Retail Store Business Plan

Everyday House Manchester

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01 / OPERATING PLAN

Executive summary

Everyday House is a proposed Manchester shop selling practical non electrical homewares from domestic wholesalers. This plan supports a conditional investment decision for one 120 square metre leased shop. January 2028 to December 2030 is the forecast; paid preparation begins October 2027. No premises, founder experience, customers or capital have been secured.

The owner, manager and assistant are paid. A funded relief bank supports leave and breaks; a peak supplier contract is an opening gate. Inventory purchases, markdowns, shrinkage, supplier credit, VAT and loan repayment are modelled explicitly. The recommendation is to validate footfall, basket economics and lease costs before committing proposed capital.

Verified retail-v1 Base net revenue is £456,730, £595,880, £710,665 in 2028, 2029 and 2030. Year three net profit is £84,479. Minimum unrestricted cash including preopening is £214,200. Downside minimum cash is (£335,018), requiring £435,018 beyond proposed capital to preserve the £100000 reserve. Funding is uncommitted and opening remains conditional.

GBP calendar years	2028	2029	2030
Net revenue	£456,730	£595,880	£710,665
Merchandise cost	£214,092	£279,319	£333,124
Shrinkage	£729	£913	£1,096
Gross contribution	**£241,908**	**£315,648**	**£376,445**
Total payroll	**£120,942**	**£124,638**	**£128,444**
Total operating expenses	**£230,799**	**£239,597**	**£248,248**
EBITDA	**£11,109**	**£76,051**	**£128,198**
Depreciation	£12,000	£12,000	£12,000
Interest	£6,358	£4,958	£3,558
Tax reserve	£59	£14,773	£28,160
Net profit	**(£7,308)**	**£44,320**	**£84,479**
Closing cash	**£262,810**	**£299,482**	**£376,436**

02 / OPERATING PLAN

Business details

Everyday House Manchester Ltd is a proposed English private company. Its name, incorporation and bank account remain to be checked and established. Currency is GBP. The owner will manage buying, finance, safety and staffing; the store manager will run daily floor operations.

Scope is an existing shop selling storage baskets, household textiles and non food contact decorative accessories. The launch range excludes electrical goods, toys, cosmetics, food, candles, upholstered furniture, food contact items and direct imports. Expanding the range requires a separate product safety and margin review.

03 / OPERATING PLAN

Business concept and objectives

The proposition is a small accessible range of useful everyday household goods with clear prices and a named local contact for faults. It will sell in person rather than ship online at launch. A simple information page and telephone enquiries support visits, but neither takes remote orders.

First objectives are a lawful usable lease, domestic traceable suppliers, a realistic funded rota and measured conversion. Management will review cash weekly and stock ageing monthly. A second shop is outside the forecast. If measured trading cannot support the fixed premises and payroll, reduce purchasing and reassess the lease instead of adding sales targets.

04 / OPERATING PLAN

Business model canvas

Domestic wholesalers provide a small replenishable range. The store buys and owns stock, displays it, serves customers and handles product issues. Income is merchandise sales at realised prices after markdowns; no delivery fees, subscriptions, franchise income or supplier rebates are assumed.

Resources are one leased shop, paid staff, fixtures, stock controls and uncommitted funding. Fixed staffing and rent require repeat local custom. Customer relationships rely on understandable prices and fair fault handling. The canvas shows dependencies to validate, rather than evidence of supplier agreements or demand.

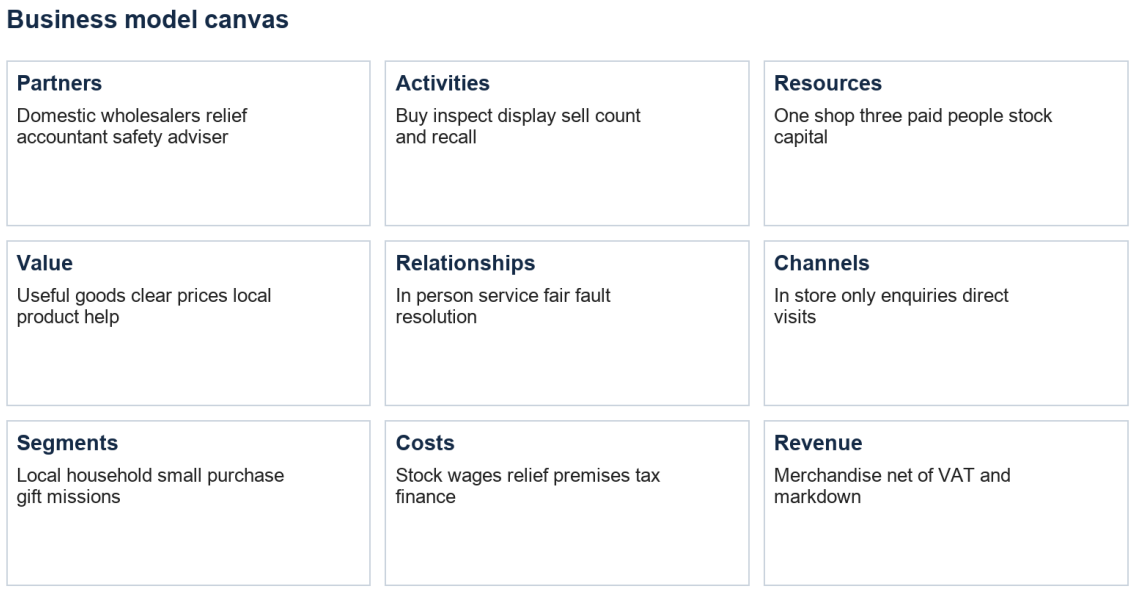


Figure Business model canvas. Proposed choices and evidence gaps. No observed demand or competitor ratings.

05 / OPERATING PLAN

SWOT and longer term goals

A narrow range and owner involvement can make buying decisions quick. The main weaknesses are an untested location, stock cash tied up before sale and limited management redundancy. Neither the owner nor proposed staff have supplied verified retail credentials.

Opportunity is to test whether nearby households value inspecting useful goods locally. Threats are weak footfall, competitors discounting, inventory damage, unsafe products and rising occupancy costs. In the longer term, retain cash and simplify the range before considering another location.

SWOT assessment

Strength Narrow range and quick buying decisions	**Weakness** Untested site fixed costs stock cash tied up
Opportunity Test inspectable useful goods near home	**Threat** Low visits discounting damage unsafe goods

Figure SWOT and longer term goals. Proposed choices and evidence gaps. No observed demand or competitor ratings.

06 / OPERATING PLAN

TOWS strategy matrix

Use the small range to communicate clear use cases and test a few supplier lines. Pair owner buying responsibility with weekly aged stock reviews. A weak selling line should trigger smaller orders and evidence based markdowns, not a larger speculative purchase.

A fixed lease plus uncertain footfall makes precommitment tests essential. Require independent premises advice and a funded downside before signing. Prepare a supplier recall process and stagger leave so a single absent manager does not remove safe floor cover.

TOWS actions

Strength opportunity Test small range with readable dimensions	**Weakness opportunity** Count footfall and test basket before lease
Strength threat Weekly ageing and supplier traceability	**Weakness threat** Fund downside and stagger planned leave

Figure TOWS strategy matrix. Proposed choices and evidence gaps. No observed demand or competitor ratings.

07 / OPERATING PLAN

Owner and management

The owner manager is accountable for the board decision, buying authority, cash, supplier safety records and employment. The paid store manager controls opening, receiving, cash reconciliation, merchandising and complaints. A paid assistant supports the floor, stock counts and checkout.

External accountant, solicitor, safety adviser, domestic wholesalers and contracted relief supplier support the team. Solid lines in the diagram show employee reporting; dashed lines show external services. The relief supplier is funded in the model and must commit peak capacity before the store opens.

Reporting and external support

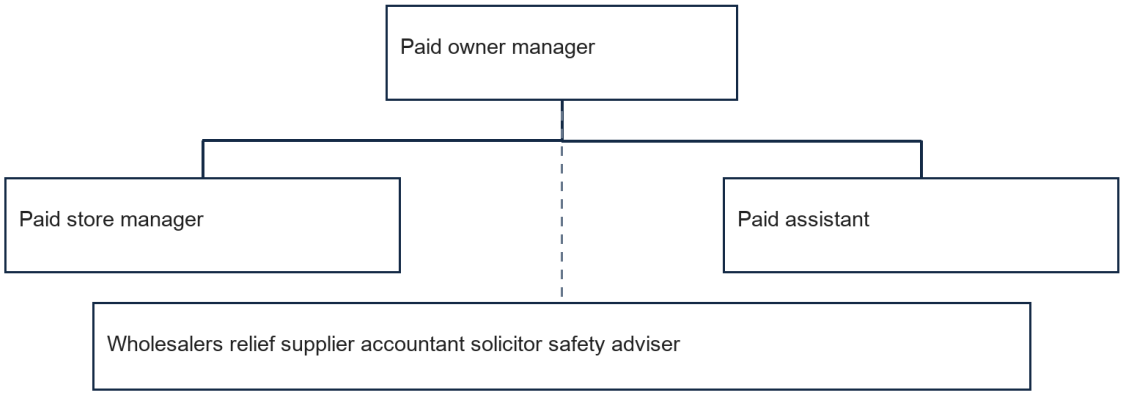


Figure Owner and management. Proposed choices and evidence gaps. No observed demand or competitor ratings.

08 / OPERATING PLAN

Owner and key personnel profiles

No founder biography, qualifications, creditworthiness or past trading history was provided. The hiring specification requires competent buying and stock accounting, customer complaint handling and practical people management. These requirements are not represented as existing credentials.

The manager should demonstrate cash and stock controls and safe receiving routines. The assistant should be trained in checkout, product questions and fault escalation. References, right to work checks, role descriptions and payroll setup must be completed before employment starts.

09 / OPERATING PLAN

Target customers

The proposed audience is adults making small household purchases in the selected Manchester neighbourhood, including renters, local households and people buying modest gifts. These segments are hypotheses; no survey or verified customer list exists.

Avoid treating all Manchester residents as available demand. The relevant catchment depends on actual shop access, nearby competing ranges and the willingness to pay this basket. Interviews should test use cases, walking distance, price sensitivity and how often households buy these goods.

10 / OPERATING PLAN

Segmentation targeting and positioning

Segment by shopping mission, household stage, budget and access to the proposed street. Target customers who want to see and carry a small useful item immediately. Position the offer around a clear range, straightforward price labels and practical help.

Do not promise the lowest price or exclusive products without current evidence. Discount chains and online sellers may beat cost or breadth. The commercial test is whether enough visits turn into profitable baskets at this location, after returns, markdowns and stock losses.

Segmentation targeting and positioning

Segment Mission budget household stage walking access	**Target** Households seeking a small item immediately
Position Inspectable useful goods and clear information	**Boundary** No lowest price exclusivity or remote sales claim

Figure Segmentation targeting and positioning. Proposed choices and evidence gaps. No observed demand or competitor ratings.

11 / OPERATING PLAN

Value proposition canvas

Customer jobs are to organise a home, replace a small household item and choose a modest gift. Possible pains include confusing dimensions, uncertain quality and difficulty returning faulty goods. These are questions for interviews, not recorded findings.

The proposed offer supplies readable dimensions, simple use guidance, accessible checkout and a clear complaint route. Gains may include inspecting goods and receiving an immediate answer. Validate each benefit with actual customers before investing in elaborate packaging or branding.

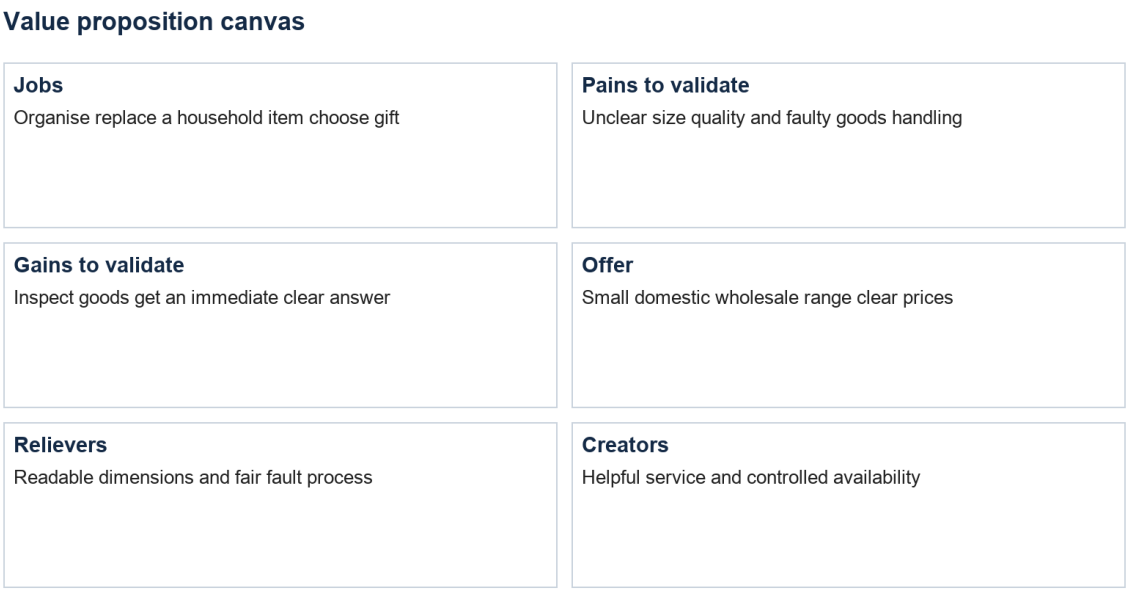


Figure Value proposition canvas. Proposed choices and evidence gaps. No observed demand or competitor ratings.

12 / OPERATING PLAN

Market size and trends

TAM would be annual expenditure on the permitted homewares categories by eligible Manchester households. SAM would restrict that to the validated catchment and buying format. Neither is quantified because reliable category spending, catchment boundaries and willingness to buy are unavailable.

SOM is a commercial target for this shop, not a proven market share. The financial model derives sales from visitors, conversion, basket and stock capacity. A city population multiplied by a guessed spend would conceal uncertainty. Gather a catchment survey and category spend evidence before assigning market size values.

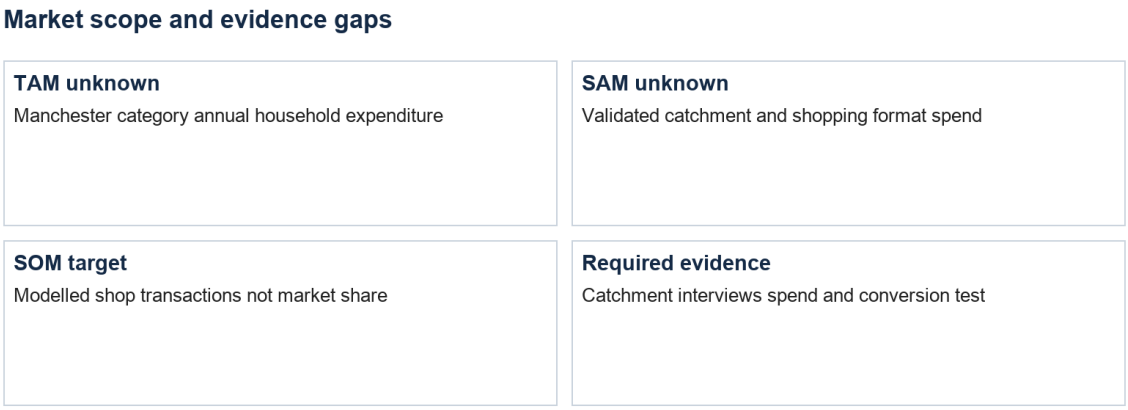


Figure Market size and trends. Proposed choices and evidence gaps. No observed demand or competitor ratings.

13 / OPERATING PLAN

PESTLE analysis

Political and legal factors include tax, product safety, consumer rights and premises duties. The plan is for Great Britain; Northern Ireland product rules must not be copied into an English store analysis. Manchester business rates changed at the 2026 revaluation, so old relief assumptions are unsuitable.

Economic exposure is household spending, supplier cost, fixed rent and payroll. Social needs require accessible layouts and clear goods information. Technology must protect payment and stock data. Environmental choices should reduce damaged stock and unnecessary packaging; claims need supplier evidence.

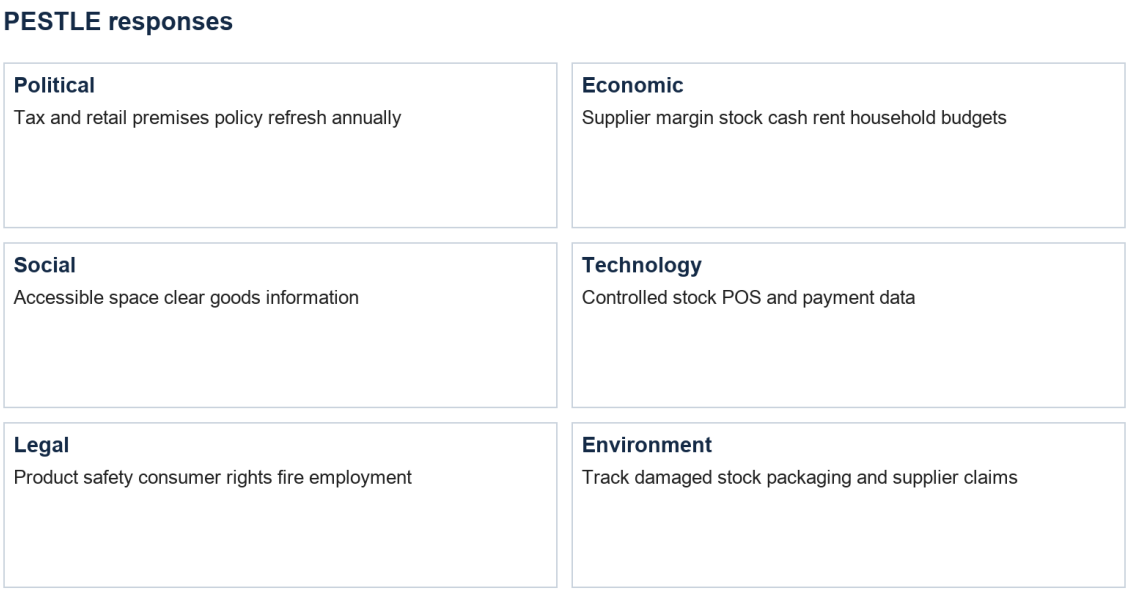


Figure PESTLE analysis. Proposed choices and evidence gaps. No observed demand or competitor ratings.

14 / OPERATING PLAN

Local demand and evidence

No footfall counts, intercept interviews, signed orders or supplier sell through data were provided. Government sources establish legal duties, not commercial demand. The 150, 190 and 220 daily Base visitor targets are deliberately unvalidated.

Before a lease commitment, count visits on ordinary weekdays and Saturdays over two weeks, interview at least thirty relevant shoppers and run a temporary range and price test. Record transactions and basket values with consent and appropriate controls. Proceed only if contribution and staffing capacity support the fixed cost and cash thresholds.

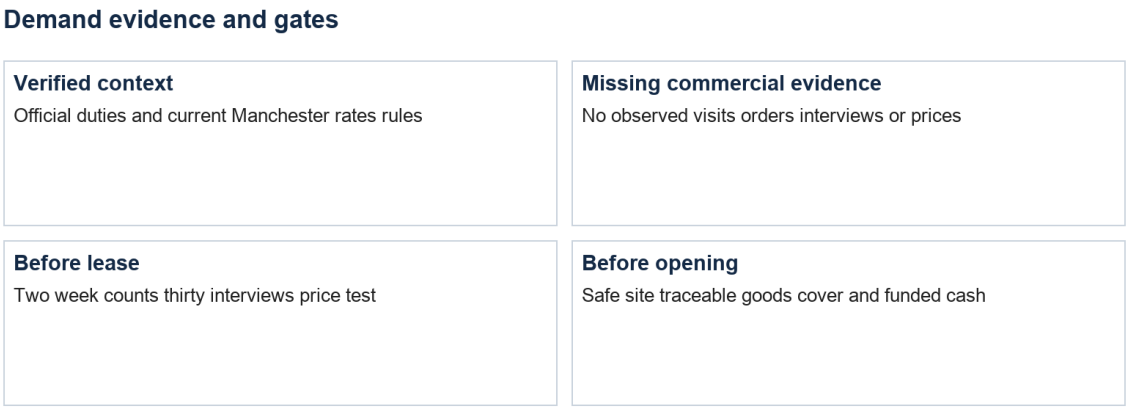


Figure Local demand and evidence. Proposed choices and evidence gaps. No observed demand or competitor ratings.

15 / OPERATING PLAN

Competitors and positioning

Competitors include discount chains, department and homewares shops, supermarkets with household ranges and online sellers. No current local store audit or price comparison has been completed. The plan does not assign named competitors invented ratings.

Compare identical dimensions and materials, availability, fault handling, travel cost and VAT inclusive shelf price. Use measured results to narrow the range. The intended difference is a manageable local offer with product information; it remains a proposition until shoppers demonstrate that it changes purchasing.

16 / OPERATING PLAN

Porter five forces

Rivalry is likely to include broad range and discount competitors. Buyer switching costs are low, so a useful clear range must earn repeat visits. Substitutes include reusing goods, second hand items and ordering online.

Suppliers can impose minimum orders and remove credit; the model stresses cash payment and incomplete delivery. Entry needs premises and stock but the concept is easy to imitate. Respond through controlled buying, reliable goods information and liquidity, not assumed monopoly pricing.

Porter five forces

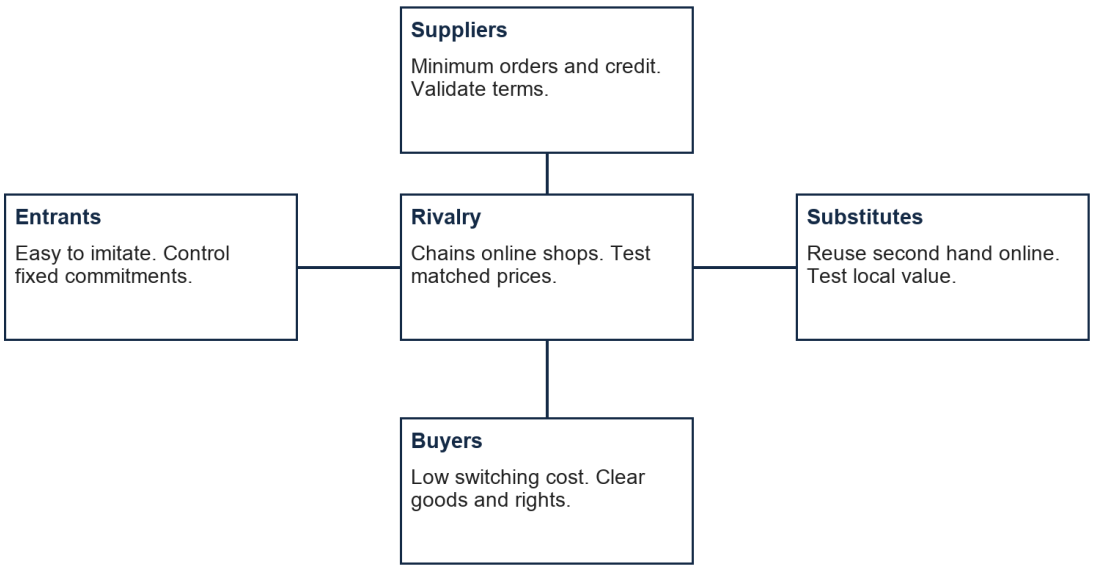


Figure Porter five forces. Proposed choices and evidence gaps. No observed demand or competitor ratings.

17 / OPERATING PLAN

Strategy canvas

The strategy chart records intended priorities for range clarity, inspectability, local help, low price and breadth. The comparator is a generic discount format; values are illustrative management judgments and not an audited competitor assessment.

The store should emphasise clear useful goods and safe stock handling while accepting narrower choice and no lowest price promise. Interview results may change these priorities. An attractive chart is not evidence that customers will pay the proposed basket.

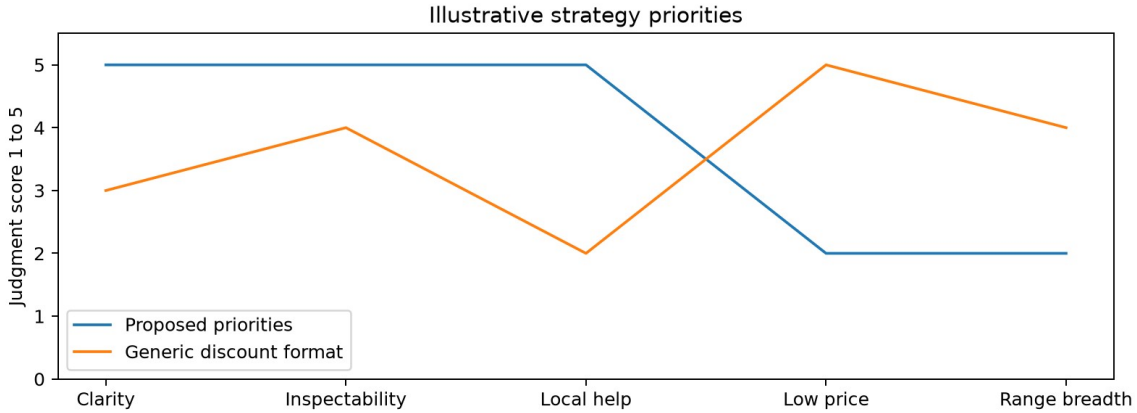


Figure Strategy canvas. Proposed choices and evidence gaps. No observed demand or competitor ratings.

18 / OPERATING PLAN

Location and premises

A 120 square metre existing retail unit in a walkable Manchester district is a planning envelope, not a selected site. Assume 90 square metres selling space and 30 for receiving and storage. Budget rent is GBP 3000 monthly, rates GBP 1000 and a six month restricted deposit.

Check lawful use, access, fire escape, signage consent, lease repair liability, service charges, actual rateable value, landlord VAT election and storage conditions. Do not sign until survey, insurance and legal advice confirm suitability. Rent is assumed exempt; if the landlord opts to tax, amend VAT and cash schedules.

19 / OPERATING PLAN

Equipment and resource plan

Capital consists of GBP 40000 fitout and fixtures, GBP 12000 POS security and shelving, and GBP 8000 spent contingency. The GBP 60000 net asset is depreciated over sixty months. Neither a landlord contribution nor a resale value is assumed.

Buy equipment after the premises survey. Maintain a stock system with supplier and product batch records, receiving checks, daily reconciliation and restricted purchase authority. A second checkout supports the peak service hypothesis but does not justify more sales without measured demand and adequate staff.

20 / OPERATING PLAN

Merchandise and product strategy

Launch with storage and organisation goods, washable household textiles and non food contact decorative accessories. A planning revenue mix of fifty, thirty and twenty percent guides the range; it is not supplier or customer evidence and is not an extra revenue stream.

Choose domestic wholesalers with traceability, clear safety information and manageable reorder quantities. Avoid own branding and importing at launch. Reject goods with incomplete safety information; quarantine damaged returns. Category cost shares must be validated before committing the opening stock budget.

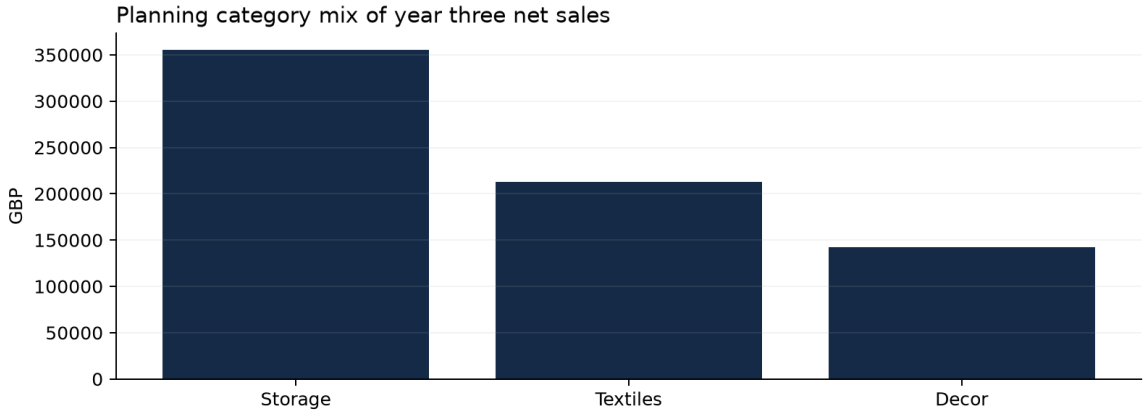


Figure Merchandise and product strategy. Source retail-v1 GBP Jan 2028 to Dec 2030. Base unless labelled snapshots.

21 / OPERATING PLAN

Pricing and basket economics

The Base opening list basket is GBP 38 including VAT. Average markdown is four percent, giving GBP 36.48 realised gross receipts. List gross margin is fifty five percent before markdown: merchandise cost is GBP 14.25 per transaction excluding VAT.

At twenty percent VAT, net revenue is GBP 30.40. Card cost is 1.2 percent of gross receipts; opening contribution before stock shrinkage and fixed costs is GBP 15.71224. This is a hypothetical mixed basket, not a quote. Full returns are already excluded from conversion; the model assumes no additional future refund liability or defective unsaleable returns beyond shrinkage.



Figure Pricing and basket economics. Source retail-v1 GBP Jan 2028 to Dec 2030. Base unless labelled snapshots.

22 / OPERATING PLAN

Competitor price comparison

A local matched product price survey remains missing. Do not fill the comparison with invented competitor prices. For each proposed SKU record brand or specification, VAT inclusive price, size, material, stock status and the date of observation.

Only then compare the proposed shelf price and achievable wholesale margin. A basket average cannot establish that every SKU is competitive. Discount markdowns are already included in realised revenue; they should not be added again as an expense.

23 / OPERATING PLAN

Brand and customer experience

Use a plain Everyday House identity and readable shelf labels. Keep aisles accessible and goods information honest. Staff should explain dimensions and use without making unverified durability or sustainability claims.

The customer journey is browse, confirm suitability, pay in person and receive a receipt and fault contact. Manager approval governs discretionary change of mind exchanges. Legal faulty goods rights are preserved even for markdown merchandise.

24 / OPERATING PLAN

Sales channels and process

All launch revenue is in store, with card receipts settling within the same calendar month. A directory listing and telephone enquiries direct customers to the shop. Remote contracting, shipping and click and collect payments are excluded from the model.

Staff log transactions, markdowns, returns and receipts daily. Full returned baskets reduce net conversion and stock is returned to saleable inventory only after inspection. An online channel requires separate cancellation, delivery, VAT, refunds and fulfilment schedules before launch.

25 / OPERATING PLAN

Launch marketing

The GBP 13000 net preparation services allowance comprises legal and setup GBP 5000, launch materials GBP 5000 and recruitment and training GBP 3000. Marketing after opening is GBP 800 per month in Base, inflated annually. These are budgets requiring quotes.

Test signage and local messaging with a temporary range. Record incremental visits, purchases and contribution. No campaign conversion, earned publicity or supplier support is assumed. Stop campaigns that do not improve contribution after measurable costs.

26 / OPERATING PLAN

Retention and ongoing sales

Retention should follow from useful stock, consistent dimensions and fair treatment of product problems. Request voluntary permission for any customer contact list. No loyalty programme liability, subscription or prepaid voucher income is assumed.

Review repeat purchase evidence and complaints monthly. Replenish successful lines while limiting long aged stock. Avoid using an assumed repeat rate as evidence for the visitor target; measured transaction counts and cash remain the operating controls.

27 / OPERATING PLAN

Daily operations and suppliers

Open Monday to Saturday from 10 am to 6 pm, including bank holidays unless the lawful rota requires closure. Actual monthly open days exclude Sundays. Two floor positions require 96 weekly hours, paid break relief 6 hours, and administration and receiving 12 hours: total 114.

Receiving checks supplier invoices, batches, goods condition and quantity before stock becomes saleable. Purchases replenish current demanded merchandise cost plus a two month cost cover target. Incomplete monthly orders are assumed cancelled without pipeline commitments; verified lead times and minimum orders must replace this simplification.

Inventory is an aggregate book cost pool; sales consume forecast current basket cost. This simplifies supplier cost changes and is not an audited SKU or weighted average valuation. Replace it with a SKU stock ledger and verified lead times before investment.

28 / OPERATING PLAN

Sustainability practices

Use smaller orders, good storage and stock counts to reduce damage and avoid unwanted surplus. Track shrinkage at cost and markdowns separately. Reuse supplier cartons where practical and contract lawful commercial waste collection.

Claims about recycled content, sourcing or product lifetime require supplier records. The model does not credit a carbon saving, grant or circular economy premium. Measure packaging and damaged units after opening, then set evidence based improvement targets.

29 / OPERATING PLAN

Staffing and training

Paid core hours are owner 40, manager 40 and assistant 30 weekly, totalling 110. After a 12.5 percent absence allowance, average available core hours are 96.25. A funded relief bank of 20 average hours per week supplies 1040 annual hours, making 116.25 against 114 required.

Core annual leave is 616 hours at 5.6 weeks. The 12.5 percent allowance gives 715 annual hours for leave and other absence. Stagger planned leave. When one 40 hour employee is absent, 70 core hours plus 45 callable relief hours give 115 against 114 required. Simultaneous unexpected absence requires additional paid cover or shorter opening; no free owner overtime is counted.

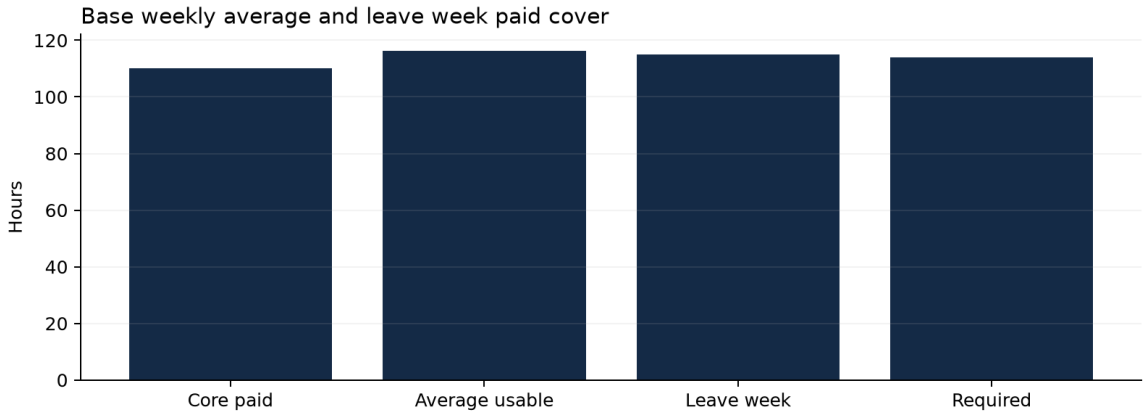


Figure Staffing and training. Source retail-v1 GBP Jan 2028 to Dec 2030. Base unless labelled snapshots.

30 / OPERATING PLAN

Staff skills and fair work

Pay assumptions are GBP3600 owner and GBP3000 manager for 40 hours weekly, and GBP2100 assistant for 30 hours. Employer NI is 15 percent above a GBP5000 annual threshold per employee, plus a conservative 3 percent pension on full gross pay. Future wages and threshold uprating need annual review.

Training covers safe manual handling, product recall, respectful service, accessible shopping, cash and receiving controls. Give uninterrupted breaks and daily and weekly rest. Relief is a supplier service budget, not an unpaid employee or an assumption that average hours always satisfy a weekly rota.

31 / OPERATING PLAN

Legal and insurance requirements

Register the company, PAYE and VAT before the relevant activity. Obtain a lawful lease, fire risk assessment and suitable employer, public and product liability insurance. The current official source register is the starting point for professional checks, not evidence that approvals exist.

Retailers must keep supplier traceability and must not knowingly sell unsafe goods. Preserve statutory faulty goods rights. Confirm each SKU classification and any sector specific safety duties; the range exclusions reduce complexity but do not remove consumer or product safety obligations.

32 / OPERATING PLAN

Opening roadmap

October 2027 funds the proposed loan and equity draw and paid owner setup. November begins the two month paid lease preparation period. December funds manager and assistant induction and opening stock. January 2028 is the proposed first trading month.

Lease, safety, traceable goods, signed relief capacity and evidence of available finance are gates before opening. The Downside adds three months of no sales while fixed costs continue. Dates are planning assumptions; delay does not create additional funding or defer debt automatically.

33 / OPERATING PLAN

Risks and management actions

The largest risks are low visits, weak basket margin, supplier cash payment, aged stock, insufficient relief and delayed opening. Management should test a funded downside before signing a long lease, enforce purchase approval and monitor cash versus the GBP 100000 threshold weekly.

If cover capacity fails, the model halts all new sales while fixed pay and premises costs continue. Real operations would safely shorten hours or fund verified additional cover. Repeated stockouts require supplier changes and demand correction, not recognising sales that were never fulfilled.

34 / OPERATING PLAN

Research and evidence

Official sources were checked on 3 October 2026. They support tax, employment, consumer, product safety and premises duties. Manchester rates guidance confirms a 2026 revaluation and changed retail multipliers; no former 40 percent retail relief is assumed.

Commercial inputs are author assumptions because no founder information, site survey, supplier invoice, competing price audit or customer research was supplied. Record URL, date, scope and any legal change before committing. The source register follows.

S1 Payroll and minimum wage: https://www.gov.uk/guidance/rates-and-thresholds-for-employers-2026-to-2027

S2 VAT rate: https://www.gov.uk/how-vat-works/how-much-vat-you-must-charge

S3 VAT registration: https://www.gov.uk/register-for-vat

S4 Corporation tax: https://www.gov.uk/corporation-tax-rates

S5 Paid holiday: https://www.gov.uk/holiday-entitlement-rights/entitlement

S6 Breaks and rest: https://www.gov.uk/rest-breaks-work

S7 Product safety: https://www.gov.uk/guidance/product-safety-advice-for-businesses

S8 Consumer returns: https://www.gov.uk/accepting-returns-and-giving-refunds

S9 Manchester business rates: https://www.manchester.gov.uk/business-and-investment/business-rates/working-out-your-business-rates/revaluation

S10 Workplace fire safety: https://www.gov.uk/workplace-fire-safety-your-responsibilities

S11 VAT returns: https://www.gov.uk/vat-returns

S12 Employer insurance: https://www.gov.uk/employers-liability-insurance

35 / OPERATING PLAN

Quotes and assumptions

All prices, lease costs, opening stock, capital, agency relief, payroll and lending terms are unquoted planning assumptions. No source is presented as a vendor quote. Seek two written offers for premises works, merchandise lines, insurance, payment processing and relief capacity.

Maintain an assumption register with owner, evidence, date, expiry and decision effect. Replace a forecast input only when the change is documented. Preserve the complete Word and Excel version together so pricing, payroll and cash conclusions agree.

36 / FINANCE

Startup costs and funding

Funding is proposed GBP 300000 owner equity plus GBP 100000 debt. No commitment, guarantee or collateral value was supplied. Startup uses include capital, restricted rent deposit, opening inventory, paid preparation and recoverable VAT financed in cash.

Opening stock and the deposit remain assets rather than startup losses. VAT credit is carried forward without a cash refund. The minimum GBP 100000 reserve is a decision threshold, not an extra expense or balancing injection.

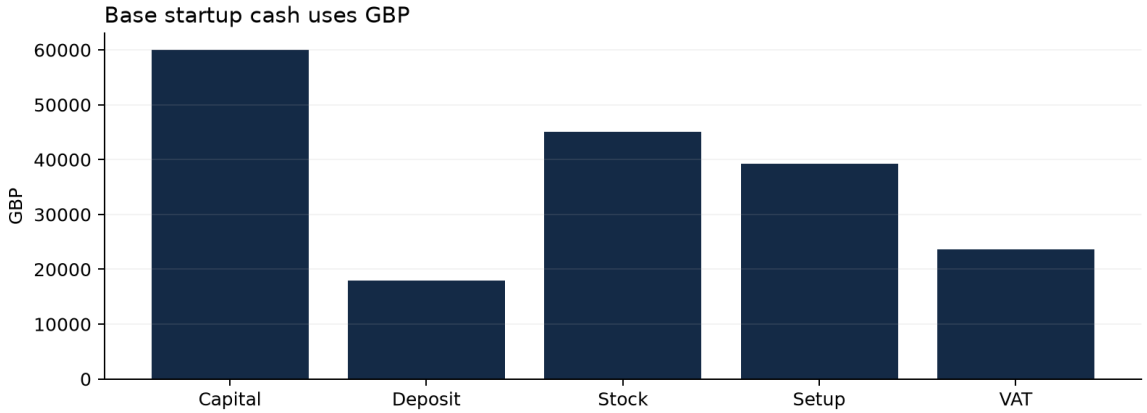


Figure Startup costs and funding. Source retail-v1 GBP Jan 2028 to Dec 2030. Base unless labelled snapshots.

37 / FINANCE

Itemized startup costs

The itemised table separates net asset and expense amounts from cash VAT. Capital contingency is assumed spent and capitalised; unused contingency would require a new case. All startup supplier invoices are paid before opening, even though later purchases may have credit.

Paid setup includes owner three months, manager and assistant one month each, employer NI and pension, two months rent and three months loan interest. Other preparation is GBP 13000 net and needs quotes. No unpaid launch labour is assumed.

Cash use	GBP
Fitout fixtures	£40,000
POS security shelving	£12,000
Spent contingency	£8,000
Capital subtotal	**£60,000**
Landlord deposit	£18,000
Opening inventory	£45,000
Preopening expense	£39,200
Recoverable startup VAT	£23,600
Total startup cash uses	**£185,800**
Proposed funding	**£400,000**
Opening unrestricted cash	**£214,200**
Paid setup net allocation	**GBP**
Owner three months	£10,800
Manager one month	£3,000
Assistant one month	£2,100
Employer NI	£2,072
Employer pension	£477
Rent and loan interest	£7,750
Other preparation	£13,000
Total preopening expense	**£39,200**

38 / FINANCE

Owner personal survival budget

An illustrative single household budget assumes GBP 2500 monthly costs and a 74 percent net retention of GBP 3600 owner gross. That produces GBP 2664 net and GBP 164 personal surplus. Neither the household expense nor net retention is a supplied fact or payroll tax calculation.

Gross owner pay is already included in company payroll and setup. Do not add drawings to cash flow. Confirm actual household commitments and employment tax treatment before relying on the budget.

Illustrative monthly budget	GBP
Gross owner pay	£3600
Net at assumed 74 percent	**£2664**
Household costs	£2500
Personal balance	**£164**

39 / FINANCE

Financing terms and security

The proposed GBP100000 loan is drawn in October 2027 at 7 percent annual interest in Base. Principal is repaid equally over 60 months from January 2028, with no grace. Three setup interest months are expensed and paid before the operating forecast.

Equipment and stock might be offered as business security subject to title, lender valuation and existing claims. Personal guarantees are unknown. The owner contributes equity at risk. No refinancing, grants, supplier financing for startup or automatic overdraft is assumed.

40 / FINANCE

Revenue forecast and capacity

Monthly revenue uses actual Monday to Saturday open days, case visitors, conversion, checkout capacity, staffing and stock availability. Base visitor targets of 150, 190 and 220 per open day are unvalidated. Conversion of 32 percent gives 48, 60.8 and 70.4 demanded transactions per open day before constraints.

The 100 daily transaction cap allows 17.5 perhour if 35 percentof 100 arrive during two peak hours. The cap is provisional and must be tested. Stockouts reduce realised transactions and revenue; the model never sells negative stock.

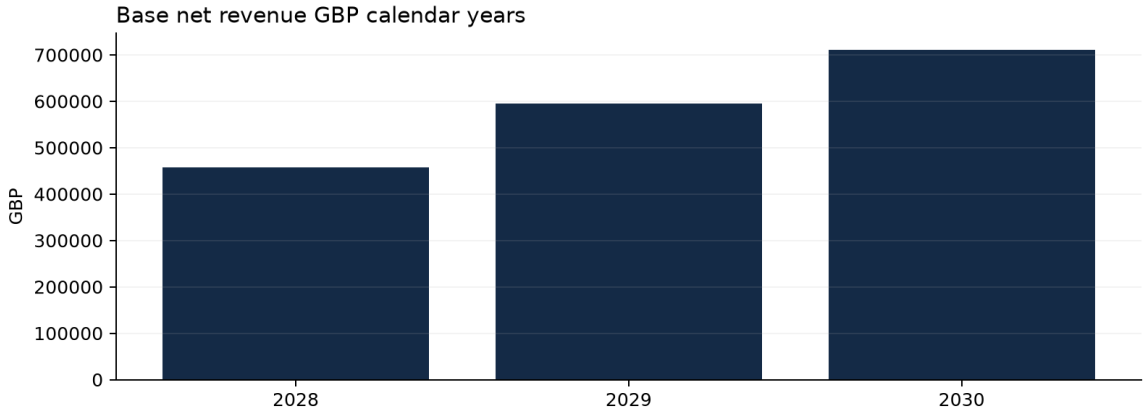


Figure Revenue forecast and capacity. Source retail-v1 GBP Jan 2028 to Dec 2030. Base unless labelled snapshots.

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Costs and projected profit

Merchandise cost follows the list basket and wholesale margin, while markdowns reduce realised selling price. Shrinkage is monthly expense on opening stock at the annual rate divided by 12. Card fees apply to gross realised receipts.

Fixed operating expenses include loaded wages, relief bank, rent, rates, utilities cleaning IT, insurance, marketing and administration. Annual inflation of 3 percent applies to pay, merchandise cost and overhead. Asset depreciation and interest follow separate schedules. No profit target overrides these inputs.

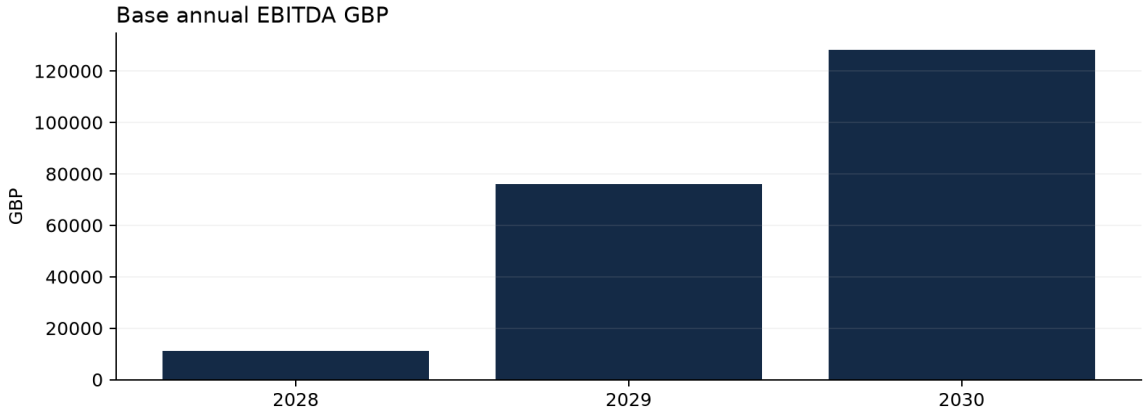


Figure Costs and projected profit. Source retail-v1 GBP Jan 2028 to Dec 2030. Base unless labelled snapshots.

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Profit and loss forecast

The profit forecast uses net VAT exclusive revenue less merchandise cost and shrinkage, loaded payroll, relief and fixed operating costs. EBITDA excludes asset depreciation and loan interest; net profit also deducts a conservative positive monthly tax provision.

A 25 percent reserve on positive monthly profit is conservative management planning. It ignores annual losses, small profits and marginal relief and is not a statutory corporation tax return. Next month cash payment leaves a tax liability at year end.

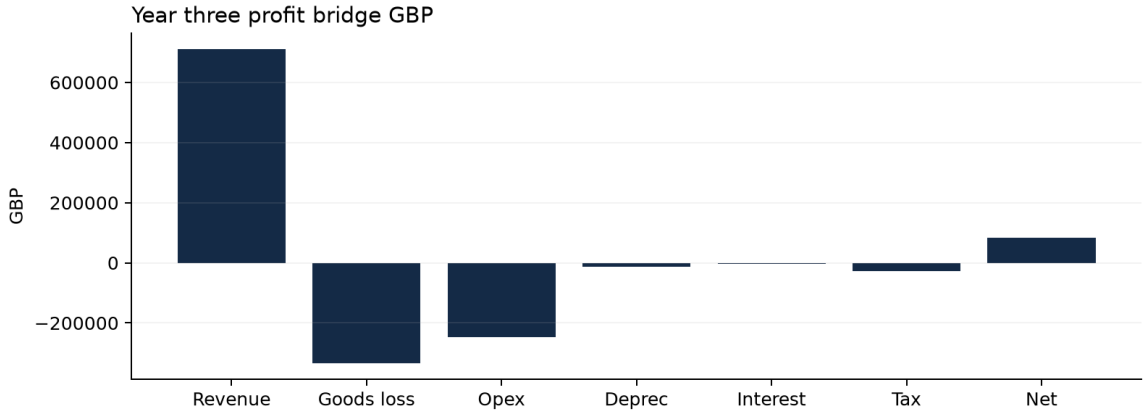


Figure Profit and loss forecast. Source retail-v1 GBP Jan 2028 to Dec 2030. Base unless labelled snapshots.

GBP calendar years	2028	2029	2030
Net revenue	£456,730	£595,880	£710,665
Merchandise cost	£214,092	£279,319	£333,124
Shrinkage	£729	£913	£1,096
Gross contribution	**£241,908**	**£315,648**	**£376,445**
Total payroll	**£120,942**	**£124,638**	**£128,444**
Total operating expenses	**£230,799**	**£239,597**	**£248,248**
EBITDA	**£11,109**	**£76,051**	**£128,198**
Depreciation	£12,000	£12,000	£12,000
Interest	£6,358	£4,958	£3,558
Tax reserve	£59	£14,773	£28,160
Net profit	**(£7,308)**	**£44,320**	**£84,479**
Closing cash	**£262,810**	**£299,482**	**£376,436**

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Cash flow and financial position

Customer card receipts include VAT and settle in the same calendar month. Inventory purchasing creates gross supplier invoices; Base pays one month later. Unpaid invoices in month 36 remain liabilities rather than disappearing from cash flow.

Quarterly VAT settlements pay the positive prior quarter liability in the following month; negative credit carries without refunds. This is earlier than the usual payment deadline and conservative for cash. Loan principal is a financing cash movement, not an expense. Negative cash remains a clearly reported funding gap.

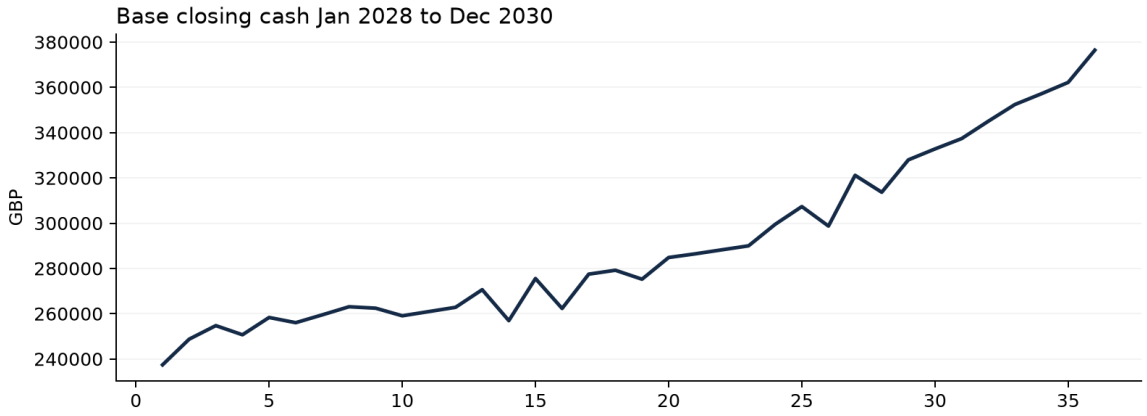


Figure Cash flow and financial position. Source retail-v1 GBP Jan 2028 to Dec 2030. Base unless labelled snapshots.

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Cash flow forecast months one to six

The following first six month cash table includes operating receipts, merchandise payments, payroll and overhead including recoverable VAT, interest, VAT and income tax cash, and loan principal. Opening cash is after all startup uses.

A high early cash balance can reflect unpaid supplier invoices and VAT credit, not profitability. Check the associated inventory, payables and tax balances before approving discretionary spending.

GBP	Jan	Feb	Mar	Apr	May	Jun
Opening cash	214,200	237,385	248,736	254,720	250,676	258,319
Receipts	45,527	43,776	47,278	43,776	47,278	45,527
Stock payments	0	10,112	18,950	25,513	17,311	25,513
Payroll opex	20,093	20,072	20,114	20,072	20,114	20,093
Interest taxes	583	574	564	568	544	554
Operating cash	**24,851**	**13,018**	**7,651**	**(2,377)**	**9,309**	**(633)**
Principal	1,667	1,667	1,667	1,667	1,667	1,667
Closing cash	**237,385**	**248,736**	**254,720**	**250,676**	**258,319**	**256,019**

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Cash flow forecast months seven to twelve

Months seven to twelve show the same live cash mechanics, including quarterly VAT settlements and monthly tax payments after accrual. Cash is not reset at year end. The full Excel schedule retains every month through December 2030.

The table is a forecast, not a bank statement. Management should reconcile actual receipts, supplier bills, inventory and payroll monthly and update assumptions before relying on the projection.

GBP	Jul	Aug	Sep	Oct	Nov	Dec
Opening cash	256,019	259,489	263,059	262,421	259,061	260,931
Receipts	45,527	47,278	45,527	45,527	45,527	45,527
Stock payments	19,773	21,412	23,874	19,773	21,412	21,412
Payroll opex	20,093	20,114	20,093	20,093	20,093	20,093
Interest taxes	525	515	531	7,354	486	476
Operating cash	**5,136**	**5,237**	**1,028**	**(1,693)**	**3,536**	**3,546**
Principal	1,667	1,667	1,667	1,667	1,667	1,667
Closing cash	**259,489**	**263,059**	**262,421**	**259,061**	**260,931**	**262,810**

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Financial position summary

Assets include unrestricted cash, stock at standard cost, any VAT credit, a restricted refundable landlord deposit and net depreciated fixtures. Liabilities include loan, gross supplier invoices, positive VAT balance and unpaid income tax provision.

Retained earnings begin with paid setup expense and accumulate operating net profit. The workbook reconciles assets to liabilities plus equity every month. No property ownership, residual exit value, dividend or invented cash plug is included.

Closing GBP December	2028	2029	2030
Cash	£262,810	£299,482	£376,436
Inventory	£35,568	£46,404	£55,343
VAT credit	£0	£0	£0
Landlord deposit	£18,000	£18,000	£18,000
Net fixed assets	£48,000	£36,000	£24,000
Total assets	**£364,378**	**£399,886**	**£473,779**
Loan	£80,000	£60,000	£40,000
Supplier payables	£21,412	£27,935	£33,317
VAT payable	£9,474	£12,915	£15,836
Income tax payable	£0	£1,224	£2,335
Total liabilities	**£110,885**	**£102,074**	**£91,488**
Paid equity	£300,000	£300,000	£300,000
Retained earnings	(£46,508)	(£2,188)	£82,292
Total equity	**£253,492**	**£297,812**	**£382,292**
Liabilities plus equity	**£364,378**	**£399,886**	**£473,779**
Balance difference	£0.00	£0.00	£0.00

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Break even and scenarios

Captured Base, Downside and Upside comparisons are build snapshots, with a per input freshness check across all three cases. Changing even compensating values makes them stale. Missing selected numeric drivers make dependent live outputs unavailable; missing unselected assumptions preserve the valid selected case but flag snapshots stale.

Break even is an indicative year three EBITDA daily transaction threshold: fixed expenses and the forecast shrinkage allowance divided by open days and unit contribution after card costs. It holds inventory shrinkage allowance fixed and assumes staff and stock gates are open; it is not a guarantee of solvency.

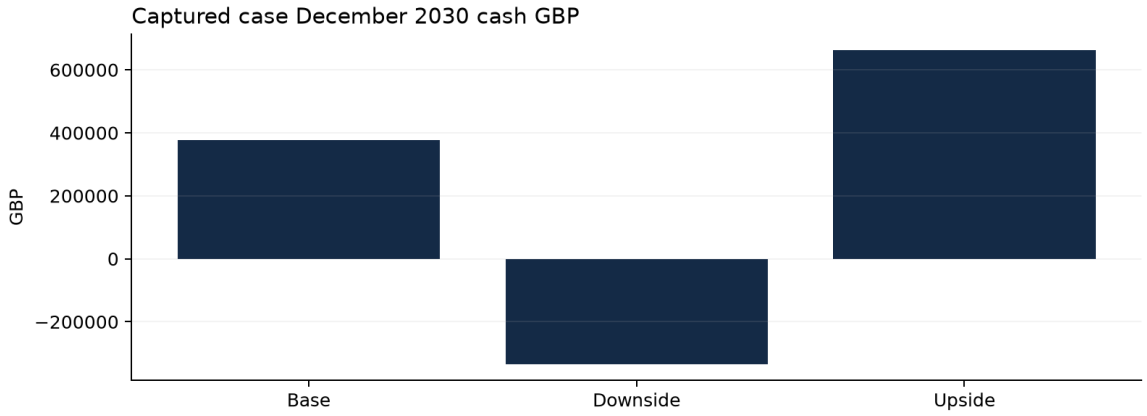


Figure Break even and scenarios. Source retail-v1 GBP Jan 2028 to Dec 2030. Base unless labelled snapshots.

Snapshots retail v1	Y3 sales GBP	Y3 cash GBP	Minimum cash
Base	£710,665	£376,436	£214,200
Downside	£312,107	(£335,018)	(£335,018)
Upside	£920,669	£662,435	£214,326

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Model guide and completion

Use cell F5 on Inputs to select 1 Base, 2 Downside or 3 Upside. Blue cells are editable inputs; green formulas link sheets and dark formulas calculate within sheets. Review live Summary and all monthly statements, then check Cases freshness before using captured comparisons.

To preserve Excel edits, run retained build_model.mjs with --import-inputs and the edited workbook path. The builder imports all three input columns and startup editable cells into input-assumptions.json before rebuilding. Default rebuilding uses retained source values and replaces workbook inputs. A stale snapshot must be refreshed, not treated as a live case comparison.

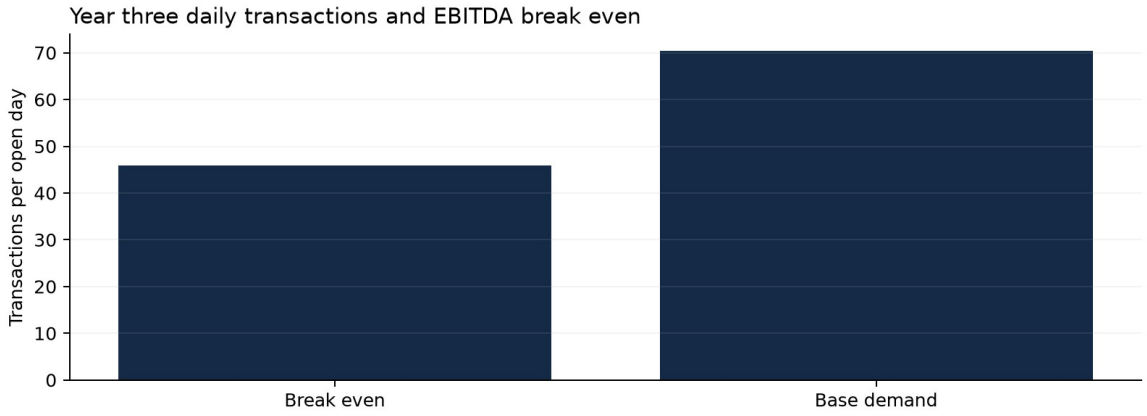


Figure Model guide and completion. Source retail-v1 GBP Jan 2028 to Dec 2030. Base unless labelled snapshots.