

Foodlocal Market

Financeplan

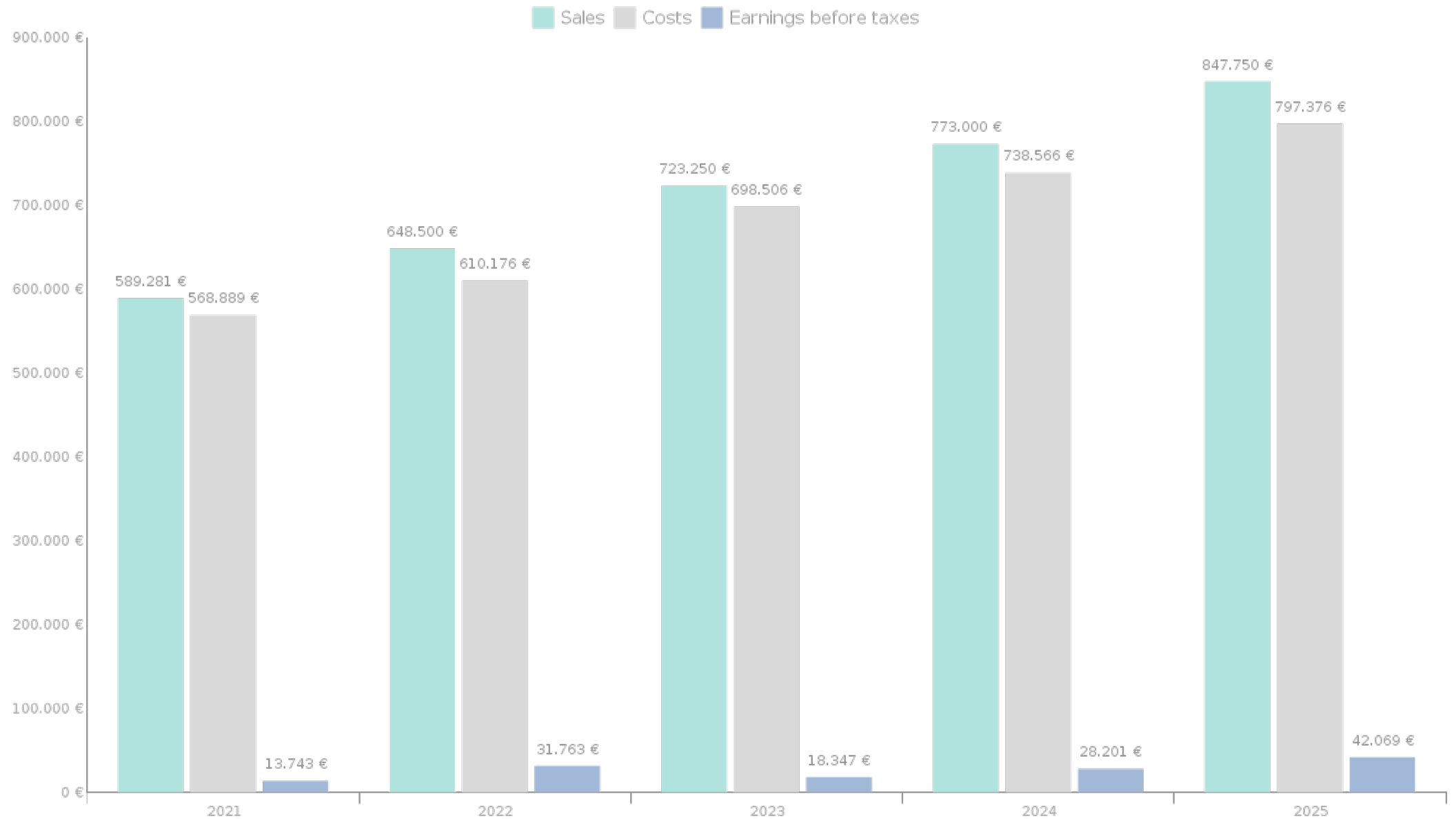
Legal form	GbR
Industry	Retail
Planning period	January 2021 - December 2025
Currency	Euro

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1. Profitability calculation

I. Chart



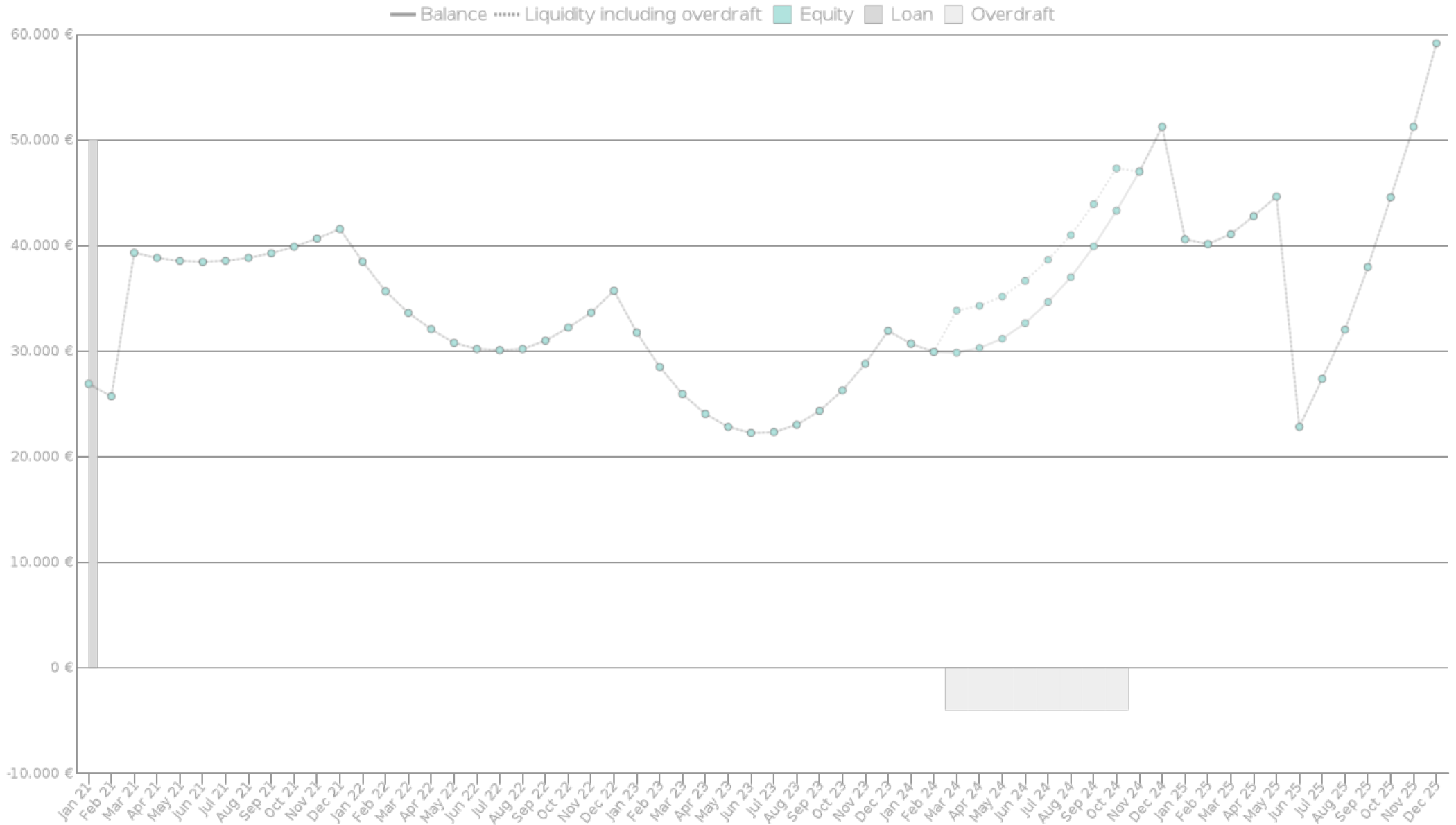
II. Table Profitability

(Values without VAT)

	2021 in €	2022 in €	2023 in €	2024 in €	2025 in €
Operating income	589,281	648,500	723,250	773,000	847,750
Direct costs	455,539	502,500	561,250	601,250	660,000
Gross profit	133,743	146,000	162,000	171,750	187,750
Staff	73,800	81,180	110,700	110,700	110,700
Marketing	23,400	10,200	10,200	10,200	10,200
Operating cost	16,150	16,296	16,356	16,416	16,476
Earnings before interest & depreciation	20,393	38,324	24,744	34,434	50,374
Interest	1,150	1,061	897	733	305
Depreciation investments	5,500	5,500	5,500	5,500	8,000
Depreciation storage	0	0	0	0	0
Earnings before taxes	13,743	31,763	18,347	28,201	42,069
Business tax (380%)	0	966	0	492	2,337
Earnings after taxes	13,743	30,797	18,347	27,709	39,733
Gross margin	22.7%	22.5%	22.4%	22.2%	22.1%
EBITDA margin	3.5%	5.9%	3.4%	4.5%	5.9%
Net return on sales	2.3%	4.7%	2.5%	3.6%	4.7%

2. Liquidity planning

I. Chart



II. Liquidity 2021

	Jan 21 in €	Feb 21 in €	Mar 21 in €	Apr 21 in €	May 21 in €	Jun 21 in €	Jul 21 in €	Aug 21 in €	Sep 21 in €	Oct 21 in €	Nov 21 in €	Dec 21 in €
(Values incl. VAT)												
Business activity												
Sales	48,619	50,717	52,711	54,605	56,404	58,113	59,737	61,280	62,745	64,137	65,460	66,716
Purchasing / direct costs	37,009	38,818	23,192	41,871	43,422	44,895	46,295	47,624	48,888	50,088	51,228	52,311
Staff	6,150	6,150	6,150	6,150	6,150	6,150	6,150	6,150	6,150	6,150	6,150	6,150
Marketing	5,593	2,023	2,023	2,023	2,023	2,023	2,023	2,023	2,023	2,023	2,023	2,023
Operating cost	2,543	1,298	1,298	1,298	1,298	1,298	1,298	1,298	1,298	1,298	1,298	1,298
Account inflow / outflow	-2,676	2,429	20,049	3,263	3,512	3,748	3,972	4,185	4,387	4,579	4,762	4,935
Investment activity												
Investments	32,725	0	0	0	0	0	0	0	0	0	0	0
Account inflow / outflow	-32,725	0	0	0	0	0	0	0	0	0	0	0
Financing activity												
Loan	50,000	0	0	0	0	0	0	0	0	0	0	0
Interest	96	96	96	96	96	96	96	96	96	96	96	96
Repayment	0	0	0	0	0	0	0	0	0	0	0	0
Remaining debt	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Account inflow / outflow	49,904	-96	-96	-96	-96	-96	-96	-96	-96	-96	-96	-96
Tax												
Input tax	12,170	6,568	4,073	7,056	7,303	7,539	7,762	7,974	8,176	8,368	8,550	8,723
Value added tax	7,763	8,098	8,416	8,718	9,006	9,279	9,538	9,784	10,018	10,240	10,452	10,652
Business tax	0	0	0	0	0	0	0	0	0	0	0	0
Account inflow / outflow	4,407	-1,529	-4,343	-1,663	-1,702	-1,740	-1,776	-1,810	-1,842	-1,873	-1,902	-1,930
Balance												
Private drawing	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Balance	26,910	25,714	39,324	38,829	38,543	38,455	38,555	38,834	39,283	39,894	40,658	41,568
Overdraft facility	0	0	0	0	0	0	0	0	0	0	0	0
Available liquidity	26,910	25,714	39,324	38,829	38,543	38,455	38,555	38,834	39,283	39,894	40,658	41,568

III. Liquidity 2022

(Values incl. VAT)

	Jan 22 in €	Feb 22 in €	Mar 22 in €	Apr 22 in €	May 22 in €	Jun 22 in €	Jul 22 in €	Aug 22 in €	Sep 22 in €	Oct 22 in €	Nov 22 in €	Dec 22 in €
Business activity												
Sales	50,799	53,634	56,342	58,930	61,403	63,768	66,029	68,193	70,263	72,246	74,144	75,964
Purchasing / direct costs	40,006	42,212	44,307	46,298	48,190	49,987	51,694	53,315	54,856	56,320	57,710	59,031
Staff	6,765	6,765	6,765	6,765	6,765	6,765	6,765	6,765	6,765	6,765	6,765	6,765
Marketing	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012
Operating cost	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415
Account inflow / outflow	1,602	2,231	2,843	3,440	4,022	4,590	5,144	5,686	6,216	6,735	7,243	7,741
Investment activity												
Investments	0	0	0	0	0	0	0	0	0	0	0	0
Account inflow / outflow	0	0	0	0	0	0	0	0	0	0	0	0
Financing activity												
Loan	0	0	0	0	0	0	0	0	0	0	0	0
Interest	95	94	92	91	90	89	88	87	86	84	83	82
Repayment	595	595	595	595	595	595	595	595	595	595	595	595
Remaining debt	49,405	48,810	48,215	47,620	47,025	46,430	45,835	45,240	44,645	44,050	43,455	42,860
Account inflow / outflow	-690	-689	-687	-686	-685	-684	-683	-682	-681	-679	-678	-677
Tax												
Input tax	6,606	6,958	7,293	7,611	7,913	8,200	8,472	8,731	8,977	9,211	9,433	9,644
Value added tax	8,111	8,563	8,996	9,409	9,804	10,181	10,542	10,888	11,219	11,535	11,838	12,129
Business tax	0	241	0	0	241	0	0	241	0	0	241	0
Account inflow / outflow	-1,505	-1,847	-1,703	-1,798	-2,133	-1,982	-2,070	-2,398	-2,241	-2,324	-2,647	-2,485
Balance												
Private drawing	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
Balance	38,475	35,670	33,623	32,079	30,783	30,207	30,097	30,203	30,997	32,228	33,645	35,725
Overdraft facility	0	0	0	0	0	0	0	0	0	0	0	0
Available liquidity	38,475	35,670	33,623	32,079	30,783	30,207	30,097	30,203	30,997	32,228	33,645	35,725

IV. Liquidity 2023

	Jan 23 in €	Feb 23 in €	Mar 23 in €	Apr 23 in €	May 23 in €	Jun 23 in €	Jul 23 in €	Aug 23 in €	Sep 23 in €	Oct 23 in €	Nov 23 in €	Dec 23 in €
(Values incl. VAT)												
Business activity												
Sales	55,346	58,760	62,027	65,156	68,152	71,023	73,776	76,416	78,949	81,381	83,718	85,963
Purchasing / direct costs	42,376	44,950	47,395	49,718	51,924	54,021	56,012	57,904	59,701	61,409	63,031	64,572
Staff	9,225	9,225	9,225	9,225	9,225	9,225	9,225	9,225	9,225	9,225	9,225	9,225
Marketing	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012
Operating cost	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420
Account inflow / outflow	1,314	2,154	2,976	3,782	4,571	5,346	6,107	6,855	7,591	8,316	9,030	9,735
Investment activity												
Investments	0	0	0	0	0	0	0	0	0	0	0	0
Account inflow / outflow	0	0	0	0	0	0	0	0	0	0	0	0
Financing activity												
Loan	0	0	0	0	0	0	0	0	0	0	0	0
Interest	81	80	79	78	76	75	74	73	72	71	70	68
Repayment	595	595	595	595	595	595	595	595	595	595	595	595
Remaining debt	42,265	41,670	41,075	40,480	39,885	39,290	38,695	38,100	37,505	36,910	36,315	35,720
Account inflow / outflow	-676	-675	-674	-673	-671	-670	-669	-668	-667	-666	-665	-663
Tax												
Input tax	6,984	7,395	7,786	8,157	8,509	8,844	9,162	9,464	9,751	10,023	10,282	10,528
Value added tax	8,837	9,382	9,904	10,403	10,881	11,340	11,779	12,201	12,605	12,994	13,367	13,725
Business tax	0	0	0	0	0	0	0	0	0	0	0	0
Account inflow / outflow	-1,852	-1,987	-2,118	-2,246	-2,372	-2,496	-2,618	-2,737	-2,855	-2,970	-3,084	-3,197
Balance												
Private drawing	2,750	2,750	2,750	2,750	2,750	2,750	2,750	2,750	2,750	2,750	2,750	2,750
Balance	31,760	28,502	25,937	24,050	22,827	22,256	22,327	23,027	24,347	26,276	28,808	31,932
Overdraft facility	0	0	0	0	0	0	0	0	0	0	0	0
Available liquidity	31,760	28,502	25,937	24,050	22,827	22,256	22,327	23,027	24,347	26,276	28,808	31,932

V. Liquidity 2024

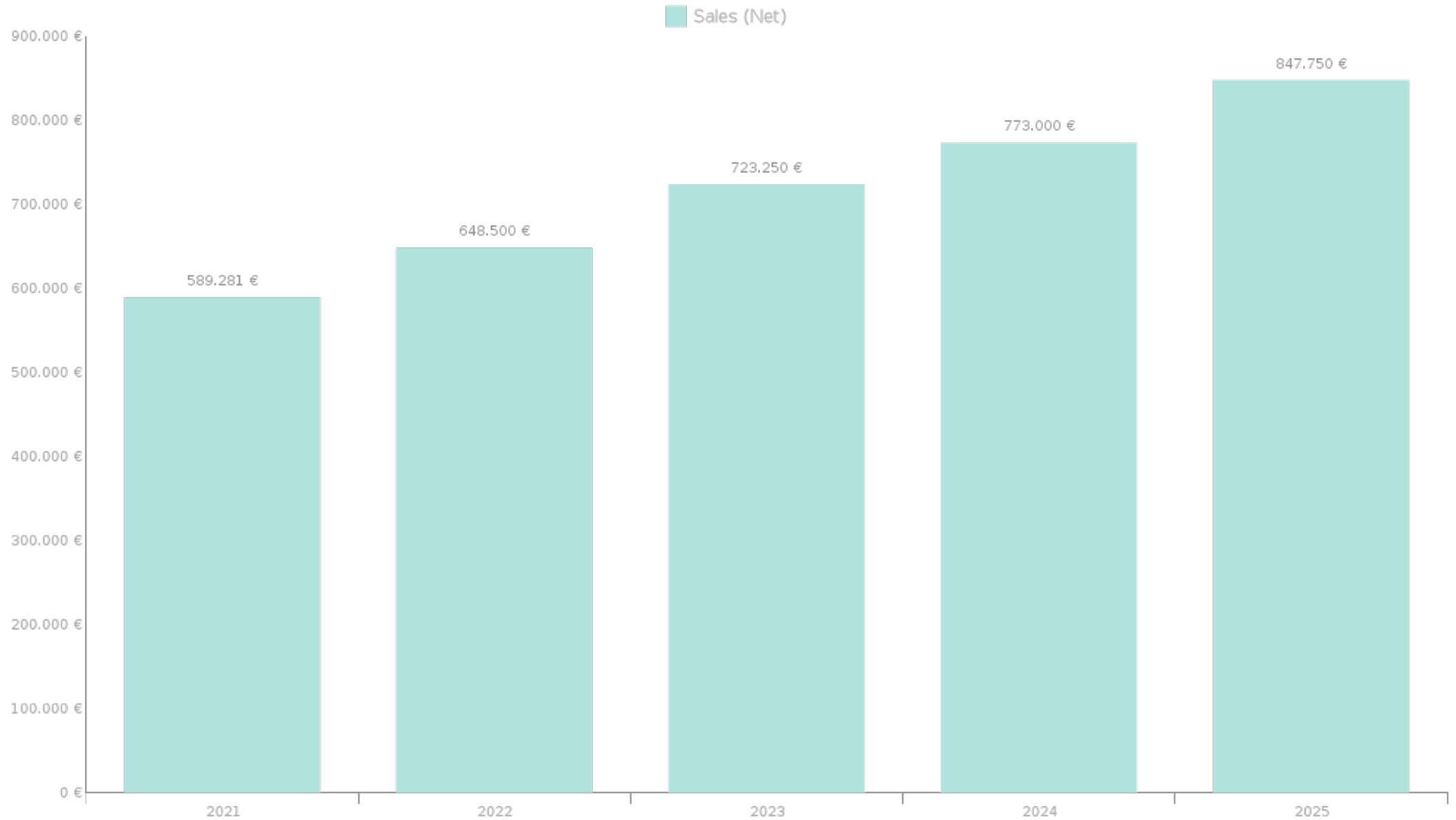
	Jan 24 in €	Feb 24 in €	Mar 24 in €	Apr 24 in €	May 24 in €	Jun 24 in €	Jul 24 in €	Aug 24 in €	Sep 24 in €	Oct 24 in €	Nov 24 in €	Dec 24 in €
(Values incl. VAT)												
Business activity												
Sales	59,473	63,106	66,569	69,869	73,016	76,017	78,879	81,610	84,215	86,701	89,075	91,341
Purchasing / direct costs	42,763	45,704	48,499	51,153	53,675	56,071	58,347	60,509	62,564	64,515	66,369	68,130
Staff	9,225	9,225	9,225	9,225	9,225	9,225	9,225	9,225	9,225	9,225	9,225	9,225
Marketing	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012
Operating cost	1,425	1,425	1,425	1,425	1,425	1,425	1,425	1,425	1,425	1,425	1,425	1,425
Account inflow / outflow	5,048	5,740	6,408	7,054	7,679	8,284	8,871	9,439	9,990	10,525	11,044	11,550
Investment activity												
Investments	0	0	0	0	0	0	0	0	0	0	0	0
Account inflow / outflow	0	0	0	0	0	0	0	0	0	0	0	0
Financing activity												
Loan	0	0	0	0	0	0	0	0	0	0	0	0
Interest	67	66	65	64	63	62	60	59	58	57	56	55
Repayment	595	595	595	595	595	595	595	595	595	595	595	595
Remaining debt	35,125	34,530	33,935	33,340	32,745	32,150	31,555	30,960	30,365	29,770	29,175	28,580
Account inflow / outflow	-662	-661	-660	-659	-658	-657	-655	-654	-653	-652	-651	-650
Tax												
Input tax	7,046	7,516	7,962	8,386	8,789	9,171	9,534	9,880	10,208	10,519	10,815	11,096
Value added tax	9,496	10,076	10,629	11,156	11,658	12,137	12,594	13,030	13,446	13,843	14,222	14,584
Business tax	0	123	0	0	123	0	0	123	0	0	123	0
Account inflow / outflow	-2,449	-2,683	-2,667	-2,770	-2,993	-2,966	-3,060	-3,273	-3,238	-3,324	-3,530	-3,487
Balance												
Private drawing	3,167	3,167	3,167	3,167	3,167	3,167	3,167	3,167	3,167	3,167	3,167	3,167
Balance	30,701	29,931	29,845	30,305	31,167	32,662	34,650	36,995	39,926	43,308	47,005	51,251
Overdraft facility	0	0	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	0	0
Available liquidity	30,701	29,931	33,845	34,305	35,167	36,662	38,650	40,995	43,926	47,308	47,005	51,251

VI. Liquidity 2025

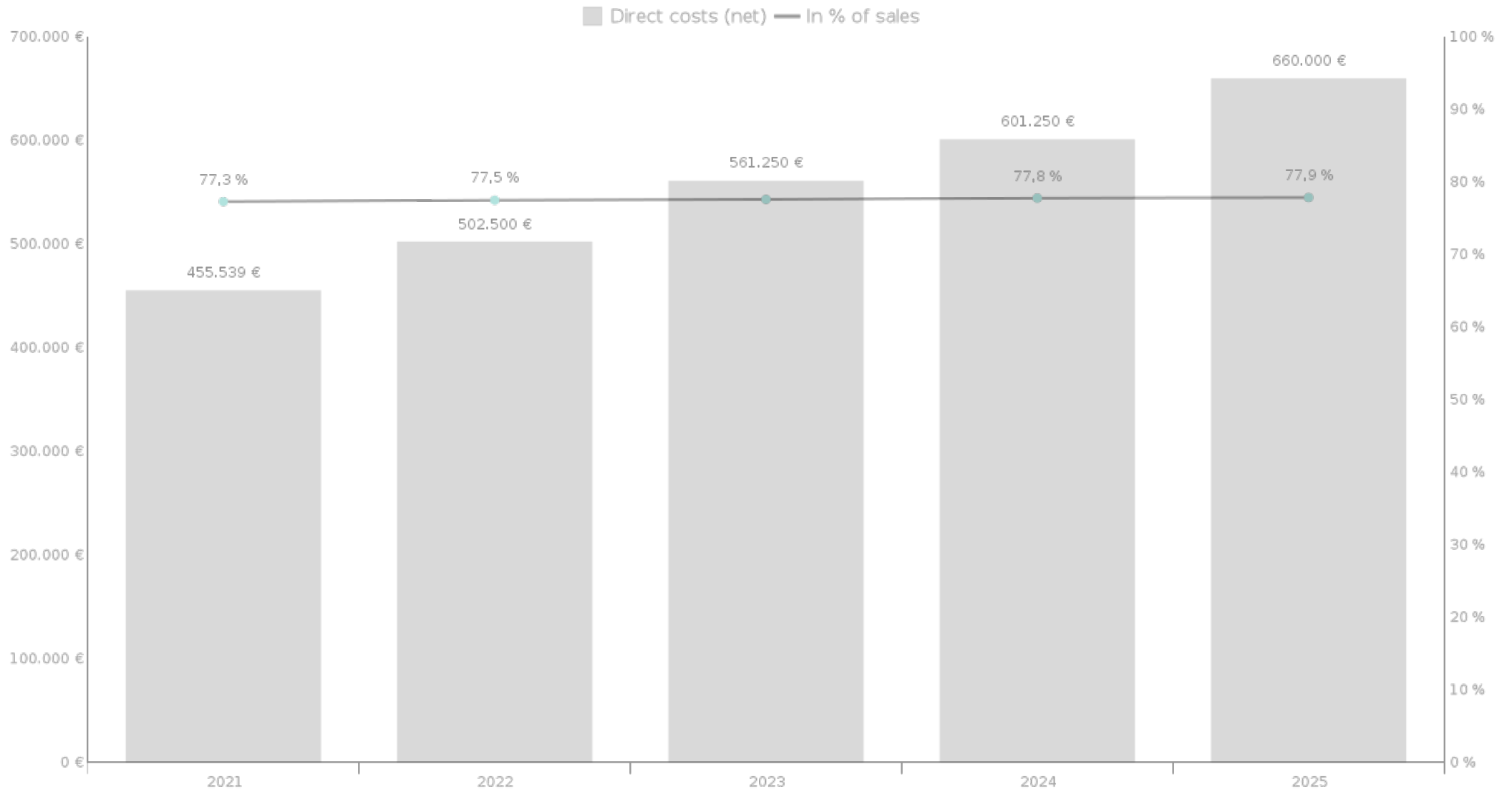
	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25
	in €	in €	in €	in €	in €	in €	in €	in €	in €	in €	in €	in €
(Values incl. VAT)												
Business activity												
Sales	63,695	67,965	72,045	75,945	79,674	83,241	86,654	89,921	93,049	96,045	98,917	101,670
Purchasing / direct costs	43,150	46,459	49,603	52,589	55,426	58,122	60,682	63,115	65,426	67,621	69,707	71,688
Staff	9,225	9,225	9,225	9,225	9,225	9,225	9,225	9,225	9,225	9,225	9,225	9,225
Marketing	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012	1,012
Operating cost	1,430	1,430	1,430	1,430	1,430	1,430	1,430	1,430	1,430	1,430	1,430	1,430
Account inflow / outflow	8,879	9,839	10,776	11,690	12,581	13,453	14,305	15,139	15,957	16,758	17,544	18,316
Investment activity												
Investments	11,900	0	0	0	0	0	0	0	0	0	0	0
Account inflow / outflow	-11,900	0	0	0	0	0	0	0	0	0	0	0
Financing activity												
Loan	0	0	0	0	0	0	0	0	0	0	0	0
Interest	54	52	51	50	49	48	0	0	0	0	0	0
Repayment	595	595	595	595	595	25,595	0	0	0	0	0	0
Remaining debt	27,985	27,390	26,795	26,200	25,605	10	10	10	10	10	10	10
Account inflow / outflow	-649	-647	-646	-645	-644	-25,643	0	0	0	0	0	0
Tax												
Input tax	9,008	7,636	8,138	8,615	9,068	9,498	9,907	10,296	10,665	11,015	11,348	11,664
Value added tax	10,170	10,852	11,503	12,126	12,721	13,291	13,836	14,357	14,857	15,335	15,793	16,233
Business tax	0	584	0	0	584	0	0	584	0	0	584	0
Account inflow / outflow	-1,162	-3,799	-3,365	-3,511	-4,237	-3,792	-3,928	-4,646	-4,192	-4,320	-5,030	-4,569
Balance												
Private drawing	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833	5,833
Balance	40,586	40,145	41,076	42,777	44,644	22,828	27,372	32,032	37,964	44,568	51,249	59,163
Overdraft facility	0	0	0	0	0	0	0	0	0	0	0	0
Available liquidity	40,586	40,145	41,076	42,777	44,644	22,828	27,372	32,032	37,964	44,568	51,249	59,163

3. Charts

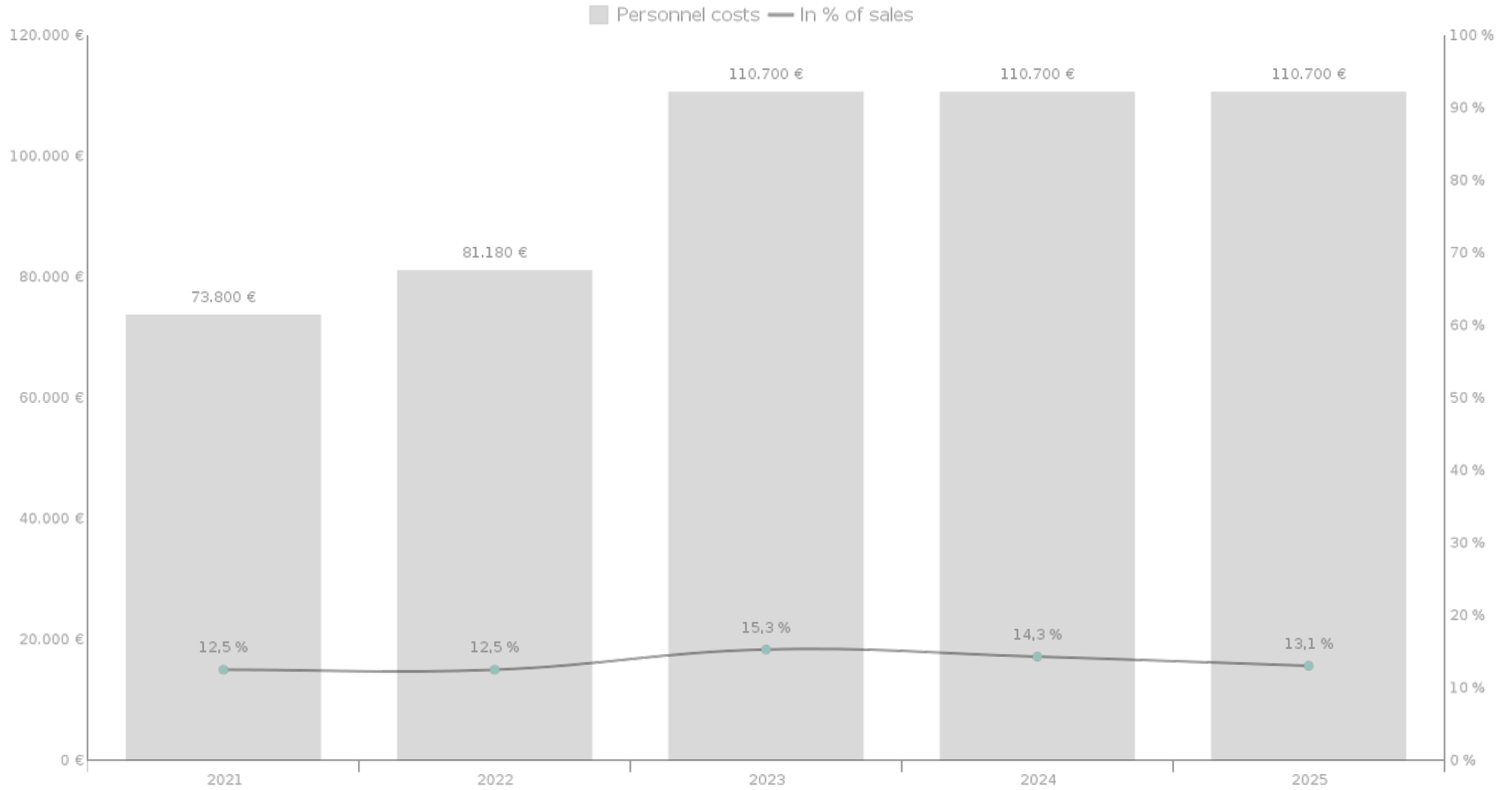
I. Sales planning



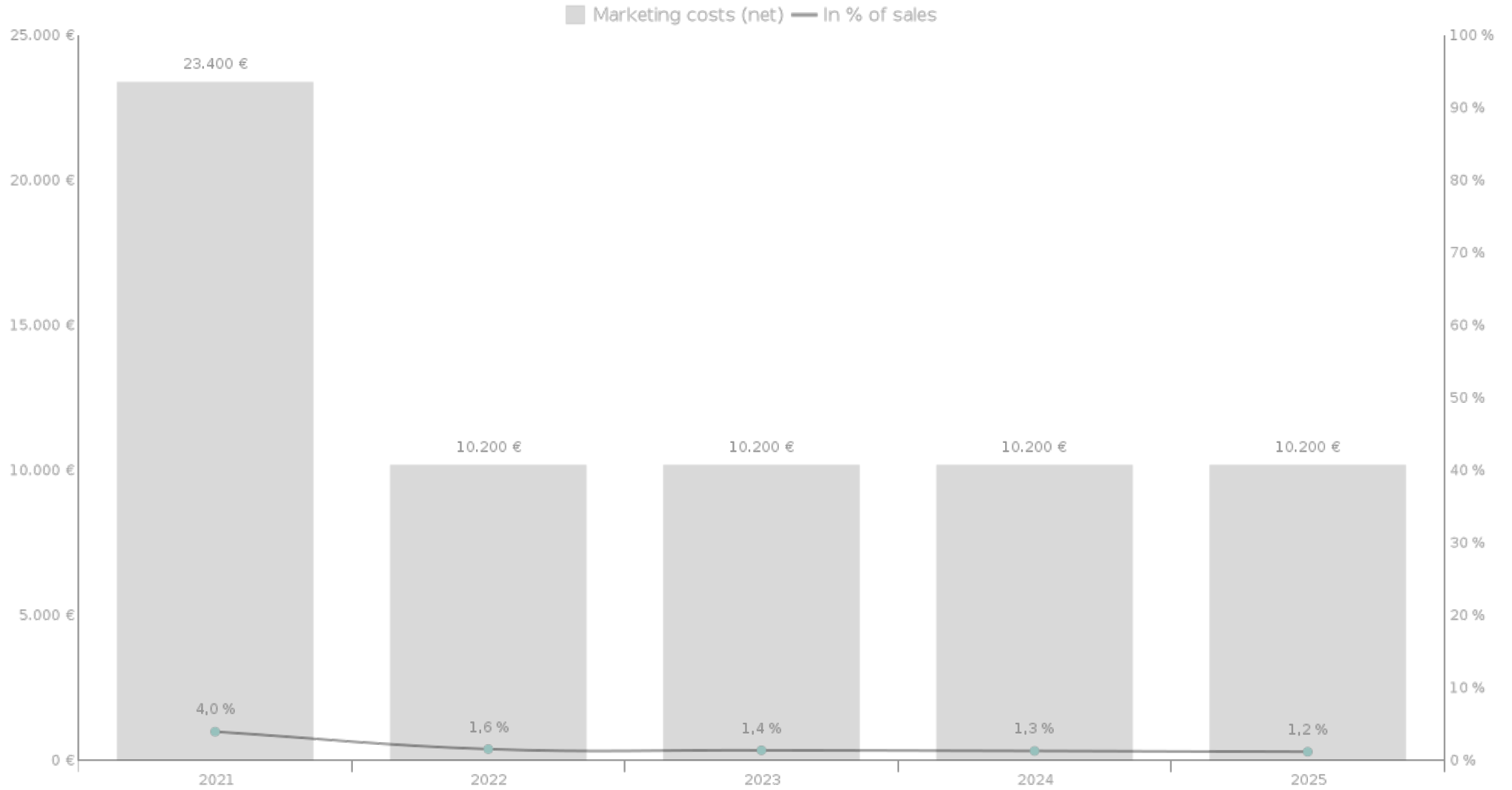
II. Direct costs



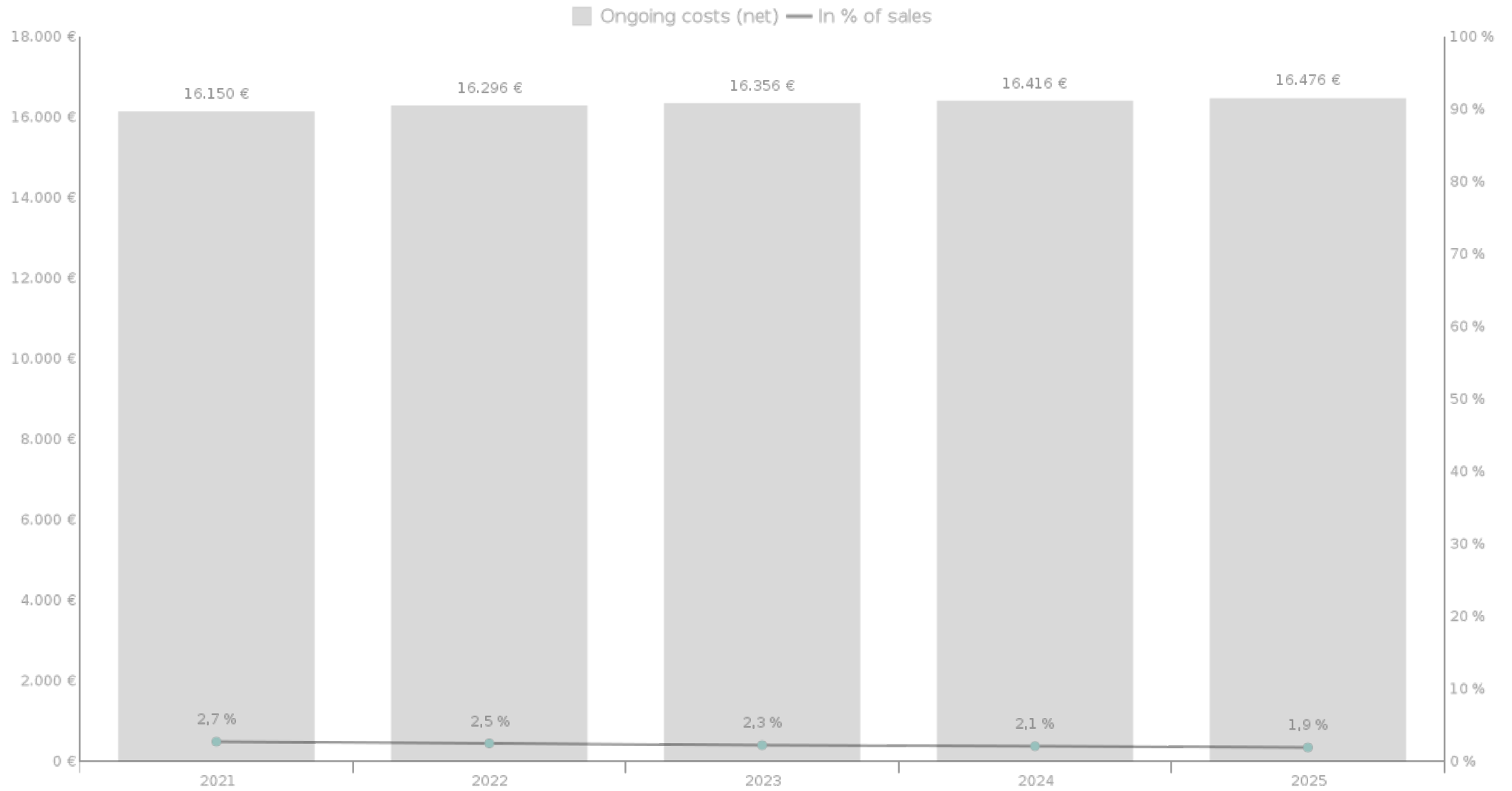
III. Staff planning



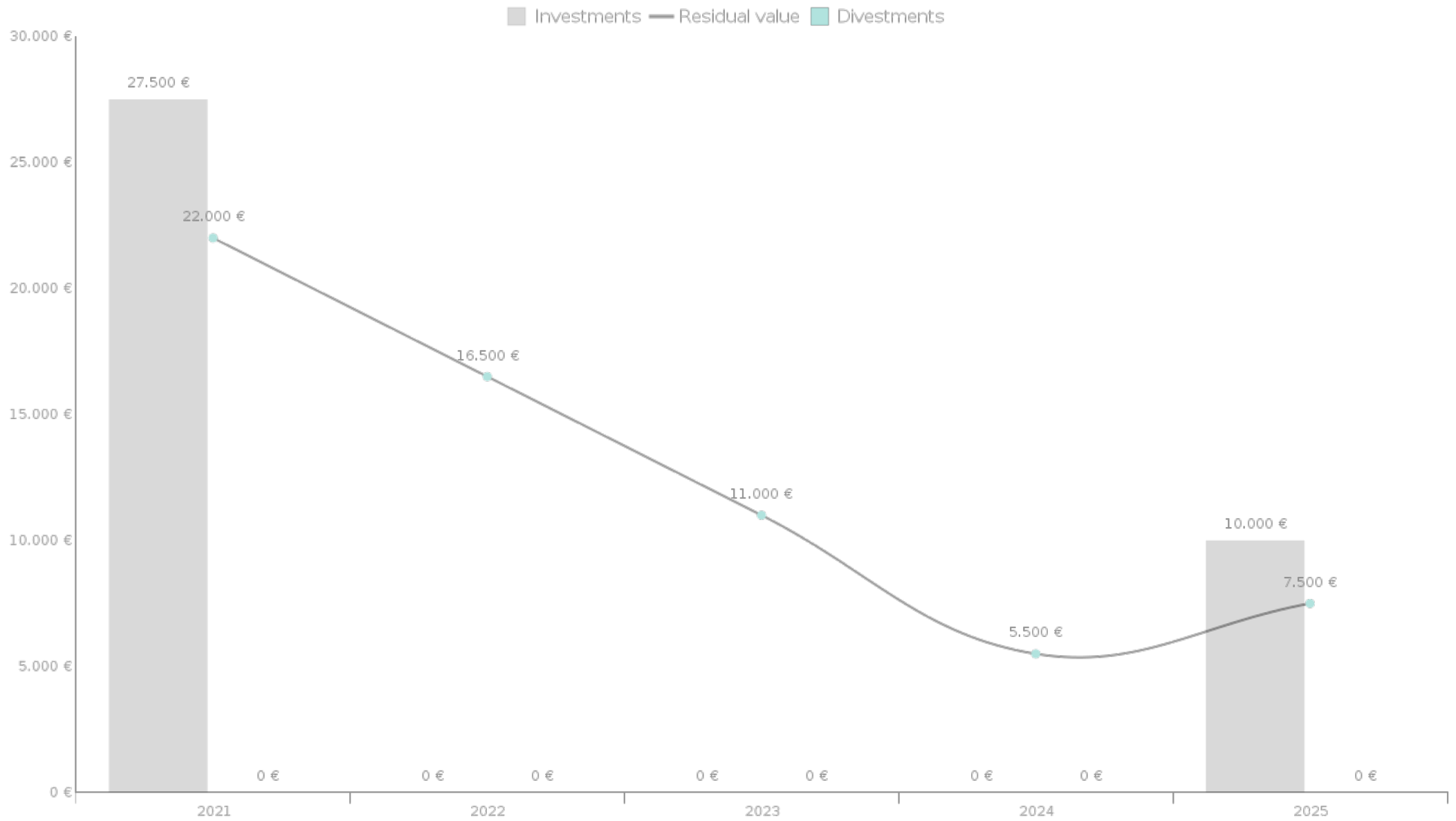
IV. Marketing plan



V. Foundation and operating costs



VI. Investment plan



4. Tables

I. Sales planning

Wocheneinkauf Haushalt	2021 in €	2022 in €	2023 in €	2024 in €	2025 in €
Planned sales	468,000	500,000	550,000	575,000	625,000
Sold products	6,240	6,666.7	7,333.3	7,666.7	8,333.3
./. Discount and cash discount 0%	0	0	0	0	0
./. Payment default 0.0%	0	0	0	0	0
= Net sales	468,000	500,000	550,000	575,000	625,000
Change p.a. (€)	0	32,000	50,000	25,000	50,000
Change p.a. (%)	0.0%	6.8%	10.0%	4.5%	8.7%

75EUR pro Wocheneinkauf. Bei 5 Min ist Maximalauslastung 96 pro Tag. 20% Auslastung zu Beginn. Anstieg auf 35% Auslastung bis 2025

Restaurant Belieferungen	2021 in €	2022 in €	2023 in €	2024 in €	2025 in €
Planned sales	122,507	150,000	175,000	200,000	225,000
Subscribers	9.2	11.3	13.1	15	16.9
./. Discount and cash discount 0%	0	0	0	0	0
./. Payment default 1.0%	1,225	1,500	1,750	2,000	2,250
= Net sales	121,281	148,500	173,250	198,000	222,750
Change p.a. (€)	0	27,493	25,000	25,000	25,000
Change p.a. (%)	0.0%	22.4%	16.7%	14.3%	12.5%

Restaurants mit monatlichen Umsatz von 25.000 und 30% Wareneinsatz geben insgesamt 7.500 EUR pro Monat für Nahrungsmittel aus. Diese können zu 25% vom Foodlocal Market gedeckt werden. Pro Kunde werden also 1.875 EUR Umsatz erzielt. Im ersten Jahr werden pro Monat 1 Kunde hinzugewonnen.

II. Direct costs

Einkauf	2021 in €	2022 in €	2023 in €	2024 in €	2025 in €
Planned sales	468,000	500,000	550,000	575,000	625,000
Direct costs	351,000	375,000	412,500	431,250	468,750
Margin	25.0%	25.0%	25.0%	25.0%	25.0%
Gross profit	117,000	125,000	137,500	143,750	156,250
Purchasing storage	337,175	380,000	400,000	400,000	400,000
Depreciation storage	0	0	0	0	0
Warehouse on 31.12.	800	5,800	-6,700	-37,950	-106,700

Durchschnittliche Handelsspanne von 25%

Materialkosten	2021 in €	2022 in €	2023 in €	2024 in €	2025 in €
Planned sales	122,507	150,000	175,000	200,000	225,000
Direct costs	104,539	127,500	148,750	170,000	191,250
Margin	14.7%	15.0%	15.0%	15.0%	15.0%
Gross profit	17,968	22,500	26,250	30,000	33,750

85% Direkte Kosten für Restaurantlieferungen

III. Staff planning

Mitarbeiter Verkauf	2021 in €	2022 in €	2023 in €	2024 in €	2025 in €
Number of Employee	2	2	2.5	2.5	2.5
Gross wages	60,000	66,000	90,000	90,000	90,000
Special payment	0	0	0	0	0
Incidental wage costs	13,800	15,180	20,700	20,700	20,700
Total personnel costs	73,800	81,180	110,700	110,700	110,700
€ Changes	0	7,380	29,520	0	0
% Changes	0%	10.0%	36.4%	0.0%	0.0%

2 Mitarbeiter Vollzeit ab Beginn. Ab 3. Jahr 2,5 MA

IV. Marketing plan

Dekoration (Schaufenster + Verkauf)	2021	2022	2023	2024	2025
	in €	in €	in €	in €	in €
Total sales	590,507	650,000	725,000	775,000	850,000
Ø per month	600	300	300	300	300
per year	7,200	3,600	3,600	3,600	3,600
% of sales	1.22%	0.55%	0.50%	0.46%	0.42%
€ Changes	0	-3,600	0	0	0
% Changes	0%	-50.00%	0.00%	0.00%	0.00%

Ausgaben für Dekoration (Schaufenster, Verkaufsräume). 7.200 EUR im ersten Jahr. Danach jährlich 3.600 EUR

Beschilderung	2021	2022	2023	2024	2025
	in €	in €	in €	in €	in €
Total sales	590,507	650,000	725,000	775,000	850,000
Ø per month	3,000	0	0	0	0
per year	3,000	0	0	0	0
% of sales	0.51%	0	0	0	0
€ Changes	0	0	0	0	0
% Changes	0%	0%	0%	0%	0%

Onlinemarketing	2021	2022	2023	2024	2025
	in €	in €	in €	in €	in €
Total sales	590,507	650,000	725,000	775,000	850,000
Ø per month	600	300	300	300	300
per year	7,200	3,600	3,600	3,600	3,600
% of sales	1.22%	0.55%	0.50%	0.46%	0.42%
€ Changes	0	-3,600	0	0	0
% Changes	0%	-50.00%	0.00%	0.00%	0.00%

Onlinemarketing Ausgaben. 7.200 im ersten Jahr, dann 3.600 jährlich

Printmarketing	2021 in €	2022 in €	2023 in €	2024 in €	2025 in €
Total sales	590,507	650,000	725,000	775,000	850,000
Ø per month	500	250	250	250	250
per year	6,000	3,000	3,000	3,000	3,000
% of sales	1.02%	0.46%	0.41%	0.39%	0.35%
€ Changes	0	-3,000	0	0	0
% Changes	0%	-50.00%	0.00%	0.00%	0.00%

Ausgaben für Printmarketing (Broschüre, Infomaterial etc.) 6.000 im ersten Jahr. Dann konstant 3.000

V. Foundation and operating costs

Beiträge	2021 in €	2022 in €	2023 in €	2024 in €	2025 in €
Total sales	590,507	650,000	725,000	775,000	850,000
Expenses per month	21	25	30	35	40
Expenses per year	250	300	360	420	480
In % von Total sales	0.04%	0.05%	0.05%	0.05%	0.06%
Change p.a. €	0	50	60	60	60
Change p.a. (%)	0.00%	20.00%	20.00%	16.67%	14.29%

Beiträge 250 im Jahr, leicht ansteigend

Versicherungen	2021 in €	2022 in €	2023 in €	2024 in €	2025 in €
Total sales	590,507	650,000	725,000	775,000	850,000
Expenses per month	33	33	33	33	33
Expenses per year	400	396	396	396	396
In % von Total sales	0.07%	0.06%	0.05%	0.05%	0.05%
Change p.a. €	0	-4	0	0	0
Change p.a. (%)	0.00%	-1.00%	0.00%	0.00%	0.00%

Versicherungen (Betriebshaftpflicht etc.) 400 EUR pro Jahr

Buchführung	2021 in €	2022 in €	2023 in €	2024 in €	2025 in €
Total sales	590,507	650,000	725,000	775,000	850,000
Expenses per month	42	50	50	50	50
Expenses per year	500	600	600	600	600
In % von Total sales	0.08%	0.09%	0.08%	0.08%	0.07%
Change p.a. €	0	100	0	0	0
Change p.a. (%)	0.00%	20.00%	0.00%	0.00%	0.00%

Ausgaben für Buchführung. 500 - 600 EUR pro Jahr

Miete	2021	2022	2023	2024	2025
	in €	in €	in €	in €	in €
Total sales	590,507	650,000	725,000	775,000	850,000
Expenses per month	1,000	1,000	1,000	1,000	1,000
Expenses per year	12,000	12,000	12,000	12,000	12,000
In % von Total sales	2.03%	1.85%	1.66%	1.55%	1.41%
Change p.a. €	0	0	0	0	0
Change p.a. (%)	0.00%	0.00%	0.00%	0.00%	0.00%

Miete 20EUR / qm2 bei 50m2

Nebenkosten	2021	2022	2023	2024	2025
	in €	in €	in €	in €	in €
Total sales	590,507	650,000	725,000	775,000	850,000
Expenses per month	200	200	200	200	200
Expenses per year	2,400	2,400	2,400	2,400	2,400
In % von Total sales	0.41%	0.37%	0.33%	0.31%	0.28%
Change p.a. €	0	0	0	0	0
Change p.a. (%)	0.00%	0.00%	0.00%	0.00%	0.00%

Nebenkosten 200 EUR pro Monat

Zahlungssystem	2021 in €	2022 in €	2023 in €	2024 in €	2025 in €
Total sales	590,507	650,000	725,000	775,000	850,000
Expenses per month	50	50	50	50	50
Expenses per year	600	600	600	600	600
In % von Total sales	0.10%	0.09%	0.08%	0.08%	0.07%
Change p.a. €	0	0	0	0	0
Change p.a. (%)	0.00%	0.00%	0.00%	0.00%	0.00%

Zahlungssystem, EC-Terminal, 50 EUR pro Monat

VI. Investment plan

Geschäftseinrichtung	2021	2022	2023	2024	2025
	in €	in €	in €	in €	in €
Investment	25,000	0	0	0	0
Depreciation	5,000	5,000	5,000	5,000	5,000
Book value (31.12)	20,000	15,000	10,000	5,000	0

25.000 EUR für Geschäftseinrichtung (Möbel, Kasse, Einkaufshilfen, Warenträger, Regale), ohne Dekoration

Website	2021	2022	2023	2024	2025
	in €	in €	in €	in €	in €
Investment	2,500	0	0	0	0
Depreciation	500	500	500	500	500
Book value (31.12)	2,000	1,500	1,000	500	0

Website 2.500 EUR

Neueinrichtung Geschäft	2021	2022	2023	2024	2025
	in €	in €	in €	in €	in €
Investment	0	0	0	0	10,000
Depreciation	0	0	0	0	2,500
Book value (31.12)	0	0	0	0	7,500

VII. Financing plan

KfW Förderkredit	2021	2022	2023	2024	2025
	in €	in €	in €	in €	in €
Payout for Repayment loan	50,000	0	0	0	0
Interest	1,150	1,061	897	733	305
Repayment	0	7,140	7,140	7,140	28,570
Remaining debt 31.12.	50,000	42,860	35,720	28,580	0
Interest & Repayment	1,150	8,201	8,037	7,873	28,875

KfW Förderkredit. 4,5 Jahre Laufzeit, 2,3% Zinssatz. Restschuld 25.000 EUR

Ausschüttung	2021	2022	2023	2024	2025
	in €	in €	in €	in €	in €
Balance 01.01.	26,910	38,475	31,760	30,701	40,586
Privatentnahme Joanna Balk	24,000	30,000	33,000	38,000	70,000
Balance 31.12.	41,568	35,725	31,932	51,251	59,163

Privatentnahme für Lebenserhaltung 2.000 EUR pro Monat im ersten Jahr. Anstieg auf 3.000 EUR