Bike Shop Business Plan

Canal Cycleworks

DOCUMENT GUIDE

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A complete business plan and its supporting financial model.

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How to read this plan

A proposed Dublin 8 bicycle retailer and repair workshop. No premises supplier agreements founder credentials or funding commitments are represented as secured.

Forecasts are planning assumptions dated 3 October 2026. The EUR model covers January 2027 to December 2029. VAT and tax timing are planning proxies requiring accountant confirmation.

01 / BUSINESS

Executive summary

Operating basis

Canal Cycleworks is a proposed commuter bicycle retailer and repair workshop in Dublin 8. We would sell practical hybrid bicycles, supported e-bikes and everyday accessories, with booked repairs providing a recurring local relationship. This plan is for the proposed founder and prospective funding partners. The decision is whether to fund a carefully staged launch after premises, supplier terms and mechanic recruitment have been verified.

Actions and limits

We propose two paid mechanics, one sales employee and a full-time paid founder. The shop must fund stock before the spring season and reserve workshop time for assembly and warranty work. No premises, loan, equity subscription, supplier dealership or customer contract has been secured. The financial model will test 36 months of sales, repair capacity, inventory, employer invoices, supplier credit and VAT rather than assuming profit automatically produces cash. Base net sales are €507,075 in 2027 with a net loss of (€28,698). Minimum monthly cash is €59,836 after proposed opening funding of €280,000. Downside requires another €176,721 by December 2029; this funding is not committed.

Business fact	Proposed position
Business	Canal Cycleworks proposed
Location	Dublin 8 shortlist
Opening target	January 2027 conditional
People	Founder plus three employees
Decision	Validate demand and capital before lease

02 / BUSINESS

Business details

Operating basis

The proposed operating entity is an Irish private company limited by shares, subject to incorporation and advice. Canal Cycleworks is a working trading name, with name clearance still required. Dublin 8 is a search area rather than a contracted address. We expect a ground-floor shop with secure storage, a two-bench workshop and safe customer handover space.

Detail	Status
Name	Canal Cycleworks proposed
Entity	Irish limited company pending
Address	Dublin 8 shortlist no lease
VAT and payroll	Registration advice required
Ownership	Cap table and source of funds pending
Trading dates	January 2027 target

The founder identity, company number, cap table, contact details, tax registrations and insurance broker have not been provided. These are launch prerequisites. All projections are in euro and use January 2027 to December 2029. Retail prices must distinguish VAT-inclusive consumer tickets from the VAT-exclusive revenue used in the profit forecast.

03 / BUSINESS

Business concept and objectives

Operating basis

The concept is a compact shop for regular urban journeys. Customers need a bicycle that fits, a clear explanation of maintenance costs and a reliable way to arrange repairs. We will focus on commuter hybrids and supported e-bikes rather than a wide performance-bike range. This narrows stock variety and the training burden while keeping price and fit choices available.

Actions and limits

The opening priorities are a signed affordable lease, documented dealer costs and payment terms, competent mechanics, a safe workshop and evidence that local customers will book and buy. The first-year sales targets are hypotheses, not observed demand. We will compare actual orders, gross margin, repair hours and stock ageing with the forecast monthly, and reduce purchase commitments when sell-through disappoints.

Period	Priority	Owner
Before lease	Confirm capital supplier quotes and local demand	Founder
Before opening	Hire train and establish safe workshop	Founder and lead mechanic
First 90 days	Compare bookings sales and stock ageing	Founder
Year two	Grow only after cash and quality checks	Board

04 / BUSINESS

Business model canvas

Operating basis

Retail purchases create a customer base for maintenance, but repairs must also attract riders who bought elsewhere. Value comes from useful product selection, competent fitting, transparent quotes and dependable completion dates. The business earns a margin on bikes and parts plus labour revenue from a finite workshop. Stock and technician time are its central commitments.

Business model canvas / proposed operating choices

Partners	Activities	Value	Relationships	Customers
Bike distributors landlord insurer accountant	Retail fit repairs assembly stock control	Practical commuter choice clear quotes dependable repairs	Booking updates careful handover consent-based reminders	Commuters local households supported e-bike riders
	Resources		**Channels**	
	Paid founder three staff two benches stock		Walk-in booked workshop employer orders	

Costs	Revenue
Stock payroll rent systems safety marketing	Bikes accessories repair labour and parts

Source: Retained planning inputs and model version 1.0. Business model canvas

Suppliers, landlords, insurers and diagnostic-system providers need written terms. Employer Cycle to Work orders can support sales but bring invoice administration and collection risk. The shop has no secured employer channel. Accessories and repair parts are separately priced and tracked; customer bikes held for service are not company inventory.

05 / BUSINESS

SWOT and longer term goals

Operating basis

S1 is a deliberately narrow commuter range and S2 is a model that connects assembly work to paid repair capacity. These are proposed design strengths, not an established reputation. W1 is the absence of a verified founder track record and W2 is dependence on a small team and seasonal stock. O1 is Dublin City cycling activity and O2 is employer purchasing through Cycle to Work. T1 is price competition and T2 is unsold inventory combined with weak supplier credit.

Actions and limits

Years three to five should focus on repeat workshop use, stock turns, customer safety and controlled replenishment. A second site is not forecast. We would expand brands or cargo-bike services only after supplier support, lifting equipment, technical training and a separate capital case have been established.

Finding	Implication
S1 S2	Focused range and capacity discipline
W1 W2	Unverified people and seasonal commitments
O1 O2	Cycling commuters and employer scheme context
T1 T2	Online prices ageing stock and credit limits
Year three	Stable service quality and controlled stock
Year five	Selective expansion after separate diligence

06 / BUSINESS

TOWS strategy matrix

Operating basis

TOWS translates the numbered SWOT into decisions. We should use a focused range to build a useful commuter offer, verify the people before selling expertise, and manage purchasing around downside sell-through rather than supplier discount targets. A large order can lower unit cost while worsening liquidity if customers do not buy.

Source: Retained planning inputs and model version 1.0. TOWS strategy matrix

Strategy	Action	SWOT basis	Owner
SO	Test commuter bundles and employer ordering	S1 O1 O2	Founder
WO	Verify hiring and credentials before launch	W1 O1	Founder
ST	Use written repair scope and stock limits	S2 T1 T2	Lead mechanic
WT	Stage orders and defer lease if capital fails	W2 T2	Board

The founder owns the purchasing calendar and cash review. The lead mechanic owns service acceptance and quality checks. Supplier credit remains a negotiated assumption. If financing or recruitment fails, delaying the launch is preferable to opening with an unsafe or unaffordable operating commitment.

07 / BUSINESS

Owner and management

Operating basis

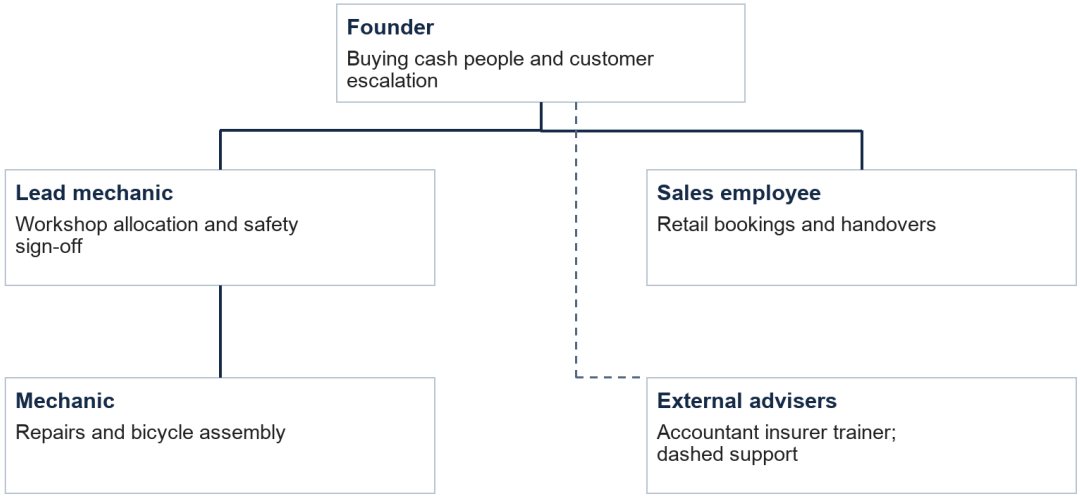
The paid founder would manage buying, employer invoices, staff scheduling, cash and customer escalations. Two mechanics cover repairs and assembly; the lead mechanic authorises work allocation and signs off safety-critical jobs. A sales employee handles product advice, bookings and handovers under trained procedures. The founder does not count as a third qualified mechanic in the capacity forecast.

Actions and limits

No founder biography or qualifications have been supplied. An accountant supports VAT, payroll and company reporting, while an insurer and independent technical trainer provide external support. These external advisers do not replace management responsibility. Delegations for discounts, purchase orders, refunds and workshop acceptance should be recorded before trading.

Role	Responsibility	Gross annual pay
Founder	Buying cash personnel and customer escalation	EUR 42k annual gross
Lead mechanic	Workshop allocation and safety sign-off	EUR 42k
Mechanic	Repair and bicycle assembly	EUR 38k
Sales employee	Retail bookings and handovers	EUR 32k
External support	Accountant insurer and technical trainer	Quoted scopes pending

Proposed paid team and external support



Source: Retained planning inputs and model version 1.0. Owner and management

08 / BUSINESS

Owner and key personnel profiles

Operating basis

Principal selection should verify employment history, technical competence, retail administration and the ability to manage cash through a weak season. Claims about previous sales or workshops must be supported by references and records. A founder who can sell bicycles but cannot supervise financial controls needs appropriate support before opening.

Actions and limits

The lead mechanic must demonstrate safe inspection, torque procedures, brake and drivetrain work, diagnostic boundaries and accurate time estimates. E-bike system training should match the brands accepted. We will not claim manufacturer certification before it exists. Shareholdings, personal guarantees and external commitments remain to be disclosed.

Evidence	Status
Founder name	Not supplied
Ownership	Cap table pending
Retail experience	Verify with references
Mechanical competence	Practical assessment and training
E-bike certification	Not claimed
Personal income	Household evidence not supplied
Availability	Full-time founder assumed

09 / BUSINESS

Target customers

Operating basis

The first customer group is regular Dublin 8 commuters who value a practical bike and nearby maintenance. The second is local households seeking straightforward repair and accessory purchases. Supported e-bike owners are attractive only when the shop has the correct diagnostic tools and training. We exclude racing custom builds, rentals and unsupported battery modifications from the launch offer.

Actions and limits

The purchase decision differs by customer. A new bike buyer compares fit, price, warranty and availability; a repair customer needs a clear quote and completion date. Employer-funded purchases require the employer to pay under scheme rules. We cannot treat a commuter count as a promise to buy from this shop.

Segment	Need	Priority
Commuters	Fit reliable daily use and repair access	Primary
Local households	Useful accessories and routine repairs	Secondary
Supported e-bike owners	Qualified diagnostics and clear limits	Selective
Employers	Accurate scheme invoices and delivery	Potential channel
Performance racing	Specialist demand and stock	Outside launch focus

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Segmentation targeting and positioning

Operating basis

Segment by journey, support needs and purchasing process. Commuters with repeat use and employers willing to purchase through the scheme are the intended core. Repair jobs from bicycles bought elsewhere diversify demand. The position to test is practical commuter advice and transparent workshop communication, not an unsupported promise of the cheapest or fastest service.

Source: Retained planning inputs and model version 1.0. Segmentation targeting and positioning

Segment	Need	Priority	Position
Regular commuters	Reliable journeys and maintenance	Primary	Practical bikes and booked service
Employer buyers	Scheme paperwork and fit	Channel	Clear quotes and invoice tracking
Local repair riders	Scope price and completion date	Primary	Written approval and updates
Unsupported e-bikes	Unknown battery motor risks	Excluded	Refer to competent specialist

At least twenty local rider interviews and several employer administrator conversations should test bike budgets, service frequency, turnaround needs and travel distance. Record objections and alternatives, not just positive responses. The positioning remains a hypothesis until these interviews and paid bookings support it.

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Value proposition canvas

Operating basis

Customers must choose a suitable bike, keep it safe and minimise disruption when it fails. Their pains include uncertain repair scope, surprise costs, poor fit and delayed completion. Desired gains are a usable bike, clear ownership costs and dependable communication. The proposed offer should be tested through actual booking and handover experience.

Value proposition / commuter profile and shop response

Customer jobs	Customer pains	Customer gains
Reach work keep a bike safe and arrange convenient maintenance.	Unclear repair costs downtime poor fit and unsupported e-bike work.	Confidence predictable completion and clear lifetime costs.
Products and services	**Pain relievers**	**Gain creators**
Commuter bikes accessories booked repairs and fitting.	Written quote scope status updates safe handover and supported brands.	Fit advice upkeep guidance and consent-based service reminders.

Source: Retained planning inputs and model version 1.0. Value proposition canvas

No satisfaction score or willingness-to-pay premium has been measured. We will document an agreed quote, obtain consent for extra work and explain what was repaired. A safe refusal of unsupported electrical work is part of service quality, even when it means losing a sale.

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Market size and trends

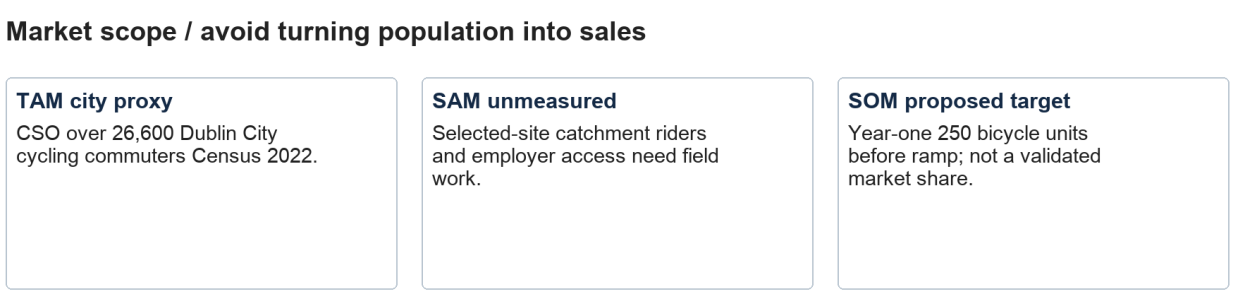
Operating basis

CSO Census 2022 recorded more than 26,600 people cycling to work in Dublin City, about 10% of commuting workers. This is a historical population indicator, not a 2027 bike-sales market or a shop catchment survey. It excludes some leisure riders and does not tell us replacement frequency, repair spending or willingness to travel to Dublin 8.

Actions and limits

TAM is shown as that bounded city commuter population. SAM, the riders within the chosen premises catchment who need our offer, is unmeasured until a site and survey exist. SOM is the proposed first-year sales and repair capacity target from the financial model, not a validated share. Converting 26,600 people into euro revenue without an evidenced spend and purchase-frequency assumption would overstate certainty.

Scope	Size or status	Method and limits
TAM population proxy	26,600-plus cycling commuters	Dublin City April 2022 CSO
SAM	Unmeasured	Chosen-site catchment survey required
SOM target	Model volumes after verification	Capacity target not measured share



Source: Retained planning inputs and model version 1.0. Market size and trends

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PESTLE analysis

Operating basis

Public cycling and employment policy can influence commuting purchases, while household budgets and interest rates can change demand and stock financing. Social preferences differ between commuting, family and recreational use. Technology increases e-bike complexity and requires brand support. Consumer rights and repair VAT affect quoting and records. Environmental benefits depend on safe repairs, waste handling and actual product life.

PESTLE / proposed Dublin 8 bicycle shop



Source: Retained planning inputs and model version 1.0. PESTLE analysis

The response is specific: verify scheme paperwork, keep purchase commitments within cash limits, train mechanics for accepted systems, itemise invoices and appoint appropriate waste handlers. These conditions do not justify an invented growth rate. Demand, cost and supplier-credit assumptions remain editable so they can be replaced with evidence.

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Local demand and evidence

Operating basis

The CSO commuter figure establishes that cycling is material in Dublin City. It does not establish demand at a particular shopfront. No footfall count, booking history, employer agreement or rider survey has been supplied. Competitor service offers demonstrate existing choices, not unmet demand or a guaranteed queue for our workshop.

Evidence	Finding	Status
City context	26,600-plus cycling commuters in 2022	Official historical statistic
Site demand	No count or survey yet	Founder to collect
Repair interest	No paid bookings yet	Test scope and lead times
Employer channel	No agreement	Verify purchasing process



Source: CSO Census 2022 historical city proxy; shop demand unmeasured.

Before committing to a lease, count passing riders at candidate sites over comparable weekdays and weekends, interview local riders, test a booking interest form and ask employer administrators about payment requirements. Keep the sample dates and methods. Replace the first-year volume assumptions with actual deposits or credible bookings when available. Forecast seasonality is an author estimate rather than measured Dublin 8 monthly traffic.

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Competitors and positioning

Operating basis

Hollingsworth Cycles publishes general service at EUR 70 and e-bike service at EUR 100. Cycle Superstore currently describes a typical non-electric service at EUR 84 and an electric service at EUR 110, with replacement parts extra. These are public examples reviewed 3 October 2026, not like-for-like quotes, guaranteed future prices or measures of service quality.

Actions and limits

Established dealers, local workshops and online sellers are customer alternatives. The proposed differentiation is a constrained commuter range and clear repair communication. We have no evidence to rank competitors on quality, speed or trust. Customers may prefer established brands and warranties; interviews must test whether our offer has a useful place.

Alternative	Public offer	Comparison limits
Hollingsworth	Published general 70 e-bike 100	Scope and extra work differ
Cycle Superstore	Typical non-electric 84 electric 110	Parts and software extras may apply
Online bicycle sellers	Price and range alternatives	Local setup and support comparison needed
Other local workshops	Repair convenience	Map after premises shortlist

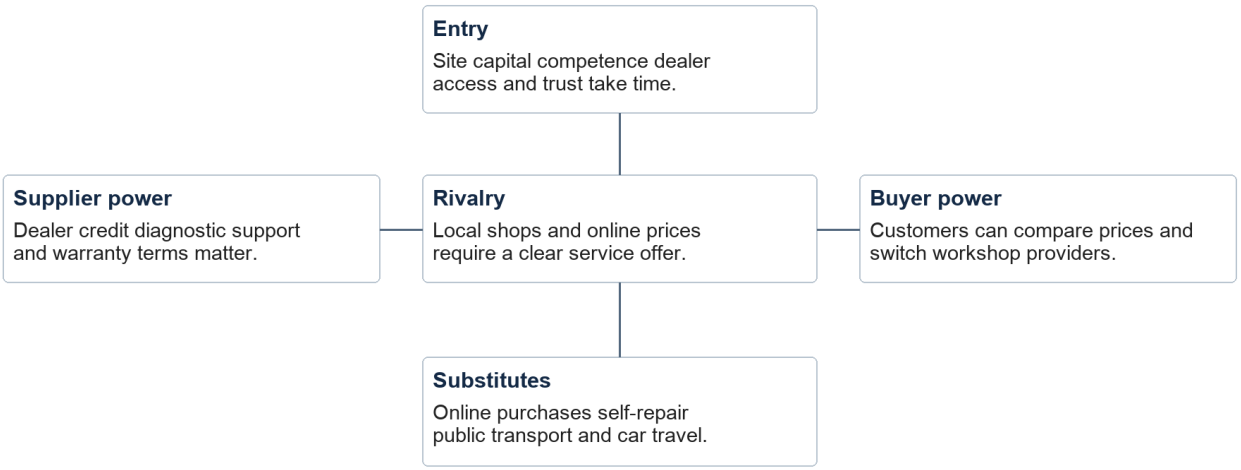
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Porter five forces

Operating basis

Rivalry is significant because riders can compare dealer prices and book established workshops. Buyer power is strongest for standard bikes sold by multiple dealers. Suppliers control brand access, warranty reimbursement and stock credit. New entry requires competent people, safe premises and capital. Substitutes include public transport, used bikes, self-repair and delaying a purchase.

Five forces / commuter retail and workshop



Source: Retained planning inputs and model version 1.0. Porter five forces

Force	Finding	Response
Rivalry	Established dealers and repair shops	Test local offer
Buyer power	Comparable standard bikes and online prices	Explain fit scope and total cost
Supplier power	Brand terms credit and warranty support	Obtain written alternatives
Entry	People stock premises and safety	Stage capital and recruitment
Substitutes	Transport used bikes self-repair delay	Focus useful journey needs

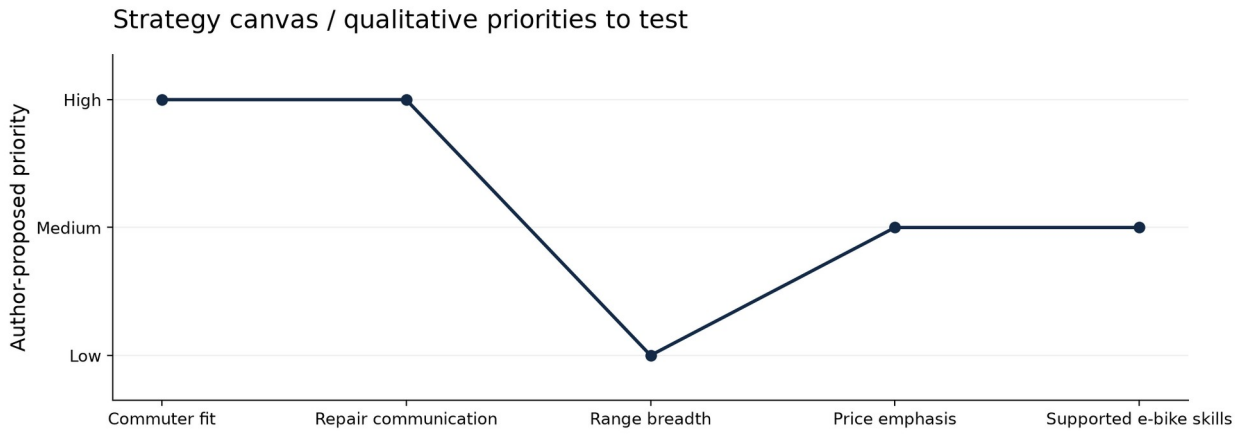
The purchasing response is to avoid dependence on one distributor and avoid ordering merely to obtain a discount. The service response is to define acceptance boundaries and quality procedures. We cannot remove rivalry by claiming superior service without evidence; instead we will record customers reasons for choosing or rejecting the shop.

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Strategy canvas

Operating basis

The strategy canvas compares our intended emphasis with the evidence needed to support it. It contains no invented competitor scores. We plan to emphasise commuter suitability, fit, clear workshop scope and controlled stock breadth. The consequence is that some specialist or unsupported electrical jobs will be referred elsewhere.



Source: Author-proposed Low/Medium/High priorities; schematic qualitative choices, not observed ratings or competitor scores.

Attribute	Intended emphasis	Evidence needed
Commuter fit	Practical selection and handover	Customer interviews
Repair communication	Written scope and updates	Booking experience
Range breadth	Limited supported range	Supplier sell-through data
Price	Fair quoted total no cheapest claim	Like-for-like market check
Electrical expertise	Only trained supported systems	Actual training and agreements

After customer research, replace these qualitative choices with attributable observations such as stated completion priorities or accepted quote ranges. Broad inventory and low prices can look attractive but create stock and margin commitments; the model should show the cost of those choices before the range expands.

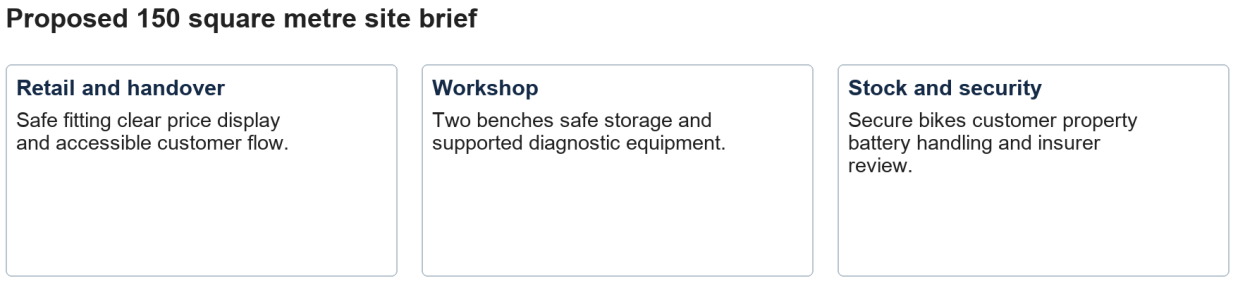
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Location and workshop premises

Operating basis

The search area is Dublin 8 near regular commuting routes, subject to site research. An estimated 150 square-metre ground-floor unit would provide retail display, secure bicycle storage, two workshop benches and a customer handover area. This is a space brief, not a measured plan or selected lease. Access, loading, escape routes, electrical capacity and battery handling must be checked with competent advisers.

Site requirement	Planning assumption
Area	Dublin 8 shortlist
Space	150 sqm estimate
Workshop	Two benches safe storage and handover
Rent	EUR 36k annual estimate
Deposit	EUR 9k recoverable assumption
Lease	No signed terms



Source: Retained planning inputs and model version 1.0. Location and workshop premises

Annual net rent is assumed EUR 36k, with a three-month EUR 9k deposit. Rates and utilities sit in overhead. No landlord quote or rent-VAT election has been confirmed. A workshop that cannot safely accept and store customer bikes is unsuitable even if passing traffic looks promising. Lease signing should follow capital and use-permission checks.

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Equipment and resource plan

Operating basis

The planned EUR 55k net equipment budget includes workshop tools and benches, shop fittings, point-of-sale and security. Assets are depreciated over 60 months in the planning model; actual useful lives need an accountant review. Initial bike and parts stock is a separate EUR 90k net inventory asset. It is not equipment or an expense at purchase.

Resource	Cost or status	
Workshop tools benches and lifts		EUR 20k estimate
Shop fit-out and displays		EUR 25k estimate
POS IT and security		EUR 10k estimate
Capital equipment total		**EUR 55k net**
Initial inventory separately		EUR 90k net
Supplier terms	Quotes and support pending	

Obtain quotations for torque tools, diagnostic access, safe lifts, security and electrical work. Accept e-bike systems only after training and tool access. Consumables and software subscriptions belong in operating costs. No proprietary diagnostic certification, waste contract or battery facility is represented as secured.

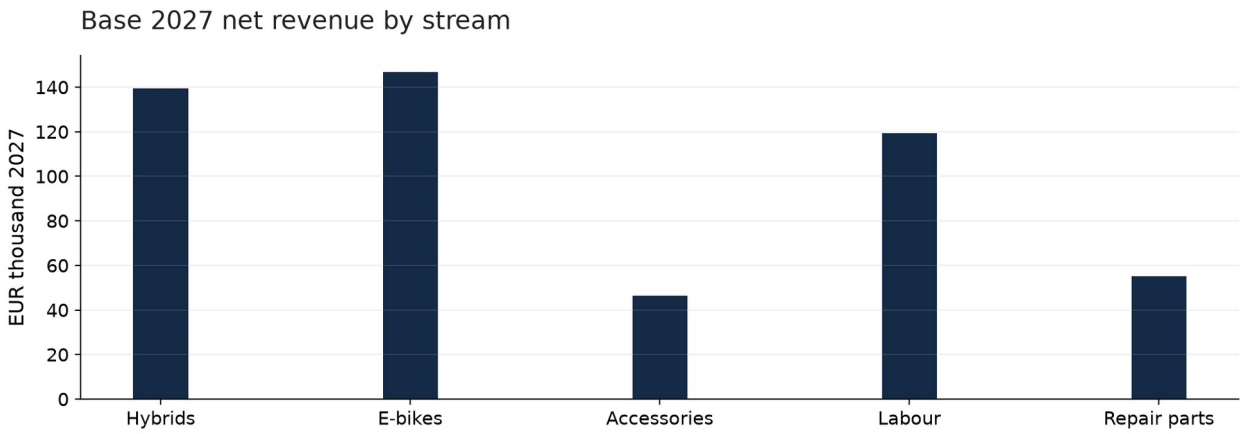
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Bicycles accessories and repair offer

Operating basis

The launch range comprises commuter hybrids, supported e-bikes, practical accessories and repair labour with separately itemised parts. Cargo bikes may be ordered for a confirmed customer only after supplier support and handling requirements are understood; no cargo-bike stocked sales are forecast. Rentals, used-bike trading and battery rebuilds are excluded initially.

Offer	Customer use	Stock or scope
Commuter hybrids	Practical daily journeys	Core stock
Supported e-bikes	Brand diagnostics and warranty	Selective stock
Accessories	Locks lights helmets and everyday parts	Tracked replenishment
Repair labour and parts	Approved scope and invoice itemisation	Booked workshop
Rentals and battery rebuilds	Distinct risks and capital	Outside launch offer



Source: Retained planning inputs and model version 1.0. Bicycles accessories and repair offer

Product breadth is limited because each extra size, model and battery system ties up stock or training. We will review sell-through and aged cost monthly, use explicit markdown decisions and confirm replenishment availability. Customer-owned bicycles and warranty returns must remain separately tagged so they cannot be confused with saleable company stock.

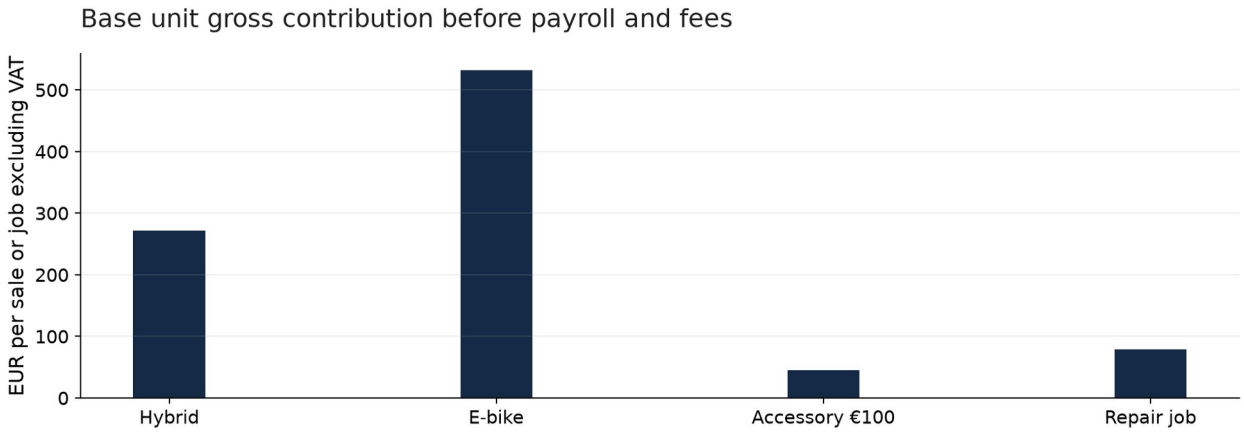
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Pricing and unit economics

Operating basis

Planning net prices are EUR 850 for a hybrid and EUR 1,900 for an e-bike, before 23% VAT. These imply consumer tickets of EUR 1,045.50 and EUR 2,337. Average repair labour is EUR 65 net, with EUR 30 net parts per completed job. Labour is modelled at 13.5% VAT and repair parts at 23%, subject to the two-thirds rule and correct itemisation.

Product or job	Ticket assumption	Cost or VAT
Hybrid	€850 net / €1,045.50 gross	68% purchase cost estimate
E-bike	€1,900 net / €2,337 gross	72% purchase cost estimate
Labour per job	€65 net / €73.78 gross	13.5% planning VAT
Repair parts per job	€30 net / €36.90 gross	23% VAT
Accessories	Basket-specific	55% net cost estimate



Source: Retained planning inputs and model version 1.0. Pricing and unit economics

Hybrid cost is assumed 68% of net selling price and e-bike cost 72%. Accessory and repair-parts cost is 55% of revenue. These are buying estimates without distributor quotes. The labour ticket is not profit: paid technicians, rent, card charges and nonbillable assembly must still be funded. Returns, warranty work and extra repair scope require documented approvals.

Comparable workshop prices

Operating basis

Public workshop prices are useful anchors but not an exact comparison. Hollingsworth EUR 70 general service and Cycle Superstore EUR 84 typical non-electric service may include different work, complexity and extras. Our EUR 65 net labour ticket is a weighted average across completed repairs, not a promise that every service costs that amount.

Actions and limits

Before launch, obtain like-for-like scope quotes and test the price customers accept. Compare parts, cleaning, specialist work and turnaround, not just the headline. Retail bike prices require supplier terms, freight, assembly time, warranty reimbursement and expected markdowns. No competitor margin or negotiated buying cost is available.

Comparator	Price example	Limits
Hollingsworth general service	€70 gross published	Scope differs
Cycle Superstore typical service	€84 gross published	Parts extra
Our labour average	€73.78 gross assumed	Weighted repair mix, not tariff
Retail buying costs	Unquoted	Dealer terms required

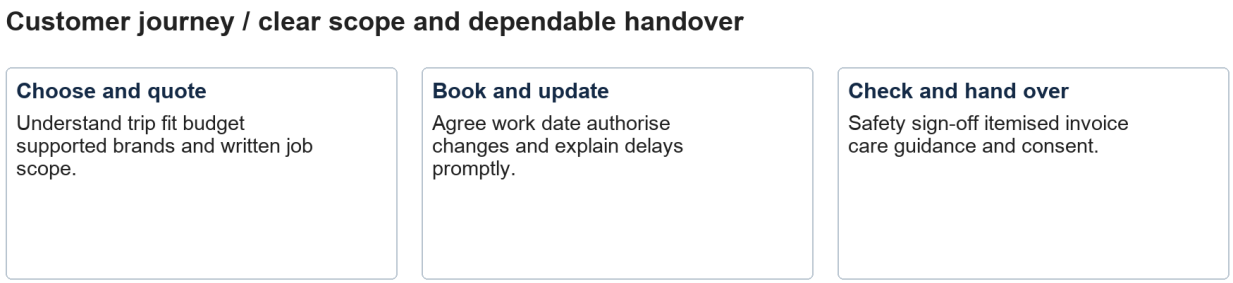
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Brand and customer experience

Operating basis

The working name Canal Cycleworks should communicate a useful local commuter shop. Name clearance and customer-facing materials remain pending. The experience begins with asking about journeys and fit, continues through a written repair or purchase scope, and ends with a safe handover and clear explanation of maintenance needs.

Step	Customer experience	Owner
Advice	Journey fit and maintenance questions	Sales employee
Workshop	Written scope price and approval	Lead mechanic
Handover	Safety checks and explanation	Mechanic and sales
Escalation	Refund complaint and warranty records	Founder



Source: Retained planning inputs and model version 1.0. Brand and customer experience

We will give realistic completion estimates, obtain consent before additional work and retain a record of safety checks. Performance claims must reflect actual training and service outcomes. Service reminders require appropriate customer consent and data handling. A repair refusal should explain the competence or safety limit and suggest a suitable alternative when known.

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Sales channels and process

Operating basis

Most retail and repair revenue is expected through the shop and booked workshop. Employer orders are a potential channel for eligible Cycle to Work purchases. Revenue guidance requires employer payment rather than a worker purchase followed by reimbursement. Public-service supplier-list requirements may also apply. We have no employer purchase agreement.

Actions and limits

The model assumes 20% of bicycle sales are invoiced with one-month collection, while other revenue is collected in the sale month. This is a planning proxy, not a debtor ledger. Credit checks, correct employer invoicing and delivery sign-off should precede release. No marketplace subscription or rental income is forecast.

Channel	Payment or scope
Walk-in retail	Advice fit and same-month payment
Booked repair	Scope approval completed work and payment
Employer order	Employer invoice and collection tracking
Online enquiries	Booking and product availability only
Customer credit	No unsecured personal account offer

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Launch marketing

Operating basis

Annual marketing is assumed EUR 12k within overhead, with a separate preopening allowance in startup costs. Spend should support useful local information, launch discovery and employer administration contacts. A marketing budget does not establish conversion. We will track enquiry source, quote acceptance and repeat bookings rather than claiming impressions as sales.

Actions and limits

Before opening, test a small local campaign around repair booking and practical commuter selection. Ensure every claim matches the range and available workshop capacity. Spring advertising should not promise immediate repair slots when assembly already fills the benches. Suspend ineffective spend and redirect effort to customer communication and inventory control.

Period	Activity	Owner	Budget
Quarter one	Launch information and local discovery	Founder	4k annual portion
Quarter two	Spring bookings and commuter offer	Founder	4k
Quarter three	Maintenance reminders with consent	Sales employee	2k
Quarter four	Winter readiness and stock review	Founder	2k

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Retention and ongoing sales

Operating basis

Repeat repairs and accessories depend on useful work and communication. At handover we should explain service intervals appropriate to the bike and riding pattern, without inventing a fixed annual purchase for every customer. Consent-based reminders and retained job history can reduce confusion at the next visit.

Actions and limits

Installed bike sales may create future repair opportunities, but the model does not treat every owner as a captive customer. Local repairs from other retailers remain necessary. Monitor rework, repeat booking and complaint resolution. The founder should compare warranty hours and nonbillable effort with planned mechanic productivity before increasing repair demand assumptions.

Activity	Purpose	Owner
Job history	Scope parts safety checks and consent	Workshop
Reminders	Relevant maintenance timing	Sales employee
Repeat bookings	Measure actual return use	Founder
Rework	Investigate and correct safely	Lead mechanic

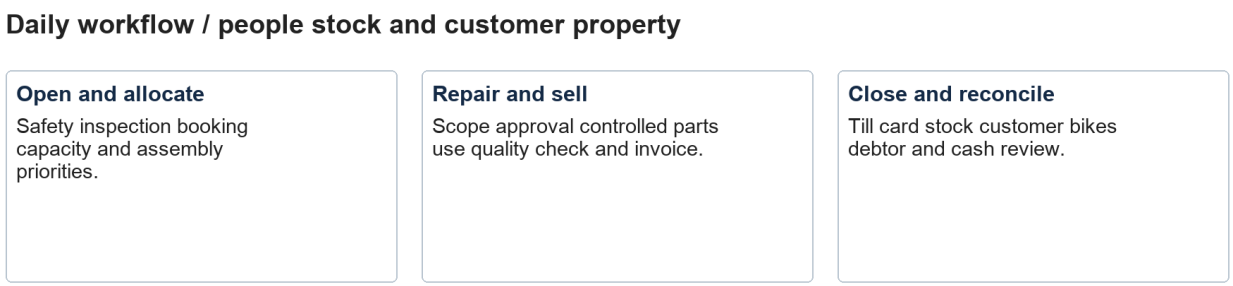
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Daily operations and suppliers

Operating basis

The day starts with booking review, parts availability and safe work allocation. Mechanics inspect before committing to a final quote, obtain authorisation for additional scope and record safety checks. Retail handovers reserve assembly time in the same technician pool. Customer bikes are tagged and stored separately from company sale stock.

Routine	Control	Owner
Opening	Review bookings parts and bench allocation	Lead mechanic
Work	Inspect quote authorise complete and check	Mechanics
Retail	Fit assemble and safe handover	Sales and mechanic
Close	Till receivables inventory and purchase reconciliation	Founder
Suppliers	Written brand warranty and payment terms	Founder



Source: Retained planning inputs and model version 1.0. Daily operations and suppliers

The founder reconciles till receipts, employer invoices, purchase orders and stock adjustments. Supplier terms must define delivery, defects, warranty reimbursement and payment dates. The model assumes partial one-month supplier credit as an estimate; it is not a contracted facility. A weekly stock and cash review should identify overdue invoices, slow models, missing parts and jobs exceeding quoted hours.

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Sustainability practices

Operating basis

Repairing a suitable bicycle can extend useful life, but no carbon saving or environmental certification is asserted. The shop should separate metal, packaging, tyres, electronics and batteries, use appropriate authorised waste routes and keep transfer records. Battery handling and damaged-device acceptance require advice, training and insurer agreement.

Actions and limits

Stock discipline also matters: avoid speculative ranges that later need destructive disposal. Seek repairable products and available spares while respecting safety and consumer rights. Track actual waste and rework before making environmental claims. The model includes a stock write-down assumption rather than pretending every purchased item sells at full value.

Practice	Action	Owner
Product life	Safe repairs and spare-part availability	Lead mechanic
Waste	Documented segregated collections	Founder
Battery limits	No rebuild or unsupported conversion	Lead mechanic
Stock	Sell-through and ageing review	Founder
Claims	Only measured and supported statements	Board

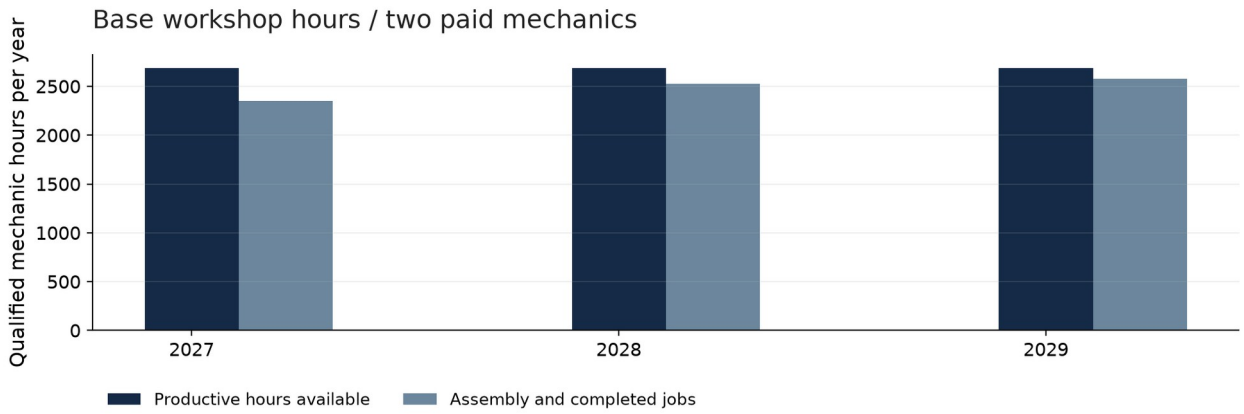
29 / BUSINESS

Staffing and training

Operating basis

The shop plans two full-time mechanics, one sales employee and a full-time paid founder from launch. Gross annual wages are EUR 42k lead mechanic, EUR 38k mechanic, EUR 32k sales and EUR 42k founder. The model adds 15% employer and benefit allowance and 3% annual escalation. These are estimates, not statutory payroll rates or accepted offers.

Role or cost	Paid people or basis	Gross pay or status
Founder	1 paid full-time	€42,000 gross
Lead mechanic	1 employee	€42,000
Mechanic	1 employee	€38,000
Sales employee	1 employee	€32,000
Employer allowance	15% planning estimate	Not statutory rate
Training	Supported systems and safety	Quotes pending



Source: Retained planning inputs and model version 1.0. Staffing and training

Mechanics have finite productive hours after leave, administration, training and warranty work. Bicycle assembly takes time from repairs; the model caps completed jobs accordingly. The founder supports retail and administration but adds no mechanic hours. Training should include practical safety checks, supported diagnostics, quote accuracy, consumer rights and stock controls.

30 / BUSINESS

Staff skills and fair work

Operating basis

Contracts should define duties, gross pay, hours, leave, breaks, training and escalation rights. Verify working-time, payroll and health-and-safety obligations before opening. Do not rely on unpaid founder work or unpaid trial repairs to make the economics appear stronger. Practical assessments should be safe and fairly arranged.

Actions and limits

The lead mechanic must be able to stop unsafe work or refuse unsupported systems. Cross-training helps sales staff collect accurate booking information but does not make them qualified technicians. Maintain cover for holidays and illness, and adjust accepted bookings when mechanic availability falls. The capacity model includes a productive-hours allowance rather than assuming every paid hour is billable.

Area	Requirement
Mechanics	Safe diagnosis tools and documented checks
Sales	Fit advice scope intake and data handling
Founder	Cash buying complaints and personnel
Fair work	Paid roles contracts and leave
Cover	Reduce bookings when capacity falls

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Legal and insurance requirements

Operating basis

The shop needs company and tax setup, appropriate premises use, employment compliance, safe workshop procedures and insurance matched to retail, repairs and customer bikes. Consumer rights remain with the retailer: a manufacturer warranty does not remove responsibility for faulty goods. CCPC explains the short-term right to terminate within 30 days and repair or replacement rights for later faults, subject to conditions.

Actions and limits

Revenue classifies bike and accessory supply at standard VAT and bicycle repairs at reduced VAT with itemisation and the two-thirds rule. The model separates labour and parts. Seek advice for specific bundled jobs, rent taxation and startup recovery. Battery and electrical-product handling, waste arrangements, fire precautions and data protection require competent review before those activities begin.

Requirement	Action and owner	Status
Company tax and payroll	Accountant and founder	Pending
Premises use and safety	Landlord competent advisers	Pending
Consumer rights	Quote returns and complaint procedures	To implement
Repair and parts VAT	Itemised invoices and tax advice	Planning rates only
Insurance	Liability stock customer bikes and interruption	No quote
E-bike handling	Training safe storage and insurer approval	Restricted launch scope

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Launch roadmap

Operating basis

The launch is conditional. Before a lease, confirm proposed capital, collect local demand evidence and obtain dealer and workshop quotes. Before fit-out, verify permitted use, security, electrical work and insurance. Recruit mechanics early enough for training and realistic opening bookings.

Stage	Priority	Owner
Months before lease	Research capital and dealer terms	Founder
Before fit-out	Use safety insurance and premises checks	Founder
Before opening	Recruit train and test controls	Lead mechanic and founder
First quarter	Monitor weekly cash stock and bookings	Founder
Spring	Replenish from actual sell-through	Founder



Source: Retained planning inputs and model version 1.0. Launch roadmap

In the final month, test tills, VAT itemisation, employer invoices, purchase approvals and safe handovers. The January 2027 date is a planning target. If capital or people are unavailable, the forecast dates and preopening costs must be revised together. Spring stock orders should not become irreversible while these gates remain unresolved.

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Risks and management actions

Operating basis

The major commercial risks are weak sell-through, stock ageing, supplier-credit withdrawal and repair demand beyond safe capacity. The major operating risks are quality failures, unsupported e-bike work, theft, fire, missed employer collections and staff absence. Customer safety and consumer rights take precedence over keeping a booking or achieving a sales target.

Risk	Response	Owner
Unsold stock	Limit commitments and review ageing	Founder
Cash shortfall	Confirm equity and lender terms before lease	Board
Repair quality	Scope competence and safety sign-off	Lead mechanic
Employer debtor	Invoice checks and collection follow-up	Founder
Battery theft fire	Training storage insurer and safety review	Founder
Staff absence	Reduce accepted jobs and maintain cover	Lead mechanic

The founder should review cash, ageing stock, overdue invoices and accepted workload weekly. The lead mechanic should record rework and stop jobs beyond competence. If the downside forecast needs more capital, obtain it or reduce commitments before launch; do not present a negative bank balance as a secured facility. Contingency choices require a revised model.

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Research and evidence

Operating basis

The evidence register separates official rules and historical city context from author-selected operating assumptions. CSO commuter data supports the city choice, not a sales forecast. Revenue supports VAT and employer scheme treatment. Public competitor service pages provide examples whose scope and future prices may differ.

Source	Official link	Review date
CSO Census 2022 Dublin commuting	Open official source	Reviewed 3 Oct 2026
Revenue bicycle supply VAT	Open official source	Reviewed 3 Oct 2026
Revenue bicycle repair VAT	Open official source	Reviewed 3 Oct 2026
Revenue current VAT rates	Open official source	Reviewed 3 Oct 2026
Revenue Cycle to Work	Open official source	Reviewed 3 Oct 2026
CCPC faulty goods repair and replacement	Open official source	Reviewed 3 Oct 2026
Hollingsworth workshop	Open official source	Reviewed 3 Oct 2026
Cycle Superstore workshop	Open official source	Reviewed 3 Oct 2026
Revenue company tax basis	Open official source	Reviewed 3 Oct 2026

No founder credentials, supplier quote, lease offer, employer mandate, customer survey or observed store demand has been provided. Retain dated research and replace estimates with invoices, signed terms and actual bookings. The financial workbook was rebuilt in JavaScript after inspecting the bike-shop reference; it was not imported. Its monthly horizon and statements differ from the reference seven-year valuation model.

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Quotes and assumptions

Operating basis

All rent, wages, dealer costs, demand, repair hours, seasonal weights, card charges, supplier credit, tax timing and startup spending remain planning assumptions. They are not supplier quotes or observed operating results. Before signing a lease or stock order, obtain comparable terms and update the forecast rather than treating its precision as evidence.

Input	Evidence needed	Status
Premises	Lease rent deposit use and VAT	No quote
People	Pay availability training and employer costs	No offers
Suppliers	Cost stock warranty and payment terms	No agreement
Demand	Site survey bookings and employer interest	Unmeasured
Finance	Equity source lender and tax timing	Uncommitted
Capacity	Job duration assembly and productive hours	Estimate

The most consequential assumptions are sell-through, mechanic productivity, employer collection and purchase-payment timing. A discount from a larger book order may be outweighed by ageing stock and financing cost. The model keeps inputs editable and retained for reproducible rebuilding, with a separate register of evidence still required.

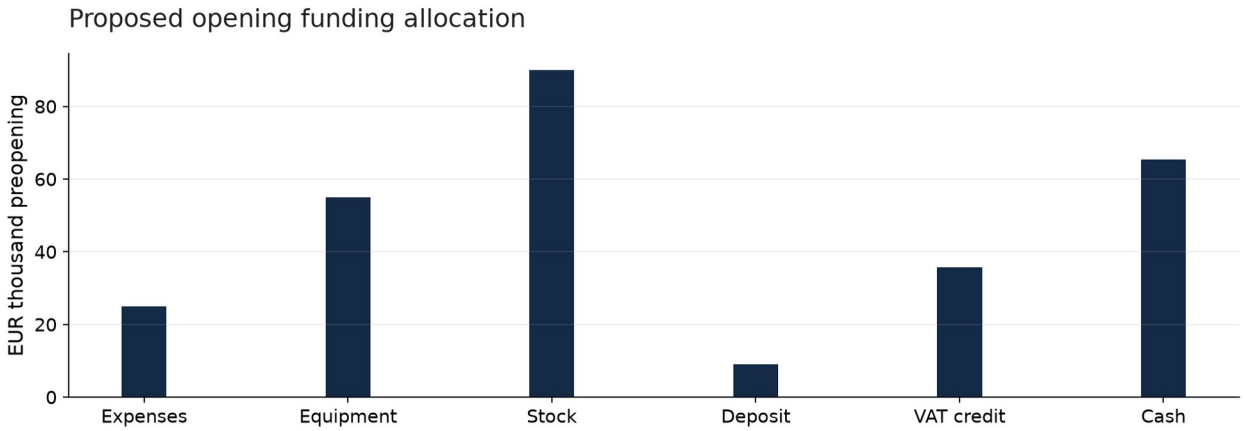
36 / FINANCE

Startup costs and funding

Operating basis

Proposed funding is EUR 220k equity plus EUR 60k term debt, both uncommitted. Net uses are EUR 25k preopening expense, EUR 55k equipment, EUR 90k stock and EUR 9k recoverable rent deposit. Input VAT on eligible startup purchases creates an initial tax receivable and cash requirement; it is not free working capital. The remaining cash is a reserve after those uses, not another expense.

Funding or use	EUR	Treatment or status
Founder equity	€220,000	Proposed uncommitted
Term debt	€60,000	Proposed uncommitted
Total proposed funding	**€280,000**	**Before launch**
Opening inventory	€90,000	Prepaid net asset
Equipment	€55,000	Prepaid net asset
Recoverable deposit	€9,000	No VAT assumed
Startup expense	€25,000	Opening retained loss
Recoverable startup VAT	€35,650	Cash use until recovery
Total startup gross uses	**€214,650**	**Preopening paid uses**
Opening cash reserve	€65,350	Remaining funding



Source: Retained planning inputs and model version 1.0. Startup costs and funding

Startup expense is charged to opening retained earnings, while equipment depreciates and inventory becomes cost when sold or written down. Debt principal is a financing cash payment, with interest in profit. Supplier credit is assumed only on later purchases, not opening stock. The monthly model identifies the lowest cash point and any extra funding shortfall without adding an automatic cash plug.

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Itemized startup costs

Operating basis

The EUR 25k net startup-expense allowance is EUR 8k legal and accounting setup, EUR 5k recruitment and training, EUR 6k opening marketing and EUR 6k premises preparation not capitalised. EUR 55k equipment comprises EUR 20k workshop resources, EUR 25k fit-out and EUR 10k POS, IT and security. No invoice or supplier quotation supports these estimates yet.

Use	Net amount	Treatment
Legal and accounting setup	€8,000	Expense
Recruitment and training	€5,000	Expense
Opening marketing	€6,000	Expense
Premises preparation	€6,000	Expense
Workshop resources	€20,000	Equipment
Shop fit-out	€25,000	Equipment
POS IT security	€10,000	Equipment
Opening stock	€90,000	Inventory
Rent deposit	€9,000	Recoverable asset
Total net startup uses	**€179,000**	**Net expense and assets**

Opening inventory is EUR 90k net and the deposit EUR 9k. Input VAT assumes only EUR 10k of startup expenses is recoverable at 23%, alongside equipment and inventory. This is a tax-planning estimate requiring invoice-level advice. Recoverable VAT sits in the balance sheet until settlement; deposits and reserve cash remain distinct assets.

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Owner personal survival budget

Operating basis

No founder household information has been supplied. The personal budget must include housing, utilities, food, transport, debts, dependants, insurance, savings and tax, then deduct reliable other income. Personal spending should not be invented to justify a wage or an equity withdrawal.

Actions and limits

The company forecast includes EUR 42k annual gross founder pay, EUR 3,500 monthly before personal deductions. It is paid even during losses. Whether this meets household needs is unverified. No additional dividends or drawings are forecast. If the founder needs more, the salary input and the funding case must change together.

Personal requirement	Status	
Household costs	Not supplied	
Personal debt	Not supplied	
Reliable other income	Not supplied	
Required net income	Unresolved	
Company founder pay		€3,500 monthly gross assumed
Additional drawings	None forecast	

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Financing terms and security

Operating basis

The proposed EUR 60k term loan is modelled with 60 equal monthly principal payments and 7% annual interest on opening principal. This is an assumed debt schedule, not a lender quote. Equity is EUR 220k with no dividends forecast. Personal guarantees, security over stock and equipment, covenants and arrangement fees require negotiation and are not invented.

Actions and limits

The inventory order calendar and employer receivables can create cash uses even in a profitable month. The model allows negative cash to expose a funding shortfall rather than quietly drawing an overdraft. A lender should assess the actual lease, source of equity, supplier terms and downside capacity before any financing is treated as available.

Term	Planning assumption	
Loan amount		€60,000 uncommitted
Term		60 months assumption
Interest		7% annual assumption
Principal		€1,000 monthly under initial terms
Security guarantees	Not agreed	
Overdraft	None assumed	
Equity		€220,000 proposed

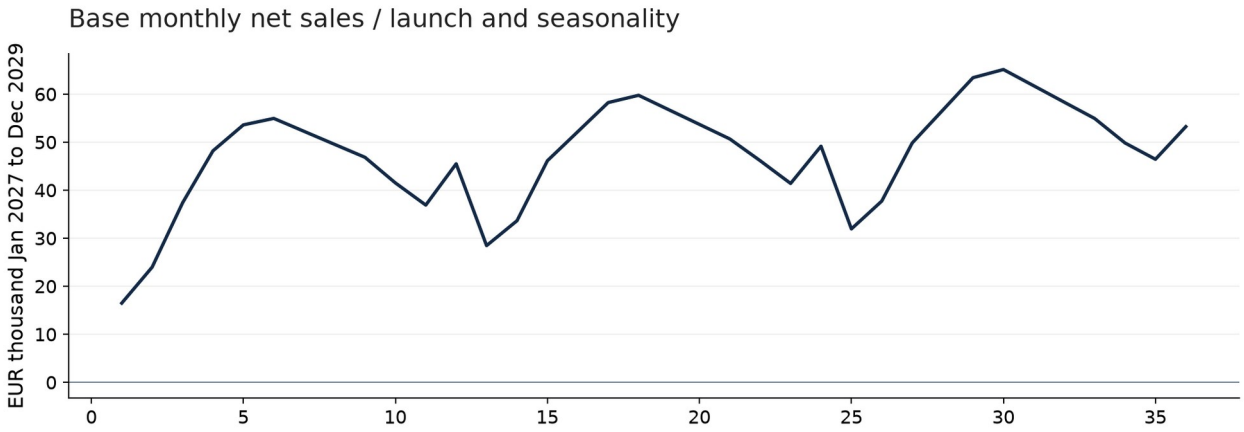
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Revenue and workshop capacity

Operating basis

Retail revenue is units sold times net price. The model separates hybrids, e-bikes, accessories, repair labour and repair parts. Seasonal monthly weights and a launch ramp drive demand; annual growth is an assumption. Completed repairs are capped by available mechanic hours after assembly, with unmet jobs shown separately.

Revenue / EUR	2027	2028	2029
Hybrid bicycles	€139,533	€162,129	€181,909
Supported e-bikes	€146,775	€170,544	€191,350
Accessories	€46,350	€53,856	€60,426
Repair labour	€119,338	€129,756	€133,716
Repair parts	€55,079	€59,887	€61,715
Total net revenue	**€507,075**	**€576,172**	**€629,117**



Source: Retained planning inputs and model version 1.0. Revenue and workshop capacity

Bike unit targets do not prove supply or customer demand. Inventory replenishment follows a current-month cost-cover target and the model tracks purchases, stock write-downs and supplier payables. Employer invoice sales collect a month later. This keeps revenue recognition separate from receipts. The forecast tables and charts use the verified monthly build for 2027, 2028 and 2029.

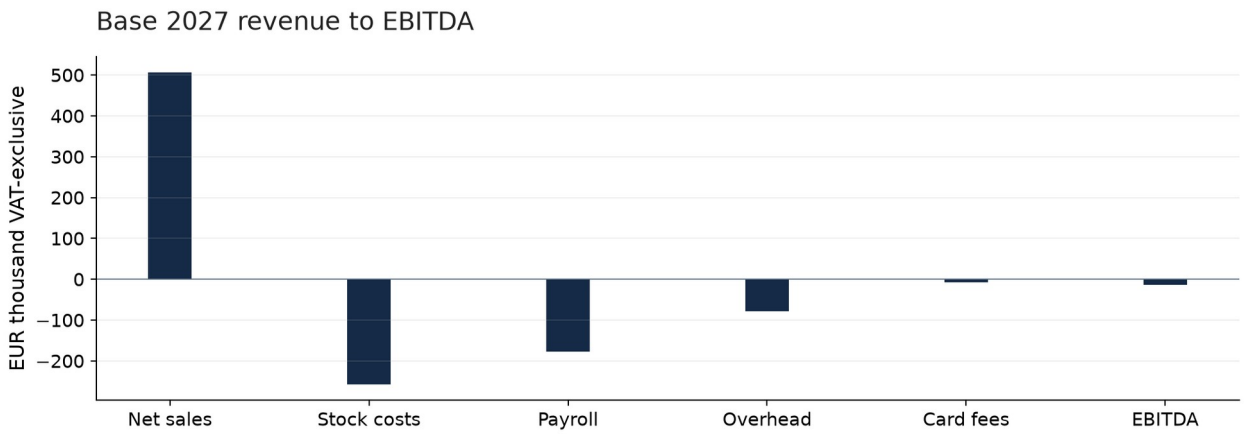
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Costs and projected profit

Operating basis

Bike purchases are not expensed immediately; cost of sold bikes and parts plus stock write-downs reduce gross profit. Labour revenue consumes paid technician capacity. Payroll includes the founder and employer allowance. Fixed costs include rent, rates, utilities, insurance, marketing, software and professional support. Card charges apply to same-month consumer receipts.

Cost	Basis
Hybrid buying cost	68% of net price estimate
E-bike buying cost	72% estimate
Accessories and repair parts	55% estimate
Gross payroll	154k annual from launch
Employer allowance	15% estimate
Fixed overhead	78k including rent and marketing
Card charges	1.5% consumer gross receipts estimate



Source: Retained planning inputs and model version 1.0. Costs and projected profit

The model steps wages and fixed costs by 3% each January, depreciates equipment over 60 months and calculates debt interest separately from principal. A12.5% company trading-tax planning provision uses brought-forward losses with no tax asset. Margins, payroll, rates and tax treatment need supplier, employment and accounting confirmation.

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Profit and loss forecast

Operating basis

The profit forecast is VAT-exclusive and covers 36 monthly periods from January 2027. It shows each revenue stream, merchandise cost, inventory write-downs, gross profit, wages, employer allowance, fixed overhead and card charges. Depreciation and interest bridge EBITDA to taxable profit and net profit.

VAT-exclusive EUR	2027	2028	2029
Total net revenue	**€507,075**	**€576,172**	**€629,117**
Merchandise cost sold	€256,346	€295,598	€328,648
Stock shrinkage and write-down	€1,382	€1,398	€1,550
Gross profit	**€249,346**	**€279,176**	**€298,919**
Employee gross pay	€112,000	€115,360	€118,821
Founder gross pay	€42,000	€43,260	€44,558
Employer allowance	€23,100	€23,793	€24,507
Fixed overhead	€78,000	€80,340	€82,750
Card fees	€8,129	€9,218	€10,039
EBITDA	**(€13,883)**	**€7,205**	**€18,244**
Depreciation	€11,000	€11,000	€11,000
Interest	€3,815	€2,975	€2,135
Profit before tax	**(€28,698)**	**(€6,770)**	**€5,109**
Tax provision	–	–	–
Net profit	**(€28,698)**	**(€6,770)**	**€5,109**

EUR 25k preopening expense appears in opening retained earnings rather than being counted twice in first-year operating costs. Founder pay remains included through weak months. Losses are retained as calculated; the forecast does not force a profit target by removing staff or hiding stock costs. Annual figures in the table come from the retained verified monthly build.

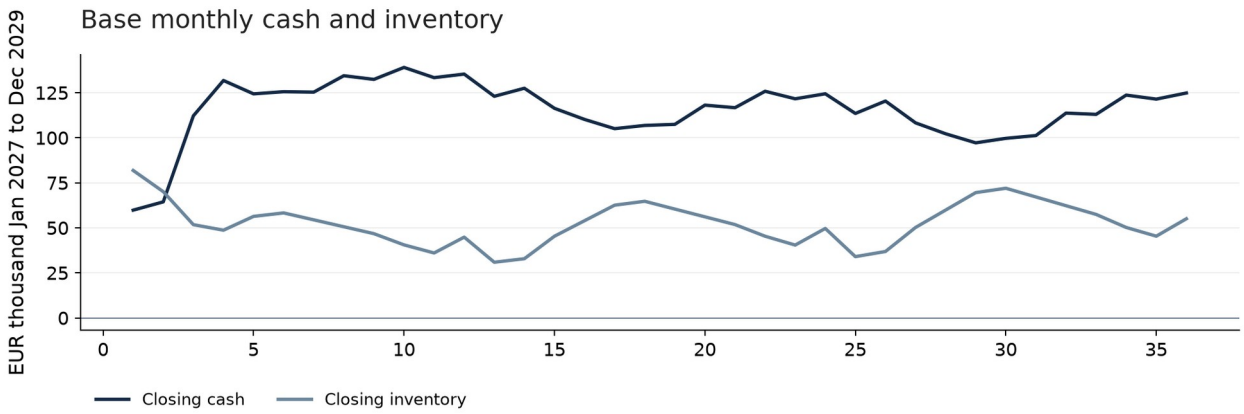
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Cash flow and financial position

Operating basis

Cash collections differ from sales because employer bike invoices are assumed to collect one month later. Stock purchases differ from cost of sales because the shop replenishes toward a current-month seasonal cost-cover target. Supplier credit delays part of gross purchase payments by one month. VAT collected and reclaimed has a separate settlement schedule.

Balance	Timing
Receivables	Employer bicycle invoices
Inventory	Opening plus purchases less costs and write-downs
Payables	Deferred share of purchases
VAT	Separate signed balance and settlement
Debt	Opening less scheduled principal
Cash	Receipts less actual payments



Source: Retained planning inputs and model version 1.0. Cash flow and financial position

The model tracks a bimonthly settlement proxy paid or refunded the following month, opening VAT receivable, equipment, recoverable deposit, debt and retained earnings. Actual filing eligibility and dates require accountant confirmation. Negative cash is an explicit financing need, not a balance-sheet plug. Monthly reconciliation should connect the cash schedule to the final balance sheet.

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Cash flow forecast months one to six

Operating basis

January to June includes launch ramp and spring purchasing. The shop pays all planned people from opening, while bike and repair volumes develop under estimated seasonal weights. Opening stock is paid before trading and therefore does not create fictitious initial supplier credit. Receivable collections and VAT refunds affect liquidity timing.

2027 EUR 000	Jan	Feb	Mar	Apr	May	Jun
Opening cash	**65.3**	**59.8**	**64.4**	**112.2**	**131.8**	**124.4**
Customer receipts gross	17.7	27.9	43.3	56.4	63.6	66.2
Supplier payments gross	–	–	–	(13.1)	(35.2)	(41.2)
Payroll founder employer	(14.8)	(14.8)	(14.8)	(14.8)	(14.8)	(14.8)
Overhead gross	(6.8)	(6.8)	(6.8)	(6.8)	(6.8)	(6.8)
Card fees	(0.3)	(0.4)	(0.6)	(0.8)	(0.9)	(0.9)
VAT settlement or refund	–	–	28.0	–	(12.1)	–
Income tax paid	–	–	–	–	–	–
Interest paid	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)
Debt principal paid	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)
Net cash movement	(5.5)	4.6	47.8	19.6	(7.4)	1.2
Closing cash	**59.8**	**64.4**	**112.2**	**131.8**	**124.4**	**125.6**

The six-month schedule shows opening cash, customer receipts, supplier payments, payroll, overhead, card charges, VAT, tax, interest and debt principal. Closing cash becomes the next month opening cash. Stock purchases and VAT cash cannot be inferred from EBITDA alone; the final table is generated from the verified monthly model.

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Cash flow forecast months seven to twelve

Operating basis

July to December tests summer service demand and a quieter retail winter. Technician capacity may limit repair jobs during busy months; those lost jobs are not recognised as revenue. A November inventory write-down is an estimate for ageing and markdown exposure, not a documented physical disposal.

2027 EUR 000	Jul	Aug	Sep	Oct	Nov	Dec
Opening cash	**125.6**	**125.3**	**134.5**	**132.4**	**139.1**	**133.4**
Customer receipts gross	63.8	60.5	57.1	51.0	45.1	53.6
Supplier payments gross	(33.5)	(27.6)	(25.3)	(20.7)	(17.5)	(28.1)
Payroll founder employer	(14.8)	(14.8)	(14.8)	(14.8)	(14.8)	(14.8)
Overhead gross	(6.8)	(6.8)	(6.8)	(6.8)	(6.8)	(6.8)
Card fees	(0.8)	(0.8)	(0.8)	(0.7)	(0.6)	(0.7)
VAT settlement or refund	(6.7)	–	(10.2)	–	(9.8)	–
Income tax paid	–	–	–	–	–	–
Interest paid	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)
Debt principal paid	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)	(1.0)
Net cash movement	(0.2)	9.1	(2.0)	6.7	(5.7)	2.0
Closing cash	**125.3**	**134.5**	**132.4**	**139.1**	**133.4**	**135.4**

The schedule uses the same receipts, purchases, VAT and debt logic as the first six months. Cash carries forward through July. If actual stock ageing or supplier terms differ, update inputs and rebuild the full case rather than changing only the cash table. Figures in the table retain the verified monthly build.

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Financial position summary

Operating basis

The company balance sheet shows cash, employer receivables, stock, net equipment, recoverable deposit and any VAT receivable. Liabilities are supplier payables, debt and any VAT payable. Equity is paid capital plus retained earnings after startup expenses and accumulated profit or loss. Customer bikes held for repair are not company assets.

December EUR	2027	2028	2029
Cash	€135,367	€124,426	€124,866
Employer gross receivables	€6,078	€6,820	€7,652
Inventory	€44,847	€49,662	€55,052
Net equipment	€44,000	€33,000	€22,000
Recoverable deposit	€9,000	€9,000	€9,000
VAT receivable	–	–	–
Total assets	**€239,292**	**€222,908**	**€218,570**
Supplier gross payables	€19,217	€20,956	€22,901
Term debt	€48,000	€36,000	€24,000
VAT payable	€5,773	€6,420	€7,028
Total liabilities	**€72,990**	**€63,376**	**€53,929**
Paid equity	€220,000	€220,000	€220,000
Retained earnings	(€53,698)	(€60,468)	(€55,359)
Total equity	**€166,302**	**€159,532**	**€164,641**
Liabilities and equity	**€239,292**	**€222,908**	**€218,570**
Balance difference	0.00	0.00	0.00

There is no unexplained balancing figure. Negative cash is disclosed as a funding gap in the planning presentation and requires an actual financing decision. Deposit recoverability, stock valuation, tax and debt terms require confirmation. Annual summaries use December balances, not sums of monthly assets or liabilities.

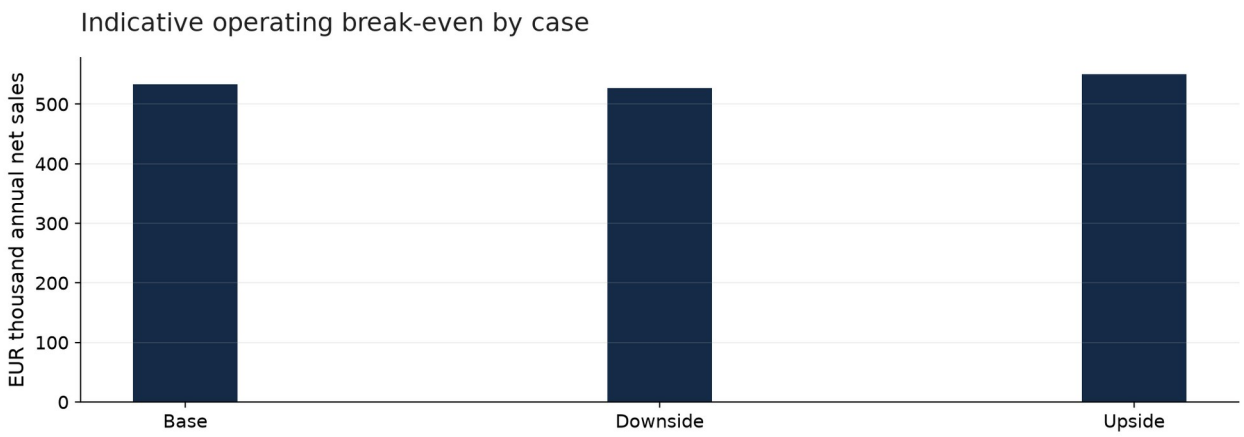
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Break even and scenarios

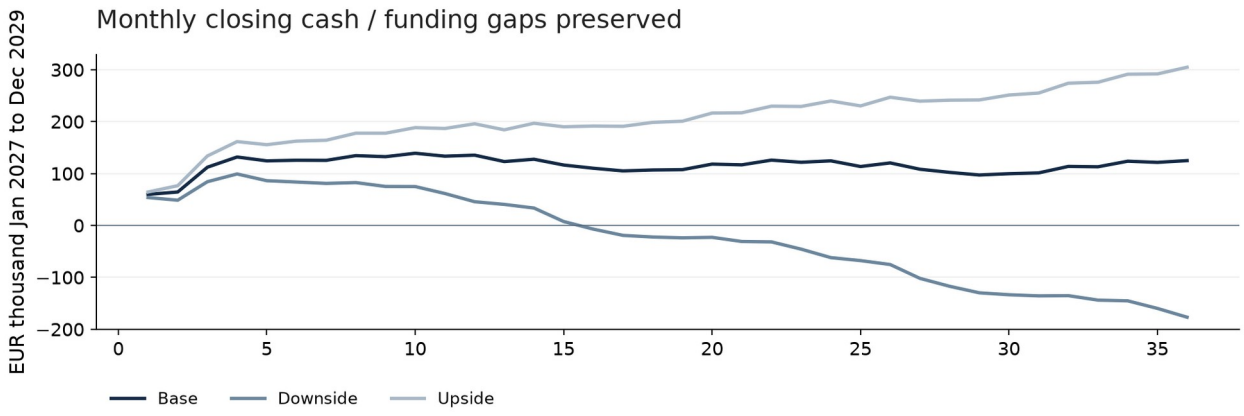
Operating basis

Break even depends on the mix of bike margin, accessories and labour contribution, alongside fixed payroll and overhead. A blended sales threshold is an indicative calculation, not proof that any one month or sales mix can achieve it. Workshop capacity constrains labour growth and stock cost can absorb cash before profitable sales arrive.

Captured case	2027 EBITDA	Minimum cash	Extra funding
Base	(€13,883)	€59,836	–
Downside	(€91,328)	(€176,721)	€176,721
Upside	€36,185	€64,417	–



Source: Retained planning inputs and model version 1.0. Break even and scenarios



Source: Retained planning inputs and model version 1.0. Break even and scenarios

The Base, Downside and Upside cases vary demand, repair interest, margins, stock cover and supplier credit while retaining paid roles. Weak sales and shorter supplier credit must remain visible in cash and loss results. Saved comparison values are dated snapshots with a stale-input flag; changing the selector recalculates the live build. Base indicative annual operating break-even sales are €533,203, using year-one gross contribution after card fees against paid payroll and overhead. This excludes depreciation, interest, tax and stock write-downs, and holds the achieved sales mix. It does not remove the repair-capacity limit.

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Model guide and completion

Operating basis

The companion model has one scenario selector feeding the same 36 month operating build. Revenue, workshop hours, stock, receivables, payables, VAT, debt, profit and cash must update from the selected inputs. Native charts link to workbook ranges. The case comparison is a dated capture with an input-change flag.

Actions and limits

Transfer accepted workbook edits into retained inputs.json before rebuilding with build_model.mjs. Refresh model-results.json, document tables and charts together. Compare reconciliations and inspect negative cash, capacity limits and aged inventory. A forecast is conditional on capital, people and contracts; no lender approval or trading permission is established by its results.

Model area	Basis
Period	January 2027 to December 2029
Currency	EUR net revenue gross receipts with VAT
People	Three employees and paid founder
Stock	Purchase and cost roll-forward
Credit	Employer AR and supplier AP
Funding	Equity and term debt uncommitted
Refresh	Inputs results visuals and Word together