Pest Control Business Plan

Irwell Pest Management | Manchester

DOCUMENT GUIDE

Contents

Proposed pest-control company | 4 October 2026 | Model 1.0

Decision document for prospective owners and funders. Pest-service demand, funding and safe employment readiness are unconfirmed.

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01 / OVERVIEW

Executive summary

Irwell Pest Management Ltd is a proposed Manchester company offering scheduled commercial rodent monitoring and assessed three-visit reactive rodent packages. The name, people, premises, customer book and finance are unconfirmed. No treatment credential, accreditation, contract or observed demand is claimed.

January 2027 opening depends on funded preparation, competent appointments, lawful product use, insurer acceptance and measured routes. Two employed technicians, including a lead, provide field service; a paid owner director and administrator provide management. The business must fund its losses and cannot sell packages without reserving every visit.

Base 2027 revenue is GBP182,417 and net loss GBP71,270. Minimum cash is GBP-34,456. Maintaining the GBP30,000 reserve needs GBP64,456 beyond proposed funds. Downside reserve gap is GBP562,179. Launch requires a revised funded plan.

Launch gate	Evidence required
Technical readiness	Verified competence and product assessments
Customers	Dated price acceptance and paid route trials
Safe delivery	Actual premises, waste, fleet and insurance terms
Liquidity	Paid finance and revised cash forecast

02 / OVERVIEW

Business details

A proposed UK private limited company would operate compact Manchester routes from secure lawful treatment storage. Currency is GBP; forecast covers January 2027 to December 2029. There is no trading history. Initially exclude fumigation, bird or wildlife work, heat treatment, work at height and structural proofing. These require separate competence, equipment, insurance and economics.

Proposed equity GBP150,000 and a GBP35,000 startup loan are assumptions. Neither is a financing commitment. Three vans are leased from launch, including future-hire and relief availability, with no owned fleet collateral.

03 / STRATEGY

Business concept and objectives

Prevent avoidable pest activity through inspection, exclusion advice, monitored control and a retained service report. Scheduled monitoring serves suitable small commercial sites six times yearly; reactive packages serve assessed homes and businesses. No visit guarantees pest eradication or a food hygiene rating.

First-year objectives are safe competence, reliable visit records, sufficient liquidity and measured time economics. Hire the third technician in month 13 only with funded payroll and an evidence-based route book. Years four and five may consider adjacent routes after profitability and retention are established; no acquisition or terminal value is forecast.

04 / STRATEGY

Business model canvas

The nine blocks connect local site relationships to paid route service. Monitoring visits are invoiced only after delivery; the model does not recognize annual contracts as advance income. Reactive package revenue is recognized only after all included visits are completed. Customer credits reduce invoices; additional visits consume resources without extra revenue. The mix, timings and customer targets remain assumptions.



Planning framework and evidence limits.

05 / STRATEGY

SWOT and longer term goals

Strength S1 is a narrow scope with inspection records and explicit follow-up scheduling. Weakness W1 is an unproven customer book against fixed payroll and fleet costs. Opportunity O1 is a possible local need for accountable commercial monitoring. Threat T1 is coincident route congestion, retreatments, regulation and delayed customer payment.

Strength and opportunity are proposed positioning, not demonstrated superiority or demand. Improve recurring site retention and technician utilization before expanding scope or geography. Funding must support paid leave, travel and technical supervision.

SWOT findings



Planning framework and evidence limits.

06 / STRATEGY

TOWS strategy matrix

Use S1 with O1 to test a six-visit commercial offer and report format. Address W1 by measuring routes and securing paid finance before hiring ahead of bookings. Use S1 against T1 through treatment records, monitoring and safe stop-work rules. Address W1 and T1 by declining unsafe or unfunded commitments. Separate new sales capacity from obligations already promised.

TOWS management actions

S1 with O1 Test a priced six-visit offer and readable report.	**W1 with O1** Measure paid routes and fund fixed capacity.
S1 with T1 Keep treatment records and safe stop-work rules.	**W1 with T1** Decline unsafe or unfunded commitments.

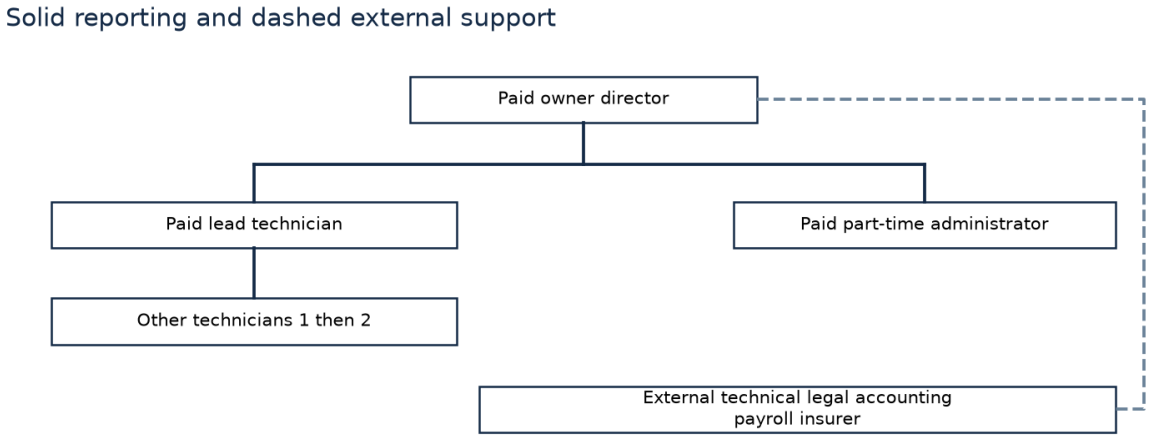
Planning framework and evidence limits.

07 / PEOPLE

Owner and management

The paid owner director handles finance, hiring, contracts, privacy and complaints, providing no uncharged technician hours. The employed lead technician reports to the owner and supervises one technician initially, two from month 13. The part-time administrator reports to the owner.

An external competent technical adviser, accountant, payroll service, lawyer and insurer support the company through actual paid engagements. The technical adviser cost sits within professional overhead; advice does not replace trained staff or legal duties. All appointments are unfilled.



Planning framework and evidence limits.

08 / PEOPLE

Owner and key personnel profiles

No CV, wealth, treatment qualifications, competence certificate or previous customer portfolio was supplied. Verify identity, employment eligibility, driving entitlement and role-specific pest competence before hiring or applying products. Obtain written training and refresher requirements for the actual products and stewardship regime [S1,S2].

Owner gross salary is GBP3,500 monthly; administrator GBP1,300 for an assumed 18 paid hours weekly. Technician allowance is GBP18 hourly for 37.5 paid hours weekly plus GBP300 monthly lead premium. The 20% employer load is a planning allowance requiring payroll calculation; no free founder or trainee capacity is assumed.

09 / MARKET

Target customers

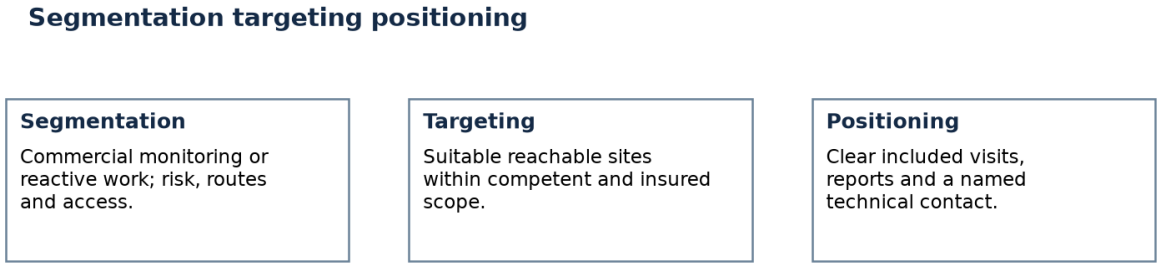
Target small reachable commercial sites needing documented rodent inspection and monitoring, plus assessed domestic or business rodent incidents. Food businesses are a possible segment, not signed clients. High-risk premises may require more frequent or specialist visits than this narrow offer can supply.

Assess site risk, access, infestation and exact scope before pricing. Decline complex sites outside competence or insured scope. The base model presumes a stable mix of monitoring visits and reactive packages; no questionnaire responses or willingness to pay have been observed.

10 / MARKET

Segmentation targeting and positioning

Segment by commercial monitoring versus reactive rodent work, site risk, access times, geography and payment reliability. Target compact routes and sites compatible with the six-visit design after assessment. Position on scope clarity, documented visits, named technical contact and honest follow-up expectations. Do not describe six annual visits as sufficient for every food premises.



Planning framework and evidence limits.

11 / MARKET

Value proposition canvas

Customers want risk reduction, clear advice and retained records without uncertain billing or missed visits. Proposed relief is a site survey, gross scope quote, visit calendar, product and monitoring records, and a complaint contact. Gain creation is better visibility of site responsibilities and corrective actions. Customers must implement agreed hygiene and proofing measures. Reports cannot certify absence of pests or replace the regulator.



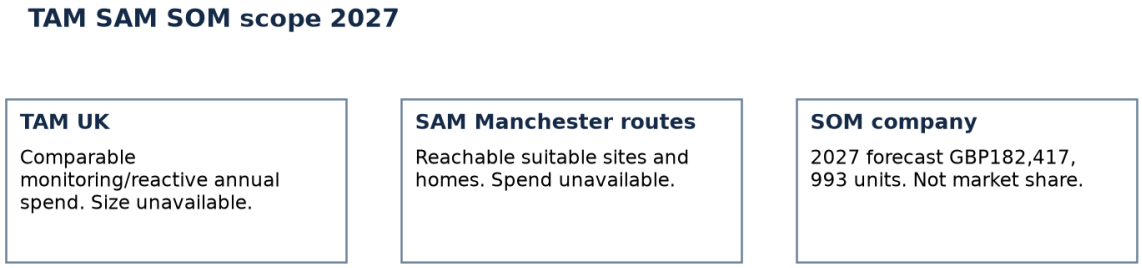
Planning framework and evidence limits.

12 / MARKET

Market size and trends

TAM is annual UK spending on comparable commercial monitoring and reactive rodent services in 2027. SAM is that spending among reachable suitable Manchester sites and homes. No reliable spend denominator or eligible-site census was established. Population, food establishments or enforcement incidents are not spend.

SOM is the company forecast of delivered monitoring visits, completed reactive packages and earned revenue. It is not validated market share. The scope chart marks unavailable sizes rather than manufacturing a national market estimate.

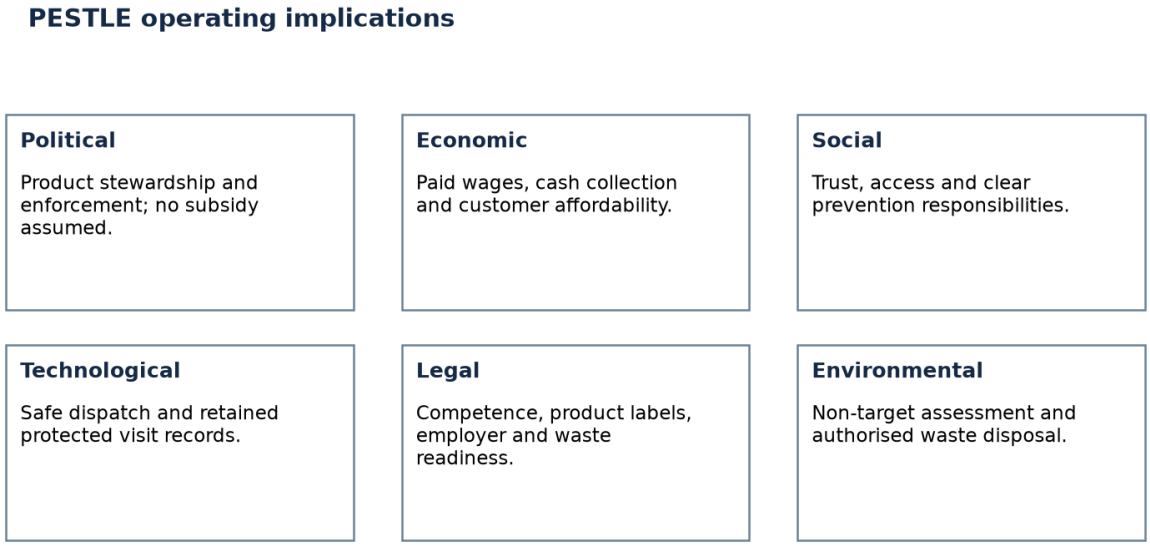


Planning framework and evidence limits.

13 / MARKET

PESTLE analysis

Selected current rules are supported by primary sources [S1,S2,S6-S12]. Political and environmental product stewardship constrains treatment; affordability and wages constrain contribution; trust and safe access affect repeat visits; record systems require security. Technology does not remove inspection or competence requirements. The six panels show operating responses, not a claim that authorisations have been obtained.



Planning framework and evidence limits.

14 / MARKET

Local demand and evidence

Manchester's Food Service Plan 2025/26 reports 46 voluntary business closures in 2024/25 mainly related to pest activity [S3, page 22]. This establishes a local issue; it does not prove purchase intent, total pest-control spend or access to those businesses.

Base demand assumes 100 billable units monthly: 50 monitoring visits and 50 completed packages. Flat seasonality and 25% annual net growth are unvalidated. Before launch interview 20 suitable managers and 20 households, obtain dated scope/price feedback and run paid route trials. Record failed access, travel, onsite time and follow-up visits.

Local evidence and forecast assumptions

Primary local context S3	Commercial hypothesis	Validation required
46 voluntary food-business closures in 2024/25 mainly pest related.	100 requested units monthly, with 25% net annual growth.	20 managers, 20 households and paid timed route trials.

Planning framework and evidence limits.

15 / MARKET

Competitors and positioning

Rentokil advertises Manchester domestic and commercial pest services [S4]. Pestforce Manchester advertises both segments and rodent contracts [S5]. These establish real local alternatives; their own credentials, reviews and service claims are not attributes of this venture. The council also provides domestic pest services, with scope and eligibility needing direct confirmation.

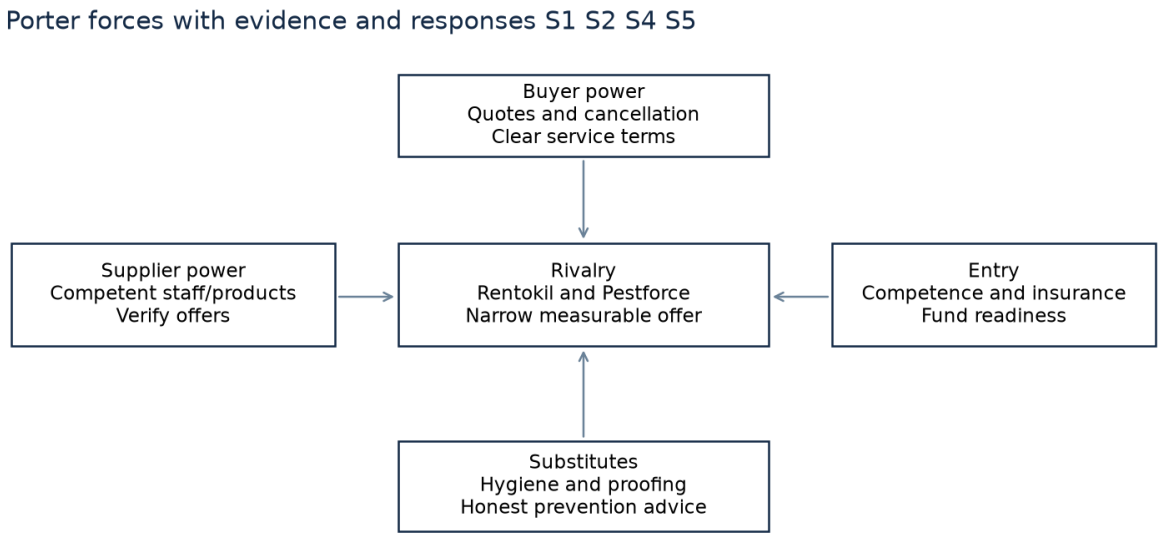
Compare like-for-like sites, visits, tax, callback rights, products, reporting and access terms. No current comparable competitor quote or verified price advantage is supplied. Some customers may prefer an established provider with wider specialist capacity.

Provider	Published local offer	Pricing status
Rentokil Manchester [S4]	Domestic and commercial	Comparable quote required
Pestforce Manchester [S5]	Domestic work and rodent contracts	Comparable quote required
Irwell proposal	Monitoring and three-visit packages	Budget prices, unvalidated

16 / MARKET

Porter five forces

Rivalry includes the two documented providers and other local operators [S4,S5]; respond with a narrower measurable scope. Buyers can compare quotes and cancel; use clear terms and service evidence. Supplier power includes competent recruits, authorised materials and insured fleets [S1,S2]; maintain actual quotes and approved alternatives. Entrants face competence, insurance and safe storage costs; budget these before launch. Substitutes include hygiene, proofing and self-management; give honest prevention advice rather than selling unnecessary treatment.

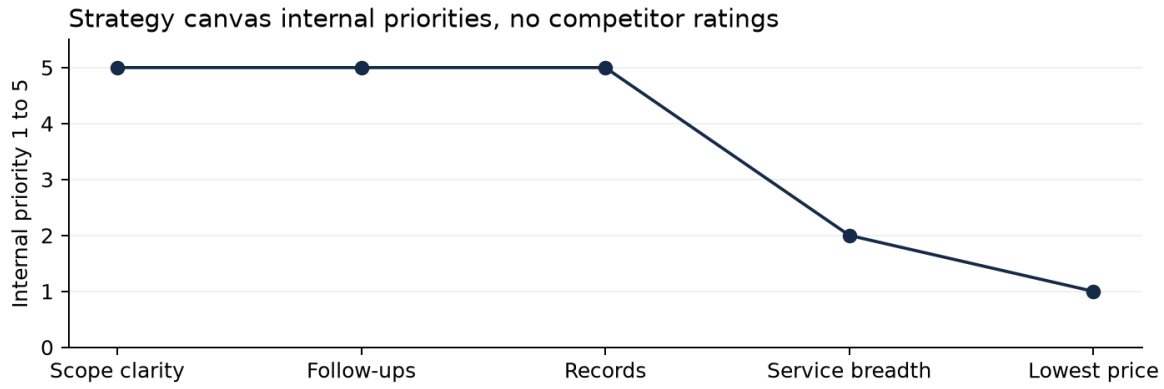


Planning framework and evidence limits.

17 / STRATEGY

Strategy canvas

Internal one-to-five priorities compare scope clarity, follow-up planning, records, service breadth and lowest price. No competitor rating or consumer survey is implied. Favor readable reports and fulfilled visits over broad specialist coverage. Treat lowest price as a low priority because paid travel, safety and callbacks are real costs.



Planning framework and evidence limits.

18 / OPERATIONS

Location and premises

Choose secure lawful storage and a small office after confirming use permissions, ventilation, product segregation, access control and spill response. No lease is secured. Customer visits to the store are not assumed; technicians attend sites. Premises must support the actual authorised product conditions.

Base net other fixed overhead GBP2,600 monthly comprises premises/utilities GBP700, systems GBP300, marketing GBP800, professional/technical advice GBP500 and miscellaneous GBP300. Three van leases at GBP650 net each and insurance GBP500 monthly are separate unquoted allowances. Obtain actual terms before any commitment.

19 / OPERATIONS

Equipment and resource plan

Initial net equipment GBP12,000 includes assessment tools, reusable monitoring equipment, safe storage and PPE systems; IT GBP6,000 includes secure records and dispatch. Separate useful lives are 48 and 36 months. A month-19 net equipment addition GBP5,000 has its own 36-month life. Depreciation stops at the end of each cohort’s life.

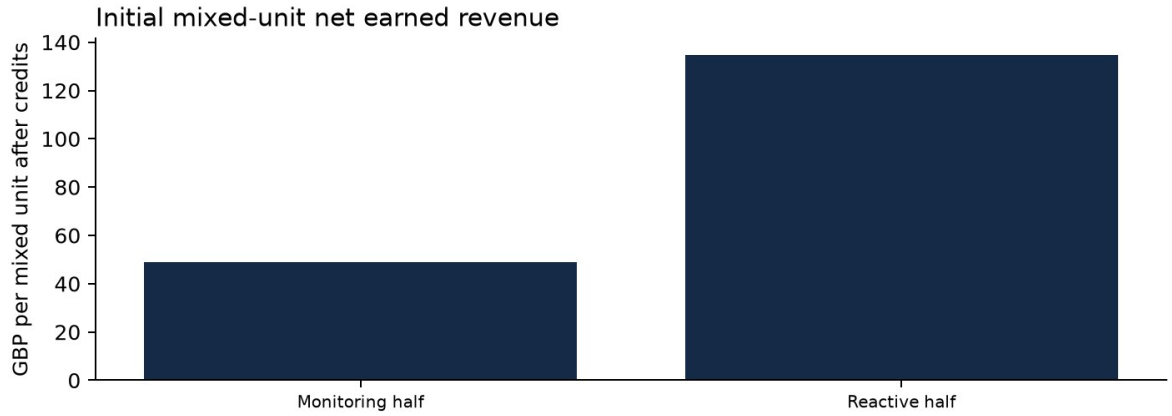
Opening materials inventory GBP2,000 net is bought before operations. Consumption includes every physical visit. Replenishment targets one month’s consumption but preserves unused stock if demand or cover falls. Leased vans are expenses; GBP7,500 refundable premises/fleet deposits remain assets with no forecast repayment.

20 / OFFER

Treatment and service strategy

Scheduled monitoring is one physical visit per billable unit. The proposed contract design is six visits a year, billed after delivery; GBP120 gross per visit gives GBP720 gross annual service value only if all six are delivered. Callouts are not unlimited.

A GBP330 gross reactive package includes three physical visits and an expected 0.30 additional free visit. Product-specific safety may require more visits; do not withhold necessary follow-up to protect margin. Package revenue is earned on completion. The 50/50 billable-unit mix implies 2.15 physical visits per unit, including expected free follow-ups.



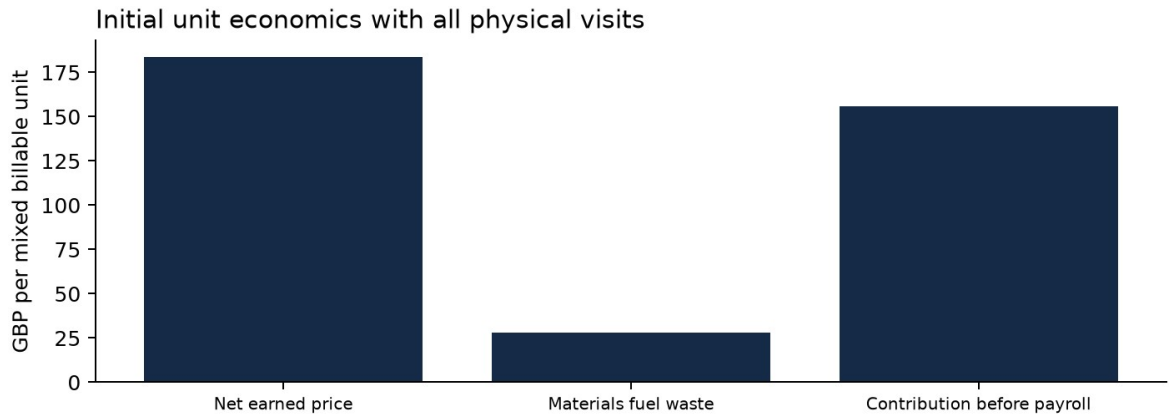
Planning framework and evidence limits.

21 / OFFER

Pricing and service unit economics

Base gross prices GBP120 monitoring and GBP330 reactive give a GBP225 mixed-unit price. At 20% VAT and 2% service credits, net earned revenue is GBP183.75 per mixed unit. At 2.15 physical visits, GBP8 net materials and GBP5 net fuel/waste per visit create GBP27.95 variable cost. Contribution GBP155.80 is before paid staff, fleet, overhead, insurance, depreciation and finance.

Each physical visit budgets 0.75 onsite hours, 0.25 setup/reporting and 0.50 travel hours. Reactive packages therefore consume 4.95 technician hours on average; monitoring consumes 1.50. These durations are trial assumptions, not measurements.



Planning framework and evidence limits.

22 / OFFER

Competitor price comparison

Obtain three dated written offers for identical site risk, visit count, follow-up rights, prevention advice, reports and VAT treatment. There is no verified local rate benchmark or lowest-price claim. A cheap first visit cannot be compared with a package covering several visits.

Comparable unit	Budget gross GBP	Evidence needed
Monitoring visit	120	Site-specific risk and price acceptance
Six delivered annual visits	720	Actual terms and visit timing
Completed reactive package	330	Three visits, callback scope and trial
Competitors [S4,S5]	Quote required	Same site and tax-inclusive scope

23 / GROWTH

Brand and customer experience

Check availability of the placeholder Irwell Pest Management name. Explain identification, scope, included visits, further-work terms, safe access, household or site preparation and product precautions before agreement. Never promise instant eradication, a regulatory rating or an unlimited guarantee.

Customers receive reports and a complaint contact. Keep photographs and access details only where necessary and authorised. Urgent or high-risk incidents are escalated or referred under a documented process; no round-the-clock response is forecast.

24 / GROWTH

Sales channels and process

Proposed channels are direct local enquiries, referrals and permitted outreach to relevant businesses. The owner checks site/route fit and the lead confirms safe treatment scope before quoting. Marketing enquiries and uncompleted surveys are not sales. No platform commission or product resale revenue is forecast.

Invoices follow delivered monitoring and completed packages after credits; there are no advance subscriptions. The 21-day customer average is a uniform-invoice 30-day-month proxy. Reactive visits are assumed to complete within the billed month. If completion crosses months, defer revenue and cash to completion and revise the model.

25 / GROWTH

Launch marketing

A GBP800 net monthly marketing allowance is included in overhead, not an additional budget outside the model. Paid preparation’s GBP16,000 gross nonpay allowance includes initial research, training arrangements, legal setup, insurer and marketing work. No supplied quote or measured conversion exists.

Use a clear local offer, sample report, permission-based outreach and priced trials. Track enquiry cost, accepted scopes, repeat visits, complaints and route time. Do not use an invented accreditation badge or competitor review. Pause spending that acquires distant or unsafe work.

Retention and ongoing sales

Monitoring retention depends on fulfilled visit dates, readable findings and site actions. Base annual churn assumption is 15%; at the 100-site year-one target, year-two target growth to 125 sites needs 40 gross additions to replace 15 lost sites and add 25. These are target economics, not an existing book.

The workbook displays year-level target sites, replacement losses and additions; visit revenue remains capacity constrained. Equivalent sites equal delivered monthly monitoring visits times two. This steady six-visit convention is not a signed cohort schedule. Obtain actual contracts and build an individual due-date rota before accepting obligations.

27 / OPERATIONS

Daily operations and suppliers

Daily dispatch checks access, site risk, all promised follow-ups, leave and stock before admitting new packages. The lead reviews product authorisation, assessment, labels, safe storage and records. Use nonchemical prevention where appropriate and follow the actual stewardship rules [S1,S2].

Order materials through approved traceable suppliers and reconcile opening stock, purchases and consumption. Budget fuel/waste at GBP5 net per physical visit, subject to actual authorised disposal quotes. Confirm waste classification, carrier requirements and consignment arrangements [S9]. Missed access and unpaid retreatments require cash and rota reforecasting.

28 / OPERATIONS

Sustainability practices

Use compact routes, inspection, hygiene and exclusion advice to avoid unnecessary treatments. Follow authorised labels and assess risks to non-target species [S1,S2]. Keep treatment and waste records, secure products and segregate hazardous waste [S9]. No green certification, reduced-poison claim or measured emissions benefit is asserted.

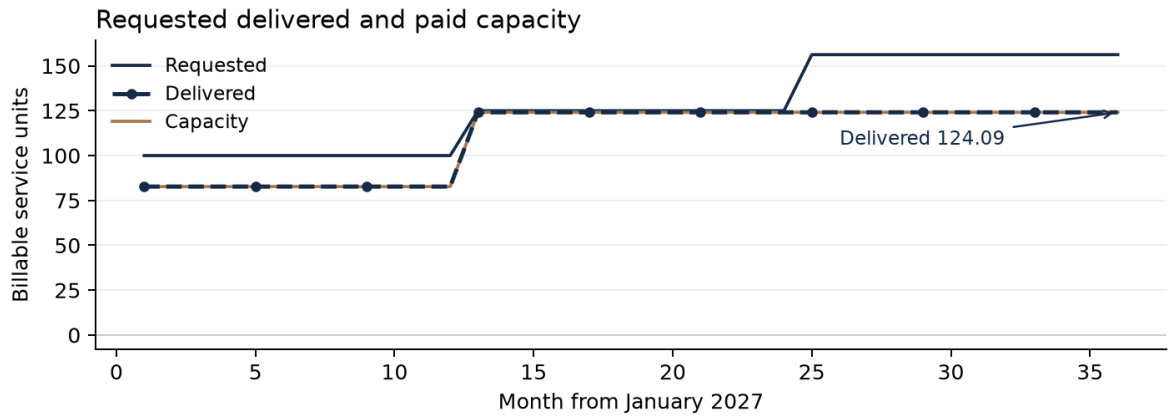
Consumable cost includes all visits and stock cannot be assumed sold at full value if products expire. Obtain actual shelf lives and quantities; the forecast contains no stock write-off allowance beyond service consumption, so add explicit expiry losses when real product data is known.

29 / PEOPLE

Staffing and training

Two technicians including the working lead are paid from launch; a third joins in month 13. The owner and part-time administrator are paid separately and contribute no field hours. Salaries cover all 52 weeks. Available hours deduct 5.6 paid holiday weeks, 4% absence and 4% CPD/training after holiday. Those allowances reduce delivery, not payroll.

The remaining time must cover onsite work, setup/reporting, travel and every free follow-up. This is annualised planning capacity, not a legal day rota. The lead is paid for one preopening induction month; the second technician starts paid induction at opening within the 4% allowance. Extend funded preparation or reduce bookings if competence requires more time.



Planning framework and evidence limits.

30 / PEOPLE

Staff skills and fair work

Verify competence for each offered treatment and keep a paid training/refresher schedule. Professional rodenticide stewardship includes training, certification, competence verification and auditing [S1]; no certificate is held or promised in this proposal. Actual product eligibility and insurer approval are launch gates.

Technician pay GBP18 hourly exceeds the current adult GBP12.71 wage floor from April 2026 [S6]. Recheck future statutory rates, paid travel, working time, leave and payroll obligations before employment. Staff receive protected stop-work authority for unsafe sites. Existing staffing must cover relief without unpaid owner treatment.

31 / OPERATIONS

Legal and insurance requirements

Confirm company, payroll, lawful premises, chemical risk assessments, product authorisations and competence [S1,S2]. Verify carrier registration and consignment/disposal rules for actual wastes [S9]. Employers liability normally requires at least GBP5 million cover, subject to exemptions [S10]; public liability, treatment efficacy exclusions, pollution and business motor need actual written acceptance.

Consumer information and cancellation arrangements need legal review [S12]. Food businesses retain their own duties; reports do not grant inspection approval. No pest-control accreditation, secured insurer, signed lease or regulatory permission is declared complete. VAT is assumed registered at 20%, subject to accountant confirmation [S8].

32 / OPERATIONS

Opening roadmap

Three funded preparation months precede January 2027 opening: confirm company and paid owner; verify technical appointments, supplier/product and waste arrangements; test routes and report/contract designs; secure actual fleet/storage/insurance; pay lead induction and recruit remaining staff. The model pays the owner throughout and one lead month before opening.

Today is 4 October 2026 and preparation is not documented as underway. Move opening if funding or readiness cannot fit the proposed dates. No preopening promise should require unfunded wages. Downside explicitly extends preparation to six months and delays delivery for three operating months while payroll and fleet costs continue.

33 / MANAGEMENT

Risks and management actions

The owner reviews invoice ageing and liquidity weekly; the lead checks due visits and safety daily. Any unmet care requirement or insurer condition blocks treatment. Scarce visit capacity cannot be cured by labelling callbacks as sales.

Risk	Warning	Response
Liquidity	Cash below funded reserve	Recost, secure funds, defer commitments
Retreatment and travel	Hours exceed package allowance	Reduce new bookings and reprice scope
Competence or label risk	Unverified training/product eligibility	Stop work and obtain verified readiness
Collections and churn	Delayed invoices or site losses	Review terms, rota and targets
Stock and waste	Expiry or uncertain classification	Reconcile quantities and authorised disposal

34 / APPENDIX

Research and evidence

Sources were checked on 4 October 2026. Official local and national sources support selected current rules and Manchester pest-related food-safety context. Competitor sites establish published local offers. They do not prove this company's demand, credentials, financing or supplier prices. All commercial figures remain planning assumptions.

The actual pest-control reference workbook, design notes and builder were inspected. Its seven-year USD multi-branch recurring-customer model informed churn, route and service-mix questions. This workbook is rebuilt as a single-city GBP 36-month launch with paid staff, physical-visit limits, stock, VAT and linked statements; no workbook import or large-operator valuation is claimed.

S1 https://www.hse.gov.uk/biocides/using/rodenticides.htm

S2 https://www.hse.gov.uk/biocides/index.htm

S3 https://www.manchester.gov.uk/__data/assets/pdf_file/0023/174317/Food-Service-Plan-2025.26.pdf

S4 https://www.rentokil.co.uk/pest-control/manchester/

S5 https://www.pest-force.co.uk/Manchester/

S6 https://www.gov.uk/government/publications/the-national-minimum-wage-in-2026/the-national-minimum-wage-in-2026

S7 https://www.gov.uk/holiday-entitlement-rights

S8 https://www.gov.uk/vat-rates

S9 https://www.gov.uk/dispose-hazardous-waste/carriers

S10 https://www.gov.uk/employers-liability-insurance

S11 https://www.gov.uk/government/publications/rates-and-allowances-corporation-tax/rates-and-allowances-corporation-tax

S12 https://www.gov.uk/online-and-distance-selling-for-businesses

35 / APPENDIX

Quotes and assumptions

Obtain written fleet, storage, employer/public/product/pollution insurance, authorised materials, waste, training and technical-adviser offers. Verify deposits, VAT, exclusions, expiry, terms and actual capacity. Obtain customer scope and price acceptance. Finance documents must state security, fees and repayment rights.

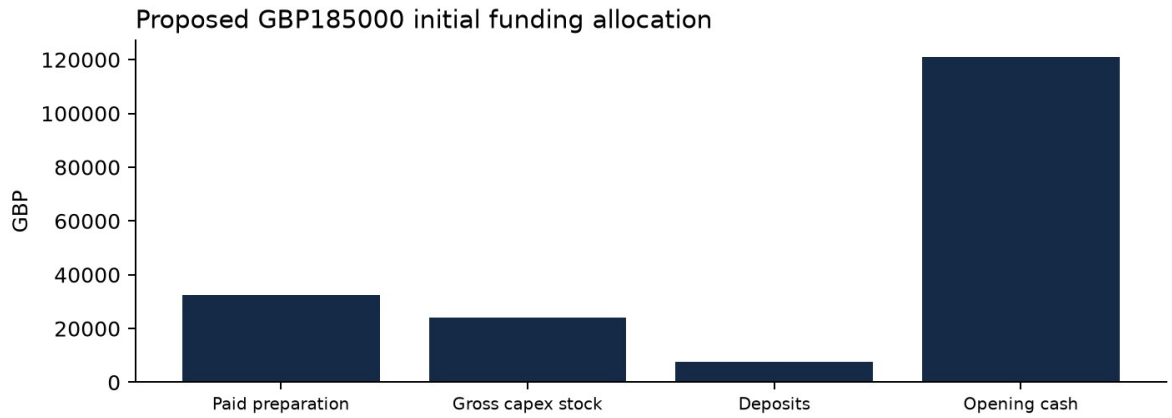
Assumption	Base budget	Evidence needed
Service prices	GBP120 visit; GBP330 package gross	Dated risk-specific price trials
Visit resources	1.50 hours; 3.30 visits per package	Paid timed route trials
Technicians	2 then 3; GBP18 paid hourly	Competence, contracts and payroll
Growth and callbacks	25% annual; 0.30 extra package visit	Actual retention and completion logs
Finance	GBP150k equity; GBP35k debt	Paid funds and actual lender terms

36 / FINANCE

Startup costs and funding

Proposed GBP150,000 equity arrives before paid preparation and GBP35,000 debt immediately before operations; neither is secured. Startup cash is the residual after paid preparation, gross capex, stock and refundable deposits. Preparation creates an opening retained loss; VAT credits carry without a cash refund.

Negative forecast cash is unmet financing, not an automatic overdraft. The workbook shows additional funds needed below zero and to the reserve. Do not sign customer or supplier commitments until the launch and ongoing liquidity requirements are funded.



Base model 1.0; planning assumptions, January 2027 to December 2029.

37 / FINANCE

Itemized startup costs

Base preparation pays three owner months and one lead induction month with a 20% employer allowance, plus GBP16,000 gross nonpay setup, half assumed VATable. It funds research, training arrangements, legal, insurance and onboarding work without unpaid founder labor.

Equipment/IT is GBP18,000 net or GBP21,600 gross. Opening consumable stock is GBP2,000 net or GBP2,400 gross and remains inventory until used. Refundable deposits are GBP7,500. All are allowances requiring actual offers. Startup net preparation loss and recoverable eligible VAT are separated.

Startup gross cash GBP	Amount
Paid preparation payroll	16,470
Nonpay preparation	16,000
Equipment and IT gross	21,600
Opening stock gross	2,400
Refundable deposits	7,500
Opening operating cash	121,030
Total initial funding	**185,000**

38 / FINANCE

Owner personal survival budget

Owner gross pay GBP3,500 monthly is included during preparation and operations. A 70% net-retention proxy gives GBP2,450 against assumed household spending GBP2,400, leaving GBP50 monthly. This is not a personal tax return and no dividend is included.

Household spending assumptions are housing GBP1,100, utilities/food GBP650, transport GBP250, insurance/debt GBP200 and other commitments GBP200. Confirm actual liabilities and savings. Work before funded preparation requires an explicit paid budget.

Personal monthly GBP	Amount
Estimated retained owner salary	2,450
Assumed household spending	2,400
Estimated monthly surplus	50

39 / FINANCE

Financing terms and security

The hypothetical GBP35,000 startup loan uses 8% annual interest on opening debt, three principal-grace months then equal principal over 60 months. Remaining principal is shown at month 36. No debt is drawn during preparation and no preopening loan interest is forecast. Equity funds preparation first.

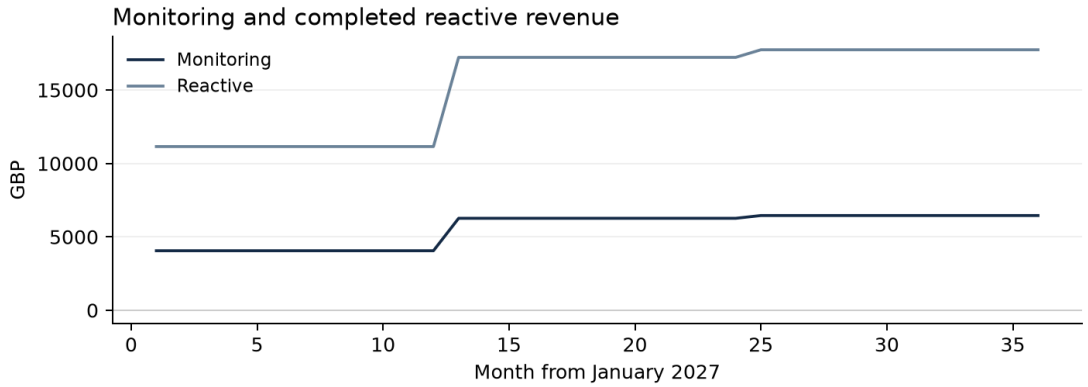
Rates, fees, covenants, guarantees and security need actual lender terms. Leased vans are not owned collateral. This cash-management model expenses van leases and does not model statutory right-of-use assets or lease liabilities; the accountant must establish actual reporting and tax treatment.

40 / FINANCE

Revenue forecast and capacity

Requested billable units start at 100 monthly and rise 25% each calendar year in Base. The model allocates delivered units 50% to monitoring visits and 50% to completed reactive packages. The lower of requested units and paid technician capacity determines deliveries. Demand growth never creates staff hours.

Every unit consumes the weighted physical visits including free follow-ups, then onsite, reporting and travel time. All package visits must complete within the invoiced month for this recognition convention. Monitoring site equivalents are annualised targets, not secured contracts or measured market share.



Base model 1.0; planning assumptions, January 2027 to December 2029.

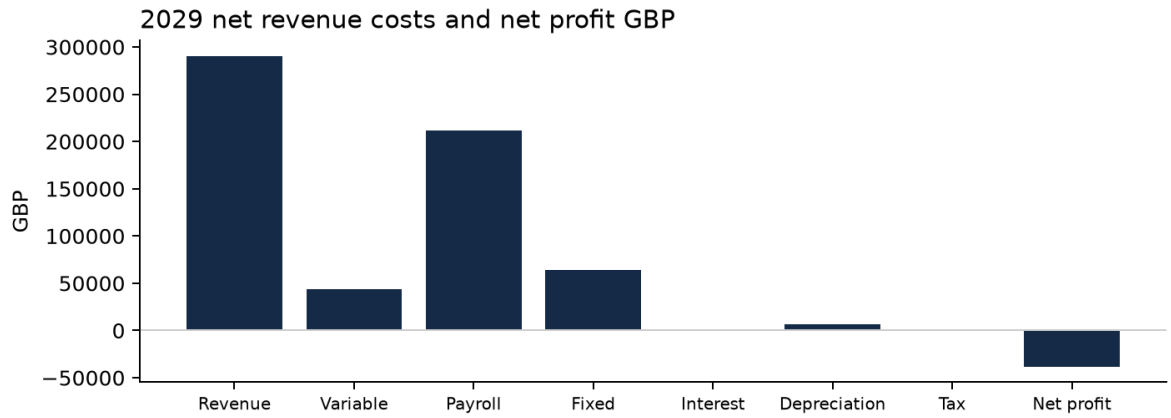
Base GBP and service units	2027	2028	2029
Delivered billable service units	993	1,489	1,489
Net monitoring revenue	48,644	75,156	77,410
Net reactive revenue	133,772	206,678	212,879
Total net revenue	**182,417**	**281,834**	**290,289**

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Costs and projected profit

Paid technician wages, lead premium, owner, administrator and employer load are included in full. Materials and fuel/waste are variable per physical visit, including free follow-ups. Fleet, other overhead and insurance are fixed costs with 3% annual Base inflation. Supplier invoices reflect stock purchases rather than consumption.

Credits reduce earned revenue without cancelling incurred payroll or treatment cost. Growing demand can remain uneconomic because package hours and paid leave limit volume. The revenue/cost/profit comparison is not an exact waterfall.



Base model 1.0; planning assumptions, January 2027 to December 2029.

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Profit and loss forecast

Calendar-year GBP figures are net of VAT and include owner pay. Capital spending and principal are cash uses; capped depreciation and loan interest are profit expenses. Stock consumption is expense while stock purchases affect cash and inventory.

A conservative 25% reserve on each positive monthly profit before tax is paid immediately; no loss relief, capital allowances or marginal relief is assumed [S11]. This cash proxy is not a statutory corporation-tax computation. Early losses remain visible.

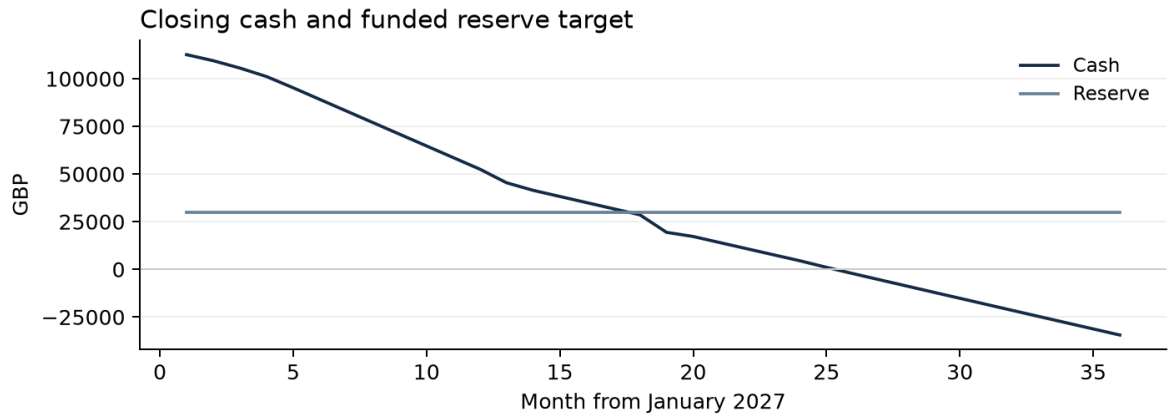
Base GBP	2027	2028	2029
Total net revenue	**182,417**	**281,834**	**290,289**
Variable supplier expense	27,747	42,869	44,156
Payroll	157,680	205,794	211,968
Fixed supplier and insurance expense	60,600	62,418	64,291
EBITDA	**-63,610**	**-29,248**	**-30,125**
Depreciation	5,000	5,833	6,667
Loan interest	2,660	2,123	1,563
Profit before tax	**-71,270**	**-37,204**	**-38,355**
Tax reserve	0	0	0
Net profit	**-71,270**	**-37,204**	**-38,355**

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Cash flow and financial position

Every customer/supplier invoice is aged using uniform issuance over a 30-day month; the unpaid fraction is clamped between zero and one. Collections and payments cannot exceed invoices available. Customers pay after delivery and no subscription advances are forecast. Payroll and insurance are paid currently.

VAT credits carry without cash refunds; positive prior-month balances settle monthly as a cash-planning proxy. Actual quarterly return timing must be reforecast. Cash is rolled without finance plugs, and stock, receivables, debt and retained losses link the balance sheet.



Base model 1.0; planning assumptions, January 2027 to December 2029.

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Cash flow forecast months one to six

The first six Base months show gross receipts and supplier payments, current payroll/insurance, prior VAT settlement, financing costs, capex and principal. Day-zero funds and preparation cash uses are already in opening cash. Principal starts after month three. No unpaid service, deposit or loan advance is classified as operating revenue.

Base GBP	01 2027	02 2027	03 2027	04 2027	05 2027	06 2027
Opening cash	**121,030**	**112,629**	**109,455**	**105,589**	**101,139**	**95,240**
Customer receipts gross	5,473	18,242	18,242	18,242	18,242	18,242
Supplier payments gross	0	7,542	8,235	8,235	8,235	8,235
Payroll and insurance	13,640	13,640	13,640	13,640	13,640	13,640
VAT settlement	0	0	0	0	1,453	1,668
Interest and tax	233	233	233	233	229	226
Capital spending gross	0	0	0	0	0	0
Principal repayment	0	0	0	583	583	583
Net cash change	-8,401	-3,174	-3,866	-4,450	-5,899	-6,110
Closing cash	**112,629**	**109,455**	**105,589**	**101,139**	**95,240**	**89,130**

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Cash flow forecast months seven to twelve

Months seven to twelve continue the same invoice ageing, stock purchasing and cash rollforward. Payment-day changes affect outstanding invoice vintages under the model convention; they do not convert unpaid work to cash instantly. There is no balancing overdraft. All figures are forecasts rather than historical cash flows.

Base GBP	07 2027	08 2027	09 2027	10 2027	11 2027	12 2027
Opening cash	**89,130**	**83,024**	**76,922**	**70,824**	**64,730**	**58,640**
Customer receipts gross	18,242	18,242	18,242	18,242	18,242	18,242
Supplier payments gross	8,235	8,235	8,235	8,235	8,235	8,235
Payroll and insurance	13,640	13,640	13,640	13,640	13,640	13,640
VAT settlement	1,668	1,668	1,668	1,668	1,668	1,668
Interest and tax	222	218	214	210	206	202
Capital spending gross	0	0	0	0	0	0
Principal repayment	583	583	583	583	583	583
Net cash change	-6,106	-6,102	-6,098	-6,094	-6,090	-6,086
Closing cash	**83,024**	**76,922**	**70,824**	**64,730**	**58,640**	**52,553**

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Financial position summary

Year-end assets show cash, materials inventory, gross receivables, VAT credits and deposits, followed by gross equipment/IT less accumulated depreciation and net PPE. Liabilities show gross supplier balances, positive VAT and debt; equity is paid equity plus preparation loss and accumulated forecast earnings.

Each asset cohort stops depreciating at its useful life. Stock retains unconsumed cost; unused product expiry is an additional risk requiring actual product data. No disposal proceeds, automatic VAT refund or debt refinancing is assumed.

Base GBP	Dec 2027	Dec 2028	Dec 2029
Closing cash	**52,553**	**4,501**	**-34,456**
Materials stock	1,423	2,198	2,264
Receivables	12,769	19,728	20,320
VAT credit	0	0	0
Refundable deposits	7,500	7,500	7,500
Gross equipment and IT PPE	18,000	23,000	23,000
Less accumulated depreciation	5,000	10,833	17,500
Equipment and IT	13,000	12,167	5,500
Total assets	**87,245**	**46,095**	**1,129**
Supplier payables	8,235	9,911	10,208
VAT payable	1,668	3,045	3,137
Loan debt	29,750	22,750	15,750
Total liabilities	**39,653**	**35,706**	**29,095**
Paid equity	150,000	150,000	150,000
Retained earnings	-102,407	-139,611	-177,966
Total equity	**47,593**	**10,389**	**-27,966**
Total liabilities and equity	**87,245**	**46,095**	**1,129**
Balance sheet difference	0	0	0

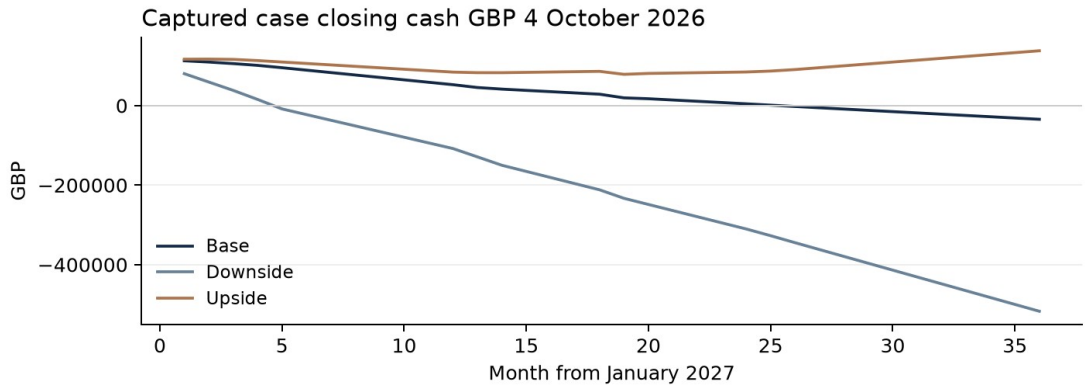
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Break even and scenarios

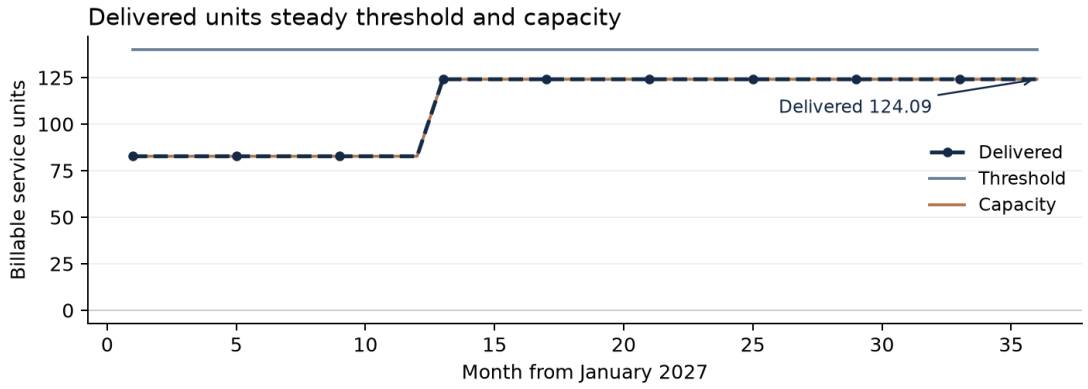
The indicative year-three monthly threshold covers fully loaded payroll, fixed suppliers, insurance and interest using contribution per delivered mixed unit. It excludes depreciation, tax, principal, capex and working-capital changes. Compare this threshold with physical capacity; an unavailable visit cannot be sold.

Downside has weaker prices/demand, larger callbacks, longer travel, higher wages/materials, extended preparation, longer collections and delayed delivery. Upside remains unvalidated. Scenario comparisons are static captures dated 4 October 2026, model 1.0, with a stale-input warning.

Base threshold is 139.94 mixed units monthly against December 2029 paid capacity 124.09. A threshold above capacity requires repricing, cost changes or funded staffing, even if customer enquiries grow.



Base model 1.0; planning assumptions, January 2027 to December 2029.



Steady service-unit indicator excludes capex, tax, principal and growth working capital.

Captured case GBP	Minimum cash	Reserve funding gap
Base	-34,456	64,456
Downside	-517,179	562,179
Upside	78,578	0

Model guide and completion

Inputs C5 selects 1 Base, 2 Downside or 3 Upside. Blue case drivers E8:G64 and seasonal factors C86:N86 are editable. Activity, stock and invoice vintages, AssetsDebt and Statements form one live calculation feeding Summary. Cases captures values and checks every editable numeric driver for numeric presence and change, including zero. Missing active drivers produce unavailable summary results; missing inactive drivers leave Base usable but mark comparisons stale.

The retained builder does not import XLSX edits. Transfer changed assumptions into build_model.mjs and rebuild Excel, snapshots, charts and this plan together. Before circulation verify competence, lawful products/waste, paid people, routes, insurance, actual contracts and paid finance. Reconciliation does not establish launch readiness.