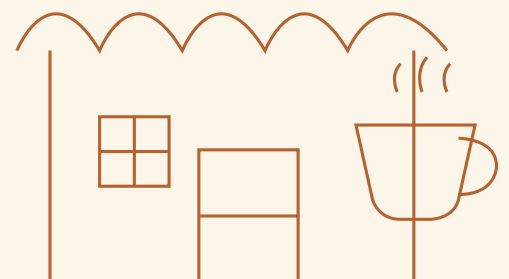


BEFORE YOU SIGN A LEASE

Your cafe, in plain numbers.

A calm, honest look at what it actually takes to open your place, written for someone doing this for the first time, not for an accountant.



What has to be true

These six numbers are the whole story in miniature. Nothing below is a forecast - it's the direct consequence of the assumptions you entered. Change an assumption and every number here moves with it.

At these numbers, this cafe would make about \$2,706 a month - before you've paid yourself anything.



REQUIRED STARTUP CAPITAL

\$190,650

Everything you'd need in the bank before opening day - deposit, fit-out, equipment, opening stock, and a safety buffer.



FUNDING GAP

\$150,650

The distance between what you have (\$40,000) and what you'd need. This is what a loan, investor, or savings plan has to cover.



MONTHLY REVENUE

\$24,310

Everything customers pay you in a month, before any costs come out, at your assumed customers per day and average ticket.



MONTHLY PROFIT

\$2,706

What's left after every cost is paid - rent, staff, ingredients, fees, everything. This is the number that pays you.



BREAK-EVEN

91 customers/day

Sell fewer customers than this in a day and you're covering costs, not making money. This is your daily line to watch.



PAYBACK

70.45 months

Roughly how long it takes your monthly profit to earn back everything you put in - before tax, loans, or your own salary.

The operating model

Revenue is driven by customers, average ticket, and operating days. Food cost, payment fees, and wastage move with revenue; staff, rent, utilities, marketing, and maintenance are treated as fixed monthly costs.

Customers per day	110
Average ticket	\$9
Open days per month	26
Monthly revenue	\$24,310
Monthly fixed costs	\$12,950
Monthly operating profit	\$2,706
Break-even customers per day	91

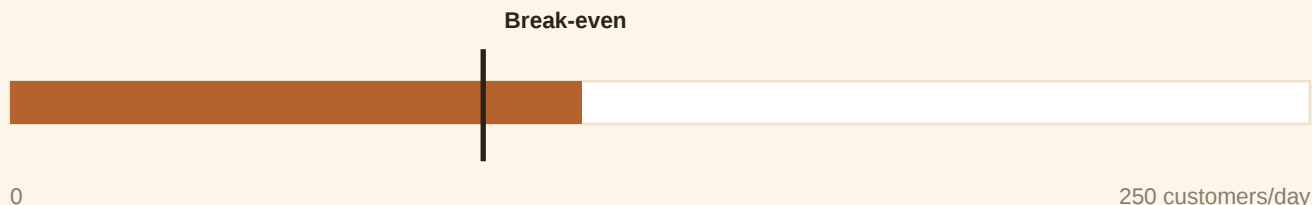
Cash needed before opening

This is the cash to line up before day one: the one-time setup cost, a contingency allowance for overruns, and a cash buffer to cover the first few months while the business finds its footing.

Premises deposit	\$10,000
Fit-out and renovation	\$70,000
Equipment	\$45,000
Licenses and opening	\$8,000
Opening inventory	\$5,000
One-time setup subtotal	\$138,000
Contingency (10%)	\$13,800
Cash buffer (3 months)	\$38,850
Required startup capital	\$190,650
Cash available	\$40,000
Funding gap	\$150,650

Volume carries the risk

At 110 customers per day, the model produces \$2,706 in monthly operating profit. Break-even is approximately 91 customers per day.



Use the free simulator to test lower customer volume, a smaller average ticket, higher food cost, or higher rent. The point is not to predict perfectly - it is to identify which assumptions deserve evidence before you commit.

Read this before deciding

This report is an educational planning tool. It is not financial, legal, tax, lending, investment, or accounting advice. Results are deterministic consequences of the values entered, not forecasts or verified industry benchmarks.

- Confirm rent, deposits, fit-out quotations, equipment prices, staffing costs, and licensing requirements locally.
- Test a conservative sales case before signing a lease or buying equipment.
- Add financing costs, tax, owner salary, and working-capital timing with a qualified adviser where relevant.
- Update the model as real supplier quotes and customer evidence replace example assumptions.

THE USEFUL QUESTION

What must be true for this business to work?

Questions before you buy the idea

Use these questions to test whether the opportunity is real - not just whether the spreadsheet can produce a profit.

- ☐ Have you actually watched the location for the customer volume this model assumes, or is that number still a guess?
- ☐ Do you have a real supplier or lease quote yet, or are you still testing with the example numbers?
- ☐ What happens to your break-even if rent and staff - usually the two biggest costs - came in 20% higher than modeled?
- ☐ Is there already a business serving this exact demand nearby? What do they charge, and why would customers choose you instead?
- ☐ If revenue came in at half your target for the first three months, could you personally cover that - rent, staff, and your own bills?
- ☐ Would you still want to run this business day to day even if the profit matched the model exactly - or is the appeal only the number on the page?

A strong model still needs evidence from the real world.

Questions to ask before you commit

Concrete conversations this report points to, worth having before you sign a lease, pay a deposit, or place an equipment order.

- ☐ Get the \$3,500/month rent confirmed in writing, including deposit terms and any rent-review clauses.
- ☐ Ask whether the \$10,000 premises deposit is refundable if a permit, lease, or license application is denied.
- ☐ Check equipment lead times against your \$13,800 contingency buffer (10% of setup costs) - a late delivery is a common way opening dates slip.
- ☐ Sanity-check the break-even: this report assumes about 91 customers a day at a \$9 average ticket. Walk the block at the hours you would be open and count.
- ☐ The funding gap is \$150,650 - decide before signing anything how you will close it (savings, loan, investor, or a phased opening).
- ☐ Re-test the model once real supplier quotes and a signed lease replace these example assumptions - the numbers only stay useful if they keep matching reality.

This checklist is a starting point, not legal or financial advice.