Tutoring Center Business Plan

Rathmines Learning | Dublin | Proposed business

DOCUMENT GUIDE

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Rathmines Learning | Version 1.0 | 3 October 2026

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Reading the proposal

A conditional Dublin school-subject tutoring centre. No credentials, funding, demand or premises are asserted as secured. Financial figures use an editable 36-month model. Regenerate dated comparisons and update contents after edits.

01 / OVERVIEW

Executive summary

Proposal

Rathmines Learning is a proposed Dublin centre providing individual mathematics, English and science tutoring for secondary school pupils. It would open in January 2027 after a paid pilot, verified funding, a suitable lease and safeguarding controls. The business name, owners and premises are illustrative; no enrolments, credentials or funding are secured.

Decision

Validate the need for individual lessons before committing to guaranteed tutor hours. Separate subject pools prevent an idle English tutor from absorbing science demand. The financial model deliberately records refused subscriptions, seasonal teaching weeks and refundable deposits rather than counting every enquiry as revenue.

Financial finding

Base 2027 revenue is EUR 143,039 and net profit is EUR (131,572) including the owner’s pay. Proposed EUR 150,000 equity leaves EUR 93,000 opening cash. The minimum cash balance is EUR (85,573); the extra amount required to retain the EUR 40,000 reserve is EUR 125,573. Funding remains unsecured. Base first becomes cash negative in month 7. Do not sign the lease or launch this cost structure without a documented funding and operating response.

02 / BUSINESS

Business details concept and objectives

Structure

An Irish private company would operate six individual teaching rooms near Rathmines village. It supplements school education and does not replace a recognised school, provide childcare or offer therapy. A prospective founder must appoint a director with suitable teaching and safeguarding experience; no such experience is asserted here.

Goals

Before lease signing, interview 25 parents and 15 pupils with consent, test 20 paid lessons in rented rooms and collect repeat booking evidence. During operations, measure attendance, subject retention and learning-plan completion monthly. Add capacity only when subject demand and liquidity support guaranteed hours.

Item	Proposed status
Opening	January 2027 conditional
Currency and horizon	EUR; 36 months through December 2029
Ownership	Shareholders and funding evidence pending
Success measure	Learning goals and retained bookings; no grade guarantee

03 / STRATEGY

Business Model Canvas

Economics

Parents purchase one weekly individual lesson in a specified subject. Delivered hours generate revenue; future bookings create a refundable liability. Capacity cannot be transferred between subjects. An owner director manages the centre and receives salary from launch.

Boundaries

No breakage income, exam pass guarantees, franchising fees, debt or sale valuation supports the business case. The pilot must establish whether families will accept the proposed prices and travel schedule.

Rathmines Learning Business Model Canvas

Segments

Dublin secondary pupils in maths, English and science; parents pay.

Value

One learner per tutor; continuity and written progress reviews.

Channels

Local parent enquiries, open evenings and consent based referrals.

Relationships

Term goals, attendance reminders and monthly parent updates.

Revenue

Delivered lessons at EUR 70, 65 and 75; no forfeiture income.

Activities

Assessment, lesson planning, teaching and safeguarding.

Resources

Owner director, vetted subject tutors, six teaching rooms and booking system.

Partners

Accountant, safeguarding adviser and qualified substitute tutors; not secured.

Costs

Guaranteed tutor hours, owner pay, premises, marketing and teaching resources.

Business Model Canvas | Proposed design and evidence limits

04 / STRATEGY

SWOT and longer term goals

Assessment

An individual format can support continuity but has a high labour cost and limited scale. The centre has no established referral base. Strong alternatives include school support, independent tutors, group grinds and free digital practice. The model keeps guaranteed tutor hours even when rooms are underused.

Years four and five

A second site is outside this forecast. Consider expansion only after two profitable terms, sufficient reserve, documented safeguarding reviews and reproducible progress reporting. Test a group offering separately rather than silently adding it to individual tuition revenue.

SWOT and practical responses

Strengths

Small format and subject continuity are design intentions. Make learning plans observable.

Weaknesses

No proven demand, premises or founder credentials. Validate before leasing.

Opportunities

Exam preparation and learning confidence. Interview parents and pupils separately.

Threats

Free online resources, household budgets and safeguarding incidents. Maintain reserves and controls.

SWOT and longer term goals | Proposed design and evidence limits

05 / STRATEGY

TOWS strategy matrix

Choices

Run a paid pilot before leasing, keep a separate waitlist for every subject and offer deposits only for deliverable bookings. Treat safeguarding and liquidity as prerequisites for expansion. The downside requires a funding or cost response rather than optimistic conversion assumptions.

TOWS decisions

Strengths with opportunities

Use consistent tutors to test demand for structured secondary school support.

Strengths with threats

Document progress honestly and distinguish tutoring from guaranteed exam results.

Weaknesses with opportunities

Run interviews and a paid pilot before a fixed lease; retain subject waitlists.

Weaknesses with threats

Cap sales to subject capacity, verify safeguarding and finance downside losses.

TOWS strategy matrix | Proposed design and evidence limits

06 / PEOPLE

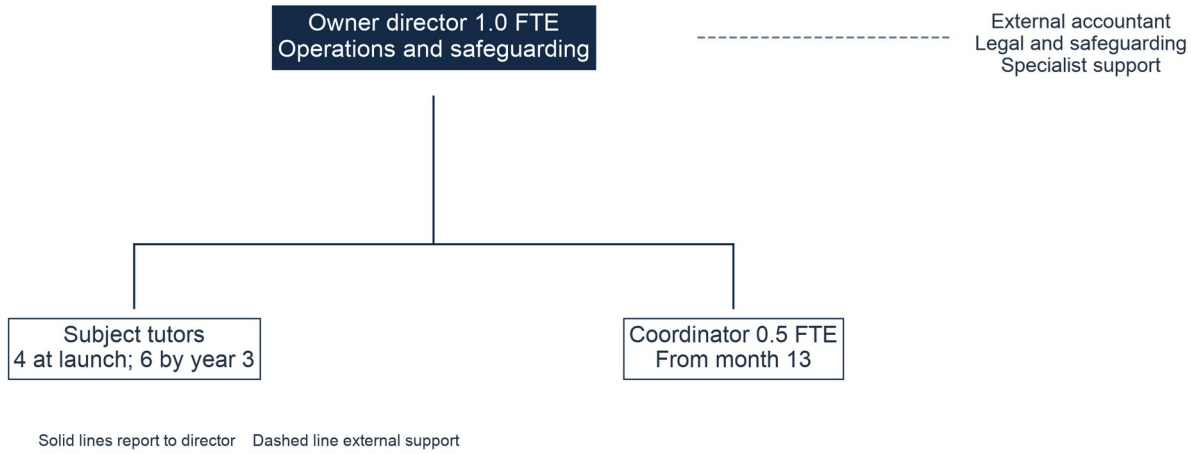
Owner management and personnel profiles

Accountability

The salaried owner director is responsible for recruiting, safeguarding escalation, scheduling, parent communication and finance. The director is not counted as a revenue-producing subject tutor, preventing double-counted capacity. From month 13 a half-time coordinator assists with bookings and attendance.

Evidence required

Obtain verified qualifications, references and appropriate Garda vetting for staff working with children before unsupervised access. Retain a recruitment matrix for each subject and a cover plan. External legal, payroll and safeguarding advice supports management without transferring responsibility.



Owner management and personnel profiles | Proposed design and evidence limits

07 / MARKET

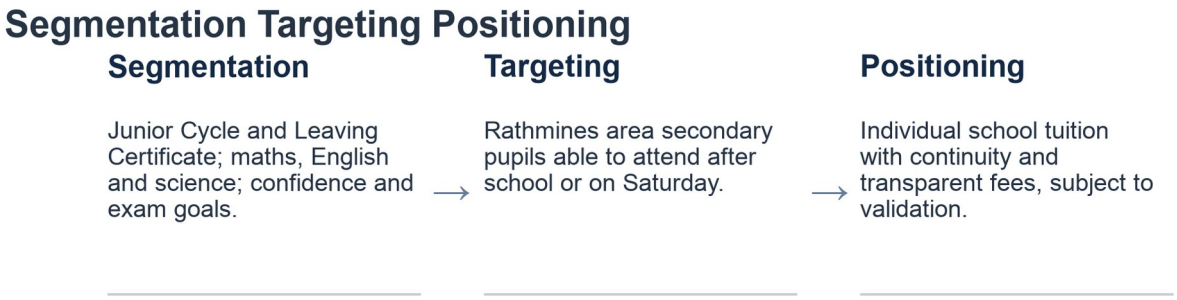
Target customers and STP

Families

Target secondary school pupils within a practical Rathmines travel radius. Parents decide and pay; pupils must understand their goals and participate willingly. Segment by school stage, subject and reason for support. Do not label pupils by ability or promise therapeutic outcomes.

Offer

The initial offer is individual tuition for school maths, English and science, with a stable tutor and short written reviews. Test willingness to pay and accessibility in the pilot. One pupil may hold more than one subject subscription; the model counts subject seats rather than unique children.



Target customers and STP | Proposed design and evidence limits

08 / MARKET

Value Proposition Canvas

Service promise

Provide a clear explanation, a consistent tutor and a written next step after each lesson. Explain the difference between practice task improvement and an exam result. Parents receive attendance and goal updates through secure channels, not unverified claims of grade increases.

Value Proposition Canvas

Pupil jobs	Pupil pains	Pupil gains
Understand difficult school topics and prepare calmly for assessments.	Repeated confusion, inconsistent tutors and pressure to improve grades.	Clear next steps, reliable tutor and visible progress in practice tasks.
Services	**Pain relievers**	**Gain creators**
Individual school subject lessons and monthly learning review.	Initial assessment, stable tutor and no guaranteed grades or breakage charges.	Written goals, parent communication and flexible refundable booking deposits.

Value Proposition Canvas | Proposed design and evidence limits

09 / MARKET

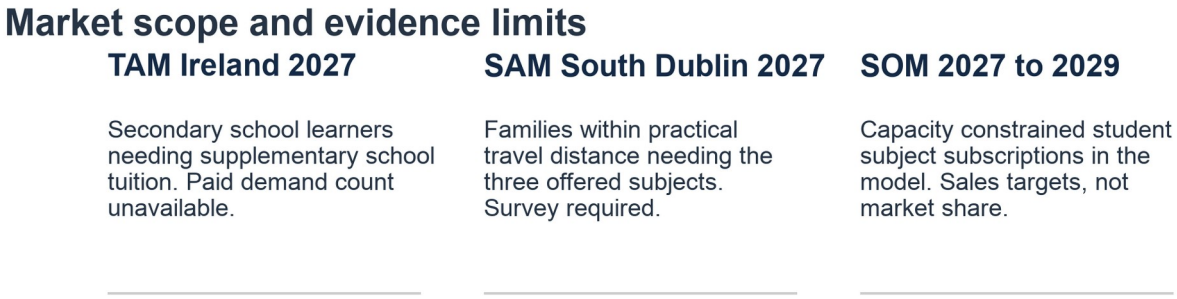
Market size trends and demand evidence

Scope

No reliable count of local households seeking paid individual tuition has been established. National school population would include families unwilling or unable to purchase this service and cannot be treated as addressable paid demand. The forecast is therefore a capacity and acquisition hypothesis, not a market-share estimate.

Validation method

Map the travel catchment, identify relevant schools without implying partnerships and ask consented families about current spending and schedules. Record sample size, recruitment bias, prices tested, paid bookings and repeat rates. Official school breaks inform the calendar but do not prove tuition demand.



Market size trends and demand evidence | Proposed design and evidence limits

10 / MARKET

PESTLE analysis

Response

School breaks and examination timetables concentrate demand. Use an explicit 36-week planning calendar and annual price and wage steps. Economic pressure could reduce retention. Safeguarding, data protection and fair refunds are operational requirements, not promotional differentiators.

Dublin tutoring PESTLE

Political

School calendar and exam policy affect demand. Track official changes.

Economic

Fees compete with household essentials. Avoid long prepaid commitments.

Social

Parents want progress while pupils need trust. Use realistic learning goals.

Technology

Scheduling and secure parent records need access controls and backups.

Legal

Children First, vetting, GDPR and fair contracts are launch gates.

Environmental

Transit access and efficient lighting reduce travel and operating waste.

PESTLE analysis | Proposed design and evidence limits

11 / MARKET

Competitors and price comparison

Alternatives

Families can choose independent tutors, group grinds and online courses. The Institute of Education publicly offers grinds and revision services in Dublin. Its existence establishes an alternative, not a measured quality or price ranking. No like-for-like local individual lesson quote has been verified.

Research action

Before final pricing, record five current quotes with lesson length, format, subject, travel, cancellation terms and VAT status. Compare a delivered 60-minute individual lesson consistently. Proposed prices are EUR 70 maths, EUR 65 English and EUR 75 science, subject to pilot acceptance.

Offer	Evidence status
Individual centre lessons	Proposed prices only
Independent tutor	Obtain current subject-specific quotes
Group grinds	Different format; do not compare without adjustment
Free school or digital support	Substitute; individual continuity differs

12 / STRATEGY

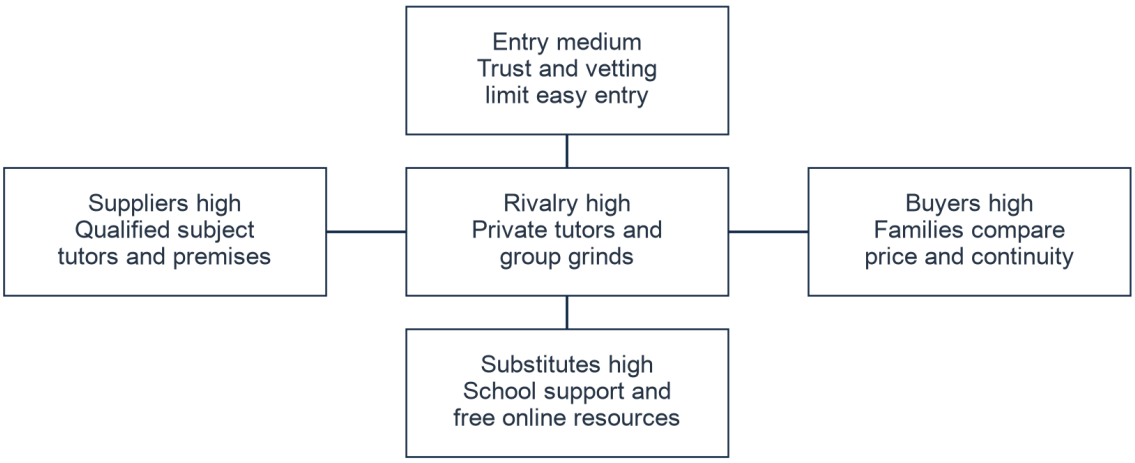
Porter five forces

Assessment

Rivalry and buyer choice are high; free resources put pressure on price. Qualified tutors and appropriate premises can create supplier leverage. Entry is possible but trusted recruitment and safeguarding require work. These are management judgements, not a surveyed competitor score.

Response

Retain tutors with paid planning time, make family terms transparent and avoid a long lease until repeat demand is demonstrated. Keep separate subject utilisation to reveal bottlenecks hidden in blended averages.



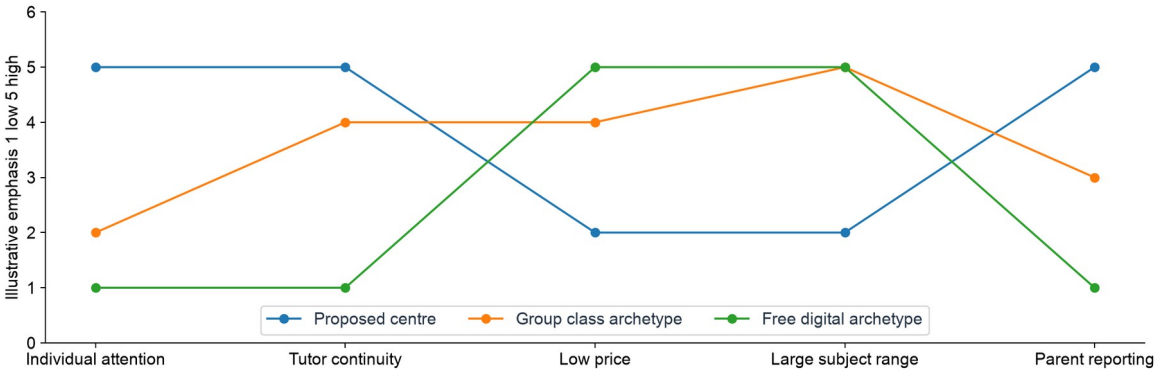
Porter five forces | Proposed design and evidence limits

13 / STRATEGY

Strategy canvas

Positioning choice

The diagram compares intended service emphasis across archetypes. It does not report observed competitor performance. Individual attention and parent reporting require labour and administration; the resulting price must be validated rather than justified by an invented rating.



Strategy canvas | Proposed design and evidence limits

14 / OPERATIONS

Location premises and equipment

Site specification

Seek approximately 120 square metres with six acoustically separated teaching rooms, visible reception, accessible entry and safe collection arrangements. Budget EUR 3,500 monthly gross for rent and related occupancy costs; no premises quote exists. Confirm planning use, fire capacity and accessibility before lease signing.

Resources

Startup fixed assets total EUR 28,000: fit-out EUR 15,000, desks and chairs EUR 6,000, laptops and network EUR 5,000 and teaching equipment EUR 2,000. A refundable EUR 7,000 deposit is an asset. Equipment replacement is EUR 6,000 at month 24. Obtain supplier quotes and record useful lives before purchase.

Resource	Use
Six rooms at 25 teaching hours weekly	150 room-hours weekly maximum
Subject pools	Maths 2 tutors; English 1; science 1 at launch
Calendar	36 planned teaching weeks annually
Security	Controlled parent records and monitored collection

15 / SALES

Products pricing and lesson economics

Products

Offer a 60-minute individual weekly lesson in one subject with learning review. Prices start at EUR 70 maths, EUR 65 English and EUR 75 science and increase 3% each January. No package discount or forfeiture revenue is forecast. Materials cost EUR 2 per delivered hour.

Capacity and cost

Each maths and English tutor has 25 weekly delivery slots and the science tutor 20. Tutors receive EUR 28, 27 and 30 per scheduled delivery hour plus 20% paid preparation time and a 12% employer-cost allowance. Guaranteed scheduled hours are paid even when unfilled; no cross-subject substitution or unpaid work is assumed.

16 / SALES

Brand customer experience and sales process

Experience

Use a calm, accessible identity and describe learning goals in plain language. An enquiry proceeds through consent, assessment, a suitable subject slot, written price and refund terms, then an initial lesson and review. Record who may collect the pupil. Do not publish pupil images or testimonials without appropriate permissions.

Billing

Recognise fees when lessons are delivered. Half of the following month’s booked lesson value is held as a refundable advance based on retained current subject seats, next-month weeks and capacity. The remainder and current delivered fees settle monthly; no receivables or bad debt are forecast. Deposits are liabilities, never additional profit.

17 / SALES

Launch marketing and retention

Budget

Budget EUR 1,200 monthly gross marketing from launch, rising 3% annually, within total overhead. Use local parent information evenings, measured search enquiries and consented introductions. No school endorsement or paid referral arrangement is assumed. The pilot must verify acquisition cost and repeat bookings.

Retention

Review pupil goals monthly and contact parents after missed lessons. Annual September attrition is 10% in Base plus 3% attrition in active months; low teaching-week months still retain a booked place. Track unique pupils separately from subject subscriptions. Pause recruitment spend where tutor capacity cannot serve leads.

18 / OPERATIONS

Daily operations suppliers and sustainability

Routine

Open after school and Saturdays within each tutor’s 25-hour or 20-hour weekly schedule. Check staffing and room allocation before confirming lessons, record attendance, complete learning notes and reconcile deposits daily. Booking software, teaching suppliers and substitute tutors require quotes and safeguarding review.

Continuity

Use a vetted substitute list and reschedule or refund unavailable lessons. Holiday months carry fewer teaching weeks, explicitly reflected in revenue and guaranteed delivery hours. Minimise printing, use public-transport directions and manage lighting and ventilation. No carbon savings are claimed without measurement.

19 / PEOPLE

Staffing training skills and fair work

Staff plan

Launch with two maths tutors, one English tutor and one science tutor on part-time employee contracts with guaranteed scheduled hours and paid preparation. Add one English tutor in month 13 and one science tutor in month 25 in Base. A half-time coordinator earns EUR 1,600 gross monthly from month 13; the owner earns EUR 4,500 gross monthly from launch.

Fair work

Budget a 12% employer-cost allowance and 3% annual pay increase. Obtain payroll advice on PRSI, pension obligations, leave, sick pay and contracts before hiring; the allowance is not a claim that every statutory charge equals 12%. Training covers Children First, safe one-to-one work, reporting concerns, subject planning and data security.

20 / CONTROL

Legal insurance and safeguarding

Launch gates

Tusla lists educational activities for children as relevant services under Children First. Prepare a service-specific risk assessment and safeguarding statement, identify the relevant person, train staff and establish reporting procedures before opening. Verify appropriate Garda vetting, public and employer liability cover, professional cover and premises compliance.

Tax and records

Revenue states that private tuition covering school or university education is VAT exempt. The model assumes this school-subject service qualifies, with no output VAT and no input VAT recovery; all supplier prices are gross. Obtain written confirmation for the company's actual arrangements. Corporation tax is planned at 12.5% on trading profits after modelled loss relief; no startup relief or professional-service surcharge is assumed pending advice. Apply GDPR retention, access and parental consent controls.

21 / CONTROL

Opening roadmap risks and management actions

Sequence

Months before launch: complete interviews and paid pilot, verify manager and tutors, obtain quotes and tax advice, then approve funding and lease. Before first pupil: test safeguarding, booking deposits, safe collection and emergency drills. Within 90 days: compare booked seats, attendance, refunds and cash to plan.

Triggers

If subject utilisation stays below 50% for two teaching months, review hiring and marketing commitments. A projected reserve breach triggers weekly cash review and a documented response before additional commitments. A safeguarding concern follows the reporting procedure immediately. Negative model cash indicates an unfunded requirement, not an approved overdraft.

Risk	Action
Demand below forecast	Pilot and weekly subject funnel
Tutor absence	Vetted cover and refunds
Capacity imbalance	Separate subject waitlists; no overselling
Liquidity shortfall	Obtain funding or reduce commitments before breach

22 / EVIDENCE

Research evidence and outstanding quotes

Sources

Research date 3 October 2026. Revenue education guidance supports the VAT treatment; Tusla relevant-service guidance supports safeguarding requirements; Department of Education school holiday guidance provides calendar context. The Institute of Education website confirms an alternative grinds offering. All commercial prices, acquisition rates and costs remain planning assumptions.

Source links

Revenue education services

Revenue corporation tax basis of charge

Revenue capital allowances and deductions

Tusla relevant services under Children First

National Vetting Bureau requirements

Department of Education school holiday dates

Institute of Education grinds and revision subjects

Before investment

Obtain a lease, equipment and insurance quotes; payroll and tax advice; qualifications and vetting; pilot demand and repeat rates; and proof of equity. The retained source workbook tutoring-center.xlsx was inspected for subject-siloed capacity and deferred tuition. This 36-month model is rebuilt, not imported, and removes its expiration income and US assumptions.

23 / FINANCE

Financial basis and model guide

Model scope

Version 1.0 covers January 2027 through December 2029 in EUR. Select Base, Downside or Upside on Assumptions. Editable case inputs feed the same subject schedules, costs and linked P&L, cash flow and balance sheet. Annual sums apply to flows and December values to balances. Expected student seats can be fractional; they are forecasts, not actual children.

Conventions

Delivered lessons are revenue; refundable advances are liabilities. Cash receipts equal delivered revenue plus the change in advances. Supplier bills, wages and tax are paid monthly with no debt, dividends, unpaid creditors or financing plug. Taxable income uses EBITDA less a separate 12.5% annual capital allowance, not book depreciation. Fit-out eligibility, loss relief and monthly tax payments are budgeting proxies requiring accountant review. A close-company professional-service surcharge is excluded pending advice. Negative model cash and assets represent an unfunded forecast, not a valid operated balance sheet. Dated case comparisons are snapshots and flag changed assumptions.

24 / FINANCE

Startup costs funding and itemized uses

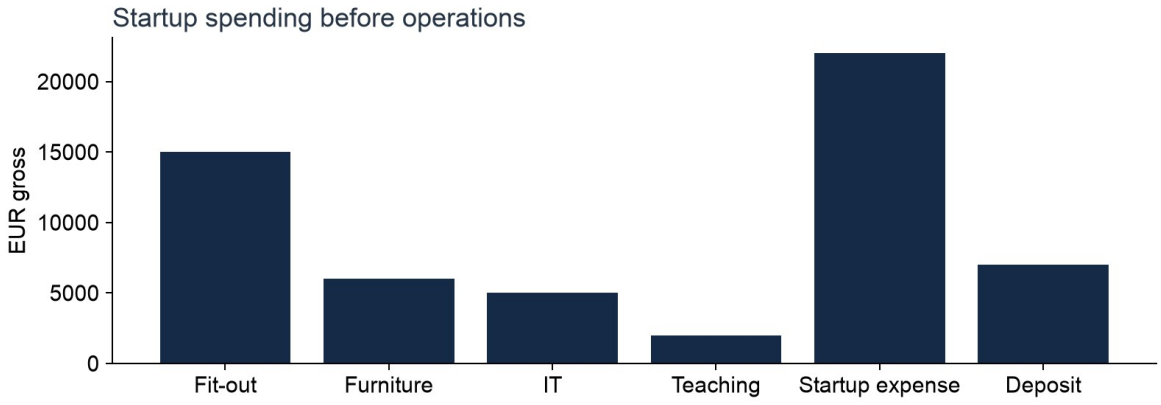
Funding

Proposed equity of EUR 150,000 is not secured. Total initial cash spending is EUR 57,000 and opening cash is EUR 93,000. No loan or collateral is proposed. Capital commitments require quote validation and a downside funding decision.

Classification

Fit-out and equipment are depreciable assets over 60 months with zero residual value. Preopening legal, recruitment, marketing and director-pay costs of EUR 22,000 are expensed before operations. The refundable premises deposit is not an expense. Replacement equipment at month 24 has a separate 36-month life.

EUR gross	Amount
Proposed equity	150,000
Fit-out	15,000
Furniture	6,000
IT	5,000
Teaching equipment	2,000
Preopening expenses	22,000
Refundable deposit	7,000
Total initial spending	57,000
Opening cash	93,000



Startup costs funding and itemized uses | Base preopening uses EUR gross | Model 1.0

25 / FINANCE

Owner survival budget and financing terms

Owner pay

Owner gross pay is EUR 4,500 monthly in year one, increasing 3% annually, with employer costs in the business model. A 65% illustrative net retention gives EUR 2,925 monthly against an assumed household budget EUR 3,000: housing 1,700, food 600, transport 300 and other costs 400. The EUR 75 monthly shortfall requires personal resources or an adjusted budget. This is not a personal tax calculation.

Security

No borrowing, interest, lender covenant or personal guarantee is forecast. Equity documentation and ownership are pending. Advance tuition is refundable customer money economically owed as services or refunds; it must not be treated as permanent capital. No new equity is automatically added when cash falls below zero.

26 / FINANCE

Revenue forecast capacity and contribution

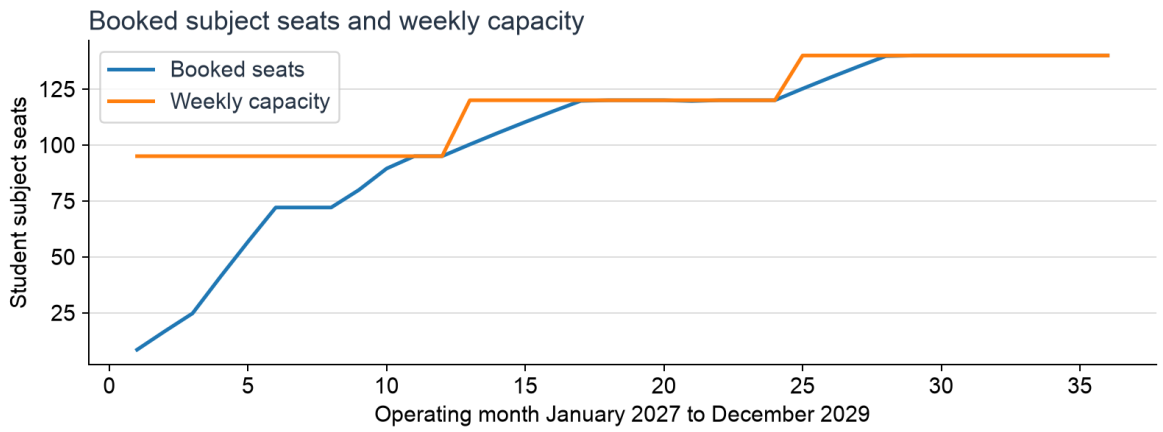
Forecast

Base revenue is EUR 143,039 in 2027, EUR 293,917 in 2028 and EUR 363,656 in 2029. Year-three closing subject seats are 140.0, versus 140 weekly subject slots. Six rooms supply 150 weekly room-hours; the subject schedule uses fewer than that. Capacity is a binding limit, not a market-size estimate.

Build

Base active-month additions are eight maths, five English and four science subscriptions, with 20% annual acquisition growth and a 50% first-quarter ramp. Attrition is 3% in months with at least three teaching weeks, plus 10% each September. Retained seats plus requested additions are capped by subject capacity. Annual teaching weeks total 36; July and August each have one optional revision week.

EUR or seats	2027	2028	2029
Revenue	143,039	293,917	363,656
Scheduled tutor cost	129,427	166,949	202,756
Materials	4,103	8,530	10,461
Contribution	9,508	118,438	150,439
Closing subject seats	95.0	120.0	140.0



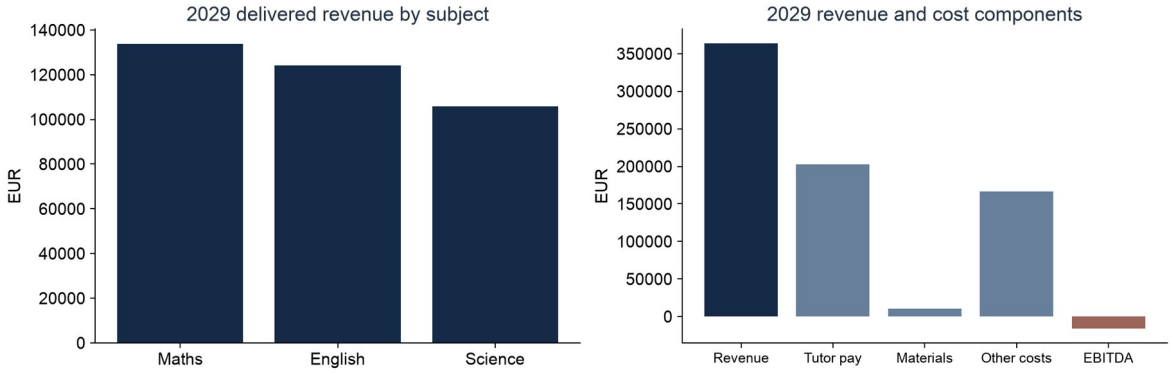
Revenue forecast capacity and contribution | Base January 2027 to December 2029 student subject seats | Model 1.0

27 / FINANCE

Sales mix and contribution components

Concentration

The charts use Base 2029 delivered lesson revenue by subject and its annual cost components. Tutor payroll remains guaranteed scheduled capacity including preparation and employer costs. The EBITDA result is revenue less tutor payroll, materials and other payroll and overhead; it remains negative despite higher delivered volume. There is no expiration or forfeiture income.



Sales mix and contribution components | Base 2029 annual revenue and cost components EUR | Model 1.0

28 / FINANCE

Costs and projected profit and loss

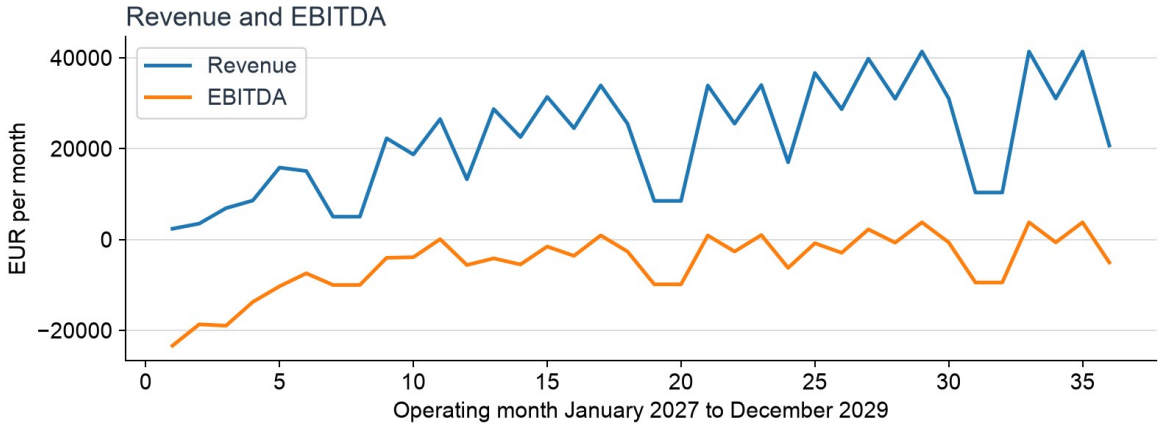
Cost discipline

Tutor payroll includes guaranteed subject slots and preparation hours rather than only delivered lessons. Owner pay, coordinator pay and employer costs are included. Fixed monthly gross overhead starts at EUR 3,500 occupancy, 1,200 marketing, 450 software, 450 insurance and compliance, 350 accounting and 300 other administration. Costs step 3% annually.

Profit

Base EBITDA is EUR (125,972) / (43,256) / (16,106). Net profit after finite depreciation and modelled corporation tax is EUR (131,572) / (49,023) / (23,706). A positive EBITDA month does not remove seasonal cash risk or validate demand.

EUR	2027	2028	2029
Revenue	143,039	293,917	363,656
Tutor payroll	129,427	166,949	202,756
Materials	4,103	8,530	10,461
Contribution	9,508	118,438	150,439
Other payroll and overhead	135,480	161,694	166,544
EBITDA	(125,972)	(43,256)	(16,106)
Depreciation	5,600	5,767	7,600
Corporation tax	—	—	—
Net profit	(131,572)	(49,023)	(23,706)



Costs and projected profit and loss | Base January 2027 to December 2029 EUR per month | Model 1.0

29 / FINANCE

Cash flow forecast months one to six

Cash convention

Receipts include the movement in refundable advances for next-month booked lessons. Costs and tax settle in the current month. Holiday weeks reduce teaching hours and revenue; fixed overhead remains payable. Negative cash in a selected case means additional financing or a cost response is needed.

EUR / month	1	2	3	4	5	6
Opening cash	93,000	70,520	53,291	34,574	23,955	13,879
Lesson receipts and advances	3,259	4,947	7,151	11,703	16,049	11,646
Operating payments	25,739	22,176	25,869	22,322	26,125	22,508
Corporation tax	—	—	—	—	—	—
Capital spending	—	—	—	—	—	—
Closing cash	70,520	53,291	34,574	23,955	13,879	3,017

30 / FINANCE

Cash flow forecast months seven to twelve

Cash convention

Receipts include the movement in refundable advances for next-month booked lessons. Costs and tax settle in the current month. Holiday weeks reduce teaching hours and revenue; fixed overhead remains payable. Negative cash in a selected case means additional financing or a cost response is needed.

EUR / month	7	8	9	10	11	12
Opening cash	3,017	(6,988)	(9,459)	(15,178)	(14,954)	(20,737)
Lesson receipts and advances	5,024	12,559	20,591	22,837	20,648	20,272
Operating payments	15,029	15,029	26,310	22,612	26,431	18,860
Corporation tax	—	—	—	—	—	—
Capital spending	—	—	—	—	—	—
Closing cash	(6,988)	(9,459)	(15,178)	(14,954)	(20,737)	(19,325)

31 / FINANCE

Cash flow and financial position

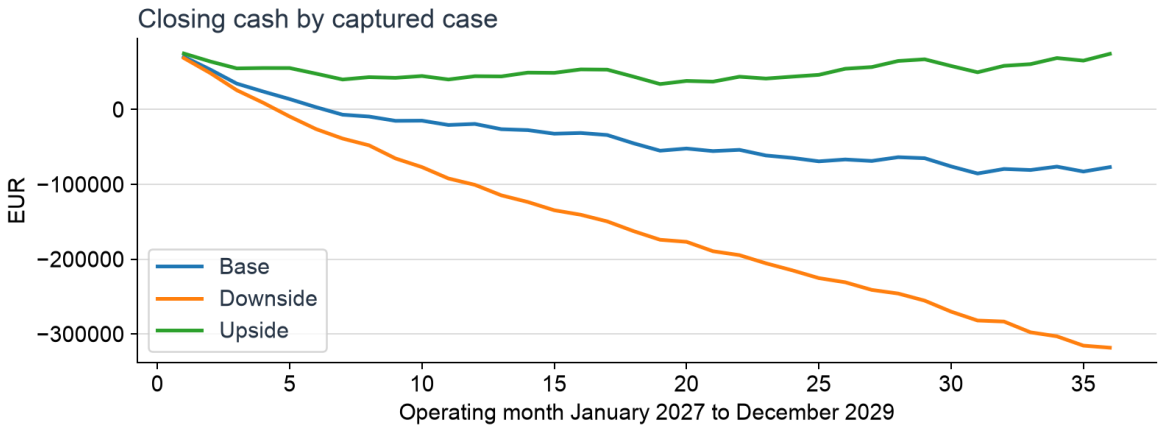
Balances

Base December cash is EUR (19,325) / (64,723) / (77,026). The minimum is EUR (85,573). Advance tuition is the only operating liability; it rolls forward with service and refundable bookings. Cash, net fixed assets and deposit reconcile to share capital, accumulated earnings and advances.

Seasonality

The annual totals do not show the summer trough; review the 36 monthly cash values. The December 2029 advance covers January 2030 service based only on retained seats, the following price step and planned four teaching weeks. It remains a liability after the model horizon.

EUR	2027	2028	2029
Operating cash flow	(112,325)	(39,399)	(12,302)
Capital spending	—	6,000	—
Closing cash	(19,325)	(64,723)	(77,026)
Net fixed assets	22,400	22,633	15,033
Refundable deposit	7,000	7,000	7,000
Total assets	10,075	(35,090)	(54,992)
Advance tuition liability	13,648	17,505	21,308
Total equity	(3,572)	(52,595)	(76,300)



Cash flow and financial position | Captured cases January 2027 to December 2029 closing cash EUR | Model 1.0

32 / FINANCE

Break even scenarios and funding decision

Break even

At month 12, the lesson contribution rate is EUR 67.74 per delivered hour before guaranteed tutor payroll and fixed overhead. Monthly EBITDA break-even is 273 delivered hours, compared with 190 delivered and 190 available that month. The calculation uses the month's actual subject revenue mix, subtracts materials, then covers guaranteed payroll and overhead. It is not an annual or cash break-even threshold.

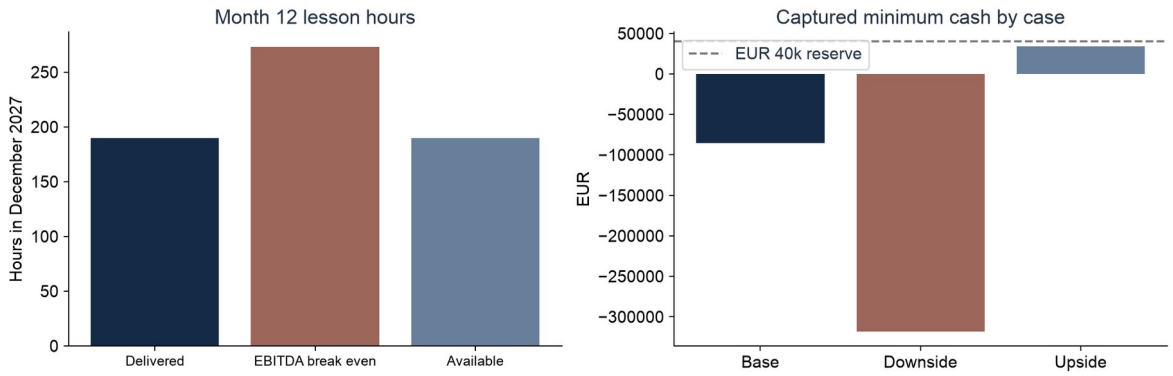
Cases

Downside reduces additions to 5 / 3 / 2, raises attrition to 6% and September reset to 20%, lowers prices 10% and delays hires. Upside uses 11 / 7 / 6 additions, 2% attrition, 5% reset and 10% higher prices. All cases retain proposed EUR 150,000 equity. These are dated assumptions, not probabilities.

Decision

Downside minimum cash is EUR (318,357) and its gap to the EUR 40,000 reserve is EUR 358,357. Obtain documented financing or reduce commitments before the trough; no credit facility is assumed. Advance receipts may lift cash temporarily but do not create earnings or cancel refund obligations.

Captured case	2027 revenue EUR	2029 EBITDA EUR	Minimum cash EUR	Reserve gap EUR
Base	143,039	(16,106)	(85,573)	125,573
Downside	66,455	(105,566)	(318,357)	358,357
Upside	213,187	29,619	33,958	6,042



Break even scenarios and funding decision | Base December 2027 lesson hours and captured 2027 to 2029 minimum cash EUR | Model 1.0