

BUSINESS PLAN / FINANCIAL FORECAST

The Amber Room

The Amber Room proposes a beverage-only neighborhood bar using a defined seated-visit pool, with paid service staff and separate stock, security and license budgets.

PLANNING EDITION / 2026-10-24

YEAR 1 REVENUE

565,437.60

USD

YEAR 1 NET INCOME

9,151.56

USD

STARTUP USES

179,730.60

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	4
06	Operations & milestones	5
07	Funding request & use of funds	6
08	Financial plan	6
09	Risks & contingencies	7
10	Supporting documents	8
11	Annual financial appendix	9

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

01 Executive summary

The Amber Room proposes a beverage-only neighborhood bar in Medium-cost US metro neighborhood; no selected jurisdiction or site. The Amber Room proposes a beverage-only neighborhood bar using a defined seated-visit pool, with paid service staff and separate stock, security and license budgets. The central launch decision is: Can occupied visit slots and beverage contribution support paid evening service, stock and premises commitments?

Business overview

Adult neighborhood patrons choosing an on-premises beverage occasion, including a nonalcoholic option. Seventy seats, three visit slots per day, twenty-six days and two beverages per occupied visit create a 10,920-beverage monthly ceiling. At 50% slot utilization, six beverage types split sold drinks once. Customer tabs settle on the visit, and beverage stock is purchased cash on delivery. The scenario is limited to this operating format; activity outside it needs its own inputs.

Key priorities

Record paid visits, drinks per visit, category mix and occupied seat intervals in a controlled permitted trial. A crowded event, complimentary tasting or social audience is not the forecasted seated demand. Actual dwell time can materially change the attainable visit-slot assumption. The proposed first operating month is January 2027. The owner should confirm service readiness, paid staffing and available cash before opening the calendar.

Financial highlights

The proposal requires \$312,202.11 in equity. Launch spending is \$179,730.60, leaving \$132,471.51 in opening cash. Year 1 revenue is \$565,437.60 and net income is \$9,151.56. A positive first-year result depends on achieving the proposed fees and workload while keeping delivery within the paid team's capacity. The initial project outlay is not recovered within three operating years.

02 Company & management

The Amber Room proposes the operating format described in this example. The responsible management team must confirm legal formation, scope, paid staffing, commercial terms and cash controls before opening.

Company background

The Amber Room is a fictional proposal for a second-generation leased bar premises. The selected seats and visit pattern are planning assumptions. No city, alcohol authorization, lease, license-transfer price or right to operate has been established.

Ownership & management

The proposed owner contribution is \$312,202.11 and covers all modeled equity. No external equity is included. Contributions and operating remuneration are separate; the listed paid roles do not establish the owner's employment or tax status.

Team & responsibilities

Bartenders, barback, floor-server and paid manager budgets are retained separately. The owner's management work is paid within the manager role. Base pay is not replaced by tips or counted again inside beverage cost; a real evening roster still needs preparation, breaks and closeout coverage. Bartenders: 1 × \$7,800.00 monthly, with no employer-cost allowance; Barbacks: 1 × \$2,946.67 monthly, with no employer-cost allowance; Floor servers: 1 × \$2,773.33 monthly, with no employer-cost allowance; Bar manager: 1 × \$5,416.67 monthly, with no employer-cost allowance. Paid roles are counted once in operating expenses. A zero employer allowance excludes burden from the forecast; it does not prove that no statutory charge or benefit is owed. Confirm the actual roster and fully loaded pay before launch.

03

Products & business model

The offer is limited to work the team can define, price and deliver consistently. Each agreement should identify the buyer, included tasks, access requirements, deliverables, acceptance and payment terms.

Products & services

Draft beer, packaged beer, wine by the glass, cocktails, spirits/highballs and nonalcoholic drinks share the beverage pool. Each occupied visit is assumed to purchase an average basket of drinks. The same seated occasion must not be counted as independent demand for every category.

Pricing & revenue streams

10920 available beverage units per month × 50% utilization = 5460 sold units before ramp and seasonality. This shared capacity pool allocates completed work. 6 mutually exclusive service shares allocate that pool once. Each price is per beverage. The 1-month ramp, 0% annual requested-volume growth, normalized monthly seasonality and 2% annual price growth are illustrative. Fractional units are expected monthly averages, not partial completed customer assignments. Actual scheduling, completed work and collections still need validation. Draft beer: 30% of the shared capacity at \$7.00 per beverage. Packaged beer: 15% of the shared capacity at \$6.00 per beverage. Glass wine: 12% of the shared capacity at \$9.00 per beverage. Cocktails: 25% of the shared capacity at \$12.00 per beverage. Spirits: 13% of the shared capacity at \$10.00 per beverage. Alcohol-free: 5% of the shared capacity at \$5.00 per beverage. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price. Displayed shares are rounded to two decimals; calculations retain the full-precision mix.

Customer value

The proposition is a focused beverage service in a clear, manageable seated format. Verify actual service practices, age controls and suitable operating permissions before trading. No safety certification, responsible-service record, premium customer spend or entertainment success is claimed.

04 Market & competition

The initial market is the specific buyer and buying occasion described below. The launch should be justified by paid work in a practical service area, rather than by applying a market-share percentage to a broad industry estimate.

Target customers

Adult neighborhood patrons choosing an on-premises beverage occasion, including a nonalcoholic option. Confirm who commissions the work, who supplies access or records and who authorizes payment. Keep the initial territory small enough to support the promised response and delivery time.

Demand & validation

Record paid visits, drinks per visit, category mix and occupied seat intervals in a controlled permitted trial. A crowded event, complimentary tasting or social audience is not the forecasted seated demand. Actual dwell time can materially change the attainable visit-slot assumption.

Competition & positioning

Patrons can choose other bars, restaurants with beverage service, home occasions or a nonalcoholic venue. Compare the buying occasion and complete bill rather than assuming a bar-specific market share. No current local demand or price-superiority study is supplied.

05 Marketing & sales

The acquisition process should bring in work that fits the team and produces collected contribution after delivery costs. Track qualified opportunities, accepted quotes, completed work and cash received as separate steps.

Customer acquisition

Proposed neighborhood marketing and incremental event promotion are separate budgets. Music and recurring license allowances do not prove that entertainment or alcohol rights have been obtained. Track collected contribution from events without adding a cover charge that is outside the selected model.

Sales process

Confirm eligibility and service terms, provide the beverage and settle the tab during the visit. No customer invoice credit is offered. Beverage prices exclude tax and tips; neither creates extra revenue. Supplier stock is purchased cash on delivery under the selected terms.

Retention & measurement

Monitor repeat paid visits, service feedback, waste and reconciliation differences. Promotions must preserve the realized price and included supply allowance. A replacement drink or comp consumes ingredients but is not a paid additional unit.

06

Operations & milestones

Operating delivery must fit the actual premises, equipment, paid roster and service window. Confirm required resources and permissions before accepting customer or participant commitments.

Facilities & resources

Fit-out, refrigeration, draft equipment, ice/filtration, glasswashing, furniture, POS and audio/security are durable assets. Beverage stock and serving disposables are inventory. Contract security, cleaning, line maintenance and insurance are separate costs; an actual transferable license may require a revised startup budget. Nonrefundable opening payments are initial permits and licensing USD6000.00; preopening rent USD6000.00; preopening training base pay USD7500.00; launch marketing USD4000.00; legal and setup services USD3000.00; initial smallwares USD3000.00. These are preopening payments, distinct from ongoing payroll and overhead. The launch asset budget is Leasehold bar improvements: \$70,000.00; Bar refrigeration: \$18,000.00; Draft dispensing equipment: \$8,000.00; Ice machine and filtration: \$6,000.00; Glasswasher and sinks: \$5,000.00; Furniture and fixtures: \$14,000.00; POS hardware: \$3,000.00; Audio and security systems: \$6,000.00; Lease security deposit: \$12,000.00.

Service delivery

Receive and control stock, prepare the bar, serve and settle seated visits, clean and reconcile. Seating turnover and drinks per visit are one capacity mechanism. A peak queue, long dwell time or service restriction can lower practical sales before the monthly seat-slot ceiling is reached.

Launch & development milestones

Resolve the actual jurisdiction, premises eligibility, alcohol/music permissions, insurance and security arrangements before commitments. Quote the fitted equipment and establish the roster. Validate paid visit behavior and stock use, then inspect cash before setting a recurring event schedule.

07

Funding request & use of funds

All proposed equity must be available before launch payments. The funding plan separates equipment and setup spending from the cash reserve needed to support operations.

Use of funds

Launch spending totals \$179,730.60: \$142,000.00 for assets and refundable deposits, \$29,500.00 for expensed setup and \$8,230.60 for opening inventory. Refundable deposits (Lease security deposit: \$12,000.00) are paid once before opening and held at cost without depreciation in the planning asset ledger. This aggregates their carrying value with other assets as a planning proxy; refund timing, impairment and formal accounting classification are not modeled. Deposit cash is unavailable for operations. Additional site work needs scoped quotes.

Sources of funding

Total proposed equity is \$312,202.11, entirely from the owner. This contribution is uncommitted. No external investors or borrowing are included, and financing receipts are separate from earned revenue.

Owner contribution

The owner must confirm availability and transfer of the proposed \$312,202.11 contribution. The saved payroll rows fund continuing operating work separately from contributed capital. Equipment, setup, supplier and payroll obligations require cash even when additional time is contributed.

Funding request

No external equity is requested. Receiving the proposed owner equity leaves \$132,471.51 of opening cash and a forecast funding gap of \$0.00. Confirm the owner's available funds and transfer date before committing launch payments.

08

Financial plan

The forecast covers January 2027-December 2029 in USD, with launch spending reported separately. Its usefulness depends on the service mix, fee, staffing cost and collection terms below.

Forecast assumptions

10920 available beverage units per month × 50% utilization = 5460 sold units before ramp and seasonality. This shared capacity pool allocates completed work. 6 mutually exclusive service shares allocate that pool once. Each price is per beverage. The 1-month ramp, 0% annual requested-volume growth, normalized monthly seasonality and 2% annual price growth are illustrative. Fractional units are expected monthly averages, not partial completed customer assignments. Actual scheduling, completed work and collections still need validation.

Named direct costs total 25.3% of operating receipts. Beverage ingredients and stock: 24.5% of operating receipts, 100% allocated to tangible stock; Disposable serving supplies: 0.8% of operating receipts, 100% allocated to tangible stock. Only tangible material shares enter purchased stock; purchased services, assistance and paid employee costs do not. All paid-role rows remain separate operating expenses. Fixed salary and overhead assumptions grow 3% annually. Collections use 0 days. Inventory uses 21 physical material days applied once to each material share. Supplier payments use 0 effective total-direct-cost days across material purchases and outside services, a blended timing approximation rather than a material-only credit schedule. Displayed rates and stock days are rounded to two decimals; calculations retain full input precision. The 0% income-tax provision is a scenario input. Entity income taxes are excluded; the resulting net figure is before those omitted taxes. This establishes no exempt status. Personal taxes and customer sales-tax remittances are outside this scenario. Role-specific employer allowances follow the saved payroll rows.

Financial outlook

Year 1: revenue \$565,437.60, EBITDA \$35,551.56, net income \$9,151.56 and closing cash \$167,908.75. Year 2: revenue \$576,746.40, EBITDA \$32,592.12, net income \$6,192.12 and closing cash \$200,333.97. Year 3: revenue \$588,281.40, EBITDA \$29,463.24, net income \$3,063.24 and closing cash \$229,626.97. A positive first-year result depends on achieving the proposed fees and workload while keeping delivery within the paid team's capacity. EBITDA excludes depreciation, interest and income tax; net income includes depreciation and the tax provision.

Cash needs & financial resilience

The lowest forecast cash balance is \$132,471.51, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 1. The initial project outlay is not recovered within three operating years. Cash differs from profit because of equipment spending, depreciation, collection delays and financing. Review the monthly low point before committing the reserve.

Debt & repayment

No debt or investor distributions are included. Any borrowing option needs an amount, draw date, interest rate and repayment schedule before its affordability can be assessed. Pre-tax project payback measures recovery of the operating investment; it is not a promised dividend, investor return or financing approval.

09

Risks & contingencies

The main exposure is committing paid resources before collected sales justify them. The owner should use the service-specific risks below to decide when to narrow the offer, defer spending or stop.

Key risks

Lower occupied visits or drink attachment leave evening payroll, rent and security in place. Stock shrink, licensing delay, claims or restrictions can further weaken cash. The selected licensing allowance is not proof that an authorization can be acquired for that price.

Contingency actions

Track occupied slots, net drink realization, stock usage and service incidents. Test fewer visits and higher stock cost with the complete paid team retained. Delay opening or narrow commitments if permissions, safe operating coverage or funds cannot be demonstrated.

10

Supporting documents

The launch decision needs commercial evidence as well as a forecast. Maintain an organized working file so that costs, commitments and delivery capacity can be reviewed before money is spent.

Available supporting information

The operating proposal defines the customer, service boundary, paid roles, launch assets and collection terms. The accompanying annual financial statements set out earnings, cash flow and the balance sheet for the three-year period. All funding remains a proposal; the business is at the prelaunch stage.

Documents to obtain

Jurisdiction-specific eligibility, premises and license terms, insurance/security arrangements, installed quotes, stock controls, paid visit records and owner-funding availability remain unresolved. No issued alcohol license, established entertainment schedule or committed finance is claimed. Record the actual fee, total delivery effort and date of payment for each trial assignment. Update the forecast and funding decision when quotes, commitments or measured results change a material assumption.

THE FINANCIAL FORECAST

Annual financial appendix

All amounts are USD and cover the forecast period. Operating years exclude pre-opening expenses; closing balances are never added together.

Cash & operating summary

Indicator	USD
Minimum cash, including prelaunch	132,471.51
Unfunded cash gap	0.00
Operating-period net income	18,406.92
Final closing cash	229,626.97

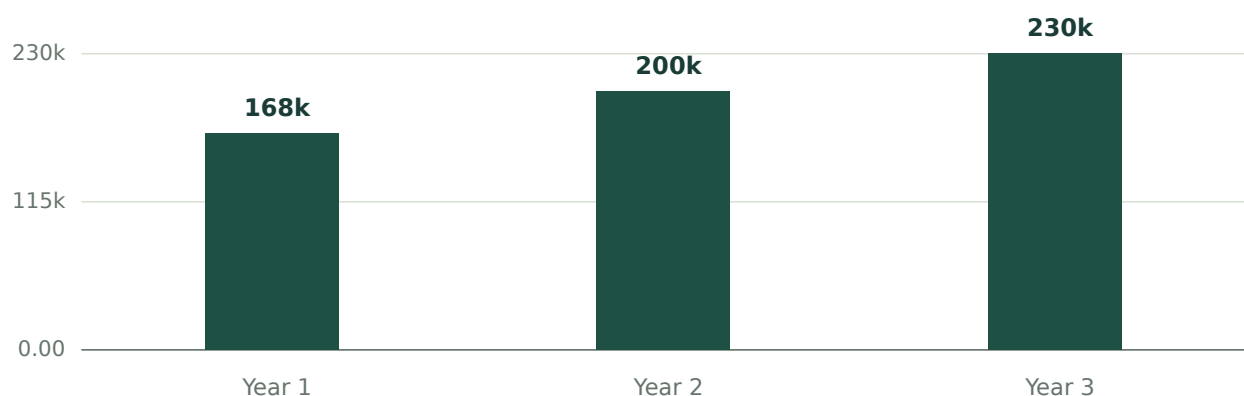
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	565,437.60	576,746.40	588,281.40
Cost of goods sold	143,055.72	145,916.88	148,835.28
Gross profit	422,381.88	430,829.52	439,446.12
Operating expenses	386,830.32	398,237.40	409,982.88
EBITDA	35,551.56	32,592.12	29,463.24
Depreciation	26,400.00	26,400.00	26,400.00
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	9,151.56	6,192.12	3,063.24

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	132,471.51	167,908.75	200,333.97
Operating cash flow	35,437.24	32,425.22	29,293.00
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	35,437.24	32,425.22	29,293.00
Closing cash	167,908.75	200,333.97	229,626.97

Closing cash, year by year



Year-end cash balances. Exact figures appear in the cash-flow table above.

Balance sheet - USD

Item	Year 1	Year 2	Year 3
Cash	167,908.75	200,333.97	229,626.97
Receivables	0.00	0.00	0.00
Inventory	8,344.92	8,511.82	8,682.06
Assets and deposits	115,600.00	89,200.00	62,800.00
Total assets	291,853.67	298,045.79	301,109.03
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	291,853.67	298,045.79	301,109.03
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	29,500.00
Asset purchases	142,000.00
Opening stock purchases	8,230.60
Equity contributions	312,202.11
Loan proceeds	0.00
Cash at launch	132,471.51
Opening inventory balance	8,230.60
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	515,505.64	530,970.94	546,900.44
Margin of safety	49,931.96	45,775.46	41,380.96

Project payback

Measure	Forecast result
Initial project outlay (USD)	179,730.60
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-82,575.14

Review before committing

11 financial 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 follows the selected sales or service activity. Any modeled subscriptions use monthly billing. Annual prepayments, milestone invoices, unbilled contract assets, customer taxes, seller settlements, capitalized interest and tax-loss carryforwards are not modeled. Refundable launch deposits are included at cost; refund timing, impairment and formal classification are outside scope.

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.

Entity-level income tax is set to zero. No jurisdictional tax rules or owner personal taxes have been inferred.

Fictional editorial scenario. Prices, workload, base pay, expenses and owner funding are illustrative inputs. They are not current quotes, market averages, verified demand or actual company results. Employer taxes, benefits and income taxes are excluded; resulting net income is before omitted taxes.

Source initial scale, mix, base prices and paid roles are retained for Jan2027-Dec2029; later expansion is omitted. Volume is flat, prices grow2% and base/fixed costs3%. Income taxes and employer burden are excluded, not exempt. Named material COGS use physical stock days once; payable days retain the source effective mixed-cost input. Refundable deposits are paid once as nondepreciating asset-ledger proxies; refund timing is not modeled. Native depreciation is added. Full scope/timing changes are explained in the operating prose.

Role-specific employer-cost allowances follow the saved paid-role rows; zero excludes employer burden rather than proving no obligation. The 0% income-tax provision is an explicit scenario input. A zero input excludes entity income taxes from these results and establishes no exemption; personal taxes, customer sales-tax receipts/remittances and distributions are outside the scenario.

All equity is proposed, uncommitted month-0 cash. No debt is modeled. Opening cash is a reserve, not an extra startup expense. Asset/setup/insurance/premises allowances need scoped quotes; the listed refundable deposits are included, while unquoted additional site works are excluded.

Inventory days are physical material coverage applied once to each named COGS row's inventory share. Payment days are the effective blended delay across all direct-cost purchases and services, not a physical material supplier term. The shared payment schedule is a simplified timing proxy; material-specific supplier schedules are not modeled.

Refundable deposits are paid once before opening and retained at cost without depreciation in the planning asset ledger. Assets and deposits are aggregated as a planning proxy; their formal accounting classification, impairment, refund timing and recovery are not modeled. Deposit cash is not available operating cash.

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. Review the assumptions and accounting policies alongside these statements.