlimited credit.

27 / OPERATIONS

Daily operations and suppliers

Receive component kits into quarantine, inspect supplier documentation, release accepted inputs, assemble, check and label lots, then dispatch only released devices. Record rejected attempts, reconcile kits and invoices, and quarantine returns. All attempted units consume a complete kit; rejected or surplus attempts are treated as scrap, with no speculative salvage income.

Component inventory is whole kits at the constant net bill of materials cost. The last planned development month purchases opening kits, with an assumed one-month procurement lead. Later purchases replenish at least one following-month cover plus current consumption; current production is capped by opening kits and cannot use that month’s procured stock. Availability and lead-time assumptions need supplier confirmation. No finished-goods asset or hidden sales backlog is created. The last month retains kit cover using December 2030 planned attempts as an explicit month 49 proxy; the model does not assume shutdown or stock liquidation.



Incoming quarantine through assembly, quality release, dispatch and post-market follow-up.

28 / OPERATIONS

Sustainability practices

Measure rejected kits, packaging and energy before making environmental claims. Seek appropriate material documentation and waste handling routes without claiming recycled content, carbon neutrality or a lifecycle benefit that has not been assessed.

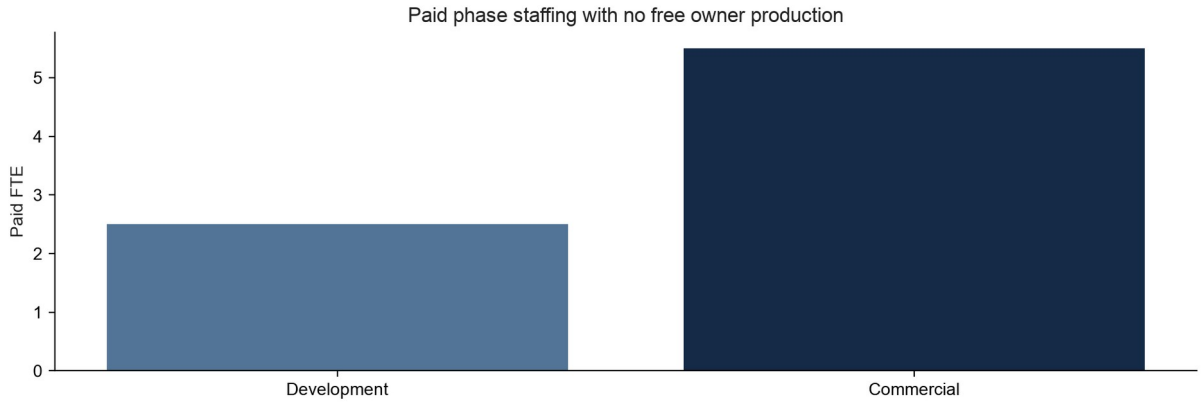
The model pays for scrapped attempts and has no salvage proceeds. Design changes to reduce waste require quality and regulatory review; a cheaper component must not bypass acceptance criteria. Returned devices remain quarantined until a documented safe disposition exists.

29 / PEOPLE

Staffing and training

During development, the paid team is an owner at 60000 annual gross, one quality and design engineer at 55000, and one half-time administrator whose full-time rate is 32000 and actual annual pay is 16000. This is three people and 2.5 FTE. At commercial release, three assemblers join: six people and 5.5 FTE. Their annual salary input is 30000 at January 2027 rates. The Base model increases all salaries by 3% each calendar year; assembler annual gross pay at the conditional January 2028 launch is 30900.

All roles carry employer NI and pension costs. Only assemblers provide production hours; the engineer's 40% routine release allocation provides separate quality capacity after availability. The owner and administrator provide no production or quality hours. External warranty repair is purchased at the expected claim cash cost and creates no unpaid team hours.



Paid phase staffing and distinct assembly, quality and bench constraints.

30 / PEOPLE

Staff skills and fair work

Assembly staff need safe equipment training, controlled instructions, component checks and lot record discipline. The engineer needs assessed technical, risk and post-market competence; the owner needs governance and finance skills. No appointed individual or certified quality system is asserted.

Plan paid induction, predictable hours, leave, breaks, grievance routes and accessible work practices. Productive availability reduces paid hours for leave, training and administration; it is not a wage discount. Current wage and payroll rules must be checked at actual hiring (S11 S12 S13 S15).

31 / OPERATIONS

Legal and insurance requirements

Under the proposed GB route, confirm medical-device status and Class I classification, map essential requirements, prepare technical documentation and clinical evaluation, verify the design, sign the conformity declaration and complete registration before placing the device on the market (S01 S02 S03). The model's release switch is a hypothetical future condition and never a certificate.

Maintain the applicable post-market system, vigilance and corrective action under the regime effective from June 2025 (S05). Clinical evaluation is required even for Class I; if this device needs a clinical investigation, obtain a separately funded study plan and applicable notification before human work (S06 S07). Employer, product liability and recall-related insurance scope and quotes remain gates.

Requirement	Responsible role	Current status
Classification and essential requirements	Quality engineer with external review	Unverified
Clinical evaluation and verification	Qualified external and internal team	Not completed
Declaration registration and labelling	Manufacturer owner	Not completed; not MHRA approval
Post market procedures and insurance	Owner and quality engineer	Needs evidence and actual cover
Workplace equipment safety	Owner	Premises and PUWER assessment pending

32 / OPERATIONS

Opening roadmap

January 2027 begins paid development with the core team, equipment, premises deposit and external work. Complete design controls, supplier qualification, technical evidence and clinical evaluation before release. The Base timeline assumes 12 paid months, with registration at the start of the final development month and commercial delivery from month 13.

Registration charges use the current annual category fee and daily pro rata period to 31 March, followed by April renewals; actual category and future fees need confirmation (S04). The Downside delay retains full development payroll and overhead, while the original loan grace does not extend. A zero release switch keeps sales and production off; further investigation or redesign requires explicit additional budget, not an automatic approval assumption.



Conditional paid development, regulatory evidence and commercial stages. Dates are management assumptions.

33 / MANAGEMENT

Risks and management actions

Principal risks are unsupported classification or clinical evidence, failed verification, harmful defects, supplier inconsistency, weak demand, slow collections and insufficient cash. A routine warranty estimate is not a worst-case recall budget and insurance cannot be assumed to fund losses.

Suspend release when acceptance criteria fail, quarantine affected lots and follow the actual vigilance and corrective-action process. Retain the paid core team and reassess funding, design and the timetable. Monitor reserve cash and obtain committed finance before liabilities become unaffordable.

Risk	Warning	Proposed action
Evidence failure	Missing test or clinical conclusion	Stop launch and fund revised evidence plan
Product safety	Complaint or lot failure	Quarantine assess vigilance and corrective action
Supplier delay	Unqualified kit or late delivery	Reduce accepted deliveries and requalify supply
Cash shortfall	Forecast below reserve	Secure actual capital or reduce commitments lawfully

34 / APPENDIX

Research and evidence

Primary regulator, government, NHS and original product sources were checked on 3 and 4 October 2026. They establish applicable context and alternatives; no supplied test result, customer survey, founder credential, quote or finance commitment establishes this company's readiness. Source IDs in the relevant sections link to the retained register.

The GB device regime is changing. Review requirements at the actual commercial date, with competent professional input. Current rules and another manufacturer's declaration do not confer compliance on this proposed product. The financial reference was rebuilt rather than imported.

Evidence group	Source IDs	Use
MHRA regulation clinical and PMS	S01 to S07 S16	Scope and launch gates
NHS and original product page	S08 S09	Channels alternatives and comparison limits
VAT payroll pensions tax and safety	S10 to S15 S17	Management inputs and future verification gates

S01 https://www.gov.uk/guidance/regulating-medical-devices-in-the-uk

S02 https://www.gov.uk/government/collections/guidance-on-class-1-medical-devices

S03 https://www.gov.uk/guidance/register-medical-devices-to-place-on-the-market

S04 https://assets.publishing.service.gov.uk/media/69cce2f8b50f8f8dfb8559c2/DORS_Fees_Guidance_3.0_01_April_2026_Final.pdf

S05 https://www.gov.uk/government/collections/medical-devices-guidance-for-manufacturers-on-vigilance

S06 https://www.gov.uk/government/publications/medical-devices-that-need-a-clinical-investigation

S07 https://www.gov.uk/guidance/clinical-investigations-in-great-britain

S08 https://www.nhs.uk/social-care-and-support/care-services-equipment-and-care-homes/walking-aids-wheelchairs-and-mobility-scooters/

S09 https://drivemedical.co.uk/mobility/walking-aids/walking-sticks-canes/adjustable-anatomic-cane

S10 https://www.gov.uk/guidance/reliefs-from-vat-for-disabled-and-older-people-notice-7017

S11 https://www.gov.uk/guidance/rates-and-thresholds-for-employers-2026-to-2027

S12 https://www.thepensionsregulator.gov.uk/en/business-advisers/automatic-enrolment-guide-for-business-advisers/automatic-enrolment-earnings-threshold

S13 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

S14 https://www.gov.uk/government/publications/rates-and-allowances-corporation-tax/rates-and-allowances-corporation-tax

S15 https://www.hse.gov.uk/work-equipment-machinery/puwer-overview.htm

S16 https://www.gov.uk/government/publications/implementation-of-the-future-regulation-of-medical-devices/implementation-of-the-future-regulations

S17 https://www.gov.uk/register-for-vat

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Quotes and assumptions

No premises, tooling, components, insurance, evidence provider, assembly time, yield, price, retailer credit or finance quote has been supplied. All commercial driver values are editable management assumptions; only the cited current regulatory and fiscal context is researched.

Obtain evidence before committing funds. If clinical investigation, additional quality staffing, recall reserve or different tax treatment is required, revise the timetable and financial package together. Do not call an arithmetic case an engineering validation.

Input	Evidence required	Status
Design and intended purpose	Qualified classification and technical specification	Not supplied
Evidence and quality systems	Clinical evaluation verification PMS and competence	Not supplied
Costs and physical throughput	Quotes time trials yield and safe bench setup	Assumed
Retailer demand and price	Actual discovery orders and credit terms	Unsigned
Equity debt and insurance	Proof of funds lender terms actual policies	Uncommitted

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Startup costs and funding

Funding is proposed, not secured. The model will pay development payroll, external evidence work, premises costs and equipment from January 2027, with fixed equity and loan inputs. Reserve shortfalls remain visible; no automatic finance is inserted.

All values are management model 1.0 GBP forecasts, with dated calendar periods. Base commercial release is assumed for January 2028; Downside for July 2028. Stored cases require rebuilt captures after input changes.

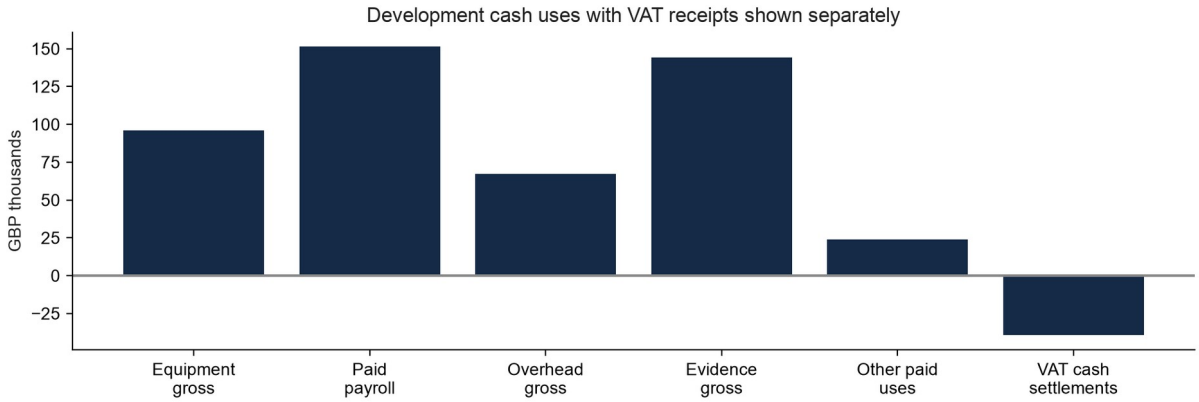


Chart generated from the same verified model 1.0 GBP financial capture.

Funding and development	GBP
Proposed equity	650,000
Proposed debt	100,000
Proposed funding total	**750,000**
Total paid development cash net settlements	**442,839**
Cash at end planned development	307,161
Target cash reserve	75,000
Additional funding for launch reserve	–

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Itemized startup costs

Distinguish equipment and refundable deposit assets, component stock, external development expense, paid staff and overhead, loan interest and the registration fee. The first calendar development year is fully recorded monthly, rather than hidden before the opening balance.

All values are management model 1.0 GBP forecasts, with dated calendar periods. Base commercial release is assumed for January 2028; Downside for July 2028. Stored cases require rebuilt captures after input changes.

Startup item	GBP
Equipment cash gross during development	96,000
Refundable premises deposit	6,000
Paid development payroll	151,335
Phase overhead cash gross	67,200
External evidence and prototype cash gross	144,000
MHRA fees cash	100
Loan interest cash	8,000
Component supplier cash before launch	9,604
Signed VAT settlement cash before launch	(39,400)
Debt principal cash before launch	–
Total development cash spending net settlements	**442,839**
Cash at end planned development	307,161
Component kit inventory before launch	16,008
Supplier payable gross before launch	9,604
VAT credit before launch	11,002

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Owner personal survival budget

Owner annual gross pay is 60000 from paid development onward. Household planning uses an illustrative 70% net share and 3500 monthly need, not an individual PAYE assessment. Any surplus is separate from company cash and is not additional funding.

All values are management model 1.0 GBP forecasts, with dated calendar periods. Base commercial release is assumed for January 2028; Downside for July 2028. Stored cases require rebuilt captures after input changes.

Monthly household	GBP
Housing and household taxes	1,500
Utilities food and internet	800
Insurance transport dependants	500
Debt subscriptions	200
Savings and contingency	500
Required net household cash	**3,500**
Other reliable net income	–
Owner gross salary monthly	5,000
Owner illustrative net cash	3,500
Estimated surplus	**–**

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Financing terms and security

Base proposed equity is 650000 and debt 100000, held fixed across cases. Interest is paid from draw in January 2027. Equal original-face principal starts after 15 calendar months over 60 months, capped at debt remaining. No security valuation, lender approval, automatic refinancing or owner guarantee has been supplied.

All values are management model 1.0 GBP forecasts, with dated calendar periods. Base commercial release is assumed for January 2028; Downside for July 2028. Stored cases require rebuilt captures after input changes.

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Revenue forecast and capacity

Revenue is generated by whole quality-released deliveries after the commercial gate. Paid assembly, separately paid inspection, bench time, yield, demand ramp and seasonality all constrain output. Failed release and unserved requests do not create revenue or a backlog asset.

All values are management model 1.0 GBP forecasts, with dated calendar periods. Base commercial release is assumed for January 2028; Downside for July 2028. Stored cases require rebuilt captures after input changes.

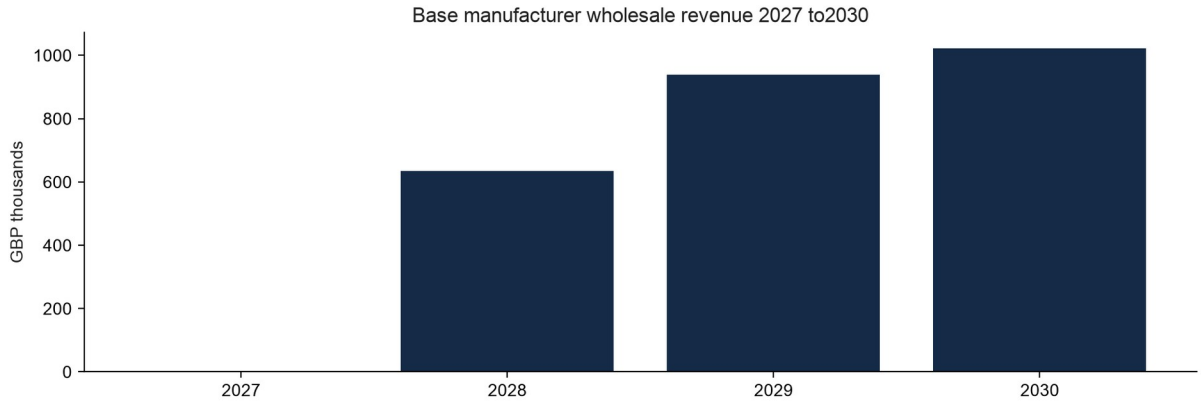


Chart generated from the same verified model 1.0 GBP financial capture.

Forecast metric	2027	2028	2029	2030
Whole delivered sticks	–	24,630	36,501	39,684
Whole attempted kits	–	25,932	38,426	41,784
Wholesale revenue	**–**	**633,976**	**939,536**	**1,021,466**

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Costs and projected profit

Component costs are built from the bill of materials and attempted units, including rejected kits. Shipping, scrap and expected warranty are separate from full paid payroll and phase overhead. External development work is expensed; PPE depreciation and loan interest remain distinct.

All values are management model 1.0 GBP forecasts, with dated calendar periods. Base commercial release is assumed for January 2028; Downside for July 2028. Stored cases require rebuilt captures after input changes.

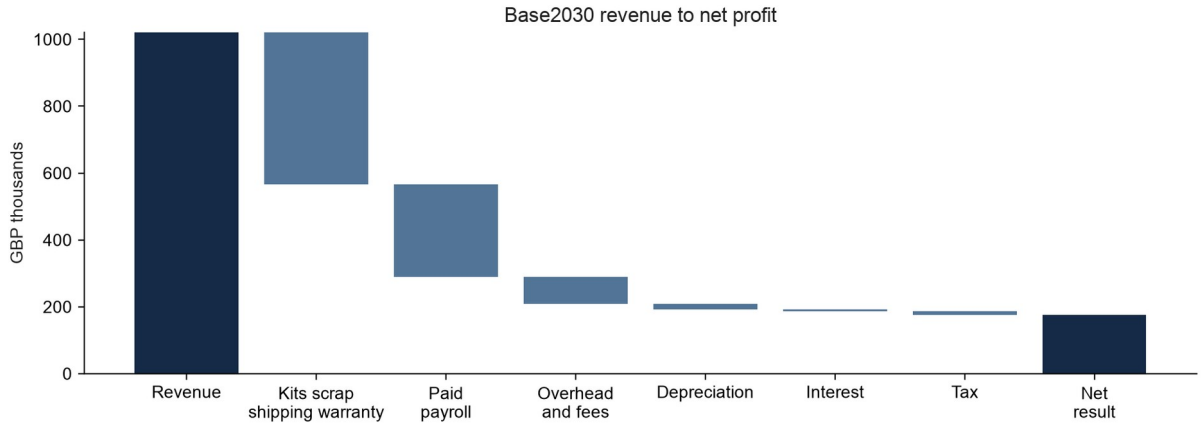


Chart generated from the same verified model 1.0 GBP financial capture.

GBP	2027	2028	2029	2030
Wholesale revenue	**–**	**633,976**	**939,536**	**1,021,466**
Contribution before payroll overhead	**–**	**351,895**	**521,542**	**566,953**
Paid payroll including owner	151,335	262,443	270,394	278,584
Recurring overhead net	60,000	74,160	76,385	78,676
External development expense	120,000	–	–	–
MHRA fee expense	100	300	300	300
EBITDA	**(331,435)**	**14,992**	**174,463**	**209,392**

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Profit and loss forecast

Four calendar-year summaries will include the development loss as well as three Base commercial years. The 25% corporation-tax provision is a conservative management proxy; it adds back book depreciation and warranty provision less actual claims, with no capital allowances or development relief assumed.

All values are management model 1.0 GBP forecasts, with dated calendar periods. Base commercial release is assumed for January 2028; Downside for July 2028. Stored cases require rebuilt captures after input changes.

GBP	2027	2028	2029	2030
Wholesale revenue	**–**	**633,976**	**939,536**	**1,021,466**
Component consumption expense	–	246,354	365,047	396,948
Scrap disposal expense	–	260	385	420
Shipping expense	–	29,556	43,801	47,621
Warranty expense provision	–	5,911	8,760	9,524
Contribution before payroll overhead	**–**	**351,895**	**521,542**	**566,953**
Paid payroll including owner	151,335	262,443	270,394	278,584
Recurring overhead net	60,000	74,160	76,385	78,676
External development expense	120,000	–	–	–
MHRA fee expense	100	300	300	300
EBITDA	**(331,435)**	**14,992**	**174,463**	**209,392**
Depreciation	16,000	16,000	16,000	18,000
Cash interest expense	8,000	7,600	6,067	4,467
Profit before tax	**(355,435)**	**(8,608)**	**152,396**	**186,926**
Corporation tax provision	–	–	–	10,915
Net profit or loss	**(355,435)**	**(8,608)**	**152,396**	**176,011**

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Cash flow and financial position

Gross collections and actual supplier cash differ from sales and consumed materials. The forecast assumes voluntary VAT registration effective January 2027 for this taxable wholesale business (S17), with valid eligible supplier invoices and recoverable input VAT. Registration and refund dates require confirmation; modeled refunds are not guaranteed. This is separate from MHRA device registration. Quarterly signed VAT settlements, warranty claim cash, equipment, deposit, equity, loan draw, interest and principal all enter the monthly cash roll-forward. Negative cash is an unfunded amount, not a bank facility.

All values are management model 1.0 GBP forecasts, with dated calendar periods. Base commercial release is assumed for January 2028; Downside for July 2028. Stored cases require rebuilt captures after input changes.

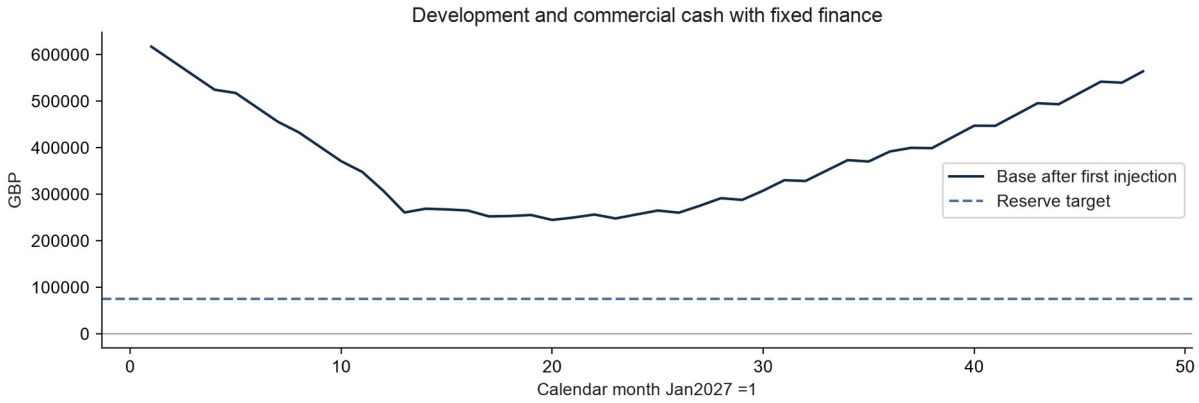


Chart generated from the same verified model 1.0 GBP financial capture.

Base cash planning	GBP
Minimum cash after first injection	244,661
Additional funding for reserve	–
Closing cash 2030	563,960
Loan face debt 2030	45,000

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Cash flow forecast months one to six

Final tables will show January to June 2028, the first Base commercial half-year, including explicit interest cash. The model separately retains all January to December 2027 paid development periods and their working capital.

All values are management model 1.0 GBP forecasts, with dated calendar periods. Base commercial release is assumed for January 2028; Downside for July 2028. Stored cases require rebuilt captures after input changes.

GBP cash flow	Jan28	Feb28	Mar28	Apr28	May28	Jun28
Opening cash	**307,161**	**260,621**	**268,715**	**267,229**	**264,816**	**252,215**
Retailer receipts	4,942	49,674	52,207	54,743	57,303	59,836
Supplier freight scrap	(22,024)	(23,123)	(24,234)	(25,346)	(26,446)	(27,557)
Warranty cash	–	–	–	(384)	(404)	(423)
Paid payroll	(21,870)	(21,870)	(21,870)	(21,870)	(21,870)	(21,870)
Overhead development fees	(6,922)	(6,922)	(6,922)	(7,222)	(6,922)	(6,922)
Interest cash	(667)	(667)	(667)	(667)	(656)	(644)
VAT and tax cash	–	11,002	–	–	(11,942)	–
Operating cash flow	**(46,540)**	**8,094**	**(1,485)**	**(746)**	**(10,935)**	**2,420**
Capital and deposit	–	–	–	–	–	–
Equity and loan draw	–	–	–	–	–	–
Loan principal	–	–	–	(1,667)	(1,667)	(1,667)
Net cash change	**(46,540)**	**8,094**	**(1,485)**	**(2,413)**	**(12,602)**	**753**
Closing cash	**260,621**	**268,715**	**267,229**	**264,816**	**252,215**	**252,968**

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Cash flow forecast months seven to twelve

Final tables will continue July to December 2028 from the same linked monthly cash build. Positive VAT liabilities and negative VAT refunds follow separate signed lags; a funding gap cannot be cured by changing a display label.

All values are management model 1.0 GBP forecasts, with dated calendar periods. Base commercial release is assumed for January 2028; Downside for July 2028. Stored cases require rebuilt captures after input changes.

GBP cash flow	Jul28	Aug28	Sep28	Oct28	Nov28	Dec28
Opening cash	**252,968**	**255,136**	**244,661**	**249,695**	**256,143**	**247,796**
Retailer receipts	62,372	64,933	67,466	70,001	72,562	75,095
Supplier freight scrap	(28,669)	(29,769)	(30,879)	(31,992)	(33,091)	(34,972)
Warranty cash	(443)	(463)	(483)	(503)	(522)	(542)
Paid payroll	(21,870)	(21,870)	(21,870)	(21,870)	(21,870)	(21,870)
Overhead development fees	(6,922)	(6,922)	(6,922)	(6,922)	(6,922)	(6,922)
Interest cash	(633)	(622)	(611)	(600)	(589)	(578)
VAT and tax cash	–	(14,095)	–	–	(16,248)	–
Operating cash flow	**3,834**	**(8,808)**	**6,700**	**8,115**	**(6,680)**	**10,212**
Capital and deposit	–	–	–	–	–	–
Equity and loan draw	–	–	–	–	–	–
Loan principal	(1,667)	(1,667)	(1,667)	(1,667)	(1,667)	(1,667)
Net cash change	**2,168**	**(10,474)**	**5,034**	**6,448**	**(8,347)**	**8,545**
Closing cash	**255,136**	**244,661**	**249,695**	**256,143**	**247,796**	**256,341**

Financial position summary

Cash, retailer receivables, component stock, signed VAT assets, deposit and net PPE reconcile against suppliers, VAT, warranty, tax, debt and equity plus retained earnings. No balancing asset, free development capital or speculative IP value is included.

All values are management model 1.0 GBP forecasts, with dated calendar periods. Base commercial release is assumed for January 2028; Downside for July 2028. Stored cases require rebuilt captures after input changes.

GBP	2027	2028	2029	2030
Cash asset	307,161	256,341	391,675	563,960
Gross retailer receivables	–	69,637	87,567	91,932
Component kit inventory net	16,008	27,170	33,079	33,079
VAT receivable	11,002	–	–	–
Refundable premises deposit	6,000	6,000	6,000	6,000
Net equipment PPE	64,000	48,000	32,000	24,000
Total assets	**404,170**	**407,148**	**550,321**	**718,971**
Component supplier payable	9,604	16,302	19,847	19,847
Warranty liability	–	1,745	2,268	2,381
VAT payable	–	18,145	24,853	26,464
Tax payable	–	–	–	10,915
Loan face debt	100,000	85,000	65,000	45,000
Total liabilities	**109,604**	**121,191**	**111,968**	**104,607**
Contributed equity	650,000	650,000	650,000	650,000
Retained earnings	(355,435)	(364,043)	(211,647)	(35,636)
Total equity	**294,565**	**285,957**	**438,353**	**614,364**
Liabilities and equity	**404,170**	**407,148**	**550,321**	**718,971**

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Break even and scenarios

The break-even released-stick threshold uses whole productive capacity and contribution after rejects, shipping, credits and warranty, before full paid payroll and overhead. It is an EBITDA threshold and excludes debt, tax, capital and stock cash. All cases use the same proposed funding.

Base 2030 final monthly threshold is 2,085.22 released sticks against 3,344 theoretical whole-unit capacity. Downside cash is negative and unfunded; before executing that case, secure actual capital or revise commitments lawfully.

All values are management model 1.0 GBP forecasts, with dated calendar periods. Base commercial release is assumed for January 2028; Downside for July 2028. Stored cases require rebuilt captures after input changes.

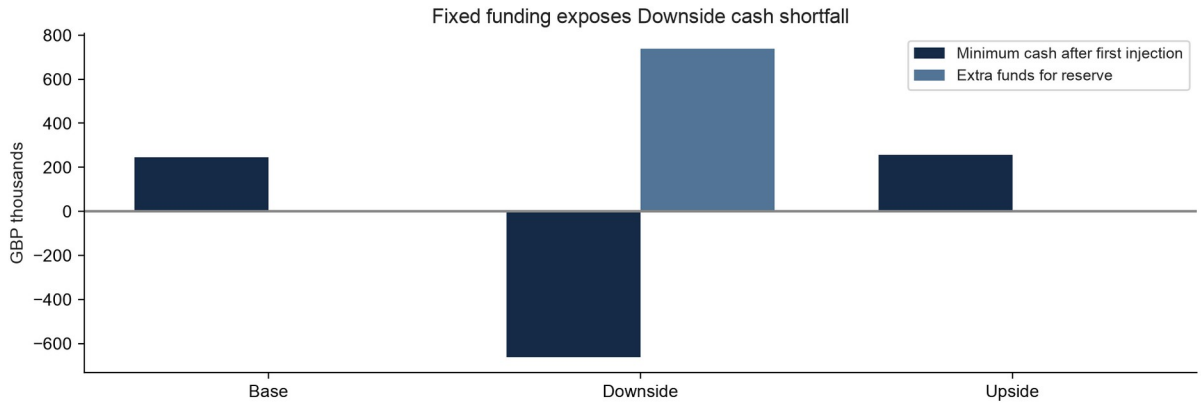
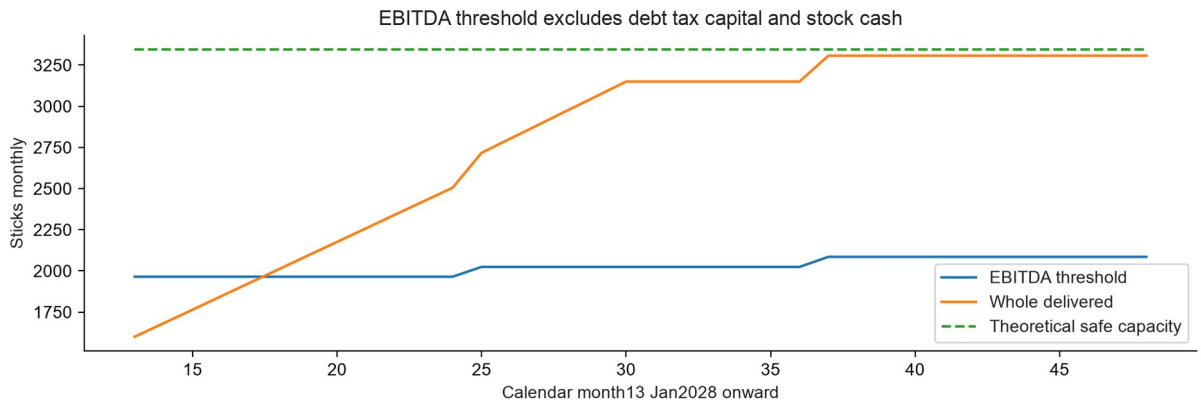


Chart generated from the same verified model 1.0 GBP financial capture.

Saved case metric	Base	Downside	Upside
2028 revenue	633,976	134,902	914,760
2030 EBITDA	209,392	(220,254)	357,901
2030 closing cash	563,960	(663,072)	1,042,334
Minimum cash after injection	244,661	(663,072)	256,796
Reserve funding gap	**–**	**738,072**	**–**
2030 monthly EBITDA stick threshold	2,085.22	4,082.27	1,801.50
2030 theoretical monthly capacity	3,344	2,217	3,605



Released stick EBITDA threshold compared with paid assembly, quality and bench capacity. From verified model 1.0.

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Model guide and completion

The retained JavaScript and input JSON build the monthly forecast, case comparisons and model-results capture. Blue fields are editable assumptions. Whole-unit demand, capacity, yield and stock conversions round intermediate arithmetic to 10 decimal places before flooring or ceiling; this prevents binary rounding from changing an exact integer boundary. Case selection recalculates the active monthly build and native charts; stored comparison cases are snapshots and must flag any changed case or shared driver.

A valid arithmetic forecast does not mean that the release condition, device evidence, staff, suppliers, insurance, funding or orders exist. Final deliverables require native input and case recalculation, exact-hash integration and review of all actual Word pages and workbook sheets and charts. These checks will be recorded without marking unsupplied commercial evidence complete.

Completion item	Planning status
Device design regulatory and clinical evidence	Unverified launch gates
Supplier premises staff and retailer terms	Unquoted or unappointed
Finance and insurance	Uncommitted
Financial and rendered-package QA	See retained exact-hash QA record