Convenience Store Business Plan

Canal Corner | Dublin

DOCUMENT GUIDE

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This feasibility plan is for proposed owners and advisers. It supports a launch decision for one unlaunched Dublin store; it does not assert registration, observed demand or secured funds. Reviewed 3 October 2026. Forecast v1.0 uses EUR and 36 operating months. Facts, author assumptions and missing evidence are identified throughout.

01 / BUSINESS

Executive summary

A proposed Dublin top up grocery store

The proposal

Canal Corner is an author-proposed independent convenience store in Phibsborough, Dublin. It would sell qualifying packaged staple groceries, dairy and produce, plus household consumables, from 07:00 to 22:00 seven days a week with an averaged one-day monthly closure allowance. There is no selected premises, trading company, secured funding or verified customer demand.

Decision

Proceed to site and demand diligence only. The economics depend on repeat top-up baskets, reliable stock availability and a costed seven-day roster. Published local alternatives confirm competition, not an unmet market. The plan excludes alcohol, tobacco, vaping, lottery, hot food, deli preparation, parcel commissions, delivery and franchise fees.

Operating approach

A paid owner manager would work forty hours weekly, providing thirty-five direct shop hours and five administration hours. Paid employees supply the remaining cover, including relief and breaks. Supplier terms, basket values and margins are hypotheses. The financial findings below determine the funding decision; no extra cash is inserted to make a weak case appear viable.

Financial finding

Base year-one net sales are €1,042,505 but EBITDA is (€5,505) and net loss (€22,588). Proposed €240,000 sources exceed the opening requirement of €235,524 by only €4,476. Base cash stays positive with a minimum €64,476; this depends on unagreed supplier credit and unverified volume. Downside minimum cash is (€475,362) and another €475,362 would be needed to avoid negative cash. Do not commit to launch until demand, buying terms and stress funding are evidenced. The fragile Base case is not proof of viability.

02 / BUSINESS

Business details

Identity scope and formation still to be verified

Business activity

The planning structure is a future Irish private limited company operating a single retail store. Canal Corner is a working name, not verified name availability or an existing brand. No actual founder identity, incorporation, tax number, beneficial ownership record, address, lease or insurance policy is asserted.

Launch scope

April 2027 is the illustrative Base opening. Downside adds two preopening months and starts in June 2027. All cases contain thirty-six operating months and three operating-year summaries. Supplier purchases are domestic from established distributors; direct imports are excluded.

Evidence needed

Confirm the owners, directors, sources of capital, employer status and required registrations. Obtain a registerable site and written supplier account terms. A legal entity, forecast and proposed opening date do not establish permission to sell food.

03 / BUSINESS

Business concept and objectives

Small baskets and dependable essentials

Our concept

The proposed store prioritises milk, qualifying bread, produce and shelf-stable cooking essentials, with a limited household cleaning and personal-care range. It competes for short local shopping trips rather than a full weekly supermarket shop. A compact range should reduce slow stock, but the plan claims no demonstrated sourcing advantage.

First year priorities

Validate a site-specific transaction count and basket, secure a compliant premises and recruit a sustainable roster before launch. After opening, monitor daily sales, gross margin after shrink, availability, age of stock and weekly cash. The mature Base assumption of 340 transactions per trading day is a target to test, not a measured count.

Growth conditions

A second store is outside the model. Expand the range or hours only after actual contribution covers the resulting wages, working capital and compliance. Do not add regulated categories to compensate for weak core grocery sales without a separate legal and financial review.

04 / BUSINESS

Business model canvas

Nine linked choices for a single store

Scope and evidence

This canvas describes proposed operating choices. Partners are procurement categories and no wholesaler, landlord, processor or bank agreement exists. Revenue is retail product sales only.

Strategic decision

A small top-up assortment must produce enough contribution to fund long opening hours. Range breadth increases inventory and waste; short supplier terms can consume cash even when sales improve. Match the customer offer to category margins and replenishment frequency.

Component	Proposed choice
Partners	Domestic food/household distributors; landlord; card processor; accountant; service engineers. Uncontracted categories.
Activities	Buy, receive, safely store, rotate, price, sell and reconcile stock/cash.
Resources	Suitable store, refrigeration, shelves, two tills, paid owner, costed employee cover and capital.
Value proposition	Proposed reliable essentials for a short local top-up trip.
Relationships	Helpful walk-in service, transparent prices and complaints response.
Channels	One physical shop; truthful local discovery; no online revenue.
Customers	Nearby adult residents needing staples and household replacements.
Costs	Products/shrink, paid payroll, rent, refrigeration energy, fixed support, stock, capex and interest.
Revenue	Retail product sales only, net VAT; 85% staples / 15% household assumption.

05 / BUSINESS

SWOT and longer term goals

Proposed strengths and unresolved weaknesses

Assessment

A focused range and explicit paid cover are design choices rather than proven strengths. No premises, demand study or buying terms exist. Local branded convenience stores have established recognition and may have better buying power. The proposed store needs a reason to be chosen beyond simply being nearby.

Years three to five

Prioritise a stable store, food-safety records, cash after scheduled principal and repeat purchases before considering expansion. No exit multiple or franchise sale is forecast. Positive later results in a planning case do not establish an investable track record.

Management response

Use a short weekly report covering out-of-stocks, shrink, paid hours and cash. Set a loss limit and redesign trigger before committing capital. Retain weaknesses and threats in lender discussions rather than presenting assumptions as operating achievements.

SWOT proposed strengths and unresolved constraints



Four quadrants distinguish proposed strengths, internal weaknesses and external opportunities/threats. No proven operating advantage is asserted.

06 / BUSINESS

TOWS strategy matrix

Actions tied to the main uncertainties

Scope and evidence

The proposed responses connect range discipline with demand, stock and staffing risks. Each action has a practical evidence gate rather than a claimed competitive win.

Strategic decision

Use a small range to test the local shopping mission, while obtaining buying terms before committing to shelving or a lease. If feasible sales cannot cover paid hours, change the concept or hours with a new roster and model.

Component	Proposed choice
SO	Use a narrow essential range to test repeat demand; compare actual sell-through before expanding.
ST	Maintain traceability/date checks and alternate supply for essentials; measure stockouts and shrink.
WO	Obtain SKU buying terms and a full consumer basket survey before committing fixed costs.
WT	Approval-linked lease, documented finance and stop-loss limit; redesign hours with a new paid rota if needed.

07 / BUSINESS

Owner and management

Paid accountability for daily retail operations

Ownership and experience

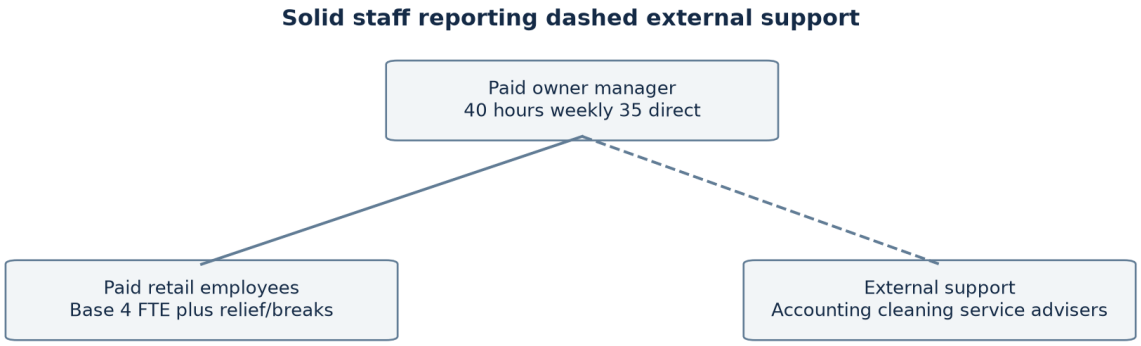
No founder credentials, personal funds or prior retail success are asserted. The owner manager is a proposed paid role. Confirm experience in stock control, cash handling, staff supervision and food safety, or budget additional management before opening.

Responsibilities

The owner would approve purchase orders, price changes, rosters, safety controls and weekly liquidity. Employees report to the owner and handle tills, receiving, replenishment, date checks and customer help. Staff must be trained for opening and closing, with named escalation when the owner is absent.

External support

Accounting and payroll, refrigeration servicing, cleaning, pest control and professional legal/food-safety advice are purchased support. Dashed links in the organisation chart denote external contracts; they do not supply employee till hours or unpaid management.



Base four paid employee FTE report to the paid owner. External contracts do not count as till cover; owner direct hours are limited to thirty-five weekly.

08 / BUSINESS

Owner and key personnel profiles

Appointments require real evidence

Relevant background

Obtain a verified CV, references, identity and right-to-work evidence for each appointment. For the owner, verify buying, shift management and cash-control competence. No named person or qualification has been invented to fill this plan.

Other owners

Obtain an actual shareholder register, beneficial ownership details and documented capital contributions. Agree authority for purchasing, borrowing and distributions. The model assumes no shareholder dividends or withdrawals beyond the paid owner salary.

Appointment gate

Confirm role-specific induction and whether a supervisor premium or another manager is necessary. The model uses a blended adult employee wage, not proof that suitable staff can be hired at that rate. Individual hours, weekly rest and relief require a workable rota.

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Target customers

Nearby residents on short shopping trips

Priority customers

The launch hypothesis is adults living or working within a walkable Phibsborough catchment who need a small basket of food essentials or household supplies. Commuters and students may be secondary segments, but neither traffic nor spending has been measured.

Purchase occasions

Forgotten meal ingredients, milk and bread top-ups, replacing household supplies and short evening trips are the proposed missions. Availability and price can matter more than the brand. Excluded hot food, alcohol and lottery customers contribute no sales to the forecast.

Validate demand

At a selected site, record passing adults by time band, distinct customer interviews and stated basket missions. Separate passers-by, store entries and paid transactions. A repeat visit is a new transaction but not a new unique household.

10 / BUSINESS

Segmentation targeting and positioning

Choose the top up mission before widening the range

Segments

Compare resident food top-ups, commuting impulse trips, full weekly shopping and prepared-food buyers. Launch targets the first segment and selected household replacement trips. Full supermarket shops and prepared-food purchases are outside the scoped offer.

Position

Propose a clear essentials range, accurate shelf prices and reliable evening access. Do not claim the lowest prices, best service or healthiest assortment without comparable evidence. Branded stores and supermarkets may already satisfy the same need.

Research test

Interview at least fifty distinct eligible shoppers and compare a representative basket at local alternatives on the same day. These are proposed research tasks, not completed surveys. Test the actual offered range before extrapolating interest in an alcohol or deli store.

Component	Proposed choice
Resident grocery top-ups	Primary proposed target; test repeat baskets and price tolerance.
Household replacement trips	Secondary target within standard-rated range.
Full weekly supermarket shops	Outside launch mission; no broad-range promise.
Prepared food alcohol tobacco buyers	Excluded, no associated sales or permissions claimed.

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Value proposition canvas

Six hypotheses about the shopping task

Scope and evidence

Jobs, pains and gains are author hypotheses. Proposed service standards require operating proof after opening. Convenience is the ability to obtain needed products reliably, not a promise that every shopper will prefer this store.

Strategic decision

Link availability to disciplined replenishment and shelf-life checks. A broader offer is valuable only if demand justifies the stock investment and margin after waste. Price communication must use gross consumer prices including applicable VAT.

Component	Proposed choice
Customer jobs	Obtain missing meal essentials or household supplies quickly nearby.
Customer pains	Stockouts, unclear prices, long queues and inconvenient travel.
Customer gains	Reliable core stock, clear gross prices and predictable access.
Products and services	Qualifying staple groceries and household consumables, walk-in retail.
Pain relievers	SKU/date checks, two tills, clear receipts and complaint authority.
Gain creators	Disciplined reorder levels and consistent opening hours, still to be demonstrated.

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Market size and trends

Dated scope without invented market share

TAM definition

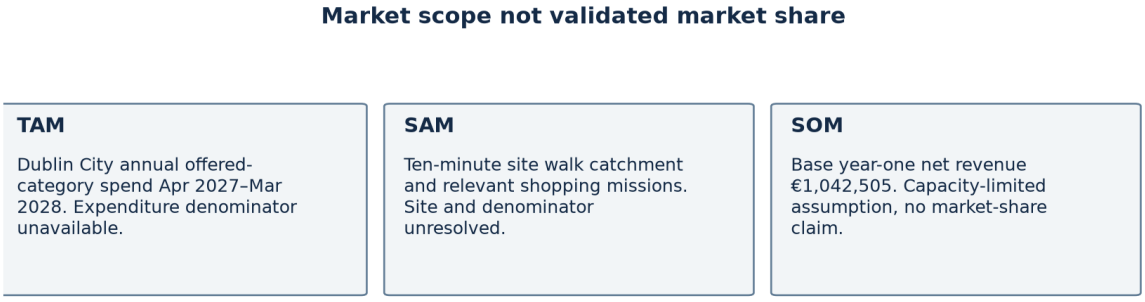
TAM would be annual household spending on the offered staple and household categories across the Dublin City Council area in April 2027 to March 2028. The council reports 592,713 residents at the 2022 census. Population alone is not category expenditure and is not multiplied by the proposed basket.

SAM method

SAM would narrow TAM to a mapped ten-minute walking catchment around an actual site, applicable shopping missions and opening hours. Use current small-area households, travel barriers, observed trips and dated category spend. The premises and expenditure denominator are missing, so no euro TAM or SAM is asserted.

Obtainable sales

SOM is the capacity-constrained sales planning case in this model. It is not measured market share and no percentage of SAM is calculated. Transaction capacity, repeat frequency and basket composition require validation independently of the city population.



April 2027–March 2028 scope. No euro TAM or SAM denominator exists; model sales are an obtainable planning case, not validated share.

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PESTLE analysis

Six local influences and practical responses

Scope and evidence

Reviewed primary sources cover food registration, VAT categories, wage and payroll policy. Future rent, purchasing power, basket inflation and staff availability remain assumptions.

Strategic decision

Prioritise food safety and a legal working rota, then assess rent and net contribution. Change prices through a dated review of the full consumer basket rather than using unverified inflation to conceal weaker volume.



Six aligned panels. Primary-source facts appear in the source register; future operating values remain assumptions.

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Local demand and evidence

Collect site evidence before a lease commitment

What is known

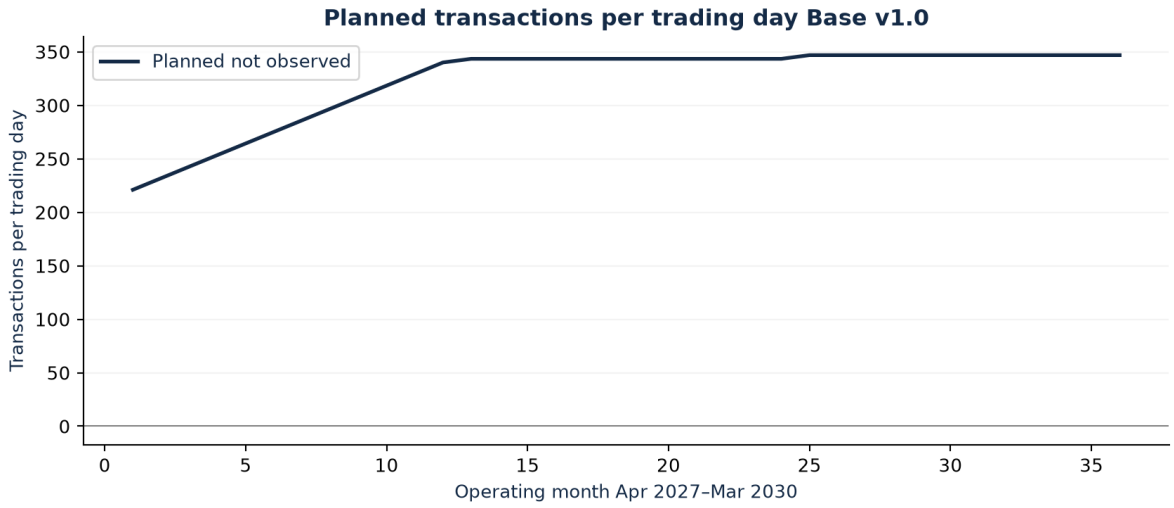
The SPAR store locator lists a store at 365–367 North Circular Road, Phibsboro. This establishes a publicly listed competing location. It does not verify its current prices, turnover, hours, footfall or customer satisfaction, and no competitor rating is claimed.

Research design

Count site traffic across mornings, afternoons and evenings on weekdays and weekends. Record weather, holidays and unusual events; repeat to avoid relying on one busy day. Test willingness to buy the proposed essentials range and document price objections.

Decision gate

Use observed store-entry and purchase conversion to test the model's opening and mature transaction assumptions. Obtain enough evidence to cover weak trading periods before an unconditional lease. The forecast ramp chart is clearly labelled planned, with no fabricated demand observations.



Base Apr 2027–Mar 2030 planned transactions/day from results v1.0. No observed demand series has been fabricated.

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Competitors and positioning

Published presence and a like for like comparison plan

Alternatives

The reviewed branded convenience location is a direct candidate for the local survey. Nearby supermarkets, other convenience stores and online grocery services are substitute categories to map after selecting a site. No completeness of this initial competitor list is implied.

Comparison

Record current opening hours, walking route, product availability, gross basket prices and stockouts on the same dates. Compare products by brand, pack size and unit price. Avoid attributing quality, service scores or margins from store type alone.

Response

If established rivals offer the same range at a lower basket price, the proposal needs evidenced availability or access benefits. Do not automatically increase sales targets to offset a price gap. Reduce the commitment, narrow the offer or abandon the site if the economics cannot support competition.

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Porter five forces

Rivalry and four surrounding sources of pressure

Scope and evidence

Rivalry is central because an established branded convenience offer is listed locally. Entry requires premises and food-registration compliance. Buyer switching, wholesaler bargaining and supermarket substitution are commercial hypotheses to test rather than quantified forces.

Strategic decision

Obtain multiple supplier quotes and maintain an alternative for essential stock. Do not treat registration cost as protection from competition. Price transparency, reliable essentials and disciplined buying are proposed responses, not demonstrated advantages.



Evidence: SPAR local locator and FSAI registration requirements. Supplier/buyer/substitute pressures remain hypotheses requiring local quotes and interviews.

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Strategy canvas

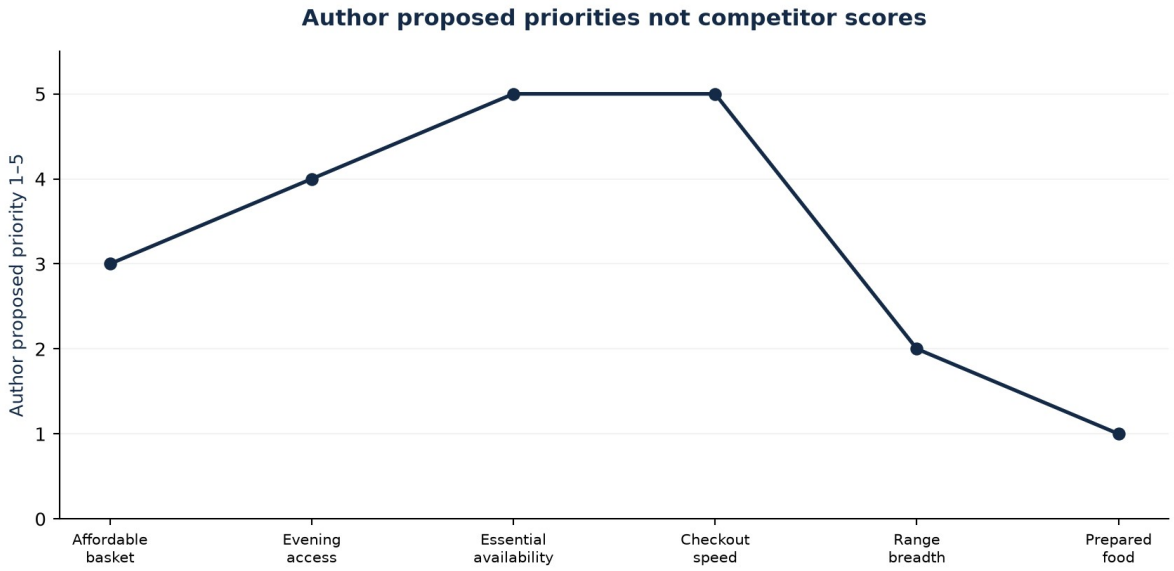
Author proposed priorities across shopping factors

Scope and evidence

The chart assigns one-to-five emphasis to affordability, evening access, staple availability, checkout speed, range breadth and prepared food. It scores the author's proposed design priorities only. There are no verified competitor ratings or customer preference scores.

Strategic decision

Staple availability and fast small-basket service receive high priority, while prepared food is excluded and range breadth is deliberately limited. Test whether shoppers value these choices enough to support the basket and volume. Revise priorities from evidence rather than calling this a proven differentiation.



Author design priorities only, not competitor scores or measured customer preferences. Prepared food is excluded.

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Location and premises

A suitable retail site with practical receiving and storage

Site assessment

Seek a Phibsborough unit with accessible entrance, visible frontage, safe circulation, receiving access, secure storage and space for chilled equipment and two tills. An illustrative 100–140 square metre unit is a search criterion, not a selected or approved floor area. Confirm that the actual range and storage can fit.

Safety and compliance

Discuss the scope with HSE environmental health early. Obtain professional advice on permitted retail use, fire safety, accessibility, electrical load, refrigeration, water, waste and pests. Do not sign a lease based only on shopfront appeal.

Lease discipline

Base rent is an unquoted €3,200 net per month with a proposed three-month refundable deposit and VAT-exempt lease assumption. Commercial rates are a separate €250 monthly estimate. Confirm actual valuation/bill, landlord repair obligations, rent review, permitted hours and fit-out consent.

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Equipment and resource plan

An unquoted capital allowance with itemised diligence

Budget

The Base net capital allowance is €85,000: fit-out €30,000, refrigeration €25,000, shelving €15,000 and tills/security €15,000. Standard VAT is paid initially and carried as credit; it is not removed from opening cash. Quotes, installation, electrical work and contingency need validation.

Equipment choices

Select refrigeration for the actual chilled range, suitable temperatures and energy load. Use two tills with barcode and category VAT controls, stock-count support and secure user permissions. Security must protect people without excessive collection of customer data.

Procurement gate

Obtain written quotes, warranties, service response and delivery schedules. Startup assets use an 84-month depreciation proxy; replacement net capex of €6,000 occurs in operating month twenty-four over sixty months. An accountant must allocate actual asset lives and tax allowances.

Assortment and product strategy

Qualifying staples and household consumables only

Launch range

Proposed staples include eligible bread, milk, fresh produce and shelf-stable cooking ingredients. Household consumables represent the remainder of sales. Products must be correctly labelled and traceable; check each item’s VAT classification rather than treating all groceries as zero-rated.

Offer boundaries

No alcohol, tobacco, vape products, hot drinks, deli, confectionery, soft drinks, bakery products with reduced-rate treatment, lottery or agent commissions are forecast. Introducing these categories would change both compliance and tax assumptions and needs a revised model.

Range review

After launch review SKU contribution, shelf life, stockouts and cash tied in slow sellers. Delete persistent low sellers without removing essential high-repeat lines solely because their unit margin is modest. The two model categories are a planning summary, not a finished SKU list.

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Pricing and basket economics

Net revenue separated from consumer VAT

Proposed basket

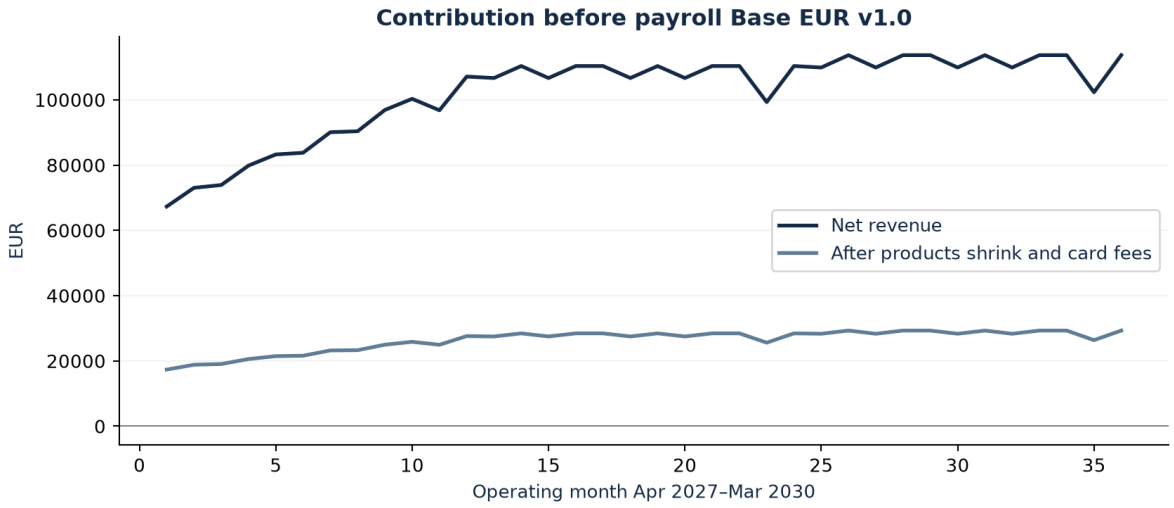
The Base average basket is €10.50 excluding VAT, with 85% of net sales in qualifying zero-rated staples and 15% in standard-rated household goods. At a 23% standard rate the illustrative gross basket is €10.86225. This is a mix-derived hypothesis, not a posted single-product price.

Margin discipline

Staple margin is 27% and household margin 38% before shrink, giving 28.65% blended margin. Additional shrink expense is 1.5% of net sales, then card fees apply to 95% of gross receipts at 1.4%. Payroll and overheads follow below contribution; none is hidden in supplier cost.

Price controls

Use gross shelf prices and clear unit pricing where applicable. Reconcile till category VAT against the SKU master and accountant-approved classifications. Future basket growth of 2% annually is unagreed, and supplier cost assumptions preserve category margin rather than claiming a negotiated price advantage.



EUR Base Apr 2027–Mar 2030 v1.0. Contribution is before all payroll/overheads, after products including shrink and gross-receipt card fees.

Competitor price comparison

A survey still to be performed

What is available

The reviewed SPAR locator provides a Phibsboro location but no like-for-like basket price. Therefore there is no numerical competitor price chart or claimed price premium. The plan records this gap rather than manufacturing local prices.

Survey protocol

Compare at least twenty high-repeat products by identical brand and pack size at several nearby alternatives on the same date. Record promotions, member prices and stock availability separately. Use lawful public information and keep a dated evidence sheet.

Decision use

Test whether the proposed gross basket and category margins survive the comparison. A price adjustment must flow through transactions, basket, inventory and VAT in the model. Higher margin or conversion should not be assumed automatically because a competing item is unavailable on one visit.

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Brand and customer experience

Clear prices and dependable everyday service

Experience standards

Canal Corner is a working name only. Prioritise clean shelves, readable gross prices, safe access, orderly queues and accurate receipts. A simple local identity is proposed; no award, review score or established customer trust is claimed.

Service and complaints

Employees should resolve scanning discrepancies, identify damaged products and escalate food-safety issues immediately. Keep a documented refund and complaints process with trained authority levels. Do not use informal customer records as a substitute for till controls.

Measurement

Track transaction time, price corrections, returns, essential stockouts and repeat-purchase indicators after launch. Use genuine consented reviews only. Collect the minimum personal information required for any later loyalty scheme; no membership income or loyalty conversion is forecast.

Sales channels and process

Walk in retail with simple cash controls

How sales work

Customers select products, pay at a staffed till and receive a receipt. The only forecast channel is walk-in retail. A local information page may show truthful opening hours and range; no website changes or online sales are part of this production task.

Payment assumptions

The model assumes 95% card and 5% cash receipts, with a two-day card settlement approximation. Card fees are charged on gross card receipts. No trade receivable customers, delivery platform fees or prepaid future sales are included.

Controls

Use individual till permissions, documented refunds and end-of-shift reconciliations. Separate purchase approval from receiving checks where practical and investigate cash differences. Bank cash securely under insurer guidance; the financial forecast assumes monthly collection, not proof of actual safe procedures.

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Launch marketing

Local discovery without invented customer commitments

Before opening

The €12,000 net setup estimate includes legal formation, recruitment/training and launch activity. Obtain an itemised split before spending. Collect interest without implying the store already has premises or registration, and validate the actual narrow assortment.

Opening activity

Once approved and ready, communicate actual opening hours, consumer prices and availability. Use modest local signage and community introductions. No endorsement, employer partnership, testimonial or preopening sale is asserted.

Budget and learning

Ongoing Base marketing is €250 net monthly and escalates with overheads. Track spend against observed transactions and category contribution. Do not equate impressions or enquiries with the mature daily transaction target. A promotional discount must be costed within margin rather than added as free demand.

Retention and repeat purchases

Availability before promotional complexity

Repeat shopping

Reliable essentials, consistent hours and accurate prices are the proposed retention approach. Track availability of core lines and complaints before launching a loyalty programme. The forecast assumes repeat transactions but contains no verified retention cohort.

Experiments

Test a limited product display or small promotion with a written margin limit and comparable period. Separate incremental sales from shoppers switching items or visiting on a different day. No experimental result is invented here.

Range decisions

Use actual till and stock data to review slow movers, stockouts and shrink weekly. Keep reorder thresholds consistent with delivery frequency and cash. Expand fresh stock only when sell-through and safe shelf-life controls justify the added working capital.

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Daily operations and suppliers

Receiving temperature stock rotation and reconciliation

Daily routine

Check refrigeration and opening security, receive goods against purchase orders, inspect dates and damage, record supplier traceability and rotate stock by earliest expiry. Reconcile tills and stock exceptions at close. Isolate unsafe products and use a documented recall procedure.

Suppliers

Obtain quotes and account terms from established domestic distributors and appropriate local producers. No wholesaler relationship or guaranteed volume discount exists. Verify labels, cold-chain responsibility, minimum orders, delivery charges and backup sources before accepting terms.

Stock and cash

Opening net inventory is €22,000. Closing stock equals twelve days of product consumption; purchases equal consumption plus the stock change. Shrink is additional consumption, never ignored. Proposed fifteen-day credit applies to gross purchases and must be agreed in writing; invoices and VAT require actual category classification.

Sustainability practices

Reduce avoidable waste with food safety intact

Planned practices

Use efficient refrigeration, daily date checks, sensible fresh ordering, repairable shelving and appropriate waste separation. Safe product storage and legal labelling take precedence over reuse or discounting. No environmental certification or carbon saving is asserted.

Measurement

Record food write-offs, energy use and packaging waste after launch. Shrink in the model combines spoilage and other loss; an actual operating report should separate causes to guide action.

Commercial discipline

The Base utilities estimate is €900 net monthly and shrink 1.5% of net revenue. Do not assume that waste reduction or a grant is already achieved. Obtain refrigeration energy specifications and actual waste collection costs before relying on the budget.

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Staffing and training

A seven day rota including paid relief and owner cover

Coverage

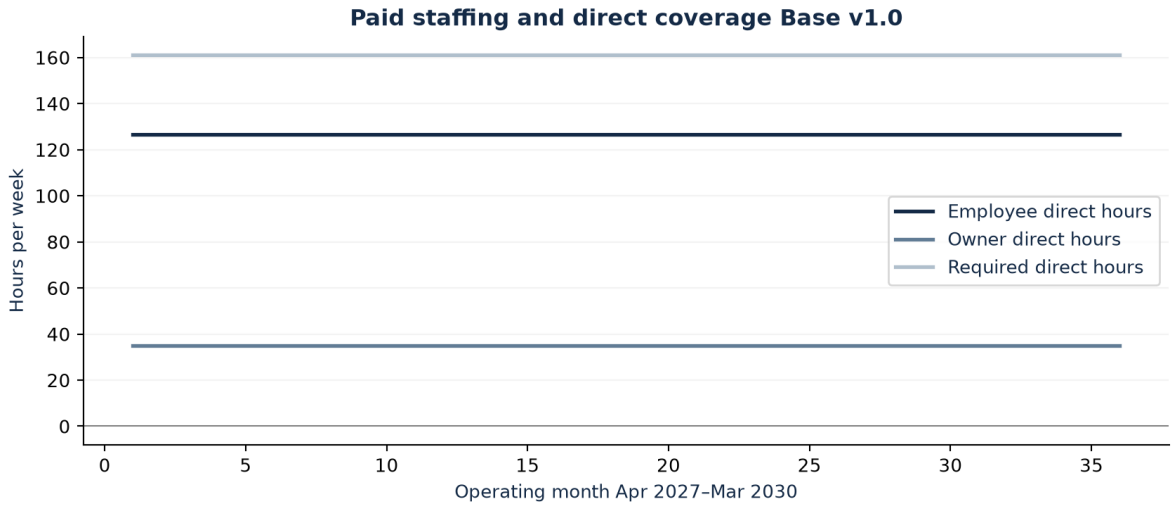
Required direct cover is 105 opening hours plus 56 concurrent peak hours weekly. The paid owner contributes 35 direct hours. Employee cover is net of 14% absence and 8% breaks/noncontact, rounded up to quarter FTE. Base requires four paid employee FTE; Downside relief assumptions increase this to 4.25.

Training

Train every employee in food hygiene appropriate to retail duties, cold-chain checks, traceability, stock rotation, allergen/label information, till controls, customer escalation and safe opening/closing. External cleaners and service engineers do not replace till staff.

Rota limitation

FTE arithmetic is a coverage allowance, not a legal shift rota. Prepare named shifts, breaks, rest, leave and lone-working risk controls. The owner’s forty-hour week includes administration; no unpaid overtime or excessive hours are used to close a coverage gap.



Hours/week from model results v1.0. Base four paid employee FTE supply net direct hours plus thirty-five owner direct hours; required cover is 161 hours/week.

Staff skills and fair work

Adult wages employer contributions and workable shifts

Appointments

Recruit adults with relevant retail skills and train receiving, date checks and payment controls. Confirm identity, right to work, references and appropriate contracts. No actual employee or founder qualification has been invented.

Pay

Base employee gross wage is €17 per hour and owner gross remuneration €3,500 monthly. The reviewed national adult minimum is €14.15 from January 2026. Recheck the actual statutory minimum and role terms for the 2027 launch; planned 3% annual wage increases are assumptions.

Employer costs

The model allows Class A high-band employer PRSI 11.40%, increasing to 11.55% in October 2027 and 11.75% in October 2028, and eligible employer pension 1.5% through 2028 then 3% from January 2029. These calendar steps apply to gross payroll; confirm individual eligibility and director status. Rates thereafter are held flat as a planning assumption.

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Legal and insurance requirements

Food registration premises employment and customer protection

Food requirements

FSAI states that a food business must register before operating and advises early contact with the competent authority. HSE typically inspects retailers. HACCP-based controls, hygiene instruction and supplier traceability are relevant; the authority must confirm the actual premises and product scope.

Other requirements

Confirm company and tax registration, employment contracts, working time, planning/permitted use, fire safety, accessibility, consumer price information and data protection. Do not assume a limited retail range eliminates premises obligations. Alcohol and tobacco permissions are not claimed because those sales are excluded.

Insurance

Seek appropriate public/product and employer liability, stock, refrigeration breakdown, cash/security and business interruption cover. Obtain actual quotes and exclusions, including lone working and hours. Base insurance €180 monthly is only an allowance; no policy or professional legal opinion exists.

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Opening roadmap

Gated preparation before the first customer

Sequence

Validate owners, shopping mission and capital first. Identify a suitable site with approval-linked lease conditions, obtain supplier/fit-out quotes and consult environmental health. Confirm registration and premises suitability before beginning food sales.

Readiness gates

Agree funding, supplier accounts and margins; configure till VAT by SKU; recruit and test the rota; obtain insurance; rehearse receiving, traceability, recall and cash control. Only then confirm consumer-facing prices and opening hours.

Delay response

Base allows three preopening months; Downside five. If works, registration or recruitment slip, change the date and preopening months in the persistent inputs, recapture all cases and regenerate the plan. Two extra months are a sensitivity, not the worst possible delay.

Risks and management actions

Weak demand supplier terms and payroll are material

Main risks

The store may not achieve enough repeat baskets to cover long opening hours. Category margins may be lower, shrink higher and supplier credit shorter than planned. A retail location with visible footfall can still fail to convert the scoped shopping mission.

Controls

Review weekly thirteen-week cash alongside till sales, category margin, paid hours and stock age. Make major commitments conditional where possible. Escalate food-safety failures immediately, hold unsafe stock and use recall procedures; never trade through an unregistered or unsafe operation.

Financial response

Funding remains proposed and fixed in every case. Downside cash can turn negative and no overdraft or new equity is assumed. Establish actual stop-loss and redesign decisions with owners and lenders before opening rather than waiting for a cash shortfall.

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Research and evidence

Primary facts separated from planning estimates

Source scope

Primary sources reviewed on 3 October 2026 cover FSAI registration and hygiene, Irish wages/payroll policy, VAT food classification, trading tax, a branded competitor locator and Dublin City Council census context. These establish regulatory context and a local alternative, not demand.

Assumptions

Every opening date, transaction count, basket, category mix/margin, shrink, rent, utilities, capital allowance, supplier credit and loan term is an author assumption. The concept, name and paid roles are proposed. They must be replaced with actual site and supplier evidence before commitments.

Missing evidence

No premises, founder credentials, consumer interviews, footfall study, comparable prices, supplier quotes, lender offer or funding proof exists. TAM and SAM denominators are missing. No market-share percentage or competitor score is asserted.

R 1 food registration
https://www.fsai.ie/business-advice/starting-a-food-business/register
Register before opening; consult HSE environmental health for retail scope.

R 2 hygiene/traceability
https://www.fsai.ie/business-advice/starting-a-food-business/business-start-up-information-factsheet
HACCP-based procedures, staff hygiene training and one-step-back retail traceability.

R 3 minimum wage 2026
https://enterprise.gov.ie/en/publications/publication-files/sme-test-si-472-of-2025-2026-national-minimum-wage.pdf
Adult national minimum €14.15 from 1 Jan 2026. Future statutory changes unknown.

R 4 employer PRSI
https://www.gov.ie/en/department-of-social-protection/publications/prsi-class-a-rates/
High band 11.40% Oct 2026, actual employment/director classification to confirm.

R 5 PRSI roadmap
https://www.gov.ie/en/department-of-social-protection/press-releases/landmark-legislation-to-introduce-pay-related-benefit-in-ireland-passed-by-the-oireachtas/
Additional 0.15 percentage points Oct 2027 and 0.20 Oct 2028 included as calendar steps.

R 6 pension
https://myfuturefund.ie/how-it-works
Employer 1.5% 2026–28; 3% 2029–31. Eligibility assumed, payroll advice needed.

R 7 VAT food
https://www.revenue.ie/en/vat/vat-on-goods/food-drinks-and-supplements/food-and-drink.aspx
Food rates vary by SKU. Model limits food to qualifying zero-rated staples.

R 8 VAT detail
https://www.revenue.ie/en/tax-professionals/tdm/value-added-tax/part03-taxable-transactions-goods-ica-services/Goods/goods-food-and-drink-20181012121133.pdf
Bread/butter etc zero; soft drinks/confectionery 23%, excluded. No hot food.

R 9 trading CT
https://www.revenue.ie/en/companies-and-charities/corporation-tax-for-companies/corporation-tax/basis-of-charge.aspx
12.5% trading income; book depreciation/monthly settlement temporary proxies.

R 10 local competitor
https://www.spar.ie/store-locator/
Lists 365–367 North Circular Road Phibsboro. Presence only, no ratings/price/availability claims.

R 11 Dublin context
https://www.dublincity.ie/corporate-plan-2025-2029/background/dublin-city-2025
DCC area 2022 population 592713, not a convenience-store spending denominator.

Quotes and assumptions

Procurement and evidence required before commitment

Outstanding quotes

Obtain itemised fit-out/refrigeration/till/security quotes, a permitted-use lease offer, commercial rates bill, insurance, utility tariffs, waste, pest control and payroll support. Confirm net/gross/VAT treatment, deposits, delivery and installation rather than relying on broad allowances.

Operating validation

Obtain SKU-level sell prices, purchase costs, shelf life and VAT codes. Validate twelve-day stock and fifteen-day credit separately. Build a compliant named rota, including relief and owner hours, and test transaction conversion and basket at the proposed site.

Version control

Retained JavaScript reads durable inputs.json without resetting edits. Import saved workbook inputs before a rebuild, then refresh all case captures and model-results.json. Keep the prefinancial draft and final outputs as separate checkpoints.

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Startup costs and funding

Initial cash uses reserve and proposed sources

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base v1.0; Downside opens two months later.

Initial cash spending is €175,524, plus desired reserve €60,000 gives requirement €235,524. Proposed equity €160,000 and loan €80,000 total €240,000, neither verified. Base minimum cash is €64,476; Downside needs another €475,362. This is disclosed exposure, not inserted financing.

Funding item	Base EUR
Total actual startup cash uses	**€175,524**
Desired opening cash reserve	€60,000
Initial requirement including reserve	**€235,524**
Proposed paid in equity	€160,000
Proposed loan draw	€80,000
Proposed sources	**€240,000**
Sources less initial requirement	€4,476
Actual opening cash	**€64,476**

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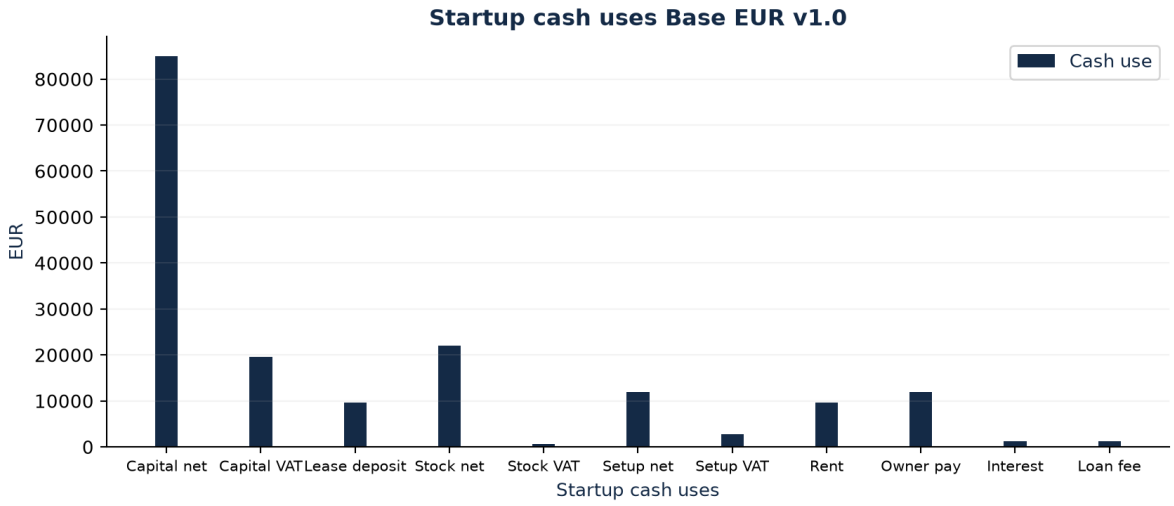
Itemized startup costs

Net costs cash VAT and accounting classes

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base v1.0; Downside opens two months later.

Net capital and stock remain assets. Recoverable purchase VAT is paid in startup cash and carried as a credit, with no refund assumed. Refundable lease deposit is an asset. Setup, rent, owner pay, interest and arrangement fee create the opening retained loss. All amounts are unquoted.

Cash use	Base EUR	Treatment
Capital assets net	€85,000	Asset/credit
Capital input VAT	€19,550	Asset/credit
Refundable lease deposit	€9,600	Asset/credit
Opening inventory net	€22,000	Asset/credit
Opening inventory input VAT	€660	Asset/credit
Setup expense net	€12,000	Expense
Setup input VAT	€2,760	Asset/credit
Preopening rent	€9,600	Expense
Preopening paid owner loaded pay	€11,854	Expense
Preopening loan interest	€1,300	Expense
Loan arrangement expense	€1,200	Expense



Net costs and separately paid VAT are labelled. Actual cash uses EUR Base v1.0; reserve is not included as spending.

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Owner personal survival budget

Illustrative household budget and paid management

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base v1.0; Downside opens two months later.

This illustrative household spends €2,500 monthly and has no reliable other income. At assumed 72% net retention, €3,500 gross owner pay gives €2,520 net and only €20 monthly cushion. This is an author example, not founder finances or a payroll tax calculation. Owner employment/director status and actual obligations need advice.

Author household example	EUR monthly
Required personal spending	**€2,500**
Reliable other income	–
Owner gross pay	€3,500
Assumed net pay 72%	**€2,520**
Personal cushion	**€20**

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Financing terms and security

Uncommitted borrowing and visible downside exposure

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base v1.0; Downside opens two months later.

Proposed loan: €80,000, 6.5% annual interest, sixty equal principal repayments after three operating months of grace, 1.5% arrangement fee. Interest continues during grace and preopening. No lender, guarantee, security or offer exists. Debt remains €36,000 at month thirty-six; no refinancing or balloon cure is assumed.

Base sources leave only €4,476 above the desired opening reserve requirement. Downside initial reserve shortfall is €41,290 and minimum cash (€475,362). Reconsider demand, margins, hours and funding before commitment. A security request must be evaluated using actual owner circumstances, not invented collateral.

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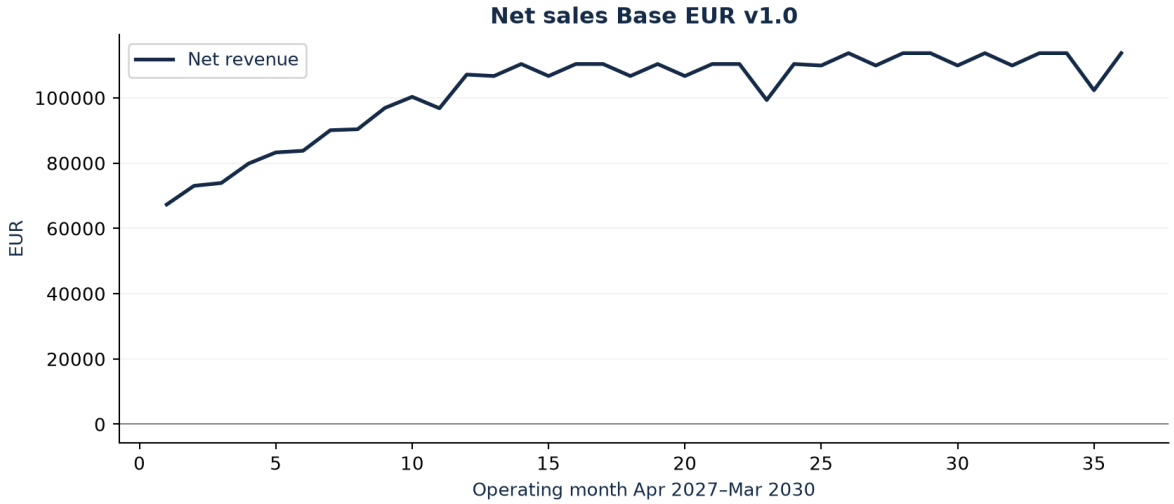
Revenue forecast and capacity

Transactions basket and category receipts

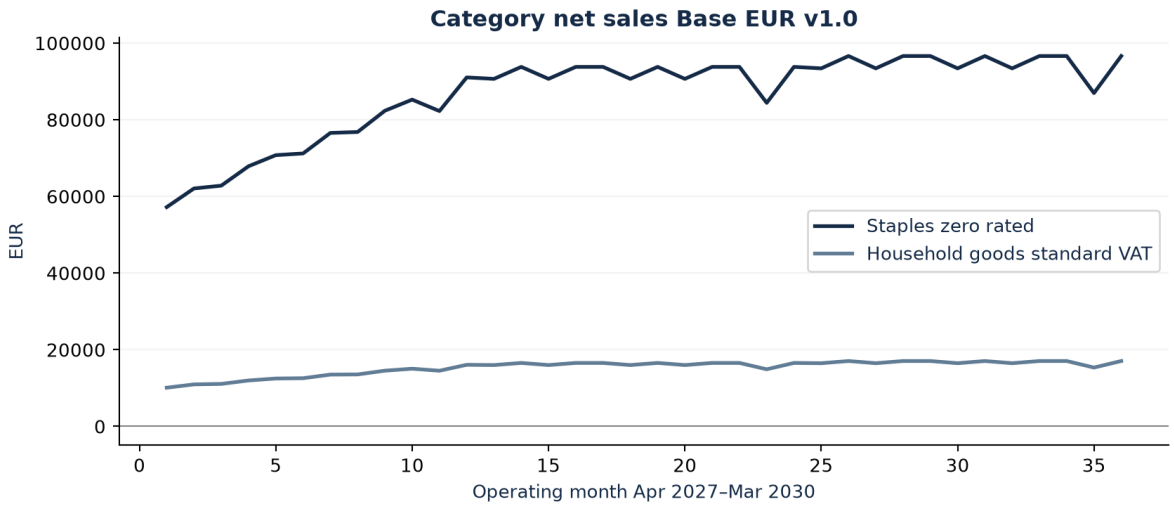
Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base v1.0; Downside opens two months later.

Daily transactions equal mature demand times a linear opening ramp, annual growth and a practical cap. Monthly transactions use calendar days less one closure day. Base demand ramps from 65% of 340 to 340 transactions/day in twelve months, with 1% annual growth; net basket starts €10.50 and increases 2% at each anniversary. No observed conversion supports these targets.

EUR Base v1.0	Year 1	Year 2	Year 3
Net revenue	€1,042,505	€1,298,268	€1,337,476



Net revenue EUR Base Apr 2027–Mar 2030 model v1.0.



Net category sales EUR Base v1.0. Output VAT applies only to standard-rated household category; consumer receipts are higher than net sales.

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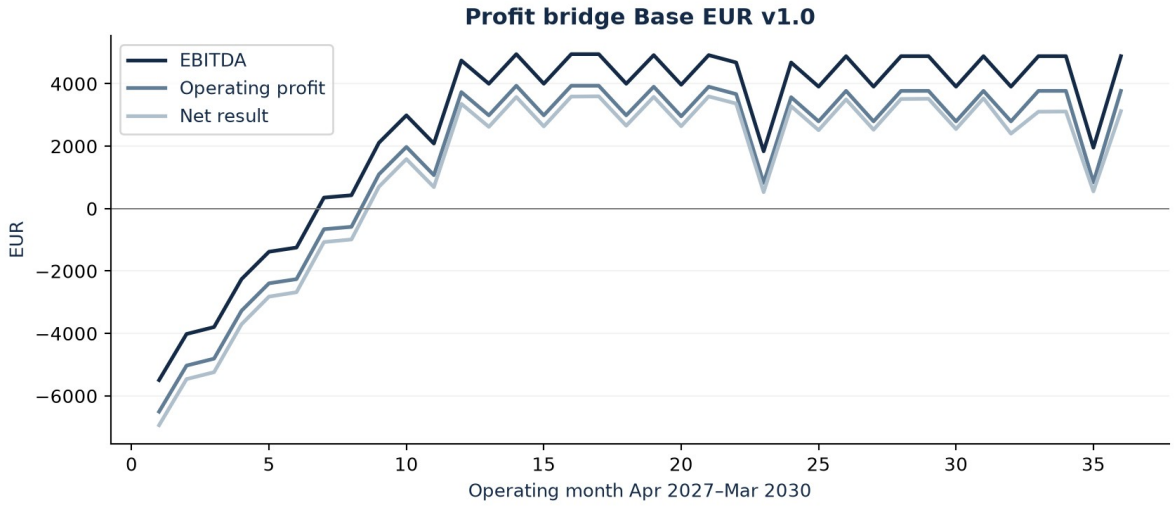
Costs and projected profit

Margin after shrink and fixed paid coverage

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base v1.0; Downside opens two months later.

Gross margin before shrink is 28.65% from category mix and margins, then shrink consumes 1.5% of net sales and card fees apply to gross receipts. Fixed paid cover includes four employee FTE and the owner; lower demand does not remove the Base roster. Payroll escalates 3% annually plus calendar employer-rate changes, and overheads 2%.

EUR Base v1.0	Year 1	Year 2	Year 3
Product consumption incl shrink	€759,465	€945,788	€974,351
Payroll including owner	€207,241	€214,498	€223,317
Rent	€38,400	€39,168	€39,951
EBITDA	(€5,505)	€51,820	€51,741



EUR Base Apr 2027–Mar 2030 v1.0. EBITDA less depreciation, interest and tax gives net result. Year-one losses are retained.

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Profit and loss forecast

Three operating years from linked monthly schedules

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base v1.0; Downside opens two months later.

These are operating years, not calendar years. Trading tax uses a 12.5% provision after carried losses, with book depreciation as a temporary capital-allowance proxy. Monthly settlement simplifies statutory timing and no deferred tax asset is recognised. Accountant review must replace the tax computation and payment dates.

EUR Base v1.0	Year 1	Year 2	Year 3
Net revenue	€1,042,505	€1,298,268	€1,337,476
Products incl shrink	€759,465	€945,788	€974,351
Gross profit after shrink	€283,040	€352,480	€363,125
Payroll including owner	€207,241	€214,498	€223,317
Rent	€38,400	€39,168	€39,951
Utilities	€10,800	€11,016	€11,236
Administration	€5,400	€5,508	€5,618
Insurance	€2,160	€2,203	€2,247
Marketing	€3,000	€3,060	€3,121
Cleaning maintenance	€4,200	€4,284	€4,370
Commercial rates	€3,000	€3,060	€3,121
Card fees	€14,344	€17,863	€18,402
EBITDA	(€5,505)	€51,820	€51,741
Depreciation	€12,143	€12,243	€13,343
Operating profit	(€17,648)	€39,577	€38,398
Interest	€4,940	€3,943	€2,903
Tax provision	–	–	€1,573
Net result	(€22,588)	€35,634	€33,921

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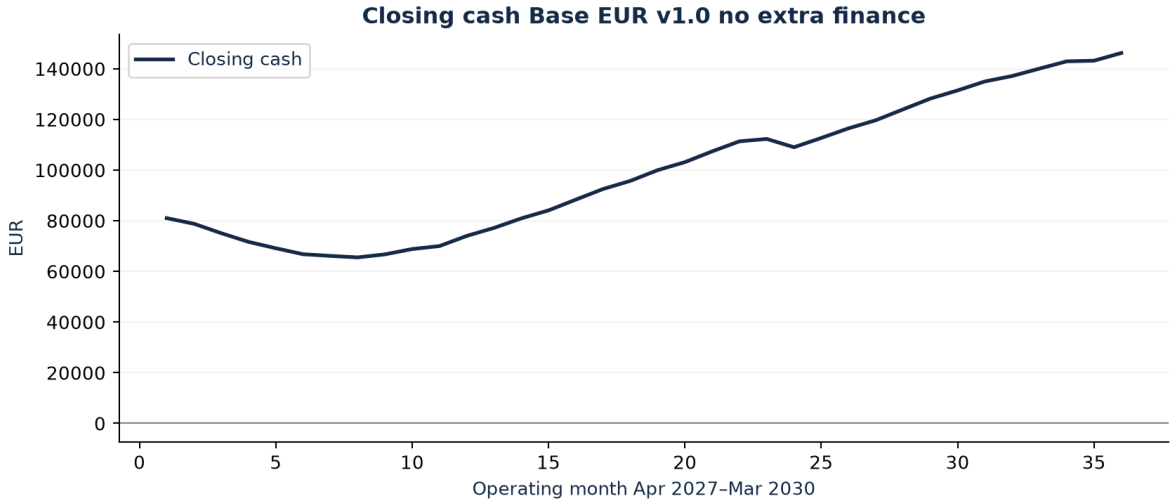
Cash flow and financial position

Inventory settlement VAT and debt cash effects

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base v1.0; Downside opens two months later.

Card receivables use gross receipts; supplier payables use gross purchases. Purchases replenish consumed goods and changes in stock, including shrink. Output VAT less purchase/overhead/capex credits enters a cumulative VAT account: only positive liability is paid, monthly as a planning simplification, while credits stay assets and no refund is assumed. Stock and credit terms are unagreed.

EUR Base v1.0	Year 1	Year 2	Year 3
Net cash change	€9,530	€35,016	€37,184
Closing cash	€74,006	€109,022	€146,206



Closing cash EUR Base Apr 2027–Mar 2030 v1.0. No new funding or overdraft is inserted; Downside negative cash appears in cases.

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Cash flow forecast months one to six

Signed impacts and visible display rounding

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base v1.0; Downside opens two months later.

All amounts below are signed cash impacts. Displayed cash flows plus their separate rounding row equal displayed net change. Opening cash plus net change plus balance display rounding equals closing cash. Rounding rows only reconcile visible whole euros; they are not economic cash flows or model plugs.

EUR signed rounded cash	M 1	M 2	M 3	M 4	M 5	M 6
Opening cash	€64,476	€81,021	€78,799	€75,080	€71,655	€69,137
Gross customer receipts cash impact	€69,616	€75,542	€76,432	€82,593	€86,118	€86,655
Change in card receivables cash impact	(€4,409)	(€221)	(€211)	(€221)	(€216)	(€210)
Gross goods purchases cash impact	(€48,032)	(€55,804)	(€56,402)	(€60,920)	(€63,452)	(€63,814)
Change in supplier payables cash impact	€24,016	€2,986	€1,199	€1,276	€1,225	€1,204
Loaded payroll cash impact	(€17,259)	(€17,259)	(€17,259)	(€17,259)	(€17,259)	(€17,259)
Rent cash impact	(€3,200)	(€3,200)	(€3,200)	(€3,200)	(€3,200)	(€3,200)
Utilities gross cash impact	(€1,107)	(€1,107)	(€1,107)	(€1,107)	(€1,107)	(€1,107)
Administration gross cash impact	(€554)	(€554)	(€554)	(€554)	(€554)	(€554)
Insurance cash impact	(€180)	(€180)	(€180)	(€180)	(€180)	(€180)
Marketing gross cash impact	(€308)	(€308)	(€308)	(€308)	(€308)	(€308)
Cleaning maintenance gross cash impact	(€430)	(€430)	(€430)	(€430)	(€430)	(€430)
Commercial rates cash impact	(€250)	(€250)	(€250)	(€250)	(€250)	(€250)
Card fees cash impact	(€926)	(€1,005)	(€1,017)	(€1,098)	(€1,145)	(€1,153)
Interest cash impact	(€433)	(€433)	(€433)	(€433)	(€426)	(€419)
Income tax cash impact	–	–	–	–	–	–
VAT remittance cash impact	–	–	–	–	–	–
Replacement capex gross cash impact	–	–	–	–	–	–
Loan principal cash impact	–	–	–	(€1,333)	(€1,333)	(€1,333)
Display rounding of flows	€1	€1	€1	(€1)	–	€1
Net cash change	€16,545	(€2,222)	(€3,719)	(€3,425)	(€2,517)	(€2,357)
Balance display rounding	–	–	–	–	(€1)	€1
Closing cash no extra finance	€81,021	€78,799	€75,080	€71,655	€69,137	€66,781

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Cash flow forecast months seven to twelve

The same cash bridge through the rest of year one

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base v1.0; Downside opens two months later.

All amounts below are signed cash impacts. Displayed cash flows plus their separate rounding row equal displayed net change. Opening cash plus net change plus balance display rounding equals closing cash. Rounding rows only reconcile visible whole euros; they are not economic cash flows or model plugs.

EUR signed rounded cash	M 7	M 8	M 9	M 10	M 11	M 12
Opening cash	€66,781	€66,122	€65,524	€66,725	€68,825	€69,995
Gross customer receipts cash impact	€93,168	€93,471	€100,219	€103,744	€100,118	€110,795
Change in card receivables cash impact	(€222)	(€209)	(€223)	(€216)	(€201)	(€231)
Gross goods purchases cash impact	(€68,594)	(€68,755)	(€73,710)	(€76,237)	(€73,538)	(€81,420)
Change in supplier payables cash impact	€1,284	€1,187	€1,289	€1,223	€1,148	€1,360
Loaded payroll cash impact	(€17,282)	(€17,282)	(€17,282)	(€17,282)	(€17,282)	(€17,282)
Rent cash impact	(€3,200)	(€3,200)	(€3,200)	(€3,200)	(€3,200)	(€3,200)
Utilities gross cash impact	(€1,107)	(€1,107)	(€1,107)	(€1,107)	(€1,107)	(€1,107)
Administration gross cash impact	(€554)	(€554)	(€554)	(€554)	(€554)	(€554)
Insurance cash impact	(€180)	(€180)	(€180)	(€180)	(€180)	(€180)
Marketing gross cash impact	(€308)	(€308)	(€308)	(€308)	(€308)	(€308)
Cleaning maintenance gross cash impact	(€430)	(€430)	(€430)	(€430)	(€430)	(€430)
Commercial rates cash impact	(€250)	(€250)	(€250)	(€250)	(€250)	(€250)
Card fees cash impact	(€1,239)	(€1,243)	(€1,333)	(€1,380)	(€1,332)	(€1,474)
Interest cash impact	(€412)	(€404)	(€397)	(€390)	(€383)	(€376)
Income tax cash impact	–	–	–	–	–	–
VAT remittance cash impact	–	–	–	–	–	–
Replacement capex gross cash impact	–	–	–	–	–	–
Loan principal cash impact	(€1,333)	(€1,333)	(€1,333)	(€1,333)	(€1,333)	(€1,333)
Display rounding of flows	–	(€1)	–	–	€2	€1
Net cash change	(€659)	(€598)	€1,201	€2,100	€1,170	€4,011
Balance display rounding	–	–	–	–	–	–
Closing cash no extra finance	€66,122	€65,524	€66,725	€68,825	€69,995	€74,006

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Financial position summary

Assets liabilities and retained results

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base v1.0; Downside opens two months later.

Assets include cash, gross card settlement receivables, net inventory, refundable lease deposit, VAT credit and depreciated capital. Liabilities include gross supplier payables, any VAT liability and outstanding loan. Equity is paid-in capital plus actual retained startup/operating results. No cash or equity balancing plug is used; a negative cash figure would require real funding.

EUR Base v1.0	Year 1	Year 2	Year 3
Cash	€74,006	€109,022	€146,206
Card receivables	€6,791	€6,996	€7,207
Net inventory	€30,202	€31,114	€32,054
Lease deposit	€9,600	€9,600	€9,600
VAT credit	€15,399	€5,859	–
Net capital assets	€72,857	€66,614	€53,271
Total assets	€208,855	€229,206	€248,339
Supplier payables	€39,397	€40,114	€41,326
VAT liability	–	–	–
Loan debt	€68,000	€52,000	€36,000
Total liabilities	€107,397	€92,114	€77,326
Paid in equity	€160,000	€160,000	€160,000
Retained results	(€58,542)	(€22,908)	€11,013
Total equity	€101,458	€137,092	€171,013
Liabilities plus equity	€208,855	€229,206	€248,339
Reconciliation EUR	**Year 1**	**Year 2**	**Year 3**
Assets less liabilities and equity	0.00	0.00	0.00

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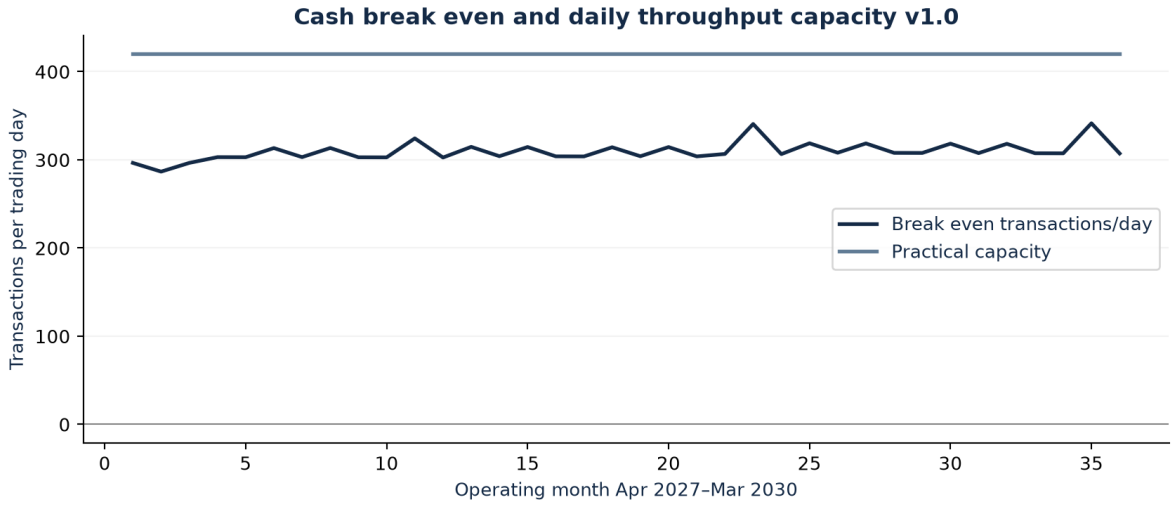
Break even and scenarios

Capacity and dated case comparisons

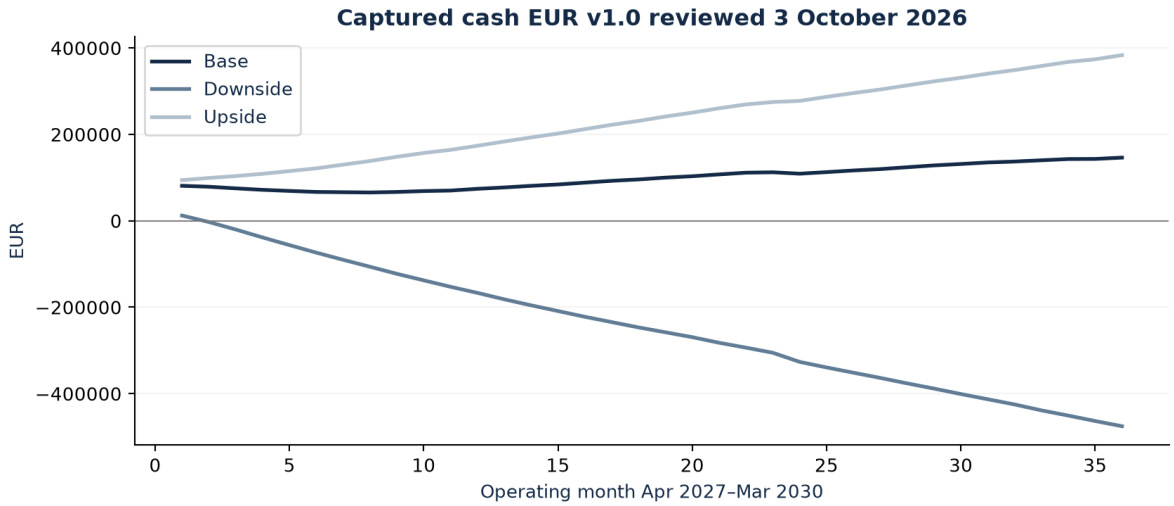
Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base v1.0; Downside opens two months later.

Month twelve operational cash break-even is 302.6 transactions per trading day against Base mature demand 340 and capacity 420. This contribution calculation includes shrink/card fees, fixed payroll/overheads, interest and scheduled principal; it excludes stock timing, tax, capex and VAT timing, which remain in the full cash forecast.

Captured v1.0 reviewed 3 Oct 2026	Base	Downside	Upside
Year 1 net revenue	€1,042,505	€573,876	€1,333,938
Year 1 EBITDA	(€5,505)	(€174,543)	€89,019
Year 1 net profit or loss	(€22,588)	(€194,815)	€67,438
Minimum cash 36 operating months	€64,476	(€475,362)	€64,477
Unfunded extra cash required	–	€475,362	–



Base daily break-even transactions versus practical capacity, Apr 2027–Mar 2030 v1.0. This is not measured site throughput.



Dated cash captures over 36 operating months. Downside starts June 2027, other cases April 2027; month indices align operating age, not calendar dates. Rebuild after any input change.

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Model guide and completion

Editable inputs refresh and uncompleted business gates

Operating years: Year 1 Apr 2027–Mar 2028; Year 2 Apr 2028–Mar 2029; Year 3 Apr 2029–Mar 2030. EUR Base v1.0; Downside opens two months later.

One active forecast is selected with Base, Downside or Upside. Blue cells recalculate linked schedules; Scenarios is a dated snapshot with stale detection for every case driver, opening date and model version. Missing selected inputs propagate #N/A. Captures do not update themselves in Excel.

Import saved workbook inputs into durable inputs.json before rebuilding, then recapture cases, export results and regenerate the Word tables/charts. The retained JavaScript is the reproduction source. Appropriate native cache-cleared tests and reconciliations verify arithmetic, not customer demand or registration.

Do not proceed to an unconditional launch from the fragile Base forecast. Its year-one EBITDA is (€5,505) despite over €1 million net sales; Downside requires €475,362 more cash. Completion gates are premises/food registration, a legal paid rota, observed demand, SKU margins/VAT, supplier credit, itemised quotes, actual funding and professional payroll/tax review. No website publishing is part of this package.