

What-If Scenarios

See how the plan holds up when things go differently. One change at a time, and the whole forecast is reworked around it. That change can be falling sales, dearer supplies, higher wages, a later start, or one added here. Every scenario shows the cash, how long it lasts, and the month the plan breaks even. It also shows earnings before interest, tax and wear and tear (EBITDA). And how far those earnings cover the loan repayments (DSCR).

SCENARIO	FINAL CASH	RUNWAY	BREAK - EVEN	FIRST SHORTFALL	FINAL - YR EBITDA	DSCR
Base case	€143k	Lasts the plan	M7	—	€33k	5.13×
STANDARD TESTS						
Revenue -20%	-€141k Δ -€284k	0.0 mo	—	M22	-€36k Δ -€68k	-5.60× Δ -10.73
Payroll +10%	€80k Δ -€63k	Lasts the plan	M10 Δ +3	—	€18k Δ -€15k	2.78× Δ -2.35
Opening 1 month late	€145k Δ +€2k	Lasts the plan	M8 Δ +1	—	€33k Δ +€79	5.11× Δ -0.02
Cash ends higher here only because the plan runs for a fixed number of months, so opening later means trading for one month less — and this plan is still losing money by the end, making that a month of losses avoided. It is a sign the business has not turned the corner within the plan, not a reason to open late.						
Cost of sales +10%	€8k Δ -€135k	9.2 mo	M10 Δ +3	—	€5k Δ -€28k	0.79× Δ -4.34
CUSTOM SCENARIOS						
No custom scenarios yet. Add one to explore plan-specific stress tests like "Key client lost" or "Soft launch +3 months".						