Private School Business Plan

Brookfield Junior School
Manchester England

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Proposed Years 3 to 6 day school. Launch requires registration, compliant premises, staffing, finance and validated age-balanced intake. Planning as of 4 October 2026.

01 / BUSINESS

Executive summary

Brookfield Junior School is a proposed coeducational independent day school for Years 3 to 6 in south Manchester. Four classrooms would accommodate no more than 96 pupils. The plan is for the prospective proprietor, head and funders deciding whether September 2027 opening is feasible. Registration, premises, staff and all pupil commitments remain outstanding.

Proceed only after DfE registration, a compliant site, sufficient committed funding and a credible age-balanced intake. The operating model pays an owner head, four teachers, two assistants and one administrator throughout the year, plus relief cover. Full-year tuition starts at £12,000 before VAT, bursaries and cancellation credits. Verified Base revenue is £483,991 in 2027/28 and £1,038,715 in 2029/30. Minimum forecast cash is £245,471; extra funds to retain the £100,000 reserve are £0. Downside minimum cash is (£354,001).

Base forecast GBP except pupils	2027/28	2028/29	2029/30
Net tuition revenue	£483,991	£766,223	£1,038,715
Net result	**(£176,529)**	**£72,849**	**£229,256**
Closing expected pupils	42.00	64.56	84.96
Minimum cash	**£245,471**		

02 / BUSINESS

Business details

The working name Brookfield Junior School identifies a proposed English limited company operating a mainstream independent school. It does not identify an incorporated or registered establishment. The catchment hypothesis is a practical morning journey from south Manchester households; no exact site or admissions boundary has been chosen.

Opening service covers ages 7 to 11, without boarding, nursery, specialist statutory SEND placements or guaranteed senior-school progression. Parents arrange packed lunches and collection during the initial phase. Any later wraparound or catering programme needs separate staffing, safeguarding and financial approval.

Item	Action or basis
Trading form	Proposed company; adviser to confirm
Currency and horizon	GBP; Sep 2027 to Aug 2030
Status	Planning concept as of 4 Oct 2026

03 / BUSINESS

School concept and objectives

The proposed offer combines a stable class teacher with explicit literacy and numeracy assessment, broad humanities, arts, computing, physical education and pastoral support. Small scale is a service design rather than a claim that outcomes outperform existing schools. Each year group must have a viable pupil distribution and suitable curriculum progression.

Before signing a long lease, test the full VAT-inclusive fee with families and establish registration requirements. First-year operating priorities are safe attendance, effective teaching, regular parent reporting and tuition collection. Growth comes from renewed places and age-appropriate September admissions, not unsupported midterm expansion.

Item	Action or basis
Prelaunch objective	Evidence of paid demand and launch approvals
Year one objective	Teach safely within paid staff capacity
Growth limit	No extra rooms or classes modelled

04 / BUSINESS

Business model canvas

Parents purchase annual education delivered through three school terms. The school earns tuition after blended bursaries and expected cancellation credits. There is no grant, donation, application fee, withdrawal penalty or advance-payment breakage in the forecast.

The model is vulnerable to fixed staffing and facility costs before enrolment matures. A four-year junior age range requires recurring intake to replace graduating Year 6 pupils. Relationships with suppliers and secondary schools are proposed, not secured.

Business model canvas

Partners

Proposed accountant, premises professionals and relief suppliers. None secured.

Activities

Curriculum delivery, safeguarding, admissions and parent reporting.

Resources

Four classrooms, teachers, assistants, head and administrator.

Value

Coeducational junior education with clear fees and planned continuity.

Relationships

Head oversight, term reports, meetings and staged complaints.

Channels

Tours, qualified local enquiry, search and parent referrals.

Customers

Age-balanced pupils Years 3 to 6 and parents able to afford tuition.

Costs

Full-year payroll, relief, premises, materials, compliance and capital.

Revenue

Term tuition after bursaries and cancellation credits. No grants assumed.

Source: retained planning framework code, 4 October 2026; scope Manchester proposed junior school. Assumptions and strategic priorities are not observations.

05 / BUSINESS

SWOT and longer term goals

A compact school can give the proprietor direct oversight and allow parent communication to follow a common standard. Its main internal weakness is the lack of an established inspection record, founder track record, site or demonstrated intake. These are evidence gaps rather than marketing advantages.

Opportunity lies in testing coeducational demand within a market that includes established girls schools. Threats include trusted free state provision, VAT-inclusive affordability, teacher recruitment and premises compliance. A future fifth class or senior section is outside the funded plan.

SWOT planning assessment

Strengths	Weaknesses
Compact oversight; explicit coeducation and parent reporting design.	No established track record, site, secured staff or paid pupils.
Opportunities	**Threats**
Test junior coeducation preference and transparent fee terms.	Trusted free alternatives, recruitment, VAT and registration delays.

Source: retained planning framework code, 4 October 2026; scope Manchester proposed junior school. Assumptions and strategic priorities are not observations.

06 / BUSINESS

TOWS strategy matrix

Use the school’s small operational span to publish a clear curriculum and parent communication promise before collecting tuition. Pair the proposed coeducational offer with evidence gathering instead of relying on claims of unmet demand.

Weaknesses must constrain commitments: use a registration and finance gate before employment start dates, and a conditional property transaction before fit-out. Under low demand, defer opening rather than cut safe staffing or assume an uncommitted rescue loan.

TOWS management choices

Strength and opportunity Use direct head access to test parent priorities and refine curriculum.	**Strength and threat** Budget relief and publish safe continuity, not outcome guarantees.
Weakness and opportunity Gather age-balanced eligible applications before spending fit-out.	**Weakness and threat** Defer launch if registration, site or financing fails.

Source: retained planning framework code, 4 October 2026; scope Manchester proposed junior school. Assumptions and strategic priorities are not observations.

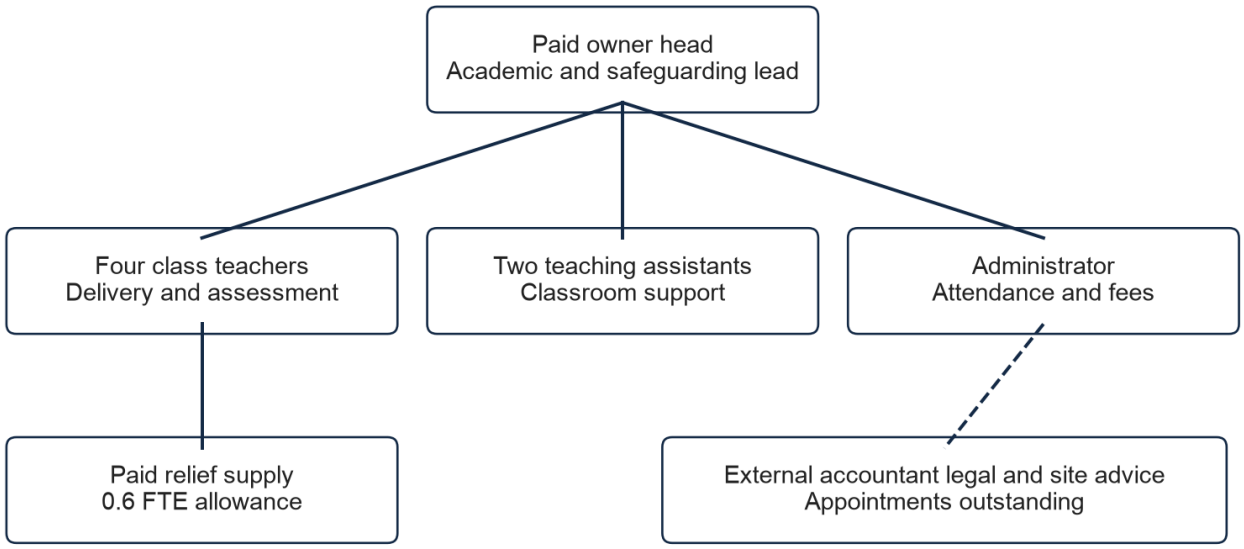
07 / BUSINESS

Owner and management

The paid owner head is responsible for academic leadership, safeguarding, recruitment and budget control. Four class teachers deliver the four year-group programmes. Two teaching assistants support classroom access and routines; an administrator handles attendance, fee administration and parent scheduling.

The relief provision is 0.6 annual equivalent teacher capacity at an all-in supply allowance. External accountant, legal adviser, safeguarding trainer and premises professionals support the proprietor; their appointments are not evidenced. Governance must provide effective challenge independent of the owner's commercial incentives.

Organisation reporting and external support



Source: retained planning framework code, 4 October 2026; scope Manchester proposed junior school. Assumptions and strategic priorities are not observations.

08 / BUSINESS

Owner and key personnel profiles

No founder biography, teaching qualification, leadership experience or safeguarding credential has been supplied. The owner head role therefore remains an appointment requirement. Hire against documented experience of primary curriculum, child protection, fair admissions and financial responsibility.

Class teachers need demonstrable competence for the assigned year group and all appropriate safer-recruitment checks. Confirm references, identity, employment history, applicable DBS and barred-list checks, right to work and induction before pupil contact. External advice cannot substitute for a capable on-site head.

Item	Action or basis
Head requirement	Qualified and experienced primary leader; verify evidence
Teacher requirement	Year-group competence and safer recruitment
Administrator	Attendance and sensitive-record controls

09 / BUSINESS

Target families

The target hypothesis is families with children aged 7 to 11 who can afford approximately £14,400 annual gross list tuition and prefer a coeducational junior setting. Households switching from other schools must value the actual curriculum and pastoral delivery enough to pay recurring fees.

Do not infer purchasing demand from local school-place pressure. Interview parents across age groups, test travel times, ask about alternative schools and present the complete annual commitment. Record cancellations and objections with consent. Means-tested access beyond the blended bursary budget needs specific funding.

Item	Action or basis
Priority	Age-balanced junior entry with sustainable affordability
Excluded claim	No observed willingness to pay or waiting list
Validation	Fee tests, visits and documented eligible applications

10 / BUSINESS

Segmentation targeting and positioning

Segment by year group, commute, current schooling, desired support and household affordability. Prioritise age-balanced pupils whose needs the planned mainstream staffing can meet. A high total applicant count does not cure an empty year group or a need for unbudgeted one-to-one provision.

Position the school around transparent gross tuition, coeducation and consistent parent reporting. Avoid guaranteed examination outcomes, inspection ratings or comparative superiority. Publish admissions criteria that are fair, accessible and consistent with equality and safeguarding duties.

Segmentation targeting and positioning

Segmentation	Targeting	Positioning
Age, commute, household affordability, needs and current school.	Eligible age-balanced Years 3 to 6 pupils within mainstream provision.	Coeducational junior offer; clear gross fees and consistent reporting.

Source: retained planning framework code, 4 October 2026; scope Manchester proposed junior school. Assumptions and strategic priorities are not observations.

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Value proposition canvas

Parents need safe daily schooling, demonstrable learning progress and reliable communication. They may fear disrupted teaching, hidden fees, weak safeguarding or insufficient support. These are hypotheses to validate, not survey findings.

The proposed response is a broad junior curriculum, paid relief and an agreed reporting rhythm. Fee terms show VAT, bursaries and refund treatment clearly. The school cannot promise every learning need will be met within a standard classroom ratio.

Value proposition canvas

Customer jobs	Pains	Gains
Arrange safe reliable schooling and see learning progress.	Hidden fees, disruptions, unclear support and safeguarding anxiety.	Visible progress, trusted staff and usable parent communication.
Services	**Pain relievers**	**Gain creators**
Junior curriculum, pastoral routines, reporting and meetings.	Published gross fees, paid relief and clear safeguarding contacts.	Stable class teacher and assessment-informed support. Validate with families.

Source: retained planning framework code, 4 October 2026; scope Manchester proposed junior school. Assumptions and strategic priorities are not observations.

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Market scope and trends

TAM is the annual fee-paying demand for Years 3 to 6 education in Greater Manchester in 2027/28. SAM narrows this to south Manchester households within a realistic school commute who can afford the offer and whose children fit its provision. Neither count nor monetary market size is validated in this plan.

SOM is an operating target, not market share: 42 opening pupils under Base and a maximum of 96 installed places. Council reception admissions data [S11] concerns public entry-year allocation and cannot establish private junior demand. A defensible market estimate requires population by age, actual household affordability and parent preference evidence.

Market scope 2027/28 Greater Manchester

TAM not validated	SAM not validated	SOM operating hypothesis
Annual junior fee-paying demand in Greater Manchester. Size unavailable.	South Manchester practical commute, affordability and suitable needs. Size unavailable.	42 Base opening pupils; ceiling 96 places. Capacity is not measured market share.

Source: retained planning framework code, 4 October 2026; scope Manchester proposed junior school. Assumptions and strategic priorities are not observations.

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PESTLE analysis

Private-school VAT and registration change launch economics and sequencing [S1–S3]. Safeguarding standards, privacy, equality and employment rules affect every operating day. Local premises condition and travel patterns determine whether an otherwise attractive concept can function.

The plan assumes no charitable rates relief, capital tax relief or committed external finance. Review the current rules again before the 2027 opening, because the model holds 2026 tax and payroll rates as planning assumptions.

PESTLE evidence and response

Political Private-school policy and VAT affect affordability. Review before launch.	**Economic** 20% tuition VAT; fixed payroll. Test gross fee with families [S3].	**Social** Coeducation preference unvalidated. Age-balanced research needed.
Technological Secure pupil records, filtering and online safety. Train staff [S6].	**Legal** DfE registration and safeguarding before opening [S1 S2 S6].	**Environmental** Safe site, ventilation, welfare and travel. Inspect actual premises [S7 S8].

Source: retained planning framework code, 4 October 2026; scope Manchester proposed junior school. Assumptions and strategic priorities are not observations.

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Local demand and evidence

The council publishes September 2026 reception admissions outcomes [S11], while Manchester High and Withington publish real junior-school offers [S9–S10]. This shows families have public and independent alternatives. It does not show a waiting list for a new coeducational school.

The proposed research funnel is 120 qualified family conversations, 70 site visits and 42 eligible paid places, subject to approval. These are testing targets with no observed conversion rate. Record year group and support requirements, because capacity exists by classroom rather than only in aggregate.

Demand validation targets not observations

Conversations 120

Qualified family research target; confirm age group and affordability.

Visits 70

Site visit target after premises option and fee proposition are concrete.

Opening places 42

Base target subject to registration and age balance. No observed conversion.

Source: retained planning framework code, 4 October 2026; scope Manchester proposed junior school. Assumptions and strategic priorities are not observations.

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Competitors and positioning

Manchester High School for Girls publishes Year 3 to Year 6 tuition of £14,274 including VAT for 2026/27, with junior lunch charged separately at £936 annually [S9]. It is an established girls school, so this is a fee anchor rather than an identical coeducational comparison.

Withington Girls School offers Year 3 entry at age 7 and publishes an assessment-led admissions process [S10]. This plan does not quote a fee or rating for Withington. State schools are a no-tuition alternative. Brookfield must demonstrate fit and trust; similar price alone creates no entitlement to demand.

Item	Action or basis
Manchester High	£14,274 annual gross junior tuition 2026/27
Withington	Girls junior provision; fee not verified here
State provision	No tuition; quality and catchment vary

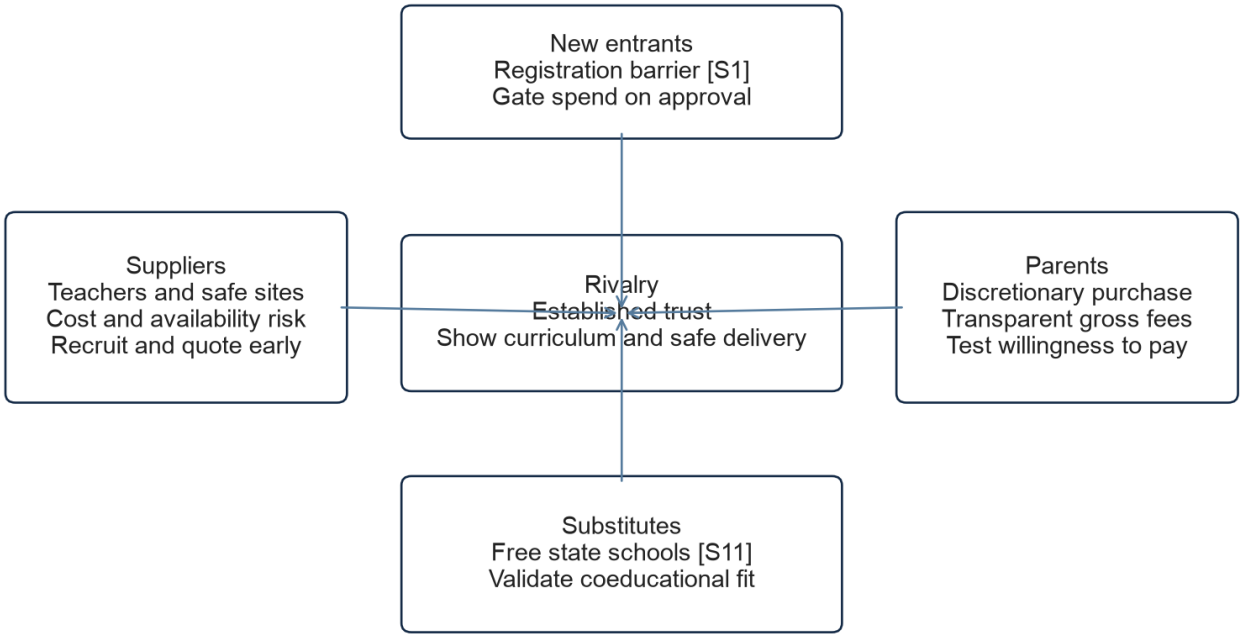
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Porter five forces

Rivalry is led by established schools and the trust they have earned. Parent bargaining power is substantial because enrolment is discretionary and switching to public education can eliminate tuition. Teacher supply and compliant premises can constrain price and opening date.

Regulation and fit-out create entry barriers, but they do not protect a new school from substitutes. The response is evidence of curriculum quality, safe continuity and clear terms, backed by sufficient cash to pay staff when term receipts are low.

Porter five forces evidence and response



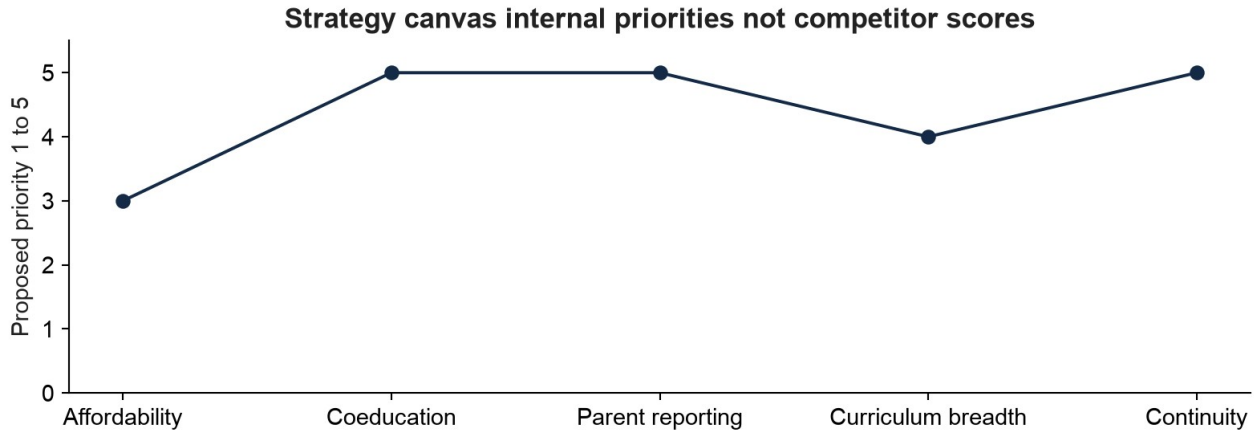
Source: retained planning framework code, 4 October 2026; scope Manchester proposed junior school. Assumptions and strategic priorities are not observations.

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Strategy canvas

The strategy canvas compares the emphasis Brookfield proposes to put on affordability, coeducation, parent reporting, breadth and continuity. Its plotted values are internal strategic priorities on a one-to-five scale. They are neither competitor ratings nor observed customer preferences.

Competitor fee and admissions evidence belongs in the preceding section. Validate these priorities with families before spending launch marketing funds. If families value a proven senior-school pathway above coeducation, the junior-only offer may be unattractive.



Source: retained planning framework code, 4 October 2026; scope Manchester proposed junior school. Assumptions and strategic priorities are not observations.

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Location and premises

Seek a south Manchester site with four usable classrooms, safe outdoor activity, accessible circulation, suitable toilets, medical accommodation and secure entry. The 96-pupil financial ceiling is conditional on site suitability and the actual registration decision; it is not approved capacity [S2, S7].

No lease has been signed. Gross occupancy is budgeted at £96,000 annually plus £18,000 business rates. Manchester advises permission can be needed for a change of use or major alterations [S8]. Secure planning advice, fire assessment and building surveys before accepting a binding lease or purchasing fit-out.

Item	Action or basis
Facility requirement	Four classrooms and welfare spaces; verify site
External activity	Safe access and supervision; no venue contracted
Lease gate	Legal, planning, safeguarding and funding review

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Equipment and resource plan

Startup PPE totals £180,000 gross across furniture, curriculum resources, IT, access/security and fit-out. No supplier quotation or input VAT refund is assumed. Build an asset register, schedule equipment checks and use accessible materials appropriate to each year group.

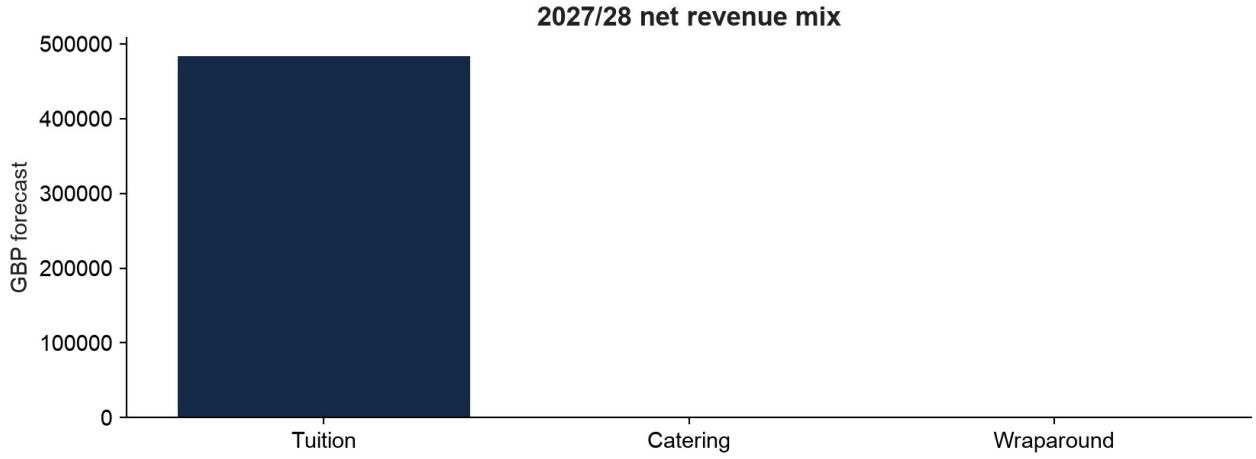
Replacement capital of £12,000 is planned at month 25. Depreciation is straight line over 60 months for the launch tranche and 36 months for replacement, capped at each asset life. Deposits remain separate assets. Major structural work could exceed the current budget and must trigger a revised launch decision.

Item	Action or basis
Furniture and classroom equipment	£55,000 allowance
IT and security	£35,000 allowance
Fit-out and site adaptation	£90,000 allowance

Curriculum and education offer

The core service is Years 3 to 6 mainstream day education with literacy, mathematics, science, humanities, creative arts, computing, physical education and pastoral support. Establish age progression, assessment and inclusion policies against the independent school standards. No accreditation or inspection result is claimed.

The forecast excludes catering, transport, boarding and chargeable after-school care. Packed lunches and ordinary collection simplify the initial service but may weaken appeal. School terms determine teaching revenue; teachers remain paid over summer for contracted preparation and holiday entitlement.



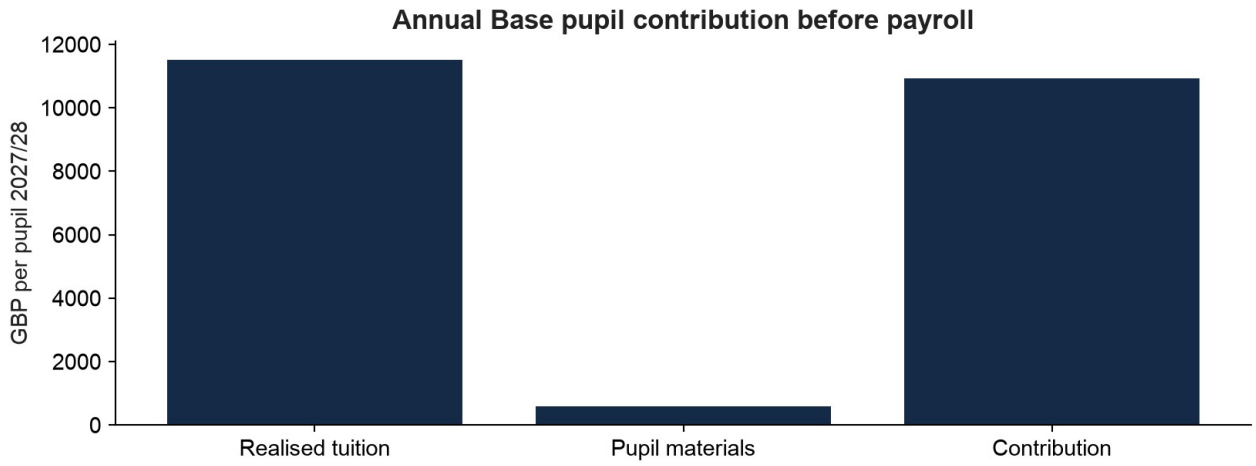
Source: verified model v1.0, 4 October 2026; GBP and expected pupils, Sep 2027 to Aug 2030 forecast.

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Tuition and pupil economics

Base annual list tuition is £12,000 excluding VAT, or £14,400 gross. A 3% blended bursary allowance and 1% term cancellation credit reduce expected realised annual net tuition to £11,523.60 per pupil. Supplier materials are £600 gross per pupil annually.

Fees are billed in equal thirds at September, January and April term starts. Credits reduce both tuition and output VAT immediately. Tuition is earned over the relevant four, three and three service months; no July or August tuition revenue is recognised. Owner pay and paid relief are fixed expenses included in the break-even test.



Source: verified model v1.0, 4 October 2026; GBP and expected pupils, Sep 2027 to Aug 2030 forecast.

Competitor fee comparison

Manchester High's 2026/27 junior tuition is £4,758 per term including VAT [S9]. Brookfield's proposed 2027/28 gross list fee is £4,800 per term before bursary and cancellation allowances. The dates differ, so the comparison is a directional benchmark rather than proof of a price advantage.

Lunch, wraparound, uniforms and admissions charges must be compared separately. This school initially excludes lunch provision and after-school care. Withington's current fee has not been independently verified for this plan and is deliberately not filled in.

Item	Action or basis
Manchester High juniors 2026/27	£4,758 gross term tuition; lunch extra
Brookfield proposed 2027/28	£4,800 gross term tuition; no catered lunch
Withington current tuition	Not verified; request comparable schedule

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Brand and parent experience

Use a simple school identity anchored in the real teaching and care offer. Parent-facing materials must say proposed school until registration is complete and must not imply an inspection judgement, assured outcomes or an established cohort. The name itself needs availability and legal checks.

A consistent experience includes accessible tours, a complete fee schedule, prompt attendance follow-up and clear safeguarding contacts. Set a response target of two working days for ordinary enquiries; urgent safeguarding issues use immediate escalation. Targets are policy proposals, not performance evidence.

Item	Action or basis
Parent contact	Administrator coordinates; head handles academic/safeguarding
Reporting	Term learning report and scheduled parent meeting
Complaints	Published staged process and independent review route

Admissions channels and process

Qualified enquiries come through local information sessions, search, parent referrals and carefully targeted outreach. Admissions should document child age, prior schooling and needs, then offer an assessment and conversation that test the fit of the provision. No partner school or referral agreement is secured.

Only accept binding tuition commitments through legally reviewed terms after the relevant registration and launch conditions are satisfied. Keep records of conditional offers, payments and cancellation rights. The model assumes term payment at invoice date with no debtors; delayed collection needs a separately approved cash sensitivity.

Item	Action or basis
Step 1	Enquiry and year-group eligibility
Step 2	Assessment, support review and parent discussion
Step 3	Conditional offer, launch gates, agreed terms and term invoice

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Launch marketing

The annual marketing and admissions allowance is £18,000, excluding the £60,000 preopening expense pool. Use it to test relevant family enquiries and open events. Avoid broad advertising before location, curriculum and fee terms are specific enough for an informed decision.

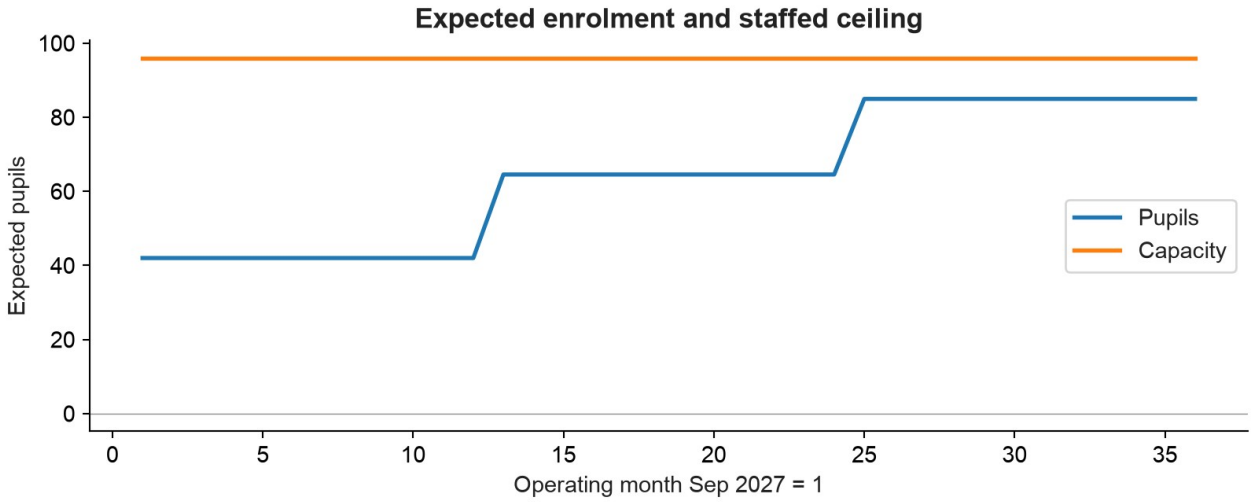
Track qualified enquiry cost, visit attendance and eligible offer acceptance by year group. No customer acquisition cost or observed conversion is claimed. Stop ineffective campaigns within the monthly budget, and correct messaging if enquiries expect services that the staffing model cannot deliver.

Item	Action or basis
Research and events	£6,000 annual allowance
Search and local outreach	£8,000 annual allowance
Collateral and admissions support	£4,000 annual allowance

Retention and continuing enrolment

Annual graduates are assumed to equal 25% of pupils, reflecting an even four-year age mix. Further Base attrition is 3% of nongraduating pupils. September new-intake targets are 42, 34 and 38 across the first three years. All counts are unvalidated demand assumptions.

Monthly expected pupil counts may be fractional for budgeting; an actual school cannot enrol a fraction of a child. Build a year-group roster before relying on the aggregate forecast. Support needs or uneven cohorts can reduce realised places even when the headline capacity is unused.



Source: verified model v1.0, 4 October 2026; GBP and expected pupils, Sep 2027 to Aug 2030 forecast.

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Daily operations and suppliers

Teachers plan lessons, take attendance, deliver the curriculum and record learning and welfare concerns. The head monitors classroom continuity and safeguarding; the administrator follows unexplained absence and protects records. Supervision must cover arrival, departure, breaks and off-site activity.

Supplier purchasing requires appropriate checks, written terms and approval limits. Curriculum materials, cleaning, IT and facilities spending are allowances rather than quotations. No supplier exclusivity is assumed. Record incidents and near misses, then adjust staffing or activity before repeating unsafe practice.

Item	Action or basis
Daily control	Attendance, access and staff availability checked before pupils arrive
Finance control	Head approves purchasing; external accountant reconciles monthly
Escalation	Immediate safeguarding action and continuity cover

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Sustainability practices

Prioritise safe, durable furniture, repairable devices and procurement that fits actual classroom needs. Reduce energy use through scheduling and maintenance without compromising ventilation, temperature or pupil safety. Curriculum sustainability projects must be age appropriate.

No carbon neutrality or certified procurement claim is made. Track utilities and waste from the actual opening baseline. The £30,000 annual utilities, cleaning and maintenance allowance remains gross expenditure; savings are not counted as guaranteed revenue or grant funding.

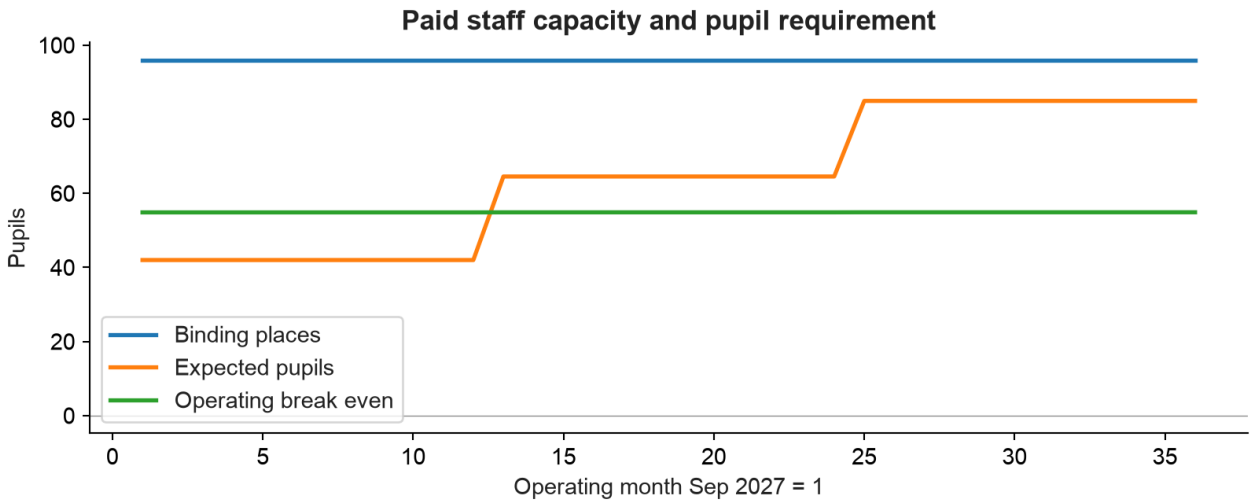
Item	Action or basis
Resources	Reuse and repair where safe and suitable
Travel	Survey commutes; encourage safe practical routes
Measurement	Meter and waste records after opening

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Staffing and training

The full-year establishment is four class teachers, one paid owner head, one administrator and two assistants. A 0.6 FTE paid relief allowance supplements class teachers. At Base availability, 4 × 0.90 × 0.95 + 0.60 equals 4.02 classroom equivalents, rounded down to four staffed classrooms.

The head is not counted as routine classroom delivery capacity. Training covers safeguarding, safer recruitment, attendance, inclusion, first aid responsibilities, online safety and emergency procedures. If teacher absence rises to 8% with unchanged relief, available classroom equivalents fall below four and the model caps enrolment at 72.



Source: verified model v1.0, 4 October 2026; GBP and expected pupils, Sep 2027 to Aug 2030 forecast.

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Staff skills and fair work

Teachers are budgeted at £44,000 annual gross each, the head at £60,000, administrator at £30,000 and assistants at £24,000 each before employer costs. Assistant hours are assumed to be 35 weekly, giving a current £13.19 gross hourly equivalent across 52 weeks. Validate opening-year wage floors and actual contracted hours [S4].

NI is calculated per employee at 15% above a held £5,000 threshold, with no Employment Allowance credit. Pension budgeting is 8% of teacher gross salary and 3% for other staff, not an assertion of TPS membership or statutory minimum compliance. The supply relief cost is all-in and avoids double counting.

Item	Action or basis
Preparation and leave	Already within contracted full-year payroll
Fair work gate	Terms, hours, pension eligibility and wage floor verified
Relief	0.6 annual equivalent at £55,000 all-in Base

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Legal and insurance requirements

Do not operate before DfE registration [S1]. Demonstrate likely independent school standards compliance, including curriculum, welfare, suitability of staff/proprietor, premises, information and complaints [S2]. Safeguarding implementation follows current guidance; no policy approval, DBS completion or inspector visit has been evidenced [S6].

Obtain qualified advice on equality, SEND duties, data protection, school contracts, employment, fire safety and premises. Budget employer/public liability, professional cover and appropriate safeguarding-related insurance without claiming coverage exists. Tax registration and VAT invoice controls are launch tasks, and business rates require actual assessment.

Item	Action or basis
Registration	Application and pre-registration inspection outstanding
Premises	Planning, fire, accessibility and welfare checks outstanding
Insurance	Broker terms and insurer acceptance outstanding

Opening roadmap

October 2026 to spring 2027 is an evidence and site-development phase. Seek parent research, identify a viable premises option, appoint an experienced head and work through registration requirements. No term start should be promised while these dependencies remain unresolved.

Summer 2027 is reserved for compliant fit-out, staff checks, curriculum readiness and verified finance. September 2027 is a conditional target only. If approval or age-balanced intake is insufficient, defer launch and update spending, refund commitments and the model together.

Conditional opening sequence

Oct 2026 to spring 2027	Summer 2027	Sep 2027 target
Research, site option, head appointment and DfE application preparation.	Registration, fit-out, checks, curriculum and committed finance.	Open only when every gate is satisfied; otherwise defer.

Source: retained planning framework code, 4 October 2026; scope Manchester proposed junior school. Assumptions and strategic priorities are not observations.

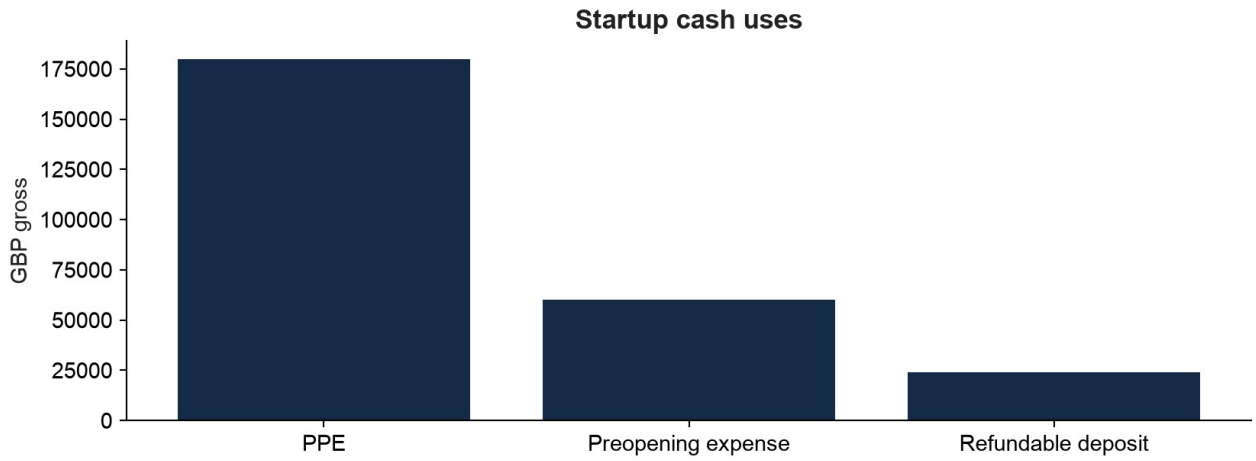
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Startup costs and funding

The proposed fixed founder equity contribution is £650,000. Launch cash uses are £180,000 PPE, £60,000 preopening expenses and a £24,000 refundable lease deposit. Opening operating cash would therefore be £386,000, before any term collection. No contribution is evidenced as available.

The reserve target is £100,000 and is tested against the lowest forecast cash balance. No automatic draw or balancing loan fills a deficit. The Base and Downside cash paths must determine whether the proposed funding and launch scale are viable.

Funding line	Base GBP
Proposed equity	£650,000
Startup cash uses	£264,000
Opening cash	**£386,000**
Minimum cash	**£245,471**
Additional funds for reserve	£0



Source: verified model v1.0, 4 October 2026; GBP and expected pupils, Sep 2027 to Aug 2030 forecast.

Itemized startup costs

Startup allowances must be replaced with a site-specific quote pack. PPE includes £55,000 classroom furniture and resources, £35,000 IT/security and £90,000 fit-out. Preopening expenses include £20,000 legal/registration/compliance work, £15,000 admissions research and £25,000 mobilisation/training.

The model uses gross costs without input VAT recovery and expenses the £60,000 preopening pool into opening retained earnings. Furniture and fit-out eligibility for capital tax deductions is deliberately not assumed. A refundable £24,000 deposit is neither depreciated nor counted as an expense.

Item	Action or basis
Furniture and resources	£55,000 PPE allowance
IT and security	£35,000 PPE allowance
Fit-out	£90,000 PPE allowance
Preopening expense pool	£60,000 allowance
Refundable deposit	£24,000 asset
Total cash uses	**£264,000**

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Owner personal survival budget

The owner’s head salary is an actual operating expense in every case from launch. A separate personal illustration assumes 70% take-home from £60,000 gross annual pay, giving £3,500 monthly, against £3,000 monthly living costs. This is not a PAYE calculation or a verified personal budget.

Complete a personal affordability review covering income tax, employee NI, pension deductions, household debt and contingencies before launch. No dividend or expense-account substitute for salary is modelled. School liquidity must not be confused with the owner’s personal capacity to bridge losses.

Item	Action or basis
Gross annual head salary	£60,000 Base
Illustrative take home monthly	£3,500 at assumed 70%
Illustrative living cost	£3,000 monthly
Illustrative surplus	£500 monthly; validate

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Financing terms and security

Default debt is zero in all cases. The workbook exposes an optional fixed debt amount, interest rate and straight principal amortisation input for a separately evaluated loan proposal. It does not imply a lender, covenant, security package or approval.

No property ownership or collateral value is assumed. A new loan increases opening cash but adds monthly principal and interest obligations. Proposed founder equity remains fixed and unsecured. If a downside gap exists, decide whether to defer, reduce committed launch scope safely, or obtain actual financing before opening.

Item	Action or basis
Debt default	£0
Optional illustration	8% annual interest; 60-month amortisation
Security and lender	Not agreed or evidenced

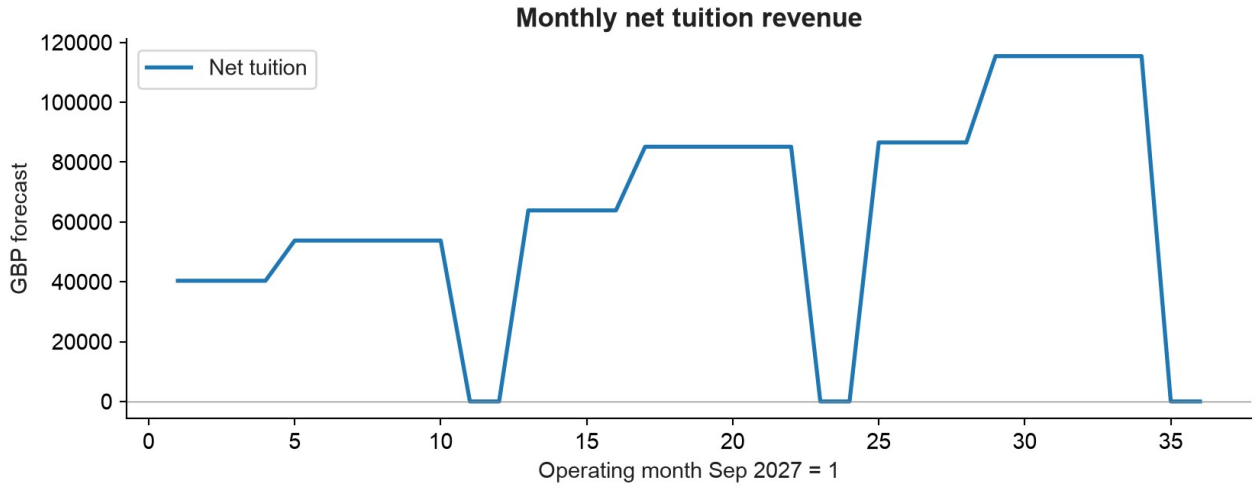
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Revenue forecast and capacity

Revenue follows admitted expected pupils and service delivery rather than room occupancy alone. Installed physical capacity is 96, while net staff capacity is the whole number of available classroom equivalents multiplied by 24. Accepted entrants cannot exceed the binding capacity.

Base refunds and bursaries are applied to tuition before recognition. The Downside case includes higher attrition, fewer entrants, lower price, higher refund share, higher costs and lower effective teacher availability. It therefore cannot simply scale Base revenue while preserving 96 staffed places.

Base forecast	2027/28	2028/29	2029/30
Net tuition	£483,991	£766,223	£1,038,715
Closing expected pupils	42.00	64.56	84.96
Binding capacity	96	96	96
Operating break even pupils	54.86	54.88	54.90



Source: verified model v1.0, 4 October 2026; GBP and expected pupils, Sep 2027 to Aug 2030 forecast.

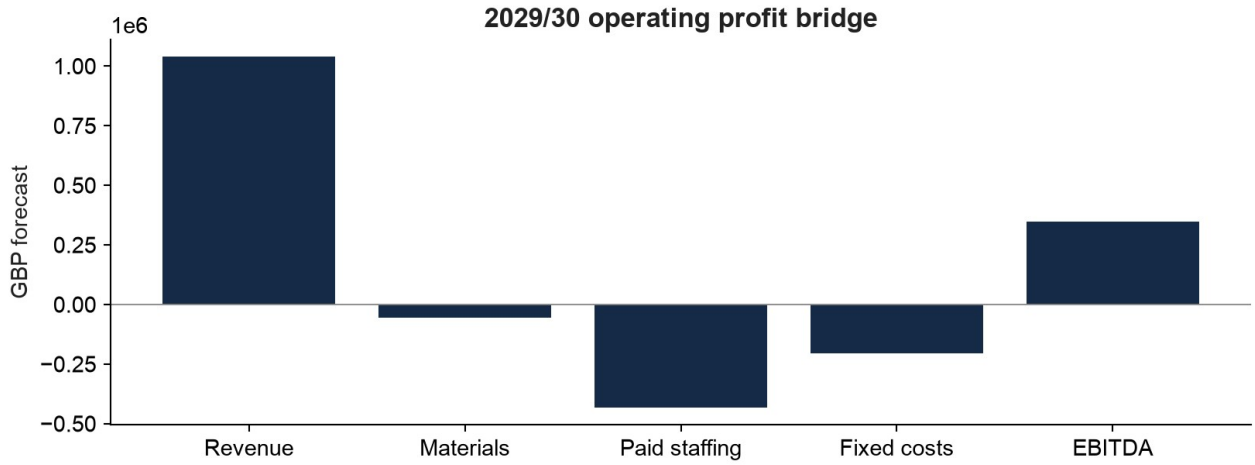
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Costs and projected profit

Paid staffing includes separate salary, NI, pension and relief lines, with full-year expense through July and August. Materials follow pupils and teaching months. The other fixed-cost schedule separates occupancy, business rates, insurance/compliance, utilities/cleaning, admissions marketing and administration.

The forecast excludes input VAT recovery and uses conservative tax provisioning without capital allowances or marginal relief. Positive operating results are possible after enrolment growth, but they do not validate the assumed intake. Fixed-cost exposure and term collection timing remain central to the decision.

GBP	2027/28	2028/29	2029/30
Staffing expense	£406,320	£418,690	£431,430
Other fixed costs	£193,000	£198,790	£204,754
EBITDA	**(£140,529)**	**£108,849**	**£348,448**
Net profit or loss	**(£176,529)**	**£72,849**	**£229,256**



Source: verified model v1.0, 4 October 2026; GBP and expected pupils, Sep 2027 to Aug 2030 forecast.

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Profit and loss forecast

The profit and loss statement presents net tuition, pupil materials, contribution, detailed payroll, fixed overhead, EBITDA, depreciation, interest and tax. VAT is excluded from tuition revenue. Refund credits reduce tuition rather than create a second expense.

Tax provisioning is assessed at school-year end on annual EBITDA less interest, after the carried operating loss pool. Book depreciation is added back and no tax allowance is claimed. The 25% rate is a conservative budget; an accountant must determine actual reliefs, filing periods and liability.

P and L GBP	2027/28	2028/29	2029/30
Net tuition revenue	£483,991	£766,223	£1,038,715
Pupil materials	£25,200	£39,895	£54,083
Contribution before staffing	**£458,791**	**£726,328**	**£984,632**
Teacher gross salaries	£176,000	£181,280	£186,718
Owner head gross salary	£60,000	£61,800	£63,654
Administrator gross salary	£30,000	£30,900	£31,827
Assistant gross salaries	£48,000	£49,440	£50,923
Employer NI	£41,100	£42,513	£43,968
Employer pensions	£18,220	£18,767	£19,330
Relief supply cost	£33,000	£33,990	£35,010
Total paid staffing	**£406,320**	**£418,690**	**£431,430**
Other fixed operating costs	£193,000	£198,790	£204,754
EBITDA	**(£140,529)**	**£108,849**	**£348,448**
Depreciation	£36,000	£36,000	£40,000
Operating profit	**(£176,529)**	**£72,849**	**£308,448**
Interest expense	£0	£0	£0
Tax provision	£0	£0	£79,192
Net profit or loss	**(£176,529)**	**£72,849**	**£229,256**

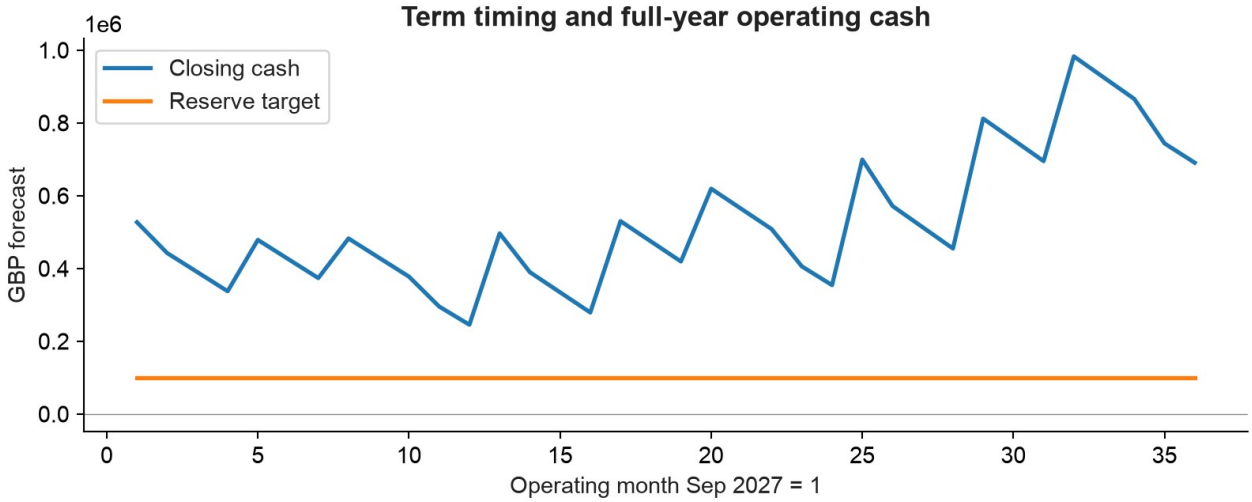
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Cash flow and financial position

Customer receipts are gross of tuition VAT after cancellation credits and arrive at September, January and April billing dates. Payroll and facilities continue each month. VAT is settled on the assumed quarter cycle, and prior-year corporation tax is paid the following May.

Deferred tuition is a liability until education is delivered. The balance sheet carries gross PPE, accumulated depreciation, net PPE, refundable deposits, VAT/tax payable, debt if selected and equity. Negative cash remains an explicit funding gap; it is never converted to an invented overdraft.

Cash GBP	2027/28	2028/29	2029/30
Gross receipts	£580,789	£919,468	£1,246,458
Operating payments	£624,520	£657,375	£690,267
VAT paid	£96,798	£153,245	£207,743
Corporation tax paid	£0	£0	£0
Net operating cash	**(£140,529)**	**£108,849**	**£348,448**
Closing cash	**£245,471**	**£354,320**	**£690,768**



Source: verified model v1.0, 4 October 2026; GBP and expected pupils, Sep 2027 to Aug 2030 forecast.

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Cash flow months one to six

The first six months run September 2027 through February 2028. Collections at September and January term starts must cover intervening payroll, premises costs and VAT settlements. The first term cash receipt is not earned revenue on day one.

The table links opening cash, customer receipts, operating and tax payments, net movement and closing cash to the verified saved workbook. No prelaunch tuition or deposits are assumed in opening cash.

GBP cash line	2027-09	2027-10	2027-11	2027-12	2028-01	2028-02
Opening cash	**£386,000**	**£527,133**	**£442,404**	**£389,940**	**£337,477**	**£478,610**
Gross customer receipts net refunds	£193,596	£0	£0	£0	£193,596	£0
Operating payments gross	£52,463	£52,463	£52,463	£52,463	£52,463	£52,463
Debt interest cash	£0	£0	£0	£0	£0	£0
VAT cash paid	£0	£32,266	£0	£0	£0	£0
Corporation tax cash paid	£0	£0	£0	£0	£0	£0
Net operating cash flow	**£141,133**	**(£84,729)**	**(£52,463)**	**(£52,463)**	**£141,133**	**(£52,463)**
Capital expenditure cash	£0	£0	£0	£0	£0	£0
Debt principal paid	£0	£0	£0	£0	£0	£0
Net cash movement	**£141,133**	**(£84,729)**	**(£52,463)**	**(£52,463)**	**£141,133**	**(£52,463)**
Closing cash or funding gap	**£527,133**	**£442,404**	**£389,940**	**£337,477**	**£478,610**	**£426,147**

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Cash flow months seven to twelve

The next six months run March through August 2028. April tuition collection is followed by service delivery to June and two summer months of continuing salaries and premises costs without tuition revenue. This makes summer liquidity visible.

No year-two September receipt is brought forward into August. Withdrawal credits have already reduced term invoices and VAT, and no prepaid funds from pupils beyond the modelled term are assumed.

GBP cash line	2028-03	2028-04	2028-05	2028-06	2028-07	2028-08
Opening cash	**£426,147**	**£373,684**	**£482,551**	**£430,087**	**£377,624**	**£295,415**
Gross customer receipts net refunds	£0	£193,596	£0	£0	£0	£0
Operating payments gross	£52,463	£52,463	£52,463	£52,463	£49,943	£49,943
Debt interest cash	£0	£0	£0	£0	£0	£0
VAT cash paid	£0	£32,266	£0	£0	£32,266	£0
Corporation tax cash paid	£0	£0	£0	£0	£0	£0
Net operating cash flow	**(£52,463)**	**£108,867**	**(£52,463)**	**(£52,463)**	**(£82,209)**	**(£49,943)**
Capital expenditure cash	£0	£0	£0	£0	£0	£0
Debt principal paid	£0	£0	£0	£0	£0	£0
Net cash movement	**(£52,463)**	**£108,867**	**(£52,463)**	**(£52,463)**	**(£82,209)**	**(£49,943)**
Closing cash or funding gap	**£373,684**	**£482,551**	**£430,087**	**£377,624**	**£295,415**	**£245,471**

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Financial position summary

The financial position follows the actual cash and liability roll-forwards. Gross PPE is shown separately from accumulated depreciation and net book value. Deferred tuition, output VAT, tax payable and optional debt are distinct liabilities.

Startup equity is £650,000 and opening retained earnings are minus £60,000 from the preopening expense pool. Subsequent retained earnings follow net results. Annual position summaries use August closings rather than summing balance-sheet stocks.

August closing GBP	2028	2029	2030
Cash	£245,471	£354,320	£690,768
Gross PPE	£180,000	£180,000	£192,000
Less accumulated depreciation	£36,000	£72,000	£112,000
Net PPE	£144,000	£108,000	£80,000
Refundable premises deposit	£24,000	£24,000	£24,000
Total assets	**£413,471**	**£486,320**	**£794,768**
Deferred tuition	(£0)	(£0)	£0
VAT payable	£0	£0	£0
Tax payable	£0	£0	£79,192
Debt balance	£0	£0	£0
Total liabilities	**(£0)**	**(£0)**	**£79,192**
Share capital	£650,000	£650,000	£650,000
Retained earnings	(£236,529)	(£163,680)	£65,576
Total equity	**£413,471**	**£486,320**	**£715,576**
Total liabilities and equity	**£413,471**	**£486,320**	**£794,768**
Balance sheet difference	**£0**	**£0**	**£0**

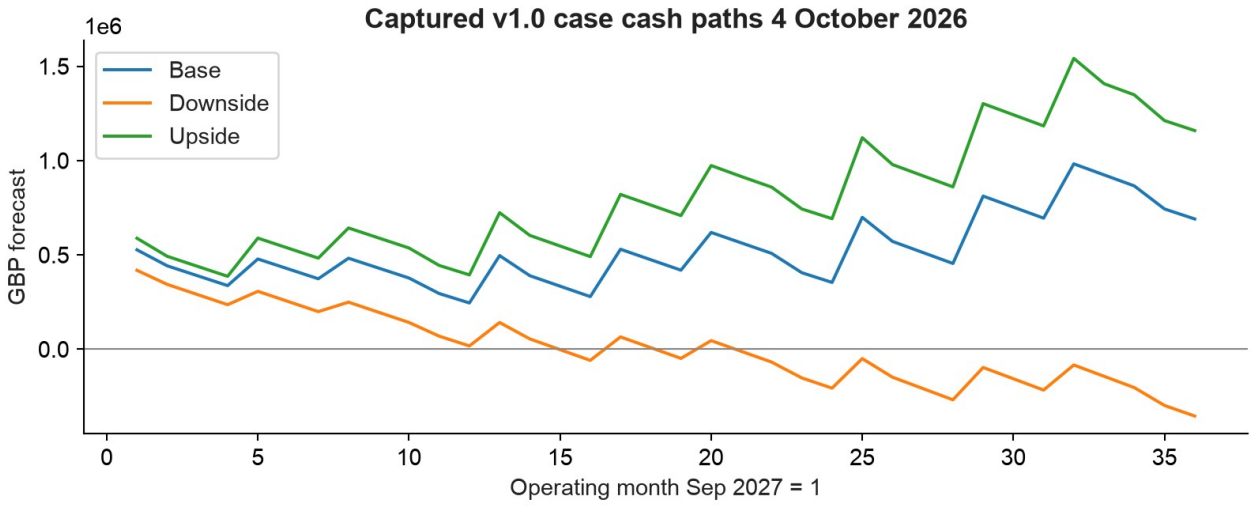
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Break even and scenarios

Operating break even divides annual fixed payroll and overhead by realised annual fee less materials per pupil. It excludes depreciation, interest and tax, so it is an EBITDA threshold rather than a full cash-funding requirement. Compare it with the binding staffed capacity. Base 2029/30 operating break even is 54.90 expected pupils against capacity 96; forecast pupils are 84.96.

The Base, Downside and Upside comparison is a captured version 1.0 snapshot dated 4 October 2026. All original editable numeric cells across all cases and the owner budget are tracked for change or missing value, excluding the selector. Transfer edits into the retained builder and rebuild the Word and snapshot outputs together.

Captured v1.0	Y1 sales	Y3 EBITDA	Min cash	Reserve gap
Base	£483,991	£348,448	£245,471	£0
Downside	£311,904	(£132,985)	(£354,001)	£454,001
Upside	£638,886	£554,020	£386,709	£0



Source: verified model v1.0, 4 October 2026; GBP and expected pupils, Sep 2027 to Aug 2030 forecast.

Risks and management actions

The critical risks are unregistered operation, unsuitable premises, weak age-balanced demand, teacher shortage, cancellation exposure and unaffordable fees. Demand targets are not commitments. Staff cover must be real: a fractional budget does not guarantee a vetted substitute can attend at short notice.

Stop opening if any launch gate fails. Review fees and paid capacity together if enrolment is below the safe scale. Preserve refunds and safeguarding duties before discretionary marketing. The model quantifies economic scenarios but cannot replace site inspection, parent research or a registration decision.

Item	Action or basis
Risk	Management action
Registration or site fails	Defer; do not teach or make unconditional promises
Age mix or needs mismatches	Rebuild classroom roster and capacity before offers
Relief unavailable	Reduce safe delivery scope or secure compliant cover
Cash below reserve	Obtain real finance or defer commitments

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Research and evidence

The research register retains dated primary official guidance and real competitor pages. The regulatory and tax findings are sourced; commercial costs, demand and future rates are assumptions. Research was accessed on 4 October 2026 and must be refreshed before opening.

The private-school reference workbook, its design.md and builder.py were inspected for enrolment, revenue, payroll, capex, debt and three-statement relationships. The delivered model was rebuilt monthly for an English school. No imported DCF, exit multiple, donor funding or observed conversion is claimed.

Item	Action or basis
Source register	Official and competitor URLs appended below
Method	Separate facts, interpretation and assumptions
Model reference	Annual private-school reference inspired rebuild

S1 Accessed 2026-10-04. Independent schools must not operate before registration. DfE registration and pre-registration inspection are launch gates. https://www.gov.uk/government/publications/independent-school-registration

S2 Accessed 2026-10-04. Application must demonstrate likely compliance with independent school standards; no approval assumed. https://www.gov.uk/government/publications/register-an-independent-school-application-form/register-an-independent-school-application-guidance-and-checklist

S3 Accessed 2026-10-04. Private school education charged standard 20% VAT from 1 January 2025; input recovery possible subject to eligibility. Model conservatively omits recovery. https://www.gov.uk/government/publications/vat-on-private-school-fees/applying-vat-to-private-school-fees

S4 Accessed 2026-10-04. Employer NI 15% above secondary threshold; current adult minimum wage £12.71 from April 2026. Future launch-year rates need validation. https://www.gov.uk/guidance/rates-and-thresholds-for-employers-2026-to-2027

S5 Accessed 2026-10-04. Main rate 25%, small profits rate 19%, marginal relief between thresholds. Model conservatively uses 25% without relief or capital allowances. https://www.gov.uk/corporation-tax-rates

S6 Accessed 2026-10-04. Keeping Children Safe in Education 2026 applies from September 2026; safeguarding policy, designated lead and safer recruitment needed. https://www.gov.uk/government/publications/keeping-children-safe-in-education--2

S7 Accessed 2026-10-04. Independent school premises standards include toilets, medical accommodation, welfare and safe facilities. Site-dependent compliance must be established. https://www.gov.uk/government/publications/standards-for-school-premises

S8 Accessed 2026-10-04. Manchester advises planning permission can be required for change of use or major alterations. No chosen site or permission evidenced. https://www.manchester.gov.uk/planning-and-regeneration/planning/planning-permission/check-if-you-need-planning-permission

S9 Accessed 2026-10-04. Published 2026/27 Year 3 to Year 6 tuition £4,758 per term and £14,274 annual VAT inclusive; juniors lunch £936 annually separate. Girls-only established competitor, not directly identical offer. https://www.manchesterhigh.co.uk/admissions/fees-financial-assistance/

S10 Accessed 2026-10-04. Withington Girls School has main entry at age 7 Year 3 and age 11 Year 7; competitive assessment and junior provision are real alternatives. No fee quoted from this page. https://www.wgs.org/admissions/faqs/

S11 Accessed 2026-10-04. Council reports reception admissions outcomes for September 2026; evidence of public alternatives, not validated private junior willingness to pay. https://www.manchester.gov.uk/schools-education-and-childcare/school-admissions/the-demand-for-primary-school-places-a-c

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Quotes and assumptions

No lease, supplier, insurance, payroll candidate, finance or parent quotation has been obtained. The startup budget and operating costs are practical allowances to test feasibility. Before launch, obtain a dated quote pack with tax treatment, scope, deposit/refund conditions and validity dates.

The model's aggregate pupils assume an even age distribution and annual September admissions. Graduation is 25%, with further attrition applied to survivors. The chosen term recognition and payment dates are budgeting conventions that require actual parent contracts, accountant approval and calendar alignment.

Item	Action or basis
Quote priorities	Site, fit-out, rates, insurance, relief and staff recruitment
Demand evidence	Eligible applications by year; no confirmed places
Tax assumptions	No input recovery, relief or capital allowances claimed

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Model guide and completion

Edit blue input cells and select Base, Downside or Upside. The active schedules recalculate the same 36 monthly periods from September 2027 to August 2030. Follow pupils, term invoices, deferred tuition, payroll, VAT, tax, cash and balance sheets. Clearing an active driver must expose an input error; an inactive blank must not block a valid active case.

Case comparisons are captured and stale detection covers every original numeric input except the selector. The retained JavaScript does not import edited Excel inputs automatically. Transfer revisions back to it, rebuild model-results.json and update this document together. Launch remains conditional on registration, site, staff, finance and paid age-balanced demand.

Item	Action or basis
Version	1.0 dated 4 Oct 2026
Final files	Word plan and Excel model only
Evidence gates	All uncompleted launch requirements remain explicit