Mobile Home Park Business Plan

Avon Park

DOCUMENT GUIDE

Contents

A complete business plan and its supporting financial model.

Executive summary....4
Business details....5
Business concept and objectives....6
Business model canvas....7
SWOT and longer term goals....8
TOWS strategy matrix....9
Owner and management....10
Owner and key personnel profiles....11
Target customers....12
Segmentation targeting and positioning....13
Value proposition canvas....14
Market size and trends....15
PESTLE analysis....16
Local demand and evidence....17
Competitors and positioning....18
Porter five forces....19
Strategy canvas....20
Location and premises....21
Equipment and resource plan....22
Pitch services and scope....23
Pricing and order economics....24
Competitor price comparison....25
Brand and customer experience....26
Sales channels and process....27
Launch marketing....28
Retention and ongoing sales....29
Daily operations and suppliers....30
Sustainability practices....31
Staffing and training....32
Staff skills and fair work....33
Legal and insurance requirements....34
Opening roadmap....35
Risks and management actions....36
Research and evidence....37

Quotes and assumptions.....38
Startup costs and funding.....39
Itemized startup costs.....40
Owner personal survival budget.....41
Financing terms and security.....42
Revenue forecast and capacity.....43
Costs and projected profit.....44
Profit and loss forecast.....45
Cash flow and financial position.....46
Cash flow forecast months one to six.....47
Cash flow forecast months seven to twelve.....48
Financial position summary.....49
Break even and scenarios.....50
Model guide and completion.....51

Decision and scope

A proposed acquisition of a permanent residential park in the Bristol urban area. This plan supports a launch funding decision and clearly separates researched law from unvalidated commercial assumptions.

No founder credentials, contracts or funding commitments have been supplied. All financial outputs are planning estimates. Acquisition requires verified title, permanent residential permission, licence and physical condition.

01 / OVERVIEW

Executive summary

Bristol permanent residential park operation

Avon Park is a proposed acquisition and operation of an existing permanent residential mobile home park in the Bristol urban area, within South Gloucestershire. The hypothetical target has 60 permitted pitches and 50 occupied pitches at acquisition. Residents own their homes; the company buys the park freehold and maintains communal infrastructure. No target, permission, resident contract, founder or financing has been secured. The investment decision is conditional on legal title, residential planning, licence, condition survey and a verified rent roll. The verified Base forecast earns £183,510 revenue and £25,548 EBITDA in 2027 but has net profit of (£101,513). Proposed funding is £2.6m; minimum cash is (£191,846) and the unresolved additional cash gap is £191,846. Even Upside has a cash deficit. Do not acquire at these assumptions. Reprice, revise funded capital needs and obtain explicit financing before reconsideration.

Decision	Condition
Working concept	60 pitches; owned freehold; resident owned homes
Operating horizon	January 2027 to December 2029
Investment gate	No acquisition before title, licence, survey and funding checks

Verified workbook version 1.0. GBP gross attributable costs; residential pitch fees VAT exempt. January 2027 to December 2029. No additional financing plugs.

02 / BUSINESS

Business details

Bristol permanent residential park operation

Avon Park is an unregistered working name for a proposed UK private limited company. Incorporation, beneficial owner registration, tax registration, payroll, bank account and name clearance are outstanding. The model is in pounds sterling. It assumes an asset purchase of land and infrastructure, not a share purchase with historic liabilities. No real address or named seller is asserted.

Field	Planning basis
Jurisdiction	England; South Gloucestershire local authority
Legal form	Private limited company proposed
Ownership	Park freehold owned by company
Homes	All homes owned by residents; none held as stock

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

03 / STRATEGY

Business concept and objectives

Bristol permanent residential park operation

Provide secure residential pitches, maintained roads, drainage, communal lighting and a named response for defects. This is a permanent residential park, not seasonal holiday accommodation. The plan does not convert holiday pitches to homes or assume expansion permission. The 60-pitch limit is an underwriting ceiling pending official verification. Empty pitches only generate revenue after lawful installation and occupation; infill costs are borne by the operator for connections, while residents source and own homes.

Objective	Gate
Before purchase	Verify residential use, lawful pitch capacity and every agreement
First 90 days	Close safety defects and publish maintenance response process
Three years	Fill only existing authorised vacancies within funded capex

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

04 / STRATEGY

Business model canvas

Bristol permanent residential park operation

The company earns recurring pitch fees and maintains common assets. Residents pay their home purchase costs and direct utilities separately. No home sale, resale commission, letting premium, deposit income or utility margin is forecast. Established agreements restrict unilateral repricing, so the model applies modest assumed annual reviews rather than a market-rent reset.

Block	Proposed operation
Segments	Current residents and prospective resident home owners
Value	Lawful residential tenure and visible common maintenance
Channels	Resident referrals and transparent vacancy listings
Relationships	Named owner manager and residents association dialogue
Revenue	Pitch fees only
Resources	Owned land infrastructure paid manager grounds employee
Activities	Maintenance safety billing complaints and lawful admission
Partners	Council solicitor surveyor insurers contractors
Costs	Payroll repairs insurance utilities debt and capital renewal

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

05 / STRATEGY

SWOT and longer term goals

Bristol permanent residential park operation

Strengths are a narrow recurring revenue stream and resident ownership of homes. Weaknesses are capital intensity and no verified target. Opportunities are filling existing lawful vacancies and repairing neglected common assets. Threats are licensing defects, flooding, infrastructure failure and arrears. These are author judgments, not customer research. Years four and five require a separate funding review; no speculative expansion or exit sale is modelled.

Finding	Response
S1 Recurring fee	Reconcile each resident ledger monthly
W1 Capital intensity	Price from verified cash yield and surveys
O1 Vacant pitches	Only fill lawful pitches with connection budgets
T1 Licence defects	Condition precedent to completion

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

06 / STRATEGY

TOWS strategy matrix

Bristol permanent residential park operation

The acquisition strategy uses the existing rent roll to support service continuity and lawful infill. It avoids dependence on forced resident turnover or aggressive fee changes. Infrastructure condition and funding dominate purchase terms.

Combination	Action
SO	Use recurring fees to schedule planned maintenance
WO	Fund vacant pitch connections only after survey and permissions
ST	Maintain visible repair records and resident consultation
WT	Reject unclear title, holiday use or unfunded mandatory works

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

07 / STRATEGY

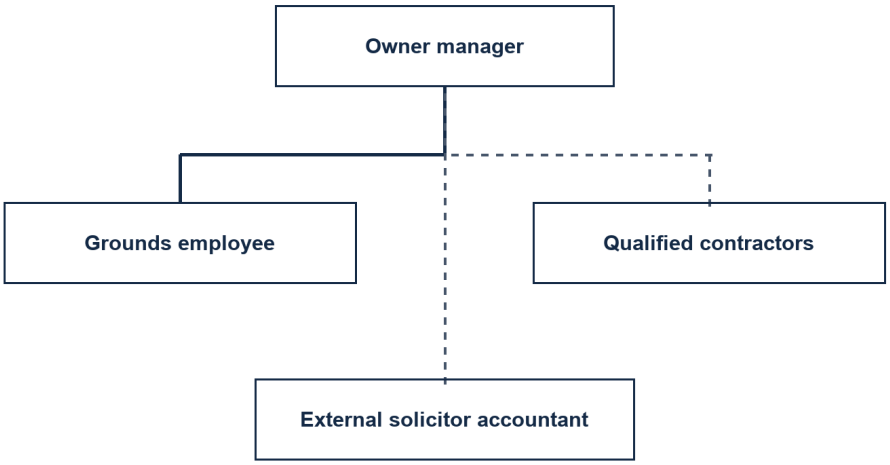
Owner and management

Bristol permanent residential park operation

The owner manager works full time and receives £3,500 monthly gross salary throughout three preparation months and operation. One grounds and maintenance employee receives £2,600 gross monthly from opening. Employer National Insurance and minimum pension allowances are separate formula inputs. Specialist electrical, gas, civil works and legal tasks are contracted to competent external providers. No unpaid founder labour is assumed.

Accountability	Role
Owner manager	Cash licence resident relations billing and contractors
Grounds employee	Grounds inspections minor repairs and work records
External solicitor	Title agreements licence transfer and disputes
External specialists	Survey insurance tax payroll and regulated works

Reporting hierarchy



Author analysis. Facts and planning hypotheses are separated in the section narrative.

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

08 / PEOPLE

Owner and key personnel profiles

Bristol permanent residential park operation

No founder identity, park management experience, cash resources or professional credentials were supplied. Appointment requires references, resident communication skills, maintenance procurement experience and competent financial control. Grounds staff need safe working training and documented limits on regulated repairs.

Profile	Evidence required
Owner	CV references fit and proper eligibility and funds evidence
Grounds employee	Safe work competence references and induction
External advisers	Verified qualifications written scope and insurance

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

09 / MARKET

Target customers

Bristol permanent residential park operation

Current lawful residents are the service priority. Prospective residents must understand home ownership, recurring pitch obligations and the distinction between a residential site and a holiday site. This concept does not impose an invented age restriction; the actual lawful site rules determine admission criteria. Vulnerable residents need clear written communication and accessible complaint handling.

Segment	Need
Current home owners	Continuity safety and clear fees
Prospective home owners	Verified tenure and total cost disclosure
Holiday buyers	Outside scope
Home renters	Outside scope; no company owned homes

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

10 / CUSTOMER STRATEGY

Segmentation targeting and positioning

Bristol permanent residential park operation

Segment by existing versus new residence, home ownership, desired permanent occupation and ability to understand full recurring costs. Target buyers seeking a principal residence on an authorised pitch. Position on documented tenure, maintained common assets and transparent fees. Do not claim affordability or safety superiority without target-specific inspection and competitive evidence.

Criterion	Admission gate
Use	Permanent principal residence permitted
Home	Resident ownership and installation compliance
Agreement	Written terms and statutory review period
Fees	Disclose pitch fee and direct utilities before decision

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

11 / CUSTOMER STRATEGY

Value proposition canvas

Bristol permanent residential park operation

Residents need a lawful place to keep their owned home and a reliable common maintenance service. Assumed pains are unclear fees, delayed repairs and uncertainty about tenure. The proposed gains are understandable agreements, maintenance records and a named manager. These hypotheses require resident interviews and target due diligence; no satisfaction survey has been invented.

Element	Proposed match
Jobs	Live permanently in an owned park home
Pains	Unclear fees repairs and rights
Gains	Predictable service and visible response
Services	Pitch occupation and common maintenance
Pain relievers	Clear statement ledger and repairs log
Gain creators	Resident dialogue and planned maintenance
Validation	Interview consenting residents after seller authorisation

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

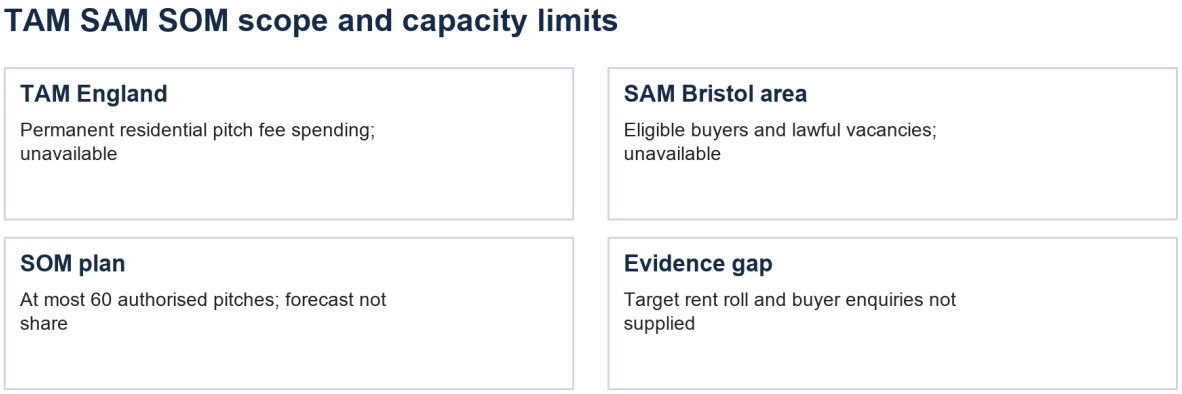
12 / MARKET

Market size and trends

Bristol permanent residential park operation

The reachable market is limited by lawful vacant pitches, not Bristol population alone. TAM would measure English residential park pitch spending. SAM would measure suitable Bristol-area residential vacancies and buyers. No reliable commercial totals were established. SOM is the capacity-based occupancy forecast, not validated market share. Method: licensed residential pitches × occupied share × annual fee; verify sites and agreements before estimation.

Scope	Definition
TAM England	Permanent residential pitch fee spending; unavailable
SAM Bristol area	Eligible buyers and lawful vacancies; unavailable
SOM plan	At most 60 authorised pitches; forecast not share
Evidence gap	Target rent roll and buyer enquiries not supplied



Author analysis. Facts and planning hypotheses are separated in the section narrative.

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13 / MARKET CONTEXT

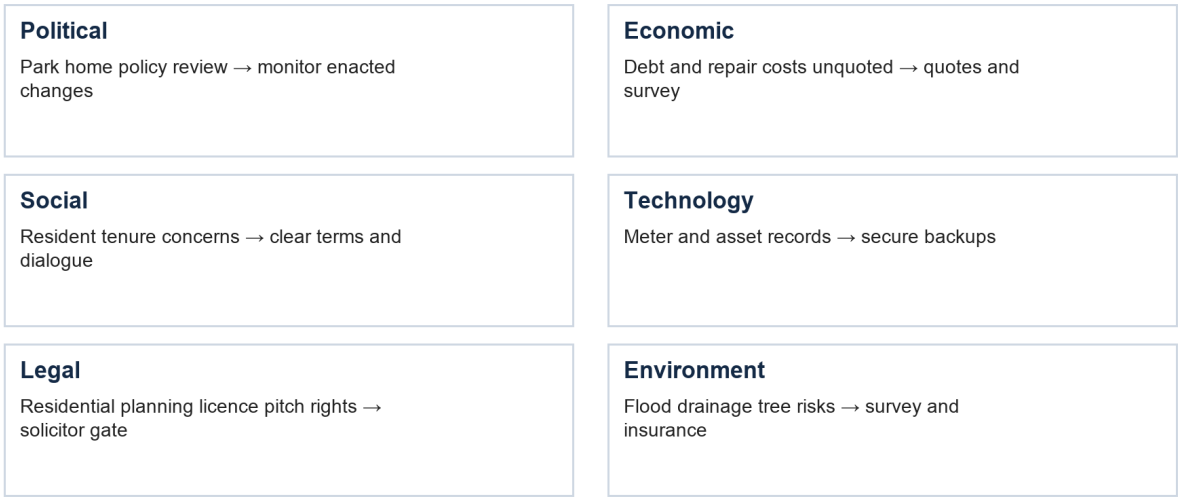
PESTLE analysis

Bristol permanent residential park operation

English park home rights, residential planning and local licensing define the offer. HMRC distinguishes exempt permanent residential pitches from standard rated holiday pitches. Fee reviews use the statutory process and CPI reference, not unrestricted market repricing. Economic assumptions are dated 3 October 2026 and require refresh before completion. [S1 S2 S3 S4]

Factor	Evidence and response
Political	Park home policy review → monitor enacted changes
Economic	Debt and repair costs unquoted → quotes and survey
Social	Resident tenure concerns → clear terms and dialogue
Technology	Meter and asset records → secure backups
Legal	Residential planning licence pitch rights → solicitor gate
Environment	Flood drainage tree risks → survey and insurance

External influences on residential park operation



Author analysis. Facts and planning hypotheses are separated in the section narrative.

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

14 / MARKET

Local demand and evidence

Bristol permanent residential park operation

No target park, tenant ledger, enquiry count, interviews or supplier quotations were supplied. The 50 opening occupied pitches are an underwriting assumption. The owner must inspect seller records, reconcile bank receipts and arrears, interview consenting residents and test whether vacant pitches are usable. No census population is converted into park demand.

Evidence	Current status
Target identified	No
Rent roll verified	No; 50 pitches assumed
Vacancy inspection	Pending survey and licence reconciliation
Buyer enquiries	None evidenced
Resident interviews	None evidenced

Acquisition evidence and validation sequence

Target identified
No

Rent roll verified
No; 50 pitches assumed

Vacancy inspection
Pending survey and licence reconciliation

Buyer enquiries
None evidenced

Resident interviews
None evidenced

Author analysis. Facts and planning hypotheses are separated in the section narrative.

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

15 / MARKET

Competitors and positioning

Bristol permanent residential park operation

Existing residential parks, conventional owned homes and rented flats are alternatives. South Gloucestershire licensing identifies a relevant local regime, but no named competitor prices or quality ratings were verified. Compare only permanent residential rights and full annual costs. Holiday lodge prices are not comparable to residential tenure.

Alternative	Comparison needed
Residential parks	Lawful tenure pitch charges and maintenance scope
Owned conventional home	Purchase costs maintenance and tenure
Rented flat	Rent security deposit and household services
Avon Park	Proposed maintained pitch service; claims unvalidated

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

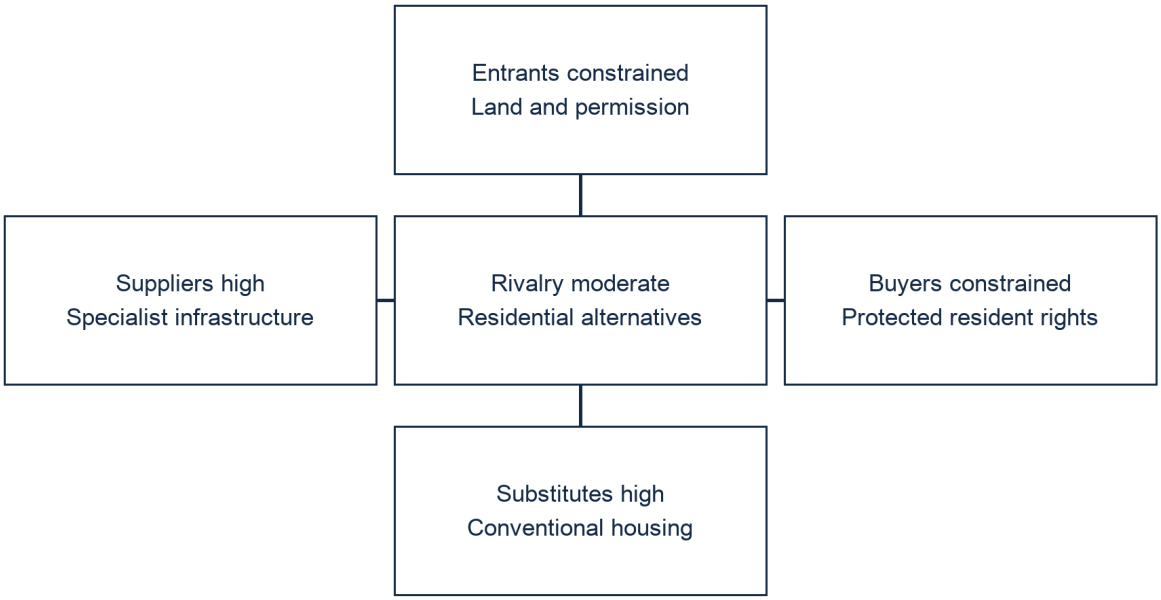
16 / COMPETITIVE STRATEGY

Porter five forces

Bristol permanent residential park operation

Rivalry is moderate where buyers compare residential alternatives. Buyer power is limited after home installation but this creates a responsibility to respect protected rights, not a pricing strategy. Supplier power is high for specialist infrastructure works. New entry is constrained by land and permissions. Substitutes include conventional homes and rental accommodation. These are qualitative judgments.

Force	Response
Rivalry moderate	Transparent full cost comparison
Buyers constrained after move	Fair review procedure and complaints
Suppliers high	Multiple qualified repair quotes
Entrants constrained	Verify permissions rather than assume scarcity premium
Substitutes high	Explain tenure and total cost clearly



Author analysis. Facts and planning hypotheses are separated in the section narrative.

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

17 / COMPETITIVE STRATEGY

Strategy canvas

Bristol permanent residential park operation

Use categorical comparison because numerical competitor scores would be unsupported. The proposed offer emphasises owned homes, protected residential pitch agreements and common maintenance. It excludes holidays, hospitality amenities, rental homes and speculative home sales.

Factor	Avon proposed / residential alternative / holiday park
Principal residence	Yes subject to permission / verify / usually restricted
Home ownership	Resident / varies / varies
Fee review	Statutory process / verify / contract specific
Maintenance	Common assets / compare / compare
Hospitality	Excluded / varies / often included

Offer scope comparison without invented ratings

Principal residence
Yes subject to permission / verify / usually restricted

Home ownership
Resident / varies / varies

Fee review
Statutory process / verify / contract specific

Maintenance
Common assets / compare / compare

Hospitality
Excluded / varies / often included

Author analysis. Facts and planning hypotheses are separated in the section narrative.

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

18 / OPERATIONS

Location and premises

Bristol permanent residential park operation

The hypothetical site lies in South Gloucestershire within the wider Bristol urban area. No address or actual site is claimed. The company owns the freehold; there is no operator ground rent or headlease. Residents rent the right to station homes through protected pitch agreements, which are distinct from the company land title. A leased park would require a different model and review of expiry and landlord obligations.

Property	Acquisition evidence
Freehold	Land Registry title boundaries rights and charges
Residential use	Planning decisions conditions and enforcement history
Licence	Capacity fire spacing amenities and transfer
Physical condition	Drainage roads utilities trees flood and access

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

19 / OPERATIONS

Equipment and resource plan

Bristol permanent residential park operation

The acquisition assumptions separate £1.2m land from £0.8m existing infrastructure. Land is not depreciated. A £200,000 initial works budget and £40,000 equipment budget are capitalised at gross cost including irrecoverable VAT. Existing infrastructure has a 240-month remaining life; equipment 60 months. Infill connections and replacement capex have distinct finite lives. A survey and valuer must establish allocations and condition.

Resource	Treatment
Land	Nondepreciating asset
Existing infrastructure	Finite remaining life assumption
Initial works	Gross capital cost; survey scope pending
Equipment	Tools office and maintenance kit; quotes pending

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

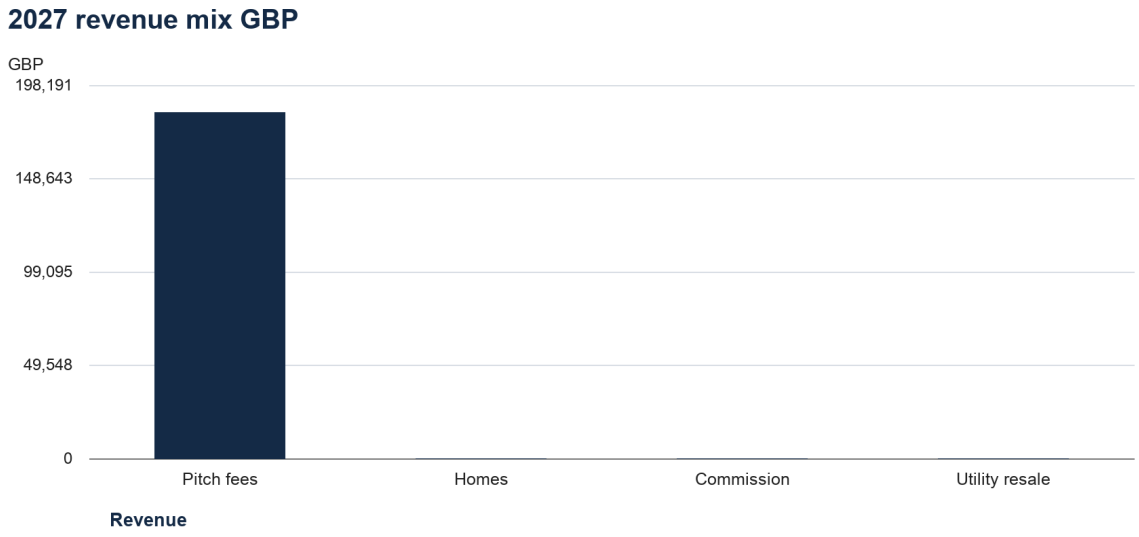
20 / OFFER

Pitch services and scope

Bristol permanent residential park operation

The service catalogue contains only occupation of an authorised permanent residential pitch and maintenance of common areas. Residents own and maintain homes, pay council tax and arrange direct utilities. The company pays only communal utility costs. No resident utility resale, home rental, new home sale or statutory resale commission enters the forecast.

Service	Revenue treatment
Residential pitch	Recurring fee earned monthly
Common maintenance	Included in pitch fee
Resident utility supply	Direct provider; no park revenue
Home transactions	No forecast income
Refundable resident deposits	Zero by default; if enabled liability not revenue



Verified model version 1.0. GBP or pitches as labelled; January 2027 to December 2029.

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

21 / OFFER

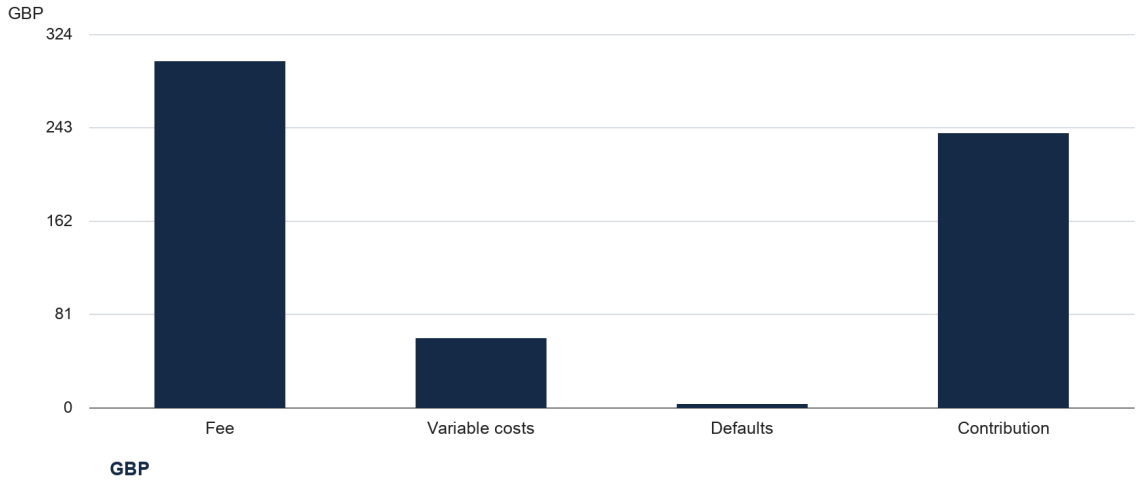
Pricing and order economics

Bristol permanent residential park operation

The assumed initial pitch fee is £300 per occupied pitch per month. Annual increase inputs are 2% Base, 0% Downside and 3% Upside, conditional on lawful review and resident agreement or tribunal. They are not permission to impose fees. Costs include consumption repairs, common utilities, fixed payroll and assets. Permanent residential pitch fees are VAT exempt; attributable input VAT is irrecoverable and included in costs. [S3 S4]

Item	Base assumption
Pitch fee	£300 monthly
Annual review	2% assumption after lawful process
Output VAT	Exempt pitch fee
Input VAT	Irrecoverable on attributable purchases

Monthly pitch contribution before fixed costs



Verified model version 1.0. GBP or pitches as labelled; January 2027 to December 2029.

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

22 / OFFER

Competitor price comparison

Bristol permanent residential park operation

No like-for-like competitor quotations have been obtained. Collect written annual pitch charges, compulsory service charges, residential planning conditions, review dates and maintenance scope. Avoid comparing a home purchase price with a pitch fee, or a holiday seasonal fee with year-round protected occupation.

Offer	Evidence status
Avon pitch	£300 monthly proposed; rent roll pending
Residential competitor	Quote and lawful tenure pending
Holiday alternative	Different use; outside pricing benchmark
Conventional housing	Total ownership or rent cost pending

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

23 / OFFER

Brand and customer experience

Bristol permanent residential park operation

Use plain language about pitch rights, home ownership and recurring costs. Do not market a licence as freehold home ownership or promise a guaranteed home resale value. Provide a named manager, emergency contact, dated repair response and an accessible complaints process. Seek consent for resident testimonials; none are included.

Standard	Control
Fees	Clear ledger and lawful notice
Repairs	Logged date priority owner and completion
Complaints	Written response and independent rights signposting
Marketing	No unsupported tenure or valuation promise

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

24 / GROWTH

Sales channels and process

Bristol permanent residential park operation

List only inspected authorised vacant pitches, with clear home installation requirements and agreement review time. New occupancy starts only after lawful admission and connection work. Monthly expected additions are 0.25 Base, 0.10 Downside and 0.40 Upside pitch equivalents, capped by usable capacity. These are forecast averages, not signed customers; actual admissions are whole households.

Stage	Evidence
Vacancy	Licence map and safe available connection
Enquiry	Residential use and home ownership needs
Agreement	Written statement and required review time
Installation	Compliant work and handover
Occupation	Fee begins after lawful availability

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

25 / GROWTH

Launch marketing

Bristol permanent residential park operation

Budget £300 gross monthly for transparent vacancy listings and resident communication after acquisition. Preparation legal and due diligence costs are separate startup expenses. No referral payments or customer claims are assumed. Marketing is ineffective if pitches are unsafe or permissions unclear, so evidence gates precede listings.

Activity	Budget and test
Vacancy listings	Within £300 monthly; qualified enquiries
Resident communication	Included manager time
Broker comparison	No commission budget unless quoted
Launch gate	Lawful safe vacancy before listing

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

26 / GROWTH

Retention and ongoing sales

Bristol permanent residential park operation

Resident tenure is governed by rights and agreement terms; churn is an expected vacant-pitch assumption, not an arbitrary eviction lever. The forecast loses 0.10 occupied pitch equivalents monthly in Base and fills 0.25, subject to capacity. Record actual home transfers separately from vacant pitches because a resale may preserve occupation. No resale income is forecast.

Measure	Action
Vacancy	Verify actual available pitch not home resale
Arrears	Fair contact and lawful specialist process
Repairs	Prioritise safety and recurring failures
Fee review	Annual notice and appropriate forms
Resident dialogue	Meet recognised association obligations

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

27 / OPERATIONS

Daily operations and suppliers

Bristol permanent residential park operation

Inspect common areas, record defects, route specialist work, reconcile pitch ledgers and review cash. Grounds work excludes gas and electrical tasks requiring competence. Pay assumed suppliers in the month incurred; no supplier credit finances operations. Residents arrange direct utilities, while common lighting and water are operator costs.

Purchase	Procurement control
Repairs	Multiple quotes for material works
Utilities common	Direct park accounts; no resident markup
Insurance	Flood liability and infrastructure cover quotes
Professional services	Written scope and specialist eligibility
Equipment	Asset register maintenance and safe use

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

28 / OPERATIONS

Sustainability practices

Bristol permanent residential park operation

Inspect drainage, trees and energy use before claiming savings. Maintain rather than replace assets where safe, use water leak records and control waste disposal. No carbon reduction estimate is asserted. Flood resilience can require major capex beyond the present budget and must be priced before acquisition.

Practice	Evidence
Drainage	Survey repair plan and incident records
Common lighting	Meter consumption and safety
Trees	Qualified inspection and remedial work
Waste	Lawful disposal contractor evidence

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

29 / OPERATIONS

Staffing and training

Bristol permanent residential park operation

The owner manager and one full time grounds employee are paid from opening, with owner pay also in preparation. The owner handles administration, complaints, finance and contractors; the employee handles safe grounds and minor repairs. External experts cover regulated work. Staffing cost does not fall automatically with vacancy. Leave, sickness and emergencies require a quoted cover plan.

Role	Base pay
Owner manager	£3,500 gross monthly
Grounds employee	£2,600 gross monthly
Employer NI	15% above £417 monthly threshold assumption
Pension	3% qualifying earnings above £520 monthly assumption
External cover	Included contractor budget; quote pending

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

30 / PEOPLE

Staff skills and fair work

Bristol permanent residential park operation

Use written employment terms, paid induction, risk assessments, personal protective equipment and safe equipment procedures. Verify appropriate wages at appointment and recheck statutory rates for the 2027 launch. No employment allowance is taken in the model. The owner pension and payroll treatment needs accountant review.

Capability	Required control
Grounds safety	Manual handling tools lone working and PPE
Resident relations	Accessible communication and complaints
Finance	Ledger cash and overdue review
Specialist work	Qualified external contractor only

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

31 / OPERATIONS

Legal and insurance requirements

Bristol permanent residential park operation

An existing residential park still requires verified residential planning permission, a site licence, lawful pitch capacity and local authority fit and proper person approval and registration for the owner or appointed manager. The operator must obtain council confirmation of transfer and conditions before completion. Residents own homes and have Mobile Homes Act protections; written terms do not erase statutory rights. Holiday permission does not authorise this concept. Review fire spacing, drainage, electrical and water safety, accessibility, insurance, data protection and employment. [S1 S2 S5]

Gate	Evidence before completion
Title	Freehold rights boundaries access and charges
Planning	Permanent residential use and permitted number
Licence	Transfer conditions inspection and enforcement
Operator	Applicable fit and proper status confirmed
Resident rights	Agreement audit lawful reviews and consultation
Insurance	Property liability employers and flood scope

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

32 / OPERATIONS

Opening roadmap

Bristol permanent residential park operation

Allow three preparation months before a hypothetical January 2027 acquisition. Owner pay and diligence spending are funded before operating receipts. Completion requires council and solicitor signoff plus cash evidence. Initial works must be scheduled without inventing permission to disturb residents. Any delay changes preparation costs and start date; no acquisition proceeds without a revised cash plan. The current Base additional cash deficit is £191,846 and every case is underfunded. The acquisition gate remains closed until repricing or explicitly committed funding resolves the deficit.

Timing	Owner and dependency
Preparation 1	Solicitor title planning licence and rent roll
Preparation 2	Surveyor condition flood utilities and works quotes
Preparation 3	Owner funding evidence insurance payroll and transfer
Opening	Completed acquisition and lawful operation
First 90 days	Safety works resident communication and ledger review

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

33 / MANAGEMENT

Risks and management actions

Bristol permanent residential park operation

Infrastructure failures can absorb reserves and disrupt homes. Fee disputes, arrears and slower lawful infill weaken cash generation. Fixed salaries and debt service remain due in downside conditions. The model allows negative cash and shows the unfunded amount rather than adding hidden borrowing. Do not acquire a target whose mandatory works or lawful tenure cannot be verified.

Risk	Trigger and response
Planning licence	Mismatch → stop completion
Infrastructure	Survey overspend → reprice or reject
Liquidity	Reserve breach → explicit funding or reduce commitments
Arrears	Past due → fair contact and legal review
Flood	Uninsurable risk → reject or separately funded mitigation
Fee disputes	No agreement → lawful tribunal procedure

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

34 / APPENDIX A

Research and evidence

Bristol permanent residential park operation

The primary source register supports English tenure, South Gloucestershire licensing, VAT and payroll/tax context. It does not prove demand, permissions or seller claims. Sources were accessed on 3 October 2026. Framework ratings are author analysis. Source archives and exact URLs are retained with this plan.

Source	Primary URL
S1 English park home rights and charges	https://www.gov.uk/park-mobile-homes/your-rights-and-obligations
S1b Pitch charges	https://www.gov.uk/park-mobile-homes/charges
S2 South Gloucestershire caravan licensing	https://beta.southglos.gov.uk/apply-for-a-caravan-or-camping-site-licence/
S3 HMRC VAT Notice 701 20	https://www.gov.uk/guidance/vat-treatment-of-caravans-and-houseboats-notice-70120
S4 Pitch fee review form	https://www.gov.uk/government/publications/pitch-fee-review-form-park-homes
S5 Fit and proper person test	https://www.gov.uk/government/publications/mobile-homes-fit-and-proper-person-test-guidance-for-local-authorities/mobile-homes-a-guide-for-local-authorities-on-the-fit-and-proper-person-test
S6 Employer rates 2026 2027	https://www.gov.uk/guidance/rates-and-thresholds-for-employers-2026-to-2027
S7 Corporation tax	https://www.gov.uk/government/publications/rates-and-allowances-corporation-tax/rates-and-allowances-corporation-tax
S7b Corporation tax payment	https://www.gov.uk/pay-corporation-tax
S8 Pension qualifying earnings thresholds	https://www.thepensionsregulator.gov.uk/en/business-advisers/automatic-enrolment-guide-for-business-advisers/automatic-enrolment-earnings-threshold
S8b Employer pension minimum	https://www.thepensionsregulator.gov.uk/en/document-library/automatic-enrolment-detailed-guidance/4-pension-schemes-under-the-employer-duties

Accessed 3 October 2026. Archived sources and supported claim notes retained in references/primary-sources.json.

35 / APPENDIX B

Quotes and assumptions

Bristol permanent residential park operation

Acquisition price, land allocation, occupied pitches, fee, additions, losses, pay, useful lives, works, insurance, loan and equity are unsupported planning inputs. No actual supplier quote, target permission, interview, customer contract or funding commitment is invented. Acquisition costs include an explicit assumed transaction tax and legal budget; the solicitor must calculate actual SDLT and VAT treatment. Exempt income makes attributable VAT a real cost.

Input	Evidence required
Price and assets	Valuation title and asset condition report
Residents	Agreement ledger bank receipt and arrears reconciliation
Works	Itemised qualified quotes and permission review
Debt equity	Funds evidence lender term sheet and security
Tax	SDLT VAT capital allowances and ownership review

Commercial estimates are planning assumptions. Complete the stated evidence gate before committing funds.

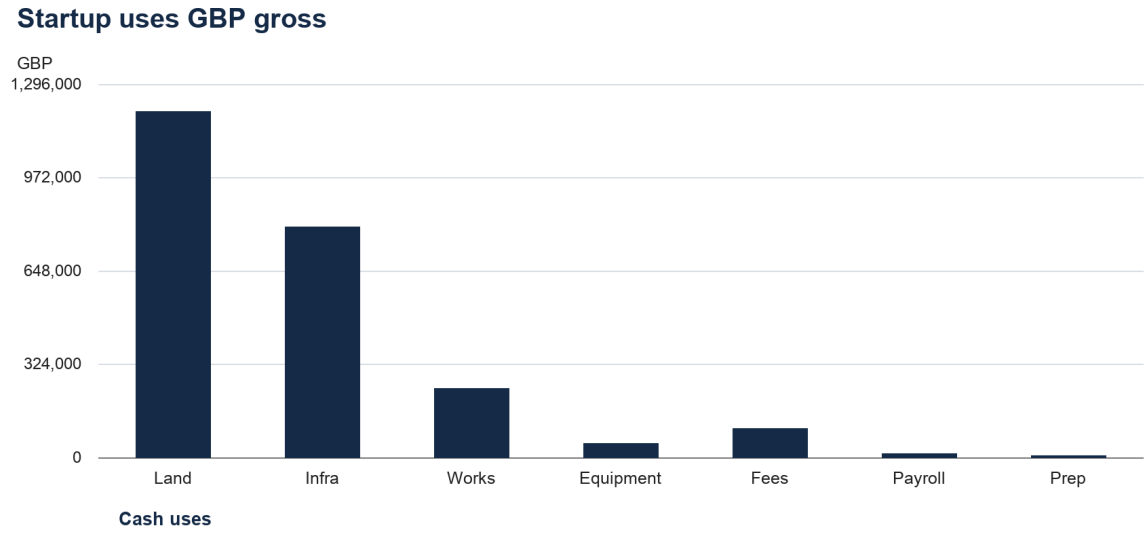
36 / FINANCE

Startup costs and funding

Bristol permanent residential park operation

The proposed sources are £2,600,000, comprising £1,600,000 equity and £1,000,000 debt. Startup cash uses are £2,406,156; opening cash is £193,844. Including the £150,000 target reserve requires £2,556,156, leaving an initial funding gap of £0. Over 36 months Base cash falls below zero by £191,846. All sources are uncommitted. Resident deposits and annual fee advances are liabilities, not equity.

Funding GBP	Amount
Startup cash uses	**£2,406,156**
Target reserve	£150,000
Initial requirement	**£2,556,156**
Proposed equity	£1,600,000
Proposed debt	£1,000,000
Opening cash	**£193,844**
Initial surplus / gap	**£43,844**
Additional 36 month cash gap	**£191,846**



Verified model version 1.0. GBP or pitches as labelled; January 2027 to December 2029.

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37 / FINANCE

Itemized startup costs

Bristol permanent residential park operation

The transaction cost budget is capitalised to land in this asset purchase; no immediate tax deduction is claimed. Land and existing infrastructure are assumed seller consideration. Works and equipment include irrecoverable input VAT. Preparation owner payroll and overhead are expensed. Actual SDLT, VAT and asset allocations need specialist review.

Use GBP	Gross cash
Land freehold	£1,200,000
Existing infrastructure	£800,000
Initial works including irrecoverable VAT	£240,000
Equipment including irrecoverable VAT	£48,000
Acquisition costs capitalised to land	£100,000
Preparation owner payroll	£12,156
Preparation overhead gross	£6,000
Total	**£2,406,156**

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38 / FINANCE

Owner personal survival budget

Bristol permanent residential park operation

The owner receives £3,500 gross monthly, with employer NI and pension separately charged to company expenses. A 75% indicative take-home assumption gives £2,625 against a £2,500 monthly household budget, leaving £125. This is not a payslip calculation and no actual household evidence was supplied. The company cash deficit makes salary sustainability uncertain.

Monthly GBP	Amount
Gross salary	£3,500
Indicative net retention	75% assumption
Indicative take home	£2,625
Household budget	£2,500
Indicative surplus	£125

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39 / FINANCE

Financing terms and security

Bristol permanent residential park operation

The assumed £1m loan bears 6.5% fixed annual interest and equal principal over 240 months from opening. Interest tracks declining opening balances; principal is a cash use, not an expense. No lender, valuation, guarantee or security agreement is secured. Base EBITDA does not cover interest and principal. A freehold charge and guarantees remain matters for negotiation.

Financing assumption	Base
Debt proposed	£1,000,000
Interest	6.5% annual
Monthly principal	£4,167 until repaid
Year 1 interest	£63,510
Year 1 debt service	£113,510
Year 1 EBITDA coverage	0.23 times
Debt closing 2029	£850,000

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40 / FINANCE

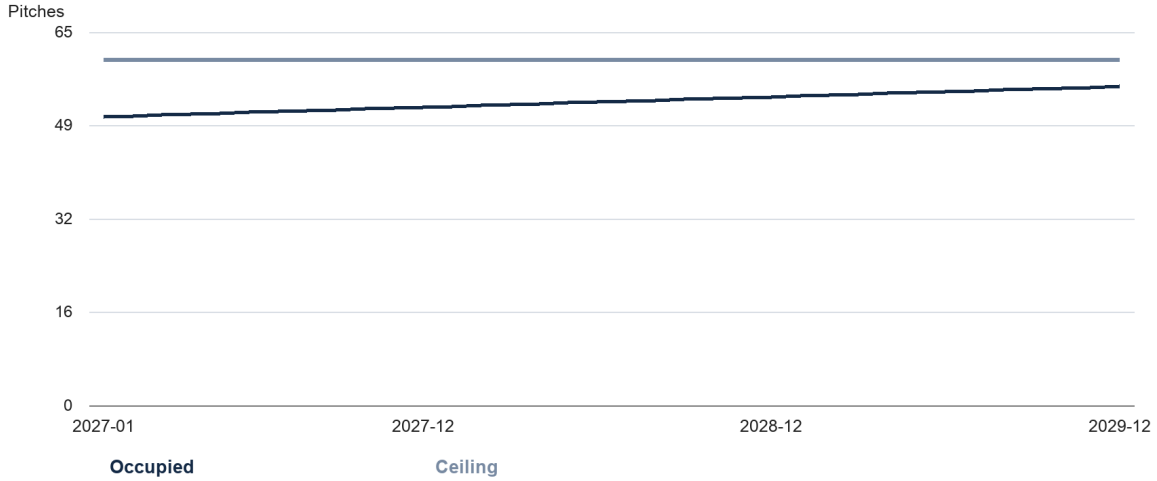
Revenue forecast and capacity

Bristol permanent residential park operation

Occupied pitches are capped at the assumed 60-pitch licence ceiling. Expected additions and departures are fractional averages; actual households are discrete. A home resale preserving occupation does not create a vacancy. Revenue is earned monthly. A 20% opening cohort prepays annually; new admissions pay monthly until the next cycle. Prepaid departures receive remaining unearned fees back. All fee reviews require the lawful process.

Capacity and revenue	2027	2028	2029
Closing occupied pitches	51.80	53.60	55.40
Revenue GBP	£183,510	£193,790	£204,407
Permitted ceiling	60	60	60
Closing monthly fee GBP	£300	£306	£312

Occupied pitches within assumed capacity



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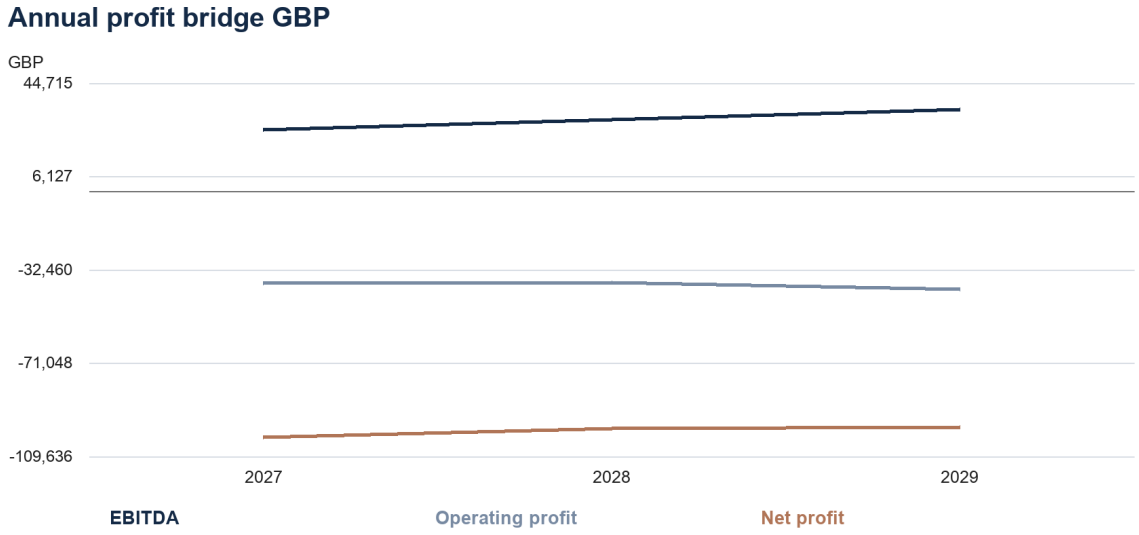
41 / FINANCE

Costs and projected profit

Bristol permanent residential park operation

Costs include paid owner and grounds staff, common repairs and utilities, insurance, advisers, marketing and monthly fee defaults. Attributable VAT is irrecoverable. Salaries remain due when occupancy falls. Base remains loss making after finite depreciation and interest throughout the three years; positive EBITDA does not establish cash viability.

GBP unless labelled	2027	2028	2029
Revenue	£183,510	£193,790	£204,407
Operating costs and defaults	£157,962	£164,130	£170,524
EBITDA	**£25,548**	**£29,660**	**£33,884**
Depreciation	£63,550	£67,450	£74,350
Interest	£63,510	£60,260	£57,010
Net profit	**(£101,513)**	**(£98,051)**	**(£97,477)**



Verified model version 1.0. GBP or pitches as labelled; January 2027 to December 2029.

Verified workbook version 1.0. GBP gross attributable costs; residential pitch fees VAT exempt. January 2027 to December 2029. No additional financing plugs.

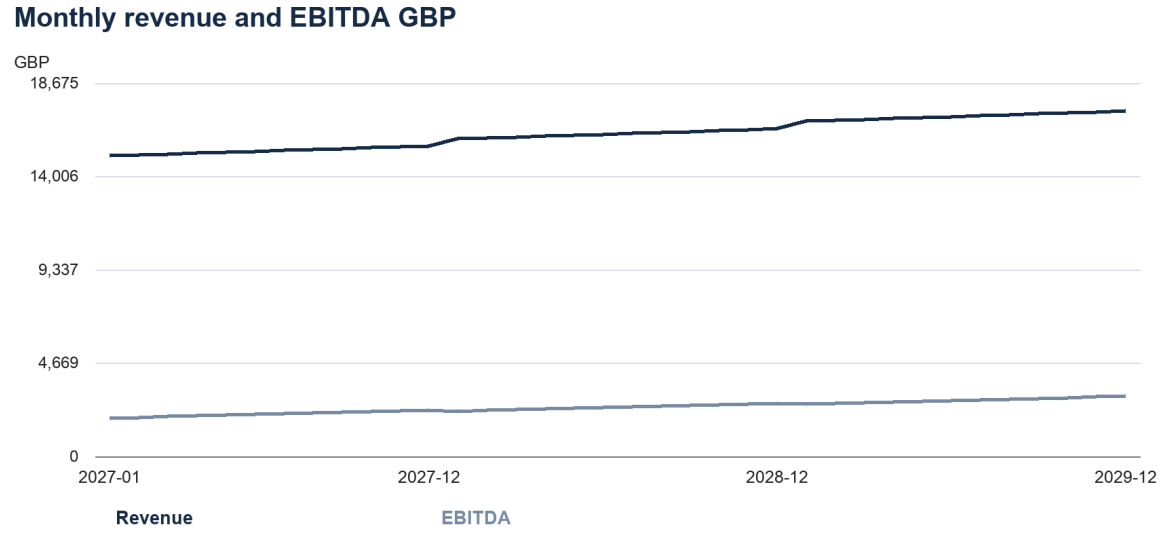
42 / FINANCE

Profit and loss forecast

Bristol permanent residential park operation

Exempt fees are recognised as earned rather than on annual advance collection. Credit losses apply when monthly invoices fall due; annual advances are collected immediately. Depreciation is finite by asset vintage and land is not depreciated. Annual corporation tax uses EBITDA less interest, zero assumed capital allowances and carried tax losses. Accounting depreciation is added back. Published standalone company thresholds and marginal relief require tax classification review.

GBP unless labelled	2027	2028	2029
Pitch revenue	£183,510	£193,790	£204,407
Owner payroll	£48,622	£50,109	£51,640
Grounds payroll	£35,878	£36,983	£38,120
Repairs gross	£29,362	£31,310	£33,350
Common utilities gross	£7,340	£7,828	£8,337
Insurance	£14,400	£14,832	£15,277
Professional support	£10,080	£10,382	£10,694
Marketing	£3,600	£3,708	£3,819
Other overhead	£7,200	£7,416	£7,638
Total costs and defaults	£157,962	£164,130	£170,524
EBITDA	**£25,548**	**£29,660**	**£33,884**
Depreciation	£63,550	£67,450	£74,350
Operating profit	**(£38,002)**	**(£37,790)**	**(£40,466)**
Interest	£63,510	£60,260	£57,010
Profit before tax	(£101,513)	(£98,051)	(£97,477)
Corporation tax	£0	£0	£0
Net profit	**(£101,513)**	**(£98,051)**	**(£97,477)**



Verified model version 1.0. GBP or pitches as labelled; January 2027 to December 2029.

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43 / FINANCE

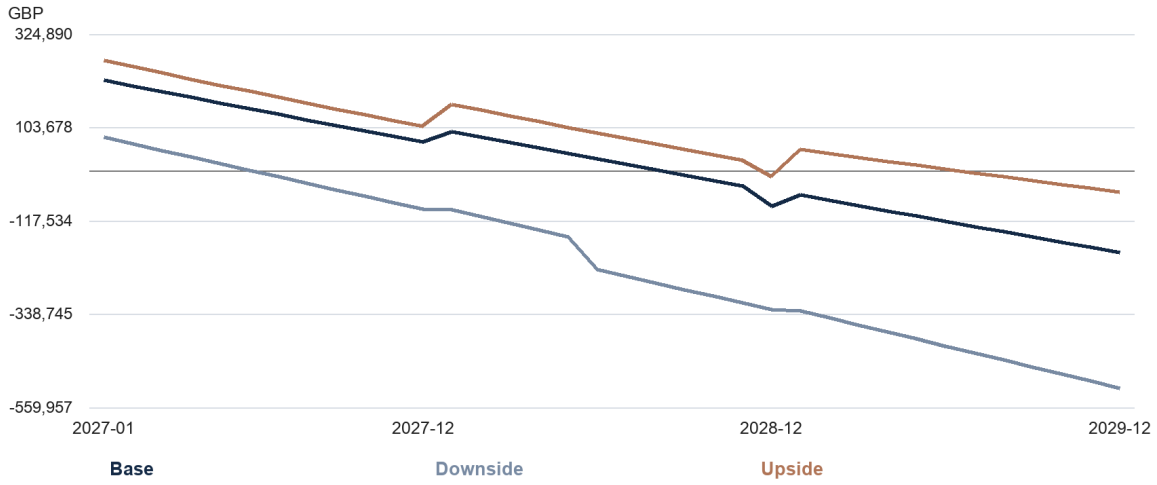
Cash flow and financial position

Bristol permanent residential park operation

Base closes 2029 at (£191,846). The £191,846 unfunded cash deficit is visible and unresolved. Cash differs from earnings because capex and principal use cash, depreciation does not, annual advances create deferred income and arrears create receivables. Refundable deposits are zero in Base and become liabilities if enabled. No new borrowing is inserted to cover negative cash.

Cash GBP	2027	2028	2029
Closing cash	£69,882	(£82,719)	(£191,846)
Minimum cash	£69,882	(£82,719)	(£191,846)
Closing debt	£950,000	£900,000	£850,000
Net depreciable assets	£1,060,450	£1,065,000	£1,026,650

Closing cash GBP without further financing



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44 / FINANCE

Cash flow forecast months one to six

Bristol permanent residential park operation

Cash receipts include monthly fees collected and annual advances net of refunds. Supplier payments include irrecoverable VAT. Deposit cash is zero in Base. Annual corporation tax is paid in the following October for the assumed calendar-year accounts. No supplier credit or hidden financing is used.

GBP	1	2	3	4	5	6
Opening cash	**£193,844**	**£216,129**	**£202,483**	**£188,908**	**£175,403**	**£161,967**
Resident receipts	£47,858	£11,915	£11,971	£12,028	£12,084	£12,141
Deposit cash	£0	£0	£0	£0	£0	£0
Operating payments	£12,991	£13,000	£13,009	£13,018	£13,027	£13,036
Interest	£5,417	£5,394	£5,372	£5,349	£5,326	£5,304
Tax paid	£0	£0	£0	£0	£0	£0
Capex	£3,000	£3,000	£3,000	£3,000	£3,000	£3,000
Principal	£4,167	£4,167	£4,167	£4,167	£4,167	£4,167
Net cash change	**£22,284**	**(£13,645)**	**(£13,575)**	**(£13,505)**	**(£13,435)**	**(£13,365)**
Closing cash	**£216,129**	**£202,483**	**£188,908**	**£175,403**	**£161,967**	**£148,602**

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45 / FINANCE

Cash flow forecast months seven to twelve

Bristol permanent residential park operation

Cash receipts include monthly fees collected and annual advances net of refunds. Supplier payments include irrecoverable VAT. Deposit cash is zero in Base. Annual corporation tax is paid in the following October for the assumed calendar-year accounts. No supplier credit or hidden financing is used.

GBP	7	8	9	10	11	12
Opening cash	**£148,602**	**£135,307**	**£122,082**	**£108,927**	**£95,842**	**£82,827**
Resident receipts	£12,197	£12,254	£12,310	£12,367	£12,423	£12,480
Deposit cash	£0	£0	£0	£0	£0	£0
Operating payments	£13,045	£13,054	£13,063	£13,072	£13,081	£13,090
Interest	£5,281	£5,259	£5,236	£5,214	£5,191	£5,168
Tax paid	£0	£0	£0	£0	£0	£0
Capex	£3,000	£3,000	£3,000	£3,000	£3,000	£3,000
Principal	£4,167	£4,167	£4,167	£4,167	£4,167	£4,167
Net cash change	**(£13,295)**	**(£13,225)**	**(£13,155)**	**(£13,085)**	**(£13,015)**	**(£12,945)**
Closing cash	**£135,307**	**£122,082**	**£108,927**	**£95,842**	**£82,827**	**£69,882**

Verified workbook version 1.0. GBP gross attributable costs; residential pitch fees VAT exempt. January 2027 to December 2029. No additional financing plugs.

46 / FINANCE

Financial position summary

Bristol permanent residential park operation

The signed cash funding position includes unfunded deficits rather than a funded overdraft. Assets otherwise include land, common depreciable assets and monthly fee receivables. Liabilities include debt, deferred pitch income, refundable deposits and unpaid corporation tax. Equity is proposed funding less accumulated preparation and trading losses. Negative cash is an unresolved funding deficit, not funded overdraft. Monthly balance differences reconcile to rounding tolerance.

GBP unless labelled	2027	2028	2029
Cash	£69,882	(£82,719)	(£191,846)
Land	£1,300,000	£1,300,000	£1,300,000
Net depreciable assets	£1,060,450	£1,065,000	£1,026,650
Total assets including receivables	**£2,430,332**	**£2,282,281**	**£2,134,804**
Debt	£950,000	£900,000	£850,000
Total liabilities incl advances deposits tax	**£950,000**	**£900,000**	**£850,000**
Total equity	**£1,480,332**	**£1,382,281**	**£1,284,804**
Liabilities and equity	**£2,430,332**	**£2,282,281**	**£2,134,804**
Balance difference	0.00	0.00	0.00

Verified workbook version 1.0. GBP gross attributable costs; residential pitch fees VAT exempt. January 2027 to December 2029. No additional financing plugs.

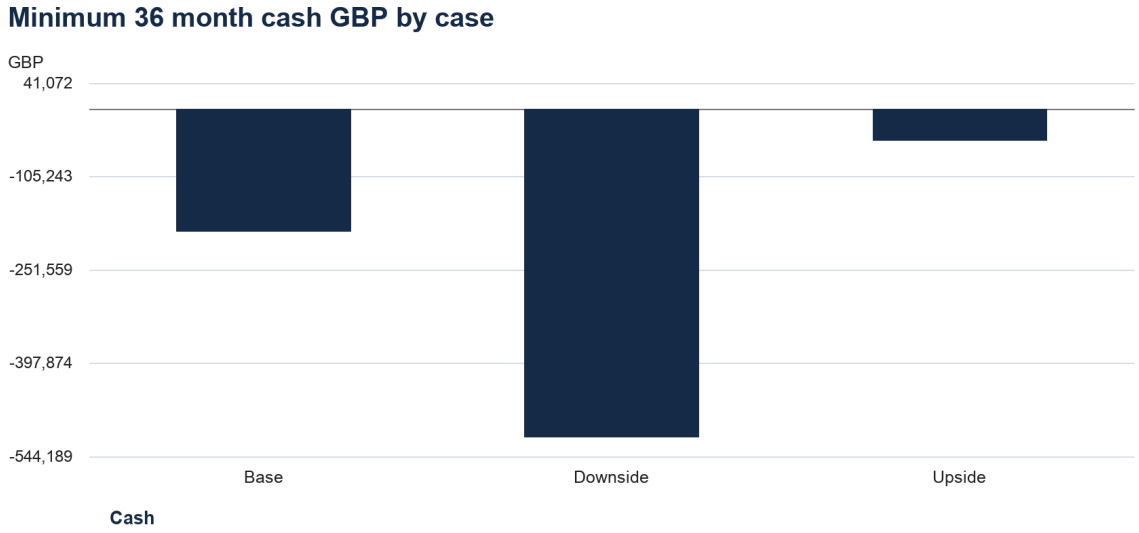
47 / FINANCE

Break even and scenarios

Bristol permanent residential park operation

At £300 per pitch, gross recurring variable costs are £60 and expected monthly-fee defaults are £2.40, leaving £237.60 contribution before fixed costs. Initial fixed operating costs are £9,982 per month. EBITDA break even is 42.0 occupied pitches. Including first-month interest, principal and infill capex requires 95.0 pitches, above the assumed 60-pitch ceiling. All cases have unresolved cash deficits. Annual fee advance timing changes cash, not revenue.

Case GBP	2027 revenue	2027 EBITDA	Minimum cash	Cash gap
Base	£183,510	£25,548	(£191,846)	£191,846
Downside	£149,016	(£20,778)	(£513,386)	£513,386
Upside	£208,416	£48,960	(£48,702)	£48,702



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Verified workbook version 1.0. GBP gross attributable costs; residential pitch fees VAT exempt. January 2027 to December 2029. No additional financing plugs.

48 / APPENDIX C

Model guide and completion

Bristol permanent residential park operation

Edit blue case inputs and select 1 Base, 2 Downside or 3 Upside. Live schedules recalculate; captured comparisons flag changed inputs as stale. A missing active input invalidates the summary. An incomplete inactive case does not block a complete active case. All figures use model-results.json version 1.0, 36 monthly periods and three calendar years. No exit sale, valuation return, secured finance or automatic overdraft is assumed.

Gate	Status
Live cases	Verified actual saved workbook
Balance cash assets debt	36 months reconcile each case
Missing zero and extremes	Stress tested
Funding	Uncommitted; all cases show deficit
Acquisition	Do not proceed at current assumptions

Verified workbook version 1.0. GBP gross attributable costs; residential pitch fees VAT exempt. January 2027 to December 2029. No additional financing plugs.