Car Wash Business Plan

Spree Wash

DOCUMENT GUIDE

Contents

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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
Wash programmes and pass strategy....23
Pricing and order 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 Berlin wash site depends on discharge approval and cash resilience

Proposal

Spree Wash is a proposed one-site automatic roll-over car wash in Berlin. It combines separately paid exterior washes with a monthly pass covering up to four washes for one registered car. The working name, owner, address and German limited company are not yet established. January 2027 is the assumed start of trading, subject to site, equipment, environmental and financing gates.

Decision

An owner and lender should approve investment only after verifying discharge arrangements, lease rights, supplier guarantees, local paid demand and the stressed monthly cash requirement. Public competitor prices establish an offer context, not demand for this site. The model keeps owner remuneration, membership usage, equipment downtime, VAT cash and debt principal visible.

Evidence boundary

No founder credentials, signed lease, equipment quote, customer commitments or committed funding were supplied. All commercial volumes, operating costs and capital allowances are planning assumptions. Capacity reservations prevent membership entitlements being sold twice as retail capacity.

Financial conclusion

Base 2027 net sales €288,933, EBITDA €20,273 and net result (€25,520). Proposed funding leaves €59,180 opening cash. Downside minimum cash (€450,142) requires funded action before launch. Base remains loss-making after depreciation and debt interest in all three forecast years. Confirm long-run viability as well as cash resilience before commitment. No investment approval or committed funding is asserted.

Metric	Base result
Proposed sources	€460,000
Opening cash	€59,180
2027 net sales	**€288,933**
2027 EBITDA	€20,273
Minimum cash	€34,011
Downside extra cash need	€450,142

Source: model-results.json version 1.0 EUR; 2027 to 2029; rounded. Captured cases 3 October 2026.

02 / STRATEGY

Business details

One proposed German company and one selected-city concept

Identity

The intended entity is a German GmbH operating one leased wash property in Berlin. The name Spree Wash is provisional. Incorporation, commercial and trade registration, beneficial ownership, tax identification, bank accounts and registered address require professional completion. No company registration is claimed.

Scope

Exterior machine washing is the sole revenue category. A wash pass is a pricing method for the same machine service. Interior detailing, vehicle repair, fuel retail, food, fleet credit billing and site acquisitions are excluded from the forecast. A second site would need its own capacity, capital, permissions and working capital.

03 / STRATEGY

Business concept and objectives

Operate reliable washing within treatment and machine limits

Offer

Customers buy a defined exterior programme or a one-car monthly pass with four washes maximum, no rollover and no unlimited-use promise. Average retail ticket is €17 gross and pass fee €32 gross in Base. The pass requires transparent terms, vehicle identification and a practical cancellation process.

Objectives

Before lease commitment, validate the catchment through 30 driver interviews, five fleet conversations, a competitor audit and paid offer tests. At launch, target zero untreated discharge, daily machine safety checks and traceable incident handling. Review wash throughput, customer repeats, pass churn, wash usage and cash weekly; these are management targets, not observed results.

04 / STRATEGY

Business model canvas

A single finite wash system serves two payment streams

Customers and value

Local private drivers are primary; small business fleets are secondary. The value proposition is clear programme pricing, predictable vehicle acceptance and safe washing with authorised wastewater handling. Convenience must be demonstrated by access and queue evidence at the selected property.

Delivery and economics

Owner and attendants operate equipment supplied and serviced by specialist vendors. Local search, roadside visibility and referrals feed one checkout system. Retail fees and monthly passes fund payroll, lease, treatment, wash consumables, maintenance and debt. One machine capacity schedule governs both streams; a pass wash never earns a second retail fee.



Authored planning framework; unvalidated demand and qualitative judgments are disclosed.

05 / STRATEGY

SWOT and longer term goals

Focused service has substantial single-machine and owner exposure

Internal assessment

Strengths are a narrow operating scope, paid owner management and explicit capacity reservations. Weaknesses are untested demand, a single machine and reliance on an unappointed owner. These are design choices and exposures, not proven superior operating performance.

External assessment

Potential opportunities are repeat local drivers and modest fleet trials. Threats include established wash operators, weather shifts, equipment outage, discharge breaches and financing costs. Extend hours or add equipment only after utilisation and coverage data justify incremental investment; no expansion value is included in the forecast.

06 / STRATEGY

TOWS strategy matrix

Each response has an operating and funding consequence

Growth choices

Use clear pass terms and documented wash care to test repeat sales with paid trials. Close the demand weakness through interviews and local price comparisons before long lease obligations. Monitor churn and usage together because retaining high-usage members can reduce retail capacity.

Defensive choices

Use maintenance contracts, critical spares and an alternative referral operator to reduce outage damage. Require confirmed discharge treatment and adequate cash before opening. If actual capacity or funding fails the stress case, reduce commitment or postpone launch; no automatic financing rescue is forecast.

TOWS strategy matrix

SO Test focused exterior offer with paid repeat trials	**WO** Validate catchment and offers before lease commitment
ST Maintenance acceptance and transparent pass boundaries	**WT** Stop investment without approved treatment and funding

Authored planning framework; unvalidated demand and qualitative judgments are disclosed.

07 / STRATEGY

Owner and management

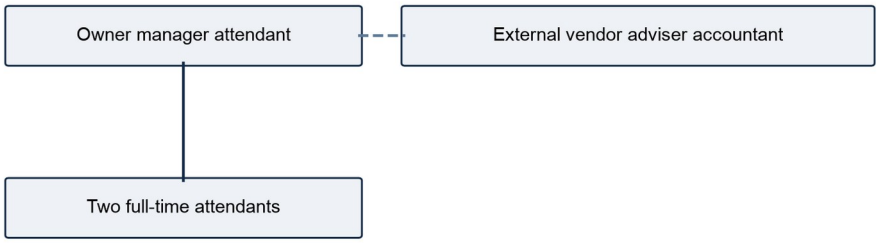
Paid manager works alongside attendants and external specialists

Reporting

The owner manager supervises two full-time attendants in Base and Downside; Upside has 2.5 employee FTE. The owner is paid €3,800 gross monthly and spends 30 weekly hours on site service plus administration outside that service allowance. Attendants report to the owner. Accountant, environmental adviser and machine vendor provide external support.

Control

The owner approves supplier spending, daily settlement, pass capacity and shutdown decisions. An attendant performs documented safety and water-system checks before trading. Two-person overlap is planned for peaks and training, while the remaining hours use one attendant. Paid leave, illness and training reduce employee service availability to 85%.



Solid reporting line; dashed external support. Upside adds 0.5 employee FTE.

Authored planning framework; unvalidated demand and qualitative judgments are disclosed.

08 / STRATEGY

Owner and key personnel profiles

No biographies or qualifications are invented

Appointment requirements

The owner profile must demonstrate cash management, local operations, customer issue handling and staff supervision. Names, experience and personal investment evidence are not supplied. Recruit attendants with safe machine operation, vehicle screening, basic fault escalation and payment-control skills.

External capabilities

Appoint a qualified wastewater adviser and installation vendor before selecting treatment design. Obtain documented commissioning, operator training and service response terms. The accountant confirms payroll and VAT processes. Use role requirements as hiring gates; they do not establish the founder already possesses these capabilities.

09 / STRATEGY

Target customers

Nearby private drivers first and limited fleet trials second

Private drivers

Prioritise drivers whose home or regular route is close to the final site and whose vehicles fit vendor dimensions. Segment by travel convenience, wash occasion, price preference and repeat frequency. Passes are intended for predictable repeat users; causal conversion or frequency evidence is absent.

Fleets

Small nearby fleets may value consistent presentation and consolidated service records. Initially use prepaid transactions or passes rather than unmodelled credit terms. Do not double-count fleet washes as an additional volume stream: all vehicles consume the same machine slots. Large commercial vans and unusual vehicles require explicit vendor eligibility.

10 / STRATEGY

Segmentation targeting and positioning

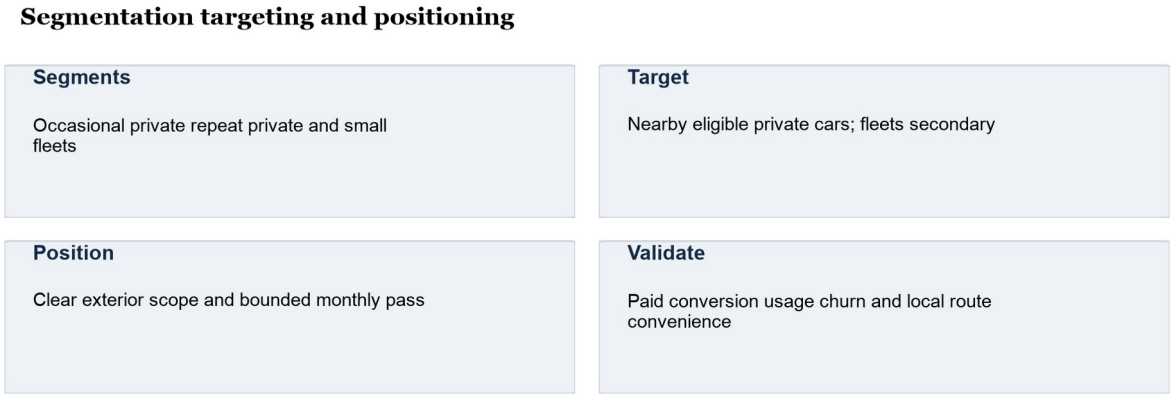
Positioning is an offer hypothesis to validate locally

Segments

Retail occasional users, repeat private users and small local fleets have different frequency and access needs. Target private users first because same-month collection limits credit risk. Test the repeat segment using paid pass trials; do not impose assumed uptake on every interviewed driver.

Position

Proposed positioning is clear wash scope, controlled queues and transparent four-wash passes. Existing operators may have lower entry prices or unlimited-style offers. Test whether the selected catchment values this trade-off; no competitor quality scores or customer ratings have been invented.



Authored planning framework; unvalidated demand and qualitative judgments are disclosed.

11 / STRATEGY

Value proposition canvas

Match a practical cleaning task to a clearly bounded service

Customer profile

Jobs are to remove everyday road dirt and maintain vehicle appearance without unpredictable waiting or price. Pains may include programme confusion, damage concerns and pass cancellation friction. Gains may be a clear queue, accepted vehicle and predictable recurring fee; these needs remain interview hypotheses.

Value map

Offer defined programmes, pre-entry screening, visible gross prices and written pass entitlements. Safety checks and a clear claims process address damage concerns; capacity reservation supports availability. Validate outcomes with customer feedback, incident data and retained usage records rather than declaring superior cleaning performance.



Authored planning framework; unvalidated demand and qualitative judgments are disclosed.

12 / STRATEGY

Market size and trends

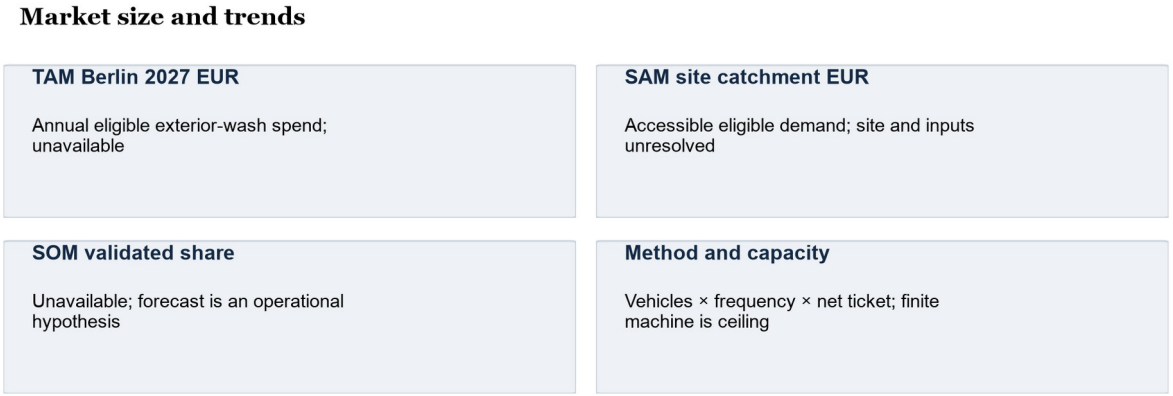
A citywide market denominator is unavailable

Definitions

TAM is annual Berlin consumer and eligible fleet spending on exterior vehicle washing in 2027, excluding VAT. SAM is the portion accessible to the selected site and accepted vehicle types. A defensible method is eligible local vehicles multiplied by annual paid wash frequency and net ticket, with separate handling of pass substitution. No validated figures for these inputs were obtained.

SOM

The forecast is a capacity-constrained sales hypothesis, not validated SOM or market share. The machine ceiling is operating days × ten hours × ten cycles per hour × availability. Member entitlements reserve four slots per billed member before retail allocation. Final catchment, unique customers, local wash frequency and competitor capacity are still needed to estimate attainable demand.



Authored planning framework; unvalidated demand and qualitative judgments are disclosed.

13 / STRATEGY

PESTLE analysis

Local permissions and operating economics shape six responses

External conditions

Political and legal factors include discharge consent or notification routes, planning/use, consumer terms and employment compliance. Economic exposure is fixed payroll, rent and declining-balance debt when wash demand weakens. Social convenience preferences and pass acceptance remain unmeasured.

Technology and environment

The single roll-over machine, treatment pumps and payment system create outage exposure. Environmental controls require compatible chemistry, treatment performance, monitoring and safe waste disposal. Budget for maintenance and wastewater advice before opening; do not market a water-saving percentage without vendor specifications and metered evidence.



Authored planning framework; unvalidated demand and qualitative judgments are disclosed.

14 / STRATEGY

Local demand and evidence

Public offers do not substitute for paid local demand

Current evidence

CleanCar Berlin-Heinersdorf publicly advertises a flatrate from €29 monthly and a €22 programme discounted to €16 on selected days [S3]. StayClean advertises €24.90 Basic and €34.90 Premium monthly offers with once-daily limits [S4]. These are competitors' published offers, reviewed 3 October 2026; eligibility and terms differ from this proposal.

Evidence plan

Conduct 30 driver interviews and five fleet conversations across a measured travel-time catchment. Audit ten comparable sites for programme, price, access and queue times at defined sampling periods. Record paid offer conversion and repeat use before commitment. No interview count, measured queue, observed demand or customer contract is currently claimed.



Authored planning framework; unvalidated demand and qualitative judgments are disclosed.

15 / STRATEGY

Competitors and positioning

Direct machines compete with self-service and hand washing

Competitive set

Map chain automatic wash centres, petrol-station roll-overs, self-service boxes and hand-wash/detailing operators near the selected site. CleanCar and StayClean establish direct offer types in Berlin, not a complete local competitor census. Final site access, dimensions, weather exposure and travel time affect substitution.

Response

Compete on clear scope and dependable operation while avoiding unsupported superiority claims. A four-wash pass cannot be presented as the same unlimited product as a daily competitor offer. Publish vehicle exclusions, gross pricing, programme contents and cancellation terms; validate cleaning and waiting performance through trials.

16 / STRATEGY

Porter five forces

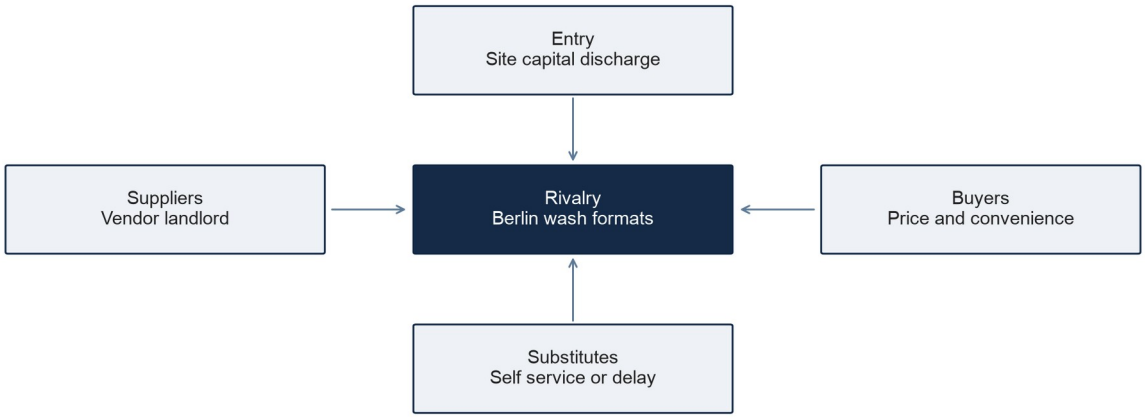
Industry structure argues for cautious fixed commitments

Forces

Rivalry is provisionally high because multiple washing formats operate in Berlin. Buyers can switch and compare clear programme prices. Machine vendors and the landlord have meaningful supplier power because treatment and access are site-specific. Entry needs capital and a compliant property; substitutes include self-service and delaying a wash.

Response

Use comparative local audits, independently reviewed service terms and written installation acceptance criteria. Do not rely on assumed loyalty or vendor exclusivity to support the forecast. The diagram records qualitative judgments with evidence limits; no fabricated numerical competitor ratings are used.



Authored planning framework; unvalidated demand and qualitative judgments are disclosed.

17 / STRATEGY

Strategy canvas

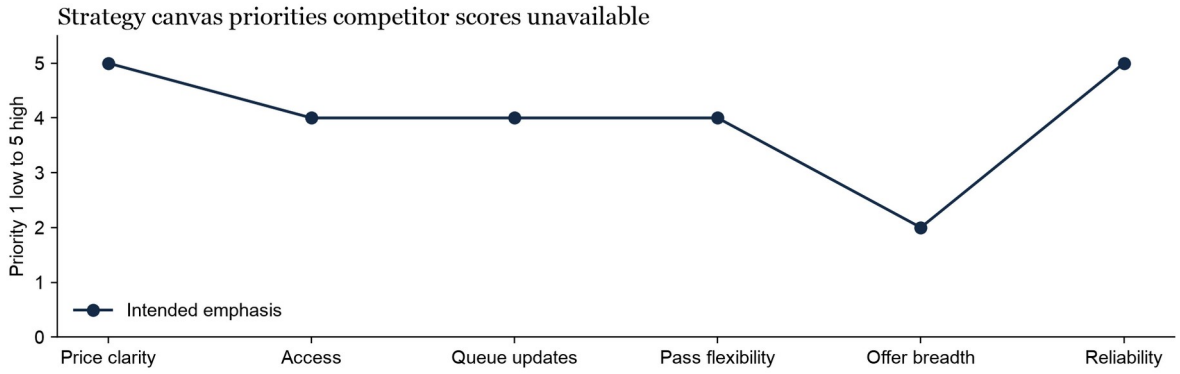
Show intended service emphasis and leave competitor performance unscored

Axes

Assess programme clarity, convenient access, queue communication, pass flexibility, offer breadth and operating reliability on an intended scale from one to five. Spree Wash targets clarity and reliability, with deliberately narrow exterior-only scope. These scores describe strategy priorities, not measured quality.

Validation

Competitor scores remain unavailable until a consistent local audit is performed. Compare equivalent programmes, time windows and vehicle eligibility. The economics cannot fund detailed hand finishing or an unlimited wash promise without changing staff, capacity and price assumptions.



Authored planning framework; unvalidated demand and qualitative judgments are disclosed.

18 / STRATEGY

Location and premises

Lease a compliant wash property with safe stacking and drainage

Site brief

Seek an existing or adaptable Berlin wash property with a covered machine bay, safe entry and exit, off-street queue space, secure chemicals, staff welfare and treatment plant access. Rent allowance is €3,500 net monthly and refundable deposit €10,500 in Base. No address, floor area or landlord quotation is secured.

Due diligence

Verify authorised use, landlord consent for installation, electrical supply, water, drainage, separator/reclamation compatibility, groundwater risks, noise and permitted trading hours. Site shortlist and final calendar precede lease signature. A one-day monthly extra closure adjustment is a planning proxy beyond Sundays, not a legal holiday calendar.

19 / STRATEGY

Equipment and resource plan

Treat machine and wastewater equipment as one installed system

Capital scope

Base initial net equipment and site works allowance is €300,000: €180,000 roll-over and drying equipment, €55,000 water reclamation/separator system, €40,000 drainage/electrical/building adaptation, €10,000 POS/signage and €15,000 installation contingency. These are allocations, not vendor quotes. Confirm included works, delivery, warranties and residual risk.

Operating resources

Specify ten completed cycles per hour including loading and exit allowance, ten hours daily and 95% availability in Base. Vendor acceptance must validate actual cycle times and vehicle compatibility. Replacement pumps/controls and treatment overhaul receive €15,000 net in month 24, separate from €750 monthly routine maintenance.

20 / STRATEGY

Wash programmes and pass strategy

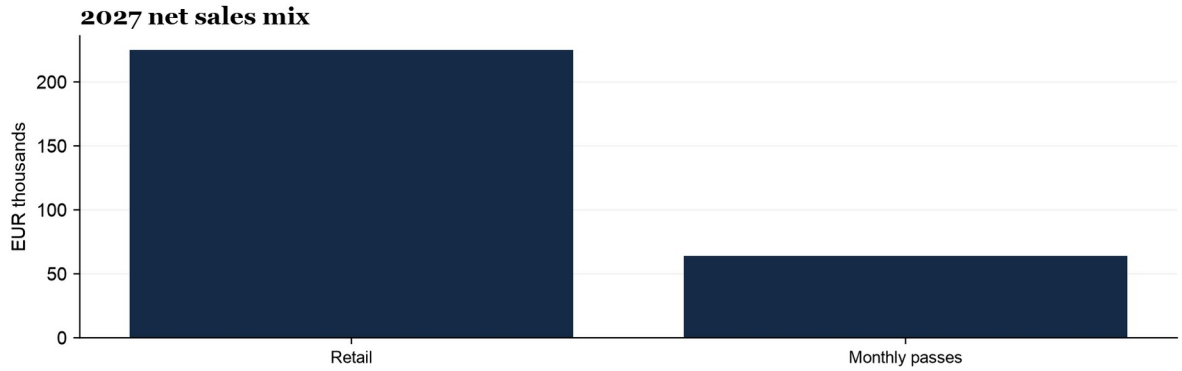
Exterior programmes and a four-wash monthly pass

Programmes

Proposed Standard €14, Care €18 and Protect €22 gross programmes form a planning 50%/25%/25% retail mix, giving €17 blended ticket. All share the same cycle allowance; actual cycle differences require a weighted capacity update. No detailing, engine wash or hand polishing is sold in the model.

Pass design

A €32 gross monthly pass provides up to four Standard-equivalent washes for one car, no rollover, with average usage of 2.2 washes assumed. Do not describe this as unlimited. Pass washes consume water, chemistry, fees and finite capacity. Any paid upgrade must be explicitly modelled before being added to revenue.



Source: verified model v1.0; planning inputs; EUR 2027 to 2029.

21 / STRATEGY

Pricing and order economics

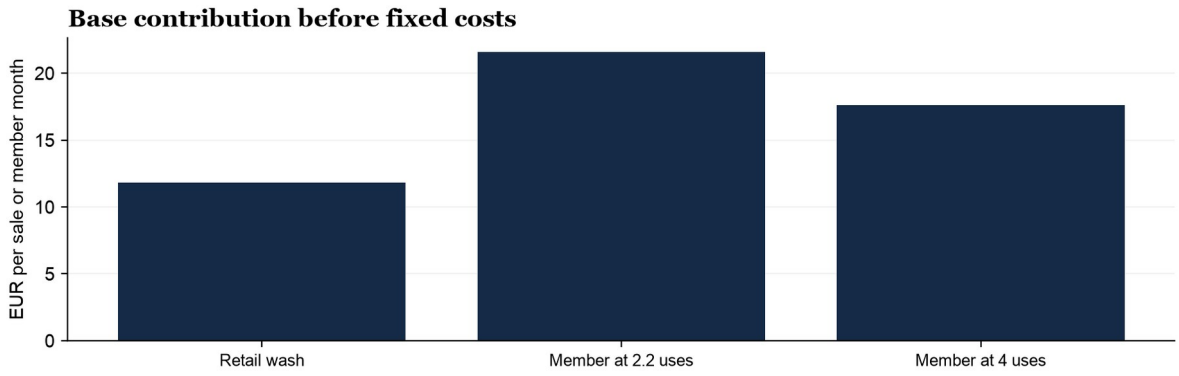
Net margin depends on gross ticket and usage

Price logic

Retail average €17 gross becomes €14.29 net at 19% VAT. Base variable service cost is €2.20 net per wash plus card fees of 1.5% of gross receipts. Retail contribution is therefore about €11.83 per wash before fixed operating costs, tax and debt. Average member fee net is €26.89 monthly and usage cost €4.84 at 2.2 washes, plus €0.48 card fees.

Capacity consequence

At the four-wash entitlement, service cost is €8.80 plus processing fees, and four machine slots are reserved. The Base commercial membership cap is 300 active members, preserving retail availability. The forecast does not resell unused reserved slots because no demand-timing evidence supports that release. Membership price increases annually with the same 2.5% planning inflation as retail; validate legal notice and acceptance.



Source: verified model v1.0; planning inputs; EUR 2027 to 2029.

22 / STRATEGY

Competitor price comparison

Published Berlin offers differ from the proposed pass

Published offers

CleanCar Heinersdorf advertises a €22 programme with €16 promotional selected-day pricing and a flatrate from €29 monthly [S3]. StayClean lists Basic €24.90 and Premium €34.90 monthly with a once-per-day entitlement and a stated minimum term [S4]. Review live terms before commercial use; prices are a research-date snapshot.

Proposed offer

Spree Wash’s €14/18/22 retail tiers and €32 four-wash pass are assumptions. Programme scope, contract duration, vacuum inclusion and access differ. Do not infer willingness to pay or equal cleaning quality from price alone. Paid local tests and a legal review of the full cancellation process are prerequisites.

23 / STRATEGY

Brand and customer experience

Visible scope and calm incident handling build trust

Journey

Customers see vehicle exclusions, programme contents, gross prices and current queue before paying. Attendant screens dimensions, accessories and loose parts, explains safe positioning and records exceptions. Completion includes a clear exit path and a receipt showing the selected programme.

Claims

Record suspected damage with time, machine setting, photographs where consent permits and incident number. Pause equipment where safety or treatment performance is uncertain. Explain investigation and insurer contact without promising automatic liability acceptance. Track complaints and rewash costs; no rating or satisfaction evidence has been fabricated.

24 / STRATEGY

Sales channels and process

One transaction record and one vehicle-pass entitlement

Channels

Use accurate local search listings, visible on-site pricing, direct local fleet outreach and customer referrals. Base marketing allowance is €600 net monthly. Avoid inventing website traffic, conversion or customer-acquisition costs: channel tests must record actual spend, paid purchases and eligible repeat users.

Controls

The POS identifies programme, tax rate, vehicle/pass ID, entitlement used and payment. Same-month card collection is assumed for both streams, with no deferred multi-month prepaid revenue or receivables. Pass renewal cancellations must reach the POS before billing. Reconcile transactions to machine cycles and bank settlements daily.

25 / STRATEGY

Launch marketing

Spend only after permissions and machine acceptance are clear

Sequence

Before opening, publish factual location, vehicle eligibility and service terms only after confirmation. Run limited driver and fleet trials to test queue, price and pass comprehension. Opening advertising uses the €600 monthly operating allowance; the €25,000 preopening expense pool includes launch materials and training, not a second recurring marketing budget.

Measurement

Track cost per first paid transaction and repeat within 60 days using consent-compliant records. The model assumes a demand ramp from 60% of mature retail volume over nine months; this is not a marketing conversion forecast. Suspend promotions if capacity, treatment or staff coverage is inadequate.

26 / STRATEGY

Retention and ongoing sales

Follow member churn and usage together

Membership

Base new members are 40 per month, with 3.5% monthly churn of opening members. Accepted additions are capped by full four-wash entitlements against machine capacity and a deliberate Base commercial limit of 300 members (Downside 220, Upside 350), preserving retail availability. Billing uses average opening/closing members to approximate mid-month starts and cancellations. Actual prorating and recognition policy must be configured consistently.

Learning

Review member tenure, usage, cancellations, queue impact and contribution rather than subscriber count alone. Obtain explicit communication preferences. Monthly pass fee is recognised for that month; no annual prepaid cash windfall is assumed. Downside higher usage and churn can weaken economics even while service demand remains busy.

27 / STRATEGY

Daily operations and suppliers

Open only when equipment and treatment checks pass

Routine

Before trading, inspect machine guards, emergency stop, chemistry levels, water-system alarms, separator records and site traffic routes. Record commissioning limits and train attendants in vehicle rejection and shutdown. At close, reconcile machine counts, retail transactions, pass usage, cash settlements and incident logs.

Suppliers

Obtain at least two consumable offers compatible with treatment specifications and vendor warranty. Secure maintenance response and specialist waste collection terms. Inventory is a conservative wash-cost-days proxy; refine chemical-only stock and consumption from invoices. No supplier credit is assumed; supplies, rent and costs are paid within the month.

28 / STRATEGY

Sustainability practices

Measure resource use and keep wastewater contained

Water and waste

Berlin’s official guidance identifies wastewater controls for commercial vehicle washing [S1, S5]. Determine whether permit or notification applies to the specific approved treatment arrangement; the specialist and authority must confirm. Store chemicals securely, use compatible cleaning products and maintain separators/reclamation equipment.

Evidence

Meter fresh water, reclaimed water and electricity per completed wash; retain waste-transfer and service records. No water-recycling percentage or carbon claim is stated without tested vendor data. Variable service cost includes wash-related water, wastewater, chemistry and power; fixed utilities cover site baseload to avoid hiding usage costs.

29 / STRATEGY

Staffing and training

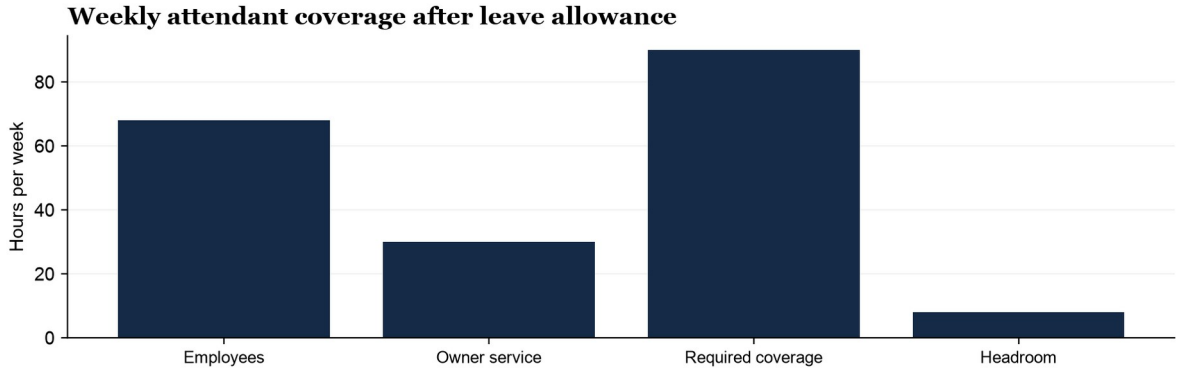
Coverage includes owner pay and paid absence

Roster

Two employee FTE at 40 paid hours weekly provide 68 service hours after the 85% availability allowance. Owner service contributes 30, totaling 98 against 90 required hours: 60 opening hours plus 30 overlap. Headroom is eight hours weekly, not a spare full employee. Confirm that holidays and actual shifts fit this average plan.

Pay and training

Employees receive assumed €2,800 gross monthly per FTE; owner €3,800. A 23% employer allowance gives Base payroll €11,562 monthly before inflation. Upside 2.5 employee FTE adds capacity for busy periods. Train in machine shutdown, vehicle screening, treatment records, chemical handling, pass controls and incident response.



Source: verified model v1.0; planning inputs; EUR 2027 to 2029.

30 / STRATEGY

Staff skills and fair work

Use competent attendants and lawful written employment terms

Requirements

Recruit for safe equipment operation, respectful customer explanation and accurate transaction handling. Paid training and leave are included in the availability allowance. Confirm current wage law, working-time breaks, insurance, payroll contributions and German employment terms with an adviser before hiring.

Continuity

Owner sickness and attendant absence can consume the eight-hour Base coverage margin quickly. Maintain a trained temporary cover arrangement and a safe reduced-hours procedure. Do not operate unstaffed beyond vendor and insurer permissions. No founder qualification, employee contract or local wage survey has been supplied.

31 / STRATEGY

Legal and insurance requirements

Discharge treatment and property use are launch gates

Permissions

Confirm trade and company registration, VAT, authorised premises use, installation and drainage approvals, noise, fire and workplace safety. Official Berlin guidance says the indirect-discharge route depends on treatment and approval status; contact the district environment authority early, with the official guidance referencing three months before operation [S1]. No approval has been obtained.

Contracts and cover

Review pass renewal/cancellation, consumer disclosure, data protection, signage and vehicle claims. Obtain public liability, equipment/property and business interruption quotes; €300 monthly insurance is an unquoted allowance. Verify cover for vehicle damage and pollution rather than assuming ordinary liability insurance includes all risks.

32 / STRATEGY

Opening roadmap

Commitments follow evidence and site-specific approval

Gates

Months minus six to four: choose owner, verify funds, interview customers and shortlist properties. Minus four to three: review discharge route, obtain site/vendor surveys and conditional lease/finance terms. Minus three to one: commission treatment/equipment, register entity, recruit and train. These are planning intervals, not confirmed programme dates.

Go live

Open only after written finance, site approval, installation acceptance, insured scope, roster and reconciliation trial. January 2027 is a model date; a delayed opening requires a revised calendar, preopening cost and cash forecast. Monitor the first eight weeks daily and review the expansion of pass sales against entitlement capacity.

33 / STRATEGY

Risks and management actions

Single-machine, environmental and cash risks have explicit owners

Priority risks

Owner owns funding and demand risk; vendor and owner manage equipment acceptance and servicing; environmental specialist supports discharge compliance; accountant confirms payroll and tax. A treatment alarm, unsafe vehicle or failed emergency stop triggers immediate suspension. A cash forecast deficit blocks discretionary spend and requires funded action.

Stress triggers

Review retail demand, pass usage/churn, wash capacity and available staff together. Downside retains fixed proposed funding, lowers price and machine productivity, increases usage/costs and raises startup capex. A negative cash balance is uncovered financing need, not an approved overdraft. No supplier guarantee or covenant waiver is assumed.

34 / STRATEGY

Research and evidence

Trace sources and separate them from commercial estimates

Primary sources

S1 Berlin indirect dischargers: https://www.berlin.de/sen/uvk/umwelt/wasser-und-geologie/abwasser/indirekteinleiter/ ; S2 German VAT law: https://www.gesetze-im-internet.de/ustg_1980/__12.html ; S3 CleanCar Heinersdorf: https://www.cleancar.de/station/berlin-heinersdorf/ ; S4 StayClean passes: https://staycleancarwash.com/flatrate ; S5 Berlin vehicle washing: https://www.berlin.de/umwelt/themen/wasser/artikel.157532.php . Reviewed 3 October 2026.

Limits

Sources support local offer context, 19% standard VAT and wastewater due diligence. They do not verify this site’s demand, costs, permits or loan. The car-wash financial template was inspected: it is a five-year acquisition roll-up. Only stream separation and cost categories informed the rebuilt one-site model; acquisition multiples, US dollar inputs and sponsor exit returns were not transferred.

35 / STRATEGY

Quotes and assumptions

Replace allowances before committing to investment

Quote register

Obtain installed machine/treatment/civil works, lease and VAT option, insurance scope, card processing, maintenance response, water/wastewater/electric tariffs, waste collection and payroll estimates. Base €300,000 equipment/site works and €25,000 preopening costs are estimates. Downside increases these to €350,000 and €35,000 without increasing proposed finance.

Validation register

Test retail volume, 40 monthly member additions, 3.5% churn, 2.2 usage, ten cycles/hour and calendar availability. Record quote date, scope, validity, VAT, payment schedule and excluded works. The 30% combined company tax provision is a planning proxy; actual local trade tax and loss rules require adviser confirmation.

36 / FINANCE

Startup costs and funding

Fixed proposed sources expose reserve and stress gaps

Sources

Proposed equity is €200,000 and loan €260,000, total €460,000. Gross preopening uses €400,820 leave opening cash €59,180 against a €60,000 target. Reserve shortfall is €820. Funds are unverified and the facility is unapproved; the forecast inserts no balancing top-up.

Stress

Downside minimum cash is (€450,142); additional committed money to avoid deficit is €450,142. Cash reserves are assets, not expenses. Do not commit to the full installed system until quote scope, funding and stressed cash are resolved.

Source or use	EUR
Gross startup use	**€400,820**
Equity proposed	€200,000
Loan proposed	€260,000
Total funding	**€460,000**
Opening cash	**€59,180**
Target reserve	€60,000
Reserve shortfall	€820

Source: model-results.json version 1.0 EUR; 2027 to 2029; rounded. Captured cases 3 October 2026.

37 / FINANCE

Itemized startup costs

Separate capital, expenses, deposits, stock and VAT

Classification

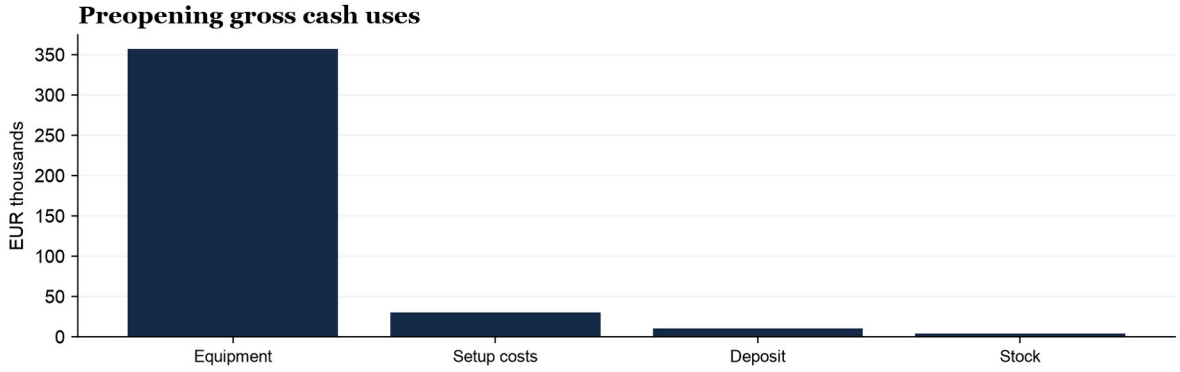
Net equipment/site works €300,000 and VAT €57,000; preopening expenses €25,000 and VAT €4,750; refundable deposit €10,500; chemical stock €3,000 and VAT €570. Equipment is depreciated, deposit and stock remain assets, while preopening costs seed retained losses.

VAT

Initial recoverable VAT €62,320 consumes cash up front. The model carries it against later output VAT with no refund forecast. Verify invoice eligibility and landlord taxable rent option. The all-taxable preopening allowance is a simplification; refine exempt fees and invoice payment dates before financing.

Cash item	EUR
Capital net	€300,000
Capital VAT	€57,000
Expenses net	€25,000
Expense VAT	€4,750
Deposit	€10,500
Stock net	€3,000
Stock VAT	€570
Total gross uses	**€400,820**

Source: model-results.json version 1.0 EUR; 2027 to 2029; rounded. Captured cases 3 October 2026.



Source: verified model v1.0; planning inputs; EUR 2027 to 2029.

38 / FINANCE

Owner personal survival budget

Owner salary is paid once within operating payroll

Household

Gross owner pay €3,800/month with an illustrative 70% net retention gives €2,660. Example household expenses are housing/utilities €1,250, food €450, transport €200, insurance €150 and contingency €450, totaling €2,500; surplus €160. This is neither an actual household budget nor a German personal tax computation.

Capital boundary

No other household income or dividends are assumed. The owner must separately evidence €200,000 equity and preopening household support. Business preopening costs include no separate living allowance or operating owner salary. Actual legal payroll status, net pay and housing costs require confirmation.

39 / FINANCE

Financing terms and security

Declining debt carries monthly interest and equal principal

Facility

Proposed €260,000 debt at 6.5% Base annual interest repays equal principal over 84 trading months, about €3,095/month, with no grace. Interest applies to opening monthly debt; Downside uses 8.5%. Arrangement and preopening financing costs are within the preopening expense allowance, without a lender quote.

Security

December 2029 debt is €148,571; the 36-month forecast is not loan maturity. Extend to the full term before lending approval. Security over equipment, landlord rights, guarantees, covenants and refinancing are unagreed. Review monthly cash after principal rather than equating EBITDA with debt coverage.

40 / FINANCE

Revenue forecast and capacity

Member entitlements reserve slots before retail sales

Build

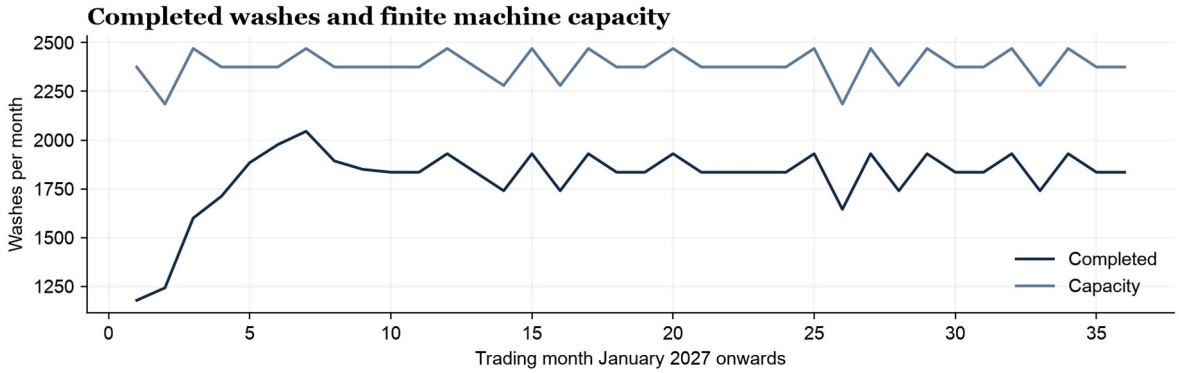
Trading days are calendar days less Sundays and one additional monthly closure. Capacity equals days × ten hours × ten cycles × 95% availability. Retail demand ramps from 60% to mature 1,800/month over nine months, then grows 3% annually with assumed seasonality. Actual holidays and permitted hours must replace the closure proxy.

Membership

Opening members roll through 3.5% churn and up to 40 new members/month. Capacity-driven reductions and additions cap entitlements at four washes per car; a separate commercial limit of 300 Base members preserves retail slots. Billed average members approximate mid-month changes; actual proration is not yet specified. 2.2 average washes per member incur cost but no retail revenue.

Output

Base 2027 completed washes are 20,981, net sales €288,933, with 300 closing December members. Retail demand cannot exceed remaining reserved machine slots. No standalone fleet stream or detailing income is added.



Source: verified model v1.0; planning inputs; EUR 2027 to 2029.

41 / FINANCE

Costs and projected profit

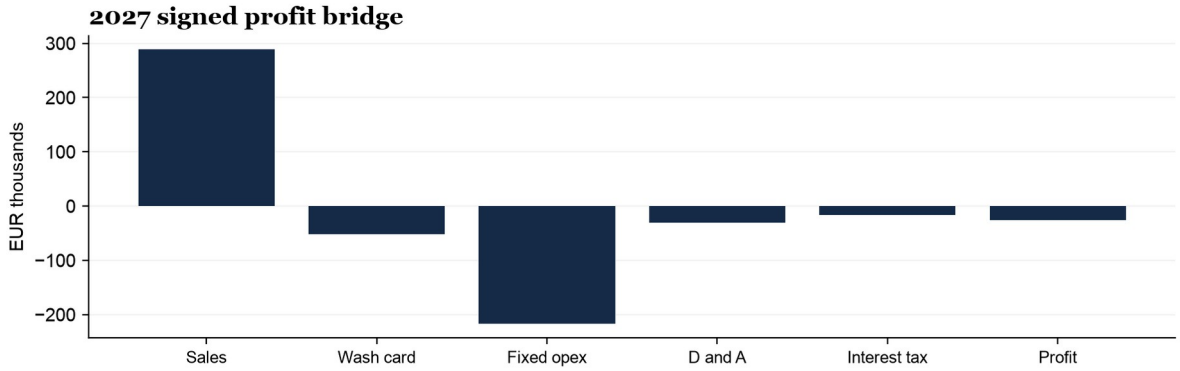
Fixed coverage persists when retail throughput falls

Costs

Monthly Base payroll is €11,562 including owner and 23% employer allowance. Rent €3,500, utilities €900, maintenance €750, administration €500, marketing €600 and exempt insurance €300 are paid monthly. Service variable cost is €2.20 per actual wash plus 1.5% of gross revenue card fees. Annual price/cost inflation is 2.5%.

Result

Base 2027 EBITDA €20,273 and net result (€25,520) include launch ramp, depreciation, interest and income tax. No additional funding is inserted where cash turns negative. Upside adds 0.5 attendant FTE; it does not assume unchanged coverage at higher throughput.



Source: verified model v1.0; planning inputs; EUR 2027 to 2029.

42 / FINANCE

Profit and loss forecast

VAT is excluded from accrual sales and eligible costs

Accounting

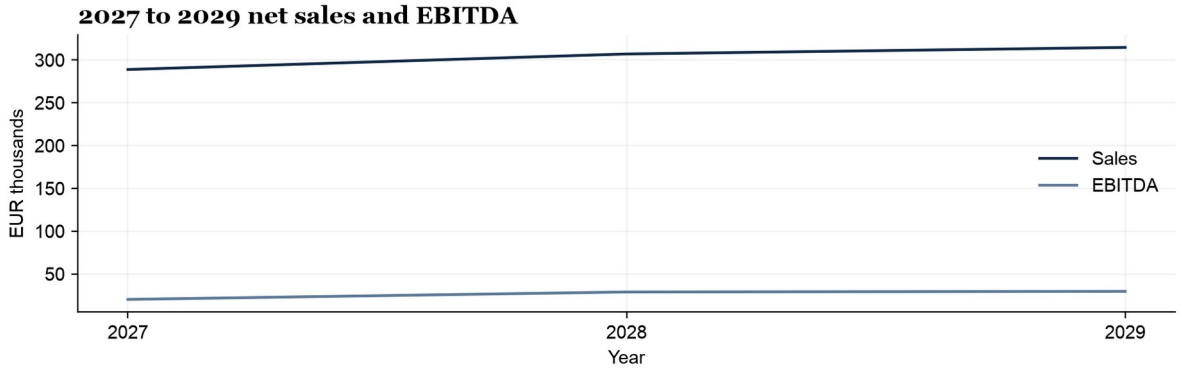
Initial assets depreciate straight-line over 120 months with zero residual. Month-24 replacement capex depreciates over 60 months from installation. Actual component lives and tax depreciation require an accountant. Preopening expenses seed retained loss and the tax-loss pool.

Tax

The 30% combined company tax proxy applies only to positive monthly profit after carried losses. Book depreciation is used as a tax proxy; settlement is assumed within the month. The model does not claim this equals statutory German corporation/trade-tax computation or filing dates. No deferred tax or loss refunds are forecast.

EUR thousands	2027	2028	2029
Net revenue	288.9	307.1	314.8
Wash costs	46.2	49.9	51.1
Card fees	5.2	5.5	5.6
Contribution	**237.6**	**251.7**	**258.0**
Payroll	138.7	142.2	145.8
Rent	42.0	43.0	44.1
Other fixed costs	36.6	37.5	38.5
EBITDA	**20.3**	**29.0**	**29.7**
Depreciation	30.0	30.2	33.0
EBIT	(9.7)	(1.3)	(3.3)
Interest	15.8	13.4	11.0
Income tax	0.0	0.0	0.0
Net profit	**(25.5)**	**(14.7)**	**(14.3)**

Source: model-results.json version 1.0 EUR; 2027 to 2029; rounded. Captured cases 3 October 2026.



Source: verified model v1.0; planning inputs; EUR 2027 to 2029.

43 / FINANCE

Cash flow and financial position

Cash includes supplies, VAT credits, capex and debt principal

Timing

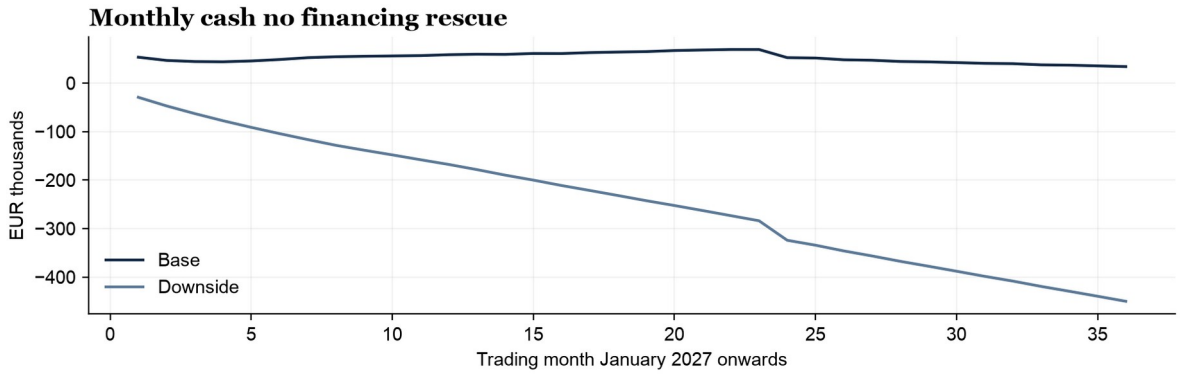
Retail and monthly pass receipts are collected within the month; no receivables, deferred annual passes or supplier credit are assumed. Chemical stock uses a conservative variable-cost-days proxy; refine this to chemical-only inventory once consumption invoices exist. Card fees and insurance are treated VAT exempt in the forecast.

Liquidity

Base minimum cash including opening is €34,011; December 2029 cash €34,011. Downside minimum is (€450,142). Deficit cash is an uncovered funding warning. VAT credits offset output tax without assumed cash refunds.

Metric	2027	2028	2029
Operating cash	€36,559	€48,894	€18,657
Year end cash	€58,596	€52,497	€34,011
Year end debt	€222,857	€185,714	€148,571

Source: model-results.json version 1.0 EUR; 2027 to 2029; rounded. Captured cases 3 October 2026.



Source: verified model v1.0; planning inputs; EUR 2027 to 2029.

44 / FINANCE

Cash flow forecast months one to six

January to June 2027 captures the opening ramp

Periods

The tables show first six calendar trading months in EUR thousands. January opening demand is 60% of mature retail demand; membership starts at zero. Staff and rent are paid from month one. Preopening uses sit outside these months and are deducted before opening cash.

Review

Collections are gross of VAT. Wash supply purchases reflect consumed cost plus change in chemical stock proxy. VAT credit carry-forward can delay cash tax payment without increasing profit. Review minimum monthly cash and treatment commissioning before deciding that early positive sales demonstrate viability.

2027 EURk	Jan	Feb	Mar	Apr	May	Jun
Opening cash	**59.2**	**53.4**	**46.8**	**44.4**	**44.0**	**45.7**
Collections	19.9	20.8	26.7	28.4	31.1	32.5
Wash supplies	1.6	3.4	4.8	4.7	5.2	5.3
Card fees	0.3	0.3	0.4	0.4	0.5	0.5
Payroll	11.6	11.6	11.6	11.6	11.6	11.6
Rent overhead	7.7	7.7	7.7	7.7	7.7	7.7
Interest	1.4	1.4	1.4	1.4	1.3	1.3
Income tax	0.0	0.0	0.0	0.0	0.0	0.0
VAT	0.0	0.0	0.0	0.0	0.0	0.0
Operating cash	(2.7)	(3.6)	0.8	2.6	4.8	6.1
Capex	0.0	0.0	0.0	0.0	0.0	0.0
Debt principal	3.1	3.1	3.1	3.1	3.1	3.1
Closing cash	**53.4**	**46.8**	**44.4**	**44.0**	**45.7**	**48.6**

Source: model-results.json version 1.0 EUR; 2027 to 2029; rounded. Captured cases 3 October 2026.

45 / FINANCE

Cash flow forecast months seven to twelve

Finite capacity can displace retail as members grow

Periods

July to December keeps the same paid Base roster and fixed property costs. Retail seasonality is an assumed annual-mean-one pattern, not recorded site trading. Member entitlements use capacity regardless of average usage; the model does not release unused slots into the retail forecast.

Review

Month twelve closing cash and balances agree with annual 2027 outputs. Follow member contribution, retail displacement and churn together. A lower retail sales count with growing member fees does not mean total demand vanished, but it may still reduce contribution if pass economics are weak.

2027 EURk	Jul	Aug	Sep	Oct	Nov	Dec
Opening cash	**48.6**	**52.4**	**54.3**	**55.3**	**56.0**	**56.7**
Collections	33.5	30.7	29.9	29.6	29.6	31.2
Wash supplies	5.5	4.7	4.8	4.8	4.8	5.2
Card fees	0.5	0.5	0.4	0.4	0.4	0.5
Payroll	11.6	11.6	11.6	11.6	11.6	11.6
Rent overhead	7.7	7.7	7.7	7.7	7.7	7.7
Interest	1.3	1.3	1.3	1.3	1.2	1.2
Income tax	0.0	0.0	0.0	0.0	0.0	0.0
VAT	0.0	0.0	0.0	0.0	0.0	0.0
Operating cash	6.9	5.0	4.1	3.8	3.8	5.0
Capex	0.0	0.0	0.0	0.0	0.0	0.0
Debt principal	3.1	3.1	3.1	3.1	3.1	3.1
Closing cash	**52.4**	**54.3**	**55.3**	**56.0**	**56.7**	**58.6**

Source: model-results.json version 1.0 EUR; 2027 to 2029; rounded. Captured cases 3 October 2026.

46 / FINANCE

Financial position summary

Cash and book equity reconcile without funding plugs

Assets

Assets are cash or an explicitly flagged deficit, chemical stock proxy, refundable deposit, recoverable VAT and initial/replacement equipment net of depreciation. Negative cash remains visible; it is not authorised bank borrowing. Gross treatment and machine invoices are assets if capitalisable; accountant confirms classification.

Capital

Debt rolls through scheduled repayments. Paid owner equity stays fixed; retained earnings include preopening expenses and cumulative profit. No dividends, asset disposal, new equity or overdraft is inserted. Each monthly balance and cash roll-forward reconciles across all three cases within €0.01.

EUR thousands	2027	2028	2029
Cash or deficit	58.6	52.5	34.0
Stock	2.8	2.8	2.8
Deposit	10.5	10.5	10.5
VAT credit	30.4	0.0	0.0
Equipment net	270.0	254.8	221.8
Assets	**372.3**	**320.5**	**269.1**
Debt	222.9	185.7	148.6
VAT payable	0.0	0.0	0.0
Liabilities	**222.9**	**185.7**	**148.6**
Paid equity	200.0	200.0	200.0
Retained earnings	(50.5)	(65.2)	(79.5)
Equity	**149.5**	**134.8**	**120.5**
Liabilities and equity	**372.3**	**320.5**	**269.1**
Balance difference	0.00	0.00	0.00

Source: model-results.json version 1.0 EUR; 2027 to 2029; rounded. Captured cases 3 October 2026.

47 / FINANCE

Break even and scenarios

Pass usage and reserved capacity change retail economics

Threshold

Operating break-even retail washes cover fixed operating costs less member fee contribution, divided by retail wash contribution. Pre-tax cash debt break-even adds interest and principal. These diagnostics exclude tax, stock changes, VAT timing and replacement capex; the complete cash schedule includes them.

Cases

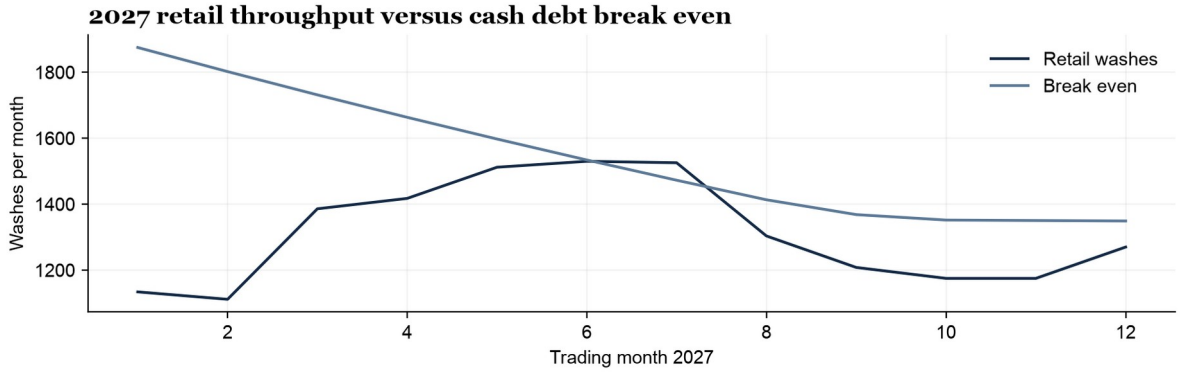
Downside reduces retail demand, ticket, member additions and machine speed/availability while raising churn, usage, service costs, capex and interest. Upside strengthens demand and retention with another half attendant FTE. Each selector recalculates the same build. Comparison tables are 3 October 2026 captures and flag stale inputs.

Decision

Downside requires €450,142 additional committed cash to avoid deficit. A lending review needs actual site and supplier terms and a forecast extended to debt maturity; no investment approval is asserted.

Capture v1.0	2027 sales EURk	2027 EBITDA EURk	Min cash EURk
Base	288.9	20.3	34.0
Downside	165.3	-104.2	-450.1
Upside	331.3	36.2	26.7

Source: model-results.json version 1.0 EUR; 2027 to 2029; rounded. Captured cases 3 October 2026.



Source: verified model v1.0; planning inputs; EUR 2027 to 2029.

48 / FINANCE

Model guide and completion

Live schedules and retained source support controlled refresh

Workbook

Edit blue Inputs E:G case values and select D4: 1 Base, 2 Downside, 3 Upside. Operations, Statements, Annual and eight native charts recalculate. Scenarios are captured comparisons with a live stale-input flag; they require an intentional rebuild after driver edits.

Refresh

Save revised case rows and seasonality in financial-model/working/inputs.json, then run retained build_model.mjs with bundled Node. It does not import workbook edits automatically. Rebuild this document from refreshed model-results.json; review price, coverage, quotes and risks as well as charts.

Limits

Native recalculation is tested in bundled LibreOffice using disposable case/input mutations. Microsoft Excel desktop was not tested. Actual payroll, tax payment dates, treatment approvals, pass contract terms and detailed capital invoice timing remain implementation work before commitments.