

Financial Assumptions

THE PLAN

Assumption	In this plan	Source
Legal form	Sole trader	The owner set this.
How taxed	Individual / partnership	The owner set this.
Tax calculation method	Credit	Set by law.
Business stage	Established	The owner set this.
Country (tax rules)	Ireland	The owner set this.
Number of partners	1	AI read it from the description.
Standard working week	39	Our research for this country.
Growth strategy	Keep it small	The owner set this.
Year end	June	The owner set this.
Trade	Bakery & Artisan Food Production	AI read it from the description.
Where it trades	Gorey, Co. Wexford, Ireland	The owner set this.
Currency	EUR (€)	The owner set this.
First month	Jun 2027	The owner set this.
Runs for	5 years	The owner set this.
First month of trading A date in the future means the business has not opened yet.	Jun 2027	The owner set this.

TAX AND GETTING PAID

Assumption	In this plan	Source
Registered for Value-Added Tax	Not registered	The owner set this.
Money never collected	1.55%	We worked it out from credit sales. our sources: 0.1–1.5%

DAY ONE

Assumption	In this plan	Source
Starting cash	€105,350.00	The owner set this.

Assumption	In this plan	Source
Opening retained earnings	€30,689.00	We worked it out to balance.
Owed to the business on day one	€0.00	We worked it out from payment terms.
Owed by the business on day one	€10,300.00	We worked it out from supplier terms.
Stock on day one	€1,939.00	We worked it out from stock days.

WHAT THE BUSINESS SELLS

Assumption	In this plan	Source
Pastries		
Selling price	€3.00	The owner set this.
Cost of sale	€0.87	AI read it from the description.
Offering description	Breads, Cakes & Pastries	AI read it from the description.
Delivery model	Take it away	AI read it from the description.
How you sell it	Walk in	AI read it from the description.
Revenue model	Sales over the counter	AI read it from the description.
Growth each year	Annual price increases are set at 3%, with revenue growth driven by increasing customer numbers and volume.	AI read it from the description.
Tax your customer holds back	0%	AI read it from the description.
Where it sits in the market	Value	AI read it from the description.
Sales start date	Jun 2027	AI read it from the description.
Cost Value-Added Tax Rate	23%	Set by law.
Month 1 customers / transactions	1400	AI read it from the description.

Assumption	In this plan	Source
Waste / spoilage rate	4.35%	Our research on this trade. our sources: 2–8%
Refund / returns rate	1.05%	Our research on this trade. our sources: 0.5–3%
Prices rise each year by	3%	Our research on this trade.
Demand through the year When the trade is busy and when it is quiet.	Pastry demand is driven by holidays and the summer tourist season, with quieter periods in late autumn.	AI set the month-by-month pattern.
Days customers take to pay The terms the business offers. A minus number means they pay up front. What the plan produces is on the Health Check.	0	Our research on this trade.
Days suppliers are paid in	0	Our research on this trade.
Lunch Plate		
Selling price	€9.00	The owner set this.
Cost of sale	€4.67	AI read it from the description.
Offering description	Artisan & Specialty Foods	AI read it from the description.
Delivery model	Take it away	AI read it from the description.
How you sell it	Walk in	AI read it from the description.
Revenue model	Sales over the counter	AI read it from the description.
Growth each year	Annual price increases are set at 3%, with revenue growth driven by increasing customer numbers and volume.	AI read it from the description.
Tax your customer holds back	0%	AI read it from the description.
Where it sits in the market	Premium	AI read it from the description.

Assumption	In this plan	Source
Sales start date	Jun 2027	AI read it from the description.
Cost Value-Added Tax Rate	13.5%	Set by law.
Month 1 customers / transactions	520	AI read it from the description.
Waste / spoilage rate	4.35%	Our research on this trade. our sources: 2–8%
Refund / returns rate	1.05%	Our research on this trade. our sources: 0.5–3%
Prices rise each year by	3%	Our research on this trade.
Demand through the year When the trade is busy and when it is quiet.	Demand for the lunch plate is driven by the weather, with higher demand during the colder, wetter months and slightly lower demand during the warmer months.	AI set the month-by-month pattern.
Days customers take to pay The terms the business offers. A minus number means they pay up front. What the plan produces is on the Health Check.	0	Our research on this trade.
Days suppliers are paid in	0	Our research on this trade.
Takeaway Meals		
Selling price	€16.50	Our research on this trade.
Cost of sale	€5.70	Our research on this trade.
Delivery model	Have the work done on site	Our research on this trade.
How you sell it	Walk in	Our research on this trade.
Revenue model	Sales over the counter	Our research on this trade.
Trade	5610	AI classified this line of business.

Assumption	In this plan	Source
Growth each year	Annual price increases are set at 3%, with revenue growth driven by increasing customer numbers and volume.	Our research on this trade.
Tax your customer holds back	0%	Our research on this trade.
Where it sits in the market	Mid-range	Our research on this trade.
Sales start date	Jun 2027	Our research on this trade.
Cost Value-Added Tax Rate	13.5%	Set by law.
Month 1 customers / transactions	80	Our research on this trade.
Waste / spoilage rate	3.5%	Our research on this trade. our sources: 2–8%
Refund / returns rate	1.35%	Our research on this trade. our sources: 0.5–3%
Prices rise each year by	3%	Our research on this trade.
Demand through the year When the trade is busy and when it is quiet.	Demand for takeaway meals is driven by the weather, being highest during the colder, wetter months and slightly lower during warmer periods.	AI set the month-by-month pattern.
Days customers take to pay The terms the business offers. A minus number means they pay up front. What the plan produces is on the Health Check.	0	Our research on this trade.
Days suppliers are paid in	0	Our research on this trade.
Beverages		
Selling price	€3.50	The owner set this.
Cost of sale	€1.22	AI read it from the description.
Offering description	Espresso and other non-alcoholic drinks	AI read it from the description.

Assumption	In this plan	Source
Delivery model	Take it away	AI read it from the description.
How you sell it	Walk in	AI read it from the description.
Revenue model	Sales over the counter	AI read it from the description.
Trade	5610	AI classified this line of business.
Growth each year	Annual price increases are set at 3%, with revenue growth driven by increasing customer numbers and volume.	AI read it from the description.
Where it sits in the market	Mid-range	AI read it from the description.
Sales start date	Jun 2027	AI read it from the description.
Cost Value-Added Tax Rate	13.5%	Set by law.
Month 1 customers / transactions	1400	AI read it from the description.
Waste / spoilage rate	3.5%	Our research on this trade. our sources: 2–8%
Refund / returns rate	1.35%	Our research on this trade. our sources: 0.5–3%
Prices rise each year by	3%	Our research on this trade.
Demand through the year When the trade is busy and when it is quiet.	The demand for beverages is driven by the weather, with peak demand occurring during the warmer summer months and quieter periods in winter.	AI set the month-by-month pattern.
Days customers take to pay The terms the business offers. A minus number means they pay up front. What the plan produces is on the Health Check.	0	Our research on this trade.
Days suppliers are paid in	0	Our research on this trade.

Assumption	In this plan	Source
Breads, Cakes & Pastries		
Selling price	€3.75	Our research for this country.
Cost of sale	€1.41	Our research for this country.
Offering description	Whole sourdough loaves sold to regulars	Our research on this trade.
Delivery model	Take it away	Our research on this trade.
How you sell it	Walk in	Our research on this trade.
Revenue model	Repeat customers	Our research on this trade.
Growth each year	Annual price increases are set at 3%, with revenue growth driven by increasing customer numbers and volume.	Our research on this trade.
Where it sits in the market	Value	Our research on this trade.
Sales start date	Jun 2027	Our research on this trade.
Visits per customer per year	52	The owner set this.
Cost Value-Added Tax Rate	23%	Set by law.
Month 1 customers / transactions	780	Our research on this trade.
Waste / spoilage rate	4.35%	Our research on this trade. our sources: 2–8%
Refund / returns rate	1.05%	Our research on this trade. our sources: 0.5–3%
Prices rise each year by	3%	Our research on this trade.
Demand through the year When the trade is busy and when it is quiet.	Nothing within the year moves this offering's demand, as it is a staple product sold consistently to regulars.	AI set the month-by-month pattern.

Assumption	In this plan	Source
Days customers take to pay The terms the business offers. A minus number means they pay up front. What the plan produces is on the Health Check.	0	Our research on this trade.
Days suppliers are paid in	42.5	Our research on this trade.
Daily Specials		
Selling price	€3.50	Our research on this trade.
Cost of sale	€1.28	Our research on this trade.
Offering description	Rotating daily specials offered alongside standard menu items	Our research on this trade.
Delivery model	Take it away	Our research on this trade.
How you sell it	Walk in	Our research on this trade.
Revenue model	Sales over the counter	Our research on this trade.
Growth each year	Annual price increases are set at 3%, with revenue growth driven by increasing customer numbers and volume.	Our research on this trade.
Where it sits in the market	Mid-range	Our research on this trade.
Sales start date	Jun 2027	Our research on this trade.
Cost Value-Added Tax Rate	13.5%	Set by law.
Month 1 customers / transactions	665	Our research on this trade.
Waste / spoilage rate	4.35%	Our research on this trade. our sources: 2–8%
Refund / returns rate	1.05%	Our research on this trade. our sources: 0.5–3%
Prices rise each year by	3%	Our research on this trade.

Assumption	In this plan	Source
Demand through the year When the trade is busy and when it is quiet.	Demand for daily specials is not driven by anything within the year, fluctuating based on daily availability and customer preference.	AI set the month-by-month pattern.
Days customers take to pay The terms the business offers. A minus number means they pay up front. What the plan produces is on the Health Check.	0	Our research on this trade.
Days suppliers are paid in	0	Our research on this trade.
Coffee		
Selling price	€4.00	The owner set this.
Cost of sale	€1.89	Our research for this country.
Delivery model	Take it away	AI read it from the description.
How you sell it	Walk in	AI read it from the description.
Revenue model	Sales over the counter	AI read it from the description.
Growth each year	Annual price increases are set at 3%, with revenue growth driven by increasing customer numbers and volume.	AI read it from the description.
Where it sits in the market	Mid-range	AI read it from the description.
Sales start date	Jun 2027	AI read it from the description.
Cost Value-Added Tax Rate	13.5%	Set by law.
Month 1 customers / transactions	582	AI read it from the description.
Waste / spoilage rate	4.35%	Our research on this trade. our sources: 2–8%
Refund / returns rate	1.05%	Our research on this trade. our sources: 0.5–3%

Assumption	In this plan	Source
Prices rise each year by	3%	Our research on this trade.
Demand through the year When the trade is busy and when it is quiet.	Demand for coffee is primarily driven by the weather, with higher consumption during the colder months and lower during the warmer ones.	AI set the month-by-month pattern.
Days customers take to pay The terms the business offers. A minus number means they pay up front. What the plan produces is on the Health Check.	0	Our research on this trade.
Days suppliers are paid in	42.5	Our research on this trade.
Weekly Bread Box		
Selling price	€39.00	The owner set this.
Cost of sale	€14.00	AI read it from the description.
Offering description	Two loaves a week, delivered	AI read it from the description.
Delivery model	Take it away	AI read it from the description.
How you sell it	Sign themselves up online	AI read it from the description.
Revenue model	Ongoing subscription	AI read it from the description.
Growth each year	Annual price increases are set at 3%, with revenue growth driven by increasing customer numbers and volume.	AI read it from the description.
Tax your customer holds back	0%	AI read it from the description.
Months billed in advance	1	AI read it from the description.
Where it sits in the market	Value	AI read it from the description.
Sales start date	Jun 2027	AI read it from the description.
Monthly churn rate	4%	Our research on this trade.

Assumption	In this plan	Source
Cost Value-Added Tax Rate	23%	Set by law.
Month 1 customers / transactions	60	AI read it from the description.
Waste / spoilage rate	0.5%	Our research on this trade. our sources: 2–8%
Refund / returns rate	0.5%	Our research on this trade. our sources: 0.5–3%
Prices rise each year by	3%	Our research on this trade.
Demand through the year When the trade is busy and when it is quiet.	The same households pay every month, so the box round does not follow the seasons the counter does.	AI set the month-by-month pattern.
Days customers take to pay The terms the business offers. A minus number means they pay up front. What the plan produces is on the Health Check.	0	Our research on this trade.
Days suppliers are paid in	0	Our research on this trade.
Notes	Customers who want the same loaves every week without ordering.	The owner set this.

OTHER INCOME

Assumption	In this plan	Source
LEADER funding		
Income type	One-off payment	The owner set this.
Total amount	€30,000.00	The owner set this.
Category	Grants & subsidies	The owner set this.
Receipt date	Jun 2027	The owner set this.
Days until the money arrives	0	The owner set this.
Income Value-Added Tax Charged Rate	0%	The owner set this.
Income Value-Added Tax Paid Rate	0%	The owner set this.

Assumption	In this plan	Source
When the grant counts	Counted when it arrives	AI read it from the description.
Trading Online Voucher		
Income type	One-off payment	The owner set this.
Total amount	€2,500.00	The owner set this.
Category	Grants & subsidies	The owner set this.
Receipt date	Jun 2027	The owner set this.
Days until the money arrives	0	The owner set this.
Income Value-Added Tax Charged Rate	0%	The owner set this.
Income Value-Added Tax Paid Rate	0%	The owner set this.
When the grant counts	Counted when it arrives	AI read it from the description.

PEOPLE

Assumption	In this plan	Source
Part-time baker		
Number of hires	1	We sized it from expected sales.
Counts in cost of sales?	Operating expense	AI read it from the description.
Bonus rate	3.33%	AI read it from the description.
Commission rate	0%	AI read it from the description.
Base pay	€24,000.00	The owner set this.
Employer tax on top of pay A rate set by the state, charged to the business.	8.9%	Set by law.
Pay rises each year by	4.7%	Our research on this trade.
Description	A baker working part-time for early morning shifts	AI read it from the description.
Employment status	Employee	AI read it from the description.

Assumption	In this plan	Source
Start date	Jun 2027	AI read it from the description.
Staff seniority	Senior	AI read it from the owner's description.
Compensation type	Salary	AI read it from the description.
Payment unit	Per year	AI read it from the description.
Working pattern	Full-time, around 23.1 hours a week year-round	AI read it from the description.
Payroll timing	Every month (January to December)	AI read it from the description.
Employer tax timing	Every month (January to December)	AI read it from the description.
Pension Rate	1.5%	Set by law.
Pension Schedule	Every month (January to December)	AI read it from the description.
Private Medical Insurance Rate	0%	Set by law.
Bonus schedule	Every month (January to December)	AI read it from the description.
Weekend counter assistant		
Number of hires	1	We sized it from expected sales.
Counts in cost of sales?	Operating expense	AI read it from the description.
Bonus rate	0%	AI read it from the description.
Commission rate	0%	AI read it from the description.
Base pay	€11,232.00	The owner set this.
Employer tax on top of pay A rate set by the state, charged to the business.	8.9%	Set by law.
Pay rises each year by	4.7%	Our research on this trade.
Description	A counter assistant working weekends during busy periods	AI read it from the description.

Assumption	In this plan	Source
Employment status	Employee	AI read it from the description.
Start date	Jun 2027	AI read it from the description.
Staff seniority	Junior	AI read it from the owner's description.
Pay rises with seniority	Yes	AI read it from the owner's description.
Compensation type	Salary	AI read it from the description.
Payment unit	Per year	AI read it from the description.
Working pattern	Full-time, around 7.4 hours a week year-round	AI read it from the description.
Payroll timing	Every month (January to December)	AI read it from the description.
Employer tax timing	Every month (January to December)	AI read it from the description.
Pension Rate	1.5%	Set by law.
Pension Schedule	Every month (January to December)	AI read it from the description.
Private Medical Insurance Rate	0%	Set by law.
Bookkeeper		
Number of hires	1	We sized it from expected sales.
Counts in cost of sales?	Operating expense	AI read it from the description.
Bonus rate	6.67%	AI read it from the description.
Commission rate	0%	AI read it from the description.
Base pay	€3,000.00	The owner set this.
Employer tax on top of pay A rate set by the state, charged to the business.	0%	Set by law.
Pay rises each year by	4.7%	Our research on this trade.

Assumption	In this plan	Source
Description	Manages financial records and accounts	AI read it from the description.
Employment status	Contractor	AI read it from the description.
Start date	Jun 2027	AI read it from the description.
Staff seniority	Mid	AI read it from the owner's description.
Compensation type	Salary	AI read it from the description.
Payment unit	Per year	AI read it from the description.
Working pattern	Full-time, around 9.75 hours a week year-round	AI read it from the description.
Payroll timing	Every month (January to December)	AI read it from the description.
Pension Rate	0%	Set by law.
Private Medical Insurance Rate	0%	Set by law.
Bonus schedule	Every month (January to December)	AI read it from the description.
Second baker		
Number of hires	1	We sized it from expected sales.
Counts in cost of sales?	Operating expense	AI read it from the description.
Bonus rate	3.33%	AI read it from the description.
Commission rate	0%	AI read it from the description.
Base pay	€30,000.00	The owner set this.
Employer tax on top of pay A rate set by the state, charged to the business.	8.9%	Set by law.
Pay rises each year by	4.7%	Our research on this trade.
Description	A second baker hired in year two	AI read it from the description.

Assumption	In this plan	Source
Employment status	Employee	AI read it from the description.
Start date	Jun 2028	AI read it from the description.
Staff seniority	Senior	AI read it from the owner's description.
Compensation type	Salary	AI read it from the description.
Payment unit	Per year	AI read it from the description.
Working pattern	Full-time, around 30 hours a week year-round	AI read it from the description.
Payroll timing	Every month (January to December)	AI read it from the description.
Employer tax timing	Every month (January to December)	AI read it from the description.
Pension Rate	1.5%	Set by law.
Pension Schedule	Every month (January to December)	AI read it from the description.
Private Medical Insurance Rate	0%	Set by law.
Bonus schedule	Every month (January to December)	AI read it from the description.
First baker (promoted)		
Number of hires	1	We sized it from expected sales.
Counts in cost of sales?	Operating expense	AI read it from the description.
Bonus rate	3.33%	AI read it from the description.
Commission rate	0%	AI read it from the description.
Base pay	€28,000.00	The owner set this.
Employer tax on top of pay A rate set by the state, charged to the business.	8.9%	Set by law.
Pay rises each year by	4.7%	Our research on this trade.

Assumption	In this plan	Source
Description	The initial part-time baker's salary increase in year two	AI read it from the description.
Employment status	Employee	AI read it from the description.
Start date	Jun 2028	AI read it from the description.
Staff seniority	Senior	AI read it from the owner's description.
Compensation type	Salary	AI read it from the description.
Payment unit	Per year	AI read it from the description.
Working pattern	Full-time, around 27.6 hours a week year-round	AI read it from the description.
Payroll timing	Every month (January to December)	AI read it from the description.
Employer tax timing	Every month (January to December)	AI read it from the description.
Pension Rate	1.5%	Set by law.
Pension Schedule	Every month (January to December)	AI read it from the description.
Private Medical Insurance Rate	0%	Set by law.
Bonus schedule	Every month (January to December)	AI read it from the description.
Restaurant Manager		
Number of hires	1	We sized it from expected sales.
Counts in cost of sales?	Operating expense	Our research on this trade.
Bonus rate	18%	Our research on this trade.
Commission rate	0%	Our research on this trade.
Base pay	€37,000.00	Our research on this trade.

Assumption	In this plan	Source
Employer tax on top of pay A rate set by the state, charged to the business.	8.9%	Set by law.
Pay rises each year by	4.7%	Our research on this trade.
Description	Restaurant manager	Our research on this trade.
Employment status	Employee	Our research on this trade.
Start date	Jun 2027	Our research on this trade.
Staff seniority	Manager	AI read it from the owner's description.
Compensation type	Salary	Our research on this trade.
Payment unit	Per year	Our research on this trade.
Working pattern	Full-time, around 39 hours a week year-round	Our research on this trade.
Payroll timing	Every month (January to December)	Our research on this trade.
Employer tax timing	Every month (January to December)	Our research on this trade.
Pension Rate	1.5%	Set by law.
Pension Schedule	Every month (January to December)	Our research on this trade.
Private Medical Insurance Rate	0%	Set by law.
Bonus schedule	Every month (January to December)	Our research on this trade.
Owner		
Number of hires	1	We sized it from expected sales.
Counts in cost of sales?	Operating expense	AI read it from the description.
Bonus rate	0%	AI read it from the description.

Assumption	In this plan	Source
Commission rate	0%	AI read it from the description.
Base pay	€2,000.00	The owner set this.
Employer tax on top of pay A rate set by the state, charged to the business.	0%	Set by law.
Pay rises each year by	4.7%	Our research on this trade.
Description	Owner drawings	AI read it from the description.
Employment status	Owner	AI read it from the description.
Start date	Jun 2027	AI read it from the description.
Staff seniority	Executive	AI read it from the owner's description.
Compensation type	Owner's drawings	AI read it from the description.
Payment unit	Per year	AI read it from the description.
Working pattern	Full-time owner-operator, year-round	AI read it from the description.
Pension Rate	1.5%	Set by law.
Pension Schedule	Only in months you pick	AI read it from the description.
Private Medical Insurance Rate	0%	Set by law.

RUNNING COSTS

Assumption	In this plan	Source
Part-time baker salary		
Expense model	Recurring overhead	AI read it from the description.
Category	Administrative	AI read it from the description.
Shows on your accounts as	Other Expenses	AI read it from the description.
Fixed amount	€24,000.00	The owner set this.

Assumption	In this plan	Source
Type of cost	Other Expenses	AI read it from the description.
Frequency	Every month (January to December)	AI read it from the description.
Payment start date	Jun 2027	AI read it from the description.
Days you take to pay	0	Our research on this trade.
Activity pattern	A steady monthly pattern	AI read it from the description.
Value-Added Tax Rate	0%	Set by law.
Tax deductible	Tax deductible	AI read it from the description.

Weekend counter assistant

Expense model	Cost for each full-time person	AI read it from the description.
Category	Administrative	AI read it from the description.
Shows on your accounts as	Other Expenses	AI read it from the description.
Type of cost	Other Expenses	AI read it from the description.
Amount per full-time person	€13.50	The owner set this.
Frequency	Every month (January to December)	AI read it from the description.
Payment start date	Jun 2027	AI read it from the description.
Days you take to pay	0	Our research on this trade.
Activity pattern	A steady monthly pattern	AI read it from the description.
Value-Added Tax Rate	0%	Set by law.
Tax deductible	Tax deductible	AI read it from the description.

Assumption	In this plan	Source
Rent & Occupancy		
Expense model	Recurring overhead	AI read it from the description.
Category	Administrative	AI read it from the description.
Shows on your accounts as	Rent & Occupancy	AI read it from the description.
Fixed amount	€3,200.00	The owner set this.
Type of cost	Rent & Occupancy	AI read it from the description.
Frequency	Every month (January to December)	AI read it from the description.
Payment start date	Jun 2027	AI read it from the description.
Days you take to pay	0	Our research on this trade.
Activity pattern	A steady monthly pattern	AI read it from the description.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	AI read it from the description.
Rent jumps at renewal	Yes	AI read it from the description.
Public Liability Insurance		
Expense model	Recurring overhead	AI read it from the description.
Category	Administrative	AI read it from the description.
Shows on your accounts as	Insurance	AI read it from the description.
Fixed amount	€180.00	The owner set this.
Type of cost	Insurance	AI read it from the description.
Frequency	Every month (January to December)	AI read it from the description.

Assumption	In this plan	Source
Payment start date	Jun 2027	AI read it from the description.
Days you take to pay	30	Our research on this trade.
Activity pattern	A steady monthly pattern	AI read it from the description.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	AI read it from the description.
Notes	Insurers rate this on your declared turnover, so expect it to be re-quoted upward at renewal as you sell more	The owner set this.

Property Rates & Local Taxes

Expense model	Recurring overhead	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Property Rates & Local Taxes	Our research on this trade.
Fixed amount	€505.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.
Type of cost	Property Rates & Local Taxes	Our research on this trade.
Frequency	Once a year	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	A single annual payment	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.

Assumption	In this plan	Source
Notes	Sized from the sector's typical rate for your floor area, at a steady - state trading level. Not a % of revenue	The owner set this.
Utilities		
Expense model	Recurring overhead	AI read it from the description.
Category	Administrative	AI read it from the description.
Shows on your accounts as	Utilities	AI read it from the description.
Fixed amount	€600.00	The owner set this.
Type of cost	Utilities	AI read it from the description.
Frequency	Every month (January to December)	AI read it from the description.
Payment start date	Jun 2027	AI read it from the description.
Days you take to pay	30	Our research on this trade.
Activity pattern	A steady monthly pattern	AI read it from the description.
Value-Added Tax Rate	9%	Set by law.
Tax deductible	Tax deductible	AI read it from the description.
Notes	Sized from the sector's typical rate for your floor area, at a steady - state trading level. Not a % of revenue	The owner set this.
Repairs & Maintenance		
Expense model	Share of what you sell	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Repairs & Maintenance	Our research on this trade.
Percentage of revenue	1.5%	Our research on this trade.

Assumption	In this plan	Source
Type of cost	Repairs & Maintenance	Our research on this trade.
Frequency	Every month (January to December)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	Costs follow revenue	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.

Cleaning

Expense model	Recurring overhead	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Cleaning	Our research on this trade.
Fixed amount	€375.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.
Type of cost	Cleaning	Our research on this trade.
Frequency	Every month	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	A steady monthly pattern	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.

Assumption	In this plan	Source
Tax deductible	Tax deductible	Our research on this trade.
Notes	Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue	The owner set this.
Waste Disposal		
Expense model	Recurring overhead	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Cleaning	Our research on this trade.
Fixed amount	€130.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.
Type of cost	Waste Disposal	Our research on this trade.
Frequency	Every month (January to December)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	A steady monthly pattern	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.
Notes	Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue	The owner set this.
Telephone, Internet & Postage		
Expense model	Recurring overhead	AI read it from the description.

Assumption	In this plan	Source
Category	Administrative	AI read it from the description.
Shows on your accounts as	Telephone, Internet & Postage	AI read it from the description.
Fixed amount	€60.00	The owner set this.
Type of cost	Telephone, Internet & Postage	AI read it from the description.
Frequency	Every month (January to December)	AI read it from the description.
Payment start date	Jun 2027	AI read it from the description.
Days you take to pay	30	Our research on this trade.
Activity pattern	A steady monthly pattern	AI read it from the description.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	AI read it from the description.
Professional Fees (Legal & Accounting)		
Expense model	Recurring overhead	AI read it from the description.
Category	Administrative	AI read it from the description.
Shows on your accounts as	Professional Fees (Legal & Accounting)	AI read it from the description.
Fixed amount	€250.00	The owner set this.
Type of cost	Professional Fees (Legal & Accounting)	AI read it from the description.
Frequency	Every month (January to December)	AI read it from the description.
Payment start date	Jun 2027	AI read it from the description.
Days you take to pay	30	Our research on this trade.
Activity pattern	A steady monthly pattern	AI read it from the description.

Assumption	In this plan	Source
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	AI read it from the description.
Bank & Payment Charges		
Expense model	Share of what you sell	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Bank & Payment Charges	Our research on this trade.
Percentage of revenue	1.5%	Our research on this trade.
Type of cost	Bank & Payment Charges	Our research on this trade.
Frequency	Every month (January to December)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	0	Our research on this trade.
Activity pattern	Costs follow revenue	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.
Licences, Permits & Compliance		
Expense model	Recurring overhead	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Licences, Permits & Compliance	Our research on this trade.
Fixed amount	€82.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.

Assumption	In this plan	Source
Type of cost	Licences, Permits & Compliance	Our research on this trade.
Frequency	Once a year (June)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	A single annual payment	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.
Advertising & Marketing		
Expense model	Recurring overhead	AI read it from the description.
Category	Selling & distribution	AI read it from the description.
Shows on your accounts as	Advertising & Marketing	AI read it from the description.
Fixed amount	€300.00	The owner set this.
Type of cost	Advertising & Marketing	AI read it from the description.
Frequency	Every month (January to December)	AI read it from the description.
Payment start date	Jun 2027	AI read it from the description.
Days you take to pay	30	Our research on this trade.
Activity pattern	A steady monthly pattern	AI read it from the description.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	AI read it from the description.
Notes	Including SEO, PPC, social, PR, sponsorship and in-store display	The owner set this.

Assumption	In this plan	Source
Motor & Vehicle Expenses		
Expense model	Share of what you sell	Our research on this trade.
Category	Selling & distribution	Our research on this trade.
Shows on your accounts as	Motor & Vehicle Expenses	Our research on this trade.
Percentage of revenue	1.5%	Our research on this trade.
Type of cost	Motor & Vehicle Expenses	Our research on this trade.
Frequency	Every month (January to December)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	Costs follow revenue	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.
Office Supplies & Printing		
Expense model	Cost for each full-time person	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Office Supplies & Printing	Our research on this trade.
Type of cost	Office Supplies & Printing	Our research on this trade.
Amount per full-time person	€195.60	Our research on this trade.
Frequency	Every month (January to December)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.

Assumption	In this plan	Source
Days you take to pay	30	Our research on this trade.
Activity pattern	Costs follow headcount	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.

Consumables & Small Tools

Expense model	Share of what you sell	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Consumables & Small Tools	Our research on this trade.
Percentage of revenue	2.8%	Our research on this trade.
Type of cost	Consumables & Small Tools	Our research on this trade.
Frequency	Every month	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	Costs follow revenue	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.

Security & Alarm Monitoring

Expense model	Recurring overhead	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Subcontracted Services	Our research on this trade.

Assumption	In this plan	Source
Fixed amount	€65.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.
Type of cost	Security & Alarm Monitoring	Our research on this trade.
Frequency	Once a year (June)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	A single annual payment	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.
Staff Training		
Expense model	Cost for each full-time person	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Staff Training	Our research on this trade.
Type of cost	Staff Training	Our research on this trade.
Amount per full-time person	€652.10	Our research on this trade.
Frequency	Every month (January to December)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	Costs follow headcount	Our research on this trade.

Assumption	In this plan	Source
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.
Cash Handling		
Expense model	Recurring overhead	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Bank & Payment Charges	Our research on this trade.
Fixed amount	€245.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.
Type of cost	Cash Handling	Our research on this trade.
Frequency	Every month	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	0	Our research on this trade.
Activity pattern	A steady monthly pattern	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.
Notes	Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue	The owner set this.
Gas Safety & Extraction Servicing		
Expense model	Recurring overhead	Our research on this trade.
Category	Administrative	Our research on this trade.

Assumption	In this plan	Source
Shows on your accounts as	Repairs & Maintenance	Our research on this trade.
Fixed amount	€245.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.
Type of cost	Gas Safety & Extraction Servicing	Our research on this trade.
Frequency	Once a year (June)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	A single annual payment	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.
Notes	Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue	The owner set this.
Pest Control		
Expense model	Recurring overhead	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Cleaning	Our research on this trade.
Fixed amount	€245.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.
Type of cost	Pest Control	Our research on this trade.

Assumption	In this plan	Source
Frequency	Once a year (June)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	A single annual payment	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.
Notes	Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue	The owner set this.

Recruitment Costs

Expense model	Recurring overhead	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Professional Fees (Legal & Accounting)	Our research on this trade.
Fixed amount	€245.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.
Type of cost	Recruitment Costs	Our research on this trade.
Frequency	Once a year (June)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	A single annual payment	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.

Assumption	In this plan	Source
Tax deductible	Tax deductible	Our research on this trade.
Notes	Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue	The owner set this.
Subcontracted Services		
Expense model	Recurring overhead	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Subcontracted Services	Our research on this trade.
Fixed amount	€245.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.
Type of cost	Subcontracted Services	Our research on this trade.
Frequency	Once a year (June)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	A single annual payment	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.
Notes	Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue	The owner set this.
Royalties & Licence Fees		
Expense model	Recurring overhead	Our research on this trade.

Assumption	In this plan	Source
Category	Administrative	Our research on this trade.
Shows on your accounts as	Royalties & Licence Fees	Our research on this trade.
Fixed amount	€245.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.
Type of cost	Royalties & Licence Fees	Our research on this trade.
Frequency	Once a year (June)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	A single annual payment	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.
Notes	Sized from the sector's typical rate for your floor area, at a steady - state trading level. Not a % of revenue	The owner set this.

Charitable Donations

Expense model	Recurring overhead	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Charitable Donations	Our research on this trade.
Fixed amount	€245.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.

Assumption	In this plan	Source
Type of cost	Charitable Donations	Our research on this trade.
Frequency	Once a year (June)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	0	Our research on this trade.
Activity pattern	A single annual payment	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Not tax deductible	Our research on this trade.
Notes	Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue	The owner set this.

Carriage & Delivery

Expense model	Recurring overhead	Our research on this trade.
Category	Selling & distribution	Our research on this trade.
Shows on your accounts as	Carriage & Delivery	Our research on this trade.
Fixed amount	€245.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.
Type of cost	Carriage & Delivery	Our research on this trade.
Frequency	Once a year (June)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.

Assumption	In this plan	Source
Activity pattern	A single annual payment	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.
Notes	Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue	The owner set this.
Travel & Subsistence		
Expense model	Recurring overhead	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Travel & Subsistence	Our research on this trade.
Fixed amount	€245.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.
Type of cost	Travel & Subsistence	Our research on this trade.
Frequency	Once a year (June)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	A single annual payment	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.
Notes	Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue	The owner set this.

Assumption	In this plan	Source
Packaging & Process Materials		
Expense model	Recurring overhead	Our research on this trade.
Category	Administrative	Our research on this trade.
Shows on your accounts as	Packaging & Process Materials	Our research on this trade.
Fixed amount	€245.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.
Type of cost	Packaging & Process Materials	Our research on this trade.
Frequency	Once a year (June)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	A single annual payment	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.
Notes	Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue	The owner set this.
Research & Development		
Expense model	Recurring overhead	Our research on this trade.
Category	Research & development	Our research on this trade.
Shows on your accounts as	Research & Development	Our research on this trade.

Assumption	In this plan	Source
Fixed amount	€245.00	Our research on this size of business. This prices a typical premises or supplier for the trade, not this one — a real bill can run higher or lower.
Type of cost	Research & Development	Our research on this trade.
Frequency	Once a year (June)	Our research on this trade.
Payment start date	Jun 2027	Our research on this trade.
Days you take to pay	30	Our research on this trade.
Activity pattern	A single annual payment	Our research on this trade.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	Our research on this trade.
Notes	Sized from the sector's typical rate for your floor area, at a steady-state trading level. Not a % of revenue	The owner set this.

Bookkeeper

Expense model	Recurring overhead	AI read it from the description.
Category	Administrative	AI read it from the description.
Shows on your accounts as	Professional Fees (Legal & Accounting)	AI read it from the description.
Fixed amount	€21.00	The owner set this.
Type of cost	Professional Fees (Legal & Accounting)	AI read it from the description.
Frequency	Every month (January to December)	AI read it from the description.
Payment start date	Jun 2027	AI read it from the description.
Days you take to pay	0	Our research on this trade.

Assumption	In this plan	Source
Activity pattern	A steady monthly pattern	AI read it from the description.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	AI read it from the description.

Social Media

Expense model	Recurring overhead	AI read it from the description.
Category	Selling & distribution	AI read it from the description.
Shows on your accounts as	Advertising & Marketing	AI read it from the description.
Fixed amount	€25.00	The owner set this.
Type of cost	Advertising & Marketing	AI read it from the description.
Frequency	Every month (January to December)	AI read it from the description.
Payment start date	Jun 2027	AI read it from the description.
Days you take to pay	0	Our research on this trade.
Activity pattern	A steady monthly pattern	AI read it from the description.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	AI read it from the description.

POS Software

Expense model	Recurring overhead	AI read it from the description.
Category	Administrative	AI read it from the description.
Shows on your accounts as	Software & IT	AI read it from the description.
Fixed amount	€5.00	The owner set this.
Type of cost	Software & IT	AI read it from the description.

Assumption	In this plan	Source
Frequency	Every month (January to December)	AI read it from the description.
Payment start date	Jun 2027	AI read it from the description.
Days you take to pay	0	Our research on this trade.
Activity pattern	A steady monthly pattern	AI read it from the description.
Value-Added Tax Rate	23%	Set by law.
Tax deductible	Tax deductible	AI read it from the description.

EQUIPMENT

Assumption	In this plan	Source
Commercial Mixer		
Category	Plant & machinery	Our research on this trade.
Quantity	1	Our research on this trade.
Purchase date	May 2027	Our research on this trade.
Purchase cost	€5,750.00	Our research on this trade.
Purchase Value-Added Tax Rate	23%	Our research on this trade.
Additional costs	€0.00	Our research on this trade.
Additional Costs Value-Added Tax Rate	23%	Set by law.
Price level	Commercial - grade	Our research on this trade.
How it is paid for	Cash and loan	Our research on this trade.
Upfront %	30%	We assumed it is paid for outright.
How many years it lasts	8	Our research for this country.

Assumption	In this plan	Source
What it is worth at the end	€1,150.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.
Replacement strategy	Replace	Our research on this trade.
Status	Currently held	Our research on this trade.
Commercial Proofer / Retarder		
Category	Plant & machinery	Our research on this trade.
Quantity	1	Our research on this trade.
Purchase date	May 2027	Our research on this trade.
Purchase cost	€4,000.00	Our research on this trade.
Purchase Value-Added Tax Rate	23%	Our research on this trade.
Additional costs	€0.00	Our research on this trade.
Additional Costs Value-Added Tax Rate	23%	Set by law.
Price level	Commercial-grade	Our research on this trade.
How it is paid for	Cash and loan	Our research on this trade.
Upfront %	40%	We assumed it is paid for outright.
How many years it lasts	8	Our research for this country.
What it is worth at the end	€800.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.
Replacement strategy	Replace	Our research on this trade.
Status	Currently held	Our research on this trade.

Assumption	In this plan	Source
Commercial Refrigerator / Freezer		
Category	Plant & machinery	Our research on this trade.
Quantity	1	Our research on this trade.
Purchase date	Jun 2027	Our research on this trade.
Purchase cost	€3,250.00	Our research on this trade.
Purchase Value-Added Tax Rate	23%	Our research on this trade.
Additional costs	€0.00	Our research on this trade.
Additional Costs Value-Added Tax Rate	23%	Set by law.
Price level	Commercial-grade	Our research on this trade.
How it is paid for	Cash and loan	Our research on this trade.
Upfront %	60%	We assumed it is paid for outright.
How many years it lasts	8	Our research for this country.
What it is worth at the end	€650.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.
Replacement strategy	Replace	Our research on this trade.
Status	Currently held	Our research on this trade.
Baking Trays, Racks, and Moulds		
Category	Tools & equipment	Our research on this trade.
Quantity	10	Our research on this trade.
Purchase date	Jun 2027	Our research on this trade.

Assumption	In this plan	Source
Purchase cost	€40.00	Our research on this trade.
Purchase Value-Added Tax Rate	23%	Our research on this trade.
Additional costs	€0.00	Our research on this trade.
Additional Costs Value-Added Tax Rate	23%	Set by law.
Price level	Commercial-grade	Our research on this trade.
How it is paid for	Cash	Our research on this trade.
Upfront %	100%	We assumed it is paid for outright.
How many years it lasts	8	Our research for this country.
What it is worth at the end	€0.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.
Replacement strategy	Replace	Our research on this trade.
Status	Currently held	Our research on this trade.
Small Hand Tools & Utensils		
Category	Tools & equipment	Our research on this trade.
Quantity	5	Our research on this trade.
Purchase date	Jun 2027	Our research on this trade.
Purchase cost	€10.00	Our research on this trade.
Purchase Value-Added Tax Rate	23%	Our research on this trade.
Additional costs	€0.00	Our research on this trade.

Assumption	In this plan	Source
Additional Costs Value-Added Tax Rate	23%	Set by law.
Price level	Commercial-grade	Our research on this trade.
How it is paid for	Cash	Our research on this trade.
Upfront %	100%	We assumed it is paid for outright.
How many years it lasts	8	Our research for this country.
What it is worth at the end	€0.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.
Replacement strategy	Replace	Our research on this trade.
Status	Currently held	Our research on this trade.
Point of Sale System		
Category	Computer equipment	Our research on this trade.
Quantity	1	Our research on this trade.
Purchase date	May 2027	Our research on this trade.
Purchase cost	€800.00	Our research on this trade.
Purchase Value-Added Tax Rate	23%	Our research on this trade.
Additional costs	€0.00	Our research on this trade.
Additional Costs Value-Added Tax Rate	23%	Set by law.
Price level	Standard	Our research on this trade.
How it is paid for	Cash	Our research on this trade.

Assumption	In this plan	Source
Upfront %	100%	We assumed it is paid for outright.
How many years it lasts	8	Our research for this country.
What it is worth at the end	€0.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.
Replacement strategy	Replace	Our research on this trade.
Status	Currently held	Our research on this trade.

Bakery Fit-Out

Category	Leasehold improvements	Our research on this trade.
Quantity	1	Our research on this trade.
Purchase date	Jan 2027	Our research on this trade.
Purchase cost	€18,000.00	Our research on this trade.
Purchase Value-Added Tax Rate	23%	Our research on this trade.
Additional costs	€0.00	Our research on this trade.
Additional Costs Value-Added Tax Rate	23%	Set by law.
Price level	Standard	Our research on this trade.
How it is paid for	Cash	Our research on this trade.
Upfront %	100%	We assumed it is paid for outright.
How many years it lasts	7	Our research for this country.
What it is worth at the end	€0.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.

Assumption	In this plan	Source
Replacement strategy	Continue	Our research on this trade.
Status	Currently held	Our research on this trade.

Commercial Deck Oven

Category	Plant & machinery	Our research on this trade.
Quantity	1	Our research on this trade.
Purchase date	Apr 2027	Our research on this trade.
Purchase cost	€18,000.00	Our research on this trade.
Purchase Value-Added Tax Rate	23%	Our research on this trade.
Additional costs	€0.00	Our research on this trade.
Additional Costs Value-Added Tax Rate	23%	Set by law.
Price level	Commercial-grade	Our research on this trade.
How it is paid for	Cash and loan	Our research on this trade.
Upfront %	20%	We assumed it is paid for outright.
How many years it lasts	8	Our research for this country.
What it is worth at the end	€3,600.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.
Replacement strategy	Replace	Our research on this trade.
Status	Currently held	Our research on this trade.

Dishwasher

Category	Plant & machinery	Our research on this trade.
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Assumption	In this plan	Source
Quantity	1	Our research on this trade.
Purchase date	Jun 2027	Our research on this trade.
Purchase cost	€2,650.00	Our research on this trade.
Purchase Value-Added Tax Rate	23%	Our research on this trade.
Additional costs	€0.00	Our research on this trade.
Additional Costs Value-Added Tax Rate	23%	Set by law.
Price level	Commercial - grade	Our research on this trade.
How it is paid for	Cash	Our research on this trade.
Upfront %	40%	We assumed it is paid for outright.
How many years it lasts	8	Our research for this country.
What it is worth at the end	€530.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.
Replacement strategy	Replace	Our research on this trade.
Status	Currently held	Our research on this trade.

Food Preparation Equipment

Category	Plant & machinery	Our research on this trade.
Quantity	1	Our research on this trade.
Purchase date	Jun 2027	Our research on this trade.
Purchase cost	€1,125.00	Our research on this trade.

Assumption	In this plan	Source
Purchase Value-Added Tax Rate	23%	Our research on this trade.
Additional costs	€0.00	Our research on this trade.
Additional Costs Value-Added Tax Rate	23%	Set by law.
Price level	Commercial - grade	Our research on this trade.
How it is paid for	Cash	Our research on this trade.
Upfront %	40%	We assumed it is paid for outright.
How many years it lasts	8	Our research for this country.
What it is worth at the end	€225.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.
Replacement strategy	Replace	Our research on this trade.
Status	Currently held	Our research on this trade.

Back Office Computers & Printers

Category	Computer equipment	Our research on this trade.
Quantity	1	Our research on this trade.
Purchase date	Jun 2027	Our research on this trade.
Purchase cost	€925.00	Our research on this trade.
Purchase Value-Added Tax Rate	23%	Our research on this trade.
Additional costs	€0.00	Our research on this trade.
Additional Costs Value-Added Tax Rate	23%	Set by law.

Assumption	In this plan	Source
Price level	Standard	Our research on this trade.
How it is paid for	Cash	Our research on this trade.
Upfront %	100%	We assumed it is paid for outright.
How many years it lasts	8	Our research for this country.
What it is worth at the end	€0.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.
Replacement strategy	Replace	Our research on this trade.
Status	Currently held	Our research on this trade.

Display Shelving & Counter

Category	Furniture & fixtures	Our research on this trade.
Quantity	1	Our research on this trade.
Purchase date	Jun 2027	Our research on this trade.
Purchase cost	€1,750.00	Our research on this trade.
Purchase Value-Added Tax Rate	23%	Our research on this trade.
Additional costs	€0.00	Our research on this trade.
Additional Costs Value-Added Tax Rate	23%	Set by law.
Price level	Standard	Our research on this trade.
How it is paid for	Cash	Our research on this trade.
Upfront %	100%	We assumed it is paid for outright.

Assumption	In this plan	Source
How many years it lasts	8	Our research for this country.
What it is worth at the end	€0.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.
Replacement strategy	Continue	Our research on this trade.
Status	Currently held	Our research on this trade.

General Office Equipment

Category	Office equipment	Our research on this trade.
Quantity	1	Our research on this trade.
Purchase date	Jun 2027	Our research on this trade.
Purchase cost	€460.00	Our research on this trade.
Purchase Value-Added Tax Rate	23%	Our research on this trade.
Additional costs	€0.00	Our research on this trade.
Additional Costs Value-Added Tax Rate	23%	Set by law.
Price level	Standard	Our research on this trade.
How it is paid for	Cash	Our research on this trade.
Upfront %	100%	We assumed it is paid for outright.
How many years it lasts	8	Our research for this country.
What it is worth at the end	€0.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.
Replacement strategy	Replace	Our research on this trade.

Assumption	In this plan	Source
Status	Currently held	Our research on this trade.
Cookware, Bakeware & Utensils		
Category	Tools & equipment	Our research on this trade.
Quantity	10	Our research on this trade.
Purchase date	Jun 2027	Our research on this trade.
Purchase cost	€775.00	Our research on this trade.
Purchase Value-Added Tax Rate	23%	Our research on this trade.
Additional costs	€0.00	Our research on this trade.
Additional Costs Value-Added Tax Rate	23%	Set by law.
Price level	Commercial-grade	Our research on this trade.
How it is paid for	Cash	Our research on this trade.
Upfront %	100%	We assumed it is paid for outright.
How many years it lasts	8	Our research for this country.
What it is worth at the end	€0.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.
Replacement strategy	Replace	Our research on this trade.
Status	Currently held	Our research on this trade.
POS hardware		
Category	Computer equipment	Our research on this trade.
Quantity	1	Our research on this trade.

Assumption	In this plan	Source
Purchase date	Jun 2027	Our research on this trade.
Purchase cost	€800.00	Our research on this trade.
Purchase Value-Added Tax Rate	23%	Our research on this trade.
Additional costs	€0.00	Our research on this trade.
Additional Costs Value-Added Tax Rate	23%	Set by law.
Price level	Standard	Our research on this trade.
How it is paid for	Cash	Our research on this trade.
Upfront %	100%	We assumed it is paid for outright.
How many years it lasts	8	Our research for this country.
What it is worth at the end	€0.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.
Replacement strategy	Replace	Our research on this trade.
Status	Currently held	Our research on this trade.
second oven		
Category	Plant & machinery	Our research on this trade.
Quantity	1	Our research on this trade.
Purchase date	Jun 2027	Our research on this trade.
Purchase cost	€18,000.00	Our research on this trade.
Purchase Value-Added Tax Rate	23%	Our research on this trade.

Assumption	In this plan	Source
Additional costs	€0.00	Our research on this trade.
Additional Costs Value-Added Tax Rate	23%	Set by law.
Price level	Commercial-grade	Our research on this trade.
How it is paid for	Cash	Our research on this trade.
Upfront %	100%	We assumed it is paid for outright.
How many years it lasts	8	Our research for this country.
What it is worth at the end	€3,600.00	We worked it out from its life.
Tax writing-down rate	12.5%	Set by law.
Replacement strategy	Replace	Our research on this trade.
Status	Currently held	Our research on this trade.

STOCK

Assumption	In this plan	Source
Raw materials		
Target days held	7	Our research on this trade.
Notes	Flour, yeast, sugar, butter, eggs, fruit, and other baking ingredients.	The owner set this.
Finished goods		
Target days held	3	Our research on this trade.
Notes	Freshly baked bread, pastries, cakes, and prepared meals ready for sale.	The owner set this.

FUNDING

Assumption	In this plan	Source
Owner Savings		
Funding type	Equity investment	AI read it from the description.
Date received	Jun 2027	AI read it from the description.
Ownership %	100%	AI read it from the description.
How the money arrives One payment, or several. The dates each part lands on drive the cash flow.	One payment	We assume one payment.
Amount	€60,000.00	The owner set this.
Investor type	Owner	AI read it from what the owner said.
Agreed yet?	Agreed	AI read it from what the owner said.
Equipment Loan		
Funding type	Loan	AI read it from the description.
Date received	Jun 2027	AI read it from the description.
How the money arrives One payment, or several. The dates each part lands on drive the cash flow.	One payment	We assume one payment.
Interest-only period (months)	0	AI read it from the description.
Big final payment (balloon)	€0.00	AI read it from the description.
Interest rate	7.25%	Our research on lending to this trade.
Loan term (months)	60	Our research on lending to this trade.
Amount	€25,000.00	The owner set this.
Repayment frequency	Every month (January to December)	AI read it from the description.

Assumption	In this plan	Source
Repayment start date	Aug 2027	AI read it from the description.
Repayment unit	Per month	AI read it from the description.
Interest charged on	Balance still owed	AI read it from the description.
Investor type	Third party	AI read it from what the owner said.
Agreed yet?	Agreed	AI read it from what the owner said.
Additional Owner Savings		
Funding type	Equity investment	AI read it from the description.
Date received	Feb 2028	AI read it from the description.
Ownership %	100%	AI read it from the description.
How the money arrives One payment, or several. The dates each part lands on drive the cash flow.	One payment	We assume one payment.
Amount	€20,000.00	The owner set this.
Investor type	Owner	AI read it from what the owner said.
Agreed yet?	Agreed	AI read it from what the owner said.
Commercial Mixer Finance		
Funding type	Loan	Our research on this trade.
Date received	Jun 2027	Our default — when the money is needed.
How the money arrives One payment, or several. The dates each part lands on drive the cash flow.	One payment	We assume one payment.
Interest-only period (months)	0	Our research on this trade.
Big final payment (balloon)	€0.00	Our research on this trade.

Assumption	In this plan	Source
Interest rate	8%	Our research on lending to this trade.
Loan term (months)	36	Our research on lending to this trade.
Amount	€3,150.00	Our research on this trade.
Repayment frequency	Every month (January to December)	Our research on lending to this trade.
Repayment start date	Aug 2027	Our research on lending to this trade.
Repayment unit	Per month	Our research on lending to this trade.
Interest charged on	Original amount borrowed	Our research on lending to this trade.
Investor type	Third party	AI read it from what the owner said.
Agreed yet?	Agreed	AI read it from what the owner said.

Commercial Proofer Finance

Funding type	Loan	Our research on this trade.
Date received	Jun 2027	Our default — when the money is needed.
How the money arrives One payment, or several. The dates each part lands on drive the cash flow.	One payment	We assume one payment.
Interest-only period (months)	0	Our research on this trade.
Big final payment (balloon)	€0.00	Our research on this trade.
Interest rate	8%	Our research on lending to this trade.
Loan term (months)	36	Our research on lending to this trade.
Amount	€1,800.00	Our research on this trade.

Assumption	In this plan	Source
Repayment frequency	Every month (January to December)	Our research on lending to this trade.
Repayment start date	Aug 2027	Our research on lending to this trade.
Repayment unit	Per month	Our research on lending to this trade.
Interest charged on	Original amount borrowed	Our research on lending to this trade.
Investor type	Third party	AI read it from what the owner said.
Agreed yet?	Agreed	AI read it from what the owner said.

Commercial Refrigerator Finance

Funding type	Loan	Our research on this trade.
Date received	Jun 2027	Our default — when the money is needed.
How the money arrives One payment, or several. The dates each part lands on drive the cash flow.	One payment	We assume one payment.
Interest-only period (months)	0	Our research on this trade.
Big final payment (balloon)	€0.00	Our research on this trade.
Interest rate	8%	Our research on lending to this trade.
Loan term (months)	36	Our research on lending to this trade.
Amount	€1,000.00	Our research on this trade.
Repayment frequency	Every month (January to December)	Our research on lending to this trade.
Repayment start date	Aug 2027	Our research on lending to this trade.
Repayment unit	Per month	Our research on lending to this trade.

Assumption	In this plan	Source
Interest charged on	Original amount borrowed	Our research on lending to this trade.
Investor type	Third party	AI read it from what the owner said.
Agreed yet?	Agreed	AI read it from what the owner said.

Commercial Deck Oven Finance

Funding type	Loan	Our research on this trade.
Date received	Jun 2027	Our default — when the money is needed.
How the money arrives One payment, or several. The dates each part lands on drive the cash flow.	One payment	We assume one payment.
Interest-only period (months)	0	Our research on this trade.
Big final payment (balloon)	€0.00	Our research on this trade.
Interest rate	8%	Our research on lending to this trade.
Loan term (months)	36	Our research on lending to this trade.
Amount	€14,400.00	Our research on this trade.
Repayment frequency	Every month (January to December)	Our research on lending to this trade.
Repayment start date	Aug 2027	Our research on lending to this trade.
Repayment unit	Per month	Our research on lending to this trade.
Interest charged on	Original amount borrowed	Our research on lending to this trade.
Investor type	Third party	AI read it from what the owner said.
Agreed yet?	Agreed	AI read it from what the owner said.

A blank under Source means nothing recorded, not that it was invented — these are projections, not accounts.