Franchise Business Plan

Maas Home Clean

DOCUMENT GUIDE

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Reading this business plan

Conditional investment review of a proposed Rotterdam residential interior-cleaning franchisee. No customers supplier quotations or financing are secured. Financial analysis is grouped at the end.

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

01 / OVERVIEW

Executive summary

Scope and evidence

Defer this franchise design. Base year-one net service revenue is €107,065 and net loss (€171,483). Three paid cleaners and the owner cost €19,575 per month before annual inflation, while Base completed service capacity is only 375.44 hours monthly. Minimum Base cash is (€243,233), with an additional €273,233 needed to retain the EUR 30,000 policy reserve. No additional or initial capital is committed.

Decision and controls

Maas Home Clean BV is a proposed Rotterdam single-unit ordinary interior residential-cleaning franchisee. No franchisor, rights, customer demand, founder credentials or financing is secured. January 2027 to December 2031 is a five-year investment test, with paid preparation in January and February and hypothetical first services in March. All cases remain loss-making annually, including Upside despite its positive cash over the horizon. Verify disclosures, employment, demand, quotations and future taxes before a separately costed redesign.

02 / BUSINESS

Business details

Scope and evidence

The proposed operating entity is a Dutch BV, Maas Home Clean, serving permanently occupied private dwellings in Rotterdam. Address, incorporation, beneficial owner, registration, VAT number, bank details and contact information remain pending. This is a new venture, with no acquisition goodwill or existing customer list.

Decision and controls

The company sells and invoices its own cleaning service. It is a franchisee rather than a franchisor, labour marketplace or domestic worker intermediary. It does not receive subfranchise fees. Private households contract with the BV; cleaners are employed by the BV. The private-household domestic-employment exception is not assumed.

03 / STRATEGY

Business concept and objectives

Scope and evidence

Offer booked ordinary interior cleaning in recurring three-hour visits and individually priced one-off visits using the same hourly tariff. The franchise hypothesis provides a service manual, brand licence, booking process and training. No actual brand is named or represented as having offered those rights.

Decision and controls

Retain one territory and three employed cleaners for this test. Base net service revenue €220,160 in 2028 still yields net loss (€82,188). A franchise manual and leads must prove incremental value against the full payroll and fees before an agreement. Expansion is outside scope and cannot repair a loss per fully staffed unit.

04 / STRATEGY

Business model canvas

Scope and evidence

Rotterdam households buy scheduled cleaning hours with clear scope and consumer VAT included. Recurring booking and transparent issue resolution are the proposed value. Online enquiry and owner-managed telephone booking are channels. Key activities are screening homes, routing, cleaning, quality review and collecting payments.

Decision and controls

Resources are three paid cleaners, a paid owner, cleaning kits and a small store. A prospective franchisor, supply vendors, accountant and insurer are external partners. Net service invoices are revenue. Payroll, travel, consumables, the proposed royalty and advertising levy, premises and customer acquisition are costs. No franchisor lead guarantee is assumed.

Business model canvas

Partners Prospective franchisor suppliers accountant insurer	**Activities** Screen route clean review bill collect	**Resources** Four paid people kits secure store
Proposition Defined ordinary interior cleaning and access	**Relationships** Recurring visits and documented complaints	**Channels** Owner booking local enquiry and referral
Customers Rotterdam households in a practical route	**Costs** Full payroll royalty levy materials occupancy	**Revenue** Completed cleaning hours only

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

05 / STRATEGY

SWOT and longer term goals

Scope and evidence

S1 a narrow interior-only scope helps staff train consistently. S2 a compact route can limit paid travel. W1 a four-person fixed payroll creates losses during ramp-up. W2 franchise rights and commercial benefit are unverified. W3 customers can choose independent cleaners. O1 households may pay for reliable employment and documented service, a hypothesis to test. T1 staff absence reduces paid output; T2 damage, trust failures and rising wages threaten renewal.

Decision and controls

The model confirms the fixed-payroll weakness: Base 2028 payroll €241,947 exceeds total service revenue €220,160 even before fees and other costs. No free founder cleaning or informal overtime supports the plan. Paid demand and franchise benefit must be demonstrated before redesign.

SWOT and longer term goals

S1 S2 strengths Narrow scope and compact proposed routes	**W1 W2 W3 weaknesses** Fixed payroll missing rights price competition
O1 opportunity Reliable employed cleaning demand to test	**T1 T2 threats** Absence property damage wage inflation

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

06 / STRATEGY

TOWS strategy matrix

Scope and evidence

S1 with O1: sell a paid, clearly scoped pilot and record repeat purchase. S2 with T1: cluster jobs and preserve travel and absence allowances. W1 with O1: require evidence of enough paid hours before hiring the full fixed roster. W2 with T2: have independent counsel review franchise disclosure, brand rights, liability and exit.

Decision and controls

W1 with T2: defer the current franchise. Base minimum cash (€243,233) and Downside (€687,295) represent unfunded deficits. Upside minimum €67,378 does not establish profitability or committed capital. Independently price a lawful alternative rather than assume brand referrals or new debt will solve the unit economics.

TOWS strategy matrix

SO S1 O1 Paid pilot with measured repeat purchase	**ST S2 T1** Route clusters and realistic available hours
WO W2 O1 Independent disclosure and demand review	**WT W1 W3 T2** Defer if fees payroll and reserve fail

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

07 / STRATEGY

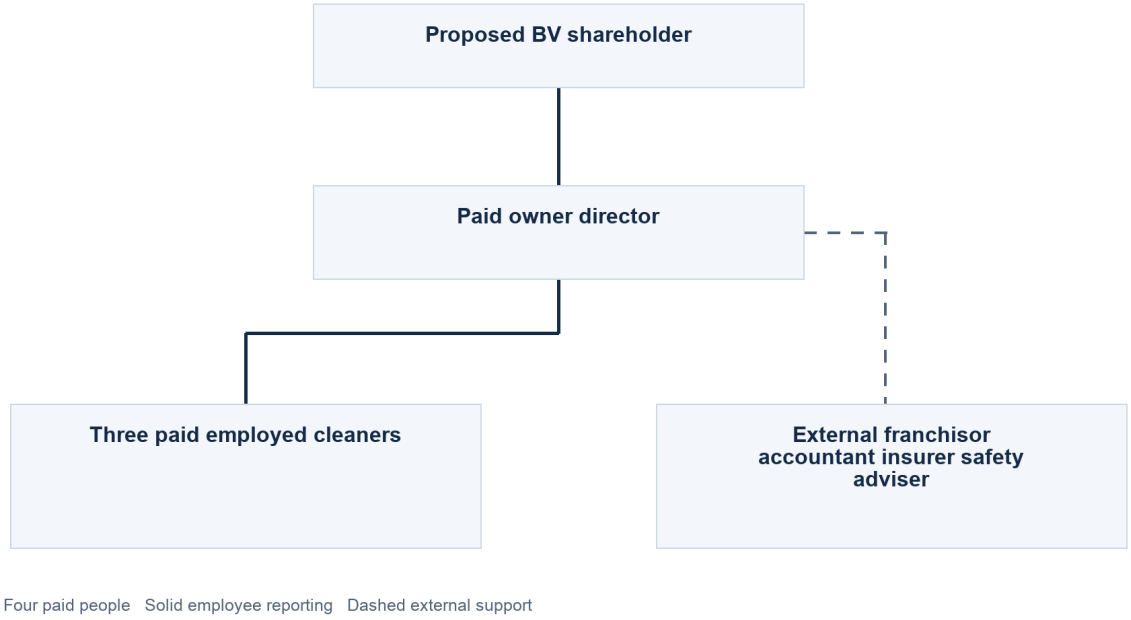
Owner and management

Scope and evidence

A proposed paid owner director works 40 hours per week on sales, routing, customer records, staff supervision and cash. Three employed cleaners each work 38 paid hours weekly. The owner is not counted as additional cleaning capacity. External franchisor support, accountant, insurer and safety adviser use separate contracts and dashed reporting lines.

Decision and controls

Owner annual gross EUR 60,000 and three cleaners EUR 38,000 each produce year-one loaded payroll €234,900, €19,575 monthly including the 35% allowance. Cleaners each work 38 paid hours weekly, owner 40 hours excluded from cleaning. Base paid cleaner hours 494.00 monthly become 395.20 usable service hours before 5% cancellation. Verify the CAO, pension, sickness and director comparable-pay requirements.



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

08 / PEOPLE

Owner and key personnel profiles

Scope and evidence

Founder identity, management experience, background checks and occupational credentials are outstanding. Hire cleaners through documented employment contracts, references and practical assessment of safe chemical handling, manual tasks, respectful access and quality checks. Do not claim accreditation or completed training.

Decision and controls

The owner needs scheduling, consumer-contract, franchise oversight and cash-control skills. Retain independent employment and franchise advisers for matters outside demonstrated competence. The same paid team must cover training, leave and complaints. Financial capacity uses a haircut to paid cleaner hours instead of relying on hidden overtime.

09 / MARKET

Target customers

Scope and evidence

The proposed catchment is compact residential streets within Rotterdam, subject to an actual route study. Target households needing regular ordinary interior cleaning and able to accept the proposed gross hourly price. Homes must have safe access, water, power and an agreed service scope. Customers needing specialist equipment or external work are outside scope.

Decision and controls

No household list or willingness-to-pay survey has been supplied. Test repeat demand with paid three-hour appointments and cancellations recorded by postcode. Do not infer demand from city population. Pause promotion when the paid roster cannot cover promised slots and travel.

10 / CUSTOMER STRATEGY

Segmentation targeting and positioning

Scope and evidence

Segment by visit frequency, home accessibility, service scope, budget and postcode clustering. The target is recurring customers with ordinary indoor needs and predictable access. The proposition is an employed team, explicit scope, consistent checklists and prompt complaint handling.

Decision and controls

One-off jobs use remaining roster hours. A 70% recurring-hours mix is a planning assumption rather than measured retention. Position against independent cleaners and cleaning firms on total price, employment responsibility and scope. Obtain competitor quotes before claiming an advantage.

Segmentation targeting and positioning

Segment Frequency access budget postcode and scope	**Target** Recurring ordinary interior household visits
Position Employed team clear scope issue resolution	**Validate** Paid repeat hours price acceptance travel

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

11 / CUSTOMER STRATEGY

Value proposition canvas

Scope and evidence

Customers need dependable help, an understandable bill and confidence about home access. Pains include missed visits, unclear tasks, property damage and changes of cleaner. Desired gains are predictability, safe cleaning and clear resolution. These needs are hypotheses pending interviews and paid tests.

Decision and controls

Offer written task scope, named visit windows, controlled keys, documented chemical use and a complaint contact. A franchise manual may support consistency only after the actual package is examined. Avoid promises of guaranteed hygiene, insured losses or certified personnel before evidence exists.

Value proposition canvas

Jobs Reliable cleaning understandable bill safe access	**Pains** Missed visits unclear scope damage
Gains Predictability task records quick complaint reply	**Products** Booked ordinary interior cleaning hours
Relievers Visit windows scope key controls and records	**Creators** Trained employees and consistent checklists

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

12 / MARKET

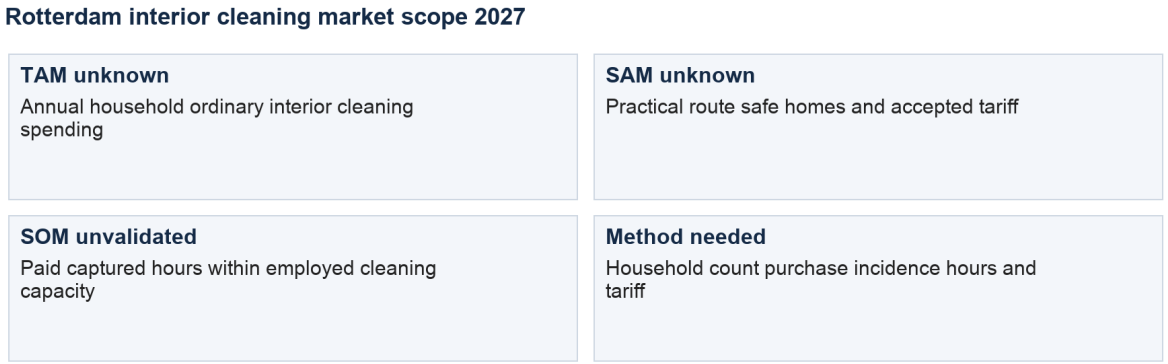
Market size and trends

Scope and evidence

Define TAM as annual Rotterdam household spending on ordinary interior cleaning in 2027. SAM is the eligible share within a verified practical route, accepted price and safe scope. SOM is paid service captured within the three-cleaner roster. Numerical TAM and SAM are unknown because no household purchase incidence or category-spend denominator has been verified.

Decision and controls

A future estimate should combine a defined dwelling count, independently supported purchase incidence, hours per buyer and gross-to-net pricing. Modelled cleaning hours are a capacity forecast, not validated market share. The scope visual uses equal panels to avoid implying that unknown market sizes have been measured.



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

13 / MARKET CONTEXT

PESTLE analysis

Scope and evidence

Political: employment enforcement and franchise policy affect compliance. Economic: payroll inflation and price resistance can eliminate margin. Social: trust and predictable visits may matter, but preferences are untested. Technological: booking, routing and access records require reliable controls.

Decision and controls

Legal: franchise standstill, consumer withdrawal, employment, VAT and data privacy require confirmation. Environmental: route distance, diluted chemicals and wastewater practices affect operating choices. Each factor has an owner action; no city permit, collective-agreement exemption or automatic licence is assumed.

PESTLE analysis

Political Employment enforcement franchise policy	**Economic** Fixed payroll inflation price rejection
Social Home trust and punctuality untested	**Technological** Booking routing privacy and access records
Legal Standstill consumer rights VAT and CAO	**Environmental** Route distance chemical dosing waste

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

14 / MARKET

Local demand and evidence

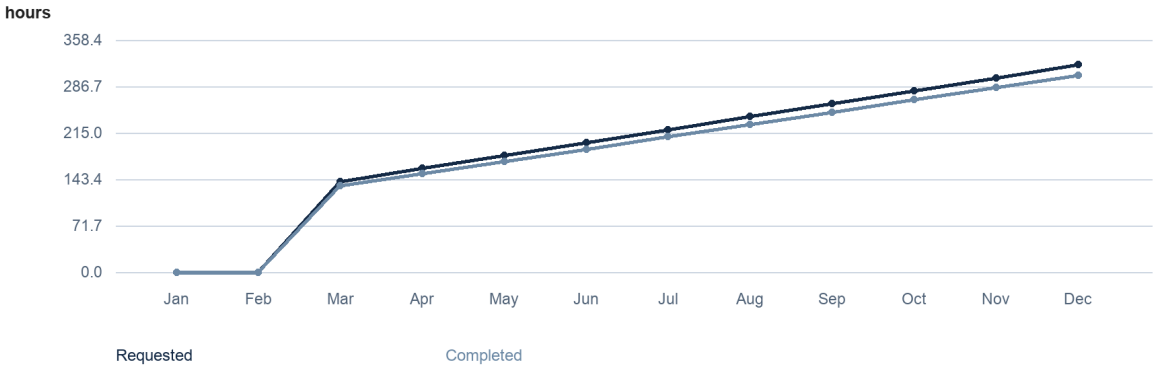
Scope and evidence

There are zero observed interviews, paid pilots, retained households or franchisor-supplied leads in this plan. Proposed monthly demand is explicitly unobserved. Conduct a postcode-limited paid pilot after legal prerequisites, capturing accepted tariff, hours delivered, travel, cancellation, complaints and repeat visits.

Decision and controls

Require evidence that completed service hours and customer price cover the full paid team and franchise fees. Interview findings alone do not establish paid demand. Keep the pilot register and raw booking records, distinguish quotations from transactions, and revise the forecast and Word package together.

2027 requested and completed hours



Unobserved demand ramp capped by paid staff and service credits. January and February sales zero. Model v1.0 captured 2026-10-03.

15 / MARKET

Competitors and positioning

Scope and evidence

Alternatives include independent self-employed cleaners, employed cleaning firms, booking platforms and doing the work personally. No competitor price or rating is asserted. Quotations must identify employment responsibility, ordinary versus specialist scope, VAT, minimum booking, transport and cancellation.

Decision and controls

The franchise hypothesis may offer a manual and support but also adds royalty and advertising expense. Compare the package against an independent company with the same lawful payroll and safety standards. Brand awareness, quality leadership and exclusive referrals remain unverified.

16 / COMPETITIVE STRATEGY

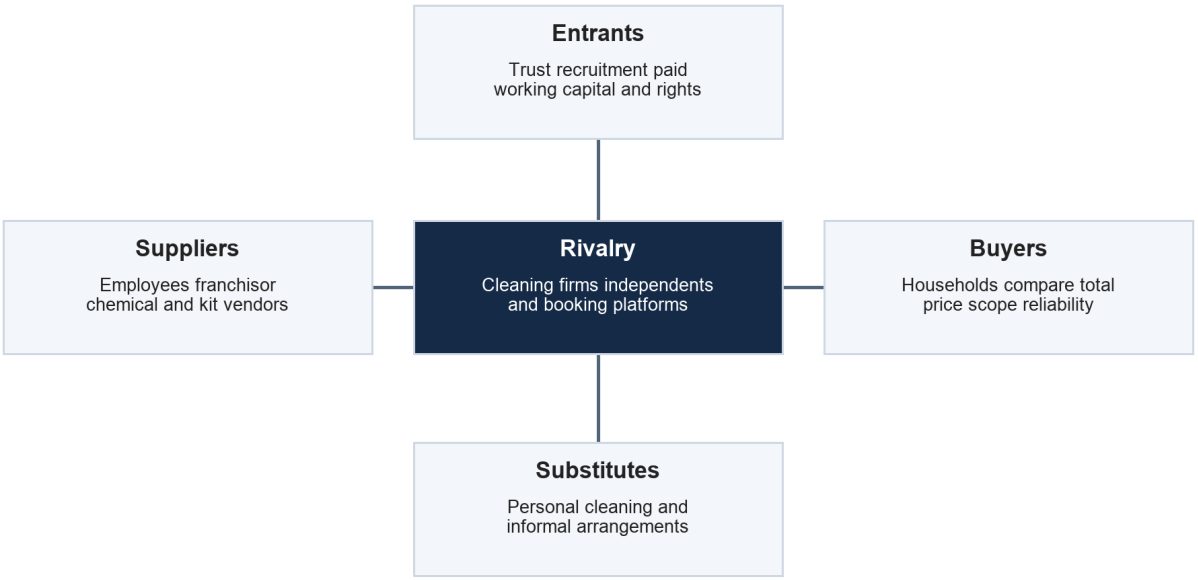
Porter five forces

Scope and evidence

Rivalry is substantial in concept because households can compare several operating forms, though local intensity is unmeasured. Buyers can stop recurring appointments and are sensitive to total bills. Substitutes include personal cleaning and informal arrangements, which the BV does not emulate.

Decision and controls

Entry requires limited equipment but safe recruitment, trusted access and paid working capital. Suppliers include skilled employees, a prospective franchisor and chemical vendors; a restrictive franchise contract can strengthen supplier power. Respond with a compact route, transparent scope and independently reviewed contract rather than an invented competitive rating.



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

17 / COMPETITIVE STRATEGY

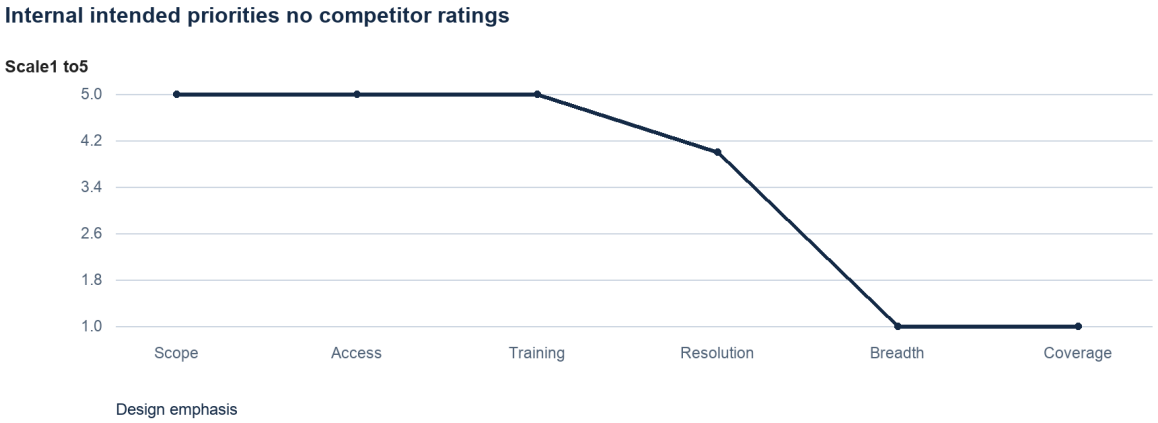
Strategy canvas

Scope and evidence

The qualitative canvas records management priorities on a one-to-five scale: scope clarity, dependable access, employee training, complaint resolution, service breadth and geographic coverage. High scores indicate intended emphasis, not observed performance. Competitor series are omitted because no comparable evidence exists.

Decision and controls

Limit breadth and territory to preserve paid travel allowance. The franchise must prove it improves training and repeat demand enough to justify its fees. Verify these priorities through measured punctuality, complaint rates and repeat purchase rather than treating the chart as customer research.



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

18 / OPERATIONS

Location and premises

Scope and evidence

Select a small secure Rotterdam equipment store with lawful storage, water access and staff welfare arrangements. No address or signed lease exists. The planning allowance is EUR 800 monthly plus a three-month refundable deposit. Rent is modelled without recoverable VAT until a real lease establishes treatment.

Decision and controls

Confirm the municipal environment plan, landlord consent, chemical storage, fire safety, accessibility and practical commute. Home visits need agreed safe access. The selected store does not create permission to handle hazardous waste or serve every part of the city.

19 / OPERATIONS

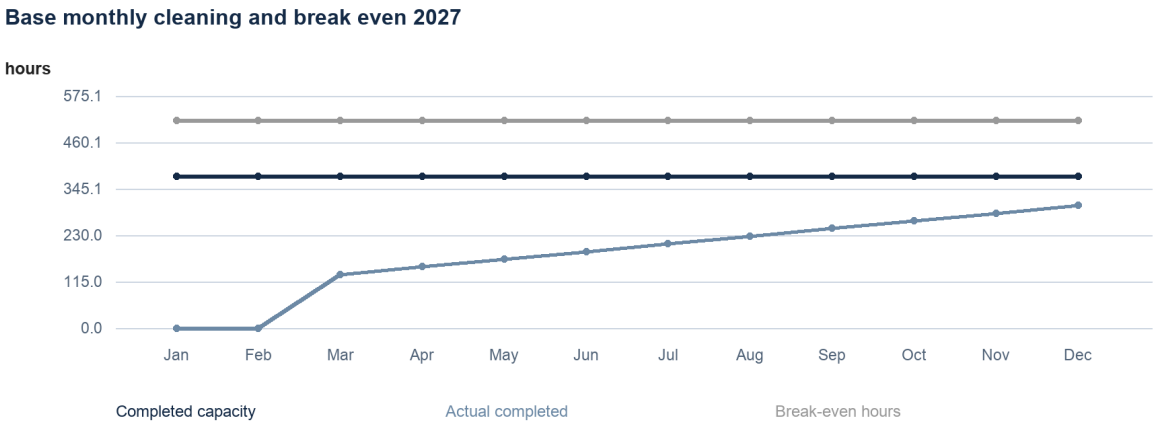
Equipment and resource plan

Scope and evidence

The proposed opening kit budget is EUR 12,000 net for commercial vacuums, reusable tools, protective equipment storage and booking hardware. Three standard kits serve the three paid cleaners. Supplier quotations, specifications, warranties, maintenance and purchase timing are outstanding.

Decision and controls

Original kits have a finite 36-month usable and accounting life, zero residual, from January 2027 through December 2029. One renewal cohort is purchased in January 2030 for €13,113 net, €15,866 gross cash, and has its own finite 36-month life. Both cover the 60-month forecast. If edited lives expire or renewal is zero, service stops pending new equipment while payroll continues. No terminal value or salvage supplies cash.



Paid staff capacity versus completed-hour EBITDA break-even. Model v1.0 captured 2026-10-03.

20 / OFFER

Franchise service and product strategy

Scope and evidence

Ordinary interior cleaning only. Recurring service is 70% of completed hours and one-off 30%, producing 2027 net revenue €74,946 and €32,120. Both use one hourly tariff. There is no extra membership, booking fee or revenue from selling franchise rights. The mix remains a planning hypothesis.

Decision and controls

A three-hour visit is a booking convention, with the actual labour recorded. Exclude outside cleaning, high-pressure or specialist machinery, hazardous contamination and heavy clearance. These boundaries support the current 9% residential-interior VAT classification and staff training; classification must be checked for each actual offer.

2027 net service revenue mix



Forecast allocation only, not observed household retention. EUR net. Model v1.0 captured 2026-10-03.

21 / OFFER

Pricing and cleaning hour economics

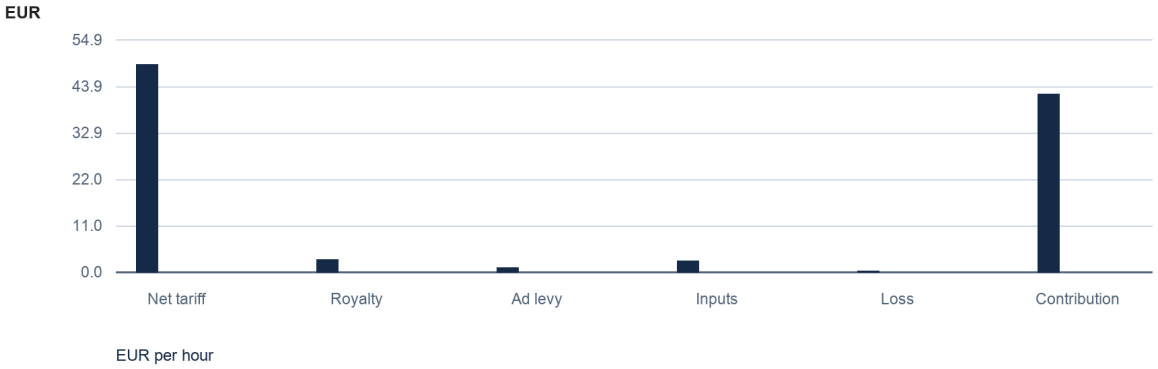
Scope and evidence

Base net hourly price EUR 49.00 with current 9% output VAT gives EUR 53.41 gross; a three-hour visit EUR 160.23. Royalty 6% and ad levy 2% apply to net service revenue. Materials and travel cost EUR 2.70 per completed hour; expected gross invoice loss is 0.5%. Year-one contribution is EUR 42.1129 per completed hour before fixed payroll and overhead.

Decision and controls

Monthly EBITDA break-even is 513.50 completed hours against maximum 375.44 Base billable hours. At full available capacity the current unit still fails. Proposed prices, fee bases and 21% franchise/vendor input VAT require actual agreements and invoices. Output 9% is limited to ordinary interior residential cleaning; future rules and every actual service scope need confirmation.

Contribution per completed hour 2027



Contribution before full fixed payroll and overhead. Vendor fees are net of recoverable VAT. Model v1.0 captured 2026-10-03.

22 / OFFER

Competitor service price comparison

Scope and evidence

No local competitor quotation has been obtained. Create a comparison of equivalent three-hour ordinary interior visits showing net price, VAT, gross bill, minimum duration, materials, travel and cancellation. Distinguish domestic-employment arrangements from invoices issued by an employing BV.

Decision and controls

Do not rank providers or claim the proposed price is competitive. A cheaper offer with a different employment responsibility is not an equivalent payroll benchmark. Record quotation date and service boundaries, then evaluate whether households will pay the actual total price.

23 / OFFER

Brand and customer experience

Scope and evidence

Maas Home Clean is a working operating name, not a secured franchise brand. Any future licensed trade name requires legal rights and approved marketing. Before entry fee payment, inspect operating manuals, complaint standards, training access, brand obligations and promised support.

Decision and controls

Give the household a written scope, total price and visit window. Confirm keys and access, log actual hours, protect personal information and provide a named complaint channel. Service credits are a forecast allowance for failed or cancelled delivery, not an unlimited performance guarantee.

24 / GROWTH

Sales channels and process

Scope and evidence

Use a modest website or booking tool, telephone and local referrals after rights and consumer terms are approved. This plan authorises no website publication. The owner screens the address and scope, provides VAT-inclusive pricing and agrees a booking before allocating employee hours.

Decision and controls

Invoices are company revenue; payments are received to the BV. A share of surviving invoices is collected next month and expected nonpayment is written off gross with no assumed VAT recovery. Contract terms must distinguish consent to early service, cancellation and statutory rights.

25 / GROWTH

Launch marketing

Scope and evidence

Base annual local promotion is €6,000 in 2027 plus advertising levy €2,141 to the hypothetical franchisor. The royalty is separate at €6,424. No promised leads or conversion evidence supports these allowances. The actual franchise agreement and advertising accountability must be independently reviewed.

Decision and controls

Track customer acquisition cost, completed first visits and repeated paid hours. Stop promotion when workforce capacity is committed. Branding expenditure requires franchise permission and verified rights. Marketing inputs remain editable and do not create automatic demand or revenue.

26 / GROWTH

Retention and ongoing sales

Scope and evidence

After each visit record agreed tasks, hours, issues and the next requested appointment. Recurring work is a planning sales mix; the model does not claim an observed retention cohort. A dissatisfied household can cancel, and cancelled hours reduce billed service without removing wages.

Decision and controls

Measure repeat paid visits and concentration by postcode. Adjust booking promises to available employee hours. Repair operational causes of failed service before purchasing more leads. Do not use long prepayment balances or automatic renewal charges as a source of working capital.

27 / OPERATIONS

Daily operations and suppliers

Scope and evidence

The owner reviews route, safety information, booked hours and keys before the team leaves. Cleaners use labelled approved chemicals, protective equipment and task checklists. Record arrival, departure, breaks and travel. Escalate unsafe homes, chemical exposure and damage immediately.

Decision and controls

2027 material/travel net cost €5,900, royalty €6,424 and levy €2,141 form variable vendor expense €14,465. Eligible 21% input VAT is accrued with the invoice. Gross vendor balances are paid next month; this credit is an unquoted assumption. Fixed admin and local marketing are paid in the same month; rent and insurance have no input VAT credit assumed.

28 / OPERATIONS

Sustainability practices

Scope and evidence

Cluster routes, use reusable cloths and dose approved chemicals to instructions. Avoid claims of carbon neutrality, eco-certification or chemical-free service. Suitable product selection requires supplier safety and effectiveness evidence. Minimise unused stock and segregate disposal according to actual product rules.

Decision and controls

Measure travel distance and material use per completed hour. Efficient routing can improve paid productive time only when demonstrated and then reflected in the usable-hours input. Sustainability does not justify reducing employee pay or ignoring customer safety.

29 / OPERATIONS

Staffing and training

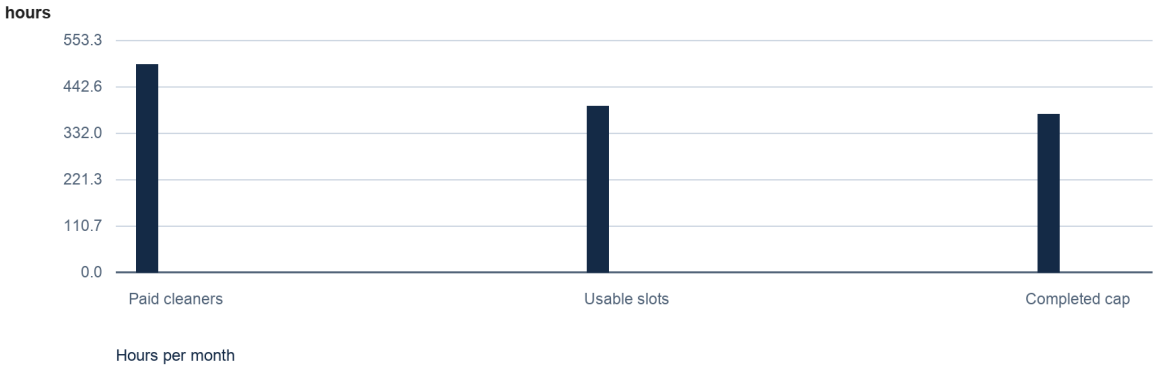
Scope and evidence

Four paid people: one owner director and three cleaners. Owner gross EUR 60,000 annually, cleaner gross EUR 38,000 each, employer allowance 35%. First-year total payroll €234,900 is paid through January and February without sales. Annual cost inflation is 3% Base. No owner cleaning hours are added to employee capacity.

Decision and controls

Three cleaners at 38 paid hours weekly provide 494.00 paid hours monthly. An 80% usable-time allowance gives 395.20 scheduled hours, then 5% service cancellations/credits leave 375.44 billable hours. Paid travel, leave, training and sickness are included through the haircut. Current CAO total employment costs and measured route productivity must replace estimates.

Paid time and cleaning capacity 2027



Owner 40 hours per week excluded. Cancelled hours do not remove wages. Model v1.0 captured 2026-10-03.

30 / PEOPLE

Staff skills and fair work

Scope and evidence

Employment uses paid preparation, travel and training time. No cash-in-hand, unpaid trial, unpaid founder cleaning or contractor misclassification supports the business. Salary inflation occurs annually in the model; quote the applicable collective-agreement scales and full employment package.

Decision and controls

Maintain a risk inventory and action plan for home visits, lone work, lifting, chemicals and access. Seek occupational-health advice and monitor sickness and workable hours. If actual available hours fall, reduce the usable-hours input and reprice or defer commitments rather than force overtime.

31 / OPERATIONS

Legal and insurance requirements

Scope and evidence

Dutch franchise rules require the Article 913 disclosure at least four weeks before signing. During the standstill the franchisor may not make adverse draft changes, conclude the franchise or inseparably linked agreement (a confidentiality agreement is excepted), or induce related payments or investment. Article 914 repeat-agreement exceptions are not assumed for this new operator. Independent counsel must review actual disclosures, fees, territory, support, goodwill, exit and consent terms. No rights are secured. Source: https://zoek.officielebekendmakingen.nl/stb-2020-251.html, Articles 913–915; verify the current consolidated law before any commitment.

Decision and controls

Register the BV and employment payroll, confirm ordinary residential interior VAT, consumer withdrawal duties, privacy and the exact premises use. Obtain liability, employer, equipment and key-loss quotations and policy exclusions. A safety risk inventory is required for an employer; no exemption or valid insurance policy is asserted.

Opening roadmap

Scope and evidence

Before the forecast begins, request franchisor disclosure and independent legal review; do not enter or pay during a prohibited standstill. After legal and financing conditions, the planning setup spend occurs before January 2027. January and February are fully paid training and routing months. March is a hypothetical first-service month.

Decision and controls

The current financial gate fails: all cases remain loss-making, and Base and Downside need extra reserve funding. Defer actual entry and hiring commitments. The workbook gate 1 tests hypothetical legal and funding permission; it is not proof of approval. Gate zero stops cleaning and revenue but retains full wages, fixed costs and already committed equipment renewal. Before any entry payment, verify the required franchise disclosure and standstill with independent counsel.

33 / MANAGEMENT

Risks and management actions

Scope and evidence

Primary risks are insufficient paid hours, price rejection, franchise obligations, sickness, damage and payroll inflation. The owner reviews completed hours, cancellations, invoice recovery, cash and contracted obligations monthly. Capacity limits remain tied to paid staff, not the marketing forecast.

Decision and controls

Five-year minimum cash is Base (€243,233), Downside (€687,295), Upside €67,378. Extra reserve gaps are €273,233, €717,295 and 0.00. These amounts are not injected. Positive Upside cash is remaining proposed opening equity consumed by losses, not evidence of positive operating economics.

34 / APPENDIX A

Research and evidence

Scope and evidence

Official sources reviewed on 3 October 2026 cover Dutch franchise rules, ordinary interior residential cleaning VAT, current corporate tax and director pay, minimum wages, consumer withdrawal and employer risk assessment. Cleaning-sector sources confirm that the applicable collective agreement needs current review.

Decision and controls

The legal sources do not establish that this business has permission, staff competence or a profitable franchise. No market denominator, observed demand, signed agreement, staffing quotation or supplier price is validated. Future 2027 rules and site-specific requirements must be updated before launch.

S1 https://business.gov.nl/regulations/rules-franchises/

S2 https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/zakelijk/btw/tarieven_en_vrijstellingen/diensten_9_btw/werkzaamheden_aan_woningen/schoonmaken_in_woningen

S3 https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/prive/vermogen_en_aanmerkelijk_belang/aanmerkelijk_belang/loon_en_aanmerkelijk_belang/

S4 https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/zakelijk/winst/vennootschapsbelasting/veranderingen-vennootschapsbelasting-2026/

S5 https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/zakelijk/btw/btw_berekenen_aan_uw_klanten/btw_berekenen/btw_tarief/

S6 https://www.rijksoverheid.nl/themas/werk/minimumloon/bedragen-minimumloon/bedragen-minimumloon-2026

S7 https://business.gov.nl/regulations/risk-inventory-evaluation/

S8 https://business.gov.nl/regulations/cancellation-period-sale/

S9 https://www.ras.nl/werknemers/nieuws/

S10 https://business.gov.nl/business-location/environment-plan/

35 / APPENDIX B

Quotes and assumptions

Scope and evidence

Request written franchise disclosure and draft agreement, fees, VAT, territory, renewal, training, advertising accountability, system access, exit and franchisor solvency information. Obtain quotes for kits, premises, payroll including CAO and pensions, insurance, software and materials. No actual supplier quotation is implied.

Decision and controls

Hourly prices, requested hours, growth, service credits, productive time, collection loss and credit terms are assumptions. Any confirmed change must update persistent inputs, model results, visuals and Word narrative together. Preserve original evidence and capture dates when importing edited Excel assumptions.

36 / FINANCIAL PLAN

Startup costs and funding

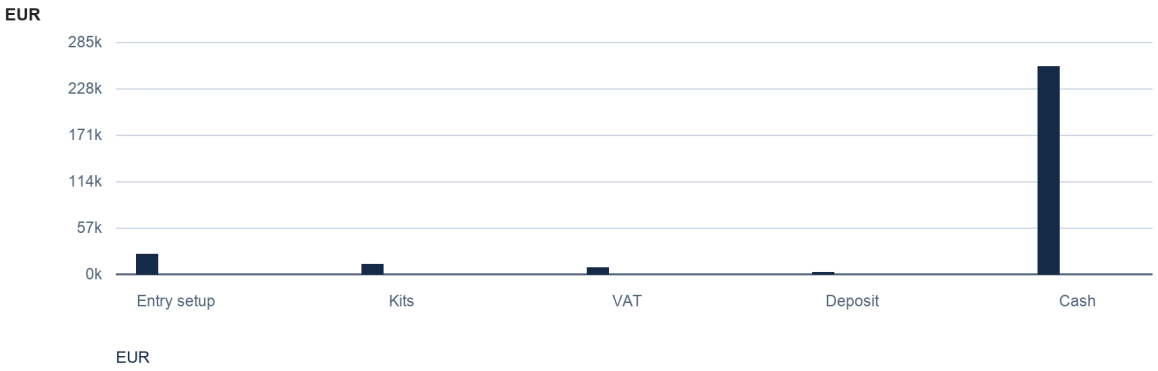
Scope and evidence

Proposed opening equity is €300,000, entirely uncommitted. Preforecast franchise entry and setup expense €24,000, equipment €12,000, related 21% VAT €7,560, and refundable deposit €2,400 leave opening cash €254,040. No debt, grant or customer prepayments are assumed.

Decision and controls

Entry fee is conservatively expensed before January 2027 pending the real contract and accounting review; no franchise-right intangible is booked. January and February wages remain in operating cash and are not double-counted as startup wages. Reserve EUR 30,000 is a policy, not spending or funding. Base extra reserve gap €273,233 remains unresolved, supporting deferment.

Opening uses and remaining cash



Before January 2027. Remaining cash is held, not a second use or secured capital. Model v1.0 captured 2026-10-03.

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Itemized startup costs

Scope and evidence

All amounts are planning estimates. The hypothetical entry fee is not a quotation or an existing licence. Conservatively expense entry and setup before forecast; classification and refund conditions need the signed agreement and accountant. Equipment is paid before forecast and depreciated finitely. VAT credits do not create an assumed cash refund.

Decision and controls

Entry EUR 18,000, legal review EUR 3,000 and training preparation EUR 3,000 total EUR 24,000 net setup. Equipment EUR 12,000 net, refundable deposit EUR 2,400. No unpaid labour or double-counted employee training pay supports these figures. Request net, VAT, gross, payment terms and evidence for every invoice.

Opening use	Net EUR	VAT EUR	Gross EUR
Franchise entry	€18,000.00	€3,780.00	€21,780.00
Legal review	€3,000.00	€630.00	€3,630.00
Training setup	€3,000.00	€630.00	€3,630.00
Original kits	€12,000.00	€2,520.00	€14,520.00
Premises deposit	€2,400.00	0.00	€2,400.00
Total cash spending	**€38,400.00**	**€7,560.00**	**€45,960.00**

38 / FINANCIAL PLAN

Owner personal survival budget

Scope and evidence

Illustrative monthly household costs: housing EUR 1,500, food EUR 500, transport EUR 200, health EUR 200 and other EUR 400, total EUR 2,800. No other reliable income is assumed. A 65% net/gross salary proxy incorporates deductions; a second personal tax expense is not added.

Decision and controls

Year-one owner gross EUR 5,000 monthly implies net EUR 3,250 and surplus EUR 450 against the assumed spending. These are not verified personal costs or actual payroll tax. Company payroll already includes owner compensation; no owner distribution or extra survival-budget cost is charged again. Verify applicable customary pay and household commitments.

Monthly household category	EUR
Housing	€1,500.00
Food	€500.00
Transport	€200.00
Health	€200.00
Other	€400.00
Total spending	**€2,800.00**
Other reliable income	0.00
Owner take-home proxy	€3,250.00
Monthly surplus	€450.00

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Financing terms and security

Scope and evidence

The only source is proposed equity €300,000 before forecast, not a commitment. There is no loan, interest, amortisation, grant, owner distribution or automatically drawn facility. The workbook records those balances and cash flows as zero. A negative cash forecast is a shortfall, not an authorised overdraft.

Decision and controls

Base additional reserve need €273,233 and Downside €717,295 are not secured. No collateral valuation or guarantee has been obtained. Entry, lease and employment commitments should be deferred until a viable design and genuinely committed capital are independently reviewed.

Source or condition	EUR
Proposed opening equity	€300,000.00
Committed equity	0.00
Debt balance	0.00
Grant proceeds	0.00
Additional Base reserve need	€273,232.64

40 / FINANCIAL PLAN

Revenue forecast and capacity

Scope and evidence

Base completed cleaning hours are 2,185.00, 4,404.96, 4,505.28, 4,505.28, 4,505.28 for calendar years 2027 to 2031. Net service revenue is €107,065, €220,160, €229,677, €234,271, €238,956. Demand begins at 140 requested hours in March and rises by 20 monthly; it is unobserved and capped by paid productive hours.

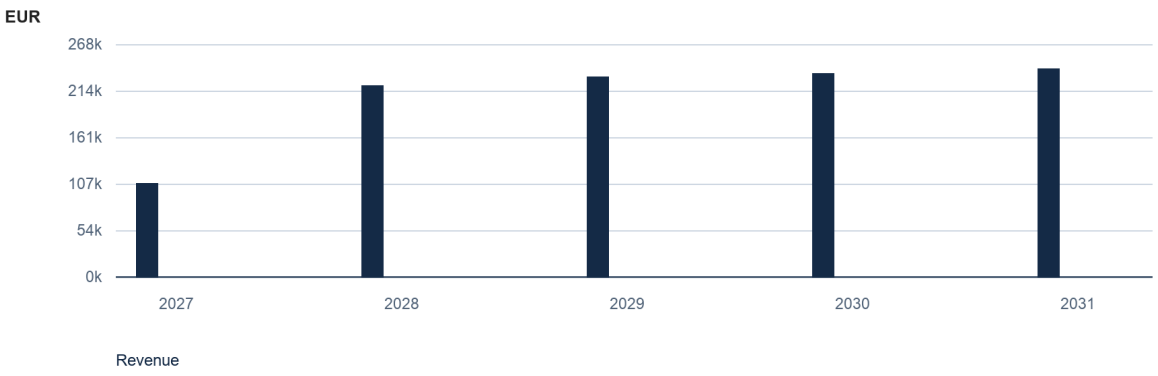
Decision and controls

The maximum Base completed capacity is 375.44 hours monthly. Cancellations and credits remove 5% of scheduled hours, while all wages remain paid. Tariff escalation is 2% annually and payroll/costs 3%; no automatic workforce growth. Recurring and one-off service reconcile to one total. Forecast sales are not measured market share.

EUR unless labelled	2027	2028	2029
Recurring revenue	€74,945.50	€154,111.93	€160,774.16
One-off revenue	€32,119.50	€66,047.97	€68,903.21
Total net revenue	**€107,065.00**	**€220,159.90**	**€229,677.37**
Completed hours	2,185.00	4,404.96	4,505.28
Monthly capacity hours (average)	395.20	395.20	395.20
Cancelled hours	115.00	231.84	237.12

EUR unless labelled	2030	2031
Recurring revenue	€163,989.64	€167,269.44
One-off revenue	€70,281.28	€71,686.90
Total net revenue	**€234,270.92**	**€238,956.34**
Completed hours	4,505.28	4,505.28
Monthly capacity hours (average)	395.20	395.20
Cancelled hours	237.12	237.12

Annual net cleaning service revenue



Verified calendar-year forecast. EUR net excluding output VAT. Model v1.0 captured 2026-10-03.

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Costs and projected profit

Scope and evidence

Base 2027 revenue €107,065, variable vendors €14,465, full loaded payroll €234,900 and other expenses €25,184 produce EBITDA (€167,483). Depreciation €4,000 produces net profit (€171,483); all years are losses.

Decision and controls

Royalty and advertising apply to net service revenue, not VAT. Fixed wages, premises, insurance, administration and marketing continue during preparation and zero-sales months. Equipment purchases are capital cash and depreciation is noncash. Gross customer writeoffs are expensed without assuming VAT recovery. Positive monthly profit tax proxy does not generate loss relief.



Signed components sum to net profit; final bar is a separate total. Model v1.0 captured 2026-10-03.

Financial detail

EUR unless labelled	2027	2028	2029
Owner gross	€60,000.00	€61,800.00	€63,654.00
Cleaners gross	€114,000.00	€117,420.00	€120,942.60
Employer allowance	€60,900.00	€62,727.00	€64,608.81
Total payroll	**€234,900.00**	**€241,947.00**	**€249,205.41**
Materials travel	€5,899.50	€12,250.19	€12,905.06
Royalty	€6,423.90	€13,209.59	€13,780.64
Advertising levy	€2,141.30	€4,403.20	€4,593.55
Premises	€9,600.00	€9,888.00	€10,184.64
Insurance	€3,000.00	€3,090.00	€3,182.70
Admin	€6,000.00	€6,180.00	€6,365.40
Local promotion	€6,000.00	€6,180.00	€6,365.40
Invoice writeoff	€583.50	€1,199.87	€1,251.74

EUR unless labelled	2030	2031
Owner gross	€65,563.62	€67,530.53
Cleaners gross	€124,570.88	€128,308.00
Employer allowance	€66,547.07	€68,543.49
Total payroll	**€256,681.57**	**€264,382.02**
Materials travel	€13,292.21	€13,690.98
Royalty	€14,056.26	€14,337.38
Advertising levy	€4,685.42	€4,779.13
Premises	€10,490.18	€10,804.88
Insurance	€3,278.18	€3,376.53
Admin	€6,556.36	€6,753.05
Local promotion	€6,556.36	€6,753.05
Invoice writeoff	€1,276.78	€1,302.31

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Profit and loss forecast

Scope and evidence

Five-year annual Base net profits are (€171,483), (€82,188), (€82,157), (€86,973), (€91,594). Upside profits are also negative each year. A positive variable contribution does not cover four paid people and fixed overhead. No intangible gain, free labour, terminal value or fee rebate forces profitability.

Decision and controls

Currency EUR, calendar years 2027 to 2031. Output VAT is excluded from revenue. Eligible purchase VAT is excluded from expenses and tracked as a credit/liability. The conservative monthly tax proxy applies current 19% to one-twelfth of EUR 200,000 and 25.8% above on positive profit, without loss relief; actual returns need professional review.



EUR net. Negative values retained. Model v1.0 captured 2026-10-03.

Financial detail

EUR unless labelled	2027	2028	2029
Net revenue	€107,065.00	€220,159.90	€229,677.37
Variable vendors	(€14,464.70)	(€29,862.99)	(€31,279.25)
Paid payroll	(€234,900.00)	(€241,947.00)	(€249,205.41)
Other expense	(€25,183.50)	(€26,537.87)	(€27,349.88)
EBITDA	**(€167,483.20)**	**(€78,187.96)**	**(€78,157.17)**
Depreciation	(€4,000.00)	(€4,000.00)	(€4,000.00)
Profit before tax	(€171,483.20)	(€82,187.96)	(€82,157.17)
Current tax	0.00	0.00	0.00
Net profit	**(€171,483.20)**	**(€82,187.96)**	**(€82,157.17)**

EUR unless labelled	2030	2031
Net revenue	€234,270.92	€238,956.34
Variable vendors	(€32,033.88)	(€32,807.48)
Paid payroll	(€256,681.57)	(€264,382.02)
Other expense	(€28,157.86)	(€28,989.83)
EBITDA	**(€82,602.40)**	**(€87,222.99)**
Depreciation	(€4,370.91)	(€4,370.91)
Profit before tax	(€86,973.31)	(€91,593.90)
Current tax	0.00	0.00
Net profit	**(€86,973.31)**	**(€91,593.90)**

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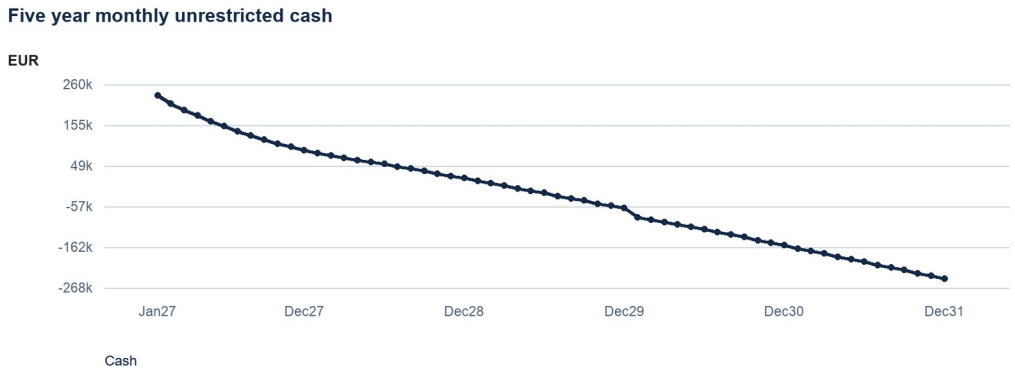
Cash flow and financial position

Scope and evidence

Base opening cash €254,040 falls to minimum (€243,233) over 60 months. Proposed opening equity is the only finance, and any negative balance is unfunded. January 2030 renewal cash €15,866 is paid without salvage or further capital.

Decision and controls

Customers pay 80% of surviving Base invoices within the invoice month and 20% next month; gross expected writeoff 0.5% is excluded from collections. Variable vendor gross invoices are paid next month. Output VAT 9% and eligible input VAT 21% accrue separately, positive prior quarter balances paid next month and negative credit carried without refunds. Direct operating cash and the profit/working-capital bridge reconcile.



Negative cash is unresolved funding need. EUR 30,000 policy does not inject funds. Model v1.0 captured 2026-10-03.

Financial detail

EUR unless labelled	2027	2028	2029
Opening cash	€254,040.00	€89,839.07	€17,752.40
Customer receipts	€112,886.25	€237,935.31	€249,015.19
Payroll cash	(€234,900.00)	(€241,947.00)	(€249,205.41)
Other operating cash	(€27,120.00)	(€27,933.60)	(€28,771.61)
Vendor payments	(€15,067.19)	(€35,489.55)	(€37,773.66)
VAT payments	0.00	(€4,651.83)	(€11,385.64)
Tax cash	0.00	0.00	0.00
Operating cash	(€164,200.93)	(€72,086.67)	(€78,121.13)
Equipment cash	0.00	0.00	0.00
Net cash change	**(€164,200.93)**	**(€72,086.67)**	**(€78,121.13)**
Closing cash	**€89,839.07**	**€17,752.40**	**(€60,368.73)**

EUR unless labelled	2030	2031
Opening cash	(€60,368.73)	(€156,047.11)
Customer receipts	€253,995.49	€259,075.40
Payroll cash	(€256,681.57)	(€264,382.02)
Other operating cash	(€29,634.76)	(€30,523.80)
Vendor payments	(€38,684.91)	(€39,619.05)
VAT payments	(€8,806.24)	(€11,736.06)
Tax cash	0.00	0.00
Operating cash	(€79,811.98)	(€87,185.53)
Equipment cash	(€15,866.40)	0.00
Net cash change	**(€95,678.38)**	**(€87,185.53)**
Closing cash	**(€156,047.11)**	**(€243,232.64)**

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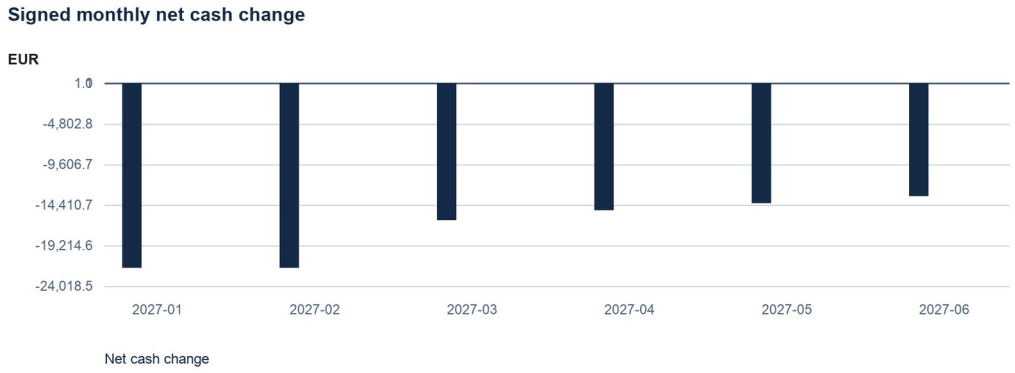
Cash flow forecast months one to six

Scope and evidence

Base calendar months 2027-01 through 2027-06. Outflows are negative. The cent-only display rounding row makes opening plus displayed cash flows equal displayed closing exactly. It is not model financing. Opening is the previous month's closing cash.

Decision and controls

January and February wages and fixed costs are paid without cleaning revenue. There are no operating-month equity injections, debt draws, distributions, customer deposits or VAT refunds. Gross vendor payment follows the previous invoice month; customer collection and loss remain separate. The workbook continues all 60 months and all three cases.



EUR cash. Six actual calendar months. Model v1.0 captured 2026-10-03.

Financial detail

EUR cash	2027-01	2027-02	2027-03	2027-04	2027-05	2027-06
Opening cash	€254,040.00	€232,205.00	€210,370.00	€194,189.41	€179,164.84	€164,997.79
Customer receipts	0.00	0.00	€5,654.41	€7,875.79	€8,885.50	€9,895.22
Paid owner and cleaners	(€19,575.00)	(€19,575.00)	(€19,575.00)	(€19,575.00)	(€19,575.00)	(€19,575.00)
Other operating cash	(€2,260.00)	(€2,260.00)	(€2,260.00)	(€2,260.00)	(€2,260.00)	(€2,260.00)
Gross vendor payments	0.00	0.00	0.00	(€1,065.36)	(€1,217.55)	(€1,369.74)
VAT payments	0.00	0.00	0.00	0.00	0.00	0.00
Profit tax payments	0.00	0.00	0.00	0.00	0.00	0.00
Equipment renewal	0.00	0.00	0.00	0.00	0.00	0.00
Display rounding only	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**(€0.01)**
Net cash change displayed	**(€21,835.00)**	**(€21,835.00)**	**(€16,180.59)**	**(€15,024.57)**	**(€14,167.05)**	**(€13,309.53)**
Closing cash	**€232,205.00**	**€210,370.00**	**€194,189.41**	**€179,164.84**	**€164,997.79**	**€151,688.26**

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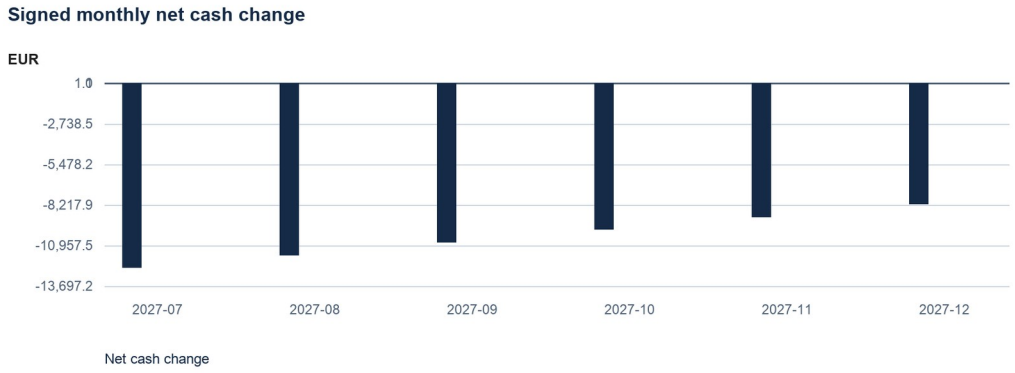
Cash flow forecast months seven to twelve

Scope and evidence

Base calendar months 2027-07 through 2027-12. Outflows are negative. The cent-only display rounding row makes opening plus displayed cash flows equal displayed closing exactly. It is not model financing. Opening is the previous month's closing cash.

Decision and controls

January and February wages and fixed costs are paid without cleaning revenue. There are no operating-month equity injections, debt draws, distributions, customer deposits or VAT refunds. Gross vendor payment follows the previous invoice month; customer collection and loss remain separate. The workbook continues all 60 months and all three cases.



EUR cash. Six actual calendar months. Model v1.0 captured 2026-10-03.

Financial detail

EUR cash	2027-07	2027-08	2027-09	2027-10	2027-11	2027-12
Opening cash	€151,688.26	€139,236.26	€127,641.78	€116,904.82	€107,025.38	€98,003.46
Customer receipts	€10,904.93	€11,914.65	€12,924.37	€13,934.08	€14,943.80	€15,953.51
Paid owner and cleaners	(€19,575.00)	(€19,575.00)	(€19,575.00)	(€19,575.00)	(€19,575.00)	(€19,575.00)
Other operating cash	(€2,260.00)	(€2,260.00)	(€2,260.00)	(€2,260.00)	(€2,260.00)	(€2,260.00)
Gross vendor payments	(€1,521.94)	(€1,674.13)	(€1,826.33)	(€1,978.52)	(€2,130.71)	(€2,282.91)
VAT payments	0.00	0.00	0.00	0.00	0.00	0.00
Profit tax payments	0.00	0.00	0.00	0.00	0.00	0.00
Equipment renewal	0.00	0.00	0.00	0.00	0.00	0.00
Display rounding only	**€0.01**	**0.00**	**0.00**	**0.00**	**(€0.01)**	**€0.01**
Net cash change displayed	**(€12,452.00)**	**(€11,594.48)**	**(€10,736.96)**	**(€9,879.44)**	**(€9,021.92)**	**(€8,164.39)**
Closing cash	**€139,236.26**	**€127,641.78**	**€116,904.82**	**€107,025.38**	**€98,003.46**	**€89,839.07**

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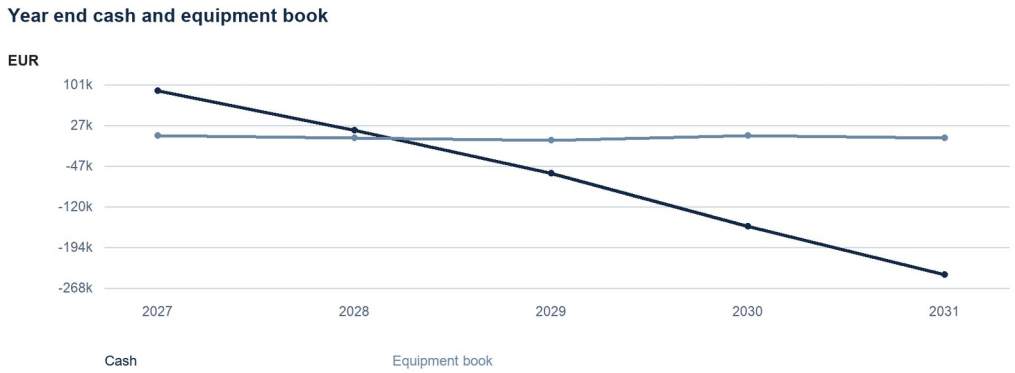
Financial position summary

Scope and evidence

The planning balance sheet records unrestricted cash including an unresolved deficit, gross receivables, VAT credit, refundable deposit and finite equipment. Gross variable vendor invoices and positive VAT are liabilities. Retained earnings begin with the preforecast entry/setup loss and accumulate monthly profits. There is no franchise-right intangible, debt or customer prepayment.

Decision and controls

Assets less liabilities and equity reconcile every month. Negative cash is a diagnostic shortfall and not an approved facility. Entry-fee expense is a conservative planning treatment pending actual contract/accounting review. Full statutory accounts, impairment, pensions and tax returns need qualified advice.



EUR carrying amounts. No franchise intangible or debt plug. Model v1.0 captured 2026-10-03.

Financial detail

EUR unless labelled	2027	2028	2029
Cash or unfunded deficit	€89,839.07	€17,752.40	(€60,368.73)
Gross customer receivables	€3,231.09	€4,070.21	€4,151.61
VAT credit	€3,481.74	0.00	0.00
Refundable deposit	€2,400.00	€2,400.00	€2,400.00
Equipment net book	€8,000.00	€4,000.00	0.00
Total assets	**€106,951.90**	**€28,222.60**	**(€53,817.12)**
Gross vendor payables	€2,435.10	€3,079.76	€3,153.99
VAT payable	0.00	€2,814.00	€2,857.21
Contributed equity	€300,000.00	€300,000.00	€300,000.00
Retained earnings	(€195,483.20)	(€277,671.16)	(€359,828.33)
Liabilities equity	€106,951.90	€28,222.60	(€53,817.12)
Balance difference	**0.00**	**0.00**	**0.00**

EUR unless labelled	2030	2031
Cash or unfunded deficit	(€156,047.11)	(€243,232.64)
Gross customer receivables	€4,234.64	€4,319.33
VAT credit	0.00	0.00
Refundable deposit	€2,400.00	€2,400.00
Equipment net book	€8,741.82	€4,370.91
Total assets	**(€140,670.65)**	**(€232,142.40)**
Gross vendor payables	€3,230.08	€3,308.09
VAT payable	€2,900.90	€2,945.05
Contributed equity	€300,000.00	€300,000.00
Retained earnings	(€446,801.63)	(€538,395.54)
Liabilities equity	(€140,670.65)	(€232,142.40)
Balance difference	**0.00**	**0.00**

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Break even and scenarios

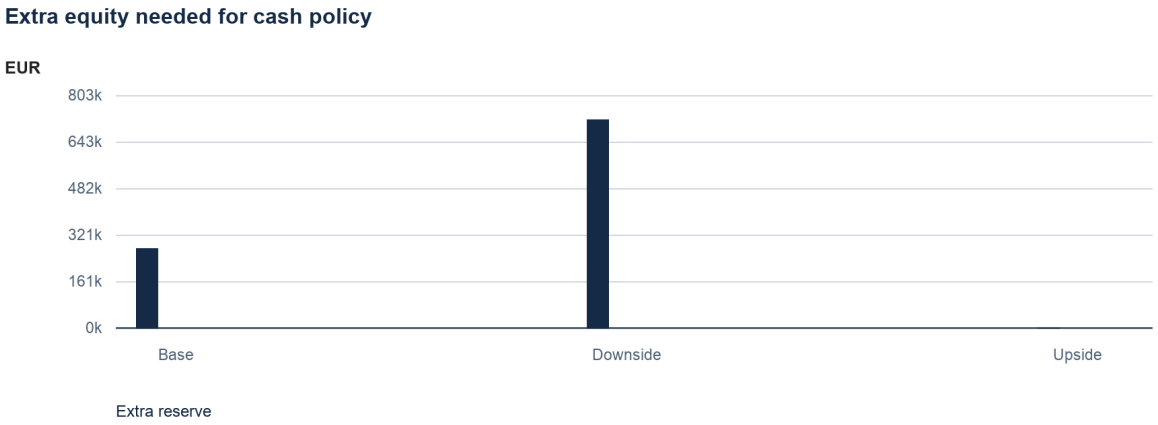
Scope and evidence

Base year-one contribution EUR 42.1129 per completed hour requires 513.50 completed hours monthly for EBITDA break-even, above 375.44 available billable hours. Salaries and fees are fully charged. The requested demand ramp cannot exceed the paid capacity, so growth alone does not solve the unit economics.

Decision and controls

Base reserve gap €273,233; Downside €717,295; Upside 0.00. Upside remaining cash is unused proposed equity despite annual losses. All-case figures are live in Excel; model-results and this plan are captured snapshots and must be rebuilt after input changes. Legal permission, rights, demand and capital remain unresolved.

Case	2027 net revenue	2031 net profit	Min cash	Extra reserve
Base	€107,065.00	(€91,593.90)	(€243,232.64)	€273,232.64
Downside	€25,515.00	(€174,024.88)	(€687,294.95)	€717,294.95
Upside	€184,521.55	(€31,009.98)	€67,377.73	0.00



Gap is not injected or secured. EUR 30,000 reserve. Model v1.0 captured 2026-10-03.

Model guide and completion

Scope and evidence

Use Inputs to edit the case selector and all three case driver columns. Blue cells are editable; active-case summary and native chart ranges update from formula builds. All-case driver capture and metadata staleness flag changes. Save edited Excel, explicitly import all cases and metadata into retained JavaScript, rebuild results and Word, and rerun native recalculation and visual checks. Missing values differ from zero; only absent fields receive defaults.

Decision and controls

Captured model version 1.0, date 2026-10-03, EUR January 2027 to December 2031. This package tests an unapproved franchise. The current design is deferred because full paid capacity cannot cover fixed costs. Entry-fee treatment, fee terms, future taxes, CAO payroll, safe premises, paid demand and initial capital remain unconfirmed. No plan or spreadsheet proves these conditions have been met.