Grocery Store Business Plan

Kiez Pantry | Berlin

DOCUMENT GUIDE

Contents

Proposed Berlin neighbourhood grocery GmbH | 3 October 2026 | Model 1.0

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

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01 / BUSINESS

Executive summary

Kiez Pantry is a proposed independent grocery in Berlin, serving nearby residents with a compact range of packaged staples, fresh produce, dairy and frozen food, household essentials and nonalcoholic drinks. This plan supports a January 2027 launch decision for a founder and prospective lender. The name, GmbH, premises and capital are not confirmed. No founder credentials, observed demand, customers or supplier quotes are invented.

The commercial choice is a single neighbourhood shop, with no alcohol, tobacco, cooking, delivery, membership fees or second-site revenue. A paid managing owner, two full-time shop assistants and paid relief cover checkout, receiving, replenishment, cleaning and administration. The forecast caps transactions using trading hours and finite paid availability. The startup funding and Downside liquidity gaps must be secured before any lease or equipment order.

Model 1.0 Base forecasts EUR 824,021 net sales in 2027 and EUR 1,058,383 in 2029, with 2029 EBITDA EUR 24,552. Opening liquidity is EUR 64,914 from uncommitted sources. Base minimum cash is EUR 64,914. Downside reaches EUR -355,027 and requires EUR 385,027 additional funding to maintain the EUR 30,000 reserve; it cannot launch on assumed funding alone.

02 / BUSINESS

Business details

The intended vehicle is a newly incorporated German GmbH. Ownership is assumed to be one managing shareholder; legal identity and payroll status require adviser confirmation. A 120–150 square metre retail unit in a Berlin residential district is shortlisted, not leased. Exact contact details and trade registration will follow incorporation. The shop sells directly to consumers and reconciles cash and cards daily.

Detail	Planning status
Trading name	Kiez Pantry subject to name check
Location	Berlin residential district; address unselected
Entity	GmbH formation and tax registration pending
Launch	January 2027 conditional on all gates
Owner	Identity skills capital and right to work unverified
Products	Groceries produce dairy frozen household and nonalcoholic drinks

03 / STRATEGY

Business concept and objectives

The proposition is a reliable small grocery for top-up and modest weekly purchases. The planned opening average gross basket is EUR 24.00; it is a demand hypothesis rather than an observed receipt. A focused range reduces expired stock and makes replenishment manageable. Fresh produce offers differentiation, while packaged groceries provide repeat essentials.

Before a lease, the founder must cost a fixed comparison basket, count pedestrian traffic over representative days and obtain paid test purchases. The first year tests repeat transactions, category margin after waste and staff coverage. A second store is outside the forecast.

Gate	Required evidence
Before lease	Costed basket traffic study competing stores and approvals
Before spending	Committed capital lease rights insurance and supplier credit
First 90 days	Transactions basket VAT margin waste and hours measured
Year one	Review recurring cash and service quality before expansion

04 / STRATEGY

Business model canvas

Value comes from dependable availability near home rather than a national price claim. Direct checkout receipts finance frequent replenishment. Supplier credit remains an unapproved assumption; it is removed in Downside. The owner controls category buying and cash, while shop assistants rotate stock and cover checkout.



Proposed business model; no customers or supplier contracts claimed.

Canvas element	Operating choice
Customer and value	Nearby residents; reliable essentials and fresh top-up
Channels and relationships	Physical shop local search transparent returns
Resources and activities	Paid crew refrigeration POS receiving stock rotation
Partners	Two approved wholesalers produce supplier accountant waste contractor
Revenue and costs	Four product categories; stock waste payroll rent energy

05 / STRATEGY

SWOT and longer term goals

Strength S1 is the compact, accountable assortment; S2 is direct owner buying control. Weakness W 1 is untested footfall and W 2 is a small crew facing absence and delivery peaks. Opportunity O 1 is unmet top-up convenience to test locally. Threat T 1 is established grocery price competition and T 2 is spoilage, energy and wage cost.

Three-to-five-year ambitions depend on positive recurring cash, reliable staffing and quantified waste. No assumed national brand advantage or defensible local monopoly supports this forecast.

Finding	Response
S1 S2	Cost stock by SKU group and rotate daily
W 1 W 2	Paid demand trial and scheduled relief
O 1	Test repeat baskets before broadening range
T 1 T 2	Compare fixed basket prices and monitor contribution weekly

06 / STRATEGY

TOWS strategy matrix

Use buying discipline to test convenience demand without opening an oversized shop. Avoid a long lease justified only by interest from residents. Category decisions must reflect actual shrink-adjusted margin and customer repeat behaviour.

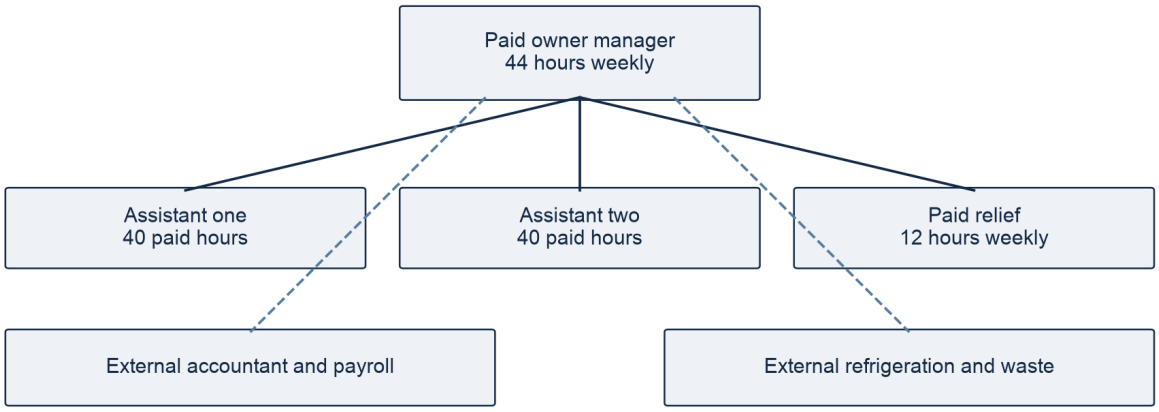
Pairing	Action and trigger
S1 O 1	Trial a short essential range and measure four-week repeats
W 1 O 1	Require paid purchases and measured conversion before lease
S2 T 2	Reduce fresh order quantities when expiry exceeds allowance
W 2 T 1	Protect paid cover and narrow hours before cutting service

07 / PEOPLE

Owner and management

The owner manages buying, receiving standards, payroll and the weekly cash review. Two paid assistants report directly to the owner. One paid relief role covers absence and peaks; it is not an unpaid friend or hypothetical volunteer. External bookkeeping, refrigeration servicing and waste collection are purchased services.

The owner approves supplier changes, cash differences and high-value refunds. Assistants can perform ordinary refunds under written rules, quarantine damaged goods and stop unsafe sales. Only the owner authorises major purchases.



Solid lines are internal reporting; dashed lines are external support. All internal roles are paid in the model.

08 / PEOPLE

Owner and key personnel profiles

The founder CV is not supplied. Required abilities include grocery buying, inventory controls, safe receiving, staff supervision and cash handling. Food safety and refrigeration procedures must be demonstrated before opening. The shop assistants need retail service and stock rotation competence; relief must be trained to the same checkout and safety standard.

Profile	Evidence required
Owner	Identity ownership CV retail skills and capital proof
Assistant one	40 paid hours weekly; receiving and stock lead
Assistant two	40 paid hours weekly; checkout and service lead
Relief	12 paid hours weekly; trained cover not free labour
Owner finances	Current income debts and dependants undisclosed
Advisers	Accountant payroll legal and refrigeration appointments pending

09 / MARKET

Target customers

Primary customers are nearby households buying everyday staples and fresh top-ups within walking distance. Workers returning home are a secondary segment; tourism is not required. The average basket blends multiple products and does not represent a fixed package sold to every customer.

Discovery should ask about recent purchases, travel distance and alternatives rather than hypothetical enthusiasm. No assumption that all Berlin households are eligible customers is made.

Segment	Proposed offer
Local households	Core essentials and predictable replenishment
Small households	Smaller fresh quantities with clear unit prices
After-work top-up	Reliable stock and short checkout wait
Excluded launch demand	Delivery alcohol tobacco cooking and tourists as required base

10 / MARKET

Segmentation targeting and positioning

Segment by walking catchment, top-up frequency, household size and time of purchase. Target customers for whom a reliable short trip matters enough to use a compact store. Position Kiez Pantry as a dependable neighbourhood grocery with transparent unit prices; it cannot promise discount-chain prices without evidence.

STP step	Decision
Segment	Walking distance top-up frequency and household size
Target	Regular residents within the verified catchment
Position	Convenient essentials and carefully managed fresh stock
Test	Paid repeat purchase and fixed comparison basket

11 / MARKET

Value proposition canvas

Customer jobs are to obtain an adequate basket quickly and trust the freshness and price. Pains include missing essentials, unclear unit pricing and expired fresh goods. Gains are a predictable trip, safe products and honest refunds. The proposed range and controls address those jobs; customer interviews and paid tests must confirm that they matter.



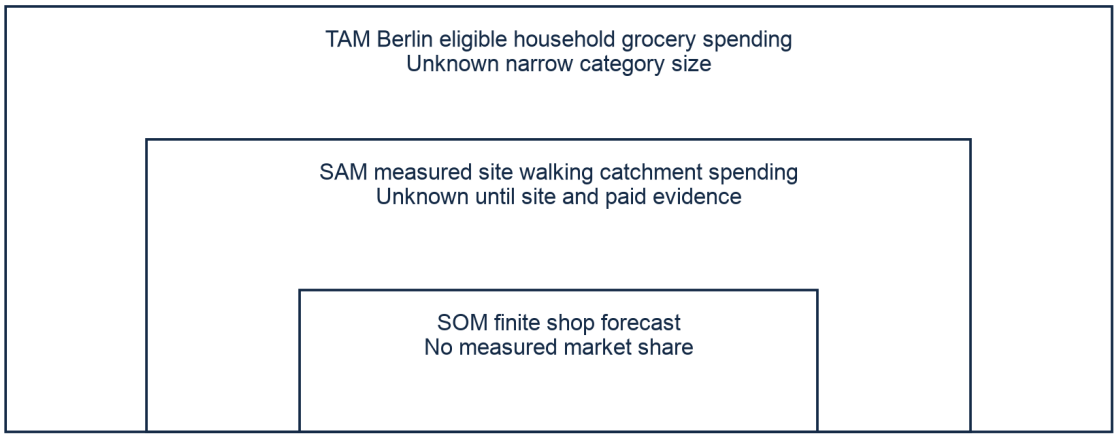
Proposed customer jobs and service responses; no interview results fabricated.

12 / MARKET

Market size and trends

TAM is Berlin household spending on products the shop can legally and practically stock. SAM is that spending within a measured walking catchment and relevant shopping occasions. Both remain unquantified because the site, eligible household count and category spend are unknown. Destatis reports a national 2023 average of EUR 436 per household per month for food, beverages and tobacco [S8]; this broad historical series includes excluded alcohol/tobacco and omits household goods. It cannot be multiplied into a credible local TAM.

SOM is the capacity-limited shop sales forecast, conditional on paid demand validation. It is not a measured share of TAM or SAM. Population counts or a forecast basket alone do not establish attainable demand.



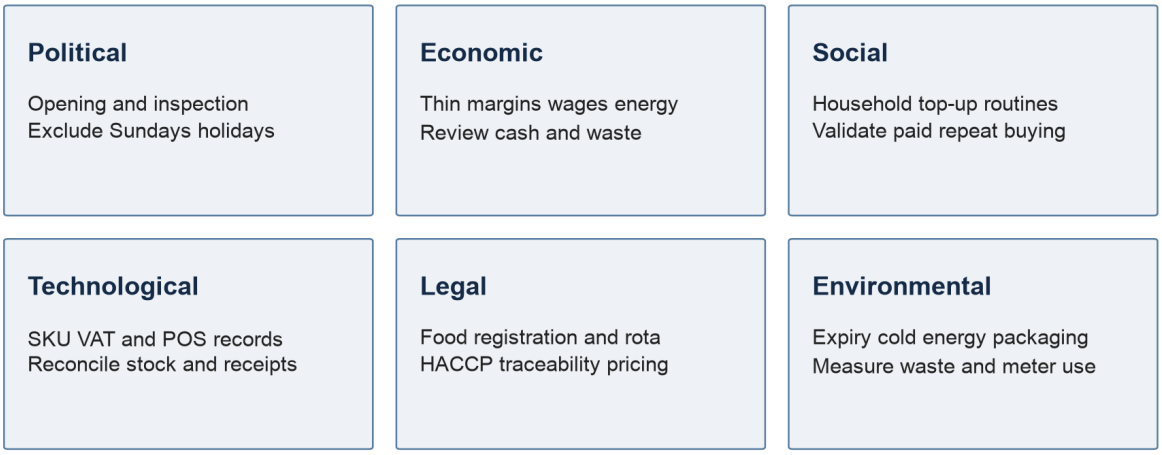
Market scopes and data limitations. Narrow local market sizes remain unknown; the forecast is not validated market share.

13 / MARKET

PESTLE analysis

Political conditions include local opening rules and inspection responsibility. Economic exposure comes from wages, refrigeration energy and supplier prices. Social demand depends on nearby household routines. Technology supports SKU tax coding and stock records but does not create customers. Legal controls cover food registration, employment, pricing and traceability. Environmental choices affect expiry, packaging and cold-chain energy.

The shop excludes Sunday and holiday opening in the model and must confirm a compliant site and rota [S1,S6,S7,S9].



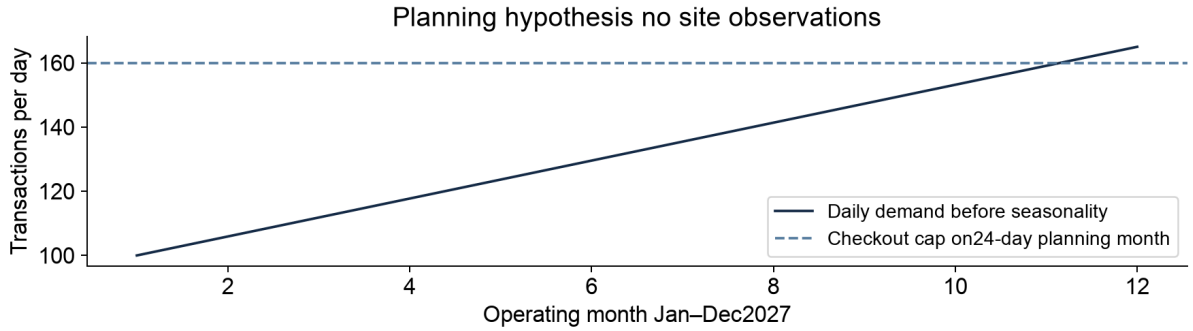
Six aligned external factors with specific operating responses.

14 / MARKET

Local demand and evidence

No site traffic study or sales history exists. Count passers by at the shortlisted shop across two normal weeks, including mornings, after-work periods and Saturdays. Record weather, school holidays and competing openings. Paid pop-up or preorder tests must measure actual basket value, product mix, waste and repeat buying.

Opening daily transactions and the ramp are hypotheses. Conversion must be computed from counted eligible traffic and observed purchases, not guessed from city population.



Assumed daily transaction ramp; no observations represented.

Evidence	Decision use
Traffic and competitor map	Choose a site with relevant local access
Paid basket tests	Estimate transactions basket mix and repeat behaviour
Wholesaler quotations	Validate net margin delivery frequency and credit
Rota and checkout trial	Confirm receiving cover service time and queue limit

15 / MARKET

Competitors and positioning

The competing formats are discount chains, full-range supermarkets, organic stores and local convenience grocers. They offer different assortments and prices. No review scores, local price survey or competitor customer numbers are invented. The exact competitors and walking routes cannot be listed credibly until a site is selected.

Before lease approval, visit each relevant alternative and compare the same basket, opening hours, freshness and travel time. The plan prioritises nearby convenience and availability, not a claim that competitors are inferior.

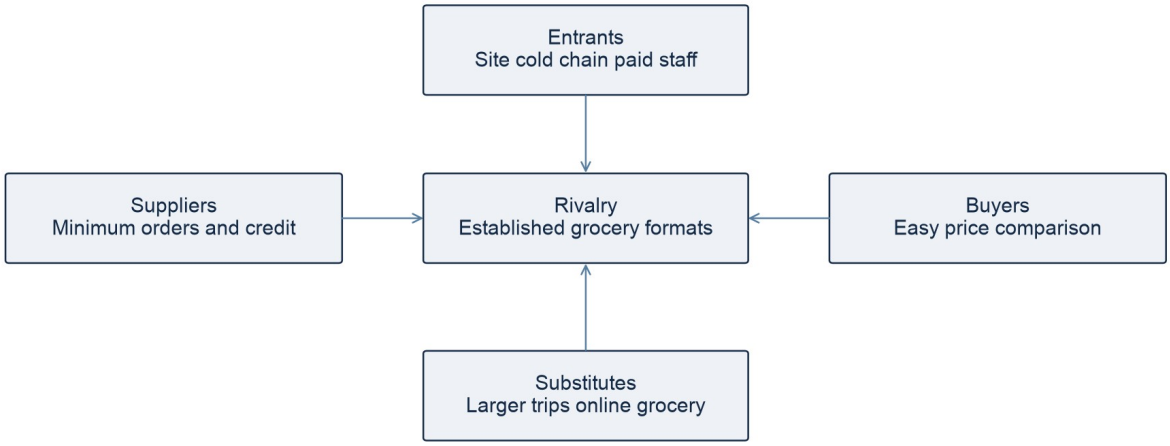
Format	Response
Discount chain	Compare identical staples and avoid unsupported price promises
Full-range supermarket	Focused stock and dependable top-up trip
Organic or specialty store	Only make certified claims with SKU evidence
Convenience grocer	Clear prices safe handling and consistent hours

16 / MARKET

Porter five forces

Rivalry is strong because shoppers can switch to established grocery formats. Buyers have transparent alternatives and low switching costs. Wholesalers can impose minimum orders and short credit terms. Entry is possible, but a compliant lease, cold chain and paid staff create fixed commitments. Substitutes include larger planned supermarket trips and online grocery services.

Responses are disciplined range selection, multiple suppliers, measured queues and staged investment. No permanent pricing power is assumed.

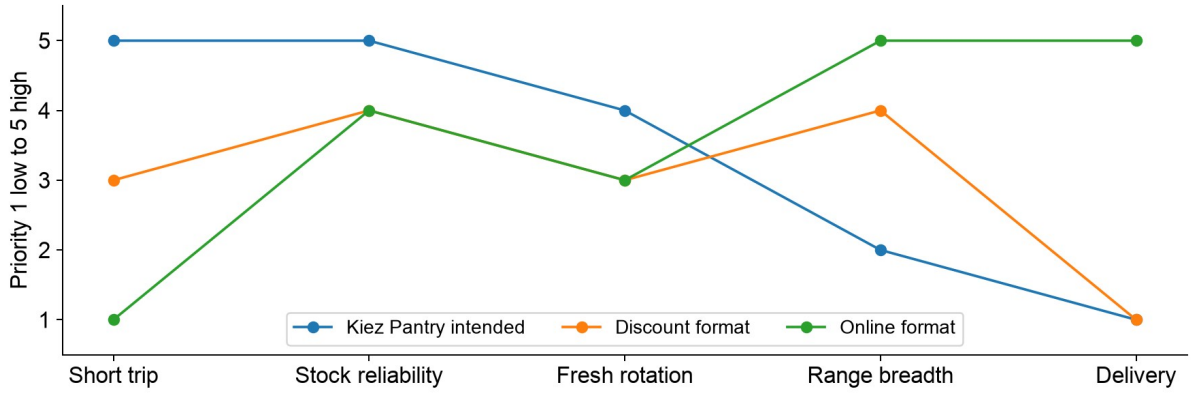


Rivalry at the centre and four surrounding forces; responses reflect grocery economics.

17 / STRATEGY

Strategy canvas

The canvas compares intended priorities with format archetypes, not measured competitor performance. Kiez Pantry emphasises short-trip reliability, freshness discipline and clear pricing. It accepts limited breadth and no delivery. The qualitative one-to-five scores are design choices, not customer research or ratings.



Illustrative strategic priorities only; archetypes are not rated observed businesses.

18 / OPERATIONS

Location and premises

Shortlist a 120–150 square metre ground-floor Berlin retail unit with receiving access, compliant exits, adequate power and refrigeration ventilation. Separate dry storage, chillers, cleaning chemicals and staff space. Access, signs, permitted retail use, building condition and cold equipment load require written review.

The planning net rent is EUR 3,000 monthly, with an assumed VAT-exempt lease and EUR 9,000 refundable deposit. No lease or rent quotation exists. Sunday/holiday sales are excluded; 24 planned days monthly are capped by the actual monthly Monday–Saturday calendar excluding Berlin statutory holidays, including 17 June 2028 [S10,S11].

Premises issue	Approval evidence
Retail use and lease	Legal review approved use and exit rights
Power and ventilation	Refrigeration load and electrician certificate
Receiving and waste	Safe delivery route and separate waste handling
Safety and access	Fire evacuation accessibility and insurance review

19 / OPERATIONS

Equipment and resource plan

Capital spending is an unquoted allowance for fitout, refrigeration, shelving and checkout equipment. The model separates net purchase prices, recoverable input VAT and depreciation. Equipment book lives are assumptions, not tax allowance advice. Replacement capex in month 25 covers a limited renewal, not a second site.

Asset	Net EUR	Planning purpose
Fitout	45,000	Lighting electrical works signs and receiving layout
Refrigeration shelving POS	55,000	Chillers frozen storage shelving scales and two POS stations
Renewal month 25	8,000	Limited equipment renewal; quote pending
Useful lives	120 and 60 months	Fitout and equipment; capped fractional-life formula

20 / OPERATIONS

Product range and buying strategy

Four gross basket shares are planned: packaged groceries 40%, produce 25%, dairy and frozen qualifying food 25%, household and nonalcoholic drinks 10%. SKU classification remains necessary: 7% is used only for qualifying Annex 2 food products, while the final category uses 19% [S2]. No blanket claim that all food or drinks receive 7% is made.

No meat processing, hot food preparation, alcohol or tobacco is included. Start with a controlled number of essential SKUs and frequent fresh replenishment. Product substitutions, provenance and allergen information follow supplier records.

Category	Gross basket share	Net margin before waste
Packaged qualifying staples	40%	25%
Fresh produce	25%	35%
Qualifying dairy and frozen food	25%	28%
Household and nonalcoholic drinks	10%	32%

21 / OPERATIONS

Pricing and order economics

The EUR 24.00 opening average basket is gross of VAT and excludes refundable packaging deposits. Category net sales equal gross category receipts divided by one plus the applicable VAT rate. Planned gross margin is applied to those net sales, then waste is charged explicitly. Card fees are based on gross receipts.

Prices are assumptions, not measured customer willingness to pay. Annually increasing gross basket value by 2% does not guarantee margin if purchasing costs or waste worsen.



Per-transaction net contribution after product cost waste and card fees; payroll and fixed costs excluded.

Measure	Opening Base	Basis
Average basket gross	EUR 24.00	Proposed blend not an advertised bundle
Packaged gross allocation	EUR 9.60	40% gross basket; qualifying VAT 7%
Produce gross allocation	EUR 6.00	25% gross basket; qualifying VAT 7%
Dairy/frozen gross allocation	EUR 6.00	25% gross basket; qualifying VAT 7%
Household/drinks gross allocation	EUR 2.40	10% gross basket; VAT 19%

22 / MARKET

Competitor price comparison

No matched competitor price survey is available. Prepare a dated comparison of identical brand, size, weight and promotion status at the actual competing stores. Unit prices must be compared in EUR per kilogram, litre or pack; a broad average basket is not directly comparable with one advertised product.

The launch price decision requires both actual wholesale invoices and a repeatable consumer basket survey. Until then the EUR 24.00 target remains a model assumption.

Survey field	Required record
Product identity	Brand size weight VAT category and deposit
Own shelf price	EUR to two decimals and unit price
Competitor shelf price	Same SKU date promotion and source
Comparison status	Not collected; no invented figures

23 / SALES

Brand and customer experience

Use a plain neighbourhood identity, legible shelf labels and a consistent refund process. Clearly display gross and unit prices, deposit treatment and certified product claims. Staff should explain substitutions and report missing essentials without promising unavailable stock.

Queue, safety or stock complaints are logged with resolution time. The owner reviews repeated issues weekly and adjusts buying or coverage. Customer contact records are kept only with an appropriate lawful basis and limited access.

24 / SALES

Sales channels and process

All forecast sales are in-store checkout transactions paid at purchase. There are no corporate receivables, delivery commissions or speculative online subscriptions. Cash and card totals reconcile to POS sales and SKU VAT records daily. Refunds reverse the original category tax treatment.

Refundable packaging deposits are outside the forecast basket and revenue. Before stocking deposit-bearing products, the retailer must validate required collection and return handling and model any material liquidity effect; the planned drink range initially avoids deposit-bearing SKUs.

25 / SALES

Launch marketing

A one-time EUR 3,000 net launch allowance is part of preparation expense. Ongoing EUR 450 monthly local marketing is part of overhead. Use local search listings, clear opening signage and a small flyer test. No paid advertising return or contracted customer acquisition is asserted.

Measure spend, attributable first transactions and four-week repeats. Stop a campaign that cannot be linked to profitable repeat purchases rather than expanding spend to reach a headline follower count.

Activity	Net EUR	Measurement
Launch signage and materials	1,200	Awareness and accurate opening information
Local flyer test	800	Redeemed codes and repeat baskets
Local search and launch setup	1,000	Verified visits and enquiries
Total launch	3,000	Included preparation expense
Ongoing monthly	450	Spend and repeat contribution reviewed

26 / SALES

Retention and ongoing sales

Retention depends on availability, safe freshness and reliable hours. Track repeat purchases with voluntary, privacy-conscious feedback rather than assuming every household becomes loyal. Do not create a paid membership or discount liability in this forecast.

Monitor stock-outs among core essentials, fresh markdowns and the gross basket mix weekly. Reduce slow SKUs before increasing range. Promotions need incremental contribution after waste and card costs, not revenue alone.

27 / OPERATIONS

Daily operations and suppliers

Receive against orders, check temperatures and expiry, record supplier lots and quarantine unsafe stock. Replenish by earliest expiry, separate cleaning products and perform opening/closing refrigeration checks. Reconcile cash and cards, inspect waste and secure the store daily. Supplier traceability and recall processes must be demonstrated [S1,S7].

Two grocery wholesalers and a produce supplier are proposed, not contracted. Planned supplier credit covers half current gross purchases at month-end in Base; Downside removes it. Native inventory and purchases follow consumption, spoilage and target cover, with no negative purchases or fictitious inventory release income. Surplus remaining after sold cost and ordinary waste has monthly expiry/impairment assumptions of 2% packaged, 80% produce, 15% dairy/frozen and 0.5% household/drinks in Base. Nonexpired surplus remains inventory; stock is not automatically erased to a target. These ageing allowances require SKU-life evidence.

28 / OPERATIONS

Sustainability practices

Measure waste by category, date and reason. Reduce fresh order sizes, markdown within safe dates and improve stock rotation. Donation requires safe handling and recipient arrangements; no donation revenue or tax benefit is forecast.

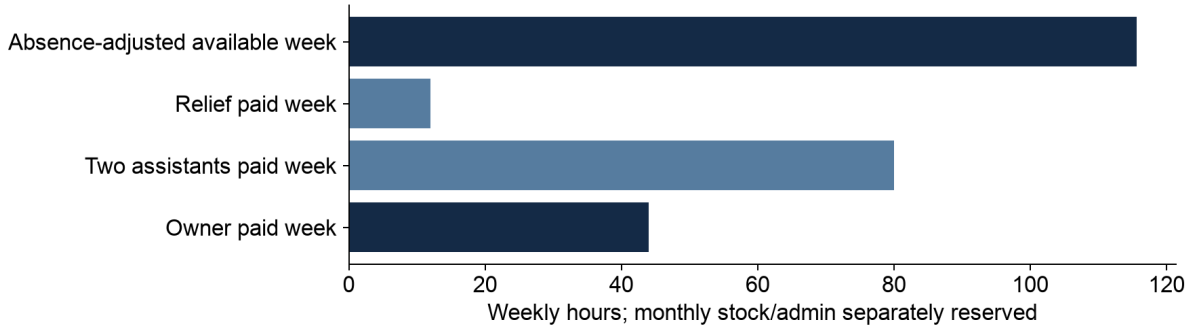
Cold-chain energy is a recurring operating cost. Service door seals and log refrigeration temperatures. Avoid unverified sustainability claims. Packaging and waste contracts, energy meter evidence and SKU obligations are launch gates.

29 / PEOPLE

Staffing and training

The paid owner works 44 hours weekly, two assistants each 40 hours and relief 12 hours. The model applies 85% available coverage after absence, leave, breaks and training. It reserves receiving/replenishment/cleaning and administration before assessing checkout service. Paid availability cannot support unlimited demand.

Opening is planned for ten hours on up to 24 days monthly, capped by actual eligible Monday–Saturday days after Berlin statutory holidays [S10,S11]. A three-minute average checkout and 80% practical utilisation limit throughput, with a further coverage factor if available hours cannot meet opening plus support work. A daily rota, lawful breaks and rest must pass before launch [S3,S9].



Finite paid weekly hours, absence-adjusted availability and monthly opening/support coverage.

Role	Weekly paid hours	Opening pay basis
Managing owner	44	EUR 4,000 gross monthly plus 25% employer allowance
Assistant one	40	EUR 17.00/hour plus 25% loading
Assistant two	40	EUR 17.00/hour plus 25% loading
Relief	12	EUR 18.00/hour plus 25% loading

30 / PEOPLE

Staff skills and fair work

Train every worker in POS VAT coding, stock rotation, temperature alarms, recall procedures, safe lifting and refusal to sell unsafe goods. The paid relief role must independently operate checkout and escalation. The enacted 2027 adult minimum is EUR 14.60 hourly [S3]; planned assistant rates are higher. Future wage law must be reviewed before 2028 and 2029 hiring.

Employer loading is a 25% planning allowance, not a statutory levy calculation. Paid overtime, rest, breaks and absence cover require payroll and rota review. A controlling owner social-insurance status is unresolved and cannot justify unpaid work.

31 / COMPLIANCE

Legal and insurance requirements

Register the GmbH and trade, notify the district food authority under Article 6 and confirm retail use [S1]. Implement HACCP-based self-controls, traceability, temperature and recall records [S7]. Tax coding must distinguish qualifying food from standard-rated household goods and drinks [S2]. Confirm packaged-food labelling, allergen records, pricing, packaging obligations and data protection with advisers.

Insurance proposals include public/product liability, stock deterioration, refrigeration breakdown, contents and business interruption. No cover is bound. Labour safety and lawful working-time documentation are prerequisites, as are fire and electrical checks.

32 / EXECUTION

Opening roadmap

Preparation is two months before trading. The owner is paid during that period and rent is incurred. A delayed opening does not create an automatic capital top-up. Commit spending only after capital, lease conditions, permissions and paid staffing are confirmed.

Timing	Gate
Before preparation	Capital proof site survey lease review and supplier quotes
Two months before	Company registration refrigeration and employment contracts
One month before	Food notification POS tax setup training and hygiene records
Before first sale	Safe temperatures stock receipt insurance and rota test
First quarter	Weekly cash waste margin and demand review

33 / RISK

Risks and management actions

The largest risks are weak transactions, lower basket value, fresh waste, lost supplier credit, staff absence and refrigeration failure. The model permits losses and negative cash without a balancing plug. Equity and debt are entirely uncommitted. A reserve warning is not available funding.

Pause launch if funding or safety evidence is missing. Narrow range or hours where service and stock controls fail. Change shelf prices only after a matched basket and supplier-cost review. Additional staff or investment requires its own funding analysis.

Risk	Action and trigger
Weak demand	Paid tests; review weekly cash before fixed commitments
Waste and expiry	Daily rotation reduce orders and test downside waste
Supplier terms	Written terms; test zero credit
Absence	Paid relief legal rota and reduced opening when needed
Refrigeration	Alarm servicing quarantine and breakdown insurance
Funding gap	Secure explicit additional sources or postpone launch

34 / EVIDENCE

Research and evidence

Primary research sources support food registration, SKU-specific VAT, enacted minimum wage, future corporation-tax reductions and Berlin opening requirements. They do not validate the site, margin or basket. Source dates and scope are recorded below. The 2023 national household spending figure is contextual and not a local market estimate.

Outstanding evidence includes quotations, traffic counts, paid receipts, actual competition, owner credentials, refrigeration load, insurer terms and signed financing. The plan must be refreshed when that evidence changes.

Evidence class	Status
Legal and tax sources	Primary references reviewed 3 October 2026
Local demand	Not measured
Founder and capital	Not supplied or committed
Supplier and lease	No quotes or contracts
Native financial QA	To be completed on final exact workbook

S1 https://www.berlin.de/ba-spandau/politik-und-verwaltung/aemter/ordnungsamt/veterinaer-und-lebensmittelueberwachung/lebensmittelaufsicht-bezirksamt-spandau-1344989.php

S2 https://www.gesetze-im-internet.de/ustg_1980/__12.html

S3 https://www.bundesanzeiger.de/pub/publication/dxBwCWrBb2yEzAmv5S2/content/dxBwCWrBb2yEzAmv5S2/BAnz%20AT%2015.09.2025%20B2.pdf?inline=

S4 https://esth.bundesfinanzministerium.de/ksth/2026/A-Koerperschaftsteuergesetz/III-Tarif-Besteuerung-bei-auslaendischen-Einkunftsteilen/Paragraf-23/inhalt.html

S5 https://gesetze.berlin.de/bsbe/document/jlr-HGBE2026_2027rahmen/part/X

S6 https://service.berlin.de/dienstleistung/327974/standort/327226/pdf/

S7 https://www.berlin.de/ba-friedrichshain-kreuzberg/politik-und-verwaltung/aemter/ordnungsamt/veterinaer-und-lebensmittelaufsicht/mb_betriebliche_eigenkontrolle.pdf?ts=1752710437

S8 https://www.destatis.de/DE/Themen/Gesellschaft-Umwelt/Einkommen-Konsum-Lebensbedingungen/Konsumausgaben-Lebenshaltungskosten/Tabellen/privater-konsum-haushaltstyp-evs.html

S9 https://www.gesetze-im-internet.de/arbzg/__3.html

S10 https://www.berlin.de/sen/inneres/buerger-und-staat/verfassungs-und-verwaltungsrecht/artikel.1435639.php

S11 https://www.berlin.de/sen/bjf/service/kalender/ferien/termine/

35 / EVIDENCE

Quotes and assumptions

No supplier quote, lease offer, insurer premium, loan approval or equity commitment is available. The financial model uses explicit planning allowances rather than presenting them as evidence. Amounts are in EUR, net unless described as gross.

Allowance	Planning basis
Fitout and equipment	EUR 45,000 plus EUR 55,000 net
Rent and deposit	EUR 3,000 monthly plus EUR 9,000 refundable
Equity and loan	EUR 180,000 equity plus EUR 60,000 debt uncommitted
Average basket	EUR 24.00 gross before refundable deposits
Category margins	25%, 35%, 28%, 32% before explicit waste
Owner and staffing	Paid roles; rates and 25% loading require payroll advice

36 / MODEL

Model guide and completion

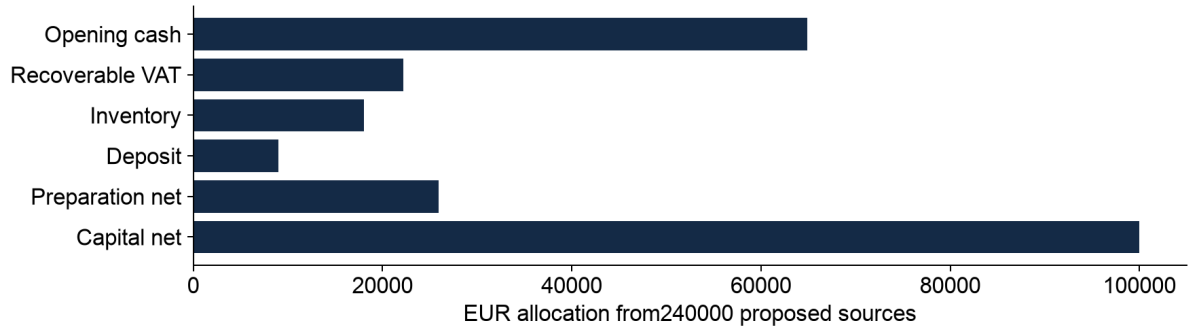
Model 1.0 forecasts 36 months from January 2027 to December 2029 in EUR. Blue cells are editable inputs; active case formulas link to Base, Downside or Upside. Missing active drivers must produce an invalid result rather than silent zero. Any changed source assumption makes captured case comparisons stale until retained code is rebuilt.

Read Summary then Inputs, Sales, Inventory, Costs, Assets, Debt, Statements and Cases. Financial narratives, tables and charts are generated from model-results.json. Final acceptance requires independent visual page/sheet review, native case/input recalculation, calculation checks and exact deliverable hashes. Commercial forecasts remain assumptions after technical checks.

37 / FINANCE

Startup costs and funding

Proposed opening sources are EUR 180,000 equity and EUR 60,000 debt, both uncommitted. Startup payments include capital, paid preparation, refundable rent deposit, opening stock and input VAT. No retained profit or customer advance funds launch. Verified opening cash is EUR 64,914. Base minimum cash is EUR 64,914, with reserve funding gap EUR 0. No funding plug is inserted. Downside must be funded explicitly or the launch deferred.



Model-linked cash allocation from uncommitted opening sources.

Source or use	EUR
Proposed equity	180,000
Proposed loan	60,000
Total proposed sources	240,000
assets	100,000
expense	25,900
deposit	9,000
inventory	18,000
VAT	22,186
cash	64,914

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Itemized startup costs

Fitout, equipment and refundable deposit are assets; preparation costs are expensed before trading. Opening stock is inventory consumed through product cost and expiry. Recoverable input VAT is carried until assumed settlement. Loan fee is expensed; loan principal is a financing source. All figures require quotations.

Item	Net EUR	Basis
Fitout	45,000	Electrical lighting layout signage
Refrigeration shelving POS	55,000	Unquoted equipment allowance
Owner preparation pay and loading	10,000	Two months 4000 gross plus 25%
Preparation rent	6,000	Two months 3000
Legal training and launch	9,000	VATeligible; launch 3000 included
Loan fee	900	1.5% of 60000
Refundable deposit	9,000	Three months rent
Opening stock	18,000	No hidden stock giveaway
Opening input VAT	22,186	Equipment eligible setup and classified stock

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Owner personal survival budget

Current personal income, family obligations and debt are undisclosed. The illustrative monthly household requirement is EUR 2,800. Owner salary is EUR 4,000 gross, with estimated 65% net retention rather than a personal tax calculation. Estimated take-home EUR 2,600 is below the illustrative budget by EUR 200; the founder must reduce expenditure, demonstrate other income or fund a different salary. Owner pay is already charged in business costs.

Monthly budget	EUR
Housing and household	1,500
Food utilities phone essentials	750
Transport insurance	250
Savings debt contingency	300
Total spending	**2,800**
Other verified income	–
Required take home	**2,800**
Model gross salary	4,000
Estimated net at 65%	2,600
Estimated shortfall	200

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Financing terms and security

A proposed EUR 60,000 loan has 7% annual interest, three months principal grace and equal principal over 60 repayment months, capped by outstanding balance. Interest is paid from month one. A EUR 900 arrangement fee is paid and expensed before opening. None of these terms is approved.

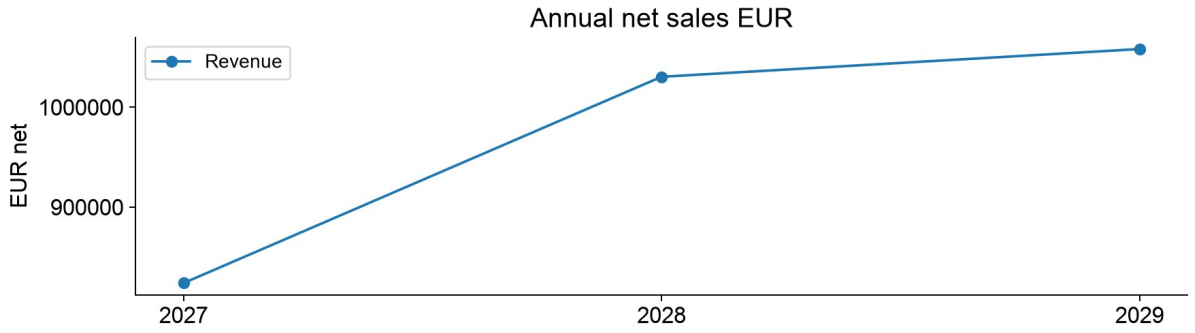
Equipment collateral is subject to title, lender valuation and charges checks. Book value is not sale proceeds. Personal guarantees remain unknown; a lender must confirm draw and timing before commitments.

Term	Planning Base
Equity	EUR 180,000 uncommitted
Loan	EUR 60,000 unapproved
Interest	7% annual on opening monthly balance
Principal	EUR 1,000 monthly after three-month grace
Fee	EUR 900 before opening
Security	Unconfirmed equipment and guarantee terms

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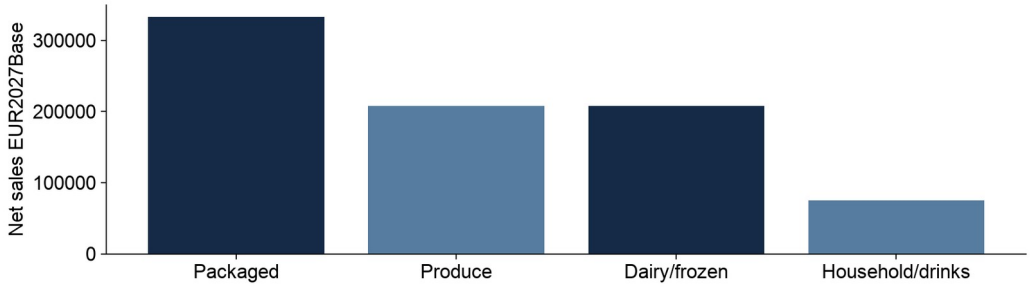
Revenue forecast and capacity

Sales are checkout transactions times an average gross basket, separated by category VAT and net margin. Opening daily demand grows linearly to mature demand, then annual growth applies. Monthly seasonality can change demand but cannot bypass checkout capacity. Paid availability reserves support hours and constrains open-service cover. Trading uses the smaller of 24 planned days and actual eligible Monday–Saturday days after Berlin statutory holidays. No sales are forecast on Sundays or holidays. All 36 monthly periods are linked.



Base annual net sales and finite checkout demand from model 1.0.

Measure	2027	2028	2029
Revenue	**824,021**	**1,030,589**	**1,058,383**
Transactions	37,112	45,505	45,816



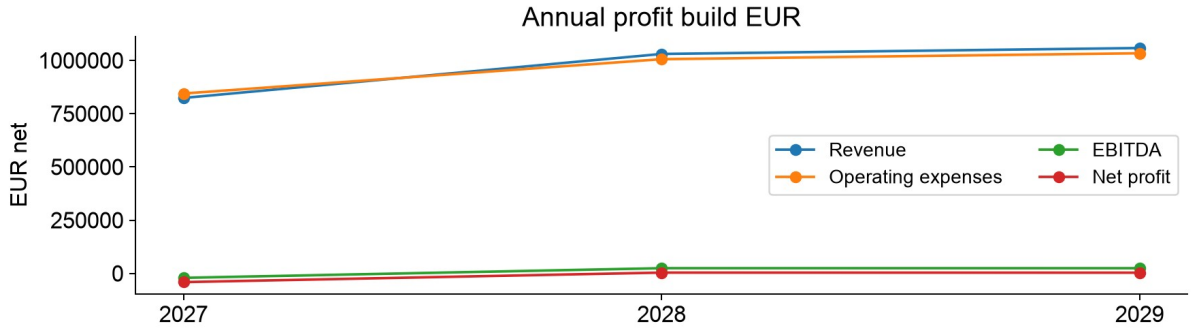
Forecast Base net sales mix in 2027 from model 1.0; packaged groceries produce dairy/frozen and household/drinks.

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Costs and projected profit

Product cost is derived separately from category net sales and margins. Waste is an additional cost; unsold opening surplus is carried forward after explicit category ageing allowances. Payroll includes paid owner, two assistants, relief and employer loading. Rent, utilities, insurance and other overhead continue during weak demand.

Monthly tax provision is charged on positive book profit without loss relief or trade-tax addbacks. It uses enacted corporation tax 15%/14%/13% plus 5.5% solidarity and 14.35% Berlin trade tax; the 410% multiplier after 2027 is assumed [S4,S5]. Provision is paid monthly as a conservative cash convention, not statutory filing dates.



Model-linked annual earnings; losses and funding gaps are retained.

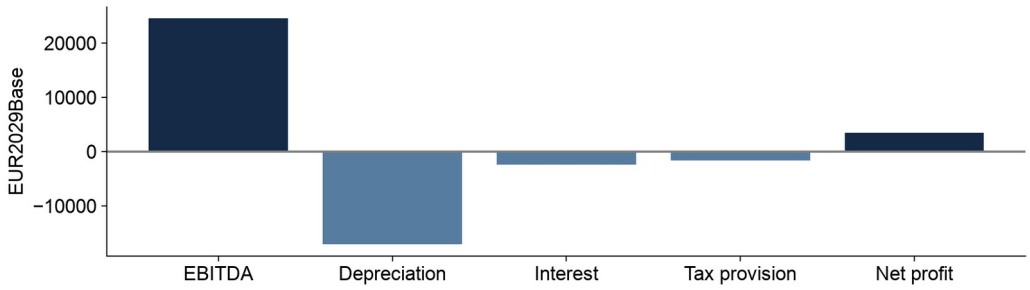
Metric	2027	2028	2029
Revenue	824,021	1,030,589	1,058,383
Operating expenses	844,762	1,005,985	1,033,831
EBITDA	(20,742)	24,604	24,552
Net profit	(40,756)	3,895	3,536

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Profit and loss forecast

The full cost table separates stock economics from paid staffing and each recurring overhead. Loan principal, inventory purchases and capex do not appear as profit expenses. Recoverable VAT is excluded from earnings. Gross profit deducts sold product cost, waste and inventory writeoff; contribution additionally deducts card fees.

Metric	2027	2028	2029
Revenue	**824,021**	**1,030,589**	**1,058,383**
Product cost	585,723	732,554	752,310
Waste and stock writeoff	19,312	24,153	24,804
Gross profit	**218,986**	**273,883**	**281,269**
Card fees	10,688	13,368	13,728
Owner payroll	60,000	61,800	63,654
Assistant payroll	88,400	91,052	93,784
Relief payroll	14,040	14,461	14,895
Rent	36,000	37,080	38,192
Utilities and refrigeration	10,800	11,124	11,458
Marketing	5,400	5,562	5,729
Administration	5,400	5,562	5,729
Maintenance and waste	4,800	4,944	5,092
Insurance	4,200	4,326	4,456
EBITDA	**(20,742)**	**24,604**	**24,552**
Depreciation	15,500	15,500	17,100
Interest	3,990	3,185	2,345
Profit before tax	**(40,232)**	**5,919**	**5,107**
Tax provision paid	524	2,024	1,571
Net profit	**(40,756)**	**3,895**	**3,536**

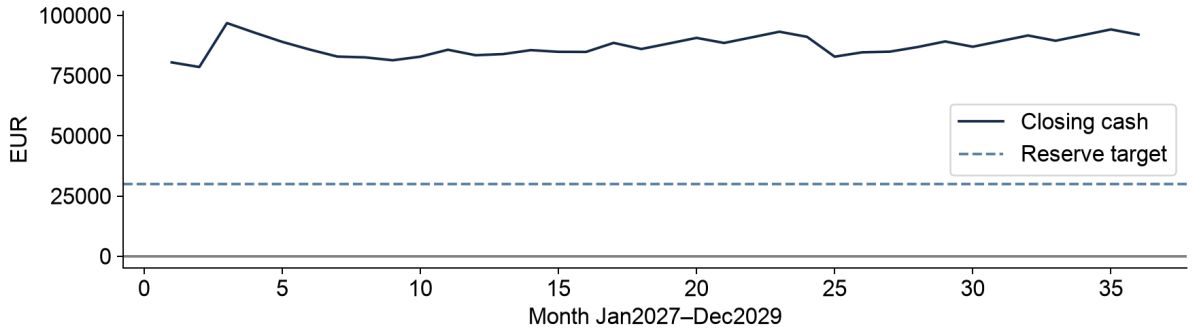


Base 2029 EBITDA less depreciation interest and tax produces net profit from model 1.0.

Cash flow and financial position

Receipts occur at checkout. Inventory requires purchases before sale, and supplier credit delays part of gross purchasing cash without creating income. VAT payments and credits follow explicit settlement assumptions. Cash adds back depreciation, adjusts inventory/payables/VAT, then deducts capex and principal.

The model assumes quarterly net VAT settlement with immediate refunds/offsets at quarter end; actual tax-office timing must be verified and delayed-refund liquidity tested. Negative cash is an unfunded gap, not an overdraft facility.



Monthly closing cash in EUR; the reserve line is a target and does not create funds.

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Cash flow forecast months one to six

Monthly model 1.0 Base amounts in EUR. Receipts, purchases, VAT and loan service remain linked to underlying schedules. Figures are rounded only for display.

Cash flow	Jan 27	Feb 27	Mar 27	Apr 27	May 27	Jun 27
Net profit	**(8,605)**	**(7,888)**	**(5,666)**	**(4,870)**	**(4,762)**	**(3,266)**
Depreciation	1,292	1,292	1,292	1,292	1,292	1,292
Inventory cash change	6,085	(704)	(2,184)	(782)	(100)	(1,464)
Supplier payable change	15,781	4,746	4,294	484	(212)	3,081
VAT cash change	1,030	637	20,519	893	964	(1,857)
Operating cash flow	**15,582**	**(1,918)**	**18,254**	**(2,983)**	**(2,818)**	**(2,215)**
Capex	–	–	–	–	–	–
Loan principal	–	–	–	1,000	1,000	1,000
Net cash change	15,582	(1,918)	18,254	(3,983)	(3,818)	(3,215)
Opening cash	**64,914**	**80,496**	**78,579**	**96,833**	**92,849**	**89,031**
Closing cash	**80,496**	**78,579**	**96,833**	**92,849**	**89,031**	**85,816**

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Cash flow forecast months seven to twelve

The second half of 2027 retains the same linked build. A positive year-end balance does not replace scrutiny of each monthly trough and startup liquidity.

Cash flow	Jul 27	Aug 27	Sep 27	Oct 27	Nov 27	Dec 27
Net profit	**(3,377)**	**(2,615)**	**(861)**	**(59)**	**604**	**608**
Depreciation	1,292	1,292	1,292	1,292	1,292	1,292
Inventory cash change	114	(743)	(1,718)	(782)	(903)	–
Supplier payable change	(1,044)	1,654	3,274	738	1,506	(492)
VAT cash change	1,104	1,091	(2,195)	1,310	1,379	(2,688)
Operating cash flow	**(1,911)**	**679**	**(208)**	**2,498**	**3,878**	**(1,281)**
Capex	–	–	–	–	–	–
Loan principal	1,000	1,000	1,000	1,000	1,000	1,000
Net cash change	(2,911)	(321)	(1,208)	1,498	2,878	(2,281)
Opening cash	**85,816**	**82,905**	**82,584**	**81,376**	**82,875**	**85,753**
Closing cash	**82,905**	**82,584**	**81,376**	**82,875**	**85,753**	**83,472**

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Financial position summary

Balance sheets carry stock, refundable deposit, recoverable VAT and capped net equipment. Trade payables, VAT liabilities and remaining loan are separate from shareholder equity. Retained earnings include preparation expense and monthly profits/losses. No balancing asset or funding plug is used.

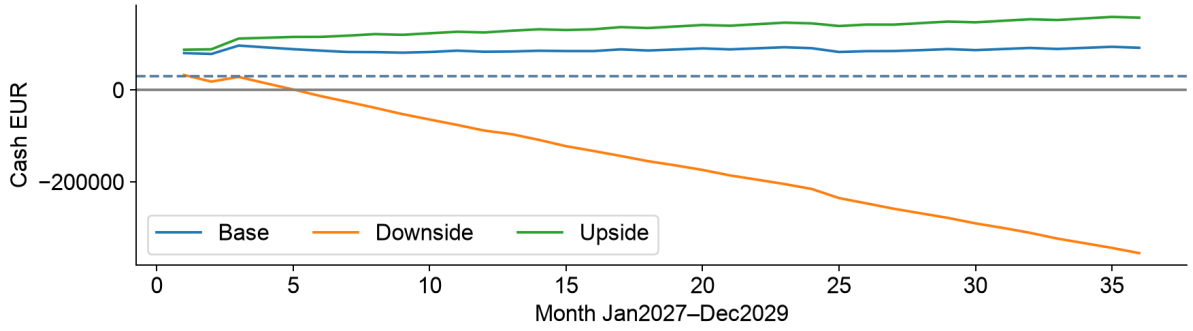
Balance sheet	2027	2028	2029
Cash	**83,472**	**91,120**	**92,014**
Inventory net	21,183	21,607	22,039
VAT credit	–	–	–
Refundable deposit	9,000	9,000	9,000
Net PPE	84,500	69,000	59,900
Total assets	**198,155**	**190,727**	**182,952**
Loan	51,000	39,000	27,000
Trade payables	33,811	34,487	35,177
VAT liability	–	–	–
Total liabilities	**84,811**	**73,487**	**62,177**
Paid equity	180,000	180,000	180,000
Retained earnings	(66,656)	(62,761)	(59,225)
Total equity	**113,344**	**117,239**	**120,775**
Liabilities and equity	**198,155**	**190,727**	**182,952**

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Break even and scenarios

Break-even transactions divide fixed operating cost by current net contribution per basket after stock cost, waste and payment fees. A nonpositive contribution must show NOT VIABLE, not an artificially finite threshold. Compare the threshold with demand and paid checkout capacity. It excludes capex, principal and owner household shortfall.

Downside lowers transactions, basket and margins, raises waste/energy/loading and removes supplier credit. Upside improves demand within capacity; it does not add free labour. Case snapshots become stale whenever any source driver or seasonality changes.



Three linked case cash paths; negative balances require explicit additional funding.

Case	2029 net sales EUR	Minimum cash EUR	Reserve gap EUR
Base	1,058,383	64,914	–
Downside	753,123	(355,027)	385,027
Upside	1,108,836	64,914	–



December 2029 Base EBITDA threshold compared with fulfilled transactions and paid checkout capacity.