Moving Company Business Plan

Canal Move | Amsterdam | Proposed mover

DOCUMENT GUIDE

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Canal Move | Proposed Amsterdam household moving | 4 October 2026

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Reading this plan

This is a hypothetical household mover proposal and management forecast. Primary facts carry source IDs; commercial amounts, eligible demand and funding are assumptions. No operator competence, licence, premises, customers or capital are secured. All moving work awaits evidenced readiness. Word figures are a dated snapshot: after workbook edits regenerate results, figures and native contents.

01 / BUSINESS

Executive summary

Fund validation and redesign the Base cash case before committing to launch.

Operating proposal

Canal Move BV is a hypothetical Amsterdam household mover with one electric van and two employed crew members. A paid owner handles commercial administration and operator management. Small moves and standard apartment moves are the only services. No founder, registered entity, vehicle, licence, customer book, depot or capital is secured.

Funding decision

Proposed €180,000 equity and €45,000 borrowing do not cover the Base minimum spendable cash of €(41,229). Additional executable funding is €41,229. Downside requires €404,769 additional cash. Base December 2029 book equity is €(34,690) and falls below the NIWO €9,000 first-vehicle risk-bearing-capital reference. Qualified assessment and equity redesign are required; additional debt alone does not restore equity. No operation is authorised by this forecast.

02 / BUSINESS

Business details

A single proposed Dutch BV serves a limited Amsterdam route scope.

Operating proposal

The working name requires clearance and incorporation. Founder identity, contact details, shareholders, KVK registration and VAT identity are unavailable. The model contains no foreign trips, household storage, waste carriage, furniture trading or subcontracted work.

Decision and evidence

A 3.5-tonne maximum authorised mass electric N1 van is the intended class, subject to actual registration and weight evidence. Payload 900 kg and usable volume 12 m³ are planning requirements, not a manufacturer claim. Licence and access evidence must precede carrying goods for payment.

03 / BUSINESS

Business concept and objectives

A surveyed load and costed time slot determine which bookings are accepted.

Operating proposal

Small moves fit 6 m³ and 450 kg in one trip and a three-hour composite slot. Standard moves fit 12 m³ and 900 kg with six hours. Both slots include depot departure and return, driving, loading, unloading and job records. The driver participates in lifting alongside the second mover.

Decision and evidence

No owner field hours are added. Extra journeys, outdoor lifts, pianos, safes, hazardous goods, waste, unassessed stairs or awkward heavy items are excluded from the two fixed products. Requote or decline an unsuitable job. Validate route timing and safe handling before treating these slots as deliverable.

04 / STRATEGY

Business model canvas

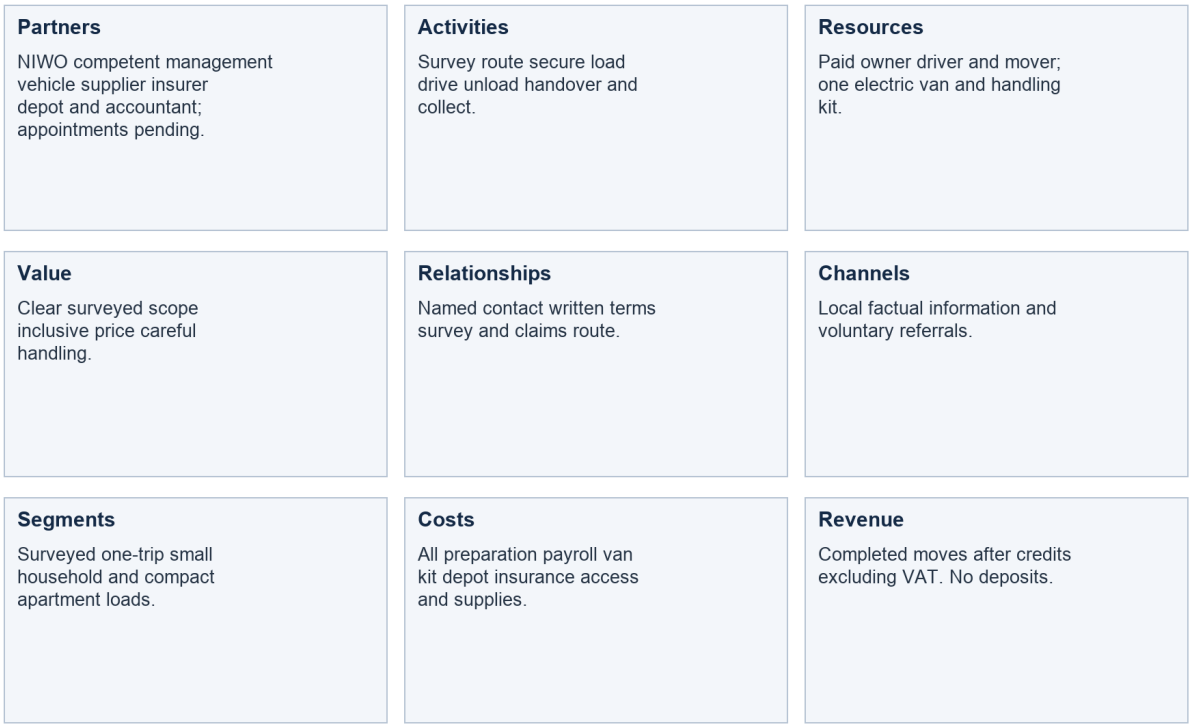
Completed eligible moves earn fixed domestic consumer fees.

Operating proposal

Value is a clear surveyed scope, inclusive ticket and named moving crew. Partners are the vehicle supplier, licensed operator support, depot, insurer and accountant; none is appointed. Revenue comes only from completed moves after service credits, excluding VAT.

Decision and evidence

Payroll, van capital, finite equipment, insurance, depot, preparation and marketing are paid costs. A small fleet concentrates breakdown and absence risk. Demand, pricing and capacity remain testable assumptions.



Planning framework and assumptions / Business model canvas

05 / STRATEGY

SWOT and longer term goals

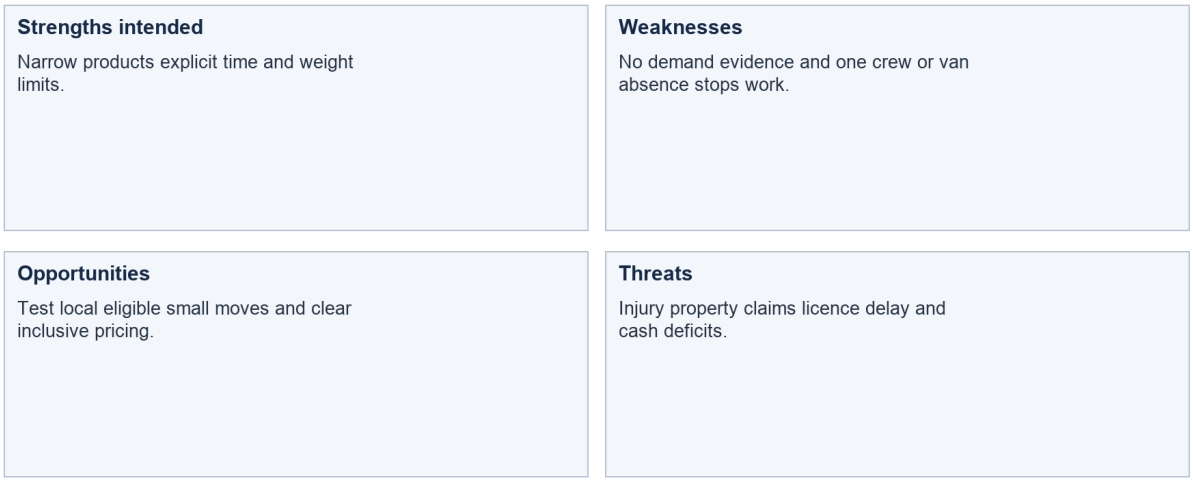
Narrow products make scope measurable but one crew creates concentration risk.

Operating proposal

Intended strengths are explicit time and load limits and an electric van suitable for the chosen access strategy. Weaknesses are untested demand, unverified licences and one-vehicle dependence. Opportunities are local small moves; threats include injury, claims, delays and slow collections.

Decision and evidence

A second van is outside this model. Expansion requires observed collected contribution, a funded additional crew and independently verified access and demand. Avoid describing a proposed service as an established trusted brand.



Planning framework and assumptions / SWOT and longer term goals

06 / STRATEGY

TOWS strategy matrix

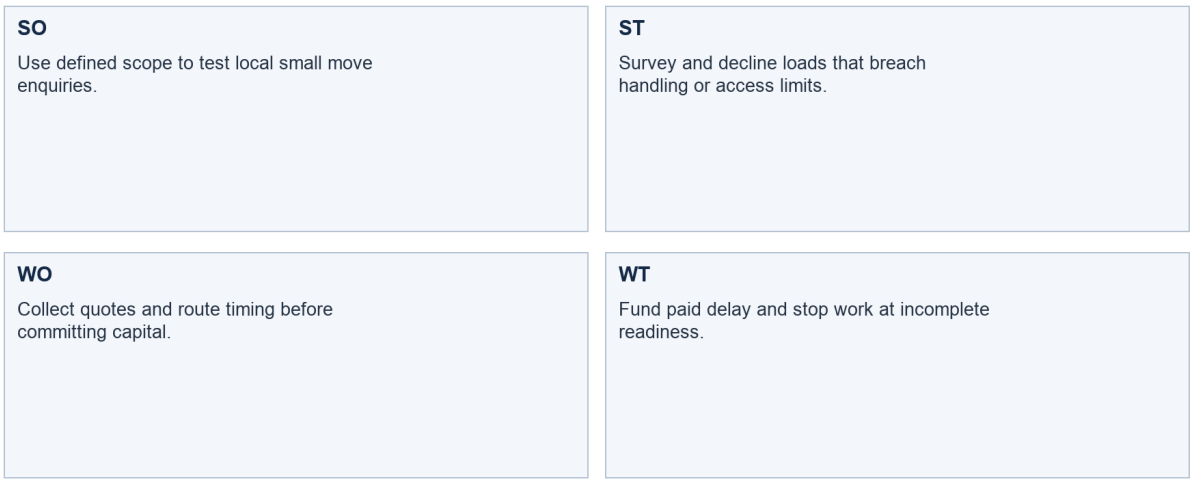
Use survey discipline to control the most expensive risks.

Operating proposal

Survey weight, volume, access and parking before pricing. Couple the fixed product limits with a documented refusal policy. Compare real vehicle and insurance quotations before committing capital.

Decision and evidence

The owner owns funding and licence evidence. The driver owns vehicle checks and route practicality. Both crew members approve handling feasibility. An uncovered cash deficit or incomplete gate stops operations while contracted pay and overhead continue.



Planning framework and assumptions / TOWS strategy matrix

07 / PEOPLE

Owner and management

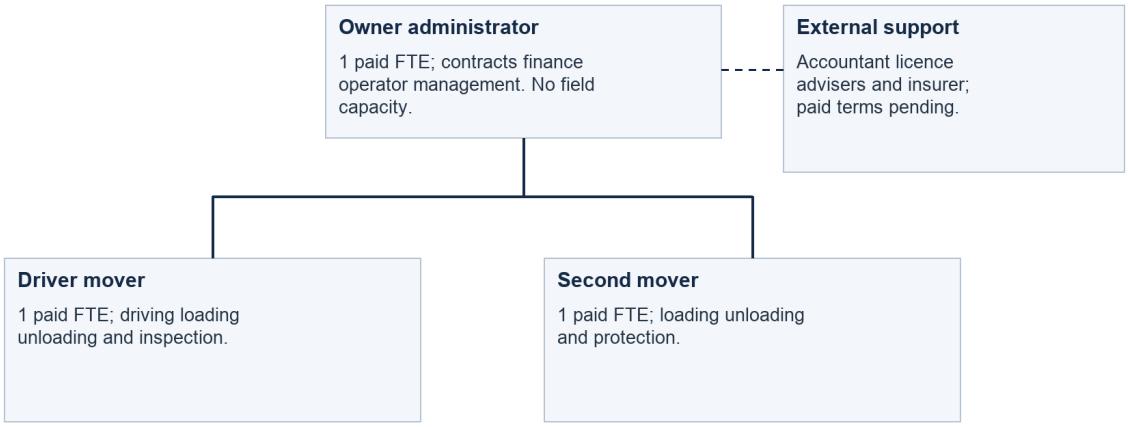
Three paid full-time roles have separate duties.

Operating proposal

The owner administrator receives €78,000 annual gross and handles surveys, customer contracts, scheduling, NIWO compliance and finance. The driver mover earns €42,000 and the second mover €36,000. All three receive a 25% illustrative employer cost allowance and 2.5% annual Base salary inflation.

Decision and evidence

The owner is not counted as a third lifter or spare driver. Actual transport-manager competence must be verified; no founder credential is invented. An external accountant and advisers are paid through services, with their adequate scope still to be quoted.



Solid lines show reporting. Dashed line shows external support. All three employees are paid from January.

Planning framework and assumptions / Owner and management

08 / PEOPLE

Owner and key personnel profiles

Recruit against actual competence rather than an invented biography.

Operating proposal

The owner must demonstrate operator management, quoting and cash control. The proposed driver must hold the actual vehicle class licence and safe load securing capability. Both crew members need documented handling and customer property protection training.

Decision and evidence

Verify references, employment rights, insurer driver eligibility and applicable collective employment terms. The model salary is a budget and does not establish lawful pay or qualifications. Missing transport competence requires a newly costed appointment before launch.

Item	Planning basis
Owner	Commercial administrator and proposed transport manager; credentials pending
Driver mover	Drives and loads; one paid role
Second mover	Loads and unloads; one paid role
External accountant	Contract and adequate scope pending

09 / MARKET

Target customers

Target surveyed local household moves that fit one van and one crew.

Operating proposal

The small product targets limited household loads such as a room or a few furniture items. The standard product targets a compact apartment load within the modeled weight, volume and time limits. These descriptions are scope hypotheses, not demographic demand evidence.

Decision and evidence

Customers needing storage, international carriage, valuable specialist items or extra trips are referred or declined. The target is a route-feasible booking with verified access and clear payment terms, rather than every household changing address.

10 / MARKET

Segmentation targeting and positioning

Segment by load, access, route time and willingness to accept a clear scope.

Operating proposal

Use a pre-booking inventory and photos where appropriate, floor and lift information, legal loading arrangements and actual route checks. Select one-trip jobs within crew capability. Do not infer demand from population alone.

Decision and evidence

The proposed position is a clearly scoped electric-van move with an inclusive consumer ticket and documented handover. A performance advantage and a price premium require collected evidence.

Item	Planning basis
Segment	Load and access requirements
Target	Surveyed one-trip Amsterdam household jobs
Position	Clear scope price and property care

11 / MARKET

Value proposition canvas

Customers need a dependable scope and a transparent total charge.

Operating proposal

Hypothesised customer jobs are to relocate belongings within an agreed slot. Pains include hidden stair charges, missed access, damaged property and uncertain arrival. Gains sought are understandable terms and a careful named crew; no interviews have been collected.

Decision and evidence

The offer uses a load survey, inclusive fixed product ticket, handling checklist and signed handover. These are intended operating controls. Actual customer feedback must test whether the price and time promises work.



Planning framework and assumptions / Value proposition canvas

12 / MARKET

Market size and trends

Amsterdam household moving spend is unestimated.

Operating proposal

TAM is domestic household moving transactions originating or ending within Amsterdam in calendar 2027, expressed as net annual moving spend. SAM restricts these to one-trip loads within the modeled route and handling scope. Reliable counts and matched transaction values have not been collected.

Decision and evidence

Estimate scope by dated qualifying transaction count times matched net spending, then constrain SOM by observed conversion and paid crew hours. Model forecast revenue is a supply plan, not a validated share or count of unique households.



Planning framework and assumptions / Market size and trends

Nested scope is schematic, not proportional market values. TAM and SAM unavailable.

13 / MARKET

PESTLE analysis

Access, work safety and consumer clarity determine feasibility.

Operating proposal

S1 describes the municipal vehicle zone; S2 describes operator licensing; S3 describes conditional traffic exemptions. A zero-emission van does not create permission to park anywhere. Payroll and capital are exposed to inflation while consumer willingness to pay is unknown.

Decision and evidence

Physical risks, customer data handling and invoice VAT require actual review. Electricity procurement and route optimisation can be tracked without inventing carbon savings. Revise timing and capital when gate evidence changes.



Planning framework and assumptions / PESTLE analysis

14 / MARKET

Local demand and evidence

No booking, survey or price test has established demand.

Operating proposal

Obtain twenty voluntary household interviews and matched written quotes for the two surveyed load products. Record access restrictions, route duration, refusal reasons and all VAT-inclusive fees. None is presently obtained.

Decision and evidence

After authorised opening, compare enquiries, accepted bookings, completed whole jobs, gross collections and credits. Initial Base requests 20 small and 10 standard per month and 1.5% monthly growth are unvalidated. Marketing spend does not mechanically create these requests.

Observed enquiries None collected.	**Matched quotations** None obtained.
Route trials Not performed.	**Forecast** 20 small and 10 standard initial monthly requests; assumptions.

Planning framework and assumptions / Local demand and evidence

15 / MARKET

Competitors and positioning

Compare actual alternative moving methods with matched scope.

Operating proposal

Alternatives include local movers, larger full-service removal companies, rented vans and friends helping. Price comparisons require equal load, route, crew, stairs, parking, liability and VAT conditions. No company rating or matched quotation is available.

Decision and evidence

A self-move may have lower monetary cost and greater personal effort; a full-service company may cover excluded loads. Test whether the proposed limited scope earns the modeled ticket before claiming differentiation.

16 / MARKET

Porter five forces

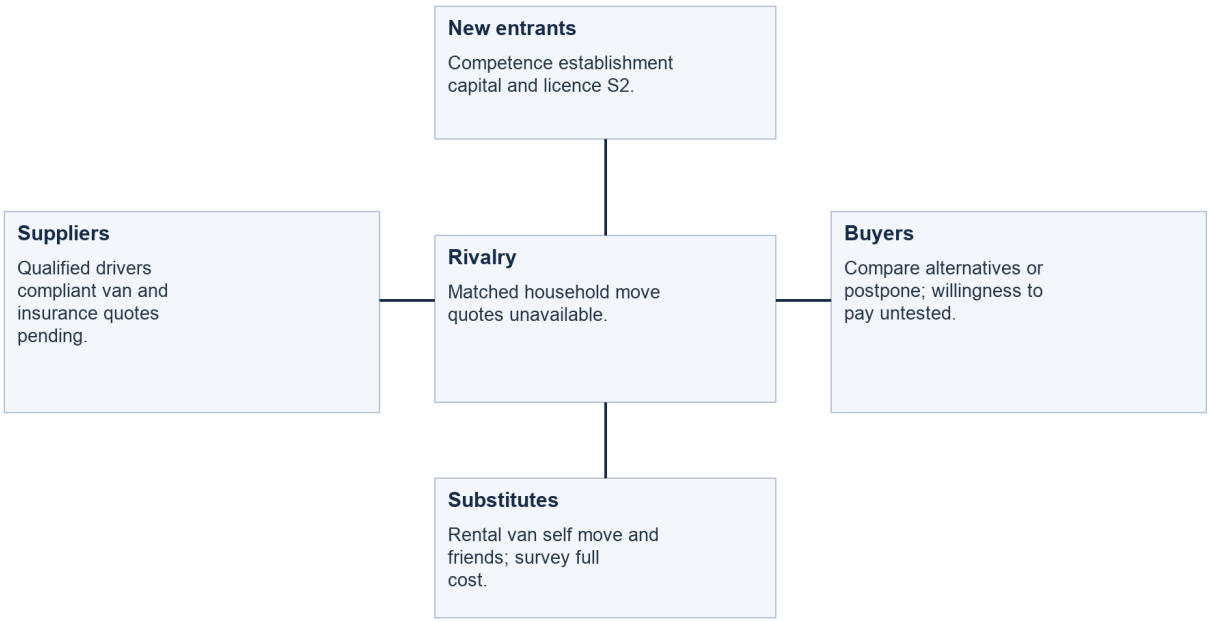
Rivalry is assessed around a constrained one-crew service.

Operating proposal

Customers can compare or defer. Qualified drivers, compliant vehicles and insurers affect supplier choice. Operators face competence and capital gates. Rental vehicles and self-moving are substitutes. These are qualitative planning findings without numerical scores.

Decision and evidence

Request matched quotes and evaluate supplier terms. A price reduction must pass through net contribution, VAT and cash rather than be dismissed as a branding problem.



Planning framework and assumptions / Porter five forces

17 / STRATEGY

Strategy canvas

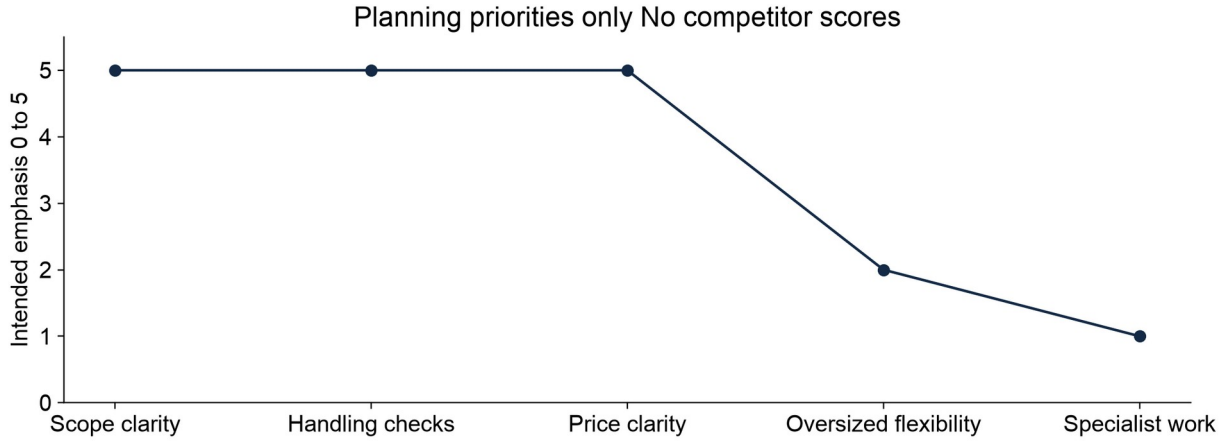
The chart records intended emphasis, not competitor ratings.

Operating proposal

The proposed emphasis is strong scope clarity, handling checks and total price transparency, with limited flexibility for oversized loads and specialist handling. The ordinal one-to-five design scale expresses priorities only.

Decision and evidence

Collect comparable offers and customer interviews before adding competitor lines or claiming an advantage. Changes to flexibility require additional crew time and equipment in the model.



Planning framework and assumptions / Strategy canvas

18 / OPERATIONS

Location and premises

A depot must provide lawful parking, storage and verified charging.

Operating proposal

No address or lease is selected. Budget €1,250 gross monthly depot rent from January, including preparation. Verify permitted vehicle use, insurer security, electricity connection, overnight charging, access and any landlord restrictions before signing.

Decision and evidence

The route area must fit a depot-to-depot composite slot. Check each loading address and municipal restrictions; a generic electric exemption does not cover closed zones or unsafe standing. S1 and S3 are context, not an approval for a particular job.

19 / OPERATIONS

Equipment and resource plan

Capital is finite and never assumed to appear for free.

Operating proposal

Base buys an electric van €65,000 net and handling kit €7,000 net in March, one month before opening, only when gates are on. Van life 60 months, kit 36 months, zero residual. Annual €3,000 net replacement kit is bought each 12th operating month with 24-month finite life.

Decision and evidence

Obtain a binding specification with registered mass, usable payload after occupants and equipment, volume, charging and warranty. Purchase VAT 21% is a budget subject to invoice evidence. Shorter asset lives end depreciation without automatic van replacement.

Item	Planning basis
Van	€65,000 net; 60 months; quote pending
Handling kit	€7,000 net; 36 months; quote pending
Replacement equipment	€3,000 net yearly; 24 months each cohort
Payload and volume	900 kg / 12 m³ requirements; not measured

20 / OPERATIONS

Service and product strategy

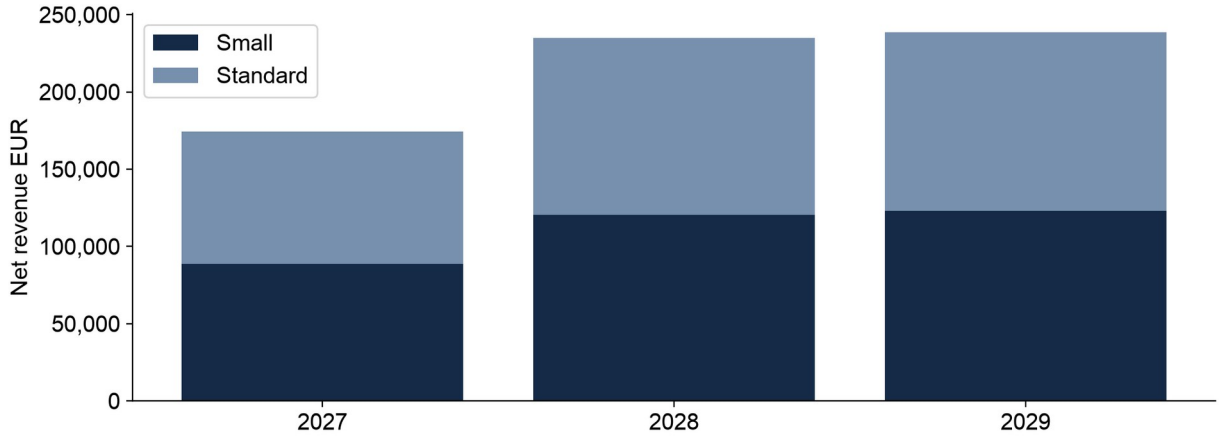
Two products exclude work that requires extra journeys or specialist handling.

Operating proposal

Small move is one surveyed load up to 450 kg and 6 m³ in a three-hour slot. Standard move is up to 900 kg and 12 m³ in six hours. Both use the driver mover and second mover for loading and unloading.

Decision and evidence

Reject unsafe or oversized articles and loads exceeding vehicle limits. Do not treat a 900 kg aggregate allowance as a safe lifting threshold. Job-specific risk assessment and aids determine what each worker can handle.



Source model v 1.0 Base case captured 4 October 2026 / Service and product strategy

21 / OPERATIONS

Pricing and move economics

Consumer tickets include 21% VAT and an allowance for credits.

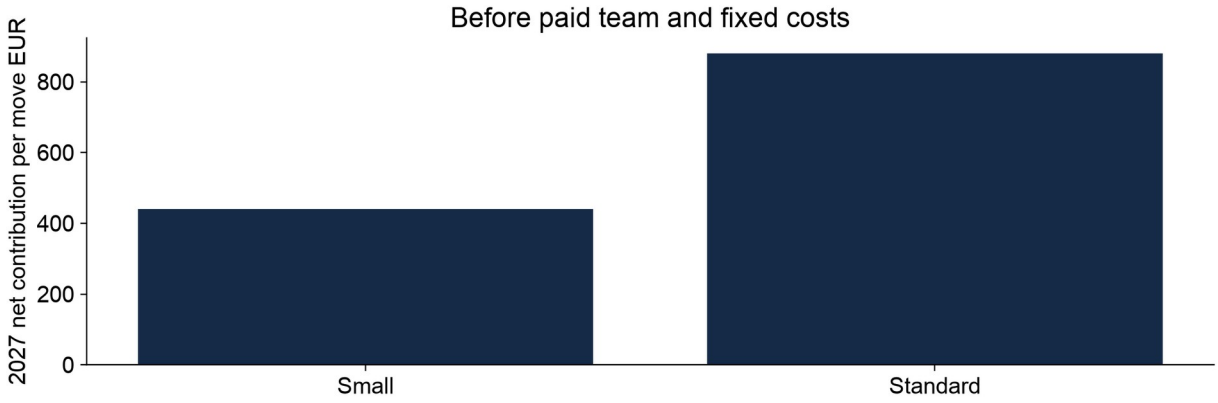
Operating proposal

Base gross ticket €605 small and €1,210 standard yields €500 and €1,000 before 1.5% service-credit allowance. Variable net costs are €45 small and €90 standard. These include €15 / €30 net parking and access allowances and €30 / €60 net packing and electricity; processing costs 1.2% of gross invoices after credits. All rates are planning assumptions.

Decision and evidence

The price covers the defined one-trip load and composite slot. Parking allowances require actual invoice VAT evidence. Real parking charges above these amounts, unusual access or handling costs require a confirmed scope and repricing before acceptance. No extra income from hidden fees is forecast.

Item	Planning basis
Small gross ticket	€605 including VAT
Standard gross ticket	€1,210 including VAT
Credits	1.5% gross price reduction
Variable net cost	€45 small; €90 standard



Source model v 1.0 Base case captured 4 October 2026 / Pricing and move economics

22 / OPERATIONS

Competitor price comparison

Written matched quotes are pending.

Operating proposal

Request at least three current quotations for identical inventory, route, access, crew, time and insurance. Record gross customer price, optional extras and cancellation terms with dates. An advertised hourly rate is not a matched completed-job ticket.

Decision and evidence

Use the evidence to revise gross prices and durations together. Do not invent a benchmark average or competitor satisfaction score.

Item	Planning basis
Local mover	Quote not obtained
Full service remover	Quote not obtained
Van rental and self move	Comparable full cost not collected

23 / SALES

Brand and customer experience

The service promise is clear scope and careful handling.

Operating proposal

A proposed navy visual identity supports legible quotes and handover records. Publish only substantiated vehicle and service statements after readiness. Electric propulsion does not establish carbon-neutral operations.

Decision and evidence

Provide a named contact, arrival window, property protection plan and claims route. No review score or customer testimonial is invented. Track complaints and refunds as operational evidence.

24 / SALES

Sales channels and process

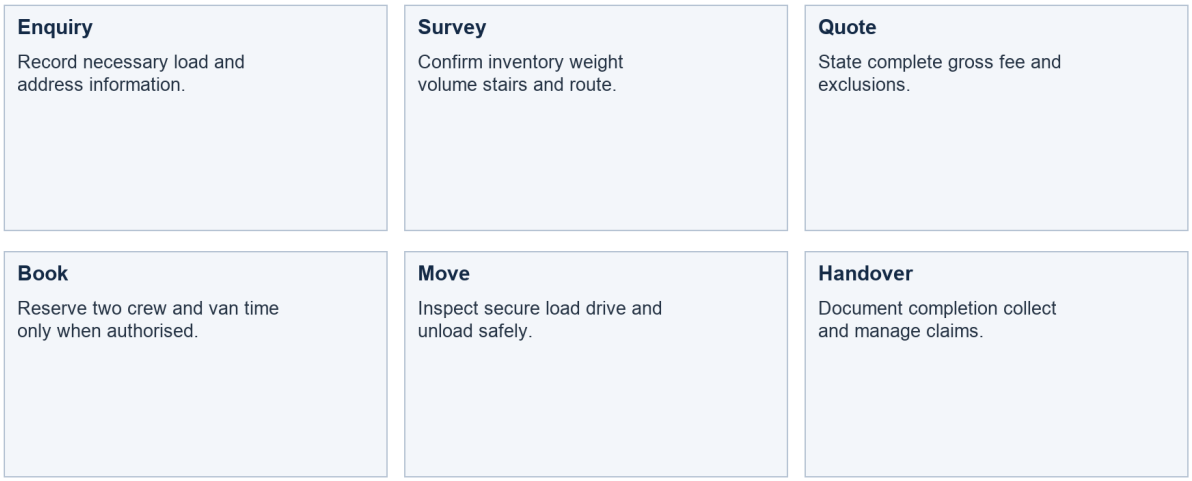
Each enquiry must pass a survey before it enters the schedule.

Operating proposal

Proposed channels are factual local information, search listings and referral relationships. The owner collects only necessary inventory, access and contact details, checks route time and sends the complete gross price and terms.

Decision and evidence

A booking becomes revenue on completed handover after modeled credits. Base collects in the same month; Downside one-month lag tests working capital. No deposit, prepaid package or advance buyer cash supports launch.



Planning framework and assumptions / Sales channels and process

25 / SALES

Launch marketing

The Base budget is €700 net per month from January.

Operating proposal

Preparation spend tests scope descriptions and price understanding without implying a licensed operating service. No conversion assumption links spend to the request ramp. The owner maintains separate evidence on enquiry origin and accepted fit.

Decision and evidence

After opening, compare completed contribution with acquisition spending and stop ineffective channels. Obtain actual quotes and consent requirements. Marketing never overrides legal access or safe handling.

26 / SALES

Retention and ongoing sales

Referrals are voluntary and no repeat household move cohort is invented.

Operating proposal

Send a clear handover and claims contact. Request voluntary feedback after completion without promising a public rating. Household moves are infrequent, so the forecast uses independent monthly requests rather than an automatic repeat subscription.

Decision and evidence

A referral incentive would require a separately costed assumption and compliant terms. Existing ticket and credit allowances do not conceal a rewards programme.

27 / OPERATIONS

Daily operations and suppliers

The driver and second mover perform every delivery slot.

Operating proposal

Daily sequence is inspection and charge check, route and loading access confirmation, load protection and securing, measured departure, careful unload, customer handover and return to depot. Both paid crew members participate; the owner handles administration.

Decision and evidence

Net crew hours remove leave, sickness, training and administration before work. Variable supplies are expensed on use with gross supplier payment lag; no stock buildup is assumed. Obtain invoice terms and maintain emergency breakdown procedures without forecasting free substitute capacity.



Planning framework and assumptions / Daily operations and suppliers

28 / OPERATIONS

Sustainability practices

Track energy and packaging rather than claim an unsupported footprint.

Operating proposal

Measure purchased electricity, route distance, vehicle load and reused protection materials after opening. Electric vehicle tailpipe scope differs from lifecycle emissions and electricity generation. No grant, carbon credit or measured saving is included.

Decision and evidence

The baseline excludes transporting discarded goods or waste. An added disposal service would trigger separate permissions, vehicle and cost checks. Replace worn handling equipment through finite capital cohorts.

29 / PEOPLE

Staffing and training

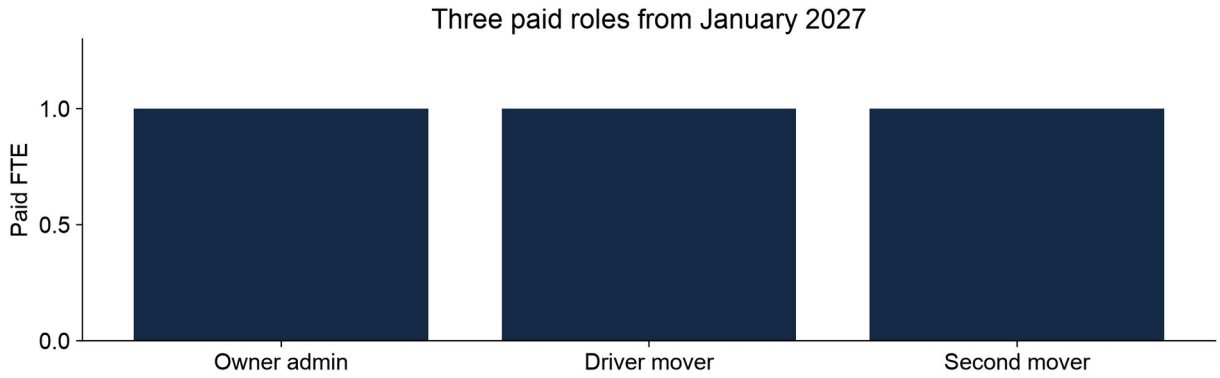
Three paid FTE remain employed throughout the forecast.

Operating proposal

Monthly paid crew hours 173.33 each lose 28 hours for leave, sickness and training plus 25.33 for inspections, briefing and administration in Base. Each member supplies 120 net job hours. Van availability 132 hours after charging and service therefore does not raise the 120-hour joint cap.

Decision and evidence

Two-person slots consume equal time from both crew members and van. The driver is included among the two lifters. Preparation pay is not deferred; absent staff require rebooking or funded replacements outside the current model.



Source model v 1.0 Base case captured 4 October 2026 / Staffing and training

30 / PEOPLE

Staff skills and fair work

Actual employment terms and safe methods must support the schedule.

Operating proposal

Verify driving entitlement, cargo securing, communication, risk assessment and use of handling aids. Review the applicable transport or moving employment agreement and working time obligations. The 25% employer load is a budget allowance, not a payroll tax determination.

Decision and evidence

Arboportaal S7 supports employer physical-risk responsibilities. The aggregate load cap is a vehicle limit, never an individual safe lift weight. Training and practical route trials must validate the three- and six-hour products.

31 / READINESS

Legal and insurance requirements

Licence, vehicle and funding gates remain unproved.

Operating proposal

NIWO S2 requires an operator licence for the proposed commercial vehicle thresholds, with establishment, competence, financial capacity and reliability evidence. The actual BV and qualified transport manager must be accepted; owner designation alone is insufficient. NIWO requires ongoing effective management by a competent diploma holder, genuine establishment and reliability evidence. For one vehicle the March 2026 guidance specifies €9,000 risk-bearing capital supported by qualified financial evidence; proposed equity is not proof of this requirement.

Decision and evidence

Motor insurance is compulsory in the official S8 context. Quote cargo and business liability, exclusions, limits and deductibles for household goods and handling. Verify zone map, RVV conditions, data privacy and consumer contract obligations before accepting paid work. A model switch does not certify any requirement.

32 / READINESS

Opening roadmap

The planning Base has three paid preparation months.

Operating proposal

January validates founder, role competence, exact scope and demand. February obtains binding vehicle, depot, insurer and supplier terms and licence dossier. March tests routes and safe handling and makes gated capital purchase and loan draw. April is the assumed first operating month.

Decision and evidence

Any missing evidence stops work. Readiness zero stops jobs, initial capital, replacement capital and borrowing; payroll and overhead remain due. Downside opening July tests six paid prep months. Actual go-live needs documented approvals and executable additional liquidity.



Planning framework and assumptions / Opening roadmap

33 / READINESS

Risks and management actions

Claims, delays and deficits require funded actions.

Operating proposal

The principal risks are licence refusal, unsuitable payload, inaccessible parking, injury, property damage, breakdown, lower pricing and delayed receipts. Job survey and insurer approval address scope; load and time caps limit booking promises.

Decision and evidence

Base and Downside cash deficits cannot be treated as an overdraft. Secure actual additional capital or revise paid commitments before operating. A more optimistic case does not prove demand. Losses can also erode ongoing NIWO risk-bearing capital. Monitor book equity against the €9,000 first-vehicle requirement and obtain qualified financial assessment; initial proposed equity is not lasting compliance. Debt funding alone does not restore equity. Stop and redesign before the actual requirement is breached. One absent crew member stops the two-person product unless a properly paid competent replacement is arranged.

Measured forecast risk

Base minimum spendable cash €(41,229) and closing book equity €(34,690) require cash and capital redesign. Downside minimum cash €(404,769) exposes price, timing and paid preparation risk. These are unvalidated modeled cases, not agreed lending or licence compliance.

Item	Planning basis
Access or load	Survey and decline unsuitable job
Injury or damage	Risk assessment aids and insured handling
Delayed launch	Paid preparation buffer and documented gates
Funding deficit	Executable new capital or revised scope

34 / READINESS

Research and evidence

Official context is separated from commercial assumptions.

Operating proposal

S1–S3 cover access and licensing; S4–S6 cover tax context; S7–S8 cover workplace risk and insurance. Sources were reviewed 4 October 2026. They establish neither the founder’s competence nor a particular licence, route permission, policy or vehicle payload.

Decision and evidence

Demand, tickets, duration, salary, depot, capital, borrowing and supplier cost are author assumptions. No supplier quote, customer interview or observed sales exists. Sources are linked below and their scope recorded in research/sources.json.

S1 Amsterdam low and zero emission zones Open primary page

S2 NIWO March 2026 Euro licence application explanation Open primary page

S3 Amsterdam citywide traffic exemption Open primary page

S4 Dutch VAT rates Open primary page

S5 Dutch corporate tax rates Open primary page

S6 Dutch tax authority salary and substantial shareholding Open primary page

S7 Arboportaal physical load and posture Open primary page

S8 KVK and RVO business insurance guidance Open primary page

35 / READINESS

Quotes and assumptions

Commercial evidence is outstanding before commitment.

Operating proposal

Required quotes include exact electric-van registration specification, usable loaded payload, charging, handling kit, premises, insurance and debt fees and security. Obtain actual route parking and loading costs for the initial scope.

Decision and evidence

The model includes no surprise charge income, free owner crew work, tax incentive, VAT credit refund or extra van. If adequate quotes exceed the budget, update model and document together.

Item	Planning basis
Vehicle and charging	No binding quote
Premises and access	No lease or route approvals
Insurance and supplies	Coverage and terms pending
Equity and debt	No commitment

36 / FINANCE

Startup costs and funding

Proposed capital leaves an uncovered funding requirement.

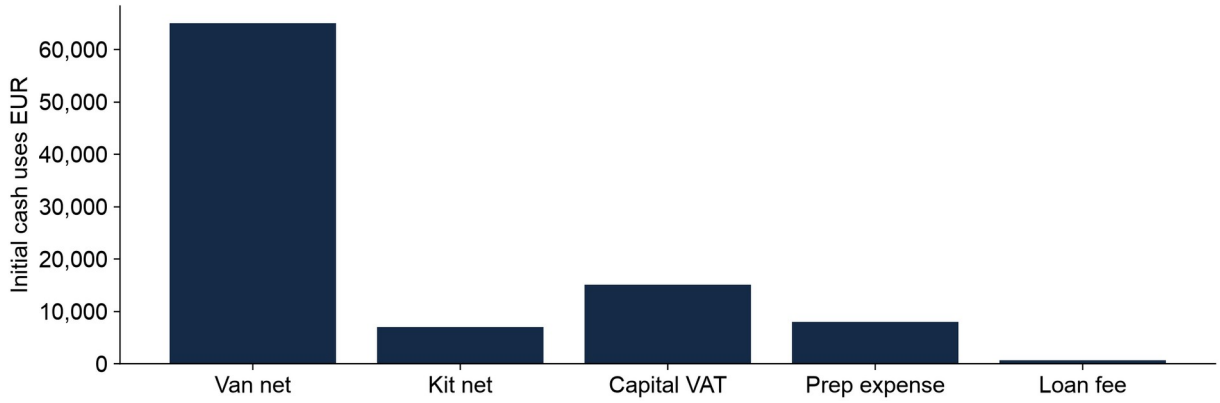
Financial interpretation

Proposed uncommitted equity is €180,000 in January. The finite €45,000 loan is assumed drawn in March only with readiness. Both are assumptions; no lender, owner commitment or security agreement exists.

Decision and limits

Base minimum spendable cash €(41,229) requires €41,229 additional executable liquidity. Covering cash does not resolve loss of NIWO risk-bearing capital. Obtain a qualified capital assessment and sufficient actual equity before commitment.

Item	EUR
Proposed equity	180,000
Proposed borrowing	45,000
Total proposed sources	**225,000**
Base minimum spendable cash	(41,229)
Additional Base liquidity required	41,229
Base closing book equity	(34,690)
Shortfall to €9,000 equity proxy	43,690



Source model v 1.0 Base case captured 4 October 2026 / Startup costs and funding

Source native workbook v 1.0 Base snapshot 4 October 2026. Regenerate after saved input edits.

37 / FINANCE

Itemized startup costs

Launch purchases are distinct from paid preparation.

Financial interpretation

Initial van and kit cost €72,000 net plus €15,120 eligible VAT. Professional preparation fee €8,000 gross and loan fee €675 are expensed. No quote or licence cost adequacy has been proved.

Decision and limits

Initial uses €95,795 exclude recurring salaries, rent, insurance, marketing and services paid from January. The first three months cash payments include these expenses, actual receipts and proposed capital. Annual replacement cohorts are separate future capital, not an initial cash reserve.

Item	EUR
Electric van net	65,000
Initial handling kit net	7,000
Capital VAT	15,120
Preparation professional fee gross	8,000
Loan fee	675
Total startup cash uses	**95,795**
Annual replacement equipment net	3,000

Source native workbook v 1.0 Base snapshot 4 October 2026. Regenerate after saved input edits.

38 / FINANCE

Owner personal survival budget

Salary is paid by the business; household figures are personal.

Financial interpretation

Owner annual gross salary €78,000 is a paid company expense throughout preparation and operations. Illustrative monthly take-home €4,160 uses a 64% conversion, not a Dutch personal-tax calculation.

Decision and limits

Monthly household need €3,800 less other income €0 requires €3,800 net salary. The household surplus proxy is €360. Obtain actual personal and payroll advice. Do not add household cash as another business salary or dividend.

Item	EUR
Monthly household need	3,800
Other household income	–
Required net business income	**3,800**
Illustrative monthly salary take home	4,160
Personal surplus proxy	360

Source native workbook v 1.0 Base snapshot 4 October 2026. Regenerate after saved input edits.

39 / FINANCE

Financing terms and security

Finite principal and fees leave a genuine residual debt.

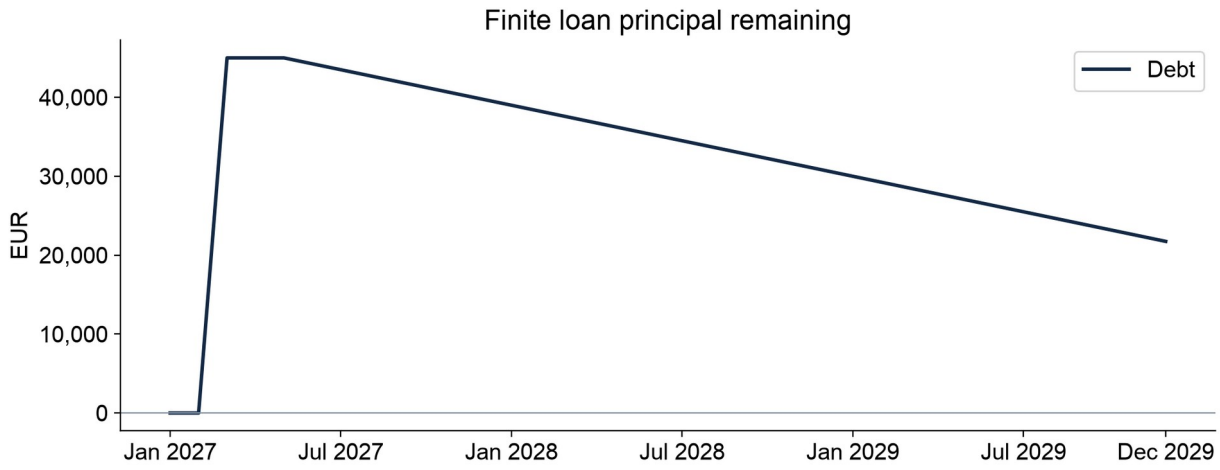
Financial interpretation

Loan €45,000 at 7.5% annually is drawn one month before opening with readiness. Interest charges opening debt plus current draw. Principal is €750 monthly over 60 instalments after 3 months before the first payment. Zero grace begins repayment in the draw month.

Decision and limits

Base December 2029 debt remains €21,750. It is not forced to zero at horizon end and no refinance or cash sweep is assumed. Security, covenants and actual lender approval are outstanding. The 1.5% draw fee is paid and expensed; it is not hidden in a capital balance.

Item	EUR
Loan principal proposed	45,000
Annual rate	7.5%
Monthly scheduled principal	750
Draw fee cash	675
Base residual December 2029	21,750



Source model v 1.0 Base case captured 4 October 2026 / Financing terms and security

Source native workbook v 1.0 Base snapshot 4 October 2026. Regenerate after saved input edits.

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Revenue forecast and capacity

Forecast jobs cannot exceed paid composite time.

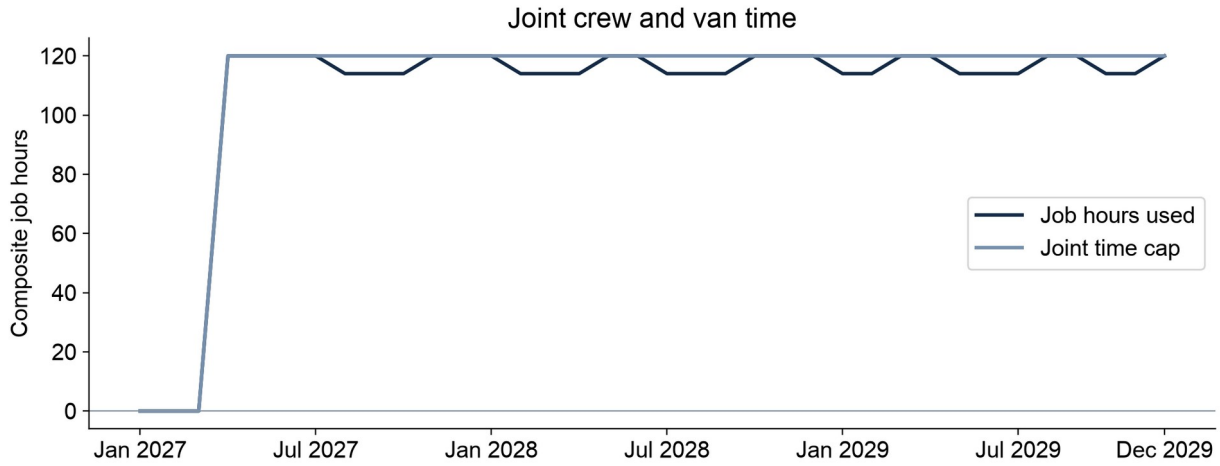
Financial interpretation

Base initial requests 20 small and 10 standard grow 1.5% monthly before capacity. Gross tickets €605 and €1,210 include 21% VAT. Revenue excludes VAT and 1.5% credits. Requested and completed jobs are whole numbers.

Decision and limits

Each crew member offers 120 net job hours, van 132. Each product consumes 3 or 6 hours of both crew and van. Proportional whole-job flooring can leave unused time. Actual route, load and access surveys remain mandatory.

EUR or moves	2027	2028	2029
Small moves	180	240	240
Standard moves	87	114	113
Small net revenue	88,650	120,564	122,975
Standard net revenue	85,695	114,536	115,802
Net revenue	**174,345**	**235,100**	**238,777**



Source model v 1.0 Base case captured 4 October 2026 / Revenue forecast and capacity

Source native workbook v 1.0 Base snapshot 4 October 2026. Regenerate after saved input edits.

41 / FINANCE

Costs and projected profit

Paid labour and fixed costs dominate the limited service.

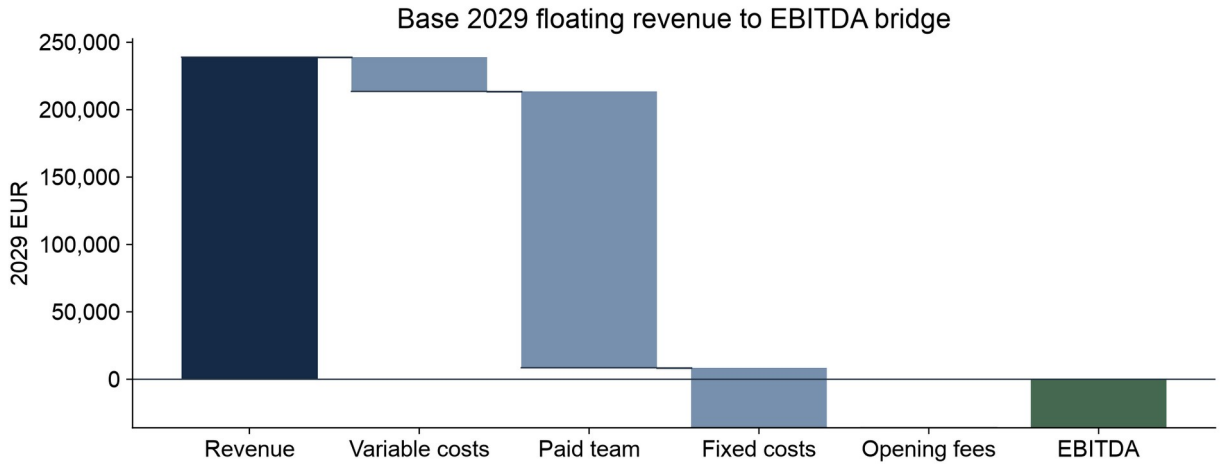
Financial interpretation

All three roles are paid €195,000 loaded in 2027. Variable supplies include parking/access allowances; actual invoice VAT and adequate charging/repair/insurance scope require quotes. A ticket adjustment changes VAT and contribution as well as customer receipts.

Decision and limits

Base EBITDA is €(90,391) in 2027, €(33,335) in 2028 and €(36,136) in 2029. The floating bridge uses 2029 net revenue, variable costs including processing, paid team and all fixed costs. It does not conceal loss or free preparation labour.

EUR	2027	2028	2029
Variable net expense	15,930	21,481	21,817
Processing fees	2,531	3,414	3,467
Gross contribution	**155,884**	**210,205**	**213,493**
Loaded payroll	195,000	199,875	204,872
Rent gross	15,000	15,375	15,759
Insurance gross	10,200	10,455	10,716
Marketing net	8,400	8,610	8,825
Services net	9,000	9,225	9,456
Preparation expense	8,000	–	–
Loan fees	675	–	–
EBITDA	**(90,391)**	**(33,335)**	**(36,136)**



Source model v 1.0 Base case captured 4 October 2026 / Costs and projected profit

Source native workbook v 1.0 Base snapshot 4 October 2026. Regenerate after saved input edits.

42 / FINANCE

Profit and loss forecast

Calendar profit follows the finite capital and tax proxy.

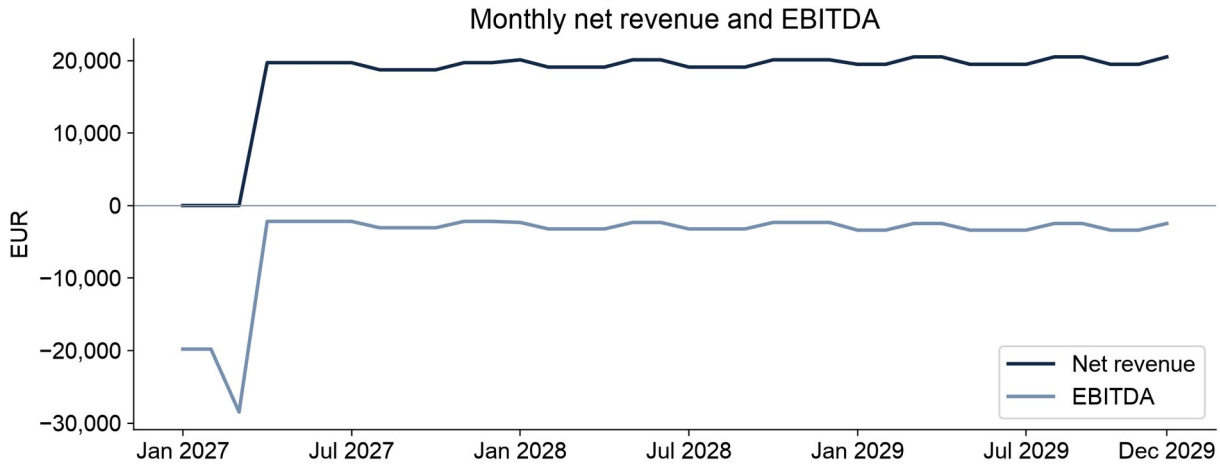
Financial interpretation

Van, initial kit and replacement cohorts depreciate only over their respective useful lives, zero residual. Interest is cash paid. Book tax uses frozen 2026 rates 19% to €200,000 and 25.8% above; future law is not asserted.

Decision and limits

For conservative tax planning all interest deductions are disallowed and preparation and debt fees added back. No investment deductions or prior-year loss relief are assumed. Annual YTD provision can release within a year but not cross-year. This is a management proxy requiring statutory and tax review.

EUR	2027	2028	2029
Net revenue	**174,345**	**235,100**	**238,777**
Gross contribution	**155,884**	**210,205**	**213,493**
Loaded payroll	195,000	199,875	204,872
EBITDA	**(90,391)**	**(33,335)**	**(36,136)**
Depreciation	12,778	16,583	18,083
Interest	2,714	2,672	1,997
Profit before tax	**(105,883)**	**(52,590)**	**(56,216)**
Corporate tax expense	–	–	–
Net profit	**(105,883)**	**(52,590)**	**(56,216)**



Source model v 1.0 Base case captured 4 October 2026 / Profit and loss forecast

Source native workbook v 1.0 Base snapshot 4 October 2026. Regenerate after saved input edits.

43 / FINANCE

Cash flow and financial position

Negative cash is an uncovered obligation, not an overdraft.

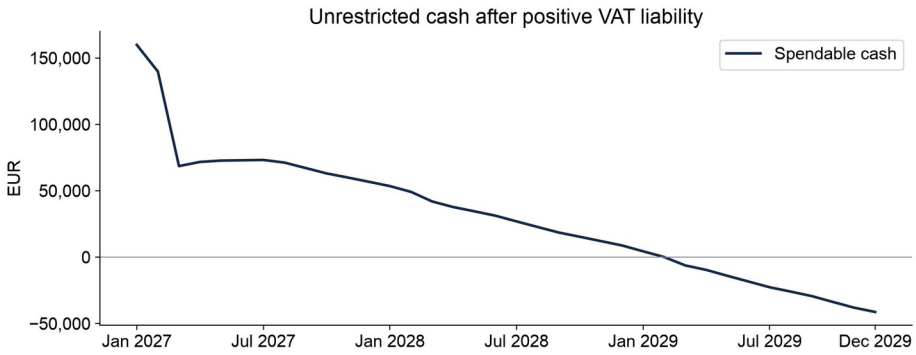
Financial interpretation

Base customers pay in the completion month. Variable supplier gross invoices are paid one month later. Input VAT is recognised on assumed eligible invoices, output VAT on net billed work. Positive prior-quarter balances are paid next quarter; credits carry without assumed refunds.

Decision and limits

The corporate provision is moved into a separate bank reserve and matching unpaid liability; actual authority payment dates are not scheduled. Spendable cash excludes this reserve and positive VAT liability. Year-end stocks and first-month opening cash must not be summed.

EUR	2027	2028	2029
Opening cash	–	66,998	19,425
Gross receipts	210,957	284,471	288,920
Gross suppliers paid	17,097	25,949	26,354
Loaded payroll cash	195,000	199,875	204,872
Rent and insurance gross	25,200	25,830	26,476
Marketing and services gross	21,054	21,580	22,120
Processing preparation and loan fees	11,206	3,414	3,467
Interest cash	2,714	2,672	1,997
Capital including VAT	87,120	3,630	3,630
Equity cash	180,000	–	–
Debt draw cash	45,000	–	–
Loan principal cash	5,250	9,000	9,000
VAT paid	4,318	40,094	41,277
Tax reserve transfer	–	–	–
Cash change	66,998	(47,573)	(50,273)
Closing cash	**66,998**	**19,425**	**(30,847)**
Spendable cash	56,822	8,859	(41,229)



Source model v 1.0 Base case captured 4 October 2026 / Cash flow and financial position

Source native workbook v 1.0 Base snapshot 4 October 2026. Regenerate after saved input edits.

44 / FINANCE

Cash flow forecast months one to six

Monthly cash retains paid preparation and timing.

Financial interpretation

All amounts are EUR. Receipts and variable supplier payments include VAT. Capital payments include eligible purchase VAT. Fixed overhead, credits, fees and tax reserve also flow through monthly cash.

Decision and limits

Negative closing cash requires executable funding. The schedule is an unchanged Base snapshot; edit the saved workbook, rebuild and recapture all outputs before relying on a revised plan.

EUR	2027-01	2027-02	2027-03	2027-04	2027-05	2027-06
Opening cash	–	159,896	139,791	68,610	71,775	72,763
Gross receipts	–	–	–	23,837	23,837	23,837
Supplier gross payments	–	–	–	–	2,178	2,178
Loaded payroll	16,250	16,250	16,250	16,250	16,250	16,250
Rent and insurance gross	2,100	2,100	2,100	2,100	2,100	2,100
Marketing services gross	1,754	1,754	1,754	1,754	1,754	1,754
Processing prep and loan fees	–	–	8,675	286	286	286
Proposed equity	180,000	–	–	–	–	–
Loan draw	–	–	45,000	–	–	–
Capital including VAT	–	–	87,120	–	–	–
Interest	–	–	281	281	281	281
Principal	–	–	–	–	–	750
VAT cash paid	–	–	–	–	–	–
Tax bank reserve	–	–	–	–	–	–
Cash change	159,896	(20,104)	(71,181)	3,165	987	237
Closing cash	**159,896**	**139,791**	**68,610**	**71,775**	**72,763**	**73,000**

Source native workbook v 1.0 Base snapshot 4 October 2026. Regenerate after saved input edits.

45 / FINANCE

Cash flow forecast months seven to twelve

Monthly cash retains paid preparation and timing.

Financial interpretation

All amounts are EUR. Receipts and variable supplier payments include VAT. Capital payments include eligible purchase VAT. Fixed overhead, credits, fees and tax reserve also flow through monthly cash.

Decision and limits

Negative closing cash requires executable funding. The schedule is an unchanged Base snapshot; edit the saved workbook, rebuild and recapture all outputs before relying on a revised plan.

EUR	2027-07	2027-08	2027-09	2027-10	2027-11	2027-12
Opening cash	73,000	73,242	72,311	71,493	66,363	66,733
Gross receipts	23,837	22,645	22,645	22,645	23,837	23,837
Supplier gross payments	2,178	2,178	2,069	2,069	2,069	2,178
Loaded payroll	16,250	16,250	16,250	16,250	16,250	16,250
Rent and insurance gross	2,100	2,100	2,100	2,100	2,100	2,100
Marketing services gross	1,754	1,754	1,754	1,754	1,754	1,754
Processing prep and loan fees	286	272	272	272	286	286
Proposed equity	–	–	–	–	–	–
Loan draw	–	–	–	–	–	–
Capital including VAT	–	–	–	–	–	–
Interest	277	272	267	262	258	253
Principal	750	750	750	750	750	750
VAT cash paid	–	–	–	4,318	–	–
Tax bank reserve	–	–	–	–	–	–
Cash change	242	(931)	(817)	(5,130)	370	265
Closing cash	**73,242**	**72,311**	**71,493**	**66,363**	**66,733**	**66,998**

Source native workbook v 1.0 Base snapshot 4 October 2026. Regenerate after saved input edits.

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Financial position summary

Assets and liabilities reconcile without a funding plug.

Financial interpretation

Van and kit remain at finite depreciated value. Customer receivables and supplier payables are gross. Negative VAT is a credit asset; positive VAT is a liability. Restricted tax bank cash and unpaid tax liability remain separately recorded.

Decision and limits

Base closing book equity €(34,690) is not a qualified NIWO capital certificate. Compare capital and cash requirements before opening and throughout operation. Losses can breach the first-vehicle risk-bearing-capital requirement even when initial equity appeared adequate.

EUR	2027	2028	2029
Unrestricted bank cash	66,998	19,425	(30,847)
Restricted tax bank asset	–	–	–
Customer receivables	–	–	–
Net PPE	59,222	45,639	30,556
VAT credit asset	–	–	–
Total assets	**126,220**	**65,064**	**(292)**
Loan debt	39,750	30,750	21,750
Supplier payables	2,178	2,222	2,266
Corporate provision liability	–	–	–
VAT payable liability	10,176	10,566	10,382
Total liabilities	**52,104**	**43,538**	**34,398**
Paid equity	180,000	180,000	180,000
Retained earnings	(105,883)	(158,474)	(214,690)
Liabilities and equity	**126,220**	**65,064**	**(292)**
Balance difference	–	–	–

Source native workbook v 1.0 Base snapshot 4 October 2026. Regenerate after saved input edits.

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Break even and scenarios

An attainable time cap must cover paid costs and capital obligations.

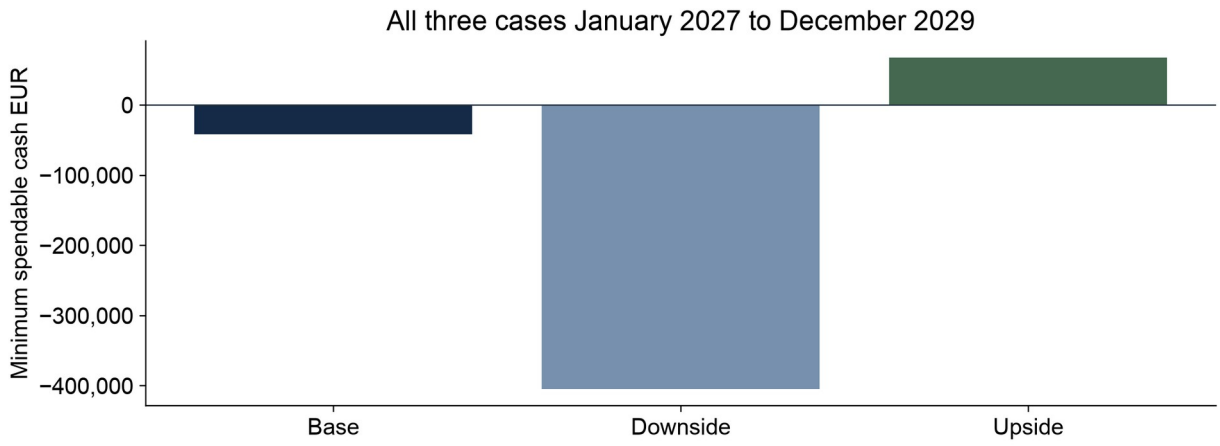
Financial interpretation

The monthly EBITDA job threshold divides paid payroll plus fixed overhead and opening/debt fees by observed mix contribution per completed move. It excludes interest and depreciation and is unavailable when no jobs or nonpositive contribution exists. It is not a cash break-even guarantee.

Decision and limits

Cases recalculate from their own editable columns. Base additional cash €41,229 and Downside €404,769 remain uncovered. Upside minimum spendable cash €67,958 depends on untested tickets and time. Case equity must also be assessed against ongoing licensing.

EUR	Base	Downside	Upside
Minimum spendable cash	(41,229)	(404,769)	67,958
Further liquidity required	41,229	404,769	–
December 2029 book equity	(34,690)	(374,332)	72,911
Shortfall to €9,000 equity proxy	43,690	383,332	–



Source model v 1.0 all three cases captured 4 October 2026 / Break even and scenarios

Source native workbook v 1.0 Base snapshot 4 October 2026. Regenerate after saved input edits.

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Model guide and completion

The saved workbook is the input authority; Word is a dated snapshot.

Financial interpretation

Edit blue Inputs F:H case values and F 5 selector. Monthly follows the selector while Base, Downside and Upside remain live. Blank selected inputs and impossible timings invalidate results; inactive blanks do not block a valid selected case. Retained JavaScript reads all 174 saved case driver values and selector during an ordinary rebuild.

Decision and limits

After edits rebuild the workbook, recalculate and save in the native engine, export model-results.json and regenerate Word figures, tables and native contents. Two saved-input rebuilds and cache-cleared native fixtures are retained. Financial checks do not validate demand, quote accuracy, licences or capital commitments. Root acceptance follows actual page and workbook review.

Item	EUR
Inputs	58 drivers ×3 cases; one selector
Period	January 2027 to December 2029; 36 months
Cases	All live; Word snapshot requires refresh
Native checks	Finite assets/debt lags tax VAT capacity and invalid inputs
Scope	One van two field crew one paid owner administrator
Decision	Funded validation and capital redesign only

Source native workbook v 1.0 Base snapshot 4 October 2026. Regenerate after saved input edits.