Farm Business Plan

Maas Harvest Farm

DOCUMENT GUIDE

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Reading this business plan

Conditional investment review of a proposed Rotterdam outdoor vegetable farm. No customers supplier quotations or financing are secured. Financial analysis is grouped at the end.

Native heading driven contents are updated after financial integration. Update the entire table after editing.

01 / OVERVIEW

Executive summary

Scope and evidence

Defer launch in this form. The two-hectare farm cannot cover three fully paid people at the assumed prices and monthly harvest workload. Base year-one sales are €147,454, net loss (€149,221); minimum five-year cash is (€500,309), requiring €550,309 additional cash to retain the EUR 50,000 policy buffer. No such funding is committed.

Decision and controls

Maas Harvest Farm BV is a proposed Rotterdam outdoor vegetable farm with two net cropped hectares and household collection sales. January to March 2027 has no harvest sales but full paid wages and cultivation. This is an investment test, not a financing application with approvals. Five-year Base, Downside and Upside cases run January 2027 to December 2031; all remain loss-making. Validate soils, water, wages, task productivity, demand and quotations before redesign. No crop fair value, grants or unrecorded capital covers a deficit.

02 / BUSINESS

Business details

Scope and evidence

The working legal structure is a Dutch BV called Maas Harvest Farm, subject to formation and name clearance. The selected study area is the Rotterdam fringe within 20 km of proposed urban pickup points. Exact address, KVK number, VAT registration, contact details and beneficial owner are pending. No existing business or founder credentials are assumed.

Decision and controls

Operate primary horticulture and direct fresh produce sales. There is no processing kitchen, livestock, greenhouse heating, farm tourism, certified organic claim or year-round subscription promise. The farm sells only its own harvest. Form the entity and seek authority advice before contracting the site.

03 / STRATEGY

Business concept and objectives

Scope and evidence

Use two hectares of net cropped outdoor beds within a larger leased parcel allowing tracks, drainage, packing and buffers. Rotate roots, leaves and brassicas and spread sowing dates. Cold washing and packing supports short local pickup windows. Product sold by kg is recorded separately from boxes; a box is a fulfilment container, not an additional revenue stream.

Decision and controls

Keep the acreage and staffing fixed until an independently costed redesign is viable. Base annual sold kg is 38,550 in 2027 and 40,720 in 2028; net sales €158,869 still produce a net loss of (€145,599). Growth assumptions raise demand only and leave crop area and paid hours unchanged. Annual break-even and monthly cash tests rule out signing the current full-scale lease.

04 / STRATEGY

Business model canvas

Scope and evidence

Customers are Rotterdam households able to collect seasonal vegetables. The proposition is traceable fresh harvest with clear variable contents and kg prices. Channels are prepaid online orders and two proposed pickup windows; relationships depend on accurate availability, refunds and crop updates.

Decision and controls

Key activities are rotation planning, sowing, cultivation, harvest, washing, packing and traceability. Resources are leased land, water, machinery and three paid people. External agronomy, seed suppliers and carrier services are partners, not employees. Revenue is vegetable kg sold; costs include full payroll, acreage inputs, occupancy, cold chain and handling.

Business model canvas

Partners Landlord seed suppliers agronomist carrier accountant	**Activities** Sow cultivate harvest wash pack trace and collect	**Resources** Two cropped hectares equipment three paid people
Proposition Seasonal traceable own grown vegetables clear kg prices	**Relationships** Availability updates reliable pickup refund controls	**Channels** Prepaid local collection orders only
Customers Rotterdam households accepting seasonal pickup	**Costs** Paid payroll land water crop inputs packing upkeep	**Revenue** Own harvest crop kg sales only

Proposed design. Customer demand financing suppliers and site permissions are unverified.

05 / STRATEGY

SWOT and longer term goals

Scope and evidence

S 1 a narrow own-grown range allows batch traceability; S 2 pickup avoids subsidised home delivery. W 1 small land base limits output; W 2 full payroll continues through winter; W 3 demand, yield and founder competence are unverified. O 1 households may value transparent seasonal produce, a hypothesis to test. T 1 drought, pests and water restrictions can remove harvest; T 2 supermarket alternatives constrain price.

Decision and controls

The model confirms W 1 and W 2: Base 2028 output 40,720 kg faces full annual loaded payroll €189,108. Year-three and year-five expansion goals are conditional on redesign and proven harvest task data; no free volunteer labour or informal overtime supports them.

SWOT and longer term goals

S1 S2 strengths Traceable limited range pickup without delivery subsidy	**W1 W2 W3 weaknesses** Small land winter payroll unverified demand and skills
O1 opportunity Seasonal traceable produce interest to test	**T1 T2 threats** Weather water restrictions cheap convenient alternatives

Proposed design. Customer demand financing suppliers and site permissions are unverified.

06 / STRATEGY

TOWS strategy matrix

Scope and evidence

S 1 with O 1: test traceability messages in a paid pilot and measure repeat orders. S 2 with T 2: show comparable kg prices and realistic pickup access. W 1 with O 1: cap reservations to measured weekly harvest rather than promise unlimited boxes. W 2 with T 1: preserve a winter cash reserve and stop discretionary spending before payroll is threatened.

Decision and controls

W 2 with T 1: minimum cash is (€500,309) Base and (€1,040,706) Downside. Fixed initial equity EUR 400,000 and loan EUR 100,000 do not sustain this design. Defer before committing cash; an unfunded cash deficit is not an authorised overdraft. Do not book a subsidy, supplier credit or unpaid help as a remedy.

TOWS strategy matrix

SO S1 O1 Paid traceability pilot and repeat order measurement	**ST S2 T2** Comparable kg prices practical pickup windows
WO W1 O1 Reservations capped by actual harvest	**WT W2 W3 T1** Winter reserve soil water skills gates before lease

Proposed design. Customer demand financing suppliers and site permissions are unverified.

07 / STRATEGY

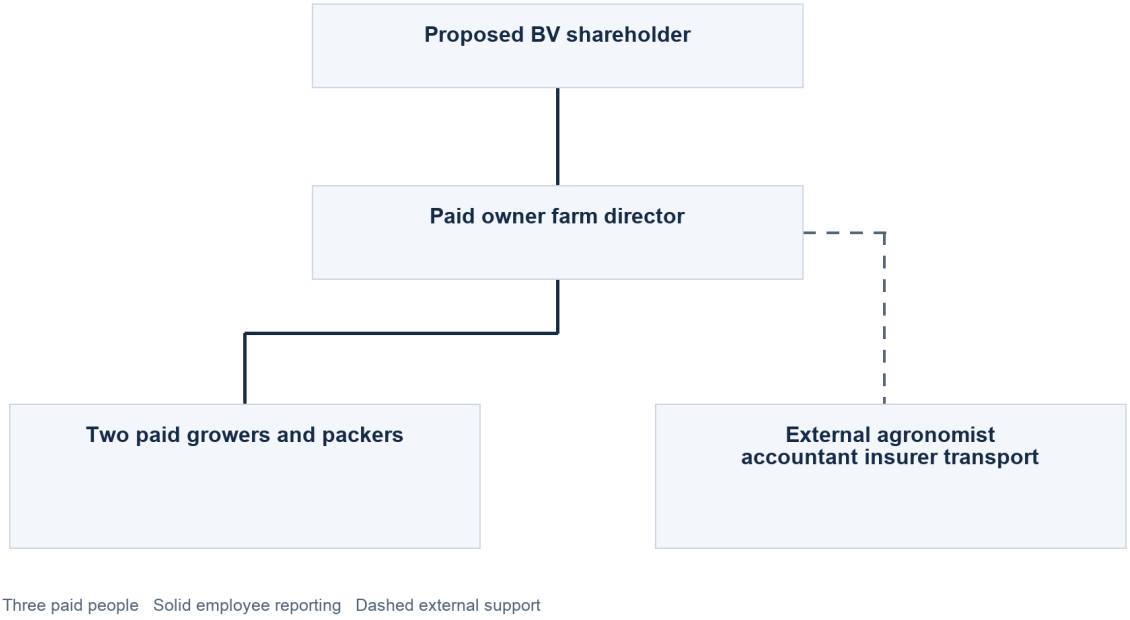
Owner and management

Scope and evidence

The proposed shareholder appoints a paid owner farm director working 40 hours weekly. The owner plans crops, sells orders, reconciles cash and supervises two paid growers and packers, each 40 hours weekly. External agronomy, accountancy, machinery service and transport use separate contracts and dashed support lines.

Decision and controls

Owner and two growers are each paid 40 hours weekly from January 2027. Owner 20 hours and employees 70 hours combined support field harvest packing before an 80% usable-time haircut. This yields 312 usable hours monthly at Base and 5,200 kg handling capacity at 0.06 hour/kg. Remaining paid time covers management, orders, cleaning and training; no unpaid capacity or overtime is assumed.



Three paid people. Solid employee reporting and dashed external support. No unpaid founder capacity.

08 / PEOPLE

Owner and key personnel profiles

Scope and evidence

Owner identity, prior income, ownership percentage, employment history, crop expertise and qualifications are undisclosed. The hypothetical role needs farm management, food safety, payroll and cash skills. Neither the title nor this business plan proves competence or Dutch director-pay compliance.

Decision and controls

Recruit two competent horticultural growers able to identify crop maturity, operate tools safely and keep batch records. Obtain references and practical assessment, then schedule paid onboarding. Agronomist and tax advisor credentials must be verified. Compensation assumptions will be validated against the relevant collective agreement and 2027 law.

09 / MARKET

Target customers

Scope and evidence

Prioritise households within practical access of two proposed Rotterdam pickup locations willing to accept seasonal contents and collection windows. A planning catchment of 20 km is a logistics filter, not a count of paying buyers. Secondary demand is occasional same-week kg orders.

Decision and controls

No restaurant sales, wholesale contracts or delivery revenue is assumed. Survey willingness to pay by crop and collection frequency, including households that decline. Record cancellations and refunds. A reservation without payment is demand evidence only; prepaid sales are recognised when produce is handed over.

10 / CUSTOMER STRATEGY

Segmentation targeting and positioning

Scope and evidence

Segment by pickup access, seasonality tolerance, household cooking frequency and willingness to pay clear kg prices. Target repeat local cooks who accept varying crops; avoid convenience-led customers requiring daily delivery or fixed year-round contents.

Decision and controls

Position as a proposed seasonal grower with batch traceability and transparent availability. Validate the position with actual competing prices and a paid harvest pilot. We do not claim premium quality or lower prices from unobserved competitor ratings. The segment choice must reconcile to capped kg sold and retention.

Segmentation targeting and positioning

Segment Pickup access seasonal tolerance meal preparation	**Target** Repeat local cooks accepting variable crops
Position Traceable seasonal kg with clear pickup	**Validate** Paid trial prices repeat orders cancellations

Proposed design. Customer demand financing suppliers and site permissions are unverified.

11 / CUSTOMER STRATEGY

Value proposition canvas

Scope and evidence

Customer jobs are obtaining vegetables for weekly meals, knowing the source and collecting efficiently. Pains are uncertain contents, inconvenient windows and spoilage. Desired gains are clear weights, credible origin and usable freshness.

Decision and controls

Products are three crop bands with kg labels and seasonal availability. Pain relievers are preorder cutoffs, refund rules and a measured cold chain. Gain creators are harvest date and batch information, preparation suggestions and reliable collection. Benefits remain design intentions until customer trials confirm them.

Value proposition canvas

Customer jobs Vegetables for meals efficient pickup credible source	**Pains** Unknown contents poor windows short freshness
Gains Clear weights safe origin usable produce	**Products** Roots leaves brassicas by kg
Pain relievers Order cutoff cold chain refund rules	**Gain creators** Batch harvest date storage and preparation advice

Proposed design. Customer demand financing suppliers and site permissions are unverified.

12 / MARKET

Market size and trends

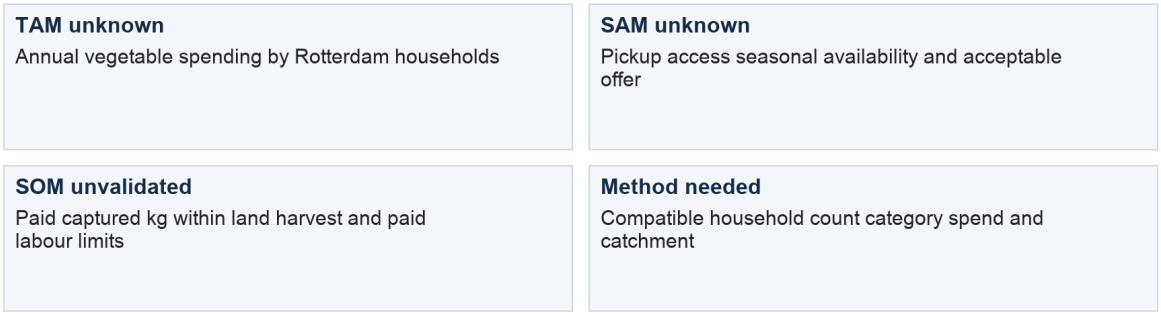
Scope and evidence

TAM is annual net fresh vegetable spending by Rotterdam households in calendar 2027. SAM restricts that category to the practical pickup catchment and households accepting this seasonal offer. SOM is attainable paid farm sales, constrained by growing area and labour; it is not an established market-share estimate.

Decision and controls

Eligible household count, category spend, seasonal preference and competitor capture are not yet measured. Obtain compatible dated municipal household data, household spending statistics and local paid pilot evidence. The scope diagram uses equal panels, not invented monetary sizes. No trend growth claim justifies forecast demand.

Rotterdam fresh vegetables market scope 2027



Equal visual panels define scope rather than numerical size. EUR net annual spending 2027; no verified denominator or market share.

13 / MARKET CONTEXT

PESTLE analysis

Scope and evidence

Political: agricultural and water policy can alter permitted operations; confirm applicable obligations. Economic: wage and input inflation may exceed prices. Social: seasonal purchasing interest is unverified. Technological: cold storage and traceability tools require maintenance and training.

Decision and controls

Legal: verify land use, water activities, food-business status, employment and VAT before launch. Environmental: soil health, drought and pest pressure affect marketable harvest. The crop trial and water plan must test these exposures. Future regulations and actual permits are unknown; researched 2026 rules inform assumptions only.

PESTLE analysis

Political Water and agricultural policy confirm duties	**Economic** Paid winter costs input inflation price resistance
Social Seasonal interest is an unverified hypothesis	**Technological** Cold storage traceability maintenance training
Legal Land food registration employment tax permissions	**Environmental** Drought pests soil drainage and waste

Proposed design. Customer demand financing suppliers and site permissions are unverified.

14 / MARKET

Local demand and evidence

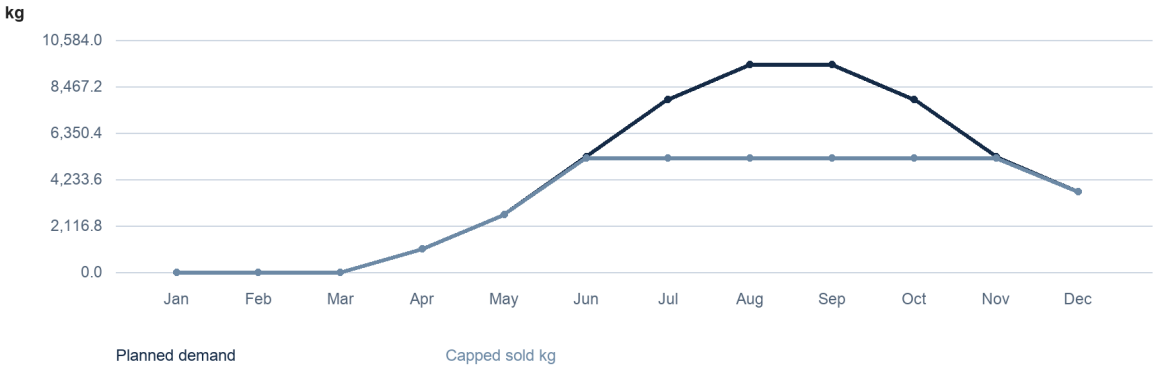
Scope and evidence

No footfall observations, customer interviews, harvest pilot or order commitments have been collected. The launch forecast will be a clearly labelled planning hypothesis. Demand evidence should include location, interview date, nonbuyer feedback and willingness to pay by comparable kg and tax basis.

Decision and controls

Run a paid small trial before committing the full operation. Compare order kg with actual available harvest and labour hours; refund unavailable items promptly. Report repeated purchases and cancellations separately. Official sector guidance establishes compliance steps, not willingness to buy this farm output.

Unvalidated first year demand and sold kg



Planning forecast only; no observed order data. Values are kg or hours as labelled. Model v1.0 captured 2026-10-03.

15 / MARKET

Competitors and positioning

Scope and evidence

Relevant alternatives are Rotterdam supermarkets, greengrocers, farm shops, seasonal vegetable schemes and allotment growing. No named competitor price, quality or service rating has been observed for this study. Direct comparisons must match crop, weight, freshness, VAT, collection and delivery inclusions.

Decision and controls

Build a dated comparison register and ask customers what they actually replace. This plan does not score rivals on a fabricated strategy canvas. Internal priorities emphasise freshness and traceability with low range breadth and no home delivery; record disadvantages as well as proposed advantages.

16 / COMPETITIVE STRATEGY

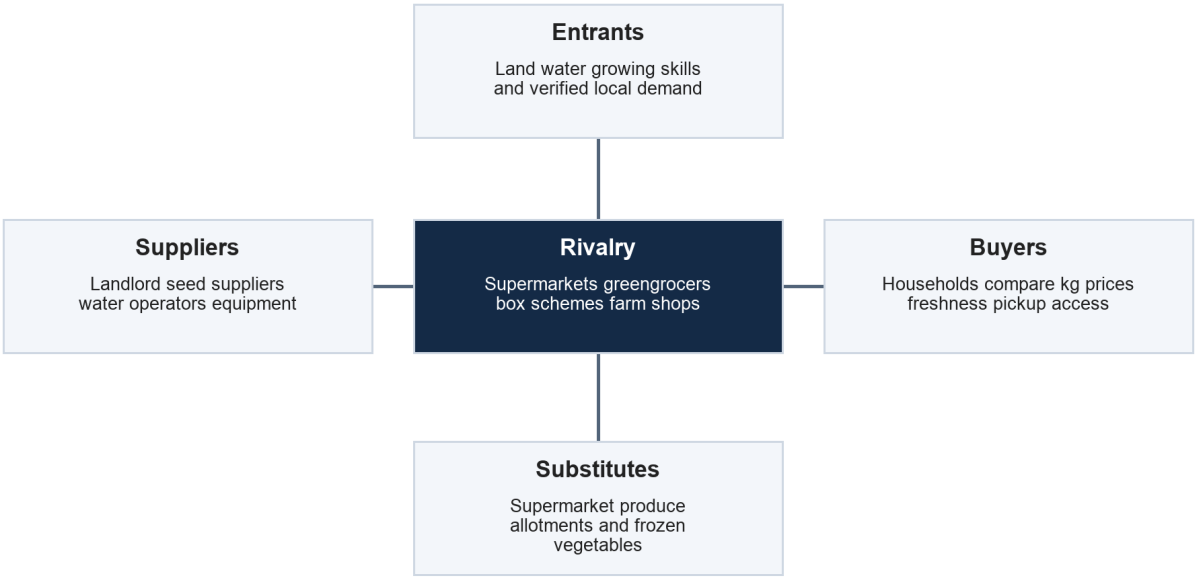
Porter five forces

Scope and evidence

Rivalry: familiar food retailers provide convenient substitutes; response is measurable quality and realistic kg value. Buyers: households can switch without commitment; response is clear refund and order policies. Suppliers: suitable land, water and seed reliability constrain choice; response is soil checks and alternative sources.

Decision and controls

Entrants: growing competence and safe land access matter more than a website; response is disciplined crop records. Substitutes: supermarkets, frozen vegetables and allotments compete for meals; response is honest seasonal use guidance. Local force intensity is qualitative and unmeasured, not a sourced numerical rating.



Qualitative forces. Evidence and responses are discussed above; local commercial intensity is unmeasured.

17 / COMPETITIVE STRATEGY

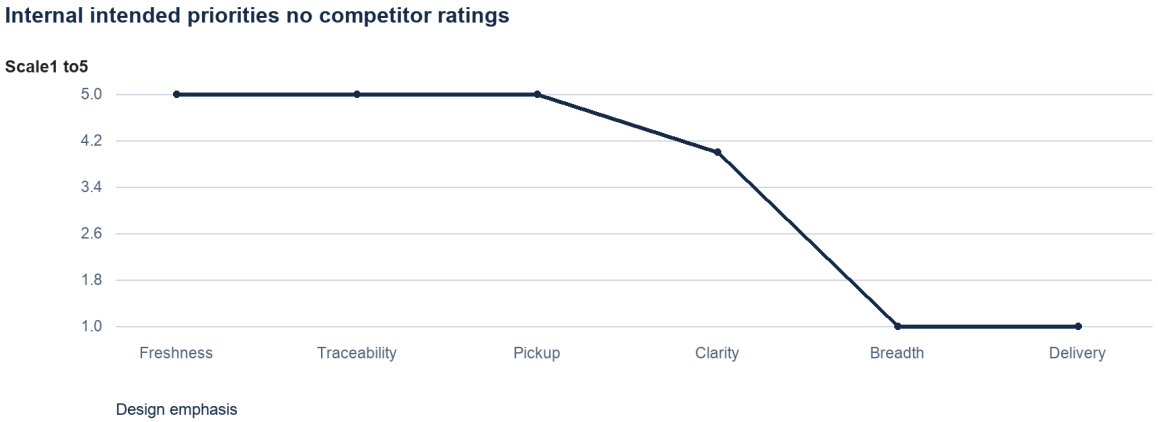
Strategy canvas

Scope and evidence

The chart scores internal intended emphasis from one to five across freshness, traceability, pickup, price clarity, breadth and delivery. It compares no actual competitors and predicts no customer preference. These are management design choices.

Decision and controls

Test whether the high-priority features justify any premium through paid customer research. A low breadth score and absent home delivery deliberately limit complexity but may reduce demand. Redraw priorities after evidence rather than treating a design score as market validation.



Internal management emphasis on a one to five scale. No observed competitor ratings.

18 / OPERATIONS

Location and premises

Scope and evidence

Shortlist a Rotterdam fringe parcel with two hectares net usable crop area plus unmodelled gross buffer requirements, safe access and a wash/pack building. Verify soil contamination, drainage, flood exposure, water quality, road access and permitted commercial horticulture before lease signature.

Decision and controls

The lease must specify water rights, rent, building use, access, alterations, waste and termination. Neither land ownership nor a licence is secured. Farm rent is a cash occupancy assumption without VAT recovery. Pickup permissions and cold-chain suitability require separate written confirmation.

19 / OPERATIONS

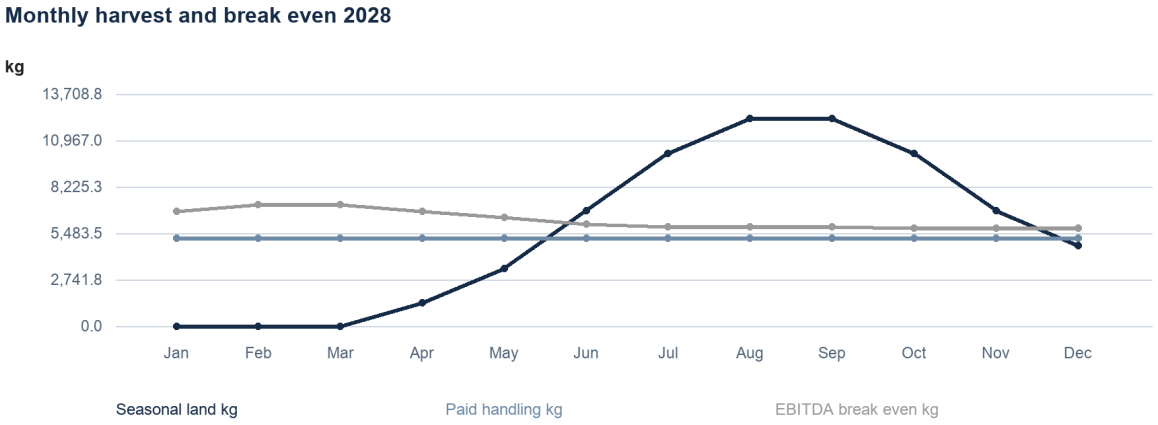
Equipment and resource plan

Scope and evidence

Opening net equipment is tractor/tools €55,000, wash/pack/cold €45,000 and irrigation/site €30,000. Gross capital cash including 21% VAT is €157,300. Quotes and suitability remain unverified. Tractor book life 84 months to 10% residual, cold pack 48 months tozero and site 120 months tozero.

Decision and controls

Cold pack original is withdrawn in January 2031 and replaced for €50,000 net, €60,500 cash. The replacement has its own finite 48 month life and adds no acres or staff. Land offers annual saleable supply 68,000 kg before monthly labour capping. Base handling is 5,200 kg/month, forcing unsold or unharvested excess in peak months. No salvage or hidden capital financing is assumed.



2028 land and paid limits versus monthly EBITDA break even kg; winter sales remain zero. Excess crop has no inventory value. Values are kg or hours as labelled. Model v1.0 captured 2026-10-03.

20 / OFFER

Crop and product strategy

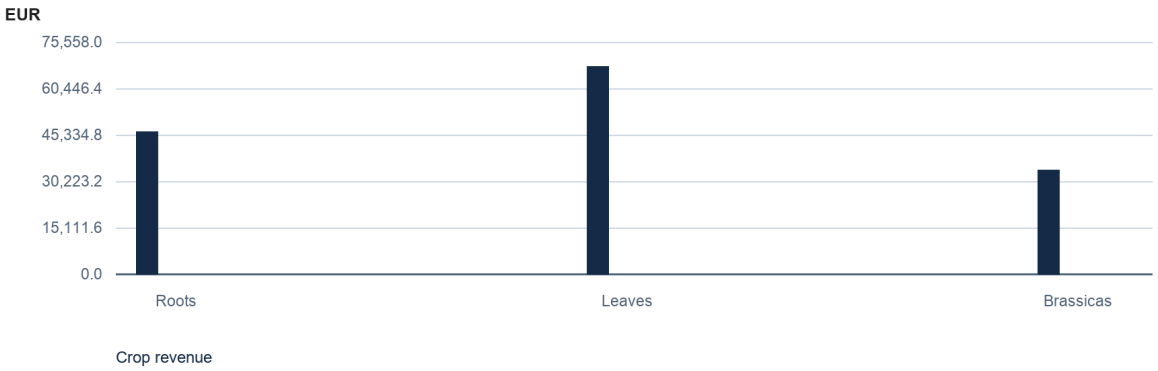
Scope and evidence

Roots 40%, leaves 35% and brassicas 25% of sold kg at Base generate year-one net crop sales €46,260, €67,462 and €33,731. Mix is a planning allocation and yield is unverified. Output food VAT is 9%; no certified organic claim.

Decision and controls

A crop failure is not replaced by reselling other produce. January to March has zero harvest sales. Harvested and quality-rejected crop, saleable supply, sold kg and excess are separate schedules. No unsold fresh crop is carried to another month or booked as a biological asset; cultivation inputs are expensed on their seasonal cash schedule.

Year one net vegetable revenue mix



2027 net revenue; crop bands are planning allocations. EUR values exclude VAT unless caption says cash. Model v1.0 captured 2026-10-03.

21 / OFFER

Pricing and harvest economics

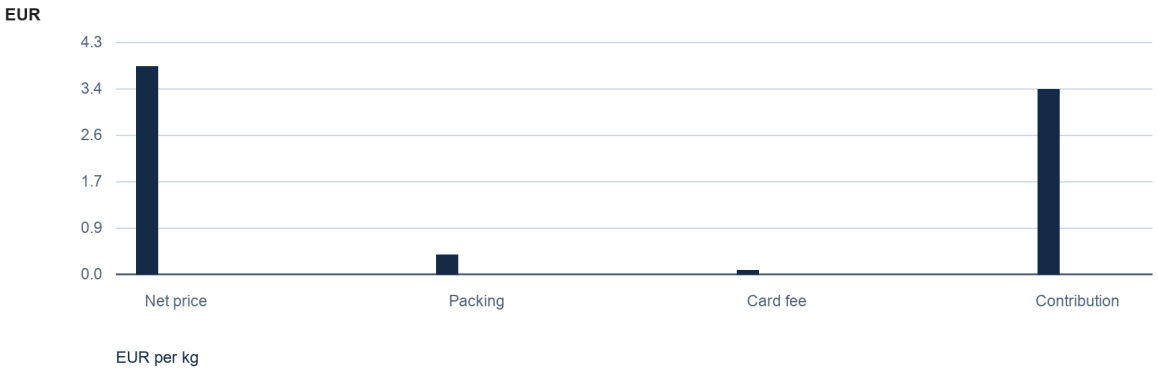
Scope and evidence

Proposed Base net kg prices are roots EUR 3.00, leaves EUR 5.00 and brassicas EUR 3.50; consumer prices including 9% VAT are EUR 3.27, EUR 5.45 and EUR 3.815 before checkout cent rounding. Weighted net revenue is EUR 3.825/kg. Packaging EUR 0.35/kg and merchant fee 1.5% of gross receipts give year-one contribution EUR 3.412/soldkg before cultivation, full payroll and overhead.

Decision and controls

Price growth 2% annually does not add yield or paid hours. With full Base 2027 payroll €183,600 and net crop inputs €26,000, attractive variable margin does not cover the operation. Consumer checkout must round line totals to cents using actual weights; this financial model uses unrounded economic prices and volumes. No competitor quote or order evidence validates these prices.

Year one revenue and contribution per kg



2027 contribution excludes fixed acreage costs and salaries. EUR values exclude VAT unless caption says cash. Model v1.0 captured 2026-10-03.

22 / OFFER

Competitor produce price comparison

Scope and evidence

No competitor observations are available. Compare carrots or beetroot by kg, a defined leafy crop by kg and a comparable cabbage or kale product by kg, recording retailer, date, organic status, weight and VAT. Do not compare a mixed box to an unmatched supermarket item.

Decision and controls

Proposed consumer kg prices are roots EUR 3.27, leaves EUR 5.45 and brassicas EUR 3.815 before checkout cent rounding. No competitor price observations are available; obtain dated crop and weight matches, VAT and organic status. The model does not turn these prices into proof of a premium or secured demand.

23 / OFFER

Brand and customer experience

Scope and evidence

Maas Harvest Farm is a working name subject to clearance. The intended experience is clear seasonal availability, simple kg selection, confirmed collection and reliable refunds when weather prevents fulfilment. Avoid environmental or organic badges without certification.

Decision and controls

Show crop, weight, VAT-inclusive price, collection date and storage advice before payment. On collection identify the batch and harvest date. Record complaints and withdrawals with a traceable corrective action. Do not promise fixed contents or year-round supply.

24 / GROWTH

Sales channels and process

Scope and evidence

All modelled sales are household collection orders through a simple preorder system. Cut off before the harvest plan is finalised; pack against confirmed quantities and recognise revenue at collection. No refundable deposit or annual advance subscription is treated as immediate income.

Decision and controls

The model simplifies payments as same-month consumer receipts. A payment-processing charge is an expense, not additional revenue. Final merchant settlement, refunds and prepaid liabilities need actual contractual terms. No wholesale receivables or speculative restaurant commitments are included.

25 / GROWTH

Launch marketing

Scope and evidence

Base acquisition expense €4,800 in 2027 is a fixed paid allowance, not an observed conversion result. First-year demand 52,500 kg falls to 38,550 kg sold after seasonal land and paid capacity limits. Stop full launch commitments until the current negative economics are redesigned; advertising cannot repair a binding handling cap.

Decision and controls

Evaluate acquisition by paid kg, contribution and repeat orders after refunds. Pause spend if harvest capacity is already filled; never add uncapped demand directly to revenue. A shortfall in paid orders must reduce sold crop and expose spoilage rather than create an automatic marketing success.

26 / GROWTH

Retention and ongoing sales

Scope and evidence

Send truthful weekly availability and collection reminders to consenting customers. Retention depends on usable produce and reliable service; it is not an assumed contractual recurring fee. Customers can leave without a revenue guarantee.

Decision and controls

Review four-week repeat kg and cancellations by pickup location. Retain the most useful crop mix within rotation and land limits. Demand growth is a hypothesis and must remain capped by physical harvest and paid handling; neither higher prices nor loyalty adds hectares.

27 / OPERATIONS

Daily operations and suppliers

Scope and evidence

Maintain crop maps and sowing records, water checks, tool safety, harvest logs, washing controls and cold storage temperature records. Trace harvested batches through orders and maintain an unsafe-food notification procedure. Cleaning and training occur within paid staff allocations.

Decision and controls

Cultivation costs €26,000 in 2027 are paid and expensed with January 15%, February 20%, March 20%, April 15%, May 10%, June 5%, July toSeptember 3% each and October to December 2% each. Costs persist before harvest and if permission blocks sales. Inputs are assumed 21% VAT; no supplier credit or crop inventory offsets expense. Processing fees and variable packing follow actual sold kg. No wholesale AR or AP financing is assumed.

28 / OPERATIONS

Sustainability practices

Scope and evidence

Measure actual irrigation use, crop losses, unsold edible kg, packaging and electricity monthly. Prioritise careful scheduling and safe disposal; do not claim a carbon reduction or organic status without independent evidence. Crop rotation and soil testing support a practical land stewardship plan.

Decision and controls

Assign the owner water and waste review, and growers crop and temperature logs. Annual yield and weather-loss assumptions must be challenged with measured crop data. Drought restrictions may stop cultivation even if customer demand remains high. There is no modelled subsidy, environmental credit or donation revenue.

29 / OPERATIONS

Staffing and training

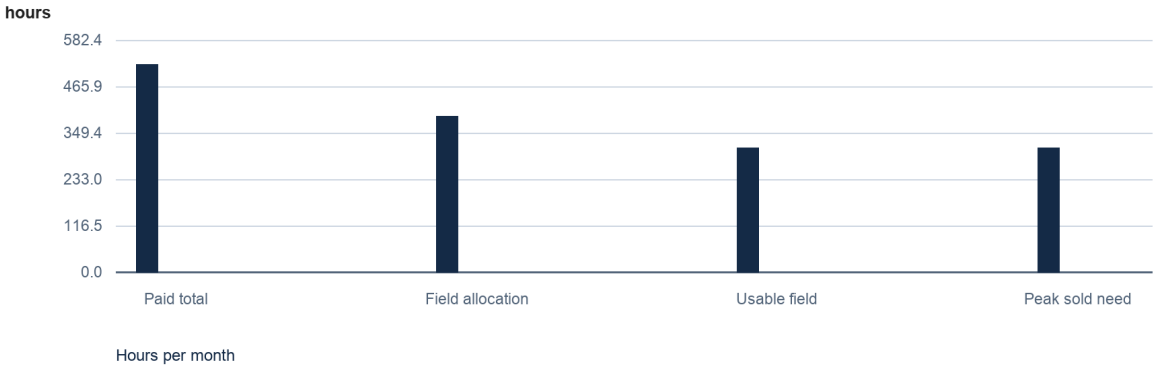
Scope and evidence

Pay owner EUR 60,000 and each grower EUR 38,000 annual gross in 2027, employer allowance 35% including holiday/social/pension provisions. Total loaded payroll €183,600, €15,300 monthly even January toMarch with zero sales. Pay increases 3% annually; all people work 40 paid hours/week.

Decision and controls

Owner 20 and growers 70 combined field/harvest/packing hours/week become 312 usable hours/month after 80% availability. At 0.06 hour/kg, monthly cap 5,200 kg limits peak harvest; sold kg needs 2,313 productive hours in 2027. Empty winter harvest capacity cannot be shifted freely to July. Prove agronomic task logs and a lawful peak roster before changing productivity; unpaid overtime is excluded.

Paid time and productive capacity 2027



Three paid people; field allocation includes all crop work, model task proxy requires evidence. Values are kg or hours as labelled. Model v1.0 captured 2026-10-03.

30 / PEOPLE

Staff skills and fair work

Scope and evidence

Recruit experienced horticultural workers and provide paid machinery, manual handling, hygiene, pesticide where applicable and emergency training. The annual salary assumption excludes employer allowance, which separately includes holiday and social/pension provisions. Verify the horticultural collective agreement and role classification.

Decision and controls

Current adult minimum hourly pay is EUR 14.99 from July 2026 according to Rijksoverheid. 2027 pay and collective terms require reconfirmation. Fixed hours, breaks, safe equipment, grievance access and predictable winter work must be specified. No wages are reduced automatically in a bad harvest.

31 / OPERATIONS

Legal and insurance requirements

Scope and evidence

Check KVK formation, Dutch BV tax status, director customary pay, environment plan and permits, water withdrawal/discharge, soil suitability, crop protection competence and food traceability. NVWA guidance permits an exemption for small primary quantities supplied locally; applicability is not assumed for this farm scope.

Decision and controls

Obtain a written classification and registration decision from NVWA and relevant authorities before trading. Primary-production hygiene and subsequent washing/packing requirements must be distinguished with specialist advice. Insurance assumptions cover public/product liability, employer risks, equipment and interruption; drought indemnity is not booked. No compliance approval is currently secured.

32 / OPERATIONS

Opening roadmap

Scope and evidence

October to December 2026: verify owner skills, paid pilot demand, soils, water, land use and quotations. Sign commitments only after a feasible funded model is approved. January to March 2027: paid site preparation, equipment commissioning, soil and sowing work. April is the first planning harvest month.

Decision and controls

The financial gate fails for the current design: all cases remain loss-making and need additional cash over five years. Do not sign a full-scale lease or promise April harvest volumes under these assumptions. Rework acreage, crop choice, measured labour productivity and a fully paid staffing proposal, then rebuild the model. A zero readiness gate stops sales and replacement only if specifically cancelled; salaries, occupancy and cultivation obligations still consume cash.

33 / MANAGEMENT

Risks and management actions

Scope and evidence

Weather loss, pests, soil contamination and water restrictions threaten output. Paid labour capacity, weak orders, price resistance and machinery failure threaten cash. The owner monitors crop kg, paid hours, refunds and cash monthly; no reserve amount itself creates funding.

Decision and controls

Base minimum cash (€500,309); Downside (€1,040,706); Upside (€267,062). Their cash-buffer gaps are €550,309, €1,090,706 and €317,062. No grants, insurance indemnities, crop asset gains or extra equity are inserted. Stop commitments and redesign before an unfinanced deficit, rather than treating losses as a temporary guaranteed ramp.

34 / APPENDIX A

Research and evidence

Scope and evidence

Official sources reviewed on 3 October 2026 establish 9% fresh food VAT, 2026 corporate tax thresholds, current adult minimum pay and director customary-pay considerations. NVWA and Business.gov.nl outline food registration and environmental requirements. Their applicability to the final activities must be confirmed.

Decision and controls

No market size, local household preference, soil yield, crop price, agronomic competence or installed supplier quotation has been validated. These are explicit planning assumptions. Keep research dates, URLs and limitations in the evidence register; future 2027 rules and site-specific decisions are outstanding. Financial prices, yields, crop calendar and costs are unquoted assumptions, not assertions drawn from the official sources. Model output is not validation of an agronomic production plan.

R1 https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/zakelijk/btw/tarieven_en_vrijstellingen/goederen_9_btw/voedingsmiddelen/voedingsmiddelen

R2 https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/zakelijk/winst/vennootschapsbelasting/veranderingen-vennootschapsbelasting-2026/

R3 https://www.rijksoverheid.nl/themas/werk/minimumloon/bedragen-minimumloon/bedragen-minimumloon-2026

R4 https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/prive/vermogen_en_aanmerkelijk_belang/aanmerkelijk_belang/loon_en_aanmerkelijk_belang/

R5 https://www.nvwa.nl/onderwerpen/voedselveiligheid/levensmiddelen-produceren-en-verhandelen/registratie-en-erkenning/registreer-uw-levensmiddelenbedrijf

R6 https://business.gov.nl/business-location/environment-plan/

R7 https://business.gov.nl/regulations/farming-and-fishing/environmental-issues-in-the-agricultural-sector/

R8 https://business.gov.nl/regulations/applying-food-hygiene-haccp-principles/

35 / APPENDIX B

Quotes and assumptions

Scope and evidence

Outstanding quotations include lease and water rights, compact tractor and tools, wash/pack refrigeration, irrigation, seed and nutrient mix, insurance, merchant service and pickup permissions. Request price validity, net/VAT/gross amounts, installation, payment dates, warranties and replacement terms.

Decision and controls

Yield, seasonality, crop loss, paid productivity, demand and consumer prices are unobserved assumptions. The financial model will preserve editable values and all-case snapshots. Any changed economics requires new results, visuals and Word integration before approval. Shared templates and the accepted café pilot remain unchanged.

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Startup costs and funding

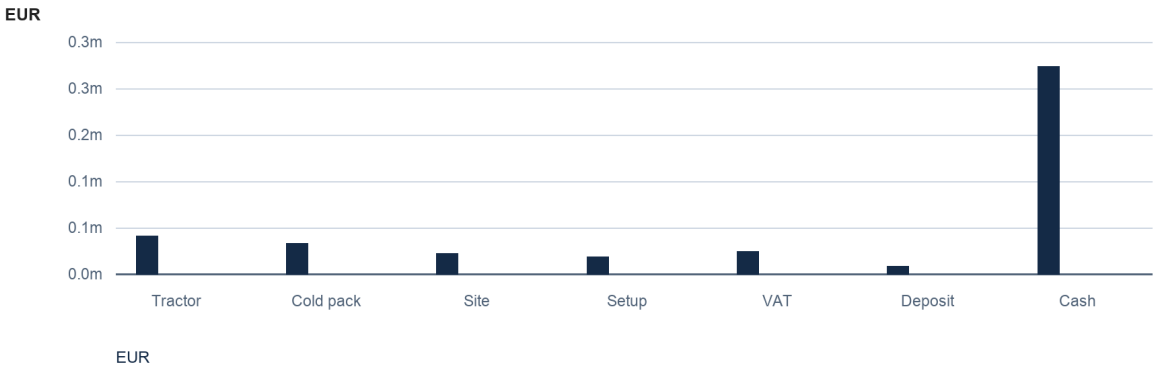
Scope and evidence

Fixed proposed opening sources are equity €400,000 and loan €100,000. Preopening setup/soil expense €25,000, eligible setupVAT €5,250, capital net €130,000, capitalVAT €27,300, and lease deposit €10,800 leave opening cash €301,650.

Decision and controls

All sources are uncommitted. Reserve EUR 50,000 is a policy, not a startup expense or funding draw. Base minimum cash (€500,309) gives €550,309 additional cash needed to retain reserve; this is not added to the workbook. The current investment fails and must be deferred or redesigned. Opening wages appear once in operating months January toMarch, not again as startup cost.

Opening cash uses and remaining cash



Before January2027; cash held is an asset, no double-counted reserve. EUR values exclude VAT unless caption says cash. Model v1.0 captured 2026-10-03.

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Itemized startup costs

Scope and evidence

Opening quantities and costs are unquoted planning estimates. Capital is paid before January 2027 and carries finite depreciation; setup is expensed before forecast. VAT credits are assets but have no assumed cash refund. Lease deposit remains refundable with no forecast recovery.

Decision and controls

Formation EUR 5,000, soil preparation EUR 15,000 and launch preparation EUR 5,000 comprise the setup expense. Ordinary paid employees and owner receive January wages within operating cash; no training salary is double-counted in the setup allowance. Replace every estimated invoice and permission with dated evidence before commitment.

Opening use	Net EUR	VAT EUR	Gross cash EUR
Tractor and tools	€55,000.00	€11,550.00	€66,550.00
Wash pack cold	€45,000.00	€9,450.00	€54,450.00
Irrigation site	€30,000.00	€6,300.00	€36,300.00
Formation	€5,000.00	€1,050.00	€6,050.00
Soil preparation	€15,000.00	€3,150.00	€18,150.00
Launch preparation	€5,000.00	€1,050.00	€6,050.00
Lease deposit	€10,800.00	0.00	€10,800.00
Total cash spending	**€165,800.00**	**€32,550.00**	**€198,350.00**

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Owner personal survival budget

Scope and evidence

The owner household budget is an illustration, not personal financial evidence: housing EUR 1,700, food EUR 550, transport EUR 180, health EUR 170 and other EUR 400 total EUR 3,000/month, with no other income. No separate personal tax line is added because the 65% take-home proxy already incorporates deductions.

Decision and controls

Year-one owner gross EUR 5,000/month implies net EUR 3,250 and surplus EUR 250 over the illustrative household budget. This is a retention assumption, not Dutch payroll tax. Director-pay policy must use the legally applicable comparison, and actual household and pension commitments need review. Salary is already charged in full company payroll, never added again as owner drawings.

Monthly household category	EUR
Housing	€1,700.00
Food	€550.00
Transport	€180.00
Health	€170.00
Other	€400.00
Total expenditure	**€3,000.00**
Other reliable income	0.00
Required net business income	€3,000.00
Owner net salary proxy	€3,250.00
Budget surplus	€250.00

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Financing terms and security

Scope and evidence

Illustrative opening term loan EUR 100,000, nominal 6% annual interest on opening balance and 60 equal principal payments beginning January 2027. No grace, arrangement fee, redraw or automatic overdraft is assumed. Cash equity EUR 400,000 is uncommitted and recorded only before forecast.

Decision and controls

Principal is capped at outstanding debt: final Base loan balance 0.00 after December 2031. Base first-month interest EUR 500 and principal EUR 1,666.67 before display rounding. Security, collateral title, lender valuation and personal guarantee are unagreed. This model is not an approved funding offer; book-value machinery does not supply new cash. Reserve gap €550,309 remains unfunded.

Year	Principal EUR	Interest EUR	Closing loan EUR
2027	€20,000.00	€5,450.00	€80,000.00
2028	€20,000.00	€4,250.00	€60,000.00
2029	€20,000.00	€3,050.00	€40,000.00
2030	€20,000.00	€1,850.00	€20,000.00
2031	€20,000.00	€650.00	0.00

40 / FINANCIAL PLAN

Revenue forecast and capacity

Scope and evidence

Base sold kg is 38,550, 40,720, 40,720, 40,720, 40,720 from 2027 through 2031. Net sales are €147,454, €158,869, €162,046, €165,287, €168,593. Three crop streams reconcile to one total, prices step annually while land and labour remain fixed. First harvestApril 2027, no income January toMarch.

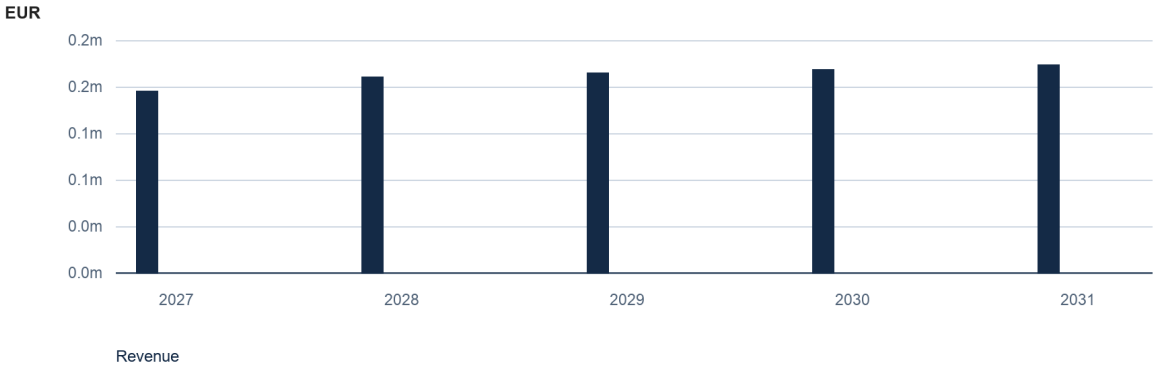
Decision and controls

Two cropped hectares times 4 kg/m 2/year produces 80,000 kg before 15% field loss; saleable annual supply 68,000 kg before paid monthly handling. Monthly cap 5,200 kg and irregular harvest timing limit mature Base sold kg to 40,720. Actual peak demand is capped, excess crop has no fair value and no inventory sale next month. This is an unvalidated production and demand schedule, not market share.

EUR unless labelled	2027	2028	2029
Roots revenue	€46,260.00	€49,841.28	€50,838.11
Leaves revenue	€67,462.50	€72,685.20	€74,138.90
Brassica revenue	€33,731.25	€36,342.60	€37,069.45
Total net sales	**€147,453.75**	**€158,869.08**	**€162,046.46**
Sold kg	38,550	40,720	40,720
Excess marketable kg	29,450	27,280	27,280

EUR unless labelled	2030	2031
Roots revenue	€51,854.87	€52,891.97
Leaves revenue	€75,621.68	€77,134.12
Brassica revenue	€37,810.84	€38,567.06
Total net sales	**€165,287.39**	**€168,593.14**
Sold kg	40,720	40,720
Excess marketable kg	27,280	27,280

Annual net vegetable sales



January2027 toDecember2031 verified model values. EUR values exclude VAT unless caption says cash. Model v1.0 captured 2026-10-03.

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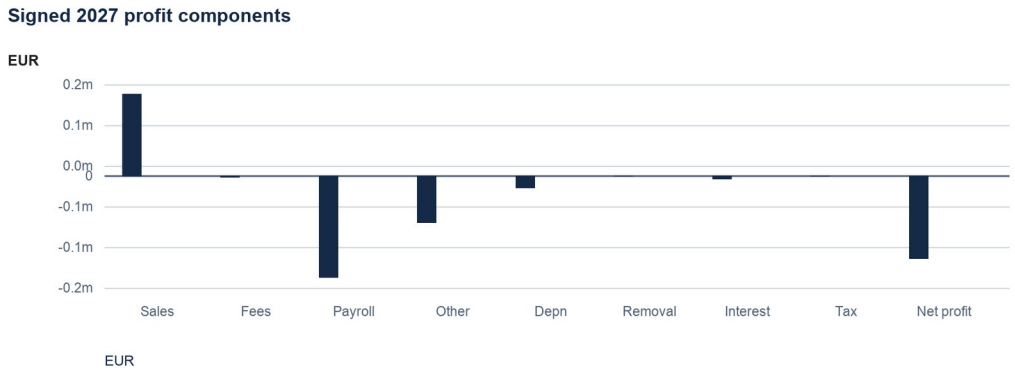
Costs and projected profit

Scope and evidence

Base 2027 net sales €147,454 less merchant processing €2,411, payroll €183,600 and other costs €83,892 give EBITDA (€122,450). Depreciation (€21,321), equipment removal 0.00, interest (€5,450)and positive-month tax 0.00 produce net loss (€149,221).

Decision and controls

Payroll and acreage costs persist when harvest or orders fail. Opex includes rent, software/accounting, marketing, insurance, cultivation, packing and routine upkeep/cold power. Loan principal and replacement assets are cash outflows, not double-charged operating expenses. The monthly positive-profit tax proxy may charge profitable summer months despite annual losses; this conservative convention is not a statutory tax return.



Signed components sum to final net profit; total bar is separate. EUR values exclude VAT unless caption says cash. Model v1.0 captured 2026-10-03.

Financial detail

EUR unless labelled	2027	2028	2029
Owner gross	€60,000.00	€61,800.00	€63,654.00
Two growers gross	€76,000.00	€78,280.00	€80,628.40
Employer allowance	€47,600.00	€49,028.00	€50,498.84
Total loaded payroll	**€183,600.00**	**€189,108.00**	**€194,781.24**
Occupancy	€21,600.00	€22,248.00	€22,915.44
Admin	€4,200.00	€4,326.00	€4,455.78
Marketing	€4,800.00	€4,944.00	€5,092.32
Insurance	€5,400.00	€5,562.00	€5,728.86
Cultivation inputs	€26,000.00	€26,780.00	€27,583.40
Packing	€13,492.50	€14,679.56	€15,119.95
Total other opex incl upkeep	**€83,892.50**	**€87,191.56**	**€89,807.31**

EUR unless labelled	2030	2031
Owner gross	€65,563.62	€67,530.53
Two growers gross	€83,047.25	€85,538.67
Employer allowance	€52,013.81	€53,574.22
Total loaded payroll	**€200,624.68**	**€206,643.42**
Occupancy	€23,602.90	€24,310.99
Admin	€4,589.45	€4,727.14
Marketing	€5,245.09	€5,402.44
Insurance	€5,900.73	€6,077.75
Cultivation inputs	€28,410.90	€29,263.23
Packing	€15,573.55	€16,040.75
Total other opex incl upkeep	**€92,501.53**	**€95,276.57**

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Profit and loss forecast

Scope and evidence

The entire five-year Base earnings forecast remains loss-making: annual net profits (€149,221), (€145,599), (€149,563), (€153,713), (€159,305). Prices rise 2% per year but payroll/opex rise 3% and seasonal capacity blocks volume. Depreciation and renewal remain finite; no terminal uplift, crop fair-value gain or capital rescue appears.

Decision and controls

EUR net earnings for calendar years 2027 to 2031. Merchant fees are based on gross receipts but presented as expense against net sales. Tax is a conservative monthly positive-profit proxy 19% to EUR 200,000/12 and 25.8% above, with no loss relief or deferred tax. All-case native recalculation and cash/BS checks accompany the model; they do not validate agronomy or paid customer demand.



Negative values remain visible; values are not forced profitable. EUR values exclude VAT unless caption says cash. Model v1.0 captured 2026-10-03.

Financial detail

EUR unless labelled	2027	2028	2029
Net sales	€147,453.75	€158,869.08	€162,046.46
Merchant fees	(€2,410.87)	(€2,597.51)	(€2,649.46)
Payroll	(€183,600.00)	(€189,108.00)	(€194,781.24)
Other opex	(€83,892.50)	(€87,191.56)	(€89,807.31)
EBITDA	**(€122,449.62)**	**(€120,027.99)**	**(€125,191.54)**
Depreciation	(€21,321.43)	(€21,321.43)	(€21,321.43)
Removal loss	0.00	0.00	0.00
Interest	(€5,450.00)	(€4,250.00)	(€3,050.00)
Profit before tax	(€149,221.05)	(€145,599.42)	(€149,562.97)
Tax provision paid	0.00	0.00	0.00
Net profit	**(€149,221.05)**	**(€145,599.42)**	**(€149,562.97)**

EUR unless labelled	2030	2031
Net sales	€165,287.39	€168,593.14
Merchant fees	(€2,702.45)	(€2,756.50)
Payroll	(€200,624.68)	(€206,643.42)
Other opex	(€92,501.53)	(€95,276.57)
EBITDA	**(€130,541.26)**	**(€136,083.35)**
Depreciation	(€21,321.43)	(€22,571.43)
Removal loss	0.00	0.00
Interest	(€1,850.00)	(€650.00)
Profit before tax	(€153,712.69)	(€159,304.78)
Tax provision paid	0.00	0.00
Net profit	**(€153,712.69)**	**(€159,304.78)**

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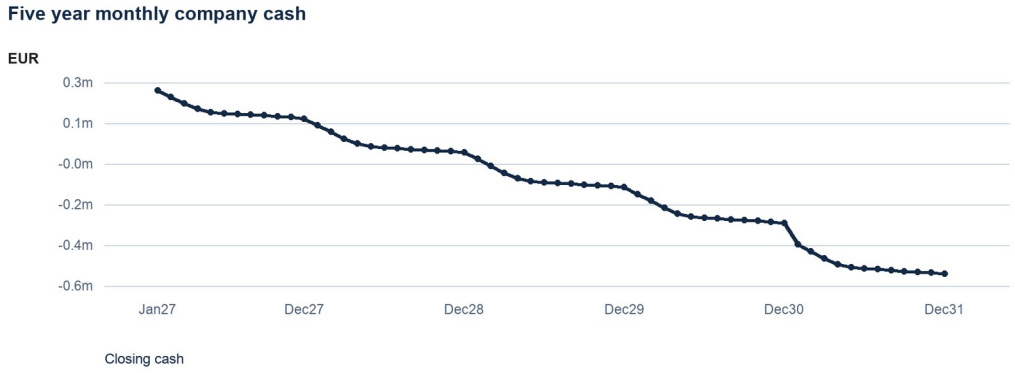
Cash flow and financial position

Scope and evidence

Opening Base cash €301,650 falls below zero during the forecast and reaches (€500,309). Fixed equity and debt at opening are the only finance; negative cash is an unresolved funding need, not an assumed facility. RenewalJanuary 2031 cash €60,500 is paid without salvage proceeds.

Decision and controls

Gross consumer receipts and supplier purchases settle within the same month. VAT: current output 9%, eligible inputs/capital 21%, positive prior quarter balance paid in the following month and negative credit carried with no refund. Household salary is already payroll. Direct operating cash independently reconciles to profit plus finite noncash charges and VAT movement; balance differences must be zero.



January2027 toDecember2031; negative cash is unfunded, EUR50,000buffer is policy only. EUR values exclude VAT unless caption says cash. Model v1.0 captured 2026-10-03.

Financial detail

EUR unless labelled	2027	2028	2029
Opening cash	€301,650.00	€155,073.79	€12,623.89
Gross receipts	€160,724.59	€173,167.30	€176,630.64
Payroll outflow	(€183,600.00)	(€189,108.00)	(€194,781.24)
Other cash outflow	(€98,250.79)	(€102,259.20)	(€105,301.00)
VAT payment	0.00	0.00	0.00
Tax payment	0.00	0.00	0.00
Interest	(€5,450.00)	(€4,250.00)	(€3,050.00)
Operating cash	(€126,576.21)	(€122,449.90)	(€126,501.59)
Capital spending	0.00	0.00	0.00
Principal repayment	(€20,000.00)	(€20,000.00)	(€20,000.00)
Net cash change	**(€146,576.21)**	**(€142,449.90)**	**(€146,501.59)**
Closing cash	**€155,073.79**	**€12,623.89**	**(€133,877.70)**

EUR unless labelled	2030	2031
Opening cash	(€133,877.70)	(€284,622.66)
Gross receipts	€180,163.26	€183,766.52
Payroll outflow	(€200,624.68)	(€206,643.42)
Other cash outflow	(€108,433.53)	(€111,659.51)
VAT payment	0.00	0.00
Tax payment	0.00	0.00
Interest	(€1,850.00)	(€650.00)
Operating cash	(€130,744.95)	(€135,186.41)
Capital spending	0.00	(€60,500.00)
Principal repayment	(€20,000.00)	(€20,000.00)
Net cash change	**(€150,744.95)**	**(€215,686.41)**
Closing cash	**(€284,622.66)**	**(€500,309.07)**

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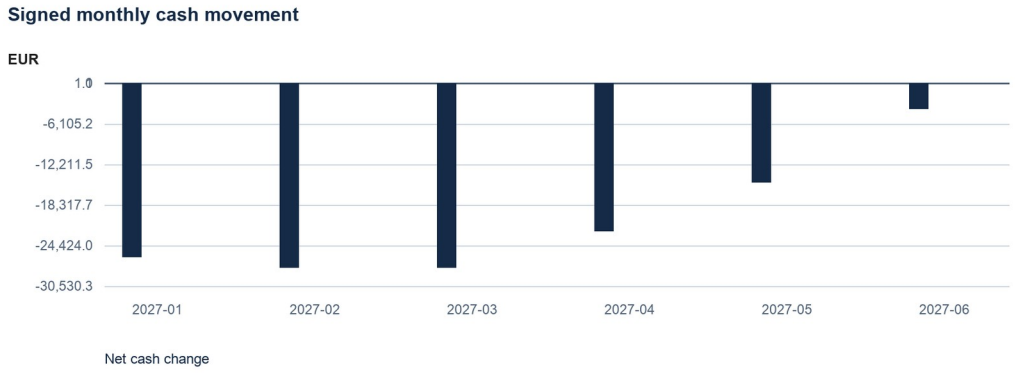
Cash flow forecast months one to six

Scope and evidence

Base actual calendar months 2027-01 to 2027-06. Opening cash is carried from the previous closing balance; outflows are negative. Display rounding is a cent-only presentation adjustment and is not model funding. Opening cash plus signed displayed movements and rounding equals closing cash exactly.

Decision and controls

January toMarch wages and cultivation are paid before first harvest. No equity, loan draw, VAT refund, supplier credit or rescue cash is booked in operating months. The workbook continues all 60 months and allthreecases. Negative cash is retained and requires a separate funding decision before any trading commitment.



Six actual calendar months; positive/negative axis, EUR cash. EUR values exclude VAT unless caption says cash. Model v1.0 captured 2026-10-03.

Financial detail

EUR cash	2027-01	2027-02	2027-03	2027-04	2027-05	2027-06
Opening cash	€301,650.00	€275,459.83	€247,705.00	€219,958.50	€197,660.71	€182,745.30
Sales receipts	0.00	0.00	0.00	€4,377.71	€10,944.28	€21,680.10
Paid owner and grower payroll	(€15,300.00)	(€15,300.00)	(€15,300.00)	(€15,300.00)	(€15,300.00)	(€15,300.00)
Operating inputs and fees	(€8,723.50)	(€10,296.50)	(€10,296.50)	(€9,233.84)	(€8,426.35)	(€8,104.90)
VAT cash payment	0.00	0.00	0.00	0.00	0.00	0.00
Profit tax cash payment	0.00	0.00	0.00	0.00	0.00	0.00
Loan interest	(€500.00)	(€491.67)	(€483.33)	(€475.00)	(€466.67)	(€458.33)
Capital replacement	0.00	0.00	0.00	0.00	0.00	0.00
Other capital receipts	0.00	0.00	0.00	0.00	0.00	0.00
Loan principal	(€1,666.67)	(€1,666.67)	(€1,666.67)	(€1,666.67)	(€1,666.67)	(€1,666.67)
Display rounding only	**0.00**	**€0.01**	**0.00**	**€0.01**	**0.00**	**0.00**
Net cash change displayed	**(€26,190.17)**	**(€27,754.83)**	**(€27,746.50)**	**(€22,297.79)**	**(€14,915.41)**	**(€3,849.80)**
Closing cash	**€275,459.83**	**€247,705.00**	**€219,958.50**	**€197,660.71**	**€182,745.30**	**€178,895.50**

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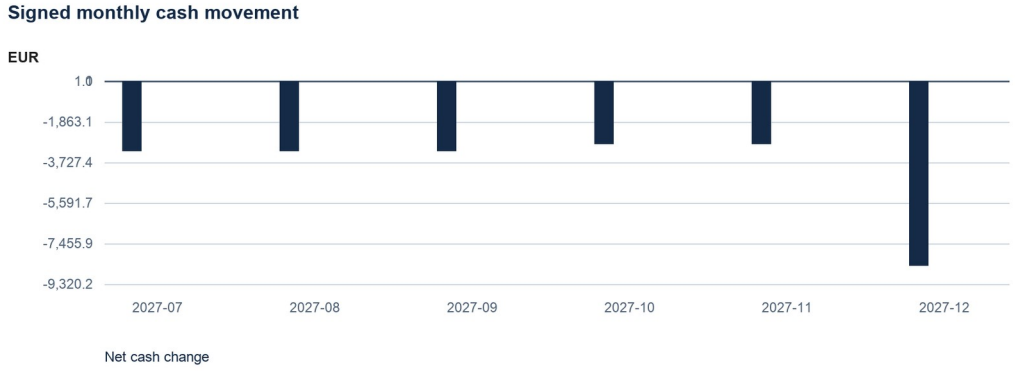
Cash flow forecast months seven to twelve

Scope and evidence

Base actual calendar months 2027-07 to 2027-12. Opening cash is carried from the previous closing balance; outflows are negative. Display rounding is a cent-only presentation adjustment and is not model funding. Opening cash plus signed displayed movements and rounding equals closing cash exactly.

Decision and controls

January toMarch wages and cultivation are paid before first harvest. No equity, loan draw, VAT refund, supplier credit or rescue cash is booked in operating months. The workbook continues all 60 months and allthreecases. Negative cash is retained and requires a separate funding decision before any trading commitment.



Six actual calendar months; positive/negative axis, EUR cash. EUR values exclude VAT unless caption says cash. Model v1.0 captured 2026-10-03.

Financial detail

EUR cash	2027-07	2027-08	2027-09	2027-10	2027-11	2027-12
Opening cash	€178,895.50	€175,683.23	€172,479.30	€169,283.70	€166,411.03	€163,546.69
Sales receipts	€21,680.10	€21,680.10	€21,680.10	€21,680.10	€21,680.10	€15,321.99
Paid owner and grower payroll	(€15,300.00)	(€15,300.00)	(€15,300.00)	(€15,300.00)	(€15,300.00)	(€15,300.00)
Operating inputs and fees	(€7,475.70)	(€7,475.70)	(€7,475.70)	(€7,161.10)	(€7,161.10)	(€6,419.89)
VAT cash payment	0.00	0.00	0.00	0.00	0.00	0.00
Profit tax cash payment	0.00	0.00	0.00	0.00	0.00	0.00
Loan interest	(€450.00)	(€441.67)	(€433.33)	(€425.00)	(€416.67)	(€408.33)
Capital replacement	0.00	0.00	0.00	0.00	0.00	0.00
Other capital receipts	0.00	0.00	0.00	0.00	0.00	0.00
Loan principal	(€1,666.67)	(€1,666.67)	(€1,666.67)	(€1,666.67)	(€1,666.67)	(€1,666.67)
Display rounding only	**0.00**	**€0.01**	**0.00**	**0.00**	**0.00**	**0.00**
Net cash change displayed	**(€3,212.27)**	**(€3,203.93)**	**(€3,195.60)**	**(€2,872.67)**	**(€2,864.34)**	**(€8,472.90)**
Closing cash	**€175,683.23**	**€172,479.30**	**€169,283.70**	**€166,411.03**	**€163,546.69**	**€155,073.79**

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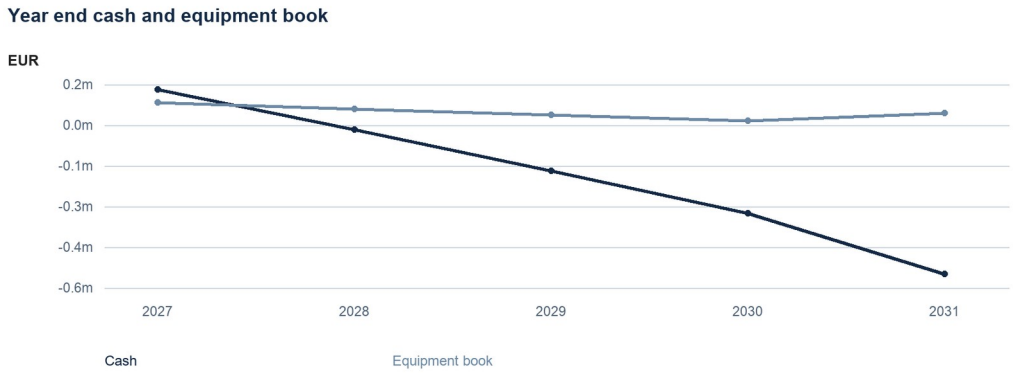
Financial position summary

Scope and evidence

The planning balance sheet records cash including unresolved deficit, a VAT credit asset, refundable deposit and finite equipment/site book values. No crop inventory or biological asset is booked; cultivated inputs are conservatively expensed. Loan liabilities amortise and retained earnings accumulate actual profit and setup loss.

Decision and controls

Assets less liabilities and equity reconciles throughout all 60 months. A negative cash line in this planning balance sheet is a diagnostic shortfall and not a compliant bank account or authorised loan. Statutory agriculture accounts, inventory policy, impairment and tax returns require professional review. Equipment carrying amounts are book estimates and never assumed cash receipts.



Planning cash deficits are disclosed, not hidden in debt. EUR values exclude VAT unless caption says cash. Model v1.0 captured 2026-10-03.

Financial detail

EUR unless labelled	2027	2028	2029
Cash or unresolved deficit	€155,073.79	€12,623.89	(€133,877.70)
Consumer AR zero	0.00	0.00	0.00
VAT credit	€31,226.59	€29,398.50	€27,658.55
Lease deposit	€10,800.00	€10,800.00	€10,800.00
Net equipment site assets	€108,678.57	€87,357.14	€66,035.71
Total assets	**€305,778.95**	**€140,179.53**	**(€29,383.44)**
Loan balance	€80,000.00	€60,000.00	€40,000.00
VAT payable	0.00	0.00	0.00
Paid equity	€400,000.00	€400,000.00	€400,000.00
Retained earnings	(€174,221.05)	(€319,820.47)	(€469,383.44)
Total liabilities equity	**€305,778.95**	**€140,179.53**	**(€29,383.44)**
Balance difference	**0.00**	**0.00**	**0.00**

EUR unless labelled	2030	2031
Cash or unresolved deficit	(€284,622.66)	(€500,309.07)
Consumer AR zero	0.00	0.00
VAT credit	€26,012.24	€34,965.30
Lease deposit	€10,800.00	€10,800.00
Net equipment site assets	€44,714.29	€72,142.86
Total assets	**(€203,096.13)**	**(€382,400.91)**
Loan balance	€20,000.00	0.00
VAT payable	0.00	0.00
Paid equity	€400,000.00	€400,000.00
Retained earnings	(€623,096.13)	(€782,400.91)
Total liabilities equity	**(€203,096.13)**	**(€382,400.91)**
Balance difference	**0.00**	**0.00**

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Break even and scenarios

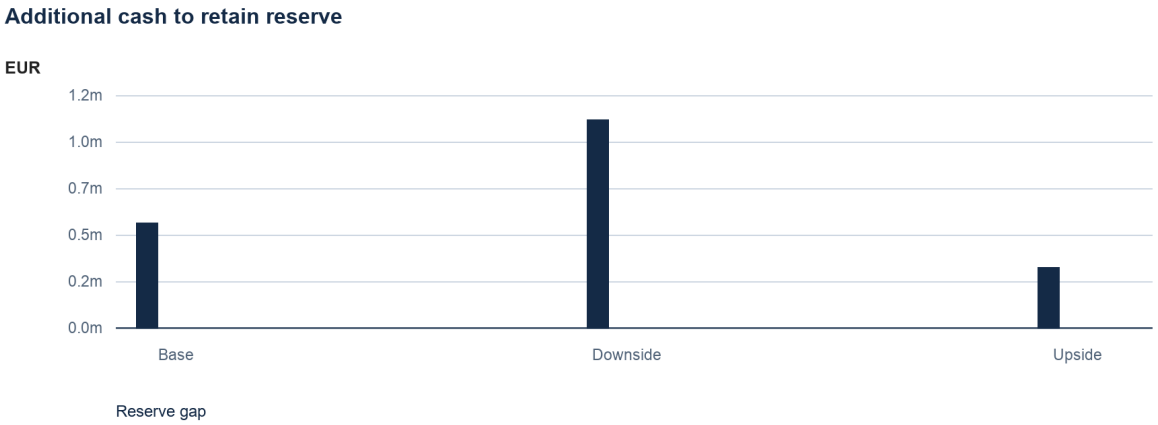
Scope and evidence

Annual 2027 EBITDA break-even is 74,433 soldkg from fixed payroll/acreage/overhead €254,000 divided by contribution EUR 3.412/kg. Compare seasonal mature Base actual maximum 40,720 kg at current land and monthly paid handling caps, not hypothetical year-round 5,200 kg/month. Break-even exceeds achievable output; loan and tax obligations require more cash.

Decision and controls

Base/Downside/Upside year-one revenue €147,454/€66,096/€199,213; five-year minimum cash (€500,309)/(€1,040,706)/(€267,062). All cases stay loss-making. Downside includes weaker harvest, demand and delayedfirstsalesJuly; full paid wages continue. These are live scenario calculations plus captured driver snapshots with stale flags; Word figures remain captured outputs until rebuilt.

Case	2027 sales EUR	2031 profit EUR	Min cash EUR
Base	€147,453.75	(€159,304.78)	(€500,309.07)
Downside	€66,096.50	(€261,214.70)	(€1,040,705.85)
Upside	€199,212.95	(€110,315.21)	(€267,061.54)



Worst monthly cash shortfall plus EUR50,000policy buffer; funding not booked. EUR values exclude VAT unless caption says cash. Model v1.0 captured 2026-10-03.

Model guide and completion

Scope and evidence

Model v 1.0 captured 2026-10-03 uses calendar months January 2027 to December 2031 and annual 2027 to 2031 in EUR. Inputs selector 1 Base 2 Downside 3 Upside selects summary. Three monthly case builds use their own complete inputs; Annual links actual flows/opening/closing stocks correctly. Checks observe balances and limits without driving economics.

Decision and controls

Financial source build_model.mjs and inputs.json are retained with absent-only defaults; explicit Excel input import preserves allthreecases and metadata. Scenarios compares live outputs and captures all-case drivers/version/date/start. Any changed or missing formerly zero input flags stale; unsupported starts or missing metadata invalidate calculations. Rebuild and refresh Word after any change. Final proofs, rendered pages, full workbook views and native chart printouts are in qa. The launch decision remains defer pending a viable evidence-based redesign.