BUSINESS PLAN / SAVED FORECAST

Cedar & Saffron

Mediterranean bowls, warm pitas and office catering in Austin, Texas.

PLANNING EDITION / 2026-10-09

YEAR 1 REVENUE	YEAR 1 NET INCOME	STARTUP USES
631,680.00 USD	-32,486.41 USD	183,500.00 USD

Your guide to the plan

Detailed · Clear & Professional | Investor fundraising

Forecast from 2027-01-01 | 3 operating years | USD | base

01	Executive summary	2
02	Company & management	2
03	Products & business model	3
04	Market & competition	4
05	Marketing & sales	5
06	Operations & milestones	6
07	Funding request & use of funds	6
08	Financial plan	7
09	Risks & contingencies	8
10	Supporting documents	8
11	Annual financial appendix	9

Planning forecast. Assumptions require review; proposed funding is not secured.

01 Executive summary

> Cedar & Saffron is a fictional Mediterranean restaurant proposed for Austin, Texas. This example shows how an operating story, a saved financial forecast and a ten-slide pitch fit together. The figures describe a planning scenario, not the performance of an existing restaurant.

Business overview

Cedar & Saffron would serve bowls, warm pitas and office catering from one 1,800 sq ft second-generation restaurant with 32 seats. A short menu shares ingredients across counter orders and catering. The proposed customer is a nearby worker or resident who wants a complete meal through counter service or direct pickup. The fictional founder, Maya Ellis, works as general manager; owner compensation is already included in payroll.

Key priorities

The first priority is to validate repeat lunch demand before signing an unconditional lease. The proposed team would test recipes, complete supplier costing and run paid pop-up lunches, then assess a small number of viable restaurant sites. Opening is modeled for January 2027 after a proposed 12-week preparation period. Sales ramp over four operating months. A second location is outside this plan.

Financial highlights

The saved base case proposes $250,000.00 of combined equity. Startup spending is $183,500.00, leaving $66,500.00 of opening cash. First-year revenue is $631,680.00 and first-year net income is -$32,486.41. Operating EBITDA becomes positive in month 4; minimum modeled cash is $27,659.62. Pre-tax project payback is not reached within the 36-month forecast.

> Assumptions: Customer demand, founder experience, premises and funding are illustrative.
> Open questions: Can paid tests support the target volume at the modeled price?

02 Company & management

> The company is presented as an independent, single-location prelaunch venture. The scenario is deliberately narrow enough to connect daily operating decisions to one financial model.

Company background

The fictional business would operate in Central Austin, within the City of Austin jurisdiction. No specific address, lease, entity registration or permit is claimed. The assumed second-generation premises already have a restaurant shell; a site needing a new hood, grease interceptor, major plumbing or structural changes would require a revised budget. The planning currency is USD and the first operating month is January 2027.

Ownership & management

Maya Ellis is an invented working founder used to make the example concrete. The scenario assumes six years of kitchen and counter-service experience, including shift scheduling and purchasing. This is a fictional biography, not an independently verified credential. Maya would own the operating decisions, supplier approval, staffing and cash review. An outside equity partner is proposed, but ownership percentages, valuation, distributions and governance terms have not been specified.

Team & responsibilities

The budget includes a working owner/general manager, one lead cook, one line cook, two full-time counter staff and one part-time prep/dish role. Cooks and counter staff are modeled at 40 paid hours per week; prep/dish at 20. The owner plans to work about 45 hours per week. The 15% employer-cost allowance is added once to each role. The team would stagger shifts around lunch and early dinner; the schedule needs a detailed coverage check before hiring.

> Assumptions: No owner distribution is modeled in addition to salary. Wages and employer costs are planning assumptions, not a current wage survey or statutory payroll calculation.
> Open questions: What entity and investment terms will be adopted? Does a detailed shift plan cover breaks, absence and preparation time?

03 Products & business model

> The offer combines a focused everyday menu with preordered office meals. These are two separately modeled revenue streams served from the same kitchen.

Products & services

The proposed menu has chicken, falafel and roasted-vegetable bowls, warm pitas, hummus, a small set of sides and non-alcoholic drinks. Ingredients overlap across recipes to keep purchasing and preparation manageable. Signature combinations make ordering quick; a limited build-your-own option accommodates preferences. Catering uses the same recipes, with labeled portions and pickup or local delivery arranged in advance. No alcohol or third-party delivery platform is included.

Pricing & revenue streams

The counter stream assumes 130 transactions per open day at an average realized basket of $17.00, excluding customer sales tax. The restaurant is modeled as open 26 days per month, with capacity for 200 counter transactions per day. Catering assumes 5 events per month with 30 paid meals per event at $18.00 per meal when the four-month ramp is complete. These inputs produce $60,160.00 of combined monthly revenue in month 4, directly from the saved forecast.

Customer value

The proposed value is a dependable, clearly priced meal with direct ordering and familiar options for office groups. A compact menu should make recipe costing, portion control and staff training easier. These benefits are hypotheses to test with paying customers. The financial case does not assume that menu variety, branding or positive feedback alone will produce the required daily volume.

> Assumptions: The average basket is an illustrative mix of food, sides and drinks, not a published competitor price. Counter transactions include dine-in and pickup; seats are not a count of total sales capacity.
> Open questions: Which recipes and basket mix sustain margin at the assumed average price?

04 Market & competition

> Austin is the proposed location, but this plan does not claim a measured local market size or established customer traction. Published market context is separated from the demand assumptions.

Target customers

The initial segments are nearby workers buying weekday lunch, residents buying an early dinner or pickup meal and office administrators arranging group lunches. The proposed catchment is a short trip from the eventual site, rather than the whole Austin metropolitan area. Customer interviews should identify buying frequency, acceptable total spend, pickup timing and alternatives. The owner should select a site only after checking visibility, access, parking or walkability against these specific buying occasions.

Demand & validation

The forecast target of 130 counter transactions per day has not been observed. Before a lease commitment, the proposed validation is a sequence of paid pop-up lunches and catering trials, with transaction records and customer follow-up. The test should measure actual basket value, ingredient cost, preparation time and repeat orders. Traffic counts and office introductions can support site selection, but neither is evidence of restaurant sales. No survey results, waitlist, advance orders or signed catering agreements are invented here.

Competition & positioning

Mediterranean bowl and pita concepts, including CAVA, establish a recognizable product category; other fast-casual lunch offers compete for the same meal occasion. Competitor pricing and market share are not assumed. Cedar & Saffron proposes a neighborhood focus and preordered office catering. A field review must compare the actual nearby alternatives, menu prices, service speed and pickup experience before claiming a competitive advantage.

> Assumptions: No city-wide population multiplier is used to invent a sales forecast. Competitor presence demonstrates competition, not unmet demand.
> Open questions: Which actual site has sufficient repeat lunch demand? What evidence would cause the owner to lower the sales target?

05 Marketing & sales

> The saved model allocates $900.00 per month to local marketing in the first operating year. This is a spending allowance; no achieved acquisition cost or channel return is assumed.

Customer acquisition

The proposed launch channels are an accurate local-search listing, direct pickup ordering, introductions to nearby office administrators, paid sampling sessions and referrals. The owner would start with a limited number of channels and tag offers so that paid transactions can be linked to activity. Office visits should focus on a practical catering offer, lead time, portions and pickup arrangements. The team should track repeat buyers rather than treating social followers as customer demand.

Sales process

Counter customers would order and pay at the point of service or through a direct pickup system. Office catering would be confirmed in advance, with payment on or before collection. The cash forecast assumes zero collection days across both streams; extending invoice terms would require an explicit working-capital change. The 2.6% payment-processing allowance is modeled separately from food cost. Customer sales tax is excluded from revenue. No subscription, marketplace remittance or platform commission is inferred.

Retention & measurement

The proposed retention process is consistent food, accurate orders, a simple reorder link and follow-up with office buyers. The owner would review transactions by daypart, average basket, repeat orders, waste and catering conversion each week. A loyalty offer should be costed before introduction; discounts are currently zero in the model. Channel spending can be redirected after evidence appears, but a forecast improvement should not be claimed before the related input changes are saved.

> Assumptions: Paid channels are proposed; no conversion rate, customer lifetime value or marketing return has been measured.
> Open questions: Which channels produce repeat paid orders within the spending allowance?

06 Operations & milestones

> The proposed operating design uses one production kitchen, one counter and direct pickup, with catering prepared outside the most crowded counter periods.

Facilities & resources

The assumed 1,800 sq ft site has 32 seats and opens Monday-Saturday, 11 a.m.-8 p.m. Monthly base rent is $4,500.00, plus $750.00 NNN/CAM. This is a planning assumption, not a lease quote. Assets cover refurbishment, kitchen equipment, furniture, POS and signage. Ventilation, grease, power, accessibility and restrooms need site-specific review.

Service delivery

Daily work covers preparation, lunch assembly, restocking, dinner and closing checks. Seven days of modeled ingredient coverage supports purchasing; freshness determines actual stock levels. Assumed counter capacity is 200 transactions daily and 6,500 monthly; catering targets five 30-meal events. Trial service must verify throughput, workload and the shared kitchen schedule.

Launch & development milestones

The illustrative 12-week preparation period starts with paid menu tests and site inspection, then conditional lease terms, contractor quotes, layout and permits, hiring and training. A soft opening precedes normal service. Pre-opening inspection and operating permits must be confirmed. Actual approvals and site work determine the opening date; the proposed schedule is not guaranteed.

> Assumptions: The refurbishment allowance assumes a usable restaurant shell. Detailed shift coverage and supplier capacity have not been verified.
> Open questions: What work does the actual site require? Which permits, inspections and construction tasks determine the opening date?

07 Funding request & use of funds

> The launch assumes proposed equity, without a loan or any secured funding.

Use of funds

Saved startup uses total $183,500.00: $157,000.00 assets, $22,000.00 expensed setup and $4,500.00 ingredients. Assets allow $75,000 refurbishment, $58,000 kitchen equipment, $18,000 furniture and $6,000 POS/signage. Setup allows $1,326 published Austin health fees, $10,500 pre-opening occupancy, $6,500 training/tests and $3,674 professional preparation. Deposits and extra site work need separate quotes.

Sources of funding

The saved equity input of $250,000.00 combines $80,000.00 proposed founder funding and $170,000.00 external equity. Both are assumed at month 0; neither is committed or received. These cash inflows are financing, not restaurant revenue or profit.

Owner contribution

The $80,000.00 owner contribution is fictional; available funds need confirmation. Founder salary is already in operating expenses and must not be added twice.

Funding request

The $170,000.00 external request plus owner funding leaves $66,500.00 opening cash. Minimum modeled cash is $27,659.62; the $0.00 unfunded gap applies only to this funded scenario. The request differs from that gap. Valuation, ownership, distributions and exit terms remain unspecified.

> Assumptions: Funding is proposed, not committed. Opening cash covers the operating buffer and unallocated contingency; no extra contingency charge is added.
> Open questions: Will both contributions be available before startup spending? How will actual investment and deposit terms affect cash?

08 Financial plan

> One saved forecast covers January 2027-December 2029. Prelaunch month 0 appears separately in the reports.

Forecast assumptions

The four-month ramp targets 130 daily orders on 26 days at $17.00, plus 5 monthly 30-meal catering events at $18.00. Ingredients are 32.4% of sales (illustrative planning input); packaging adds 1.5% and processing 2.6%. Employer costs are 15%, stock and supplier terms seven days, collection zero days and tax provision 21%. The saved model retains every input and growth assumption.

Financial outlook

Revenue is $631,680.00, $771,523.92 and $824,616.72 in years 1-3; net income is -$32,486.41, $37,839.92 and $54,605.12. The first-year loss reflects the sales ramp with ongoing staffing costs. These years exclude $22,000.00 of prelaunch expense. Annual reports use the saved run, which retains all monthly rows.

Cash needs & financial resilience

Operating EBITDA turns positive in month 4. Month-4 operating break-even is $53,053.02 per month, excluding depreciation, interest and income tax. Minimum cash is $27,659.62; year-1 closing cash is $63,424.15. Depreciation and working-capital timing separate profit from cash. Pre-tax project payback is not reached within the 36-month horizon.

Debt & repayment

No loan, interest or principal repayments are modeled. Future borrowing requires actual terms and a new forecast; the current case establishes no lending approval or guaranteed return.

> Assumptions: The flat tax provision and employer-cost percentage are simplified planning inputs. The fixed annual growth and four-month ramp are hypotheses, not measured trends.
> Open questions: Does paid testing support the sales mix and volume? What changes follow from actual supplier, rent, staffing and tax terms?

09 Risks & contingencies

> The main risk is entering a fixed-cost lease and staffing commitment before proving sufficient repeat demand. The positive cash result depends on the full proposed funding contribution and the saved assumptions.

Key risks

A slower lunch ramp could absorb the opening cash buffer. Menu waste, packaging usage and ingredient-price changes could reduce the contribution margin. A site requiring major work could exceed the refurbishment allowance or delay opening. Shift gaps could increase labor cost or restrict service. Catering introduces coordination demands even though it shares recipes. The forecast also omits refundable deposits, third-party delivery, owner distributions and expansion; adding them requires explicit model inputs.

Contingency actions

The proposed response is a conditional site decision after paid tests, a limited menu with recipe costing, a written contractor scope and a weekly cash review. The owner should separately test weaker sales while holding payroll and fixed costs constant, then assess whether the cash reserve covers the result. Reducing the team, changing the site or raising prices are decisions to model and validate, not assumed automatic fixes. Expansion should wait for repeat demand and sufficient cash after the first site stabilizes.

> Assumptions: The base case is one scenario and does not guarantee viability.
> Open questions: Which downside would cause the owner to postpone or redesign the launch?

10 Supporting documents

> The available material is the fictional case description, its saved financial input/output, this business-plan text, the ten-slide pitch and its supporting planning notes. No actual business records are supplied.

Available supporting information

The package contains a detailed business-plan PDF, an independent financial-report PDF and a ten-slide pitch-deck PDF. All financial statements and linked pitch values share the same saved source. The planning basis is fictional and all funding remains proposed. Wages, equipment prices and demand require business-specific validation.

Documents to obtain

Before a real launch, obtain paid-test transaction records, supplier recipe and equipment quotes, a site inspection, a contractor scope, actual lease and deposit terms, a coverage-based staffing schedule, entity and tax advice, permit confirmations and funding documentation. Customer letters or catering orders should appear only if actually obtained. This example contains no permit certificate, signed contract, fabricated customer quote or proof of approved financing.

> Assumptions: Supporting documents listed as needed have not been obtained.
> Open questions: Which actual evidence should replace each illustrative input before a commitment?

THE SAVED FINANCIAL RUN

Annual financial appendix

All amounts are USD and come from the saved financial run. Operating years exclude pre-opening expenses; closing balances are never added together.

Cash & operating summary

Indicator	USD
Minimum cash, including prelaunch	27,659.62
Unfunded cash gap	**0.00**
Operating-period net income	59,958.63
Final closing cash	**205,299.14**

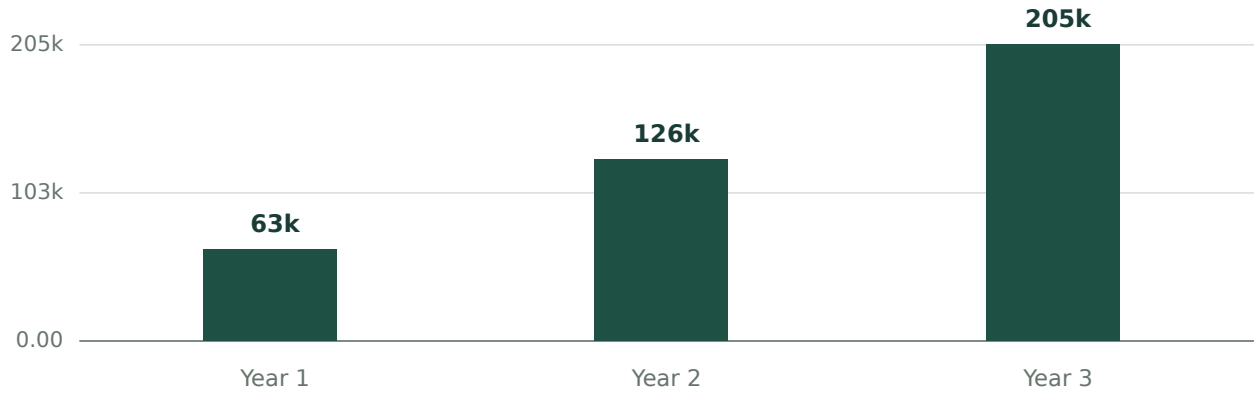
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	631,680.00	771,523.92	824,616.72
Cost of goods sold	214,139.52	261,546.60	279,545.04
Gross profit	**417,540.48**	**509,977.32**	**545,071.68**
Operating expenses	420,687.72	437,378.64	451,251.24
EBITDA	**-3,147.24**	**72,598.68**	**93,820.44**
Depreciation	24,700.00	24,700.00	24,700.00
Interest expense	0.00	0.00	0.00
Income tax	4,639.17	10,058.76	14,515.32
Net income	**-32,486.41**	**37,839.92**	**54,605.12**

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	66,500.00	63,424.15	125,978.54
Operating cash flow	**-3,075.85**	**62,554.39**	**79,320.60**
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	**-3,075.85**	**62,554.39**	**79,320.60**
Closing cash	**63,424.15**	**125,978.54**	**205,299.14**

Closing cash, year by year



Year-end balances from the same saved forecast. Exact figures appear in the cash-flow table above.

Balance sheet - USD

Item	Year 1	Year 2	Year 3
Cash	63,424.15	125,978.54	205,299.14
Receivables	0.00	0.00	0.00
Inventory	4,548.10	4,860.60	5,195.09
Fixed assets, net	132,300.00	107,600.00	82,900.00
Total assets	**200,272.25**	**238,439.14**	**293,394.23**
Payables	4,758.66	5,085.63	5,435.60
Loan balances	0.00	0.00	0.00
Total liabilities	**4,758.66**	**5,085.63**	**5,435.60**
Equity	**195,513.59**	**233,353.51**	**287,958.63**
Reconciliation difference	**0.00**	**0.00**	**0.00**

Launch budget & proposed funding

Item	USD
Setup expenses	22,000.00
Asset purchases	157,000.00
Opening stock purchases	4,500.00
Owner contributions	250,000.00
Loan proceeds	0.00
Cash at launch	**66,500.00**
Opening inventory balance	4,500.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	636,636.28	657,195.28	676,868.00
Margin of safety	-4,956.28	114,328.64	147,748.72

Project payback

Measure	Saved result
Initial project outlay (USD)	183,500.00
Payback	**Not recovered within the forecast**
Final cumulative project cash (USD)	-15,487.61

Review before committing

11 saved checks passed; 0 require attention. The forecast is a planning scenario, not an audit, financing approval or promised return.

Planning model, not audited accounts or tax advice. Revenue is invoiced as earned; monthly subscriptions only. Annual prepayments, refundable deposits, milestone invoices, unbilled contract assets, customer taxes, seller settlements, capitalized interest and tax-loss carryforwards are not modeled.

Collection and supplier terms use 30-day monthly interpolation. Inventory purchases and non-stock direct costs use supplier terms; operating costs, setup costs, taxes and opening stock are paid immediately. Stock coverage applies only to linked goods costs. Production stock is tracked separately at unit cost.

Fictional restaurant case; all sales, wages, buildout, funding and other inputs are illustrative, not commitments or observed operating results.

Initial review, inspection and first permit are included in setup. Actual fees must be confirmed; the year-2 renewal provision is a monthly planning simplification.

The $30/sq ft base rent and $750/month NNN allowance are unquoted planning assumptions.

The 32.4% food-cost input is illustrative. Packaging and payment fees are additional; vendor recipes and waste have not been measured.

Labor includes working-owner salary once, plus 15% illustrative employer costs. No statutory payroll-tax or benefit calculation is claimed.

The 21% income-tax input is a flat planning provision. Actual entity, local and owner tax rules are not calculated; customer sales tax is excluded from revenue.

Funding is proposed: $80,000 fictional owner contribution plus a $170,000 investment request. The $250,000 model equity input is their combined scenario, not secured funds.

Setup is an expensed allowance, including pre-opening occupancy and training. Refundable lease deposits, special buildout requirements and payment-processing settlement delays require review.

No alcohol, third-party delivery commissions, debt, dividends, owner withdrawals or expansion location are modeled.

Calculation basis: operating and pre-opening periods remain separate. Stock, supplier terms, depreciation and debt terms affect profit and cash differently. Payback is project cash before financing, not an investor distribution. Detailed inputs and policies remain in the saved financial model.