

Valuation & Exit (EUR)

What the owner could walk away with at exit. It takes what buyers typically pay for businesses in this sector and applies that to Year 5 (2031). It then settles up what is still owed on loans, leases and overdraft at that point, and adds any cash left over. A buyer buys the business itself; this plan supplies the figures the estimate is built on. What they price is usually earnings before interest, tax and wear and tear, which accountants call EBITDA.

A PLANNING ESTIMATE — NOT A VALUATION OR AN OFFER

This is a rough figure. It takes what firms in this trade tend to sell for, and applies that to this plan. A real price depends on the buyer and the deal they offer. It also depends on how steady the profit is and how fast the business is growing. How few customers it leans on matters too. The real price can land well outside this band. It is not advice, a promise, or an offer.

ESTIMATED EQUITY VALUE · ON EBITDA MULTIPLE, AFTER DEBT

€243k – €308k

This band comes from the trade's usual EBITDA multiple, put against the Year 5 figures. It is shown after paying off what is still owed on loans, leases and the overdraft, and adding any cash left over. That is why it can sit above the enterprise value beside it.

HOW THE BAND IS BUILT

Each row starts with one final-year figure. It multiplies that by what buyers usually pay in the trade. The result is an enterprise value — what a buyer pays for the whole business.

If the business makes a profit, buyers look at EBITDA (what it earns before interest, tax and wear and tear). If it does not, they pay on the size of its sales.

Those multiples come from the trade's own figures. They are the same figures the rest of this plan is compared against.

Equity value then adds the cash the business is left holding — more of it than debt to settle.

BASIS	YEAR 5 FIGURE	SECTOR MULTIPLE	ENTERPRISE VALUE	EQUITY VALUE
EBITDA multiple	€33k	3.1–5.1×	€101k – €166k	€243k – €308k
Revenue multiple	€627k	0.8–1.5×	€501k – €940k	€643k – €1.1m

Enterprise value is what a buyer pays for the business itself, before any of its debt is settled. Equity value adds the Year 5 €142k net cash. That is the cash in the bank, less any loans, leases and overdraft, and any funding the plan still needs. What the owner would walk away with once everything is settled at sale. That price can sit above book value.

EXIT READINESS

TYPICAL TIME TO EXIT

3–7 yrs

from a standing start, in this sector

TYPICAL EXIT PATHWAYS

- 🔗 Sale to a trade buyer
- 🔗 Sale to a financial buyer
- 🔗 Management buyout
- 🔗 Family succession

WHAT BUYERS LOOK FOR

Typical of this kind of business, from researched figures.

- 🔗 Three years of clean accounts
- 🔗 Documented operational processes
- 🔗 Strong brand recognition
- 🔗 Diversified customer base

Projections, not audited accounts · Always have an accountant check them.