Laundromat Business Plan

Spin Yard | Dublin | Proposed business

DOCUMENT GUIDE

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Spin Yard | Proposed Dublin indoor laundromat | 4 October 2026

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Reading this plan

This is a proposed indoor laundromat and an input driven financial forecast. Research facts carry source IDs; prices, staffing, demand and funding are assumptions. No lease, customer, permission or finance commitment is claimed. After changing workbook inputs regenerate the result capture, document figures and native contents.

01 / OVERVIEW

Executive summary

A proposed indoor Dublin laundromat with a fixed fleet and fully paid preparation.

Proposal

Spin Yard would operate one indoor self service laundry with eight washers and six all electric dryers. Customers pay for completed cycles, with detergent included in the wash price. The planned hours are 07 to 21 daily, supported by staffed periods and monitored self service. No lease, company, supplier quote or customer commitment is secured.

Decision

Validate a neighbourhood site and paid cycle demand before committing capital. Three paid preparation months precede assumed April 2027 opening. The owner and attendant receive full pay from January. The January 2027 to December 2029 financial model retains Downside losses and funding gaps rather than forcing viability.

Financial finding

Base 2027 net revenue is EUR 121,860, EBITDA EUR (66,011) and net profit EUR (92,923). Minimum spendable cash is EUR 50,715 in 2027-11. Downside requires EUR 306,243 additional funding. These values use the uncommitted EUR 340,000 source package; proceed only after demand, readiness and actual finance validation.

Decision	Planning position
Concept	Indoor self service cycles; no dry cleaning or linen hire
City	Dublin; exact site pending
Proposed sources	EUR 260,000 equity and EUR 80,000 debt
Evidence gap	Paid demand, permitted site, machine performance and quotations

02 / BUSINESS

Business details

The identity is a proposed trading concept rather than an established operator.

Identity

Spin Yard is a working trading name. An Irish private company limited by shares is contemplated, with founder identity, directors, registration number, beneficial ownership filings and tax registrations pending. No founder qualifications or prior operating record are invented.

Scope

One indoor Dublin site is modelled. Postal address, contact details, domain, opening permissions and insurance are pending. The plan is prepared for a prospective owner and finance reviewer to assess assumptions and commissioning gates. It is not a loan approval or franchise offer.

Field	Status
Legal name and number	Not incorporated; pending
Trading name	Spin Yard proposed
Address and contacts	Dublin site selection pending
Opening	April 2027 planning assumption
VAT and payroll registration	To complete before trading and pay

03 / BUSINESS

Business concept and objectives

Reliable machines and clear prices should solve a specific local access problem.

Need hypothesis

The target need is access to larger loads, drying and temporary laundry replacement for households whose own equipment is unavailable or inadequate. Students and renters are possible segments, not proven demand. The offer excludes commercial contaminated textiles, healthcare linen, dry cleaning, collection and staffed folding.

Objectives

First demonstrate paid cycle demand and unit contribution at a permitted site. Then keep machine downtime, refund handling and cleaning within agreed standards. No second site is included in the forecast. Expansion requires observed repeat use, stable staffing and a separate funded model rather than applying assumed growth indefinitely.

Objective	Evidence and gate
Before lease	Count catchment, alternatives and utilities
Before capital order	Permits, financing and supplier performance
First 90 operating days	Actual cycles, costs and customer repeat use
Longer term	Second site only after independent viability review

04 / STRATEGY

Business model canvas

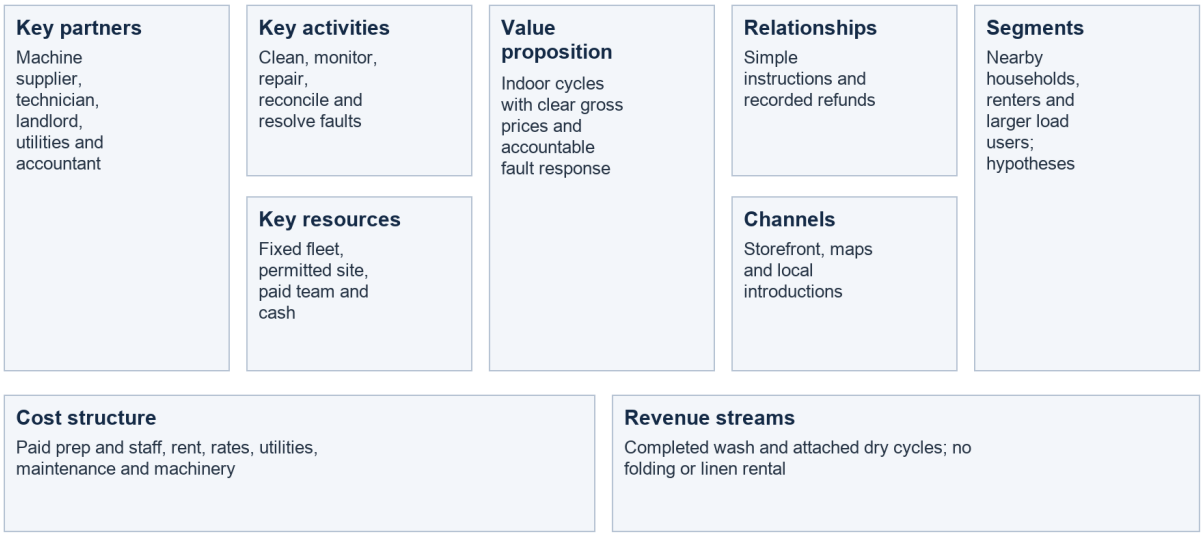
Each canvas block follows a paid cycle business with fixed obligations.

Economics

Laundry cycles generate revenue while energy, water, detergent and fees follow delivered throughput. Rent, rates, paid labour, external maintenance and marketing continue when opening is delayed. Machine availability limits throughput; demand forecasts cannot create physical machine hours.

Relationships

Clear instructions, accessible refunds and clean equipment support repeat visits. Supplier service, trade effluent permissions and landlord cooperation are critical dependencies. There are no franchise royalties, linen rental contracts or customer subscriptions in this model.



Planning framework and assumptions / Business model canvas

05 / STRATEGY

SWOT and longer term goals

Treat service strengths as intended standards until customers confirm them.

Internal position

A fixed compact fleet and transparent cycle prices simplify the intended offer. A paid owner can control cleaning and refunds. Weaknesses are unproven demand, one location, capital tied to specialist assets and limited staffed hours. These are planning characteristics, not measured performance.

External position

Potential opportunities include large household loads and machine breakdowns. Threats include home machines, nearby laundry alternatives, utility volatility, downtime and an unsuitable lease. The longer term goal is profitable repeat cycles without extending opening hours or adding a site before the evidence supports it.

SWOT	Finding	Response
Strength	Clear scope and paid accountability	Test repeatable task
Weakness	Unproven demand and one site	Validate before lease
Opportunity	Large load and outage need	Paid catchment trial
Threat	Utilities alternatives and downtime	Meters response and downside cash

Opportunities and threats require site level validation.

06 / STRATEGY

TOWS strategy matrix

Convert the SWOT into actions that can change commitments.

Priorities

Use simple pricing and larger drum access to test a defined catchment rather than promising broad market coverage. Address weak local knowledge with paid observation and interviews before the lease. Reserve enough cash for preparation and downside operating losses.

Controls

Reduce exposure to supplier dependence through response terms, spares and an external maintenance allowance. A site with unsuitable drainage, noise or electric supply should be rejected before ordering machinery. The model allows readiness to stop revenue while staff and finance costs remain visible.

Pair	Action
Strength with opportunity	Test larger load demand using a paid trial
Weakness with opportunity	Count actual reachable households before promotion
Strength with threat	Publish cycle scope and clear refund procedure
Weakness with threat	Reject unsupported utility or planning sites

07 / PEOPLE

Owner and management

The owner is paid for operational control rather than treated as free labour.

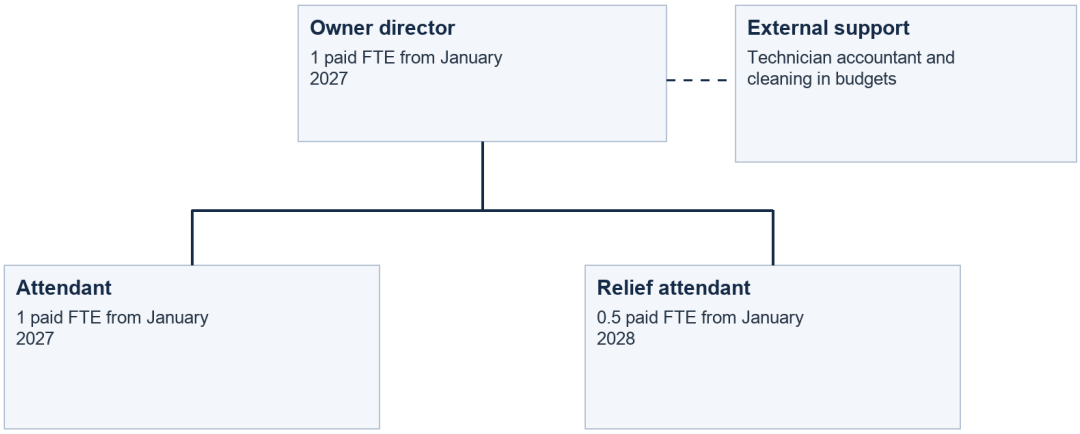
Responsibilities

The owner director handles supplier terms, finance, site readiness, customer escalation, staffing and cash review. A full time attendant reports to the owner. A half time relief attendant is committed from January 2028. External maintenance, accountant and cleaning support have explicit budgets.

Coverage

The planned 98 weekly open hours exceed effective internal staffed coverage after absence and administrative work. Most access is self service, with remote incident response and defined staffed windows. No continuous attended counter is promised. Before opening, validate rota, emergency contacts and safe lone working.

Role	Reporting and budget
Owner director	Paid EUR 3,600 gross monthly from January 2027
Attendant	Reports to owner; EUR 3,000 gross full time
Relief attendant	0.5 FTE from January 2028
External support	Maintenance accountant and cleaning within model



Solid lines show reporting. Dashed line shows paid external support, not another employee.

Planning framework and assumptions / Owner and management

08 / PEOPLE

Owner and key personnel profiles

Recruit verified experience and record the actual accountable people.

Owner profile

The future owner needs budgeting, customer problem resolution, rota control and supplier negotiation skills. No named owner, employment history, qualification or investment capacity has been supplied. Replace this profile with verified information and evidence of available equity before financing discussions.

Recruitment

The attendant role requires safe cleaning, machine instructions, customer assistance and fault escalation. Relief staff need the same paid induction. Electrical and equipment repair should remain with qualified external technicians. Practical hiring assessments should test customer communication and safe shutdown rather than assume existing qualifications.

Profile	Verification required
Owner	Identity experience availability and capital
Attendant	References practical induction and working rights
Relief	Availability and safe procedures
Technician	Qualification scope response and insurance

09 / MARKET

Target customers

The first catchment should be narrow enough to measure.

Segments

Households within a convenient walk or short transport trip are the primary planning segment. Larger bedding loads and temporary breakdown use are secondary needs. Students and renters must be counted locally rather than inferred from city population. No contract hotel, healthcare or industrial laundry revenue is forecast.

Buying behaviour

A customer chooses capacity, price, opening time, location and confidence in safe equipment. Observe alternative travel time and actual cycle availability. Interview people about recent laundry behaviour and willingness to pay a specific gross price; do not convert stated interest into forecast sales.

Segment	Need to validate
Local households	Larger load or equipment outage
Students and renters	Reliable access outside staffed windows
Occasional visitors	Clear instructions and payment
Excluded	Healthcare industrial textile and commercial linen

10 / STRATEGY

Segmentation targeting and positioning

Position the offer around predictable local access and clear cycle scope.

Targeting

Prioritise households in a provisional one kilometre catchment with an observable reason to use external machines. Select the site using access and utility feasibility as well as rent. No customer data or contracted catchment currently supports the forecast.

Positioning

The proposed position is an indoor self service laundry with clear gross prices, detergent included and accountable fault response. It is not claimed to be cheapest, fastest or greener than competitors. Test the proposition against nearby alternatives before finalising brand messages.

Segment	Priority	Offer
Nearby repeat users	Primary	Clear wash and dry cycles
Large household loads	Secondary	Suitable drum capacity subject to actual fleet
Commercial linen	Excluded	No contracts or collection
Differentiation	Hypothesis	Indoor access and documented response

11 / STRATEGY

Value proposition canvas

Customer needs and proposed responses remain testable hypotheses.

Customer view

The job is to complete a laundry load when home equipment is unavailable, small or inconvenient. Potential pains are travel, occupied machines, confusing prices, payment failure and wet clothes. Potential gains are known availability, clear instructions and a clean waiting environment.

Offer view

The planned machines, detergent inclusion, written instructions and refund process address these needs. An alert system and maintenance response may reduce disruption but no uptime performance is yet established. Validate the jobs and pains through actual recent customer stories before committing to an added service.



Planning framework and assumptions / Value proposition canvas

12 / MARKET

Market size and trends

A catchment arithmetic example is separate from a validated market estimate.

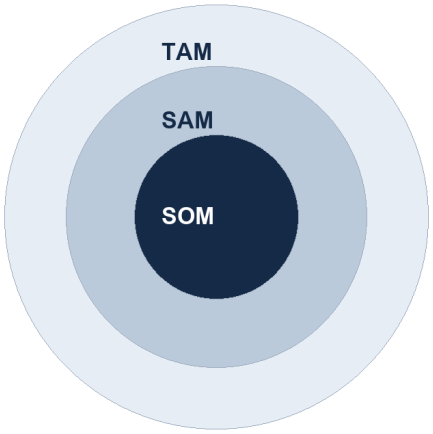
Method

The provisional TAM is 5,000 reachable households, each assumed to purchase 24 wash cycles annually at the Base net wash price. SAM uses 1,500 households with an identified external laundry need and the same annual frequency. Both counts and frequency are assumptions requiring address based catchment and interview evidence; drying is excluded from these illustrative values.

SOM

The Year 3 forecast wash revenue and cycles represent the model sales plan, not observed market share. A household can buy multiple cycles per visit and competitors can serve the same households. No citywide laundromat market value or trend growth rate is fabricated.

Scope	Definition	Evidence
TAM hypothesis	1,110,132	Annual EUR net wash value, 2027
SAM hypothesis	333,040	Annual EUR net wash value, 2027
SOM forecast	196,732	2029 net wash revenue and 20,440 cycles; not verified share



TAM hypothesis: 5,000 reachable households x 24 washes annually x net price.

SAM hypothesis: 1,500 households with an external laundry need x 24 washes.

SOM: Year 3 forecast wash revenue and cycles. Sales plan, not verified market share.

Dublin candidate catchment, 2027 annual net wash value. Schematic areas; counts unvalidated.

Planning framework and assumptions / Market size and trends

13 / STRATEGY

PESTLE analysis

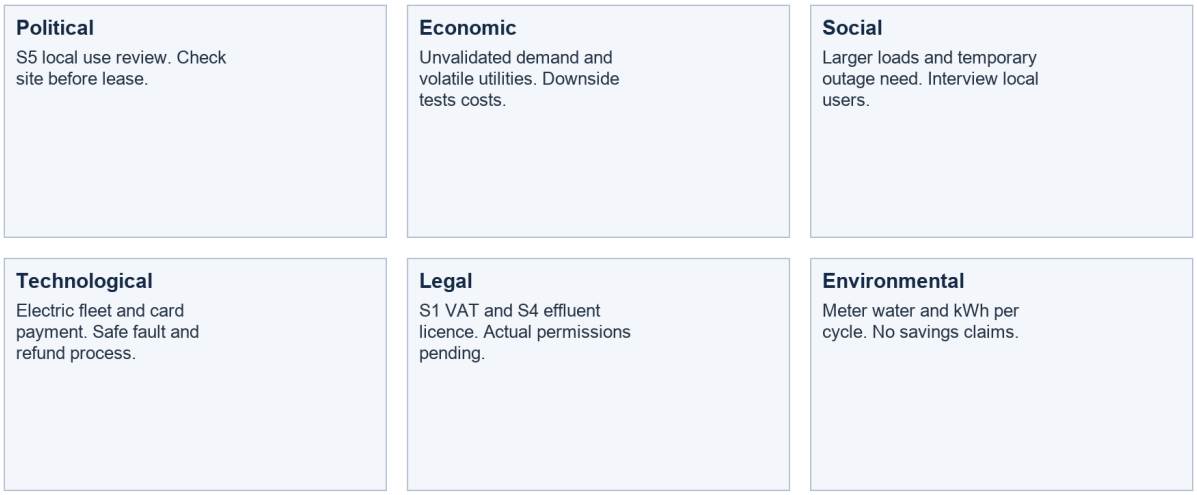
Local permissions and utility dependencies constrain the economics.

Context

Dublin planning review may be needed for significant change of use [S5]. Uisce Eireann requires a trade effluent licence for relevant business discharge [S4]. Laundry supplies are within Revenue reduced VAT classification [S1 S2]. These are facts about the context, not permission already granted.

Responses

Economic uncertainty appears in demand, price and higher utility cost assumptions. Social needs need catchment observation. Technology requires safe payment and fault monitoring. Environmental decisions require measured water and electricity per cycle before any claims. Employment and insurance advice must validate the actual site and workforce.



Planning framework and assumptions / PESTLE analysis

14 / MARKET

Local demand and evidence

Research establishes duties but has not established paid customer demand.

Evidence status

Primary tax, planning and trade effluent sources were reviewed on 4 October 2026. No local footfall count, customer interview, paid pilot, signed lease or machine quote has been completed. Forecast wash turns and drying attachment are explicit assumptions rather than observations.

Validation design

Count reachable households and nearby alternatives, observe occupied machines at different times and complete twenty interviews about recent use. Offer a priced trial through a permissible partner before the lease if practical. Record paid completed cycles and repeat use separately from survey interest. Stop if proposed pricing fails to cover direct costs.

Evidence	Status
Primary regulations	Reviewed
Catchment and alternatives	Pending site selection
Twenty interviews	Planned; none complete
Paid completed cycles	No sales observed



Evidence status 4 October 2026. Forecast demand is not an observed survey or sales result.

Planning framework and assumptions / Local demand and evidence

15 / MARKET

Competitors and positioning

Map actual alternatives before making competitor claims.

Alternatives

Relevant substitutes include home machines, communal accommodation machines, attended laundries and outdoor self service machines. Each has a different location, service scope and capacity. No named local competitor rating, current price or availability observation is invented.

Comparison

For the candidate site, record a dated walk through of nearest alternatives, machine capacities, gross cycle price, drying duration, detergent inclusion and staffed hours. Compare the complete customer task rather than only the cheapest wash. The strategy canvas is our ordinal design intent and does not score actual competitors.

Alternative	Comparison needed
Home equipment	Capacity and outage need
Communal machines	Availability and rules
Attended laundry	Service labour and turnaround
Outdoor self service	Access weather and vend scope

16 / STRATEGY

Porter five forces

A local fixed cost business is exposed to both substitutes and concentrated suppliers.

Forces

Local rivalry depends on the actual catchment and nearby fleets. Buyers can postpone nonurgent washing or use home machines. Equipment and payment providers have leverage because switching can disrupt operations. New entrants face site, utility and capital requirements, although small outdoor formats offer a different entry route.

Response

Negotiate repair and payment terms before procurement, monitor customer task completion and retain a realistic utility allowance. Avoid assuming barriers eliminate competition. Maintain readiness and cash stop rules when licences or machinery fail. The diagram places rivalry centrally and records responses beside each force.



Planning framework and assumptions / Porter five forces

17 / STRATEGY

Strategy canvas

The canvas shows our intended emphasis and leaves competitor performance unmeasured.

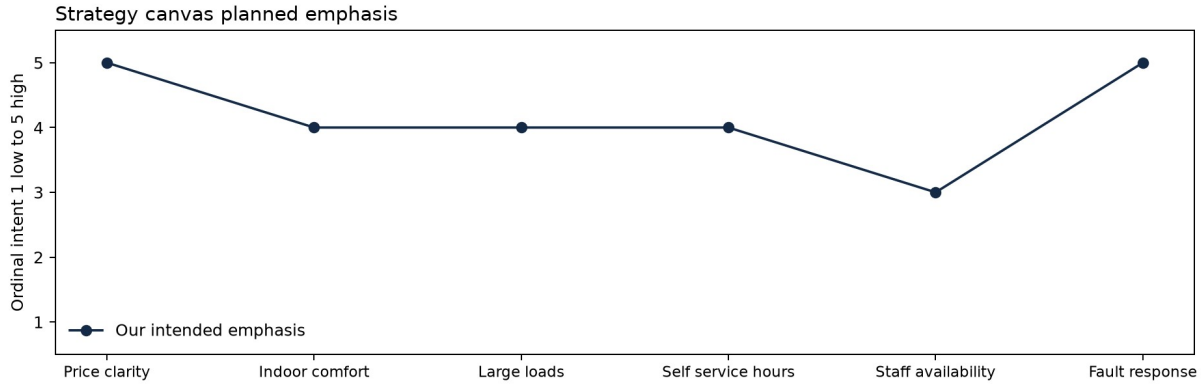
Axes

Rate intended emphasis from one low to five high on price clarity, indoor comfort, larger loads, self service hours, staff availability and accountable fault response. These ordinal values are management choices. They are neither customer research nor evidence that rivals perform badly.

Trade offs

The plan gives strong emphasis to price clarity and fault accountability, moderate staffed availability and no collection or folding. Continuous staffed service would require a different rota and cost base. Observe alternatives and test customer priorities before changing either the canvas or forecast.

Attribute	Planned emphasis
Price clarity	5
Indoor comfort	4
Larger loads	4
Self service hours	4
Staff availability	3
Fault accountability	5



Planning framework and assumptions / Strategy canvas

18 / OPERATIONS

Location and premises

The lease should follow technical and permission checks.

Requirements

An assumed 100 square metre indoor unit needs safe customer circulation, accessible entry, sufficient all electric supply, ventilation, drainage, water connection and suitable floor loading. The plan does not identify an available property or claim the assumed EUR 3,000 monthly rent is a market quote.

Decision

Check zoning and change of use with Dublin City Council [S5], trade effluent connection and licence [S4], noise, landlord consent, fire and access requirements. The council outdoor laundromat guidance is not treated as indoor approval. Obtain professional site inspection and conditional lease terms before machinery orders.

Condition	Evidence required
Electric supply and ventilation	Engineer design and utility approval
Water and drainage	Connection and effluent terms
Use and safety	Written permission and building review
Lease	Rent taxes consent repair and exit terms
Access	Customer and service route inspection

19 / OPERATIONS

Equipment and resource plan

The fixed fleet has separate washer and dryer time limits.

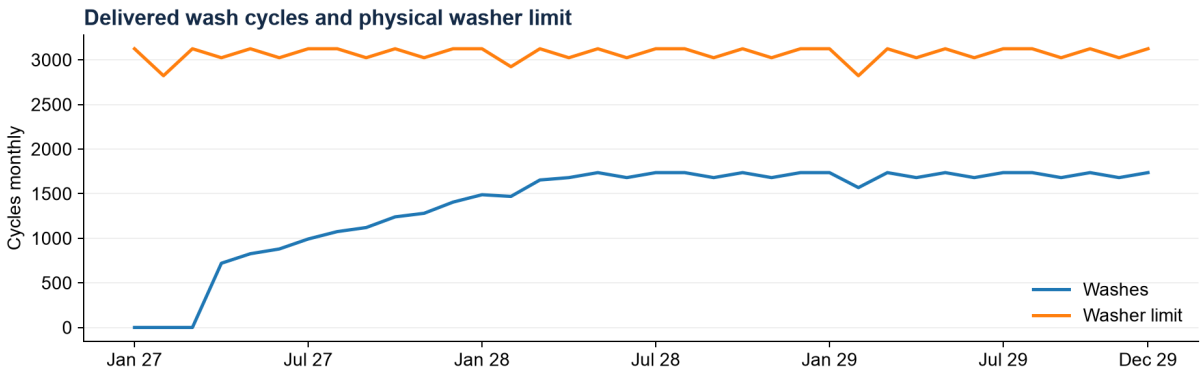
Fleet

Eight washers and six electric dryers are assumed, with blended cycle prices and one hour cycles including turnover. Initial net capital is EUR 150,000, comprising EUR 100,000 fleet allowance and EUR 50,000 fitout. No vendor quote or selected capacity specification exists; procurement must validate actual drum mix and cycle performance.

Assets

The initial cohort is depreciated over 84 months with zero residual. A EUR 10,000 component addition in month 25 has a separate 60 month book life and adds no throughput. Fully depreciated book assets are not automatically destroyed. Maintenance, cleaning, consumables and fixed utility charges are also funded.

Resource	Model assumption
Washers	8 installed; one hour including turnover
Dryers	6 electric; one hour equivalent
Opening	14 hours daily
Availability	90 percent Base mechanical hours
Initial assets	EUR 150,000 net
Component capital	EUR 10,000 net January 2029



Source model v1.0 Base case captured 4 October 2026 / Equipment and resource plan

20 / OFFER

Product and service strategy

Keep the launch offer narrow enough to control cycle quality.

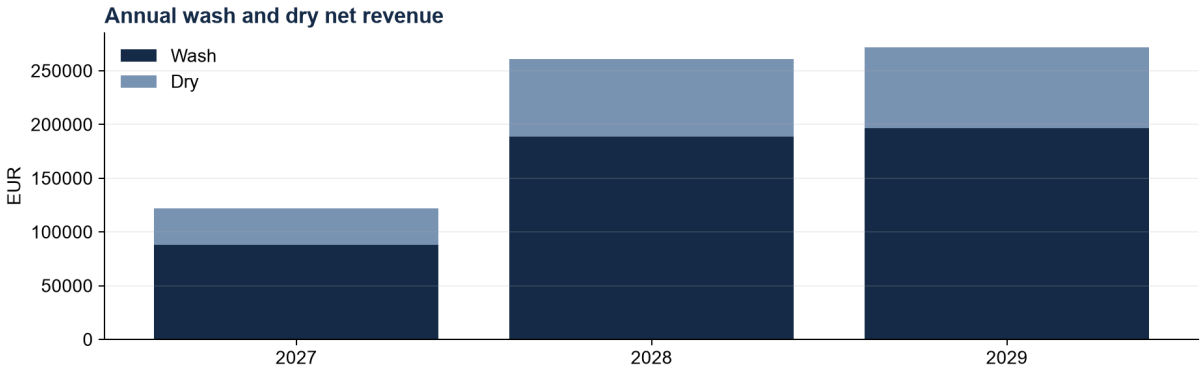
Included

Self service wash includes detergent and a displayed cycle scope. Drying is sold as a 60 minute equivalent blended vend. A clean waiting and folding area supports the customer doing their own task. Machines should display safe load and excluded textile instructions, with a clear fault contact and refund procedure.

Excluded

No collection, staffed wash dry fold, dry cleaning, linen rental or contaminated textile processing is forecast. Adding these later would consume labour and machinery capacity and may alter VAT and permissions. The model assumes no standalone dryer demand, so dry cycles come only from the wash attachment input.

Service	Recognition and scope
Wash	Completed paid cycle; detergent included
Dry	Completed paid equivalent cycle
Customer help	Within staffed windows and remote fault procedure
Excluded offers	No forecast revenue or hidden labour



Source model v1.0 Base case captured 4 October 2026 / Product and service strategy

21 / OFFER

Pricing and cycle economics

Gross customer prices must fund cycle costs and fixed commitments.

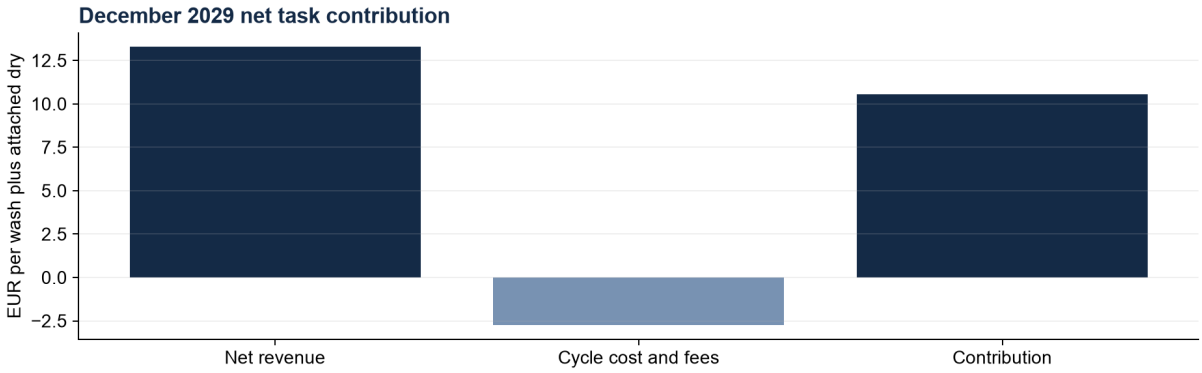
Prices

Base gross prices are EUR 10.50 per blended wash and EUR 5.00 per equivalent dry, including 13.5 percent laundry VAT. Their net values are EUR 9.25 and EUR 4.41 before rounding. These are proposed prices, not observed market prices or supplier tariffs. Calendar annual price growth is 2 percent in Base.

Contribution

Cycle electricity, water and effluent, detergent, supplies and gross vend card fees reduce contribution. Utility rates are gross allowances with no input credit assumed, while eligible supplies use 23 percent VAT. Attached drying is capped by physical dryer hours. An attractive unit contribution does not establish sufficient paid demand to cover salaries and rent.

Offer		Gross EUR	Tax basis
Wash cycle		10.50	13.5 percent service VAT
Equivalent dry		5.00	13.5 percent service VAT
Electricity	0.30 per kWh		Gross cost; no credit
Water and effluent	6.00 per cubic metre		Gross cost; no credit



Source model v1.0 Base case captured 4 October 2026 / Pricing and cycle economics

22 / MARKET

Competitor price comparison

A comparable customer task requires dated local observations.

Evidence

No directly comparable local price evidence has been collected. Customer reviews and historical discussion prices are not used as current competitor quotes. Record wash drum size, drying duration, detergent inclusion, waiting conditions and refund access for each actual alternative.

Action

Before final pricing, obtain three dated gross price observations within the candidate catchment. Compare total wash and attached dry task cost and available machine time. Document differences rather than claiming the proposed price is cheaper. Revise saved workbook price inputs and refresh the Word snapshot if evidence changes them.

Offer	Proposed price	Comparable evidence
Wash	EUR 10.50 gross	Pending dated local observation
Dry	EUR 5.00 gross equivalent	Pending duration and scope
Combined assumed task	EUR 15.50 gross if one dry	Not a current competitor comparison

23 / GROWTH

Brand and customer experience

Clarity and safe task completion are the intended service standards.

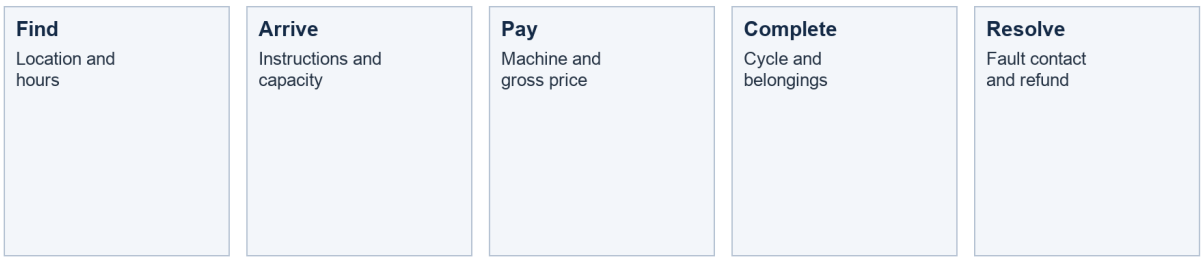
Experience

Use plain capacity, cycle duration, price and textile instructions. Customers should know where to report a failed cycle and how refunds are assessed. A clean entrance and visible machine status matter more than claims about superior quality. All standards are proposed, with no satisfaction or uptime score yet measured.

Journey

Discovery shows actual location and hours. Arrival confirms scope and safe access. Payment confirms the selected machine and gross price. Completion includes checking clothes and taking belongings. Fault response closes with refund or explanation. Measure paid completed cycles and resolved incidents, not only marketing impressions.

Stage	Control
Find	Accurate site and hours
Arrive	Capacity and safety instructions
Pay	Displayed gross price and machine
Complete	Clear cycle status and belongings
Resolve	Named fault contact and recorded decision



Planning sequence. Commercial opening requires permissions, safe equipment and actual capital.

24 / GROWTH

Sales channels and process

Local discovery should produce completed paid cycles rather than speculative leads.

Channels

Use storefront signs, accurate map listings, nearby accommodation introductions and limited local promotion. The model includes EUR 500 monthly net marketing from preparation. It does not calculate wash demand mechanically from advertising spend or assume partner contracts.

Process

A sale occurs when a paid cycle is delivered. Card settlement timing is separately editable as a monthly proxy, with receivables retained if collection delays. Reconcile terminal totals to machine cycle counts and refunds daily. There are no customer deposits, prepaid subscriptions or cash from future unearned visits in the forecast.

Step	Evidence
Discovery	Dated channel and local audience
Purchase	Completed vend and gross price
Delivery	Actual cycle record
Settlement	Terminal reconciliation
Return use	Repeat customer method respecting privacy

25 / GROWTH

Launch marketing

Spend on a measurable catchment and clear opening information.

Preparation

Startup expense includes launch design and commissioning within the EUR 20,000 net allowance. The EUR 500 monthly marketing budget begins in January alongside paid preparation. First activity is local demand research and site communication, not an assumed grand opening audience.

Tests

Use small dated promotions, record redemption and completed cycles, and compare contribution against acquisition cost. Avoid permanent discounts before energy and wash cost measurements are available. Pause promotion when machine faults or queues prevent dependable service.

Activity	Budget basis	Measure
Catchment research	Startup expense and owner paid time	Addresses and recent use evidence
Signs and launch collateral	Startup expense allowance	Clear scope and gross prices
Ongoing local promotion	EUR 500 monthly net	Paid attributable cycles
Partnership introductions	Owner time	No assumed signed contracts

26 / GROWTH

Retention and ongoing sales

Repeat cycle demand depends on reliable access and resolved faults.

Repeat use

Monitor repeat visits, peak queues, downtime and complaint themes. Do not infer retention from an unvalidated launch survey. The demand ramp from three to seven requested washes per washer day is an assumption, not a customer cohort with measured churn.

Actions

Review whether hours, capacity, pricing and cleanliness explain repeat use. Keep promotions within unit contribution and do not add unmodelled free services. If realised demand is below Downside for three months, reforecast the lease and staffing commitments. Record actual causes before changing prices or ordering extra machines.

Measure	Response
Repeat use	Validate anonymised measurement method
Failed vend and refund	Resolve and inspect machine
Peak queue	Observe actual hour distribution
Weak cycles	Reforecast costs and commitments

27 / OPERATIONS

Daily operations and suppliers

Machine, payment and safety checks assign responsibility each day.

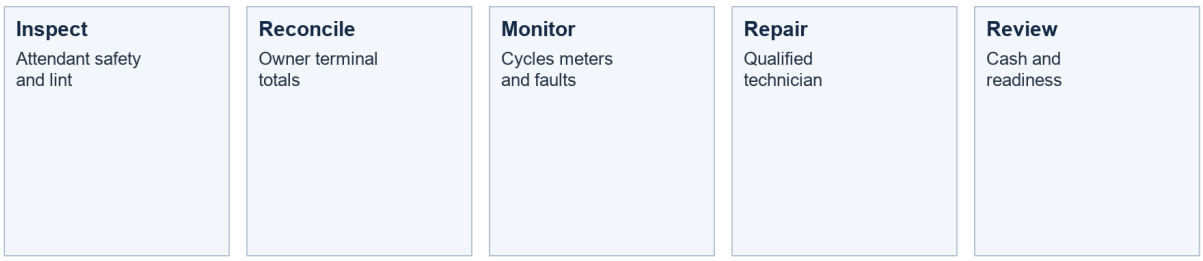
Routine

The attendant checks floors, lint, detergent, machine status and customer instructions during staffed periods. The owner reviews terminal settlements, incidents, cash and supplier response. Qualified external technicians handle electrical and equipment faults. Cleaning and maintenance budgets do not imply unlimited call outs.

Suppliers

Require machine specifications, installation scope, warranty exclusions, parts lead times and paid response terms. Validate electricity and effluent tariffs for the actual site. Reconcile monthly meters to delivered cycles so idle utility use and leaks remain visible. Keep emergency shutdown and out of hours contacts documented.

Supplier	Control
Machines	Performance warranty spares and response
Payment	Settlement and refund reconciliation
Utilities	Meters tariffs standing and effluent charges
Cleaning and technician	Paid scope and safe work
Accountant	Payroll VAT tax and reserve calendar



Planning sequence. Commercial opening requires permissions, safe equipment and actual capital.

28 / OPERATIONS

Sustainability practices

Measure water and electricity before making resource claims.

Practices

Select maintainable machines and inspect leaks and lint safely. Model water at 60 litres per wash and electricity at 2 kWh per wash and 4 kWh per equivalent dry. These are supplier assumptions, not measured performance or green certification. Fixed utility cost remains when no cycles are delivered.

Measurement

Track meter readings, cycles, loads and repairs. Compare actual resource intensity by machine and cycle programme, considering fixed use. Maintain detergent safety information, avoid inappropriate textiles and document waste handling. No carbon reduction, renewable electricity or water savings against domestic machines is claimed.

Measure	Responsibility
kWh per delivered cycle	Owner reconciles meters and cycle logs
Water per wash	Investigate leak and tariff variance
Asset life	Repair and component register
Claims	Evidence and defined comparison first

29 / PEOPLE

Staffing and training

Every preparation and operating month carries paid owner and staff costs.

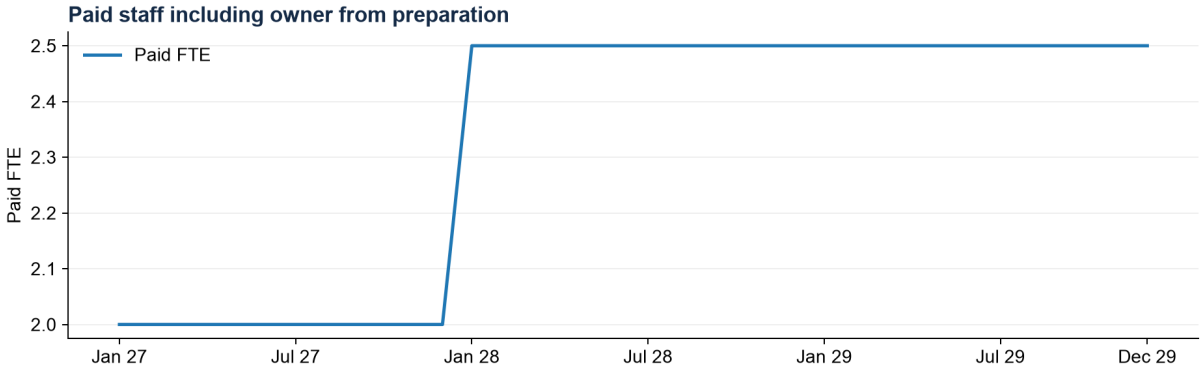
Commitments

The owner and one full time attendant are paid from January 2027, including preparation. Gross monthly salaries are EUR 3,600 and EUR 3,000. A 0.5 FTE relief attendant at EUR 3,000 full time equivalent starts January 2028 regardless of opening delay. The 18 percent employer loading is a planning pension, leave and PRSI provision requiring payroll review.

Rota

Two 37.5 hour full time roles supply 75 paid weekly hours before leave, administration and training, increasing to 93.75 with relief. At an 80 percent usable time assumption that is 60 then 75 hours against 98 open hours. Self service and remote response cover the remaining access; continuous staffing is not promised.

Role	Start	Gross monthly EUR
Owner 1 FTE	Jan 2027	3,600
Attendant 1 FTE	Jan 2027	3,000
Relief 0.5 FTE	Jan 2028	1,500



Source model v1.0 Base case captured 4 October 2026 / Staffing and training

30 / PEOPLE

Staff skills and fair work

Paid training and fair schedules must be checked locally.

Training

Induction covers machine instructions, textile exclusions, detergent handling, lint and floor safety, refund escalation and emergency shutdown. Staff must not attempt unqualified repairs. Document who can authorise restart after a serious fault. Paid refresher exercises precede extended self service access.

Employment

Obtain Irish contracts, leave, working time, pension and payroll advice before offers. The gross pay and 18 percent loading are budget assumptions rather than minimum wage or statutory contribution claims. Provide safe lone working and incident escalation. Relief hiring is a fixed calendar commitment; reduced demand does not make labour free.

Practice	Evidence
Pay and employer costs	Payroll adviser and actual contracts
Working time	Rota breaks leave and absence cover
Safety	Paid induction and recorded exercise
Concerns	Owner escalation and incident record

31 / OPERATIONS

Legal and insurance requirements

Local permission and discharge approval are launch gates.

Duties

Revenue classifies laundry services including laundrettes at the reduced VAT rate [S1], with 13.5 percent reduced and 23 percent standard rates listed [S2]. Dublin requires planning review for significant change of use [S5]. Uisce Eireann states a trade effluent licence is required for relevant sewer discharge [S4]. Actual property, machinery and discharge conditions still need approval.

Readiness

Complete company and tax registration, employer arrangements, fire and access review, safe electrical installation, discharge licence, customer terms, data handling and insurance. EUR 800 monthly combines rates and insurance allowances, with no insured policy claimed. Privacy and CCTV design require separate review; no unnecessary customer profiling is planned.

Gate	Current status
Site use and building safety	Pending professional inspection
Effluent and utility connection	Pending licence and tariff
Tax and employer registration	Pending
Insurance	Quote scope and exclusions pending
Machine commissioning	Supplier safety acceptance pending

32 / OPERATIONS

Opening roadmap

April opening follows three paid preparation months and evidence gates.

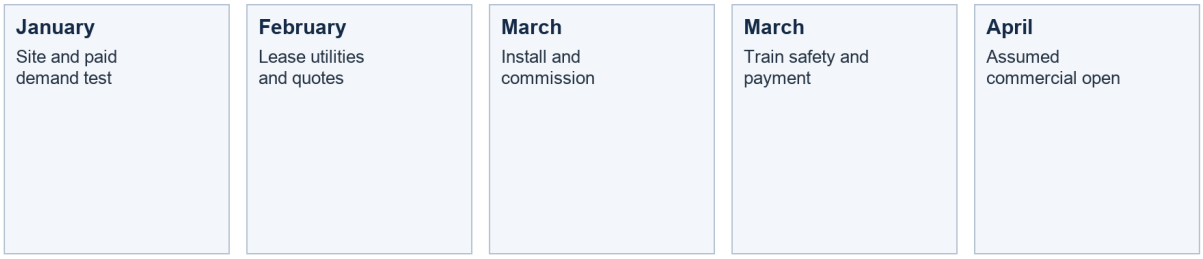
Sequence

January covers site validation, demand observation and professional advice. February covers lease conditions, utility design and procurement quotations. March covers installation, safety and payment tests. April is the first assumed commercial month. If readiness fails, revenue stops while salaries, rent, external services and debt continue.

Acceptance

Before taking paid public cycles, the owner should hold actual permissions, licence, finance, safe commissioned equipment, insurance, staff induction and refund procedures. The workbook readiness input is a planning switch, not evidence of those conditions. Do not use a forecast cash balance as proof that equity or the loan exists.

Milestone	Evidence
January	Site and demand validation
February	Conditional lease utility design and quotes
March	Commissioning safety payment and induction
April	First paid cycles only after all gates



Planning sequence. Commercial opening requires permissions, safe equipment and actual capital.

Planning framework and assumptions / Opening roadmap

33 / MANAGEMENT

Risks and management actions

Demand shortfall and fixed commitments can consume funding quickly.

Risks

A weak catchment can leave full payroll and rent unsupported. Equipment failure and utility price changes reduce contribution. An unsuitable discharge or planning position can delay launch. Payment outages interrupt sales and collection. Owner absence can weaken incident response in a small team.

Actions

Review forecast cash weekly when it falls below six months of fixed commitments. Stop new capital orders if licensing or funding remains unresolved. Maintain technician response and spares, test safe shutdown and trace every refund. No funding gap is filled automatically; obtain real finance or reduce future commitments through lawful negotiation.

Risk	Trigger	Action
Weak demand	Below Downside cycles three months	Revalidate and reforecast
Machine outage	Repeated fault or unsafe condition	Isolate and call qualified technician
Utilities	Cost per cycle exceeds Downside	Meter investigation and repricing review
Readiness failure	Missing permission or licence	Stop revenue assumption
Funding	Negative projected cash	Actual capital or revised commitments

34 / APPENDIX

Research and evidence

Primary facts support tax and readiness context rather than commercial demand.

Sources

S1 Revenue classifies laundry services including laundrettes as reduced VAT. S2 identifies the reduced rate as 13.5 percent and standard as 23 percent. S3 gives 12.5 percent trading corporation tax. S4 covers trade effluent licensing. S5 covers significant change of use planning. S6 supplies bimonthly VAT and next month payment timing. S7 covers corporation tax filing context.

Limits

Sources were reviewed on 4 October 2026. They do not establish a permitted site, salary benchmark, machine quote, demand, competitor quality or secured funding. No secondary review prices are used as current evidence. Book tax and monthly reserve are explicit approximations, with statutory allowances and preliminary payment review required.

ID	Use
S1 S2	Laundry output VAT and supplier standard rate
S3 S7	Trading tax context and statutory calendar gate
S4	Effluent licensing
S5	Change of use review
S6	Bimonthly VAT settlement

S1 Revenue laundry reduced VAT including laundrettes Open primary page

S2 Revenue current VAT rates 13.5 and 23 percent Open primary page

S3 Revenue 12.5 percent trading corporation tax Open primary page

S4 Uisce Eireann trade effluent licence Open primary page

S5 Dublin significant change of use planning Open primary page

S6 Revenue bimonthly VAT and next month ROS payment Open primary page

S7 Revenue corporation tax payment calendar Open primary page

35 / APPENDIX

Quotes and assumptions

Replace the material estimates before entering irreversible commitments.

Quotations

Obtain comparable scope quotes for machines, fitout, electric supply, ventilation, drainage, payment, cleaning, repairs and insurance. Confirm water and effluent standing, licence and variable charges at the actual site. Quote terms must identify tax basis, lead time, installation and exclusions.

Validation

Owner capital availability, household budget, wages, employer costs and loan terms need actual evidence. The eight washer and six dryer fleet, daily turns, gross prices and ramp remain assumptions. Revising them requires saved workbook recalculation, refreshed model results and a regenerated Word plan, not isolated narrative edits.

Input	Evidence required
Demand and prices	Paid cycles and dated alternatives
Capital and utility use	Supplier specifications and quotes
Staff and owner pay	Actual payroll and household review
Rent and taxes	Lease rates and VAT position
Funding	Available capital and lender offer

36 / FINANCE

Startup costs and funding

Proposed sources fund assets and paid preparation without a balancing plug.

Startup

Initial equipment and fitout, startup advice and commissioning expense, refundable deposit, loan fee and supplier VAT are paid before January 2027. Preparation pay appears in monthly operating cash and is not duplicated in startup uses. The remaining cash is a balance rather than an expense.

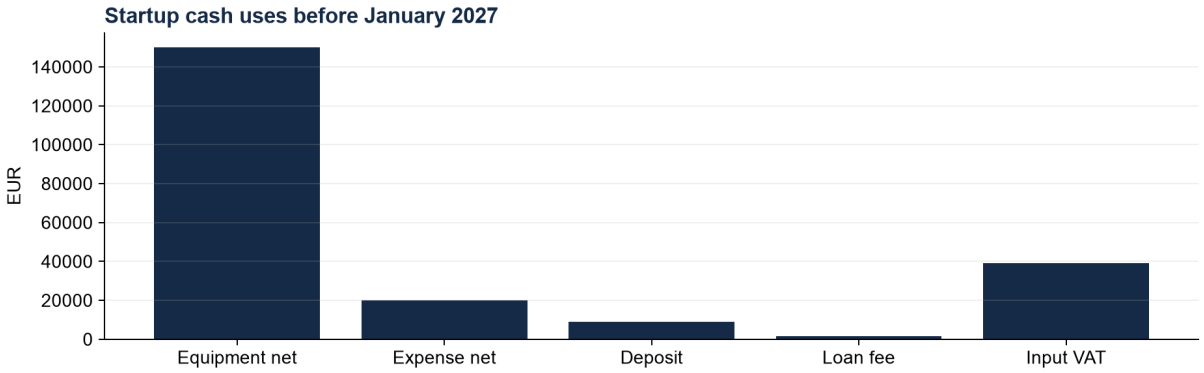
Decision

Equity and debt are uncommitted. The final case minimum spendable cash determines any additional funding requirement. Negative cash is retained as unfinanced obligations rather than relabelled as approved borrowing.

Peak funding

Base retains EUR 50,715 minimum spendable cash but Downside has EUR 306,243 unfunded obligations. Additional capital is not inserted automatically. The proposed equity and debt exceed the Base opening uses; assess staged sources only with a refreshed linked model.

Funding item	EUR
Proposed equity	260,000
Proposed borrowing	80,000
Total proposed sources	**340,000**
Startup cash uses	**219,700**
Cash before preparation	**120,300**



Source model v1.0 Base case captured 4 October 2026 / Startup costs and funding

37 / FINANCE

Itemized startup costs

Separate capital, expenses, refundable assets and VAT.

Classification

Equipment and fitout are capitalised, deposit is refundable, and startup expense and loan fee enter opening retained loss. Input VAT remains a credit to offset later output VAT; no cash refund is assumed. No customer deposit is included.

Later capital

The January 2029 component addition has a separate finite life and does not increase machine count. Installation timing and tax classification require supplier and accountant evidence before financing.

Startup use	EUR
Equipment and fitout net	150,000
Startup expense net	20,000
Refundable deposit	9,000
Loan fee	1,600
Initial input VAT	39,100
Total startup cash uses	**219,700**

38 / FINANCE

Owner personal survival budget

A fully paid owner needs a separate actual household assessment.

Household

The illustrative household need is EUR 2,700 monthly with no other reliable income assumed. Housing, food, utilities, insurance, transport, dependants, debt and pension categories must be supplied by the actual owner. No personal financial circumstances have been provided.

Pay

Gross owner pay of EUR 3,600 times an assumed 75 percent net share equals EUR 2,700. This is a personal tax proxy, not an Irish PAYE calculation. The company separately pays gross salary and employer loading; household spending is not charged again to the company.

Household metric	Monthly EUR
Household need	2,700
Other income	–
Required take home	2,700
Gross owner pay	3,600
Estimated net pay	2,700
Surplus	–

39 / FINANCE

Financing terms and security

Debt remains visible beyond the three year forecast.

Terms

The assumed EUR 80,000 loan carries 7 percent annual interest on opening balance, six months principal grace and 60 equal principal payments thereafter. Interest is paid during preparation. A 2 percent draw fee is expensed at startup. These are planning terms, not a lender offer.

Security

No collateral, personal guarantee or loan approval is agreed. The EUR 260,000 equity source is uncommitted. Confirm equipment ownership, charges and guarantee exposure separately. The model never adds borrowing merely because cash becomes negative.

Term		Assumption
Loan		EUR 80,000
Interest	7 percent opening balance	
Principal	60 payments after six month grace	
Fee	2 percent at startup	
Equity		EUR 260,000
Security	Not agreed	

40 / FINANCE

Revenue forecast and capacity

Delivered cycles are limited by actual machine hours.

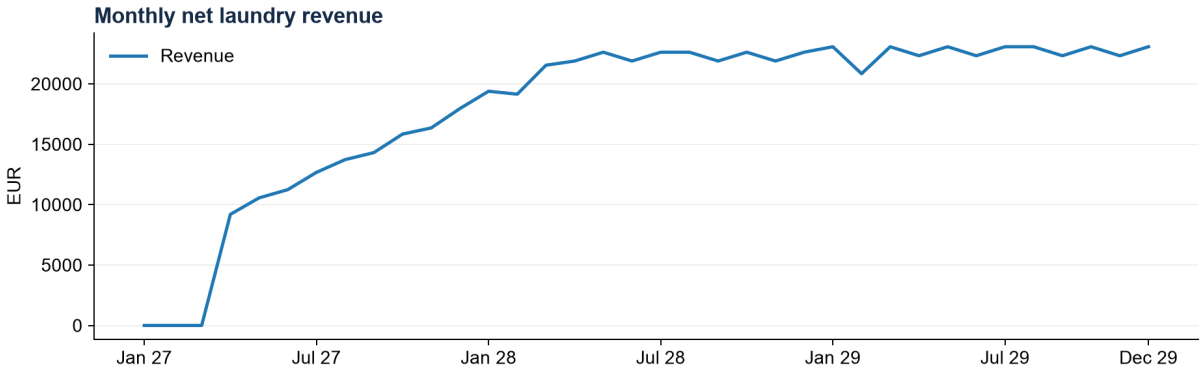
Drivers

Base requested demand ramps from three to seven washes per washer day over twelve elapsed operating months. Washer delivery is the lesser of request and eight machines times fourteen hours divided by one hour cycle times 90 percent availability and calendar days. Drying is 80 percent of washes, capped separately by six dryer machine hours.

Revenue

Gross price is divided by one plus 13.5 percent service VAT. No standalone dryer demand, folding or linen hire is included. Readiness and opening timing can halt cycle delivery while fixed costs continue. Expected cycle totals may be fractional planning averages rather than actual individual transactions.

Annual measure	2027	2028	2029
Net revenue	**121,860**	**260,756**	**271,677**
Wash revenue	88,243	188,823	196,732
Dry revenue	33,616	71,933	74,945
Wash cycles	9,539	20,011	20,440
Dry cycles	7,631	16,009	16,352



Source model v1.0 Base case captured 4 October 2026 / Revenue forecast and capacity

41 / FINANCE

Costs and projected profit

Metered cycle use and paid labour distinguish this site from a generic retail model.

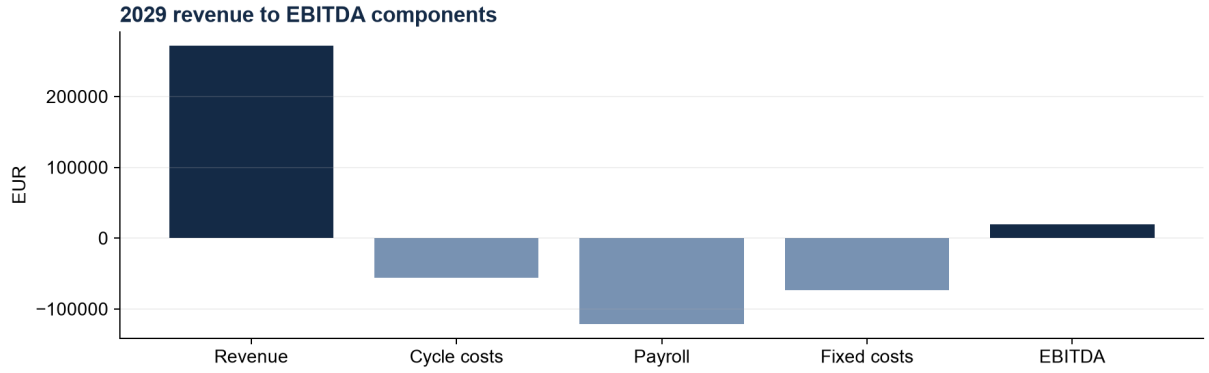
Costs

Variable electricity, water and effluent, detergent, supplies and card fees follow actual delivered cycles. Fixed utility charges, rent, rates, insurance, maintenance, marketing and services continue before opening. Owner and attendant are fully paid throughout preparation and the later relief commitment remains in each case.

Earnings

EBITDA excludes finite depreciation and debt interest. Principal and asset cash payments are not a second profit expense. Corporate tax is provisioned after carried book losses at 12.5 percent, with book depreciation used as a tax proxy pending actual allowances.

Annual measure	2027	2028	2029
Cycle costs and fees	24,815	53,576	56,322
Payroll	93,456	118,137	121,681
Fixed overhead	69,600	71,688	73,839
EBITDA	**(66,011)**	**17,355**	**19,836**
Net profit	**(92,923)**	**(8,600)**	**(6,999)**



Source model v1.0 Base case captured 4 October 2026 / Costs and projected profit

42 / FINANCE

Profit and loss forecast

The linked calendar statements retain every cost and loss.

Basis

Revenue is laundry service net of VAT. Utility costs are gross paid costs without credits; eligible supplies and external services are net. Startup expense and loan fee are opening losses, with all January onward preparation costs in the monthly statements.

Tax

Book loss carryforward offsets positive earnings, with no deferred tax asset. The 12.5 percent trading tax proxy requires accountant review of capital allowances, deductibility and relief. Monthly tax provision is not statutory tax advice or an authority settlement.

Statement EUR	2027	2028	2029
Net revenue	**121,860**	**260,756**	**271,677**
Cycle electricity	14,880	32,153	33,828
Water and effluent	3,434	7,420	7,807
Supplies	4,426	9,563	10,062
Card fees	2,075	4,439	4,625
Gross contribution	97,045	207,180	215,355
Owner salary loaded	50,976	52,505	54,080
Employees loaded	42,480	65,632	67,601
Rent	36,000	37,080	38,192
Rates and insurance	9,600	9,888	10,185
Fixed utilities	3,600	3,708	3,819
Services and maintenance	20,400	21,012	21,642
EBITDA	**(66,011)**	**17,355**	**19,836**
Depreciation	21,429	21,429	23,429
Interest	5,483	4,527	3,407
Profit before tax	**(92,923)**	**(8,600)**	**(6,999)**
Tax provision	–	–	–
Net profit	**(92,923)**	**(8,600)**	**(6,999)**

43 / FINANCE

Cash flow and financial position

Cash timing and restricted tax reserves explain differences from earnings.

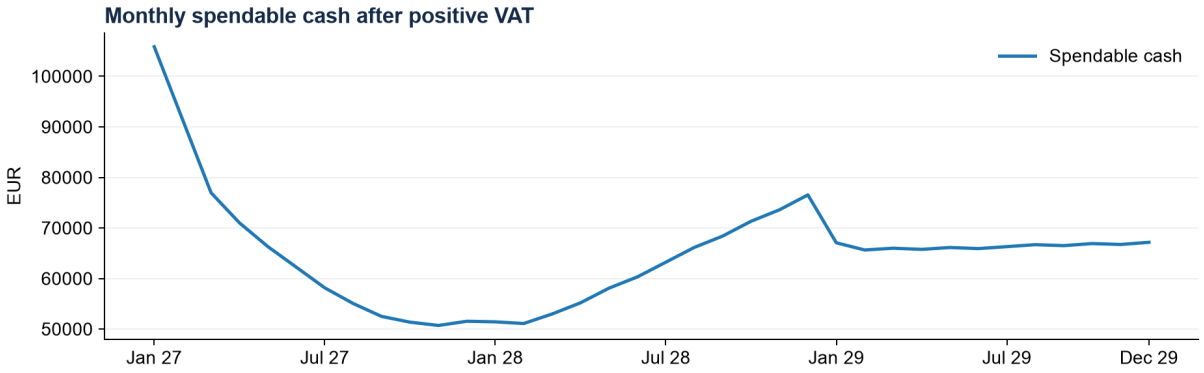
Timing

Base terminal receipts are current month, with editable whole month delay retaining gross receivables. Eligible supplier costs and payroll are paid currently. Positive VAT balances are paid in the month after each two month period [S6]; credits are carried with no refunds.

Tax reserve

Each book tax provision transfers unrestricted bank cash to a restricted bank asset while the matching tax liability remains unpaid. This reserves cash conservatively for later statutory preliminary and final payments. It is not an authority remittance. Actual tax allowances and payment amounts require a filing schedule before use.

Liquidity measure	EUR
Minimum spendable cash	50,715
Further Base funding	–
December 2029 debt	40,000
Restricted tax bank cash	–



Source model v1.0 Base case captured 4 October 2026 / Cash flow and financial position

Cash flow forecast months one to six

January to June 2027 retains three paid preparation months.

Opening

Opening cash is proposed funding less actual startup classifications. Salaries, rent, insurance, fixed utilities and services begin in January, with assumed first cycles in April. Interest is paid during grace. No future sales, customer float or unapproved funding enter opening cash.

Signs

Positive values are receipts and parentheses are cash payments. Closing cash is a monthly stock. A restricted tax transfer reduces unrestricted cash but remains a bank asset; it is not an additional expense. Outstanding positive VAT also reduces spendable cash.

Cash EUR	Jan	Feb	Mar	Apr	May	Jun
Opening cash	120,300	105,854	91,409	76,963	71,007	66,310
Customer receipts	–	–	–	10,440	11,987	12,760
Supplier payments	(6,191)	(6,191)	(6,191)	(8,141)	(8,430)	(8,574)
Payroll	(7,788)	(7,788)	(7,788)	(7,788)	(7,788)	(7,788)
Capital purchases	–	–	–	–	–	–
Interest	(467)	(467)	(467)	(467)	(467)	(467)
Principal	–	–	–	–	–	–
VAT settlements	–	–	–	–	–	–
Restricted tax transfer	–	–	–	–	–	–
Net change	(14,446)	(14,446)	(14,446)	(5,956)	(4,698)	(4,069)
Closing cash	**105,854**	**91,409**	**76,963**	**71,007**	**66,310**	**62,241**

45 / FINANCE

Cash flow forecast months seven to twelve

July to December 2027 continues the cycle ramp and starts principal repayment.

Continuation

July opens from June closing cash. Equal principal repayment begins after the six month grace while interest declines with debt. Cycle demand ramps independently of payroll and rent. VAT payment uses the prior completed bimonthly period rather than the current month alone.

Monitoring

Compare actual terminal receipts, machine counts, meters and obligations to the forecast monthly. Reforecast delay and repair costs when supplier response fails. The forecast continues through December 2029 without assuming a refinancing or terminal asset sale.

Cash EUR	Jul	Aug	Sep	Oct	Nov	Dec
Opening cash	62,241	58,159	55,060	52,504	51,370	50,715
Customer receipts	14,384	15,583	16,240	17,980	18,560	20,377
Supplier payments	(8,878)	(9,101)	(9,224)	(9,549)	(9,658)	(9,997)
Payroll	(7,788)	(7,788)	(7,788)	(7,788)	(7,788)	(7,788)
Capital purchases	–	–	–	–	–	–
Interest	(467)	(459)	(451)	(443)	(436)	(428)
Principal	(1,333)	(1,333)	(1,333)	(1,333)	(1,333)	(1,333)
VAT settlements	–	–	–	–	–	–
Restricted tax transfer	–	–	–	–	–	–
Net change	(4,082)	(3,099)	(2,557)	(1,134)	(654)	831
Closing cash	**58,159**	**55,060**	**52,504**	**51,370**	**50,715**	**51,547**

46 / FINANCE

Financial position summary

Bank, equipment, tax and debt balances reconcile without unexplained items.

Assets

Assets comprise unrestricted cash, gross customer receivables, restricted tax bank reserve, net finite equipment and fitout, refundable deposit and VAT credit where negative. Positive VAT is shown separately as liability. No intangible goodwill or assumed sale proceeds are included.

Capital

Liabilities contain loan, corporate tax provision and positive VAT. Equity is proposed paid capital plus opening startup losses and accumulated net profit. The balance and cash difference checks are diagnostics, not balancing formulas. Negative cash preserves unfinanced obligations.

Closing EUR	2027	2028	2029
Unrestricted cash	51,547	76,544	72,076
Restricted tax cash	–	–	–
Gross receivables	–	–	–
Net equipment and fitout	128,571	107,143	93,714
Deposit	9,000	9,000	9,000
VAT credit	28,359	189	–
Total assets	**217,477**	**192,877**	**174,790**
Debt	72,000	56,000	40,000
Tax reserve liability	–	–	–
VAT payable	–	–	4,913
Total liabilities	**72,000**	**56,000**	**44,913**
Paid equity	260,000	260,000	260,000
Retained earnings	(114,523)	(123,123)	(130,123)
Liabilities and equity	**217,477**	**192,877**	**174,790**
Balance difference	–	–	–

47 / FINANCE

Break even and scenarios

A contribution threshold must also fit dryer capacity and measured demand.

Threshold

Monthly EBITDA break even washes equal paid payroll and fixed overhead divided by net wash plus assumed attached dry contribution after cycle utilities, supplies and card fees. The threshold uses a second branch when attached drying reaches its capacity: dryer contribution is capped and remaining fixed cost is divided by wash contribution. It excludes depreciation, interest and principal.

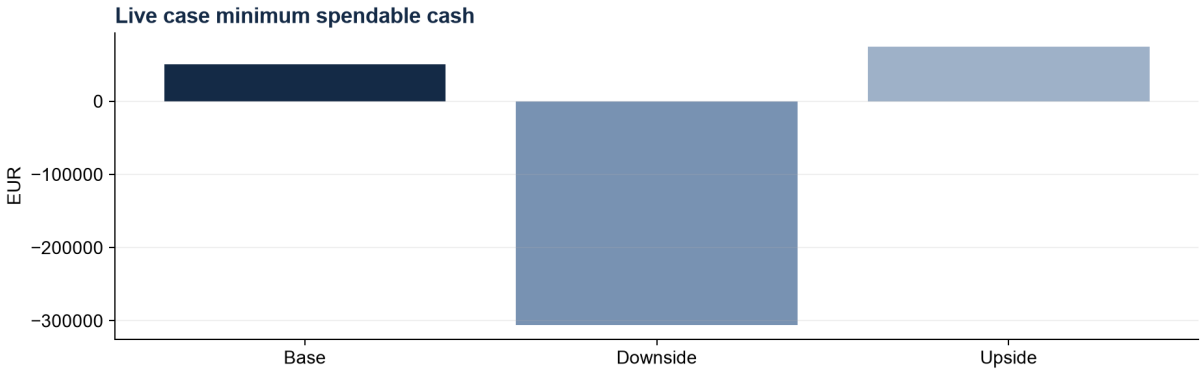
Cases

Downside delays opening, lowers turns and prices and raises utilities and collection delay. Upside raises demand, availability and price. All cases preserve paid preparation and fixed staff commitments. Cases are live in Excel; the Word figures are a dated result capture requiring regeneration after changes.

Base December 2029

The EBITDA threshold is 1,546 washes monthly against 1,736 delivered. Physical washer limit is 3,125 and dryer limit is 2,344. These capacity averages do not establish peak hour queue performance.

Case	Minimum spendable EUR	Further funding EUR
Base	50,715	–
Downside	(306,243)	306,243
Upside	74,449	–



Source model v1.0 Base case captured 4 October 2026 / Break even and scenarios

48 / APPENDIX

Model guide and completion

Saved inputs and retained JavaScript support reproducible changes.

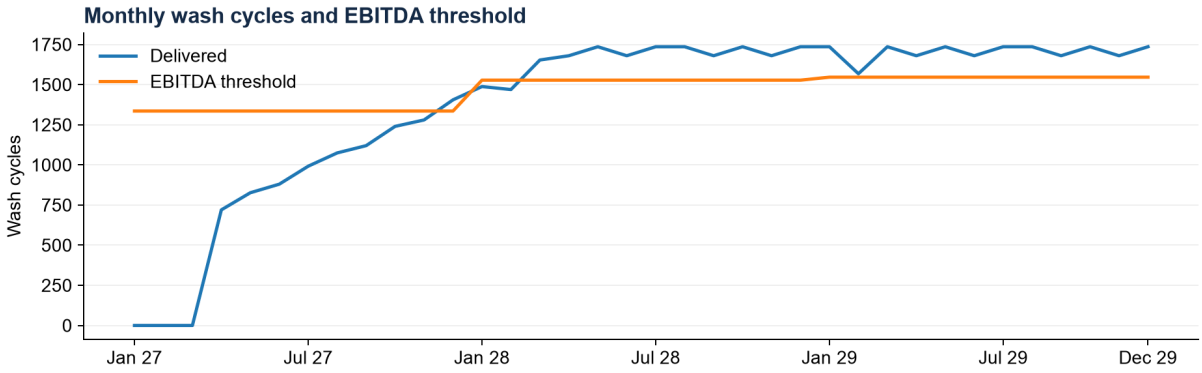
Use

Blue Inputs case cells F H and selector F5 are editable. Monthly uses the active case and Base Downside Upside are parallel live builds. Invalid active inputs produce warnings and unavailable results. Missing inactive inputs do not invalidate the active case. Ordinary builds read the actual saved workbook and preserve every case input and selector.

Refresh

After input changes recalculate the saved workbook, rebuild result capture and regenerate the Word charts, finance tables and native contents. Release still needs actual demand, site permissions, safe commissioning and capital.

Completion	Status
Identity and site	Proposed; pending
Demand and quotes	Unvalidated assumptions
Payroll and household	Paid owner and staff budget; advice pending
Financial schedules	36 months and three live cases
Funding	Uncommitted sources
Legal and tax	Primary context; application review pending



Source model v1.0 Base case captured 4 October 2026 / Model guide and completion