AI ML Startup Business Plan

CanalOps AI | Amsterdam

DOCUMENT GUIDE

Contents

CanalOps AI | Planning illustration | Version 1.0 | 3 October 2026

This plan supports a staged funding decision for a proposed Dutch logistics document software business. Commercial demand and funding remain unverified. The final financial group follows the operating plan, risks and evidence. The supporting workbook is input driven and uses EUR for January 2027 to December 2029.

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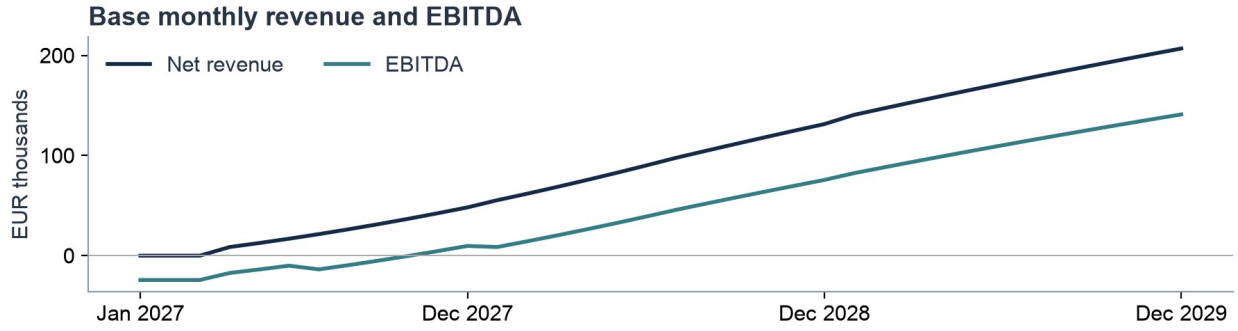
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Executive summary

CanalOps AI is a proposed Amsterdam software company helping Dutch freight forwarders and warehouse operators classify shipment documents, extract agreed fields and route exceptions to a human reviewer. It sells a managed workflow rather than a general chatbot. The decision for a funding reader is whether to finance a staged product launch from January 2027, with paid customers beginning in April after validation.

The proposal seeks €750,000 of unapproved funding. The verified Base forecast produces €244,870 revenue and (€143,050) net profit in 2027, followed by €2,095,091 revenue and €1,004,556 net profit in 2029. Base minimum cash is €480,017. Monthly EBITDA first turns positive in month 11. Downside minimum cash is (€23,810), requiring €23,810 additional cash if costs are retained. Validate customer outcomes and funding before launch.

Key fact	Planning position
Concept	Human-reviewed shipment document automation
City and market	Amsterdam base; Dutch logistics SMEs
Launch	January 2027 build; April 2027 first sales
Funding	€650,000 proposed equity plus €100,000 proposed debt
Economic driver	Retained subscription clients and onboarding throughput
Status	Planning illustration; no commitments



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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Business details

CanalOps AI is a working name for a Dutch private limited company, a BV. Incorporation, name availability, trade register number and VAT registration remain pending. A small Amsterdam coworking base is planned; the company will serve Dutch business customers remotely and through scheduled site visits.

No address, founder contact, website, advisor engagement or incorporation date is fabricated. The founder must complete these details and document intellectual property ownership before signing customer or funding agreements.

Business detail	Information
Legal and trading name	CanalOps AI BV proposed; name check pending
Address	Amsterdam coworking premises; contract pending
Contact	Founder and contact details not supplied
Registration	KVK and VAT registrations pending
Operating start	1 January 2027 forecast start
Online presence	Demonstration site and business outreach planned
Advisors	Dutch accountant, counsel and security assessor to appoint

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Business concept and objectives

The first product processes email attachments and uploaded shipment documents into a reviewer queue. Extraction is limited to customer-defined fields and validated against schema and business rules. A user approves exceptions before export to the existing transport or warehouse system. No autonomous customs declarations, employee selection or credit decisions are offered.

The first three months fund product development and implementation playbooks. Success means a documented reduction in handling time without an increase in material extraction errors. Five paid pilot customers and a viable procurement cycle must be established before the scheduled second engineer is hired. The financial model retains the scheduled hire cost so the funding requirement is not understated.

Objective	Measure	Review
Validate workflow	20 discovery interviews and 3 controlled evaluations	Before first sales
Prove outcome	Customer measured time and material error comparison	Pilot acceptance
Sell repeatably	5 paid clients; contract and data access verified	Month 7 hiring gate
Retain customers	Track cancellation reasons and cohort renewals	Monthly
Protect cash	Review 13-week cash plan and funding runway	Monthly

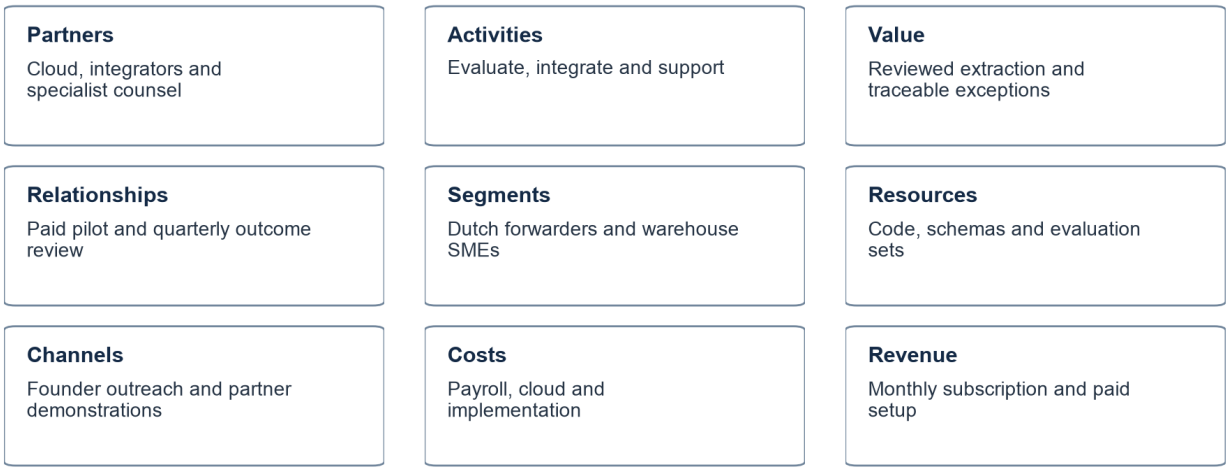
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Business model canvas

The business combines subscription software and a bounded implementation service. The monthly fee covers the defined workflow, exception queue, audit trail and included usage. Onboarding pays for mapping and integration; custom integrations outside the standard connector are declined or separately scoped, with no unmodelled revenue assumed.

The founder owns sales, customer acceptance and capital allocation. Engineers own product reliability and connectors. Cloud inference suppliers and specialist counsel are external partners, not additional internal headcount. The model holds salary and marketing costs even if conversion disappoints.

Canvas area	CanalOps AI decision
Partners	EEA cloud/inference vendors; logistics system integrators; counsel
Activities	Evaluate extraction; maintain connectors; onboard and support
Resources	Product code, evaluation sets, consented customer schemas
Value proposition	Reviewed structured data with traceable exceptions
Relationships	Paid pilot, named reviewer, quarterly outcome check
Channels	Founder outreach, referrals and selected partner demonstrations
Segments	Dutch forwarders and warehouse operators with 10–100 staff
Revenue	€1,600 monthly subscription plus €3,500 onboarding in Base
Costs	Engineering payroll, inference, implementation and acquisition



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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SWOT and longer term goals

S1 is a narrow workflow with explicit human approval; S2 is a reusable schema and connector approach. Both are design choices, not proven advantages. W1 is the absence of measured customer outcomes; W2 is reliance on a small engineering team and upstream model providers.

O1 is wider business AI adoption documented by CBS; O2 is administrative work where structured fields and exceptions can be measured. T1 is the capability of existing automation platforms; T2 is data leakage or extraction error. Year three customer and cash targets come from the forecast. Year five expansion remains conditional on retention, standard connectors and funded support capacity.

Finding	Evidence or target	Action
S1	Human approval built into scope	Keep export controls mandatory
S2	Reusable mapping is the product hypothesis	Measure onboarding hours
W1	No observed pilot results	Controlled evaluations before claims
W2	2–4 FTE planned	Cross-train and document deployments
O1	CBS adoption evidence, broad population	Qualify logistics need directly
T1	Low-cost automation platforms available	Compete on workflow outcomes
T2	Sensitive business documents	Minimise data and audit access
Years 3–5	Regional expansion conditional	Extend forecast before committing

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TOWS strategy matrix

The TOWS actions translate the SWOT into spending and decision gates. S1 with O2 supports selling a tightly bounded paid evaluation. W1 with O1 requires original evidence rather than repeating national AI adoption as local demand. S2 with T1 calls for reusable connectors to reduce service labour.

W2 with T2 requires independent security testing and recovery drills. The preopening expenses include a €10,000 external security assessment; a continuing professional-fee budget supports review. If the first pilot cannot meet quality targets, defer new sales rather than extending unsupported promises.

Strategy	Action	Budget or driver	Owner
SO S1 O2	Paid reviewed extraction pilot	Onboarding fee and €700 delivery cost	Founder
WO W1 O1	Interview and evaluate actual documents	€8,000 preopening research and launch	Founder
ST S2 T1	Standard connectors and rejection of bespoke work	Engineer salaries	Lead engineer
WT W2 T2	Penetration test and recovery drill	€10,000 preopening security	Lead engineer

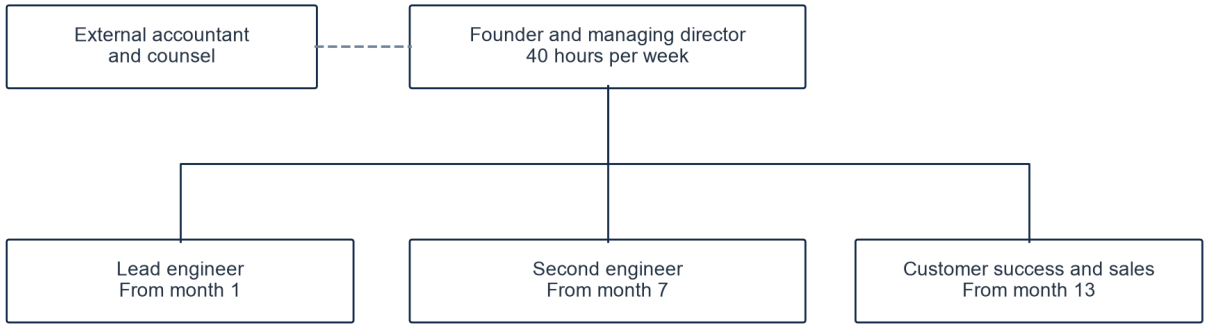
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Owner and management

The plan assumes one full-time founder acting as managing director, product owner and initial seller. The founder receives a gross monthly planning salary of €5,500; this is company payroll, not a dividend or an owner withdrawal. Dutch director remuneration rules and personal take-home pay must be reviewed before incorporation.

The founder approves contracts, budgets and hiring; the lead engineer owns release quality, security implementation and infrastructure. A second engineer joins in month 7 and a customer success and sales role in month 13. Outside accountant and counsel use dashed support relationships in the organisation chart.

Responsibility	Accountability	Coverage
Capital and sales	Founder	Full time from month 1
Product and security	Lead engineer	Full time from month 1
Integrations and testing	Second engineer	Full time from month 7
Customer success and sales	Commercial hire	Full time from month 13
Accounts and counsel	External contracted support	Professional budget; not FTE



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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Owner and key personnel profiles

No founder biography, qualifications, previous employer, ownership percentages or current income has been supplied. These are unresolved diligence items. The founder role requires logistics workflow knowledge, enterprise sales capability and the ability to manage a small technical team.

The lead engineer must demonstrate secure integration work, software deployment and evaluation of extraction quality. Hiring should use documented work samples and references. The proposed equity budget is not evidence of a founder contribution or investor agreement; cap table and source-of-funds evidence are required.

Profile field	Required evidence
Name and shareholding	Not supplied; cap table needed
Founder responsibilities	Managing director, sales, product and budgets
Relevant experience	Verify logistics and B2B sales examples
Engineering capability	Work sample, secure deployment and references
Training	AI literacy, incident response and privacy
Time commitment	Full-time roles assumed
Current income	Not supplied; excluded from forecast

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Target customers

The priority customer is a Dutch freight forwarder or warehouse operator with 10–100 staff, recurring shipment document handling, a digital system of record and an accountable operations manager. The buyer is the operations director; IT and privacy staff approve data access. Document volume and exception complexity matter more than headcount alone.

Exclude organisations that cannot supply a lawful test set, require autonomous regulated decisions or need a wholly bespoke integration. The first sale begins with a limited paid workflow and a named human reviewer. The €1,600 fee must be justified by measured time saved and avoided rework at the customer site.

Customer group	Need and buying trigger	Offer
Freight forwarder	Document backlog and repeated keyed fields	Extraction and reviewer queue
Warehouse operator	Inbound document mismatches	Schema validation and exception routing
Large enterprise	Long procurement and bespoke requirements	Defer in first year
Very small operator	Too little volume for fee	Decline or partner referral

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Segmentation targeting and positioning

Segmentation uses document volume, system compatibility, data readiness and procurement complexity. The initial target combines a standard connector, enough repeated work to cover the subscription, and an operations manager willing to measure results. Geography is Dutch domestic B2B for the forecast; Amsterdam is the base rather than a claimed local catchment share.

Positioning statement: for logistics teams with repeated document entry, CanalOps AI provides a reviewed extraction workflow and auditable exceptions within their existing system. The proof must be customer-approved evaluation data. No competitor satisfaction ratings or performance scores are implied.

Segment	Reach and needs	Economics	Priority
Digital SME forwarder	Founder and integrator referrals	Enough repeated volume; bounded mapping	Primary
Warehouse with standard system	Partner demonstration	Connector reuse and clear exceptions	Secondary
Enterprise	Tender and security review	Long cycle and custom demands	Later
Micro operator	General online channels	Low usage and willingness to pay	Not initial



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

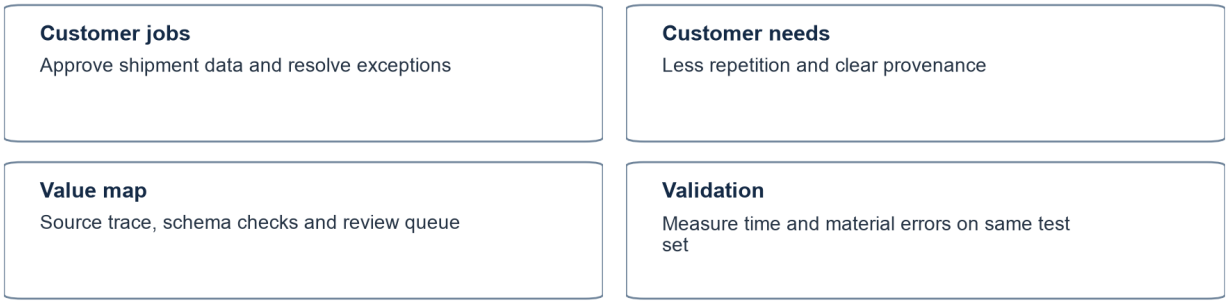
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Value proposition canvas

The customer job is to move shipment information accurately into a system while keeping exceptions under human control. Current difficulties may include repeated entry, unclear provenance and inconsistent document layouts; these are interview hypotheses. A measurable gain is fewer minutes per approved document at a fixed quality threshold.

The value map includes extraction with source references, schema checks, a reviewer queue and export logs. Pain relief comes from highlighting uncertainty rather than silently accepting outputs. Gains must be measured on customer documents. Pilot acceptance compares baseline handling time and material error rates using the same document population.

Customer profile	Value map
Jobs: approve shipment information	Product: structured extraction and queue
Pains: repetition and uncertain fields	Relief: validation, source trace and exceptions
Gains: faster reliable processing	Gain: customer measured handling time
Risk: data access and workflow disruption	Mitigation: scoped pilot and rollback



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

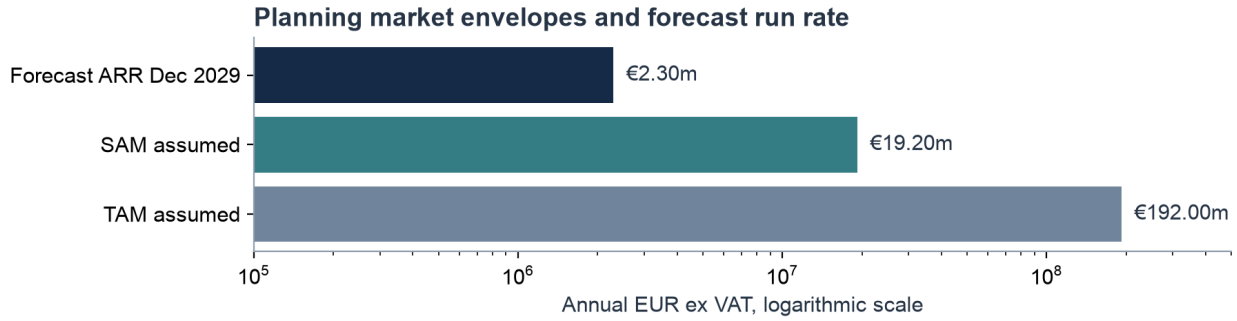
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Market size and trends

TAM and SAM are scenario envelopes, not validated market estimates. The planning TAM assumes 10,000 eligible Dutch logistics businesses spending €19,200 annually on this category, giving €192 million. SAM assumes 1,000 that match system, volume and data criteria, giving €19.2 million. Neither business count nor category spend has been established by customer research; the range is deliberately exposed.

The annualised month 36 subscription run rate is shown separately as forecast capture capacity. It is not observed market share and excludes onboarding. TAM uses 5,000–15,000 businesses and SAM 500–1,500 at the same assumed spend. CBS enterprise AI evidence is context only and does not validate logistics buyer counts or spend.

Scope and period	Annual EUR ex VAT	Method and limitation
TAM Netherlands 2029	€192m; range €96m–€288m	10,000 × €19,200 assumed
SAM qualified Dutch firms 2029	€19.2m; range €9.6m–€28.8m	1,000 × €19,200 assumed
Forecast capture at Dec 2029	€2,297,226 annualised Dec 2029 subscription run rate	Ending clients × monthly price × 12
Validation needed	Buyer registry and spend interviews	Do not claim a market share



Unvalidated planning envelopes and model ARR; common annual EUR basis.

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PESTLE analysis

The six panels connect external conditions to product scope and costs. National AI adoption creates context but buyers still need a procurement case. Amsterdam supports a remote delivery base; no assertion of unique local demand is made. Regulatory classification depends on intended use, so sensitive decisions are excluded at launch.

The AI Act and GDPR require specialist review before customer use. Current Commission guidance is retained in the source register; the founder must recheck applicable dates and provider or deployer obligations at contracting. Payroll loading, cloud costs and professional fees are explicit planning allowances rather than quoted statutory totals.

Factor	Implication	Response
Political	European AI policy and procurement expectations	Document intended use and roles
Economic	SME budgets and sales cycle risk	Paid narrow pilot and cash gate
Social	Reviewer trust and work redesign	Train staff; measure exceptions
Technological	Model drift and vendor dependence	Evaluation sets and fallback provider
Legal	Privacy, AI Act and contractual responsibility	Counsel review and data agreements
Environmental	Inference and storage resource use	Retention limits and smaller models



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

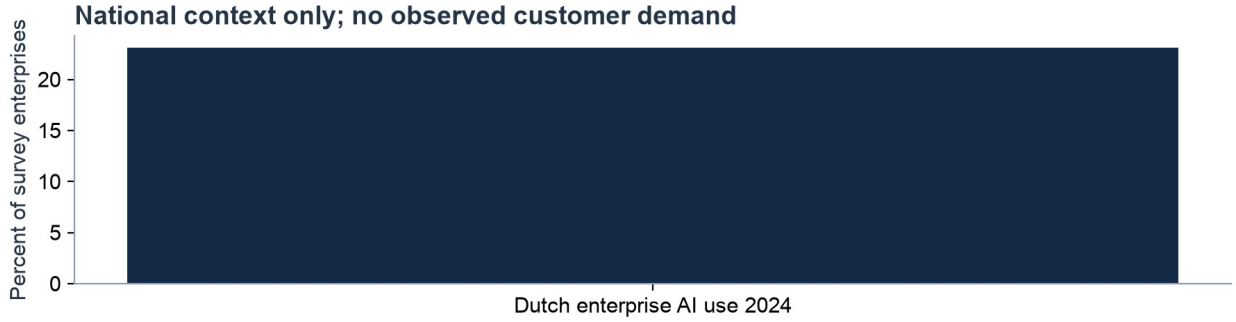
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Local demand and evidence

CBS reports AI use across Dutch enterprises, with population and sector definitions differing between surveys. The retained AI monitor table reports 23.1% for the Netherlands in its 2024 international comparison. This supports a broad adoption context, not CanalOps customer intent or a forecast conversion rate.

There are no interviews, traffic counts, signed pilots or observed customer volumes yet. Run 20 interviews across forwarders and warehouses, record weekly document volume, error types, existing software, decision maker and budget. Obtain consent for three representative test sets. A 10% conversion rate from qualified opportunities is a planning hypothesis and should be replaced after a measured funnel.

Evidence	Finding	Date and use
CBS AI monitor 2024	23.1% Netherlands international comparison; broad population	Reviewed 3 October 2026; context
Customer interviews	Not yet conducted	20 planned before first sales
Document evaluation	No measured quality or time saving	3 consented sets required
Sales conversion	10% Base assumption	Update from qualified opportunity cohort



CBS 2024 national AI context, not customer demand. Source S1.

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Competitors and positioning

Alternatives include Microsoft Power Automate, customer-built OCR workflows, integration consultants and manual processing. Power Automate has published user and bot pricing; these are platform licences, not a like-for-like implementation and support quote. CanalOps therefore cannot justify its price by multiplying a competitor licence cost.

The proposed advantage is a bounded logistics workflow with setup, monitoring and human exceptions. It remains unproven until a pilot shows value. A customer using existing software successfully should not be assumed to switch. Competitive discovery records full implementation cost, support and failure-handling arrangements.

Alternative	Observed offer	CanalOps response
Power Automate	US page: $15 user/month annually; $150 bot/month	Compare total workflow, not licence
Customer-built workflow	Price and support not researched	Show evaluated maintenance and exceptions
Integration consultancy	Quotes unavailable	Standard scope and paid setup
Manual processing	Customer baseline needed	Measure time and errors in pilot

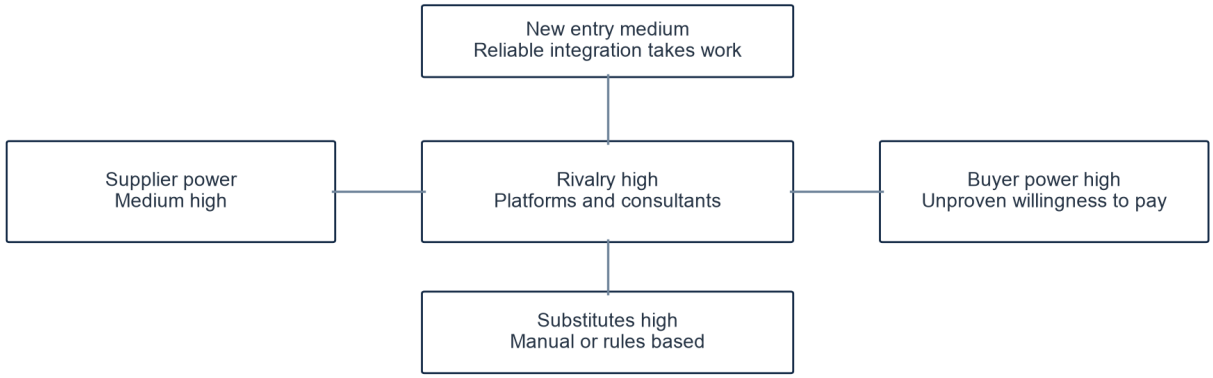
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Porter five forces

Rivalry is high because general platforms and consultancies can automate similar tasks. Buyer power is high because a pilot can be declined and switching value must be measured. Substitution is high from manual work or rules-based automation; this narrows the addressable segment.

Supplier power is medium to high where inference vendors and logistics APIs control cost or access. Entry barriers are moderate: a demo is easy but secure reliable integrations take work. The response is a narrow standard scope, portability of stored schemas and a documented cost ceiling per customer.

Force	Pressure	Evidence or hypothesis	Response
Rivalry	High	Established automation platform alternatives	Evaluated logistics outcomes
Buyers	High	No signed pilots; approval needed	Bounded paid pilot
Suppliers	Medium high	Inference and connector dependencies	Fallback vendor and usage caps
Substitutes	High	Manual and rules-based processing	Only sell measurable value
New entrants	Medium	Demo is easy; reliability harder	Testing and reusable connectors



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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Strategy canvas

The strategy canvas compares intended delivery models using qualitative scope markers, not invented competitor performance scores. CanalOps aims for a narrow packaged workflow with managed setup and mandatory review. A general platform offers broad automation components; the customer or integrator designs the specific workflow.

The strategic tradeoff is breadth for reusable implementation. The plan declines bespoke automated decisions and complex integrations; onboarding capacity therefore caps new customers. Validate whether that restricted scope is commercially attractive before adding development scope.

Comparison factor	CanalOps intended offer	General platform	Manual process
Workflow breadth	Narrow logistics scope	Broad configurable tools	Existing tasks
Setup responsibility	Managed bounded setup	Customer or integrator	Customer
Human exception review	Mandatory in design	Configuration dependent	Native manual review
Audit trace	Planned source and export logs	Configuration dependent	Process dependent
Cost basis	€1,600 plus onboarding	Published licence plus setup	Internal labour



Qualitative delivery scope, not competitor ratings.

Location and premises

The company plans an Amsterdam coworking base with secure remote working. It does not need a customer-facing shop, warehouse or dedicated GPU facility. The €1,200 monthly premises budget covers desk access and basic connectivity; €6,000 is held as a refundable deposit pending a quoted contract.

Customer documents remain in approved EEA-hosted environments under contract. Device encryption, private workspaces and access control are prerequisites. Address registration and landlord permissions must be confirmed; the deposit is an asset and does not reduce profit.

Premises input	Planning basis
Location	Amsterdam; address not selected
Monthly occupancy	€1,200 net Base assumption
Deposit	€6,000 refundable planning asset
Space	Coworking and secure remote work
Data hosting	EEA region and contractual subprocessor review
Lease	No signed terms or quote

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Equipment and resource plan

The startup buys €24,000 of equipment and installation before operations: encrypted laptops, test devices and basic networking. These are capital assets depreciated over 36 months with no residual value. A further €6,000 purchase in month 24 is depreciated over 36 months from that month.

Cloud inference and storage are operating costs, not owned equipment. Development labour is expensed; the model claims no capitalised software or R&D subsidy. Supplier quotes and device quantities require confirmation before purchase.

Resource	Needed by	Funding and budget
6 laptop and secure device bundles	Preopening	€18,000 total assumed
Test and network equipment	Preopening	€6,000 total assumed
Replacement hardware	Month 24	€6,000 total assumed
Cloud and inference	From month 1	€1,000 fixed plus €180/client/month
Security review	Preopening	€10,000 expense
Useful life	From service date	36 months; zero residual

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Product and service strategy

The launch offer is one subscription tier and one standard onboarding package. It accepts agreed shipment document classes, validates fields and sends uncertain cases to a human queue. The fee assumes a defined monthly usage allowance; exact volume and overage terms need validation. No overage income is included in the forecast.

The product roadmap prioritises access controls, evaluation tooling, connectors and audit logs before additional document categories. A customer who needs unsupported fields receives a scoped refusal or a future roadmap request, not an uncosted promise. Onboarding includes mapping, acceptance tests and reviewer training.

Category	Launch offer	Role
Subscription	€1,600/client/month Base ex VAT	Recurring reviewed workflow
Onboarding	€3,500/new client ex VAT	Mapping, connector and training
Included delivery	Human exception queue and audit logs	Quality control
Not offered	Autonomous legal or credit decisions	Risk boundary
Future expansion	Additional proven standard document classes	Requires funded roadmap

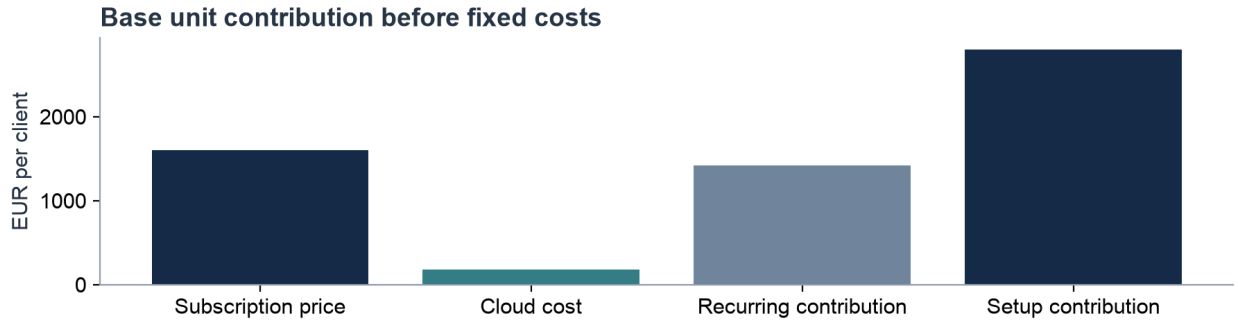
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Pricing and customer economics

Base subscription pricing is €1,600 per customer per month and onboarding is €3,500, both excluding 21% VAT. Cloud cost is €180 per billable client and onboarding delivery costs €700 per new customer. Before fixed payroll and acquisition costs, a full-month subscription contributes €1,420 and a setup contributes €2,800.

New customers and churn are distributed evenly within the month, so billable customers are the average of opening and closing counts. Fractional clients represent expected portfolio values. All prices and unit costs are assumptions; price rises are 2% at annual anniversaries. The model does not treat VAT receipts as revenue.

Unit economics	Base planning amount
Subscription net monthly	€1,600
Subscription invoice with VAT	€1,936
Cloud cost per billable client	€180 net
Recurring contribution before fixed costs	€1,420/client/month
Onboarding net price	€3,500
Onboarding variable delivery	€700
Setup contribution before fixed costs	€2,800



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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Competitor price comparison

Microsoft’s US pricing page lists Power Automate Premium at $15 per user per month paid yearly and Process at $150 per bot per month paid yearly, reviewed 3 October 2026. Currency, licence scope and usage limits differ from CanalOps. No conversion into euros or implied like-for-like price advantage is presented.

Obtain two Dutch integration quotations and a manual-processing baseline for each pilot. Compare the same document classes, implementation, reviewer workload, support, usage limits and VAT basis. The proposed subscription requires more value than a low-cost licence alone; willingness to pay is untested.

Offer	Our net price	Alternative and limitation
Managed workflow	€1,600/client/month	Power Automate $15/user/month; US licence only
Standard setup	€3,500 once	Consultancy quotes not obtained
Automated bot licence	Not sold separately	Power Automate $150/bot/month; US page
Manual processing	No comparative claim	Customer labour baseline needed

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Brand and customer experience

The brand should communicate predictable control and useful review, with clear limits on extraction certainty. A demonstration uses synthetic or consented documents and labels AI outputs. Marketing claims must avoid guaranteed accuracy or compliance certification.

The service promise is a defined reviewer workflow, named escalation owner and transparent usage. Acceptance tests establish material error categories and rollback rules. Support hours are business hours in the Netherlands; no 24-hour promise is funded. Incidents affecting data access are escalated immediately under the agreed response procedure.

Service standard	Measure	Owner
Clear limits	Accepted document classes documented	Founder
Traceable output	Source reference and approval log	Engineer
Support	Business-hours acknowledgement target in contract	Customer success
Quality	Customer acceptance test threshold	Lead engineer
Incident handling	Triage, containment and contractual notice	Founder and lead engineer

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Sales channels and process

The founder sources qualified opportunities through targeted outreach, industry referrals and system integrators. A qualified opportunity has a named buyer, document need, budget discussion and compatible system. The Base funnel starts with 20 opportunities a month from month 4, increasing by two per month, with 10% converting subject to onboarding capacity.

The sales sequence is discovery, data and security review, paid pilot scope, signed order and implementation. New customers are invoiced for setup and recognised when the bounded implementation is complete. Subscriptions are monthly with a one-month collection lag; no prepaid annual contracts or partner commission is assumed.

Channel	Sales process	Cost and assumptions
Founder outreach	Qualification and paid pilot	€3,000/month marketing budget
Integrator referrals	Standard connector demonstrations	No unagreed referral fees forecast
Inbound demonstration	Consent and discovery call	Included marketing spend
Collection	Invoice net plus 21% VAT	1 month lag; no bad debt assumption

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Launch marketing

An €8,000 preopening research and launch budget funds discovery and a concise demonstration. From month 1, €3,000 per month supports outreach, content and customer visits; €1,200 per month travel is budgeted separately. Spend is not proof of qualified leads.

Record source, qualification date, procurement stage and outcome for every opportunity. The first three months produce no customer revenue in the model, but payroll, marketing and infrastructure continue. If fewer than ten qualified opportunities are confirmed before first sales, reforecast conversion and delay hiring decisions.

Activity	Timing	Budget	Measure
Interviews and launch demonstration	Preopening	€8,000	20 interviews; 3 test sets
Targeted outreach and content	Monthly	€3,000 net	Qualified opportunity count
Customer and partner visits	Monthly	€1,200 net	Evaluations progressing
Security documentation	Before first sale	In professional and startup security budget	Customer sign-off

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Retention and ongoing sales

Base monthly customer churn is 1.5% of opening customers, 3% in Downside and 1% in Upside. These are assumptions rather than measured retention. Monthly cancellations do not affect onboarding revenue already delivered. Billable customer averaging captures mid-month starts and departures.

Each customer receives an adoption and exception review at 30 and 90 days, then quarterly. Track usage, reviewer corrections, export success, incidents and cancellation reasons. Do not compute an unsupported lifetime value claim from an unobserved churn rate; use cash payback and cohort evidence after a sufficient period.

Action	Measure	Decision rule
Reviewer onboarding	Completion and first export	No unsupervised production
Outcome review	Time, errors and exception share	Remediate or stop failed workflow
Churn review	Opening clients lost and reason	Reforecast if above 1.5% Base
Usage control	Inference cost per client	Price or cap before cost overruns
Renewal	Customer-approved outcome	No assumed expansion revenue

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Daily operations and suppliers

Engineers review queues, system availability, export failures and evaluation regressions each working day. Deployments use separate testing and production environments with rollback. Customer schemas and documents are isolated, access is least privilege and secrets are centrally managed.

The model pays cloud, contractor and other operating expenses in the same month. Customer invoices collect one month later. No supplier credit, bad-debt recoveries or speculative grants are included. Record provider pricing, region, deletion policy, service levels and exit terms before contracting; external delivery cost is €700 per onboarding.

Supplier and purchase	Terms assumed	Backup
EEA cloud and inference	€1,000 fixed plus €180/client; paid monthly	Alternate approved provider
Implementation contractor	€700/new client; paid monthly	Engineer delivers within cap
Accountant and counsel	€1,500/month net	Second qualified firm
Software and security tools	€800/month net	Portable repository and backups
Device vendors	Upfront equipment payment	Alternative vendor; no quote yet

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Sustainability practices

The company reduces avoidable computation by selecting the smallest model that meets quality criteria, caching permitted outputs and limiting retention. Do not claim carbon neutrality or carbon savings without a measured boundary and evidence. Human review and legal retention duties take priority over deletion targets.

The lead engineer records inference calls, document volume, storage and provider-reported energy information when available. Secure device use and repair are prioritised over automatic replacement. The €6,000 month 24 capex is a budget allowance, not a commitment to discard usable equipment.

Practice	Measure and target	Owner
Efficient inference	Calls and unit cost per approved document	Lead engineer monthly
Retention limits	Deletion schedule agreed per customer	Founder and counsel
Device repair	Repair versus replacement log	Lead engineer
Remote delivery	Travel purpose and customer value	Founder
Claims	No unverified carbon or certification statements	Founder

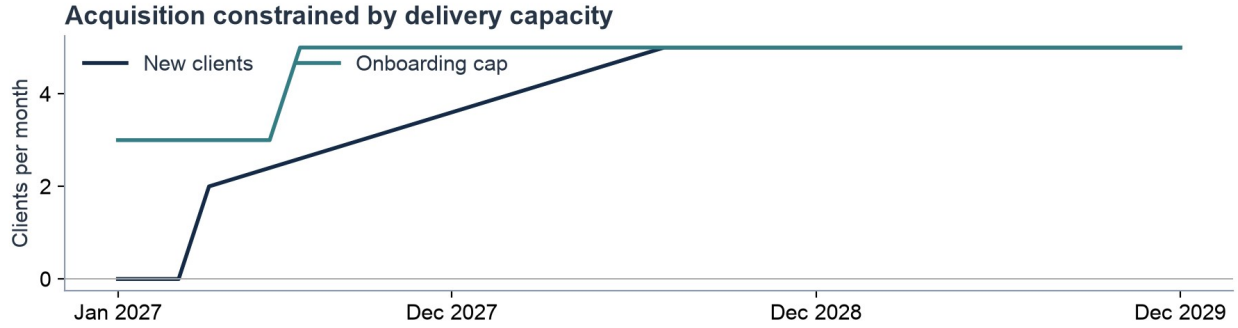
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Staffing and training

The company starts with a founder and one engineer, both full time. The second engineer joins in month 7 and a customer success and sales employee in month 13. Full-time means a planning 40-hour week; service coverage and statutory leave require a practical rota. Payroll rises by 3% each annual anniversary.

A 28% employer allowance covers assumed holiday allowance, social costs, pension and benefits, but must be replaced by a Dutch payroll quote. The founder salary is loaded the same way for conservative planning although director classification may differ. Onboarding capacity is three per month before month 7 and five thereafter; ongoing customer support caps the portfolio at 80 before month 13 and 120 thereafter.

Role	Paid hours and start	Monthly gross and loaded Base
Founder	40/week month 1	€5,500 / €7,040
Lead engineer	40/week month 1	€6,500 / €8,320
Second engineer	40/week month 7	€6,000 / €7,680
Customer success and sales	40/week month 13	€4,800 / €6,144 before annual rise
External advisors	Contracted; not employee FTE	€1,500 professional expense



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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Staff skills and fair work

Hiring requires practical capability in secure integration, test design and customer workflow support. Onboarding covers privacy, AI literacy, incident handling and escalation. No invented certifications or legal minimum qualification is imposed. Use work samples, structured interviews and verified references.

Dutch holiday allowance is generally at least 8%, and statutory leave relates to contracted hours; verify the final employment terms and exceptions with payroll counsel. The model’s loading includes an allowance, with training within paid working time. Plan predictable hours, a grievance route and reasonable accessibility; customer support is business hours only.

Role	Skills	Training
Founder	Enterprise sales and workflow ownership	Privacy, director duties and AI literacy
Lead engineer	Secure software, deployment and evaluations	Threat modelling and incident drills
Second engineer	Connectors, tests and documentation	Data access and release process
Customer success	Reviewer training and issue triage	Product limits and escalation

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Legal and insurance requirements

Before customer data is processed, confirm BV incorporation, VAT treatment, processor and controller roles, data agreements, subprocessors, retention, lawful test access and security measures. Intended use determines AI Act classification. The company does not market hiring, biometrics, credit assessment or autonomous regulated decisions.

Current Commission AI Act guidance and Dutch tax guidance are in the evidence register. Counsel must map applicable obligations and contracts to the actual product and launch date. Professional indemnity and cyber cover are proposed at €250 per month, with no bound policy. A security assessment is a launch gate rather than a compliance claim.

Requirement or cover	Action and owner	Status
KVK and BV formation	Founder and Dutch counsel	Pending
VAT and corporate tax	Accountant; recheck 2027 rates	2026 rates used as planning inputs
GDPR	DPA, roles, deletion and access controls	Design pending review
AI Act	Intended-use assessment and user transparency	Counsel confirmation pending
Employment	Contracts, payroll, leave and director salary	Pending payroll quote
Cyber and indemnity	Obtain scope and exclusions	€250/month assumption

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Opening roadmap

Preopening purchases, incorporation, independent security review and funded cash must precede the forecast start. January–March 2027 are paid development and validation months; April is the first revenue month if tests and contracts pass. No sales are assumed during product development.

The second engineer and commercial hire are scheduled model costs. Management should authorise each hire only after reviewing paid demand, support workload and a current cash forecast. A failed pilot or funding delay requires rebuilding the model and plan, not simply shifting the date on the cover.

Gate	Owner	Evidence required
Preopening funding	Founder	Bank evidence and signed facility
Product readiness months 1–3	Lead engineer	Evaluation and security acceptance
First sales month 4	Founder	Signed scope, DPA and invoices
Engineer month 7	Founder	5 paid clients and funded workload
Commercial hire month 13	Founder	Qualified funnel and retention evidence
Expansion	Board	Current forecast and funded capacity

33 / BUSINESS

Risks and management actions

The main financial risks are lower conversion, churn, slow collections and unchanged payroll. Downside explicitly reduces price and conversion and increases churn while retaining staffing. It may consume the proposed funds; additional funding remains an unresolved need rather than a plug.

Operational risks include extraction errors, data exposure, vendor price changes and bespoke work exceeding capacity. Define material-error limits, fallback procedures and contractual responsibility before use. A 13-week cash forecast, security drills and a refusal of unsupported integrations are recurring controls.

Risk	Early warning	Management action
Slow sales	Qualified funnel or conversion below plan	Reduce commitments and reforecast
Churn	Monthly loss above Base 1.5%	Root-cause review and product fixes
Collections	Invoice over agreed 30-day cycle	Chase and pause new work
Data or model error	Material exception or security incident	Contain, notify as required and rollback
Vendor cost	Cloud cost exceeds €180/client	Usage limits or provider switch
Funding gap	Cash below 3 months fixed spending	Seek funding or orderly cost reduction

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Research and evidence

The sources distinguish broad context from commercial proof. CBS provides national AI adoption context; Dutch government and tax authority pages support VAT, payroll and corporate tax assumptions; Commission guidance supports the AI scope review. Microsoft publishes an alternative platform licence price, in US dollars.

All sources were reviewed on 3 October 2026. Financial inputs for 2027–2029 remain assumptions until updated quotations and tax advice are available. The source register retains full URLs and limits; external evidence does not establish signed customers, a founder biography or supplier commitments.

Evidence	Source register ID	Use and limit
AI adoption context	S1 CBS AI monitor 2024	Broad enterprises; not logistics demand
VAT standard 21%	S2 Business.gov.nl VAT	Domestic sales planning
Corporate tax bands	S3 Belastingdienst rates	2026 rates; future recheck
Holiday allowance and leave	S4 and S5 Business.gov.nl	Payroll loading requires quote
AI framework	S6 European Commission AI Act	Product review and current dates
Platform alternative	S7 Microsoft pricing	US licence not like-for-like quote

SOURCE REGISTER

Source register

S1 CBS AI monitor 2024
https://www.cbs.nl/en-gb/longread/aanvullende-statistische-diensten/2025/ai-monitor-2024/2-use-of-ai-technology-by-dutch-companies

S2 Dutch VAT standard 21%
https://business.gov.nl/regulations/vat/

S3 Corporate tax rates 2026
https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/zakelijk/winst/vennootschapsbelasting/tarieven_vennootschapsbelasting

S4 Holiday allowance
https://business.gov.nl/staff/terms-of-employment/paying-holiday-allowance-to-your-staff/

S5 Holiday entitlement
https://business.gov.nl/regulations/holiday-entitlement/

S6 AI Act current framework
https://digital-strategy.ec.europa.eu/en/policies/regulatory-framework-ai

S7 Power Automate US pricing
https://www.microsoft.com/en-us/power-platform/products/power-automate/pricing

Reviewed 3 October 2026. All other numerical inputs are planning assumptions or calculated results. No local interviews, supplier quotes or funding commitments have been obtained. Document charts and their input data are retained in this plan folder.

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Quotes and assumptions

There are no vendor quotes, payroll offers, signed facilities or customer contracts. The estimates form a transparent starting point. Replace the most cash-sensitive assumptions first: customer conversion and billing, employment costs, funding availability and cloud unit costs.

Recorded quotes should show date, currency, VAT, minimum commitment, cancellation terms and payment timing. If an input changes, recalculate all cases, export model results, regenerate financial charts and rebuild the Word plan. Keep the proposed funding label until signed evidence exists.

Input	Basis	Status
€1,600 subscription and €3,500 setup	Pricing hypothesis	Customer validation needed
20 opportunities and 10% conversion	Founder funnel assumption	No measured cohort
€180/client cloud cost	Usage allowance estimate	Vendor quotation needed
28% payroll loading	Holiday and employer provision	Payroll quote required
€750,000 funding	Proposed equity and loan	No approvals
€1,200 premises and €6,000 deposit	Coworking estimate	Contract pending
Taxes 2027–2029	2026 rates carried forward	Recheck before launch

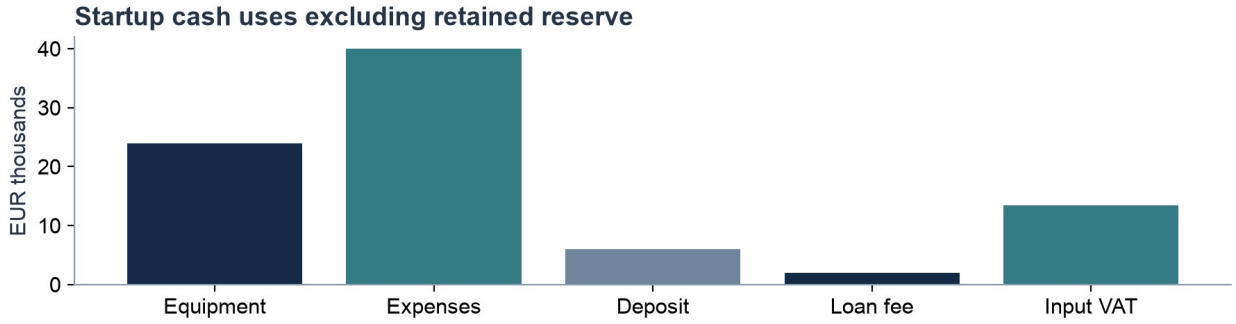
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Startup costs and funding

The proposed funding is €650,000 equity and €100,000 debt. Startup cash uses are €85,440, leaving €664,560 at 1 January 2027 before ongoing payroll and operating spending. Startup VAT of €13,440 is assumed recoverable in month 1; refund eligibility and timing need confirmation.

No investor or lender has approved funding. Base minimum cash is €480,017, while Downside needs €23,810 beyond the proposed package. The company should not incur obligations until funding and a current cash forecast support them. Base cumulative cash use before a minimum reserve is €269,983. The proposed package leaves €480,017 minimum Base cash. Cash reserves are retained cash, not an expense or a second startup use.

Funding source	EUR	Status
Equity	€650,000	Proposed; cap table pending
Loan	€100,000	Proposed; no term sheet
Total	**€750,000**	**No commitments**
Startup cash uses	€85,440	Estimated
Opening operating cash	**€664,560**	**Funding less startup uses**



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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Itemized startup costs

Startup estimates separate cash expenses, assets, a refundable deposit and recoverable VAT. All are paid before January 2027. Figures are unquoted; product development salaries from January onward are operating expenses and are not included again here.

The €40,000 expense budget comprises research and launch €8,000, legal and IP €12,000, security review €10,000, recruitment and setup €6,000 and expense contingency €4,000. The loan fee is separately expensed. VAT recovery is assumed on capital assets and the €40,000 expense basket; invoice-level treatment must be checked.

Startup use	EUR	Accounting and timing
Laptops and networking	€24,000	Asset; 36-month depreciation
Preopening expenses	€40,000	Expense; detailed basket above
Refundable deposit	€6,000	Asset; no VAT assumed
Loan arrangement fee	€2,000	Expense; 2% of loan
Input VAT cash	€13,440	Receivable; month 1 refund assumed
Total startup cash uses	**€85,440**	**Before forecast operations**
Opening cash retained	€664,560	Reserve after startup spending

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Owner personal survival budget

The owner household budget has not been supplied. An illustrative €3,300 monthly spending need and no reliable outside income are used to test salary coverage. This is not a verified personal budget and must not be presented as a founder fact.

The €5,500 monthly gross salary is planned as payroll. At a purely illustrative 65% take-home share it yields €3,575, leaving €275 above the assumed need. The business pays €7,040 including the 28% employer allowance in year one. A Dutch payroll calculation and director-salary review are required; no dividend is forecast.

Monthly planning item	EUR	
Housing and household taxes		€1,500
Utilities food and communication		€850
Insurance transport dependents		€450
Debt subscriptions savings contingency		€500
Total assumed spending		**€3,300**
Reliable other income		€0
Required net income		**€3,300**
Illustrative owner net salary		€3,575
Illustrative monthly surplus		€275
Current personal income	Not supplied	

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Financing terms and security

A €100,000 loan is proposed before operations at 7% interest, 2% upfront arrangement fee and equal principal of €1,667 per month after six months' grace. The 60-month principal term starts after grace, so final maturity extends beyond the forecast. The loan closes at €50,000 in December 2029.

No security, personal guarantee or lender valuation has been offered. The model holds funding constant across cases and exposes any gap. Downside additional cash need is €23,810; it is not treated as an automatic draw. Interest is an expense; principal reduces debt in cash flow. Equity terms and investor ownership remain open.

Financing detail	Planning terms
Funding total	€750,000 proposed
Equity	€650,000; investor split pending
Debt	€100,000; drawn before Jan 2027
Rate and fee	7% annual; €2,000 fee
Repayment	60 equal principal months after 6-month grace
Security and guarantees	None specified; lender terms pending
Debt at Dec 2029	€50,000
Funding evidence	No approvals supplied

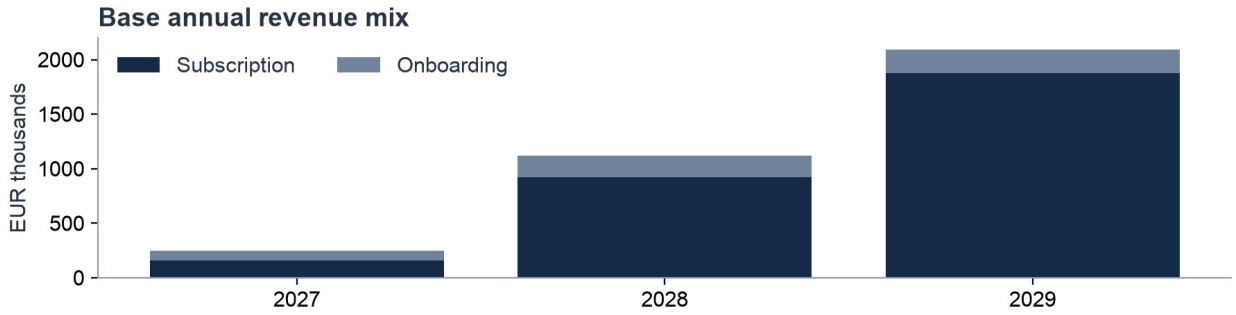
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Revenue forecast and capacity

The workbook forecasts 36 monthly periods from January 2027 through December 2029. Base first sales occur in April 2027. Qualified opportunities start at 20 per month and add two each month; 10% convert, subject to three initial and five later onboardings per month and support capacity.

Opening clients plus additions less 1.5% monthly churn produce ending clients. Average opening and ending clients drive subscription recognition. All customers are domestic, invoiced with 21% VAT and collected one month later. Fractional counts are expected portfolio values rather than signed account counts; ARR is ending subscription revenue multiplied by twelve and excludes setup fees.

Forecast output	2027	2028	2029
Subscription revenue	€156,670	€922,904	€1,876,607
Onboarding revenue	€88,200	€199,206	€218,484
Net revenue	**€244,870**	**€1,122,110**	**€2,095,091**
Ending expected clients	23.9	71.6	115.0
Ending ARR	€459,083	€1,401,931	€2,297,226
Ending paid FTE	3.0	4.0	4.0



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

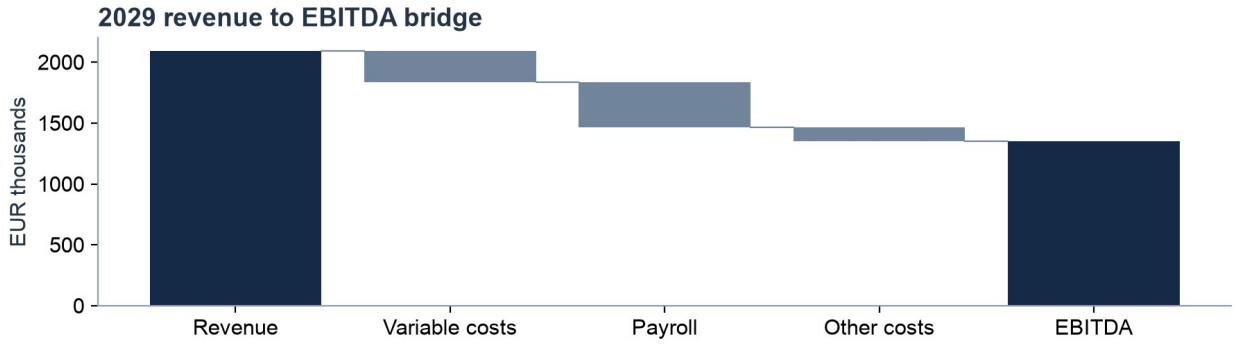
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Costs and projected profit

Fixed staffing grows from two to four full-time roles, including founder pay, with a 28% loading and 3% annual cost increase. Engineering development is expensed. Base EBITDA is (€128,195) in 2027 and €1,349,779 in 2029; the subscription contribution must cover payroll before profitability is sustainable.

Cloud variable costs use billable clients; contractor costs use completed onboarding. Fixed cloud, premises, software, marketing, professionals and travel total €8,700 per month before inflation, plus €250 insurance. VAT is recoverable on the forecast eligible basket, while insurance, payroll and interest have no input VAT. No R&D grant, capitalised software or innovation-box benefit is assumed.

Cost or result	2027	2028	2029
Cloud cost	€17,625	€104,845	€215,278
Onboarding delivery	€17,640	€40,232	€44,558
Founder payroll loaded	€84,480	€87,014	€89,625
Employee payroll loaded	€145,920	€273,700	€281,911
VAT eligible overhead	€104,400	€107,532	€110,758
Insurance	€3,000	€3,090	€3,183
EBITDA	**(€128,195)**	**€505,698**	**€1,349,779**
Net profit	**(€143,050)**	**€426,312**	**€1,004,556**



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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Profit and loss forecast

The figures link to model-results.json v1.0, EUR excluding VAT, calendar years 2027–2029. Depreciation is straight line over 36 months; the month 24 asset purchase adds depreciation from purchase. Debt interest follows opening loan principal. Principal repayment and equipment purchases do not reduce profit a second time.

Corporate tax uses the 2026 Dutch 19% band up to €200,000 and 25.8% above, carried forward as assumptions. Tax losses include startup expenses and loan fees; no deferred tax asset is recognised. The model approximates losses monthly. Default Base and Upside cases use carried losses before annual profit exceeds €1 million. Changed earnings paths need an annual tax review, statutory loss-limit checks and updated future rates.

Forecast line	2027	2028	2029
Subscription revenue	€156,670	€922,904	€1,876,607
Onboarding revenue	€88,200	€199,206	€218,484
Net revenue	**€244,870**	**€1,122,110**	**€2,095,091**
Cloud cost	€17,625	€104,845	€215,278
Onboarding cost	€17,640	€40,232	€44,558
Gross profit	**€209,605**	**€977,034**	**€1,835,255**
Founder payroll	€84,480	€87,014	€89,625
Employee payroll	€145,920	€273,700	€281,911
Other operating costs	€104,400	€107,532	€110,758
Insurance	€3,000	€3,090	€3,183
EBITDA	**(€128,195)**	**€505,698**	**€1,349,779**
Depreciation	€8,000	€8,167	€10,000
Interest	€6,854	€5,658	€4,258
Income tax	€0	€65,560	€330,964
Net profit	**(€143,050)**	**€426,312**	**€1,004,556**

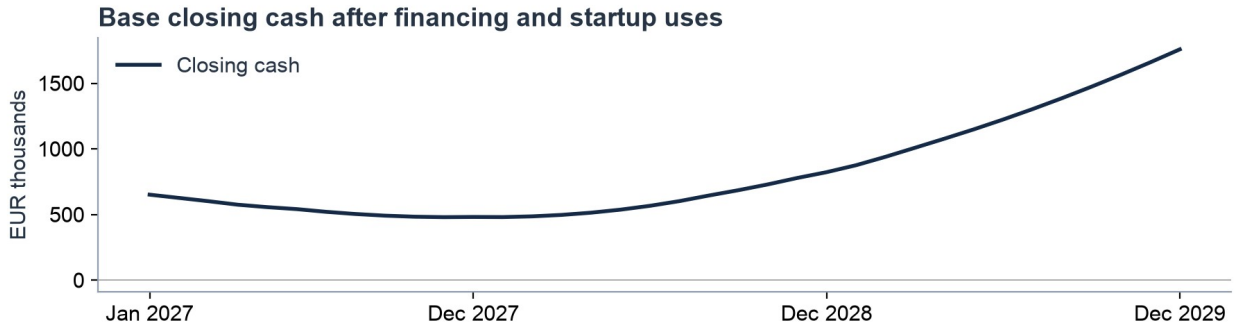
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Cash flow and financial position

Cash begins at €664,560 after startup funding and payments. Customer invoices collect one month after recognition, while operating suppliers and payroll are paid in the current month. Net VAT is settled in the following month, including the assumed startup credit refund. Corporate tax provision is paid the next month as a planning simplification.

Base minimum operating cash is €480,017. December cash balances are €481,528, €822,588 and €1,757,949. VAT and receivables explain timing differences from earnings. No extra funds are inserted when cash is negative in another case; the negative balance represents obligations requiring financing or cost changes.

Cash measure	Model output
Opening operating cash	**€664,560**
Base minimum cash	€480,017
Year 1 closing cash	€481,528
Year 2 closing cash	€822,588
Year 3 closing cash	€1,757,949
Downside funding gap	€23,810



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.

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Cash flow forecast months one to six

Cash payments are displayed as positive outflows; negative VAT settlement is a refund. Net cash change subtracts payments from receipts. No further equity, loans or owner drawings are forecast in these operating months.

Monthly cash balances roll forward continuously. The accompanying Excel workbook retains months 13–36 and all scenarios. Payment timing is a planning assumption, not agreed customer or tax terms.

Cash line	2027-01	2027-02	2027-03	2027-04	2027-05	2027-06
Opening cash	€664,560	€651,280	€626,386	€601,493	€574,688	€556,191
Customer receipts gross	€0	€0	€0	€0	€10,406	€15,290
Operating payments gross	€10,777	€10,777	€10,777	€12,689	€13,312	€13,973
Payroll payments	€15,360	€15,360	€15,360	€15,360	€15,360	€15,360
Capex payments gross	€0	€0	€0	€0	€0	€0
Interest	€583	€583	€583	€583	€583	€583
Loan principal	€0	€0	€0	€0	€0	€0
Net VAT settlement	(€13,440)	(€1,827)	(€1,827)	(€1,827)	(€353)	€387
Income tax settlement	€0	€0	€0	€0	€0	€0
Net cash change	(€13,280)	(€24,893)	(€24,893)	(€26,805)	(€18,497)	(€15,013)
Closing cash	**€651,280**	**€626,386**	**€601,493**	**€574,688**	**€556,191**	**€541,178**

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Cash flow forecast months seven to twelve

Cash payments are displayed as positive outflows; negative VAT settlement is a refund. Net cash change subtracts payments from receipts. No further equity, loans or owner drawings are forecast in these operating months.

Monthly cash balances roll forward continuously. The accompanying Excel workbook retains months 13–36 and all scenarios. Payment timing is a planning assumption, not agreed customer or tax terms.

Cash line	2027-07	2027-08	2027-09	2027-10	2027-11	2027-12
Opening cash	€541,178	€520,543	€503,878	€491,416	€483,387	€480,017
Customer receipts gross	€20,500	€26,032	€31,881	€38,042	€44,510	€51,282
Operating payments gross	€14,669	€15,401	€16,168	€16,970	€17,806	€18,676
Payroll payments	€23,040	€23,040	€23,040	€23,040	€23,040	€23,040
Capex payments gross	€0	€0	€0	€0	€0	€0
Interest	€583	€574	€564	€554	€544	€535
Loan principal	€1,667	€1,667	€1,667	€1,667	€1,667	€1,667
Net VAT settlement	€1,176	€2,015	€2,903	€3,840	€4,823	€5,853
Income tax settlement	€0	€0	€0	€0	€0	€0
Net cash change	(€20,635)	(€16,665)	(€12,462)	(€8,029)	(€3,370)	€1,512
Closing cash	**€520,543**	**€503,878**	**€491,416**	**€483,387**	**€480,017**	**€481,528**

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Financial position summary

The balance sheet includes cash, receivables including VAT, depreciated equipment, a refundable deposit and any VAT credit. Liabilities include loan principal, VAT payable and current tax payable. Equity is the proposed €650,000 contribution plus retained earnings after startup expenses.

All 36 monthly balance sheets reconcile within €0.01, with no balancing plug. Cash equals the cash-flow closing balance. No goodwill, capitalised research, supplier credit or deferred tax asset is assumed. Year-end balances are point-in-time values and are not summed from monthly closing balances.

Closing balance	Dec 2027	Dec 2028	Dec 2029
Cash	€481,528	€822,588	€1,757,949
Receivables incl VAT	€58,351	€159,024	€250,319
Net fixed assets	€16,000	€13,833	€3,833
Refundable deposit	€6,000	€6,000	€6,000
Total assets	**€561,880**	**€1,001,446**	**€2,018,101**
Loan principal	€90,000	€70,000	€50,000
VAT net balance	€6,929	€20,991	€36,181
Income tax payable	€0	€19,192	€36,101
Total liabilities	**€96,929**	**€110,183**	**€122,282**
Contributed equity	**€650,000**	**€650,000**	**€650,000**
Retained earnings	**(€185,050)**	**€241,263**	**€1,245,819**
Liabilities and equity	**€561,880**	**€1,001,446**	**€2,018,101**

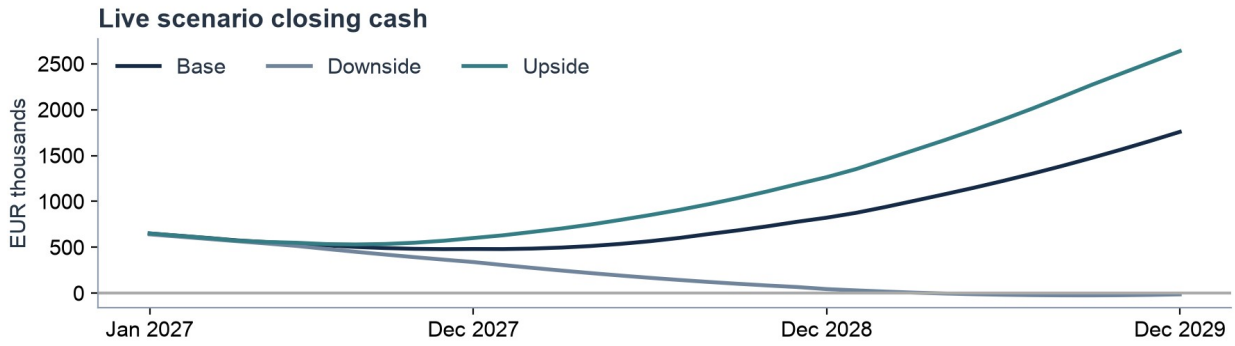
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Break even and scenarios

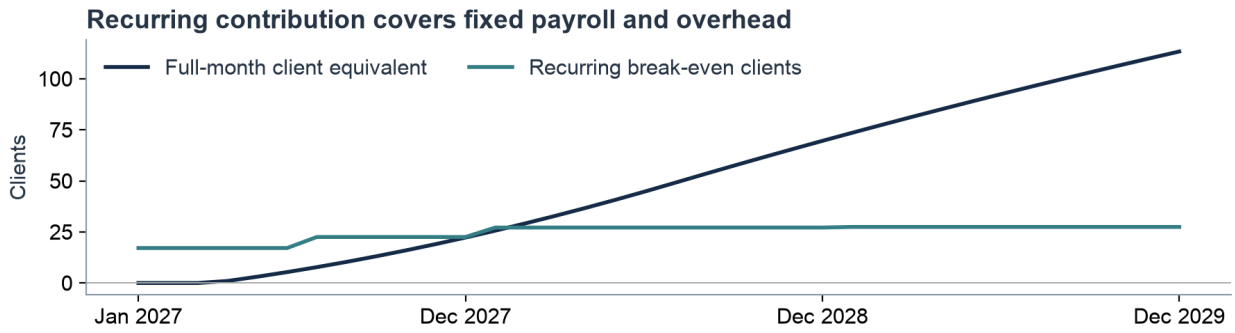
The recurring break-even client count divides fixed payroll, overhead and insurance by subscription price less cloud variable cost. It excludes one-time setup contribution, debt principal, tax and capital spending. At December 2029 it is 27.5 full-month clients. Base monthly EBITDA first becomes nonnegative in month 11; this does not prove cash sufficiency.

The cases are live parallel calculations from the same model logic, not frozen snapshots. Downside delays first sales to month 6, uses 6% conversion, 3% churn, €1,400 subscription and higher delivery costs while retaining hires. Upside uses 13% conversion, 1% churn and €1,800 subscription. Word tables are a version 1.0 snapshot and must be regenerated after Excel input changes.

Case	Minimum cash	Funding gap	2029 net profit
Base	€480,017	€0	€1,004,556
Downside	(€23,810)	€23,810	(€21,392)
Upside	€531,227	€0	€1,420,260



Illustrative planning data; financial charts from model-results.json v1.0, EUR 2027–2029.



Full-month recurring break-even clients; excludes setup income, interest, tax and capital payments.

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Model guide and completion

Edit the blue case inputs on Inputs and use F5 to select 1 Base, 2 Downside or 3 Upside. Monthly contains the active case; Base, Downside and Upside calculate live comparisons. Summary links annual results, cases and range-backed Excel charts. Startup separates opening uses and personal planning.

The retained build_model.mjs constructs formulas, checks all cases against an independent calculation, tests price, later funnel growth, zero conversion and case selection, and exports model-results.json. Word is a snapshot. Transfer approved spreadsheet input changes to the retained financial source, verify the new model results, and rebuild the charts and document; spreadsheet edits alone do not update Word. The workbook was rebuilt with reference-inspired schedules, not imported from a template. Final launch decisions need actual demand, quotations, tax advice and secured funding.

Completion item	Evidence or open action
36-month forecast and cases	Linked model; independent checks retained
Cash and balance reconciliation	Every month and case within €0.01
Formula and chart review	QA files and saved native chart references
Word integration	EUR 2027–2029; version 1.0
Customer and quote validation	Open; no contracts or quotes supplied
Funding approval	Open; equity and loan proposed