Optometry Practice Business Plan

Irwell Optometry Manchester Version 1.1

DOCUMENT GUIDE

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Irwell Optometry Manchester 3 October 2026

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Reading this business plan

This hypothetical private adult optometry practice is an operating and funding proposal for owner and lender review. Official context is distinguished from unverified demand, costs, qualifications and financing. Financial schedules at the end use the same 36-month Base model and dated case captures.

The contents uses native Word fields with cached pages. Update the entire table after editing. All figures are GBP planning estimates from model version 1.1; no lease, approval or financing is secured.

01 / OVERVIEW

Executive summary

Conditional private care with an adverse downside

Operating plan

Base 2027 net revenue is GBP 373,413 and net profit GBP 13,293. Proposed equity GBP 350,000 is uncommitted. Paid preparation and opening uses are GBP 166,957, leaving GBP 183,043 operating cash. Base minimum cash is GBP 183,043, above the GBP 60,000 reserve. Owner gross pay GBP 6,000 monthly is included in payroll.

Base output GBP	Value
2027 revenue net VAT	373,413
2027 net profit	13,293
Minimum cash	183,043
Downside reserve funding need	492,807

Management decision

Downside minimum cash is GBP (402,807). Funding needed to maintain its GBP 90,000 reserve is GBP 492,807. That case cannot continue without separately agreed funding or revised cost and scope. No NHS contract, credential, lease, GOC approval or finance is established. VAT and clinical readiness gates must pass before opening.

02 / BUSINESS

Business details

Manchester England January 2027 conditional launch

Operating plan

Propose a private limited company with one qualified optometrist director. The provisional name needs GOC protected-title permission and company clearance. Category A business registration requires a majority of registered directors R 1. That condition is a recruitment and governance gate, not an existing credential.

Management decision

The scope is adults aged 18 and over, routine sight testing and prescription spectacles. Exclude surgery, injections, specialist disease clinics, contact lenses, NHS sight-test reimbursement, vouchers, memberships and online goods fulfilment. Recheck exact scope with GOC and advisers before trading.

03 / STRATEGY

Business concept and objectives

Suitable tests within a paid clinical roster

Operating plan

Offer understandable examination fees, documented findings and appropriate referral, with optional spectacles after a prescription. Tests include 40 minutes for consultation and contemporaneous records. Sales staff cannot shorten examination time to meet revenue targets.

Management decision

Clinical advice remains independent of a purchase. Give the patient their prescription and explain suitable options without tying the examination to an optical order. No claim of superior diagnosis or guaranteed outcomes is made.

04 / STRATEGY

Business model canvas

Professional care and optional optical supply

Operating plan

The proposed resources are one paid owner optometrist, one dispensing optician, one reception assistant, an examination room, optical displays, secure records and paid advisers. Activities include consent, sight testing, dispensing, checking fit and reconciling orders. Suppliers and referral contacts are prospective.

Partners	Activities	Resources
Proposed labs, advisers, equipment support and referrals. None contracted.	Sight tests, suitable dispensing, records, stock and cash control.	Three paid roles, exam room, optical area, instruments and secure records.
Value	**Relationships**	**Channels**
Suitable adult private care with clear fees and optional spectacle purchase.	Consent, understandable findings, fitting support and complaints.	Phone and secure enquiries share one clinical booking pool.
Segments	**Costs**	**Revenue**
Eligible adult residents and workers. Demand unobserved.	Paid preparation, professional payroll, gross goods, capital and overhead.	Completed tests and delivered optical goods and dispensing only.

Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

Revenue comprises completed private sight tests, separately disclosed professional dispensing fees and taxable frame-and-lens goods delivered to patients. There is no unlimited additional retail revenue: optical orders attach to completed tests and remain within dispensing and reception capacity.

05 / STRATEGY

SWOT and longer term goals

Narrow scope with material concentration risk

Operating plan

A clear clinical scope and paid owner governance are proposed strengths. Weaknesses are no patient evidence, dependence on one optometrist and a high fixed team cost. Opportunities are testing demand for clear private fees and careful fitting. Threats include established optical chains, online alternatives, staffing interruption and remakes.

S1 Strength	W1 W2 Weaknesses
Focused adult scope and paid professional governance are proposed strengths.	No patient evidence; one optometrist creates interruption and fixed-cost risk.
O1 Opportunity	**T1 T2 Threats**
Test demand for clear private fees and careful fitting; opportunity unproved.	Established alternatives, staff interruption and optical remakes consume cash.

Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

Validate patient choice and affordable fees before committing capital. Do not expand into contact lenses or disease management until competent staffing, regulation and economics are separately assessed.

06 / STRATEGY

TOWS strategy matrix

Turn the scope into practical actions

Operating plan

Use clinical fee clarity to test the hypothesised demand opportunity. Counter established alternatives through transparent scope and referral rather than invented quality ratings. Address the unknown patient book through interviews and a small consent-based enquiry study.

SO S1 plus O1	ST S1 plus T1
Test clear fees and narrow clinical scope with eligible adults.	Use factual scope and informed choice; avoid superiority claims.
WO W1 plus O1	**WT W2 plus T2**
Obtain catchment evidence and gross quotes before commitments.	Verify competent cover or safe closure and review reserve cash.

Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

Reduce interruption risk with verified cover arrangements or safe closure. Require quotes and a cash threshold before lease signing. These actions pair stated strengths, weaknesses, opportunities and threats; they are decisions, not evidence of completed execution.

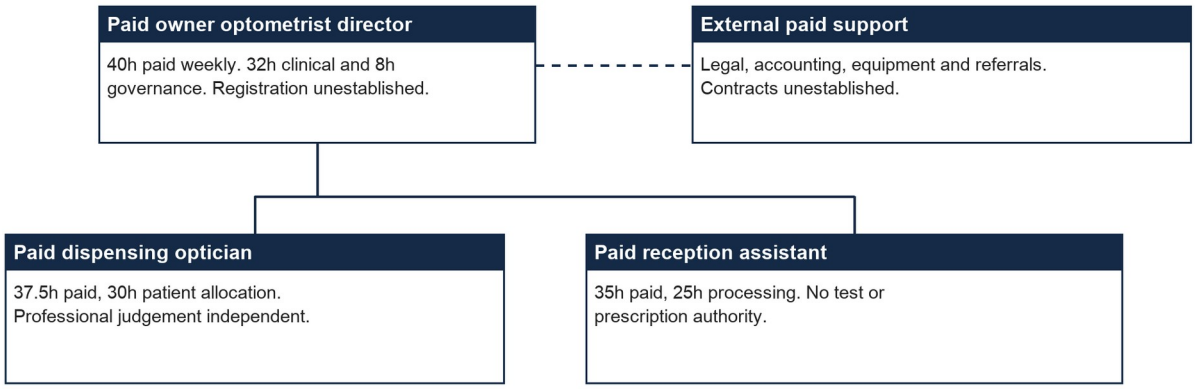
07 / STRATEGY

Owner and management

Registered owner director with independent judgement

Operating plan

The prospective owner is paid 40 hours weekly: 32 clinical allocation and 8 governance and administration. The dispensing optician is paid 37.5 hours with 30 patient-facing hours. The reception assistant is paid 35 hours with 25 processing hours. Remaining hours cover records, ordering, stock, cleaning and training.



Solid reporting lines and dashed external support. All proposed recruits unverified.

Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

All names and registrations remain unknown. The owner directs company management; each registrant retains professional judgement. Accountancy, legal advice, equipment servicing and referrals are external paid support. They do not create free additional clinical capacity.

08 / PEOPLE

Owner and key personnel profiles

Recruitment specifications rather than invented biographies

Operating plan

The owner director must hold appropriate GOC optometrist registration and competence in the exact adult service. The dispensing optician must have appropriate registration and experience in prescription fitting and safe delivery. The assistant handles booking, billing and stock routing within training.

Management decision

Verify identity, registration, scope, indemnity, employment eligibility and references before appointment. No CV or availability is supplied. The assistant cannot perform sight tests, issue prescriptions or substitute for the optician.

09 / MARKET

Target customers

Adults who choose private routine eye care

Operating plan

Candidate patients are adult Manchester residents and workers seeking a routine sight test, prescription review or suitable spectacles. Eligibility and clinical urgency are assessed individually. Employer reports, children and contact-lens work are outside this initial scope.

Management decision

These segments are hypotheses. Collect voluntary evidence about access, willingness to pay and preferred times without collecting unnecessary clinical data. Do not treat broad city population as paying patients.

10 / CUSTOMER STRATEGY

Segmentation targeting and positioning

Focus the initial private adult offer

Operating plan

Segment routine adult testing, optical refitting and specialist needs. Target the first two only when clinically suitable; refer specialist or urgent needs through appropriate pathways. Position the proposed practice around clear fees, informed choice and documented next steps.

Segment	Target	Position
Routine adult tests, optical refits and specialist needs.	First two when clinically suitable, within paid weekday capacity.	Understandable separate charges and documented next steps.

Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

Do not claim a shorter wait, better outcome or cheaper price than named competitors without dated comparable evidence. The forecast conversion assumption does not establish customer preference.

11 / CUSTOMER STRATEGY

Value proposition canvas

Make examination and purchase choices understandable

Operating plan

Patient jobs include arranging suitable care, understanding a prescription and choosing affordable spectacles. Hypothesised pains are unclear prices, fit concerns and confusion about next steps. The offer pairs a disclosed sight-test fee with optional goods and professional dispensing charges.

Patient jobs	Services
Arrange suitable care, understand a prescription and choose spectacles.	Private adult tests and optional qualified prescription dispensing.
Pains to test	**Responses**
Unclear total charges, poor fit and uncertain next steps.	Disclosed fees, professional assessment and recorded fitting advice.
Gains to test	**Gain creators**
Informed choices, suitable fit and understandable findings.	Independent clinical advice, appropriate referral and fitting support.

Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

Test whether understandable fees and planned fit checks matter to eligible patients. A value proposition does not prove demand or authorize claims about clinical performance.

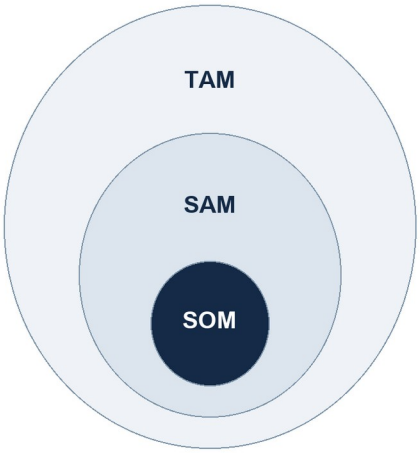
12 / MARKET

Market size and trends

Defined scopes with market values unavailable

Operating plan

TAM is annual eligible private adult sight-test and prescription-spectacle spending across Greater Manchester. SAM is the accessible eligible catchment around a final site during weekday hours. Neither spending total nor catchment share has been established.



Greater Manchester eligible adult spending

Private sight tests and prescription spectacle annual spending unavailable

Accessible eligible weekday catchment

Site not selected; annual reachable spending unavailable

2027 constrained sales hypothesis

GBP 373,413 forecast revenue is not validated market share

Scope schematic areas are not proportional to market values

Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

SOM is a capacity-limited sales hypothesis for 2027, not measured market share. The retained scope visual deliberately gives no proportional market sizing. Obtain a site-specific study before adding market values.

13 / MARKET CONTEXT

PESTLE analysis

Regulated care alongside taxable optical goods

Operating plan

Political factors include NHS alternatives without assumed participation. Economic factors are paid skilled staff and gross capital. Social preferences remain untested. Technology requires commissioning, maintenance and secure records. Legal issues include GOC registration, consent, health data and optical VAT R 1 toR 8.

Political	Economic
NHS alternatives exist. No NHS participation or public income assumed.	Paid skilled team, gross stock and capital require real liquidity.
Social	**Technology**
Private fee and fitting preferences require catchment evidence.	Commission instruments and secure records before accepting patients.
Legal	**Environmental**
GOC director rules, consent and separate optical VAT treatment need review.	Manage stock, remakes and packaging safely without invented savings.

Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

Environmental management includes reusable frames display, ordered lens stock and appropriate packaging/waste handling. Each issue has an operating response; no invented policy grant or demand trend supports the forecast.

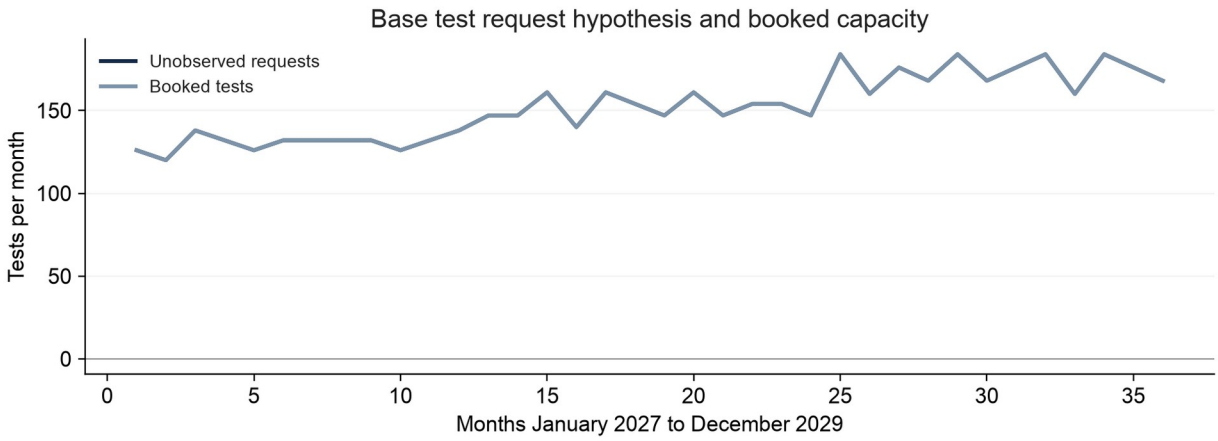
14 / MARKET

Local demand and evidence

Forecast requests remain unobserved

Operating plan

There is no enquiry log, survey, referral agreement or observed footfall. Base daily test requests are planning inputs and become completed tests only after calendar, clinical, no-show and support limits. Optical conversion is also unvalidated.



Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

Before committing, define catchment, interview eligible adults, record channel and price responses with consent, and distinguish enquiries from bookings and completed paid care. Retain dated evidence and revise inputs when available.

15 / MARKET

Competitors and positioning

Map alternatives before making comparisons

Operating plan

Alternatives include optical chains, independent practices, NHS-eligible providers and online spectacle suppliers. Their service scope, eligibility, fees, lead times and aftercare differ. No current local price survey has been supplied.

Management decision

Use a comparable mystery-shop protocol without publishing invented ratings. Compare examination length, included fitting, product specification and total customer charges. Clinical suitability determines alternatives, not a generic score.

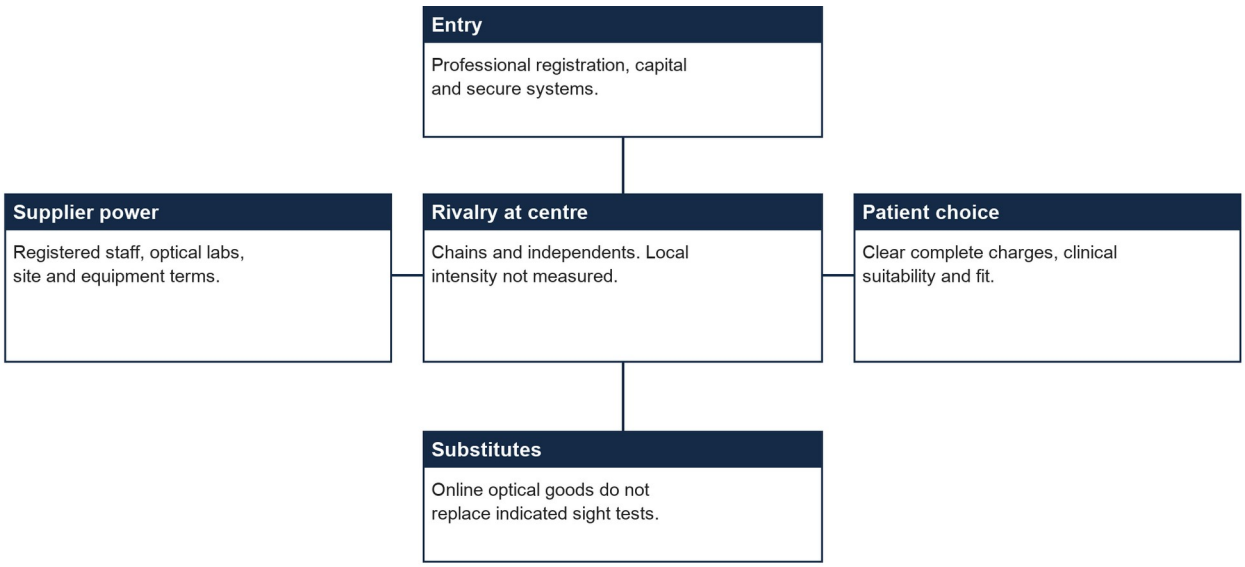
16 / COMPETITIVE STRATEGY

Porter five forces

Professional staffing and patient choice shape the practice

Operating plan

Rivalry is likely material but not locally measured. Patient choice includes other optical providers and online goods. Supplier dependence covers registered staff, labs, premises and commissioned equipment. Entry requires lawful clinical governance, capital and secure systems.



Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

Substitutes must be assessed against the clinical need; buying spectacles online is not a substitute for an indicated sight test. Negotiate supplier terms and verify cover instead of assuming a competitive advantage.

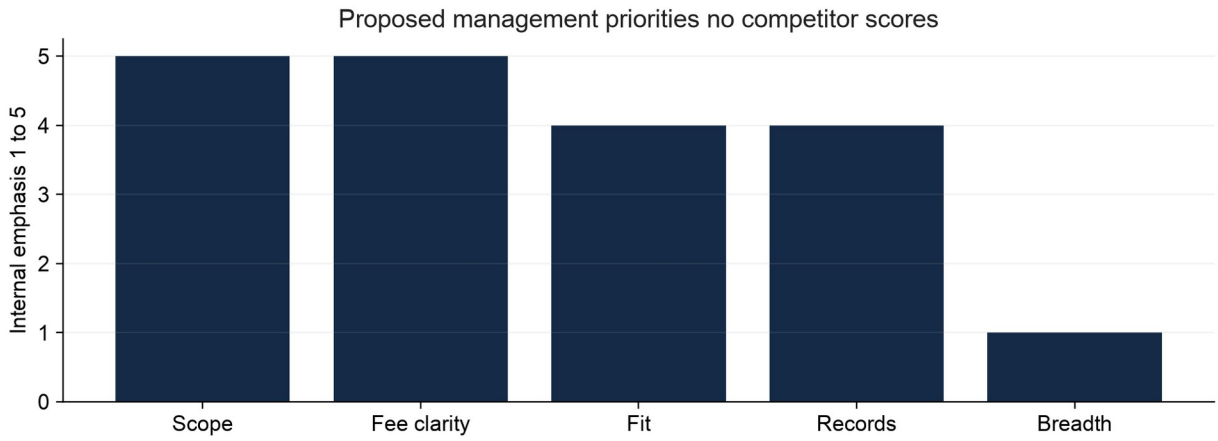
17 / COMPETITIVE STRATEGY

Strategy canvas

Proposed priorities without competitor scores

Operating plan

Management emphasis is highest on professional scope and fee clarity, then careful fit and records, with intentionally limited breadth. This is an internal priority scale from 1 to 5, not evidence of relative market performance.



Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

No competitor rating is plotted. Review the priorities after patient interviews and the first actual safe service data.

Location and premises

Conditional accessible Manchester site

Operating plan

The exact location is unselected. A provisional examination room and dispensing area need accessibility, privacy, equipment clearances, secure stock and records, appropriate utilities and fire procedures. Model rent and overhead are unquoted assumptions.

Management decision

Do not sign a lease until a qualified layout review and gross cost quotes fit liquidity. Any VAT on opted rent is included within gross estimates and is conservatively unrecovered. Deposit remains an asset.

19 / OPERATIONS

Equipment and resource plan

Commissioned equipment with capped depreciation

Operating plan

Initial gross capital is assumed for examination instruments, display, fitout and IT. Equipment selection and quotations remain unknown. Service agreements and backup access are operational gates, not secured support.

Management decision

Record commissioning, maintenance, cleaning and secure system access before opening. Equipment depreciation begins when placed in service even if patient launch delays. Add future replacements only with quoted cost and life.

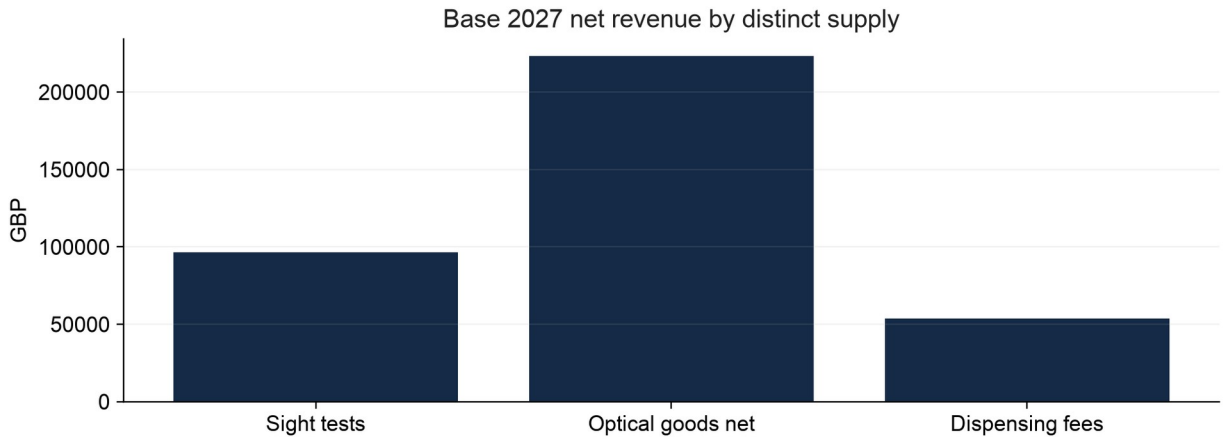
20 / OFFER

Clinical and optical service strategy

Sight tests and prescription spectacles only

Operating plan

The initial clinical offer is routine adult private sight testing. Suitable patients may independently order one prescription pair. The registered optician provides fitting, delivery and adjustment within an explicit 45 minutes per order plus extra time for remakes.



Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

There is no contact-lens plan, second-pair attach, accessory retail, advanced scan upsell or automatic annual recall revenue. Additional scope requires competence, consent, cost and capacity review.

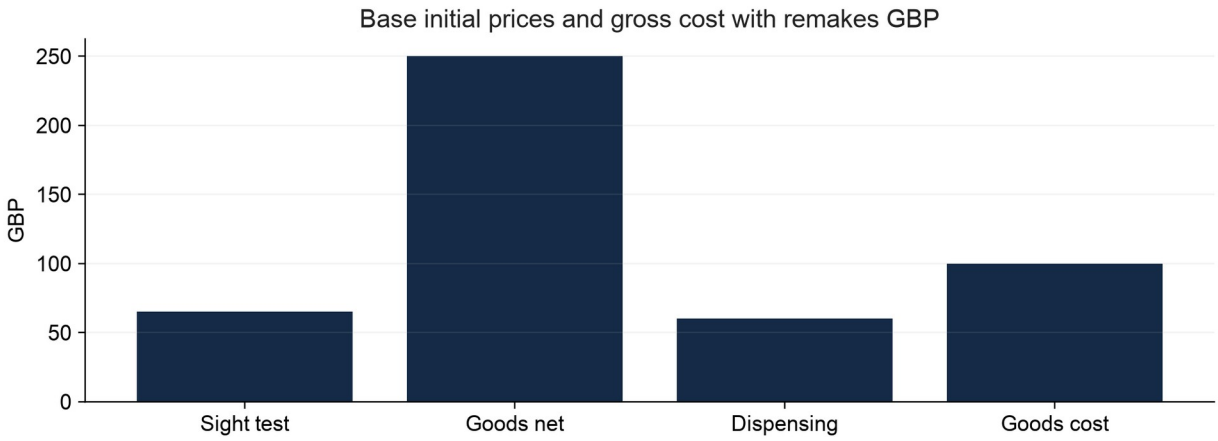
21 / OFFER

Pricing and order economics

Separately disclosed care goods and dispensing

Operating plan

Base planning charges are £65 per completed sight test, £300 VAT-inclusive frame-and-lens goods and £60 separately disclosed professional dispensing service. Optical goods net revenue is £250 with £50 output VAT. These are independent planning prices, not quotes or a universal apportionment.



Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

Optical VAT adviser must verify genuine separate charges and qualifying medical services R 4 toR 6. All supplier and capital costs include unrecovered VAT for a conservative cash forecast; no partial-exemption recovery is claimed. Remakes incur extra goods cost without revenue.

22 / OFFER

Competitor price comparison

Comparable local prices are not yet available

Operating plan

No verified price, product specification or included fitting comparison is available. Record each provider, dated source, sight-test fee, comparable frame-and-lens specification, dispensing inclusion and total charge before comparing.

Management decision

Leave observations unavailable until sourced. The proposed £65 test and £360 combined optical charge are assumptions and must not be described as market averages.

23 / OFFER

Brand and customer experience

Care and purchase remain informed choices

Operating plan

Publish scope, professional verification, appointment duration and each charge clearly. The clinician obtains consent and records findings, prescription and referral. The optician explains appropriate goods and fitting without promising guaranteed adaptation.

Enquire and assess	Examine and explain	Choose and fit
Reception routes urgency and suitability to the registered clinician.	Consent, sight test, records, prescription and suitable referral.	Optional separately priced goods and professional fitting, then aftercare.

Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

Provide accessible explanations, complaints handling and record access. Marketing consent is separate from clinical processing. An optical purchase is optional and clinical judgement independent R 3.

24 / GROWTH

Sales channels and process

One booking pool with no double counting

Operating plan

Propose telephone and secure enquiry channels leading to the same qualified booking pool. Reception routes clinical questions to the owner. Only completed sight tests generate fees; dispensing revenue occurs on completed delivery.

Management decision

No online store or assumed insurer reimbursement is forecast. Monthly expected optical orders are assumed delivered in the same month without customer advances; actual lab lead times and deposits must be incorporated once agreed.

25 / GROWTH

Launch marketing

Paid marketing before and after opening

Operating plan

Preparation includes a launch allowance within other gross preparation expenses. Operating marketing is within the fixed monthly cost estimate. Use factual scope, fees and optional fitting information rather than clinical superiority or unsupported testimonials.

Management decision

Test message and channel choice with consent-based enquiry records. Count completed suitable bookings, not clicks or social reach, as the useful demand signal.

26 / GROWTH

Retention and ongoing sales

Clinically appropriate recalls without automatic revenue

Operating plan

Explain follow-up and recall according to professional judgement and patient consent. Keep fitting concerns and adaptation issues separately routed to the optician. No subscription renewal or repeated yearly examination is assumed.

Management decision

The forecast request growth is a hypothesis rather than patient cohort recurrence. Review actual need, complaints, remakes and opt-out rates before changing recall practices or marketing.

27 / OPERATIONS

Daily operations and suppliers

Preparation testing dispensing and reconciliation

Operating plan

Opening checks cover professional availability, equipment readiness, confidentiality and order status. The owner conducts suitable sight tests; the optician verifies prescriptions, orders goods, checks delivery and fit. Reception records bookings, billing and stock routing.

Prepare	Provide care	Close
Check professional availability, instruments, access and orders.	Owner tests; optician orders, checks and fits within paid capacity.	Review clinical tasks, reconcile stock and cash, secure records.

Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

Close with clinical task review, cash reconciliation and secure records. Labs, maintenance, referral routes and complaint support require written terms. Pause affected care when professional availability or commissioned equipment fails.

28 / OPERATIONS

Sustainability practices

Order carefully and handle waste appropriately

Operating plan

Avoid speculative prescription lens stock. Use durable display fixtures, rotate eligible frame stock and review packaging. Returned or defective goods require supplier and waste instructions; no assumed salvage proceeds enter the model.

Management decision

Measure actual wastage and remakes rather than claim carbon savings. Clinical safety and privacy govern any reuse or disposal decision.

29 / OPERATIONS

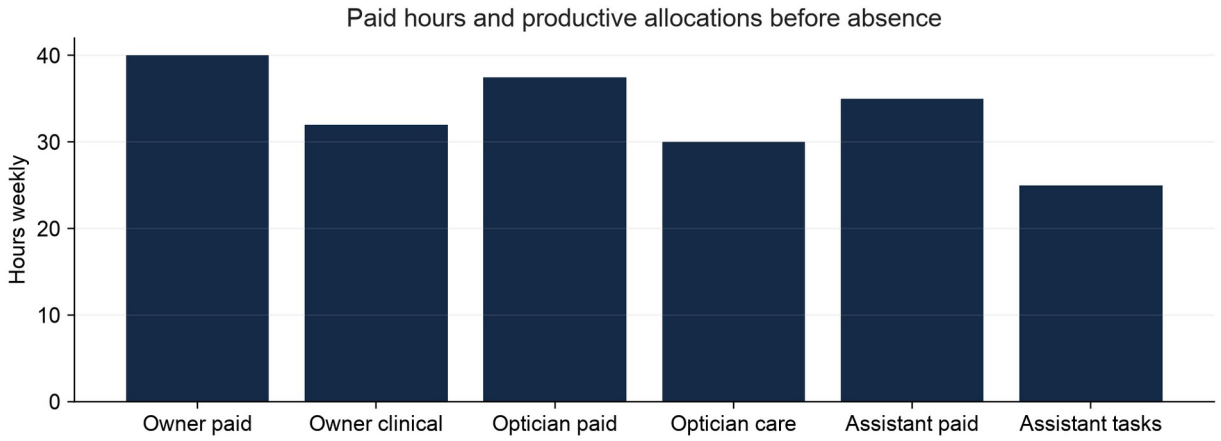
Staffing and training

Three paid roles with separate capacity limits

Operating plan

The owner receives £6,000 gross monthly, dispensing optician £3,500 and assistant £2,400 before annual growth. Employer NI is 15% above £5,000 annual per role; employer pension is conservatively 3% of all gross. Preparation pays owner 3 months, optician 2 and assistant 1 in Base.

Role or payroll GBP	Monthly gross or loading	Paid hours weekly
Owner optometrist	6,000	40.0
Dispensing optician	3,500	37.5
Reception assistant	2,400	35.0
Total gross pay	**11,900**	**112.5**
Employer NI	**1,598**	
Employer pension	**357**	
Total payroll cash	**13,855**	



Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

Absence and training reduce allocated productive hours by 15% Base. No free locum cover creates capacity. The clinical and dispensing caps and assistant workload all constrain completed activity. A single professional absence requires safe closure or separately quoted competent cover.

30 / PEOPLE

Staff skills and fair work

Competence protected within paid hours

Operating plan

Use documented scope, induction and access controls. The assistant cannot prescribe, conduct sight tests or replace the registered dispensing optician. Paid non-patient time covers records, ordering, governance and training.

Management decision

The lowest salary is £28,800 annually over 35 paid hours weekly, a gross hourly illustration of £15.82 before future changes. Recheck applicable minimum wages, employment conditions, pension duties and equal treatment at each hire; no employment allowance or unpaid overtime is assumed.

31 / OPERATIONS

Legal and insurance requirements

Registration consent data and insurance are gates

Operating plan

Obtain GOC corporate registration and title permission with the proposed registered-owner majority R 1. Verify both professionals R 2, appropriate indemnity and public/employer insurance. Record consent, findings and referral decisions R 3. Assess UK GDPR Article 6 and 9 bases R 10.

Management decision

No certificate or contract is claimed. Optical VAT treatment and separately disclosed charges need written adviser review before opening. NHS participation requires a separate approval process and is excluded. Reassess added services before offering them.

32 / OPERATIONS

Opening roadmap

Evidence and paid preparation precede launch

Operating plan

First secure competent proposed ownership and clinical scope, then evidence and conditional funding. Obtain site, lab and equipment quotes, confirm registration and permission, hire and pay preparation staff, commission instruments and test secure records.

Evidence and leadership	Site and terms	Readiness and launch
Verify registered ownership, exact scope, demand and committed funds.	Get conditional premises, lab and capital quotes plus VAT advice.	Complete registration, paid induction, commissioning and safe systems.

Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Management decision

January 2027 is a modelling origin. Any missing gate delays clinical opening while payroll, fixed overhead and depreciation continue as specified. Do not spend uncommitted equity.

33 / MANAGEMENT

Risks and management actions

Cash demand and professional concentration remain material

Operating plan

Low requests or conversion reduce care and optical income while full team cost continues. Professional absence or unsafe equipment interrupts service. Remakes and supplier terms consume cash. Incorrect VAT classification exposes financial and compliance risk.

Management decision

Set a reserve threshold, review minimum cash and stop discretionary commitments before a breach. Confirm qualified cover or safe closure, quote alternatives, obtain VAT advice and refresh all linked documents after a driver change. No automatic funding or loan facility exists.

34 / APPENDIX A

Research and evidence

Official context dated 3 October 2026

Operating plan

Official sources support registration, consent, VAT, employer NI, announced threshold freeze and tax context. They do not establish the proposed site, staff, patient demand, supplier quotations or financing. The numbered register below records the narrow use of each source.

Management decision

Forecast values and management frameworks are explicit planning assumptions. Obtain local evidence and written competent advice before committing. Source access date is 3 October 2026 and later rules require review.

R1 https://optical.org/registration/join-the-register/register-as-a-business.html

R2 https://str.optical.org/

R3 https://optical.org/standards-and-guidance/guidance/consent.html

R4 https://www.gov.uk/guidance/health-professionals-pharmaceutical-products-and-vat-notice-70157

R5 https://www.gov.uk/hmrc-internal-manuals/vat-valuation/vatval12360

R6 https://www.gov.uk/hmrc-internal-manuals/vat-valuation/vatval12400

R7 https://www.gov.uk/guidance/rates-and-thresholds-for-employers-2026-to-2027

R8 https://www.gov.uk/government/publications/budget-2025-document/budget-2025-html

R9 https://www.gov.uk/government/publications/rates-and-allowances-corporation-tax/rates-and-allowances-corporation-tax

R10 https://ico.org.uk/for-organisations/uk-gdpr-guidance-and-resources/lawful-basis/special-category-data/

R11 https://www.gov.uk/workplace-pensions-employers/how-to-enrol-staff

R12 https://www.gov.uk/vat-returns/deadlines

35 / APPENDIX B

Quotes and assumptions

Costs and demand still need evidence

Operating plan

All equipment, fitout, rent, lab, insurance, legal, fee and request assumptions are unquoted. No patient study, credential, funding term sheet or lease is supplied. The source workbook references inform schedule mechanics only, not local economics.

Management decision

Collect itemised gross quotes, compare service scope and record VAT assumptions. Capture the actual edited input values before rebuilding; do not erase a reviewed workbook change by returning to defaults.

36 / FINANCE

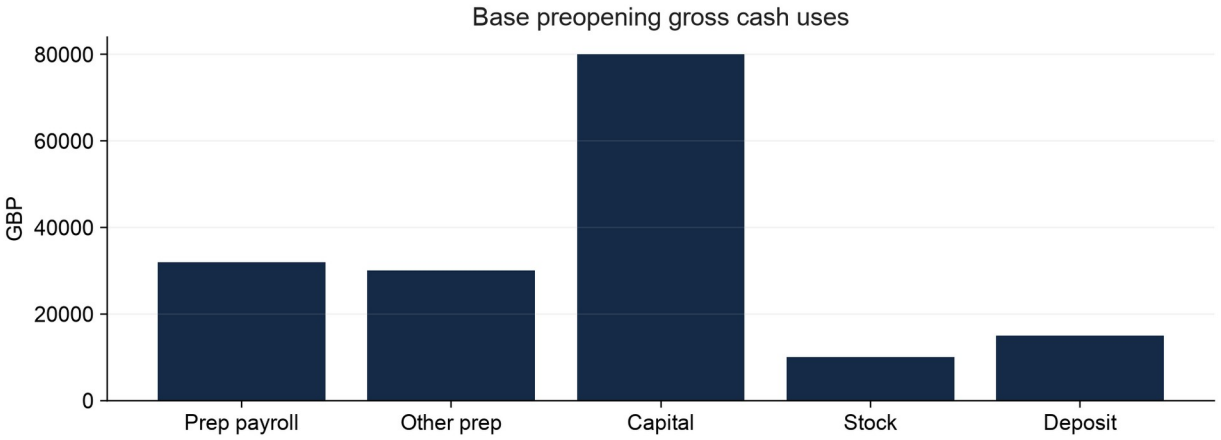
Startup costs and funding

Equity must arrive before paid preparation

Forecast basis

Uncommitted equity GBP 350,000 funds Base gross uses GBP 166,957. The owner is paid October through December 2026, optician November and December, and assistant December. Loaded preparation payroll is GBP 31,957. Other preparation expense is GBP 30,000, capital GBP 80,000, stock GBP 10,000 and deposit GBP 15,000.

Base preparation GBP	Amount
Uncommitted equity before preparation	350,000
Owner paid preparation loaded	21,053
Optician paid preparation loaded	8,135
Assistant paid preparation loaded	2,770
Total preparation payroll	**31,957**
Other preparation expense gross	30,000
Initial capital assets gross	80,000
Initial optical stock gross	10,000
Refundable premises deposit	15,000
Total preopening cash uses	**166,957**
Opening operating cash	**183,043**



Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Interpretation and limits

Opening cash GBP 183,043 is not a plug. Preparation expense creates opening retained loss GBP (61,957); capital, stock and deposit remain assets. Downside pays longer preparation and three operating delay months while full payroll, fixed costs and depreciation continue. No debt, grant or automatic finance is assumed.

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Itemized startup costs

Gross estimates without supplier quotes

Forecast basis

Capital GBP 80,000 assumes clinical instruments GBP 40,000, fitout GBP 30,000 and IT GBP 10,000. Asset life is 60 months from January 2027. Initial optical stock GBP 10,000 and refundable deposit GBP 15,000 are assets. Other preparation GBP 30,000 assumes legal GBP 8,000, marketing GBP 8,000, premises GBP 10,000 and training GBP 4,000. These are unquoted planning estimates.

Base gross use GBP	Amount
Owner paid preparation loaded	21,053
Optician paid preparation loaded	8,135
Assistant paid preparation loaded	2,770
Total preparation payroll	**31,957**
Other preparation expense gross	30,000
Initial capital assets gross	80,000
Initial optical stock gross	10,000
Refundable premises deposit	15,000
Total preopening cash uses	**166,957**

Interpretation and limits

No input VAT recovery, salvage or deposit refund is credited. Reconcile itemised quotes and actual VAT treatment before committing; proposed asset life and maintenance costs also need review.

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Owner personal survival budget

Paid salary with a household estimate

Forecast basis

Owner gross pay GBP 6,000 monthly is an operating expense. A 65% retained-pay assumption gives GBP 3,900 monthly personal income; estimated household expense GBP 3,200 leaves GBP 700. This is not a PAYE or National Insurance calculation and may overstate available cash.

Personal monthly GBP	Amount
Gross salary	6,000
Retained pay proxy	**3,900**
Total personal expenditure	**3,200**
Estimated surplus	**700**

Interpretation and limits

Obtain actual personal tax, pension, student-loan and household information. No outside income, owner dividend, reimbursement or personal asset sale supports company cash. Household funding and company equity must remain separate.

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Financing terms and security

No committed debt or funding facility

Forecast basis

The model assumes GBP 350,000 equity arrives before preparation, with no loan, interest, principal repayment or security. No investment or term sheet is provided. Negative cash is retained rather than filled by an automatic facility.

Interpretation and limits

Any future debt needs separately quoted fees, interest, maturity, security and repayment capacity. Do not describe Downside funding needs as an available loan. Conditional Base liquidity alone does not authorize commitments.

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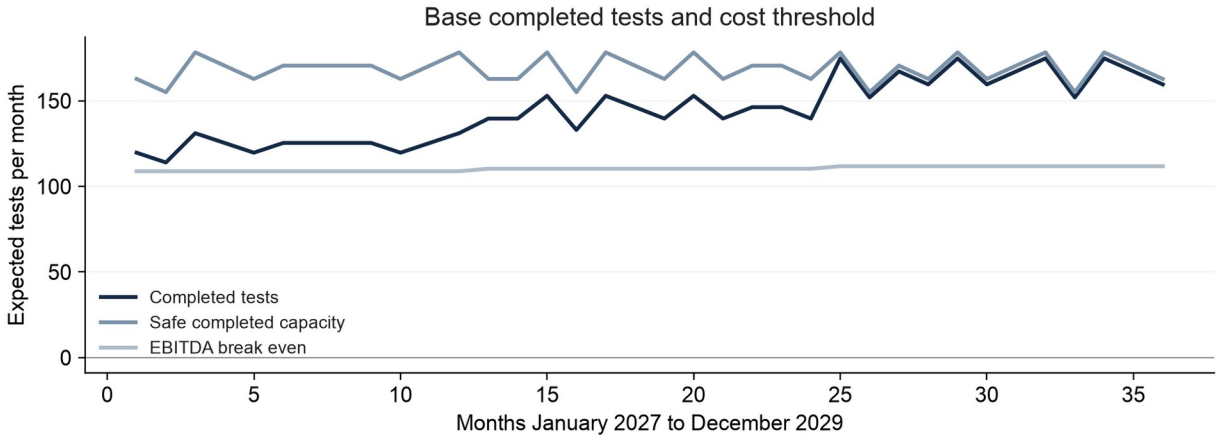
Revenue forecast and capacity

Clinical dispensing and reception all constrain activity

Forecast basis

Base 2027 completes 1,487.7 tests and 892.6 delivered optical orders. Sight-test revenue is GBP 96,701, goods net of VAT GBP 223,155, and dispensing fees GBP 53,557. Request and conversion assumptions remain unobserved.

Base GBP or counts	2027	2028	2029
Sight test revenue exempt	96,701	114,633	134,143
Optical goods net revenue	223,155	264,537	309,561
Dispensing revenue exempt	53,557	63,489	74,295
Total net revenue	**373,413**	**442,659**	**517,998**
Completed sight tests	1,488	1,729	1,984
Delivered optical orders	893	1,037	1,190



Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Interpretation and limits

Calendar weekdays and allocated productive clinical hours set 40-minute slots. Booked tests consume 10 assistant minutes and delivered orders another 15 minutes. The optician uses 45 minutes per order multiplied by one plus the remake fraction. Leave and training reduce productive hours 15% in Base. No unpaid hours or free locum cover is assumed.

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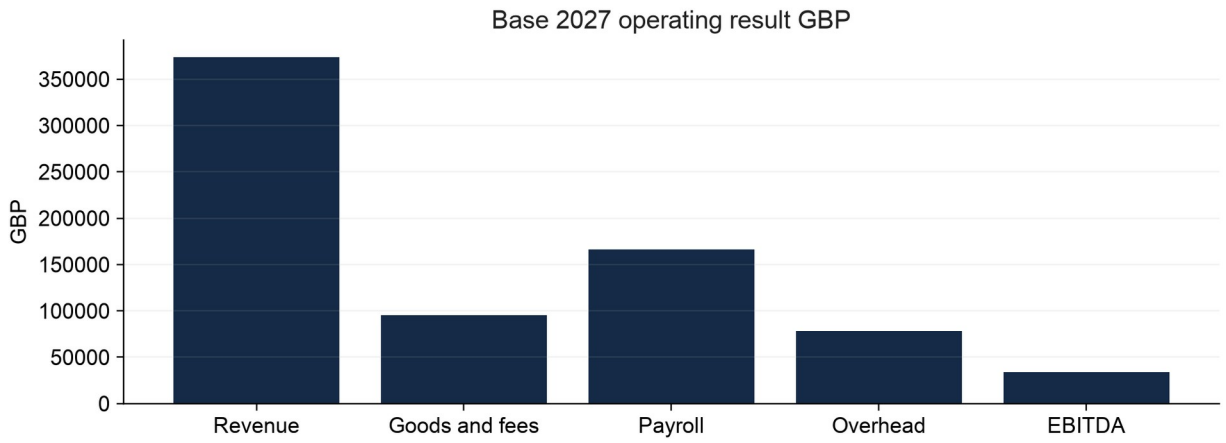
Costs and projected profit

Gross costs and per-role employer loading

Forecast basis

Base gross salary GBP 11,900 monthly plus employer NI GBP 1,597.50 and pension GBP 357 gives loaded payroll GBP 13,854.50 monthly, or GBP 166,254 annually. Goods cost GBP 95 per pair with 5% extra remakes, gross with VAT unrecovered. Fixed gross overhead GBP 6,500 monthly includes premises, utilities, marketing, IT and insurance.

Base 2027 GBP	Amount
Goods and processor costs	95,310
Loaded payroll	**166,254**
Gross fixed overhead	78,000
EBITDA	**33,849**
Depreciation	16,000
Pretax profit	**17,849**
Net profit	**13,293**



Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Interpretation and limits

No Employment Allowance, input VAT recovery or tax loss benefit is assumed. Wages, goods and fixed costs rise 3% annually in Base. Processing fees of 1.5% of gross invoices are paid in the invoice month as a conservative reserve even when collections occur later. Depreciation GBP 1,333.33 monthly is capped at asset cost.

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Profit and loss forecast

Three annuals from linked monthly periods

Forecast basis

The table aggregates January 2027 to December 2029 Base. Net revenue excludes optical goods output VAT. Eligible professional services are exempt conditional on registered medical purpose and genuine separate charges. Gross goods and other input costs include forgone VAT recovery.

Base GBP	2027	2028	2029
Sight test fees	96,701	114,633	134,143
Optical goods net revenue	223,155	264,537	309,561
Dispensing fees	53,557	63,489	74,295
Net sales	373,413	442,659	517,998
Goods and processor costs	95,310	114,019	134,647
Contribution	**278,103**	**328,640**	**383,351**
Loaded payroll	**166,254**	**171,309**	**176,516**
Gross fixed overhead	78,000	80,340	82,750
EBITDA	**33,849**	**76,991**	**124,085**
Depreciation	16,000	16,000	16,000
Pretax profit	**17,849**	**60,991**	**108,085**
Conservative tax reserve	4,557	15,248	27,021
Net profit	**13,293**	**45,743**	**81,064**

Interpretation and limits

Tax is a conservative 25% of positive monthly pretax profit, reserved and paid the following month. This does not claim statutory payment timing, annual marginal relief, loss carryforward or other tax benefits. Negative earnings carry through retained earnings. No dividends are paid.

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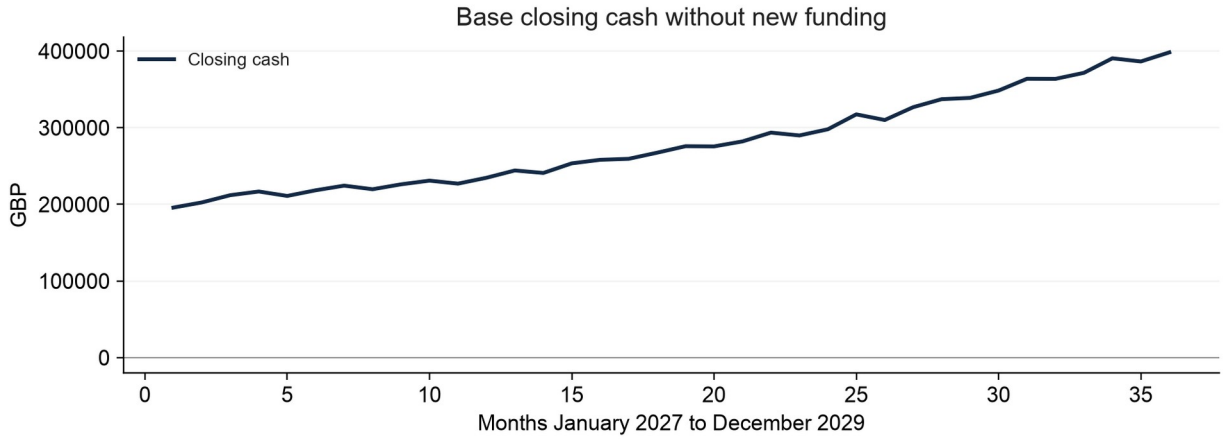
Cash flow and financial position

VAT stock and lags separate cash from profit

Forecast basis

Base year-end cash is GBP 234,668 in 2027, GBP 297,956 in 2028 and GBP 398,292 in 2029. Goods output VAT is paid quarterly in May, August, November and February, approximating the deadline one month and seven days after quarter end. No input VAT refund reduces payments.

Base GBP	2027	2028	2029
Net cash change	**51,625**	**63,288**	**100,337**
Closing cash	**234,668**	**297,956**	**398,292**
Gross patient receivables	0	0	0
Gross optical inventory	7,846	8,609	10,134



Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Interpretation and limits

Gross collections lag is zero months Base and one month Downside. The closing stock target is one month of current gross goods expense Base and two months Downside. Purchases cannot be negative and there is no automatic liquidation. Purchase payables lag one month Base and zero Downside. No customer advances or borrowing are assumed.

Cash flow forecast months one to six

Monthly 2027 cash uses actual calendar periods

Forecast basis

Gross receipts, supplier cash, payroll, overhead, processing, VAT and tax reserve cash roll forward from opening cash. Amounts are GBP Base. No new funding, capital expenditure or dividends appear in the operating horizon.

Base GBP	M1	M2	M3	M4	M5	M6
Opening cash	**183,043**	**195,820**	**202,518**	**211,969**	**216,748**	**210,979**
Gross customer receipts	33,636	32,034	36,839	35,237	33,636	35,237
Gross goods supplier cash	0	4,328	6,482	8,870	7,164	6,823
Loaded payroll cash	13,855	13,855	13,855	13,855	13,855	13,855
Gross overhead cash	6,500	6,500	6,500	6,500	6,500	6,500
Gross processing fees cash	505	481	553	529	505	529
VAT cash paid	0	0	0	0	10,944	0
Tax reserve cash paid	0	172	0	705	438	172
Net cash change	**12,777**	**6,699**	**9,450**	**4,780**	**(5,770)**	**7,359**
Closing cash	**195,820**	**202,518**	**211,969**	**216,748**	**210,979**	**218,338**

Interpretation and limits

Supply terms, taxes, clinical readiness and actual demand still need confirmation. Negative cash requires intervention; a blank selected assumption must not display a safe zero.

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Cash flow forecast months seven to twelve

Monthly 2027 cash uses actual calendar periods

Forecast basis

Gross receipts, supplier cash, payroll, overhead, processing, VAT and tax reserve cash roll forward from opening cash. Amounts are GBP Base. No new funding, capital expenditure or dividends appear in the operating horizon.

Base GBP	M7	M8	M9	M10	M11	M12
Opening cash	**218,338**	**224,408**	**219,703**	**226,114**	**230,947**	**227,020**
Gross customer receipts	35,237	35,237	35,237	33,636	35,237	36,839
Gross goods supplier cash	7,846	7,505	7,505	7,505	6,823	7,846
Loaded payroll cash	13,855	13,855	13,855	13,855	13,855	13,855
Gross overhead cash	6,500	6,500	6,500	6,500	6,500	6,500
Gross processing fees cash	529	529	529	505	529	553
VAT cash paid	0	11,115	0	0	11,286	0
Tax reserve cash paid	438	438	438	438	172	438
Net cash change	**6,070**	**(4,704)**	**6,411**	**4,833**	**(3,927)**	**7,647**
Closing cash	**224,408**	**219,703**	**226,114**	**230,947**	**227,020**	**234,668**

Interpretation and limits

Supply terms, taxes, clinical readiness and actual demand still need confirmation. Negative cash requires intervention; a blank selected assumption must not display a safe zero.

Financial position summary

Every monthly balance sheet reconciles

Forecast basis

Cash, gross receivables, optical stock, net capital and deposit form assets. Liabilities are goods payables, unpaid output VAT and next-month tax reserve. Equity is initial paid capital plus opening preparation loss and cumulative operating net profit.

Base GBP	2027	2028	2029
Cash	234,668	297,956	398,292
Gross receivables	0	0	0
Gross inventory	7,846	8,609	10,134
Capital assets net	64,000	48,000	32,000
Refundable deposit	15,000	15,000	15,000
Total assets	**321,514**	**369,564**	**455,426**
Total liabilities	**20,178**	**22,486**	**27,284**
Paid equity	350,000	350,000	350,000
Retained earnings	(48,664)	(2,921)	78,142
Total equity	**301,336**	**347,079**	**428,142**
Liabilities and equity	**321,514**	**369,564**	**455,426**
Balance difference	0	0	0

Interpretation and limits

Depreciation is capped at asset cost with no residual value. Stock is carried at gross cost without assumed salvage. Negative cash signals funding failure and is not an approved overdraft. Linked monthly balance and cash differences must be zero.

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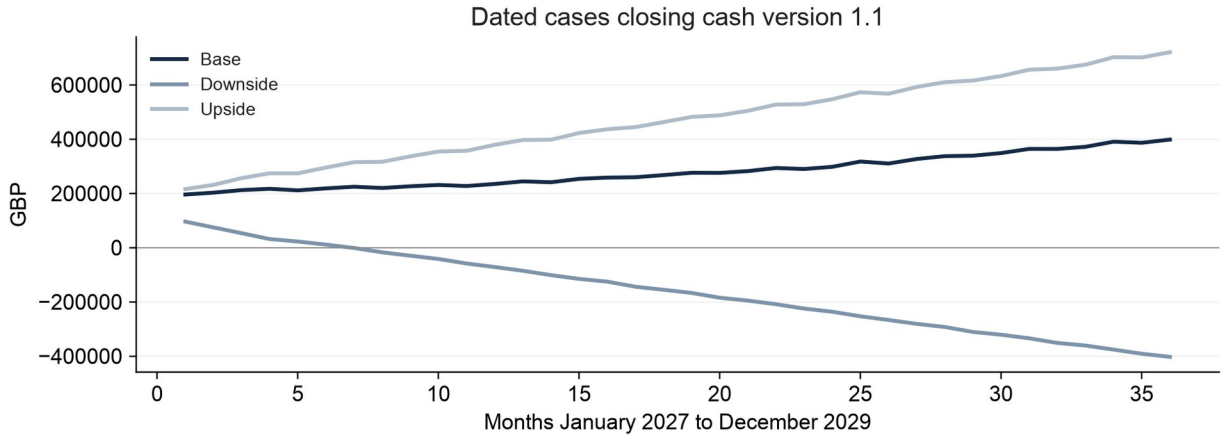
Break even and scenarios

Downside cannot continue without new agreement

Forecast basis

Base first-month EBITDA break-even is 108.9 completed tests versus 162.8 at full safe capacity. This assumes constant optical conversion within dispensing capacity and excludes depreciation, tax, stock timing and capital. It cannot override the optician constraint.

Captured GBP or result	Base	Downside	Upside
Year 1 revenue	373,413	101,357	593,768
Year 1 net profit	13,293	(206,166)	146,003
Year 3 cash	398,292	(402,807)	720,372
Minimum cash	183,043	(402,807)	183,043
Reserve gap	0	492,807	0



Retained planning visual. Numerical series use model version 1.1, January 2027 to December 2029, GBP; frameworks are assumptions requiring local evidence.

Interpretation and limits

Dated 3 October 2026 version 1.1 Base, Downside and Upside captures show minimum cash GBP 183,043, GBP (402,807) and GBP 183,043. Downside funding to maintain reserve is GBP 492,807; no available facility is assumed. Cases flags changed, missing and equal-offset inputs. Selected results remain live. Preserve edited inputs before rebuilding and refresh Word after changes.

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Model guide and completion

Live selected case with dated comparison captures

Forecast basis

Inputs holds the single case selector and numeric Base, Downside and Upside assumptions. The selected case drives live activity, stock, payroll, VAT, tax, cash and balance sheets. Comparison cases are dated captures with an exact freshness check for every input.

Interpretation and limits

FIRST save edited Excel and use the retained build_model.mjs --import-inputs option, or copy desired Base, Downside and Upside values into input-assumptions.json before rebuilding. Rebuilding replaces workbook inputs with retained values. Missing selected numbers make dependent outputs unavailable. Missing unselected assumptions preserve valid selected results and flag snapshots stale. Zero remains numeric. Refresh Word and visuals after changes.