Food Truck Business Plan

Spree Bowl | Berlin

DOCUMENT GUIDE

Contents

Proposed Berlin single food truck GmbH | 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....47
Cash flow forecast months one to six....48
Cash flow forecast months seven to twelve....49
Financial position summary....50
Break even and scenarios....51
Model guide and completion....52

01 / BUSINESS

Executive summary

Spree Bowl is a proposed Berlin single food truck serving hot grain bowls to workers at contracted private lunchtime pitches and prebooked corporate meals. This document supports a January 2027 launch decision by the founder and prospective lender. The GmbH, sites, customers and financing are unconfirmed. Sales forecasts and procurement costs are planning assumptions.

The narrow menu uses one vegetarian base and optional chicken, with food-only prices and no drinks, alcohol, fleet expansion or public festival income. One paid managing owner and one employed cook share production, driving and service. Labour capacity caps both channels. Do not purchase the truck until paid meal trials, written pitch permissions, food-safety approval and financing support the cash requirements.

Base 2027 revenue is EUR 387,773 and EBITDA EUR 67,804. By 2029 revenue is EUR 540,485, net profit EUR 91,139 and cash EUR 291,530. Minimum Base cash including startup is EUR 49,366. Downside minimum cash EUR -150,504 leaves reserve gap EUR 175,504. These are conditional forecasts, not funding commitments.

02 / BUSINESS

Business details

A new GmbH is intended, with one managing shareholder. Neither the company nor trading name is claimed as registered. Exact pitch and commissary addresses await legal and commercial review. This is a proposed venture without a trading history or supplied founder credentials.

Detail	Planning status
Trading name	Spree Bowl subject to name check
Activity	Food-only lunch bowls and prebooked corporate meals
Location	Berlin private office pitches; commissary address pending
Ownership	One managing shareholder intended 100%
Opening	January 2027 after 2 preparation months
Contact identifiers and advisers	Pending; not fabricated

03 / STRATEGY

Business concept and objectives

Offer a predictable weekday lunch with advance ordering, a visible allergen list and a short collection window. Average lunch ticket is EUR 12.5 gross; corporate food is EUR 14 per meal including a local route allowance. Prices are targets rather than demonstrated willingness to pay.

The owner first tests two private office catchments. Fixed pitch agreements should include utilities, permitted hours, waste and cancellation. A second truck requires a separate investment decision and is outside this model.

Milestone	Gate
Before purchase	Paid trial demand, timed production and written pitches
Before opening	Food registration, vehicle/fire checks and committed funding
First 90 days	Track service speed waste contribution and repeats
Year end	Reconcile cash, capacity, debt service and owner remuneration

04 / STRATEGY

Business model canvas

Revenue comes from individual lunch meals paid immediately and corporate food invoices with one month credit in Base. One kitchen and vehicle support both channels; corporate preparation and delivery must occur outside the lunch service window. There is no claim of exclusive pitch access.



Nine connected choices; proposed business system rather than confirmed demand.

Element	Spree Bowl choice
Customers	Office workers and local workplace meal coordinators
Value and channel	Hot bowls, preorder pickup and booked food service
Resources and partners	Truck, commissary, paid team and two ingredient suppliers
Activities	Buy prep transport serve clean and reconcile
Economics	Meals less ingredients waste packaging payroll and fixed route footprint

05 / STRATEGY

SWOT and longer term goals

Strengths are a short batch menu and clear owner accountability. Weaknesses are no tested sites and dependence on two people and one truck. Corporate repeats are an opportunity to validate; adverse weather, breakdown and permit restrictions are threats.

Years three to five should improve cover, purchasing and route resilience. Growth requires positive operating cash, a qualified supervisor and reserve cash after debt service. No second truck income is embedded.

Finding	Action
Focused recipes	Cost and time each batch
Untested demand	Paid pilot before fixed contracts
Corporate repeat opportunity	Measure renewal instead of enquiries
Breakdown and staff absence	Pause sales, maintain backup kitchen and relief arrangements

06 / STRATEGY

TOWS strategy matrix

Use the short menu to run low-cost paid workplace trials; use bookings to reduce speculative stock. Constrain commitments when crew or truck availability falls. The founder should not promise unlimited delivery or rely on a discretionary public street permit.

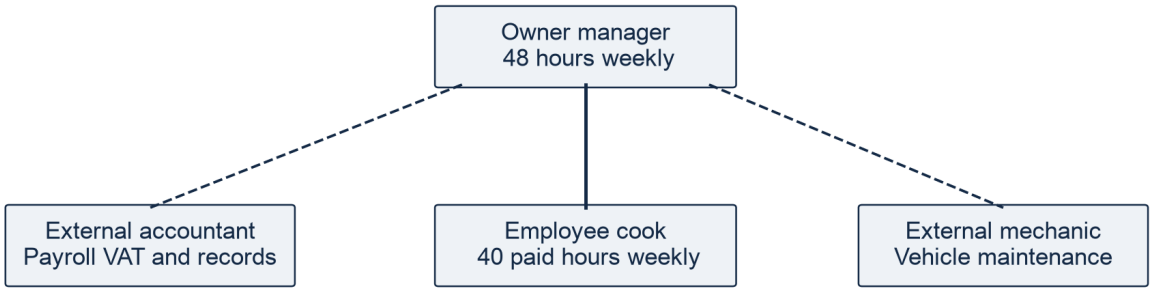
Pairing	Response
Strength opportunity	Use predictable recipes for paid recurring workplace meals
Weakness opportunity	Trial two catchments and count four-week repeat orders
Strength threat	Preorders and short batches reduce weather spoilage
Weakness threat	Retain reserve cash and a documented breakdown/absence plan

07 / PEOPLE

Owner and management

The paid owner manages recipes, buying, route contracts, cash and complaints and works 48 hours weekly. An employed cook supplies 40 paid hours weekly including leave; the budget has a 25% payroll allowance. Only 65% of combined hours is productive food work. Driving, setup, cleaning, administration and breaks consume the remainder.

The owner approves new bookings and refunds above EUR 25. The cook may stop service for temperature or allergen failures. The accountant and vehicle specialist are external suppliers, not unpaid internal staff.



Solid internal reporting; dashed external services. Roles match the paid labour assumptions.

08 / PEOPLE

Owner and key personnel profiles

No founder CV was provided. Required abilities are batch cooking, allergen control, safe transport, route planning, bookkeeping and commercial selling. Evidence must be collected before opening rather than invented. The founder’s current income and personal commitments are undisclosed.

Profile	Evidence needed
Owner identity	Identity ownership and right to work
Food and management skills	CV references practical food-safety and recipe trial
Cook role	40 paid hours weekly; practical trial and references
Driving	Appropriate licence for chosen vehicle
External support	Accountant insurance and maintenance appointments

09 / MARKET

Target customers

Primary buyers are workers within walking distance of a selected private pitch who want a hot lunch without a long queue. The secondary buyer is a workplace coordinator booking food for team sessions. No tourist or public festival dependence is assumed.

Interviews should establish current meal spend, frequency, pickup tolerance and dietary needs. Bookings need a named payer, written meal quantity and cancellation terms.

Segment	Offer
Individual workplace lunch	EUR 12.5 target average; preorder and collection
Corporate teams	EUR 14 food per meal; bounded local service
Dietary preference	Vegetarian base; ingredient/allergen disclosure
Excluded	Alcohol drinks merchandise national delivery public festivals

10 / MARKET

Segmentation targeting and positioning

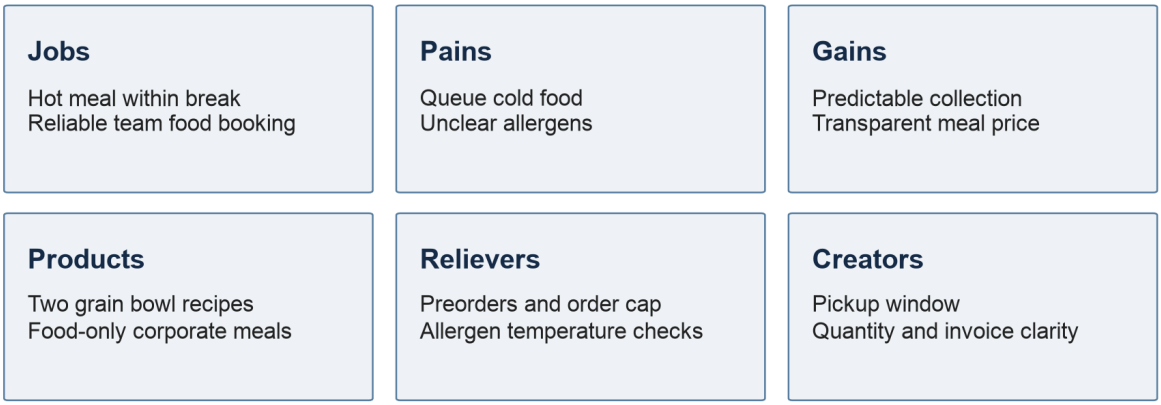
Segment by location, lunch window and purchasing process rather than all city residents. Target two office clusters able to provide legal private pitch access and recurring meal demand. Position as a reliable short-menu lunch rather than a lowest-price takeaway.

Dimension	Choice
Geography	Two compact Berlin catchments; exact sites pending
Frequency	Weekday repeat lunch and planned workplace orders
Purchase process	Immediate individual payment or corporate purchase approval
Positioning	Predictable pickup and transparent hot bowl ingredients

11 / MARKET

Value proposition canvas

Workers need a meal that arrives within a limited break. Unclear wait time, cold food and hidden allergens discourage repeat buying. Batch recipes and preorders reduce waiting, but require a verified temperature chain and disciplined cutoff. Corporate buyers need quantity and invoice certainty.



Customer jobs, pains and gains mapped to testable operating responses.

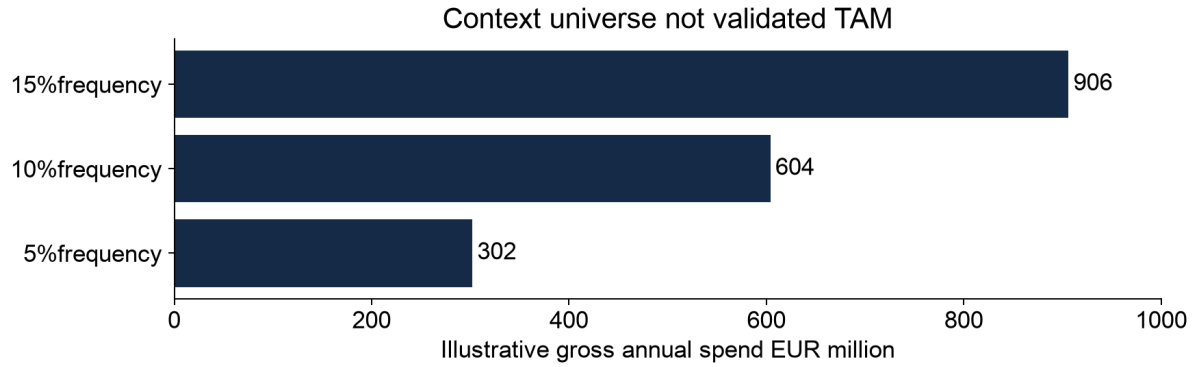
Customer need	Operational response
Short lunch break	Visible pickup window and capped orders
Diet and allergy clarity	Written recipe and cross-contact controls
Value	Published food-only prices and honest portion description
Team booking	Named payer meal count cutoff and cancellation terms

12 / MARKET

Market size and trends

Berlin official 2025 workplace employment categories total 2,196,500 persons [S8]. This is a contextual upper universe, not measured food buyers. A transparent spending proxy multiplies this count by 220 workdays, EUR 12.5 gross meal price and an assumed externally purchased lunch frequency of 5% to 15%. It gives EUR 302 million to EUR 906 million gross annual context, not observed TAM. It overincludes workers outside feasible pitches and ignores dietary, price and travel exclusions.

SAM remains unquantified until employer headcounts, attendance and competing food access are known at the two catchments. SOM is the capacity-constrained truck forecast and must not be presented as validated market share.



Context spending sensitivity with explicit assumptions; no claimed validated city food-truck market.

Scope	Definition and limitation
Context universe	2,196,500 workplace employed persons 2025; not buyers
Illustrative spend range	5–15% frequency;220 days;EUR 12.5 gross
SAM	Two lawful catchments; count/address/attendance unknown
SOM	Forecast served meals; no measured market share

13 / MARKET

PESTLE analysis

Public street access and private pitch approval constrain deployment [S2]. Wage floors and ingredient costs create fixed and variable exposure [S3]. Hybrid work changes attendance and must be measured locally. POS and preorders support demand discipline but require data security. Food registration and hygiene are opening gates [S6,S7]. Waste, reuse and transport fuel need operating controls [S10,S11].



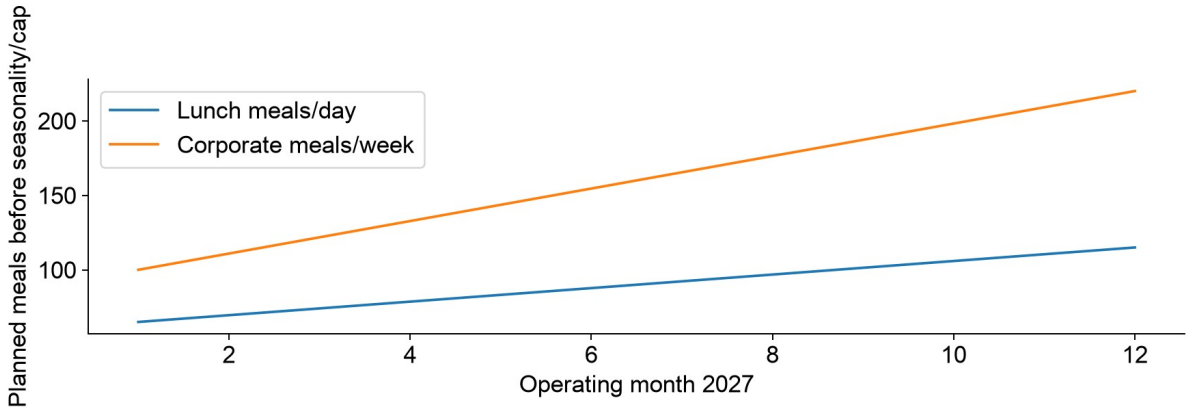
Six external conditions with practical responses; forecasts remain conditional.

14 / MARKET

Local demand and evidence

No site footfall, paid test or customer order data is available. Lunch demand begins at 65 meals per trading day and reaches 115 in 12 months; corporate food starts 100 meals weekly and rises to 220. These are unobserved planning hypotheses, seasonally adjusted and jointly constrained by labour.

Before buying, run at least four paid sessions at each candidate pitch. Record passers-by, offers, paid conversion, repeat codes, temperature, portion cost and pickup time. Do not treat free tasting attendance as evidence of meal sales.



Opening demand ramp is a hypothesis; no observed sales are shown.

Test	Decision record
Pitch trial	Address hours legal permission and attendance
Demand	Paid orders daily and repeat within 4 weeks
Service	Timed queue cooking/holding temperature and order accuracy
Cost	Recipe waste packaging staff and route minutes

15 / MARKET

Competitors and positioning

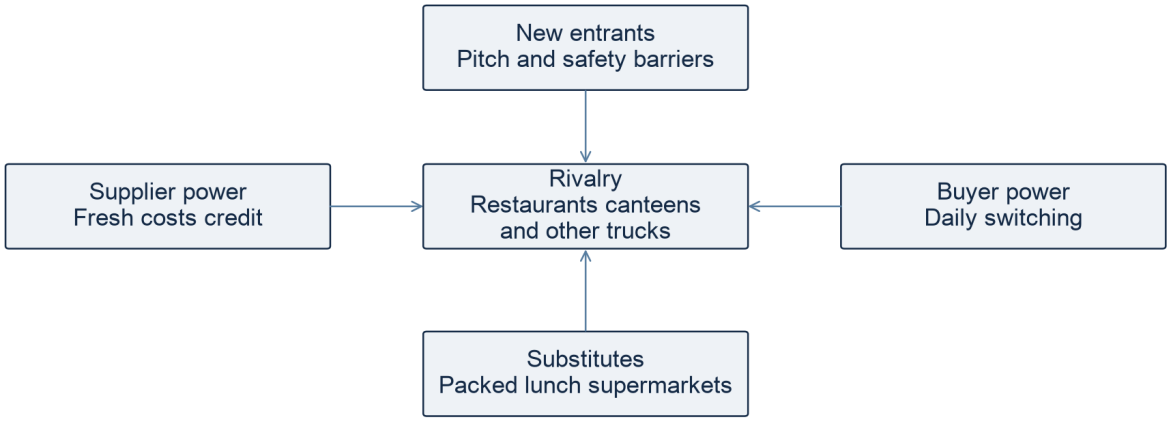
Nearby restaurants, workplace canteens, supermarkets and other trucks provide alternatives. The Q205 merchant menu publishes bowls around EUR 13.2–14.80 [S9], while some lunch offers include drinks. Our EUR 12.5 food-only average is not a matched-price advantage claim. Site-specific walking distance and lunch queues need field work.

Alternative	Implication
Restaurant bowl	Broad choice and fixed address; published price context
Workplace canteen	Convenience and possible subsidy; unknown local offer
Supermarket prepared food	Low commitment and broad availability
Other trucks	Pitch availability and menu differentiation

16 / MARKET

Porter five forces

Rivalry comes from many lunch substitutes, not only trucks. Buyers can switch daily. Suppliers constrain fresh ingredients and may require cash terms. New entrants can copy menu concepts but must obtain lawful access and food infrastructure. Home-packed meals are a strong substitute. Response is disciplined short-menu service and low inventory exposure, rather than unsupported market dominance.

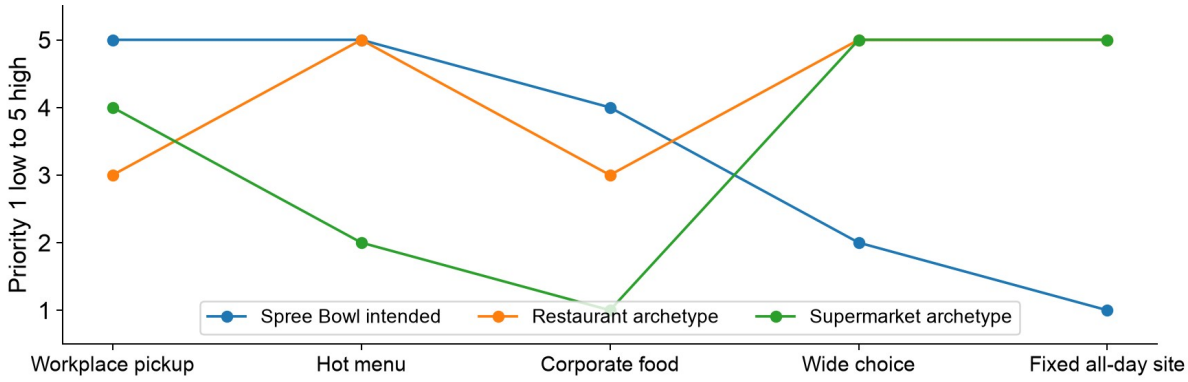


Rivalry central; surrounding forces connect to buying, pitch and retention decisions.

17 / MARKET

Strategy canvas

Scores represent intended operating emphasis on a 1 to 5 scale, not customer ratings or surveyed competitors. The truck emphasises reliable workplace pickup and a narrow hot menu. Restaurant and supermarket archetypes illustrate different priorities. Validate positioning at paid trials before using it commercially.



Qualitative strategy priorities; no measured competitor ratings.

18 / OPERATIONS

Location and premises

Use contracted private office grounds and a registered shared commissary with overnight parking. No public road pitch is assumed. A travel trade card may still apply to selling without prior orders; the district must determine the exact activities [S2]. Written private land permission is not a substitute for food, planning or vehicle compliance.

The combined EUR 2,200 monthly rent allowance comprises EUR 1,400 kitchen and EUR 800 pitches/parking. It assumes VAT-exempt charges; recoverability and fees must be replaced with signed terms. Deposit is EUR 6,600 refundable.

Requirement	Evidence
Pitch	Owner consent access hours waste power queue boundaries
Commissary	Food registration cold storage handwashing cleaning and parking
Vehicle	Roadworthiness weight licence gas/electrical/fire checks
Fallback	Alternative authorised pitch and temporary kitchen capacity

19 / OPERATIONS

Equipment and resource plan

Purchase allowances are unquoted. A used vehicle and conversion cost EUR 60,000 net; separate kitchen equipment costs EUR 18,000. Existing assets are not assumed. Book lives are 72 months for the truck and 60 months for equipment, editable and guarded. A EUR 5,000 replacement investment in month 25 has its own life.

Item	EUR net	Scope
Used vehicle	35,000	Inspection condition and payload
Truck conversion	25,000	Food surfaces ventilation power water and fire controls
Cold storage	6,000	Commissary and vehicle storage
Cooking equipment	6,000	Batch cooking and holding
POS	2,000	Terminal ordering and reconciliation
Tools and smallwares	4,000	Food-safe containers utensils and cleaning

20 / OPERATIONS

Product strategy

Sell two recipes sharing grains, seasonal vegetables and sauces: vegetarian and chicken. EUR 12.5 is a weighted average ticket, not a price for every variant. Corporate meals have a larger recipe and a delivery allowance. There is no separate beverage or paid add-on forecast.

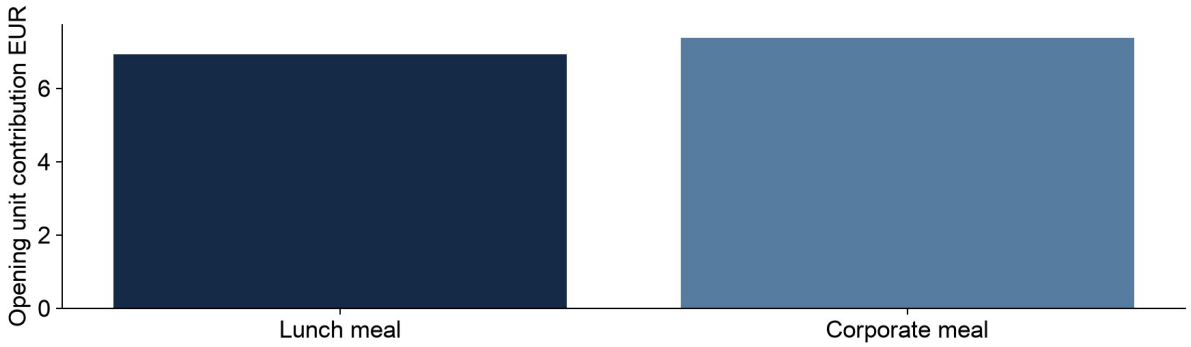
Maintain recipe weights, supplier lot traceability, allergens and labelled holding times. Substitutions need updated ingredient information before sale. Stop selling a batch if safe temperature or contamination controls fail.

Product	Service discipline
Vegetarian grain bowl	Costed seasonal recipe and declared allergens
Chicken grain bowl	Separate handling and verified cooking/holding
Corporate food	Booked portions food-only invoice and delivery window
Excluded	Drinks alcohol sides merchandise and speculative event sales

21 / SALES

Pricing and order economics

Opening lunch gross EUR 12.5 becomes EUR 11.68 net at 7% food VAT. Ingredient allowance EUR 3.6 before 8% waste becomes EUR 3.91; packaging EUR 0.65 and card fees EUR 0.19 leave about EUR 6.93 contribution before payroll and fixed expenses. Corporate EUR 14 gross becomes EUR 13.08 net; recipe EUR 4.2/.92, packaging EUR 0.65 and route EUR 0.5 leave about EUR 7.37. These are planning recipe economics, not quotations or realised margins.



Opening unit contribution excludes payroll and fixed costs and uses verified model inputs.

Channel	EUR gross	EUR net
Lunch average	12.50	11.68
Corporate food per meal	14.00	13.08

22 / SALES

Competitor price comparison

The Q205 merchant menu lists an Edamame Kimchi bowl EUR 13.2, an Ohana vegan bowl EUR 13.5 and a grilled salmon bowl EUR 14.8 [S9]. Online channel, ingredients and portions differ from our hot grain bowls. Lunch-menu bundles with drinks cannot be compared directly to food-only meals. Recheck the chosen catchment and current in-person prices.

Offer	EUR published	Comparison limit
Q205 Edamame Kimchi	13.20	Different cold bowl recipe and online channel
Q205 Ohana vegan	13.50	Different contents portion and fulfilment
Q205 grilled salmon	14.80	Higher-cost protein; not matched product
Spree Bowl planned average	12.50	Food only; willingness to pay untested

23 / SALES

Brand and customer experience

A restrained identity should emphasise readable menu, ingredient clarity and punctual pickup. Spree Bowl is a working name requiring availability checks. The owner approves any environmental or nutrition claims; no unsupported healthy or carbon-neutral claim is included.

Display gross prices, allergens, sold-out notices and the permitted ordering window. A documented refund/remake process records cause and cost. Explain temporary closures promptly through customers who opted in.

Touchpoint	Promise
Before order	Price recipe allergens pickup and cancellation
At pickup	Correct meal safe temperature clean handover
Issue	Record complaint remedy and food-safety escalation
After purchase	Permission-based repeat reminder and receipt

24 / SALES

Sales channels and process

Lunch orders are paid by POS or preorder; the forecast assumes current-month receipt without a platform sales commission. Corporate food uses direct quotations, named approval and bank-transfer invoices, with no more than one month credit in Base. No delivery-platform demand is included.

The owner confirms quantity, allergen requirements and timetable before accepting a corporate booking. Both channels share the same labour ceiling and kitchen. Cutoffs prevent an order-book overload.

Step	Control
Lunch preorder	Daily cap and paid confirmation
Corporate enquiry	Address payer quantity and available slot
Quote	Food-only gross/net price cancellation and delivery scope
Fulfilment	Count check temperature log invoice and collection proof
Collection	Weekly aged receivable review and credit suspension

25 / SALES

Launch marketing

Preparation includes EUR 2,000 launch marketing, within the EUR 8,000 eligible startup services. Trading marketing is EUR 400 monthly within fixed overhead. This is an allocation, not incremental spending outside the model. Prioritise permission-based employer introductions and paid trial uptake rather than broad reach claims.

Activity	EUR budget	Basis and measurement
Opening printed menu and pitch materials	700	Readable offer at authorised sites
Employer outreach and trial acquisition	900	Track paid orders and 4 week repeats
Basic ordering setup and photography	400	Permission and accurate menu
Trading monthly marketing	400	Included in fixed overhead, not startup total

26 / SALES

Retention and ongoing sales

Use receipt-linked repeat codes and optional order reminders. Do not buy indiscriminate email lists. Retention measures are paid repeat purchases, corporate reorder rate and contribution after refunds. A loyalty reward must remain within actual recipe margins.

The owner reviews customer cohorts and pitch profitability monthly. Reduce an unproductive pitch before adding a new fixed commitment. No customer lifetime value is claimed without repeat and churn observations.

Metric	Response
Paid 4 week repeat	Revise menu/service if below pilot hypothesis
Corporate reorders	Review invoice accuracy and punctuality
Remake/refund rate	Investigate quality and recipe controls
Pitch contribution	Separate avoidable route fees from fixed kitchen commitments

27 / OPERATIONS

Daily operations and suppliers

Receive and check ingredients at the commissary, record supplier lots and temperatures, prep costed batches, load the truck and verify authorised pitch access. Lunch service uses small replenishment batches. Corporate meals are prepared in separate sessions and local routes within the crew’s working time.

End the day with waste weights, remaining safe stock, cleaning, sales reconciliation and next-day buying. Two ingredient suppliers should have substitution and recall procedures. Three days of inventory cover is a financial average rather than permission to retain unsafe food.

Stage	Control
Receive	Invoice lot quality temperature and expiry
Prepare	Recipe allergen separation cook/hold records
Move and serve	Vehicle checklist safe holding and order cap
Close	Waste safe stock sanitation cash/POS reconciliation
Reorder	Forecast minus usable stock; no negative purchases

28 / OPERATIONS

Sustainability practices

Measure kilograms of ingredients purchased, sold and wasted, and record fuel and electricity separately. The Base 8% waste allowance is a cost hypothesis, not an environmental result. Use reusable containers or a compliant customer-container option subject to hygiene and applicable small-business rules [S10].

Public-sector/event reuse rules changed from October 2026 [S11]. Public events are outside the forecast; check organiser obligations before adding one. Packaging quotes must identify materials, producer obligations and actual recycling routes.

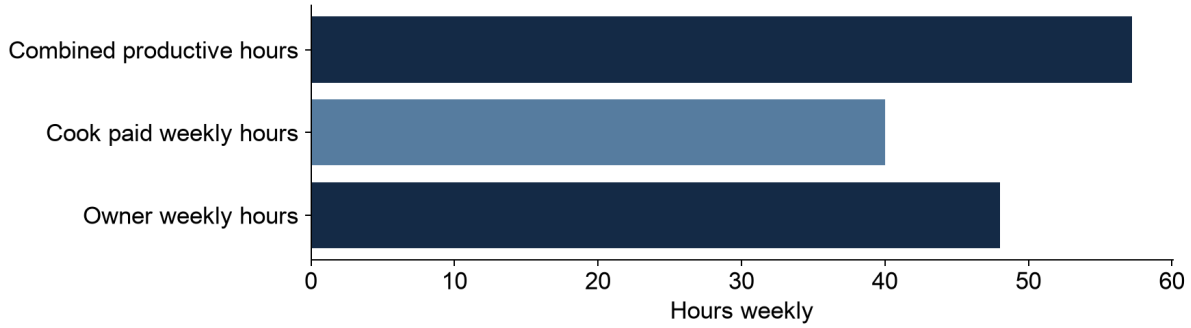
Practice	Evidence
Food waste	Daily weights causes and safe disposal
Reuse	Visible offer and hygienic fill protocol
Routes	Combine eligible bookings without unsafe holding
Claims	Use recorded quantities, not carbon-neutral assertions

29 / PEOPLE

Staffing and training

One owner at 48 weekly hours and one cook at 40 paid hours support the plan. The owner salary is EUR 4,000 monthly and the employee wage EUR 18 hourly. Both have 25% cost loading; these are allowances requiring payroll advice. The employee rate exceeds enacted EUR 14.6 in 2027 [S3].

Combined productive hours are 88*52/12*65%=247.9 monthly. A lunch equivalent takes 3.5 minutes and corporate meal 1.5 times that, giving 4,249 equivalent meals monthly. No unpaid founder or third shift solves a capacity deficit.



Paid staffing and productive allocation drive the model capacity ceiling.

Role	Paid/time assumption
Owner manager	48 hours weekly;EUR 4,000 monthly gross
Cook	40 paid hours weekly;EUR 18 hourly
Loading	25% each; validate payroll status cover and levies
Productive allocation	65% combined time; rest driving setup cleaning admin
Absence	Bookings capped and temporary qualified relief quoted

30 / PEOPLE

Staff skills and fair work

Recruit through a paid timed recipe and temperature-control trial and check references. Training covers allergens, cross-contact, hot equipment, manual handling, transport and customer recovery. Food-handler certificates and continuing instruction are required [S6].

Publish a rota with lawful breaks, working time, holiday and absence arrangements. The 40 paid employee hours include leave funding in the allowance; actual cover must be priced. Owner 48 hour planning time does not override legal or safety limits.

Practice	Opening record
Cook competence	Recipe and hygiene trial references
Training allowance	EUR 1,500 within preparation services
Fair work	Written employment terms recorded hours and breaks
Safety	Burn/lift/gas/electrical risk assessment and stop-service authority
Payroll	Employer registrations loading and owner status reviewed

31 / OPERATIONS

Legal and insurance requirements

Confirm GmbH registration, tax enrolment, appropriate trade/travel trade status and private pitch permissions. Selling without prior orders can require the travel trade card even though corporate booked service differs [S2]. Register food activity and commissary/vehicle with the competent district [S7]; complete food-handler instruction [S6], HACCP, allergen and traceability controls. No approval is claimed.

Food revenue is modelled at 7% VAT from 2026; beverages are excluded [S1]. Packaging/reuse, privacy and electronic cash-register compliance require adviser review. Obtain vehicle, product/public liability, contents, employer and interruption insurance with exclusions and excesses.

Gate	Evidence
Trading and tax	Company/trade registration and VAT classification
Land and vehicle	Private agreements planning/food/fire/roadworthiness checks
Food	Registration HACCP allergens traceability certificates
Cash/POS and privacy	Compliant receipts records retention and permissions
Insurance	Bound cover limits excesses and food recall/interruption scope

32 / OPERATIONS

Opening roadmap

Two preparation months pay the owner plus loading and rental charges, funded from equity. The loan is assumed drawn on opening day, with no preopening interest. Downside extends preparation to three months. A slipped opening needs revised cash timing and cannot be absorbed by invented bookings.

Timing	Gate
November 2026	Paid demand trial, recipes, lawful pitch scope and funding proof
November/December	Company food registration truck/kitchen quotes and insurance
December	Cook recruitment temperature/vehicle trials and written contracts
January 2027	Open only after approvals cash and trained cover
Quarterly	Actuals to forecast debt VAT capacity and reserve review

33 / RISK

Risks and management actions

The principal risks are weak site attendance, unsafe food handling, a vehicle breakdown, crew absence and ingredient inflation. Downside combines slower volumes, longer preparation, higher waste/costs, no supplier credit and higher loan interest. The revenue forecast cannot override crew capacity. Cash below the reserve threshold requires funding or reduced commitments before spending.

Risk	Trigger and action
Demand	Two months below ramp: renegotiate pitch and buying
Food safety	Any failed critical check: stop service trace and investigate
Truck/crew absence	Pause affected sales; verified backup before promises
Waste/cost	Waste above 8% or recipe breach: trial and reprice
Liquidity	Cash below EUR 25,000: pause discretionary capex and obtain funding

34 / EVIDENCE

Research and evidence

Sources reviewed 3 October 2026 distinguish official local requirements, employment context and merchant menu prices. None validates our truck demand, used-vehicle condition, rent or recipe quotations. The market spending proxy is explicitly assumed and SAM is unknown. The source register retains links, findings and limits.

Evidence	Use and limit
S1	Enacted food 7% VAT; drinks excluded
S2 S6 S7	Trade/food opening gates; actual permission pending
S3 S4 S5	Wage floor and corporate/trade tax context
S8	Workplace employment universe, not lunch buyers
S9	Published menu prices, unmatched online products
S10 S11	Reuse duties and event scope

S1 https://www.bundesfinanzministerium.de/Content/DE/Downloads/BMF_Schreiben/Steuerarten/Umsatzsteuer/Umsatzsteuer-Anwendungserlass/2025-12-22-verpflegungsdienstleistungen.html

S2 https://service.berlin.de/dienstleistung/326876/

S3 https://www.bmas.de/EN/Labour/Minimum-Wage/the-minimum-wage-questions-and-answers.html

S4 https://www.gesetze-im-internet.de/kstg_1977/__23.html

S5 https://service.berlin.de/dienstleistung/325333/

S6 https://service.berlin.de/dienstleistung/324295/

S7 https://www.berlin.de/lageso/verbraucherschutz/lebensmittelwesen/eu-zulassung-von-lebensmittelbetrieben/allgemeines-zur-eu-zulassung-1641314.php

S8 https://www.statistik-berlin-brandenburg.de/gesellschaft/arbeit/

S9 https://www.sons-of-mana-berlin.de/

S10 https://www.berlin.de/ba-mitte/aktuelles/pressemitteilungen/2023/pressemitteilung.1315566.php

S11 https://www.berlin.de/sen/uvk/umwelt/kreislaufwirtschaft/service/privathaushalte/mehrwegangebot/fragen-und-antworten/

35 / EVIDENCE

Quotes and assumptions

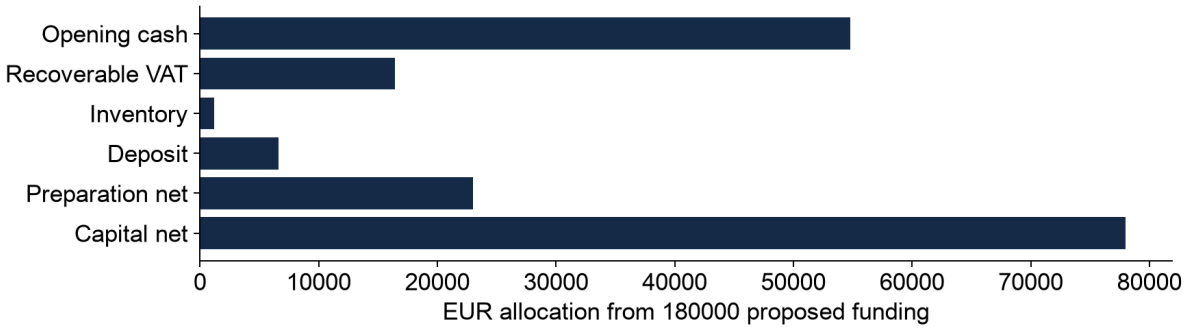
All procurement and financing numbers are planning allowances. No approved facility, signed pitch, supplier quotation or confirmed customer is claimed. Replace the allowances with evidence before committing capital, then refresh forecasts and the operating plan together.

Assumption	Evidence required
Truck EUR 60,000; equipment EUR 18,000 net	Inspected vehicle and installed-equipment quotes
Rent EUR 2,200/month; deposit EUR 6,600	Private pitch/commissary agreements VAT service fees
Ingredients EUR 3.6/lunch and EUR 4.2/corporate meal before 8% waste	Supplier prices timed recipe and waste trials
Payroll 25% loading	Adviser employment and controlling-owner status
Equity EUR 140,000; loan EUR 40,000	Proof lender terms security fees and draw date

36 / FINANCE

Startup costs and funding

Proposed sources EUR 140,000 equity and EUR 40,000 debt are uncommitted. Startup capital, expenses, refundable deposit, inventory and recoverable VAT are separate uses. Opening cash is the remaining sources after payments. EUR 25,000 reserve is a threshold rather than an extra expense. No balancing finance plug is added.



Startup cash allocation from verified model 1.0.

Item	EUR Base
Equity	140,000
Loan	40,000
Capital net	78,000
Preparation expenses net	23,000
Deposit	6,600
Opening inventory	1,200
Recoverable VAT	16,424
Opening cash	**54,776**

37 / FINANCE

Itemized startup costs

Two preparation months include owner salary/loading and rent. VAT eligible preparation services are EUR 8,000 and the 1.5% loan fee EUR 600 is expensed. Capital and inventory remain assets; deposit is refundable. Owner pay is not omitted during preparation.

Use	EUR net	Treatment
Truck and conversion	60,000	Capital 72 months
Kitchen equipment	18,000	Capital 60 months
Refundable deposit	6,600	Asset no depreciation
Food inventory	1,200	Inventory asset
Owner preparation salary	8,000	Expense
Owner preparation loading	2,000	Expense
Preparation rent	4,400	Expense
Legal training launch inspection/setup	8,000	Expense
Loan fee	600	Expense
VAT credit	16,424	Recoverable tax asset
Target reserve	25,000	Cash retained not spent

38 / FINANCE

Owner personal survival budget

This is a hypothetical household budget; actual personal finances are undisclosed. No other reliable income is assumed. Business payroll contains the owner gross salary and loading; personal costs are not deducted twice. Estimated 65% net retention is not a personal tax calculation.

Monthly item	EUR
Housing	1,400
Essentials utilities and food	650
Transport and insurance	250
Savings/debt contingency	300
Total spending	**2,600**
Other reliable income	–
Required take home	**2,600**
Gross pay required at 65%	4,000
Model gross pay	4,000
Estimated net pay	2,600
Estimated surplus	**–**

39 / FINANCE

Financing terms and security

The unapproved loan is EUR 40,000 at 7% annual interest, three months principal grace and 60 equal-principal instalments thereafter. Interest is paid from month one; principal is capped by outstanding debt. EUR 600 arrangement fee is an opening expense. Equity funds preparation and loan draws only at trading start.

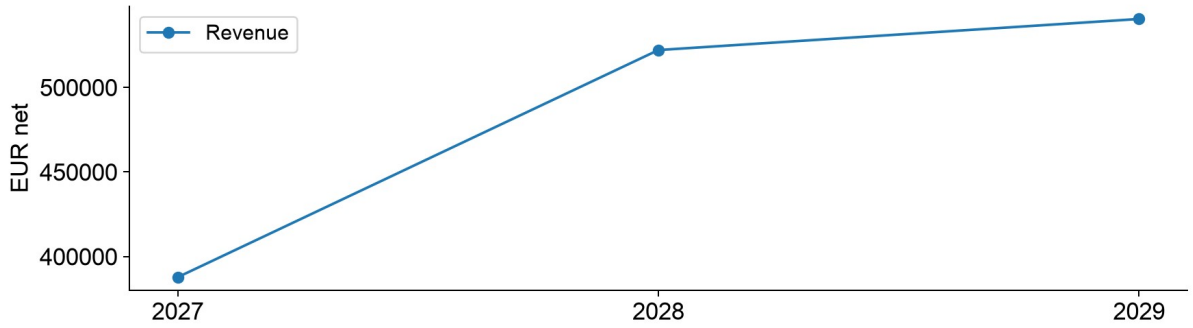
A lender may request vehicle security and personal guarantees. Book value is not a collateral valuation. There is no assumed guarantee or approved security.

Term	Proposed Base
Sources	EUR 140,000 equity plus EUR 40,000 debt
Startup payments	125,224
Opening cash	**54,776**
Principal	EUR 667 monthly after 3 month grace
Security	Vehicle valuation guarantees and charges unconfirmed

40 / FINANCE

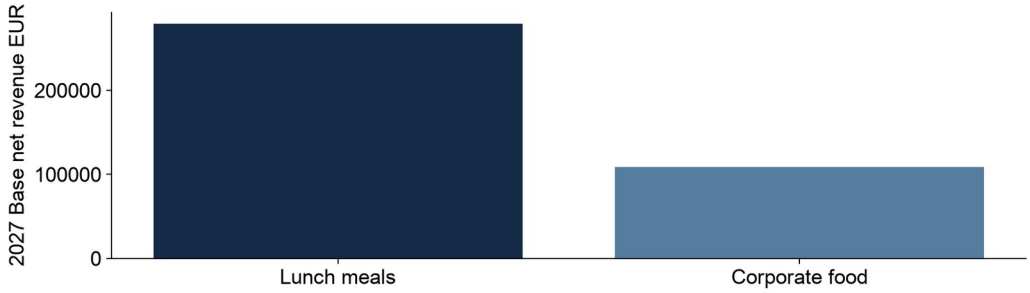
Revenue forecast and capacity

The model uses 22 lunch days monthly, meal demand ramp, corporate weekly meals*52/12, gross prices, foodVAT and seasonality. Both channels share productive hours; each corporate meal consumes 1.5 lunch equivalents. Capacity limits fulfilled volumes proportionally. Demand growth and annual price changes do not bypass labour. Years 2027–2029 are calendar years in EUR net of VAT.



Linked Base annual revenue; forecast demand is unobserved.

Measure	2027	2028	2029
Revenue	**387,773**	**522,110**	**540,485**
Lunch meals	23,875	30,796	31,241
Corporate meals	8,320	11,625	11,811



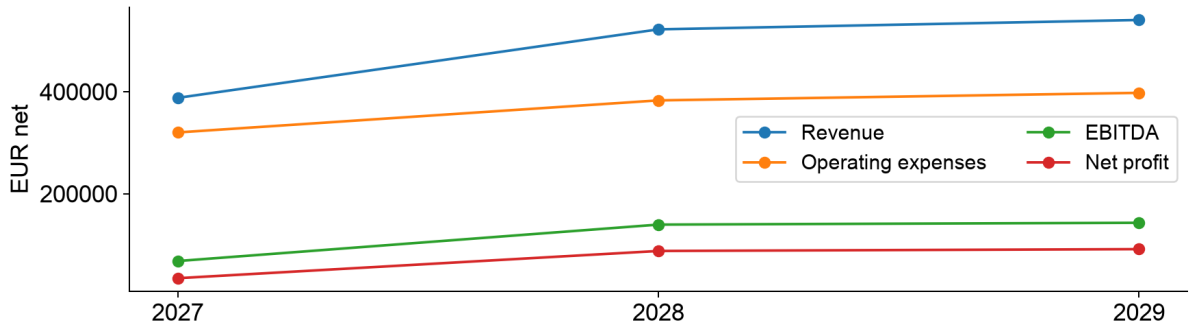
Forecast Base net sales mix in 2027 from model 1.0; lunch meals and corporate meals.

41 / FINANCE

Costs and projected profit

Ingredients are costed by served meals, waste and inflation; opening excess stock is written off without a negative supplier purchase. Payroll includes employee/owner pay and distinct loadings. Kitchen/pitch rent, fixed overhead and insurance remain paid at low demand. Capital principal and personal spending are outside profit.

Tax provision is 30.175% in 2027,29.12% in 2028 and 28.065% in 2029: enacted corporate rates 15/14/13% plus 5.5% solidarity surcharge on corporate tax and 14.35% Berlin trade proxy [S4,S5]. Later Berlin multiplier is assumed unchanged. Positive monthly book profit is paid immediately, with no loss relief or tax addbacks. This conservative timing is not a tax return.



Annual earnings from monthly model 1.0; tax assumptions explicitly simplified.

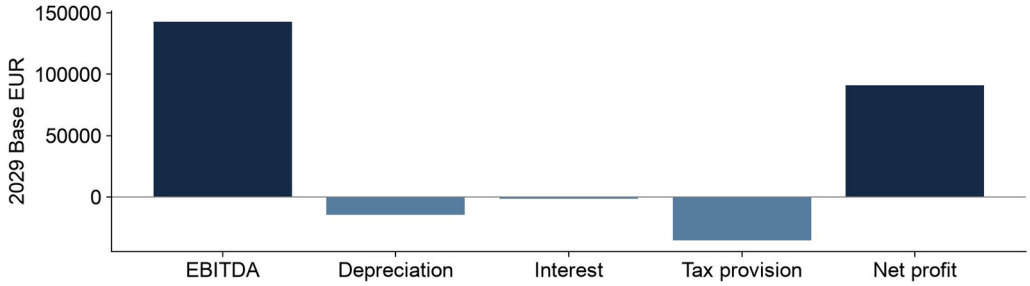
Metric	2027	2028	2029
Revenue	387,773	522,110	540,485
Operating expenses	319,970	382,833	397,625
EBITDA	67,804	139,277	142,860
Net profit	34,165	87,575	91,139

42 / FINANCE

Profit and loss forecast

Gross profit deducts ingredients including waste; subsequent packaging, route and card costs produce contribution before payroll and fixed overhead. Detailed expenses below include paid owner and employee costs. Depreciation is noncash, interest is expense and loan principal is outside profit. No reserve amount is charged as an expense.

EUR net	2027	2028	2029
Net sales	**387,773**	**522,110**	**540,485**
Ingredient cost	131,407	178,785	186,894
Gross profit	**256,367**	**343,325**	**353,591**
Gross margin	66.1%	65.8%	65.4%
Packaging	20,927	28,401	29,688
Corporate route cost	4,160	5,987	6,265
Card fees	4,477	5,890	6,094
Employee pay and loading	46,800	48,204	49,650
Owner pay and loading	60,000	61,800	63,654
Kitchen and pitch rent	26,400	27,192	28,008
Fuel and utilities	7,200	7,416	7,638
Marketing	4,800	4,944	5,092
Administration	4,200	4,326	4,456
Maintenance	5,400	5,562	5,729
Insurance and fees	4,200	4,326	4,456
EBITDA	**67,804**	**139,277**	**142,860**
Depreciation	13,600	13,600	14,600
Interest	2,660	2,123	1,563
Profit before tax	**51,544**	**123,554**	**126,697**
Tax provision	17,379	35,979	35,558
Net profit	**34,165**	**87,575**	**91,139**



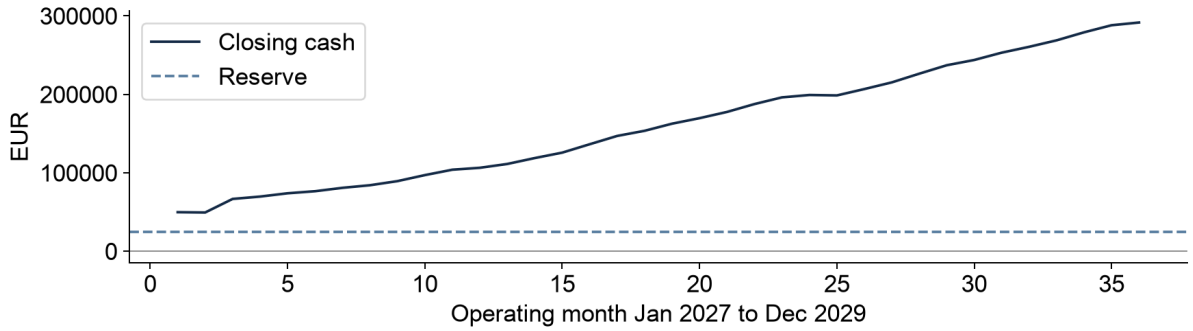
Base 2029 EBITDA less depreciation interest and tax produces net profit from model 1.0.

43 / FINANCE

Cash flow and financial position

Individual payments arrive in the current month; Base corporate invoices have a one-month lag. Half current gross ingredient purchases remain payable at month end. The indirect cash bridge adds depreciation and working-capital/VAT changes to earnings. Capital spending and principal are separate.

VAT is settled at quarter ends including startup credit, assuming prompt refund/offset. Actual filing/refund timing needs adviser review; monthly filing may be required and refund delays must be stress-tested before contracting. No automatic overdraft funds negative cash.



Cash from linked Base monthly statements, including declared VAT timing.

EUR	2027	2028	2029
Operating cash flow	**57,568**	**100,801**	**105,385**
Capital spending net	–	–	5,000
Principal repayment	6,000	8,000	8,000
Net cash change	51,568	92,801	92,385
Closing cash	**106,344**	**199,145**	**291,530**

Cash flow forecast months one to six

January to June 2027 follows the earnings-to-cash bridge. Revenue is context only and is not added again. Customer receipts and supplier payments are separately available in the operating schedules. No unpaid owner labour or balancing loan is assumed.

EUR	Jan 27	Feb 27	Mar 27	Apr 27	May 27	Jun 27
Opening cash	**54,776**	**49,752**	**49,366**	**66,648**	**69,658**	**73,844**
Revenue	**18,199**	**21,481**	**25,949**	**29,757**	**32,729**	**34,691**
Net profit	**(3,989)**	**(2,060)**	**399**	**1,964**	**3,185**	**3,988**
Depreciation addback	1,133	1,133	1,133	1,133	1,133	1,133
Receivables cash change	(6,067)	(662)	(662)	(662)	(662)	(662)
Inventory cash change	602	(183)	(70)	(157)	(65)	(102)
Payables cash change	2,981	1,013	745	733	488	376
VAT net cash change	315	373	15,736	664	773	(1,437)
Operating cash flow	**(5,024)**	**(385)**	**17,282**	**3,676**	**4,853**	**3,296**
Capital spending net	–	–	–	–	–	–
Principal repayment	–	–	–	667	667	667
Net cash change	(5,024)	(385)	17,282	3,010	4,187	2,629
Closing cash	**49,752**	**49,366**	**66,648**	**69,658**	**73,844**	**76,473**

45 / FINANCE

Cash flow forecast months seven to twelve

July opening cash equals June closing cash. Quarterly VAT settlement affects timing while continuing 36 monthly calculations through December 2029. Negative cash remains an unfunded requirement rather than an approved overdraft.

EUR	Jul 27	Aug 27	Sep 27	Oct 27	Nov 27	Dec 27
Opening cash	**76,473**	**80,814**	**84,112**	**89,334**	**97,025**	**103,906**
Revenue	**34,282**	**32,394**	**39,274**	**41,178**	**40,243**	**37,596**
Net profit	**3,808**	**3,015**	**5,856**	**6,634**	**6,236**	**5,129**
Depreciation addback	1,133	1,133	1,133	1,133	1,133	1,133
Receivables cash change	(662)	(662)	(662)	(662)	(662)	(662)
Inventory cash change	50	60	(267)	(20)	(15)	129
Payables cash change	(150)	(339)	1,413	214	(166)	(546)
VAT net cash change	828	757	(1,585)	1,058	1,021	(2,079)
Operating cash flow	**5,007**	**3,965**	**5,888**	**8,358**	**7,548**	**3,104**
Capital spending net	–	–	–	–	–	–
Principal repayment	667	667	667	667	667	667
Net cash change	4,341	3,298	5,221	7,691	6,882	2,438
Closing cash	**80,814**	**84,112**	**89,334**	**97,025**	**103,906**	**106,344**

Financial position summary

Year-end balances are closing values, not sums. Assets include cash, corporate receivables, food inventory, VAT credit, refundable deposit and net capital. Liabilities include debt supplier payables and VAT. Retained earnings contain preopening expenses and subsequent profit; equity remains paid sources with no drawings or dividends. Every monthly balance and cash reconciliation must be within EUR 0.01.

Closing EUR	2027	2028	2029
Cash	**106,344**	**199,145**	**291,530**
Receivables gross	13,347	14,022	14,732
Inventory net	1,236	1,311	1,391
VAT credit	–	–	–
Refundable deposit	6,600	6,600	6,600
Net equipment	64,400	50,800	41,200
Total assets	**191,926**	**271,878**	**355,452**
Loan	34,000	26,000	18,000
Supplier payables	6,761	7,139	7,574
VAT liability	–	–	–
Total liabilities	**40,761**	**33,139**	**25,574**
Paid equity	140,000	140,000	140,000
Retained earnings	11,165	98,740	189,879
Total equity	**151,165**	**238,740**	**329,879**
Liabilities and equity	**191,926**	**271,878**	**355,452**

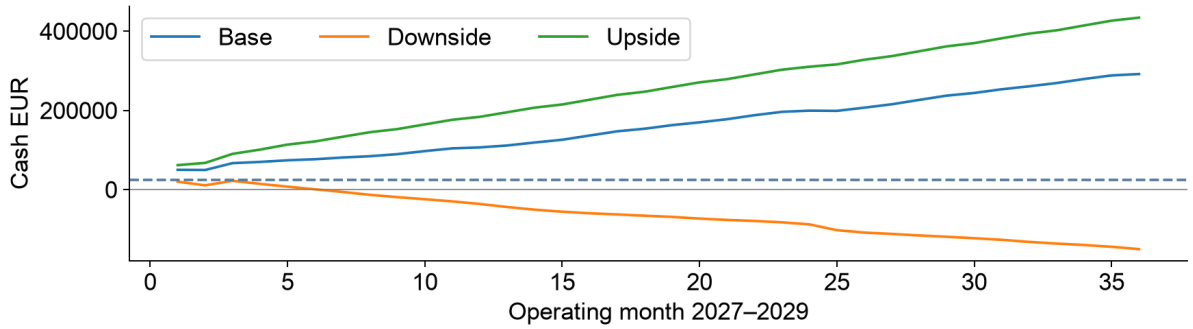
47 / FINANCE

Break even and scenarios

EBITDA break-even divides fixed payroll and overhead by current weighted contribution per equivalent lunch meal. It is mix-dependent and excludes principal, capex and personal costs. Compare threshold with shared labour capacity before committing a demand ramp.

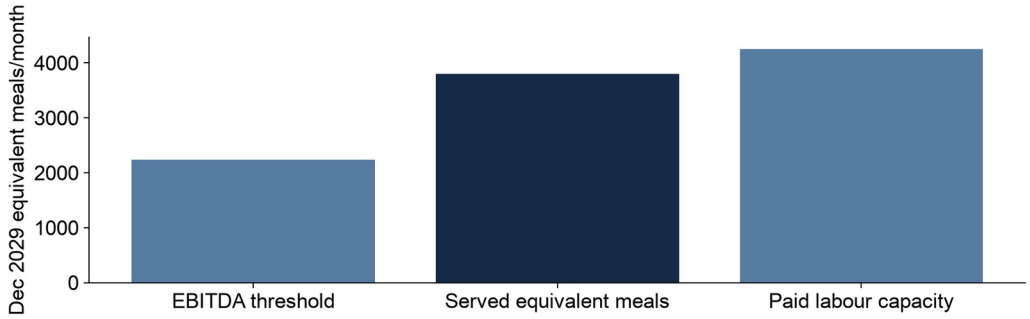
Captured Base/Downside/Upside are model 1.0 snapshots. Changed driver cells or seasonality flag STALE CAPTURE; the live model still recalculates through Inputs D 5. Downside retains 7% food VAT and combines weak volumes with higher waste/costs and immediate supplier payment.

December 2029 Base fulfils 3,799 equivalent meals against 4,249 capacity; EBITDA threshold is 2,236 equivalent meals.



Fixed funding across cases; forecast gaps remain visible.

EUR	Base	Downside	Upside
Minimum cash	49,366	(150,504)	54,776
Reserve gap	**–**	**175,504**	**–**



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

48 / FINANCE

Model guide and completion

Edit blue Inputs case assumptions and seasonality; D 5 selects Base 1,Downside 2,Upside 3. Sales builds meals and capacity; Costs contains ingredients payroll and working capital; Assets and Debt hold guarded lives and repayments; Statements links 36 months; Summary aggregates annual flows and year-end balances. Cases are captured comparisons with stale-input status.

Before contracting, replace demand and quotations with evidence and refresh forecasts together. Review actuals monthly, aged receivables weekly, safety each service and cash before any additional commitment.

Gate	Required action
Demand and pitches	Paid repeat evidence written access and workable timetable
Food and vehicle	Registrations safety certificates and inspected equipment
Costs and labour	Costed recipes payroll cover and signed rental terms
Funding	Equity proof loan approval security and draw date
Reporting	Monthly actuals cash taxes capacity waste and margin review