Florist Business Plan

Canal Stem | Amsterdam

DOCUMENT GUIDE

Contents

Proposed Amsterdam neighbourhood florist BV | 3 October 2026 | Model 1.0

A decision document for prospective founders and funders. Financial forecasts are conditional planning assumptions. No authorisation, quoted supplier terms or committed funding is claimed.

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

Risks and management actions....36
Research and evidence....37
Quotes and assumptions....38
Startup costs and funding....39
Itemized startup costs....40
Owner personal survival budget....41
Financing terms and security....42
Revenue forecast and capacity....43
Costs and projected profit....44
Profit and loss forecast....45
Cash flow and financial position....46
Cash flow forecast months one to six....47
Cash flow forecast months seven to twelve....48
Financial position summary....49
Break even and scenarios....50
Model guide and completion....51

01 / BUSINESS

Executive summary

Canal Stem is a proposed owner operated florist in Amsterdam, serving neighbourhood collection customers and nearby businesses with weekly fresh arrangements. This plan supports a founder and lender launch decision for January 2027. The trading name, premises and BV registration remain unconfirmed. All demand, supplier costs and funding are assumptions rather than secured commitments.

The operating choice is a narrow fresh flower range with preorders and limited business deliveries. No wedding, workshop, vase or plant revenue is added. The owner receives a gross salary and one employed florist supplies regular cover. Production is constrained by paid hours, not unlimited footfall. The current 9% floriculture VAT rate remains in Base; Downside tests the proposed 21% rate from January 2028 without assuming Parliament has enacted it [S 2,S 3].

Base forecasts EUR 288,112 revenue and EUR 7,700 EBITDA in 2027. By 2029 revenue is EUR 343,853 and net profit is EUR 13,886. Minimum cash including startup is EUR 53,955, compared with a EUR 25,000 reserve threshold. Downside minimum cash is EUR-222,020, leaving a reserve funding gap of EUR 247,020. Do not commit the lease until demand, funding and actual cost terms support these outcomes.

02 / BUSINESS

Business details

The plan represents a new Dutch BV rather than a trading business with a track record. The owner is intended to hold all shares and manage the shop. Registration, bank account and tax identifiers must be completed before contracting. There are no invented founder credentials or existing customers. Public contact information will be added after the identity and lease are confirmed.

Detail	Planning status
Trading name	Canal Stem subject to name check
Activity	Fresh bouquets and weekly business arrangements
Location	De Pijp Amsterdam shortlist; exact address pending
Legal and VAT registration	BV and KVK registration pending
Opening date	January 2027 after two preparation months
Owner contact and advisors	Names contact details and appointments pending

03 / STRATEGY

Business concept and objectives

The concept combines a dependable EUR 40 average collection bouquet with a EUR 65 weekly business arrangement including a local delivery allowance. Gross prices are planning targets; the model separates VAT from revenue. Bouquet recipes use a short stem list with seasonal substitutions agreed at ordering. Customers receive a care card and a clear replacement process.

The first year must establish repeat buying, recipe discipline and timely fulfilment. Before signing a lease, run paid preorder tests and assemble a credible local business pipeline. Expansion is not in the forecast.

Milestone	Decision criterion
Before lease	Site conversion test and wholesale costed recipes
Before opening	Funding proof staff recruitment permits and cold store test
First 90 days	Record sold stems waste service time and contribution weekly
End year one	Review demand ramp staffing cover and available cash

04 / STRATEGY

Business model canvas

The shop earns revenue from two tightly defined channels. Collection customers pay on order; business customers receive one monthly invoice with no more than one month credit. Wholesale flowers are purchased frequently to protect freshness. The owner balances production time against selling and administration. The canvas describes the proposed operating system, not evidence of a profitable customer base.



Nine connected business model choices for the proposed florist.

Canvas element	Canal Stem decision
Customers and value	Neighbourhood gifting and office reception freshness
Channels and relationships	Shop preorders local search and owner business outreach
Revenue and resources	Bouquets and weekly arrangements; cold store skilled paid hours
Activities and partners	Buying conditioning arranging and collection; two wholesalers and courier
Costs	Flowers waste payroll rent packaging and deliveries

05 / STRATEGY

SWOT and longer term goals

S 1 is the focused range, making recipes and quality checks manageable. S 2 is direct owner responsibility for buying and customer recovery. W 1 is untested demand and a new brand. W 2 is dependence on two people and perishable inventory. O 1 is repeat local business purchasing; it is an opportunity to test rather than contracted revenue. T 1 is wholesale cost inflation and T 2 is the proposed flower VAT change [S 3,S 9].

Years three to five should reduce the owner dependence through trained cover and documented purchasing. A second site needs twelve months of positive operating cash, adequate reserves and a manager who can run the first shop. No second site capital or revenue is included.

Finding	Action
S 1 and S 2	Maintain a short recipe list and owner escalation
W 1 and W 2	Paid preorder test; train relief and cap delivery obligations
O 1	Pilot weekly arrangements with cancellable paid trials
T 1 and T 2	Quarterly recipe and gross price review; VAT stress case

06 / STRATEGY

TOWS strategy matrix

The response to uncertainty is a sequence of small commercial tests. The owner must use the focused offer to obtain paid trial orders, while limiting spoilage and fixed commitments. The risk response is not to assume every interested business becomes a subscriber.

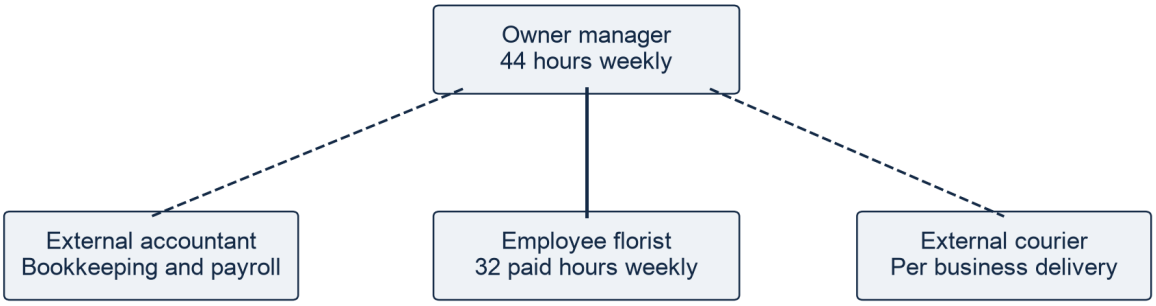
Pairing	Strategy and trigger
S 1 O 1	Offer two office arrangement sizes and measure four week renewal
W 1 O 1	Obtain ten paid business trials before a long lease commitment
S 1 T 1	Seasonal substitution within disclosed colour and price bands
W 2 T 2	Reprice or reduce range if VAT stress creates a cash reserve breach

07 / PEOPLE

Owner and management

One owner manager controls purchasing, recipes, cash reconciliation and business sales. One 32 hour employed florist prepares arrangements and covers counter service. The owner works 44 hours weekly, including administration; the model allocates only 60% of combined hours to production. External bookkeeping and courier support do not become unpaid internal staff.

The owner signs contracts and approves refunds above a defined EUR 40 threshold. The florist may handle ordinary remakes and stock alerts. An external accountant reconciles VAT and payroll; a courier follows agreed delivery windows. The owner needs a documented absence plan before opening.



Solid lines show internal reporting. Dashed lines show external service providers.

08 / PEOPLE

Owner and key personnel profiles

No founder CV is supplied. The plan specifies required capabilities instead of presenting fictional experience. The owner must demonstrate flower conditioning, recipe costing, customer complaint handling and commercial recordkeeping, or complete training and recruit experienced support before launch. The employed florist needs practical hand tying and stock rotation experience.

Profile field	Required evidence
Owner identity and ownership	Verified identity intended 100% equity and right to work
Relevant employment and training	CV references practical flower skills and retail management test
Time and responsibilities	44 hours weekly including buying admin selling and production
Employee florist	32 hours weekly; reference checks and practical trial
Other income and personal finances	Actual current income undisclosed; illustrative budget at end
Advisor support	Accountant payroll and lease advisor appointments pending

09 / MARKET

Target customers

Primary buyers are residents and workers purchasing gifts or flowers for home near the selected shop. The secondary group is offices, salons and small hospitality venues wanting a weekly reception arrangement within a compact delivery route. Tourists are not a required demand source. No assumption that all Amsterdam residents are flower buyers is made.

Retail customers need a convenient collection window, appropriate colour palette and reliable freshness. Business buyers need predictable invoices and prompt swaps for damaged arrangements. Site interviews should ask about current purchases and recent prices, not hypothetical enthusiasm.

Segment	Offer and reason to buy
Local gifting	EUR 40 average bouquet; dependable preorder collection
Home flowers	Seasonal designs with disclosed substitutions
Local business	EUR 65 weekly arrangement including local delivery
Excluded at launch	Weddings events workshops vases and national courier orders

10 / MARKET

Segmentation targeting and positioning

Segment by purchase occasion, travel distance and ordering frequency. Target customers who can collect or receive a local route delivery; avoid distant orders whose logistics exceed the fixed delivery allowance. The intended position is a specialist neighbourhood florist with predictable designs and collection service. The team cannot claim superior quality until it measures product life and repeat purchase.

Segment variable	Selection and test
Geography	Provisional 10 minute cycle catchment; map exact site
Occasion	Gifts home displays and weekly business reception
Frequency	Monthly retail repeat hypothesis; weekly business offer
Value proof	Paid test basket care feedback and four week renewal
Position statement	Seasonal fresh arrangements with clear prices and collection times

11 / MARKET

Value proposition canvas

The priority job is a local buyer needing a gift that looks appropriate and is ready at the promised time. Pains include unclear substitutions, wilted flowers and inconvenient collection. Gains are a suitable design, a straightforward purchase and a clear recovery promise. These are interview hypotheses.

The offer addresses these jobs with two recipe palettes, an order confirmation and labelled conditioning dates. The team records remake reasons and vase life feedback. Commercial proof is a paid order and repeat buying, rather than the number of social followers.



Proposed value fit to test through paid orders and customer interviews.

Customer side	Offer response
Jobs	Choose a gift; collect at a reliable time
Pains	Unclear pricing substitutions and freshness
Gains	Appropriate appearance and trusted handover
Products	Hand tied seasonal bouquet and care card
Pain relievers and gain creators	Confirmed palette collection slot and prompt remake policy

12 / MARKET

Market size and trends

Amsterdam had 941,873 residents at the beginning of 2026 [S 7]. That figure defines city context, not florist demand. Royal FloraHolland reports EUR 5.4 billion product turnover for 2025 [S 9]; its wholesale cooperative scale is not local retail TAM. These measures cannot be multiplied by an invented flower spend to produce a validated market.

TAM is annual city fresh bouquet and arrangement spending; SAM is the portion accessible to the eventual catchment and local delivery route; both remain unquantified. SOM is shown as the modelled shop sales plan and is conditional on capacity and paid demand validation. No share of SAM is claimed.



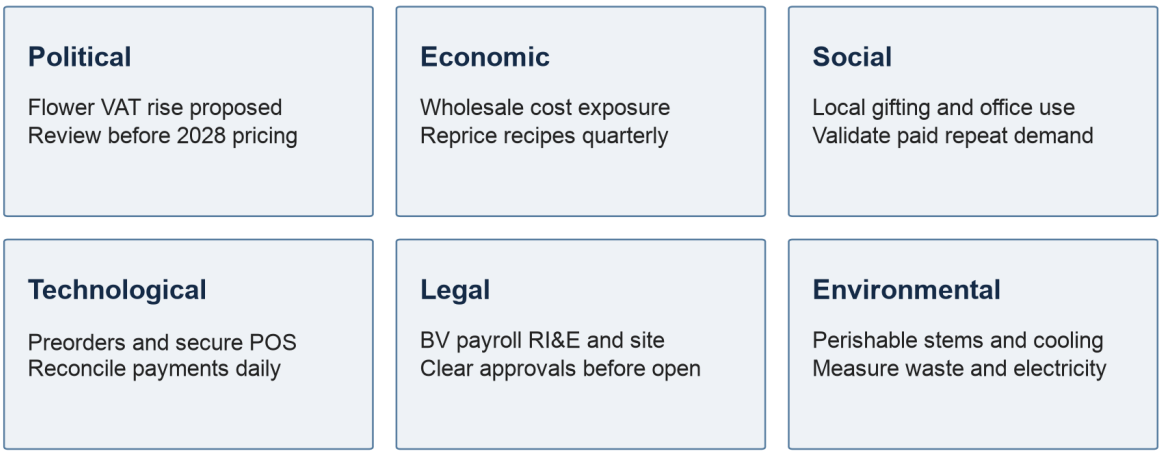
Nested scopes show geography and offer boundaries rather than measured relative sizes.

Scope	2027 annual EUR net basis
TAM	Amsterdam eligible fresh floral spending; unavailable
SAM	Catchment and route eligible floral spending; unavailable
SOM	Modelled Base revenue; forecast not validated market share
Method needed	Buyer counts times annual relevant spend with overlap removed

13 / MARKET

PESTLE analysis

The external conditions affect concrete choices: tax policy may change net revenue at a fixed customer price; wholesale supply affects recipe costs; employment rules affect payroll; premises and privacy duties affect opening readiness. The panels distinguish current facts from exposures and proposed responses. Review the legal status of the VAT proposal before pricing for 2028 [S 2,S 3].



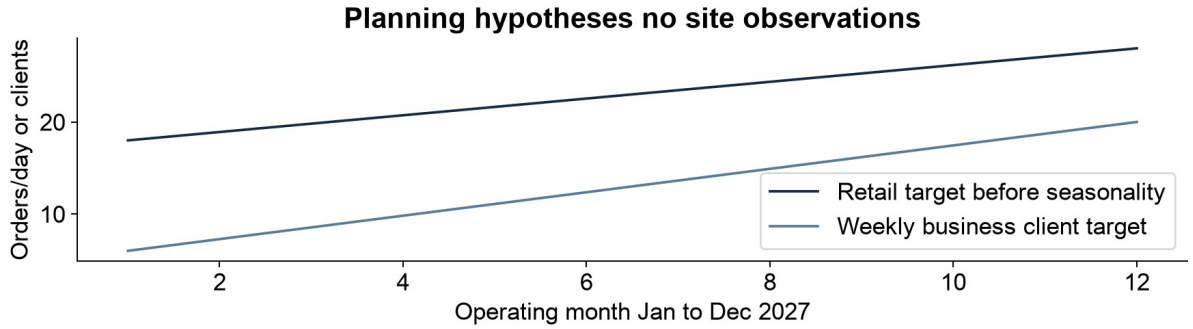
Six external conditions and planned responses. Source references are expanded in the evidence register.

14 / MARKET

Local demand and evidence

No site counts, interviews or paid demand observations exist for Canal Stem. A large city population does not prove that a particular storefront can sell the required bouquets. The demand forecast uses an opening retail target of 18 bouquets per trading day before seasonality and a mature target of 28, plus a weekly business client ramp. Capacity can reduce fulfilled demand.

Before lease signature, count the candidate frontage on two weekdays and a Saturday across three time windows. Record weather and nearby competitor traffic. Run paid preorder collection tests and twelve business interviews, then compare willingness to pay against the EUR 40 and EUR 65 gross prices. Retain anonymous dates and methods.



Forecast ramp assumptions are labelled separately from the absent observed demand evidence.

Evidence item	Status and gate
City population context	S 7 verified; not a conversion estimate
Candidate site footfall	Not collected; required before lease
Retail paid orders	Not collected; record basket repeat and service time
Business clients	No contracts; require trial renewal evidence

15 / MARKET

Competitors and positioning

Pompon Amsterdam publishes bouquets from EUR 30 and multiple price choices, with EUR 10 delivery and a same day cutoff [S 1]. This establishes a real local substitute but does not prove that its bouquet size or stems match the proposed product. Supermarkets, flower market stalls and national delivery sites offer further substitutes; their prices have not been collected for this plan.

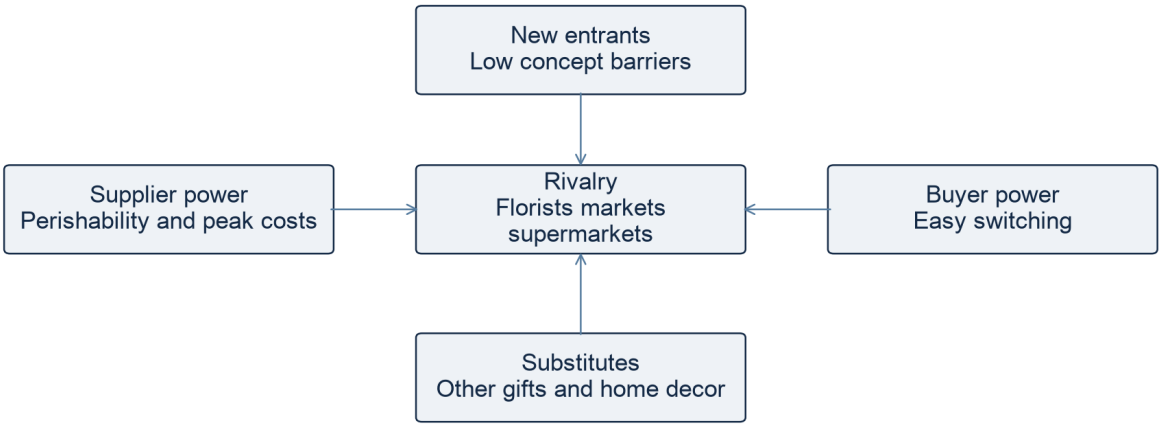
Canal Stem must win convenient local collection and repeat business arrangements through execution. It will not compete by claiming the lowest price or an unverified environmental premium. Compare nearby competitors after selecting a site, including stem count, collection window and delivery inclusions.

Alternative	Commercial implication
Pompon independent florist	Published lower entry tier; inspect comparable EUR 40 recipe
Supermarket bouquets	Convenient substitute; price/quality field audit pending
National delivery sites	Convenient gifting; local collection advantage must be tested
Own position	Focused seasonal design reliable pickup and weekly business service

16 / STRATEGY

Porter five forces

Rivalry is substantial because bouquets can be bought from specialists, markets and supermarkets. Switching is easy, making buyer power material. Wholesale perishability and peak season availability increase supplier exposure. A small florist is relatively easy to imitate, while gifts other than flowers are substitutes. These are qualitative assessments based on the offer and alternatives, not survey scores.



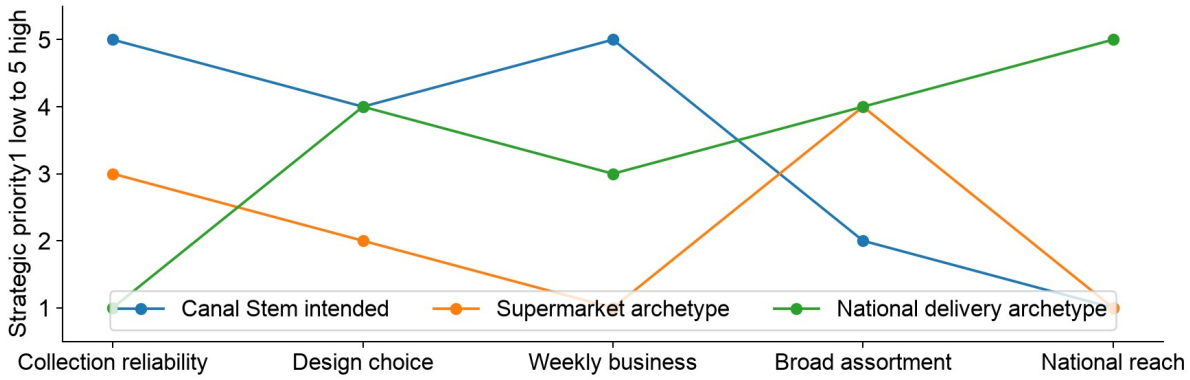
Rivalry sits at the centre with four surrounding forces.

Force	Response
Rivalry and substitutes	Build repeat collection and clear occasion fit
Buyer power	Transparent gross prices and prompt recovery
Supplier power	Two wholesalers and interchangeable seasonal recipes
Entry threat	Document quality and route reliability rather than exclusive claims

17 / STRATEGY

Strategy canvas

The canvas compares intended service priorities rather than scoring competitors from an invented survey. Canal Stem concentrates on design choice, collection predictability and recurring business arrangements. It gives less priority to national reach and the broadest assortment. The supermarket and national delivery archetypes describe strategic choices, not measured ratings of named companies. Customer tests must establish whether the difference supports the planned contribution.



Illustrative strategic priority indices 1 to 5. Qualitative archetypes; not observed quality or market ratings.

18 / OPERATIONS

Location and premises

Shortlist a 50 to 65 square metre De Pijp shop with a visible frontage, water, drainage, loading access and adequate cold storage space. No property is leased. The EUR 2,400 monthly net rent assumption excludes lease VAT and needs a quoted site assessment. Confirm whether the actual lease elects VAT; an adviser must change the model if it does.

The premises check covers environment plan compatibility, renovation permission, fire safety, display restrictions and trading hours [S 8]. The customer counter must allow collection without obstructing production. A quiet conditioning zone and safe wet floor cleaning process are essential.

Premises test	Action before commitment
Customer access	Timed site observations and collection walk through
Flower handling	Drainage cold store electrical and ventilation inspection
Regulatory clearance	Environment/APV/renovation checks with written evidence
Lease economics	Rent deposit service charges repair duties and VAT quote
Space discipline	No workshop or event assembly area assumed

19 / OPERATIONS

Equipment and resource plan

The capital plan contains EUR 24,000 fitout and EUR 18,000 equipment net before VAT. All values are allowances, not supplier quotes. Fitout has a 120 month straight line life; equipment has 60 months. A EUR 5,000 addition is planned in month 25, also over 60 months. Routine maintenance remains in fixed costs.

Resource	Net EUR and role
Fitout lighting plumbing counter and signage	24,000; quoted scope required
Cold store	9,000; temperature control and installation
Benches and hand tools	4,000; safe production and conditioning
POS and order IT	2,000; secure retail reconciliation
Shelving and display	3,000; compact visible range
Replacement addition in month 25	5,000; no automatic asset disposal

20 / OFFER

Product strategy

The collection range uses seasonal hand tied bouquets at a proposed EUR 40 gross average. A weekly business arrangement has a proposed EUR 65 gross price including an outsourced local delivery allowance. The model does not contain extra accessory attachment, events or workshops. Avoid adding an attractive new product to the narrative unless its demand, labour and tax treatment are added to the same model.

Two palette recipes support efficient buying. The owner tracks flower cost per recipe before waste and substitutes stems only within the promised appearance and value. Packaging is charged as a cost, not separate revenue.

Product rule	Operating decision
Collection bouquet	Focused seasonal recipe and confirmed pickup time
Business arrangement	One weekly floral delivery; existing client vessel assumed
Substitutions	Disclose colour and flower availability before taking payment
Excluded lines	Plants vases wedding installations workshops and national shipping

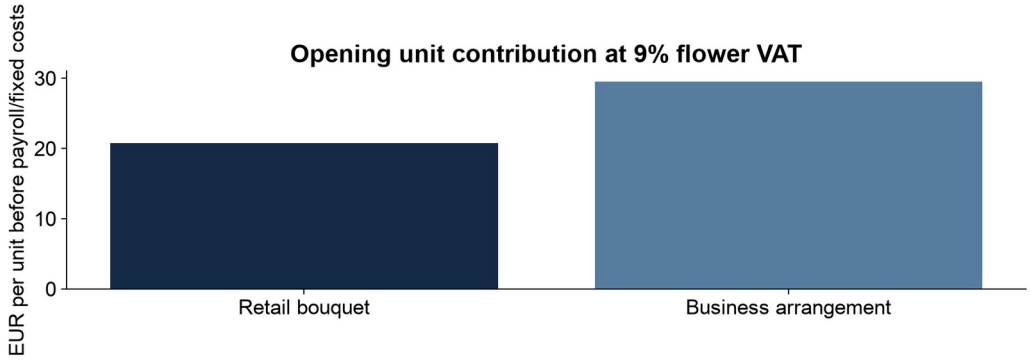
21 / OFFER

Pricing and order economics

Gross collection prices include VAT. At the current 9% flower rate, EUR 40 becomes EUR 36.7 net before any price increases. The planning recipe costs EUR 13 net before 8% waste, giving EUR 14.13 cost after waste. Packaging adds EUR 1.2 and the 1.5% gross payment fee adds EUR 0.6. The resulting unit contribution is EUR 20.77 before payroll and fixed costs.

Business arrangements at EUR 65 gross yield EUR 59.63 net, less EUR 23.91 flowers after waste, EUR 1.2 packaging and EUR 5 delivery. This produces EUR 29.52 before fixed costs. These calculations exclude a separate vase or service. Validate VAT classification for the combined floral delivery. At 21% VAT with the same EUR 40 customer price, net sales fall to EUR 33.06.

Unit calculation	Retail EUR	Business EUR
Gross customer price	40.00	65.00
Net revenue at 9%	36.70	59.63
Flower cost after 8% waste	14.13	23.91
Packaging	1.20	1.20
Payment or delivery	0.60	5.00
Contribution before fixed costs	20.77	29.52



Opening proposed unit contribution at 9% VAT before payroll and fixed costs; recipe and cost assumptions require quotes.

22 / OFFER

Competitor price comparison

The observed local offer is Pompon online ordering, checked 3 October 2026 [S 1]. The proposed EUR 40 collection price is within its published tier choices. Delivery is different: Canal Stem offers only weekly local business routes at an all inclusive assumed price; Pompon publishes a separate EUR 10 delivery fee. There is no claim of an equal stem count, same bouquet size or cheaper total service.

Comparable offer	Canal Stem proposed	Pompon published
Entry bouquet	EUR 40 average collection	Options from EUR 30
EUR 40 bouquet tier	Average basket target	EUR 40 option shown
Delivery	B2B only; cost included in 65	EUR 10 within 20 km
Scope limitation	Recipe and size unquoted	Direct product page; no mystery shop

23 / GROWTH

Brand and customer experience

The brand promise is a clear floral choice and a reliable collection time. Use daylight product photos of actual recipes after trial production. Do not advertise carbon neutrality or certified sourcing without chain evidence. Customers see the gross price, expected palette, care guidance and a way to report early deterioration.

The florist confirms each preorder and labels the pickup slot. A complaint log records product age, handling and resolution. Immediate recovery is limited to the promised offer; the owner reviews repeat incidents and changes buying or conditioning practices.

Touchpoint	Control
Ordering	Gross price palette slot and substitution confirmation
Collection	Name verification care card and safe carry packaging
Business delivery	Agreed window and receipt confirmation
Recovery	Remake record owner escalation and weekly defect review

24 / GROWTH

Sales channels and process

The shop accepts walk in and preorder collection through its own planned channels. Retail orders are paid immediately and create no receivables. Business buyers are invoiced monthly with a one month lag in Base and Downside; Upside assumes prepayment. No national courier delivery or marketplace commission revenue is included.

The owner confirms the delivery route before adding a business client. One arrangement uses 1.5 times the retail production time. When demand exceeds available productive hours, both channels are scaled by the same capacity allocation fraction. This prevents selling an unlimited office subscription base alongside full retail demand.

Channel	Process and cash timing
Retail collection	Pay on order; gross receipts same month
Business weekly	Owner outreach; one monthly invoice and 30 day credit
Delivery	Contractor allowance EUR 5 per business unit; no staff driver
Sales beyond capacity	Reduce forecast units proportionately across both channels

25 / GROWTH

Launch marketing

Preopening eligible expenses include EUR 2,000 brand and launch work within the EUR 6,500 overall service budget. Ongoing marketing is EUR 450 per month inside the EUR 1,450 fixed cost allowance. These are proposed budgets, not agency quotes. Use local search visibility, partner introductions and paid preorder tests before a broad campaign.

Track spend by channel against paid orders and contribution. A EUR 40 bouquet contribution of about EUR 20.77 before fixed costs makes a EUR 30 first order acquisition cost unattractive unless repeat sales repay it. Do not equate impressions with demand.

Activity	EUR budget	Basis and measurement
Launch	2,000	Within preopening services; actual orders and follow up
Monthly local marketing	450	Within fixed costs; paid order conversion
Business outreach	–	Owner time; paid trial and four week renewal
Decision trigger	–	Stop if contribution fails to recover acquisition spend

26 / GROWTH

Retention and ongoing sales

Retail retention uses permission based reminders and a simple order history. No loyalty discount is assumed in prices. Ask repeat customers which occasion brought them back and how long the flowers lasted. For business clients, confirm the next month schedule and payment status before new weekly deliveries.

Review renewal and debtor ageing monthly. Pause deliveries after an overdue invoice instead of assuming bad debts never happen. Credit loss is not explicitly forecast, so an overdue account needs a revised receivable and loss allowance. Avoid selling commitments for weeks that the staff rota cannot fulfil.

Measure	Owner review
Retail repeat rate	Monthly paid customer cohorts; baseline to collect
Business renewal	Four week paid trial renewal and cancellation reasons
Debtor ageing	Weekly; block overdue deliveries and contact debtor
Quality feedback	Conditioning date care feedback and remake cost

27 / OPERATIONS

Daily operations and suppliers

Order small stem quantities from two prospective wholesalers and receive flowers several times weekly. Neither supplier is contracted. Inspect delivery condition, cut and hydrate stems, date buckets and use first received stock first. Recipes drive purchasing; ageing stock cannot be treated as free ingredients. Waste raises flower cost through the model waste fraction.

At close, reconcile retail payments, business deliveries and units made. Check cold store temperature and invoice costs. The owner maintains an alternate stem list and supplier contact plan. Base supplier payables approximate 15 days credit; Downside assumes immediate payment. Actual terms must replace the allowance.

Routine	Control and responsibility
Receiving	Owner checks stems invoice price and damage
Conditioning	Florist dates stock and records cold store temperature
Production	Recipe and production slot discipline
Closing	Owner reconciles cash orders remake cost and waste
Supply resilience	Two quoted wholesalers; no exclusive contract assumed

28 / OPERATIONS

Sustainability practices

Sourcing claims will follow actual invoices and certifications, not the trading name. Ask wholesalers for traceability and growing certification documents. Prioritise seasonally available substitutions while preserving customer expectations. Measure flower discard weight and purchasing cost rather than claiming every local stem has a lower footprint.

The 8% waste assumption is a model input that requires measurement. Use paper wrapping where suitable, separate organic waste and maintain the cold store efficiently. Fixed costs include maintenance and commercial waste allowance; there is no assumed grant or unverified saving.

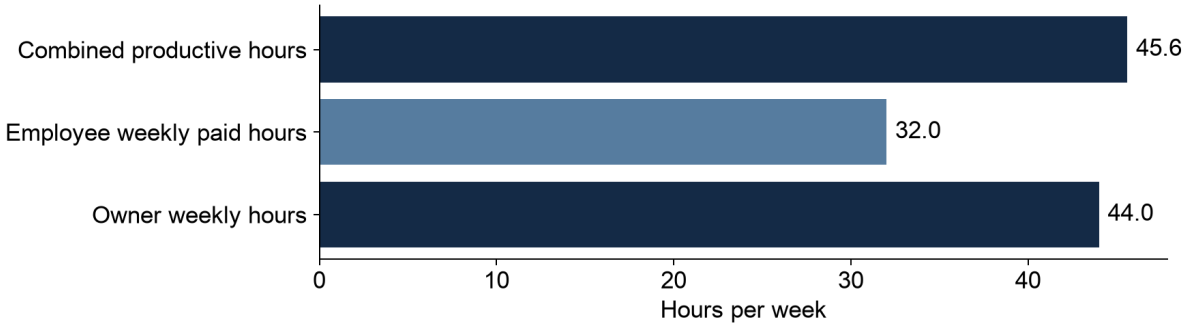
Practice	Measurement and review
Flower waste	Weekly discarded stems/cost; compare to 8% model assumption
Packaging	Unit cost and customer handling failures monthly
Energy	Cold store temperature and electricity bills monthly
Sourcing	Invoice origin and certification records per supplier
Environmental claims	Owner checks proof before publication

29 / PEOPLE

Staffing and training

Base staffing is one 32 hour florist and one 44 hour owner manager. Employee pay starts at EUR 18 gross per hour; employer allowance is 25%. Owner gross pay is EUR 5,000 monthly plus 10% payroll cost allowance. These allowances are not a legal payroll calculation. The 2026 adult minimum is EUR 14.99 from July [S 5]; the 2027 rate must be checked before hiring.

Only 60% of combined hours become production time. A retail bouquet takes 16 minutes and a business arrangement 24 minutes. This gives about 741 equivalent retail units monthly. Retail demand plus 1.5 times business units cannot exceed that capacity. Leave, sickness and seasonal peak cover require a rota and trained relief within paid cost.



Paid hours determine production capacity; all additional orders need labour and cash planning.

Role	Hours and duties
Owner manager	44 per week; production buying admin sales and close
Employed florist	32 paid per week; production counter and conditioning
External courier	Purchased per business delivery; no internal hours
Accountant and payroll adviser	Fees within admin allowance; appointments pending

30 / PEOPLE

Staff skills and fair work

Recruit through a practical arrangement and conditioning trial, then verify references. The owner needs bookkeeping and payroll support rather than assuming flower skill implies business competence. Training includes wet floor safety, cutting tools, manual handling, cold store procedures, customer recovery and accessible collection.

Use a predictable rota, written hours and pay arrangements, recorded breaks and a confidential grievance route through the owner or external adviser. Check the applicable florist collective agreement, holiday pay and pensions before employment. The forecast employer loading must be replaced if actual duties exceed the allowance.

Role or practice	Required evidence
Flower skills	Practical recipe time quality and hydration trial
Paid onboarding	Within preopening training/other allowance EUR 2,500
Scheduling	Advance rota documented breaks and paid absence cover
Safety	RI&E tool use lifting and wet floor training
Fair treatment	Written pay terms grievance contact and inclusive recruitment

31 / OPERATIONS

Legal and insurance requirements

KVK registration, an appropriate BV structure and tax enrolment precede trading. The official shop checklist requires premises, municipal and employer checks, including RI&E [S 8]. The plan does not claim completion. GDPR applies to order records and email lists; keep a minimal retention policy and permission based messages. Consumer ordering conditions must address perishability correctly rather than copying generic cooling off language.

The owner salary follows the DGA framework: the 2026 floor is EUR 58,000 but comparable employment and the highest employee can require more [S 4]. EUR 60,000 in the model is an allowance. Ask the payroll adviser to determine 2027 salary and contributions.

Requirement	Opening evidence needed
Company and VAT	KVK bank and tax registration; current rate classification
Premises	Environment/APV permission fire/electrical and renovation checks
Employment	Employer registration RI&E collective agreement and payroll advice
Privacy and consumers	Order terms permissions and retention policy
Insurance	Property stock liability and interruption quotes
Pending VAT proposal	Monitor Parliament; refresh 2028 pricing case before implementation

32 / OPERATIONS

Opening roadmap

Two preparation months fund owner pay, payroll allowance and rent. The loan is assumed drawn on opening day, so there is no preopening debt interest. Preparation is equity funded. Delays in Downside extend to three months and use more cash. Do not open while funding or site safety remains uncertain.

Timing	Gate owner and evidence
November 2026	Owner: verify paid demand funding proof and lease scope
November to December	Owner: registration permits wholesale and insurer quotes
December 2026	Florist hire cold store test recipes training and delivery route
January 2027	Owner: open only after payroll cash and approvals confirmed
First quarterly review	Reconcile actuals and revisit demand capacity VAT and reserves

33 / RISK

Risks and management actions

Perishability, untested conversion, key person absence and gross price sensitivity are the principal operating risks. The Downside includes slower demand, higher waste, no supplier credit and the proposed 21% floral VAT from 2028. The proposal is not enacted at 3 October 2026 [S 3]. Cash deficits must remain visible. They cannot be solved by treating sales tax or debt principal as revenue.

Risk	Trigger and action
Weak demand	Two months below ramp: reduce buying and review fixed commitments
Waste and wholesale price	Waste above 8% or recipe cost over budget: reprice/substitute
Staff absence	Missing qualified cover: cap orders and pause new subscriptions
VAT increase	If enacted: test gross price changes and contribution before 2028
Liquidity	Cash below EUR 25,000: pause capex and negotiate funding before commitment

34 / EVIDENCE

Research and evidence

Sources were reviewed 3 October 2026. Official tax employment and city pages support legal and context claims; Pompon supplies a real published price reference. No source validates this shop's demand, rent or recipe costs. Referenced figures have distinct scopes and cannot be used as market share evidence. Retained sources.json contains findings, access date and limitations.

Source	Use and limit
S 1 Pompon	Published bouquet tiers delivery scope; not matched stem count
S 2 and S 3 Tax/RVO	Current 9% flowers; proposed 21% from 2028 not enacted
S 4 S 5 S 6 Official tax/pay	DGA minimum wage and corporation tax context
S 7 Amsterdam O&S	City residents; not eligible local flower buyers
S 8 KVK checklist	Required opening checks; actual approvals pending
S 9 FloraHolland	Wholesale product turnover; not city retail TAM

S1 https://pompon.nl/products/product

S2 https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/zakelijk/btw/tarieven_en_vrijstellingen/goederen_9_btw/sierteeltproducten/

S3 https://business.gov.nl/amendments/vat-on-flowers-and-plants-to-go-up-from-9-to-21-percent/

S4 https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/prive/vermogen_en_aanmerkelijk_belang/aanmerkelijk_belang/loon_en_aanmerkelijk_belang/

S5 https://www.rijksoverheid.nl/themas/werk/minimumloon/bedragen-minimumloon/bedragen-minimumloon-2026

S6 https://www.government.nl/topics/taxation-and-businesses/corporation-tax

S7 https://onderzoek.amsterdam.nl/thema/bevolking

S8 https://business.gov.nl/starting-your-business/starting-situations/how-to-start-a-shop-step-by-step-plan/

S9 https://www.royalfloraholland.com/over-ons/jaarverslag/jaarverslag-2025

35 / EVIDENCE

Quotes and assumptions

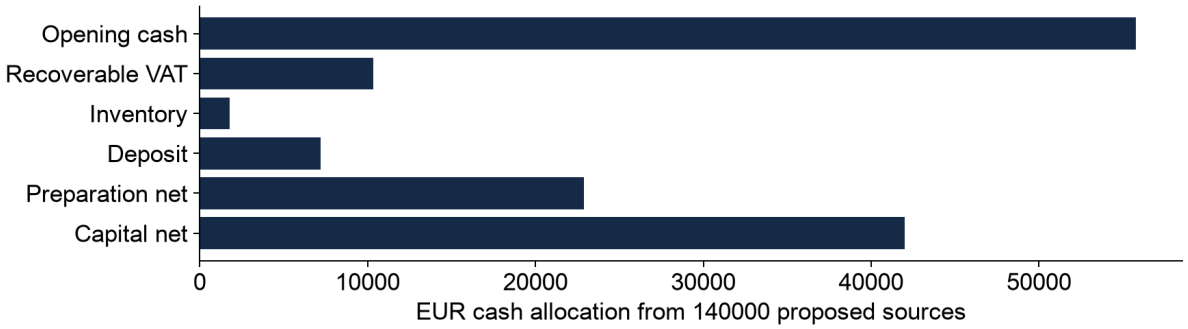
All money assumptions are author selected planning allowances. No secured lender facility, supplier quote or signed customer contract is claimed. The quotes register below turns the assumptions into procurement work. A changed cost must update the model, result export and Word figures together.

Assumption	Evidence needed before commitment
Rent EUR 2,400; deposit EUR 7,200	Signed lease quote VAT and service charge terms
Fitout EUR 24,000; equipment EUR 18,000	Scope quantity installation and maintenance quotes
Flower recipes EUR 13 and EUR 22 net	Wholesaler stem prices trial waste and composition
Courier EUR 5 per B2B unit	Route geography timing VAT and loss policy
Payroll loading 25% and 10%	DGA employee agreement pension and holiday calculations
Equity EUR 100,000; loan EUR 40,000	Proof of equity lender terms fee security and draw date

36 / FINANCE

Startup costs and funding

Proposed sources are EUR 100,000 equity and EUR 40,000 opening day debt. Equity is not stated as available. Startup uses distinguish capital, expenses, refundable deposit, inventory and VAT. Opening cash is the unused funding after actual startup payments; the EUR 25,000 target reserve is a threshold rather than an expense. No funding is automatically added to a loss or shortfall.



Startup amounts from verified Base model 1.0. Reserve cash is not double counted.

Item	EUR Base
Equity	100,000
Loan	40,000
Capital net	42,000
Preparation expenses net	22,900
Deposit	7,200
Opening inventory	1,800
Recoverable VAT	10,347
Opening cash	**55,753**

37 / FINANCE

Itemized startup costs

The startup allowance includes two months of owner salary and cost loading plus rent, EUR 6,500 VAT eligible preparation services, and a 1.5% loan fee. Capital and inventory are assets. Deposit is refundable. No owner wage is omitted while the shop is being prepared. Supplier quotations are still required.

Use	EUR net	Accounting treatment
Fitout	24,000	Capital 120 months
Cold store benches POS and shelving	18,000	Capital 60 months
Rent deposit	7,200	Refundable asset
Flower stock	1,800	Inventory asset
Owner preparation salary	10,000	Expense
Owner preparation loading	1,000	Expense
Preparation rent	4,800	Expense
Legal launch training and other services	6,500	Expense
Loan fee	600	Expense
VAT credit	10,347	Recoverable tax asset
Target cash reserve	25,000	Cash retained not spent

38 / FINANCE

Owner personal survival budget

The owner budget is a hypothetical single household illustration, not a statement of actual finances. It uses a monthly period with no other reliable income. Salary is a payroll expense in the business; personal spending is not deducted again. Net retention is assumed 65%, requiring a personal tax calculation before reliance. Current personal income and obligations remain undisclosed.

Monthly budget	EUR
Housing and household costs	1,600
Food utilities phone and essentials	700
Transport and insurance allowance	200
Savings debt and contingency allowance	500
Total spending	**3,000**
Other reliable income	–
Required take home	**3,000**
Gross salary required at 65%	4,615
Model salary gross	5,000
Estimated net pay	3,250
Estimated surplus	**250**

39 / FINANCE

Financing terms and security

The model assumes a EUR 40,000 loan drawn at opening at 7% annual interest, with three months principal grace and equal principal over 60 repayment months. The EUR 600 arrangement fee is paid from opening sources and charged to startup expense. Interest is paid from month one. These terms are unapproved.

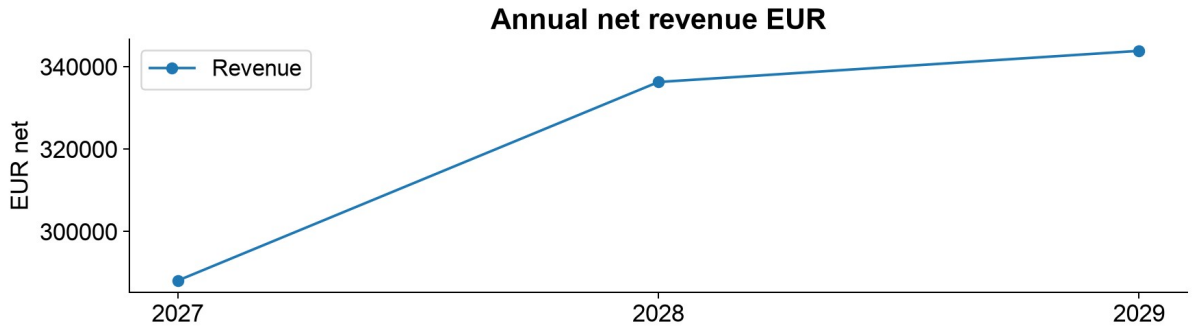
Business equipment may be offered subject to ownership, lender valuation and existing charges checks. No collateral valuation is supplied; personal guarantee requirements remain unknown. Capital asset book value is not cash available for repayment. A lender must approve the draw before the owner commits remaining startup spending.

Term	Proposed Base
Sources	EUR 100,000 equity plus EUR 40,000 debt
Total startup payments	84,247
Opening liquidity	55,753
Interest and principal	7% annual; EUR 667 monthly after 3 month grace
Loan fee	EUR 600 paid and expensed
Security and guarantees	Unconfirmed; no approved valuation

40 / FINANCE

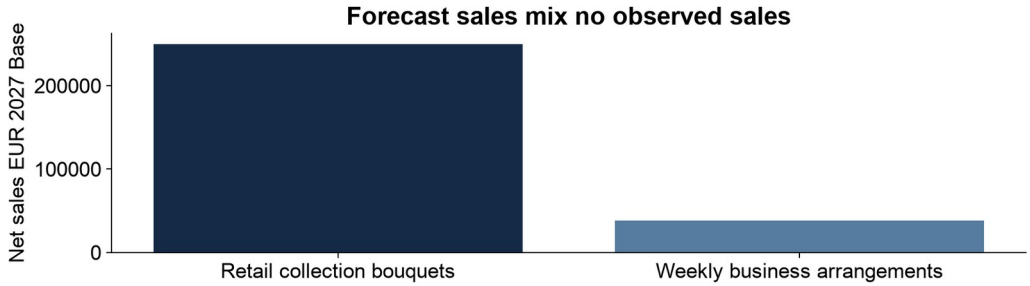
Revenue forecast and capacity

The revenue build uses trading days, calendar seasonality, retail bouquet and weekly business client ramps, gross prices and annual price changes. Production hours impose a shared capacity ceiling. Retail bouquet labour is 16 minutes and business arrangements 24 minutes;52/12 converts weekly hours and orders to monthly equivalents. The financial years are January to December 2027–2029 in EUR net of VAT. Retail collection and weekly business arrangements are the only revenue lines.



Linked Base annual revenue. Unit demand is unobserved and capacity constrained.

Measure	2027	2028	2029
Revenue	**288,112**	**336,287**	**343,853**
Retail bouquets	6,812	7,504	7,522
Business arrangements	639	911	913

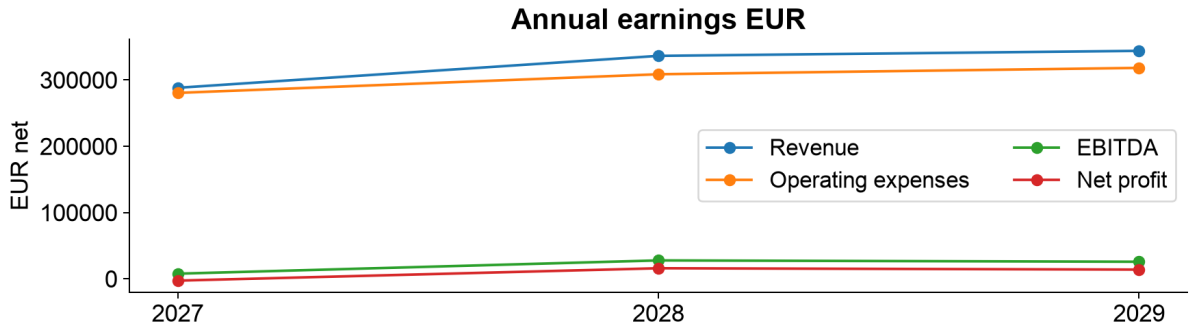


Forecast Base net sales mix in 2027 from model 1.0; retail collection and weekly business arrangements.

41 / FINANCE

Costs and projected profit

Flowers use recipe costs adjusted for waste and annual inflation. Payroll contains owner remuneration, employee wages and distinct cost loadings. Rent, eligible overhead, insurance and levies remain paid at weak demand. VAT is not a profit cost where recoverable. Loan principal and capital spending belong in cash flow; depreciation and interest belong in earnings. The model provides a conservative monthly tax charge of 19% on positive book profit without loss relief or capital allowances. It does not implement the higher annual tax band, which must be added if profits exceed EUR 200,000.



Base revenue less operating costs and noncash depreciation, interest and provision from model 1.0.

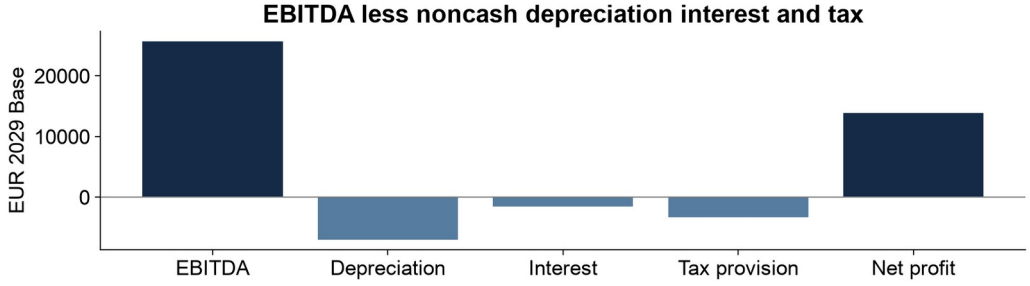
Metric	2027	2028	2029
Revenue	288,112	336,287	343,853
Operating expenses	280,412	308,553	318,147
EBITDA	7,700	27,734	25,706
Net profit	(2,763)	15,885	13,886

42 / FINANCE

Profit and loss forecast

All totals below link to the verified monthly model. There are no loan principal charges or reserve expenses in profit. Gross profit means revenue less flower cost; contribution additionally deducts packaging delivery and payment costs. Annual net profit can be lower than a model with tax loss carryforwards because the provision deliberately ignores relief.

EUR net	2027	2028	2029
Net sales	**288,112**	**336,287**	**343,853**
Flower cost	111,547	131,650	135,933
Gross profit	**176,566**	**204,637**	**207,921**
Gross margin	61.3%	60.9%	60.5%
Packaging	8,942	10,401	10,739
Business delivery	3,196	4,690	4,844
Payment fees	4,087	4,593	4,696
Employee pay and loading	37,440	38,563	39,720
Owner pay and loading	66,000	67,980	70,019
Rent	28,800	29,664	30,554
Utilities marketing administration and maintenance	17,400	17,922	18,460
Insurance and local levy	3,000	3,090	3,183
EBITDA	**7,700**	**27,734**	**25,706**
Depreciation	6,000	6,000	7,000
Interest	2,660	2,123	1,563
Profit before tax	**(960)**	**19,611**	**17,143**
Income tax provision	1,803	3,726	3,257
Net profit	**(2,763)**	**15,885**	**13,886**



Base 2029 EBITDA less depreciation interest and tax produces net profit from model 1.0.

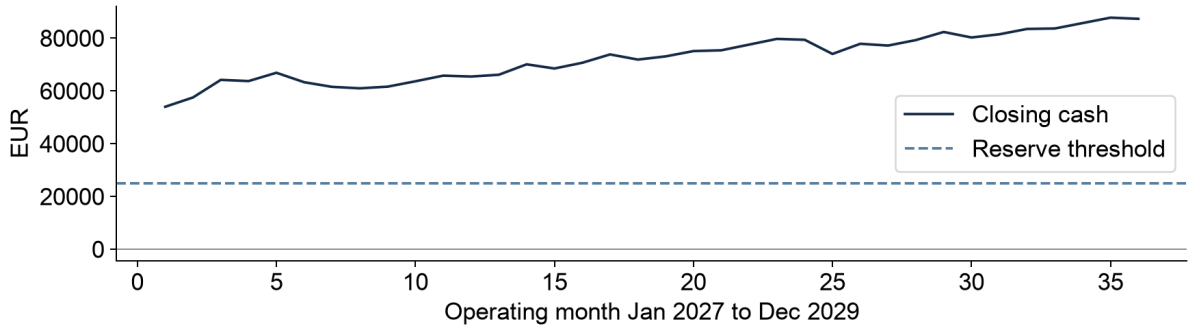
43 / FINANCE

Cash flow and financial position

Cash starts with proposed sources less startup payments. Retail receipts arrive in the current month; business receivables have a one month lag in Base. Flower payables represent half a month's purchases; overhead and labour are paid promptly. The cash flow adds depreciation and reconciles receivables, inventory, payables and VAT. Capital and principal are separate outflows.

VAT is settled at each calendar quarter end in the forecast, including recoverable startup credits. This simplification assumes prompt refund or offset; confirm actual filing and repayment timing with the adviser. The balance sheet contains tax credits or liabilities, inventory, deposit, net equipment, debt and retained earnings.

Base opening cash is EUR 55,753. Year end cash is EUR 65,411 in 2027 and EUR 87,289 in 2029. The model carries the proposed EUR 40,000 loan down to EUR 18,000 at the end of the horizon.



Cash balances from the linked Base balance sheet and cash flow. Negative balances represent finance still needed.

EUR	2027	2028	2029
Operating cash flow	**15,658**	**21,938**	**20,941**
Capital spending net	–	–	5,000
Principal repayment	6,000	8,000	8,000
Net cash change	9,658	13,938	7,941
Closing cash	**65,411**	**79,348**	**87,289**

44 / FINANCE

Cash flow forecast months one to six

January to June 2027 is an indirect cash bridge from earnings. Revenue is shown for context and is not added again to the bridge. The working capital and VAT lines reconcile earnings to cash. Direct customer receipts are separately available on Sales row 25. Payroll and supplier payments are in their own schedules.

EUR	Jan 27	Feb 27	Mar 27	Apr 27	May 27	Jun 27
Opening cash	**55,753**	**53,955**	**57,490**	**64,156**	**63,695**	**66,845**
Revenue	**15,290**	**24,431**	**21,117**	**22,314**	**27,396**	**23,631**
Net profit	**(4,911)**	**194**	**(1,660)**	**(1,006)**	**1,512**	**(300)**
Depreciation addback	500	500	500	500	500	500
Receivables cash change	(1,690)	(358)	(358)	(358)	(116)	(601)
Inventory cash change	1,228	(439)	221	(73)	(162)	110
Payables cash change	2,553	2,830	(1,052)	414	1,116	(933)
VAT net cash change	522	810	9,016	729	966	(1,695)
Operating cash flow	**(1,798)**	**3,535**	**6,666**	**206**	**3,816**	**(2,919)**
Capital spending net	–	–	–	–	–	–
Principal repayment	–	–	–	667	667	667
Net cash change	(1,798)	3,535	6,666	(461)	3,149	(3,586)
Closing cash	**53,955**	**57,490**	**64,156**	**63,695**	**66,845**	**63,259**

45 / FINANCE

Cash flow forecast months seven to twelve

July to December 2027 continues the same indirect bridge. Opening July cash equals June closing cash. Quarterly VAT settlement creates timing differences even at unchanged unit sales. A negative balance is an unfunded requirement, not an assumed overdraft. The workbook continues every month through December 2029.

EUR	Jul 27	Aug 27	Sep 27	Oct 27	Nov 27	Dec 27
Opening cash	**63,259**	**61,505**	**60,951**	**61,583**	**63,613**	**65,757**
Revenue	**21,427**	**22,449**	**27,505**	**27,516**	**27,527**	**27,509**
Net profit	**(1,566)**	**(1,007)**	**1,493**	**1,493**	**1,493**	**1,501**
Depreciation addback	500	500	500	500	500	500
Receivables cash change	(358)	(358)	(231)	(156)	(144)	247
Inventory cash change	111	(39)	(223)	34	(35)	35
Payables cash change	(460)	299	1,163	(136)	41	(44)
VAT net cash change	686	717	(1,404)	963	956	(1,919)
Operating cash flow	**(1,087)**	**112**	**1,298**	**2,697**	**2,810**	**321**
Capital spending net	–	–	–	–	–	–
Principal repayment	667	667	667	667	667	667
Net cash change	(1,754)	(554)	632	2,031	2,143	(346)
Closing cash	**61,505**	**60,951**	**61,583**	**63,613**	**65,757**	**65,411**

46 / FINANCE

Financial position summary

Assets and liabilities below are year end balances rather than sums of twelve months. Retained earnings include preopening expenses and subsequent net profit. The paid equity balance is unchanged; no dividend or owner drawing is forecast. Monthly balance sheet and cash rollforward checks must remain zero within EUR 0.01.

Closing EUR	2027	2028	2029
Cash	**65,411**	**79,348**	**87,289**
Receivables gross	4,485	4,574	4,666
Inventory net	1,031	1,062	1,094
VAT credit	–	–	–
Refundable deposit	7,200	7,200	7,200
Net equipment	36,000	30,000	28,000
Total assets	**114,127**	**122,185**	**128,250**
Loan	34,000	26,000	18,000
Supplier payables	5,789	5,963	6,142
VAT liability	–	–	–
Total liabilities	**39,789**	**31,963**	**24,142**
Paid equity	100,000	100,000	100,000
Retained earnings	(25,663)	(9,778)	4,108
Total equity	**74,337**	**90,222**	**104,108**
Liabilities and equity	**114,127**	**122,185**	**128,250**

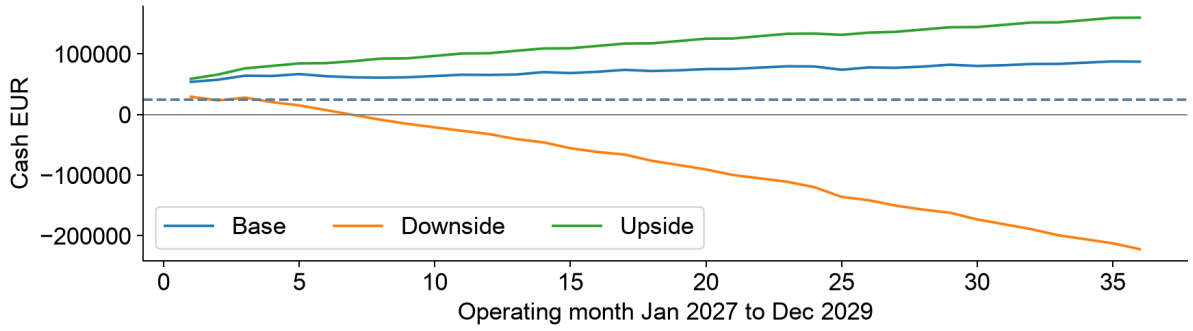
47 / FINANCE

Break even and scenarios

The EBITDA threshold divides fixed payroll and fixed overhead by weighted contribution per equivalent retail production unit. It uses that month's forecast product mix and current prices, so it is not a guaranteed sales requirement or a cash debt service threshold. Compare it with paid labour capacity before accepting the ramp.

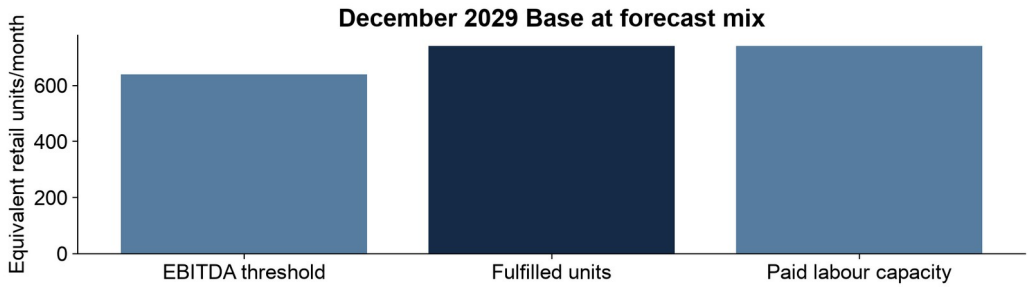
Case captures are snapshots of model 1.0. The workbook detects changed case assumptions or seasonality and labels the capture stale. The live statements always recalculate through Inputs D 5. Downside has slower demand, higher waste, immediate supplier payments and the proposed 21% flower VAT from 2028; Base and Upside retain the current 9% law.

December 2029 Base demand fulfils 741 equivalent units against 741 capacity. The EBITDA threshold is 639 equivalent units; this excludes principal, capital purchases and personal spending.



Captured cases from model 1.0; funding remains fixed and gaps remain visible.

EUR or units	Base	Downside	Upside
Minimum cash	53,955	(222,020)	55,753
Reserve gap	**–**	**247,020**	**–**
2029 EBITDA	25,706	(85,612)	47,974



December 2029 Base EBITDA threshold compared with fulfilled equivalent units and paid labour capacity.

48 / FINANCE

Model guide and completion

Inputs contains editable blue case assumptions and monthly seasonality. D 5 selects Base 1 Downside 2 or Upside 3. Sales builds demand and shared capacity; Costs calculates flowers payroll and working capital; Assets and Debt hold capital and loan schedules. Statements links 36 months of earnings cash and financial position; Summary aggregates annual flows and year end balances. Cases are clearly labelled captures with a stale input check.

Financial generation is retained in financial-model/working/build_model.mjs. It exports model-results.json used by this Word document and charts. Native recalculation tests compare case and changed input results, including tax policy price and waste shocks. Before contracting, replace demand and quote allowances with evidence and refresh the same build.

Completion gate	Owner action
Demand	Paid retail tests and business trial renewals
Premises and supplier prices	Signed lease quote costed recipes and delivery terms
Legal payroll VAT	Current 2027 requirements and 2028 proposal outcome
Funding	Equity proof lender approval security and draw timing
Reporting	Monthly actuals variance cash and waste review