# Equipment Rental Business Plan

**Maas Tool Hire  Rotterdam  Version 1.0**

DOCUMENT GUIDE

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Maas Tool Hire  Rotterdam  3 October 2026

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## Reading this business plan

This hypothetical contractor tool rental startup is an operating and funding proposal for owner and lender review. Official context is distinguished from unverified demand, costs, qualifications and financing. Financial schedules at the end use the same 36-month Base model and dated case captures.

The contents uses native Word fields with cached pages. Update the entire table after editing. All figures are EUR planning estimates from model version 1.0; no lease, approval or financing is secured.

01 / OVERVIEW

# Executive summary

A paid team rents a maintained contractor fleet

## Operating plan

Maas Tool Hire is a hypothetical Rotterdam contractor tool rental yard. The proposed Dutch BV would rent compact tools, floor preparation machines and dust extractors without operators. One yard serves small renovation trades, with collection and outsourced local delivery. No founder, lease, company registration, fleet, supplier contract or funding commitment exists. The plan is for an owner and lender deciding whether to fund a controlled January 2027 launch.

| Forecast EUR | Year 1 | Year 2 | Year 3 |
|---|---|---|---|
| Revenue | 463,431 | 691,453 | 733,833 |
| EBITDA | 98,067 | 289,297 | 316,849 |
| Net profit | 20,744 | 164,709 | 182,402 |
| Closing cash | 228,729 | 380,337 | 578,969 |

## Management decision

The forecast uses rental days, maintenance downtime, average hire duration and a paid two-technician dispatch cap. Owner pay, preparation, VAT, refunds of security deposits, fleet renewal and debt repayment are included. Demand and rates are hypotheses. Opening depends on quoted costs, sufficient downside liquidity and safe equipment readiness; the attractive case alone is insufficient approval.

Base year one revenue EUR 463,431 and net profit EUR 20,744. Minimum cash EUR 130,617; Downside needs EUR 23,154 to avoid negative cash and EUR 98,154 to maintain its reserve. Proposed financing is not committed.

02 / BUSINESS

# Business details

One Rotterdam yard and a narrow nonoperated offer

## Operating plan

The working name is Maas Tool Hire. The proposed structure is a Dutch BV with a working owner director, two technicians and a booking coordinator. The exact address, ownership agreement, name clearance and registration are unresolved. The site brief is a secure trade-access yard in Rotterdam with an indoor workshop and storage; it is not an assertion of an available property.

## Management decision

The scope excludes operated machinery, lifting equipment, pressure equipment, road vehicles, fuel sales, consumer finance, leasing and insurance products. Rentals are ordinary short hires. Damage repair is an operating allowance, not a waiver premium or insurance receipt. Hire deposits remain refundable liabilities. No customer-owned property, sale-and-leaseback or cross-border hire is forecast.

03 / STRATEGY

# Business concept and objectives

Make availability credible before expanding

## Operating plan

A maintained fleet and clear pickup process are intended to help renovation contractors avoid buying occasionally needed tools. Initial fleet consists of 60 compact tools, 20 floor preparation machines and 10 dust extractors. Different equipment within each class will require separate serial records; the financial classes are planning averages rather than promises that all tools are interchangeable.

## Management decision

First-year objectives are safe handovers, inventory integrity, paid utilisation evidence and cash preservation. Review unit availability, paid hire days, damage, late return and turnaround each week. Growth purchases of five extractors in month 13 and five floor machines in month 19 are explicit assumptions. They remain conditional on demand and available funds rather than automatic expansion authority.

04 / STRATEGY

# Business model canvas

Owned tools earn revenue through short contractor hires

## Operating plan

The yard earns hire revenue on available rental days multiplied by proposed daily fees. Delivery is separately priced and outsourced. The value proposition is dependable availability, maintained equipment and transparent handover terms. The paid owner manages commercial decisions, the technicians maintain and dispatch the fleet, and the coordinator manages booking and billing.

| Partners | Activities | Resources |
|---|---|---|
| Manufacturers, service specialists, transport and advisers. None contracted. | Specify, inspect, book, hand over, maintain, collect and reconcile. | 90 initial units, secure yard, paid four-role team and serial records. |
| **Value propositions** | **Relationships** | **Channels** |
| Accurate availability, clear condition and dependable collection. Fit untested. | Trade accounts, clear terms, faults and refund process. | Telephone, email and future booking site. One shared fleet. |
| **Segments** | **Cost structure** | **Revenue streams** |
| Rotterdam renovation trades and property maintenance. | Fleet capital, paid owner/team, downtime, maintenance, delivery and finance. | Earned hire days and delivery. Refundable deposits never revenue. |

**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

Prospective partners include manufacturers, maintenance specialists, transport contractors and external advisers. None has agreed terms. The principal resources are the fleet, yard, people and serial-level booking records. Costs include wages, maintenance, delivery, occupancy, insurance, depreciation and finance. Repeat contractor demand must pay for idle capacity and eventual replacement.

05 / STRATEGY

# SWOT and longer term goals

Use a focused fleet without understating its limitations

## Operating plan

S1 is a focused nonoperated fleet that can simplify handover and maintenance. S2 is direct owner oversight with serial records. Both are proposed capabilities. W1 is high capital tied up in idle tools. W2 is dependence on a small paid team and one yard. No track record or customer list is assumed.

| S1 S2 Strengths | W1 W2 Weaknesses |
| --- | --- |
| Focused fleet and owner oversight are intended capabilities, not proven advantages. | Idle capital and small-team single-yard dependency. |
| **O1 Opportunity** | **T1 T2 Threats** |
| Test occasional tool needs among local renovation contractors. | Established networks, faults, theft, cost overrun and late returns. |

**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

O1 is a testable need among local renovation trades for occasional equipment access. T1 is established rental networks and contractor ownership. T2 is unsafe equipment, theft, late returns or cost overruns. Longer term goals are stable repeat business and disciplined renewal. A second yard, heavy plant and geographic expansion are outside the forecast.

06 / STRATEGY

# TOWS strategy matrix

Turn capital and reliability risks into launch gates

## Operating plan

Use S1 with O1 by testing the three classes with local trade interviews and paid reservations after readiness. Use S2 against T2 by logging inspection, maintenance, condition photographs and serial-level hire periods. These actions are work for the paid owner and team, not unpaid founder effort.

| SO Customer test | ST Record condition |
| --- | --- |
| S1 + O1: paid owner interviews trades and tests specific class fit. | S2 + T2: serial inspection, quarantine, photographs and return logs. |
| **WO Release growth** | **WT Narrow promise** |
| W1 + O1: demand evidence before month 13 and 19 purchase authority. | W2 + T1: funded cover or capacity reduction. No uncosted second yard. |

**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

Address W1 with O1 by releasing growth orders only after class-level demand and contribution support them. Address W2 with T1 through a narrow service promise and documented absence cover. Additional temporary labour requires a new budget. The owner holds the launch gate; a forecast utilisation percentage is not customer evidence.

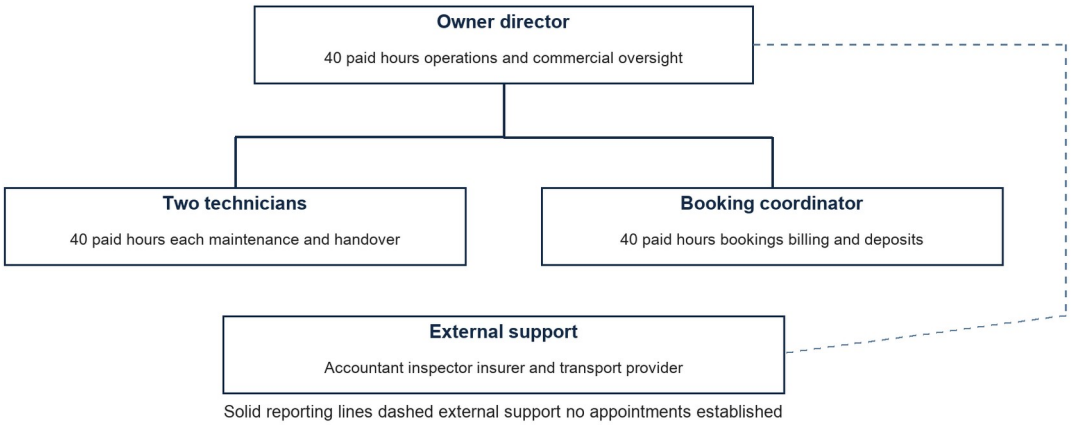
07 / STRATEGY

# Owner and management

The working director remains accountable

## Operating plan

The owner works 40 paid hours weekly on purchasing, safety oversight, customer relationships, cash and people management. Two technicians each work 40 paid hours on equipment checks, returns, maintenance and dispatch. The coordinator works 40 paid hours on booking, invoices, deposit reconciliation and customer communication.




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

External accountant, safety specialist, insurance broker and transport provider give support and do not become employees in the model. No owner biography, qualifications or funded personal resources are assumed. Verify competence, availability and director remuneration treatment before incorporating or signing commitments. Management time is not a second source of unmodelled dispatch capacity.

08 / PEOPLE

# Owner and key personnel profiles

Verify experience rather than inventing it

## Operating plan

The director profile needs equipment rental or trade operations knowledge, documented safety responsibility and the ability to manage cash and complaints. The two technician profiles require relevant maintenance competence, inspection training and practical handover skills. The coordinator requires booking, billing and privacy capability.

## Management decision

Recruit against references and practical paid demonstrations. The model funds a full employee preparation month before opening, not an unpaid trial. Credentials, signed contracts and transport capability are unknown. A competent external inspector is needed where internal competence or the equipment category requires it; the allowance is not proof of approval.

09 / MARKET

# Target customers

Small renovation trades with intermittent tool needs

## Operating plan

Primary customers are Rotterdam renovation contractors who need floor preparation, extraction and compact tools for short jobs. The secondary segment is property maintenance firms with similar equipment needs. Consumer DIY hire is not relied on for Base demand and needs a separate legal and service review before expansion.

## Management decision

The forecast counts rental days and average contracts, not unique contractors or construction projects. A customer can hire several units in one contract or repeat often. Interviews must establish required specifications, lead times, hire duration, collection access and payment terms. No contractor framework agreement or committed booking supports the starting demand.

10 / CUSTOMER STRATEGY

# Segmentation targeting and positioning

Prioritise specification and predictable turnaround

## Operating plan

Segment by job type and frequency: floor renovation specialists, general trades, property maintenance and occasional consumers. Target the first three where the narrow fleet meets actual specifications. Their access needs and delivery requirements may differ; an all-purpose citywide promise would exceed the small team.

| Segment | Target | Position |
| --- | --- | --- |
| Floor specialists, general trades, property maintenance and consumers. | Three contractor segments within practical yard and delivery reach. | Specification clarity and dependable handover. No cheapest-price claim. |

**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

Position around accurate availability and clear condition records, not cheapest price or superior safety outcomes. Validate whether trades value those attributes enough to switch. Reject jobs requiring operated plant, lifting or unbudgeted specialist accessories. Every channel shares the same fleet and dispatch capacity.

11 / CUSTOMER STRATEGY

# Value proposition canvas

Test availability and condition as customer priorities

## Operating plan

The contractor job is to obtain appropriate equipment for a defined task without committing to ownership. Possible pains are uncertain availability, unclear total charges, unsuitable accessories and lost job time. Possible gains are predictable collection and reliable equipment. These are customer hypotheses, not interview findings.




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

Respond with specification checks, a written hire estimate, condition photographs, documented return deadlines and a clear fault contact. Dutch-language instructions and safe-use handover depend on actual equipment and user competence. Validate through interviews and funded trials. The service must remain within maintenance downtime and the paid dispatch roster.

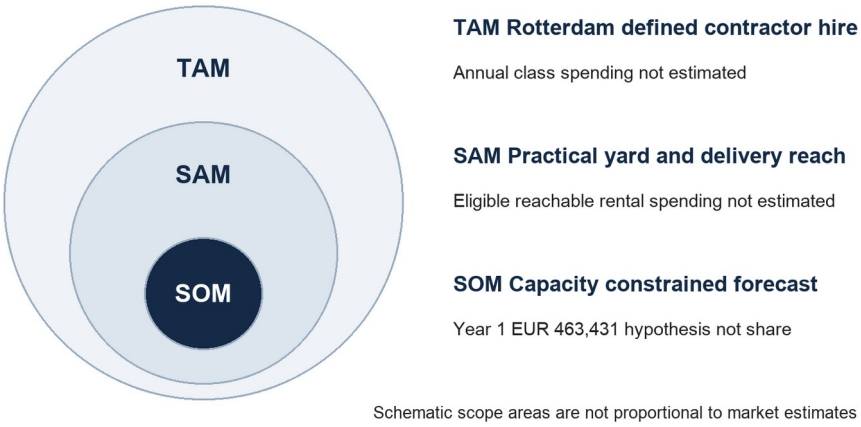
12 / MARKET

# Market size and trends

Define rental spending without manufacturing a market estimate

## Operating plan

TAM is annual spending on nonoperated compact tools, floor preparation equipment and extraction hire in Rotterdam. SAM is that spending by eligible trades within practical collection or funded delivery reach of the final yard. Neither is estimated: there is no dated category-spend dataset or chosen catchment. City population and total construction output would not be reliable rental-spend proxies.




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

SOM is the capacity-constrained revenue hypothesis from this model, not a validated share of SAM. The sizing diagram uses schematic scopes and unscaled areas. Before lease commitment, collect class-level local demand, competing fleet access and average paid hire days with one consistent annual period. Record uncertainty rather than back-solving the market from desired revenue.

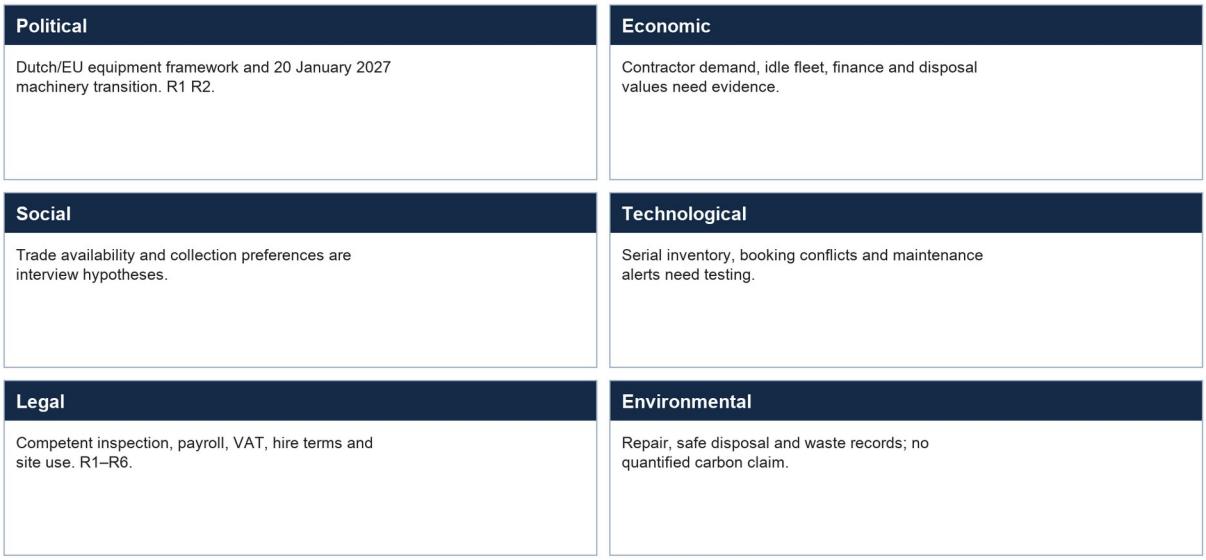
13 / MARKET CONTEXT

# PESTLE analysis

Safety and employment obligations affect costs and readiness

## Operating plan

Official Dutch sources establish equipment maintenance and competent inspection duties, general VAT context, employee holiday allowance and director pay context. The EU machinery framework changes on 20 January 2027; assess the transition for actual newly supplied equipment with a competent adviser. Sources do not prove this yard or fleet compliant.




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

Political and legal conditions affect product conformity and employment. Economic conditions affect contractor demand, interest and used-equipment values. Social preferences and technology fit need local tests. Environmental choices include maintenance, reuse and safe waste handling. Convert each finding into a readiness check or quoted budget; do not treat general guidance as a site permit.

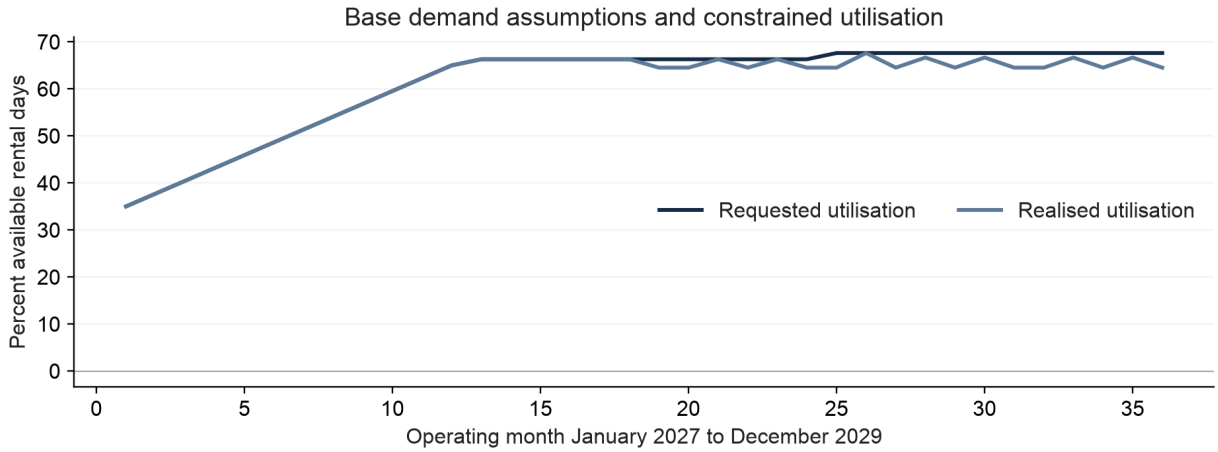
14 / MARKET

# Local demand and evidence

Utilisation remains an unobserved planning ramp

## Operating plan

Base requested utilisation begins at 35% of available equipment days and reaches 65% in month 12. Ninety percent of calendar equipment days are available after downtime. The model adds annual demand growth but caps requested utilisation and fulfilled days at fleet and dispatch limits. No observed bookings or contractor survey validate these levels.




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

Proposed evidence work is 30 trade interviews, ten specification-level hire comparisons and a paid trial after fleet readiness. Record duration, class, fee, availability and declined jobs. Before committing the lease, test whether achievable contribution covers the roster and renewal burden. The demand chart is explicitly an assumption, not an industry trend series.

15 / MARKET

# Competitors and positioning

An established network confirms alternatives exist

## Operating plan

Boels publishes a Rotterdam Europoort industrial branch and an extensive Dutch rental offer. This verifies an existing alternative, not its suitability for every local small contractor or a measured market share. Other networks, independent yards, borrowing and owning tools may also compete. No ratings, availability survey or customer switching evidence have been invented.

## Management decision

After site selection, compare specific equivalent machines, daily and weekly total charges, required deposits, accessories, delivery, opening hours and fault handling. Published class descriptions alone are insufficient price comparisons. The proposed positioning can change if established suppliers already meet the intended availability and handover standard.

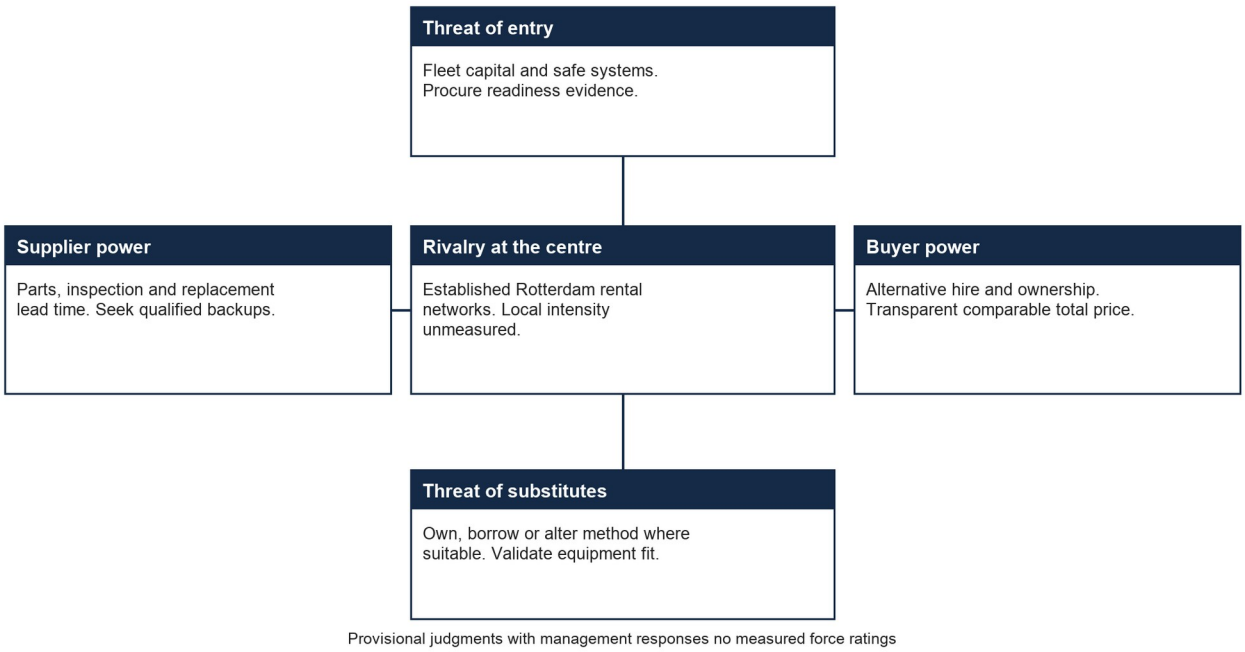
16 / COMPETITIVE STRATEGY

# Porter five forces

Rivalry and supplier support constrain the launch

## Operating plan

Rivalry sits at the centre: established suppliers already serve Rotterdam trades. Buyer power comes from alternatives and ownership economics. Supplier power comes from service parts, competent inspection and replacement availability. Entry requires capital, suitable premises and safe operating systems, even without an operated fleet.




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

Substitutes are owning, borrowing or changing work methods where suitable. The response is disciplined specification fit, consistent availability, a second maintenance option and quoted replacement costs. The diagram contains provisional management judgments and responses, not observed numerical force ratings. Price reductions must be modelled together with payroll and replacement cash.

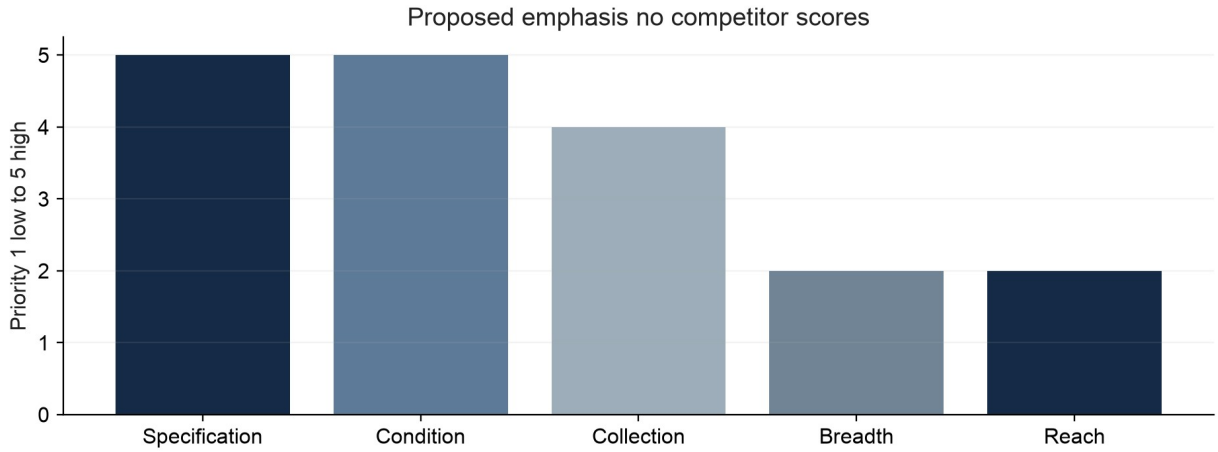
17 / COMPETITIVE STRATEGY

# Strategy canvas

Make the intended service emphasis explicit

## Operating plan

The canvas compares management emphasis on specification clarity, condition records, collection reliability, assortment breadth and geographic reach. Scores are proposed priorities on a one-to-five scale. They are not survey results, competitor scores or proven differentiation.




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

A small roster supports clarity and reliability only if booking, inspection and handover fit inside paid time. Broad assortment and long delivery reach are lower priorities because they demand capital and transport resources. Test the priorities with customers; change the promise when actual failures or feedback show poor fit.

18 / OPERATIONS

# Location and premises

Choose a secure trade-access yard after due diligence

## Operating plan

The provisional search area is Rotterdam with practical road access for trades and contracted delivery. Requirements include secure indoor storage, separate return quarantine, a maintenance bench, safe pedestrian circulation, loading access and compliant fire and waste arrangements. No exact address or planning approval is established.

## Management decision

Rent is an unquoted net EUR3,000 monthly assumption with a VAT-taxed lease for modelling. Lease security is EUR9,000. Confirm permitted use, landlord consent, noise, charging facilities, security, access and municipal environmental requirements before signing. A larger rent or fit-out requirement must refresh all financial cases; do not rely on a verbal indicative property listing.

19 / OPERATIONS

# Equipment and resource plan

Maintain separate fleet and fixed-asset records

## Operating plan

Opening fleet is 60 compact tools at EUR1,000 net each, 20 floor preparation machines at EUR4,500 and ten extractors at EUR2,500. Initial fleet net cost is EUR175,000. Yard fit-out is EUR30,000 and booking IT EUR8,000. Every actual serial item needs specification, conformity documentation and an inspection record before hire.

| Opening asset | Net cost EUR | Life months |
|---|---|---|
| Compact tools 60 | 60,000 | 36 |
| Floor machines 20 | 90,000 | 60 |
| Extractors 10 | 25,000 | 48 |
| Yard fit out | 30,000 | 60 |
| Booking IT | 8,000 | 36 |
| **Total capital** | **213,000** | **—** |

## Management decision

Initial class lives are 36, 60 and 48 months respectively; fit-out 60 and IT 36. Twenty original compact tools are disposed of in month 25 at 20% of original cost and replaced by 20 at EUR1,100. Their remaining book value is written off through disposal gain or loss. Growth and renewal cohorts depreciate independently using their own future-life inputs. No refurbishment capital or unrecorded residual fleet value is assumed.

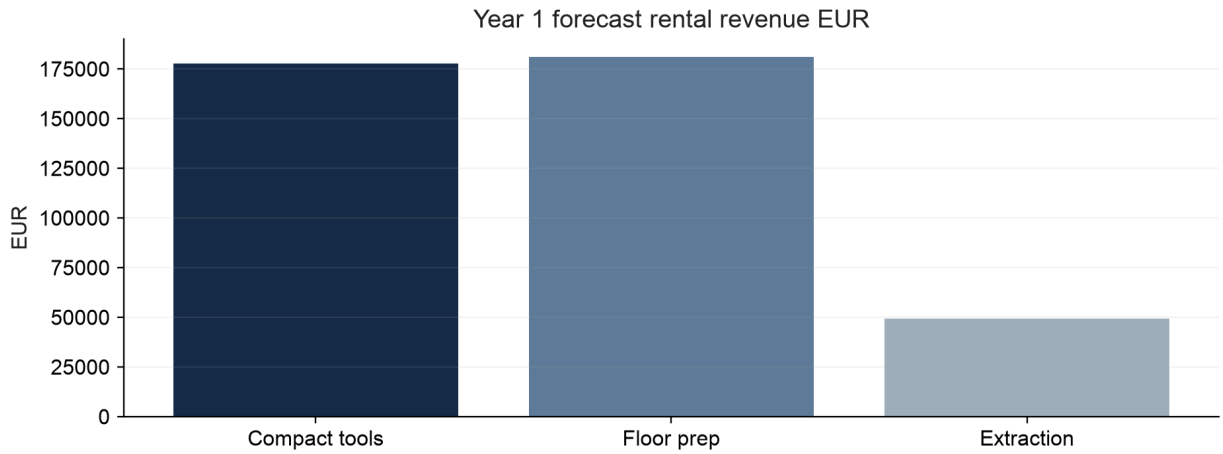
20 / OFFER

# Rental product strategy

Three equipment classes with explicit exclusions

## Operating plan

Compact tools cover appropriate portable trade tools, floor preparation covers nonoperated machines, and extractors support suitable dust-control tasks. The model averages fees and cost within each class; the real launch catalogue must identify models, accessories, power requirements, approved applications and compatible extraction.




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

No lifting, pressure equipment or hazardous specialist work is assumed. Avoid treating an extractor as proof that a customer task is safe or compliant. Provide equipment-specific instructions and refuse an unsuitable hire. Consumable sales and damage-waiver insurance are excluded; delivery is a separately charged outsourced service.

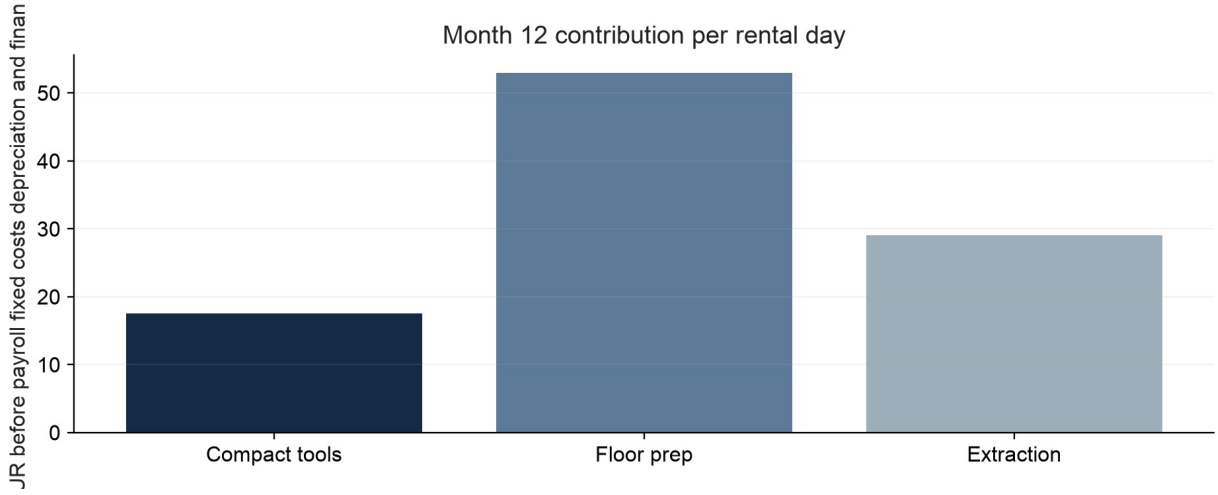
21 / OFFER

# Pricing and order economics

Rental days and separate delivery determine charges

## Operating plan

Proposed net daily fees are EUR18 compact tools, EUR55 floor preparation and EUR30 extractors. At 21% VAT they are EUR21.78, EUR66.55 and EUR36.30. Fees are planning averages, not published competitor observations or binding quotations. Average hire duration is three days; weekly discounts and late fees are excluded.




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

Delivery attaches to 25% of contracts at EUR45 net per two-way service, against EUR40 net outsourced cost. Each contract carries a refundable EUR100 deposit; this never earns hire revenue. Maintenance and repair allowances are expensed separately. Gross hire invoices age by actual calendar days; credit collections cannot be confused with the refundable deposit movements.

22 / OFFER

# Competitor price comparison

Record missing comparable prices honestly

## Operating plan

Boels provides a verifiable network and branch comparator, but no like-for-like dated price quote for the proposed equipment specifications has been collected. The price table therefore records unavailable observations rather than fabricated low, medium or premium bands. Daily fees in the forecast remain assumptions.

| Class | Proposed daily net EUR | Observed comparable price |
|---|---|---|
| Compact tools | 18 | Not collected specification pending |
| Floor preparation | 55 | Not collected specification pending |
| Extraction | 30 | Not collected specification pending |

## Management decision

Obtain ten actual equivalent-machine quotations with VAT, hire period, delivery, deposit, compulsory extras and fault terms. Archive the date and exact specification. A daily headline price cannot establish comparable total cost when weekly terms or accessories differ. Revisit proposed prices before the customer trial and rerun the cases if the comparable evidence contradicts them.

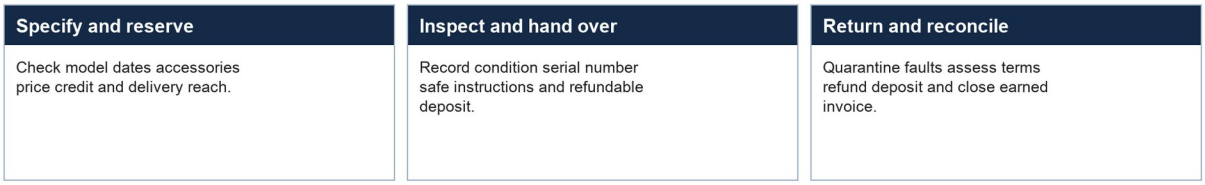
23 / OFFER

# Brand and customer experience

Use clear booking and condition information

## Operating plan

Maas Tool Hire is a working name subject to clearance. The proposed experience is a confirmed specification and hire period, transparent total estimate, recorded handover condition and understandable return instructions. No trademark, public website or campaign has been published as part of this package.




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

The coordinator records consent for optional marketing, explains the deposit and gives a fault contact. Do not promise uninterrupted availability or guaranteed customer job outcomes. Review disputes and repeat faults monthly, with the owner accountable for refunds, safe quarantine and corrective action. Treat complaints as operating evidence rather than reputation claims.

# Sales channels and process

One booking record controls every channel

## Operating plan

Trade enquiries arrive by telephone, email or a future booking website. The coordinator checks specification, serial availability, dates, credit eligibility and delivery reach before confirming. The owner approves credit terms and exceptions. A reservation is not recognised as revenue until earned hire days have occurred.

## Management decision

No channel has separate inventory or additional dispatch capacity. The forecast uses contemporaneous earned revenue and invoices, with no advance hire consideration. Actual future prepaid hires require a deferred revenue schedule and VAT timing review. Deposits are recorded separately, reconciled daily and refunded promptly on satisfactory return under the agreed terms.

25 / GROWTH

# Launch marketing

Fund a bounded customer test

## Operating plan

The owner conducts the bounded November–December 2026 preparation programme and the paid team joins in December. Professional setup includes a EUR10,000 net allowance for legal, setup systems and launch material. Trading overhead includes EUR1,000 monthly marketing inside the EUR2,500 VATable overhead allowance. No earlier unpaid pilot or prelaunch sales are assumed.

## Management decision

Use contractor interviews, direct trade outreach and modest local search tests once readiness is confirmed. Track valid specification enquiries, paid hires and repeat contracts rather than impressions alone. No current website traffic, advertising account or signed referral exists. Expansion of spend requires an explicit budget change, not a campaign claim outside the model.

26 / GROWTH

# Retention and ongoing sales

Repeat bookings must preserve contribution

## Operating plan

Retention depends on equipment fit, availability, condition and efficient returns. The coordinator can record account preferences and previous specifications with appropriate privacy controls. Account customers remain subject to credit checks and the modelled gross invoice ageing terms. No loyalty discounts or guaranteed recurring rental income are assumed.

## Management decision

Review repeat hire days, class contribution, late returns, disputes and receivable ageing. Concentration in one contractor creates collection and scheduling risk. Contact dissatisfied customers through an agreed service process; optional promotional contact requires proper consent. Reject unprofitable standing discounts and model any new account terms before granting them.

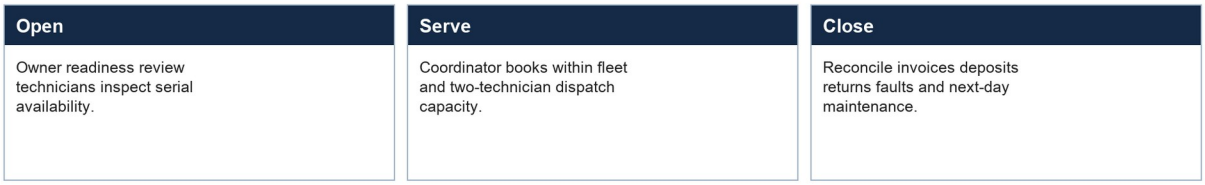
27 / OPERATIONS

# Daily operations and suppliers

Quarantine returns before the next dispatch

## Operating plan

The yard operates 20 staffed days per month. Technicians check returned condition, identify faults, quarantine unsafe items, service equipment and prepare the next hire. Two technicians each support at most 15 contracts per staffed day, including return handling; at a three-day average this caps fulfilled rental days at 1,800 monthly.




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

Fleet days reflect calendar hire duration, including customers retaining equipment between yard opening days. Ten percent downtime already reduces available fleet days; the model does not assume every tool returns immediately ready. Suppliers, transport and inspection providers need written terms and backups. Actual serial scheduling and leave rosters can impose tighter constraints than the average model.

# Sustainability practices

Extend useful service without postponing necessary replacement

## Operating plan

Maintenance, compatible spare parts and documented repair can reduce avoidable equipment waste. Actual safety and performance govern repair or withdrawal. Record energy, waste, parts and disposal routes; no quantified carbon saving is asserted from renting rather than owning without a comparative assessment.

## Management decision

Initial tools replaced in month 25 have a separate disposal schedule. The forecast assumes a 20% gross-cost resale value, not a guaranteed buyer or recycling receipt. No capital refurbishment is hidden in maintenance. If refurbishment extends life or requires major capital, add an explicit new cohort, downtime and funding rather than resetting old depreciation.

29 / OPERATIONS

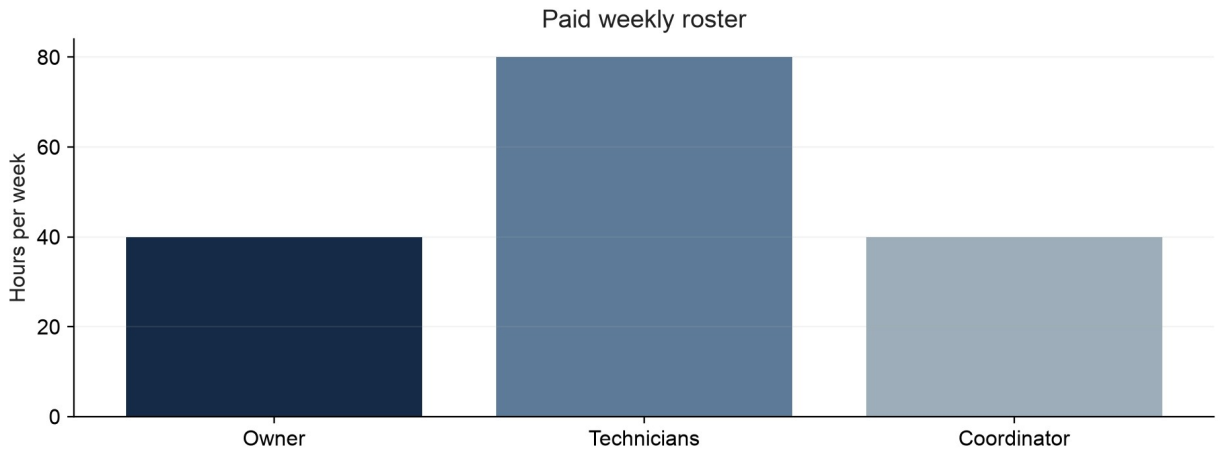
# Staffing and training

Four paid roles cover one small yard

## Operating plan

Base gross monthly salaries are owner EUR5,500, two technicians EUR3,200 each and coordinator EUR2,800. A 25% employer loading includes a conservative reserve for holiday allowance and other employment costs. Monthly trading payroll is EUR18,375 before annual 3% increases. All four roles work 40 paid hours weekly; holidays and practical cover still need a roster.

| Role | Monthly gross EUR | Loaded EUR |
|---|---|---|
| Owner | 5,500 | 6,875 |
| Two technicians | 6,400 | 8,000 |
| Coordinator | 2,800 | 3,500 |
| **Total** | **14,700** | **18,375** |




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

Owner preparation is paid for two months and all three employees for a full month before opening, with loading. This is EUR13,750 and EUR11,500 respectively. No employee works earlier for free. Training covers inspection competence, specification checks, fault quarantine, data handling, deposits and emergency response. External competent inspection is budgeted inside overhead but must be procured.

30 / PEOPLE

# Staff skills and fair work

Pay for preparation and realistic absence coverage

## Operating plan

Official guidance requires at least 8% holiday allowance subject to applicable rules and written payment arrangements. The model reserves this within 25% loading and simplifies it as monthly cash; actual payroll and holiday payment dates require advice. Confirm applicable collective agreement, pensions, leave, working time and contracts before hiring.

## Management decision

Technician and coordinator wages are planning estimates, not confirmed market offers. The director EUR66,000 annual gross exceeds the 2026 EUR58,000 statutory reference amount, but the usual-salary test can require a higher comparable salary; no compliance guarantee follows. Review 2027 rules. Owner personal take-home is a 65% assumption, not a payroll tax calculation.

31 / OPERATIONS

# Legal and insurance requirements

Readiness is evidence not a label

## Operating plan

Verify BV registration, tax and employer registration, permitted site use, lease terms, work risk assessment, machinery conformity and competent inspection. Official equipment guidance describes maintenance and inspection obligations. The 20 January 2027 machinery transition needs equipment-specific advice; a preopening checklist is not approval.

## Management decision

Obtain property, fleet theft/damage, public liability, employer and business interruption cover appropriate to actual exposures. Insurance is EUR500 monthly no-VAT cash in Base, unquoted. No loss recovery is recognised. Written B2B hire terms must distinguish refundable deposit, earned hire fees, damage claims, faults and delivery. Consumer hire needs a separate legal review before adding that segment.

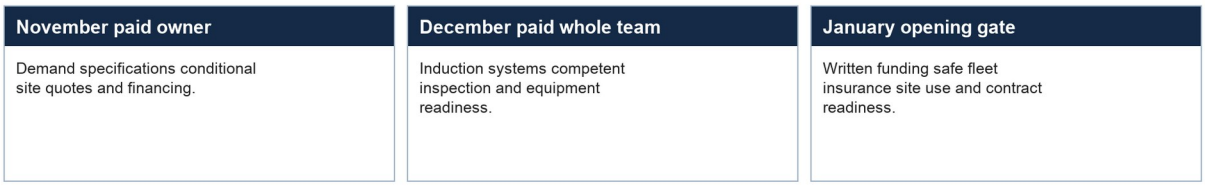
32 / OPERATIONS

# Opening roadmap

Two paid preparation months precede trading

## Operating plan

November 2026: paid owner validates demand, equipment specifications, site use, insurance and finance. December: paid owner and all three employees prepare systems, obtain equipment documentation, complete induction and inspect the fleet. Base preparation pay and two months rent are included; no earlier commercial work is assumed. Downside extends owner preparation to three months.




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Management decision

January 2027 opening requires funding in place, quoted costs, safe ready fleet and suitable contracts. No lease should become unconditional before the gate. Month 13 extractor growth, month 19 floor growth and month 25 tool renewal are forecast purchase assumptions, not standing authority. Delays require revised cash, depreciation and staffing timing across Word and Excel.

33 / MANAGEMENT

# Risks and management actions

Protect safety deposits and liquidity together

## Operating plan

Priority risks are unvalidated demand, equipment faults or loss, contractor credit, fleet capital overruns, team absence and deposit refund obligations. The owner tracks available serial items, incidents, overdue hires, debtor ageing and reserve headroom. Stop a faulty item from hire immediately and revise capacity rather than booking it as available.

## Management decision

Precommitment controls are demand evidence, invoice-specific quotes, competent inspection, written insurance and adequate downside funding. No insurance claim recovery is modelled. Any permanent loss requires an explicit asset disposal and unit reduction; the damage repair allowance does not represent lost units. Growth is paused when reserve headroom fails.

34 / APPENDIX A

# Research and evidence

Primary sources establish context not commercial demand

## Operating plan

Research reviewed on 3 October 2026 uses official Dutch guidance for VAT, corporation tax, usual director pay, holiday allowance, work-equipment inspection and machinery rules. Boels branch information verifies an existing rental alternative. Sources do not validate the exact yard, fleet specifications, customer demand, prices or funding.

| ID | Source | Use and limit |
|---|---|---|
| R1 | RVO work equipment | Maintenance competent inspection and records; actual fleet evidence pending |
| R2 | RVO machinery safety | Conformity instructions 2027 transition; no approval inferred |
| R3 | Belastingdienst VAT | Standard 21% context; invoice and deduction advice pending |
| R4 | Government corporation tax | 2026 bands19% and25.8%; model25.8% conservative reserve |
| R5 | SZW holiday allowance | At least8% context; monthly cash simplifies actual payroll dates |
| R6 | Belastingdienst usual pay | EUR58k2026 reference not sole salary test; verify2027 |
| R7 | Boels Rotterdam branch | Existing alternative; no local comparable fees collected |

## Management decision

All commercial numbers are planning assumptions. Retain dated quotes, local interviews, actual payroll advice and lease documents before commitment. The industry reference workbook was inspected for utilisation and replacement-versus-growth logic; this model was rebuilt monthly for a Dutch startup and was not imported as the delivered workbook. The accepted café pilot informed presentation and integration.

R1 https://business.gov.nl/regulations/testing-work-equipment/

R2 https://business.gov.nl/regulations/safety-requirements-machinery/

R3 https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/zakelijk/btw/tarieven_en_vrijstellingen/goederen_diensten_21_btw/goederen_diensten_21_btw

R4 https://www.government.nl/themes/taxes-benefits-and-allowances/taxation-and-businesses/corporation-tax

R5 https://business.gov.nl/staff/terms-of-employment/paying-holiday-allowance-to-your-staff/

R6 https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/prive/vermogen_en_aanmerkelijk_belang/aanmerkelijk_belang/loon_en_aanmerkelijk_belang/

R7 https://www.boels.com/nl-nl/branches/zuid-holland/rotterdam-europoort-industrial

35 / APPENDIX B

# Quotes and assumptions

Replace allowances with written evidence

## Operating plan

Obtain equipment and fit-out invoices, transport rates, maintenance parts and inspection fees, insurance terms, payroll costs, VAT eligibility, lease tax option and loan offers. The proposed unit costs, daily fees, EUR3,000 rent and 20% disposal proceeds are not signed quotes. No supplier or landlord is asserted to have agreed them.

## Management decision

Record each quote date, specification, validity, tax treatment and exclusions. Refresh all cases, Word figures and visuals when evidence changes. Required input blanks must become visible unavailable outputs rather than silently zero. A zero input is allowed where genuinely intended; a blank active driver should never give a false pass.

36 / FINANCE

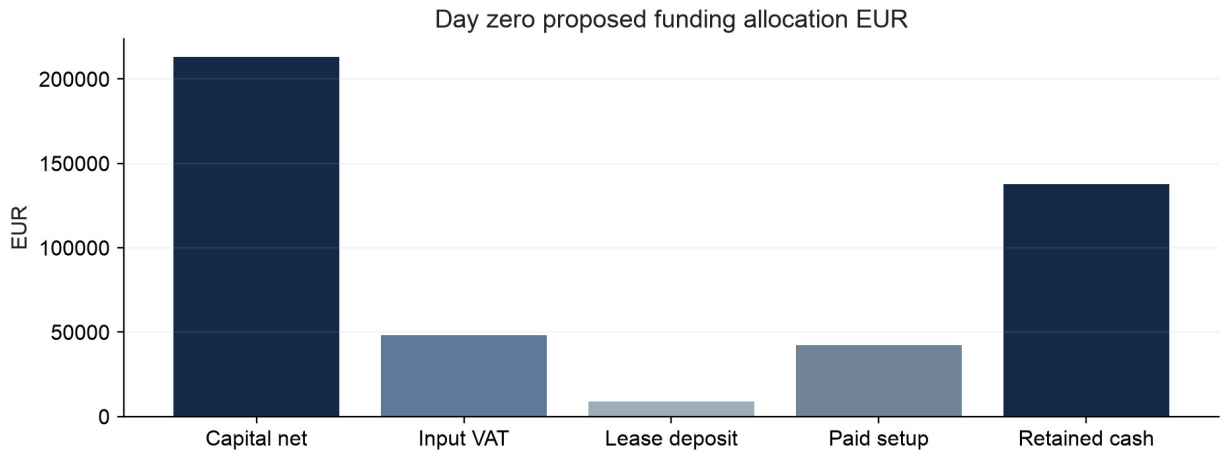
# Startup costs and funding

Proposed funds cover capital and paid preparation

## Forecast basis

Proposed funding is EUR300,000 equity and EUR150,000 term debt, neither committed. Opening cash uses include net capital, input VAT, lease deposit, professional setup, paid preparation, preopening rent and insurance. VAT credit is carried as an asset and used against subsequent output liability; no opening cash refund is assumed.

| Funding and cash | EUR |
|---|---|
| Proposed equity | 300,000 |
| Proposed debt | 150,000 |
| **Total proposed funding** | **450,000** |
| **Cash uses** | **312,340** |
| **Opening cash** | **137,660** |
| **Base minimum cash** | **130,617** |
| Downside below zero funds | 23,154 |
| Downside reserve funds | 98,154 |




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Interpretation and limits

The final model reports opening cash, minimum cash and the additional funds needed to avoid negative cash and to preserve the target reserve. Negative balances are unfunded gaps. Proposed debt is held fixed across cases; no balancing overdraft or injected equity rescues the forecast. Owner bridge resources are needed to pay preparation before day-zero funding reimburses those costs.

37 / FINANCE

# Itemized startup costs

Keep capital recoverable VAT and expense separate

## Forecast basis

Fleet EUR175,000, yard fit-out EUR30,000 and IT EUR8,000 are net capital. Lease deposit EUR9,000 is an asset. Setup EUR10,000, owner preparation EUR13,750, employee preparation EUR11,500, rent EUR6,000 and insurance EUR1,000 are preopening expenses. Recoverable input VAT on capital, setup and rent is paid upfront and carried.

| Use before trading | EUR |
|---|---|
| Initial rental fleet net | 175,000 |
| Yard fit out net | 30,000 |
| Booking IT net | 8,000 |
| Input VAT on capital and setup | 48,090 |
| Lease security deposit | 9,000 |
| Professional setup net | 10,000 |
| Owner paid preparation loaded | 13,750 |
| Employee paid preparation loaded | 11,500 |
| Preopening rent net | 6,000 |
| Preopening insurance cash | 1,000 |
| **Cash uses excluding reserve** | **312,340** |
| **Opening cash** | **137,660** |

## Interpretation and limits

The startup schedule states every cash use and its accounting treatment. No stock, consumable sales, goodwill or opening customer deposits are assumed. Purchase VAT deductibility and a taxable rent option require actual eligible invoices and advice. Obtain at least two quotations per equipment class and fit-out scope; there is no asserted secured supplier discount.

38 / FINANCE

# Owner personal survival budget

Separate household needs from business equity

## Forecast basis

Owner monthly gross salary is EUR5,500. At an assumed 65% net retained share, household cash is EUR3,575 against EUR3,200 expenses, giving EUR375 monthly surplus before personal exceptional costs. This is a planning budget, not Dutch payroll tax advice. No dividends or equity withdrawal fund household expenses.

| Monthly household item | EUR |
|---|---|
| Gross owner salary | 5,500 |
| **Assumed net income** | **3,575** |
| Household costs | 3,200 |
| **Surplus** | **375** |

## Interpretation and limits

The owner also needs documented access to preparation bridge resources and the proposed equity contribution without compromising household resilience. These resources are unknown. The business cannot count household borrowing as secured startup capital. Revisit actual personal tax, pension, housing and other obligations before agreeing director pay or investing.

39 / FINANCE

# Financing terms and security

Model a residual term loan explicitly

## Forecast basis

The proposed EUR150,000 loan costs 7% annually in Base. Six interest-only months precede 60 monthly EUR2,500 principal instalments. Interest uses the opening loan balance. After 36 forecast months EUR75,000 principal remains due in 30 further instalments; the model does not silently balloon or forgive it.

| Proposed term | Base planning input |
|---|---|
| Principal | EUR150,000 |
| Rate | 7% annual |
| Interest only | 6 months |
| Amortisation | 60 monthly instalments EUR2,500 |
| December2029 residual | EUR75,000 no balloon assumed |
| Funding approval security | Unknown obtain lender offer |

## Interpretation and limits

Security, guarantees, fees, covenants, credit decision and permitted disposal terms are unknown. No facility draws fund later fleet purchases. Equity EUR300,000 remains fixed, with no dividends. Obtain written offers and confirm that replacement disposals are allowed. Stress interest, demand and funding reserve before signing; a positive cash balance is not evidence of an approved loan.

40 / FINANCE

# Revenue forecast and capacity

Available days times realised utilisation times price

## Forecast basis

Revenue is calculated separately for all three equipment classes. Available days equal active fleet units times actual calendar days times availability. Requested utilisation ramps from opening to mature levels; realised hire days cannot exceed the shared paid dispatch limit. A common fulfilment ratio allocates the constraint proportionally across classes.

| Forecast EUR | Year 1 | Year 2 | Year 3 |
|---|---|---|---|
| **Revenue** | **463,431** | **691,453** | **733,833** |




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Interpretation and limits

The model counts average hire contracts from rental days divided by three, not unique customers. Delivery fee attaches to one quarter of contracts and is revenue separate from the outsourced cost. Actual booking overlap, machine specifications and holiday rosters may tighten capacity. No market share or repeat contract has been observed; validate the demand ramp before funding growth purchases.

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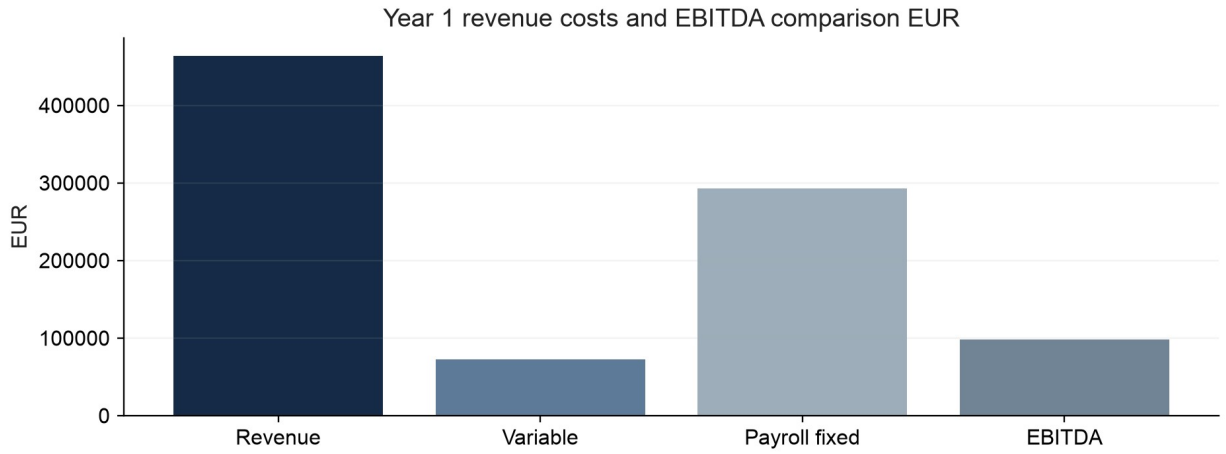
# Costs and projected profit

Profit must absorb idle fleet and renewal

## Forecast basis

Costs include paid owner and staff, maintenance per active unit, outsourced delivery, damage repairs, rent, overhead and insurance. Depreciation follows each original and later cohort; disposed original tools remove their remaining book value and receive separately modelled resale proceeds. Payroll and most fixed costs increase annually.

| Forecast EUR | Year 1 | Year 2 | Year 3 |
|---|---|---|---|
| **Revenue** | **463,431** | **691,453** | **733,833** |
| Variable costs | 72,864 | 100,882 | 106,670 |
| Paid owner and team | 220,500 | 227,115 | 233,928 |
| Fixed overhead | 72,000 | 74,160 | 76,385 |
| **EBITDA** | **98,067** | **289,297** | **316,849** |




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Interpretation and limits

The comparison chart is revenue, costs and EBITDA, not a floating waterfall. Maintenance remains payable even when demand is zero. VAT is excluded from eligible net expenses but remains in cash timing and gross receivables/payables. Positive EBITDA alone does not pay debt principal or renewal capital; review cash and net profit together.

42 / FINANCE

# Profit and loss forecast

Three annual summaries reconcile to monthly schedules

## Forecast basis

Revenue is earned hire and delivery excluding VAT and refundable deposits. Variable costs and paid team overhead produce EBITDA, then depreciation, disposal gain or loss and interest produce profit before tax. Positive monthly profit is reserved at 25.8% with no loss relief or lower-band benefit. This deliberately conservative provision is not a statutory tax computation.

| Forecast EUR | Year 1 | Year 2 | Year 3 |
|---|---|---|---|
| **Revenue** | **463,431** | **691,453** | **733,833** |
| Variable costs | 72,864 | 100,882 | 106,670 |
| **Gross contribution** | **390,567** | **590,572** | **627,162** |
| Paid payroll | 220,500 | 227,115 | 233,928 |
| Fixed overhead | 72,000 | 74,160 | 76,385 |
| **EBITDA** | **98,067** | **289,297** | **316,849** |
| Depreciation | 52,917 | 58,829 | 61,971 |
| **Operating profit** | **45,151** | **230,467** | **254,878** |
| Disposal gain or loss | — | — | (2,667) |
| Interest | 10,281 | 8,488 | 6,388 |
| **Profit before tax** | **34,869** | **221,980** | **245,824** |
| Tax provision | 14,126 | 57,271 | 63,423 |
| **Net profit** | **20,744** | **164,709** | **182,402** |

## Interpretation and limits

Official 2026 corporation tax rates are 19% up to EUR200,000 and 25.8% above it. Actual taxable profit, capital allowances, loss relief and annual instalment timing need advice for 2027 onward. The model assumes the reserve paid monthly, no tax receivable and no deferred tax. Preopening expense is retained opening loss, not an extra operating-year charge.

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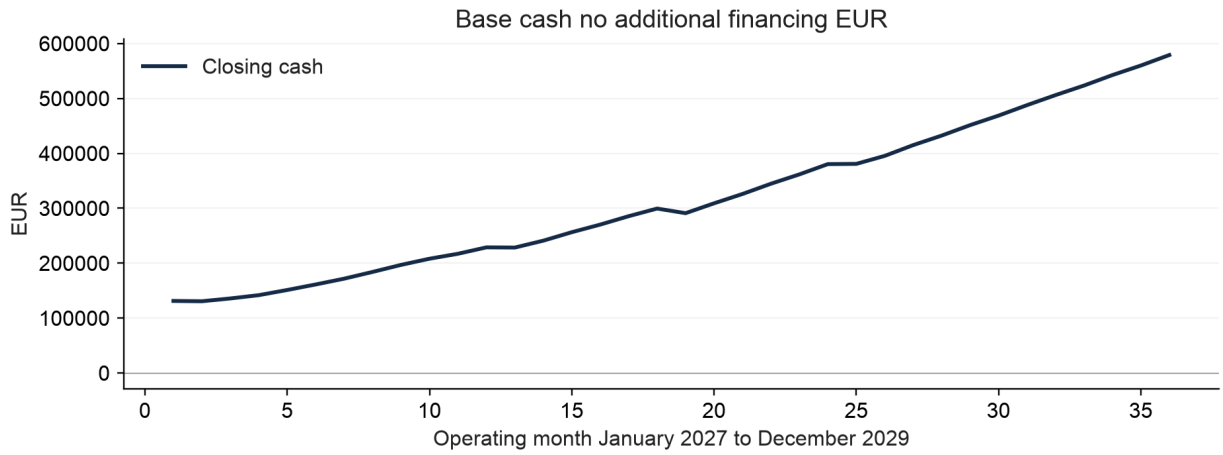
# Cash flow and financial position

Cash tracks gross invoices and refundable deposits

## Forecast basis

Cash starts after all paid startup uses and proposed funding. Collections follow gross hire invoices and gross invoice cohort ageing. Variable supplier payments follow gross invoice payables; payroll, fixed costs, VAT reserve, tax, debt interest and capital are separate. Hire deposit changes affect cash and an equal liability, never earnings.

| Cash measure | EUR |
|---|---|
| **Opening** | **137,660** |
| **Base minimum** | **130,617** |
| Base additional below zero | — |
| **Year 3 closing** | **578,969** |




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Interpretation and limits

Opening input VAT credits reduce subsequent provision cash without an assumed cash refund. Fleet purchase VAT and disposal VAT are tracked. All 36 cash roll-forwards and balance sheets reconcile within EUR0.01. A negative forecast balance requires funds or a revised plan; it does not imply an approved overdraft. Deposit cash should remain available for prompt refunds.

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# Cash flow forecast months one to six

The early ramp consumes opening liquidity

## Forecast basis

Months one to six have the original fleet, paid roster and interest-only debt. There are no operating-month capital purchases until later cohorts; startup capital was paid before opening. Customer deposits follow active hire assumptions and are fully refundable liabilities. Gross VAT credit carries until offset against positive liability.

| Cash flow EUR | M01 | M02 | M03 | M04 | M05 | M06 |
|---|---|---|---|---|---|---|
| **Opening cash** | **137,660** | **131,180** | **130,617** | **135,693** | **141,702** | **151,119** |
| Gross customer receipts | 17,182 | 31,157 | 37,224 | 38,493 | 42,412 | 43,513 |
| Deposits net movement | 2,930 | (77) | 534 | 112 | 345 | 97 |
| Variable suppliers gross | 187 | 5,237 | 6,277 | 6,190 | 6,768 | 6,768 |
| Payroll | 18,375 | 18,375 | 18,375 | 18,375 | 18,375 | 18,375 |
| Fixed cash gross | 7,155 | 7,155 | 7,155 | 7,155 | 7,155 | 7,155 |
| VAT provision | — | — | — | — | — | — |
| Interest | 875 | 875 | 875 | 875 | 875 | 875 |
| Tax | — | — | — | — | 167 | 375 |
| Capex gross | — | — | — | — | — | — |
| Disposal cash gross | — | — | — | — | — | — |
| Principal | — | — | — | — | — | — |
| **Net cash change** | **(6,480)** | **(562)** | **5,075** | **6,010** | **9,416** | **10,062** |
| **Closing cash** | **131,180** | **130,617** | **135,693** | **141,702** | **151,119** | **161,181** |

## Interpretation and limits

The table uses the verified Base monthly forecast. It is a prospective cash reserve model, not a bank statement. Payables age actual gross invoice cohorts, and no supplier is paid a negative amount. Reconcile actual collections, deposits and VAT returns to this schedule each month and revise the remaining forecast without overwriting historical evidence.

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# Cash flow forecast months seven to twelve

Principal repayment begins while demand matures

## Forecast basis

Month seven starts EUR2,500 monthly loan principal repayment in Base. The planned utilisation ramp reaches mature demand in month twelve, subject to available fleet and dispatch capacity. Monthly wages remain fully paid even where fulfilled hire days are below plan. No dividend or owner drawing is assumed.

| Cash flow EUR | M07 | M08 | M09 | M10 | M11 | M12 |
|---|---|---|---|---|---|---|
| **Opening cash** | **161,181** | **171,723** | **184,014** | **196,817** | **208,066** | **217,066** |
| Gross customer receipts | 47,600 | 50,194 | 51,045 | 55,382 | 56,065 | 60,570 |
| Deposits net movement | 360 | 228 | 75 | 382 | 60 | 396 |
| Variable suppliers gross | 7,366 | 7,602 | 7,637 | 8,263 | 8,215 | 8,861 |
| Payroll | 18,375 | 18,375 | 18,375 | 18,375 | 18,375 | 18,375 |
| Fixed cash gross | 7,155 | 7,155 | 7,155 | 7,155 | 7,155 | 7,155 |
| VAT provision | — | — | — | 4,765 | 7,306 | 7,998 |
| Interest | 875 | 860 | 846 | 831 | 817 | 802 |
| Tax | 1,146 | 1,639 | 1,803 | 2,625 | 2,758 | 3,612 |
| Capex gross | — | — | — | — | — | — |
| Disposal cash gross | — | — | — | — | — | — |
| Principal | 2,500 | 2,500 | 2,500 | 2,500 | 2,500 | 2,500 |
| **Net cash change** | **10,542** | **12,291** | **12,804** | **11,249** | **8,999** | **11,664** |
| **Closing cash** | **171,723** | **184,014** | **196,817** | **208,066** | **217,066** | **228,729** |

## Interpretation and limits

The table distinguishes principal from interest and capital from operating costs. Annual cash totals equal the 12 underlying periods; cash ending balances are not summed. January price and cost increases occur in later years. Funding readiness must survive slower demand and extended preparation rather than relying solely on month-twelve capacity.

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# Financial position summary

Owned fleet deposits and liabilities remain visible

## Forecast basis

Assets include cash, gross receivables, input VAT credit, lease security deposit and net owned fleet, fit-out and IT. Liabilities include gross suppliers, refundable hire deposits and term debt. Equity is paid capital plus opening preparation loss and accumulated operating earnings. There is no leased fleet, hidden goodwill or balancing asset.

| Closing balance EUR | Year 1 | Year 2 | Year 3 |
|---|---|---|---|
| Cash | 228,729 | 380,337 | 578,969 |
| Gross receivables | 29,916 | 35,258 | 35,963 |
| VAT credit | — | — | — |
| Lease deposit | 9,000 | 9,000 | 9,000 |
| Net fixed assets | 160,083 | 139,754 | 93,117 |
| **Total assets** | **427,728** | **564,349** | **717,049** |
| Gross payables | 8,794 | 10,147 | 10,445 |
| Hire deposits held | 5,441 | 6,000 | 6,000 |
| Debt | 135,000 | 105,000 | 75,000 |
| **Total liabilities** | **149,235** | **121,147** | **91,445** |
| Paid equity | 300,000 | 300,000 | 300,000 |
| Retained earnings | (21,506) | 143,203 | 325,604 |
| **Total equity** | **278,494** | **443,203** | **625,604** |
| **Liabilities and equity** | **427,728** | **564,349** | **717,049** |
| Balance difference | — | — | — |

## Interpretation and limits

Every closing balance sheet is linked to schedules. Depreciation cannot exceed cohort cost; disposals remove cost and accumulated depreciation and record any gain or loss. Fleet growth does not reset old lives. The source workbook preserves all 36 months, not only the three year ends. Negative retained earnings or cash are genuine results to address before launch.

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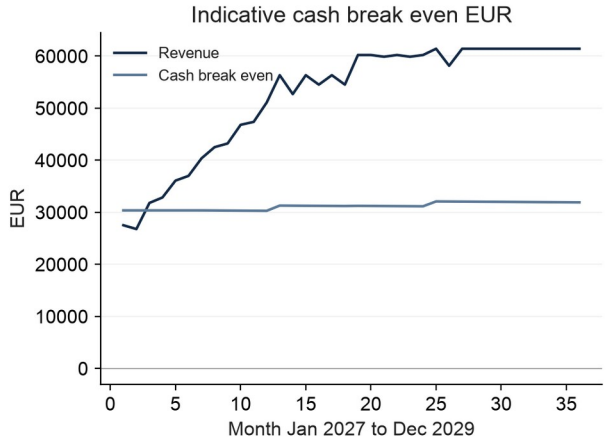
# Break even and scenarios

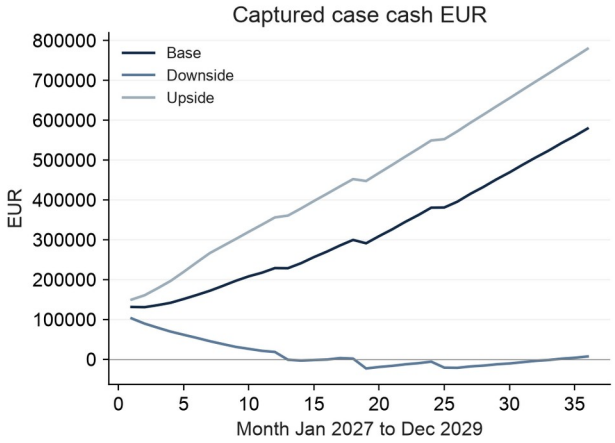
Compare the same live build under three driver sets

## Forecast basis

Base, Downside and Upside use a single live monthly build selected on Inputs. Captured comparisons are dated snapshots and flag stale when any captured driver changes. Downside combines lower utilisation and pricing, reduced availability, higher costs and longer owner preparation. Funding remains fixed in all three cases.

| Captured case | Minimum cash EUR | Reserve gap EUR |
|---|---|---|
| Base | 130,617 | — |
| Downside | (23,154) | 98,154 |
| Upside | 137,660 | — |




**Planning diagram or forecast from retained code and model version 1.0. Evidence limits are stated in this section.**

## Interpretation and limits

Indicative cash break-even revenue covers payroll, fixed costs, maintenance and interest at the selected mix after delivery and repair contribution. It excludes capital replacement, principal, tax and working-capital timing; it is not full funding break-even. With zero revenue the measure is unavailable, not zero. Compare minimum cash and target-reserve funding before deciding.

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# Model guide and completion

Use the saved build and refresh captures together

## Forecast basis

The workbook contains Summary, Inputs, Startup, Fleet, Activity, Costs, AssetsDebt, WorkingCapital, Statements and Cases. Inputs selects one live case. Blue inputs are editable; monthly calculations and native charts link to source ranges. Captures compare all three cases and detect driver changes. Model version 1.0 covers January 2027 to December 2029 in EUR.

## Interpretation and limits

The retained JavaScript rebuilds the workbook and exports model-results.json for Word integration. Worker QA tests cases, owner pay, zero demand, long gross AR/AP, original and renewed asset life, late growth, dispatch, zero debt and missing inputs in saved copies. Final acceptance remains with orchestrator review. Legal, premises, demand and funding readiness are unresolved despite arithmetic checks.