Sports Team Business Plan

North Court Basketball Manchester

DOCUMENT GUIDE

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Manchester adult community basketball
Planning basis 3 October 2026

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01 / PLAN

Executive summary

North Court Basketball is a proposed Manchester company providing coached adult basketball and two amateur local teams. The model covers September 2027 to August 2030 in GBP. An unnamed working founder manages the club, with a paid head coach and paid assistant. Players receive no wages and no player transfer, broadcasting or grant income is included.

Verified forecast v1.0 produces Base year-one net revenue GBP 93,525, EBITDA GBP -21,012 and net profit GBP -23,012. Base year-three net revenue is GBP 108,945 and EBITDA GBP -12,938. Proposed equity GBP180,000 is uncommitted. Base minimum cash including opening is GBP 114,872; Downside minimum is GBP -29,624. Additional Downside funding to protect GBP20,000 reserve is GBP 49,624. These results support a conditional launch decision, not a claim of proven commercial viability.

02 / PLAN

Business details

The working name North Court Basketball Ltd is a proposal, not a registered company or protected brand. A UK company limited by shares is assumed, with one founder shareholder solely for planning. The proposed catchment is central and south Manchester adults able to travel to evening indoor sessions. No address, venue lease, bank account or domain is secured.

This commercial structure is chosen so paid roles and investor funding are explicit. It does not claim charitable status, community amateur sports club registration or the nonprofit sporting VAT exemption. Accounts, PAYE, VAT and consumer terms require professional setup before taking subscriptions. The first twelve operating months are September 2027 through August 2028.

03 / PLAN

Business concept and objectives

Offer one coached weekly session during 46 operating weeks, a clear session calendar and an optional adult local-league pathway. Two amateur teams share the existing training program; their home fixtures use additional paid venue bookings. An annual season has sixteen home fixtures as a planning assumption, not a published competition calendar.

Before a season commitment, obtain at least forty paid trial participants, a retention cohort and documented membership willingness to pay. Forty league squad places are a selection target within the general membership, not forty additional paying subscriptions. A year-three expansion would require a new model, additional paid coaching capacity and venue bookings; it is not included here.

04 / PLAN

Business model canvas

The business joins adult membership fees, modest match admissions, small jersey retail and proposed sponsor services. The founder owns scheduling, cash, member service and compliance. The coach owns safe delivery and selection; the assistant owns logistics and the staffed match gate. Named venue and league counterparts must be appointed.

Nine fields show the proposed design. Membership revenue is constrained by available places and paid staff hours. Sponsors pay for agreed publicity deliverables rather than donations. Jerseys are standard adult clothing sales. No volunteer provides an essential paid operational role; accountant, venue and officials are external suppliers.



Planning hypotheses and cited sources R1 to R12, reviewed 3 October 2026. No observed customer results or completed authorisations are claimed.

05 / PLAN

SWOT and longer term goals

Proposed strengths are a consistent adult schedule, visible coaching and an owner accountable for membership service. These are design intentions, not established capabilities. Weaknesses are limited court access, a founder profile not yet verified, small scale and dependence on hypothetical sponsorship and retention.

Existing local basketball alternatives support participation context but also competition. Venue cancellation, injury, churn and uncommitted funding are material threats. The year-three goal is reliable delivery within paid capacity and a sustainable cost structure. Any year-five additional team or venue is conditional on sustained contribution and verified funding; this forecast gives no year-five earnings claim.

Proposed strengths	Weaknesses
Regular coached calendar Paid owner accountability	No proven demand or credentials Limited court scale
Opportunities to validate	**Threats**
Adult returning players Existing local participation	Low-cost alternatives injury Lost venue sponsor or funding

Planning hypotheses and cited sources R1 to R12, reviewed 3 October 2026. No observed customer results or completed authorisations are claimed.

06 / PLAN

TOWS strategy matrix

Use the proposed regular schedule to test paid repeat participation rather than treating interest as demand. Pair an experienced hired coach with trial cohorts before investing in a full season. Obtain alternative venue terms and a written cancellation policy to address the court-access weakness.

Combine the funding and sponsor weaknesses with downside discipline: do not start a season on the expectation that a sponsor will cover the next payroll. Protect cash with short supplier commitments where practical, written membership terms and stop conditions that honour existing participants. Review these actions after trials and after each quarter.

SO Run paid repeat trials Test coaching and schedule value	**WO** Verify coach and venue first Measure retained paying cohorts
ST Publish fair service terms Keep paid cover and backup court	**WT** Do not launch on sponsor hope Require full funding and stop gates

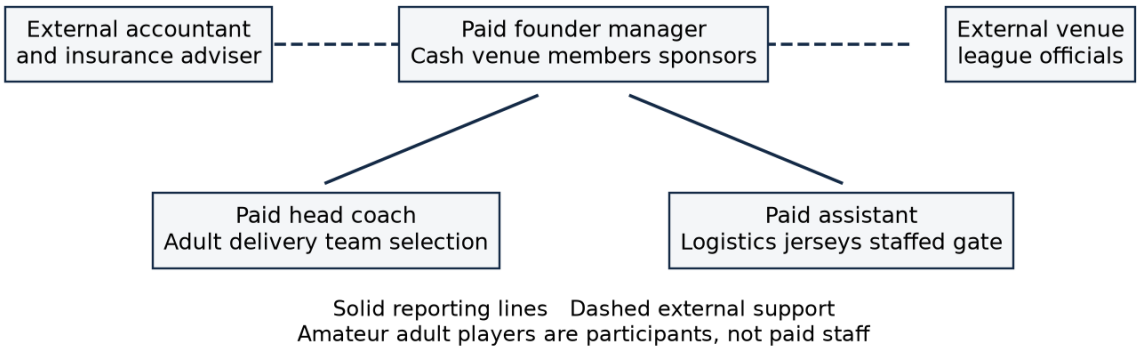
Planning hypotheses and cited sources R1 to R12, reviewed 3 October 2026. No observed customer results or completed authorisations are claimed.

07 / PLAN

Owner and management

The working founder is a paid club manager. Responsibilities include venue contracts, member enquiries, sponsor delivery, finances, scheduling, complaints and the adult welfare process. The paid head coach reports to the founder; the paid assistant reports to the founder and takes day-of-session instructions from the coach.

External accountant, insurance adviser, venue operator, league officials and medical support provide contracted services rather than employee reporting lines. The organisation diagram uses solid lines for internal reporting and dashed lines for external support. Coaching credentials and safeguarding competence remain recruitment gates, not assumed founder qualifications.



Planning hypotheses and cited sources R1 to R12, reviewed 3 October 2026. No observed customer results or completed authorisations are claimed.

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Owner and key personnel profiles

No founder name, employment history, coaching qualification, salary history or existing personal capital is supplied. The plan therefore specifies a role profile instead of inventing a biography. Recruit a founder-manager able to manage a season budget, customer service and venue agreements; verify references and prior responsibilities.

The head coach needs suitable basketball coaching competence, emergency procedures and the governing-body requirements for the selected competition. The assistant needs payment handling, incident reporting and safe event setup skills. Ownership is assumed to be founder-held pending investor terms; employee shares, credentials and historic earnings are not claimed.

09 / PLAN

Target customers

Primary participants are adults aged eighteen and over seeking coached recreational basketball in a reliable evening schedule. A secondary group consists of experienced adults pursuing local competition. Team selection is optional and does not promise a playing position or professional development contract.

Ticket customers are friends, families and local supporters at approved home fixtures. Sponsors are nearby businesses buying defined season publicity services. The plan excludes children training, camps, clinical rehabilitation and professional player management. If these services are added, safeguarding, staffing, insurance and economics need separate assessment.

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Segmentation targeting and positioning

Segment adults by experience, coaching need, travel time, preferred timetable and willingness to commit to a regular payment. Target adult beginners and returning players who value a coach and consistent group; offer the local team pathway only where readiness and league entry permit.

The intended position is a straightforward coached club with transparent fees and a published calendar. This has not been validated against interviews or conversion data. Avoid targeting every age and ability in one session. Trial groups should test whether the assumed twenty participants and practical eighty-five percent occupancy provide safe useful coaching.

Segment	Target	Position proposed
Experience ability travel time Timetable and price willingness	Adult beginners and returners Optional local competition	Straightforward coached club Clear fees and season calendar

Planning hypotheses and cited sources R1 to R12, reviewed 3 October 2026. No observed customer results or completed authorisations are claimed.

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Value proposition canvas

Customer jobs are to exercise, improve practical skills and find a compatible group without organising a court themselves. Candidate pains include inconsistent pickup attendance, unclear ability grouping and uncertain session availability. Candidate gains are confidence, progression and predictable participation. These are interview hypotheses.

The offer is coached weekly sessions, bookings, a published season calendar and optional team assessment. Pain relievers include reminders, ability groups, an attendance list and transparent cancellation terms. Gain creators include individual feedback and documented skill goals. None is a promise of health outcomes, selection or employment.



Planning hypotheses and cited sources R1 to R12, reviewed 3 October 2026. No observed customer results or completed authorisations are claimed.

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Market size and trends

The 2027 to 2028 TAM scope is annual adult coached basketball and amateur-club spending in Greater Manchester, excluding professional broadcasting, transfers and unrelated sports. No defensible eligible buyer count and annual category spend were identified; the monetary TAM is unavailable.

SAM narrows to adults able to attend the proposed central and south Manchester timetable and product. It is also unsized. SOM is the capacity-constrained annual membership revenue target in this forecast, not measured market share. Government or participation statistics alone cannot establish local willingness to pay; trial conversion and attendance evidence must supply that missing link.

TAM Sep2027 Aug2028

Greater Manchester adult coached basketball spending
Monetary size unavailable

SAM Sep2027 Aug2028

Central south Manchester Adult timetable and offer fit
Buyer count unavailable

SOM forecast target

Capacity constrained membership
Net annual revenue from model
No measured market share

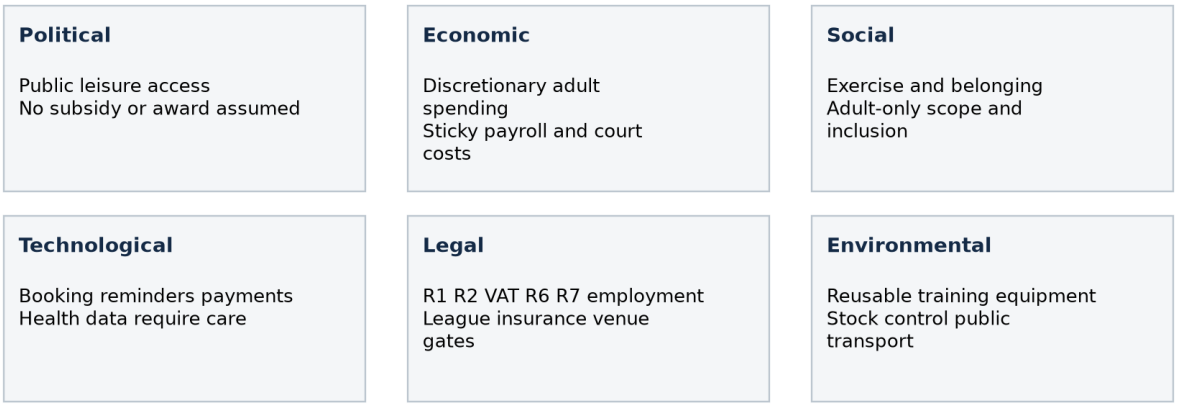
Planning hypotheses and cited sources R1 to R12, reviewed 3 October 2026. No observed customer results or completed authorisations are claimed.

13 / PLAN

PESTLE analysis

Political and economic factors include public leisure access, discretionary household spending and the possibility of future payroll and tax changes. Social opportunities are adult exercise and belonging, while language, ability and travel can limit access. Digital booking supports reminders but introduces personal-data obligations.

Legal factors include employment, consumer contracts, sport licensing, venue permissions and data handling. Environmental actions focus on reusable equipment, public transport and consolidated jersey purchasing. Official statutory context is cited in the evidence register; specific market effects and future prices remain assumptions rather than reported trends.



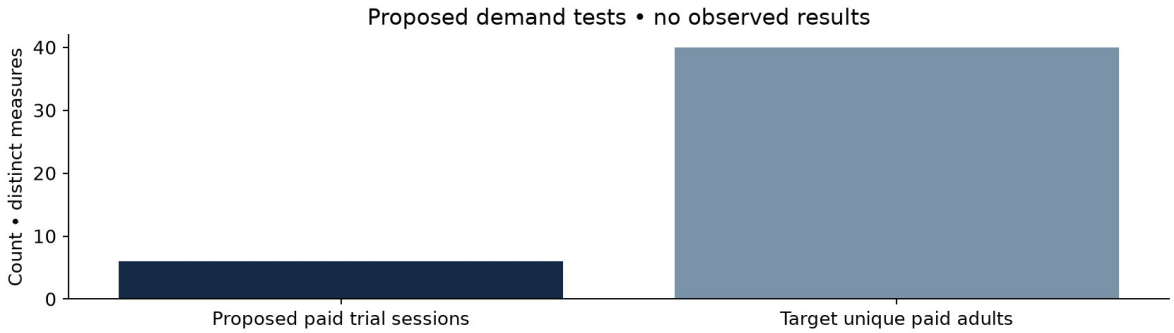
Planning hypotheses and cited sources R1 to R12, reviewed 3 October 2026. No observed customer results or completed authorisations are claimed.

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Local demand and evidence

Sugden Sports Centre publishes basketball court access and a basketball drop-in price; MBA40 describes an older-adult mixed-ability club. These show existing local provision. Manchester Basketball offers professional spectator events, a different product. No observed member count, survey, wait list, turnout or paid conversion is attributed to North Court.

Run six paid trials across the intended times and ability groups. Record unique purchasers, attendance, refunds, coaching workload and conversion to a paid month. Obtain explicit permission before retaining health or emergency-contact information. The demand graphic presents the proposed test funnel, not observed evidence, and no local market share is calculated.



Planning hypotheses and cited sources R1 to R12, reviewed 3 October 2026. No observed customer results or completed authorisations are claimed.

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Competitors and positioning

Sugden offers self-organised court hire and drop-in basketball. MBA40 offers an age-focused relaxed club format. Manchester Basketball competes for spectator time through a professional product. They should not receive invented quality ratings or be treated as identical membership comparables.

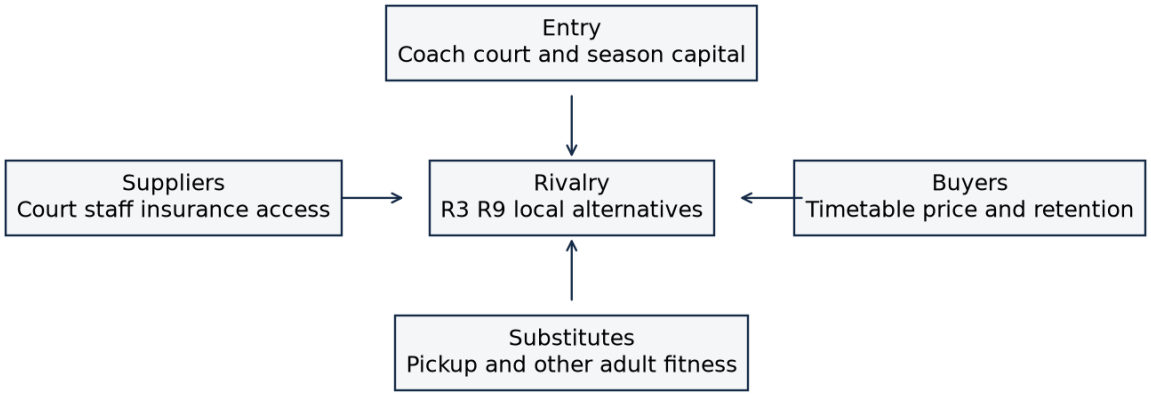
North Court proposes structured adult coaching, a fixed calendar and a local team pathway. Its differentiation is unproven. Use a source-backed feature matrix showing only published offer presence; mark unverified features as unknown. The practical test is whether adults pay the proposed premium for coaching and organisation rather than choosing cheaper pickup.

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Porter five forces

Rivalry includes leisure-centre sessions and established clubs. Substitute activity includes informal basketball and other fitness options. Buyers can switch if scheduling or coaching disappoints; keep fair membership terms and monitor retention. Suppliers control scarce court hours, insurance and qualified staff; obtain alternatives before commitments.

New entrants can hire facilities but still need suitable coaches, paid operational capacity and a dependable calendar. Responses are narrow adult grouping, honest terms, documented coaching feedback and cautious supplier commitments. The diagram places rivalry at the centre; the accompanying table links evidence and a response to every force.



Planning hypotheses and cited sources R1 to R12, reviewed 3 October 2026. No observed customer results or completed authorisations are claimed.

Force	Evidence or exposure	Planned response
Rivalry	R3 R9 existing local offers	Test paid coaching premium
New entrants	Court and staff access needed	Secure qualified paid delivery
Substitutes	Pickup and other exercise	Clear coached session scope
Suppliers	Venue coach insurance availability	Obtain backup terms and cover
Buyers	Price timetable retention risk	Fair terms and measured repeat use

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Strategy canvas

The canvas compares published offer features rather than numeric quality scores. Sugden court hire supplies space; its published drop-in is a pickup alternative. MBA40 explicitly describes older-adult mixed-ability participation. Professional Manchester Basketball supplies spectator events. Unstated coaching and league-pathway features are marked unknown.

North Court intended features are coached weekly adult groups, a clear season calendar, optional team assessment and modest home admission. Intentions are labelled proposed. Do not infer inferior service from an unknown field. Future measured trial results may support a quality comparison, but this version makes none.

Published feature	Sugden	MBA40	MCR professional	North Court
Adult court or pickup	Yes R3 R4	Yes R9	Not offer tested	Proposed
Explicit coaching offer	Unknown here	Unknown here	Not offer tested	Proposed
Older adult focus	Unknown	Yes R9	Unknown	Not exclusive
Professional tickets	No claim	No claim	Yes R8	No
Local team pathway	Unknown	Unknown	Different level	Proposed

Unknown denotes unverified source coverage, not an absent feature. Proposed is a design intention, not operating evidence.

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Location and premises

A central or south Manchester indoor basketball hall is proposed, with Sugden as a price and access reference only. Its published booking slots are fifty-five minutes even where the price list describes a sixty-minute activity. Eight weekly training bookings are billed at the assumed GBP67 per slot; each member receives one booked session weekly during forty-six operating weeks.

Additional match bookings assume three billed slots for each of sixteen home fixtures; training bookings are not reused to generate match revenue. A venue must confirm court suitability, changing facilities, spectator permission, accessible routes, storage, incident procedures and actual capacity. The proposed 120 spectators is a ceiling requiring approval, not a certified occupancy.

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Equipment and resource plan

Initial GBP6,000 net equipment is an unquoted allowance for adult basketballs, bibs, training aids, a portable table/clock where necessary, first-aid supplies and secure booking/payment equipment. Venue equipment and scoreboards cannot be assumed available until the booking terms confirm them.

A GBP2,000 replacement purchase is scheduled in operating month twenty-four. Equipment has a thirty-six-month planning life, with depreciation stopped at each useful life. A refundable GBP2,000 venue deposit is an asset. Retail jerseys are inventory, not capital assets; supplier stock and delivery evidence must precede purchasing.

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Team and participation offer

One core membership covers one weekly coached session in the published forty-six-week operating calendar, billed monthly across the year. Two adult amateur squads, around twenty places each, are selected from existing members and share those sessions. The forecast does not sell a duplicate team subscription.

Competition registration, fixture participation and insurance eligibility must be checked individually. The compliance budget includes a planning provision for licences and entries; Basketball England published fees for 2026/27 are context, not confirmed 2027/28 charges. No professional player contract, youth offer, camps or broadcast rights is included.

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Pricing and order economics

Base membership is GBP60 gross monthly, GBP50 net at twenty percent VAT. Home admission is GBP6 gross, GBP5 net, and adult jersey retail is GBP36 gross, GBP30 net. Base jerseys cost GBP18 net before annual inflation. Prices are assumptions to test, not validated customer willingness to pay.

Voluntary VAT registration before opening is assumed. Commercial sport is not treated as an eligible nonprofit exemption. A venue block booking can have a different VAT classification, so the model conservatively recovers no VAT on the GBP67 court charge. Recoverable VAT is assumed on evidenced jerseys, equipment, marketing and software only.

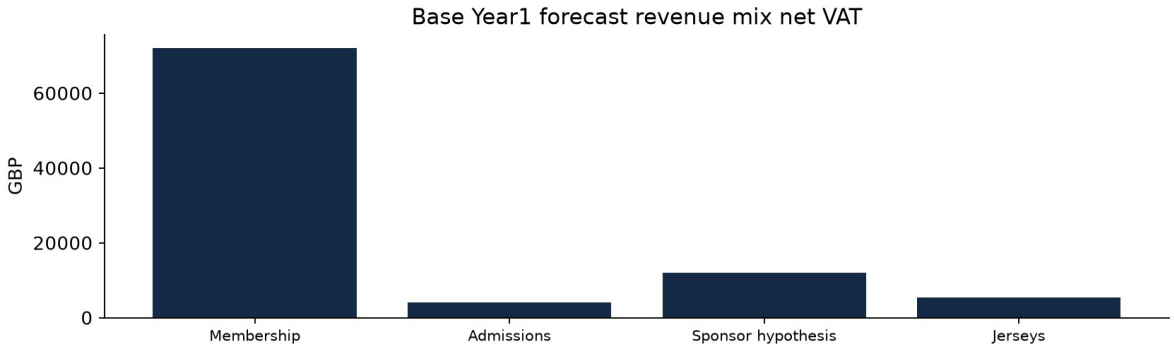


Figure from verified workbook v1.0: Base net GBP revenue September2027 to August2028; sponsor services are uncontracted.

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Competitor price comparison

Sugden published an adult basketball drop-in GBP4.75 and hall hire GBP67 per listed sixty-minute activity. These are not quoted coached memberships. North Court GBP60 monthly for one weekly session across forty-six weeks is equivalent to about GBP15.65 gross per scheduled session over a full year, before optional fixtures.

Manchester Basketball adult season tickets are published at GBP297 for a professional domestic package; no single-game equivalent is manufactured. MBA40 price is unverified here. The comparison makes differences in coaching, season coverage and professional versus amateur spectator product explicit. Test the premium before committing to the assumed full staffing plan.

Offer and tax basis	Published or assumed price	Scope
North Court coached membership	GBP60 gross monthly assumed	46 weekly sessions over year
Sugden adult drop-in R3	GBP4.75 posted	Pickup alternative
Sugden hall hire R3 R4	GBP67 posted billed slot	55-minute access needs confirmation
Manchester adult season R8	GBP297 posted	Professional domestic package
MBA40 R9	Unverified	Older adult mixed ability

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Brand and customer experience

Use clear adult ability groups, dependable reminders, a welcoming check-in and direct feedback. The working brand is not trademark cleared. Avoid claims of elite coaching, guaranteed team selection, injury prevention or community impact without evidence. Staff must explain calendar breaks and what monthly membership includes.

A published service policy covers late venue cancellation, safe conduct, complaints, membership cancellation and refunds. Member expectations should be measured after trials and each quarter. The assistant records attendance; the founder follows up on issues and decides any remedy under clear terms. No customer review or satisfaction score is invented.

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Sales channels and process

A simple booking page or payment link can sell adult trial sessions and recurring memberships after terms are approved. No website is built as part of this package. Paid social, referrals and direct local outreach are proposed acquisition channels; the forecast treats new members as demand hypotheses rather than achieved conversion.

Members and ticket purchasers pay promptly; sponsors receive monthly invoices with a receivable fraction. Jerseys are sold as retail stock with the stated inventory cover. Payment processing is charged at a percentage of gross invoiced revenue as a conservative proxy; actual fees, failed payments and refunds require supplier terms and a revised model.

25 / PLAN

Launch marketing

Budget GBP350 net monthly in Base, with proposed paid local outreach and trial recruitment. The founder can reserve time for adult enquiries and partnerships without using unpaid labour. No sponsor logo or funding partner is announced until a contract permits it. Trial prices and refund terms need approval before collection.

The useful measures are actual unique paid trials, attendance, member conversion, acquisition spending per retained member and coach time per session. A six-session test is a proposed experiment with no results yet. Pause broader promotion if venue availability or paid staff capacity cannot fulfil the advertised schedule.

Retention and ongoing sales

The model applies monthly churn to opening member equivalents and adds new member demand, then caps fulfilled membership at physical and paid staff capacity. This is a planning estimate with fractional expected equivalents. It is not a confirmed count or automatic right to cancel existing memberships.

Operationally use waiting lists and stop admissions before overbooking; if a future month has lower capacity, agree alternative sessions or refunds. The forecast treats refused excess demand as lost sales, exposing the cost of insufficient staffing. A real roster and member terms must validate season delivery and respect existing contracts.

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Daily operations and suppliers

Confirm participant roster, ability group, safe equipment and venue access before each training slot. The coach has one and a quarter paid working hours per booking, including setup and handover around the fifty-five-minute court session. Weekly coaching administration and home-fixture duties are separately reserved.

The assistant handles logistics, jerseys and admissions within paid available hours. The founder handles finances, complaints and supplier schedules. Modelled jersey purchases replenish only after preserving opening stock; a falling cover target does not throw away unsold stock. Supplier payables and sponsor receivables follow explicit capped balances rather than negative cash payments.

Sustainability practices

Prefer reusable training equipment, suitable public transport access and consolidated jersey purchasing. Do not describe the business as carbon neutral or sustainable certified. Venue energy is governed by its operator; no fabricated emissions saving or direct utility reduction enters the forecast.

Track wasted stock, damaged equipment and member travel feedback without intrusive collection. The founder reviews unused jersey stock monthly and avoids committing to a new design before stock is consumed. The model preserves inventory when cover falls. Environmental claims should reflect measured practice and supplier evidence.

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Staffing and training

From opening the founder is paid GBP2,500 gross monthly, head coach sixteen hours weekly at GBP24 gross per hour and assistant twelve hours weekly at GBP14. Pay covers fifty-two weeks; productive capacity uses the month-specific forty-six operating-week calendar with additional relief for leave overlaps, illness, training and peaks.

Employer NI is calculated for each paid person at fifteen percent above a GBP5,000 annual threshold. A three percent gross-pay pension allowance is additional, conservative relative to qualifying earnings and subject to advice. No Employment Allowance reduction is assumed. Annual cost inflation changes wages; match officials and travel are separate paid external costs.

30 / PLAN

Staff skills and fair work

Recruit staff for the actual adult sessions and local competition, verify coaching competence and first-aid arrangements, and check any league safeguarding requirements. No credential is attributed to the unnamed founder or hired coach. All training, holiday and illness cover must be scheduled within the paid cost and capacity plan.

Workers normally receive statutory paid leave of five point six weeks. Regular hours, breaks, employment status, pension duties and applicable wage floors require contract and payroll review. Predictable schedules, incident escalation and a grievance route are proposed commitments. Adult safeguarding and vulnerable-adult circumstances must be assessed even though youth sessions are excluded.

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Legal and insurance requirements

Before launch register the company and tax accounts, approve membership and refund terms, obtain venue and league permission, and arrange employment contracts and insurance. The commercial VAT assumption excludes the nonprofit sport exemption. The chosen future season must use its actual licensing and team-entry requirements.

Employers liability normally requires at least GBP5 million cover; public liability, participant injury and event cover require specialist quotations. Protect participant health information and emergency contacts, assess ICO fees and lawful processing. Adult welfare, first-aid and incident protocols must be tested. No licence, insurance cover or legal compliance is represented as completed.

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Opening roadmap

Months minus four to minus three: verify founder and coach profiles, select adult groups, obtain venue availability and insurance advice. Months minus three to minus two: run paid trials, measure retention and verify actual delivery workload. Months minus two to minus one: confirm local league entry, supplier terms and full funding.

Before launch publish the forty-six-week calendar and fixture assumptions, staff roster, membership terms and cancellation process; set up bookkeeping, PAYE, VAT and data controls. Launch only when payments, venue safety and staff capacity pass a rehearsal. If conditions fail, delay the season rather than spend uncommitted equity.

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Risks and management actions

The highest financial risks are insufficient paid demand, loss of sponsorship, expensive court hours and churn. The saved workbook includes all three cases and economic driver tests. The highest operating risks are injury, venue cancellation, coach absence and overbooked member promises. Demand is not evidence of safe throughput.

Maintain alternative paid cover, written venue terms and incident procedures. Do not exceed the smaller of physical and paid staff limits. Cash stop conditions must honour member refunds and employee obligations; negative forecast cash is an unfunded requirement. No assumed credit facility makes it payable. Reforecast before any additional team, youth activity or venue expansion.

Research and evidence

Sources R1 to R12 are listed in the companion research register and workbook assumptions, with access date 3 October 2026. They cover tax and employment context, published Basketball England membership prices and named local alternatives. Dates and products differ; future prices and league conditions require reconfirmation.

No source provides North Court demand, signed sponsorship, attendance, coach credentials or a vendor quotation. The official sources establish current rules and published comparables only. Market counts, willingness to pay and contract terms remain missing. Evidence for launch must consist of actual trial payment records, quotes, approvals and funding commitments.

R1 https://www.gov.uk/guidance/sport-supplies-that-are-vat-exempt-notice-70145

R2 https://www.gov.uk/register-for-vat

R3 https://www.better.org.uk/leisure-centre/manchester/sugden-sports-centre/prices

R4 https://www.better.org.uk/leisure-centre/manchester/sugden-sports-centre/basketball

R5 https://basketballengland.co.uk/about/leagues/resources/membership/what-it-costs-to-join-basketball-england

R6 https://www.gov.uk/guidance/rates-and-thresholds-for-employers-2026-to-2027

R7 https://www.gov.uk/holiday-entitlement-rights/entitlement

R8 https://www.manchester.basketball/tickets

R9 https://www.mba40.co.uk/

R10 https://www.gov.uk/corporation-tax-rates

R11 https://www.gov.uk/employers-liability-insurance

R12 https://ico.org.uk/for-organisations/data-protection-fee/

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Quotes and assumptions

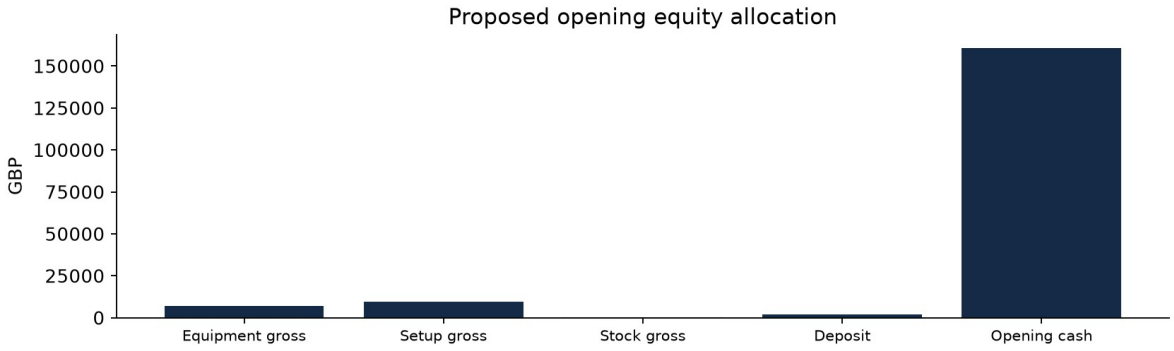
Court GBP67, payroll, gear, deposit, setup, insurance, marketing and officials are budget hypotheses. Sugden published pricing is a comparator, not a block-booking quote. The forecast includes GBP12,000 annual Base sponsorship despite no contract; Downside removes it entirely. Proposed equity GBP180,000 is not committed.

Obtain dated written venue, insurer, equipment and jersey quotations showing tax, cancellation and credit terms. Validate adult eligibility and season registration costs. Assumptions should be revised as a consistent model and plan, with the changed Excel drivers transferred into retained source before a rebuild. Do not replace the snapshots while retaining stale Word figures.

Startup costs and funding

Startup uses are equipment, expensed preparation, opening jerseys, recoverable input VAT and a refundable venue deposit. Operating cash reserve remains cash rather than an expense or a second startup use. Proposed equity is the only opening funding source; no borrowing, grant, sponsor advance or balancing cash plug is assumed.

Verified gross startup uses are GBP 19,124. Proposed equity GBP180,000 leaves opening cash GBP 160,876; initial uses plus GBP20,000 reserve require GBP 39,124. No debt or grant is included. Full-horizon Base additional reserve funding is GBP 0 and Downside GBP 49,624. Funds remain uncommitted; losses continue to consume cash.



Proposed opening GBP180,000 allocation; no funds committed. Verified Base startup schedule including gross VAT.

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Itemized startup costs

Equipment net GBP6,000, preparation net GBP8,000, Base opening jersey inventory GBP270 and refundable deposit GBP2,000 are unquoted opening items. Eligible input VAT is added to gross cash uses and carried as a credit without an assumed cash refund. Preparation covers formation, policies, trial setup and launch work, not a capitalised intangible.

Opening stock is paid at launch and not paid twice when replenishment begins. Replacement equipment net GBP2,000 enters month twenty-four and the capital schedule. The final table comes from the verified workbook; any vendor quote changes must update both the source and all financial outputs.

Startup use or source	GBP
Equipment capital net	6,000
Preopening expense net	8,000
Opening jersey inventory net	270
Refundable deposit	2,000
Startup input VAT	2,854
Total gross startup uses	**19,124**
Proposed equity uncommitted	180,000
Proposed debt	0
Total proposed sources	**180,000**
Opening cash	160,876
Cash reserve target	20,000
Initial sources plus reserve required	39,124
Initial reserve funding shortfall	**0**

Owner personal survival budget

An illustrative unnamed-founder household needs GBP1,950 monthly: housing GBP900, food and utilities GBP550, transport and insurance GBP200, debt and subscriptions GBP100, savings and contingency GBP200. Other reliable household income is assumed zero; historic founder earnings have not been supplied.

At GBP2,500 gross monthly, an illustrative eighty percent take-home proxy produces GBP2,000 and GBP50 surplus. This is not a PAYE calculation and requires the real household and payroll inputs. Personal expenditure does not enter club expenses a second time. Equity investment is separately uncommitted and does not substitute for earned household income.

Monthly household illustration	GBP
Housing	900
Food and utilities	550
Transport insurance	200
Debt subscriptions	100
Savings contingency	200
Total spending	**1,950**
Other income assumed	0
Required take home	1,950
Illustrative net pay	2,000
Illustrative surplus	50

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Financing terms and security

The model proposes GBP180,000 opening equity and no debt. This is a planning source, with no investor, valuation or commitment. No asset security or personal guarantee is offered or valued. Any later loan would need its own interest, repayment, covenant and security schedules before it can be relied upon.

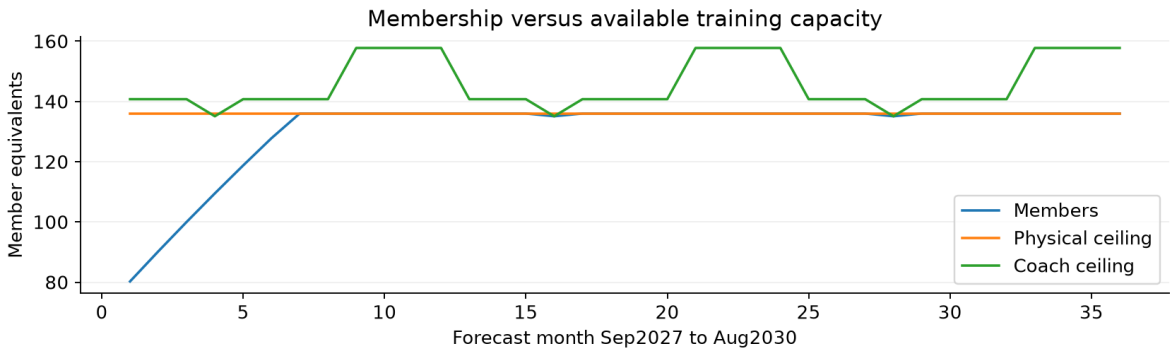
Startup spending leaves cash to fund operating losses. The financial tables show the full case outcomes and additional reserve funding requirement. If actual finance is lower or arrives late, update the workbook before contracts are signed. A negative forecast bank balance is a missing source of funds, not a permitted overdraft.

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Revenue forecast and capacity

Revenue comprises membership, actual capacity-constrained home admissions, hypothetical monthly sponsor services and jersey retail. All figures are net VAT in profit. The physical member ceiling is eight weekly sessions times twenty participants times eighty-five percent practical occupancy, or 136 members before staffing restrictions.

Base year-one net revenue is GBP 93,525; month-eighteen fulfilled membership is 136.0 expected equivalents. Physical limit is 136.0, coach limit 140.8, founder limit 248.0 and assistant limit 473.3. The minimum controls sales. Three home-match billed slots per fixture are additional to training and member squads are not duplicate subscriptions.



Forecast expected membership equivalents September2027 to August2030; paid coach and other staff caps apply.

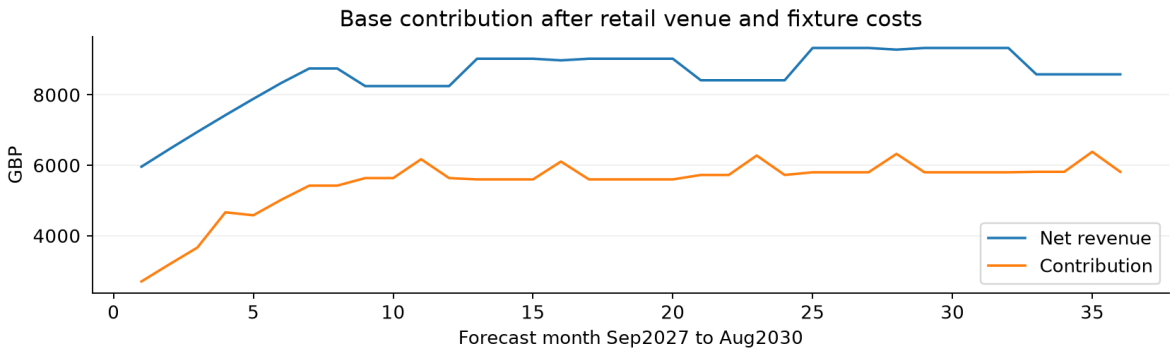
Month18 capacity	Expected members
Fulfilled member equivalents	136.0
Physical training member capacity	136.0
Coach member capacity	140.8
Founder member capacity	248.0
Assistant member capacity	473.3

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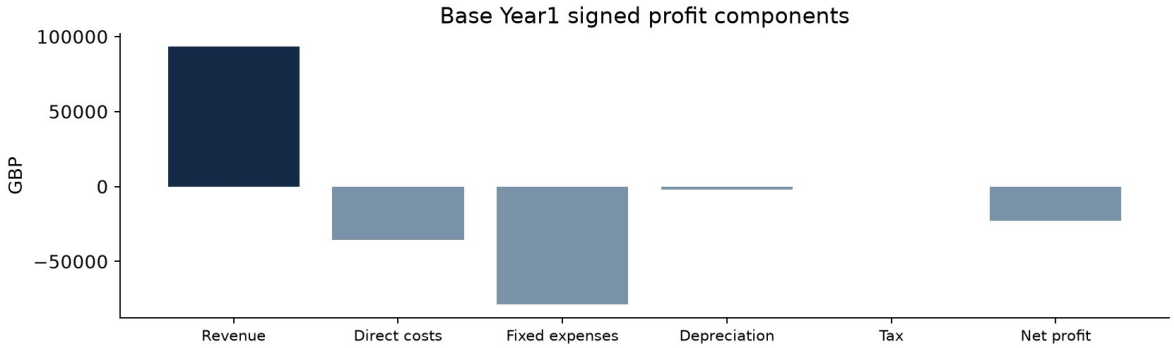
Costs and projected profit

Expenses include jersey costs, processing, court bookings, officials and travel; payroll includes founder, coach, assistant, individual NI and pension allowance. Marketing, administration, insurance and compliance appear separately. Salaries are sticky and remain in Downside. Depreciation is capped by the life of each equipment purchase.

Base year-one contribution GBP 57,769, paid payroll GBP 67,021, overhead GBP 11,760, EBITDA GBP -21,012 and net profit GBP -23,012 include the founder throughout. Year-three EBITDA GBP -12,938 must be considered with fixed capacity and uncontracted sponsorship. Downside year-one EBITDA GBP -73,578 retains wages and no sponsorship.



Verified Base forecast GBP net revenue and contribution after direct costs; Sep2027 to Aug2030.



Verified Base Year1 signed profit components GBP; category labels outside negative bars.

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Profit and loss forecast

Three annual periods run September to August. Net revenue is separate from gross VAT receipts. Contribution deducts retail, processing, venue and match costs; EBITDA then deducts payroll and overhead. Depreciation follows the equipment schedule and profit retains all losses.

Ordinary paid coaches and manager payroll is included; amateur players receive no remuneration and there are no transfers or broadcast receipts. Forecast sponsor services remain uncontracted. Read the full P and L with cash and capacity; a positive contribution can still leave substantial uncovered fixed expenses.

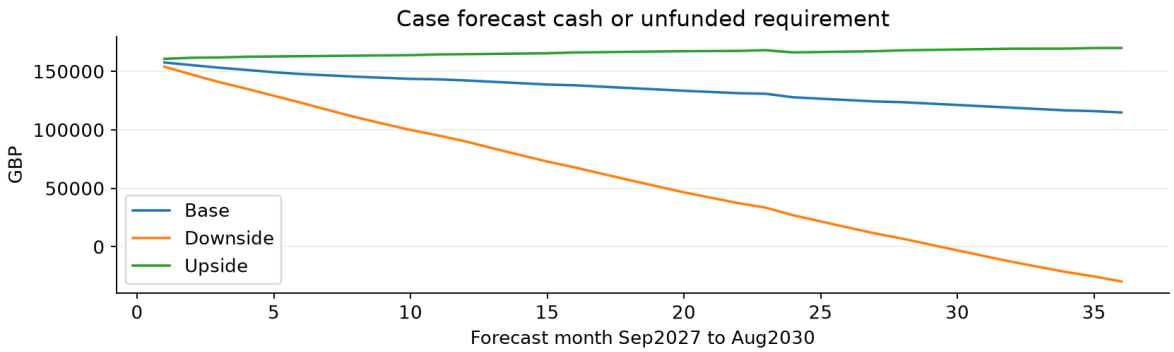
GBP net VAT	Year1	Year2	Year3
Total net revenue	**93,525**	**105,830**	**108,945**
Jersey cost of sales	3,240	3,337	3,437
Payment processing expense	2,245	2,540	2,615
Court hire expense	27,872	28,708	29,569
Fixture officials and travel	2,400	2,472	2,546
Total direct costs	**35,757**	**37,057**	**38,168**
Contribution	**57,769**	**68,772**	**70,778**
Founder gross pay	30,000	30,900	31,827
Coach gross pay	19,968	20,567	21,184
Assistant gross pay	8,736	8,998	9,268
Employer NI	6,556	6,820	7,092
Employer pension allowance	1,761	1,814	1,868
Total payroll	**67,021**	**69,099**	**71,239**
Marketing	4,200	4,326	4,456
Admin and software	3,000	3,090	3,183
Insurance	2,160	2,225	2,292
Compliance and licenses	2,400	2,472	2,546
Total overhead	**11,760**	**12,113**	**12,476**
Total fixed expenses	**78,781**	**81,212**	**83,715**
EBITDA	**-21,012**	**-12,439**	**-12,938**
Depreciation	2,000	2,056	2,667
Operating profit	**-23,012**	**-14,495**	**-15,605**
Interest no borrowing	0	0	0
Profit before tax	**-23,012**	**-14,495**	**-15,605**
Tax conservative proxy	0	0	0
Net profit	**-23,012**	**-14,495**	**-15,605**

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Cash flow and financial position

Member, ticket and retail receipts are promptly collected; sponsor invoices have a capped receivable fraction. Gross jersey supplier payables follow capped available purchases. Input VAT credits offset later output tax without an assumed refund. Monthly VAT and tax settlement are treasury proxies requiring actual filing-date replacement.

Base opening cash GBP 160,876, minimum cash GBP 114,872 and August2030 closing cash GBP 114,872 come from the full linked model. Downside minimum GBP -29,624 is not spendable if negative. Sponsor receivables, jersey payables, carried VAT credit and replacement gear are all included. No cash balancing plug is present.



Verified captured case cash or unfunded requirement GBP; September2027 to August2030; case snapshots dated 3 October2026.

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Cash flow forecast months one to six

The opening half year covers September 2027 to February 2028. Every month includes paid payroll and court training bookings; scheduled fixtures use additional bookings and external paid costs. Sponsor collection and inventory terms are assumptions.

Cash amounts come from the same verified Base workbook. Opening cash is after startup spending, so setup and inventory are not deducted twice. Gross receipts include VAT; VAT credit offsets settlement. Closing cash links to the next month and no automatic financing appears.

GBP cash flow	2027-09	2027-10	2027-11	2027-12	2028-01	2028-02
Opening cash	160,876	157,595	155,339	153,158	151,259	149,276
Customer cash receipts	6,555	7,755	8,339	8,909	9,465	10,007
Gross stock purchases cash	162	324	324	324	324	324
Payment processing cash	143	155	167	178	189	200
Payroll cash	5,585	5,585	5,585	5,585	5,585	5,585
Court hire cash	2,546	2,546	2,546	2,010	2,546	2,546
Officials and travel cash	300	300	300	300	300	300
Marketing and admin cash gross	720	720	720	720	720	720
Insurance and compliance cash	380	380	380	380	380	380
VAT paid monthly proxy	0	0	499	1,311	1,404	1,494
Tax cash paid monthly proxy	0	0	0	0	0	0
Capital purchases gross	0	0	0	0	0	0
Total cash payments	**9,836**	**10,010**	**10,521**	**10,808**	**11,448**	**11,549**
Net cash movement	**-3,281**	**-2,256**	**-2,181**	**-1,899**	**-1,983**	**-1,542**
Closing cash or unfunded requirement	**157,595**	**155,339**	**153,158**	**151,259**	**149,276**	**147,734**

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Cash flow forecast months seven to twelve

The second half covers March to August 2028. The assumed home schedule ends after April, so May through August contain no home-admission forecast. Training continues on the stated month-specific calendar; holidays are already reflected in forty-six operating weeks.

Monthly membership fees continue across the advertised annual schedule; do not promise an extra session in closed weeks. The workbook continues the same cash mechanism through August 2030. Period-end cash is not summed as an annual balance, and minimum cash includes startup opening cash.

GBP cash flow	2028-03	2028-04	2028-05	2028-06	2028-07	2028-08
Opening cash	147,734	146,593	145,452	144,525	143,598	143,207
Customer cash receipts	10,500	10,500	9,900	9,900	9,900	9,900
Gross stock purchases cash	324	324	324	324	324	324
Payment processing cash	210	210	198	198	198	198
Payroll cash	5,585	5,585	5,585	5,585	5,585	5,585
Court hire cash	2,546	2,546	2,144	2,144	1,608	2,144
Officials and travel cash	300	300	0	0	0	0
Marketing and admin cash gross	720	720	720	720	720	720
Insurance and compliance cash	380	380	380	380	380	380
VAT paid monthly proxy	1,576	1,576	1,476	1,476	1,476	1,476
Tax cash paid monthly proxy	0	0	0	0	0	0
Capital purchases gross	0	0	0	0	0	0
Total cash payments	**11,641**	**11,641**	**10,827**	**10,827**	**10,291**	**10,827**
Net cash movement	**-1,141**	**-1,141**	**-927**	**-927**	**-391**	**-927**
Closing cash or unfunded requirement	**146,593**	**145,452**	**144,525**	**143,598**	**143,207**	**142,280**

Cash flow forecast months 13 to 18

Continuation of the verified Base forecast in GBP. Opening cash links to the preceding month; no new equity or borrowing is introduced. VAT credits carry; settlement dates are planning proxies.

GBP cash flow	2028-09	2028-10	2028-11	2028-12	2029-01	2029-02
Opening cash	142,280	141,103	139,931	138,764	138,104	136,938
Customer cash receipts	10,820	10,832	10,832	10,777	10,832	10,832
Gross stock purchases cash	334	339	334	334	334	334
Payment processing cash	217	217	217	216	217	217
Payroll cash	5,758	5,758	5,758	5,758	5,758	5,758
Court hire cash	2,622	2,622	2,622	2,070	2,622	2,622
Officials and travel cash	309	309	309	309	309	309
Marketing and admin cash gross	742	742	742	742	742	742
Insurance and compliance cash	391	391	391	391	391	391
VAT paid monthly proxy	1,625	1,626	1,626	1,617	1,626	1,626
Tax cash paid monthly proxy	0	0	0	0	0	0
Capital purchases gross	0	0	0	0	0	0
Total cash payments	**11,998**	**12,004**	**11,999**	**11,437**	**11,999**	**11,999**
Net cash movement	**-1,177**	**-1,172**	**-1,167**	**-660**	**-1,167**	**-1,167**
Closing cash or unfunded requirement	**141,103**	**139,931**	**138,764**	**138,104**	**136,938**	**135,771**

Cash flow forecast months 19 to 24

Continuation of the verified Base forecast in GBP. Opening cash links to the preceding month; no new equity or borrowing is introduced. VAT credits carry; settlement dates are planning proxies.

GBP cash flow	2029-03	2029-04	2029-05	2029-06	2029-07	2029-08
Opening cash	135,771	134,604	133,437	132,396	131,355	130,866
Customer cash receipts	10,832	10,832	10,098	10,098	10,098	10,098
Gross stock purchases cash	334	334	334	334	334	334
Payment processing cash	217	217	202	202	202	202
Payroll cash	5,758	5,758	5,758	5,758	5,758	5,758
Court hire cash	2,622	2,622	2,208	2,208	1,656	2,208
Officials and travel cash	309	309	0	0	0	0
Marketing and admin cash gross	742	742	742	742	742	742
Insurance and compliance cash	391	391	391	391	391	391
VAT paid monthly proxy	1,626	1,626	1,504	1,504	1,504	1,104
Tax cash paid monthly proxy	0	0	0	0	0	0
Capital purchases gross	0	0	0	0	0	2,400
Total cash payments	**11,999**	**11,999**	**11,139**	**11,139**	**10,587**	**13,139**
Net cash movement	**-1,167**	**-1,167**	**-1,041**	**-1,041**	**-489**	**-3,041**
Closing cash or unfunded requirement	**134,604**	**133,437**	**132,396**	**131,355**	**130,866**	**127,825**

Cash flow forecast months 25 to 30

Continuation of the verified Base forecast in GBP. Opening cash links to the preceding month; no new equity or borrowing is introduced. VAT credits carry; settlement dates are planning proxies.

GBP cash flow	2029-09	2029-10	2029-11	2029-12	2030-01	2030-02
Opening cash	127,825	126,641	125,463	124,289	123,638	122,464
Customer cash receipts	11,187	11,199	11,199	11,142	11,199	11,199
Gross stock purchases cash	344	349	344	344	344	344
Payment processing cash	224	224	224	223	224	224
Payroll cash	5,937	5,937	5,937	5,937	5,937	5,937
Court hire cash	2,701	2,701	2,701	2,132	2,701	2,701
Officials and travel cash	318	318	318	318	318	318
Marketing and admin cash gross	764	764	764	764	764	764
Insurance and compliance cash	403	403	403	403	403	403
VAT paid monthly proxy	1,680	1,682	1,682	1,672	1,682	1,682
Tax cash paid monthly proxy	0	0	0	0	0	0
Capital purchases gross	0	0	0	0	0	0
Total cash payments	**12,371**	**12,378**	**12,373**	**11,793**	**12,373**	**12,373**
Net cash movement	**-1,184**	**-1,179**	**-1,174**	**-651**	**-1,174**	**-1,174**
Closing cash or unfunded requirement	**126,641**	**125,463**	**124,289**	**123,638**	**122,464**	**121,291**

Cash flow forecast months 31 to 36

Continuation of the verified Base forecast in GBP. Opening cash links to the preceding month; no new equity or borrowing is introduced. VAT credits carry; settlement dates are planning proxies.

GBP cash flow	2030-03	2030-04	2030-05	2030-06	2030-07	2030-08
Opening cash	121,291	120,117	118,943	117,783	116,623	116,032
Customer cash receipts	11,199	11,199	10,300	10,300	10,300	10,300
Gross stock purchases cash	344	344	344	344	344	344
Payment processing cash	224	224	206	206	206	206
Payroll cash	5,937	5,937	5,937	5,937	5,937	5,937
Court hire cash	2,701	2,701	2,275	2,275	1,706	2,275
Officials and travel cash	318	318	0	0	0	0
Marketing and admin cash gross	764	764	764	764	764	764
Insurance and compliance cash	403	403	403	403	403	403
VAT paid monthly proxy	1,682	1,682	1,532	1,532	1,532	1,532
Tax cash paid monthly proxy	0	0	0	0	0	0
Capital purchases gross	0	0	0	0	0	0
Total cash payments	**12,373**	**12,373**	**11,460**	**11,460**	**10,891**	**11,460**
Net cash movement	**-1,174**	**-1,174**	**-1,160**	**-1,160**	**-591**	**-1,160**
Closing cash or unfunded requirement	**120,117**	**118,943**	**117,783**	**116,623**	**116,032**	**114,872**

Financial position summary

Assets are cash or unfunded requirement, sponsor receivables, jerseys, VAT credit, refundable deposit and net equipment. Show gross equipment and accumulated depreciation explicitly. Liabilities are gross jersey supplier payables; VAT and corporation-tax liabilities are zero under the immediate monthly settlement proxy, and there is no debt.

At August2030 Base total assets are GBP 119,060, liabilities GBP 172 and equity GBP 118,888. Gross equipment is GBP 8,000, accumulated depreciation GBP 6,722 and net equipment GBP 1,278. All thirty-six monthly balance sheets and cash rolls reconcile.

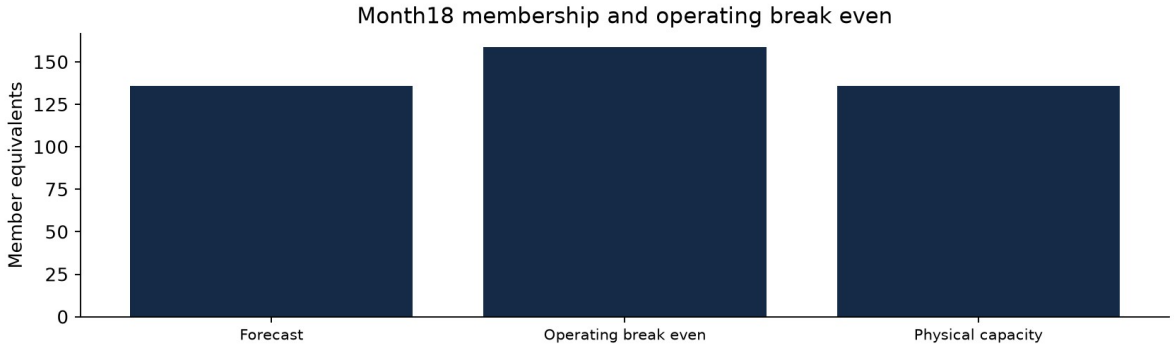
GBP closing balances	Year1	Year2	Year3
Cash or unfunded requirement	142,280	127,825	114,872
Sponsor receivables gross	600	612	624
Jersey inventory net	270	278	286
VAT credit	0	0	0
Refundable deposit	2,000	2,000	2,000
Gross fixed assets	6,000	8,000	8,000
Less accumulated depreciation	-2,000	-4,056	-6,722
Net fixed assets	**4,000**	**3,944**	**1,278**
Total assets	**149,150**	**134,660**	**119,060**
Supplier payables gross	162	167	172
Tax and VAT liability settled monthly	0	0	0
Debt no borrowing	0	0	0
Total liabilities	**162**	**167**	**172**
Contributed equity	180,000	180,000	180,000
Closing retained earnings	-31,012	-45,507	-61,112
Total equity	**148,988**	**134,493**	**118,888**
Liabilities plus equity	**149,150**	**134,660**	**119,060**
Balance sheet difference	0	0	0

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Break even and scenarios

Base, Downside and Upside are captured forecast cases dated 3 October 2026. Downside reduces membership and attendance, removes sponsorship and raises costs and relief. Upside improves membership demand and sponsorship within unchanged physical limits. They are assumptions, not outcomes or probabilities.

Month-eighteen Base operating break-even proxy is 158.9 memberships against forecast 136.0 and physical ceiling 136.0. This holds other revenue and that month's operating costs fixed; fees can change with revenue, and tax/capex/working capital are excluded. Upside year-one EBITDA GBP 1,751 is not secured. Cases are dated forecast snapshots and edits mark them stale; actual saved XLSX cases and economic input changes were tested in bundled LibreOffice.



Month18 Base operating break-even proxy and physical ceiling; expected memberships, excludes capex tax and working capital.

GBP captured forecasts	Base	Downside	Upside
Year1 revenue	93,525	43,966	119,184
Year1 EBITDA	**-21,012**	**-73,578**	**1,751**
Year1 net profit	**-23,012**	**-75,578**	**-708**
Year3 revenue	108,945	71,455	129,166
Year3 EBITDA	**-12,938**	**-56,581**	**4,379**
Minimum cash	**114,872**	**-29,624**	**160,759**
Additional reserve funding	0	49,624	0

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Model guide and completion

Use the blue case inputs on Assumptions and selector F5. Monthly calculation sheets link directly to active inputs; Annual uses first-month openings, last-month stocks and summed flows. Scenarios are captured values; any driver, calendar or household change marks them stale. An inactive blank should leave Base usable, while a missing active driver exposes an input error.

Before rebuilding, transfer edited Excel inputs to financial-model/drivers.json and calendar inputs in build_model.mjs, run the retained JavaScript with mandatory native finalisation, then regenerate this Word plan from model-results.json. The package includes native range-backed charts and source-bound functional tests. Registration, quotes, customer evidence, staffing and funding remain launch actions rather than completed achievements.