QURIOUS CITY CHILD MINDING SERVICE

MASTER BUSINESS PLAN & INVESTOR PITCH

Executive Summary

Qurious City Child Minding Service (QC) is an Ofsted-registered early years childcare provider launching in Greater Manchester.

Our mission is to provide a safe, nurturing, and stimulating environment for children aged 0–12, blending EYFS standards with Montessori enrichment.

The UK faces a shortage of over 17,000 childminders, while government-funded childcare hours are expanding. This structural gap, combined with guaranteed revenue from local councils at set funding rates (£12.07 for under 2s, £8.72 for 2-year-olds, and £5.42 for 3 & 4-year-olds), makes Qurious City a low-risk, high-demand investment opportunity.

Funding Requirement: £50,000 loan investment (no equity offered), to secure premises, equipment, and working capital.

Start-Up Costs: £9,892 – £10,842 (equipment, safety, deposit, legal, marketing).

Annual Running Costs: £48,000 (utilities, insurance, learning supplies, admin, staff support).

Revenue Potential: Based on Manchester LA rates, QC can achieve sustainable profitability even at 40% utilisation (19 children). Full capacity (46 children) generates strong surpluses and investor security.

Founder Bio

Rautha Gabadi Adesanya – Founder of Qurious City, lawyer and strategist with 20 years' experience across law, governance, and education. A passionate innovator in early years education and community growth.

Legal Structure

Private Limited Company, incorporated with the founder as sole director retaining full management control.

Registered via SCA (Ofsted-approved agency) to meet childcare standards.

The structure allows for external investment through loan arrangements under clearly defined terms, while safeguarding operational leadership with the founder.

Market Analysis

National Context: 17,000+ shortage of childminders, with supply halved in the last decade.

Policy Tailwinds: Expansion of funded childcare (15 hours for age 2; 30 hours for ages 3–4; extended to 9 month olds in 2025).

Manchester Context: High demand, long waiting lists in target areas.

Demographics: 27% of the population under 20; many parents are shift workers requiring flexible care.

Competitor Landscape: Oversubscribed nurseries; limited flexible wraparound care.

Core Services

- Early Years Care (0–5): EYFS-aligned childcare with Montessori enrichment.
- Wraparound Care (5–12): Before/after school, holiday clubs, emergency care.
- Enrichment Programs: STEM, outdoor education, weekend activities.
- Echo Income Streams: Laundry service, weekend clubs, enrichment add-ons.

Objectives

Short-Term (0–6 Months):

- Achieve Ofsted Outstanding rating.
- Reach viability point at 40% capacity (8 children).
- Launch enrichment and weekend services.

Long-Term (7–24 Months):

- Reach full capacity (18 children).
- 90%+ parent satisfaction.
- Open a second site in Greater Manchester.

Financial Assumptions

Funding Basis

Government funding is based on a 38-week school year, averaged into 12 monthly payments. Private top-ups for the remaining 14 weeks (holiday periods) create additional upside potential beyond the core funded revenue.

Local Authority Base Rates (Manchester)

- Under 2s: £12.07 per hour
- 2-year-olds: £8.72 per hour
- 3 & 4-year-olds: £5.42 per hour

Capacity Assumptions

- Full Capacity: 46 children (expanded premises model)
- Viability Point: Approximately 40% occupancy (18–19 children)
- Average Weekly Attendance: Standard funded hours (15 hours for age 2; 30 hours for ages 3–4; based on 38 weeks per year, stretched across 12 months)
- Upside Potential: Privately paid extended hours, wraparound care, and enrichment services are excluded from the baseline model. Any uptake represents either additional profit or a balancing mechanism if funded hour enrolment is lower than forecast.

Costing Framework

- Start-Up Costs: £9,892 – £10,842 (equipment, deposit, compliance, legal, set-up)
- Annual Running Costs: £48,000 (utilities, insurance, admin/software, learning supplies, maintenance, contingency)

Revenue Outlook

Projections are deliberately conservative, using only the funded hours at Manchester Local Authority rates.

At 18–19 children (viability point) the service covers fixed costs and achieves sustainability.

At 46 children (full capacity) the service generates strong surpluses, providing investor security and scope for reinvestment or expansion.

Summary

This conservative approach demonstrates that Qurious City is a low-risk, council-funded model with predictable baseline revenue and multiple levers for growth.

FINANCIALS – CAMPUS MODEL

Capacity & Staffing :

Age Group	Children	Staff Needed	Ratio
Under-2s	6	2	1:3
2-year-olds	8	2	1:4
3–4-year-olds	32	4	1:8
Total	46	8	

Annual Income (38 weeks, 30 hrs/week):

Age Group	Children	Hourly Rate	Annual per Child	Total Annual
Under-2s	6	£12.07	£13,769	£82,614
2-year-olds	8	£8.72	£9,945	£79,560
3–4-year-olds	32	£5.42	£6,177	£197,664
Total	46			£359,838

Annual Operating Costs:

Category	Monthly Cost	Annual Cost
Staff Wages (8 staff, 30 hrs/wk)	£9,276	£111,314
Rent	£3,500	£42,000
Loan Repayment (£50k)	£2,708	£32,500
Ad-hoc Cover	£880	£10,560
Other Running Costs	£4,000	£48,000
Total	£20,365	£244,374

Profitability:

	Annual	Monthly
Revenue	£359,838	£29,987
Total Costs	£244,374	£20,365
Profit Before Tax	£115,464	£9,622
Corporation Tax (~23%)	£26,556	£2,213
Net After Tax	£88,908	£7,409

Easy Breakdown – Where £1 Goes:

• 31p → staff wages

• 12p → rent

• 9p → loan repayment

• 13p → other running costs

• 35p → profit before tax

After tax, ~25p per £1 remains as net profit.

Start-Up / One-Off Costs

Item	Cost
Montessori Materials	£950
Outdoor Equipment	£1,250
Safety Equipment (gates, alarms, childproofing)	£400
Toys	£500
First Aid Box & Safety Gear	£175
Insurance (Annual Premiums)	£135
Laptop + Printer	£800
Google Workspace (1 yr)	£120
Website Design & Setup (self-built, costed)	£250 (one-off)
Domain & Hosting	£100 (annual)
DBS/Training (Assistants)	£292
Flyers + Ads	£300
Cleaning Starter Stock	£120
Sleep & Rest Equipment (cots, mattresses, bedding)	£1,000–£1,200
Storage Racks (shoes & coats)	£250–£300
Storage (toys & supplies)	£450–£500
Rent Deposit (2 months approx.)	£2,400
Legal/Management Fees	£500–£1,000
Total (Range)	£9,892 – £10,842

Ongoing / Running Costs

Category	Monthly (£)	Annual (£)
Utilities (gas, electric, water, internet)	600	7,200
Insurance (Public Liability, Employer's, Building/Contents)	250	3,000
Learning Materials & Toys	400	4,800
Cleaning & Hygiene Supplies	300	3,600
Marketing & Website	200	2,400
Admin, Software & Subscriptions (CRM, accounting, etc.)	250	3,000
Transport (school runs, outings)	300	3,600
Maintenance/Repairs	300	3,600
Contingency / Miscellaneous	1,400	16,800
Total	4,000	48,000

Financial Snapshot

Category	Amount
Start-Up Costs (Range)	£9,892 – £10,842
Annual Running Costs	£48,000
Projected Income (Manchester Funding Rates)	Variable – based on occupancy mix

Graduated Plan

Months 0–6 (Set-Up & Stabilisation)

Timeline	Objectives	Outcomes
Premises & Compliance	Secure and prepare larger premises (safety equipment, childproofing, zoning). Complete Ofsted registration via SCA agency. Finalise insurance, legal compliance, and policies.	Operational premises ready, compliant, and insured. Registration complete.
Capacity Build-Up	Initial enrolment of 8–10 children in first quarter. Scale to 18–19 children by Month 6. Begin with part-time assistants and expand staffing.	Viability point (18–19 children) reached by end of Month 6.
Revenue & Finance	Funded hours income begins post-registration. Introduce holiday top-ups and limited wraparound services. Monitor cash flow closely.	Loan repayments begin smoothly; cash flow stabilised.
Brand & Community	Launch marketing (flyers, schools, social media). Build early reputation with Outstanding Ofsted practices. Deliver high parent satisfaction.	Strong local brand presence; parent satisfaction established.

Months 7–24 (Growth & Consolidation)

Timeline	Objectives	Outcomes
Capacity Expansion	Reach full 46-child capacity by Month 12–15. Introduce structured waiting list. Recruit additional assistants.	Full occupancy achieved; staffing ratios maintained.
Revenue Optimisation	Maintain funded-hour income stream. Scale holiday care, wraparound hours, and enrichment services. Introduce echo income streams (laundry, weekend clubs).	Diversified income streams; higher margins; resilience built.
Financial Position	Surplus cash flow achieved beyond 19 children. Maintain loan repayments. Build reserves for future growth.	Strong financial stability; reserves established.
Growth & Replication	Explore second Manchester site or neighbouring authority by Month 18–24. Strengthen partnerships with schools and parents.	Expansion opportunities identified; reputation consolidated.

Return Timeline

The financial model for Qurious City reflects a phased return horizon:

• Months 0–6 (Set-Up Phase): Focus on capital outflow, compliance, and enrolment. Cash is invested into premises, equipment, staffing, and marketing. Returns are not expected in this phase.

• Month 6 (Viability Point): With ~18–19 children enrolled, the service reaches break-even. Returns begin to flow from this point onward.

• Months 6–30 (24-Month Return Window): Surpluses are generated consistently as capacity grows to 46 children. Loan repayments are sustained comfortably, and profits build steadily.

This structure means investors should view the first six months as a stabilisation period, with the return period beginning at Month 6 and continuing for 24 months to Month 30.

Phase	Months	Focus	Investor Impact
Set-Up Phase	0–6 months	Premises, equipment, compliance, enrolment build	Capital outflow, no immediate returns
Viability Point	Month 6	~18–19 children enrolled, costs covered	Break-even achieved
Return Window	6–30 months	Scale to 46 children, steady surplus, loan repayment	Consistent returns & profit generation