

CHARLOTTE ELEANOR GROUP

Business Plan & Investment Case

The Net-Zero Vocational Academy and Mobile EV Hairdressing Franchise Network

A self-funding hybrid: grant-financed social enterprise + franchise-fee-capitalised commercial engine

Deeside, North Wales | June 2026

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1. Executive Summary

The United Kingdom's hair and beauty sector is a £5.8 billion industry sitting inside a personal care ecosystem that contributed £30.4 billion to GDP in 2024, growing 9% year on year. Demand is large, recurring, and highly inelastic. Yet the physical delivery mechanism for that demand is structurally failing: roughly 60% of high-street salons are no longer turning a net profit, an estimated £139 million of additional tax burden from the Autumn 2024 Budget is projected to cut sector profitability by a further 15%, and hairdressing apprenticeship enrolments have collapsed by nearly 70% since 2015 — from 18,170 starts to just 7,350 in 2023/24. The workforce is voting with its feet: 60.5% of UK hairdressing professionals now operate self employed.

The Charlotte Eleanor Group (CEG) is engineered to capture this dislocation through a synergistic dual-ecosystem, headquartered at Deeside Industrial Park on the North Wales / North West England border: an intensive six-month vocational master academy that manufactures its own talent pipeline, coupled with a decentralised, technologically governed electric-vehicle (EV) mobile hairdressing franchise network that deploys that talent into profitable micro-enterprises.

1.1 The Twin-Engine Corporate Structure

This master plan formalises CEG as a hybrid, two-entity group — a structure that allows the enterprise to draw simultaneously on Wales's heavily capitalised social-funding ecosystem and on commercially generated franchise capital, without legal conflict between the two:

- **Charlotte Eleanor Academy CIC** operates the Deeside training academy as a Net-Zero social enterprise — and as a standalone business, not an internal cost centre. With a constitutional asset lock and a codified mission — upskilling Welsh adults into sustainable employment — the CIC unlocks a projected £110,500 stack of non-dilutive grants for the £67,000 build-out, then earns from four markets: PLA-funded cohorts (£45,000+ per intake of ten at £4,500 a head, paid by the Welsh Government), open-market NVQ 2/3 learners at £4,500, CPD courses for qualified professionals, and — from August 2027 under Medr's direct-grant model — training other salons' apprentices across North Wales. The academy is the group's first profit engine and pays the founders' salaries from delivery income.
- **Charlotte Eleanor Group Ltd (franchisor)** owns the commercial franchise system: the brand, the franchise agreements, the closed-loop supply chain, and the technology stack. The Ltd is structurally self-capitalising: each incoming franchisee's £10,000 licence fee funds that franchisee's own deployment (van lease deposit, brand wrap, racking, professional kit and starting inventory, ~£7,930 per unit), with the ~£2,070 surplus per unit accumulating as corporate working capital. The only external requirement on the commercial side is a modest bank working-capital facility of approximately £25,000 to bridge one-off legal and technology setup — serviced from the automated royalty stream.

The CIC trains; the Ltd scales. The academy charges arm's-length training fees (including the franchisor-funded £3,500 apprentice fast-track fee), while the Ltd extracts automated franchise royalties. Neither entity requires private equity: the group launches on grants, state tuition funding, franchisee capital and a minimal debt facility — with founder equity fully preserved.

1.2 Why the Model Wins

- **Defensible unit economics.** A mobile franchisee retains a pre-tax net income of £40,368 on a conservative £60,960 gross — a 45% uplift on the £27,763 average employed senior-stylist salary in the North West — rising past £60,000 net for premium bridal/colour specialists grossing up to £88,550.
- **Structural VAT arbitrage.** Each franchisee van operates as an independent micro-enterprise below the £90,000 VAT threshold, legally avoiding the 20% top-line tax that crushes scaled high-street salons.
- **The Apprentice Revenue Loop.** Capacity-constrained franchisees hire an apprentice, pay the academy £3,500 to fast-track them, and deploy them in a second corporate-leased EV van — doubling territory and royalties while bypassing the £13,757 average industry cost of recruiting an external franchisee.
- **Technological governance.** A composable SaaS stack (Jobber CRM, Stripe Connect, Geotab telematics) enforces algorithmic quality control, compresses no-show rates from 10–15% to 2–3%, and extracts the 10% corporate royalty automatically at the point of sale — eradicating revenue leakage at a fraction of the £85,000 a bespoke platform would have cost.

1.3 Stress-Tested Viability

The financial model has been formally stress tested over a 60-month horizon under compounding adverse assumptions: a 20% fall in revenue per van, a 30% reduction in fleet size, and operating costs inflated from 18% to 25% of gross revenue. Even under this combined 44% reduction in network gross revenue:

- A single franchisee unit records no loss-making months across the entire five-year life, turns cash-positive in Month 7, and accumulates £290,472 in retained profit at a 65% net margin.
- The full ten-franchisee network still grows to 35 active vans and generates £2.92 million in gross revenue, yielding £291,984 in cumulative corporate royalties — stable, low-overhead franchisor income even in a severe downturn.

Section 9 presents the full stress-test architecture and results. The conclusion is that the principal risk to the business is not profitability but the pace of fleet deployment — a risk the academy's proprietary talent pipeline is specifically designed to control.

1.4 The Capital Stack: Zero Equity, Minimal Debt

Non-dilutive grant stack	CEA CIC (academy)	£110,500	Academy fit-out, equipment, Net-Zero infrastructure, OPEX runway
Recurring state subsidy	CEA CIC (academy)	£45,000+ per cohort	PLA-funded tuition revenue once Medr registered
Franchisee licence fees	CEG Ltd (franchisor)	£10,000 per franchisee	Self-funds each unit's deployment + £2,070/ unit corporate surplus
Bank working-capital facility	CEG Ltd (franchisor)	~£25,000	One-off legal (franchise agreements, IP) and SaaS integration bridge

Total external 'at-risk' capital requested from commercial lenders: approximately £25,000 — serviced by a royalty stream that is stress-tested to remain positive in every modelled scenario. Every other pound of launch capital is either granted (CIC), state-subsidised (PLA), or contributed by franchisees whose own deployment it funds.

By Year 5 the base-case network reaches 50 active vans generating £214,000 in monthly gross service revenue, with cumulative network turnover of £5.21 million and £521,400 in corporate royalties — before supply-chain margins of 40–60% and academy income of approximately £225,000 per year at scale.

2. The Market Opportunity

2.1 A Large, Inelastic Market Undergoing Structural Realignment Hair and beauty spend is among the most resilient categories of UK consumer expenditure. The sector's £5.8 billion valuation sits within a personal-care ecosystem contributing £30.4 billion to GDP (2024, +9% year on year). Demand did not disappear during recent economic disruption — it relocated. The North West, CEG's primary catchment, demonstrated the highest regional resilience in the UK with a turnover fall of less than 10%, evidencing deeply entrenched, loyal suburban consumer bases.

IBISWorld — UK Hair & Beauty Treatment	£5.80bn (2024/25)	—	-0.7% (2020–25)
Credence Research — UK Hair Salon Services	£2,310m (2024)	£3,719m (2032)	+6.13% (2024–32)
Data Insights — Broader UK Beauty	£57.7bn (2025)	£67.9bn (2031)	+2.74%
Grand View Research — Professional Beauty	£5.9m (2024)	£8.6m (2030)	+6.60%

Source: internal market-size research compendium (Market size hair & beauty.xlsx).

2.2 The Collapse of High-Street Salon Economics

The traditional salon is besieged by a compounding "cost stack": commercial rent, volatile utility tariffs (up to 40% of overheads for inefficient operators), and statutory wage inflation in a sector where labour consumes roughly 60% of revenue. The National Hair & Beauty Federation's 2025 State of the Industry survey quantifies the result: only around 40% of salons are turning a net profit, 39% merely break even, and 21% trade at an outright loss. The Autumn 2024 Budget added an estimated £139 million tax burden through National Minimum Wage and employer NIC increases, projected to cut sector profitability a further 15%. 319 salons closed in the year to July 2024 alone.

Operating at a financial loss	17%	21%
Merely breaking even	n/a	39%
Turning a net profit	n/a	40%
Expecting turnover decline (next 3 months)	n/a	30%
Implementing price increases	70–77%	74–78%

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Cutting staff working hours	n/a	45–47%
Reducing headcount	n/a	45% (avg. 2.7 FTE cut)

Source: NHBF survey data, Financial Viability Matrix.xlsx.

The Autumn 2024 Budget's quantified impact on the sector demonstrates why fixed-premises, multi-employee models are structurally disadvantaged — and why the lean, self-employed mobile architecture is counter-cyclical:

Total sector financial cost	£139.0 million extracted from the industry
Rise in labour costs	£100.0 million (+4% aggregate)
Drop in sector profitability	-15% projected
Slide in sector turnover	£20.0 million decline
Cost to micro business (<4 staff)	£1,130 additional annual cost

Cost to mini business (10 staff)	£10,370 additional annual cost
Treasury tax revenue	−£44.0 million (−4%) as workers shift to freelance models

Source: Quantified Economic Impact of the Autumn 2024 Budget on the Sector.xlsx.

Note the asymmetry: a ten-staff salon absorbs £10,370 of new annual cost; a sub-four-staff micro-enterprise absorbs £1,130; a solo mobile franchisee absorbs almost none of it. Government fiscal policy is actively subsidising the migration CEG is built to capture.

2.3 The VAT Cliff Edge and the Self-Employment Migration Employed senior stylists earn an artificially capped average of £27,763 in the North West and £27,641 in Wales. The result is a mass migration to self-employment — now 60.5% of the sector workforce. The migration is accelerated by the £90,000 VAT threshold: a scaled salon crossing it pays a mandatory 20% tax on top-line revenue with virtually no input VAT to reclaim. CEG's Franchise-Owned, Franchise-Operated (FOFO) architecture turns this fiscal trap into a moat — each van is an independent micro-enterprise trading legally below the threshold, retaining pricing power that VAT-registered competitors cannot match.

2.4 The Apprenticeship Void: The Real Constraint Is Talent Hairdressing apprenticeship starts in England have fallen from 18,170 (2015) to 7,350 (2023/24) — a near-70% collapse. With 21% of salons loss-making, the traditional model of absorbing a two-to-three-year training deficit is mathematically broken; 75.4% of businesses report worsening recruitment. CEG does not compete in this depleted labour market. It manufactures

its own talent through the academy, converting raw recruits into qualified, brand-assimilated franchisees in six months.

2.5 Geographic and Demographic Arbitrage

Deeside sits on the porous border of two economic zones, with dual-carriageway access via the A494 / M56 / A55 reaching Chester, Liverpool and Manchester inside an hour, and rural North Wales — where high-street provision is sparse and ageing populations are underserved — to the west. The North West hosts 6,400 personal-care businesses, the third-largest regional concentration outside London and the South East.

London	9,905	9,215	Highest density; 28% of UK market value

South East	6,550	6,310	Commuter affluence, premium demand
North West	6,400	5,950	Third highest; Cheshire, Wirral, Gtr Manchester enclaves
Wales	2,335	—	Dispersed market; heavy reliance on mobile models for rural access
North East	2,215	2,150	Lowest density in mainland UK

Source: *Regional Density 22-25.xlsx / Sector turnover dynamics.xlsx (ONS business counts)*. Declining salon counts in every region confirm physical contraction even as consumer spend grows — demand is migrating to alternative delivery channels.

Crucially, lower regional housing costs preserve discretionary spending power, sustaining premium mobile pricing:

London	£3,335	£2,670	£665
UK average	£2,865	£2,495	£370
Wales	£2,675	£2,380	£295
North West	£2,645	£2,330	£315

Source: *House of Commons / ICAEW regional income analyses, as compiled in the CIC Business Plan*. Charlotte Eleanor Group —

The same border creates an educational funding arbitrage: English adult learners face capped

Advanced Learner Loans (£3,179 for a Level 3 hairdressing diploma), while Welsh residents earning under £34,303 receive 100% state-funded retraining via the PLA. The academy markets PLA-funded places to Welsh residents and self-funded £4,500 fast-track places to English career switchers.

2.6 Policy Tailwind: A New Welsh Government Aligned to the Model The timing of this venture coincides with a structural shift in Welsh politics that is materially favourable to a vocational-skills enterprise. Following the Senedd election of 7 May 2026, Plaid Cymru became the largest party and now forms the Welsh Government as a minority administration under First Minister Rhun ap Iorwerth — the first change in the governing party since devolution.

The new government's published skills agenda aligns almost directly with the CEG academy model. Plaid Cymru's 2026 manifesto commits to a national skills audit and a skills summit of business, further-education and higher-education partners; to championing further education and strengthening vocational and work-based training pathways; to ensuring apprenticeship provision is widened; to better leveraging public and regional funding streams for vocational training; and explicitly to "giving learners real choice" across educational pathways. An adult, fast-track, apprenticeship-feeding academy that retrains Welsh residents into self-employment sits precisely where these stated priorities point.

- **Direct alignment.** CEG provides exactly the adult vocational and apprenticeship capacity the new government has committed to expand — in North Wales, a region central to Plaid's base and policy focus.
- **A receptive lender.** As a Welsh Government-owned institution, the Development Bank of Wales is mandated to deploy capital behind precisely this kind of regional, skills-led, community-benefit enterprise — strengthening the lending case in Section 9.
- **Awarding-body engagement.** VTCT centre engagement is already underway (initial meeting held June 2026), positioning the academy to move as the funding and apprenticeship frameworks evolve.

One measured caveat for the investor reader: this is a minority government, and manifesto commitments are still translating into enacted policy. The existing Personal Learning Account and Medr frameworks — already operative and relied upon in this plan — remain the live funding routes, and the executive monitors the transition closely. The policy direction of travel reinforces, rather than replaces, the funding architecture set out here; the alignment is a tailwind, not a dependency.

3. Corporate Architecture: The Hybrid CIC + Ltd Structure

Earlier iterations of this plan presented two competing structures — an equity-funded private company, and a pure grant-funded Community Interest Company. This master plan resolves them into a deliberate twin-entity group: a standard Ltd is shut out of the Welsh social-grant ecosystem, while a CIC's asset lock precludes commercial franchising economics. The twin structure lets each side run on the capital natively available to it — grants and state tuition funding for the academy, franchisee licence capital and royalties for the franchisor — eliminating the need for external seed equity altogether.

3.1 Charlotte Eleanor Academy CIC — the Social & Educational Engine The academy incorporates as a Community Interest Company with a codified social mission: the vocational upskilling of unemployed adults, career-switchers and marginalised demographics in Flintshire and the border region, transitioning them into economically independent self employment. Wales hosts more than 3,100 social enterprises contributing £5.7 billion annually to the Welsh economy, with a dedicated 10-year national support strategy — and the CIC structure is the prerequisite for that ecosystem's capital.

- Formal asset lock preventing extraction of capital for private gain.
- Governing constitution adopted and signed by the Chair; dual unrelated signatories on the CIC bank account (a strict grant prerequisite).
- Profit distribution policy: surpluses reinvested into the social mission.
- "Double-Impact" positioning — social (adult retraining into self-employment) plus environmental (Net-Zero building fabric and a zero-emission EV fleet) — aligning with the Welsh Government's legally binding 2050 Net-Zero targets and unlocking environmentally weighted funds.

3.2 Charlotte Eleanor Group Ltd — the Commercial Franchisor The Ltd owns the brand and trademarks, the franchise agreements and territorial licences, the corporate EV fleet leases, the wholesale supply-chain contracts, and the composable SaaS technology layer. It earns franchise fees, automated royalties, and supply-chain margins. Critically, it is engineered to launch without external equity: franchisee licence capital funds fleet deployment unit-by-unit, royalty income funds ongoing overhead, and the only third-party requirement is a small bank facility for one-off setup costs. Because no equity is issued at launch, the structure remains fully SEIS/EIS-compatible should the company elect to raise growth equity in a later phase — optionality that costs nothing to preserve.

3.3 How the Two Entities Interlock

Cohort training revenue	Welsh Govt (PLA) → CIC	100% state-funded tuition for eligible Welsh adults (~£45,000+ per 10-person cohort)
Apprentice fast-track fees	Franchisee (via Ltd) → CIC	£3,500 commercial training fee per apprentice under the Apprentice Revenue Loop
Self-funded tuition	English career-switchers → CIC	£4,500 fast-track academy fee
Franchise fees & royalties	Franchisees → Ltd	£14,500 onboarding (£4,500 training + £10,000 licence) and 10% automated gross royalty
Supply-chain margin	Franchisees → Ltd	Wholesale milk_shake stock supplied at 40–60% corporate margin
Service agreement	Ltd → CIC	Arm's-length contract guaranteeing training capacity for franchise recruits

Governance is kept clean: the CIC's community purpose is audited by the CIC Regulator and its grant funders; the Ltd answers to its founder-shareholders and lenders. Shared founders sit on both boards with documented conflict-of-interest protocols and arm's-length pricing between entities. This separation protects the grants, satisfies lender due diligence, and gives each funder a clean single-purpose counterparty.

3.4 Leadership

- **Mark Parker — Chief Executive Officer.** Holder of the ILM Level 7 Extended Diploma in Strategic Management and Leadership, PRINCE2 Foundation and PRINCE2 Agile Foundation certified (PeopleCert), CITB SMSTS holder, and Chartered Manager (CMgr) candidate with the CMI. Two decades of commercial leadership across high-net-worth property and project portfolios, including eight years as founder-director of Hortcraft Ltd, a principal-contractor business serving high-net-worth residential clients, where he managed multi-million-pound contract programmes, subcontractor procurement and daily client/architect delivery, sustaining a 25% net profit margin through severe market inflation. When the business's anchor contract terminated abruptly through circumstances outside delivery, he took it through an early, advised voluntary closure rather than trading on — a first-hand lesson in concentration risk that directly informs the diversified revenue architecture and downside first stress modelling throughout this plan. At CEG he directs corporate governance and the board framework, capital structuring and funding applications, enterprise risk oversight, and the scaling of the franchisor from regional launch to national blueprint.

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- **Charlotte Parker — Director of the Academy.** Degree-level qualifications across teaching, hairdressing, barbering and beauty therapy; practising Senior Lecturer and Internal Quality Assurer (IQA). Two decades of hands-on mobile hairdressing experience underpin the fleet operating model. Directs curriculum, VTCT accreditation and educational compliance.

The governance pairing is deliberate: a PRINCE2-disciplined commercial executive on the franchisor side and a regulator-qualified educational practitioner on the academy side — each credentialled for precisely the entity they direct.

4. Pillar One: The Deeside Master Academy

4.1 The Fast-Track Pedagogical Model

The academy operates rolling cohorts of ten adult learners in intensive two-day-a-week practical blocks, with theory shifted to digital Virtual Learning Environments. Physical academy hours are devoted entirely to live-model practical execution. The result: raw recruits become fully qualified

(VTCT-accredited NVQ) hairdressers in six months, bypassing the traditional two-to-four-year apprenticeship entirely. A mandatory Commercial Resilience Module — covering brand standards, marketing, the SaaS stack, and corporate banking — inoculates graduates against the "founder shock" that kills most new micro-businesses in their first 90 days.

4.2 Regulatory Pathway: VTCT, Medr and the EWC

The academy will register as a VTCT Approved Centre and pursue registration on the Medr Register of Providers (publicly viewable from August 2026) under the Tertiary Education and Research (Wales) Act 2022. Compliance architecture includes Learner Protection Plans, a Quality Assurance Framework, Education Workforce Council registration for all teaching staff, digital E Portfolio sampling by corporate Lead IQAs, and a roving IQA team conducting unannounced physical spot-checks on a minimum of 20% of active trainees quarterly.

4.3 The PLA Financial Engine

Once Medr-registered, the academy triggers the Welsh Government's Personal Learning Account programme: eligible Welsh adults (19+, earning under £34,303) study free of charge, with the Welsh Government paying 100% of course fees directly to the CIC — an estimated £45,000+ per ten-person intake. Supplementary streams include the Flexible Skills Programme (matched funding up to £50,000 per application) and, from August 2027, Medr's direct-grant apprenticeship funding model.

4.4 Competitive Positioning: Complementary to Coleg Cambria Coleg Cambria's £21 million Cosmetology Centre in Deeside is an apex public competitor for 16– 18 school-leavers — a market CEG deliberately refuses to contest. The academy positions itself as a commercial accelerator for mature adults (19+) eligible for PLA funding and as a postgraduate progression route for Cambria's own NVQ Level 3 graduates, supplying the entrepreneurial, logistical and digital training absent from static FE curriculums. The relationship is symbiotic, not competitive.

4.5 Academy Build-Out Costs

The physical facility is budgeted at £45,000 structural fit-out plus £22,000 equipment (£67,000 total CAPEX), including a mandatory £8,000 allocation for COSHH-compliant mechanical Local Exhaust Ventilation. Itemised procurement (Academy cost sheets) covers ten styling stations, plumbed backwash units, a theory room with a 75-inch interactive display, and an initial milk_shake professional inventory across 50+ colour codes.

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Scorpion Halden styling chairs	10	£245.00	£2,450.00
REM Oracle moveable island workstations	5	£890.00	£4,450.00

Scorpion Halden backwash units	2	£689.00	£1,378.00
REM Windsor reception desk	1	£615.00	£615.00
Reception operator chair	1	£84.00	£84.00
Total primary furniture			£8,977.00

Source: Academy Full Set Up itemised cost sheets (CEA cost sheet.xlsx).

4.6 VTCT Centre-Approval Readiness

Approved Centre status with VTCT is the regulatory keystone of the entire model — it precedes Medr registration, PLA drawdown, and the first cohort. CEG approaches approval with the centre criteria mapped in advance:

- **Qualified personnel.** Charlotte Parker is a practising Senior Lecturer and qualified Internal Quality Assurer; assessment and internal verification are led in-house rather than bought in, with the IQA framework and E-Portfolio sampling regime (Smart Assessor class) defined in Section 8 of the operational compliance pack.
- **Policies and learner protection.** A full policy suite drafted to awarding-body standard: health & safety (including COSHH risk assessments for chemical services), safeguarding and Prevent duty, equality/diversity and inclusion, learner appeals and complaints, malpractice and maladministration, internal assessment and verification, and data protection. Enhanced DBS checks for all delivery staff; safeguarding lead designated at board level.
- **Facilities mapped to assessment requirements.** The Deeside facility specification (Section 4.5) is drawn directly against practical-assessment requirements — twelve stations, plumbed backwash provision, LEV ventilation for chemical work, theory room with interactive display — with the itemised procurement list already costed line-by-line.
- **Curriculum mapping.** The six-month intensive curriculum is structured around VTCT NVQ unit specifications with guided-learning-hour mapping, blended VLE theory delivery, and live-model practical blocks; the Commercial Resilience Module sits alongside, not inside, the accredited qualification.
- **Ongoing compliance architecture.** Education Workforce Council registration for delivery staff, Learner Protection Plan, and the quality calendar (standardisation meetings, EQA visit readiness, 20% roving IQA sampling) are scheduled from day one of delivery.

4.7 The Academy as a Standalone Social-Enterprise Business

The academy is not

an internal cost centre serving the franchise — it is the group's first profit engine and a genuine social enterprise in its own right, solving the Welsh upskilling deficit for the whole regional sector. It sells to four markets:

- **The franchise pipeline:** the £3,500 fast-track fee per apprentice under the Apprentice Revenue Loop.
- **Other salons' apprentices:** 75.4% of salons report worsening recruitment, and the traditional in-salon training model is broken (Section 2.4). The academy trains their apprentices for them. From August 2027, Medr's direct-grant apprenticeship model allows the academy to act as the approved outsourced training provider for external salons — capturing state training subsidies while the employer pays the wage. The grant application window opens 1 September 2026, and the bid is a named medium-term objective.
- **Open-market learners:** NVQ Level 2 and NVQ Level 3 at £4,500 each — the progression all stylists ultimately require — open to anyone, advertised regionally, not exclusive to the franchise. This sits squarely in the established private-academy band (matching VTCT accredited RJL Education, Bolton) and falls well within the Welsh Government's £6,199.44 annual PLA cap, so the course is fully state-funded and free to eligible Welsh adults, with the Welsh Government paying the CIC directly. Network apprentices are fast-tracked at a discounted internal rate of £3,500 under the Apprentice Revenue Loop.
- **CPD upskilling:** short commercial courses in barbering, colouring and hair extensions for qualified professionals — high-margin, one-to-five-day products with minimal incremental cost.

Pricing is positioned at the value end of the private market while remaining deeply profitable:

Sassoon Academy (London)	Beginners 16–25 weeks	£14,000–£17,730
Alan d Academy (London/ Ipswich)	Level 2 NVQ Diploma	£9,600–£12,000
Alan d Academy	Colouring course (4 weeks)	£2,550–£3,180
The Hair Academy UK	Complete course / Barbering	£5,550 / £2,150
Nicky Oliver Academy (Manchester)	Beginners NVQ Level 2 (incl. kit)	£10,500
Hairology Education (London)	NVQ Level 2 (+ kit/reg fees)	£4,999 + fees
RJL Education (Bolton) — VTCT	Fast-track NVQ Level 2 (incl. VTCT reg)	£4,500
Hairology Education (Manchester)	NVQ Level 2 (+ kit/reg fees)	£3,999 + fees
London Hairdressing Academy	Fast-track Level 2 (18 weeks)	£3,500

Urban Styling Academy	NVQ Level 2 (38 weeks) + reg/kit	£3,345 + fees
The Strand Academy (Essex)	NVQ Level 2 (budget end)	£1,995
CEG Deeside Academy	Fast-track NVQ Level 2 / Level 3	£4,500 each (free via PLA for Welsh adults)

Sources: UK_Hairdressing_Academies_2026.xlsx market survey, verified and extended by live provider research (June 2026: rjleducation.uk, hairologyeducation.co.uk, thelondonhairdressingacademy.com, thestrandhairdressingacademy.co.uk, nickyoliveracademy.co.uk). At £4,500 CEG aligns with the credible mid-market private-academy band and matches VTCT-accredited RJL Education (Bolton) — its closest North West comparator — while undercutting every London provider. Because £4,500 is fully met by the Welsh Government PLA (annual cap £6,199.44 for 2025/26), the course is free to eligible Welsh learners — a position no English academy can replicate. An NVQ 2+3 progression bundle (cf. RJL at £7,500) is a natural future product.

Conservative Academy Revenue Model (Illustrative)

Volumes below are deliberately conservative — set materially under both physical capacity (rolling 10-person cohorts) and the addressable PLA-funded market — so that the academy's viability case does not depend on optimistic recruitment:

NVQ 2/3 cohorts (PLA + self-funded, £4,500/ head)	2 cohorts / 20 learners — £90,000	4 cohorts / 40 learners — £180,000	5+ cohorts — £225,000+
CPD short courses	£8,000–£12,000	£20,000	£25,000+
External-salon apprentices (Medr grant route)	—	From Aug 2027 — first intakes	Material grant-funded stream
Total academy revenue	~£100,000	~£200,000	~£250,000
Principal costs (rent £24k, educator and founder salaries, consumables, utilities)	~£85,000	~£100,000	~£120,000
Position	Modest surplus (~£15k) from Year 1	Strong surplus, reinvested per CIC rules	Sustainable surplus engine

Steady-state total reconciles to the ~£225,000 academy income figure used in Section 7.1. Founder remuneration is paid from CIC delivery income as a legitimate cost of delivery (Section 9.4.4). All CIC surpluses are reinvested into the

social mission under the asset lock.

The £4,500 fee — a £1,000 uplift on the earlier £3,500 assumption — is the single most powerful lever on academy self-sufficiency. Because it remains fully PLA-funded for the core Welsh demographic, the increase is invisible to those learners yet adds £1,000 of CIC revenue per head:

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roughly £20,000 in Year 1, £40,000 in Year 2 and £50,000+ a year at steady state. This is what turns the academy cash-positive from Year 1 and brings forward the point at which it can fund additional trainers and assessors — accelerating the academy's capacity to take on more learners, and with them more franchise and apprentice throughput.

5. Pillar Two: The Decentralised EV Franchise Network

5.1 Fleet Architecture

Graduates deploy in corporate-leased electric SWB/MWB logistics vans (e.g. Renault Kangoo E Tech class). Fleet electrification cuts light-commercial operating costs by up to 38%; charging at roughly 10p per mile against 16p for diesel compounds into material savings across a high mileage fleet. Critically, CEG rejects the £30,000–£60,000 interior salon conversions that crippled earlier mobile ventures (such as TRIM-IT, whose heavy AGM battery banks degraded vehicle performance). Instead each franchisee carries an elite portable kit — Cloud Nine thermal tools, Jaguar shears, portable inclinable wash stations with integrated tanks — delivering salon-grade results in the client's home at a fraction of the weight and cost (~£947 base kit; £1,500 fully specified).

Because the Ltd leases the van, the brand wrap and the operational asset remain under corporate control: a franchisee cannot peel the decals off a leased corporate vehicle and defect with the client book — eliminating the churn that plagues asset-light mobile franchises.

5.2 The Composable SaaS Governance Stack

CEG abandoned an £85,000 bespoke software build in favour of three integrated enterprise platforms — cutting CAPEX, compressing time-to-market, and inheriting GDPR/PCI compliance from globally audited vendors:

- **Jobber (operational hub).** Scheduling, CRM and algorithmic route clustering to minimise dead mileage and protect EV range; skill-based tagging routes high-margin chemical services exclusively to franchisees who have unlocked those qualifications at the academy — algorithmic quality control.
- **Stripe Connect (financial governance).** Captures 100% of consumer funds at point of sale and automatically splits payment — deducting the corporate royalty and wholesale stock costs before remitting the net balance to the franchisee. No invoicing, no arrears, no leakage.
- **Geotab (telematics).** Real-time battery health, route efficiency and GDPR-compliant fleet oversight to the corporate hub.

Automated digital deposits and SMS reminders compress the industry's 10–15% no-show rate to 2–3%. At a blended £65 average appointment value, an unmanaged diary bleeds over £31,000 a year; the stack recovers 85–90% of that at-risk revenue — alone justifying the royalty.

Independently Verified Stack Costs (June 2026)

The technology cost assumptions in this plan have been verified against current published vendor pricing:

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Jobber (Grow tier)	£150–£250/month	\$199/mo individual; \$349/mo Grow Team (10 users, +\$29/extra user); ~35% discount on annual billing	Confirmed. Network scale operation should budget the Grow Team tier (~£275/mo)
Stripe — UK card processing	1.4% + 20p	1.5% + 20p standard UK cards (EU cards 2.5%; international 3.0%+)	Updated: +0.1pt on the headline rate
Stripe Connect — Express accounts	Included in processing	~\$2 per active account/ month + 0.25% (min 25¢) per payout	Added: ~£2.20/franchisee/month plus payout fee — immaterial to the P&L
Geotab telematics	£20–£60/van/month	£16–£40/van/month via UK resellers (unpublished; reseller quoted) + £80–£120 hardware per vehicle	Confirmed, conservative. Budget one-off hardware (~£100/van) within the £2,070 per-unit deployment surplus
Setup / integration	£5,000 one-of	Jobber: no setup fee; Stripe: no setup fee; cost is freelance API/webhook configuration + tablets	Plausible; tablets/ terminals for 10 units consume most of it

Verification sources: getjobber.com/pricing; stripe.com/pricing & stripe.com/connect/pricing; UK Geotab reseller analyses (*ExpertSure*, *eVehicleTracking*). Geotab pricing is reseller-set and should be confirmed by quotation.

Fully loaded, the per-van software and telematics burden is approximately £45–£70 per month plus transaction fees — comfortably inside the £1,500/year insurance-software-admin line in the franchisee P&L, and roughly 1/80th of the abandoned £85,000 bespoke build (which would also have demanded a £2,000–£5,000/month developer retainer, per the digital infrastructure analysis).

5.3 ESG and Regulatory Compliance as Competitive Advantage • £8,000 LEV/fume-extraction allocation at the academy; COSHH Regulations 2002 compliance

throughout the network.

- Trade Effluent consents and clinical waste contracts (foils, colour tubes, hair — mandated separation under Welsh recycling law) centralised at corporate level, lifting the burden from franchisees; vans engineered with under-chassis grey-water tanks.
- Mandated digital colour-weighing (Framar scales) eliminates the 25–40% chemical waste that drains up to £13,000 annually from traditional salons.

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- Deeside hub EV charging (five dual-socket 22kW units, ~£25,000) mitigated by the EV Infrastructure Grant for SMEs covering 75% of installation up to £15,000.

5.4 Competitive Benchmarking: Entry Cost and Royalty Architecture

Benchmarking against incumbent franchise models exposes the gap CEG occupies. Traditional salon franchises demand prohibitive capital and carry massive real-estate exposure; existing mobile models prove the territory concept but lack an integrated talent pipeline:

Supercuts (traditional volume salon)	Up to £500,000	4% of gross	Capital intensive; heavy real-estate exposure
Rush Hair (traditional premium salon)	£150,000–£165,000	10% of turnover	Prohibitive for solo operators; wage-hike exposed
Toni & Guy (legacy premium)	Up to £100,000	Management fees	Foot-traffic dependent retail locations
Home Instead (mobile domiciliary care)	£41,000 (territory)	6.5% of revenue	Proves the value of mapped geographic territories
Le Keux Vintage (mobile beauty/events)	£5,995	7.5% of gross profit	"Business-in-a-box"; scalable mobile blueprint
CEG mobile EV franchise	£14,500 (£4.5k training + £10k licence)	8% + 2% levy	Integrated academy pipeline, corporate EV asset control, VAT arbitrage

Source: *Benchmark Analysis of Hair Franchise Models.xlsx*; *THE BUSINESS PLAN FINAL competitive review*.

CEG's £14,500 entry point is roughly one-tenth of Tier-1 salon franchise entry, yet — unlike sub-£10k mobile models — it bundles a full NVQ qualification, a corporate-leased EV, and algorithmic demand routing. No incumbent combines training, asset control and technology governance in one system.

5.5 Consumer Demand and Client Acquisition

Franchisee recruitment fills the vans; consumer demand fills the diaries. The acquisition strategy is deliberately low-cost and structurally advantaged:

- **Structural demand transfer.** Mobile operators inherit demand the high street is shedding — 319 salon closures in a year, rural North Wales underserved, and ageing/remote demographics for whom at-home service is a necessity, not a luxury (the regional density data shows Wales already relies heavily on mobile provision).

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- **The marketing levy engine.** The 2% national marketing levy (£1,219/year per stabilised van, scaling to ~£42,000/year across a 50-van network) funds regional SEO, Google local-services presence and seasonal campaigns — a budget that grows automatically with the fleet.
- **Territory launch playbook.** Each graduating franchisee launches into a defined territory with a wrapped, brand-visible vehicle (a moving billboard on commuter routes), a launch promotion funded by the levy, and the founder's existing client networks. The mobile hairdressing trade is referral-dominated; the CRM's rebooking automation converts first visits into recurring six-week cycles.
- **The arithmetic of a full diary.** A stabilised diary requires only ~100–120 recurring clients per van (25 visits/week on a 5–6 week rebooking cycle) — a modest acquisition target in territories holding tens of thousands of households within 30 minutes' drive.

6. Franchisee Unit Economics

6.1 The 75% Productivity Rule

Modelling is anchored in temporal reality, not best-case ambition. A mobile operator services a maximum of 4–6 clients per day once travel, set-up and breakdown are accounted for. Of a 1,920-hour working year, the model strictly allocates 25% to non-billable "windshield time" and administration, leaving 1,440 billable hours. Revenue scenarios are then built from regional pricing data:

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A — Developing / part time (3 days)	9 clients	5 cuts (£25) + 4 colour/ cuts (£75)	£20,400
B — Optimised full-time (5 days, route-clustered)	25 clients	12 cuts (£30) + 10 colour/cuts (£85) + 3 add-ons (£20)	£60,960
C — Premium specialist (bridal/colour, affluent belts)	15 clients + 1 bridal	12 premium colour/cuts (£110) + 3 cuts (£35) + bridal package (£300– £675)	£82,800–£88,550

Source: *Gross Revenue Projections.xlsx*; regional pricing matrices.

6.2 The Pricing Architecture Behind the Scenarios

Scenario pricing is anchored to researched regional price matrices for the North West and North Wales, set at the median-to-upper quartile. Core cutting services drive volume; chemical services form the margin engine; bridal work forms the premium ceiling.

Ladies cut & blow dry	£20.00	£55.00	£35.00
Restyle (cut & blow dry)	£25.00	£60.00	£45.00
Blow dry only	£12.00	£45.00	£22.00
Gents cut	£10.00	£28.00	£15.00
Child cut (under 12)	£5.00	£22.00	£12.00

Source: *Cutting & styling matrix.xlsx*.

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Root retouch / regrowth	£30.00	£46.00	High-frequency maintenance anchor
Full head tint / colour	£35.00	£82.00	Variance driven by density and product volume

Half head foils	£38.00	£85.00	Precision service; toner upsell
Full head foils	£43.00	£100.00+	Labour-intensive, high product usage
Balayage / ombre	£40.00	£111.00+	Freehand premium technical service
Perms	£35.00	£68.00	Steady senior rural demand (North Wales)
Bond-builders (Olaplex)	£15.00	£26.00	Extremely high-margin add-on, minimal time
Toners / glosses	£21.00	£29.00	Essential chemical add on per appointment

Source: Chemical treatment matrix.xlsx.

The bridal and events niche is the premium specialist's economic ceiling — and because it is inherently on-location, the mobile model owns it structurally:

Bride hair (wedding day)	£100	£300+	Anchor service (£120– £180 typical)
Combined hair & makeup	£180	£365+	Dual-certified premium tier
Bride trial	£60	£130	Secures the wedding morning booking
Bridesmaid / bridal party (each)	£60	£95	Volume driver on the morning
Comprehensive package (bride + 4)	£295	£675+	High-yield single morning package
Second artist surcharge	£60	£150	Deploys an apprentice —

			in-network upsell
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Source: Bridal and event's Niche.xlsx.

6.3 Mobile Operating Cost Reality

Researched operating expenditures for mobile hairdressers validate the lean P&L below and reveal tax efficiencies unavailable to premises-based operators:

Vehicle mileage (HMRC allowance)	45p/mile (first 10k), 25p after	7,200 annual miles = £3,240 direct tax deduction
Cost of goods sold	10–15% of revenue	£6,000–£9,000 on £60k turnover; CEG bulk-buying holds it at 10%
Initial capital equipment	~£1,850	Claimable under plant & machinery capital allowances
Public & product liability insurance	From £3.76/month	£2m liability cover — non negotiable for chemical work in homes
Digital infrastructure (CRM)	£20–£50/month	Covered within the corporate SaaS stack
Payment processing	1.5–2.5% per transaction	Cashless footprint via Stripe

Source: Mobile Hairdressers operating expenditures.xlsx.

6.4 Baseline Franchisee P&L (Scenario B)

Gross annual revenue	£60,960	100.0%	25 mixed clients/week at 75% productivity
Product & consumables (COGS)	£6,096	10.0%	Depressed to 10% via corporate bulk purchasing
Compact EV van lease	£4,500	7.3%	High-efficiency compact commercial EV
EV running costs (charge/maintenance)	£2,400	3.9%	Domestic off-peak tariffs; lightweight payload
Insurance, software & admin	£1,500	2.5%	CRM, POS, public liability

Corporate royalty (8%)	£4,877	8.0%	Automated via Stripe Connect
National marketing levy (2%)	£1,219	2.0%	Regional lead generation & SEO
Total operating expenses	£20,592	33.7%	
Net franchisee earnings (pre-tax)	£40,368	66.3%	vs £27,763 employed NW average — a 45% uplift

Source: EV Van Lease Cost Analysis (THE BUSINESS PLAN FINAL); CIC Business Plan §8.

Because costs are largely proportional (consumables, royalties) or modest fixed items, a temporary 20% revenue fall does not jeopardise the EV lease — insulating the franchisor from contagion. At the premium tier, static fixed costs mean margin expands: top performers clear £60,000+ net annually, cementing network loyalty.

6.5 The Five-Year Franchisee Journey

The single-franchisee five-year model shows the path from academy to mini-fleet operator: training (Months 1–6); solo ramp to £5,000/month stabilised gross (Months 7–12); first apprentice deployed in a second van (Month 19); founder pivot to premium bridal work (Year 3); third and fourth apprentice vans (Years 4–5). By Month 60 the unit operates five vans grossing £27,000 per month, with cumulative fleet gross of £798,000 over the period.

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Graduation & deployment	M7	1	£3,000 (ramp-up)
Stabilised solo capacity	M11	1	£5,000
Apprentice 1 deployed	M19	2	£7,500
Founder pivots to bridal premium	M25–27	2	£11,000–£11,500
Apprentice 2 deployed	M31	3	£14,500
Apprentice 3 deployed	M43	4	£19,500

Apprentice 4 deployed — max capacity	M55–60	5	£24,500–£27,000
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Source: 5 year plan for one franchisee.xlsx.

7. The Corporate Revenue Engine and Network Scalability

7.1 Four Compounding Revenue Vectors

- **Initial capital injection.** The ten-person pilot cohort generates up to £145,000 of top-line acquisition revenue (£100,000 in franchise licence fees to the Ltd, plus £45,000 of academy tuition value — paid by the learner where self-funded, or by the Welsh Government via the PLA for eligible Welsh residents at

£4,500 a head, in either case landing as CIC revenue).

- **Perpetual algorithmic royalties.** An automated 10% gross deduction (8% royalty + 2% marketing levy) extracted at point of sale. A stabilised 10-van fleet yields ~£60,000 a year; at full Year-5 scale the royalty stream passes £350,000 annually.
- **Closed-loop supply chain.** Wholesale procurement of premium milk_shake colour and retail lines supplied to the fleet at 40–60% corporate margin.
- **Academy income.** Approximately £225,000 per year at scale from NVQ delivery (PLA-funded and self-funded at £4,500/head), CPD short courses, and apprentice fast-track fees.

7.2 The Apprentice Revenue Loop — the Structural USP

Mobile operators are physically capped at 6–7 clients a day, so successful franchisees inevitably hit booking bottlenecks. In conventional franchising this stalls growth; in the CEG model it triggers it. The capacity-constrained franchisee hires a local adult as an apprentice and pays the academy a £3,500 fast-track fee. Six months later the apprentice deploys in a secondary corporate EV van within the same territory — doubling the franchise footprint, opening a new 10% royalty stream, and generating academy revenue. The loop replaces the industry's £13,757 average external franchisee acquisition cost with a fee-generating internal pipeline. Growth becomes organic, compounding, and self-funding.

7.3 Five-Year Network Build (Base Case)

The network model deploys ten franchisees across five staggered cohorts (two per intake), each franchisee then scaling through the apprentice loop toward five vans:

Year 1 (M12)	2	1	2	£10,000	£50,000
Year 2 (M24)	6	2	12	£42,000	£393,000
Year 3 (M36)	10	3	30	£100,000	£1,308,000
Year 4 (M48)	10	4	40	£158,000	£2,918,000
Year 5 (M60)	10	5	50	£214,000	£5,214,000

Source: 10 franchisees + Apprentices 5yr plan.xlsx. Cumulative corporate royalty over the period: £521,400. Charlotte Eleanor

7.4 The Two-Year Execution Plan

The first 24 months are the proving ground, and they are modelled at single-franchisee granularity in the two-year earnings plan. The execution sequence below pairs operational milestones with the modelled financial trajectory of a Cohort-1 franchisee:

Foundation	M1–M6	Both entities incorporated; grant stack applications lodged; Deeside lease secured; VTCT centre registration; bank facility drawn; Cohort 1 (2 franchisees) in academy training	£0 revenue — franchisee licence fees (£20,000) banked; deployment costs held back
Deployment	M7–M10	Cohort 1 graduates; EVs wrapped and deployed; Jobber/Stripe/Geotab live; first consumer marketing	Ramp from £3,000 to £4,500/month gross per franchisee; royalties begin (£300/mo/unit)
Stabilisation	M11–M12	Franchisees at full diary; no-show controls proven; Medr registration progressing	£5,000/month stabilised gross per unit; £25,000 cumulative unit revenue
Pipeline	M13–M18	Cohort 2 enters academy; first apprentices recruited by Cohort-1 franchisees (£3,500 fast-track fees to CIC); apprentices assist in vans	£5,500–£6,000/month per founder unit; apprentice contribution building

		part-time	
Multiplication	M19–M24	First apprentice vans deployed solo — the Apprentice Revenue Loop closes its first cycle; Cohort 3 enters	Two-van units reach £10,000/month combined; £112,000 cumulative gross per founding unit by M24

Source: Franchisee Projected Earning 2 years.xlsx. By Month 24 a founding franchisee retains £9,000/month gross after royalty — before operating costs of ~18%.

The two-year plan is the bank's repayment window in miniature: licence fees arrive in Months 0–1, deployment costs follow only after fees clear, royalties begin in Month 7, and by Month 24 the network is generating recurring royalty income from twelve active vans (per the network model) — multiples of the facility's annual service cost.

7.5 The Five-Year Corporate Financial Trajectory

Aggregating the network model into annual corporate revenue streams produces the five-year backbone of this plan — the figures every other section reconciles to:

New franchisee licence fees	£20,000	£40,000	£40,000	—	—
Royalties (10% of network gross)	£5,000	£34,300	£91,500	£161,000	£229,600
Network vans (year-end)	2	12	30	40	50
Network gross (annual)	£50,000	£343,000	£915,000	£1,610,000	£2,296,000

Cumulative network gross	£50,000	£393,000	£1,308,000	£2,918,000	£5,214,000
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Derived from 10 franchisees + Apprentices 5yr plan.xlsx. Royalty figures are the 10% extraction on each year's network gross; supply-chain margin (40–60% on wholesale stock supplied to up to 50 vans) and academy income (~£225,000/year at scale, accruing to the CIC) are additive and not shown.

From Year 4 onward, growth requires no new external franchisee recruitment at all: the apprentice loop carries the network from 30 to 50 vans using fees and cash flows generated inside existing territories.

7.6 Beyond Year 5: The National Replication Blueprint

The Deeside model is deliberately designed as a replicable regional cell: one academy hub, one regulatory accreditation, ten franchise territories, and a fleet that scales to ~50 vans within an hour's drive-time radius. National expansion is therefore not a new business model — it is the same cell stamped into new geographies (a Midlands hub, a Yorkshire hub, a South West hub), each launched with the same self-funding sequence: local grant ecosystem where available, franchisee licence capital for fleet deployment, and royalty-backed facilities for setup costs. Each new region adds a further ~£230,000 annual royalty run-rate at maturity on the Deeside template.

This plan deliberately does not underwrite the national phase. The five-year case stands entirely on the single Deeside cell, fully stress-tested; national replication is presented as proven

optionality — the answer to a lender's or future investor's question "what happens after Year 5?" — rather than as a promise the launch capital depends on.

8. Stress Testing: Proving Viability Under Severe Conditions

Institutional capital — and prudent founders — require evidence that the model survives adversity, not just that it prospers in a base case. The five-year financial model was therefore rebuilt as an interactive stress-test engine in which three global variables can be shocked simultaneously. The headline test applies all three shocks at once, compounding them across all 60 months.

8.1 Stress Assumptions

Network capacity / revenue rate	100%	80%	Market downturn, pricing pressure, operational inefficiency
Fleet attrition / retention rate	100%	70%	Supply-chain delay, franchisee churn, vehicle downtime
Operating cost ratio	18%	25%	High inflation, fuel/ maintenance and insurance escalation

The combined effect is multiplicative: $0.8 \times 0.7 = 56\%$ of base revenue retained — a 44% reduction in gross revenue sustained for five full years, against a simultaneously inflated cost base. This is a severe, not cosmetic, test.

8.2 Result 1 — The Single Franchisee Unit Never Loses Money

5-year gross revenue	£798,000	£446,880	-44.0%
5-year operating costs	—	£111,720	25% of gross
5-year corporate royalty	—	£44,688	10% of gross
5-year retained profit	—	£290,472	65% net margin
Loss-making months	0	0	Cash-positive from Month 7
Average monthly profit (active months)	—	£5,379	Peaking at £9,828 in Month 60

Source: master interactive stress test model 5yr.xlsx; 5-Year Financial Stress Test Analysis.

The lean mobile cost structure means the franchisee retains 65% of stressed gross revenue (100% – 25% OpEx – 10% royalty). Even in the first stressed trading month the unit nets £1,092,

and monthly profit climbs steadily as apprentice vans deploy. Stressed monthly income of £5,379 still more than doubles the take-home equivalent of regional employed work.

Model Reconciliation and Fixed-Cost Validation

Two methodological points are disclosed here rather than left for due diligence to find. First, the detailed single-van P&L (Section 6.4) implies non-royalty operating costs of 23.8% of gross, whereas the five-year network model assumes 18%: the difference reflects fleet-level efficiencies as units mature (bulk consumables, shared insurance and software, and zero client-acquisition cost once a territory's book is established). Crucially, the stress case at 25% exceeds even the conservative detailed ratio, so the stress test remains the binding constraint under either assumption. Second, the stress model treats all costs as proportional to revenue, while in reality the van lease and insurance (~£6,000/year) are fixed. Recomputing the stressed single-van P&L with those costs held fixed yields a 62.8% net margin versus the model's 65% — a two-point variance that does not alter any conclusion: the unit remains strongly profitable in every stressed month.

8.3 Result 2 — The Network Still Delivers Stable Corporate Royalties

Peak fleet size (M60)	50 vans	35 vans	-30%
5-year network gross revenue	£5,214,000	£2,919,840	-44.0%
5-year corporate royalties (10%)	£521,400	£291,984	Stable franchisor income
Monthly royalty trajectory	—	£336 (M7) → £11,984 (M60)	Continuous growth under stress

Because the royalty is a percentage extracted automatically at the point of sale, franchisor income degrades linearly — never catastrophically — and carries minimal corporate overhead against it.

8.4 Result 3 — Tiered Scenario Analysis

A supplementary cohort-level scenario model tests intermediate and extreme tiers independently:

Base	50	£214,000	£21,400

Stress — 20% attrition, 80% capacity	34	£116,416	£11,642
Worst case — 30% attrition, 70% capacity	26	£77,896	£7,790

Source: stress test the 5 year plan 10 cohorts + apprentices.xlsx, Scenario Analysis sheet.

Even the worst-case configuration — nearly half the base fleet gone and capacity suppressed 30% — still produces a near-£78,000 monthly network gross and a ~£93,000 annualised royalty run-rate at Year 5.

8.5 Strategic Interpretation

- **The binding constraint is deployment, not profitability.** Per-van profitability is robust under every tested configuration. The model's true sensitivity is the speed of fleet deployment, not margin survival.
- **The academy is the hedge.** The single most important risk-mitigation asset is therefore the academy itself — the proprietary pipeline that recruits, trains and retains van operators, insulating fleet growth from the open labour market.
- **Contagion is structurally limited.** Proportional cost structures (consumables, royalty) flex downward with revenue, so franchisees do not default on fixed EV leases in a downturn — protecting the corporate covenant.

8.6 Key Assumptions Register

Every figure in this plan traces to the assumptions below. Where two internal models differ, the more conservative governs the viability case.

Working year / productivity	1,920 hrs; 75% billable (1,440 hrs); 48 revenue weeks	Windshield time and admin excluded from billable capacity
Stabilised client volume	25 clients/week (Scenario B)	Ramp: £3,000→£5,000/month over Months 7–11
Pricing	Median-to-upper quartile of regional matrices	No inflation indexation applied — conservative, as 74–78% of the sector is raising prices
Royalty architecture	8% royalty + 2% levy on gross, collected at source	Stripe Connect automated split
Franchisee operating costs	23.8% detailed P&L / 18% network model / 25% stress	Reconciled in Section 8.2; stress case binds
Cohort cadence	2 franchisees per intake; 5	Apprentice vans per the

	intakes over 36 months	single unit 5-year plan
Fees	£10,000 licence (Ltd) + £4,500 training (CIC/PLA); £3,500 apprentice fast-track	Licence fee precedes all deployment spend
Deployment cost per van	£7,930 (£9,930 at doubled deposit)	Self-funding within licence fee in both cases
Bank facility	~£25,000; indicative 5-year amortisation ≈ £483/month	Year-2 royalties alone cover service ~6x
Academy rent	£2,000 pcm, borne by the CIC	Grant OPEX allocation + PLA revenue (Section 9.3)
Corporation tax	Payable on Ltd profits from Years 2–3	Royalty figures stated gross of tax
VAT	Franchisees below £90k threshold; Ltd registers ~Year 3	Effective royalty cost rises to 12% — see risk register
Grant pipeline	£110,500 applied for; 50% case proven viable	Section 9.4.1 minimum-viable academy
PLA tuition	~£45,000+ per 10-person cohort, post-Medr registration	Welsh Government pays CIC directly

Where actual results diverge from any assumption, the stress-test corridor (Sections 8.1–8.4) defines the tolerance before viability is threatened: revenue –20%, fleet –30%, costs +7 points — simultaneously.

9. Funding Strategy and Use of Funds

9.1 The Self-Funding Franchise Engine — Zero Equity Required The franchisor deliberately raises no seed equity. Instead, the commercial side is capitalised by the franchisees themselves. Each franchisee's £14,500 onboarding payment splits into a £4,500

academy training fee (to the CIC, unless the learner is PLA-funded) and a £10,000 territorial licence and fleet-access fee (to the Ltd). The Ltd only incurs deployment costs after the licence fee is banked — a sequencing rule embedded in the cost model itself. Per-unit deployment economics:

EV van lease deposit & admin (SWB)	£2,000	After licence fee received
Premium full-cast vinyl brand wrap	£2,500	After licence fee received
Interior racking & secure chemical storage	£800	After licence fee received
Mobile professional kit (wash station, thermal tools, shears)	£1,300	At deployment
Initial wholesale stock (milk_shake)	£1,330	At deployment
Total deployment cost per unit	£7,930	
Licence fee received	£10,000	Month 0 of onboarding
Corporate surplus per unit	£2,070	Accumulates as working capital

Source: Franchise Startup Costs.xlsx — deposits, wraps and interiors explicitly sequenced "once franchisee has paid initial fee".

The pilot cohort of ten franchisees therefore generates £100,000 of licence capital against £79,300 of deployment cost, leaving roughly £20,700 of organically generated corporate working capital — before royalties begin in Month 7 and before any supply-chain margin. Under the staggered network model (two franchisees per cohort), capital arrives in matched steps with deployment obligations, so the Ltd is never cash-extended on fleet rollout. The same logic powers the Apprentice Revenue Loop: the second van in any territory is funded by the franchisee's £3,500 academy fee plus the established unit's own cash flow.

9.2 The Bank Facility — The Only External Ask

Stripped of fleet costs (franchisee-funded) and academy costs (grant-funded), the Ltd's true pre revenue requirement reduces to one-off professional setup:

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Legal & professional fees (BFA standard franchise agreement, IP/trademark, commercial insurance)	£18,500	Legal & Professional line, startup cost model
Technology stack integration (Jobber / Stripe / Geotab APIs, tablets/terminals)	£5,000	Technology Stack Integration allocation
Total bridged by bank facility	£23,500 (rounded to £25,000)	

This ~£25,000 facility is the entire commercial-side ask presented to lenders. Debt-service cover is exceptional: even the worst-case stress scenario (Section 8.4) generates a royalty run-rate of ~£93,000 per year by Year 5, and the severe-stress model collects £291,984 of cumulative royalties over the plan period. Candidate instruments include a standard SME working-capital facility, the Development Bank of Wales micro-loan or Green Business Loan Scheme (which additionally funds up to £10,000 of energy audit), and franchise-specialist lenders (NatWest, Lloyds and HSBC all operate BFA-affiliated franchise lending desks). The government-backed Start Up Loans programme (unsecured personal lending of up to £25,000 per director) is a further fallback requiring no business security.

For the bank, the proposition is unusually clean: the loan does not fund speculative growth — growth is funded by franchisees and grants — it simply bridges professional fees against a contractually automated, stress-tested royalty stream collected at source by Stripe before the franchisee is ever paid.

Year 1 franchisor cash flow under the staggered launch (first cohort of two franchisees), demonstrating that the facility is the only external cash required:

Bank facility drawn	£25,000	One-off setup bridge
Legal, IP & franchise agreements	(£18,500)	Pre-launch
SaaS integration & hardware	(£5,000)	Pre-launch
Cohort 1 licence fees (2 × £10,000)	£20,000	Month 0–1 of onboarding
Cohort 1 deployment (2 × £7,930)	(£15,860)	Only after fees banked
Royalties, Months 7–12 (10% of network gross)	£5,000	Per the 10-franchisee network model
Supply-chain margin on initial stock	£1,000+	40–60% on wholesale supplied

Facility debt service (Year 1)	(£5,800)	Indicative: £25,000 over 5 years at ~6% ≈ £483/month from drawdown
Corporate running costs (accountancy, insurances, admin)	(£5,000)	Founders unpaid in Year 1 (Section 9.4.4)
Net Year-1 position	~£840	Approximately break-even — by design: Year 1 proves the engine; Years 2–5 monetise it

Cohorts 2–5 add eight further licence fees (£80,000) across Years 1–3 on the same self-funding sequencing, while royalties compound monthly (£21,400/month by Month 60, base case). Year-2 royalties alone (£34,300) cover debt service nearly six times over.

9.3 The Non-Dilutive Grant Stack — £110,500 into the CIC

UnLtd Scaling Up Award	£18,000	OPEX: curriculum design, VTCT registration, founder time	Grant
National Lottery Awards for All Wales	£20,000	OPEX: working capital and early governance	Grant
WCVA Net Zero Carbon Start-Up Grant	£12,500	Trading readiness + funded climate consultant (Cwmpas)	Grant
The Flintshire Fund (UKSPF)	£10,000	CAPEX: LED lighting, smart heating, insulation	Grant
Community Facilities Programme	£25,000	CAPEX: structural fit-out (requires 5-year lease)	Grant

Principality Retrofit for the Future Fund	£25,000	CAPEX: solar, battery storage, efficient water heating	Grant
Total projected non dilutive capital	£110,500	Fully covers the £67,000 academy build plus OPEX runway	Zero dilution

Backstops: Clean Energy Fund (Ambition North Wales, grants £25k–£500k) and the Development Bank of Wales Green Business Loan Scheme (incl. up to £10,000 funded energy audit). Supplementary: Digital Inclusion Wales (2026–29) for digital-literacy curriculum components.

Premises: the Deeside lease (budgeted at £2,000 pcm / £24,000 per annum) is held by the CIC as the academy operator and funded from the grant stack's OPEX allocation and PLA cohort revenue — it does not sit on the Ltd's cash flow. Under the grants-at-50% case, the residual after the minimum-viable build (~£20–25,000) covers approximately one year's rent, with the first PLA intake (~£45,000) arriving within months of opening to sustain it thereafter. The Ltd contributes an arm's-length service charge for its hub usage only once royalty income supports it.

9.4 Lender Due Diligence: Five Questions, Answered in Advance The following subsections pre-empt the standard objections a credit committee or business development assessor will raise against a pre-revenue plan. Each is answered with the same discipline applied to the stress testing: assume the adverse case, then show the model survives it.

9.4.1 "The grant stack is applications, not awards" — the Grants-at-50% Case Correct: the £110,500 stack is a pipeline of competitive applications with three-to-nine-month decision cycles, and prudent planning assumes partial success. The model survives a 50% outcome (~£55,000) because the full £67,000 academy budget is the premium specification, not the minimum viable one. The itemised CEA cost sheet prices the complete core training floor — twelve stations' furniture, backwash units, tools, theory room and interactive display — at approximately £11,000 of equipment. A minimum-viable academy (basic compliant fit-out plus core equipment, deferring solar, battery storage and premium reception works) opens for £30,000–£35,000, inside the 50% grant case with margin.

- Retrofit-class grants (Principality, Flintshire green works) fund enhancements that reduce running costs — they improve the academy but do not gate its opening. They can be applied for after trading begins.
- The first PLA-funded cohort (~£45,000) arrives within months of opening and back-fills any deferred fit-out.
- The Development Bank of Wales Green Business Loan and Clean Energy Fund stand as named debt/grant backstops if the stack underperforms.

- The Community Facilities Programme's 5-year lease prerequisite is handled by negotiating the Deeside lease with an award-conditional structure (agreement for lease, or a break clause exercisable if the application fails) — agreed with the landlord before committal.

9.4.2 "How does a PLA-eligible learner find £10,000?" — the Franchisee Finance Pathway

The target franchisee earns under £34,303 by definition, so the plan does not assume cash savings. Four financing routes are offered, in order of preference:

- **Personal Start Up Loan.** the government-backed Start Up Loans programme lends up to £25,000 per person, unsecured, specifically for new business ventures — and a CEG franchisee with a £40,368 modelled net income and a BFA-standard agreement is a strong applicant. CEG will provide each candidate a lender-ready pack (business plan extract, P&L, franchise agreement).

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- **Bank franchise lending.** BFA-affiliated franchise desks routinely lend 50–70% of franchise entry costs against an established franchise format; as the network matures this route strengthens.
- **Staged payment (capped).** for a maximum of two of the first ten franchisees, £5,000 down with the balance over 12 months from earnings — with deployment of the wrapped van deferred until 50% is paid, preserving the self-funding sequencing.
- **PLA coverage of training.** for Welsh-eligible learners the £4,500 training component is already met by the state, reducing the personal requirement to the £10,000 licence alone.

Credit risk to the franchisee's lender is mitigated by the model itself: the operator steps into a routed diary, a corporate-leased asset, and a 66% net margin — not a cold start.

9.4.3 "A new Ltd cannot lease ten vans" — the Fleet Leasing Reality

Acknowledged: commercial lessors will require director personal guarantees and potentially larger deposits from a newly incorporated company. The model absorbs this. Deployment is rolling (two vans per cohort, never ten at once), so exposure builds alongside trading history. Stress-testing the deposit assumption: even if the per-van deposit doubles from £2,000 to £4,000, total deployment cost rises to £9,930 — still inside the £10,000 licence fee, leaving the unit self-funding. Directors will obtain indicative lease quotes (in personal and corporate names) as a pre-completion evidence item, and DBW asset finance is available as an alternative funding route for the fleet.

9.4.4 "What do the founders live on?" — the Remuneration Statement Founder income is deliberately kept off the franchisor's Year-1 cash flow: both founders are remunerated by the CIC, because the academy is the group's first money-maker. Charlotte Parker draws an educator's salary as a direct delivery cost of the tuition revenue (~£3,500 per learner, ~£45,000+ per PLA intake) — her IQA/Senior Lecturer role is the academy's core delivery asset. Mark Parker draws a modest operations/governance salary from the same delivery income. CIC rules permit reasonable remuneration for genuine work; both salaries are costed inside the conservative academy model (Section 4.7), disclosed to grant funders, and set at defensible regional rates. No

launch capital — grant, licence fee or bank facility — is allocated to franchisor executive compensation, and Ltd director salaries begin only as the royalty stream matures (Years 2–3).

9.4.5 "Pre-revenue lending is a personal-credit decision" — Security and Evidence The directors accept this reality rather than argue with it. The ~£25,000 facility will be sought through instruments designed for exactly this profile — the Start Up Loans programme (up to £25,000 per director is available across two directors; only £25,000 total is required) or a DBW micro-loan — with personal guarantees offered where required. Ahead of any credit decision, CEG will assemble an evidence pack converting projection into proof:

- Signed letters of intent from a minimum of three to five prospective franchisees (academy waiting-list candidates).
- First grant award letter(s) from the CIC stack.

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- Indicative EV lease quotation(s) and the landlord's agreement-for-lease on the Deeside unit. • VTCT centre application receipt and Medr registration timeline confirmation.

These four items are the difference between a well-argued model and a fundable business, and the launch sequence in Section 9.5 is ordered to produce them early.

9.5 Sequenced Deployment Matrix

- **Step 1 — Incorporation.** Incorporate the CIC (asset lock, constitution, dual-signatory account) and the Ltd.
- **Step 2 — OPEX capitalisation.** Apply immediately for the WCVA Net Zero Grant (£12,500) and UnLtd Scaling Up (£18,000) to fund curriculum drafting and VTCT centre registration.
- **Step 3 — CAPEX capitalisation.** Secure the Deeside industrial lease; trigger Flintshire Fund, Community Facilities Programme and Principality Retrofit applications for the green fit-out. In parallel, secure the ~£25,000 bank facility for franchise-agreement drafting and SaaS integration.
- **Step 4 — Educational activation.** Open doors, complete Medr registration, trigger PLA funding (~£45,000+ per intake), and recruit the pilot cohort — whose £10,000 licence fees fund their own EV deployment on graduation.

9.6 Implementation Timeline

Q3 2026	CIC and Ltd incorporated; VTCT centre application progressed (initial meeting held June 2026); WCVA Net Zero and UnLtd applications lodged; Deeside lease negotiated with award-conditional terms; bank facility application with evidence pack
Q4 2026	VTCT Approved Centre status targeted; fit-out begins (minimum-viable spec, grant-dependent upgrades scheduled); policy suite finalised; first cohort recruitment opens; franchisee LOIs converted to signed agreements

Q1 2027	Cohort 1 (incl. first two franchisees) begins six month training; Medr registration progressed for PLA drawdown; EV lease lines agreed; SaaS stack configured and tested
Q3 2027	Cohort 1 graduates; first two EV vans wrapped and deployed; royalties begin; Cohort 2 enters; first grant-funded green upgrades installed
2028	Apprentice Revenue Loop first cycle completes (first apprentice vans deployed); network at ~12 vans by year-end; bank facility fully serviced/ retired
2029–2031	Cohorts 4–5 complete the ten-franchisee network; apprentice loop scales fleet toward 50 vans; national replication blueprint activated from proven Deeside cell

Dates assume VTCT approval within standard processing timescales and Medr registration ahead of the August 2026–27 funding windows; the sequencing, not the calendar, is the commitment.

10. Risk Register and Mitigation

Slow fleet deployment / franchisee recruitment	Medium	High	Proprietary academy pipeline; Apprentice Revenue Loop replaces £13,757 external acquisition cost; identified by stress testing as the primary sensitivity and managed as the central KPI
Revenue downturn / pricing pressure	Medium	Medium	Stress-proven: 44% revenue reduction leaves all units profitable; premium bridal tier diversifies
Franchisee churn / defection	Low–Medium	Medium	mix Corporate-leased, branded vans cannot be taken independent; 66% net margins cement loyalty; 5-year contracts
Educational accreditation failure (VTCT/Medr)	Low	High	IQA-qualified academy director; E-Portfolio sampling; roving IQA team auditing 20% of trainees quarterly

Key-person dependency (Academy Director)	Low	High	Key-person insurance from launch; bench of EWC-registered associate trainers/ assessors built in Year 1; second IQA qualified by Year 2; curriculum and policy suite fully documented so delivery survives personnel change
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Grant shortfall for academy build	Medium	Medium	Grants-at-50% case proven viable: £30–35k minimum-viable academy; retrofit grants deferred post-opening; DBW and Clean Energy Fund backstops (Section 9.4.1)
No-shows and revenue leakage	High (industry)	Medium	Digital deposits + SMS automation compress 10–15% to 2–3%; Stripe Connect removes arrears risk
Regulatory (COSHH, effluent, waste)	Low	Medium	Centralised corporate compliance; £8,000 LEV allocation; grey-water tanks; authorised disposal routes

VAT on royalties once Ltd crosses £90k threshold (~Year 3)	High (timing certain)	Low–Medium	Royalties + levy attract 20% VAT that unregistered franchisees cannot reclaim — effective deduction rises from 10% to 12% of gross (~2 margin points, absorbed within the 65% stressed margin); flat-rate scheme assessment and a Year-3 pricing review are scheduled
Franchise-fee timing / pre-launch cash gap	Medium	Medium	Deployment costs incurred only after licence fees banked; staggered two-per cohort rollout matches inflows to obligations; ~£25k bank bridge covers one-off setup

Franchisee access to £10,000 licence capital	Medium	High	Start Up Loans pathway with lender-ready packs; capped staged payment option; PLA already covers the £4,500 training component (Section 9.4.2)
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11. Valuation, Returns and Exit Strategy

Enterprise value is underpinned by three institutional-grade assets rather than speculative R&D:

a replicable platform model that scales territories without proportionate overhead; high-quality automated recurring revenue (10% royalties captured at source, 40–60% supply-chain margins, zero accounts-receivable risk); and the proprietary Apprentice Revenue Loop, which converts a £3,500 fee event into a doubled territorial footprint.

The synthesis of low capital intensity and recurring cash flow positions CEG for exit within a 5-to-7-year window. Credible acquirers include national franchise conglomerates seeking decentralised market depth, private-equity buyers of resilient service yields, and multinational product manufacturers (e.g. L'Oréal, Wella) seeking a captive, technologically governed distribution fleet. Because the launch requires no equity issuance, the founders enter any such transaction holding 100% of the franchisor — every point of enterprise value accrues to them. The CIC, by design, is not part of any sale and its community assets remain locked. Should a growth-equity round become attractive later (for example to accelerate a national rollout), the company's clean structure remains fully SEIS/EIS-compatible.

Base-case Year-5 corporate revenue across royalties (£350,000+), supply-chain margin and academy income (~£225,000) supports an EBITDA profile attractive to both trade and financial buyers at conventional franchise-sector multiples; even the stress-tested royalty stream (£291,984 cumulative; ~£144,000 annualised run-rate at M60) sustains a viable, sellable enterprise.

12. Conclusion

The Charlotte Eleanor Group converts three simultaneous market failures — collapsing salon economics, a broken training pipeline, and a punitive VAT architecture — into a single compounding machine. The CIC academy manufactures talent the open market can no longer supply, funded by a grant and PLA ecosystem purpose-built for exactly this social mission. The Ltd franchisor deploys that talent into stress-proven micro-enterprises whose royalties are extracted automatically and whose growth is self-funding through the Apprentice Revenue Loop.

The financial case does not rest on optimism. Under a sustained 44% revenue shock with inflated costs, no franchisee unit records a single loss-making month, and the franchisor still collects £291,984 in five-year royalties. The base case delivers a 50-van network, £5.21 million in cumulative network revenue, and a diversified corporate income engine — built without a single pound of seed equity: £110,500 of non-dilutive grants capitalises the academy, franchisee licence fees capitalise the fleet, and a bank facility of only ~£25,000 bridges one-off professional setup.

To our lending partners: this is among the lowest-risk propositions a growth business can present — minimal principal, automated at-source repayment capacity, stress-tested downside, and a capital structure in which everyone else's money arrives before yours is needed. We invite you to help us redefine the economic architecture of a £5.8 billion industry.

There is also a clear window. A new Welsh Government has placed vocational skills, apprenticeships and learner choice at the centre of its agenda; the Medr apprenticeship-grant application window opens in September 2026; and VTCT engagement is already underway. The frameworks, the funding environment and the political direction are aligned now. The enterprise is structured to move at the speed this moment rewards.

This master plan consolidates and supersedes the following internal documents and datasets, which remain available in the data room for due diligence:

- CIC Business Plan (Net-Zero Vocational Academy and Mobile EV Franchise) — latest strategic iteration
- THE BUSINESS PLAN FINAL — SEIS investment case and institutional proposition •
Master interactive stress test model 5yr.xlsx — three-variable 60-month stress engine •
Stress test: 5-year plan, 10 cohorts + apprentices (incl. Scenario Analysis tiers) • Stress test of 5 year plan for one franchisee.xlsx
- 5-Year Financial Stress Test Analysis: Franchise Model Resilience (narrative) • 10 franchisees + Apprentices 5yr plan.xlsx / 10 franchisees over 5 years.xlsx • 5 year plan for one franchisee.xlsx / Franchisee Projected Earning 2 years.xlsx • CEA cost sheet.xlsx (academy full set-up, franchisee kit, products & PPE) • Charlotte Eleanor financial.xlsx & Year 1 seed allocation spreadsheet
- SEIS Governance briefing
- Analytics suite: Market size, Financial Viability Matrix, Gross Revenue Projections, Revenue Leakage, Regional Density, Baseline Regional Averages, Sector Turnover Dynamics, Autumn 2024 Budget Impact, Benchmark Analysis of Hair Franchise Models, Bridal & Events Niche, Cutting & Styling and Chemical Treatment matrices, Mobile Hairdresser Operating Expenditures, Regional Disposable Income
- Market Data Spreadsheet (compiled sector research)
- Digital Infrastructure & Technology Stack documentation
- Seed Academy Funding & Angel Investor Business Plan Financials (superseded funding iterations)