Marketplace Business Plan

Second Desk | Amsterdam | Proposed marketplace

DOCUMENT GUIDE

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Second Desk | Proposed Dutch B2B furniture marketplace | 4 October 2026

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Reading this plan

This is a proposed Dutch B2B marketplace. Research rules carry source IDs; demand, seller supply, staff productivity, prices and funding are assumptions. External PSP seller funds are excluded from company revenue and cash. No PSP contract or financing is secured. Refresh the entire package after input changes.

01 / BUSINESS

Executive summary

Fund validation and legal design before approving a transaction launch.

Proposed business

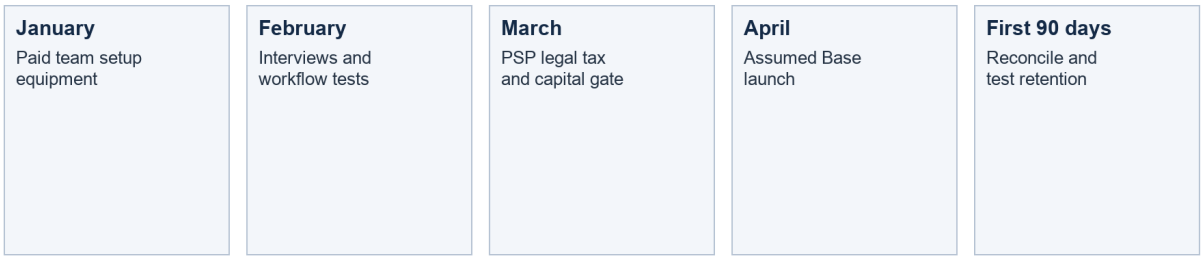
Second Desk is a hypothetical Amsterdam marketplace matching professional Dutch used office furniture sellers with business buyers. Sellers own inventory and invoice the goods. The proposed BV earns a seller commission, not the full value of furniture. No founder credentials, customers, supplier agreements, finance commitment or payment provider contract are established.

Decision

The forecast covers January 2027 to December 2029 and assumes April 2027 launch after a hard legal and payment readiness gate. Paid owner, developer and support preparation starts in January. Obtain actual inventory, buyer interviews, PSP terms and capital before launch. Growth is capped by seller supply and paid support capacity; seller balances never finance company payroll.

Verified forecast finding

Base 2027 company fee revenue is EUR 414,784 and net result EUR (150,752). The minimum available company cash is EUR 162,961 in 2027-10. Downside needs EUR 758,026 further funding; the proposed EUR 450,000 equity is uncommitted. Neither scenario has evidence of customer demand or actual PSP availability. Proceed to funded validation, not unconditional launch.



Planning sequence only. PSP contract legal readiness demand and company funding remain unconfirmed.

Planning framework and assumptions / Executive summary

02 / BUSINESS

Business details

Domestic business buyers and professional sellers define the initial scope.

Entity

Second Desk is a working name for a proposed Dutch BV. Amsterdam is the operating base, with remote support and seller-managed delivery within the Netherlands. Legal name, registered office, shareholders, bank account and beneficial owner filings remain pending. The plan is a management forecast rather than an offer to invest.

Scope

Only ordinary domestic VAT taxable furniture transactions are modelled. Exclude consumer accounts, private sellers, margin-scheme goods, cross-border sales, regulated electrical equipment and platform warehousing. Buyer and seller contracts must show who invoices, delivers, accepts returns and bears product obligations before accepting orders.

Decision	Planning basis
Working name	Second Desk
Base	Amsterdam Netherlands
Status	Hypothetical unlaunched BV
Forecast	36 months January 2027 to December 2029

03 / BUSINESS

Business concept and objectives

Make comparable second-hand furniture lots easier to evaluate without becoming an inventory owner.

Offer

Structured listings show dimensions, condition, quantity, photos, location, tax treatment and delivery terms. Business buyers request a matched batch and sellers confirm availability before payment. The platform records approvals and handles listing and transaction communications; it does not promise refurbishment, stock availability or transport performance.

Milestones

First validate ten buyer procurement conversations and ten seller inventory samples. Then complete legal, security and PSP onboarding. Test refunds and settlement with low-value transactions before public launch. Expansion requires demonstrated retained buyers, seller coverage, acceptable dispute workload and adequate company cash rather than an assumed network effect.

Forecast boundary

By December 2029 the Base model submits 1,200 expected orders monthly against 1,200 paid support capacity. Company revenue is earned commission, while Base 2029 kept goods GMV is EUR 8,539,603. Capacity and acquisition assumptions require pilot evidence.

Decision	Planning basis
Before launch	Primary interviews inventory verification and contracts
First 90 operating days	Reconcile orders invoices refunds and PSP statements
Year one	Measure retention conversion and dispute work
Expansion	Revised staffed and funded economics

04 / STRATEGY

Business model canvas

The economic model is commission on completed goods sales after full-order refunds.

Two-sided model

Paid acquisition attracts business buyers and professional sellers. Monthly retention cohorts determine active accounts; expected order demand is limited by active seller fulfilment capacity and paid support workload. Supplier relationships are proposed, with no free inventory, automatic account access or exclusive coverage.

Financial boundary

The seller owns the furniture and the buyer contract. The platform invoices commission plus its own VAT to sellers. A licensed PSP is proposed to split and safeguard settlement, with company fees delayed and partially reserved. Gross merchandise value and externally held seller balances are activity measures, not company revenue or usable working capital.



Planning framework and assumptions / Business model canvas

05 / STRATEGY

SWOT and longer term goals

The chosen niche may improve comparability, but thin supply and unproved repeat buying remain material.

Strengths and weaknesses

A bounded professional scope makes invoice evidence and product comparison more consistent. This is a design choice, not a measured advantage. The startup has no installed seller base or retained buyers. Fixed payroll and two-sided acquisition are paid before enough fee income exists.

Opportunities and threats

Office moves and refits may create reusable inventory, but actual local lots and purchasing budgets have not been measured. Direct dealer websites and general listing services are alternatives. Listings can disappear before an order, buyers can bypass the platform, and disputes can consume the support capacity that limits sales.

Decision	Planning basis
Strength	Structured business listing and invoice workflow
Weakness	No evidenced cohorts or seller contracts
Opportunity	Validate matching for multi-item office orders
Threat	Bypass fraud unavailable stock and PSP delay

06 / STRATEGY

TOWS strategy matrix

Each strategic response has an operating owner and a financial consequence.

Use resources

The developer and paid support team can enforce a complete listing schema and reconcile settlement. Prioritise sellers with recurring matched batches. This can reduce mismatch, but does not justify raising retention before a measured cohort survives.

Limit exposure

Start within a small seller and category scope. Stop paid acquisition when unresolved support work exceeds available hours or company cash reaches its approved floor. Require seller inventory refresh and use documented dispute decisions. Any consumer or cross-border expansion requires a revised legal and VAT design.

Decision	Planning basis
SO	Match structured batch listings with validated SME buying jobs
WO	Buy bounded acquisition tests and measure retained cohorts
ST	Use verified seller identity and item acceptance evidence
WT	Stop launch without PSP terms and committed company capital

07 / PEOPLE

Owner and management

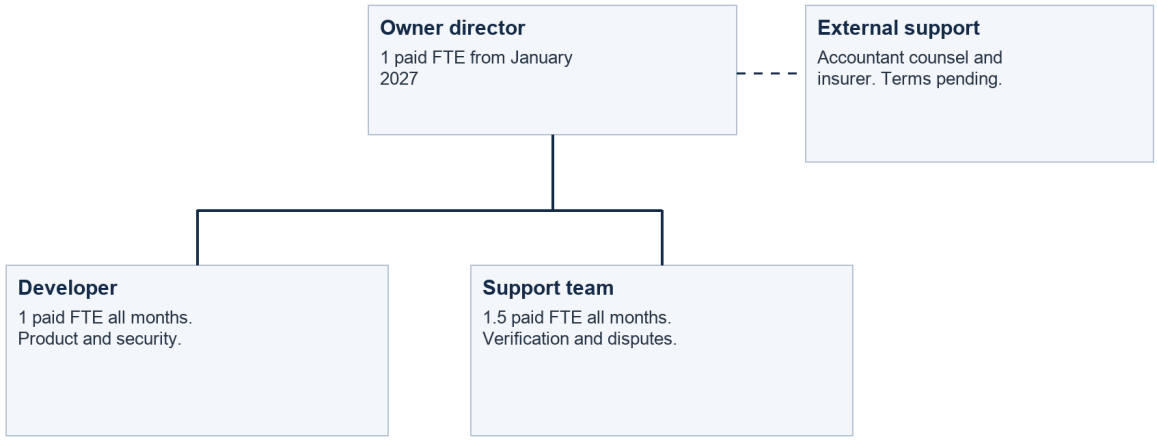
The director owns cash, seller trust and the launch decision.

Paid responsibilities

One owner director and one developer are paid from month one. Support totals 1.5 paid FTE throughout preparation and operation. The owner handles seller relationships, finance and escalation. The developer handles listing, payment integration and security. Support verifies records and coordinates order issues. Only support FTE contributes to modelled order capacity.

External support

An accountant, payments counsel and insurer advise on contracts, taxes, data and coverage within the professional-services budget. No adviser is appointed. Solid organisation lines represent employment reporting; dashed lines represent proposed external support. Salaries are budget assumptions and require actual recruitment and Dutch payroll advice.



Solid lines report to the director. Dashed lines represent proposed external advice.

Planning framework and assumptions / Owner and management

08 / PEOPLE

Owner and key personnel profiles

No founder qualifications or prior results are invented.

Hiring criteria

Select a director able to manage settlement, SME procurement and disciplined cash review. Select a developer with demonstrated secure integrations and support staff who can reconcile order documents, validate seller records and escalate disputes. Actual CVs, references, employment terms and right-to-work checks must be retained before hiring.

Continuity

Assign backup access with separate permissions and documented handovers. A developer absence must not allow unreviewed manual payout changes. The owner cannot add unpaid capacity to the forecast. Training and administration are included in the net supported-order assumption, and additional roles require a revised payroll and capacity model.

Decision	Planning basis
Director	1.0 paid FTE finance and seller oversight
Developer	1.0 paid FTE product and security
Support	1.5 paid FTE onboarding and disputes
External	Accountant counsel insurer terms pending

09 / MARKET

Target customers

The initial buyer is a Dutch business seeking a specified used furniture batch.

Buyer job

Target office managers and owners of small businesses who need matching desks or chairs, documented condition and clear tax and delivery terms. The plan does not assume consumer traffic or a consumer returns model. Interviews should test whether buyers will transact through the platform rather than contact a dealer directly.

Seller job

Professional sellers may need a structured route for surplus or used stock, but willingness to pay commission is unknown. Ask for invoice examples, ordinary VAT eligibility, delivery constraints and stock update frequency. Seller CAC includes paid acquisition; retained sellers and their available order capacity must be observed rather than inferred from listings.

Decision	Planning basis
Buyers	Dutch SME office decision makers
Sellers	Professional domestic ordinary-VAT furniture traders
Excluded	Private sellers consumers margin-scheme and cross-border
Validation	Ten interviews on each side before launch

10 / MARKET

Segmentation targeting and positioning

Position on comparable business documentation and matched lots rather than universal low prices.

Segments

Separate small office refreshes, move-related batch purchases and recurring dealer buyers. Within seller segments distinguish repeat professional dealers from occasional business clear-outs. Only verified professional sellers with usable ordinary VAT documentation are in the initial design. Interviews determine which segment can produce repeat transactions.

Target and position

Begin with matched office batches rather than individual low-value consumer goods. Intended positioning is clear condition and invoice records with a confirmed delivery scope. This is a proposed service promise; competitor quality, conversion or willingness to pay has not been scored. Selection must also fit support workload and unit contribution.

Decision	Planning basis
Segmentation	Batch need repeat buying and seller stock type
Target	Business office batches within domestic seller coverage
Position	Comparable documented lots and clear obligations
Test	Conversion retained cohort and dispute hours

11 / MARKET

Value proposition canvas

The proposed value is reduced search and documentation friction.

Jobs pains gains

Business buyers compare dimensions, condition, quantities, timing and invoices. Pain hypotheses include inconsistent photos, missing batch quantities and unclear delivery responsibility. Desired gains are a usable shortlist and an auditable purchase record. None of these hypotheses is supported by completed customer interviews yet.

Offer and fit

Listings require a condition checklist and seller identity. Buyers confirm scope and seller-managed transport before payment. The platform records messages, invoice references and complaint decisions. Match these features to interview evidence; do not add costly authentication, warehousing or transport promises absent a staffed and funded service design.



Planning framework and assumptions / Value proposition canvas

12 / MARKET

Market size and trends

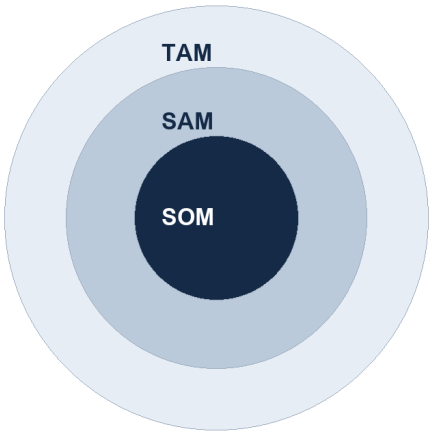
Scope hypotheses guide testing; they do not establish local market size or forecast share.

Sizing method

For a 2027 Netherlands annual scope example, TAM assumes 50,000 business purchasers each with EUR 1500 annual net used-furniture spend, or EUR 75 million GMV. SAM assumes 10,000 suitable purchasers at the same budget, or EUR 15 million GMV. Counts and spend are unvalidated assumptions; no official market estimate is claimed.

SOM and trends

SOM is the modelled completed net goods footprint after refunds and capacity constraints. It is not validated capture of TAM or SAM, and no percentage share is reported. Reuse is a plausible purchase reason but no quantified environmental saving or current demand growth is asserted. Research must replace these scope inputs with observed addressable accounts and purchasing records.



TAM hypothesis: 50000 firms x EUR 1500 annual net used furniture spend = EUR 75m GMV.

SAM hypothesis: 10000 suitable firms x EUR 1500 = EUR 15m annual net GMV.

SOM is forecast kept net GMV, not validated market capture or share.

Netherlands intended scope, 2027 annual EUR. Schematic areas. Counts and budgets unvalidated.

Planning framework and assumptions / Market size and trends

13 / MARKET

PESTLE analysis

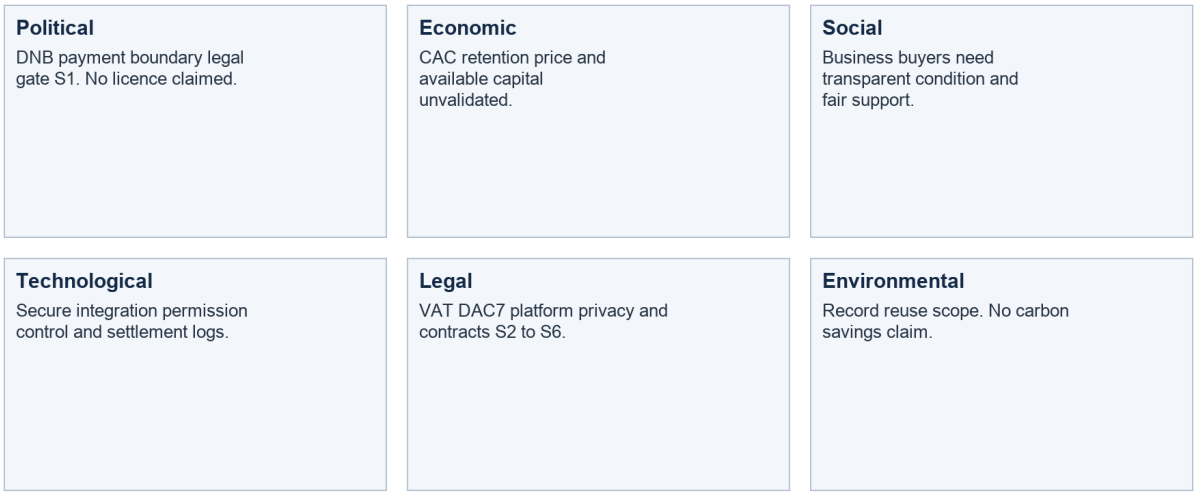
Rules, procurement practices and payment dependencies shape the launch design.

External context

DNB payment boundaries and intermediary-service duties require legal review. Buyer budgets, dealer commission acceptance and finance remain unknown. Expectations for condition transparency and privacy influence listings and records. The developer must provide a secure workflow rather than assume technology removes fraud.

Consequences

Apply domestic VAT and DAC7 seller identification to the initial professional scope. Map relevant DSA hosting/platform and P2B obligations; do not treat the B2B boundary as immunity. Record reuse activity without claiming measured carbon savings. Each panel identifies a specific validation or response tied to the proposed business.



Planning framework and assumptions / PESTLE analysis

14 / MARKET

Local demand and evidence

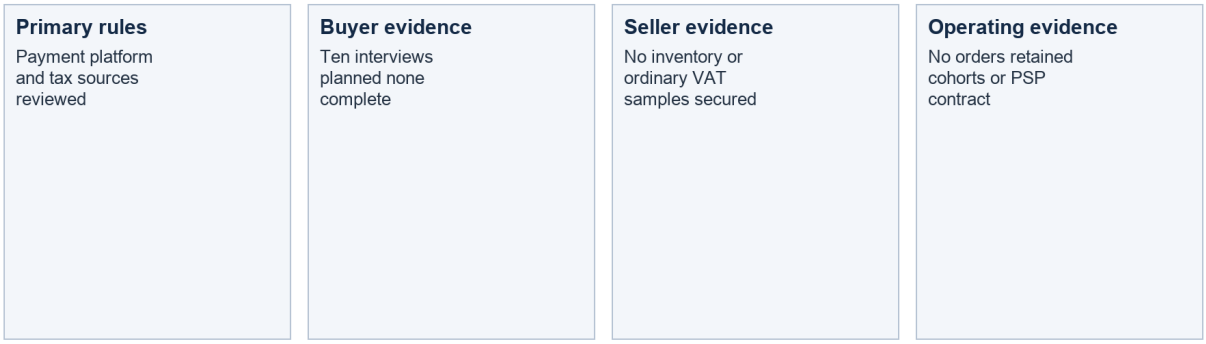
The present evidence covers published rules, not customer demand.

What is known

Sources S1 to S7 describe payment, platform and tax rules. They do not establish how many Amsterdam offices will buy, how often buyers repeat, seller supply or acquisition cost. The marketplace has no observed orders, conversion rate, quote or letter of intent.

What to collect

Interview ten buyers and ten sellers, obtain anonymised inventory and purchase examples, and run a bounded acquisition test only after appropriate notices and permissions. Record spend, qualified account creation, confirmed stock and completed orders separately. Recalculate cohorts and capacity using measured results before approving scale.



Evidence status 4 October 2026. Modelled cohorts and GMV are hypothetical.

Planning framework and assumptions / Local demand and evidence

15 / MARKET

Competitors and positioning

Direct dealers, general listing services and new furniture suppliers are alternatives to validate.

Competitive set

Buyers can purchase directly from professional furniture dealers, search broad classifieds or buy new from retail suppliers. The plan uses these categories as a research checklist and does not invent platform pricing, ratings, market shares or service scores. Compare matched batches, invoice evidence, delivery terms and total buyer cost from current written offers.

Differentiation test

A structured marketplace must create enough convenience to justify commission and avoid direct bypass. If dealers already provide equivalent sourcing and documentation, the proposed positioning is weak. Test whether confirmed matched lots convert without raising acquisition spend or adding unsupported fulfilment obligations.

Decision	Planning basis
Direct dealers	Obtain matched batch quotations
General listing services	Compare documentation and contact workflow
New furniture suppliers	Compare total delivered cost and condition
Decision	Evidence of paid convenience required

16 / MARKET

Porter five forces

The two-sided model faces buyer choice, seller bypass and a payment dependency.

Forces

Rivalry comes from dealer websites and broad listings. Buyers can compare new and used goods; sellers can transact directly. New platforms can create listings cheaply but must fund trust and settlement. The PSP, software services and reliable inventory suppliers can impose terms that change cash timing and contribution.

Responses

Focus on documented batch matching and keep a credible alternative workflow if a vendor changes terms. Seller contracts need listing refresh and clear fee/refund treatment. Do not assume exclusivity or price control. Revisit contribution and funding whenever processing rates, reserves or acquisition costs change.



Planning framework and assumptions / Porter five forces

17 / STRATEGY

Strategy canvas

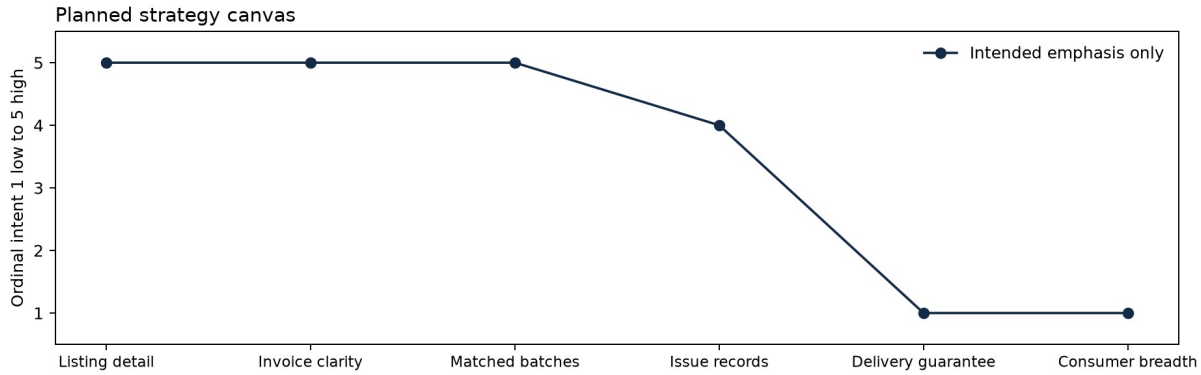
The canvas shows intended service emphasis, not measured competitor performance.

Choices

Emphasise listing completeness, business invoice clarity and matched batches. Offer seller-managed delivery coordination rather than a platform delivery guarantee. Lower emphasis on immediate nationwide stock coverage and consumer breadth reflects the paid team and bounded initial scope.

Validation

The ordinal scores are internal design intentions from one to five. No competitor is rated. Ask buyers which features affect their purchase and measure conversion, repeated buying and support work. Remove features that add cost without observed willingness to transact.



Planning framework and assumptions / Strategy canvas

18 / OPERATIONS

Location and premises

Use a small Amsterdam coworking base with remote digital support.

Premises

The assumed gross rent budget is EUR 1200 monthly in Base before calendar inflation. No lease, address or quote is secured. The business holds no warehouse or furniture inventory. Sellers store goods and agree delivery or collection directly with the business buyer.

Infrastructure

Choose reliable connectivity, private record handling and secure staff equipment. Confirm permitted office use, insurance and data access before signing. A warehouse or platform logistics operation would change rent, assets, product risk and capacity and therefore requires a new operating plan rather than an unmodelled service promise.

Decision	Planning basis
Use	Digital operations and private support
Inventory	Seller held only
Rent	Gross budget no VAT recovery
Gate	Actual lease and coverage review

19 / OPERATIONS

Equipment and resource plan

The model expenses initial integration and depreciates only finite equipment.

Initial resources

Assume EUR 8000 net laptops and testing devices paid in January 2027, with 36-month straight-line book depreciation and zero residual. Initial external build and integration is EUR 35,000 gross expense in month one. The paid developer also works from preparation. No software asset, free development or future replacement is hidden in the model.

Service continuity

Use managed hosting, backups and monitored access under the service budget. Obtain supplier quotes and assess useful life before purchase. Equipment runs out of book life at the forecast boundary; there is no terminal sale value. Longer use or replacement beyond December 2029 requires a separate forecast.

Decision	Planning basis
Equipment	EUR 8000 net assumption
Useful life	36 finite months
External setup	EUR 35,000 gross expensed
Inventory asset	None

20 / SALES

Service and product strategy

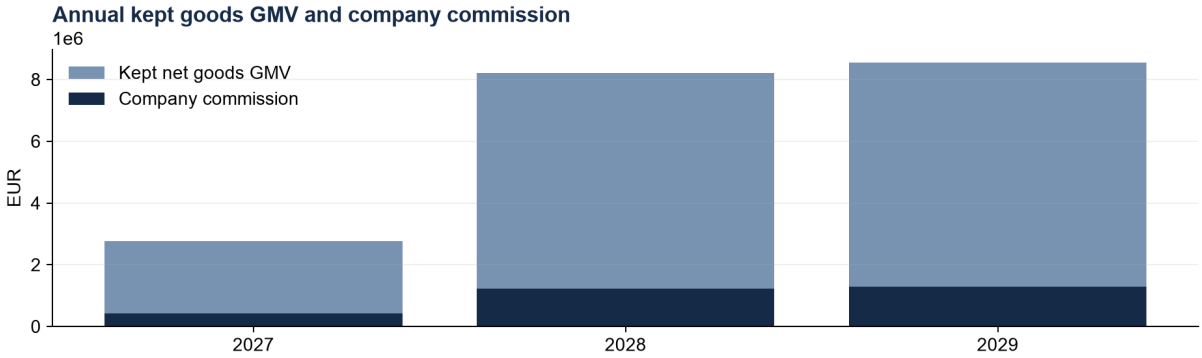
Only earned commission is company revenue; furniture sales remain seller revenue.

Core service

Professional sellers list confirmed used furniture batches with condition and invoice details. Buyers reserve a confirmed scope and arrange seller-managed delivery or collection. The platform facilitates documentation, payment routing and issue communication. No listing fees, advertising income or transport margin is forecast.

Order boundaries

The assumed average net goods order is EUR 600 in Base. A 15% commission applies to kept net goods value; refunded orders reverse commission. This limits apparent company sales compared with GMV. Any add-on service requires separate pricing, responsibilities and costs before it is introduced.



Source model v1.0 Base case captured 4 October 2026 / Service and product strategy

21 / SALES

Pricing and order economics

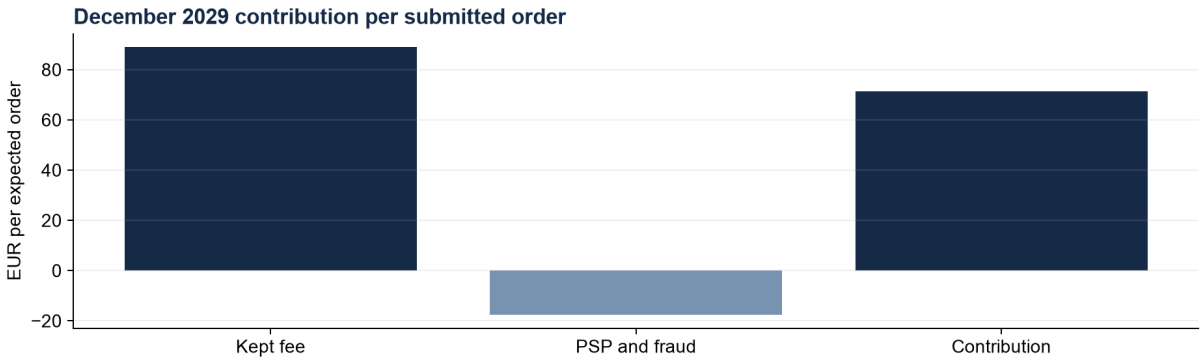
Commission must cover gross payment costs, losses and paid acquisition.

Fee basis

Base commission is 15% of kept net goods value. Goods VAT is seller tax, while commission VAT is company tax. Full-order refunds are assumed in the same month at 5% of submitted order value and count, with the same commission reversal. Goods delivery is outside the platform charge.

Variable cost

Assume PSP expense of 2% of the full gross submitted goods value plus EUR 0.25 per submitted order, including refunded orders. Additional platform-borne fraud loss is 0.3% of submitted gross value. These costs are not deducted again from seller refunds. PSP rates and loss experience require actual contract and pilot evidence.



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

22 / SALES

Competitor price comparison

A fair comparison needs current matched goods and total delivery terms.

Research task

Obtain three written offers for a specified desk or chair batch, including condition, VAT basis, quantities, delivery and return terms. Compare the buyer total and seller net, not a platform commission headline against a dealer retail price. No completed quote is claimed in this draft.

Pricing decision

Use those offers and seller interviews to test commission acceptance. Do not label the proposed fee cheaper or better value without equivalent scope. Recalculate the model if commission or order size changes; processor expense on gross goods can make small or low-fee orders uneconomic.

Decision	Planning basis
Comparable goods	Same dimensions condition quantity
Tax	Same ordinary domestic VAT basis
Delivery	Same transport and collection scope
Evidence	Written offers pending

23 / SALES

Brand and customer experience

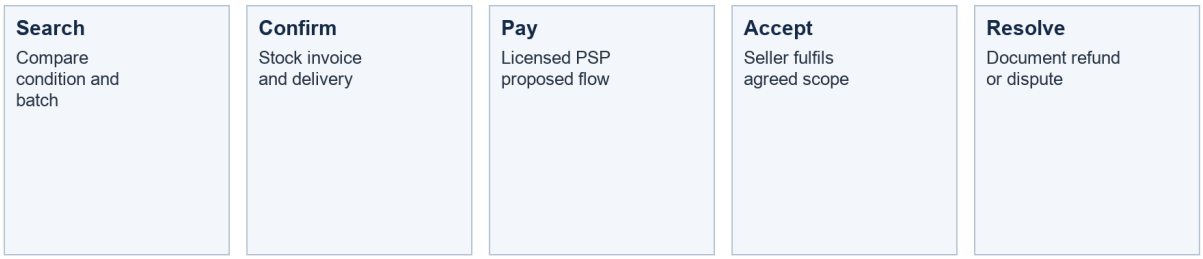
The brand promise is a clear documented transaction within a defined scope.

Experience

Show seller identity, stock confirmation, condition evidence and delivery responsibility before payment. Explain the platform role and complaint route in plain language. Do not imply the platform owns stock or guarantees refurbishment. Display fee and refund rules consistently in seller contracts and invoices.

Trust

Restrict staff access to the records needed for their role. Keep audit logs for approvals and settlement changes. Review listing disputes without using invented ratings or testimonials. Brand performance is measured through completed orders, repeat buyers and complaint work after launch.



Planning sequence only. PSP contract legal readiness demand and company funding remain unconfirmed.

24 / SALES

Sales channels and process

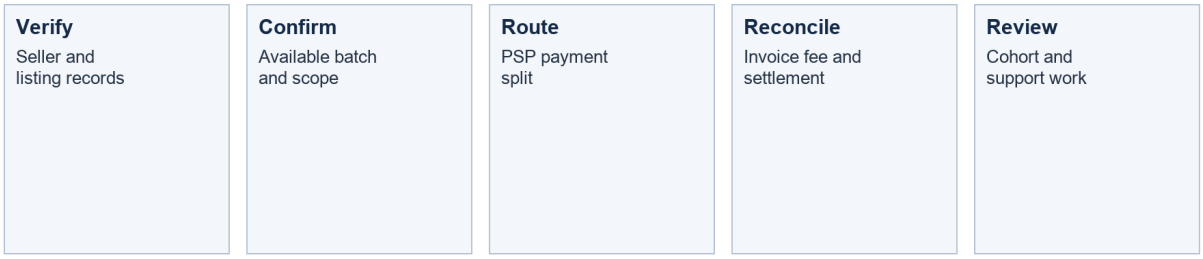
Paid acquisition budgets create expected cohorts; they are not organic sales evidence.

Channels

Base buyer marketing is EUR 8000 monthly and seller marketing EUR 4000 from launch, with calendar inflation. These are independent spending controls, not percentages of current revenue. CAC converts paid budget into expected new active accounts. No free opening accounts or viral referrals are assumed.

Process

An acquired account enters the monthly retention cohort. A buyer requests a batch, seller confirms stock, buyer accepts scope and the PSP processes payment. Modelled orders are the minimum of buyer demand, seller availability and paid support capacity. Lost excess demand is not carried into the following month as guaranteed orders.



Planning sequence only. PSP contract legal readiness demand and company funding remain unconfirmed.

Planning framework and assumptions / Sales channels and process

25 / SALES

Launch marketing

Spend only after payment and legal readiness is established.

Preparation

During paid preparation, build seller documentation, test permissions and obtain evidence. Marketing acquisition spending is zero before launch. The owner and staff still receive pay, rent and service costs continue, and initial setup is paid. Changing readiness to zero stops transactions and acquisition while preserving those obligations.

Launch test

Use a bounded budget to measure qualified buyer and seller acquisition separately. A paid signup is not a completed purchase or retained user. Track each cohort by month, failed stock confirmation, refund and support workload. Stop scale when cash or service limits are breached.

Decision	Planning basis
Buyer budget	EUR 8000 monthly Base after launch
Seller budget	EUR 4000 monthly Base after launch
Readiness zero	No acquisition or orders; paid preparation continues
Approval	Actual contract and funding required

26 / SALES

Retention and ongoing sales

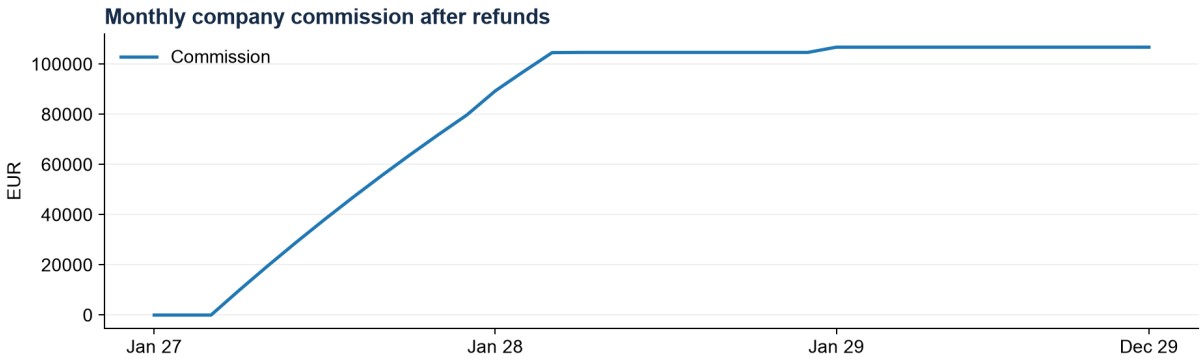
Buyer and seller survival are assumptions that the pilot must replace.

Cohort method

Base monthly buyer survival is 97% and seller survival 98.5%. The month of acquisition contributes a full month of expected activity, a favourable timing assumption to validate. Each vintage shrinks by the relevant rate for every later month. Fractional accounts and orders are expected values rather than actual partial people or purchases.

Retention action

Keep inventory records current and record why buyers repeat or leave. Do not assume email contact generates free new users. Forecast frequency and order size remain separate from survival. The 36-month model uses finite observed-style cohort accounting rather than an infinite lifetime-value claim.



Source model v1.0 Base case captured 4 October 2026 / Retention and ongoing sales

27 / OPERATIONS

Daily operations and suppliers

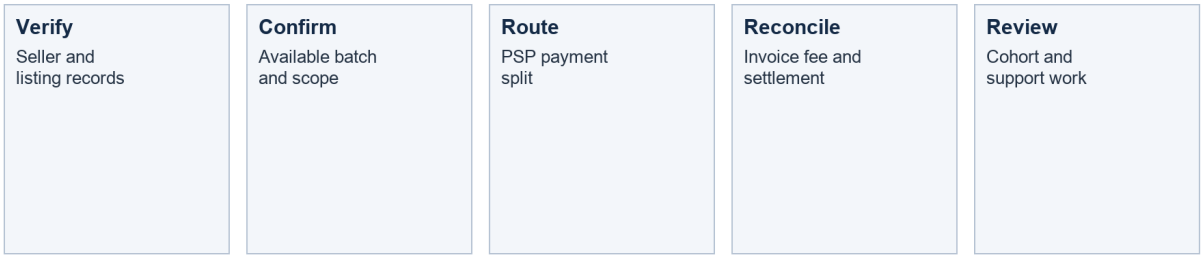
Reconcile every transaction and external settlement statement.

Daily control

Support verifies seller records and listing availability; buyers accept scope before payment. Match order, goods invoice, commission invoice, refund and payout references. Review discrepancies daily and keep unresolved cash items out of company available funds. The developer may deploy payment changes only with an approval and rollback record.

Suppliers

A licensed PSP, cloud provider, accountant and insurer are proposed external suppliers. No contract or commercial rate is established. Confirm split-settlement rights, safeguarding, fees, reserve release and refund authority. Seller-held stock and delivery are not purchased by the platform, so there is no inventory or seller payable in its corporate balance sheet.



Planning sequence only. PSP contract legal readiness demand and company funding remain unconfirmed.

Planning framework and assumptions / Daily operations and suppliers

Sustainability practices

Record reuse activity without claiming unmeasured environmental savings.

Actions

Require honest condition descriptions to reduce unusable purchases. Encourage combined seller-managed batch deliveries when buyers and sellers agree. Record completed goods counts and transport scope; do not convert them into carbon savings without a defined baseline and a validated measurement method.

Boundaries

The platform has no refurbishment or waste-handling facility. Sellers must disclose product suitability and applicable disposal obligations. Staff use equipment through its assessed useful life and securely erase retired devices. Environmental messaging must reflect documented activity rather than claim that every used purchase replaces a new one.

Decision	Planning basis
Measure	Kept orders item condition and delivery scope
Avoid	Unverified carbon or circularity impact claims
Equipment	Secure reuse and end-of-life handling
Seller role	Product and disposal responsibility

29 / PEOPLE

Staffing and training

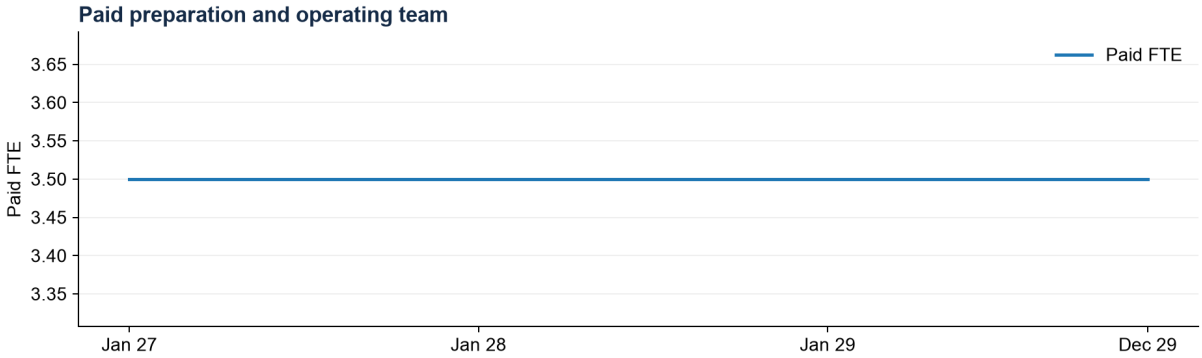
Capacity follows paid support FTE, including preparation and ongoing administration.

Paid team

Pay the owner EUR 90,000, developer EUR 72,000 and support EUR 42,000 annually per FTE before a 25% employer load. Support is 1.5 FTE, paid throughout all 36 months. Salaries inflate each January. Recruitment and payroll advice must verify actual contracts, leave, pension and customary owner pay.

Capacity

Base net support capacity is 800 submitted orders per FTE per month, or 1200 for 1.5 FTE. The rate is already net of onboarding, leave, training and administration, and must be checked by recorded hours. Owner and developer do not create extra order capacity. Lower workload productivity in Downside reduces the order ceiling.



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

30 / PEOPLE

Staff skills and fair work

Use clear contracts, permissions and a documented escalation route.

Skills

Train support in invoice matching, seller verification, refund evidence and data minimisation. Train the developer in secure access and controlled payment integration. Staff must be able to recognise a settlement discrepancy rather than count every order as successfully resolved. Require actual competence evidence before granting permissions.

Fair work

The forecast is a payroll budget, not a legal employment calculation. Obtain Dutch advice on wage, holiday, working time, sickness and pension obligations. Include a paid handover and coverage arrangement. Do not lower owner pay below comparable employee pay merely to improve cash; salary must satisfy actual customary-pay analysis.

Decision	Planning basis
Training	Seller identity invoice refund and privacy controls
Access	Least privilege and recorded approvals
Employment	Actual contract and payroll review before hiring
Coverage	Paid capacity and safe escalation

31 / COMPLIANCE

Legal and insurance requirements

A payment and platform legal opinion is a hard launch gate.

Payment boundary

DNB states that payment services require authorisation or a qualifying exemption S1. The plan proposes a licensed PSP that receives and splits funds directly. No licence, available contract, commercial-agent exemption or payment-service exclusion is asserted for Second Desk. Counsel must verify the exact funds and instruction flow before readiness can be set to one in reality. The platform must never possess or control client funds; staff cannot assume payout authority over seller money.

Other duties

Map hosting/platform DSA and business-seller P2B duties S2, seller reporting and verification under DAC7 S5 S6, privacy, ordinary VAT and contract obligations. Consumer-marketplace duties are separately assessed if scope changes; B2B is not treated as a universal exemption. Obtain cyber, professional liability and relevant product-role coverage; limits and premiums are unquoted.

Decision	Planning basis
Payment	Signed PSP flow and legal opinion
Tax	Goods versus commission VAT and DAC7 review
Data	Records access notice retention and breach procedure
Insurance	Actual role limits exclusions and premiums

32 / OPERATIONS

Opening roadmap

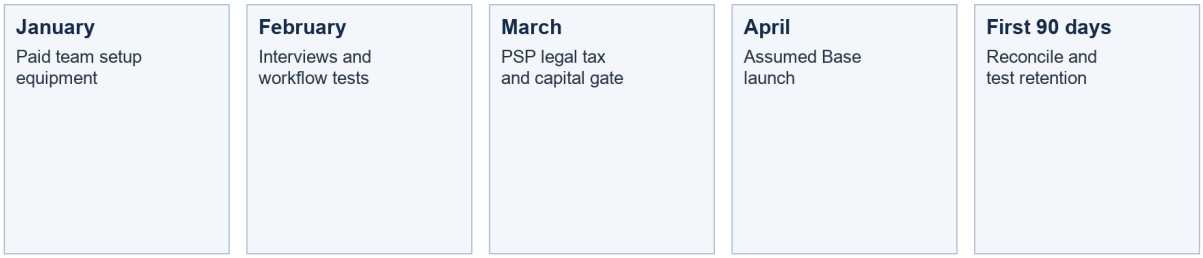
April 2027 is a forecast assumption, not an authorised opening date.

Preparation

January pays staff, equipment and initial build. February tests listing and account workflows and gathers buyer and seller evidence. March requires legal and tax review, PSP contract, refund tests and committed equity. The Base launch month is four; Downside delays to month seven without suspending preparation costs.

Go decision

The director documents each gate and signs an opening decision only after it is satisfied. Setting a workbook switch does not complete real-world diligence. If a gate fails, retain readiness zero and assess the continuing cash burn. A later launch requires all forecasts and document figures to refresh.



Planning sequence only. PSP contract legal readiness demand and company funding remain unconfirmed.

Planning framework and assumptions / Opening roadmap

33 / CONTROL

Risks and management actions

Respond to observed cash and operational limits before scaling.

Commercial risks

Acquisition may fail to produce retained business buyers or confirmed stock. Lower commission and gross processing costs can undermine contribution. Excess order requests may overwhelm support; delivery disputes can invalidate the assumed productivity. Track cohorts, stock confirmation, kept orders and recorded support hours.

Control actions

Stop launch without payment and legal gates. Stop paid expansion if available cash cannot cover the approved next obligations. Reconcile PSP files and refund decisions daily, restrict payout changes, and retest VAT and DAC7 treatment before introducing new seller or buyer types. Do not treat high GMV as proof of corporate profitability.

Funding sensitivity

Downside has EUR 758,026 additional funding need despite remaining within paid capacity. A stronger GMV headline does not resolve lower fees, losses or settlement delays. Confirm committed capital and the approved next obligations before spending.

Decision	Planning basis
Demand	Pilot interviews paid cohort survival
Support	Recorded net hours and dispute backlog
Cash	Company fee settlement and reserve aging
Compliance	PSP tax platform and privacy gates

34 / CONTROL

Research and evidence

Published rules support the design boundaries, while business assumptions remain unvalidated.

Sources

Primary sources S1 to S7 were checked on 4 October 2026. They concern payments, online intermediary services, VAT, corporate tax, DAC7 and a payroll parameter. They do not substantiate this proposed company, demand, order values, commercial fees or market size.

Evidence ledger

Keep actual interviews, inventory samples, recruitment offers, provider terms and written supplier quotes beside their revised drivers. Record dates and scope. A later change to the selected workbook case must refresh exported figures, Word tables, numerical diagrams and financial conclusions.

Decision	Planning basis
Researched	Primary payment platform and tax rules
Assumed	Price cohorts staff productivity finance and PSP fees
Pending	Contracts quotes capital and demand evidence
Reference	Monthly rebuild inspired by actual marketplace model

S1 DNB electronic trading platforms under PSD2 Open primary page

S2 RVO rules for online intermediary services Open primary page

S3 Dutch Tax Administration VAT rates Open primary page

S4 Dutch corporate tax rates Open primary page

S5 Dutch Tax Administration DAC7 platform operators Open primary page

S6 European Commission DAC7 Open primary page

S7 Dutch customary salary rule for substantial shareholders Open primary page

35 / CONTROL

Quotes and assumptions

No commercial quotation or finance commitment is currently evidenced.

Quotes required

Obtain an actual PSP split-settlement offer covering safeguarding, ordinary settlement, reserves, refunds and processing costs. Obtain equipment, coworking, insurance, professional-service and hiring quotes. Obtain ordinary VAT seller examples and comparable batch prices before approving the baseline.

Assumptions

All default inputs are retained with scenario values and basis notes. Customer and seller counts are expected cohort values; the forecast has no free installed base. Marketing budgets are paid, capacity is tied to payroll, software setup is expensed and equipment is finite. Substitute measured evidence and rerun the complete package rather than changing isolated Word figures.

Decision	Planning basis
No quotes	All cost and price defaults are planning assumptions
No commitments	Equity PSP sellers and staff not secured
No demand data	CAC retention orders and scope sizing unvalidated
Scope limitation	Domestic professional ordinary VAT transactions only

36 / FINANCE

Startup costs and funding

Proposed equity is uncommitted and external seller funds are unavailable to meet startup costs.

Sources

The model assumes EUR 450,000 equity paid in month one and zero borrowing. An optional debt input exists with linked interest and principal, but the baseline does not assert a loan offer. No funding draw is added to remove a deficit. Negative available cash represents unfunded obligations.

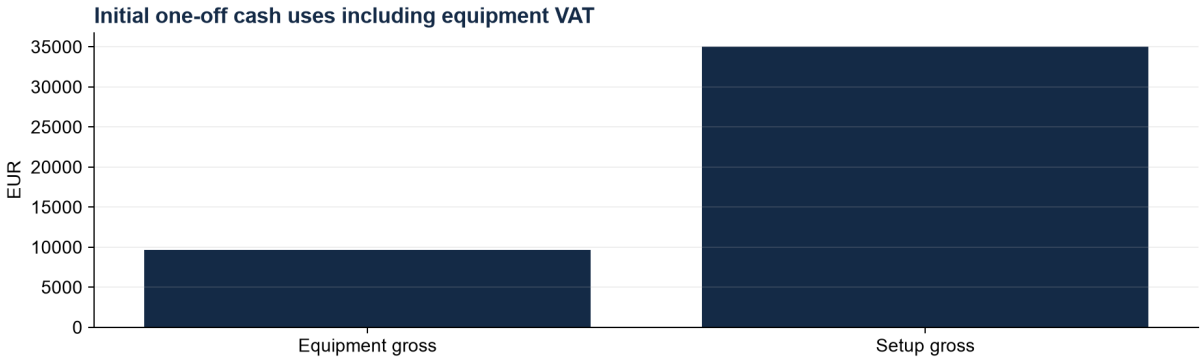
Uses

Initial equipment, gross setup expense, payroll, professional services and premises consume company capital before commission receipts. PSP company reserve and delayed fees lock up part of earned revenue. External seller-held funds and seller payable memorandum balances are excluded from startup sources and company cash.

Funding decision

Base minimum available cash is EUR 162,961. Downside has EUR 758,026 unfunded obligations. It is not affordable under the proposed baseline equity alone. No seller PSP cash or balancing debt is used to remove the gap.

Funding and uses	EUR
Proposed equity month one	450,000
Optional baseline debt	–
Total proposed sources	**450,000**
Initial equipment gross VAT	9,680
Initial setup gross	35,000
Base minimum available cash	162,961
Downside further funding	758,026



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

37 / FINANCE

Itemized startup costs

Quotes are pending and paid preparation remains separate from initial one-off uses.

One-off costs

The equipment assumption is EUR 8000 net plus modelled domestic input VAT. External initial build and legal integration is EUR 35,000 gross, expensed with no input VAT recovery assumed. No warehouse, seller inventory, goodwill or capitalised software is purchased.

Ongoing preparation

All staff, cloud, gross rent and professional-services costs continue from month one even if launch does not occur. Marketing budgets begin only on the selected launch date when readiness is one. The monthly cash schedule shows these payments rather than concealing them inside a single startup total.

Initial use	EUR
Equipment net	8,000
Equipment input VAT paid	1,680
Equipment gross cash	9,680
External setup gross cash and expense	35,000
Initial one-off cash uses	44,680

38 / FINANCE

Owner personal survival budget

Company liquidity and the owner household budget are separate constraints.

Household assumption

Assume EUR 3800 monthly household need and no outside income. Estimated net salary is the gross owner pay multiplied by a 62% personal planning fraction. This is not a payroll or personal-tax calculation and does not evidence actual family spending.

Decision

The owner is paid throughout preparation; there are no drawings or dividends in addition to salary. Company funding is not a personal emergency fund. Actual payroll advice and the owner budget must be checked before commitment, and both must be updated if salary or household assumptions change.

Monthly household proxy	EUR
Household monthly need	3,800
Outside monthly income	–
Required salary net	3,800
Estimated monthly salary net	4,650
Household surplus proxy	850

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Financing terms and security

The baseline uses equity and preserves a visible funding need if cash falls below obligations.

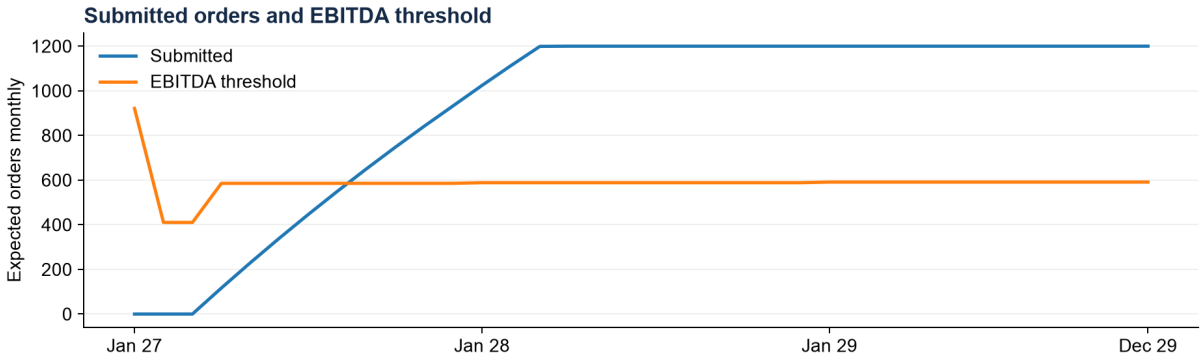
Debt option

Borrowing is zero in the baseline. If the user enters a loan, it draws in month one, accrues interest on opening principal including the draw, and repays equal original principal over the input tenor after the grace period. Principal is limited to remaining debt. Any unpaid balance at month 36 remains in the balance sheet.

Restrictions

No equity commitment, lender term sheet, guarantee or asset security is claimed. External PSP seller balances and company fee reserves cannot be pledged or spent by assumption. Obtain actual terms and keep any additional source explicit; do not regard a negative company bank balance as a credit facility.

Capital terms		Planning basis
Equity draw month one		450,000
Optional debt draw		–
Annual debt rate		8.0%
Tenor after grace	36 months	
Principal grace	3 months	
December 2029 debt		–



Source model v1.0 Base case captured 4 October 2026 / Financing terms and security

40 / FINANCE

Revenue forecast and capacity

Submitted GMV, kept GMV and company fee revenue are separate quantities.

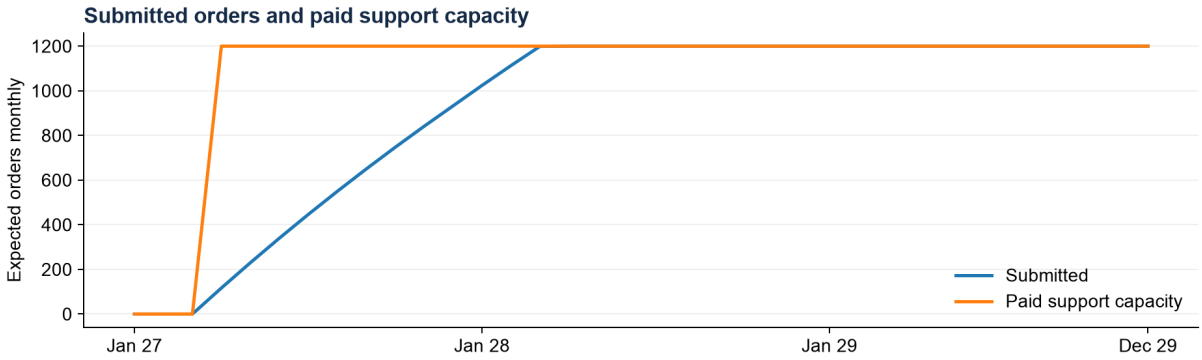
Forecast method

Buyer and seller cohorts start at zero and grow only through paid acquisition from launch. Expected demand equals active buyers times order frequency. Seller capacity equals active sellers times monthly available orders. Support capacity equals paid FTE times net orders per FTE. Submitted orders use the lowest of these ceilings.

Recognition

Net submitted GMV is orders times average net goods value. Same-month refunds reduce it to kept net GMV. Commission revenue is kept net GMV times the fee rate. Seller goods VAT and platform commission VAT are separate; neither is company revenue. This is a forecast, not verified market share.

Forecast EUR or orders	2027	2028	2029
Submitted expected orders	4,851	14,136	14,400
Kept expected orders	4,609	13,429	13,680
Submitted net goods GMV	2,910,765	8,651,266	8,989,056
Refunded net goods GMV	145,538	432,563	449,453
Kept net goods GMV	2,765,227	8,218,703	8,539,603
Company net commission	414,784	1,232,805	1,280,940



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

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Costs and projected profit

Company contribution subtracts payment expense and platform fraud losses before fixed costs.

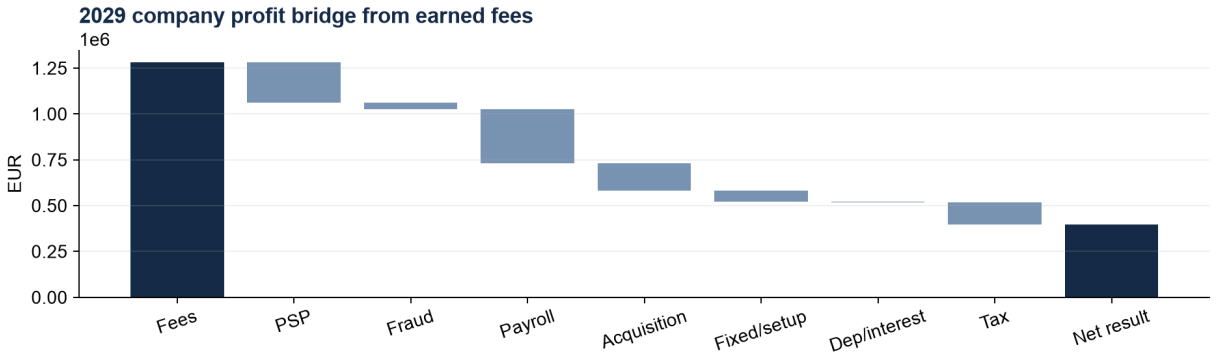
Costs

Processing applies to gross submitted goods, including refunded orders, and a fixed per-order charge. Fraud loss is a separate platform expense. Paid acquisition, full payroll, cloud, gross rent, professional support and initial build are then deducted. There is no seller inventory cost because the company does not purchase furniture.

Profit limits

Profit does not imply cash availability: fees are collected later and partially reserved, while VAT and tax need funds. Fixed payroll and paid acquisition can generate a funding gap with lower demand or fee rates. The annual and monthly statements retain losses rather than use a target profitability margin.

Cost and profit EUR	2027	2028	2029
Processing expense	71,653	212,895	221,135
Platform fraud losses	10,566	31,404	32,630
Paid acquisition	108,000	147,600	151,290
Paid payroll	281,250	288,281	295,488
Recurring fixed costs	56,400	57,810	59,255
Initial setup expense	35,000	–	–
EBITDA	**(148,085)**	**494,815**	**521,142**
Net profit	**(150,752)**	**378,774**	**398,308**



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

42 / FINANCE

Profit and loss forecast

Only platform commission enters the linked company income statement.

Statement

The P and L shows fee revenue, gross processor cost, fraud losses, paid acquisition, staff and other operating costs, EBITDA, finite equipment depreciation, optional interest, book tax and net result. External seller receipts and payouts appear only in PSP memorandum rows.

Tax convention

The model uses frozen 2026 Dutch rates of 19% to EUR 200,000 annual positive PBT and 25.8% above as a management book proxy. It does not claim future law, prior-year loss relief or actual deductibility. Monthly annual-provision changes can reverse within a calendar year. Cash transfers to a tax reserve remain company bank assets matched by unpaid tax liabilities.

Company EUR	2027	2028	2029
Company net commission	414,784	1,232,805	1,280,940
Processing expense	71,653	212,895	221,135
Platform fraud losses	10,566	31,404	32,630
Gross contribution	**332,565**	**988,507**	**1,027,175**
Buyer acquisition	72,000	98,400	100,860
Seller acquisition	36,000	49,200	50,430
Owner loaded pay	112,500	115,312	118,195
Developer loaded pay	90,000	92,250	94,556
Support loaded pay	78,750	80,719	82,737
Cloud service expense	24,000	24,600	25,215
Gross premises expense	14,400	14,760	15,129
Professional and insurance	18,000	18,450	18,911
Initial setup expense	35,000	–	–
EBITDA	**(148,085)**	**494,815**	**521,142**
Finite depreciation	2,667	2,667	2,667
Interest expense	–	–	–
Profit before tax	**(150,752)**	**492,149**	**518,475**
Book tax expense	–	113,374	120,167
Net profit	**(150,752)**	**378,774**	**398,308**

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Cash flow and financial position

Available cash deducts positive company VAT obligations from the operating bank account.

Cash

Commission receipts arrive after the ordinary and reserve delays. Company payments include processing, fraud, payroll, acquisition, service and setup, equipment gross VAT, optional debt service, VAT remittances and tax reserve transfers. Company tax-reserved bank cash is restricted and not available for payroll.

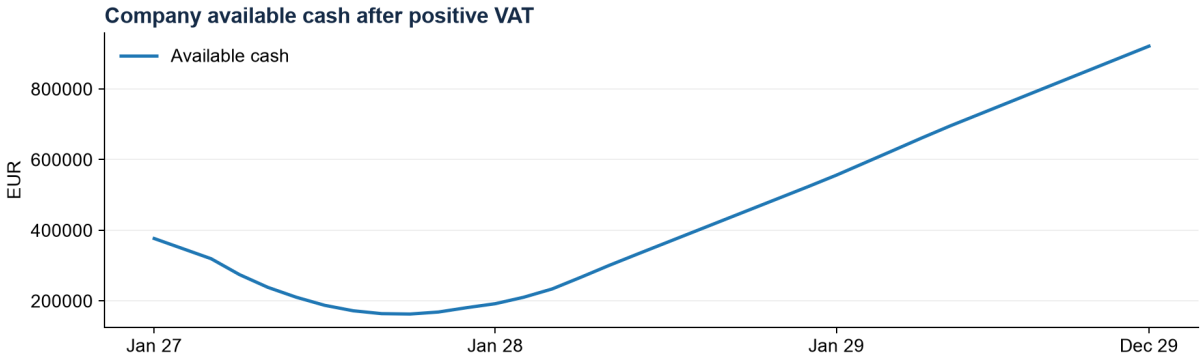
Position

Company assets are operating and restricted tax bank cash, commission ordinary receivables, PSP company fee reserve, net equipment and any carried VAT credit. Liabilities are unpaid VAT, tax provision and optional debt. There is no corporate furniture inventory or seller payable. Negative available cash means financing is required.

Distinct external amount

The EUR 805,107 December 2029 external seller-held memorandum is excluded from all company assets, liabilities and available cash. Company fee receivable EUR 116,245 and restricted PSP fee claim EUR 38,748 are included as actual company claims.

Company cash EUR	Value
Minimum available company cash	162,961
Base further funding	–
Closing company bank	979,320
Closing fee ordinary receivable	116,245
Closing fee PSP reserve claim	38,748
Closing restricted tax bank	233,541
External seller PSP held memorandum	805,107



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

Cash flow forecast months one to six

Preparation cash payments begin before the first commission receipt.

Timing

The first six calendar months include paid staff and initial setup regardless of readiness. Under Base, month four first earns commission, month five receives the ordinary portion and month seven first releases the delayed fee reserve. Refunds are assumed fully resolved in their order month.

Cash limits

The cash schedule uses gross payment amounts and shows tax reserve transfers separately from actual authority payments. Seller payouts remain outside company cash. Modelled negative bank cash is a disclosed funding requirement, not a usable overdraft.

Company EUR	Jan	Feb	Mar	Apr	May	Jun
Opening operating bank	–	376,762	348,205	319,648	274,593	238,483
Equity draw	450,000	–	–	–	–	–
Loan draw	–	–	–	–	–	–
Company fee cash received	–	–	–	–	10,863	21,400
Processing expense paid	–	–	–	(1,723)	(3,395)	(5,016)
Fraud losses paid	–	–	–	(254)	(501)	(740)
Payroll paid	(23,438)	(23,438)	(23,438)	(23,438)	(23,438)	(23,438)
Acquisition gross paid	–	–	–	(14,520)	(14,520)	(14,520)
Cloud gross paid	(2,420)	(2,420)	(2,420)	(2,420)	(2,420)	(2,420)
Gross rent and professional	(2,700)	(2,700)	(2,700)	(2,700)	(2,700)	(2,700)
Setup gross paid	(35,000)	–	–	–	–	–
Equipment gross paid	(9,680)	–	–	–	–	–
Interest paid	–	–	–	–	–	–
Principal paid	–	–	–	–	–	–
VAT authority paid	–	–	–	–	–	–
Tax reserve transfer	–	–	–	–	–	–
Net bank cash change	376,762	(28,558)	(28,558)	(45,055)	(36,110)	(27,433)
Closing operating bank	376,762	348,205	319,648	274,593	238,483	211,049
Available bank after VAT	376,762	348,205	319,648	274,593	238,483	210,490

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Cash flow forecast months seven to twelve

Ordinary and reserve settlements are linked to earlier earned fees.

Settlement

The period includes the first Base reserve releases and quarterly positive VAT remittances in the following month. VAT credits carry forward without cash refunds. PSP fees and platform losses are paid immediately in this model rather than used to reduce an unexplained net receipt.

Control

Reconcile closing fee receivables and reserves to earning less company settlement. Independently reconcile external PSP buyer receipts less refunds, company fees and seller payouts to seller obligations held. That external balance is never included in company available cash or equity.

Company EUR	Jul	Aug	Sep	Oct	Nov	Dec
Opening operating bank	211,049	192,680	184,204	184,783	173,428	191,309
Equity draw	–	–	–	–	–	–
Loan draw	–	–	–	–	–	–
Company fee cash received	32,827	43,912	54,665	65,095	75,211	85,025
Processing expense paid	(6,589)	(8,114)	(9,594)	(11,029)	(12,422)	(13,772)
Fraud losses paid	(972)	(1,197)	(1,415)	(1,626)	(1,832)	(2,031)
Payroll paid	(23,438)	(23,438)	(23,438)	(23,438)	(23,438)	(23,438)
Acquisition gross paid	(14,520)	(14,520)	(14,520)	(14,520)	(14,520)	(14,520)
Cloud gross paid	(2,420)	(2,420)	(2,420)	(2,420)	(2,420)	(2,420)
Gross rent and professional	(2,700)	(2,700)	(2,700)	(2,700)	(2,700)	(2,700)
Setup gross paid	–	–	–	–	–	–
Equipment gross paid	–	–	–	–	–	–
Interest paid	–	–	–	–	–	–
Principal paid	–	–	–	–	–	–
VAT authority paid	(559)	–	–	(20,716)	–	–
Tax reserve transfer	–	–	–	–	–	–
Net bank cash change	(18,369)	(8,476)	579	(11,355)	17,881	26,144
Closing operating bank	192,680	184,204	184,783	173,428	191,309	217,453
Available bank after VAT	187,611	172,211	164,067	162,961	168,681	181,024

Financial position summary

The corporate balance sheet excludes all external seller custody.

Company assets and liabilities

The linked sheet rolls equipment depreciation, commission settlement claims, bank cash, book-tax reserve and VAT. Paid equity and accumulated net earnings explain corporate equity; there is no plug. Cash and balance differences must reconcile in every month and each case.

External memorandum

The PSP memorandum tracks seller gross due after company commission VAT, ordinary payout delay and seller reserves. Seller obligations remain with the external settlement arrangement and require legal confirmation. They are not owned company assets, corporate liabilities or operational funding. No custody claim is made before the proposed flow is contracted.

Closing company EUR	Dec 2027	Dec 2028	Dec 2029
Operating bank	217,453	580,291	979,320
Restricted tax bank	–	113,374	233,541
Fee ordinary receivable	86,819	113,966	116,245
PSP fee reserve claim	26,072	37,989	38,748
Net equipment	5,333	2,667	–
VAT credit	–	–	–
Total assets	**335,678**	**848,287**	**1,367,854**
Debt	–	–	–
Unpaid book tax	–	113,374	233,541
VAT payable	36,430	56,890	57,983
Total liabilities	**36,430**	**170,265**	**291,524**
Paid equity	450,000	450,000	450,000
Retained earnings	(150,752)	228,022	626,331
Liabilities and equity	**335,678**	**848,287**	**1,367,854**
Balance difference	–	–	–

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Break even and scenarios

Operating break-even does not establish funded or legally ready operations.

Threshold

Monthly contribution per submitted order uses kept commission less full gross processing and fraud costs. EBITDA break-even orders divide payroll, acquisition, cloud, rent, professional costs and setup by positive order contribution. If contribution is zero or negative the threshold is unavailable, while statements continue to show losses.

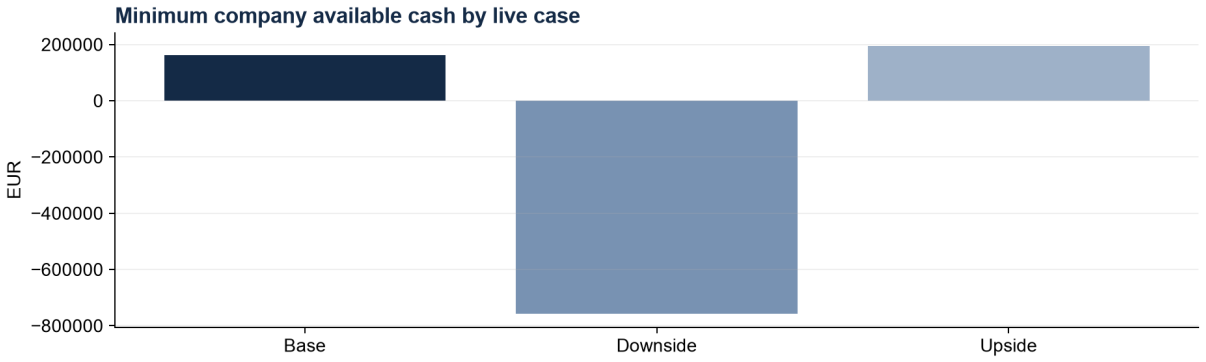
Cases

Base, Downside and Upside recalculate live using separate input columns. Downside delays launch, increases CAC, reduces retention and order value, raises refunds and payment losses, and extends payout delays. Upside improves selected demand and fee drivers but retains paid capacity limits. None is a market probability or guarantee.

December 2029 Base

The EBITDA threshold is 591 expected submitted orders; Base submits 1,200 against paid support capacity 1,200. This excludes capex, principal, tax and settlement delay. Downside funding gap EUR 758,026 prevents launch approval under baseline capital.

Case	Minimum available cash EUR	Further funding EUR
Base	162,961	–
Downside	(758,026)	758,026
Upside	194,023	–



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

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Model guide and completion

Saved workbook inputs must survive rebuilds and drive all cases and final figures.

Use

Edit the blue Base Downside and Upside cells in Inputs and the case selector. Inputs validation exposes selected blank or invalid values rather than treating them as healthy zeros. The ordinary retained JavaScript imports saved inputs before rebuilding. Monthly follows the selected case; three case sheets remain live. Company charts are range-backed.

Refresh and review

After edits rebuild, recalculate in the intended native engine, export model results and refresh the Word financial section and numerical charts. Generate the native 48-heading contents last. Retain edited cache-cleared fixture evidence and two ordinary saved-input rebuild checks. Review every Word page, workbook sheet and native chart before accepting a changed package.

Decision	Planning basis
Periods	36 monthly January 2027 to December 2029
Statements	Company P and L cash balance sheet and PSP memorandum
Cases	Live Base Downside Upside
Evidence	Saved JS input persistence native fixtures and page review