Food Delivery Business Plan

Canal Lunch Delivery Amsterdam

DOCUMENT GUIDE

Contents

Food delivery business plan Version 1.0 3 October 2026

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
Menu and 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

Reading this business plan

This plan evaluates a proposed Amsterdam scheduled office meal transport company. Its customer demand, fees, site and funding are uncommitted. The Base forecast is not viable under the selected paid labor assumptions. Use paid route trials and quotations to decide whether the Upside conditions can be achieved before launching.

Native Word contents uses heading and page reference fields. Update the entire table after editing. The companion Excel model and this plan must be refreshed together after saved input changes.

01 / OVERVIEW

Executive summary

Launch requires viable paid route economics and funded cash.

The proposal

Canal Lunch Delivery is a proposed Amsterdam transport company for scheduled office meals. It will collect sealed meals from contracted restaurants and deliver grouped orders to offices in Centrum and adjacent western districts. Restaurants sell the meals and receive their payments directly. Canal Lunch invoices transport at a proposed €8 net per meal and a €250 monthly partner account fee. The working name, BV structure and service territory are choices for evaluation; no company registration, premises or customers are secured.

Conditions for viability

The commercial hypothesis is that predictable collection windows and multiple meals per stop can improve rider productivity. The Base assumes four meals per office stop and 1.5 stops per productive rider hour. These are operating targets, not observed route results. Employee couriers receive €18 gross per paid hour plus a 32% employer and holiday allowance. The owner receives €6,000 gross monthly and a separate 20% employer allowance. The plan must be viable with these costs included.

Decision	Planning basis
Concept	Scheduled sealed office meal transport
Geography	Amsterdam Centrum and western districts; routes untested
Staff	Paid owner, dispatcher and employed riders
Evidence	Official context reviewed; demand and quotations pending
Launch gate	Signed repeat demand, route proof and sufficient cash

Operating decisions

The Base forecast earns €293,944 net service revenue in Year 1 but loses €56,770 at EBITDA. Year 3 EBITDA remains negative at €24,058. Proposed €210,000 funding leaves a cash trough of €-29,487, requiring at least €29,487 additional funds to avoid negative cash. The €100,000 target is opening cash only, not an ongoing cash floor; operating losses consume it. Maintaining a €100,000 floor would instead require €129,487 extra funding, a policy not adopted in the model. Defer launch until paid trials and contracts support the viable Upside productivity/pricing, or redesign the operation. No additional financing is assumed secured.

02 / BUSINESS

Business details

Canal Lunch Delivery operating plan and planning evidence.

Business activity

The proposed legal form is a Dutch BV serving restaurant and office accounts. The business activity is domestic food transport, with order scheduling and proof of delivery. It does not prepare food, operate a marketplace checkout, buy restaurant meals for resale or retain restaurant money. This boundary keeps reported revenue separate from the full value of the meals delivered and removes restaurant settlement float from funding assumptions.

Field	Proposed status
Working name	Canal Lunch Delivery; clearance pending
Legal form	Dutch BV; incorporation pending
Activity	Transport services; restaurants retain food sales
Area	Amsterdam; exact catchment to test
Premises	Secure dispatch/storage; no kitchen
Owner	Identity and shareholding unknown
Opening	April 2027 planning date
Trading	Weekdays, one extra closed day/month approximation
Registration	KVK, tax and NVWA requirements to confirm

Evidence and next decision

Operations are planned Monday to Friday with a small secure dispatch and bicycle storage unit in western Centrum. The exact address, lease, permitted use and incorporation remain open. Service geography will be defined by timed routes rather than a blanket citywide promise. Owner identity, shareholding and director responsibilities must be entered from actual records before this plan is shared as a financing application.

03 / STRATEGY

Business concept and objectives

Canal Lunch Delivery operating plan and planning evidence.

Our concept

The launch service transports preordered, sealed office meals within a limited catchment. Restaurants supply labelled meals and organise food sales. Offices receive consolidated deliveries in reserved windows. Orders are locked before dispatch, changes require confirmation, and riders use insulated carriers with documented handling checks. The initial offer excludes alcohol, overnight storage, household on-demand delivery and cooking.

First year priorities

Before opening, test at least ten representative routes across wet and dry days and record paid time, productive time, meals, stops, restaurant waits and failed handoffs. Management will evaluate whether six meals per productive hour and 75% productive utilisation are achievable without unsafe riding. Volume growth will follow contracted route density; expansion will require positive contribution after paid rider costs and adequate cash.

Priority	Action	Evidence
Demand	Paid recurring route pilot	Signed bookings at actual fees
Execution	Timed batches in safe conditions	Paid hours and exceptions
Cash	Verify proposed equity and loan	Bank/lender documents
Quality	Train handling and dispatch	Completed readiness checks

04 / STRATEGY

Business model canvas

Canal Lunch Delivery operating plan and planning evidence.

Scope and evidence

Value is a dependable scheduled delivery service for restaurants that want direct office relationships and for workplaces buying team lunches. Customer relationships are account based, with agreed pickup windows, order cutoffs and escalation contacts. Channels are direct restaurant partnerships, workplace referrals and a booking form. Key activities are route planning, food handoff, transport, service recovery and monthly invoicing.

<table>
<tr><td rowspan="2">Key partners
Restaurants retain food sales; repair, payroll and accounting specialists.</td><td>Key activities
Schedule, inspect, collect, deliver, reconcile and invoice.</td><td rowspan="2">Value propositions
Predictable grouped office meal transport with accountable dispatch.</td><td>Customer relationships
Contracted windows, escalation contact and account reviews.</td><td rowspan="2">Customer segments
Compatible restaurants and office meal administrators.</td></tr>
<tr><td>Key resources
Paid owner, dispatcher, employed riders, six bikes and carriers.</td><td>Channels
Direct outreach, workplace referrals and booking form.</td></tr>
<tr><td colspan="2">Cost structure
Paid hours, employer load, premises, systems, consumables and replacement.</td><td colspan="3">Revenue streams
Transport fee per delivered meal and partner account fee; no food sales.</td></tr>
</table>

Business model canvas proposed design; assumptions require validation.

Key resources are six delivery bicycles, trained employed riders, insulated carriers, dispatch software and paid management. Restaurant kitchens, equipment maintenance and accounting are external partners. Revenues come only from delivery units and partner account fees. Costs consist of paid hours, employer allowances, premises, systems, maintenance, insurance and service consumables. No advertising revenue, tips or unpaid founder hours are needed for the forecast.

05 / STRATEGY

SWOT and longer term goals

Canal Lunch Delivery operating plan and planning evidence.

SWOT assessment

S1 is the planned focus on repeat office routes. S2 is direct control of employee training and pay. Both are design choices, not demonstrated strengths. W1 is the lack of measured demand or signed partners; W2 is a high fixed owner and minimum rider payroll before route density is established. O1 is the possibility of restaurant direct sales with bundled transport. T1 is established city logistics and restaurant delivery alternatives; T2 is wage, weather and food safety exposure.

Years three to five

Years three to five should prioritise predictable service, documented management cover and profitable repeat routes. A second dispatch unit is conditional on customer concentration being acceptable and the existing operation generating cash after bike replacement and debt service. There is no valuation, exit or expansion promise. Reassess the SWOT quarterly using actual retention, lateness, handling incidents and contribution.

Type	Finding	Decision
S1	Repeat route focus	Test batching
S2	Employee control	Pay and train all time
W1	No signed demand	Contract before launch
W2	Fixed payroll burden	Fund ramp honestly
O1	Restaurant direct office sales	Validate willingness to pay
T1/T2	Alternatives, weather and wage costs	Limit catchment and refresh cases

06 / STRATEGY

TOWS strategy matrix

Canal Lunch Delivery operating plan and planning evidence.

Scope and evidence

SO uses S1 and O1 to pilot recurring office collections with a small number of restaurants. WO addresses W1 by requiring signed route trials and willingness to pay before a lease. ST uses S2 against T2 through paid training, temperature checks and a stop-work rule in unsafe weather. WT addresses W2 and T1 by keeping the catchment narrow, rejecting poorly batched routes and deferring geographic expansion.

SO Strengths and opportunities S1 + O1: pilot recurring restaurant to office groups.	WO Weaknesses and opportunities W1 + O1: require signed paid demand before lease.
ST Strengths and threats S2 + T2: pay for safe handling and weather training.	WT Weaknesses and threats W2 + T1: limit catchment and refuse poorly batched jobs.

TOWS strategy matrix proposed design; assumptions require validation.

Action	Owner	Evidence	Gate
Paid route trial	Owner	Labor cost and repeat demand	Before lease
Hygiene and finance	Owner	Procedures and cash proof	Before opening

The owner owns the trial decision. Weekly trial logs will show the paid cost per delivered meal and account interest. If restaurants demand consumer-platform economics or cannot supply grouped meals on time, the response is to revise the offer or stop the launch. The financial Downside tests weaker volume, lower productivity and a longer paid preopening period.

07 / STRATEGY

Owner and management

Canal Lunch Delivery operating plan and planning evidence.

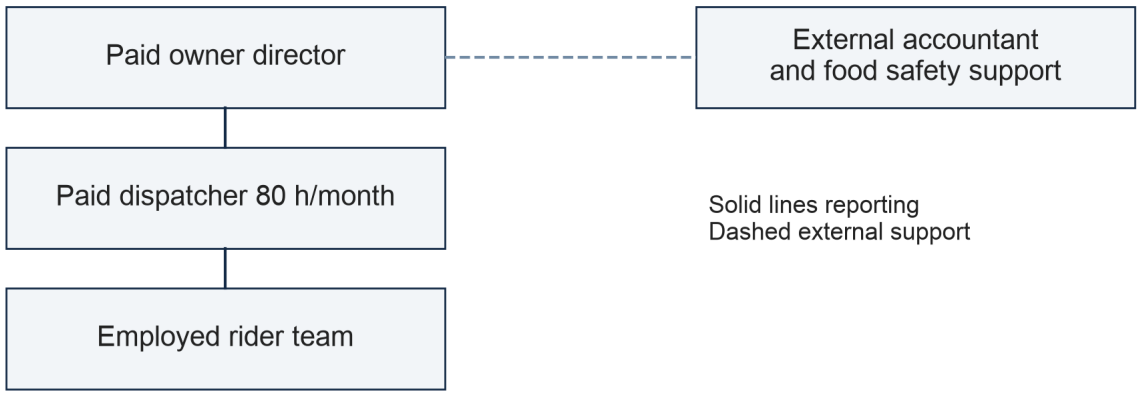
Ownership and experience

The paid owner-director is responsible for customer contracting, dispatch cover, hiring, safety, working capital and financial review. An employed dispatcher works 80 paid hours each month and manages route preparation and customer contact during the main service windows. Riders report operationally to the dispatcher, with safety and employment matters escalated to the owner. External accounting and food safety support advise the owner through separate appointments.

Management responsibilities

The owner is not assumed to possess logistics qualifications, food safety experience or a customer network. Recruitment and training should close documented gaps. The forecast pays the owner €72,000 gross annually before escalation. Belastingdienst guidance sets a €58,000 reference in 2026 but requires comparison with equivalent roles and the highest paid employee. Actual remuneration and DGA classification require advice before incorporation and payroll setup.

Role	Responsibility	Coverage
Owner director	Contracts, safety, cash and dispatch cover	Fully paid monthly
Dispatcher	Manifest and service contact	80 paid hours/month
Riders	Safe pickup and handoff	320–960 paid hours/month
External support	Accounting and hygiene advice	Written scopes pending



Owner and management proposed design; assumptions require validation.

08 / PEOPLE

Owner and key personnel profiles

Canal Lunch Delivery operating plan and planning evidence.

Relevant background

Collect verified owner experience in operations, team supervision, cash planning and business sales. The owner must be able to interpret route data and suspend unsafe service. The dispatcher profile requires calm customer communication, accurate order checking, digital scheduling and basic food handling knowledge. Riders need safe urban cycling, reliable handoffs and the ability to record exceptions.

Other owners and shareholders

Names, qualifications, CVs, shareholder percentages and availability are unknown. There are no invented founder credentials in this plan. Interview candidates through a paid practical assessment. Document backup dispatch capability so absence does not force unpaid or untrained cover. External specialists should provide written scopes and fees; they do not become operating managers merely by appearing in the organisation chart.

Profile field	Evidence required
Owner identity	Actual registration details
Ownership	Signed share register
Operations skills	Verified experience and gap plan
Employment capability	Payroll and safety training
Dispatcher	Paid scheduling assessment
Riders	Paid safe cycling and handling assessment
Availability	Written roster and backup cover
Advisors	Named scope and quotes

09 / MARKET

Target customers

Canal Lunch Delivery operating plan and planning evidence.

Priority customers

The first restaurant segment is independent operators that already prepare sealed office meal orders and can commit to predictable pickup windows. The workplace segment is office administrators purchasing grouped lunches for teams in the service catchment. Their decision is about reliable delivery, food condition, invoice clarity and administrative effort. The restaurant remains the meal seller.

Purchase occasions

The initial purchase occasion is a planned weekday team lunch with multiple meals at one address. Individual scattered household drops, urgent single meals and weekend events are excluded from Base. Restaurant partner targets and daily meal counts are sales hypotheses. Interviews must distinguish customers who like the idea from those who will accept the actual net delivery price and minimum batch conditions.

Segment	Purchase occasion	Qualification
Restaurants	Recurring office meal collection	Sealed labels and reliable ready times
Office administrators	Grouped weekday team lunch	Four meals per stop target
Secondary team events	Preplanned larger orders	Fits existing windows

10 / CUSTOMER STRATEGY

Segmentation targeting and positioning

Canal Lunch Delivery operating plan and planning evidence.

Scope and evidence

Segment by repeat frequency, meals per stop, distance, ready-time reliability and payment discipline. Primary targets are recurring office routes with at least four meals per stop and short restaurant waits. Secondary targets are planned larger team lunches fitting existing routes. Decline distant single-meal requests until their price covers paid time and the risk of disrupting promised windows.

1 Segment	2 Target	3 Position
By frequency, batch size, route distance and readiness.	Four-meal office stops on compatible recurring routes.	Scheduled food-specific transport; prove through paid trial.

Segmentation targeting and positioning proposed design; assumptions require validation.

Segment	Criteria	Target	Position
Restaurant	Ready times and labels	Recurring compatible routes	Direct office relationship
Office	Four meals/stop	Grouped weekday lunches	Reserved window
Other requests	Outside density	Defer or price separately	No unpriced scatter

Positioning is scheduled direct restaurant delivery with accountable local dispatch. The proposed proof is measured on-time performance, handling compliance and a named escalation contact. Peddler publicly offers tracked same-day cargo bike logistics, so bicycle transport alone is not a defensible difference. The proposed advantage must be demonstrated for food-specific timed routes.

11 / CUSTOMER STRATEGY

Value proposition canvas

Canal Lunch Delivery operating plan and planning evidence.

Scope and evidence

For restaurant operators, the customer job is retaining direct office relationships without managing an irregular rider roster. Pains to test include unpredictable pickups, opaque transport charges and complaints after food leaves the kitchen. Desired gains are repeat revenue relationships and clear handoff responsibility. The product is a reserved pickup window, labelled order log, proof of delivery and a monthly transport invoice.

Customer profile Restaurant direct office sales; needs to validate.	Value map Reserved transport window and monthly invoice.
Customer jobs Serve repeat office buyers without rider management.	Products and services Collection, sealed meal transport and proof of delivery.
Customer pains Late pickup, unclear charges, complaint disputes.	Pain relievers Cutoffs, handling log and named escalation contact.
Customer gains Repeat reliable relationships and lower admin effort.	Gain creators Recurring schedules and clear delivery records.

Value proposition canvas proposed design; assumptions require validation.

For offices, the job is serving a team meal with little administration. Test whether one consolidated delivery, an agreed arrival window and a clear issue contact matter enough to support the transport price. Pain relievers are cutoff confirmation and exception notification; gain creators are recurring schedules. These propositions require interviews and paid trials. No satisfaction ratings or customer endorsements have been collected.

12 / MARKET

Market size and trends

Canal Lunch Delivery operating plan and planning evidence.

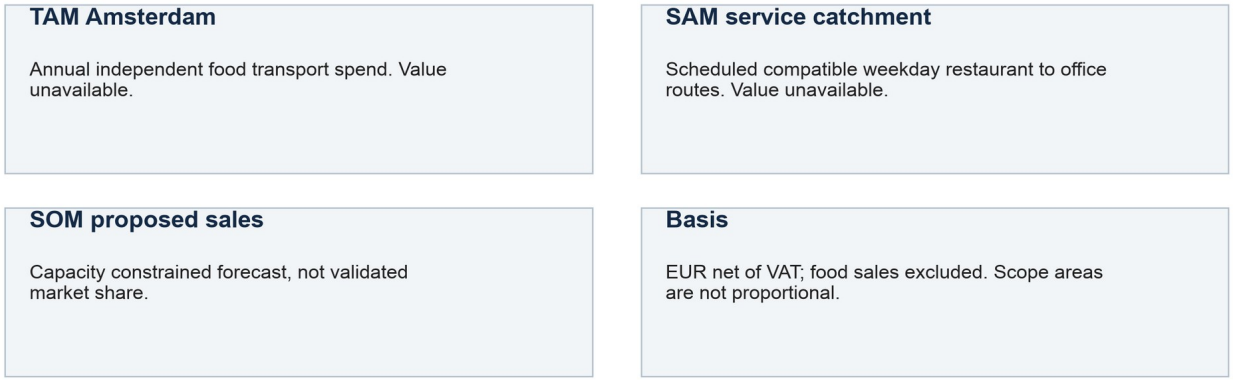
Market scope and trends

TAM is annual independent meal-transport service spend in Amsterdam, excluding restaurant food sales and VAT. SAM is scheduled weekday office delivery spend in the defined catchment for compatible restaurants and buyers. SOM is the attainable delivery revenue forecast after fleet and staffing constraints. A food marketplace gross order value estimate would not be comparable to this service revenue definition.

Sizing method

TAM and SAM values are unavailable from the reviewed primary sources. The scope chart therefore uses labelled scopes without proportional market areas. Estimate them later using verified eligible establishments, recurring delivery occasions and willingness to pay. Forecast revenue is a capacity-constrained planning case, not a proven share of a measured market. R1 provides a historic municipal bundling precedent, not meal category demand.

Scope	Definition	Measure
TAM	Amsterdam independent meal transport service	Annual EUR net spend unavailable
SAM	Compatible scheduled catchment routes	Buyer/occasion data unavailable
SOM	Company delivered service sales	Forecast only, no market share claim



Market size and trends proposed design; assumptions require validation.

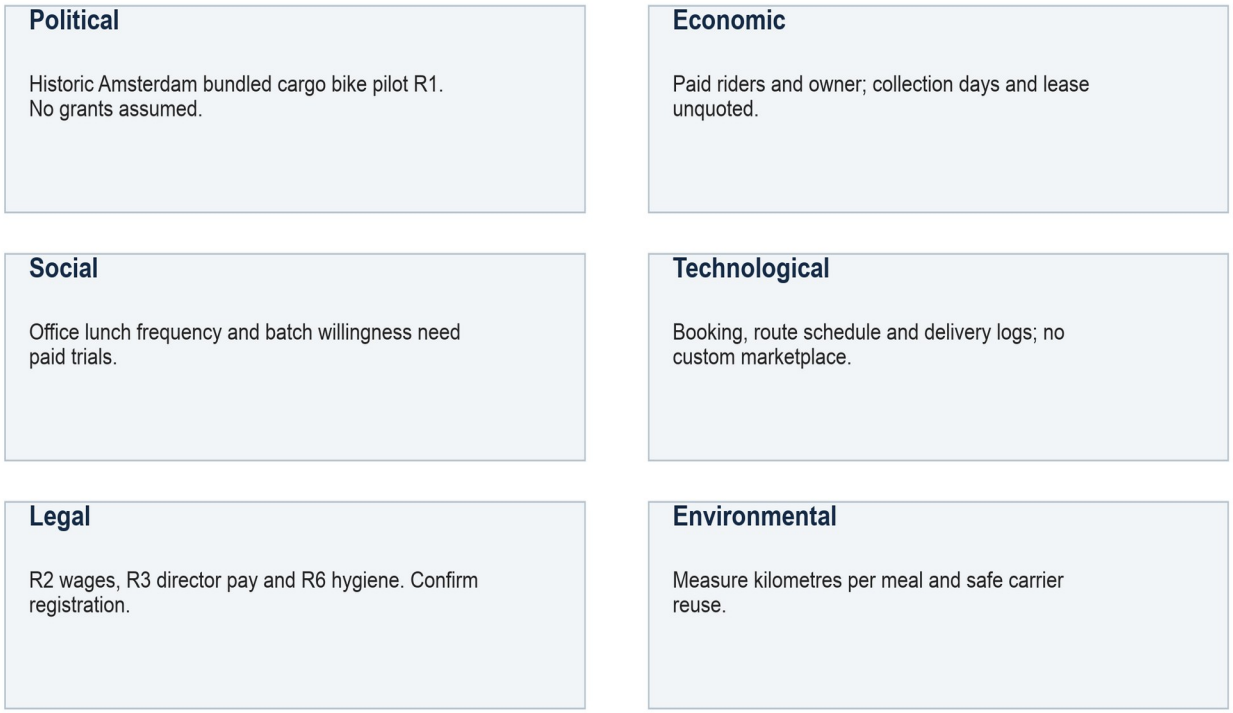
13 / MARKET CONTEXT

PESTLE analysis

Canal Lunch Delivery operating plan and planning evidence.

Scope and evidence

Political context includes Amsterdam efforts to reduce delivery traffic, with the 2022 municipal cargo bike pilot as a historical example. Economic exposures are fully paid labor, lease cost and invoice collection. Social uncertainty concerns office attendance and team lunch routines. Technology must support scheduling and proof of delivery without adding unnecessary custom marketplace development.



PESTLE analysis proposed design; assumptions require validation.

Legal priorities are employment, food transport handling, liability allocation and customer data protection. Environmental priorities are safe bicycle operations, battery care where relevant, carrier reuse and measured route efficiency. The six panels distinguish official guidance from assumptions. Their responses feed the payroll, productive hours, collection days, overhead and startup readiness inputs.

14 / MARKET

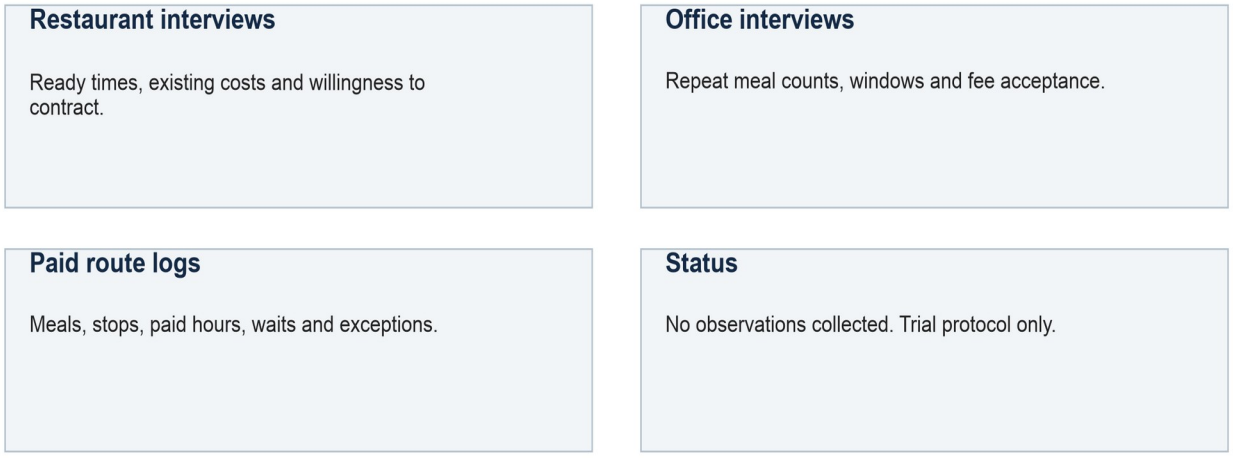
Local demand and evidence

Canal Lunch Delivery operating plan and planning evidence.

Catchment and demand

Define candidate routes between shortlisted restaurant clusters and office addresses in Centrum and adjacent western districts. Record office access restrictions, safe loading points, stair or lift delays and pickup waits. Conduct restaurant interviews on actual meal-ready times, current arrangements and desired contract terms. Conduct office buyer interviews on order frequency, acceptable windows and willingness to pay.

Study	Record	Current status
Restaurant and office interviews	Ready time, meals and price acceptance	Not collected
Paid route trial	Stops, paid hours, delays and handling	Not conducted



Local demand and evidence proposed design; assumptions require validation.

Evidence and next decision

No site counts, buyer surveys, route times, signed accounts or sales observations exist for this plan. The demand graphic is a research protocol, not an observed time series. A paid pilot should compare planned and delivered meals, cancellations, late pickups and labor hours. Increase forecast volume only when repeat orders and route data support it.

15 / MARKET

Competitors and positioning

Canal Lunch Delivery operating plan and planning evidence.

Local alternatives

Peddler describes tracked same-day cargo bike city logistics on its own website. This is evidence of an alternative urban delivery capability; it is not an independent performance claim or a comparable food rate. Other alternatives include restaurant-employed riders, office collection and existing meal platforms. Conduct account-specific comparisons of food handling, pickup scheduling, invoice terms and minimum fees.

Our position

Canal Lunch aims to specialise in a recurring restaurant-to-office schedule. It should not claim superior speed, sustainability or price without a measured comparable test. The launch survey should request like-for-like quotes on the same route, meal count, ready time and liability scope. Competitor prices and customer ratings are deliberately not invented.

Alternative	Evidence	Implication
Peddler	R7 own tracked city logistics page	Food windows and quote need comparison
Restaurant own rider	Account-specific study pending	Direct control substitute
Office pickup and meal platforms	Account-specific study pending	Price and convenience substitutes

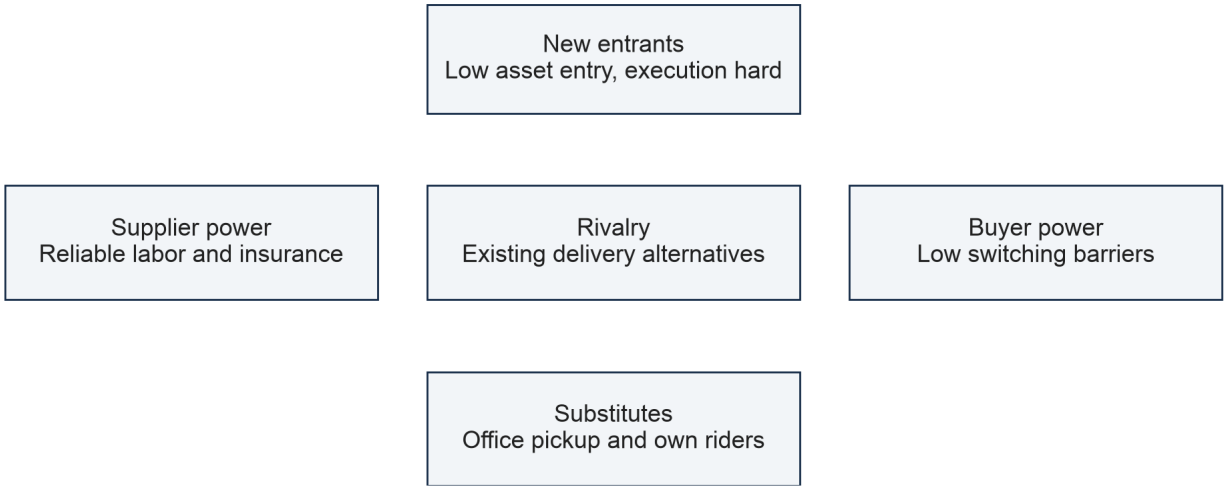
16 / COMPETITIVE STRATEGY

Porter five forces

Canal Lunch Delivery operating plan and planning evidence.

Scope and evidence

Rivalry is structurally significant because restaurants can use existing logistics or meal platforms. Buyer power is strong when an office or restaurant can switch transport providers without changing food supply. Supplier power appears in skilled reliable rider labor, insurance and routing systems. Entry requires limited tangible equipment but operational discipline and trusted accounts are harder to reproduce.



Porter five forces proposed design; assumptions require validation.

Force	Evidence	Response	Assessment
Rivalry	R7 and existing choices	Prove recurring execution	Significant, qualitative
Buyer power	Easy transport switching hypothesis	Useful agreed windows	High, unmeasured
Supplier power	Paid reliable riders required	Train and retain fairly	Material
New entry	Modest tangible assets	Document trusted routines	Execution barrier
Substitutes	Own rider or collection	Test value of paid transport	Material

Substitutes include office pickup, onsite catering and a restaurant’s own rider. Responses are contractual service windows, transparent cost coverage and retention through reliable execution. The Porter visual places rivalry at the centre and the other forces around it; the adjacent action table explains the evidence and response. Force labels are qualitative planning judgments, not measured market scores.

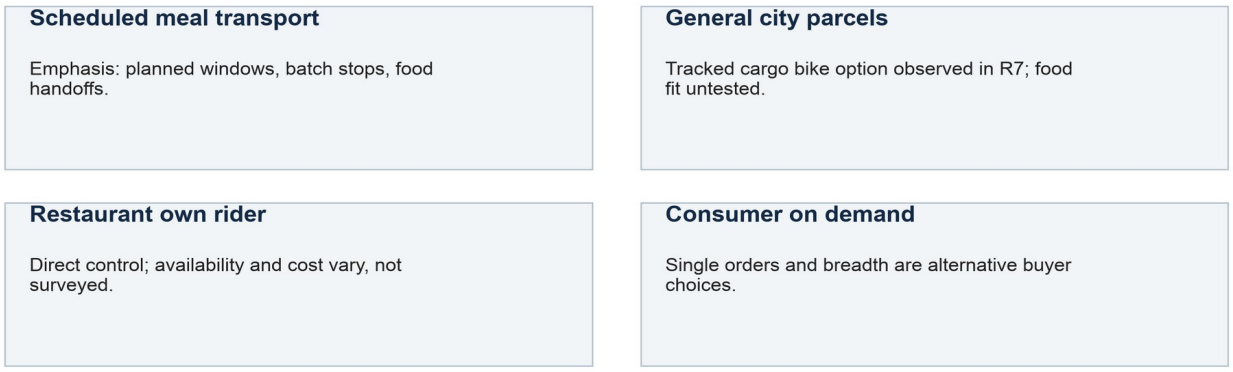
17 / COMPETITIVE STRATEGY

Strategy canvas

Canal Lunch Delivery operating plan and planning evidence.

Scope and evidence

The canvas compares the intended emphasis of scheduled meal transport with general same-day parcels, restaurant own-riders and consumer on-demand options. It uses qualitative design positions for advance scheduling, batch handling, restaurant direct ownership, food-specific handoffs, flexible single orders and geographic breadth. It does not assign unsupported numerical competitor ratings.



Strategy canvas proposed design; assumptions require validation.

Service factor	Proposed emphasis	Alternative	Evidence
Advance scheduling	High	General parcel service	Own design
Batch office drops	High	Scattered consumer orders	Own design
Food handoff checks	High	General parcels	Trial required
Restaurant sales ownership	Retained by restaurant	Marketplace sale flows	Own contract scope
Single urgent meals	Low	On demand delivery	Excluded
Geographic breadth	Limited tested routes	Citywide alternatives	Own launch choice

Canal Lunch will emphasise repeat windows and consolidated delivery, accepting less spontaneous coverage and a limited territory. Management will test those tradeoffs through a route trial and buyer interviews. If customers value single-order flexibility more than predictable groups, the model’s productivity assumption is unsuitable and the offer must change.

18 / OPERATIONS

Location and premises

Canal Lunch Delivery operating plan and planning evidence.

Site assessment

Shortlist secure bicycle storage and dispatch space with safe street access near western Centrum. The unit is for equipment, cleaning, loading preparations and staff administration; it is not a kitchen or food warehouse. Confirm permitted use, fire safety, bicycle security, water access, insurance conditions and whether the lease is VAT exempt. The €1,500 monthly rent and €4,500 deposit are unquoted allowances.

Requirement	Planning basis
Storage/dispatch	Secure access near western Centrum
Capacity	Six bikes and clean carriers; dimensions pending
Monthly rent/deposit	€1,500/€4,500; unquoted exempt lease



Location and premises proposed design; assumptions require validation.

Evidence and next decision

The schematic shows bike storage, clean carriers, dispatch and an external pickup-to-office route. Exact dimensions and safe capacity depend on the actual unit. Do not store meals overnight. A larger unit is conditional on measured route density and funding; no second site is in the model.

19 / OPERATIONS

Equipment and resource plan

Canal Lunch Delivery operating plan and planning evidence.

Equipment decisions

The planned initial capital budget is €37,000 net: six bicycles €24,000, insulated boxes and logging equipment €4,000, devices €3,000 and storage fitout €6,000. These are allowances, not supplier quotes. Bikes have a conservative 24-month useful life, carriers and devices 36 months, and fitout 60 months. Residual values are zero.

Resource	Net allowance	Control
Six bicycles	€24,000	24-month life; safe inspections
Carriers and logging	€4,000	36-month life; hygiene procedure
Devices	€3,000	36-month life; access controls
Storage fitout	€6,000	60-month life; permitted use
Replacement bikes	€24,000 month 25	No added capacity
Repair support	In recurring overhead	Quote and response terms pending
Spare operating cover	Roster and booking limits	No unpaid replacement work

Operating decisions

Month 25 replaces the six bikes with €24,000 net equipment in Base. The model retires the old bikes and expenses any book value remaining if the replacement date or life changes. Replacement does not silently expand capacity. Obtain maintenance, theft cover, food carrier and replacement quotes before financing. Inspect equipment each shift and suspend unsafe units immediately.

20 / OFFER

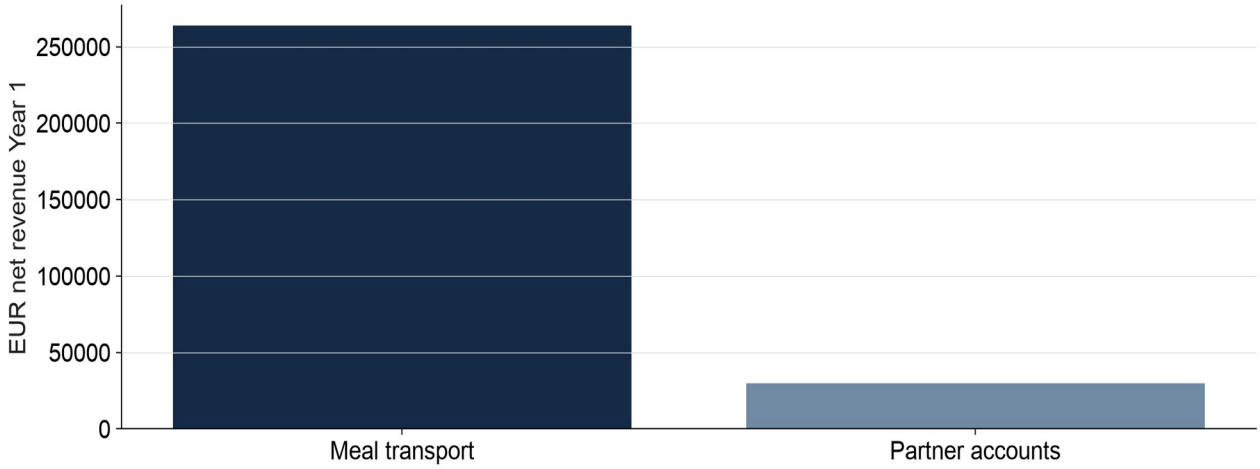
Menu and product strategy

Canal Lunch Delivery operating plan and planning evidence.

Transport service scope

The service menu is scheduled sealed office meals, recurring restaurant pickup routes and partner booking/reporting accounts. It excludes cooking, food resale, consumer payment processing, alcohol and temperature-sensitive consignments the equipment cannot safely support. Restaurant menus remain restaurant property and are outside the delivery company's revenue forecast.

Service	Scope	Exclusion
Scheduled meal transport	Sealed restaurant to office batches	Food resale or preparation
Recurring pickup routes	Agreed weekday windows	Unpriced urgent scatter
Partner account service	Booking and reporting	Food payment handling



Base Year 1 net service revenue, EUR, April 2027–March 2028.

Evidence and next decision

Accept only labelled sealed meals with a documented ready time and handling instructions. Restaurants confirm ingredients and allergens to buyers; riders must not relabel or advise on ingredients. Refuse damaged seals or unsupported temperatures, photograph the exception and contact dispatch. A wider service menu requires revised food safety procedures, price and capacity testing.

21 / OFFER

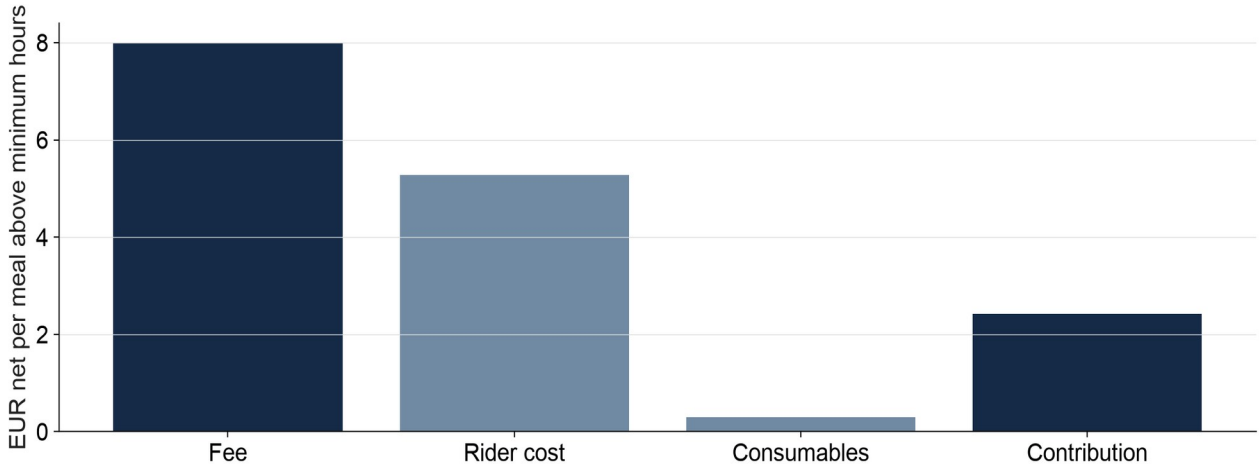
Pricing and order economics

Transport service revenue excludes the restaurant meal sale.

Service pricing and cost per meal

The proposed Base fee is €8 net (€9.68 including assumed 21% service VAT) for each delivered meal, plus a €250 net monthly account fee per restaurant. No food price is included. The fee is an author-selected planning input rather than a quote or observed market benchmark. A four-meal office drop therefore carries €32 net transport before any account charge.

Per meal above minimum hours	EUR net
Delivery fee	8.00
Loaded paid rider cost	5.28
Consumables	0.30
Contribution before fixed costs	2.42



Base launch rates, EUR net per delivered meal above minimum paid hours.

Evidence and next decision

At six meals per productive hour and 75% productive paid time, rider cost is €18 × 1.32 ÷ 4.5 = €5.28 per meal above the minimum payroll threshold. Consumables add €0.30 net. Delivery contribution before owner, dispatcher, premises and account fees is therefore €2.42 per meal at launch-year rates. Batching deterioration can eliminate it.

22 / OFFER

Competitor price comparison

Canal Lunch Delivery operating plan and planning evidence.

Pricing method

Request comparable quotes from relevant delivery operators and document the same pickup address, office address, meal count, time window, carrier responsibility and cancellation terms. Peddler's reviewed public page requests a tailored rate card rather than providing a directly comparable public meal-delivery tariff. A comparison table therefore records the quote status rather than made-up prices.

Reasons for price differences

The proposed €8 net fee is a test price based on paid labor economics. Explain any difference through route length, batch density, food handling, minimum guaranteed hours or service recovery scope. Test willingness to pay with actual paid bookings before treating the rate as feasible. Do not compare a restaurant meal-inclusive consumer fee with an independent transport fee without adjusting the basis.

Comparable offer	Price status	Next step
Canal Lunch planned fee	€8 net/meal; assumption	Test with paid bookings
Peddler tailored rate card	No comparable public rate found	Request same route/window quote
Restaurant own rider	Not surveyed	Compare full paid hours
Office pickup	Not surveyed	Include buyer time cost

23 / OFFER

Brand and customer experience

Canal Lunch Delivery operating plan and planning evidence.

Experience standards

Use the working name Canal Lunch Delivery only after clearance. Communication should explain order cutoff, pickup window, delivery window and complaint process plainly. Confirm meal count and destination contact before pickup. Notify offices promptly of a delay and provide one contact who can resolve it. Proof of delivery records the recipient and time without exposing unnecessary personal data.

Touchpoint	Standard	Measure
Booking	Confirm cutoff and count	Accepted manifest
Pickup	Check sealed labelled meals	Handling log
Office handoff	Named recipient and issue contact	Proof and complaint record



Brand and customer experience proposed design; assumptions require validation.

Evidence and next decision

The intended journey is book, confirm, collect, deliver and review. Measure success through on-time arrivals, intact seals, unresolved complaints and repeat contracted orders. No marketing claim should promise a guaranteed temperature or arrival unless the handling system and capacity reservation can deliver it. A refund policy must allocate restaurant and carrier responsibilities clearly.

24 / GROWTH

Sales channels and process

Canal Lunch Delivery operating plan and planning evidence.

How we sell

Acquire accounts through direct restaurant visits, workplace introductions and referrals. A simple booking interface will collect planned meal count, pickup readiness and office contact. The restaurant takes food payment directly. Canal Lunch confirms an accepted transport booking and invoices the contracted business monthly under the model’s 14-day collection assumption.

Channel assumptions

There is no consumer marketplace, advertising channel or restaurant commission in Base. Daily accepted units are constrained by paid rider capacity. Credit checks and invoice monitoring limit receivables. Suspend further bookings for overdue accounts according to agreed terms, and prevent duplicated billing by linking every invoice line to its proof of delivery.

Channel	Action	Cash treatment
Restaurant outreach	Direct account proposal	Transport invoice only
Office introductions	Recurring grouped windows	No meal receipts
Booking form	Route eligibility and confirmation	Invoice linked to delivery
Referrals	Measure repeat accounts	No invented forecast uplift

25 / GROWTH

Launch marketing

Canal Lunch Delivery operating plan and planning evidence.

Before opening

The €6,000 net startup allowance covers booking setup, launch materials and account preparation; it is not all advertising spend. The recurring €2,300 taxable overhead contains €800 monthly marketing, alongside systems, maintenance, utilities and accounting. Outreach should focus on a small restaurant and office catchment rather than broad consumer discounts.

Opening activity

Before opening, prepare sample schedules, food handoff terms and a route trial offer. The trial is paid and results are logged. After opening, attribute leads, quotes, conversions and repeat revenue to each channel. Stop spending on outreach that attracts distant single-meal orders incompatible with the batching model. No subsidised food promotions or unauthorised partner commitments are assumed.

Action	Owner	Allowance	Evidence
Booking and materials	Owner	Within €6,000 startup	Quote pending
Restaurant visits	Owner	Paid owner time	Lead log
Recurring outreach	Owner/dispatcher	€800/month in overhead	Conversion review
Paid trials	Operations	Paid labor and consumables	Route cost log

26 / GROWTH

Retention and ongoing sales

Canal Lunch Delivery operating plan and planning evidence.

Repeat business

Retention depends on predictable pickup, intact food handoff and invoices that match accepted deliveries. Account reviews should compare booked and delivered meals, late collection reasons and office feedback. Ask customers whether the schedule still fits their working pattern. Renew routes based on service data and cash collection rather than app downloads or expressions of interest.

Sales experiments

Experiments include alternate pickup windows and denser grouped office rounds. Test one change at a time and compare paid labor per unit and complaint rates. Avoid adding subscription discounts or free delivery that undermines rider contribution. The model’s partner count and volume growth remain assumptions until supported by signed repeat arrangements.

Action	Measure	Decision
Account review	Repeat meals and on-time handoffs	Renew viable routes
Invoice review	Collection days and disputes	Suspend overdue under terms
Window trial	Cost per meal and complaints	Retain only workable changes

27 / OPERATIONS

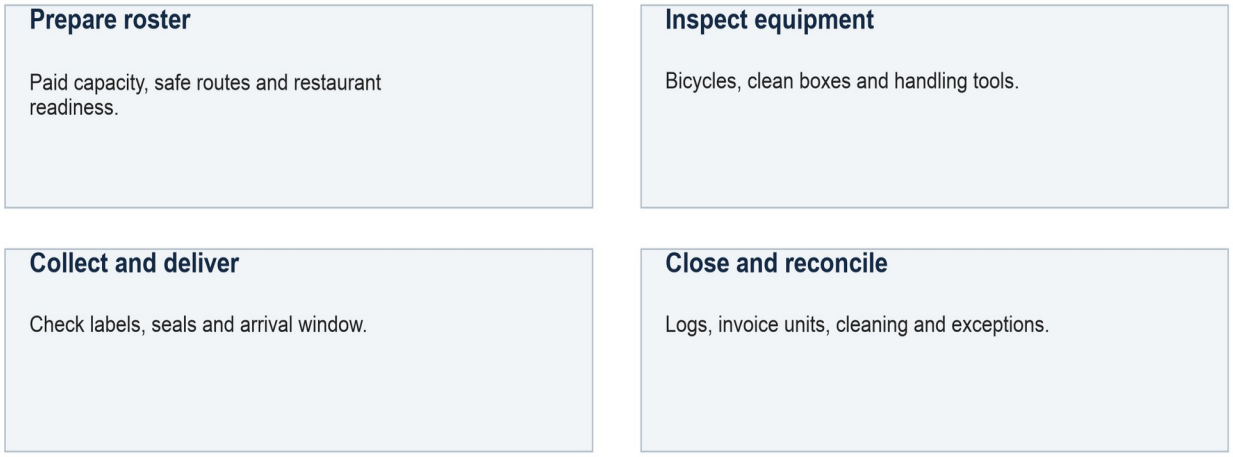
Daily operations and suppliers

Canal Lunch Delivery operating plan and planning evidence.

Operating routine

Confirm the next day’s manifest, allocate safe routes and check restaurant readiness. Before departure, inspect bicycle condition, clean carriers and verify handling equipment. At pickup, match meal count and seals, record time and applicable handling checks, then deliver directly in the reserved round. Log exceptions immediately; never leave meals without an authorised handoff.

Supplier/purchase	Lead time and credit	Backup
Restaurants/food handoff	Ready window; food not purchased	Alternative contracted pickup plan
Repair/carriers	Quote pending;15-day supplier assumption	Repair and booking contingency
Systems/accounting	Service fees in overhead	Export logs and manual dispatch



Daily operations and suppliers proposed design; assumptions require validation.

Evidence and next decision

Restaurants supply the food and its packaging without a food purchase transaction in Canal Lunch books. Equipment servicing, carrier consumables, software and accounting are purchased separately. Lead times and credit are unagreed; the model uses 15 supplier days for taxable overhead and consumables. Maintain backup repair capacity and a spare operating plan, and reconcile delivered units to invoices daily.

28 / OPERATIONS

Sustainability practices

Canal Lunch Delivery operating plan and planning evidence.

Planned practices

Use bicycle routes and consolidate stops where food handling and safety allow. Reusable insulated carriers must be cleaned and inspected, while restaurants remain responsible for appropriate food packaging. Reduce failed trips through accurate access instructions and named office contacts. Do not claim measured emissions savings from choosing bikes without a defined counterfactual.

Measurement and responsibilities

Track kilometres per delivered meal, carrier replacement, damaged meals, cleaning consumables and repair frequency. Safe work takes precedence over route efficiency. Any electric equipment requires documented battery storage and disposal arrangements. The city’s historical cargo bike bundling pilot provides context; it does not validate the company’s environmental impact or justify assuming grant income.

Practice	Measure	Owner
Consolidated bikes	Kilometres per meal	Dispatcher
Carrier reuse	Cleaning and retirements	Riders
Food integrity	Damage and failed handoffs	Dispatcher
Battery care if used	Safe storage and disposal	Owner
Claims	Measured counterfactual before savings claim	Owner

29 / OPERATIONS

Staffing and training

Canal Lunch Delivery operating plan and planning evidence.

Coverage and training

Base guarantees 320 paid rider hours each month and grows paid rider hours with delivered meals divided by productive throughput. The six-bike limit caps paid hours at 960 and meal capacity at 4,320 monthly at Base productivity. All paid hours include a utilisation allowance for breaks, leave, training, loading and weather. Paid rider FTE is hours divided by 173.33 (40 hours weekly ×52÷12); minimum 320 hours is 1.85 FTE and the 960-hour maximum is 5.54 FTE. Additional hours must be agreed and paid under employment contracts. Dispatch has 80 paid hours monthly, with owner cover for the remaining required administrative work.

Role	Paid basis	Gross pay
Owner	Full monthly remuneration	€6,000/month
Dispatcher	80 hours/month,0.46 FTE	€24/hour plus 32% load
Riders	320–960 hours/month,1.85–5.54 FTE	€18/hour plus 32% load



Base monthly paid rider hours, April 2027–March 2030.

Evidence and next decision

Train riders in safe cycling, handling checks, incident reporting, customer handoff and data minimisation. Pay training time. Plan the lunch roster across restaurant collection and office arrival windows before selling peak capacity. Monthly capacity does not prove that simultaneous peak demand can be served; a timed pilot must validate the schedule. A shortage should result in booking limits, not unpaid work.

30 / PEOPLE

Staff skills and fair work

Canal Lunch Delivery operating plan and planning evidence.

Experience and qualifications

Riders need practical safe cycling judgment and clear handoff records. Dispatch needs route scheduling, food exception decisions and customer communication. The owner needs employment administration and cash discipline. Assess these capabilities through paid training and documented checklists rather than requiring unsupported credentials in the plan.

Fair work practices

The July 2026 adult statutory wage is €14.99 hourly under R2; planned riders receive €18 gross and dispatch €24 before employer allowances. Recheck the opening-date minimum, applicable collective agreement, holiday pay, leave, pensions and sickness obligations. The 32% employee load is a provisional full-cost allowance and requires payroll quotes. Riders are employed, with no artificial self-employment assumption.

Role/control	Evidence	Next step
Rider safety	Paid practical assessment	Train before solo dispatch
Handling	Signed procedures	Check every consignment
Wages	R2 minimum €14.99 July 2026	Recheck 2027/CAO
Employer allowance	32% provisional incl holiday	Payroll quotation

31 / OPERATIONS

Legal and insurance requirements

Canal Lunch Delivery operating plan and planning evidence.

Applicable requirements

Confirm BV incorporation, KVK registration, payroll administration and VAT treatment. R6 points food transport operators to hygiene principles and mandatory NVWA branch registration. Complete registration and obtain activity-specific recognition advice and a HACCP-based transport procedure before accepting meals. Contracts should allocate restaurant food preparation and labelling responsibilities without assuming the carrier can disclaim its own handling duties.

How requirements will be met

Review employers liability, goods in transit, food contamination, bicycle theft, public liability and business interruption with a broker. Confirm safe premises use and privacy rules for office contact and delivery records. The proposal has no permits, registrations or policies in force. Independent transport is modelled at 21% VAT under general rate guidance, with actual service classification subject to tax advice.

Requirement	Responsible	Status
BV/KVK/tax	Owner and accountant	Not registered
Food hygiene/NVWA	Owner and advisor	Activity confirmation pending
Employment and safety	Owner/payroll specialist	Contracts and CAO pending
Transport/public/employer cover	Owner/broker	Quotes pending
Premises and fire	Owner/landlord	Unit not selected
Customer data	Owner	Retention/access procedure required

32 / OPERATIONS

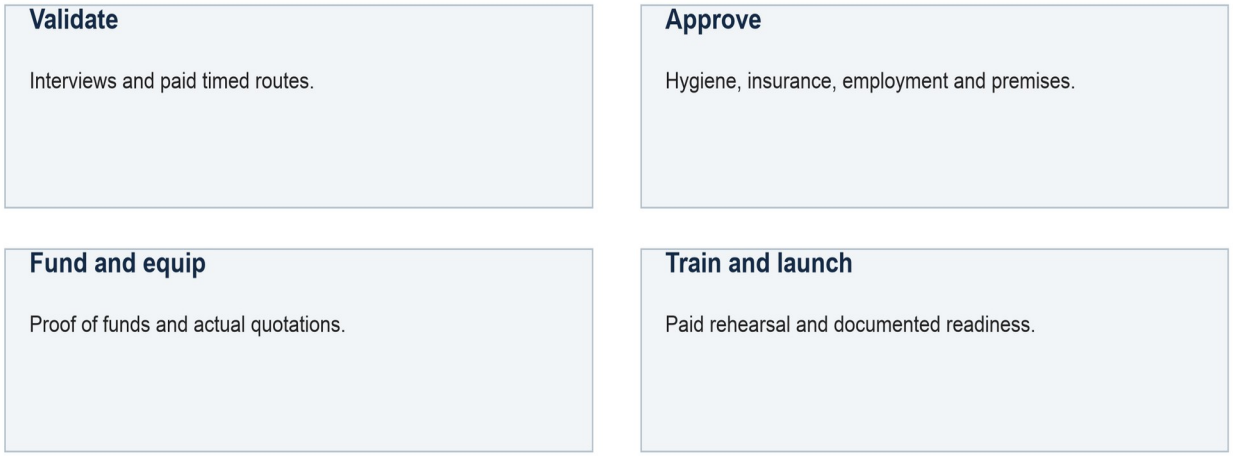
Opening roadmap

Canal Lunch Delivery operating plan and planning evidence.

Opening sequence

First, interview restaurant and office buyers and test route economics. Second, obtain food handling and employment advice and shortlist a suitable storage unit. Third, secure quotations and funding proof before signing equipment or lease commitments. Fourth, hire and pay staff for training, confirm safe handling, and run controlled timed deliveries. Finally, authorise launch only when contracted volume, roster, insurance and liquidity are adequate.

Gate	Required evidence	Owner
Commercial and operational trial	Paid route logs and contracts	Owner
Readiness and funding	Advice, insurance, quotes and funds	Owner



Opening roadmap proposed design; assumptions require validation.

Evidence and next decision

Base assumes two paid preopening months and an April 2027 operating start. Downside adds two more months with rent, owner pay, half minimum rider and dispatcher hours, and loan interest. Dates are planning choices, not approvals. Record a named owner and completion evidence for each gate; an unresolved safety or funding requirement prevents opening.

33 / MANAGEMENT

Risks and management actions

Canal Lunch Delivery operating plan and planning evidence.

Management priorities

Demand risk is the absence of signed repeat accounts. Productivity risk is the assumption of four meals per stop and 75% productive paid time. Food handling risk includes pickup delays, unsupported temperatures and damaged seals. Cash risk includes invoice delay and the full owner/minimum rider payroll. Equipment risk includes theft, weather damage and the month 25 replacement need.

Risk	Trigger	Action
Demand	Meals 20% below plan	Rebuild forecast and outreach
Productivity	Below 4.5 productive meals/hour	Reduce scatter or reprice
Safety	Unsafe route or handling failure	Stop service and investigate
Collection	Over 21 days	Credit control and booking limits
Liquidity	Funding/cash below needs	Defer commitments, no automatic debt

Operating decisions

Use paid route trials, booking caps, logged handoffs, credit control and weekly cash review. The owner stops unsafe routes immediately. Escalate when monthly delivered meals miss plan by 20%, collection days exceed 21 or route productivity falls below 4.5 meals per productive hour. These are management thresholds, not evidence-based industry standards. Refresh the model and contract strategy before adding funds.

34 / APPENDIX A

Research and evidence

Canal Lunch Delivery operating plan and planning evidence.

Evidence notes

Official sources reviewed on 3 October 2026 cover municipal cargo bike bundling context, July 2026 wages, director salary guidance, corporate tax, VAT and food transport obligations. Peddler's own page confirms an alternative tracked city logistics offer and a tailored rate-card request. Each source supports only the stated context; none proves office meal demand or Canal Lunch's economic advantage.

Evidence	Source/status	Use
Municipal bike context	R1 historical pilot	No demand inference
Wage and director pay	R2/R3 official 2026	Recheck at opening
Tax and VAT	R4/R5 official	Classification advice pending
Food transport	R6 official	Procedures/registration review
Competition and primary market	R7 own page; trials uncollected	No invented prices or demand

Operating decisions

The evidence register retains source URLs and scope in research/sources.json and the workbook Sources sheet. Dated primary records still required include customer interviews, paid route logs, signed account commitments, supplier quotations, insurance terms and employment advice. There are no fabricated footfall counts, supplier quotes, founder credentials, observed prices or ratings.

R1 Amsterdam municipal cargo bike bundling pilot

R2 Government minimum hourly wage July 2026

R3 Belastingdienst DGA customary salary

R4 Belastingdienst corporate tax rates

R5 Government VAT rate guidance

R6 Government transporting foodstuffs guidance

R7 Peddler own service description

35 / APPENDIX B

Quotes and assumptions

Canal Lunch Delivery operating plan and planning evidence.

Outstanding inputs

All demand, throughput, partner count, service fees, rent, equipment and commercial credit terms are author-selected assumptions. Obtain bike and insulated-carrier specifications, maintenance quotes, safe storage quotes, payroll and insurance advice. Ask suppliers to show net price, VAT, delivery date, warranty, repair coverage and credit terms so gross cash can be reconciled.

Input	Current basis	Required replacement
Volume and batching	Author scenario drivers	Signed paid route data
Service fees	Proposed net prices	Paid willingness-to-pay test
Assets and rent	Unquoted allowances	Dated specifications/quotes
Payroll and insurance	Provisional loads	CAO/payroll/broker advice
Funding and household	Proposed and illustrative	Funds proof/lender/actual budget

Operating decisions

Obtain restaurant and office agreements for pickup windows, meal counts, invoice payment and cancellation rights. Obtain owner identity, household budget and proof of proposed equity. Loan interest, principal term and security are unapproved. Replace assumptions together in inputs, model, visuals and Word; keep a dated change record.

36 / FINANCE

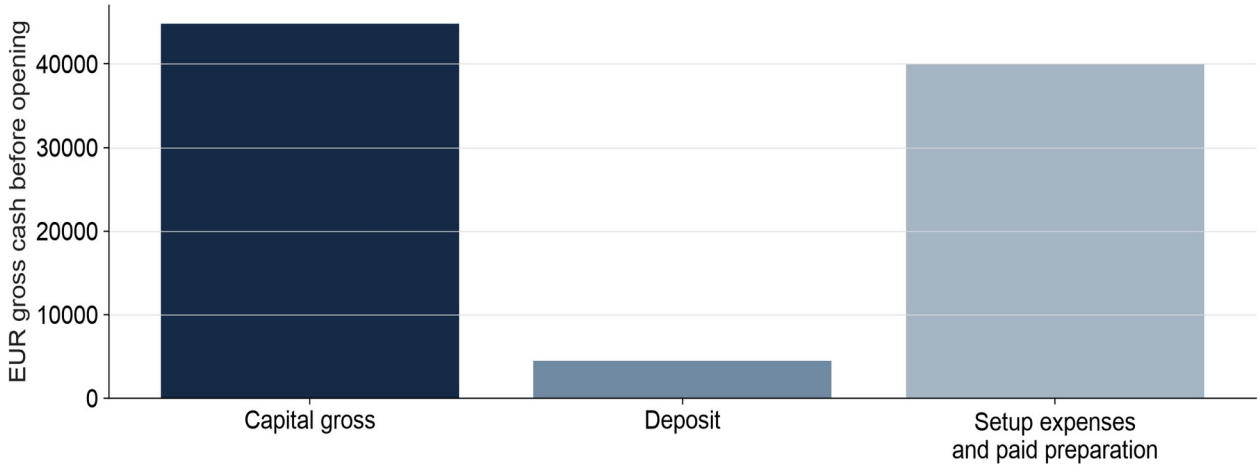
Startup costs and funding

Canal Lunch Delivery operating plan and planning evidence.

Funding requirement

Startup uses include full gross VAT, paid preopening preparation and a refundable deposit. The opening cash reserve is a retained balance rather than an expense. It is an opening target only; the model adopts no ongoing €100,000 floor and Base operating losses consume that reserve. Proposed equity and loan proceeds are held constant across cases; any shortfall remains visible.

Sources and uses	Amount EUR	Basis
Proposed equity	180,000	Uncommitted
Proposed loan	30,000	Unapproved
Total proposed sources	210,000	Paid before opening
Gross cash uses	89,258	Capital, VAT, deposit and paid preparation
Actual opening cash	120,742	Sources less uses
Target reserve	100,000	Opening cash target only
Funding requirement	189,258	Uses plus target reserve



Base gross cash uses, EUR, before April 2027 opening.

Evidence and next decision

No financing is secured. Obtain proof of owner funds and a lender offer before commitments. The funding requirement includes a target reserve, while the 36-month forecast tests whether that reserve survives operating losses and replacement.

37 / FINANCE

Itemized startup costs

Canal Lunch Delivery operating plan and planning evidence.

Startup cost basis

Capital assets are separated from expenses and the refundable lease deposit. Training labor and full owner pay during the preopening period are cash expenses and opening retained losses. Startup input VAT becomes a recoverable credit and is not treated as profit.

Startup item	Amount EUR	Class
Six delivery bicycles	29,040	Asset
Insulated boxes and logging equipment	4,840	Asset
Dispatch laptops and devices	3,630	Asset
Secure storage fitout	7,260	Asset
Refundable rent deposit	4,500	Deposit
Legal registration and food safety design	4,840	Expense
Website booking setup and launch materials	7,260	Expense
Preopening rent and paid team	27,538	Expense
Preopening loan interest	350	Expense
Total gross cash uses	89,258	Before opening

Evidence and next decision

Bike replacement is capitalised at its own in-service date and depreciated over its finite useful life. Retirement of original bikes removes their cost and accumulated depreciation; any remaining book value is expensed. There are no invented residual proceeds.

38 / FINANCE

Owner personal survival budget

Canal Lunch Delivery operating plan and planning evidence.

Personal spending and other income

The owner budget uses an illustrative €3,500 monthly household requirement. At €6,000 gross monthly and an assumed 65% net retention, estimated net income is €3,900, leaving €400. Retention is not a personal tax calculation and actual commitments are unknown.

Income required from the business

Full remuneration is included in the company payroll and paid preopening. Do not treat owner living costs as an additional company expense after salary or remove salary to improve viability. Confirm DGA comparability and social treatment with payroll advice.

Monthly personal budget	Amount EUR
Housing and utilities	1,700
Food and household	600
Transport	200
Insurance and personal	500
Contingency	500
Total personal expenditure	**3,500**
Other reliable income	0
Gross remuneration	6,000
Estimated net at 65%	3,900
Budget surplus	400

39 / FINANCE

Financing terms and security

Canal Lunch Delivery operating plan and planning evidence.

Funding gap and timing

The illustrative loan is €30,000 at 7% annually with equal monthly principal over 60 operating months. Interest is calculated on opening debt and paid monthly; principal starts in month one. Preopening interest is paid separately. There is no refinancing or automatic overdraft.

Proposed security

Bicycles may be proposed as collateral, but title, resale value and lender conditions are unknown. Personal guarantees and covenants have not been agreed. The plan does not claim the equipment value secures approval. Owner equity is proposed, not a balancing plug.

Term	Planning basis
Equity	€180,000 proposed
Loan	€30,000 unapproved
Interest	7% annual opening debt
Principal	€500/month for 60 months
Operating grace	None
Preopening interest	350 EUR
Security	Equipment subject to valuation; guarantees unknown
Additional funding at Base trough	29,487 EUR, uncommitted

40 / FINANCE

Revenue forecast and capacity

Canal Lunch Delivery operating plan and planning evidence.

Revenue drivers

Revenue equals delivered meals times the net transport fee plus restaurant account fees. Food prices and restaurant checkout receipts are excluded. Weekdays, closure allowance, ramp and calendar seasonality drive demand; paid rider hours and productivity impose a fleet cap.

Operating-year driver	Year 1	Year 2	Year 3
Delivered meals	32,993	45,924	47,081
Net service revenue	293,944	409,314	431,413
Year end monthly fleet capacity	4,320	4,320	4,320



Base monthly net service revenue, EUR, April 2027–March 2030.

Evidence and next decision

Monthly fleet capacity does not establish feasibility of the lunch peak. Time restaurant waits, office access and simultaneous jobs before selling the forecast. Partner fees require contracted account service rather than merely a restaurant listing.

41 / FINANCE

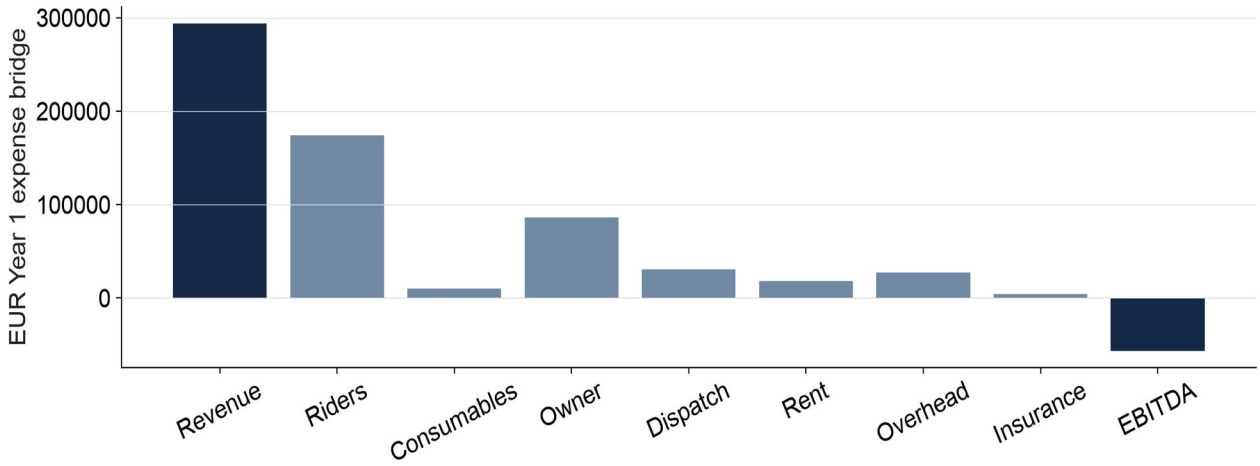
Costs and projected profit

Canal Lunch Delivery operating plan and planning evidence.

Cost structure

Paid riders, owner and dispatch cover dominate costs. Minimum rider hours remain paid during weak demand. Consumables, overhead, premises and insurance follow their own drivers. Depreciation and interest are separate from EBITDA; corporate tax uses calendar-year cumulative brackets without relief for carried losses.

Operating-year result	Year 1	Year 2	Year 3
Net service revenue	293,944	409,314	431,413
EBITDA	(56,770)	(26,241)	(24,058)
Net profit	(74,211)	(43,262)	(40,659)



Base Year 1 expense bridge, EUR, April 2027–March 2028.

Evidence and next decision

Tax is a conservative planning simplification and can overstate tax if statutory loss relief is available. VAT is excluded from profit and included in cash and tax balances. Replace employer allowances with actual payroll quotations before hiring.

42 / FINANCE

Profit and loss forecast

Canal Lunch Delivery operating plan and planning evidence.

Forecast basis

Operating years run April to March in Base, with 36 monthly calculations underneath. Revenue and expenses aggregate as flows. Losses are allowed; retained earnings accumulate opening setup expenses and forecast net profit without an unexplained balancing adjustment.

Forecast line EUR	Year 1	Year 2	Year 3
Net service revenue	293,944	409,314	431,413
Rider payroll	174,203	249,753	263,727
Consumables	9,898	14,191	14,984
Contribution	109,843	145,370	152,702
Owner payroll	86,400	88,992	91,662
Dispatcher payroll	30,413	31,325	32,265
Rent	18,000	18,540	19,096
Taxable overhead	27,600	28,428	29,281
Insurance	4,200	4,326	4,456
EBITDA	**(56,770)**	**(26,241)**	**(24,058)**
Depreciation	15,533	15,533	15,533
Book value retired	0	0	0
Operating profit	**(72,303)**	**(41,774)**	**(39,591)**
Interest	1,908	1,488	1,068
Profit before tax	(74,211)	(43,262)	(40,659)
Income tax provision	0	0	0
Net profit	**(74,211)**	**(43,262)**	**(40,659)**

Evidence and next decision

Corporate tax threshold calculations follow calendar-year cumulative profits and 19%/25.8% brackets, while displayed annual summaries are operating years. The model claims no deferred tax asset or automatic tax refund. Any credit following a current-year provision reversal remains an income tax receivable; settlements never create refund cash. This difference is intentional and must be maintained if the start date changes.

43 / FINANCE

Cash flow and financial position

Canal Lunch Delivery operating plan and planning evidence.

Cash requirements

Customer collections bridge gross invoices and receivables. Supplier cash bridges gross taxable expenses and payables. Payroll, exempt rent and insurance, interest, VAT settlement, tax, capital purchases and principal are distinct cash lines. Negative cash signals unfinanced obligations. The opening reserve is consumed during the forecast; maintaining it throughout would require additional uncommitted capital beyond the funds needed to avoid negative cash.

Liquidity metric	Amount EUR
Opening cash	120,742
Minimum cash 36 months	(29,487)
Additional funds required to avoid negative cash	29,487
Opening reserve target only	100,000
Hypothetical funds to maintain €100,000 floor	129,487
Year 3 closing cash	(19,830)



Base monthly closing cash, EUR, April 2027–March 2030.

Evidence and next decision

VAT credits carry forward without refund. Quarterly liabilities settle in the month following quarter end. The first invoice cycle ties up cash even when service revenue is earned. Closing cash is linked to the balance sheet and is never summed across months.

44 / FINANCE

Cash flow forecast months one to six

Canal Lunch Delivery operating plan and planning evidence.

Opening cash and payment timing

The first six operating months include ramping meals while minimum rider hours and owner compensation are fully paid. Gross receivables reflect the collection-day assumption and no restaurant food money appears in collections. Startup spending occurs before the opening cash balance.

Cash flow EUR	M01	M02	M03	M04	M05	M06
Opening cash	**120,742.40**	**108,196.52**	**103,271.80**	**98,191.05**	**94,890.75**	**90,681.87**
Customer collections	10,395.03	20,309.62	21,581.55	22,696.64	21,236.83	25,378.23
Supplier payments	(1,700.23)	(3,473.86)	(3,431.61)	(3,566.45)	(3,466.94)	(3,566.03)
Staff and owner payroll	(18,715.68)	(19,238.40)	(20,711.52)	(19,914.24)	(19,465.44)	(24,402.24)
Rent and insurance	(1,850.00)	(1,850.00)	(1,850.00)	(1,850.00)	(1,850.00)	(1,850.00)
Interest	(175.00)	(172.08)	(169.17)	(166.25)	(163.33)	(160.42)
VAT and tax paid	0.00	0.00	0.00	0.00	0.00	0.00
Capital purchases	0.00	0.00	0.00	0.00	0.00	0.00
Principal paid	(500.00)	(500.00)	(500.00)	(500.00)	(500.00)	(500.00)
Rounding residual	0.00	0.00	0.00	0.00	0.00	0.00
Net cash change	**(12,545.88)**	**(4,924.72)**	**(5,080.75)**	**(3,300.30)**	**(4,208.88)**	**(5,100.46)**
Closing cash	**108,196.52**	**103,271.80**	**98,191.05**	**94,890.75**	**90,681.87**	**85,581.41**

Evidence and next decision

The cash table reports exact cents. When independently rounded rows create a cent difference, an explicit rounding residual is shown so opening cash plus displayed flows equals displayed closing cash. This residual is a presentation adjustment only and is not a model funding source.

45 / FINANCE

Cash flow forecast months seven to twelve

Canal Lunch Delivery operating plan and planning evidence.

Cash forecast review

Months seven to twelve show the later ramp, calendar seasonality and continuing paid coverage. VAT and income tax settlements depend on calendar quarters, not arbitrary operating-quarter labels. The companion workbook continues all statements through month 36.

Cash flow EUR	M07	M08	M09	M10	M11	M12
Opening cash	**85,581.41**	**75,181.84**	**74,130.98**	**75,315.18**	**62,488.97**	**63,164.06**
Customer collections	30,668.97	31,764.45	37,070.03	37,272.22	35,782.78	41,972.60
Supplier payments	(3,863.25)	(3,812.33)	(4,097.92)	(4,070.80)	(3,916.97)	(4,329.13)
Staff and owner payroll	(24,703.20)	(26,498.40)	(29,286.24)	(27,696.96)	(28,694.88)	(31,688.64)
Rent and insurance	(1,850.00)	(1,850.00)	(1,850.00)	(1,850.00)	(1,850.00)	(1,850.00)
Interest	(157.50)	(154.58)	(151.67)	(148.75)	(145.83)	(142.92)
VAT and tax paid	(9,994.59)	0.00	0.00	(15,831.92)	0.00	0.00
Capital purchases	0.00	0.00	0.00	0.00	0.00	0.00
Principal paid	(500.00)	(500.00)	(500.00)	(500.00)	(500.00)	(500.00)
Rounding residual	0.00	0.00	0.00	0.00	(0.01)	0.01
Net cash change	**(10,399.57)**	**(1,050.86)**	**1,184.20**	**(12,826.21)**	**675.09**	**3,461.92**
Closing cash	**75,181.84**	**74,130.98**	**75,315.18**	**62,488.97**	**63,164.06**	**66,625.98**

Evidence and next decision

Use the saved inputs and updated case data together. After editing Excel inputs, import the saved workbook into the builder and regenerate the Word figures. The monthly closing cash balances in this table are period-end stocks.

46 / FINANCE

Financial position summary

Canal Lunch Delivery operating plan and planning evidence.

Balance sheet basis

Assets consist of cash, gross invoice receivables, recoverable VAT, any income tax credit from a current-year reversal, refundable deposit and net fixed assets. Liabilities consist of gross supplier payables, VAT and corporate tax payable and equipment borrowing. Equity is actual proposed paid-in capital plus cumulative retained earnings.

Year end EUR	Year 1	Year 2	Year 3
Cash	66,626	34,751	(19,830)
Gross receivables	19,543	19,814	20,047
VAT receivable	0	0	0
Deposit	4,500	4,500	4,500
Net fixed assets	21,467	5,933	14,400
Income tax receivable	0	0	0
Total assets	**112,136**	**64,999**	**19,117**
Supplier payables	2,077	2,127	2,176
VAT payable	18,157	20,232	20,960
Tax payable	0	0	0
Debt	24,000	18,000	12,000
Total liabilities	**44,234**	**40,359**	**35,135**
Owner paid in equity	180,000	180,000	180,000
Retained earnings	(112,098)	(155,360)	(196,019)
Total equity	**67,902**	**24,640**	**(16,019)**
Liabilities plus equity	**112,136**	**64,999**	**19,117**
Balance difference	0	0	0

Evidence and next decision

Assets and liabilities plus equity reconcile each month. Negative cash is shown explicitly in the forecast as a commercial warning; it does not imply access to an overdraft facility. Equipment retirement and replacement follow their owning asset schedule.

47 / FINANCE

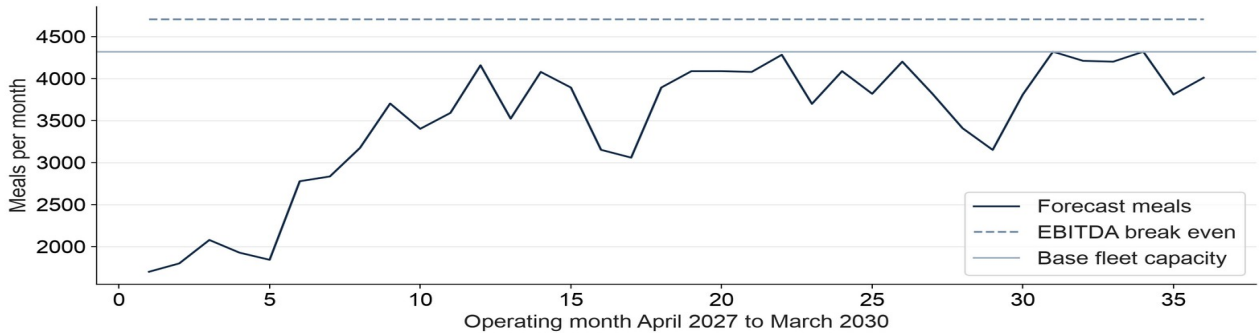
Break even and scenarios

Canal Lunch Delivery operating plan and planning evidence.

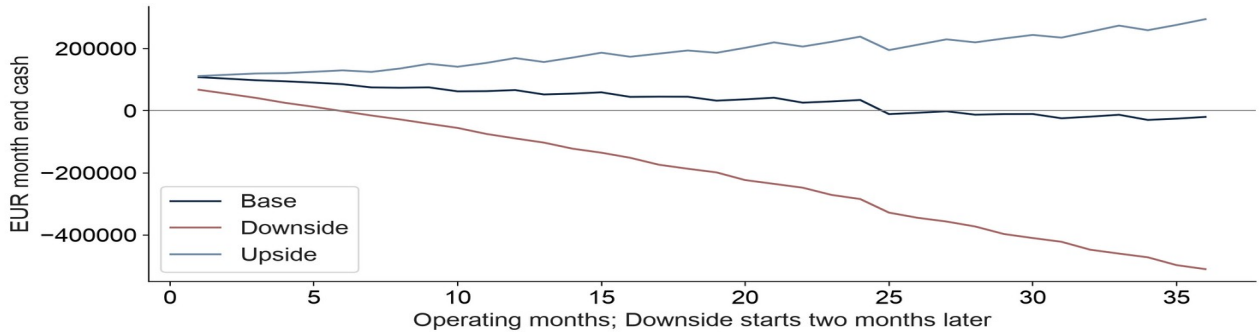
Break even and downside

Month 12 Base EBITDA break even is 4,704 meals per month, above the 4,320 Base fleet cap. More volume alone cannot solve the Base economics. At Downside marginal contribution the break-even result is unavailable. Upside earns Year 1 EBITDA €47,368, relying on €8.50 net fee, seven meals per productive hour and 80% productive paid time; these remain unvalidated.

Case	Year 1 EBITDA EUR	Minimum cash EUR
Base	(56,770)	(29,487)
Downside	(170,447)	(509,825)
Upside	47,368	111,835



Base meals and break even; case cash in EUR over 36 operating months. Base/Upside April 2027–March 2030; Downside June 2027–May 2030.



Base meals and break even; case cash in EUR over 36 operating months. Base/Upside April 2027–March 2030; Downside June 2027–May 2030.

Evidence and next decision

Base, Downside and Upside use the same 36-month statements with different demand, pricing, productivity and startup assumptions. Captured case outputs are static snapshots that disclose stale inputs. Funding remains unchanged. Review losses, cash trough and capacity together before deciding on a launch.

48 / APPENDIX C

Model guide and completion

Canal Lunch Delivery operating plan and planning evidence.

Using the model

The Excel workbook contains editable blue assumptions, startup inputs, an operating build, asset and debt schedules, linked statements, annual dashboard, cases and reconciliation checks. Select Base, Downside or Upside to recalculate the complete operating model and native range-backed charts.

Before sharing

Save meaningful Excel input changes, then run the retained JavaScript with --import followed by the saved workbook path. This persists case drivers, asset costs/lives and seasonality to inputs.json before rebuilding. A normal second rebuild must retain those changes including explicit zero. Refresh the document and review all pages before external use.

Sheet	Use
Dashboard	Annual flows and closing stocks; native monthly charts
Assumptions	Case drivers and metadata; blue editable cells
Startup	Gross spending, full paid preparation and opening cash
Operations	Demand, paid-hour capacity, payroll and working capital
AssetsDebt	Finite lives, retirement, replacements and amortisation
Statements	36 months of profit, VAT, cash and balance sheets
Scenarios	Captured comparison and stale-input status
Checks	Monthly reconciliations and cash alerts
Sources	Evidence, assumptions and full retained MIT licence
Refresh	Save Excel, import into builder, rebuild and regenerate Word