Marina Business Plan

Marseille Berth Services

Contents

Executive summary....4
Business details....5
Business concept and objectives....6
Business model canvas....7
SWOT and longer term goals....8
TOWS strategy matrix....9
Owner and management....10
Owner and key personnel profiles....11
Target customers....12
Segmentation targeting and positioning....13
Value proposition canvas....14
Market size and trends....15
PESTLE analysis....16
Local demand and evidence....17
Competitors and positioning....18
Porter five forces....19
Strategy canvas....20
Location and premises....21
Equipment and resource plan....22
Service and product strategy....23
Pricing and berth economics....24
Competitor price comparison....25
Brand and customer experience....26
Sales channels and process....27
Launch marketing....28
Retention and ongoing sales....29
Daily operations and suppliers....30
Sustainability practices....31
Staffing and training....32
Staff skills and fair work....33
Legal and insurance requirements....34
Opening roadmap....35
Risks and management actions....36
Research and evidence....37
Quotes and assumptions....38
Model guide and completion....39
Startup costs and funding....40

Itemized startup costs....41
Owner personal survival budget....42
Financing terms and security....43
Revenue forecast and capacity....44
Costs and projected profit....45
Profit and loss forecast....46
Cash flow and financial position....47
Cash flow forecast months one to six....48
Cash flow forecast months seven to twelve....49
Financial position summary....50
Break even and scenarios....51

01 / BUSINESS

Executive summary

Marseille Berth Services is a proposed French SAS operating a 120-berth marina concession for leisure vessels of 8 to 12 metres. This plan supports a site and funding decision. It assumes access to an existing compliant basin and pontoon estate; it does not propose construction of a new harbour. No concession, site, customers, founder credentials or financing is secured.

Do not commit capital until the competent authority confirms an available procurement route, permitted services and investment obligations. January 2027 opening follows three paid preparation months. Resident contracts are prepaid annually but earned monthly. Visitor income is seasonal and limited to unallocated berths. Final financial conclusions below are drawn from model version 1.0.

Verified Base: 2027 earned sales €691,800, EBITDA €167,492 and net result €119,666. Opening cash is €48,563; lowest cash across preparation and 36 operating months is €48,563. Additional cash needed to prevent negative cash is €0; the shortfall against the €100,000 reserve target is €51,438. No funding is secured. Model 1.0, January 2027 to December 2029.

Planning item	Basis and action
Decision	Conditional feasibility study before a bid or lease
Offer	Resident berthing, visitor stays and contracted handling coordination
Exclusions	Fuel sales, own travel lift, dry stack, charter operations and liveaboard accommodation

02 / BUSINESS

Business details

The working name identifies a concept, not a registered enterprise. Marseille is the target city; the eventual basin address and concession boundary remain unknown. EUR is the operating and reporting currency. The model is a 36-month forecast from January 2027 to December 2029, preceded by October to December 2026 preparation.

A SAS subject to corporation tax is the planning structure. The owner must appoint legal, accounting, marine engineering and insurance advisers before incorporation and bidding. Company number, VAT registration, bank account, website, named shareholders and contacts are pending.

Planning item	Basis and action
Trading name	Marseille Berth Services proposed
Legal form	French SAS proposed; registration pending
Address and contacts	Not selected; no invented office or telephone
Evidence date	3 October 2026; review official tariffs at award

03 / BUSINESS

Business concept and objectives

The operator would supply reliable berthing administration and a clean, inspected pontoon environment within a concession awarded by the authority. Forty berths in each of three model length classes provide 1,200 aggregate vessel metres. Length classes are a planning simplification; beam, draught, turning circle and berth geometry require a survey.

Resident occupancy begins at 65 percent and increases at annual renewal. We retain fixed paid staffing during weak demand. The first objective is lawful operating access; the second is safe opening within the agreed capex envelope. Capacity expansion is outside the model.

Planning item	Basis and action
Gate 1	Evidence of an available lawful operating opportunity
Gate 2	Independent condition survey and budget quotes
Gate 3	Written funding and customer contract terms
Year three target	Stable occupancy and positive operating cash after debt service

04 / STRATEGY

Business model canvas

Resident berth licences provide predictable recurring earned revenue. Visitor stays use the berth-days left after resident allocation. Paid handling coordination supplements the offer; insured external yards perform lifting and technical work. The assumed operator collects the full service fee and pays the subcontractor, so the model reports gross handling income and direct costs.

Authority permissions govern whether any subcontracting and commercial service arrangement is allowed. Procurement conditions take precedence over this design. Annual advances are a liability until earned, not free permanent finance. The diagram maps the same customer, resource and cost structure used by the forecast.

Planning item	Basis and action
Partners	Authority, insured lift yard, waste collector, marine engineer
Resources	Concession access, inspected pontoons, paid harbour team
Costs	Paid staff, minimum concession fee, utilities, upkeep and insurance

Business model canvas



Proposed design framework; research gaps and assumptions remain explicit.

05 / STRATEGY

SWOT and longer term goals

S1 is a narrow service scope and transparent length-based pricing. S2 is the planned paid operations structure. These are design strengths, not evidence of execution. W1 is no awarded site; W2 is an untested occupancy forecast and a fixed cost base; W3 is dependence on external lifting capacity.

O1 is the established Marseille leisure-port network and its allocation procedures. O2 is better customer communication and maintenance documentation to be tested in interviews. T1 is concession loss or unaffordable obligations; T2 is severe weather and environmental liability; T3 is incumbent price and service competition. Growth beyond year three requires a further forecast and proven renewals.

Planning item	Basis and action
Year three	Renew resident contracts without exceeding surveyed capacity
Year five	Consider a second operating opportunity only after adequate reserves
Evidence needed	Award terms, survey, customer interviews and supplier quotations

SWOT planning assessment

S1 and S2

Narrow service scope. Planned paid staff and clear length-based contract economics.

W1 W2 W3

No site award, untested demand and fixed costs. External lifting dependency.

O1 O2

Established port network; clearer communication can be tested, not presumed.

T1 T2 T3

Concession loss, weather or pollution losses, and incumbent competition.

Proposed design framework; research gaps and assumptions remain explicit.

06 / STRATEGY

TOWS strategy matrix

Use S1 with O2 to offer clear quotations stating vessel dimensions, berth inclusions and cancellation rules. Use S2 with T2 to assign weather checks, pollution response and inspection logs to paid staff. W1 with O1 means the first workstream is an authority-led opportunity review rather than selling an unavailable berth.

Address W2 and T3 with staged commitments and a stop gate if the tariff needed for viability is not authorised or competitive. Address W3 and T2 by reserving compliant third-party handling capacity and specifying operator and contractor responsibilities before any service booking.

Planning item	Basis and action
SO	Test clearer resident renewal and arrival communication
ST	Document weather preparation and emergency escalation
WO	Obtain site opportunity evidence before customer acquisition spend
WT	Stop if award obligations exceed funded capacity

TOWS actions linked to SWOT

SO

S1 + O2: test clear quotes and renewals. Obtain interview evidence before promises.

ST

S2 + T2: assign inspections and incident response to paid trained staff.

WO

W1 + O1: seek an authority opportunity before acquisition marketing.

WT

W2 + T1/T3: stop if approved tariff and fees cannot sustain safe service.

Proposed design framework; research gaps and assumptions remain explicit.

07 / PEOPLE

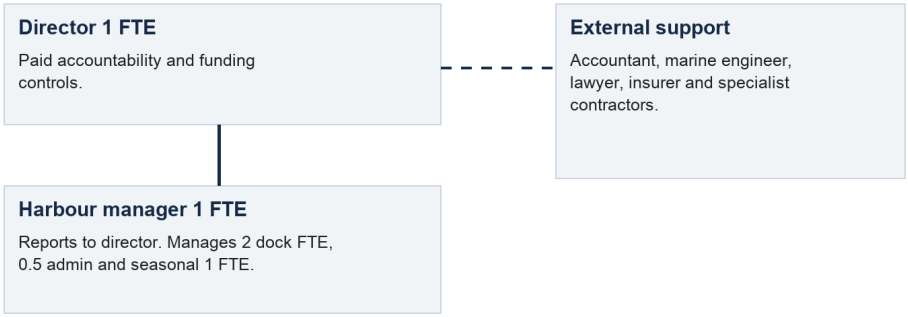
Owner and management

The proposed owner is the accountable director, with a gross annual remuneration assumption of EUR 48,000. An employed harbour manager, two permanent dock staff, a half-time administrator and seasonal dock support deliver operations. No unpaid owner labour is used to make the forecast work.

Owner qualifications are unknown. Hire a manager with verified port operations experience and use independent marine engineering, payroll and legal support. The organisation diagram distinguishes direct reporting from external advice. Port police powers remain with authorised public personnel, not ordinary operator staff.

Planning item	Basis and action
Director	Strategy, capital controls and contract accountability
Harbour manager	Daily safety and allocation; EUR 42,000 gross annual salary
External advisers	Marine engineering, accountant, insurer and concession lawyer

Paid organisation and external support



Solid line: reporting. Dashed line: external support. No unpaid owner labour.

Proposed design framework; research gaps and assumptions remain explicit.

08 / PEOPLE

Owner and key personnel profiles

Names, ownership proportions, previous employment, qualifications and past income have not been provided. They are open due-diligence fields. A profile should establish authority to manage contracts, marine safety training, incident response competence and experience administering a public-service operation.

Verify certificates and references before appointment. Hiring criteria do not imply anyone already possesses the credentials. The director salary is a business expense and is distinct from the illustrative household survival budget. Shareholder contributions remain proposed amounts requiring proof of funds.

Planning item	Basis and action
Owner identity and ownership	Pending
Manager experience	Port operations and emergency response evidence required
Training gaps	Safe line handling, first aid, electrical isolation and pollution response
Past income	Not disclosed; not assumed as funding

09 / MARKET

Target customers

The core customer owns an 8 to 12 metre leisure vessel and needs a lawful annual berth in Marseille. Visitor customers need a short stay with reliable arrival instructions. Commercial charter, fishing and passenger vessels are excluded until separate permissions and tariff structures are confirmed.

The operator checks length, beam, draught, vessel registration, insurance, contact details and intended use. Annual residents occupy a contractual berth even while cruising; their vacant berth is not automatically resold. Visitor nights use only the separate unallocated capacity modelled here.

Planning item	Basis and action
Annual residents	Leisure owners seeking year-round permitted berthing
Visitors	Leisure cruising vessels with short stay requirements
Not targeted	Residential liveaboards, oversize vessels and unapproved commercial use

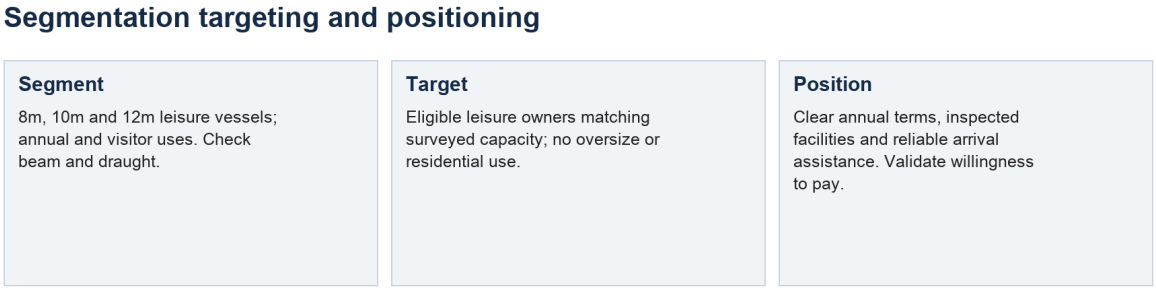
10 / MARKET

Segmentation targeting and positioning

Segment by vessel dimensions, annual versus passage use, service needs and permitted vessel activity. Prioritise resident leisure owners within surveyed berth classes; accept visitor stays only within safe remaining capacity. Do not use a postcode population as a proxy for boat ownership.

Position the offer around clear cost disclosure, documented berth condition and consistent assistance. These are proposed standards, not measured superiority. A lawful price and acceptable concession fee must coexist with the payroll and insurance required to deliver those standards.

Planning item	Basis and action
Segment	Resident 8m, 10m and 12m classes; separate visitor class
Target	Compliant leisure boats matching surveyed beam and draught
Position	Transparent annual contract and predictable arrival support



Proposed design framework; research gaps and assumptions remain explicit.

11 / STRATEGY

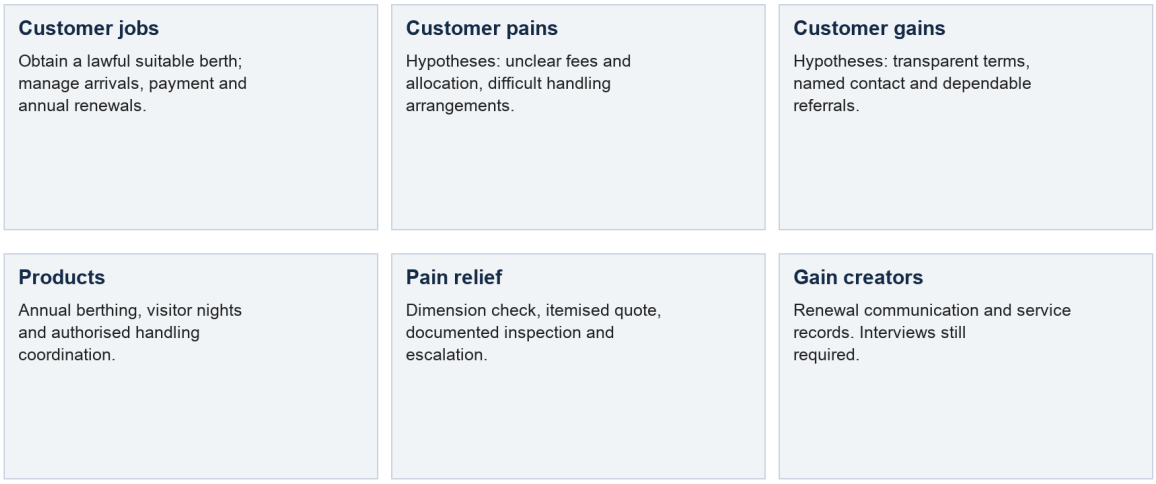
Value proposition canvas

Customers need lawful access, safe mooring, easy payment and prompt communication. Frustrations to test include uncertain berth allocation, unclear additional charges and difficulty arranging handling. We have not interviewed customers; these are hypotheses.

Proposed pain relief is a single written quotation and named contact, with inspection and booking records. Proposed gains are clear renewal timing and trusted referrals to authorised yards. The canvas connects each feature to a task; it does not claim willingness to pay has been validated.

Planning item	Basis and action
Customer jobs	Secure a suitable berth and plan arrivals
Proposed relief	Dimension check, itemised quotation and escalation channel
Test	Twenty resident and ten visitor interviews before bid assumptions freeze

Value proposition canvas customer and offer



Proposed design framework; research gaps and assumptions remain explicit.

12 / MARKET

Market size and trends

The Métropole describes 28 pleasure ports with more than 10,000 places in its security publication [S2]. This is a regional berth-capacity reference, not a count of prospects available to this startup. Marseille city population does not quantify boat owners or berth spending. A revenue-based TAM and SAM cannot yet be defended.

TAM is eligible regional leisure-berthing spend; SAM is permitted 8 to 12 metre demand at the eventual basin; both remain unavailable without vessel, price and demand data. SOM is a capacity-constrained operating forecast, not verified market share. The diagram distinguishes the regional reference from the proposed 120-berth scope.

Planning item	Basis and action
TAM	Unquantified regional annual berthing spend
SAM	Unquantified serviceable customers at the awarded basin
SOM	Modelled sales conditional on site, rates and occupancy
Scope	120 proposed berths compared with over 10,000 regional places; no share claim



Proposed design framework; research gaps and assumptions remain explicit.

13 / STRATEGY

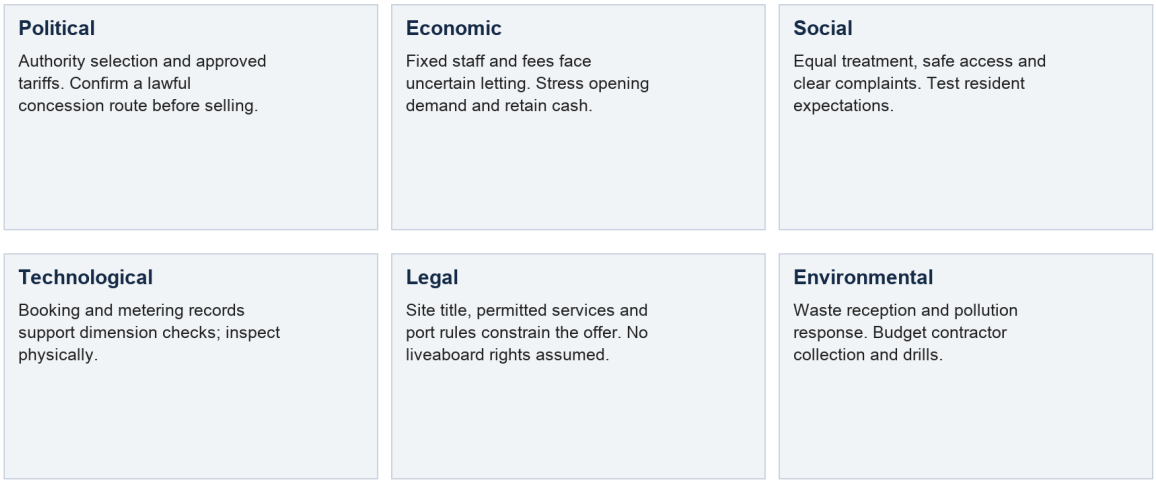
PESTLE analysis

Public procurement and annual tariff decisions shape market entry [S1]. Economic risks include vessel-owner discretionary spending and wage or concession escalation. Social expectations for reliable access and safe shared space require complaint handling and equal treatment of users.

Technology supports dimension records and booking controls but does not replace physical inspections. Legal exposure includes site title, contract scope and port rules [S3 S4]. Environmental responsibilities include suitable waste reception and pollution controls [S5]. The six-panel diagram connects each factor to an operating response.

Planning item	Basis and action
Priority	Authority-approved access and service scope
Financial response	Fixed-cost stress and funded reserve before award
Operational response	Inspection, waste reception and incident reporting

PESTLE and operating responses



Proposed design framework; research gaps and assumptions remain explicit.

14 / MARKET

Local demand and evidence

The Métropole publishes separate annual berth allocation and passage procedures, including a waiting-list route [S1]. This establishes an organised local market; it does not establish the number, suitability or conversion rate of applicants for a new operator. No waitlist length or customer contracts have been invented.

Record basin-specific berth turnover, requested vessel dimensions, competitor inclusions and monthly passage activity. Seek anonymised authority statistics and permission for any research. The demand chart is an evidence inventory showing what is verified and what must be gathered, not fabricated footfall or survey results.

Planning item	Basis and action
Verified	Port network, allocation route and published tariffs
Missing	Basin demand, eligible applicants, conversion and willingness to pay
Forecast	65 percent opening resident occupancy is a planning assumption

Demand evidence and research required

Verified context

Official local allocation route and published 2026 tariff structure.

Required research

Basin-specific eligible vessel enquiries, price comparisons and seasonal stays.

Planning forecast

65 percent opening resident occupancy. No measured conversion or signed contracts.

Proposed design framework; research gaps and assumptions remain explicit.

15 / MARKET

Competitors and positioning

Named alternatives include Métropole-operated Vieux-Port, Pointe Rouge and Frioul, plus Corbières Port Services for handling and land storage [S1 S6]. Their formats and permissions differ. The official Marseille tourism listing confirms land and afloat port services [S6]. Corbières is a potential counterparty as well as an alternative; no partnership is secured.

Compare exact vessel dimensions, minimum billing, utilities, VAT, access and contract tenure. Public tariffs cannot be converted from square metres to a per-metre rate without beam and invoicing rules. No market rating or price premium is attributed to competitors without observation.

Planning item	Basis and action
Vieux-Port and Pointe Rouge	Published public tariff structure and allocation procedures
Frioul	Different location and access context
Corbières	Official tourism service listing; written tariff quotes required

16 / STRATEGY

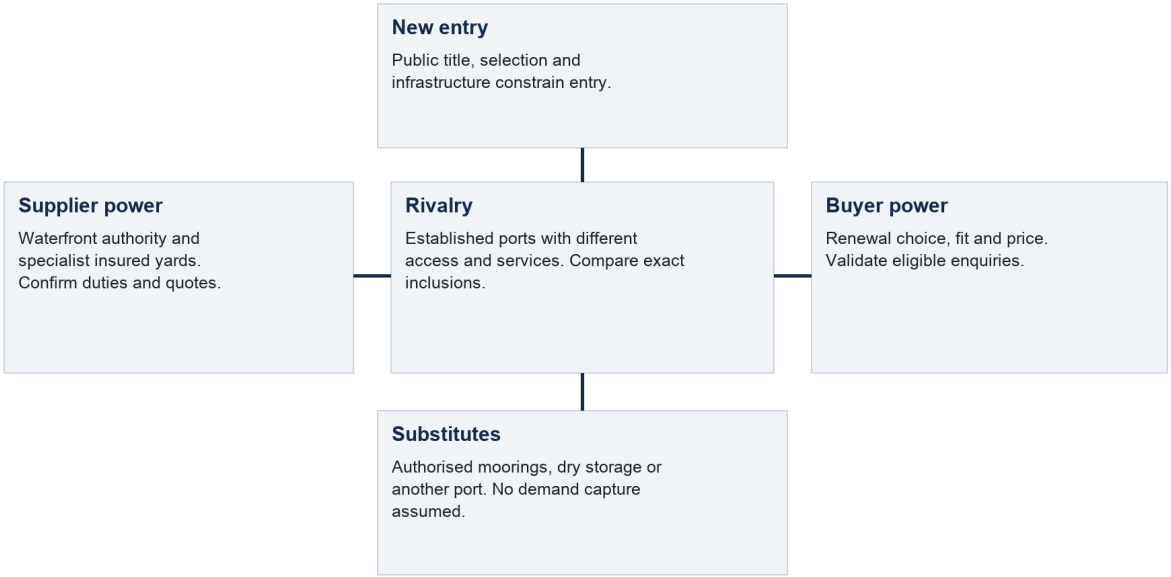
Porter five forces

Rivalry comes from established ports and differentiated access. Entry is constrained by operating title, infrastructure and public selection rather than by a simple shop lease. Supplier power is high for scarce waterfront rights and specialist insured lifting.

Buyer power includes price comparison and renewal choice, although vessel-fit constraints narrow alternatives. Substitutes include authorised moorings, dry storage and moving to another port. The centre-and-four-forces diagram links these forces to contingency funding and a narrow service scope.

Planning item	Basis and action
Rivalry	Compare tariff inclusions rather than promise unproven superiority
Entry and suppliers	Confirm concession and contractor terms before capital commitments
Buyers and substitutes	Validate renewal intent and dimensional suitability

Porter five forces and responses



Proposed design framework; research gaps and assumptions remain explicit.

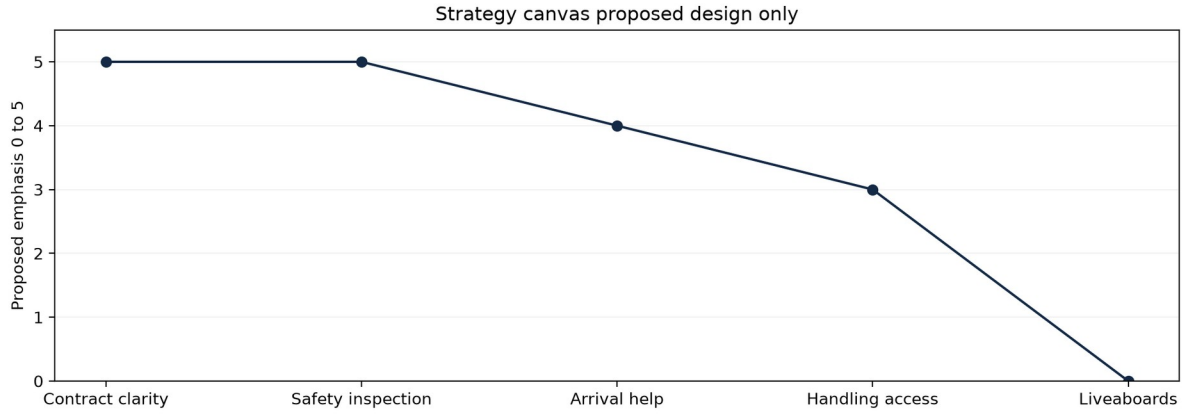
17 / STRATEGY

Strategy canvas

The canvas compares proposed operating emphasis across berth administration, inspected infrastructure, arrival help, handling access and residential services. Scores represent the concept design only; competitor scores are intentionally omitted because no comparable customer research exists.

Our design gives high emphasis to safety and clear contracts, medium emphasis to authorised handling coordination, and zero emphasis to liveaboard accommodation. Investment and payroll must support these choices. Validate the position through interview evidence and approved tariff constraints before advertising.

Planning item	Basis and action
Method	Qualitative design priorities from 0 to 5, not customer ratings
Trade-off	Avoid lift ownership and fuel stock to reduce permission and capex scope
Validation	Interview and quote evidence before positioning claims



Proposed design framework; research gaps and assumptions remain explicit.

18 / OPERATIONS

Location and premises

No basin has been selected. The concept requires an existing 120-berth estate within Marseille with lawful water and upland access, safe depth and mooring design, shore power, sanitation, waste reception and emergency routes. A hypothetical allocation is not possession of an operating marina.

Survey bathymetry, pontoon condition, seabed and anchoring, power protection, fire access and accessibility. Obtain an explicit split of maintenance, dredging, capital replacement and reinstatement duties. If major breakwater or dredging costs fall on the operator, this model is insufficient and must be rebuilt.

Planning item	Basis and action
Site gate	Authority opportunity and title boundaries confirmed
Condition gate	Independent marine and electrical surveys
Model fee	EUR 100,000 annual minimum or 8 percent of net sales, whichever greater; unquoted

19 / OPERATIONS

Equipment and resource plan

EUR 240,000 net opening capex covers pontoon and safety refurbishment EUR 130,000, shore utilities and metering EUR 50,000, office and access systems EUR 20,000, and capital contingency EUR 40,000. These are planning allowances, not supplier quotations. The model assumes all are placed in service at opening with a ten-year composite life.

A EUR 30,000 net replacement vintage is placed in service in January 2028 and depreciated over five years. Zero residual values are used. Independent survey findings and concession expiry may require shorter lives or additional assets; no waterfront ownership is capitalised.

Planning item	Basis and action
Opening capex	EUR 240,000 net and EUR 48,000 VAT
Replacement	EUR 30,000 net plus VAT in month 13
Excluded assets	Harbour land, breakwater, travel lift, fuel tanks and dry-stack racks

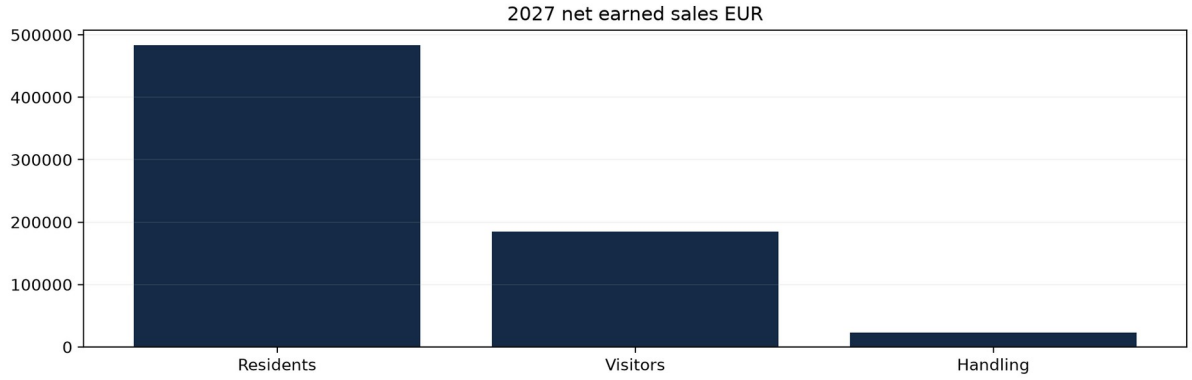
20 / OFFER

Service and product strategy

Annual leisure berthing is the principal service. Visitor stays are sold by vessel metre per night from unallocated berth-days. Resident electricity beyond agreed inclusions should be metered under approved terms, but separately charged utilities are excluded from this forecast to avoid inventing a tariff.

Handling coordination has an annual net fee of EUR 300 per resident vessel, earned evenly as an illustrative service bundle, with 45 percent outsourced cost. Verify enforceable service performance, principal-versus-agent accounting and subcontract permission. No lift work is carried out by unqualified operator staff.

Planning item	Basis and action
Annual berthing	Reserved suitable berth with written conditions
Visitor nights	Remaining surveyed capacity only
Handling bundle	Third-party authorised work; pricing and timing untested



EUR forecast January 2027 to December 2029; model 1.0, default inputs.

21 / OFFER

Pricing and berth economics

Proposed resident pricing is EUR 620 net per vessel metre per year, or EUR 744 including 20 percent VAT. An 8m boat therefore pays EUR 5,952 gross annually, 10m EUR 7,440, and 12m EUR 8,928. Proposed visitor pricing is EUR 4.00 net per metre per night, or EUR 4.80 gross.

Length-only pricing is a modelling convention and may not be permitted by the eventual authority. Public local schedules use occupied square metres for relevant charges [S7]. Obtain approval and convert the survey to billable dimensions before using a rate card. Annual resident cash arrives at January renewal and is deferred until each month of berthing is supplied. The current 2026 metropolitan occupation schedule provides four direct-debit instalments [S7]; it does not validate this hypothetical operator’s full January advance. The authority must approve payment and tariff terms. If instalments, cancellations or refunds apply, revise collection timing and fund the resulting liquidity need before commitments.

Planning item	Basis and action
Rate escalation	2 percent each January in Base
Tax basis	Financial revenue excludes VAT; customer quotes include VAT
Contract risk	No nonrefundable customer advance accepted before lawful availability

22 / OFFER

Competitor price comparison

The 2026 Métropole schedule gives annual non-economic occupation rates by port and occupied square metres [S7]. It is an authoritative local structure, but its public occupation fee is not automatically the retail tariff an operator can charge under a future concession. The planning rate is not represented as a matched competitor quote.

The official tourism directory lists Corbières land and afloat port services [S6]. The operator tariff URL could not be fetched reliably during review, so no current competitor price is represented as verified. Obtain written quotations for exact vessel dimensions, service inclusions and VAT before completing a matched comparison.

Planning item	Basis and action
Our annual 10m example	EUR 7,440 including VAT; planning price
Métropole annual berth	Square-metre basis; vessel beam and authorised category required
Corbières handling	Different service; written specific quote pending

23 / GROWTH

Brand and customer experience

The working brand promises clear administration and documented service. Publish approved prices, arrival contacts, access limits and emergency escalation. Verify all safety and environmental claims; no certification, star rating or award is claimed.

The customer journey begins with dimension and insurance checks, continues to contract and payment, then includes arrival allocation, inspection and renewal. During severe weather the manager communicates restrictions and assigns checks. Complaints and incidents are logged and reviewed without treating front-line staff as public police.

Planning item	Basis and action
Before contract	Dimension, legal use and price inclusions checked
Arrival	Assigned berth and safe assistance within permissions
Renewal	Terms and upcoming charges communicated before January

Customer journey and revenue controls

Qualify and contract

Check dimensions, registration, insurance and permitted use. Issue approved terms.

Pay and arrive

Reconcile receipt and VAT; assign a safe berth; provide arrival and waste instructions.

Serve and renew

Earn resident fees monthly; log incidents; communicate renewal and terms.

Proposed design framework; research gaps and assumptions remain explicit.

24 / GROWTH

Sales channels and process

Bookings would originate from an accessible website, direct telephone enquiries and lawful authority referral routes. The operator must not imply control of a public waiting list or promise berth allocation outside the approved rules. No referral agreement or buyer commitment exists.

Approve the quotation, check fit and insurance, sign terms and only then invoice. Annual resident receipts are posted to deferred revenue and VAT on collection under the model assumption; monthly earned berthing is released from the liability. Visitor invoices are earned for the stay, with 5 percent receivables representing settlement delay.

Planning item	Basis and action
Pipeline	Enquiry, eligibility, approved offer, contract, payment, service
Revenue control	Monthly deferred-revenue release and cancellation reconciliation
Cash control	Receipt reconciliation, customer balances and VAT separation

25 / GROWTH

Launch marketing

The annual EUR 12,000 Base marketing budget funds compliant booking information, local nautical outreach, modest search advertising and launch communication. EUR 5,000 preparation legal and setup expense includes initial administration rather than an invented existing campaign.

Pause acquisition advertising until operating access is confirmed. Track qualified vessel enquiries, accepted contract applications and cost per signed contract. Resident prepayments must remain linked to service obligations. Marketing cannot resolve an unavailable site or authorise a prohibited vessel use.

Planning item	Basis and action
Budget	EUR 1,000 monthly operating marketing net in Base
Measurement	Eligible enquiries, signed contracts and acquisition cost
Stop rule	No campaign offering unavailable berths

26 / GROWTH

Retention and ongoing sales

The Base case retains 90 percent of resident contracts at each annual renewal and adds sufficient new contracts to reach the next target occupancy. The Operations schedule shows retained boats, new boats and closing residents by class. These are planning cohorts, not actual renewals.

Review nonrenewal reasons, incident handling and billing disputes. Start renewal communication in autumn, confirm lawful tariff changes and safe fit, and avoid double allocating residents away on cruises. Service quality and supported renewal demand should justify any next-year target.

Planning item	Basis and action
Base targets	65 percent, 75 percent and 85 percent resident occupancy
Retention	90 percent renewal assumption; 75 percent Downside
Capacity cap	Closing residents never exceed class capacity or 90 percent ceiling

27 / OPERATIONS

Daily operations and suppliers

The manager checks weather, access routes, electrical hazards, lines and pontoon condition before opening service. Staff record arrivals and departures, verify visitor berth availability, assist within training limits, and close with billing and incident reconciliation. Night cover is an external callout assumption, not a fully staffed 24-hour service.

Use insured contractors for specialist lift, electrical and underwater work. Check permission to outsource each task and document method statements and operator responsibility. Payables represent one month of handling cost, utilities and routine maintenance; no unagreed long supplier finance is assumed.

Planning item	Basis and action
Morning	Weather, incident log and critical safety inspection
Service	Dimension-fit arrival, waste instructions and customer support
Close	Cash, deferred revenue, visitor receivables and maintenance log

28 / OPERATIONS

Sustainability practices

Provide suitable waste reception and adopt an authority-approved reception and treatment plan [S5]. Separate oils, batteries and contaminated materials from ordinary waste. Do not allow uncontrolled hull cleaning, sanding, sewage discharge or fuel handling under the narrow service scope.

Record waste collections, spill-kit checks, water and electricity readings, and incident response drills. Environmental certification remains an aspiration requiring audit; the plan does not claim Ports Propres status. Utilities and maintenance allowances must be replaced by site-specific estimates before a bid.

Planning item	Basis and action
Waste	Authorised collection, segregation and traceable records
Water and power	Metering, leak checks and safe shore connections
Pollution	Response kit, escalation and insured contractor work

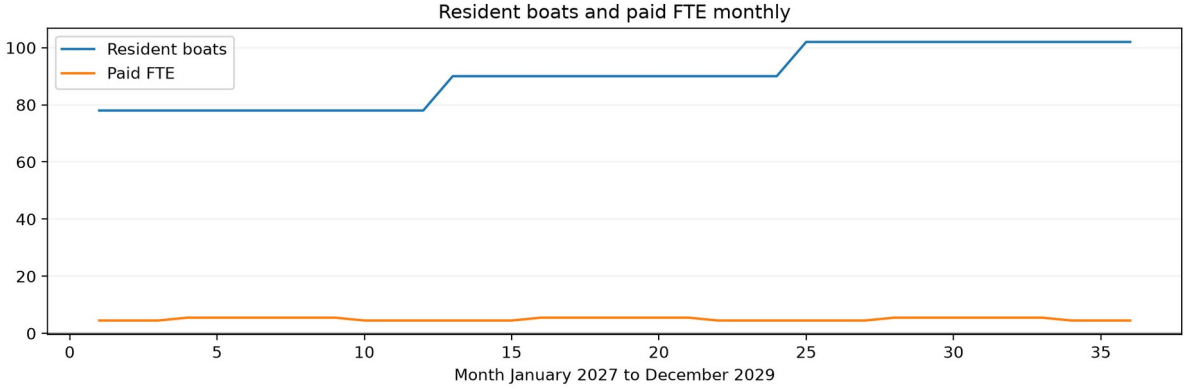
29 / PEOPLE

Staffing and training

The permanent team is one paid director, one harbour manager, two dock staff and a half-time administrator. Base gross annual pay is EUR 48,000, EUR 42,000, EUR 60,000 in total and EUR 18,000 respectively. Employer costs are a 42 percent planning load requiring French payroll advice.

One seasonal dock FTE is hired April to September at EUR 2,500 gross monthly, with the same load. This yields 4.5 paid FTE in winter and 5.5 in the main season. EUR 45,000 preparation payroll is paid across three months and expensed before opening. Leave, rest and callout cover require a lawful roster; no founder works for free.

Planning item	Basis and action
Permanent gross payroll	EUR 168,000 per year before load
Seasonal gross payroll	EUR 15,000 per year before load in Base
Annual increase	3 percent assumed, separate from legal wage compliance



EUR forecast January 2027 to December 2029; model 1.0, default inputs.

30 / PEOPLE

Staff skills and fair work

Recruit for line handling, customer communication, first aid, pollution response and safe electrical isolation within job boundaries. The manager must know escalation rules and maintain training evidence. Lift, diving and specialist electrical work remain with properly qualified contractors.

Confirm the applicable collective agreement, remuneration floors, contract form, social costs and working-time rules with payroll advisers. The 42 percent load is an estimate, not a statutory rate. Paid leave and training are not optional spare hours; roster validation is a pre-opening gate.

Planning item	Basis and action
Training before opening	Safety induction, incident drills and customer records
Fair work	Written terms, recorded hours and lawful rest
Skill evidence	Certificates, references and competency sign-off pending

31 / OPERATIONS

Legal and insurance requirements

The Métropole and national guidance distinguish operator responsibilities from authority police powers [S1 S3 S5]. Obtain the actual concession or occupation title and approved scope. Economic use of public domain requires a lawful title and may require selection procedures; relevant occupation permissions are precarious and revocable [S4].

Commission legal review of tariff approval, subcontracting, service continuity, termination, reinstatement and investment recovery. Public, employers, property, pollution and professional liability cover require broker quotes. EUR 25,000 annual insurance is an unquoted allowance; weather loss response EUR 10,000 is a cash expense allowance, not a claim that catastrophic damage is insured.

Planning item	Basis and action
Site and water permissions	No title or award exists
Liveaboards	Excluded; no habitation rights or accommodation revenue assumed
Insurance	Broker placement and limits required before service
Works	Authority and environmental approvals before any alterations

32 / OPERATIONS

Opening roadmap

The illustrative three-month preparation period is October to December 2026. It is viable only if the site award precedes it; no award timetable has been established. Paid manager/director preparation, rent or concession holding cost, legal work and equipment installation are included.

The roadmap is dependency based. Confirm award and survey first, then quotes and finance, followed by insured works, recruitment, safety sign-off and contract activation. A delay adds costs and postpones resident receipts; stress testing shows why preparation commitments should follow the gates rather than a calendar promise.

Planning item	Basis and action
Before month minus three	Award, permissions, survey and finance evidence
Months minus three to minus one	Paid preparation, works and training
Opening	Independent sign-off and authorised contracts
Stop	No opening with unapproved works, missing insurance or unfunded commitments

Opening dependencies

Access and condition

Award route, lawful title, survey and investment obligations before spending.

Finance and preparation

Written funds, quotes and insurance; three months paid preparation.

Opening gate

Safe works sign-off, trained roster and authorised customer contracts.

Proposed design framework; research gaps and assumptions remain explicit.

33 / CONTROL

Risks and management actions

The highest risks are failure to obtain a suitable title, survey liabilities, unvalidated letting assumptions and fixed cost commitments before customer receipts. Severe weather, pollution, electrical incidents, theft, customer claims and concession termination can exceed ordinary budget allowances.

Use staged commitments, independent engineering and legal reviews, broker-confirmed cover and a funded reserve. Monitor occupancy, renewals, visitor capacity, overdue receivables, advance obligations, cash and incidents monthly. Funding actions require real offers; cutting mandatory safety work is not a permissible model fix.

Planning item	Basis and action
Site risk	Stop before capex without approved tenure and duties
Cash risk	Fund the shortfall or redesign prior to opening
Weather and pollution	Drills, inspection, specialist contractors and adequate insurance
Demand risk	Validate eligible applications; reduce commitments if unsupported

34 / CONTROL

Research and evidence

The research register archives official port, tariff, police, public-domain, environment, tourism-directory and tax sources reviewed on 3 October 2026. They support context and rules, not the forecast's unquoted commercial assumptions. Source identifiers appear beside the relevant narrative.

Primary URLs and archived source files are retained with this package. No population-to-customer conversion, invented competitor ratings, observed demand, secured concession or lender approval is used. The model reference was inspected read-only and rebuilt for a narrow monthly operator; its US valuation and fuel/dry-stack assumptions were not imported as French facts.

Source reviewed 3 October 2026	Primary URL
S1 Port procedures	https://ampmetropole.fr/missions/amenagement-du-territoire-et-urbanisme/ports-de-plaisance/
S2 Regional capacity	https://ampmetropole.fr/mobilite-transports/securite/securite-renforcee-dans-les-ports-metropolitains/
S3 Port police	https://ampmetropole.fr/wp-content/uploads/2025/11/REGLEMENT-DE-POLICE-2017.pdf
S4 Public-domain title	https://www.legifrance.gouv.fr/codes/section_lc/LEGITEXT000006070299/LEGISCTA000006164225/
S5 Port environment	https://www.mer.gouv.fr/ports-de-plaisance-maritimes
S6 Official tourism Corbieres service listing	https://www.marseille-tourisme.com/offres/corbieres-port-services-marseille-16eme-fr-2801325/
S7 2026 port tariffs	https://ampmetropole.fr/wp-content/uploads/2026/01/TCM-009-19190-25-CM_ANNEXE-Tarifs.pdf
S8 Official tax rates	https://www.impots.gouv.fr/international-professionnel/fiscalite-des-entreprises

35 / CONTROL

Quotes and assumptions

The entire commercial forecast is a planning hypothesis. EUR 620 annual net per vessel metre, 65 percent resident occupancy, 120 surveyed-equivalent berths, minimum concession fee, salaries, employer load, insurance, equipment and lending terms all require evidence. A published tariff does not validate these inputs.

Collect dated engineering and equipment quotes, the proposed concession contract, payroll advice, broker terms and a lender term sheet. Confirm annual advance cancellation/refund treatment and VAT on receipt. Replace all affected model cells and regenerate the Word conclusions together rather than editing a headline in isolation.

S4 uses the current accessible Légifrance chapter; S6 uses the official Marseille tourism service listing. The earlier operator tariff URL could not be fetched reliably, so a written competitor quotation is still required. No unverified price is used as evidence.

Planning item	Basis and action
Open evidence	Basin award, condition survey, customer research and fit
Open quotes	Capex, contractor costs, insurance, payroll and debt
Open accounting	VAT timing, agent/principal handling and annual tax settlement

36 / CONTROL

Model guide and completion

The editable workbook contains Inputs, Operations, AssetsDebt, Finance, Summary, Cases and Checks. Blue inputs drive one 36-month build. Summary links annual results and native charts. Cases contains dated snapshots and a stale-input flag, not three simultaneous live forecasts.

Retained JavaScript rebuilds the workbook. Independent arithmetic, actual saved-file import, input edits, native recalculation and visual review are recorded in QA. Before any investment, replace assumptions with evidence, refresh cases, review every month and obtain professional site, tax, payroll and contract advice. This package is a decision draft, not an awarded operating business.

Planning item	Basis and action
Periods and currency	January 2027 to December 2029; EUR net-of-VAT statements
Editable cells	Inputs case values, seasonal visitor utilisation and startup assumptions
Completion	Final conclusions must agree with the frozen verified result version

37 / FINANCE

Startup costs and funding

Proposed funding is EUR 300,000 owner equity and EUR 150,000 debt, neither secured. Opening uses include capex, VAT, deposit and paid preparation. The reserve is cash, not an expense. Financial integration will show actual modelled opening cash and any additional requirement.

No asset revaluation or balancing borrowing is inserted. Annual customer advances cannot be described as equity; they fund future services and may be refundable under agreed terms. Do not award works or draw debt until the forecast survives the final concession fee, survey and loan terms.

Verified Base: 2027 earned sales €691,800, EBITDA €167,492 and net result €119,666. Opening cash is €48,563; lowest cash across preparation and 36 operating months is €48,563. Additional cash needed to prevent negative cash is €0; the shortfall against the €100,000 reserve target is €51,438. No funding is secured. Model 1.0, January 2027 to December 2029.

Planning item	Basis and action
Equity	EUR 300,000 proposed; proof of funds pending
Debt	EUR 150,000 proposed; lender offer pending
Reserve	EUR 100,000 target; compare with modelled minimum cash

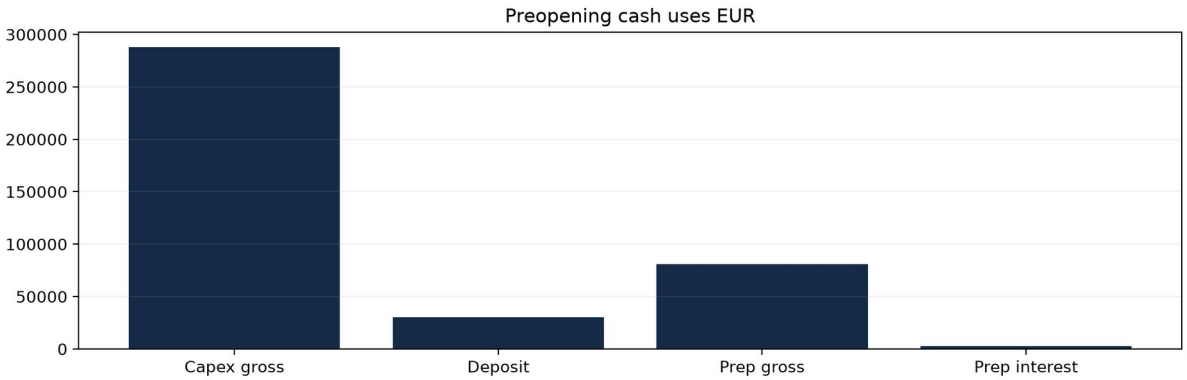
38 / FINANCE

Itemized startup costs

Startup assets are capitalised; preparation payroll, lease or concession holding fees and legal/setup expenses are charged to opening retained earnings. The refundable EUR 30,000 deposit is an asset and does not become depreciation or rent. VAT on capex and taxable preparation costs is carried as recoverable credit without assuming a cash refund.

All amounts are unquoted estimates. Preparation costs include EUR 45,000 paid staff, EUR 25,000 site fee and EUR 5,000 legal/setup net. Preparation interest is included explicitly in the financial model. Capex contingency is treated as spent and capitalised, not double counted as a separate cash reserve.

Cash use EUR	Amount
Capital assets gross	€288,000
Refundable deposit	€30,000
Paid preparation gross	€81,000
Preparation interest	€2,438
Total paid uses	**€401,438**
Opening cash	**€48,563**
Proposed equity	€300,000
Proposed loan	€150,000



EUR forecast January 2027 to December 2029; model 1.0, default inputs.

39 / FINANCE

Owner personal survival budget

The illustrative owner household budget is EUR 2,500 housing and essentials, EUR 500 transport and insurance, and EUR 500 contingency monthly, totalling EUR 3,500 net. It is not a statement of the unknown founder's actual expenses. Reliable external income is assumed zero.

The gross director salary is EUR 4,000 monthly. At an illustrative 75 percent net retention, available personal income would be EUR 3,000 and the household shortfall EUR 500 per month. Confirm actual payroll and personal commitments. Do not fund the household by treating company cash or unearned customer advances as personal income.

Planning item	Basis and action
Required monthly net	EUR 3,500 illustrative
Modelled monthly net	EUR 3,000 estimate from paid salary
Personal gap	EUR 500 per month; resolve independently of company funding

40 / FINANCE

Financing terms and security

The proposed EUR 150,000 loan carries 6.5 percent annual interest, twelve operating months of principal grace and sixty equal monthly principal instalments thereafter. Interest is paid during preparation and throughout the forecast. These are illustrative terms, not an approved facility.

Only depreciating operator equipment could be considered as potential business security, subject to title and lender valuation. The concession may restrict transfer or collateral rights. No land ownership, concession valuation, personal guarantee or refinancing is assumed. A lender must understand annual advance liabilities and the concession expiry relative to debt maturity. The current 2026 metropolitan occupation schedule provides four direct-debit instalments [S7]; it does not validate this hypothetical operator’s full January advance. The authority must approve payment and tariff terms. If instalments, cancellations or refunds apply, revise collection timing and fund the resulting liquidity need before commitments.

Planning item	Basis and action
Interest	6.5 percent fixed planning rate
Principal	EUR 2,500 monthly after month 12
Security	Equipment subject to title; no assumed mortgage on harbour
Risk	Loan term and site tenure must align before commitment

41 / FINANCE

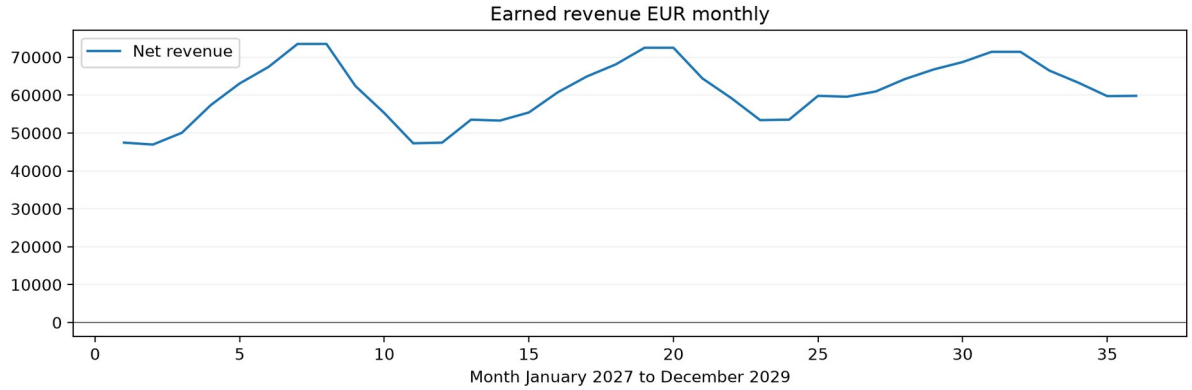
Revenue forecast and capacity

The Operations schedule calculates forty berths per length class, resident cohorts and available visitor berth-days. Visitor use is a seasonal percentage of unallocated berth-days, capped at 100 percent. Average visitor length is ten metres. Resident revenue is earned monthly from annual contract value; renewal cash is collected in January.

Handling income depends on occupied resident boats and is separate from berth capacity. No vacant resident berth is counted as visitor capacity. Occupancy is a proposed contractual letting rate, not proof of demand. Beam, draught and closure allowances need survey validation before accepting the forecast.

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Planning item	Basis and action
Resident base	65, 75 and 85 percent annual occupancy
Visitor seasonality	10 percent of unallocated days in winter to 60 percent in July and August
Capacity	120 berths and 1,200 class-weighted vessel metres



EUR forecast January 2027 to December 2029; model 1.0, default inputs.

42 / FINANCE

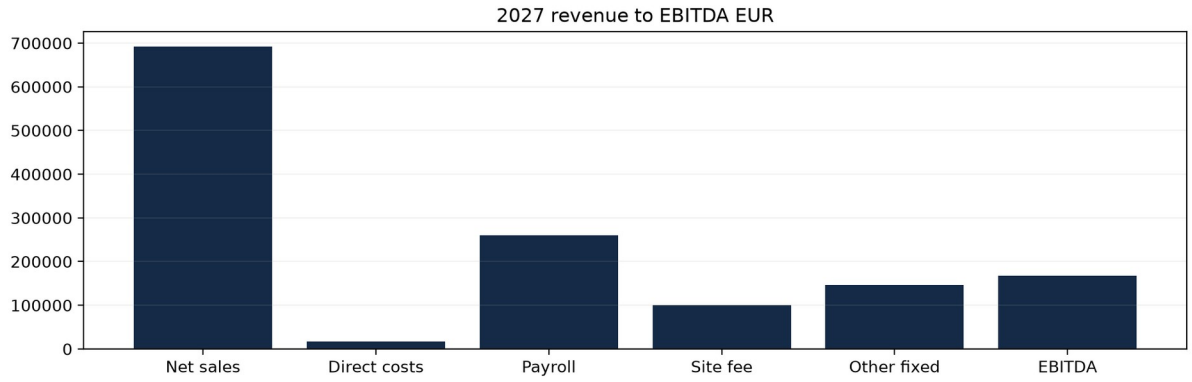
Costs and projected profit

Payroll includes the owner, permanent team and seasonal dock support. Concession expense is the greater of EUR 100,000 annual minimum and 8 percent of net revenue, resolved monthly in the model; the eventual contract may settle annually and requires a timing update. Utilities, maintenance, insurance, administration, marketing and weather response are paid allowances.

Direct handling cost is 45 percent of handling sales; berth collection fees are 1 percent of net total sales. The model distinguishes expense from supplier cash, capex, depreciation, VAT, debt principal and tax. Cost reductions must preserve safe service and contractual obligations.

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Planning item	Basis and action
Base fixed cash operating costs	Paid payroll plus minimum site fee and annual overheads
Maintenance	EUR 35,000 annual routine expense, separate from capex
Weather response	EUR 10,000 annual cash expense; catastrophe residual risk remains



EUR forecast January 2027 to December 2029; model 1.0, default inputs.

43 / FINANCE

Profit and loss forecast

The annual P&L summarises twelve calendar operating months per year, net of VAT. Resident advances are excluded from earned revenue until service is supplied. Depreciation is based on actual capex vintages and interest on opening loan balances.

Tax uses a conservative flat 25 percent provision on profit after carried-forward losses; the possible reduced SME rate is not assumed [S8]. The monthly loss-offset method is a planning approximation to annual tax computation. No deferred tax asset is recognised. Annual tables below come from the verified model.

Verified Base: 2027 earned sales €691,800, EBITDA €167,492 and net result €119,666. Opening cash is €48,563; lowest cash across preparation and 36 operating months is €48,563. Additional cash needed to prevent negative cash is €0; the shortfall against the €100,000 reserve target is €51,438. No funding is secured. Model 1.0, January 2027 to December 2029.

Preopening loss €77,438 is charged before January 2027 and excluded from the annual operating P&L. No deferred tax asset or asset revaluation is recognised.

EUR net of VAT	2027	2028	2029
Earned revenue	€691,800	€731,462	€772,185
Direct handling and collection costs	€17,448	€19,708	€22,048
Paid payroll including owner	€259,860	€267,656	€275,685
Concession fee	€100,000	€102,000	€104,040
Other operating costs	€147,000	€149,940	€152,939
EBITDA	**€167,492**	**€192,159**	**€217,472**
Depreciation	€24,000	€30,000	€30,000
Interest	€9,750	€8,856	€6,906
Tax provision	€14,076	€38,326	€45,142
Net profit or loss	**€119,666**	**€114,977**	**€135,425**

44 / FINANCE

Cash flow and financial position

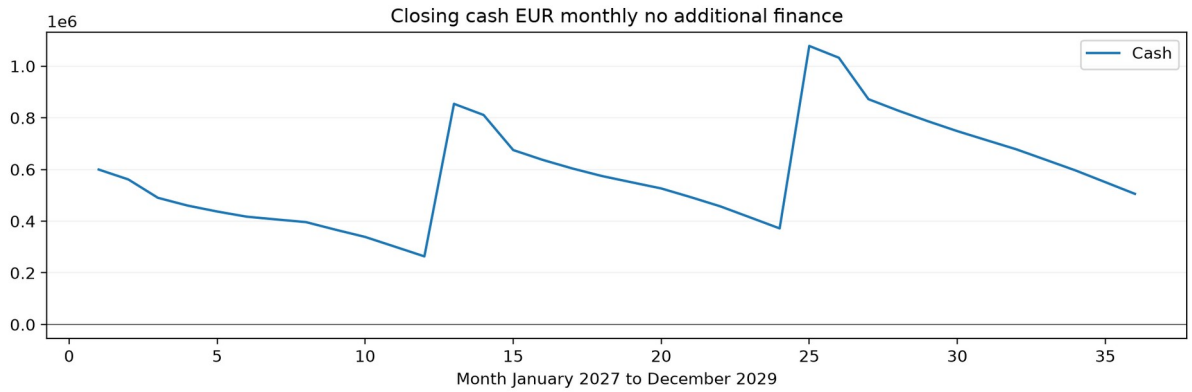
Cash flow captures annual resident receipts, visitor and handling collections, supplier settlement, paid salaries, operating costs, quarterly VAT payments, income-tax settlement, capital purchases and principal. Negative forecast cash represents an unfunded need; no extra debt or equity is inserted automatically.

The balance sheet carries cash, visitor receivables, refundable deposit, net assets and VAT credit against supplier payables, advance liabilities, tax balances and debt. Customer advances create seasonal liquidity but a matching service liability. Review all 36 months rather than only December cash. The current 2026 metropolitan occupation schedule provides four direct-debit instalments [S7]; it does not validate this hypothetical operator's full January advance. The authority must approve payment and tariff terms. If instalments, cancellations or refunds apply, revise collection timing and fund the resulting liquidity need before commitments.

Verified Base: 2027 earned sales €691,800, EBITDA €167,492 and net result €119,666. Opening cash is €48,563; lowest cash across preparation and 36 operating months is €48,563. Additional cash needed to prevent negative cash is €0; the shortfall against the €100,000 reserve target is €51,438. No funding is secured. Model 1.0, January 2027 to December 2029.

Base January resident advance is €483,600 net, with €443,300 still unearned after January service. This receipt is an unapproved contract assumption. A slower collection schedule reduces early liquidity; customer service and refund obligations remain. The Downside gap of €277,035 must be funded or the launch redesigned.

EUR	2027	2028	2029
Customer collections gross	€829,731	€877,819	€926,689
Operating payments gross	€569,511	€593,540	€608,240
VAT settlement	€45,157	€95,927	€116,353
Income tax settlement	€0	€14,076	€38,326
Capex gross	€0	€36,000	€0
Debt principal	€0	€30,000	€30,000
Net cash change	**€215,063**	**€108,276**	**€133,769**
Closing cash	**€263,625**	**€371,901**	**€505,670**



EUR forecast January 2027 to December 2029; model 1.0, default inputs.

45 / FINANCE

Cash flow forecast months one to six

The first six months include January annual resident collections and the start of higher visitor activity. Resident revenue continues to be earned equally by month, so January receipts exceed January berthing revenue. Cash is not a proxy for profitability.

Monthly figures below come from the saved, recalculated workbook. Quarterly VAT settlement is an illustrative timing assumption; the final company's filing regime must be confirmed. Input VAT credits are offset first and no refund is budgeted.

EUR	01-27	02-27	03-27	04-27	05-27	06-27
Collections gross	€588,480	€8,015	€11,528	€20,046	€26,996	€32,318
Operating payments	€37,284	€46,332	€46,363	€49,986	€50,043	€50,087
VAT paid	€0	€0	€36,308	€0	€0	€2,274
Net cash change	**€551,196**	**(€38,317)**	**(€71,143)**	**(€29,940)**	**(€23,047)**	**(€20,043)**
Closing cash	**€599,759**	**€561,442**	**€490,299**	**€460,359**	**€437,311**	**€417,269**
Unearned resident fees	€443,300	€403,000	€362,700	€322,400	€282,100	€241,800

46 / FINANCE

Cash flow forecast months seven to twelve

Summer visitor use peaks on the remaining visitor estate, followed by weaker winter demand. Permanent paid staff and minimum concession fees continue throughout the year. There is no additional resident renewal receipt after January in this simplified contract calendar.

December cash may be much lower than January because annual advances finance service delivery over twelve months. Debt principal starts in January 2028. A liquidity reserve is judged against monthly minimum cash and commitments, not only a year-end balance.

EUR	07-27	08-27	09-27	10-27	11-27	12-27
Collections gross	€39,475	€39,838	€27,197	€18,392	€8,867	€8,580
Operating payments	€50,147	€50,147	€50,036	€46,415	€46,335	€46,337
VAT paid	€0	€0	€6,575	€0	€0	€0
Net cash change	**(€10,672)**	**(€10,310)**	**(€29,414)**	**(€28,022)**	**(€37,468)**	**(€37,757)**
Closing cash	**€406,596**	**€396,287**	**€366,873**	**€338,851**	**€301,382**	**€263,625**
Unearned resident fees	€201,500	€161,200	€120,900	€80,600	€40,300	€0

47 / FINANCE

Financial position summary

Annual balance sheets show the closing December positions from the monthly statements. Opening retained earnings include paid preparation loss. Equipment value declines through straight-line depreciation; no concession or land valuation gain is recognised.

Annual advance liabilities reach zero at December under the January renewal convention, but exist in every intervening month. Users should inspect the monthly deferred-revenue schedule to understand obligations. Receivables and supplier terms are estimates requiring contract evidence.

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EUR closing December	2027	2028	2029
Cash or unfunded cash	€263,625	€371,901	€505,670
Ancillary receivables	€429	€365	€299
Refundable deposit	€30,000	€30,000	€30,000
VAT credit	€5,303	€6,664	€15,559
Net equipment	€216,000	€216,000	€186,000
Total assets	**€515,358**	**€624,930**	**€737,527**
Supplier payables	€9,053	€9,399	€9,756
Unearned resident fees	€0	€0	€0
VAT payable	€0	€0	€0
Tax payable	€14,076	€38,326	€45,142
Loan	€150,000	€120,000	€90,000
Total liabilities	**€173,129**	**€167,725**	**€144,897**
Paid equity	€300,000	€300,000	€300,000
Retained earnings	€42,228	€157,205	€292,630
Total equity	**€342,228**	**€457,205**	**€592,630**
Liabilities and equity	**€515,358**	**€624,930**	**€737,527**

48 / FINANCE

Break even and scenarios

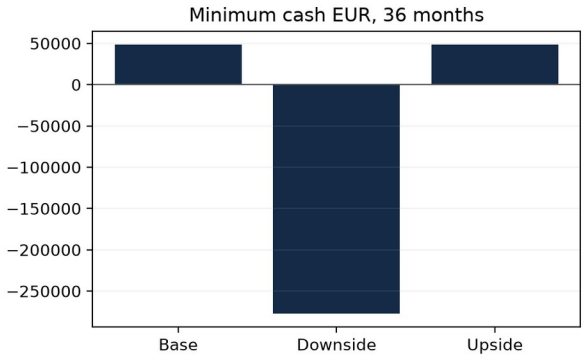
The case selector changes occupancy, renewal retention, visitor demand, rate multiplier, capital cost and fixed cost assumptions within the same operating build. Comparison outputs are dated snapshots with an input-change flag. They must be refreshed when assumptions change.

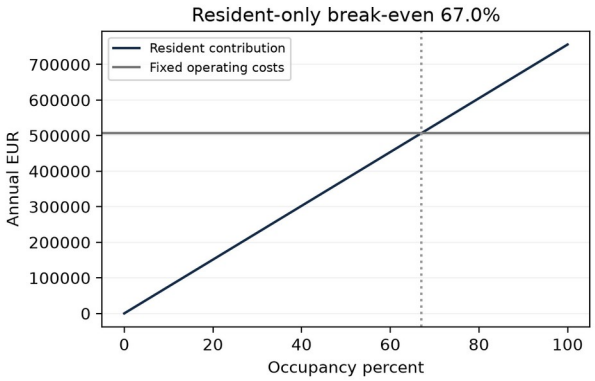
Operating break-even resident occupancy is indicative: annual fixed cash costs are divided by full resident contract contribution, excluding visitor income, financing, tax and capex. It is a conservative diagnostic, not a claim that every berth can be filled or that operating break-even covers liquidity. Scenarios retain the same proposed financing and expose any funding shortfall.

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Base resident-only operating break-even occupancy is 67.0%. This excludes visitor contribution, interest, principal, tax and capex. At or above 100 percent the standalone resident offer cannot cover the modelled fixed operating costs.

Case snapshot	2027 sales	Minimum cash	Funding gap
Base	€691,800	€48,563	€0
Downside	€472,716	(€277,035)	€277,035
Upside	€752,106	€48,563	€0





EUR forecast January 2027 to December 2029; model 1.0, default inputs.