Bowling Alley Business Plan

Kallio Lanes

DOCUMENT GUIDE

Contents

Helsinki Version 1.0 3 October 2026

Executive summary....4
Business details....5
Business concept and objectives....6
Business model canvas....7
SWOT and longer term goals....8
TOWS strategy matrix....9
Owner and management....10
Owner and key personnel profiles....11
Target customers....12
Segmentation targeting and positioning....13
Value proposition canvas....14
Market size and trends....15
PESTLE analysis....16
Local demand and evidence....17
Competitors and positioning....18
Porter five forces....19
Strategy canvas....20
Location and premises....21
Equipment and resource plan....22
Bowling and ancillary product strategy....23
Pricing and lane economics....24
Competitor price comparison....25
Brand and customer experience....26
Sales channels and process....27
Launch marketing....28
Retention and ongoing sales....29
Daily operations and suppliers....30
Sustainability practices....31
Staffing and training....32
Staff skills and fair work....33
Legal and insurance requirements....34
Opening roadmap....35
Risks and management actions....36
Research and evidence....37

Quotes and assumptions..... 38
Startup costs and funding..... 39
Itemized startup costs..... 40
Owner personal survival budget..... 41
Financing terms and security..... 42
Revenue forecast and capacity..... 43
Costs and projected profit..... 44
Profit and loss forecast..... 45
Cash flow and financial position..... 46
Cash flow forecast months one to six..... 47
Cash flow forecast months seven to twelve..... 48
Financial position summary..... 49
Break even and scenarios..... 50
Model guide and completion..... 51

01 / STRATEGY

Executive summary

A ten-lane Helsinki venue requires operating and funding evidence

Proposal

Kallio Lanes is a proposed ten-lane bowling venue in Helsinki, with separately priced shoe rental and a small non-alcoholic refreshment counter. The intended audience is an owner investor and a term lender. January 2027 opening is a planning date, subject to a suitable premises, permissions, equipment installation and funding.

Commercial logic

Revenue is sold lane-hours, not games counted twice. Families, social groups and workplace teams book the same finite capacity; league and party bookings are already included in occupancy. Three participants per sold lane-hour is a visits proxy for ancillary spend, not a count of unique customers. Opening demand ramps and winter seasonality remain assumptions.

Approval

Review the final monthly cash, debt coverage and staffing evidence before committing to construction. Public prices supply a reference point but do not establish demand for this concept. No founder credentials, site lease, supplier quote, customer contract or committed capital has been provided.

Financial decision

Base 2027 sales are €680,947, EBITDA €46,022 and net loss €77,621. Minimum annual DSCR 0.39 x is below the proposed 1.20 x covenant. Downside needs €886,595 extra cash to avoid deficit. Do not commit to construction before actual terms and stressed funding are resolved.

Metric	Base result
Proposed equity	€1,000,000
Proposed debt	€600,000
2027 net sales	**€680,947**
Minimum annual DSCR	**0.39 x**
Downside additional cash need	€886,595
Investment gate	**Do not build before terms and stressed funding are resolved**

Source: model-results.json version 1.0; Base Downside Upside snapshots 3 October 2026; EUR.

02 / STRATEGY

Business details

A proposed Finnish limited company operating one venue

Identity

Kallio Lanes is a working name, not a registered business. Name availability, incorporation, beneficial ownership, address, VAT registration and bank accounts require completion. Helsinki is the operating geography; Kallio is a positioning concept rather than a selected address.

Boundaries

The launch scope is ten bowling lanes, rented shoes and packaged non-alcoholic refreshments. No alcohol, kitchen restaurant, arcade, coaching academy or additional venue is forecast. Adding these changes investment, staffing, licensing and VAT classification and must be modelled before launch.

Governance

The owner manages the venue and receives paid remuneration once in payroll. A bookkeeper and qualified technical supplier support the business externally. The owner signs purchases only after a board-approved sources-and-uses schedule and documented safety review.

03 / STRATEGY

Business concept and objectives

Sell accessible lane sessions within a finite equipment and staffing envelope

Offer

Provide clear hourly lane pricing, easy booking, clean shoes and reliable scoring in an accessible indoor venue. Offer bumpers and light balls where equipment permits; staff demonstrate safe ball handling and explain lane rules. Parties purchase lane time and ancillary items separately so package discounts remain traceable.

Objectives

Before opening, validate a site and equipment specification, conduct thirty structured customer interviews and obtain five workplace or club booking indications. These are research targets, not completed activity. During the first quarter measure paid lane occupancy, booking no-shows, faults, safety incidents and refreshment attachment.

Growth gate

Build repeat bookings in one venue before expanding. Mature Base occupancy is 45% of available lane-hours; the model caps any month at 95%. Do not sell peak packages beyond lanes or replace the cap with an unconstrained revenue target.

04 / STRATEGY

Business model canvas

Lane-hours drive both the core ticket and ancillary visits

Customers and value

Serve families, friends and workplace groups seeking indoor social sport. Clear duration, accessible facilities and predictable group costs are proposed advantages. They must be tested with customers rather than assigned invented satisfaction scores.

Activities and resources

Secure a bowling-compatible lease, lanes, pinsetters, scoring, safe approach areas, shoes and trained coverage. Maintain equipment and a booking system that prevents double selling. Technician support and routine maintenance are essential operating resources.

Economics

Lane revenue is sold hours times gross rate less VAT. Shoe and refreshment revenues use participant visits; refreshments carry product costs. Fixed paid coverage, rent and equipment investment create operating leverage. The financial plan separates payroll, maintenance, capital replacement, VAT and debt.

Bowling business model canvas

Customers Local families friends workplaces and recurring groups.	**Value** Clear lane-hour cost safe play dependable scoring.	**Channels** One booking inventory; direct group outreach.
Customer Relationships Repeat booking support and transparent fault/refund handling.	**Activities** Session delivery maintenance till and food controls.	**Resources** Ten lanes safe site paid coverage equipment support.
Partners Vendor landlord bookkeeper suppliers and safety advisers.	**Revenue** Lane-hours shoes and non-alcoholic refreshments.	**Costs** Rent payroll equipment product cost debt and tax.

Authored qualitative planning diagram; targets are not observed demand or competitor ratings.

05 / STRATEGY

SWOT and longer term goals

Reliable service is a proposed strength; fixed costs are a material weakness

Strengths and weaknesses

A focused ten-lane offer avoids arcade and restaurant complexity. It is a design choice, not a demonstrated competitive edge. Weaknesses are substantial fit-out spending, fixed rent, limited diversification and no established customer book. A venue cannot reduce mechanical safety requirements when occupancy is weak.

Opportunities and threats

Workplace groups and repeat social sessions could fill shoulder periods. Existing Helsinki bowling venues already serve these needs. Threats include summer demand weakness, pinsetter outages, energy costs, discretionary spending pressure and an unsuitable lease.

Longer term

Year one validates safe operation and conversion; year two grows recurring bookings; year three evaluates equipment performance and return on capital. Expansion needs verified positive cash after debt and replacement capex, not only EBITDA.

Factor	Implication
Strength	Focused offer and transparent booking proposed
Weakness	Fixed rent staffing and equipment investment
Opportunity	Recurring shoulder bookings to validate
Threat	Summer demand and pinsetter faults

Planning choices and evidence status 3 October 2026; [S1] for observed competitor prices.

06 / STRATEGY

TOWS strategy matrix

Use a narrow offer to counter capital intensity and demand uncertainty

SO and WO

SO: combine easy lane booking with recurring workplace sessions in off-peak time. WO: obtain independent technical/site reviews and use a staged funding gate before buying equipment. No recurring league revenue is added separately to existing occupied hours.

ST and WT

ST: use preventative maintenance, spares and clear refund rules to reduce outage consequences. WT: refuse a site or financing package that cannot withstand the Downside cash forecast. A personal guarantee does not repair weak venue economics.

Owners

The owner manages demand validation, financing and lease negotiations. The technician checks installation and operating safety. External advisers confirm tax, employment and food obligations. Stop decisions remain with the owner and board.

TOWS actions

SO Recurring shoulder sessions support a focused local offer.	**WO** Validate catchment site and vendor costs before investment.
ST Preventative maintenance and transparent fault refunds.	**WT** Stop launch where fixed funding cannot cover stressed cash.

Authored qualitative planning diagram; targets are not observed demand or competitor ratings.

07 / STRATEGY

Owner and management

Paid operating ownership with external specialist support

Structure

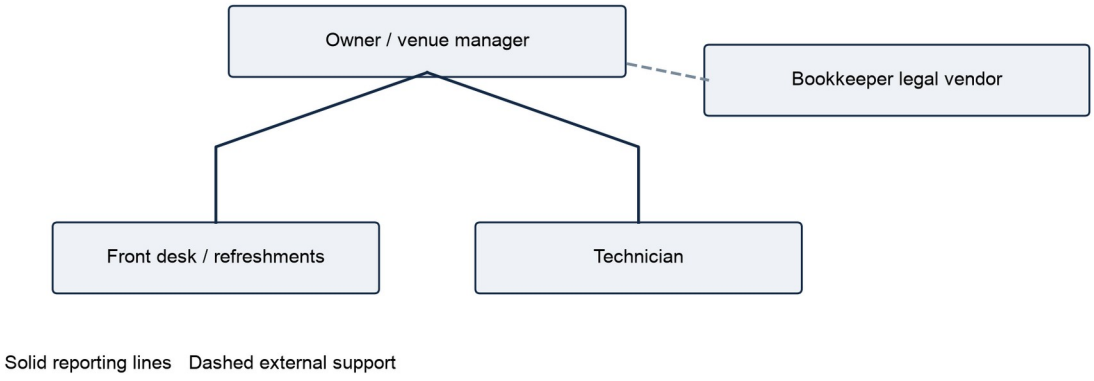
The owner is venue manager, supervising front desk/refreshment staff and a paid technician. The front desk handles bookings, shoes, tills and simple refreshments. The technician maintains equipment, controls isolation and escalates faults to the manufacturer.

External support

A qualified bookkeeper reconciles tills, VAT and inventory. Legal/lease advisers review premises and consumer terms. Equipment service specialists provide contracted call-out support. These advisers do not substitute for on-site service coverage.

Controls

Separate receipt reconciliation from refunds and cash authorisation. Record lane downtime, daily inspections and food checks. The owner reviews weekly coverage and monthly cash with the accountant; a substitute manager must be appointed for absences.



Authored qualitative planning diagram; targets are not observed demand or competitor ratings.

08 / STRATEGY

Owner and key personnel profiles

Recruit against demonstrated competence rather than invented biographies

Owner profile

No founder CV or capital proof is supplied. The managing owner requires hospitality supervision, customer dispute handling, budgeting and safety leadership. Budgeted owner gross pay is EUR 4,000 monthly; actual employment or entrepreneur pension treatment needs professional confirmation.

Staff requirements

Front desk staff need booking/POS competence, safe shoe and ball handling, food hygiene practices and multilingual customer communication. The technician needs documented competence on the selected pinsetters, electrical/mechanical boundaries and lockout procedures.

Recruitment

Check references, conduct practical scenarios and train before taking bookings. Gross hourly rates and a 25% employer allowance are planning estimates, not statutory payroll calculations or offers. Change pay/hours drivers and regenerate the full plan if hiring terms differ.

09 / STRATEGY

Target customers

Families and social groups, with workplace bookings in shoulder periods

Priority

Target Helsinki residents who can reach the venue conveniently, social groups planning one-hour sessions and workplace organisers seeking indoor activities. School/club sessions are considered only within existing staffed hours and safety capacity.

Needs

Customers need available lanes, transparent group pricing, accessible arrival and reliable equipment. Families value suitable balls/bumpers; organisers value a booking confirmation and simple invoice. These preferences are hypotheses to test.

Exclusions

Do not rely on tourism, alcohol-led nightlife or major tournaments to reach Base occupancy. No commercial coaching revenue is forecast. Large groups must reserve enough lane-hours; shoe and refreshment spend follows actual participants.

10 / STRATEGY

Segmentation targeting and positioning

Target repeat local sessions before a broad entertainment complex

Segments

Families prefer daytime/weekend sessions; friends prefer evenings; workplace buyers require planned groups. Clubs could use regular shoulder slots. Keep price, availability and staffing differentiated by schedule rather than assuming every segment books peak time.

Position

Position a focused local venue around straightforward hourly pricing and dependable sessions. Existing Ruusula pricing gives a comparable lane-hour unit [S1], but its facilities, location and customer book differ. A lower blended price alone cannot prove an advantage.

Validation

Interview thirty target customers and five organisers, test a transparent mock booking flow and record refusal reasons. Obtain evidence of paid conversion only after a compliant venue is available. Research indications are not revenue commitments.



Authored qualitative planning diagram; targets are not observed demand or competitor ratings.

11 / STRATEGY

Value proposition canvas

Remove booking and session friction without promising unsupported superiority

Jobs and pains

Customers organise a finite group, coordinate arrival and want a predictable one-hour activity. Pains include hidden shoe charges, unavailable adjacent lanes, faults and uncertain access. Group organisers need clarity on cancellations and participants.

Offer

Publish lane-hour and shoe prices separately, provide confirmation, explain arrival time and safe play, and apply written fault/refund rules. Provide simple non-alcoholic refreshments with clear allergen information. Accessible premises remain a site selection condition.

Proof

Measure booking completion, wait times, fault-related refunds and repeat booking. The financial model assumes attachment and occupancy; it does not assign satisfaction ratings or observed conversion. Replace assumptions using actual transactions.



Authored qualitative planning diagram; targets are not observed demand or competitor ratings.

12 / STRATEGY

Market size and trends

Capacity is defined; a validated market denominator remains unavailable

TAM

TAM is Helsinki annual paid indoor group recreation spending suitable for bowling in 2027. No audited spending dataset for that exact definition is available in this package. It must not be inferred from population alone or represented as a sourced euro total.

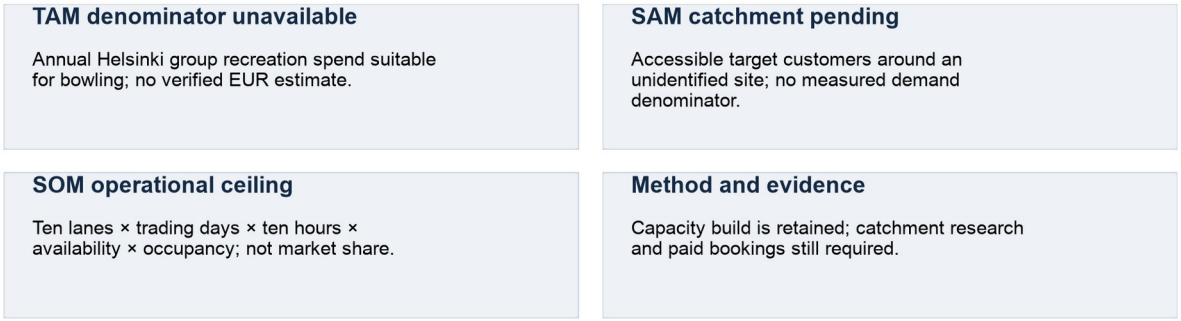
SAM

SAM is customers within the selected site catchment who can reach the venue during its opening hours and accept the proposed prices. The site is unidentified, so geography and travel-time survey remain to be defined. Existing bowling supply confirms competition, not unmet demand.

SOM and method

SOM is the ten-lane annual available-hour capacity multiplied by forecast occupancy and ticket economics. It is an operational sales ceiling, not a validated share of TAM/SAM. The scope diagram records these boundaries and the unavailable estimates.

2027 Helsinki market scope and capacity



Authored qualitative planning diagram; targets are not observed demand or competitor ratings.

13 / STRATEGY

PESTLE analysis

Local obligations and fixed costs shape the operating decision

Political and economic

Finnish tax changes can alter net prices and cash. Corporate income tax is currently 20%; Vero reports an 18% proposal for 2027 [S4], which is not treated as enacted in this model. Household leisure budgets and energy costs influence demand and margins.

Social and technological

Indoor group activity may appeal in winter, but seasonality needs booking evidence. Site accessibility affects usable customer scope. Pinsetter/scoring compatibility, software support and spare parts govern downtime and reinvestment.

Legal and environmental

Tukes guidance explains provider safety responsibility under Act 185/2025 [S6]. Food sales require local registration [S5]. Efficient lighting, lane care and measured waste reduce cost; no carbon-neutral or quantified emissions claim is made.

PESTLE operating responses



Authored qualitative planning diagram; targets are not observed demand or competitor ratings.

14 / STRATEGY

Local demand and evidence

Public competitor prices are evidence; our booking targets are not

Evidence

Ruusula publishes 42/48 EUR per lane-hour and 3 EUR shoe rental [S1], establishing a public local unit/price benchmark. This does not establish occupancy, margins, unsatisfied demand or willingness to buy from Kallio Lanes. No customer survey or prebooked session is supplied.

Research

Count nearby footfall and travel access at candidate sites, interview thirty potential customers and five workplace organisers, and request equipment/site quotes. Record date, segment, price response and booking conditions. Do not count duplicate group organisers as separate demand.

Decision

Proceed to a lease only after catchment and permitting fit are evidenced, and to construction only after actual funding and vendor terms support a stressed cash forecast. Forecast lane occupancy remains an estimate until paid bookings exist.

Research targets and current evidence



Authored qualitative planning diagram; targets are not observed demand or competitor ratings.

15 / STRATEGY

Competitors and positioning

Existing bowling venues make price and access comparisons essential

Competitive set

Ruusula offers bowling and a broader entertainment/food proposition [S1]. Other indoor sports and leisure activities are substitutes for a group evening. No competitor score or market share is invented.

Comparison

Compare gross lane-hour prices, shoe charges, booking duration, accessibility, opening times, transport and cancellation terms. Do not compare a discounted student slot with our all-day blended rate as if identical. Promotions and prices can change.

Response

Seek a catchment and service schedule with a credible reason to switch or repeat. Demonstrate reliability and group cost clarity using actual trials. Fixed rent and paid coverage prevent a sustained discount strategy without sufficient occupancy.

16 / STRATEGY

Porter five forces

Capital barriers do not remove competition for discretionary group spending

Rivalry and substitutes

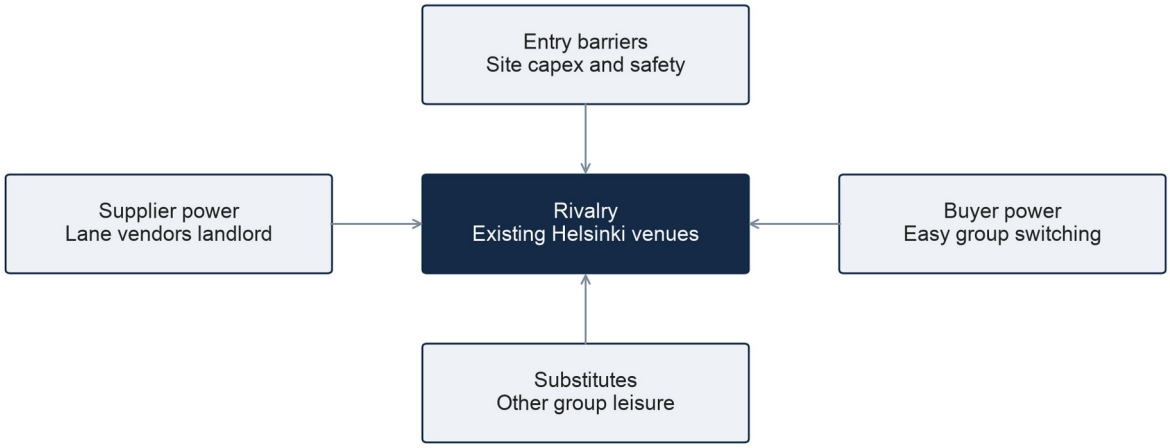
Existing bowling and other indoor activities compete for the same occasion. Rivalry is addressed through schedule fit and reliable sessions, not fabricated quality ratings. Group restaurants, escape games and home entertainment can substitute for an evening.

Buyers and suppliers

Customers can compare gross group cost and switch easily; workplace buyers negotiate. Lane/scoring vendors, installers and landlords may constrain selection. Obtain warranties, delivery milestones, spare-part terms and independent site advice.

Entry

Equipment/site spending and safety execution raise entry barriers. They also raise sunk-cost exposure for this entrant. Secure demand and funding evidence before committing irrecoverable construction cost.



Authored qualitative planning diagram; targets are not observed demand or competitor ratings.

17 / STRATEGY

Strategy canvas

Compare qualitative offer dimensions without invented competitor scores

Dimensions

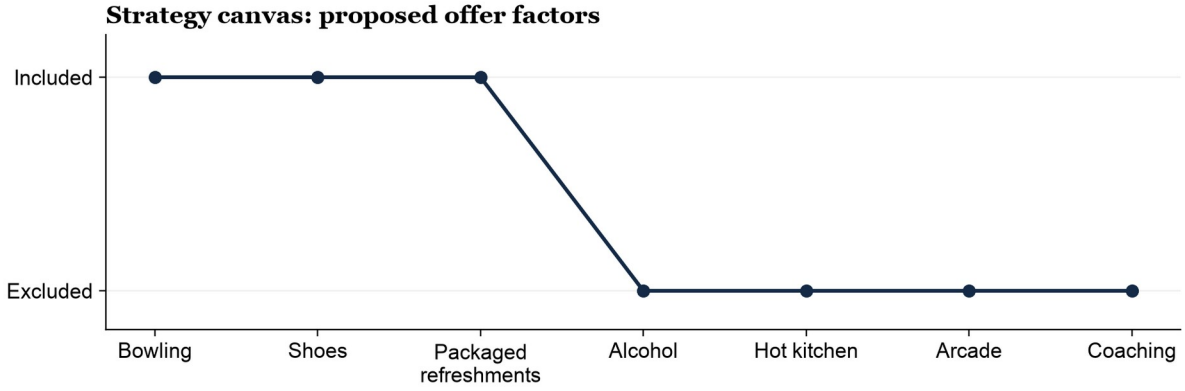
Compare lane focus, entertainment breadth, booking clarity, accessibility, price transparency and technical reliability. Our focused offer trades breadth for simpler delivery. Broader incumbents may cross-sell services that are excluded from this model.

Tradeoffs

Small ancillary scope limits food/alcohol complexity but reduces spend per visit. Separately priced shoes improve transparency but may look expensive against packages. Reliable equipment requires paid maintenance and spare capacity.

Test

Use organiser interviews and actual offer comparisons to replace intended positioning with evidence. The factor chart records included and excluded proposal scope. It supplies no numerical customer or competitor quality ratings.



Authored proposed scope: included/excluded factors; no customer or competitor rating.

18 / STRATEGY

Location and premises

A bowling-compatible Helsinki site is a binding launch condition

Brief

Seek a leased site with sufficient lane length, clear structural/equipment suitability, acoustic control, safe exits and accessible customer facilities. A provisional 1,200 m² brief is an estimate, not a layout or lease. Obtain an architect and vendor drawing before treating ten lanes as feasible.

Costs

Rent is provisionally EUR 15,000 monthly net, with a three-month deposit and three preopening months in Base. The model assumes VAT-exempt rent; a landlord election or extra building work changes upfront cash and must be added. No address or lease is secured.

Gate

Confirm use/change-of-use, fire, access, ventilation, food counter and neighbour noise requirements with Helsinki and specialists. Reject a cheap property that cannot accommodate safe bowling equipment and service access.

19 / STRATEGY

Equipment and resource plan

Lanes and fit-out dominate initial investment and operating reliability

Capital

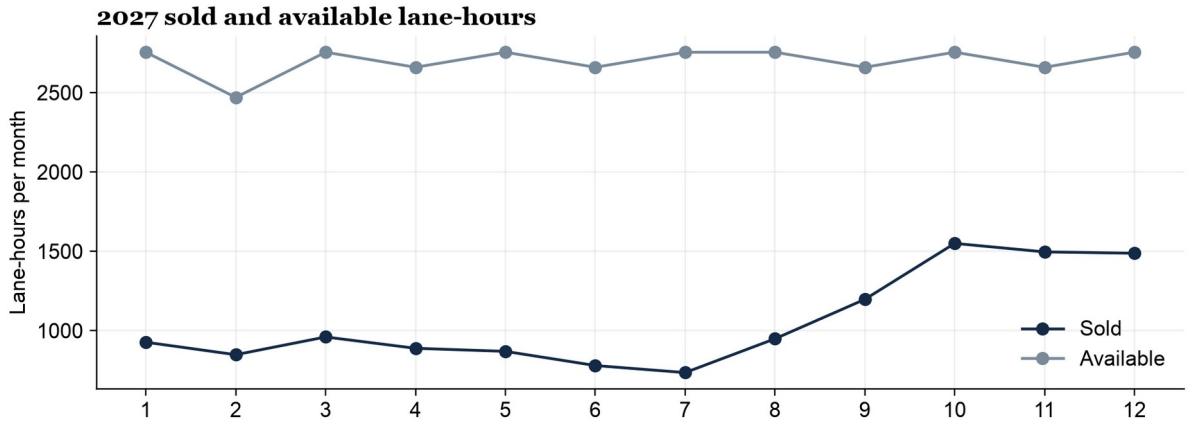
The initial EUR 900,000 net allowance comprises lanes/pinsetters/scoring EUR 600,000, building fit-out EUR 220,000, furnishings/POS/shoes EUR 30,000 and capital contingency EUR 50,000. All are unquoted. The composite ten-year depreciation life must be replaced with component estimates.

Support

Require installation acceptance tests, maintenance manuals, training, warranty terms and spare-part availability. Daily inspections and isolation controls are essential. Routine maintenance EUR 2,000 monthly is expense; month 24 replacement capex EUR 30,000 is capital, not counted twice.

Capacity

Equipment availability 95% in Base reduces lane-hours for faults and turnarounds. An outage lowers both core sales and participant-linked ancillary sales. Do not assume the insurance policy or manufacturer guarantees lost revenue.



Source: verified model-results.json version 1.0; Base EUR; captured 3 October 2026.

20 / STRATEGY

Bowling and ancillary product strategy

A single-hour core ticket with shoes and simple refreshments

Core

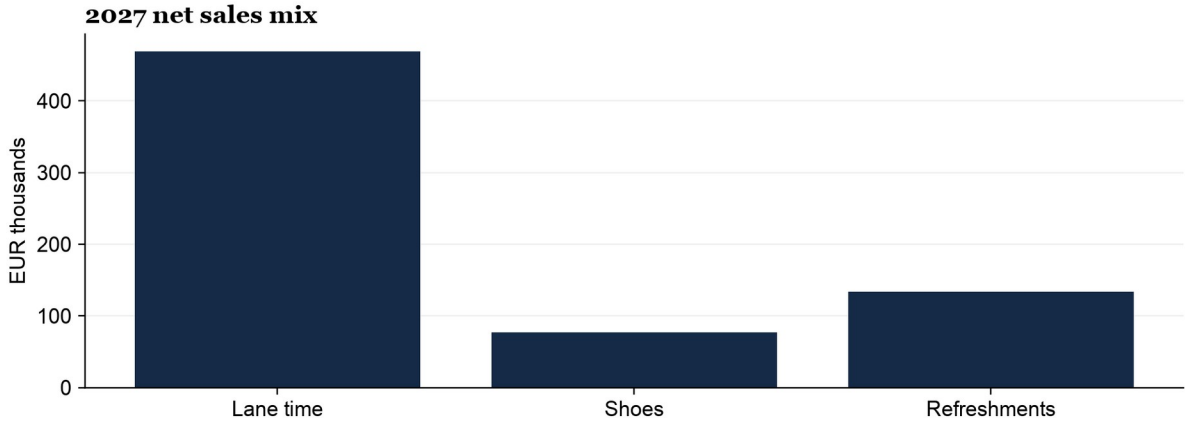
Sell lane-hours, allowing small groups to share a lane within vendor safety guidance. Social, workplace and club use all consume sold hours. No separate league/event line is added on top of occupancy.

Ancillary

Shoe rental is EUR 3 gross per participant, attached to 85% of visits in Base. Refreshment spend averages EUR 4 gross per visit, including non-buyers. Three visits per sold lane-hour is a proxy; sessions longer than one hour need recalibrated visit conversion.

Limits

No alcohol, arcade or hot-food kitchen is forecast. Extra products require food handling, staffing and capital changes. Do not insert high-margin package revenue without identifying the lane-hours and people consuming it.



Source: verified model-results.json version 1.0; Base EUR; captured 3 October 2026.

21 / STRATEGY

Pricing and lane economics

Gross customer rates must cover VAT and fixed venue costs

Prices

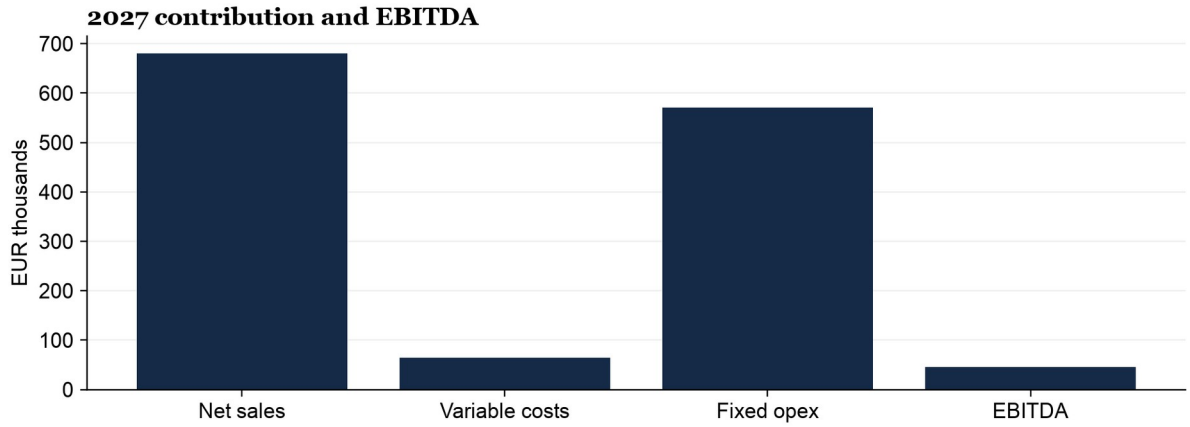
Base blended lane price is EUR 42 gross/hour, shoes EUR 3 and refreshments EUR 4 per visit. Ruusula publicly lists 42/48 EUR/hour and 3 EUR shoes [S1]. Our blend is a proposed price, not a signed offer or proof of demand.

Contribution

Lane VAT is modelled at 13.5% as a sports-use assumption; separately rented shoes at 25.5%, non-alcoholic refreshments at 13.5% [S2, S3]. Refreshment cost is 40% of net refreshment sales including waste; card fees are 1.5% of 95% gross receipts. Fixed payroll and venue costs then determine EBITDA.

Decision

Test group total cost, attachment and occupancy together. Package treatment needs adviser confirmation and must not silently apply reduced VAT to goods rental. Discounted hours use the same finite lane capacity.



Source: verified model-results.json version 1.0; Base EUR; captured 3 October 2026.

22 / STRATEGY

Competitor price comparison

A public same-unit benchmark with explicit comparability limits

Observed

Ruusula Helsinki publicly lists lane bowling 42 EUR/hour Sunday–Tuesday and glow sessions 48 EUR/hour Wednesday–Saturday, plus shoe rental 3 EUR/person [S1], reviewed 3 October 2026. Discount and premium offers differ and are not used as our blended assumptions.

Comparison

Kallio Lanes proposes 42 EUR/lane-hour and 3 EUR/shoes. Location, equipment, access, packages and timetable are not identical; the comparison is a price reference only. It supplies no competitor occupancy or quality score.

Refresh

Recheck prices before opening and record date, gross VAT status and slot conditions. Obtain at least three relevant local alternatives after choosing a site. Replace assumptions only after reconciling full group cost and margins.

Gross price	Ruusula public benchmark	Kallio proposed
Lane-hour	€42/48 depending slot	€42 blended
Shoes/person	€3	€3
Evidence	Reviewed 3 October 2026 [S1]	Planning estimate

Planning choices and evidence status 3 October 2026; [S1] for observed competitor prices.

23 / STRATEGY

Brand and customer experience

Clear bookings, safe arrival and prompt fault resolution

Brand

Kallio Lanes is a proposed name. Use restrained, readable signage and transparent checkout. Publish actual accessibility information after premises validation; do not promise facilities that are not installed.

Journey

Confirm duration, arrival time, shoe charge and cancellation terms. On arrival allocate lanes, explain safe play and fit shoes. During the session staff respond to scoring/fault requests without entering active machinery.

Measurement

Record waits, faults, refunds, complaints and repeat visits. Apply a written proportional refund/rebooking policy for unusable lane time. Customer experience targets are not observed ratings or guaranteed outcomes.

24 / STRATEGY

Sales channels and process

One booking inventory across direct and group channels

Channels

Use a simple owned booking system, direct workplace outreach and local partnerships. Telephone/manual reservations enter the same calendar. The budget includes booking software; a reliable customer booking channel remains an opening requirement.

Process

Show gross prices and remaining availability, confirm group size and reserve lane-hours. Take payment under documented consumer terms. The model simplifies collections to the current month and has no gift-card/deposit liability schedule.

Groups

Invoice workplace sessions on a same-month payment assumption; any actual credit terms require receivables/cash timing. Do not treat enquiries or refundable deposits as earned revenue.

25 / STRATEGY

Launch marketing

A measured local budget follows premises and funding gates

Budget

Ongoing marketing EUR 1,500 net monthly is inside EUR 3,500 other overhead, with cleaning EUR 1,000 and admin/software EUR 1,000. Launch promotion is EUR 10,000 of the EUR 35,000 setup allowance, alongside legal/permits EUR 10,000 and recruitment/training EUR 15,000; these are allocations, not extra costs.

Activity

Build a factual group price sheet, contact local organisers and test small neighbourhood campaigns. Open booking only after a reliable compliant opening date. Avoid committing to promotion while equipment delivery or safety acceptance remains uncertain.

Metrics

Track inquiry cost, paid booked hours and repeat booking. Cost per visitor must use actual visits, not impressions. Stop unproductive campaigns and revise occupancy assumptions from actual evidence.

26 / STRATEGY

Retention and ongoing sales

Recurring sessions help shoulder occupancy without inventing new capacity

Repeat

Offer easy repeat booking and reminders to consenting customers. Clubs and workplaces can reserve regular shoulder slots at transparent terms. Discounts are tested against contribution and cash needs.

Retention drivers

Clean shoes, predictable equipment and responsive refunds matter more than an uncosted loyalty promise. Record repeat booking and session interruption. Hold enough capacity for maintenance rather than pursuing 100% occupancy.

Capacity rule

Recurring league and event hours form part of existing sold lane-hours. Adding an additive annual league fee line without reducing walk-in capacity would overstate revenue.

27 / STRATEGY

Daily operations and suppliers

Daily safety checks and bounded supplier roles

Opening and close

Inspect approaches, lanes, footwear, balls, exits, scoring and sanitation before trading. Document faults and isolate unsafe equipment. At close reconcile bookings, till/card receipts, stock and refunds, and secure cash and systems.

Suppliers

Select a lane/scoring vendor and service contract with delivery, acceptance and spare-part terms. Source refreshments from approved food suppliers. No vendor quote, service response SLA or landlord term is represented as signed.

Control

The technician handles permitted routine tasks and calls qualified specialists for electrical/major mechanical work. Front desk staff never enter operating pinsetter areas. Owner reviews downtime weekly and cash monthly.

28 / STRATEGY

Sustainability practices

Measured operating choices connect directly to cost and asset life

Energy

Use efficient lighting and measured ventilation schedules within equipment/food requirements. Utility provision is EUR 3,500 monthly in Base; no supplier tariff or energy saving percentage is established.

Materials

Maintain shoes, balls and lane surfaces to extend safe useful life. Separate packaging waste and record refreshment waste. Avoid reducing sanitation or preventative maintenance merely to improve margins.

Claims

No carbon-neutral, avoided-emissions or recycling percentage claim is made. Collect energy/stock/waste records after launch and evaluate replacements using total cost and safe performance.

29 / STRATEGY

Staffing and training

Paid leave-adjusted coverage includes the owner once

Hours

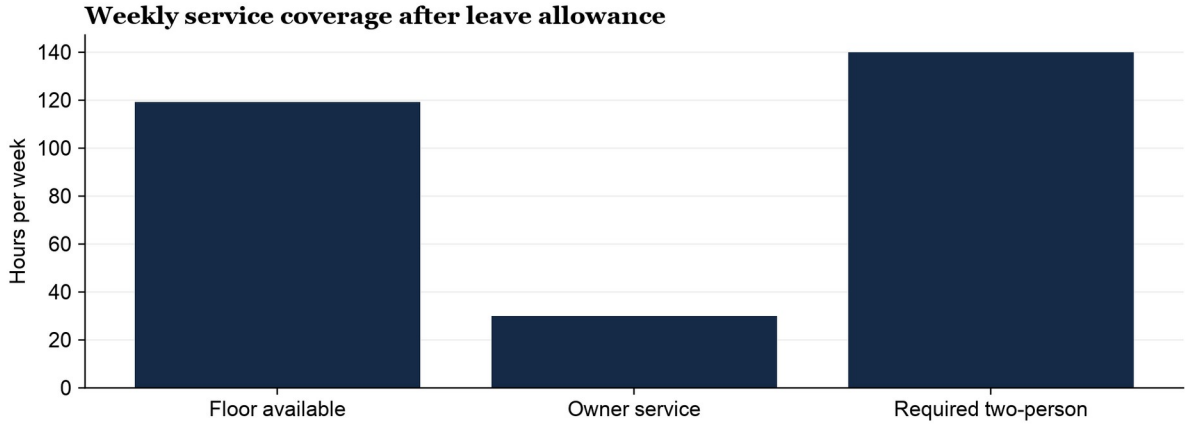
Base front desk/refreshment paid hours are 140/week, technician 35/week and owner 40/week. This represents four front desk employees averaging 35 paid hours, one technician 35 hours and the owner separately, or 5.375 total paid FTE at 40 hours including owner. Of floor hours 85% is treated as service-available after leave/cover; owner contributes 30 service and 10 admin hours. Two people across 70 opening hours need 140 service hours, leaving 9 hours weekly headroom. Technician is excluded from this baseline.

Pay

Gross floor wage EUR 18/hour and technician EUR 23/hour include an indicative allowance for shift costs; owner EUR 4,000 monthly is added once. A 25% employer/benefit proxy loads all gross pay. Check actual collective agreement, overtime, annual leave, pension and owner status before contracts.

Training

Train bookings, tills, consumer terms, food handling, first response and equipment isolation. Leave-adjusted technician time is about 29.75 hours/week against a proposed four hours/day routine requirement; major faults require qualified call-out. Test peak flow with timed operations before launch.



Source: verified model-results.json version 1.0; Base EUR; captured 3 October 2026.

30 / STRATEGY

Staff skills and fair work

Practical competence and lawful rosters are hiring conditions

Skills

Use supervised booking/refund scenarios, safe ball handling, cleaning procedures and customer communication exercises. Technician competence must match selected pinsetter and scoring systems. No staff CV or certification is supplied.

Terms

Confirm applicable Finnish collective agreement, wage premiums, breaks, overtime, holiday pay and employer insurance. Forecast wages are budgets, not assertions of statutory adequacy. Actual hiring changes must feed hours/wages/benefit drivers.

Roster

Design a seven-day two-person customer-service roster plus technical coverage and owner admin time. Paid hours are not identical to on-floor availability. Replace provisional 15% floor and 25% owner non-service allowances with an actual leave and absence rota.

31 / STRATEGY

Legal and insurance requirements

Premises, consumer safety and food compliance precede sales

Venue safety

Tukes guidance for Act 185/2025 covers provider safety responsibility in sport/leisure services [S6]. Prepare documented risk assessment, maintenance/inspection records, incident handling and customer instructions appropriate to the selected equipment.

Food and premises

Helsinki requires a food-business registration notification at least four weeks before starting food activity [S5]. Confirm layout, hygiene, allergen information, building use, fire exits and access with relevant authorities. Registration is not a blanket approval of an unsuitable site.

Insurance and tax

Obtain liability, property/equipment, interruption and employer cover quotes. Model insurance EUR 500 monthly is unbound. Confirm bowling/sport and separate shoe VAT classification [S2, S3], corporate tax changes [S4] and legal owner payroll status. No alcohol licence is forecast.

32 / STRATEGY

Opening roadmap

Construction follows site, evidence and fixed capital commitments

Sequence

October–December 2026 is a provisional preopening period for site validation, equipment design, contracts, recruitment and training. January 2027 trading is conditional; it is not an advertised date. Downside models five preopening months consuming more fixed funding.

Gates

Owner approves catchment research and funding. Vendor and qualified specialists sign installation/acceptance. City and advisers confirm required premises/food/safety actions. Accountant reconciles gross cash uses and VAT. No binding purchase is justified only by optimistic occupancy.

Stop conditions

Do not open with an unsafe lane, insufficient paid coverage, unverified funding or unresolved forecast cash deficit. Delay moves real customer dates and seasonality; the current financial schedule keeps January 2027 as a planning period and requires a revised calendar for an actual later opening.

Gate	Owner	Evidence
Site	Owner and specialists	Approved layout/use/safe access
Capital	Owner and lender	Fixed equity/debt commitments
Equipment	Vendor and technician	Installation acceptance/spares
Trading	Owner and accountant	Coverage compliance and cash

Planning choices and evidence status 3 October 2026; [S1] for observed competitor prices.

33 / STRATEGY

Risks and management actions

Fixed funding exposes demand, equipment and seasonal cash risk

Demand

Mature 45% occupancy and the winter index are not measured. Summer weakness can reduce cash even if annual EBITDA is positive. Require booking evidence and review minimum monthly cash, not only year-end balance.

Execution

Site works, pinsetter delivery, VAT treatment and rent election can increase initial cash requirements. Downside includes higher capex, weaker occupancy and availability, extra preopening months and higher interest. No automatic capital rescue is inserted.

Response

Owner stops construction unless stressed cash is financed with documented sources. Technician manages outage prevention; front desk logs refunds; accountant monitors VAT credits and tax. Losses/funding gaps are legitimate findings requiring actual actions.

34 / STRATEGY

Research and evidence

Official rules and an observed local price benchmark are traceable

Sources

[S1] Ruusula Helsinki public prices: https://bowling.fi/keilahallit/ruusulan-keilahalli/. [S2] Vero sports-service VAT guidance: https://www.vero.fi/syventavat-vero-ohjeet/ohje-hakusivu/60609/liikuntapalvelujen-arvonlisaverokanta4/. [S3] Vero VAT rates: https://vero.fi/yritykset-ja-yhteisot/verot-ja-maksut/arvonlisaverotus/arvonlisaveroprosentit/.

Regulatory register

[S4] Vero 17 September 2026 corporate tax proposal: https://www.vero.fi/en/About-us/newsroom/news/uutiset/2026/the-government-proposes-to-lower-the-corporate-income-tax-rate-to-18-and-to-extend-the-deduction-period-for-business-losses/. [S5] Helsinki food registration: https://www.hel.fi/en/business-and-work/apply-for-permits-and-facilities/food-business/registering-a-food-business. [S6] Tukes consumer safety: https://tukes.fi/en/-/kulutuspalvelujen-turvallisuus-en.

Limits

Reviewed 3 October 2026. Public prices and official obligations do not establish our demand, site eligibility, payroll rates or supplier costs. No primary customer survey, founder CV, equipment offer, signed lease or committed capital is supplied.

35 / STRATEGY

Quotes and assumptions

Every transaction estimate still requires a documented offer

Register

Ten lanes, EUR 900,000 initial net capex, EUR 15,000 monthly rent, 45% mature occupancy, 95% availability and EUR 42 gross lane-hour are planning assumptions. Only the comparison venue public prices and official rules are source-backed facts.

Procurement

Obtain equipment/installation/service terms, premises lease/building works, insurance, utilities and staffing offers. Record date, tax basis, validity, delivery conditions and exclusions. Match quotes to a vendor-approved layout, not a generic lane count.

Refresh

Copy accepted changes into retained inputs, rerun the model and replace the investment narrative using refreshed results. Do not retain stale scenario captures or financial charts after changing material prices, hours, staffing or funding.

36 / FINANCE

Startup costs and funding

Proposed capital is fixed; reserves are cash, not expenses

Sources and uses

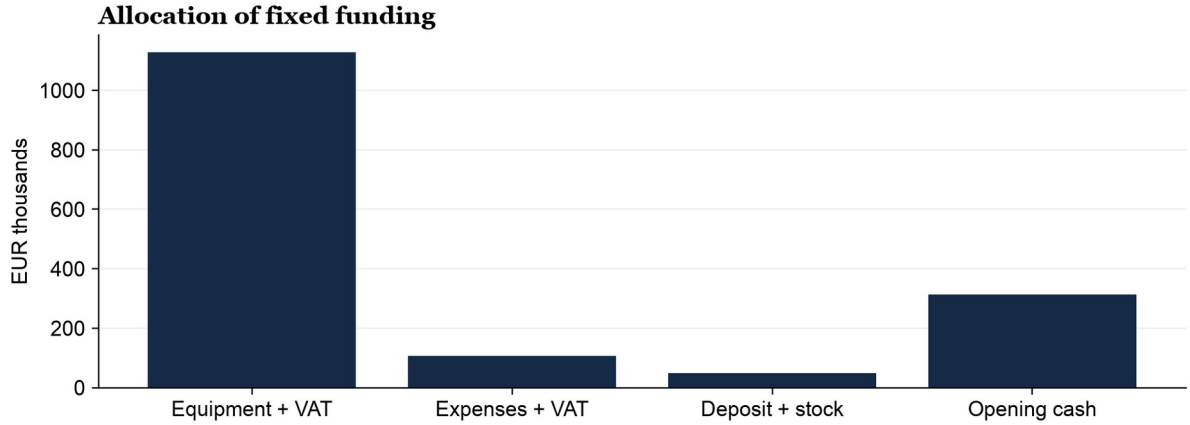
Base proposed equity is €1,000,000 and debt €600,000. Gross preopening cash use is €1,285,965; the target reserve is €150,000, giving a funding requirement of €1,435,965. Actual opening cash from fixed sources less uses is €314,035. None of these sources is committed.

Stressed decision

Downside startup reserve shortfall is €52,665. Its minimum operating cash requires €886,595 additional money to avoid a deficit. The model inserts no financing rescue. Construction requires documented funding and actual vendor/site terms.

Source or use	EUR
Gross preopening uses	€1,285,965
Target reserve	€150,000
Total requirement	**€1,435,965**
Equity proposed	€1,000,000
Debt proposed	€600,000
Total sources	**€1,600,000**
Sources less reserve requirement	€164,035
Actual opening cash	**€314,035**

Source: verified model-results.json version 1.0; Base EUR; rounded summaries.



Source: verified model-results.json version 1.0; Base EUR; captured 3 October 2026.

37 / FINANCE

Itemized startup costs

Separate equipment, expenses, deposits, inventory and VAT

Cost classification

Initial net capital assets are €900,000. The composite allowance is lanes/scoring 600 k, fit-out 220 k, furnishings/shoes/POS 30 k and capital contingency 50 k. Setup fees/training/launch €35,000, preopening rent €45,000, interest €9,000 and arrangement fee €9,000 are expenses.

Assets and cash

Deposit €45,000 and opening stock €4,000 are assets. Input VAT credit €238,965 is carried against later output VAT with no cash refund forecast. Confirm invoice eligibility and landlord rent VAT treatment; recoverable tax still consumes upfront cash.

Gross cash item	EUR
Capital net	€900,000
Capital VAT	€229,500
Setup net	€35,000
Setup VAT	€8,925
Preopening rent	€45,000
Preopening interest	€9,000
Arrangement fee	€9,000
Refundable deposit	€45,000
Stock net	€4,000
Stock VAT	€540
Total preopening uses	**€1,285,965**

Source: verified model-results.json version 1.0; Base EUR; rounded summaries.

38 / FINANCE

Owner personal survival budget

Owner pay is included once; equity is a separate capital commitment

Example

Owner gross salary EUR 4,000/month and assumed 70% net retention imply EUR 2,800 estimated net pay. Illustrative spending is housing/utilities EUR 1,300, food EUR 450, transport EUR 200, insurance EUR 150 and contingency EUR 500, total EUR 2,600; surplus EUR 200. This is not an actual household budget or Finnish tax calculation.

Boundary

No dividends or reliable other income are assumed. Proposed EUR 1 m equity must be evidenced separately from salary savings. The three-month preopening period excludes operating owner salary; the owner needs separate household funding during that period. Confirm legal pension/payroll status and actual net pay.

39 / FINANCE

Financing terms and security

Monthly declining debt determines interest and repayment

Facility

Proposed EUR 600,000 debt draws before opening. Base 6% annual fixed interest applies to each monthly opening balance. Equal principal over 84 months means EUR 7,143 monthly, with no grace. No refinance, equity top-up or overdraft is inserted.

Horizon

Debt at December 2029 remains €342,857; the three-year forecast is not loan maturity or a terminal sale. Extend the model to the loan term before final lending approval. Equipment security, landlord consent and personal recourse are unagreed.

Coverage

Minimum annual Base DSCR is 0.39 x against a proposed 1.20 x covenant. CFADS for this diagnostic is EBITDA less cash tax, before capex/inventory/VAT changes; monthly cash separately includes those cash calls. No covenant waiver is assumed.

40 / FINANCE

Revenue forecast and capacity

One finite lane-hour inventory drives all session types

Build

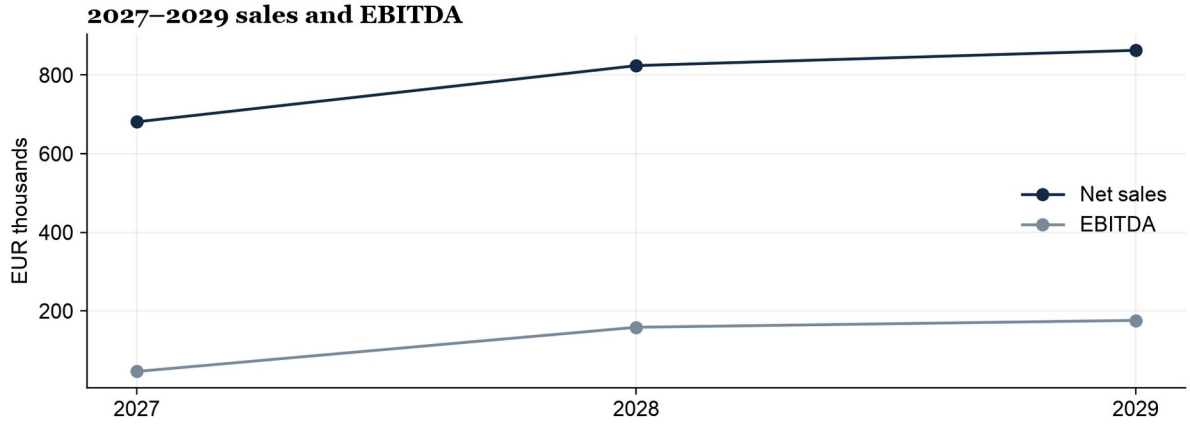
Available monthly lane-hours equal ten lanes × ten hours × trading days ×95% equipment availability. Effective occupancy is mature 45% × opening ramp × calendar seasonality × annual growth, capped at 95%. Sold hours times gross lane-hour price divided by 1.135 gives lane net sales.

Ancillary

Visits are sold hours × three participants per hour. 85% rent shoes at EUR 3 gross; average refreshment spend EUR 4 gross per visit includes non-buyers. Shoe and refreshment VAT are separately calculated. Group and league bookings are included in existing hours, not additive.

Result

Base 2027 weighted occupancy is 39.2%, sold hours 12,687, participant visits 38,061 and net sales €680,947. The workbook retains all 36 months plus three calendar annual summaries.



Source: verified model-results.json version 1.0; Base EUR; captured 3 October 2026.

41 / FINANCE

Costs and projected profit

Fixed coverage and rent remain when bookings weaken

Payroll

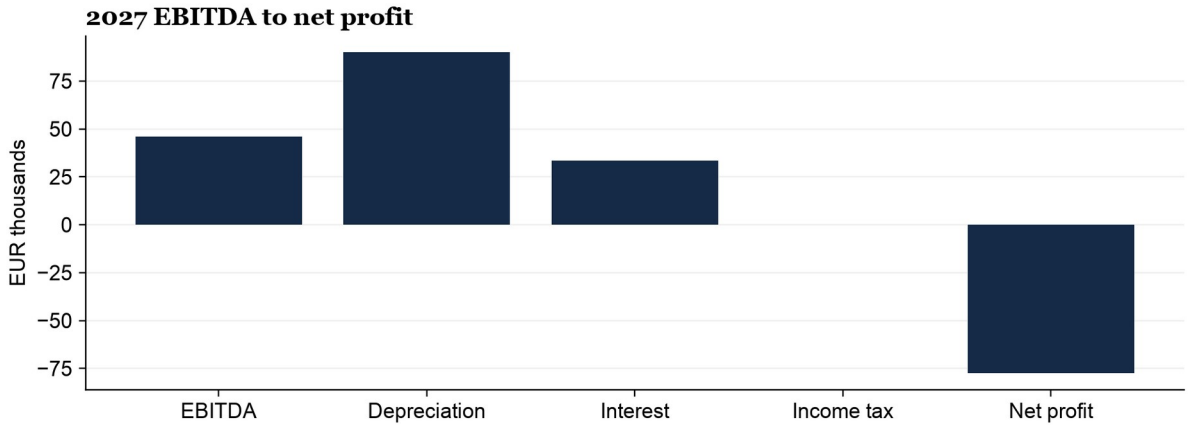
140 paid floor hours/week at EUR 18, 35 technician hours at EUR 23 and owner EUR 4,000/month feed loaded payroll of €276,125 in 2027 with a 25% employer allowance. Owner gross is included once. Floor leave and owner admin allowances support two-person customer coverage with 9 weekly service hours headroom.

Other costs

Monthly Base rent EUR 15,000, utilities EUR 3,500, routine maintenance EUR 2,000, other overhead EUR 3,500 and insurance EUR 500 grow 3% annually. Refreshment cost 40% of net refreshments and card fee 1.5% of 95% gross receipts are variable. Replacement capex is separate.

Result

2027 EBITDA is €46,022; depreciation €90,000, interest €33,643 and tax €0 produce net profit/(loss) (€77,621). Positive EBITDA alone does not establish adequate debt service or return on capital.



Source: verified model-results.json version 1.0; Base EUR; captured 3 October 2026.

42 / FINANCE

Profit and loss forecast

Accrual profit excludes VAT and separates depreciation from capex

Basis

Sales and eligible costs are net of VAT. Composite initial depreciation is ten years; replacement capex is depreciated over 60 months from month 24. Actual component lives and tax allowances must be confirmed. Setup expenses seed opening retained loss and tax-loss pool.

Tax

A 20% corporate provision follows positive monthly profit after carried losses, using book depreciation as a proxy. Vero has reported a proposed 18% 2027 rate [S4]; current 20% is retained pending enactment. Monthly settlement is a liquidity approximation, not a tax filing calendar. No deferred tax is forecast.

EUR thousands	2027	2028	2029
Net sales	681	824	863
Product cost	54	65	68
Card fees	11	13	14
Contribution	**616**	**746**	**781**
Payroll incl owner	276	284	293
Rent	180	185	191
Other opex	114	117	121
EBITDA	**46**	**158**	**176**
Depreciation	90	90	96
Interest	34	28	23
Income tax	–	–	–
Net profit/(loss)	**(78)**	**39**	**57**

Source: verified model-results.json version 1.0; Base EUR; rounded summaries.

43 / FINANCE

Cash flow and financial position

Monthly cash reveals seasons and VAT-credit timing

Cash logic

Cash starts with fixed equity/loan less gross preopening uses. Net operating cash after interest/tax is reduced by changes in stock and VAT credits, replacement capex and debt principal. VAT credits offset later output VAT; no cash refund is inserted.

Result

Base minimum cash over startup and 36 months is €227,292; December 2029 cash is €556,813. Downside minimum cash is (€886,595); a negative number is an unresolved deficit, not an authorised overdraft.

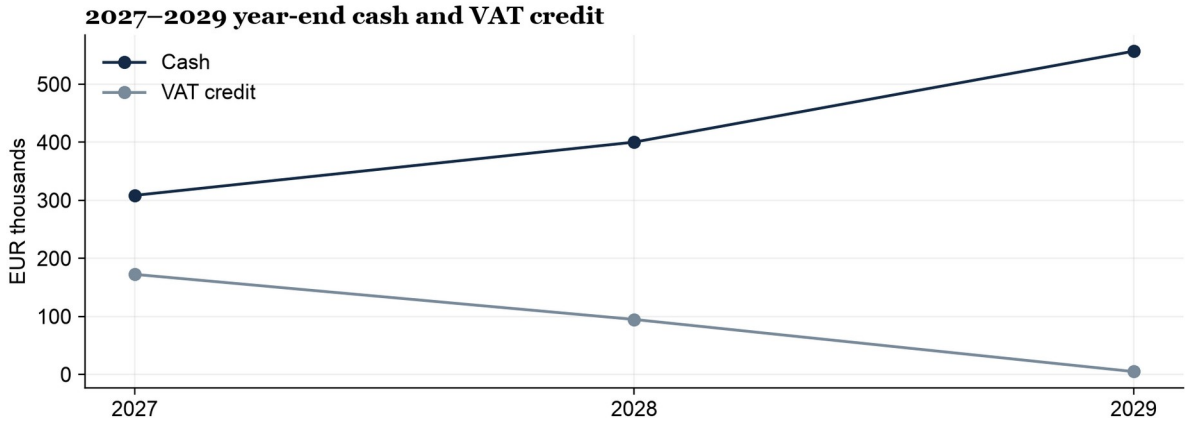
Timing

Customer receipts and expenses occur within the month; no receivables or supplier-credit balances are assumed. Actual corporate credit sales, gift cards, advance payments and VAT/income-tax due dates require additional timing schedules before execution.

EUR thousands	2027	2028	2029
Opening cash	**314**	**308**	**400**
Operating cash after working capital	80	207	242
Replacement capex paid	–	(30)	–
Debt principal paid	(86)	(86)	(86)
Closing cash/(deficit)	**308**	**400**	**557**

Source: verified model-results.json version 1.0; Base EUR; rounded summaries.

Cash-impact convention: inflows positive; outflows in parentheses. Cash-effect rows add to net change; opening cash plus net change equals closing cash.



Source: verified model-results.json version 1.0; Base EUR; captured 3 October 2026.

44 / FINANCE

Cash flow forecast months one to six

January to June 2027 follows actual calendar days and planning seasonality

Calendar

January 2027 is the assumed trading start. Two closure days each month and 95% availability reduce gross capacity. Ramp grows from 65% of mature occupancy toward full demand in month 9. Seasonality weakens toward summer; it is an estimate, not measured bookings.

Cash

Monthly opening cash rolls into closing cash after operating flow, working-capital movements and principal. Preopening uses occur outside these trading periods. For a later actual opening, rebuild the calendar and ramp rather than treating a delay only as extra rent.

EUR thousands	M1	M2	M3	M4	M5	M6
Opening cash	**314.0**	**308.5**	**296.0**	**289.8**	**279.8**	**268.8**
Operating cash after interest/tax	(5.5)	(9.3)	(3.8)	(7.3)	(8.1)	(12.5)
Inventory cash effect	2.2	0.0	0.0	0.1	0.1	0.1
VAT-credit cash effect	4.9	4.0	4.8	4.3	4.2	3.5
Replacement capex paid	–	–	–	–	–	–
Debt principal paid	(7.1)	(7.1)	(7.1)	(7.1)	(7.1)	(7.1)
Net cash change	**(5.5)**	**(12.5)**	**(6.2)**	**(10.0)**	**(11.0)**	**(16.0)**
Closing cash	**308.5**	**296.0**	**289.8**	**279.8**	**268.8**	**252.8**

Source: verified model-results.json version 1.0; Base EUR; rounded summaries.

Cash-impact convention: inflows positive; outflows in parentheses. Cash-effect rows add to net change; opening cash plus net change equals closing cash.

45 / FINANCE

Cash flow forecast months seven to twelve

Summer softness and winter recovery share the same fixed staffing

Seasonality

July has a 0.65 index and December 1.20, with annual mean 1.00. Staff and rent remain paid during weak demand. The month 9 mature ramp does not remove seasonal variation. No fabricated promotion conversion offsets July demand.

Checks

Month 12 cash and balance sheet equal the annual 2027 summary; all 36 monthly reconciliations are retained. The inventory/VAT-credit movements explain differences between EBITDA and cash. Review minimum monthly cash rather than relying only on annual earnings.

EUR thousands	M7	M8	M9	M10	M11	M12
Opening cash	**252.8**	**234.4**	**227.3**	**234.0**	**260.4**	**284.6**
Operating cash after interest/tax	(14.6)	(4.2)	7.9	25.1	22.5	22.1
Inventory cash effect	0.1	(0.4)	(0.6)	(0.6)	0.0	0.1
VAT-credit cash effect	3.2	4.7	6.5	9.1	8.8	8.7
Replacement capex paid	–	–	–	–	–	–
Debt principal paid	(7.1)	(7.1)	(7.1)	(7.1)	(7.1)	(7.1)
Net cash change	**(18.4)**	**(7.1)**	**6.7**	**26.4**	**24.2**	**23.8**
Closing cash	**234.4**	**227.3**	**234.0**	**260.4**	**284.6**	**308.4**

Source: verified model-results.json version 1.0; Base EUR; rounded summaries.

Cash-impact convention: inflows positive; outflows in parentheses. Cash-effect rows add to net change; opening cash plus net change equals closing cash.

46 / FINANCE

Financial position summary

Cash, equipment, stock, deposit and VAT credits reconcile monthly

Assets

Assets are initial/replacement equipment net of depreciation, closing refreshment stock, refundable rent deposit, recoverable VAT credit and cash. A deficit cash figure remains visible as a liquidity warning; it does not make an unfunded business viable.

Capital

Debt equals drawn principal less scheduled repayments. Paid equity remains fixed; retained earnings include preopening losses and cumulative net profit. No shareholder distributions, asset sale, funding plug or replacement-capex loan is forecast.

Reconciliation

Every monthly balance sheet and each annual summary must reconcile to 0.00 after rounding in Base, Downside and Upside. Book and tax depreciation remain simplified; confirm invoice eligibility and asset lives with advisers.

EUR thousands	2027	2028	2029
Equipment NBV	810	750	654
Inventory	3	3	3
Rent deposit	45	45	45
VAT credit	172	95	5
Cash/(deficit)	308	400	557
Total assets	**1,339**	**1,292**	**1,263**
Debt	514	429	343
Paid equity	1,000	1,000	1,000
Retained earnings	(176)	(136)	(80)
Liabilities and equity	**1,339**	**1,292**	**1,263**
Balance check	0.00	0.00	0.00

Source: verified model-results.json version 1.0; Base EUR; rounded summaries.

47 / FINANCE

Break even and scenarios

Occupancy sensitivity must include fixed coverage and equipment exposure

Break even

Monthly pre-tax cash debt break-even occupancy equals fixed cash operating cost plus debt service divided by the full available-hour contribution. It excludes tax, working-capital timing and replacement capex; cash forecast includes these. The chart compares this threshold with actual model occupancy.

Cases

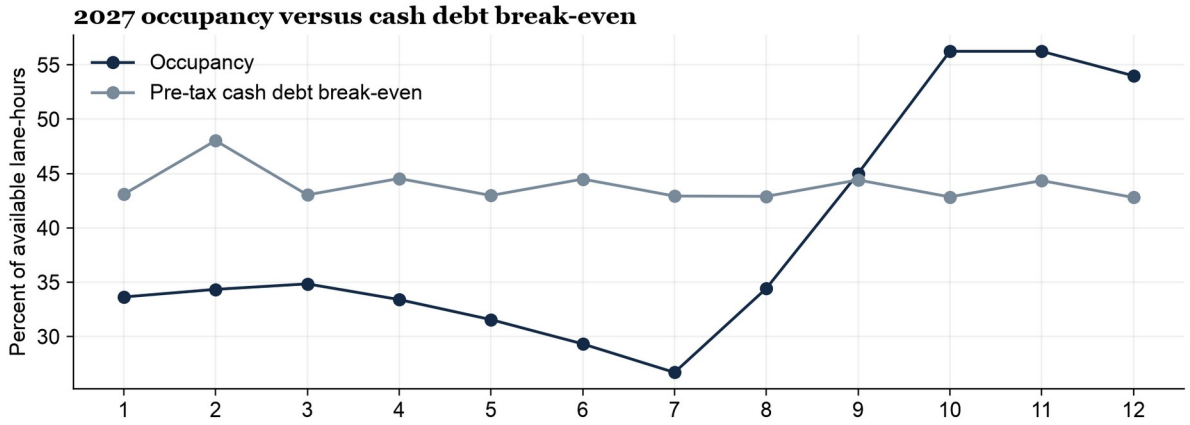
Downside mature occupancy 32%, availability 90%, lane-hour EUR 39, weaker refreshments, higher initial/replacement capex, five preopening months and 8% interest retain fixed funding and staffing. Upside 58%, 97%, EUR 45 and stronger spend use additional floor coverage. Each case recalculates the SAME build.

Decision

Base minimum annual DSCR is 0.39 x; Downside cash requirement is €886,595. These figures require actual financing and booking evidence before launch. Snapshots are dated 3 October 2026 and flag edits; they are not guaranteed current outputs after input changes.

Captured case	2027 sales EURk	Minimum cash EURk	Min annual DSCR	2029 cash EURk
Base	681	227	0.39 x	557
Downside	347	-887	-2.04 x	-887
Upside	1,058	315	2.90 x	1,390

Source: model-results.json version 1.0; Base Downside Upside snapshots 3 October 2026; EUR.



Source: verified model-results.json version 1.0; Base EUR; captured 3 October 2026.

48 / FINANCE

Model guide and completion

Retained inputs and JavaScript control an honest refresh

Use

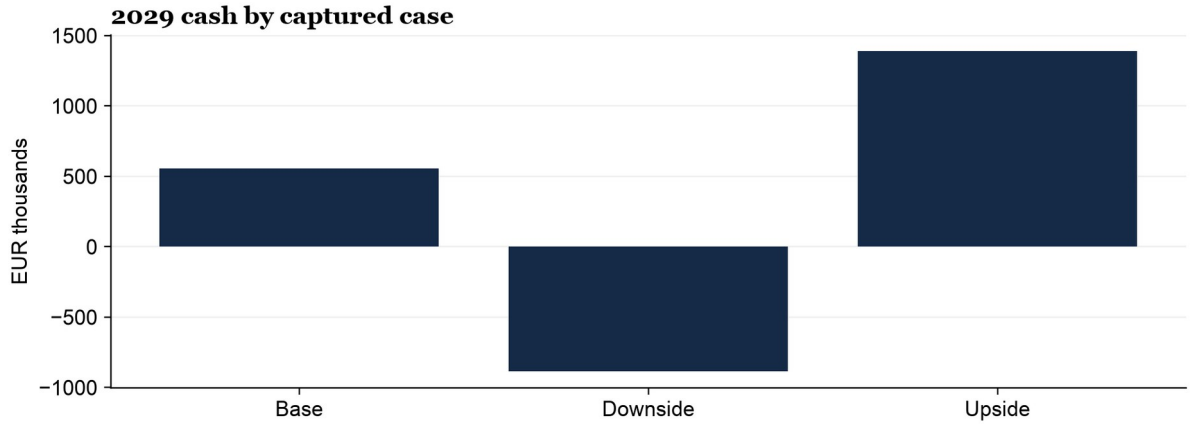
Edit blue case inputs on Assumptions, then select 1 Base 2 Downside 3 Upside in F5. Operations/Statements/Annual recalculate live. Nine sheets retain capacity, payroll, VAT, inventory, depreciation, debt, P&L, cash and balance checks; native charts link ranges. Scenarios are dated captures with exact comparisons to 156 case values and 12 seasonal inputs.

Refresh

Copy edited case values into financial-model/working/inputs.json caseInputs keyed by row, and seasonality into its 12-value array. Run retained build_model.mjs using bundled Node; it preserves those inputs, captures all cases and writes model-results.json. Update authored pricing/staffing/evidence explanations, then build_document.py. Workbook edits are not automatically imported by the builder.

Completion

Version 1.0, EUR, 36 monthly periods January 2027–December 2029. Source, prefinancial draft, visuals and QA remain in the package. Actual Microsoft Excel desktop testing is not claimed. Site, customer demand, supplier prices and financing remain unverified. No lender acceptance or launch readiness is implied.



Source: verified model-results.json version 1.0; Base Downside Upside snapshots 3 October 2026; EUR.