Startup Business Plan

WerkFlow Rotterdam

DOCUMENT GUIDE

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Rotterdam bicycle workshop software startup
Planning basis 3 October 2026

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Executive summary

WerkFlow is a proposed Rotterdam based subscription software startup for independent Dutch bicycle repair workshops. It combines online appointment requests, mechanic capacity calendars, repair status and a customer approval trail. This planning document supports a staged investment decision; no company registration, founder track record, paid customer, lease or funding commitment is asserted.

Verified model v1.0 shows Base net revenue EUR 46,116 and EBITDA EUR -123,593 in 2027, with year three EBITDA EUR -36,927. All three Base years remain loss making. Minimum Base cash is EUR 77,120; Downside minimum is EUR -220,334, requiring EUR 270,334 extra secured funding to retain the EUR 50,000 reserve. Proposed EUR 400,000 equity is uncommitted. The venture requires validated paid demand and a credible path to fixed cost coverage before launch.

02 / PLAN

Business details

The proposed legal entity is WerkFlow BV, with headquarters and initial customer discovery in Rotterdam. Its trading scope is Dutch domestic business customers, invoiced in euros with monthly cancellable subscriptions. January 2027 to December 2029 is the operating forecast horizon. Incorporation and VAT registration are incomplete.

The business does not buy or sell bicycles, hold customer repair payments, operate a repair workshop, supply certified diagnostics or replace retail inventory and point of sale software. The word startup describes its stage; it does not establish venture funding or an innovation subsidy entitlement.

03 / PLAN

Business concept and objectives

The initial product accepts appointment requests, exposes staff defined available slots, records a repair estimate approval and gives customers a status link. A workshop controls job duration, mechanic assignment and final invoice in its existing system. Integrations beyond a documented CSV export are outside launch scope.

Stage gates are a working prototype, ten paid pilot workshops, a twelve week support and retention review, then controlled acquisition. Pilot counts are future targets. Record demo conversion, onboarding time, unresolved tickets and cancellations before deciding whether the next paid hire and marketing spend remain justified.

04 / PLAN

Business model canvas

The proposed model sells recurring access to small workshops that want a narrow scheduling product. The owner builds the product and sells it; a later engineer supports delivery and a part time service specialist supports customers. Cloud infrastructure and professional advice are external paid suppliers.

Both subscription tiers receive core planning and repair status; the Team tier adds shared role access and a capacity view. Revenue comes only from monthly subscriptions. Customer payments for bicycle repair remain with the workshop. The canvas is a set of hypotheses tied to the staffing and cash model.

Partners Cloud provider Privacy and security advisers	**Activities** Build test onboard support Sell collect and reconcile	**Resources** Paid founder engineer support Code and customer records
Value Narrow workshop scheduling Clear status and export	**Relationships** Monthly cancellable terms Named escalation contact	**Channels** Founder demos Workshop referrals to validate
Customers Independent Dutch workshops Small mechanic teams	**Costs** Paid roles cloud and advice Acquisition and setup	**Revenue** Solo EUR 39 monthly net Team EUR 69 monthly net

Proposed 2027 WerkFlow operating model; EUR monthly fees net VAT and roles from planning inputs.

05 / PLAN

SWOT and longer term goals

Proposed strengths are narrow scope, owner accountability and exportable records. Weaknesses include an untested product, limited founder capacity and no evidenced distribution channel. Existing supplier features in R1 to R3 are a specific threat to differentiation.

Longer term goals depend on paid retention rather than a claimed market share. Validate whether customers prefer a standalone service to an established broader package, and whether acquisition cost and support workload permit a durable business. A three year forecast is a planning experiment, not an observed track record.

Proposed strengths	Weaknesses
Narrow scope owner accountability Portable records	No validated product or demand Limited paid founder hours
Opportunities to validate	**Threats**
Small workshops needing simplicity Paid discovery trials	R2 R3 already offer planning Churn security and high CAC

Internal capability hypotheses and external rivalry R2 R3, reviewed 3 October 2026.

06 / PLAN

TOWS strategy matrix

A narrow initial feature set may allow short pilots with workshops that do not need a complete retail suite. Turn the weakness of limited technical capacity into explicit onboarding limits and a release freeze for material security issues.

Use rival feature evidence to test the offer directly: ask why a workshop would pay for an additional tool. If that question has no defensible answer, stop acquisition and retain cash rather than widening scope automatically. Funding and staffing are proposed commitments, not secured resources.

SO Run narrow paid task pilots Measure repeated use	**WO** Cap onboarding to paid hours Verify founder capability
ST Test need against existing suites Provide export and clear terms	**WT** Stop poor acquisition channels Keep losses and cash gaps visible

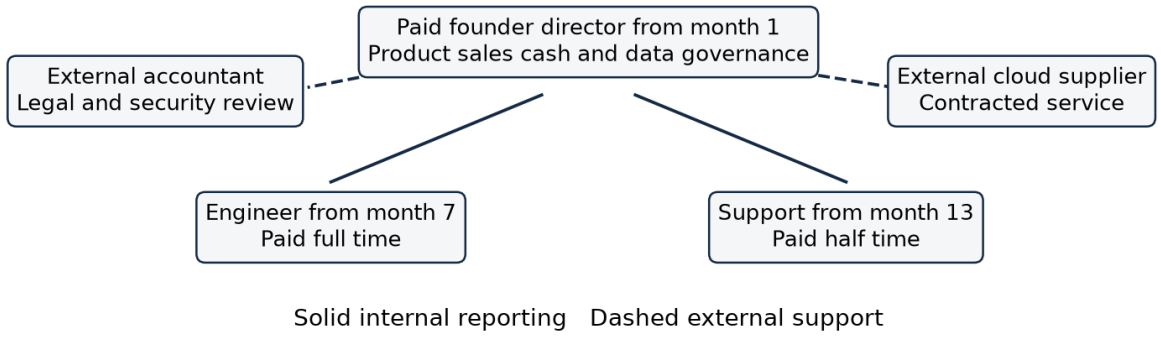
Proposed responses to the preceding SWOT; paid pilot actions remain incomplete.

07 / PLAN

Owner and management

The proposed paid founder director is responsible for product delivery, sales, cash review and data governance from month one. A paid engineer begins in month seven and a half time support specialist in month thirteen. These hiring dates are input assumptions rather than employment agreements.

External accountant, privacy lawyer and security reviewer report recommendations to the founder but are not internal employees. The organisation chart uses solid internal reporting and dashed external support. No advisory board, founder qualification or unnamed unpaid technical resource is assumed.



Payroll assumptions v1.0: founder month 1, engineer month 7, support half time month 13; dashed external services.

08 / PLAN

Owner and key personnel profiles

The founder role requires demonstrable software delivery, incident management and business customer sales competence. The engineer requires testing, database migration, access control and secure release skills. The service specialist needs clear Dutch communication, onboarding and escalation discipline.

No individual CV or prior achievement was supplied. Recruitment criteria therefore stand in place of invented biographies. Before funding, verify technical references and run a working export and restore demonstration. Independent review should challenge founder concentration and whether professional support costs are adequate.

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Target customers

The proposed primary segment is owner operated independent bicycle repair workshops in Rotterdam and nearby South Holland, followed by remote Dutch acquisition. Potential buyers have a small number of mechanics and currently coordinate work across paper, telephone or a general calendar. This current behaviour requires interview validation.

Exclude large chains seeking inventory, dealer ordering or specialist diagnostic integrations. Do not infer willingness to pay from cycling activity or supplier existence. A named prospect register must record shop count, current system, decision maker, interview consent and the reason to trial.

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Segmentation targeting and positioning

Segment prospects by mechanic count, present scheduling method, appointment volume, existing retail system and willingness to change. Prioritise a small paid pilot that can use the product without an integration project. Geography defines access for discovery, not a measured market share.

The intended position is a simple workshop planning service with clear data ownership and a short onboarding process. This is not proven unique: R2 and R3 already describe workshop planning and approvals. Test the claim using the same task and price questions across competing products.

Segment	Target	Position to test
Mechanic count existing tool Integration need willingness to switch	Small independent workshops Rotterdam discovery then Dutch reach	Simple capacity and status service Not a complete retail suite

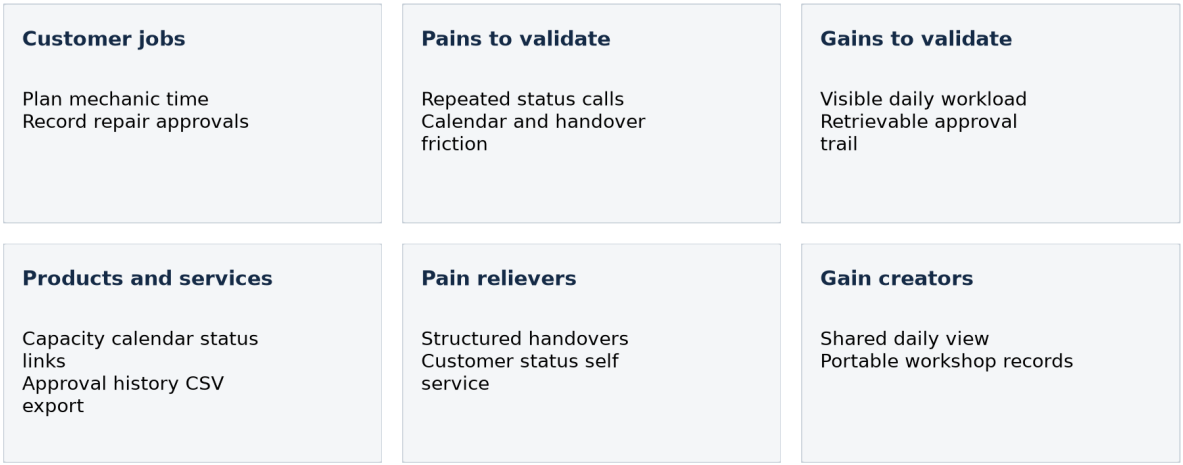
2027 proposed Dutch workshop segment; initial Rotterdam discovery, no measured segment share.

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Value proposition canvas

Workshop jobs include planning mechanic time, confirming work and keeping a repair approval trail. Potential pains are repeated status calls, inconsistent records and calendar collisions; potential gains are visible capacity and fewer manual handovers. These are interview hypotheses.

Proposed products are a capacity calendar, status links and approval history. Pain relievers are structured handovers and customer self service; gain creators are a shared daily view and portable records. All six canvas fields are shown separately. No time saving percentage or customer satisfaction score is fabricated.



Six-field workshop value hypothesis for paid validation; no interviews or quantified savings claimed.

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Market size and trends

TAM is annual Dutch independent bicycle workshop spend on relevant scheduling software in 2027. SAM restricts this to small workshops able to use the launch product, initially reached from Rotterdam and South Holland. Neither verified workshop count nor annual category spend was extracted, so both monetary sizes are unavailable.

CBS R11 supplies business population definitions, not a verified workshop buyer count in this research. SOM is the support constrained expected account forecast, not validated market share. Build a deduplicated workshop register and document category inclusion before estimating a bottom up market.



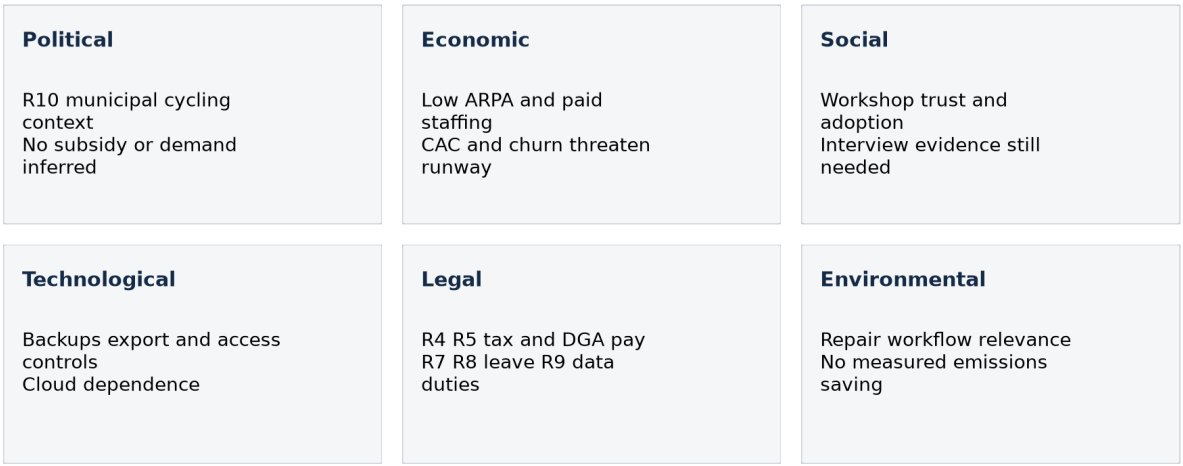
2027 geography and annual software-spend scope; R11 definitions, monetary TAM/SAM unavailable.

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PESTLE analysis

Official Dutch tax, leave and data guidance in R4 to R9 determines planning context. Rotterdam cycling policy in R10 supports local relevance but does not quantify demand for software. Current rules are held into forecast years as explicit assumptions subject to review.

Economic pressure, digital adoption, switching friction and cloud supplier concentration are business inferences. The six panels distinguish those inferences from specific official facts. No legislation is interpreted as a guaranteed business opportunity or evidence of customer conversion.



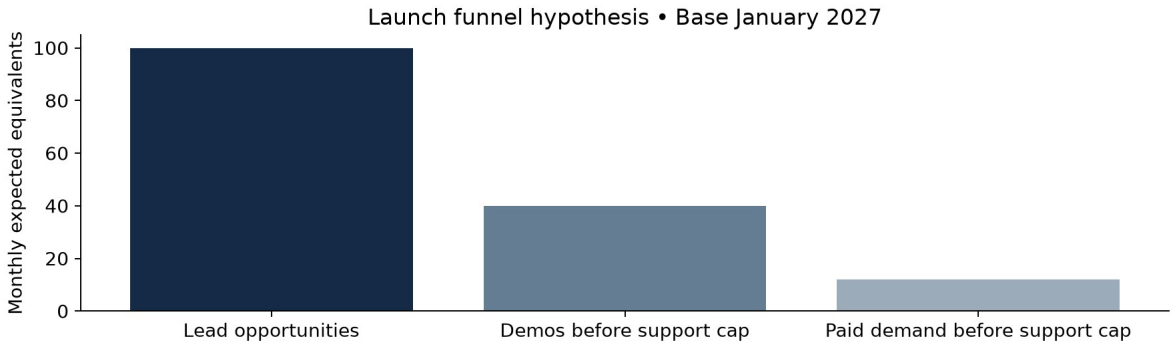
Dutch external context R4 to R10 reviewed 3 October 2026; commercial conclusions are planning inferences.

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Local demand and evidence

R10 establishes local cycling context. R1 to R3 establish available competing software and functions. Neither proves that an independent Rotterdam workshop needs WerkFlow, that the forecast funnel will convert, or that it will remain a subscriber.

The proposed research plan is twenty workshop interviews, ten paid pilots and weekly records of leads, completed demos, conversion, onboarding hours and churn for twelve weeks. These activities have not occurred. The demand visual labels the initial funnel as a planning hypothesis, not an observation.



Base launch input hypothesis: 100 leads, 40 demos and 12 unconstrained acquisitions monthly; not observed demand.

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Competitors and positioning

CycleSoftware publishes a EUR 70 monthly base package plus EUR 15 monthly Online Planner add on in R1, EUR 85 combined before VAT basis is confirmed; no stated setup charge. R2 includes workshop planning, reminders and repair records. Wilmar R3 lists workshop, point of sale, inventory and digital approval features, but no current tariff was verified.

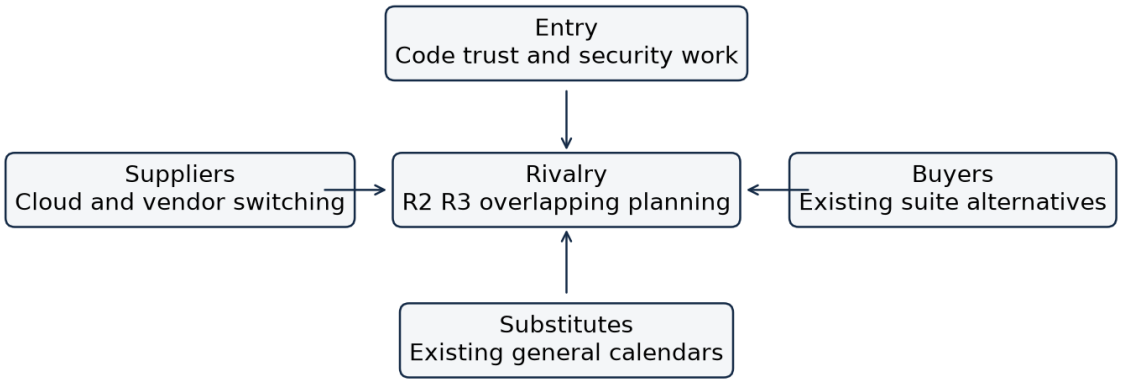
WerkFlow proposes EUR 39 Solo and EUR 69 Team net per month, with a narrower feature scope and no setup fee. The low price does not prove superior value or defensible distribution. The plan assumes neither competitor rating nor market share and budgets customer acquisition explicitly.

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Porter five forces

Rivalry is concrete because R2 and R3 publish overlapping functions. Buyer alternatives include those products and an existing general calendar. Supplier power and entry barriers are inferences from cloud dependence, switching cost, product development and security obligations.

The diagram places rivalry in the centre and the other four forces around it. The evidence and response table covers every force. Responses emphasise paid task trials, export and backup controls, clear cancellation terms and a staged scope rather than unsupported claims of competitive insulation.



R2 R3 advertised competition and R9 data obligations; bargaining strength and substitutes are inferences.

Force	Evidence or inference	Response
Rivalry	R2 R3 workshop planning already offered.	Paid identical-task trials.
Buyer power	Existing suite alternatives; switching sensitivity unmeasured.	Clear price and cancellation terms.
Supplier power	Cloud dependence; no vendor contract yet.	Export backups and alternative provider plan.
Substitutes	Calendar and telephone are inferred workflow alternatives.	Validate actual pain in interviews.
Entry	Development and R9 security/data work are entry needs.	Stage product review before acquisition.

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Strategy canvas

The canvas compares publicly described feature presence for CycleSoftware and Wilmar against the proposed WerkFlow scope. A feature shown in a provider page is evidence of an advertised function; absence of a mention is recorded as not established, not proof that the provider lacks it.

No provider quality rating or arbitrary one to five score is used. The useful question is whether a workshop values the narrow scope enough to accept fewer integrations. Current provider tariffs and export terms require written confirmation before a purchase comparison.

Source backed strategy canvas • advertised feature presence

Feature	CycleSoftware	Wilmar	WerkFlow
Workshop planning	Published R2	Published R3	Proposed
Online self booking	Paid add on R1	Confirm terms	Proposed
Repair approval record	Not established R2	Published R3	Proposed
Inventory and POS	Published R1 R2	Published R3	Outside scope
CSV portable export	Confirm terms	Confirm terms	Proposed

Provider feature presence R1 R2 R3 reviewed 3 October 2026; proposed scope and unestablished fields are explicit.

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Location and premises

The model assumes a Rotterdam flexible workspace at EUR 600 net monthly and a refundable EUR 1,800 deposit. No unit, landlord quote, permission or lease is secured. Domestic remote service reduces travel but does not remove the need for reliable equipment and safe employment conditions.

A quoted contract should confirm access, internet resilience, insurance, VAT election and deposit treatment. Customer records stay in a managed hosting environment, not on a shared office computer. Product development and service can continue remotely if workspace access fails.

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Equipment and resource plan

Proposed startup hardware is EUR 12,000 net, depreciated over 36 months, with EUR 4,000 replacement hardware in month 24. It covers laptops, test devices and backup accessories. Commercial costs are unquoted and useful lives are editable.

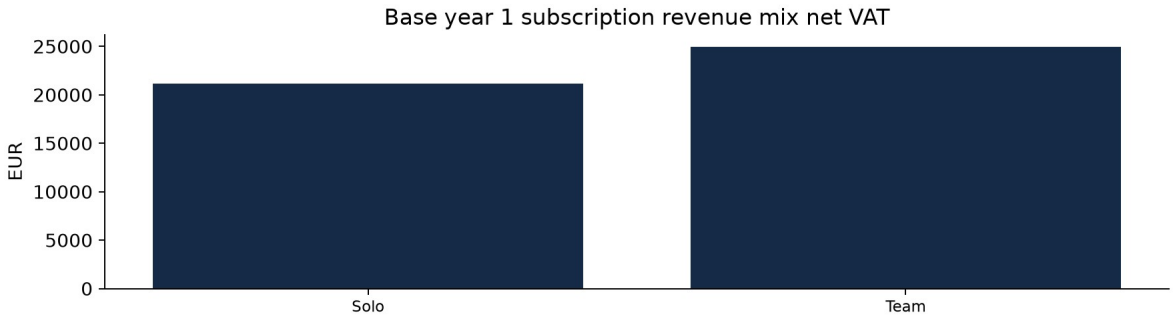
Prelaunch setup of EUR 35,000 net is expensed, including prototype work, security review, legal formation and discovery. No internally created software asset is recognised. Supplier invoices and accounting advice must distinguish actual hardware, services and recoverable VAT before launch.

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Product and release strategy

Solo is proposed at EUR 39 net monthly for a small single workshop; Team at EUR 69 net for shared staff roles and capacity views. The forecast assumes 60% Solo and 40% Team account mix. Both are monthly cancellable, with no annual prepayment or customer repair money collected.

The release sequence is appointment requests, capacity calendar, status links and approval record, followed by audited CSV export. Inventory, card processing for repair bills, complex dealer integrations and autonomous diagnostic advice remain outside scope. Pricing and feature adoption require paid validation.



Base 2027 subscription revenue in EUR net VAT, model v1.0; 60/40 account mix is assumed.

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Pricing and order economics

The initial blended average monthly revenue per account is EUR 51 net. Cloud cost is EUR 4.50 per account per month, payment fees 1.5% of revenue and bad debt 1% of net revenue. Acquisition media cost is EUR 125 per newly onboarded account, additional to founder pay and EUR 600 fixed outreach monthly.

Simple contribution CAC payback excludes salaries and fixed costs and must not be presented as full customer profitability. Monthly churn is a 1.5% expected account assumption. Price and cost inflation differ; the model separates them. A cohort triangle reconciles every vintage to total active accounts.

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Competitor price comparison

R1 CycleSoftware shows EUR 70 monthly base plus EUR 15 Online Planner, EUR 85 combined, with unlimited base users and transactions and no stated setup fee. VAT basis needs confirmation; booking is an add on. R3 Wilmar advertises a modular offering, but a verified current monthly price is unavailable.

WerkFlow proposed prices are EUR 39 and EUR 69 net, or EUR 47.19 and EUR 83.49 at 21% domestic VAT. These are hypotheses and different scopes, not a claim of price leadership. Obtain dated quotes including support, export, contract period, VAT and integrations.

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Brand and customer experience

The proposed service uses plain Dutch product language, transparent monthly terms and a clear support escalation route. A workshop should know who holds its data, how to cancel and how to export records before accepting a trial. The WerkFlow name has not been legally cleared.

Measure first appointment setup, approval retrieval, export success and unresolved support tickets. Do not publish testimonials or quantified time savings without consent and evidence. Security incident notifications and service limitations belong in contracts reviewed by counsel.

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Sales channels and process

Founder acquisition starts from a consent aware workshop prospect list and recorded enquiries. Base launch assumes 100 lead opportunities monthly, 40% demo conversion and 30% paid conversion, with 3% monthly opportunity growth. These are measurable hypotheses, not observed results.

Completed demos are capped by 40 founder sales hours divided by 0.75 hours per demo and follow up. Paid acquisitions are additionally capped by technical account limits and available support hours. Media cost follows onboarded accounts, and the same hours are reserved from support capacity.

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Launch marketing

A proposed EUR 600 monthly fixed outreach budget supports local demonstrations, workshop association research and written case material after consent. EUR 125 additional acquisition media cost per new account is an editable assumption. Founder selling time is paid and capacity constrained.

Before broader launch, test two messages and track attributable paid trials rather than page visits alone. Seek ten paid pilots, retain a cancellation register and stop a channel when its cost and conversion no longer support the plan. No endorsement or channel partnership is asserted.

Retention and ongoing sales

Monthly expected logo churn is applied to opening accounts; new accounts are billed for a full monthly period as an onboarding convention. There are no annual customer deposits or deferred subscription liabilities. Billing timing and cancellation policy require written terms before launch.

Monitor support requests and retention by acquisition vintage. If recurring workload exceeds paid support capacity, the model shows capacity churn before new acquisitions, rather than assuming unlimited service. Customer refunds or changed contract timing require new model inputs and accounting review.

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Daily operations and suppliers

Each working day prioritises incidents, support tickets, release tests and onboarding appointments. Reserve founder development and administration time before calculating support availability. The engineer has a development reserve and supports customers only within remaining paid net hours.

Cloud vendors, accountant and legal/security advisers are not selected or contracted. Require a hosting agreement, backup restore test, export procedure and response obligations. Eligible input VAT assumes domestic supplier invoices; foreign cloud reverse charge treatment must be mapped if suppliers change.

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Sustainability practices

The business supports repair workflows without claiming that its software measurably reduces waste or emissions. Prefer repairable laptops, responsible disposal and remote onboarding where appropriate. Customer bicycle life extensions require separate evidence and must not be attributed automatically to the service.

Retain supplier energy and equipment disposal information when available. Avoid unnecessary customer record retention and repeated exports. No carbon neutrality, certified green hosting or environmental savings percentage is asserted.

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Staffing and training

Founder director base salary is EUR 5,000 monthly from opening; engineer EUR 4,500 from month seven; support specialist half time at EUR 2,800 full time equivalent from month thirteen. Add 8% holiday allowance and a separate 25% employer cost proxy to base wages, with annual pay escalation.

Each full time role has 40 weekly paid hours, reduced by 20% relief. Founder development/admin is 60 monthly hours and sales 40; engineer development is 100. The support role contributes only paid net hours. Holidays, sickness, payroll treatment and employment agreements need professional review.

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Staff skills and fair work

R7 requires at least four times weekly paid hours as statutory leave. R8 generally requires 8% holiday allowance; the model pays monthly under a proposed written agreement, not a claim that automatic monthly payment is always permissible. Relief includes leave and training.

Train staff on least privilege access, customer escalation, data export and safe release rollback. Pay must comply with actual employment classification, pensions and applicable collective agreements. The owner director social insurance position may differ from employees; the 25% allowance is a transparent planning buffer.

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Legal and insurance requirements

Complete BV formation, trade register and VAT setup, intellectual property ownership, reviewed B2B terms and privacy processing contracts. R9 requires transparent and secure handling of personal data. Workshop contacts, customer status and approval records require documented purpose, retention and access controls.

Before launch, test backups, deletion/export requests, incident reporting and vendor contracts. Obtain professional indemnity and cyber insurance quotes; EUR 150 monthly is unquoted. No approved compliance status or certification is asserted. Review future digital product rules for the actual architecture and launch dates.

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Opening roadmap

Prelaunch months complete entity and contracts, interview twenty workshops and fund the prototype/security/discovery budget. January 2027 is a proposed first paid month, not a commitment. Run ten paid pilots before widening acquisition and test an end to end export/restore path.

Month seven engineering and month thirteen support hires are forecast assumptions subject to funding and workload evidence. A delay requires shifting revenue and staff dates together rather than using unpaid founder time. Reconfirm regulations, quotes and payroll before signing commitments.

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Risks and management actions

The largest risks are unvalidated willingness to pay, existing complete software suites, expensive acquisition, churn, founder concentration and security failure. A fixed hiring schedule can deepen losses if conversion disappoints. Funding is uncommitted; a downside cash deficit cannot be met by a spreadsheet plug.

Review weekly acquisition and service hours and monthly cash against the EUR 50,000 reserve target. Escalate before commitments consume runway. Actions include pausing acquisition, limiting releases, renegotiating supplier scope and redesigning staffing after evidence; no unapproved rescue finance is presumed.

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Research and evidence

Primary official and provider pages were reviewed on 3 October 2026. R1 to R3 describe rivals, R4 to R8 tax and employment context, R9 data duties, R10 Rotterdam cycling context and R11 statistical definitions. The evidence register below retains exact URLs and findings.

No interviews, quotations, founder biography, signed customer or measured market share was supplied. Regulatory findings are current context held forward for planning; statutory advice and dated supplier offers remain required. Competitor pages establish advertised functions, not independently audited performance.

R1 CycleSoftware publishes EUR 70 monthly base subscription and an additional EUR 15 monthly Online Planner module; online booking comparison should include both EUR 85 combined before confirming VAT. Base offers unlimited usage and no startup, explanation or installation fee. VAT basis was not explicit in the captured tariff; obtain a quote.
https://cyclesoftware.nl/tarieven/

R2 CycleSoftware lists repair planning, service cards, automatic reminders and quotations. This establishes feature competition, not customer satisfaction or market share.
https://cyclesoftware.nl/werkplaats/

R3 Wilmar lists workshop agenda and inventory/POS modules, and an August 2026 digital repair approval update. No verified current tariff captured.
https://www.wilmarinfo.nl/

R4 Dutch corporate income tax 2026 is 19% through EUR 200000 taxable profit and 25.8% above. Forecast holds current rates; conservative monthly positive-profit taxation without loss relief.
https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/zakelijk/winst/vennootschapsbelasting/tarieven_vennootschapsbelasting

R5 Owner director customary wage 2026 is highest of comparable employment, highest paid related employee, or EUR 58000; lower exception requires evidence. EUR 60000 annual base planning pay is not an approved assessment.
https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/prive/vermogen_en_aanmerkelijk_belang/aanmerkelijk_belang/loon_en_aanmerkelijk_belang/

R6 Standard VAT is 21% for products/services without reduced rate or exemption. Model assumes domestic Dutch B 2 B subscriptions only.
https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/zakelijk/btw/btw_berekenen_aan_uw_klanten/btw_berekenen/btw_tarief/btw_tarief

R7 Employees statutory annual paid leave is at least four times weekly hours,160 hours for 40 hour week.20% paid relief assumption includes leave, illness and training, not a legal safe-harbour.
https://business.gov.nl/staff/terms-of-employment/holiday-entitlement-for-employees/

R8 Employee holiday allowance generally at least 8% gross annual pay; written consent needed for instalments. Model pays 8% monthly subject to written agreements.
https://business.gov.nl/staff/terms-of-employment/paying-holiday-allowance-to-your-staff/

R9 Dutch digital-business guidance requires transparency and security for personal data; software stores customer contacts and repair status and needs controller/processor contracts, export and deletion procedures.
https://business.gov.nl/products-services-and-innovation/digital-entrepreneurship/digital-business-these-are-the-rules/

R10 Rotterdam municipal cycling page describes city cycling facilities and Fietsalliantie partnership. It supplies local context only, not workshop count or software demand.
https://www.rotterdam.nl/fietsen-in-rotterdam

R11 CBS business population table 86280 NED uses SBI 2025 activity definitions; no verified independent workshop count or spend extracted. TAM and SAM therefore remain unsized.
https://www.cbs.nl/nl-nl/cijfers/detail/86280NED

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Quotes and assumptions

Every commercial input is a planning assumption: leads, conversions, churn, tier mix, price, salary, support hours, workspace, hosting, insurance, setup and equity. The research does not convert these into verified quotations. The funding source must show liquid availability before launch.

Obtain three comparable hosting/support offers, two insurance offers, workspace terms and written payroll advice. Date quote validity and record exclusions, VAT basis and contract minimums. Transfer workbook edits to the retained builder before rebuilding the comparison snapshots and document.

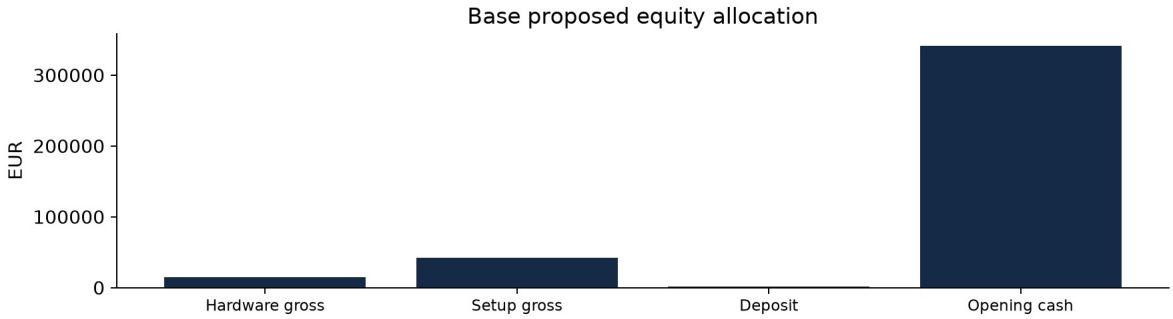
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Startup costs and funding

Proposed equity is EUR 400,000 with no debt, grants or follow on round. Gross initial uses comprise EUR 12,000 hardware, EUR 35,000 expensed setup, their recoverable 21% VAT and EUR 1,800 refundable deposit. The reserve target is EUR 50,000 and is not an expense.

Gross startup uses are EUR 58,670; proposed EUR 400,000 equity leaves EUR 341,330 opening cash. Minimum initial sources including the EUR 50,000 reserve are EUR 108,670. No debt or later funding is booked. The Base reserve remains covered under the assumptions, while Downside needs EUR 270,334 additional secured finance or a revised plan.

EUR startup uses	Net	VAT	Gross
Hardware capital net	12,000	2,520	14,520
Expensed prelaunch setup net	35,000	7,350	42,350
Refundable deposit	1,800	—	1,800
Total gross uses	**—**	**—**	**58,670**
Target cash reserve	—	—	50,000
Minimum initial sources	**—**	**—**	**108,670**
Proposed sources EUR			**Amount**
Equity uncommitted			400,000
Debt			0
Total proposed sources			**400,000**
Opening operating cash			**341,330**



Base proposed EUR equity allocation, gross startup uses and opening operating cash; v1.0.

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Itemized startup costs

Hardware net allocation is EUR 6,000 laptops, EUR 3,000 test devices and EUR 3,000 backup/peripherals. Prelaunch net allocation is EUR 15,000 prototype contract work, EUR 7,000 independent security review, EUR 5,000 legal formation/contracts, EUR 5,000 discovery and EUR 3,000 launch preparation.

These are unquoted budget allocations, not supplier invoices. They sum to the corresponding model input. All prelaunch services are expensed. The refundable workspace deposit is separately EUR 1,800 with no VAT assumed; contract evidence is required.

Unquoted allocation EUR net	Amount
Laptops	6,000
Test devices	3,000
Backup peripherals	3,000
Total hardware	**12,000**
Prototype contract work	15,000
Independent security review	7,000
Legal formation contracts	5,000
Discovery	5,000
Launch preparation	3,000
Total setup expense	**35,000**

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Owner personal survival budget

The illustrative monthly household budget is EUR 1,400 housing, EUR 400 food, EUR 200 transport, EUR 300 utilities/health and EUR 450 other spending: EUR 2,750 total. The founder receives EUR 5,000 base monthly business pay.

A 65% illustrative net retention of base pay gives EUR 3,250 monthly and EUR 500 household surplus. This is not a Dutch payroll tax calculation and excludes holiday pay and partner income. Personal spending stays outside company expenses; owner salary and employer costs remain inside the forecast.

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Financing terms and security

The model proposes EUR 400,000 equity subscribed before initial spending. No term loan, security, guarantee, interest or principal is assumed. There is no fixed venture valuation or promised investor return. Investor due diligence must test product, acquisition and runway evidence.

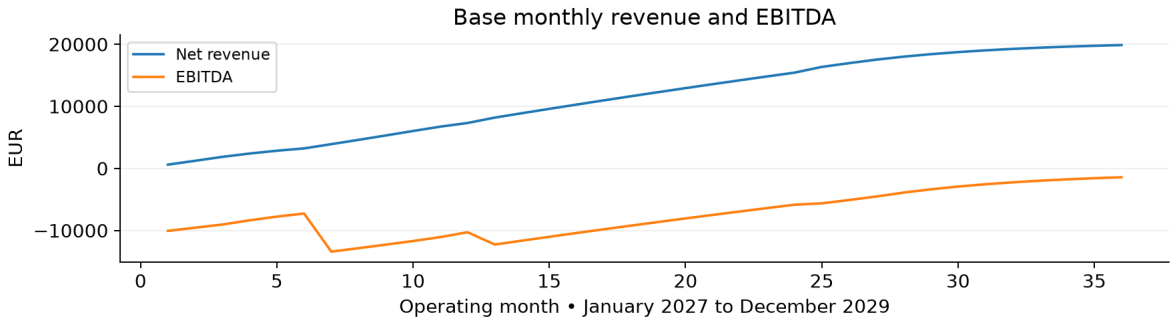
A future equity round is not booked. If cash turns negative, the displayed balance is an unfunded requirement and trading cannot continue without a secured change. New funding terms or a revised cost plan must be modelled before contractual commitments are made.

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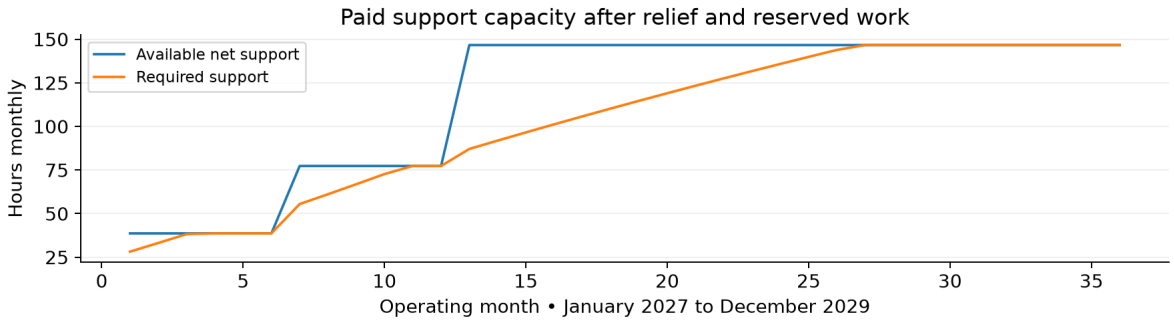
Revenue forecast and capacity

Revenue is closing expected billable account equivalents multiplied by tier weighted monthly price, net domestic VAT. Opening accounts lose market churn and any capacity churn; new accounts are limited by demos, conversion, remaining onboarding hours and a technical account limit.

Base net revenue is EUR 46,116 in 2027 and EUR 222,993 in 2029. Month 36 contains 374.6 expected account equivalents; these are forecasts, not signed workshops. Ordinary churn and capacity cancellations are separate rows. Forced capacity cancellations are a planning safeguard and do not imply customers will accept lost service. Paid onboarding and recurring hours constrain acquisition and retention together.



Base 36 month EUR net revenue and EBITDA from verified model v1.0.



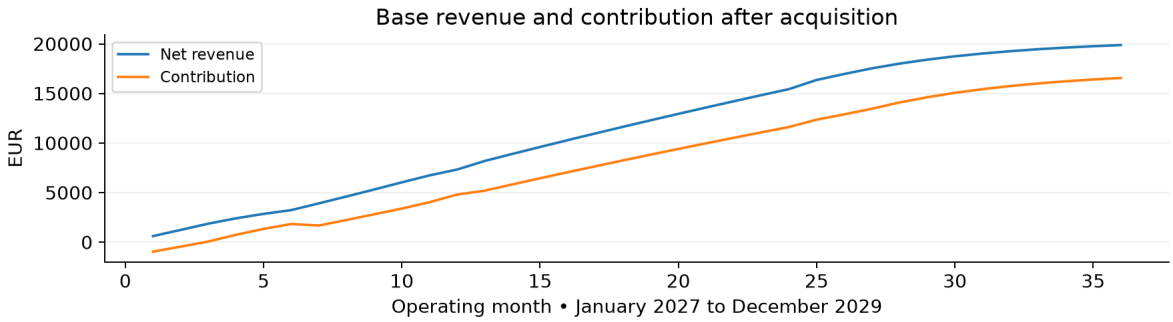
Base monthly hours after paid relief and reserved development/sales work, v1.0.

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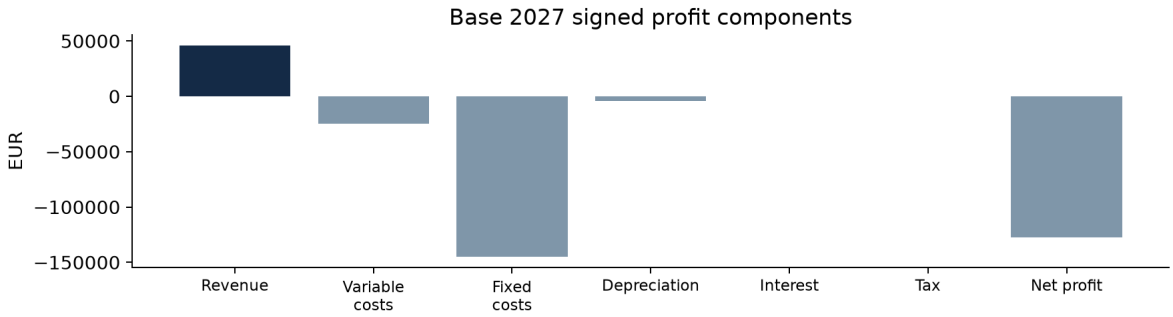
Costs and projected profit

Operating costs include cloud cost per account, payment processing, acquisition media and bad debt, followed by founder/employee pay, holiday pay, employer allowance and every fixed overhead. No development payroll is capitalised. Hardware depreciation is capped at useful life.

Base 2027 payroll including holiday and employer allowances is EUR 115,710; fixed expenses including payroll are EUR 145,110. EBITDA is EUR -123,593, with net profit EUR -127,593. Year three EBITDA remains EUR -36,927; the projection does not establish a sustainable business without further evidence or redesign.



Base 2027 to 2029 EUR contribution after cloud, payment, acquisition and bad debt, v1.0.



Base 2027 EUR signed profit components from model v1.0; not a cumulative waterfall.

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Profit and loss forecast

The three annual tables consolidate the 36 linked monthly periods in euros net VAT. Revenue, variable costs, detailed payroll, overhead, EBITDA, depreciation and conservative income tax reconcile to net profit. No interest is charged because debt is zero.

Tax uses 19% positive monthly profit without loss relief as a conservative proxy, held from current R4. A warning flags annual profit above EUR 200,000 where the progressive rate must be rebuilt. Base losses generate no assumed cash tax benefit or deferred tax asset.

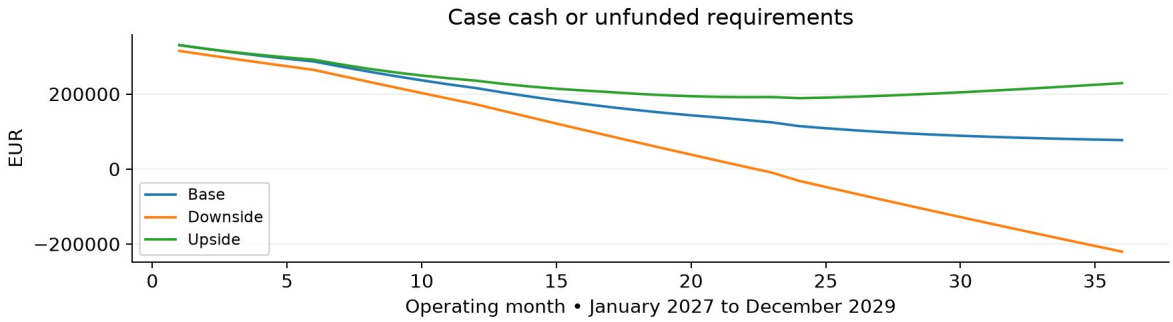
EUR net	2027	2028	2029
Net subscription revenue	**46,116**	**142,848**	**222,993**
Variable cloud costs	4,069	12,728	20,064
Payment processing	692	2,143	3,345
Acquisition media	19,377	24,720	18,533
Bad debt expense net	461	1,428	2,230
Total variable costs	**24,599**	**41,019**	**44,172**
Contribution	**21,517**	**101,829**	**178,821**
Founder base pay	60,000	61,800	63,654
Engineer base pay	27,000	55,620	57,289
Support base pay	0	17,304	17,823
Holiday pay allowance	6,960	10,778	11,101
Employer cost allowance	21,750	33,681	34,691
Total payroll	**115,710**	**179,183**	**184,558**
Fixed hosting	2,400	2,472	2,546
Software tools	3,600	3,708	3,819
Workspace	7,200	7,416	7,638
Legal security accounting	7,200	7,416	7,638
Insurance	1,800	1,854	1,910
Other outreach	7,200	7,416	7,638
Total fixed overhead	**29,400**	**30,282**	**31,190**
Total fixed expenses incl payroll	**145,110**	**209,465**	**215,749**
EBITDA	**-123,593**	**-107,636**	**-36,927**
Depreciation	4,000	4,111	5,333
Operating profit	**-127,593**	**-111,747**	**-42,261**
Interest no debt	0	0	0
Profit before tax	**-127,593**	**-111,747**	**-42,261**
Income tax conservative proxy	0	0	0
Net profit	**-127,593**	**-111,747**	**-42,261**

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Cash flow and financial position

Cash receipts use gross invoiced subscription fees, opening and closing receivables and net bad debt expense. Receivable timing is capped against available invoices. Bad debt has no automatic VAT recovery. No annual contract prepayments or repair customer funds enter company cash.

Base minimum cash including opening is EUR 77,120 and December 2029 cash EUR 77,120. Downside minimum cash is EUR -220,334, an unfunded requirement where negative. The 36 monthly periods reconcile without additional finance, and every cash payment is included in the tables. Statutory VAT/tax payment dates must replace monthly treasury proxies before launch.



All three 36 month case cash series, EUR, v1.0; negative cash is an unfunded requirement.

EUR annual cash	2027	2028	2029
Opening cash	341,330	215,993	114,477
Cash customer receipts	54,630	170,633	267,162
Variable cloud acquisition cash gross	28,370	45,312	46,702
Payment fees cash	692	2,143	3,345
Payroll cash	115,710	179,183	184,558
Eligible overhead cash gross	33,396	34,398	35,430
Insurance cash	1,800	1,854	1,910
VAT paid monthly proxy	0	4,419	32,574
Income tax paid monthly proxy	0	0	0
Hardware capital cash gross	0	4,840	0
Total cash payments	**179,967**	**272,148**	**304,519**
Net cash movement	**-125,337**	**-101,515**	**-37,357**
Closing cash or unfunded requirement	**215,993**	**114,477**	**77,120**

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Cash flow forecast months one to six

The monthly table shows Base opening cash, customer receipts, all cash payments, net movement and closing cash for January to June 2027. Payroll includes the founder and associated allowances. Engineering and support hires occur later.

All figures come from the same linked workbook. Timing is a monthly planning convention; contracted billing days and statutory VAT filings require a treasury calendar. No capital injection occurs after opening.

EUR	2027-01	2027-02	2027-03	2027-04	2027-05	2027-06
Opening cash	341,330	330,533	320,350	310,790	302,067	294,072
Cash customer receipts	675	1,420	2,176	2,830	3,379	3,840
Variable cloud acquisition cash gross	1,880	2,001	2,125	1,934	1,748	1,593
Payment fees cash	9	18	28	36	43	48
Payroll cash	6,650	6,650	6,650	6,650	6,650	6,650
Eligible overhead cash gross	2,783	2,783	2,783	2,783	2,783	2,783
Insurance cash	150	150	150	150	150	150
VAT paid monthly proxy	0	0	0	0	0	0
Income tax paid monthly proxy	0	0	0	0	0	0
Hardware capital cash gross	0	0	0	0	0	0
Total cash payments	**11,473**	**11,603**	**11,735**	**11,553**	**11,374**	**11,224**
Net cash movement	**-10,797**	**-10,183**	**-9,560**	**-8,723**	**-7,995**	**-7,384**
Closing cash or unfunded requirement	**330,533**	**320,350**	**310,790**	**302,067**	**294,072**	**286,688**

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Cash flow forecast months seven to twelve

The continuation table covers July to December 2027 and includes engineering pay from July. Opening cash links to the preceding month, and every overhead and VAT cash flow remains included.

Support staffing begins in January 2028 under the current assumption. A changed hiring month alters both workload capacity and payroll cash; it must not be treated as a cost saving without testing revenue and service feasibility.

EUR	2027-07	2027-08	2027-09	2027-10	2027-11	2027-12
Opening cash	286,688	273,105	260,205	247,998	236,496	225,768
Cash customer receipts	4,629	5,461	6,307	7,168	8,014	8,732
Variable cloud acquisition cash gross	2,585	2,724	2,866	3,012	3,072	2,829
Payment fees cash	59	69	80	90	101	110
Payroll cash	12,635	12,635	12,635	12,635	12,635	12,635
Eligible overhead cash gross	2,783	2,783	2,783	2,783	2,783	2,783
Insurance cash	150	150	150	150	150	150
VAT paid monthly proxy	0	0	0	0	0	0
Income tax paid monthly proxy	0	0	0	0	0	0
Hardware capital cash gross	0	0	0	0	0	0
Total cash payments	**18,212**	**18,361**	**18,514**	**18,671**	**18,741**	**18,507**
Net cash movement	**-13,582**	**-12,900**	**-12,207**	**-11,502**	**-10,728**	**-9,775**
Closing cash or unfunded requirement	**273,105**	**260,205**	**247,998**	**236,496**	**225,768**	**215,993**

Cash flow continuation months 13 to 18

Base EUR monthly cash from the same 36 month model. No additional equity or debt is booked. Opening cash links to the previous period.

EUR	2028-01	2028-02	2028-03	2028-04	2028-05	2028-06
Opening cash	215,993	204,286	193,359	183,186	173,755	165,056
Cash customer receipts	9,745	10,611	11,451	12,278	13,093	13,895
Variable cloud acquisition cash gross	3,376	3,452	3,527	3,602	3,675	3,747
Payment fees cash	123	134	144	154	164	174
Payroll cash	14,932	14,932	14,932	14,932	14,932	14,932
Eligible overhead cash gross	2,866	2,866	2,866	2,866	2,866	2,866
Insurance cash	154	154	154	154	154	154
VAT paid monthly proxy	0	0	0	0	0	0
Income tax paid monthly proxy	0	0	0	0	0	0
Hardware capital cash gross	0	0	0	0	0	0
Total cash payments	**21,451**	**21,539**	**21,624**	**21,709**	**21,792**	**21,874**
Net cash movement	**-11,707**	**-10,927**	**-10,173**	**-9,431**	**-8,699**	**-7,979**
Closing cash or unfunded requirement	**204,286**	**193,359**	**183,186**	**173,755**	**165,056**	**157,077**

Cash flow continuation months 19 to 24

Base EUR monthly cash from the same 36 month model. No additional equity or debt is booked. Opening cash links to the previous period.

EUR	2028-07	2028-08	2028-09	2028-10	2028-11	2028-12
Opening cash	157,077	149,807	143,237	137,355	130,820	124,378
Cash customer receipts	14,685	15,464	16,231	16,986	17,730	18,463
Variable cloud acquisition cash gross	3,818	3,888	3,956	4,024	4,091	4,157
Payment fees cash	184	194	204	213	222	232
Payroll cash	14,932	14,932	14,932	14,932	14,932	14,932
Eligible overhead cash gross	2,866	2,866	2,866	2,866	2,866	2,866
Insurance cash	154	154	154	154	154	154
VAT paid monthly proxy	0	0	0	1,331	1,906	1,182
Income tax paid monthly proxy	0	0	0	0	0	0
Hardware capital cash gross	0	0	0	0	0	4,840
Total cash payments	**21,955**	**22,035**	**22,113**	**23,521**	**24,172**	**28,364**
Net cash movement	**-7,269**	**-6,571**	**-5,882**	**-6,535**	**-6,442**	**-9,901**
Closing cash or unfunded requirement	**149,807**	**143,237**	**137,355**	**130,820**	**124,378**	**114,477**

Cash flow continuation months 25 to 30

Base EUR monthly cash from the same 36 month model. No additional equity or debt is booked. Opening cash links to the previous period.

EUR	2029-01	2029-02	2029-03	2029-04	2029-05	2029-06
Opening cash	114,477	108,763	103,614	99,036	95,097	91,695
Cash customer receipts	19,539	20,294	20,980	21,561	22,049	22,457
Variable cloud acquisition cash gross	4,348	4,414	4,399	4,198	4,030	3,889
Payment fees cash	245	254	263	270	276	281
Payroll cash	15,380	15,380	15,380	15,380	15,380	15,380
Eligible overhead cash gross	2,952	2,952	2,952	2,952	2,952	2,952
Insurance cash	159	159	159	159	159	159
VAT paid monthly proxy	2,168	2,283	2,405	2,540	2,653	2,748
Income tax paid monthly proxy	0	0	0	0	0	0
Hardware capital cash gross	0	0	0	0	0	0
Total cash payments	**25,253**	**25,443**	**25,558**	**25,500**	**25,451**	**25,410**
Net cash movement	**-5,714**	**-5,149**	**-4,578**	**-3,939**	**-3,402**	**-2,953**
Closing cash or unfunded requirement	**108,763**	**103,614**	**99,036**	**95,097**	**91,695**	**88,742**

Cash flow continuation months 31 to 36

Base EUR monthly cash from the same 36 month model. No additional equity or debt is booked. Opening cash links to the previous period.

EUR	2029-07	2029-08	2029-09	2029-10	2029-11	2029-12
Opening cash	88,742	86,166	83,906	81,911	80,138	78,551
Cash customer receipts	22,800	23,087	23,328	23,529	23,698	23,840
Variable cloud acquisition cash gross	3,771	3,672	3,589	3,519	3,461	3,412
Payment fees cash	285	289	292	294	296	298
Payroll cash	15,380	15,380	15,380	15,380	15,380	15,380
Eligible overhead cash gross	2,952	2,952	2,952	2,952	2,952	2,952
Insurance cash	159	159	159	159	159	159
VAT paid monthly proxy	2,828	2,894	2,950	2,997	3,036	3,069
Income tax paid monthly proxy	0	0	0	0	0	0
Hardware capital cash gross	0	0	0	0	0	0
Total cash payments	**25,376**	**25,347**	**25,323**	**25,302**	**25,285**	**25,271**
Net cash movement	**-2,576**	**-2,260**	**-1,995**	**-1,773**	**-1,587**	**-1,431**
Closing cash or unfunded requirement	**86,166**	**83,906**	**81,911**	**80,138**	**78,551**	**77,120**

Financial position summary

Assets comprise cash or unfunded requirement, gross receivables, carried VAT credit, refundable deposit and gross hardware less accumulated depreciation. The model has no inventory, debt or unpaid supplier invoices, because eligible costs are paid monthly.

Contributed equity and accumulated losses form equity. Every month and year end reconciles. Negative cash in a downside is a failure of funded operation, not proof of a feasible balance sheet. No development asset or rescue funding creates artificial solvency.

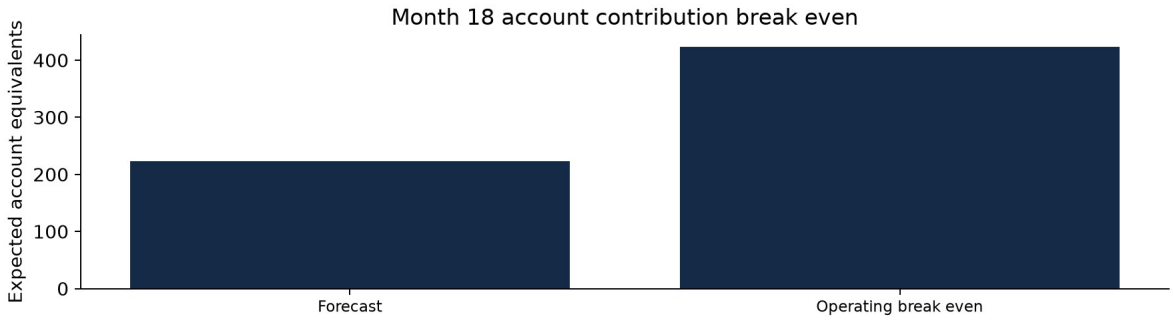
EUR year end	2027	2028	2029
Cash or unfunded requirement	215,993	114,477	77,120
Receivables gross	709	1,494	1,924
VAT credit	10,905	0	0
Refundable deposit	1,800	1,800	1,800
Gross hardware	12,000	16,000	16,000
Less accumulated depreciation	(4,000)	(8,111)	(13,444)
Net hardware	**8,000**	**7,889**	**2,556**
Total assets	**237,407**	**125,660**	**83,400**
Debt no borrowing	0	0	0
VAT liability no monthly accrual	0	0	0
Total liabilities	**0**	**0**	**0**
Contributed equity	400,000	400,000	400,000
Closing retained earnings	-162,593	-274,340	-316,600
Total equity	**237,407**	**125,660**	**83,400**
Liabilities plus equity	**237,407**	**125,660**	**83,400**
Balance sheet difference	0.00	0.00	0.00

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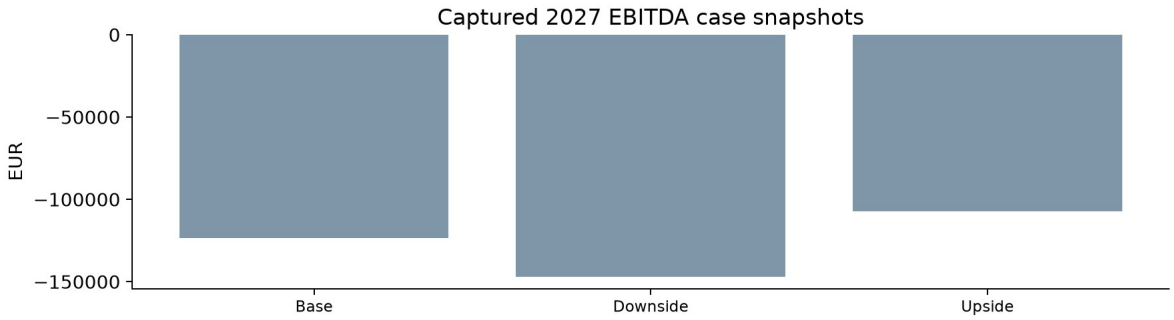
Break even and scenarios

Operating break even divides monthly fixed payroll and overhead plus acquisition media by account contribution before acquisition. It excludes tax, hardware, receivable timing and startup costs. The forecast comparison uses month eighteen, when the full proposed team is paid.

At month 18 Base operating break even is 423.5 expected account equivalents against 223.6 forecast. This includes acquisition media but excludes tax, capital spending and receivable timing. Captured case comparisons are dated 3 October 2026, model v1.0. Downside requires EUR 270,334 extra funding to maintain the reserve; no rescue round is presumed.



Base month 18 expected account equivalents; operating break even excludes tax, capex and receivable timing.



Captured 2027 EUR EBITDA snapshots dated 3 October 2026, v1.0.

EUR case snapshot	Year 1 revenue	Year 1 EBITDA	Minimum cash
Base	46,116	-123,593	77,120
Downside	15,522	-146,838	-220,334
Upside	65,750	-107,410	188,990

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Model guide and completion

Start with the blue Base, Downside and Upside inputs and case selector on Assumptions. Follow Customers and Cohorts to Payroll, Capital, Statements and Annual; Checks contains reconciliation residuals and a tax threshold warning. Dashboard summarises the active model.

Case comparison values are captured snapshots. Transfer all Excel input changes back to financial-model/drivers.json and retained build_model.mjs before rebuilding Excel, model-results, Word and visuals. Original source rebuilds overwrite workbook edits. Obtain quotations, funding and paid pilot evidence before completing a launch decision.