Gas Station Business Plan

Maas Fuel

DOCUMENT GUIDE

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Reading this business plan

Conditional investment review of a proposed Rotterdam petrol and diesel forecourt. No site permissions demand 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 the proposed Maas Fuel forecourt in its current form. Base 2027 net retail revenue is €4,055,357, EBITDA (€306,187) and net profit (€345,044). Fully paid owner and seven attendants cost €34,088 monthly before inflation. Base minimum cash (€280,995) is unfunded; another €380,995 would be needed to retain the EUR 100,000 cash policy.

Decision and controls

Maas Fuel BV would lease one existing Rotterdam petrol/diesel forecourt and resell domestic duty-paid fuel as principal with nonfood motorist supplies. No site, permission, demand, founder credentials, supplier terms or funding is secured. The EUR January 2027 to December 2029 forecast assumes two paid Base preparation months. Upside recovers to profit after year one, but relies on unverified markup, traffic, efficiency and supplier credit. A separately evidenced viable design must precede commitments.

02 / BUSINESS

Business details

Scope and evidence

The proposed entity is Maas Fuel BV, registered and operating in the Netherlands with one leased Rotterdam site. Incorporation, trading-name clearance, beneficial ownership, registration, tax numbers, bank account and operating address remain outstanding. No existing company or operating history has been supplied.

Decision and controls

Maas Fuel owns purchased petrol, diesel and nonfood inventory, controls retail pricing and recognises its own net retail revenue. It is not a commission agent, fuel-card issuer or excise warehouse. Dutch duty-paid domestic supply is a contractual condition. LPG, hydrogen, charging, tobacco, food, vehicle repair and car washing are outside the scope.

03 / STRATEGY

Business concept and objectives

Scope and evidence

The offer is attended self-service petrol and diesel from an existing leased four-position installation, with a small shop for washer fluid, lubricants and other approved nonfood motorist supplies. Planned trading is 08:00 to 22:00 every day. A two-person on-site coverage rule separates checkout from forecourt oversight and incidents.

Decision and controls

Keep one site. Base 2028 net revenue €6,105,946 still produces EBITDA (€174,684); larger fuel turnover does not repair the fixed-cost gap. The paid cover rule and safe physical limits remain. No expansion, terminal sale or owner pay waiver rescues the design.

04 / STRATEGY

Business model canvas

Scope and evidence

Drivers and local business motorists buy owned fuel and nonfood supplies at the forecourt. The proposed benefit is clear displayed prices, safe access, usable payment and reliable staffed assistance. Passing traffic, local search and business enquiries are channels. Staff dispense no specialised advice beyond approved product information.

Decision and controls

Fuel procurement, stock measurement, price updates, till reconciliation and safety routines are the core activities. Resources are leased tanks and pumps, a paid director, employed attendants, shop equipment and working capital. Landlord, duty-paid supplier, acquirer and qualified inspection contractors are prospective partners. Fuel and merchandise net sales are revenue; product cost, payroll, occupancy, compliance and card charges are costs.

Business model canvas

Customers Local passenger cars and light vans with verified safe access	**Value** Clear gross prices safe dispensing and paid assistance	**Channels** Forecourt local search and measured business enquiries
Relationships Receipts fair complaint resolution and reliable opening	**Revenue** Owned duty-paid fuel and nonfood supply net sales	**Resources** Leased installation eight paid people equipment working capital
Activities Stock price safety payment and daily reconciliation	**Partners** Landlord fuel supplier acquirer inspectors insurer	**Costs** Fuel stock payroll fees rent compliance and finite assets

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

05 / STRATEGY

SWOT and longer term goals

Scope and evidence

S 1 a narrow product scope reduces launch complexity. S 2 one duty-paid supply chain makes batch and invoice control practical. W 1 the two-person coverage rule creates a substantial fixed payroll. W 2 site rights, customer volume and supplier credit are unverified. O 1 repeat local motorists may value staffed assistance, a hypothesis to test. T 1 wholesale prices and fees compress contribution. T 2 pollution or equipment failure can stop trading.

Decision and controls

Require a verified contribution per litre and evidence of repeat transactions in year one. Fund scheduled equipment renewal and maintain inspection records. Do not describe a lease as protection against environmental liability. Long-term decisions about declining combustion demand or charging require separate evidence and financing.

SWOT and longer term goals

Strengths Narrow grades and transparent owned stock control	**Weaknesses** Full fixed roster and no validated site or demand
Opportunities Test repeat local motorists needing staffed help	**Threats** Thin markup payment fees pollution and interrupted supply

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

06 / STRATEGY

TOWS strategy matrix

Scope and evidence

Use S 1 with O 1 to run a permitted, measured trial of a short range and record completed transactions. Use S 2 against T 1 to reconcile landed duty-paid cost, pump tariff and card settlement each day. Address W 1 with O 1 by obtaining demand evidence before hiring the full roster. Address W 2 with T 2 through independent site and lease diligence.

Decision and controls

Defer the current design: Base minimum cash (€280,995), Downside (€1,434,464). Upside minimum €263,046 requires every unverified commercial input including 10-day supplier credit to hold. Obtain a viable tariff, paid demand and qualified lease/environmental review before commitment.

TOWS strategy matrix

SO Measure trial demand with a narrow safe offer	**ST** Reconcile landed cost and gross card fees daily
WO Prove paid contribution before full roster commitment	**WT** Reject unresolved environmental duties and cash deficits

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

07 / STRATEGY

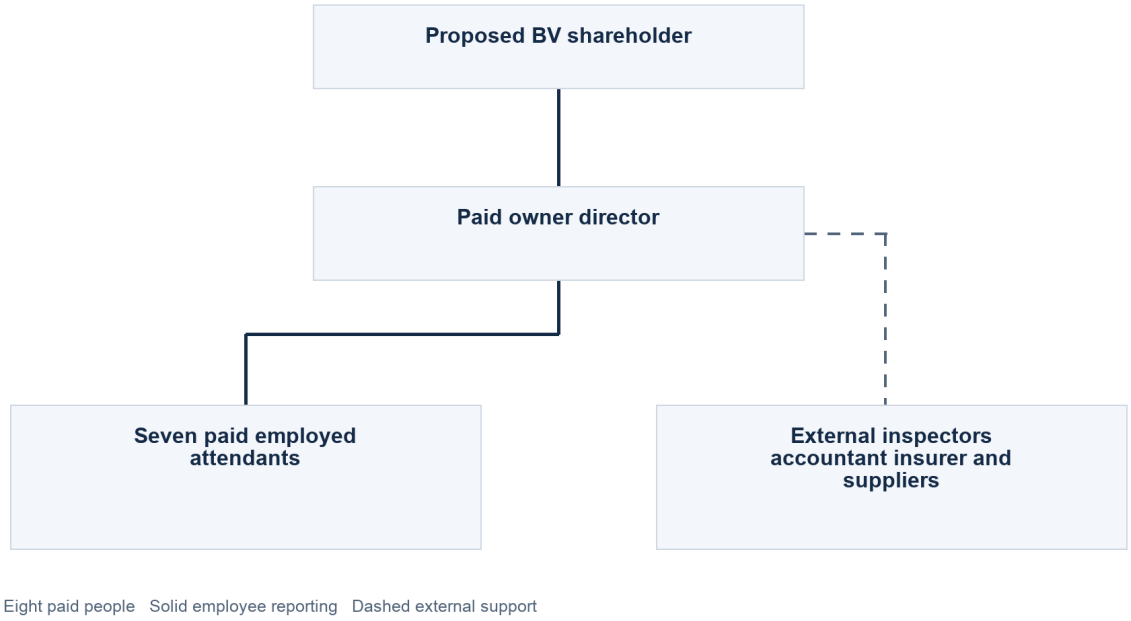
Owner and management

Scope and evidence

A proposed paid owner director works 40 hours weekly on procurement, pricing, staff supervision, safety oversight and cash. Seven employed attendants each have 38 paid hours weekly. The owner is not counted in routine two-person forecourt coverage. Qualified external inspectors, accountant, employment adviser, acquirer and insurer support the director under separate agreements.

Decision and controls

Director annual gross EUR 65,000 and seven attendants EUR 34,000 each give €34,088 loaded payroll each first-year month, including 35% employer allowance. All eight people remain paid in preparation and zero sales. Attendant hours are 1,152.67 per month, director 40 h weekly excluded routine cover. This is a planning employment budget requiring 2027 and CAO review.



Eight paid people. Solid employee reporting and dashed external support. Owner 40 h management excluded routine forecourt cover.

08 / PEOPLE

Owner and key personnel profiles

Scope and evidence

Founder identity, retail experience, occupational competence and financial resources remain unprovided. The director must demonstrate stock control, cash management, incident leadership and supplier negotiation. A qualified specialist must assess installation safety and environmental matters outside the director’s demonstrated competence.

Decision and controls

Attendants need paid training in till operation, customer assistance, spill response, emergency isolation, delivery exclusion zones and shift reconciliation. Designate a trained shift lead from the paid roster rather than inventing an additional unpaid supervisor. Record individual training and safe-work assessments before opening.

09 / MARKET

Target customers

Scope and evidence

Target motorists who can safely enter and exit a Rotterdam neighbourhood arterial site during the proposed hours, including private drivers and small local business fleets paying at purchase. No motorway concession, truck stop or port refuelling contract is assumed. Large vehicles require a verified swept-path design and are not included by default.

Decision and controls

The initial hypothesis is routine petrol and diesel refuelling with optional motorist supplies. No customer list, survey, counted traffic or fleet agreement exists. Count accessible movements and actual purchases by hour and direction; city population does not establish site demand.

10 / CUSTOMER STRATEGY

Segmentation targeting and positioning

Scope and evidence

Segment by fuel grade, vehicle access, trip direction, payment method, repeat frequency and need for assistance. Target local passenger cars and light vans that fit verified access and pump space. Offer simple prices and attended resolution of payment or dispensing issues.

Decision and controls

Business motorists pay on the same terms as consumers; no fleet credit or promised fuel-card acceptance is assumed. Compare the total gross pump tariff and practical access against actual nearby staffed and unstaffed stations. A convenience claim needs measured queue and access evidence.

Segmentation targeting and positioning

Segments Grade access direction payment and repeat frequency	**Target** Local cars and light vans fitting verified site geometry
Position Clear gross prices safe access and attended resolution	**Evidence needed** Paid transactions and contribution against real alternatives

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

11 / CUSTOMER STRATEGY

Value proposition canvas

Scope and evidence

Customers need the correct fuel, a legible price, convenient safe access and a receipt. Pains include queues, failed payments, unclear pump instructions and difficult entry. Desired gains are an understandable transaction and help when a problem occurs. These are proposed customer needs, not interview findings.

Decision and controls

The planned response is visible grade and price labelling, a clear vehicle route, staffed payment support and documented incident resolution. The narrow shop supports immediate motorist needs. Validate purchase behaviour and assistance demand before paying for premium premises or a broader assortment.

Value proposition canvas

Jobs Correct fuel clear total price safe transaction	**Pains** Queues failed payment unclear grades difficult access
Gains Readable receipt reliable help and predictable hours	**Products** Petrol diesel and approved nonfood motorist supplies
Pain relief Safe route labels trained assistance and incident records	**Gain creation** Commissioned payment and measured service reliability

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

12 / MARKET

Market size and trends

Scope and evidence

TAM is annual Rotterdam road-motorist spending on petrol, diesel and the chosen nonfood supplies in 2027, excluding VAT. SAM restricts that spending to safe access, relevant grades and the proposed opening hours of an eventual site. SOM would be validated attainable net sales inside paid coverage and installation capacity.

Decision and controls

No compatible local spending denominator has been established. CBS fuel-price tables provide national price context rather than local litres or market share. Use counted accessible vehicles, refuelling incidence, litres per stop and actual shop attachment to estimate site opportunity. The forecast is a hypothesis, not a market-size estimate.



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 and legal factors include Bal activity rules, local permitted use, notification and tax classification. Economic exposure comes from thin per-litre markup, wholesale prices, wages and settlement timing. Social factors are price comparison, trust in grade labelling and demand for staffed help. Technological dependencies are payment, pump control, leak monitoring and vapour recovery.

Decision and controls

Environmental factors include soil, water and air risks and a changing vehicle fleet. Obtain qualified inspection and contamination baselines before signing. Stress-test slower litres and higher prices with unchanged markup. Budget paid training and qualified service contractors. Government context establishes requirements, not approval for a particular address.

PESTLE analysis

Political Energy transition and local permitted use review	**Economic** Fixed markup gross card fees wages and supplier credit
Social Price comparison and untested need for staffed help	**Technology** Pump control payment alarms and vapour recovery
Legal Bal activity tax employment and site-specific permissions	**Environment** Soil water air risks and qualified contamination review

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

14 / MARKET

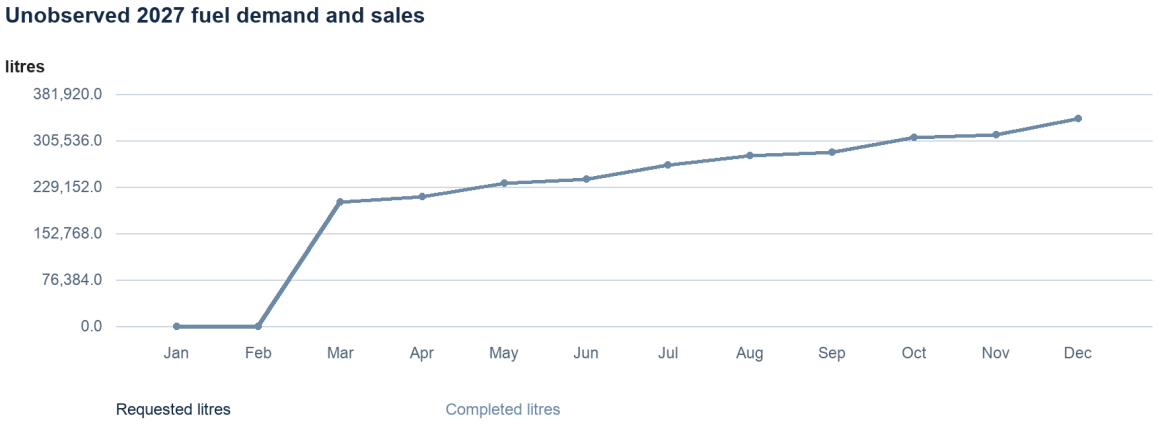
Local demand and evidence

Scope and evidence

No traffic count, customer interview, supplier dispatch record or test sale has been collected. The initial litres and shop attachment are planning assumptions. Inspect a shortlist at several weekday and weekend times, distinguishing vehicles that can legally access the site from total road traffic.

Decision and controls

Record direction, turning restrictions, queue, fuel grade, purchase litres and time per completed transaction. Test whether forecourt and till capacity can handle peaks with the paid roster. Keep a dated evidence register and reject sites whose demand depends on prohibited turns or unavailable access.



Zero sales during paid January and February preparation. Not a traffic count. Model v 1.0 captured 2026-10-03.

15 / MARKET

Competitors and positioning

Scope and evidence

The competitive set includes nearby independent, branded and unstaffed stations and alternative locations along motorists' routes. No competitor survey or price ranking has been completed. CBS distinguishes local staffed, local unstaffed and motorway prices, which is useful for designing comparable observations rather than claiming a local advantage.

Decision and controls

Collect same-date gross petrol and diesel tariffs, opening hours, access, payment acceptance and queues for the actual site catchment. Avoid fabricated star scores. The proposed staffed offer must earn enough extra contribution to support its payroll against lower-cost unstaffed alternatives.

16 / COMPETITIVE STRATEGY

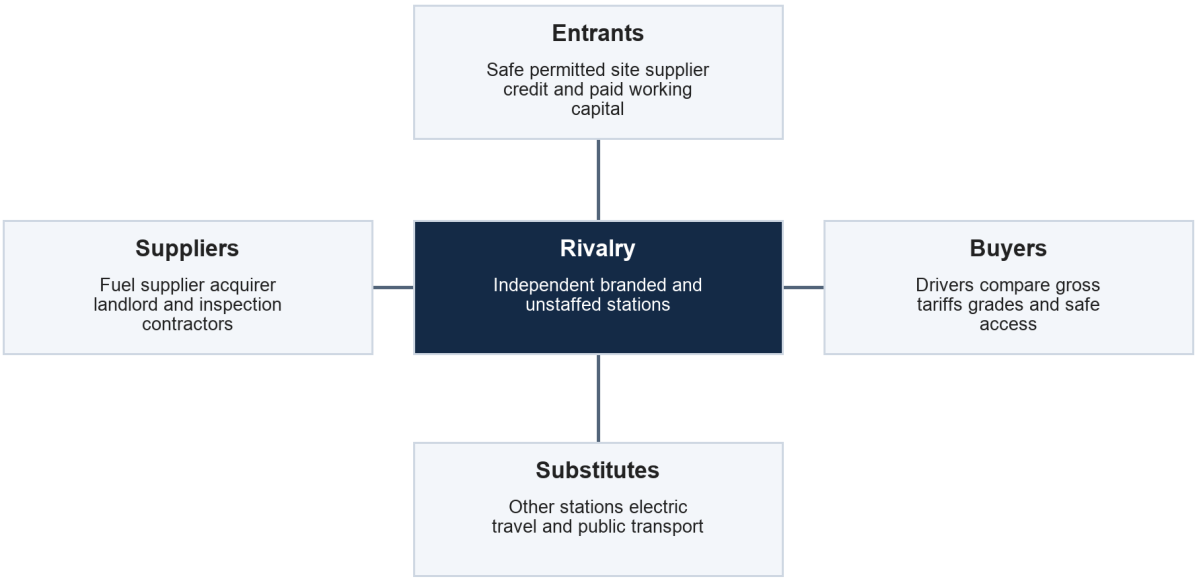
Porter five forces

Scope and evidence

Rivalry centres on pump price and accessible alternatives. Buyers can compare displayed tariffs and change routes. Suppliers control landed price, delivery minimums and credit; one source creates interruption risk. New entrants face safe-site access, installations, capital and compliance. Substitutes include other stations, electric travel, public transport and reduced vehicle use.

Decision and controls

Negotiate duty-paid domestic supply and backup delivery before opening. Retain cash for stock and test the acquiring contract on gross turnover. Site and licence scarcity do not prove pricing power. Defer commitments if paid contribution cannot withstand a narrower markup or lower litres.



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

17 / COMPETITIVE STRATEGY

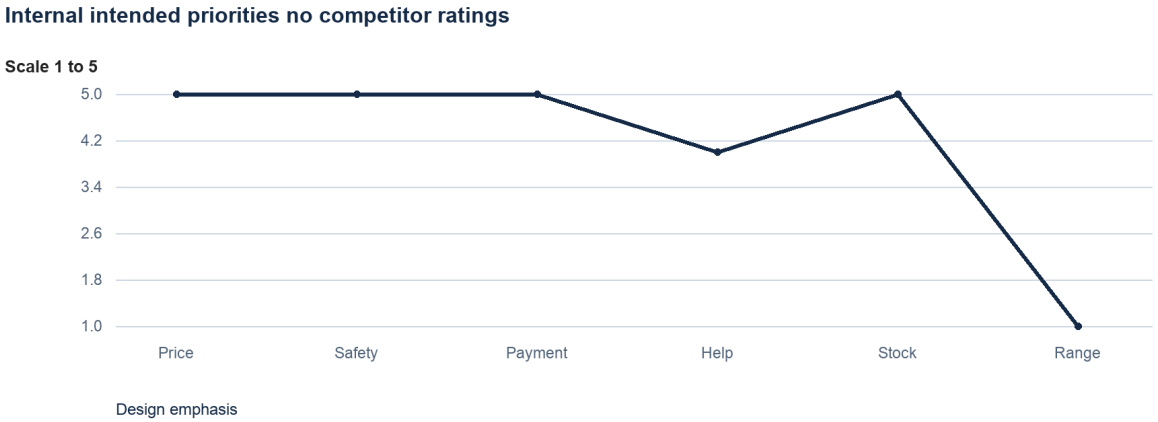
Strategy canvas

Scope and evidence

The internal intended priorities are price clarity, safety, payment reliability, staffed assistance and disciplined stock control. Range breadth and aggressive opening hours have lower priority. This is management intent on a one-to-five scale, with no observed competitor ratings.

Decision and controls

Compare actual customer needs against the expense of two staffed positions. If interviews and transactions do not support the assistance proposition, redesign hours and labour through a new forecast before committing. Do not preserve a service feature by hiding its paid cost.



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

18 / OPERATIONS

Location and premises

Scope and evidence

Shortlist an existing Rotterdam installation with safe access, four usable positions and proposed 60,000 L usable tank capacity. Apply 80% safe working fill,48,000 L, subject to qualified verification. Planned Base trading 08:00–22:00 starts only after readiness. Downside shortage reduces staffed hours; exact access, geometry, capacity and lease are unverified.

Decision and controls

Lease diligence must cover title, lawful use, tanks, pumps, floor certification, drainage, vapour recovery, maintenance responsibility, historic contamination, delivery access and expiry. No land or tank ownership is included. An unsuitable site or unquantified remediation obligation stops investment; the generic model contains no credible remediation estimate.

19 / OPERATIONS

Equipment and resource plan

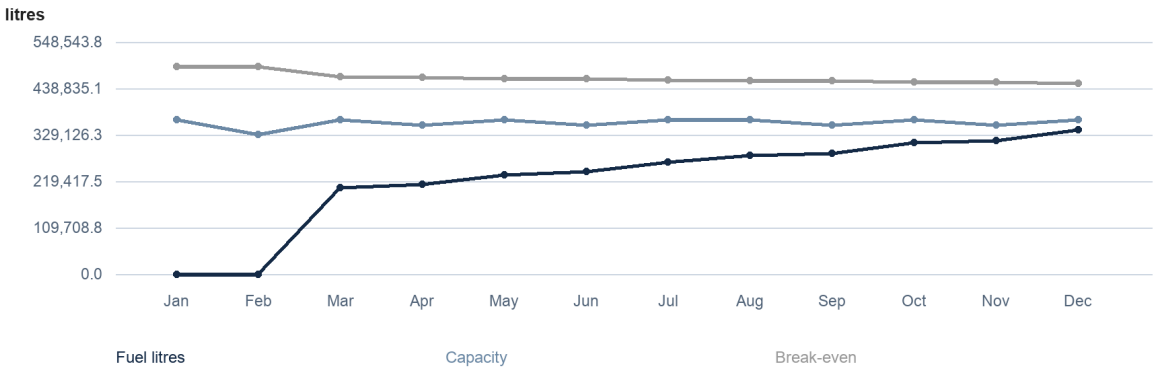
Scope and evidence

Landlord-owned tanks, dispensing positions, canopy and fixed environmental systems are assumed available under a conditional lease. Tenant capital covers payment and shop systems, safety resources and minor fit-out. The forecast separately depreciates owned equipment and funds finite replacement; it does not capitalise leased installations.

Decision and controls

Tenant original assets are EUR 123,000 net: fit-out 45,000 over 60 months, payment/shop systems 18,000 over 24 months, and safety/handling equipment 60,000 over 60 months. Original payment systems expire after December 2028. A finite 24 month replacement costs €19,096 net and €23,106 gross in January 2029. If indispensable asset lives expire or renewal is zero, fuel sales stop; full wages remain. No landlord installations or salvage are booked.

2027 completed litres and break-even



Litres/month. Installation checkout stock throughput and paid cover all constrain fuel. Model v 1.0 captured 2026-10-03.

20 / OFFER

Fuel and nonfood product strategy

Scope and evidence

Duty-paid petrol/diesel own sales produce €3,958,416 net revenue in 2027. Nonfood supplies contribute €96,941 revenue through 18% attachment and EUR 7 net basket. Both are unobserved hypotheses. No food, tobacco, additional traffic, charging or commission revenue is added.

Decision and controls

No tobacco, alcohol, food preparation, LPG, hydrogen, charging, car wash or vehicle repair is included. A broader range requires separate evidence and schedules. Merchandise attachment to fuel transactions is an unobserved assumption, with no independent shop footfall booked.

2027 net own retail revenue mix



Different margin businesses; revenue mix is a forecast allocation. Model v 1.0 captured 2026-10-03.

21 / OFFER

Pricing and litre economics

Scope and evidence

Base landed duty-paid cost EUR 1.350/L plus fixed net markup EUR 0.120/L gives net pump tariff EUR 1.470/L and gross EUR 1.7787/L at 21% VAT. These are forecast assumptions, not current quotes. Excise and upstream levies are embedded in landed cost; no second excise deduction or separate operator remittance is booked.

Decision and controls

Card fee 0.8% applies to 85% of VAT-inclusive receipts. Fuel loss 0.1% is expensed at weighted-average cost. Month 12 fuel contribution after loss and fuel card fees is EUR 0.1066/L, before payroll and fixed overhead. Nonfood contribution is €4,196 that month. Higher wholesale prices raise fees while fixed markup stays unchanged. Verify domestic duty-paid invoices and acquirer terms.

December 2027 fuel unit economics



EUR/L. Fuel cost uses weighted average; contribution before fixed costs. Model v 1.0 captured 2026-10-03.

22 / OFFER

Competitor fuel price comparison

Scope and evidence

No local competitor prices have been observed. The assumed blended fuel tariff is a model input, not a quote or current market price. CBS national price series should be used as context, with actual same-grade local observations collected before committing.

Decision and controls

Compare gross per-litre prices at matching dates and grades, separating staffed local stations from unstaffed or motorway sites. Record loyalty restrictions and accepted payments. Compare nonfood items by volume and brand. Do not infer an achievable wholesale markup from the gap between two retail signs.

23 / OFFER

Brand and customer experience

Scope and evidence

Maas Fuel is a proposed working identity subject to name clearance. Use clear grade labels, visible gross prices, a simple route and readable receipts. Assistance should resolve payment errors without bypassing safety procedures or encouraging unsuitable vehicles into the site.

Decision and controls

Train staff to isolate a pump safely, report misfuelling or spills and handle complaints with a transaction record. State opening hours accurately. No supplier brand licence or advertised environmental certification exists. Customer communications must not promise access or payment types before commissioning.

24 / GROWTH

Sales channels and process

Scope and evidence

The main channel is on-site attended self-service. Customers choose an approved grade, complete safe dispensing and pay through the commissioned till or pump-control arrangement. Shop sales are optional and recognised separately. No e-commerce delivery, credit account or fuel-card issuer role is included.

Decision and controls

Reconcile measured litres, till net sales, VAT, card fees and acquirer settlement daily. Payment timing creates receivables rather than immediate cash for all card sales. Avoid accepting unknown fleet cards or credit terms that the model does not fund.

25 / GROWTH

Launch marketing

Scope and evidence

Base local marketing EUR 500 net monthly, €6,000 in 2027, applies through preparation. Setup allowance EUR 20,000 net is separate: environmental/technical diligence 8,000, legal 6,000 and recruitment/training 6,000. All are unquoted and assumed eligible 21% VAT pending invoices. No observed leads or conversion are claimed.

Decision and controls

Track attributable completed transactions and contribution, not impressions alone. Do not market an opening date before permission, trained paid staff, stock and safe payment are ready. Review spend against measured repeat buying and cancel campaigns that attract unprofitable traffic.

26 / GROWTH

Retention and ongoing sales

Scope and evidence

Repeat buying depends on accessible hours, tariff, payment reliability and problem resolution. Record repeat transactions only where lawful data collection permits. No loyalty discount, rewards liability or contracted fleet volume is assumed in the forecast.

Decision and controls

Resolve incorrect charges promptly and document incidents. Test any discount against net markup and card fees before introduction. Customer contact details and payment data require appropriate privacy and acquiring arrangements. Do not retain unnecessary identity or card information.

27 / OPERATIONS

Daily operations and suppliers

Scope and evidence

Opening checks cover forecourt condition, leak alarms, floor and drain condition, pump labels, payment control and emergency equipment. Two paid trained people remain on site during trading. Tank deliveries require an exclusion area, verified product, capacity and supplier procedures. Log tank readings and measured loss.

Decision and controls

Opening fuel 35,000 L costs EUR 47,250 net and EUR 57,172.50 cash with VAT. Fuel unit stock rolls opening plus purchases minus sold litres and physical loss. Weighted-average cost rolls owned stock without a gain from repricing. Nonfood stock starts EUR 6,000 net. Base 7-day gross purchase credit and 2-day gross card float are unapproved. Physical purchase capacity reserves stock-building allowance and stock loss; it is a monthly scheduling approximation, not a validated tanker plan. Qualified delivery geometry and intra-month ullage remain investment conditions.

28 / OPERATIONS

Sustainability practices

Scope and evidence

Preventing spills, maintaining vapour recovery and reconciling stock are practical priorities. Track litres lost, utility use, waste handling and inspection defects from a measured baseline. Claims about emissions savings or sustainable fuel need product-specific evidence and are not made here.

Decision and controls

The forecast keeps one combustion-fuel site without credit for grants, renewable certificates or a future charger. Qualified contractors must determine environmental obligations and end-of-operation requirements. A leased asset does not remove the operator’s responsibility for its activities.

29 / OPERATIONS

Staffing and training

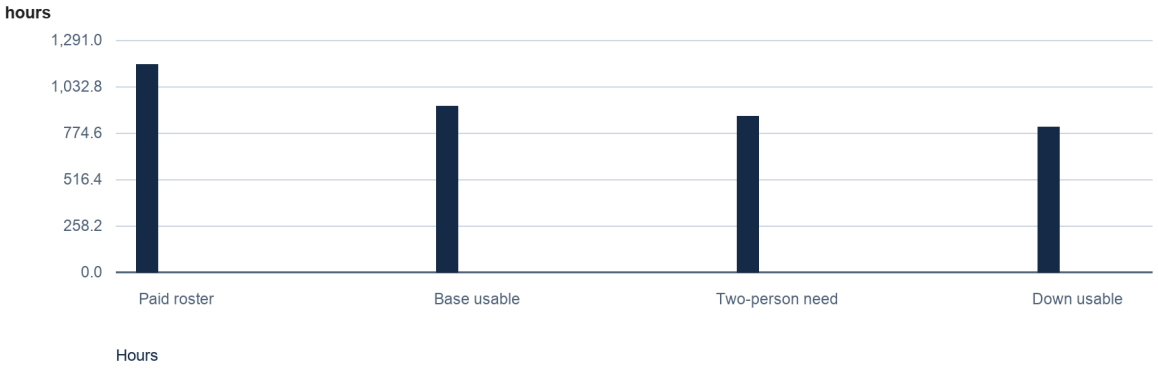
Scope and evidence

Seven attendants at 38 paid hours weekly supply 1,152.67 paid hours monthly. Base 80% usable allowance leaves 922.13 cover hours. A 31-day month at 14 h daily and two people requires 868 h, within Base cover. Total eight-person monthly payroll is €34,088, fully paid through preparation.

Decision and controls

Downside 70% usable hours leave 806.87 h monthly. The forecast therefore reduces actual staffed hours, rather than running one person alone: a 31-day trading month has about 13.01 h daily against the 14 h plan. Both dispensing and checkout capacities use this reduction. Director management hours do not fill the gap. Actual rosters, breaks, absence and legal hours must be verified.

Paid cover and 31 day opening requirement 2027



Hours per month. Owner management excluded; Downside hours reduced. Model v 1.0 captured 2026-10-03.

30 / PEOPLE

Staff skills and fair work

Scope and evidence

Hire through documented contracts and practical safety assessment. At the chosen EUR 34,000 annual gross for 38 hours weekly, the hourly proxy exceeds the July 2026 adult minimum of EUR 14.99. This benchmark does not establish the applicable 2027 collective agreement or complete employer cost.

Decision and controls

Use paid training and clear escalation. No lone working is assumed under the two-person policy. Provide lawful breaks, safe delivery supervision and absence cover. The 35% payroll allowance is an unquoted planning estimate covering employer obligations, not a verified payroll calculation.

31 / OPERATIONS

Legal and insurance requirements

Scope and evidence

IPLO identifies public tankstations as a Bal activity, with other storage and supporting rules potentially applicable. The general activity information must be submitted to the competent authority at least four weeks before start. Petrol vapour recovery rules and soil, water, installation and local-use requirements need address-specific qualified review. No permission or inspection is secured.

Decision and controls

The scope excludes LNG, hydrogen and LPG. That exclusion does not establish that a particular petrol/diesel site needs no permit. Obtain written competent-authority advice, use review, installation records, environmental baseline and a lease allocation of duties. Seek public, employer, product, pollution and interruption insurance with actual exclusions; the model allowance cannot insure unquantified historic remediation.

32 / OPERATIONS

Opening roadmap

Scope and evidence

First obtain founder and funding evidence, count accessible demand and shortlist safe existing sites. Then complete title, lease, contamination and installation diligence with qualified advisers. Agree duty-paid supply, stock credit and acquiring terms. Complete notification and any other required permissions before activity.

Decision and controls

The present Base investment gate fails. The workbook permission flag 1 tests a hypothetical future opening rather than confirming consent. Base first trade is March 2027, Downside July 2027, with all staff and fixed overhead paid from January. Gate 0 stops sales while contracted payroll, fixed costs and existing financing continue. Actual entry, lease and hiring commitments should be deferred until a viable and independently verified redesign.

33 / MANAGEMENT

Risks and management actions

Scope and evidence

Thin markup, lower litres, higher acquiring fees and wholesale inflation can overwhelm full payroll. Stock needs, limited supplier credit and card float can create a cash deficit despite large turnover. Test these independently and set a minimum cash policy without adding a funding plug.

Decision and controls

Base minimum cash (€280,995) requires €380,995 extra for the 100,000 policy. Downside gap €1,534,464 is larger. Upside has no reserve gap but relies on unverified supplier credit and contribution. Historic pollution and remediation are not quantified or insured by the generic compliance allowance; unresolved duties stop investment.

34 / APPENDIX A

Research and evidence

Scope and evidence

Official sources reviewed on 3 October 2026 identify general tankstation rules, petrol vapour recovery, national fuel-price data, VAT, corporate tax, adult minimum wage and director-pay context. These establish public context and model conventions. They do not validate a location, rights, founder, supplier price, credit, traffic or insurance.

Decision and controls

The forecast uses declared planning assumptions for every commercial input. Complete site surveys, environmental advice, traffic counts, competitor observations, signed supplier and lease terms, employment costing and proof of funds. Keep the dated source register and replace assumptions with evidence before investment.

S1 Tankstation activity rules

S2 Petrol vapour recovery

S3 National motor fuel prices

S4 VAT rates

S5 Corporate tax rates

S6 Adult minimum wage

S7 Director customary salary

S8 Mineral oil excise context

35 / APPENDIX B

Quotes and assumptions

Scope and evidence

Every monetary allowance, initial litres, shop conversion, markup, card charge, tank capacity, delivery frequency, roster efficiency and debt term is hypothetical. No supplier quotation or financing approval has been received. Tenant-owned capital is separate from assumed landlord-owned infrastructure.

Decision and controls

Obtain comparable signed offers with VAT, duty-paid basis, minimum delivery, title, credit, security, installation duties and exclusions. If debt or supplier credit is unavailable, change the model and recheck cash. Do not describe proposed equity as committed capital or a cash deficit as an approved overdraft.

36 / FINANCIAL PLAN

Startup costs and funding

Scope and evidence

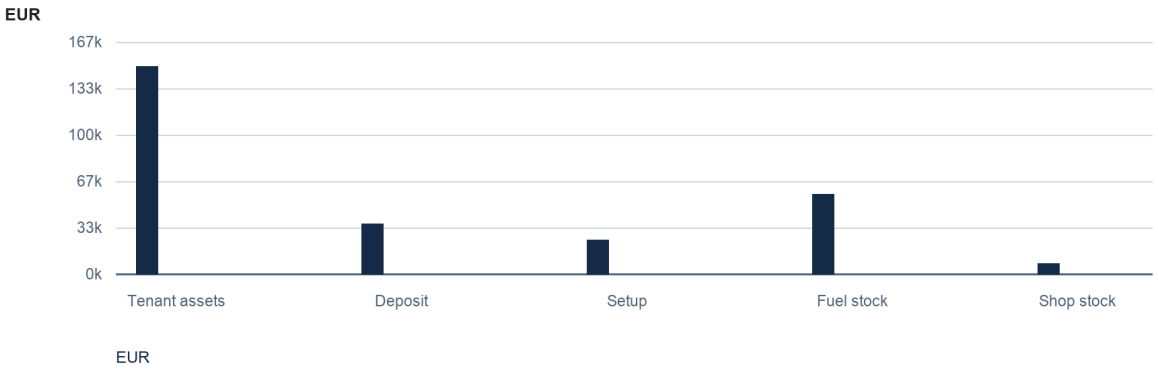
Fixed proposed sources EUR 500,000 equity and EUR 150,000 loan total EUR 650,000, all uncommitted. Gross preforecast uses €273,462 leave cash €376,538. Uses plus 100,000 policy are €373,462. Paid preparation is inside the monthly forecast and is not included twice in setup uses.

Decision and controls

Base minimum cash (€280,995) shows an unfunded deficit; extra cash for the minimum policy is €380,995. Opening cash above policy is consumed by losses. There is no revolving facility, automatic equity, grant or terminal receipt. Defer commitments until operating viability and real capital are verified.

Funding or cash use	EUR
Fixed proposed equity	€500,000.00
Fixed proposed loan	€150,000.00
Total sources	**€650,000.00**
Preforecast gross uses	€273,462.50
Opening cash	€376,537.50
Minimum cash policy	€100,000.00
Extra Base policy funding	€380,995.46

Preforecast gross cash uses



Paid forecast preparation is separate; reserve is retained cash. Model v 1.0 captured 2026-10-03.

37 / FINANCIAL PLAN

Itemized startup costs

Scope and evidence

Tenant assets EUR 123,000 net have finite lives; the refundable 36,000 deposit is an asset. Setup 20,000 is conservatively expensed before forecast. Owned fuel and nonfood inventory cost 53,250 net. VAT is paid upfront and carried as a recoverable credit with no automatic refund. Leased land and fixed tanks/pumps are not purchased.

Decision and controls

Total net uses €232,250, VAT €41,212, gross cash €273,462. All are hypothetical allowances. No acquisition, goodwill, stock liquidation, construction, landlord upgrade or historic remediation provision is booked. Obtain signed specifications and qualified environmental scope before commitments.

Preforecast item	Net EUR	VAT EUR	Gross EUR
Shop and safety fitout	€45,000.00	€9,450.00	€54,450.00
Payment and shop systems	€18,000.00	€3,780.00	€21,780.00
Tenant safety and handling equipment	€60,000.00	€12,600.00	€72,600.00
Refundable deposit	€36,000.00	0.00	€36,000.00
Diligence legal training setup	€20,000.00	€4,200.00	€24,200.00
Opening duty-paid fuel	€47,250.00	€9,922.50	€57,172.50
Opening nonfood stock	€6,000.00	€1,260.00	€7,260.00
Total cash spending	**€232,250.00**	**€41,212.50**	**€273,462.50**

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Owner personal survival budget

Scope and evidence

Illustrative monthly household costs are housing EUR 1,800, food 550, transport 250, health 200 and other 400, total EUR 3,200. No other income is assumed. Owner net/gross proxy 65% includes deductions; the personal household budget is not another company expense.

Decision and controls

Owner gross EUR 65,000 annually implies €3,520.83 monthly net proxy and €320.83 surplus. Company payroll already includes full gross salary and employer allowance. No dividend or extra survival payment is charged. These are unverified personal assumptions, not actual payroll tax or proof of adequate household support.

Monthly personal category	EUR
Housing	€1,800.00
Food	€550.00
Transport	€250.00
Health	€200.00
Other	€400.00
Total spending	**€3,200.00**
Owner take-home proxy	€3,520.83
Monthly surplus	€320.83

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Financing terms and security

Scope and evidence

Proposed loan EUR 150,000 draws before forecast at 6.5% fixed annual interest with equal 2,500 monthly principal over 60 months from January 2027. First-month interest EUR 812.50. No grace, arrangement fee, committed facility, collateral valuation or guarantee is assumed. A lender may refuse this design.

Decision and controls

Debt closes December 2027 at EUR 120,000, December 2028 at 90,000 and December 2029 at 60,000. Tenant equipment may be offered as security subject to title and lender assessment; landlord installations cannot be pledged by default. Funding and supplier credit are not secured. Base additional policy gap €380,995 is not an approved borrowing amount.

Proposed financing item	EUR or rate
Equity	€500,000.00
Loan draw	€150,000.00
Annual loan interest	6.5%
Principal term months	60
Monthly principal	€2,500.00
Month 1 interest	€812.50
End 2029 debt	€60,000.00

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Revenue forecast and capacity

Scope and evidence

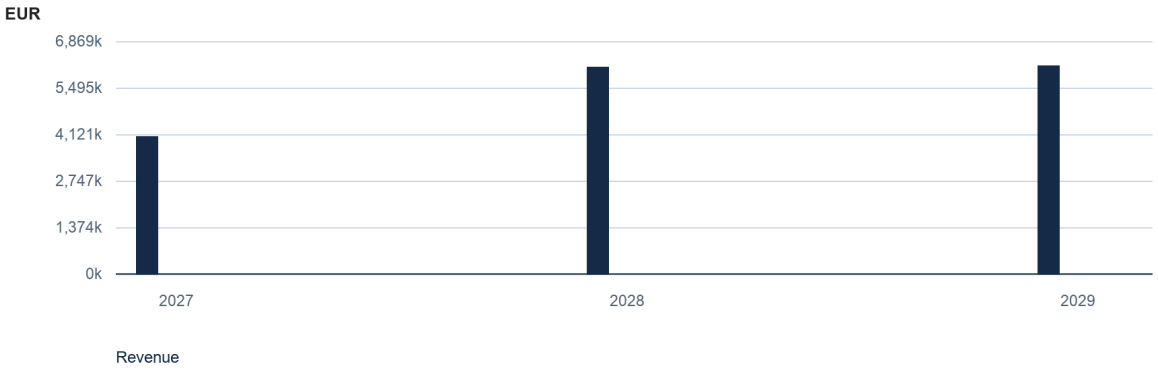
Base net own retail revenues 2027–2029 are €4,055,357, €6,105,946, €6,132,620. Base starts with 60% of 11,000 L/day requested maturity demand in March and ramps over 9 months, then annual volume change−2%. No demand observation or customer commitment supports this forecast.

Decision and controls

December 2027 fuel capacity 364,560 L/month versus EBITDA break-even 450,396.31 L at the realised nonfood contribution. Four positions, single checkout, paid two-person cover and feasible tank deliveries constrain sales. Delivery purchases include losses and stock builds; monthly average throughput does not validate individual delivery timing. No market share is asserted.

EUR	2027	2028	2029
Total net retail revenue	**€4,055,356.80**	**€6,105,945.94**	**€6,132,620.48**
Operating quantity	**2027**	**2028**	**2029**
Fuel litres	2,692,800.00	3,945,480.00	3,856,006.00
Fuel transactions	76,937.14	112,728.00	110,171.60
Nonfood transactions	13,848.69	20,291.04	19,830.89

Annual net fuel and nonfood revenue



EUR excludes output VAT. Own resale revenue, not a commission. Model v 1.0 captured 2026-10-03.

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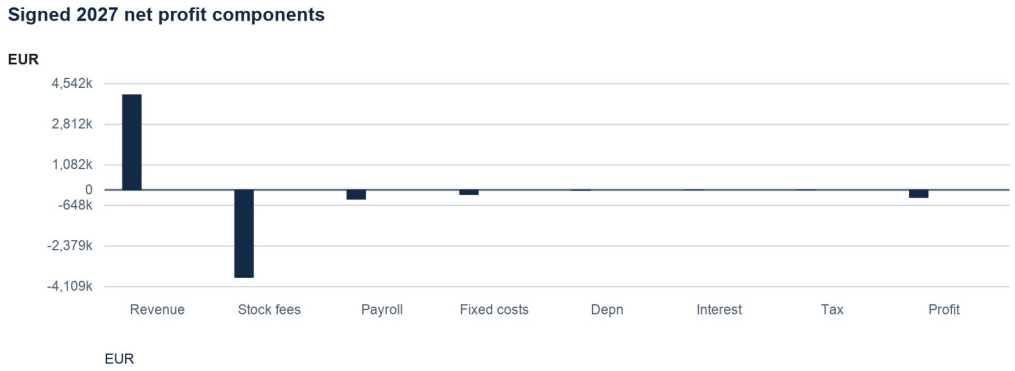
Costs and projected profit

Scope and evidence

Base 2027 revenue €4,055,357 less fuel cost €3,635,280, loss €3,635, nonfood cost €63,012 and card fees €33,367 gives contribution €320,063. Full payroll €409,050 and fixed expenses produce EBITDA (€306,187).

Decision and controls

Fuel costs use weighted-average inventory cost; purchases and supplier cash are separate. Card fees use gross VAT-inclusive revenue, not net sales. Recoverable input VAT is outside expense, while insurance and assumed lease occupancy have no VAT credit. Depreciation is noncash and principal is financing cash. No remediation estimate or wage subsidy is invented.



Signed expense components sum to net profit; last bar is separate total. Model v 1.0 captured 2026-10-03.

Financial detail

EUR	2027	2028	2029
Cost of fuel sold	€3,635,280.00	€5,484,773.86	€5,521,171.07
Fuel stock loss	€3,635.28	€5,484.77	€5,521.17
Cost of nonfood sold	€63,011.52	€95,093.96	€95,725.58
Gross acquiring fees	€33,367.48	€50,239.72	€50,459.20
Full paid payroll	€409,050.00	€421,321.50	€433,961.15
Rent occupancy	€144,000.00	€148,320.00	€152,769.60
Taxable overhead	€61,200.00	€63,036.00	€64,927.08
Insurance	€12,000.00	€12,360.00	€12,730.80

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Profit and loss forecast

Scope and evidence

Base annual net profits are (€345,044), (€211,590), (€240,150). Downside is also loss-making throughout. Upside net profits are (€99,812), €32,122, €16,380. That later improvement relies on unverified margin, demand, shop attachment and paid efficiency; it does not justify the loss-making Base commitment.

Decision and controls

EUR calendar years 2027–2029. The model conservatively taxes positive monthly profit at 19% up to 200,000/12 and 25.8% above, without loss offsets or refunds. These current 2026 rates are provisional forecast assumptions. A qualified accountant must replace this proxy for statutory accounts and returns. Output VAT is not revenue and no supplier excise is deducted twice.



EUR. Losses remain negative. Model v 1.0 captured 2026-10-03.

Financial detail

EUR	2027	2028	2029
Net revenue	€4,055,356.80	€6,105,945.94	€6,132,620.48
Contribution after stock and fees	€320,062.52	€470,353.63	€459,743.46
Paid payroll	€409,050.00	€421,321.50	€433,961.15
Rent	€144,000.00	€148,320.00	€152,769.60
Taxable overhead	€61,200.00	€63,036.00	€64,927.08
Insurance	€12,000.00	€12,360.00	€12,730.80
EBITDA	**(€306,187.48)**	**(€174,683.87)**	**(€204,645.17)**
Depreciation	€30,000.00	€30,000.00	€30,548.10
Loan interest	€8,856.25	€6,906.25	€4,956.25
Profit before tax	(€345,043.73)	(€211,590.12)	(€240,149.52)
Current tax	0.00	0.00	0.00
Net profit	**(€345,043.73)**	**(€211,590.12)**	**(€240,149.52)**

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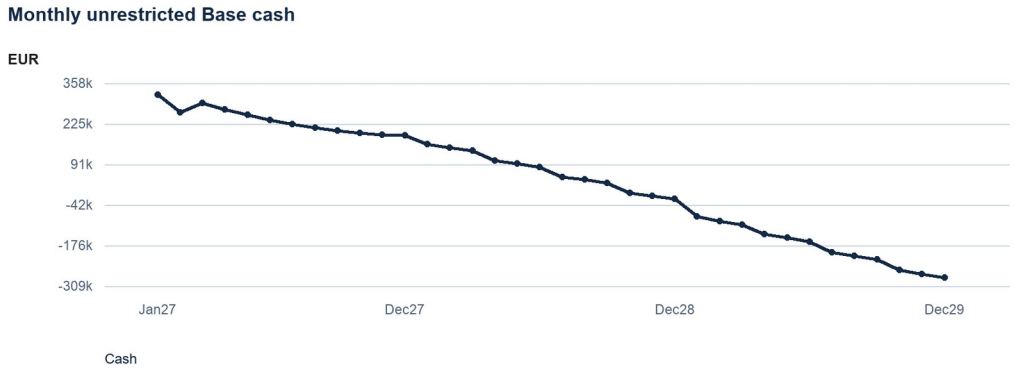
Cash flow and financial position

Scope and evidence

Base opening cash €376,538 reaches minimum (€280,995). Annual closing cash is €186,871, (€21,232), (€280,995). Negative cash is unfinanced obligations rather than an automatic overdraft. Tenant system renewal costs €23,106 gross in January 2029 and does not generate salvage proceeds.

Decision and controls

Cash receipts differ from sales through gross card float. Stock purchase cash differs from stock expense through inventory and gross supplier credit. Positive prior-quarter VAT is paid next month; negative credit is carried without refund. Loan principal and renewal capital are outside operating profit. Opening setup loss accumulates into retained earnings, and monthly balance sheets reconcile without a balancing source.



EUR. Zero crossing shows unfunded deficit;100,000 policy adds no funds. Model v 1.0 captured 2026-10-03.

Financial detail

EUR	2027	2028	2029
Opening cash	€376,537.50	€186,871.27	(€21,232.35)
Customer receipts	€4,872,905.47	€7,387,954.10	€7,420,226.43
Stock suppliers	(€4,351,245.97)	(€6,758,787.80)	(€6,803,676.87)
Paid payroll	(€409,050.00)	(€421,321.50)	(€433,961.15)
Overhead and fees	(€107,419.48)	(€126,513.28)	(€129,020.97)
Rent and insurance	(€156,000.00)	(€160,680.00)	(€165,500.40)
Loan interest	(€8,856.25)	(€6,906.25)	(€4,956.25)
VAT cash	0.00	(€91,848.88)	(€89,767.51)
Current tax cash	0.00	0.00	0.00
Net operating cash	(€159,666.23)	(€178,103.62)	(€206,656.71)
Tenant renewal	0.00	0.00	(€23,106.40)
Loan principal	(€30,000.00)	(€30,000.00)	(€30,000.00)
Net cash change	**(€189,666.23)**	**(€208,103.62)**	**(€259,763.11)**
Closing cash	**€186,871.27**	**(€21,232.35)**	**(€280,995.46)**

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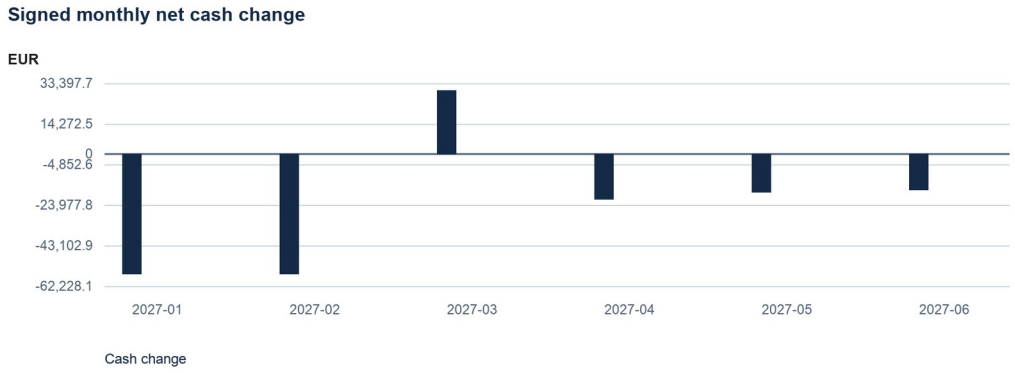
Cash flow forecast months one to six

Scope and evidence

Base months 2027-01 to 2027-06. Outflows are negative. Opening plus the displayed cent-rounded cash rows equals displayed closing cash exactly after the disclosed display-rounding row. This adjustment is not a model input or finance source.

Decision and controls

January and February retain fully paid people and fixed costs without sales. The loan is already drawn before forecast and principal begins January. Stock and gross card balances roll separately. There is no operating equity injection, grant, forced inventory liquidation or automatic VAT refund. All 36 monthly periods and 3 cases remain in Excel.



EUR six calendar months, without balancing finance. Model v 1.0 captured 2026-10-03.

Financial detail

EUR cash	2027-01	2027-02	2027-03	2027-04	2027-05	2027-06
Opening cash	€376,537.50	€319,966.50	€263,409.04	€293,228.41	€272,015.11	€254,072.42
Customer receipts	0.00	0.00	€352,388.64	€386,019.46	€426,554.62	€439,472.42
Stock supplier payments	0.00	0.00	(€263,490.08)	(€348,067.15)	(€385,069.61)	(€396,861.61)
Paid payroll	(€34,087.50)	(€34,087.50)	(€34,087.50)	(€34,087.50)	(€34,087.50)	(€34,087.50)
Overhead and card charges	(€6,171.00)	(€6,171.00)	(€8,706.27)	(€8,806.23)	(€9,081.87)	(€9,169.71)
Rent and insurance	(€13,000.00)	(€13,000.00)	(€13,000.00)	(€13,000.00)	(€13,000.00)	(€13,000.00)
Loan interest	(€812.50)	(€798.96)	(€785.42)	(€771.88)	(€758.33)	(€744.79)
VAT cash paid	0.00	0.00	0.00	0.00	0.00	0.00
Current tax cash	0.00	0.00	0.00	0.00	0.00	0.00
Tenant equipment renewal	0.00	0.00	0.00	0.00	0.00	0.00
Loan principal paid	(€2,500.00)	(€2,500.00)	(€2,500.00)	(€2,500.00)	(€2,500.00)	(€2,500.00)
Display rounding only	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**(€0.01)**
Net cash change displayed	**(€56,571.00)**	**(€56,557.46)**	**€29,819.37**	**(€21,213.30)**	**(€17,942.69)**	**(€16,891.20)**
Closing cash	**€319,966.50**	**€263,409.04**	**€293,228.41**	**€272,015.11**	**€254,072.42**	**€237,181.22**

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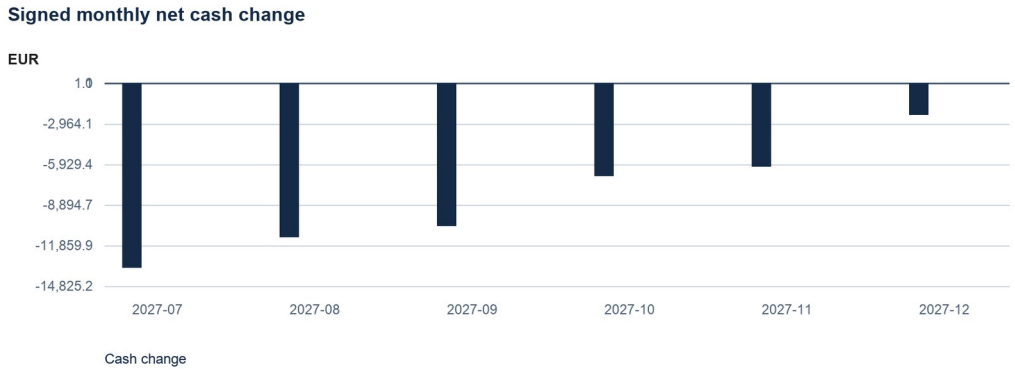
Cash flow forecast months seven to twelve

Scope and evidence

Base months 2027-07 to 2027-12. Outflows are negative. Opening plus the displayed cent-rounded cash rows equals displayed closing cash exactly after the disclosed display-rounding row. This adjustment is not a model input or finance source.

Decision and controls

January and February retain fully paid people and fixed costs without sales. The loan is already drawn before forecast and principal begins January. Stock and gross card balances roll separately. There is no operating equity injection, grant, forced inventory liquidation or automatic VAT refund. All 36 monthly periods and 3 cases remain in Excel.



EUR six calendar months, without balancing finance. Model v 1.0 captured 2026-10-03.

Financial detail

EUR cash	2027-07	2027-08	2027-09	2027-10	2027-11	2027-12
Opening cash	€237,181.22	€223,703.80	€212,459.01	€202,050.97	€195,271.45	€189,185.52
Customer receipts	€481,789.35	€509,406.71	€519,651.86	€564,641.43	€573,104.82	€619,876.16
Stock supplier payments	(€435,490.56)	(€460,701.03)	(€470,053.30)	(€511,121.97)	(€518,847.76)	(€561,542.91)
Paid payroll	(€34,087.50)	(€34,087.50)	(€34,087.50)	(€34,087.50)	(€34,087.50)	(€34,087.50)
Overhead and card charges	(€9,457.47)	(€9,645.26)	(€9,714.93)	(€10,020.86)	(€10,078.41)	(€10,396.46)
Rent and insurance	(€13,000.00)	(€13,000.00)	(€13,000.00)	(€13,000.00)	(€13,000.00)	(€13,000.00)
Loan interest	(€731.25)	(€717.71)	(€704.17)	(€690.63)	(€677.08)	(€663.54)
VAT cash paid	0.00	0.00	0.00	0.00	0.00	0.00
Current tax cash	0.00	0.00	0.00	0.00	0.00	0.00
Tenant equipment renewal	0.00	0.00	0.00	0.00	0.00	0.00
Loan principal paid	(€2,500.00)	(€2,500.00)	(€2,500.00)	(€2,500.00)	(€2,500.00)	(€2,500.00)
Display rounding only	**€0.01**	**0.00**	**0.00**	**€0.01**	**0.00**	**0.00**
Net cash change displayed	**(€13,477.42)**	**(€11,244.79)**	**(€10,408.04)**	**(€6,779.52)**	**(€6,085.93)**	**(€2,314.25)**
Closing cash	**€223,703.80**	**€212,459.01**	**€202,050.97**	**€195,271.45**	**€189,185.52**	**€186,871.27**

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Financial position summary

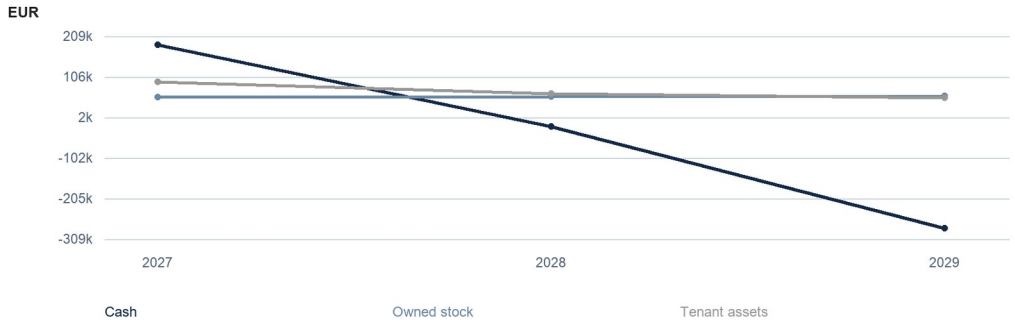
Scope and evidence

Owned assets are cash including an unresolved deficit, gross card receivables, fuel/nonfood inventory at cost, recoverable VAT, refundable lease deposit and finite tenant assets. Liabilities are gross stock supplier invoices, positive VAT and the proposed loan. Equity is fixed 500,000 proposed capital plus accumulated retained earnings after 20,000 preforecast setup expense.

Decision and controls

All monthly assets less liabilities and equity reconcile. Land tanks pumps and canopy belong to the prospective landlord and are not owned capital. There is no goodwill, remediation asset, excise credit or tax-refund plug. Statutory lease accounting, impairment, pensions and environmental provisions require qualified review of actual contracts; this planning model is not statutory accounts.

Year-end cash stock and tenant assets



EUR carrying amounts. Leased installations excluded. Model v 1.0 captured 2026-10-03.

Financial detail

EUR	2027	2028	2029
Cash or unfunded deficit	€186,871.27	(€21,232.35)	(€280,995.46)
Gross card receivables	€34,076.26	€34,316.75	€34,561.10
Fuel stock at cost	€47,250.00	€48,667.50	€50,127.52
Nonfood stock at cost	€6,000.00	€6,000.00	€6,000.00
VAT credit	0.00	0.00	0.00
Refundable deposit	€36,000.00	€36,000.00	€36,000.00
Tenant equipment net	€93,000.00	€63,000.00	€51,548.10
Total assets	**€403,197.53**	**€166,751.90**	**(€102,758.74)**
Gross supplier payables	€128,085.46	€129,289.46	€130,504.78
VAT payable	€20,155.80	€24,096.29	€23,519.84
Loan debt	€120,000.00	€90,000.00	€60,000.00
Total liabilities	**€268,241.26**	**€243,385.75**	**€214,024.62**
Contributed equity	€500,000.00	€500,000.00	€500,000.00
Retained earnings	(€365,043.73)	(€576,633.85)	(€816,783.37)
Total equity	**€134,956.27**	**(€76,633.85)**	**(€316,783.37)**
Liabilities plus equity	€403,197.53	€166,751.90	(€102,758.74)
Balance difference	**0.00**	**0.00**	**0.00**

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Break even and scenarios

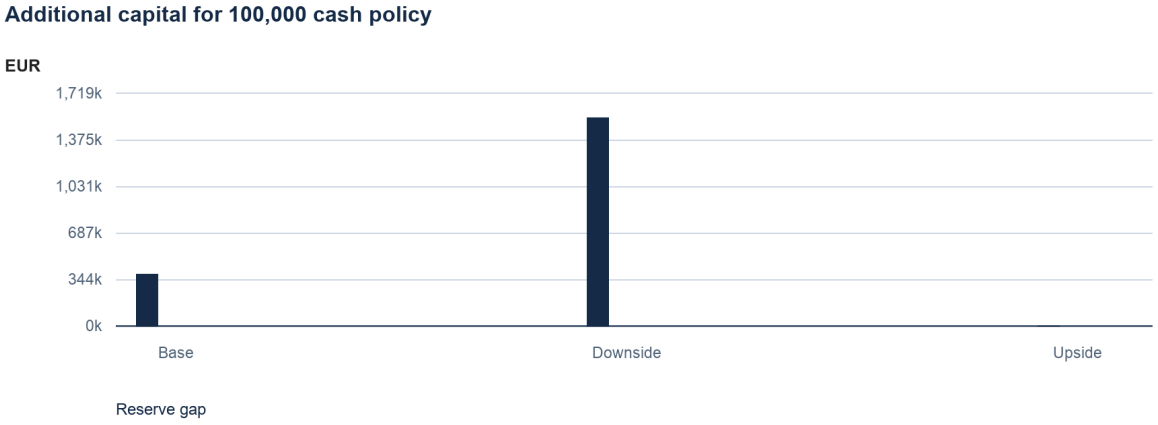
Scope and evidence

Month 12 Base fuel EBITDA break-even is 450,396.31 L after its fixed nonfood contribution, above 364,560 L physical capacity. This diagnostic holds realised shop contribution fixed rather than treating it as independent extra traffic. The current unit cannot reach break-even by increasing fuel within that cap.

Decision and controls

Minimum cash Base (€280,995), Downside (€1,434,464), Upside €263,046. Extra cash for 100,000 policy is €380,995, €1,534,464, 0.00. Comparisons are captured from one common build; everycase input and metadata staleness flag saved changes. No gap is injected or committed.

Case	2027 revenue	2027 EBITDA	Min cash	Extra reserve
Base	€4,055,356.80	(€306,187.48)	(€280,995.46)	€380,995.46
Downside	€1,256,952.94	(€607,682.84)	(€1,434,464.02)	€1,534,464.02
Upside	€5,632,164.75	(€55,480.65)	€263,046.04	0.00



EUR gaps shown, not secured or injected. Model v 1.0 captured 2026-10-03.

Model guide and completion

Scope and evidence

Edit blue Inputs and Startup cells. The single active build recalculates every selected-case schedule and native range-backed chart. Case comparisons are captured and show staleness after any driver, asset, metadata or selector change as applicable. Save edited Excel then explicitly import and rebuild the retained model inputs, allcase captures and Word. Missing values differ from zero; inactive blanks do not block the selected validcase.

Decision and controls

Version 1.0 captured 2026-10-03, EUR January 2027–December 2029. The Base design is deferred. Future taxes employment cost duty-paid supply stock scheduling safe installations lease/environmental obligations actual demand and all finance remain unverified. A changed forecast start is retained but flagged unsupported. This package cannot prove readiness or fund a deficit.