Coffee Shop Business Plan

Common Cup | Bonnevoie | Working draft

DOCUMENT GUIDE

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Common Cup neighbourhood café | Version 0.2 | 3 October 2026

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Reading this working draft

This working plan combines the proposed Common Cup concept with a 36-month supporting financial model. The Base case shows startup funding and operating shortfalls. Demand, owner details, premises, costs and financing still require evidence before a launch commitment.

The contents uses native Word fields. After editing, right click the contents and choose Update Field, then Update entire table. Financial tables and charts reflect model version 0.2, Base case and dated captured comparisons.

01 / OVERVIEW

Executive summary

A focused neighbourhood café with a repeatable everyday service routine.

The proposal

Common Cup is a proposed owner-operated café in Bonnevoie, Luxembourg City, with counter service, takeaway and 16 planned seats. Coffee, pastries and two sandwiches form the launch offer. April 2027 is an illustrative opening date; the name, owner details and exact premises remain unconfirmed.

The financial finding

The concept needs stronger evidence and a funding solution before launch. The Base forecast produces €270,675 first-year net sales and a €23,219 net loss, including owner pay. Proposed funding of €145,000 is €19,675 below the startup requirement including the cash reserve. Local demand and cost quotes must support any decision to proceed.

Key fact	Business input
Opening date	1 April 2027; planning assumption
Funding required	€164,675 including €35,000 reserve
Owner equity and borrowing	€65,000 equity + €80,000 proposed loan
Year one net sales	€270,675
Lowest forecast cash balance	(€6,802); October 2027

Operating approach

The initial goal is to prove a repeat local coffee routine at one site. The financial model tests proposed demand, fixed employee cover, owner income and debt service. Expansion should wait until the first shop has demonstrated demand and cash generation. All forecast figures are illustrative planning estimates.

Planning status

Resolve the funding and operating shortfalls, validate the site demand and obtain actual premises, supplier and lender terms. The financial phase is modelled; its assumptions are not confirmed commercial facts.

02 / BUSINESS

Business details

Common Cup is a proposed single-site café in Bonnevoie, Luxembourg City.

Business activity

Common Cup will operate one independent café in the proposed Bonnevoie area of Luxembourg City. Its initial activity is prepared non-alcoholic drinks, supplier-made pastries and simple sandwiches for takeaway and short seated visits. The working name is subject to clearance. The owner, legal structure and exact premises are still to be confirmed.

Business detail	Information
Legal and trading names	Common Cup; working name, clearance pending
Business address	Bonnevoie, Luxembourg City; exact premises pending
Contact name and telephone	Owner details to be supplied
Email	Business contact to be set up
Legal status and registration number	Not yet confirmed
Date established or planned opening	Opening to follow readiness review
Tax or VAT registration	Status to be verified for the jurisdiction
Website and online presence	To follow name and address confirmation
Advisors	Accounting and local specialist support proposed

Evidence to confirm

The concept and target area are selected. Registration, owner identity and exact address remain open. Proposed company-like remuneration is used only for modelling; the legal structure must be confirmed.

03 / STRATEGY

Business concept and objectives

A short menu, counter service and a small seating area shape the launch.

Our concept

Common Cup will be a convenient daily coffee stop with a calm, welcoming interior and a short menu. The initial planning hours are Monday to Friday 07:30–17:00 and Saturday 08:00–16:00, with Sunday closed. These are proposed service hours, subject to site demand, staffing and applicable conditions. A 16-seat layout is a design brief, not verified premises capacity.

First year priorities

Before opening, we will validate the site, test the menu and train the team on a common service routine. After opening, management will review customer feedback, repeat visits, drink consistency, queue times and waste. The first-year goal is a reliable single shop whose operating performance can be measured and improved.

Objective	Measure	Review date
Validate the catchment	Document repeat purchase occasions	Before site commitment
Test the launch offer	Trial recipes and service flow	Before opening
Establish consistent service	Review accuracy, queues and feedback	Weekly after opening
Build repeat visits	Record return behaviour and reasons	Monthly review

Operating approach

The launch menu and service process will stay focused until the team can deliver them consistently. Additional products or channels will require a clear customer need, a practical operating test and a viable contribution assessment.

Evidence to confirm

Validate hours and seating against the site. The financial model assumes April 2027 opening, 180 mature daily orders and fixed paid coverage; these remain planning estimates.

04 / STRATEGY

Business model canvas

The proposed operating model centres on regular local visits.

Scope and evidence

The proposed model is a single neighbourhood café with counter service, takeaway and limited seating. The owner will manage operations, supported by trained baristas and external accounting support. Customer groups, repeat demand and supplier arrangements are planning hypotheses until tested at the selected site.

<table>
<tr>
<td rowspan="2">Key partners
Coffee roaster, food supplier, equipment servicing and external accounting support; selection pending.</td>
<td>Key activities
Prepare drinks, serve customers, manage stock, train staff and maintain daily controls.</td>
<td rowspan="2">Value propositions
A dependable everyday coffee visit with consistent drinks and straightforward collection.</td>
<td>Customer relationships
Friendly recognition, reliable availability, feedback and prompt correction of mistakes.</td>
<td rowspan="2">Customer segments
Nearby workers and residents; local purchase routines to validate.</td>
</tr>
<tr>
<td>Key resources
Owner-manager, trained baristas, suitable premises, core drink equipment and clear routines.</td>
<td>Channels
Counter orders for takeaway and limited seating at launch.</td>
</tr>
<tr>
<td colspan="2">Cost structure
Ingredients, fixed paid cover, occupancy and support. Base Year 1 payroll incl. owner €145,385; rent €36,000.</td>
<td colspan="3">Revenue streams
Coffee, tea, pastries and sandwiches. Base Year 1 sales €270,675; one drink plus optional food per order.</td>
</tr>
</table>

D06 Editable nine block business model canvas

Framework source: Business Model Canvas by Alexander Osterwalder and Yves Pigneur. Strategyzer.com.

Strategic decision

We will concentrate on frequent local visits and a manageable menu. The model depends on accessible demand, reliable drink preparation and supply continuity. The site study will test customer access; trial service will test menu complexity and throughput; supplier discussions will establish availability and backup arrangements.

Financial model connection

The financial model now uses trading days, customer orders and menu attachment to forecast revenue. Recipes, fixed paid cover, rent, waste and supplier credit determine costs and cash timing. Base results show that the proposed opening ramp and funding are insufficient without changes or additional funding.

05 / STRATEGY

SWOT and longer term goals

Provisional strengths and constraints guide the first shop and future choices.

SWOT assessment

The initial SWOT separates choices under our control from conditions that need evidence. A focused menu and direct owner oversight are proposed strengths. An untested location, a new brand and dependence on key people are weaknesses. Repeat local visits are an opportunity to validate; established alternatives and cost pressure are threats to investigate.

Years three to five

Our preferred path is to stabilise one shop, document its operating routines and reduce dependence on the owner for every shift. A second site will be considered only when the first has demonstrated sustainable demand, service consistency, management cover and cash generation. There is no expansion commitment in this proposal.

Planning area	Evidence or target	Action
Strengths	S1 focused menu; S2 owner oversight	Test delivery in trial service
Weaknesses	W1 untested site; W2 key-person dependence	Validate demand; document cover
Opportunities	O1 regular local coffee occasions	Interview and observe nearby buyers
Threats	T1 established alternatives; T2 cost pressure	Compare offers; obtain actual terms
Year three goals	Reliable shop and trained shift cover	Assess operating record
Year five goals	Optional expansion after proof	Use demand and cash evidence

Operating approach

The first decision is whether the chosen catchment supports a repeat local routine. We will use observations, interviews and trial service to challenge the proposed strengths and identify weaknesses before committing to a lease.

Evidence to confirm

SWOT references are provisional and feed the TOWS action matrix. Reassess them after site research and opening.

06 / STRATEGY

TOWS strategy matrix

The first priorities are catchment validation, trial service and management cover.

Scope and evidence

The priorities below use the provisional SWOT findings S1, S2, W1, W2, O1 and T1. They turn the proposed concept into actions that can be tested before major commitments. Local evidence will determine whether the opportunities and threats are material.

SO Strengths and opportunities S1 + O1: Test a focused coffee and pastry offer for repeated local visits.	**WO Weaknesses and opportunities** W1 + O1: Validate catchment routines before choosing the site.
ST Strengths and threats S2 + T1: Use trial service and feedback to refine a meaningful local advantage.	**WT Weaknesses and threats** W2 + T2: Train shift cover and keep menu complexity manageable.

D10 SWOT findings matched to strategic actions

Priority action	Budget and model input	Owner	Measure and date
Validate the catchment	Budget deferred; demand inputs later	Owner	Evidence before site commitment
Test menu and service	Budget deferred; capacity inputs later	Owner	Trial findings before opening

Framework source: TOWS matrix by Heinz Weihrich, Long Range Planning, 1982.

Strategic decision

The first actions are to validate the catchment and test a focused menu in trial service. We will defer menu expansion and new sales channels until the core visit works reliably. The owner will review the results and decide whether to retain, adjust or reject the concept for the site.

Financial model connection

Research, training and launch costs will be budgeted later. Any approved menu or staffing changes will enter the operating assumptions once the model work begins.

07 / STRATEGY

Owner and management

The owner-manager leads operations with trained shift cover and external support.

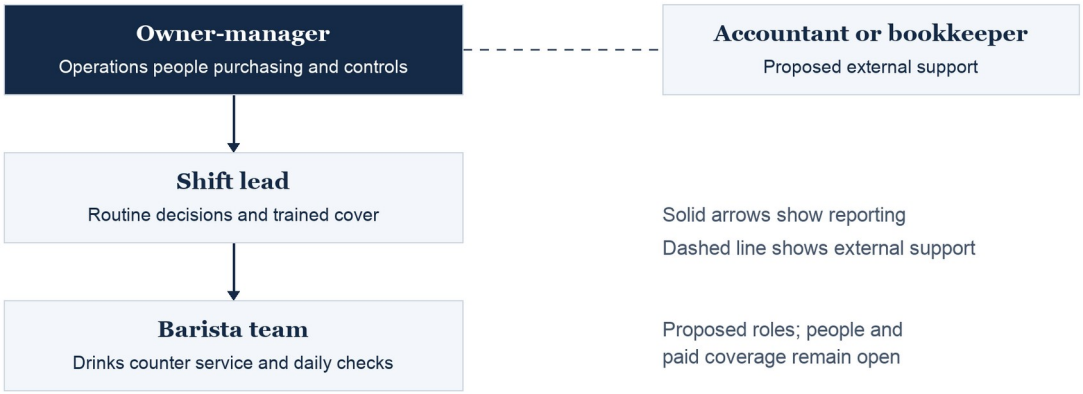
Ownership and experience

The proposed structure places one owner-manager in charge of the shop. Ownership percentages, legal structure and the owner's experience will be recorded once confirmed. The plan does not assume existing qualifications or operating experience. Where capabilities are missing, recruitment, training or specialist support will be required.

Management responsibilities

The owner-manager will oversee service standards, purchasing, scheduling, training and daily reconciliation. Baristas will prepare drinks and support counter service. An external accountant or bookkeeper is proposed for recordkeeping and reporting. Management cover must be defined before opening so illness or absence does not interrupt basic controls.

Responsibility	Accountable person	Coverage
Daily operations	Owner-manager	Shift lead to provide routine cover
People and training	Owner-manager	Baristas trained on common routines
Purchasing and stock	Owner-manager or delegated shift lead	Backup suppliers to be identified
Finance and reporting	Owner with external accounting support	Engagement and controls to be confirmed



D05 Proposed organization chart

Evidence to confirm

The chart describes proposed roles. Confirm people, authority, availability and external support arrangements before launch.

08 / PEOPLE

Owner and key personnel profiles

Actual owner experience and skills will determine training and recruitment needs.

Relevant background

The owner profile will document hospitality experience, management skills, relevant training and available time. Particular attention will be given to drink preparation, customer service, stock control, scheduling and cash handling. Any gaps will be addressed through training or hiring before the owner takes responsibility for those activities.

Other owners and shareholders

Additional owners and key personnel will be recorded with their responsibilities and decision authority. The operating plan will distinguish people who cover shifts from advisors who provide occasional support. Ownership interests and personal credentials remain to be confirmed.

Profile field	Details
Name and position	Owner-manager; identity to be supplied
Ownership or shareholding	To be confirmed
Main responsibilities	Operations, people, supply and controls
Previous employment	Actual history to be supplied
Industry and business experience	Actual experience to be supplied
Key skills	Capabilities to assess before launch
Training and qualifications	Verified records to be supplied
Current or most recent income	Not provided; model personal budget is illustrative

Evidence to confirm

Collect the actual owner and team profiles; experience and qualifications are not assumed.

09 / MARKET

Target customers

Nearby workers and residents are the proposed priority customers.

Priority customers

Our primary segment is people who live or work within practical walking access of a Bonnevoie site and buy coffee as part of a routine. Morning takeaway is the first purchase occasion to test. Local residents seeking a short seated visit are the secondary segment. Proximity and repeat behaviour matter more than a broad demographic label.

Purchase occasions

The proposed offer covers coffee on the way to work, a mid-morning break and a drink with a pastry or light food item. Afternoon demand and weekend visits will be tested separately. We will examine actual routes, buying frequency and alternatives before assigning volume or revenue to any occasion.

Customer group	Purchase occasion	Offer
Nearby workers	Morning takeaway and breaks	Consistent drink and clear collection
Local residents	Routine coffee and short visits	Welcoming counter and limited seating
Other local visitors	Occasional daytime purchase	Offer to test after site selection

Operating approach

Customer research will ask about existing routines, unmet needs and reasons to switch. We will prioritise evidence of repeated purchase behaviour over general expressions of interest.

Evidence to confirm

Customer segments are hypotheses until the location study and interviews are complete.

10 / CUSTOMER STRATEGY

Segmentation targeting and positioning

Morning takeaway is the first occasion to validate in the Bonnevoie catchment.

Scope and evidence

We will segment local customers by purchase occasion, access to the site and expected visit frequency. Nearby workers needing morning takeaway are the proposed first priority. Local residents seeking a short seated visit are secondary. Segment size, willingness to buy and acquisition cost remain unmeasured.

1 Segment	2 Target	3 Position
Local purchase occasions, access and repeat frequency.	Nearby workers first; local residents second, subject to evidence.	A consistent drink and a straightforward everyday visit.

D08 From customer segments to a positioning choice

Segment	Needs and reach	Demand and economics	Priority and rationale
Nearby workers	Morning takeaway; walking access	Repeat visits and basket to research	Primary hypothesis; validate routines
Local residents	Short visits; neighbourhood access	Frequency and spend to research	Secondary; validate occasions
Other visitors	Occasional daytime purchase	Incremental demand unmeasured	Observe after site selection

Framework source: Segmentation, targeting and positioning. OpenStax Principles of Marketing.

Strategic decision

For nearby people who want a dependable everyday coffee stop, the proposed café will offer consistent drinks, a focused food selection and a straightforward visit. Our proof must come from service performance and repeat customers. This positioning will be tested against the choices already available in the catchment.

Financial model connection

Validated segment demand and visit frequency will inform transactions and daypart mix. Offer choices will inform basket composition and staffing in the later forecast.

11 / CUSTOMER STRATEGY

Value proposition canvas

Consistent drinks and straightforward collection form the proposed customer benefit.

Scope and evidence

This first canvas focuses on a nearby worker buying morning takeaway coffee. The customer needs and frustrations are hypotheses: a predictable drink, a convenient route and confidence that the visit fits the time available. Interviews and timed observations will determine which needs matter most.

Customer profile	Value map
Nearby worker buying morning takeaway coffee; hypothesis to test.	Focused coffee offer and clear counter service; proposed.
Customer jobs Buy a dependable drink on a convenient route within the time available.	**Products and services** Core coffee drinks, optional pastry and an orderly collection point.
Customer pains Potential delays, unclear collection and inconsistent drinks; to validate.	**Pain relievers** A focused menu, standard recipes and visible ordering and collection steps.
Customer gains A predictable visit, familiar service and a drink they want to repeat.	**Gain creators** Preparation checks, friendly recognition and review of repeat feedback.

D07 Customer profile and value map worksheet

Framework source: Value Proposition Canvas. Strategyzer.com and Strategyzer AG. Customer profile and value map worksheet.

Strategic decision

We will test whether a focused menu and clear ordering and collection process support repeat morning visits. Trial service will record drink consistency, order accuracy and time to collection. Interviews will compare those outcomes with customer priorities and identify reasons the offer would fail to win a routine visit.

Financial model connection

Validated choices will influence menu mix, repeat visits, preparation capacity, equipment and paid coverage. No price or sales uplift is assumed yet.

12 / MARKET

Market size and trends

Luxembourg City is the wider scope; practical Bonnevoie access defines the local opportunity.

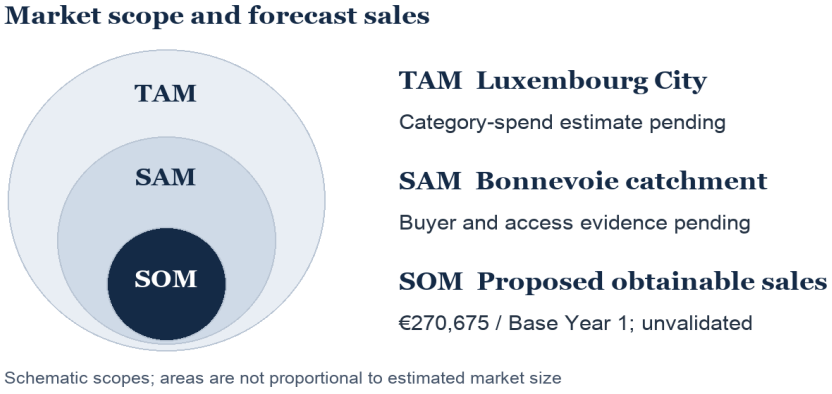
Market scope and trends

For this draft, TAM covers prepared café drinks and the selected pastry and sandwich occasions across Luxembourg City. SAM is the subset reachable from a Bonnevoie site through the chosen offer and service hours. The sizing convention will be annual spend in euros excluding VAT, using one common 12-month period. Buyer counts, category spend and trends still require dated evidence.

Sizing method

TAM and SAM require buyer counts, annual category spend and a verified walking catchment. The model provides a capacity-constrained obtainable-sales hypothesis, not proven market share. Year 1 forecast sales are shown as an indicative SOM figure; it has not yet been reconciled to an evidenced SAM.

Market scope	Annual net value	Calculation and evidence
TAM Total addressable market	Not estimated	Luxembourg City buyers × annual category spend; evidence pending
SAM Serviceable available market	Not estimated	Reachable Bonnevoie buyers and spend; site and catchment pending
SOM Obtainable-sales hypothesis	€270,675	Base first 12 operating months; demand untested; SAM reconciliation pending



C12 TAM SAM SOM market scope

Planning status

The chart defines nested scopes; circle areas do not represent market estimates. The forecast is a proposed sales case. Do not calculate a market-share percentage before TAM and SAM are evidenced.

13 / MARKET CONTEXT

PESTLE analysis

The external review separates official requirements from untested operating assumptions.

Scope and evidence

The PESTLE assessment identifies exposures to investigate before selecting a site and committing to launch. It covers local policy, costs, customer routines, service technology, applicable requirements and environmental practices. The panels distinguish proposed responses from evidence that still needs collecting.

P Political
Luxembourg operating context

Evidence	Official permit path identified
Response	Check eligibility before commitment
Model	Approval timing

E Economic
Rent wages and customer spending

Evidence	Quotes and demand not collected
Response	Compare sites and supplier terms
Model	Occupancy and order economics

S Social
Repeat local coffee occasions

Evidence	Customer hypothesis untested
Response	Interview Bonnevoie buyers
Model	Visits and purchase occasions

T Technological
Payments and service workflow

Evidence	Process to test before launch
Response	Trial POS and drink station
Model	Equipment and payment costs

L Legal
HoReCa and food-sector requirements

Evidence	R2 and R3 official guidance reviewed
Response	Verify permit and registration
Model	Compliance and opening timing

E Environmental
Waste packaging and utilities

Evidence	Baseline not yet measured
Response	Track waste during trial service
Model	Waste stock and utilities

D09 Six external factors and their business implications

Framework source: PESTLE analysis. Chartered Institute of Personnel and Development.

Strategic decision

Site approval requirements, occupancy costs and repeat local demand are the first investigation priorities. The owner will establish the approval path, obtain premises and supplier information, and interview customers before the launch decision. Findings that materially change timing, service scope or cost will change the operating plan.

Financial model connection

Verified findings will later inform opening timing, rent, wages, order value, equipment, waste and utilities. No local rate or regulatory outcome is assumed.

14 / MARKET

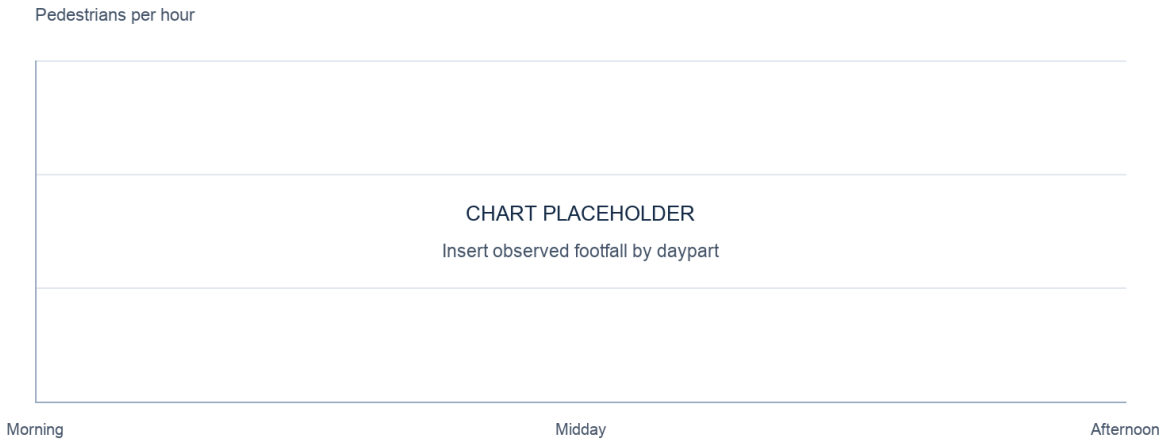
Local demand and evidence

Repeated observations and interviews will test the proposed site and buying routines.

Catchment and demand

The site study will map walking routes, nearby workplaces, housing, transport access and competing coffee stops. Observations will cover weekdays, weekends and relevant dayparts. Passing traffic will be recorded separately from potential customers and actual purchase behaviour. The study will test whether sufficient repeat visits are plausible for the proposed offer.

Evidence	Finding	Date
Footfall observations	Research task; no counts collected	After site shortlisting
Catchment and interviews	Map access and test purchase routines	After site shortlisting



C01 Observed footfall by daypart

Evidence to confirm

No footfall observations have been collected. The chart remains reserved for dated site evidence; it does not represent a demand forecast.

15 / MARKET

Competitors and positioning

Local comparisons will determine whether the planned offer has a useful advantage.

Local alternatives

The Bonnevoie study will compare independent cafés, chains, convenience outlets and other nearby ways to buy coffee and light food. We will record comparable products, prices, trading hours, queue times and seating. Named competitors and observed prices will be added after the premises shortlist defines a practical catchment; none have been surveyed for this draft.

Our position

We intend to compete through reliable everyday service and a focused offer. The site study must establish a meaningful gap in the existing alternatives. If local customers already receive the same benefits conveniently, the concept or location will need adjustment rather than an unsupported claim of differentiation.

Competitor	Offer and price	Difference
Independent cafés	Comparable drinks and visits to observe	Test gap in service and convenience
Chains and convenience outlets	Local menus and queues to observe	Compare access and consistency
Home or workplace alternatives	Customer routines to investigate	Identify reasons to buy outside

Operating approach

The positioning decision will use customer interviews alongside competitor observations. Observed differences must matter to the chosen segment and be deliverable by the proposed team.

Evidence to confirm

Local competitors, menus and operating conditions remain to be researched.

16 / COMPETITIVE STRATEGY

Porter five forces

Competitive pressures remain unranked until local offers and supply options are researched.

Scope and evidence

We will assess competition for the same local coffee and light-food occasions. The diagram identifies the five pressures; the register sets out the questions to investigate. Force ratings remain unassigned because the catchment, suppliers and local alternatives have not yet been researched.



D11 Five competitive pressures around the shop

Force	Pressure	Evidence	Business response
New entrants	Unrated	Entry barriers and site supply to research	Review local differentiation
Suppliers	Unrated	Alternatives, terms and switching to research	Keep compatible backups
Buyers	Unrated	Switching and price sensitivity to research	Earn repeat visits through service
Substitutes	Unrated	Home and workplace routines to research	Test reasons to buy outside
Rivalry	Unrated	Relevant local offers to observe	Position against observed gaps

Framework source: Five Forces by Michael E. Porter. Harvard Business School Institute for Strategy and Competitiveness.

Strategic decision

Our initial response is to build repeat visits, keep supplier alternatives and control menu complexity. These choices will be tested against local rivalry, customer switching behaviour and input dependencies. The evidence register will determine which pressure deserves the most attention.

Financial model connection

Validated competitive pressures will test the model's demand, pricing and supplier-cost assumptions. Qualitative force ratings do not substitute for a sales forecast or local demand evidence.

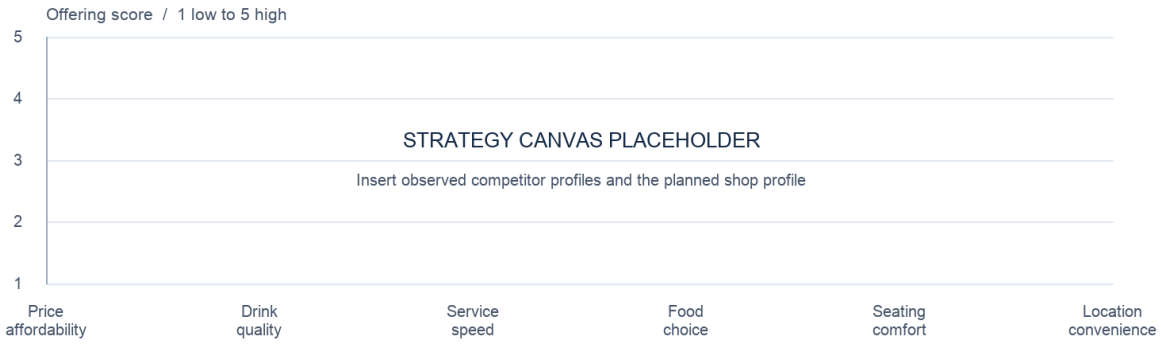
17 / COMPETITIVE STRATEGY

Strategy canvas

The proposed emphasis is drink consistency, service speed and convenient access.

Scope and evidence

The comparison will focus on price affordability, drink quality, service speed, food choice, seating comfort and location convenience. We will define the same rating anchors for all competitors and visit comparable occasions. Scores remain blank until observations are available; the café's proposed priorities are quality, reliability and convenience.



C11 Planned offer compared with observed competitor profiles

Comparison factor	Scale anchors	Our planned score	Competitor scores
Price affordability	Compare matching sizes and tax basis	Unscored	Local observations pending
Drink quality	Use consistent tasting criteria	Priority; unscored	Local observations pending
Service speed	Time comparable purchase occasions	Priority; unscored	Local observations pending
Food choice	Compare available menu breadth	Focused range; unscored	Local observations pending
Seating comfort	Compare short-visit suitability	Limited seating; unscored	Local observations pending
Location convenience	Compare routes and practical access	Priority; unscored	Site observations pending

Framework source: Strategy Canvas by W. Chan Kim and Renee Mauborgne. Blue Ocean Strategy.

Strategic decision

We will prioritise a consistent drink and an orderly visit. Food breadth and long-stay seating are secondary choices in the proposed concept. Customer research must show whether this emphasis matters locally, and trial service must show that the team can deliver it.

Financial model connection

Validated offer choices will enter the later menu, equipment, staffing and capacity assumptions. The canvas will compare observed offers; it will not establish market demand by itself.

18 / OPERATIONS

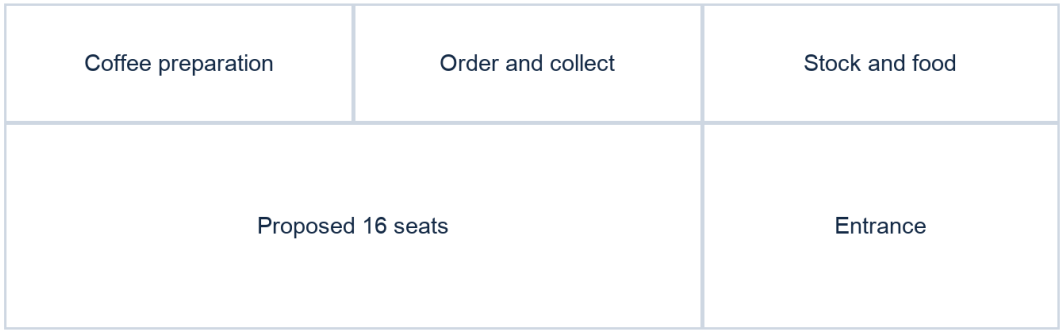
Location and premises

The site brief is a visible counter-service café with a proposed 16-seat area.

Site assessment

We will shortlist ground-floor premises in Bonnevoie with visible frontage, practical walking access and room for a separate ordering and collection point. The brief is 16 seats, a coffee counter, food display, preparation space and adequate storage. This is a proposed layout, subject to actual dimensions, utilities, access, permitted use and lease review.

Premises input	Status or value
Rent and occupancy costs	Site and terms to be researched
Seating and service capacity	Proposed 16 seats; verify actual site capacity
Fit out requirements	Site survey and equipment layout pending



Concept schematic; exact dimensions and permitted capacity to verify

D01 Proposed premises layout

Evidence to confirm

No site or lease is selected. The layout is a concept schematic; actual dimensions, utilities and permitted use require verification.

19 / OPERATIONS

Equipment and resource plan

Core coffee equipment and a simple food offer define the resource brief.

Equipment decisions

The proposed resources are an espresso machine, grinders, water treatment, refrigeration, food display and POS. Base net allowances are €14,000 espresso equipment, €4,000 grinders, €6,000 refrigeration/display and €1,500 POS. Fit-out and furniture add €50,000 net, with a €7,500 capital contingency. Water treatment, installation and safety provisions sit within the fit-out allowance until itemised quotes are obtained.

Resource and quantity	Needed by	Funding and unit cost
Espresso machine	Before trial service	€14,000 net allowance; scope pending
Grinders and water treatment	Before trial service	€4,000 grinders; water treatment in fit-out
Refrigeration and food display	Before food trials	€6,000 net allowance
Furniture and signage	Before opening	€5,000 furniture; signage in fit-out
POS and payment equipment	Before trial service	€1,500 net capital allowance
Safety and cleaning resources	Before trial service	Within €45,000 fit-out; specifications pending
Capital contingency	Before opening	€7,500 net; assumed spent and capitalised

Operating approach

The site review will confirm power, water, drainage and counter requirements before equipment is ordered. The owner will identify a maintenance provider and an interruption plan for critical drink equipment.

Evidence to confirm

Request specifications and dated supplier quotes after the site and menu are confirmed.

20 / OFFER

Menu and product strategy

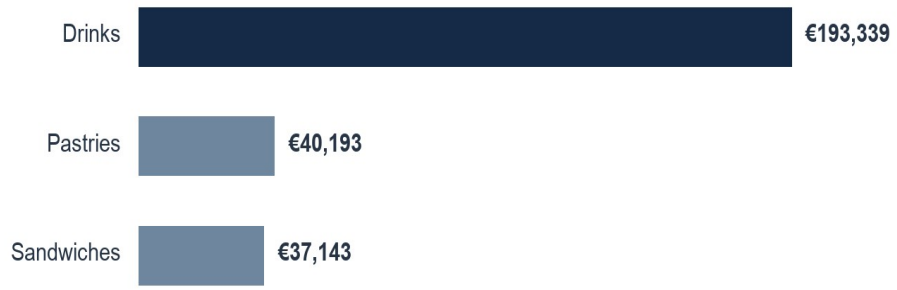
Coffee, supplier-made pastries and two sandwiches form the proposed launch range.

Launch menu

The proposed drink menu is espresso, americano, cappuccino, latte, flat white, brewed coffee and tea, with an oat option where recipes and handling allow. Supplier-made croissants and one rotating pastry will accompany two simple sandwiches, including a vegetarian option. The menu will be tested for taste, portion consistency, allergen information and service speed before launch.

Category	Launch offer	Role
Espresso drinks	Espresso, americano, cappuccino, latte, flat white	Routine coffee occasions
Brewed coffee and tea	Simple complementary drink range	Alternative preferences
Food and pastry	Croissant, rotating pastry, two sandwiches including vegetarian	Optional basket attachment

Year 1 net sales by category



C02 Base forecast sales mix for April 2027 to March 2028

Planning status

The forecast represents six drink categories plus pastries and sandwiches. Oat surcharges and brewed-coffee variants require final recipes; no additional revenue is assumed for them. Mix and attachment rates are hypotheses to test.

21 / OFFER

Pricing and order economics

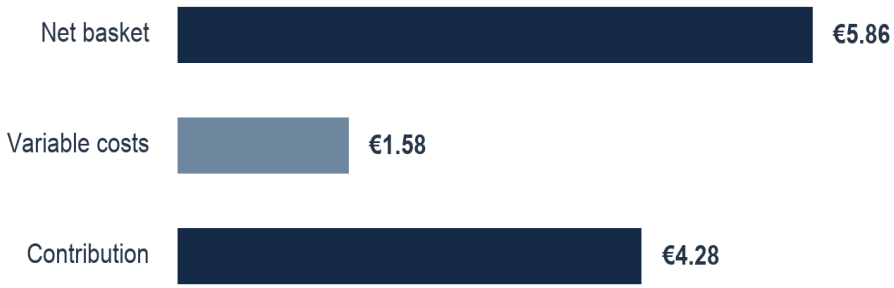
Proposed menu prices and attachment rates determine contribution per order.

Prices and baskets

Proposed gross prices are €3.20 espresso, €3.60 americano, €4.80 cappuccino, €4.90 latte or flat white, €3.80 tea, €3.20 pastry and €6.90 sandwich. The model assumes one drink per order, a 28% pastry attachment and a 12% sandwich attachment. Proposed brewed coffee is represented within the americano price/cost bucket until a separate recipe is confirmed.

Basket input	Amount
Average net order value	€5.86
Variable cost per order	€1.58
Contribution per order	**€4.28**

Base contribution per customer order



C03 Contribution from an average order

Planning status

Base launch basket: €6.03 gross, with 3% output VAT assumed. Variable cost includes recipe costs, 6% waste, packaging and card fees. Confirm VAT eligibility, recipes and customer willingness to pay.

22 / OFFER

Competitor price comparison

Comparable local products will be surveyed before selling prices are set.

Pricing method

Bloom Luxembourg’s online menu lists espresso €3.40, cappuccino €5.00 and latte €5.30, reviewed on 3 October 2026. This city-level comparator helps frame proposed prices; it is not a verified competitor in the final Bonnevoie walking catchment. Compare recipe, size and service before drawing positioning conclusions.

Reasons for price differences

Any proposed premium must be supported by a benefit customers value, such as drink quality or convenience. Discounts and bundles must have a defined purpose and a contribution check. We will not infer that a higher price proves a better offer.

Comparable product	Our price	Competitor price range
Espresso	€3.20	€3.40
Cappuccino	€4.80	€5.00
Latte	€4.90	€5.30

Operating approach

The comparison will cover similar sizes of drink and food, their tax-inclusive prices and a representative basket. Proposed prices are now in the model; local observations will test their suitability for the selected catchment.

Planning status

Source F2 in the model. Proposed Common Cup prices are assumptions, not an established competitive advantage. Local observations remain outstanding.

23 / OFFER

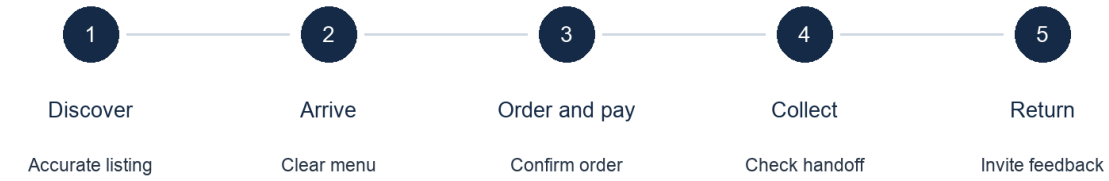
Brand and customer experience

Common Cup will make ordering, collection and a short seated visit easy to understand.

Experience standards

Common Cup will present a calm, welcoming identity with a short readable menu and an obvious collection point. The team will greet customers, confirm the order, explain delays and resolve mistakes promptly. The proposed 16-seat area will support short visits while keeping the takeaway route clear. The name remains subject to clearance.

Service standard	Measure	Owner
Order accuracy	Record and resolve preparation mistakes	Shift lead
Queue and collection	Time and observe the ordering process	Shift lead
Complaint resolution	Record issue, action and repeat cause	Owner-manager



Common Cup proposed service routine; test before opening

D02 Customer journey

Evidence to confirm

Confirm the trading name and visual identity, then test these standards in trial service.

24 / GROWTH

Sales channels and process

Counter orders, takeaway and seated service are the launch channels.

How we sell

At launch, the proposed channels are counter orders for takeaway and seated customers. Payment and collection will follow one clear service process. Refunds and corrections will be handled by the shift lead. Online collection, delivery and business orders will be evaluated after core service is reliable.

Channel assumptions

The plan does not assign volume to untested channels. Any additional channel must demonstrate customer demand, manageable fulfilment and an acceptable contribution after fees and packaging. The owner will approve a small trial before extending the operating scope.

Channel	Offer and sales process	Costs and assumptions
In-store service	Counter order, payment and seating	Launch channel; volume not set
Takeaway	Counter order and clear collection	Launch channel; packaging to select
Online or delivery	Deferred until core service is stable	Trial requires demand and contribution review
Business orders	Optional future local trial	Capacity and payment terms to test

Operating approach

The launch workflow is order, payment, preparation, collection and reconciliation. Channel performance will be measured separately once there is actual trading evidence.

Evidence to confirm

Launch channel shares and fees will enter the later sales and cost assumptions.

25 / GROWTH

Launch marketing

Local discovery and trial visits will support a measured opening.

Before opening

The proposed launch plan starts with clear shopfront information, a basic web presence and accurate local discovery listings once the address and opening date are confirmed. We will introduce the café to nearby workplaces and residents through relevant local relationships. Menu and photography will reflect the actual launch offer.

Opening activity

Trial service will precede the wider opening. The model includes a €3,000 net brand and launch-preparation allowance and €300 monthly ongoing marketing in Base. The allocation below stays within that preopening allowance; subsequent activity uses the monthly budget. Track discovery, feedback and return visits before increasing spending.

Activity	Timing	Budget	Measure
Brand and local discovery setup	After address/date confirmation	€1,200 preopening	Listings and trial visits
Nearby workplace introductions	Before opening	€400 preopening	Trial interest and return visits
Trial invitations and launch materials	Before wider launch	€1,400 preopening	Service and offer feedback
Opening follow-up	After opening	€300/month ongoing	Return visits and order contribution

Operating approach

Marketing will emphasise a dependable local visit. Activity will continue when it produces useful customer evidence and repeat demand; reach alone will not determine success.

Planning status

These allocations split the model’s €3,000 launch allowance and €300 monthly marketing budget; they are not extra expenses. Publish opening details after readiness is confirmed.

26 / GROWTH

Retention and ongoing sales

A reliable visit comes first; loyalty and additional channels will be tested later.

Repeat business

We will build repeat visits through consistent preparation, friendly recognition and effective problem resolution. The team will record common feedback and review product availability. A simple loyalty mechanism may be tested after the basic service is reliable, with its cost assessed before rollout.

Sales experiments

Small trials will test pastry attachment, a clear combination offer and relevant workplace relationships. Each trial will have an owner, a defined period and a measure of customer response. It will continue only if the operating burden and later contribution assessment justify it.

Action	Measurement	Decision rule
Optional loyalty trial	Return visits and customer feedback	Continue after contribution review
Pastry attachment trial	Orders with food and waste	Retain if demand and execution fit
Local workplace relationships	Repeat orders and service burden	Trial within tested capacity

Operating approach

Management will review reasons for repeat visits and reasons customers stop buying. Product changes will respond to evidence rather than expanding the menu automatically.

Evidence to confirm

Retention targets, discounts and experiment budgets will be set after baseline trading and financial work.

27 / OPERATIONS

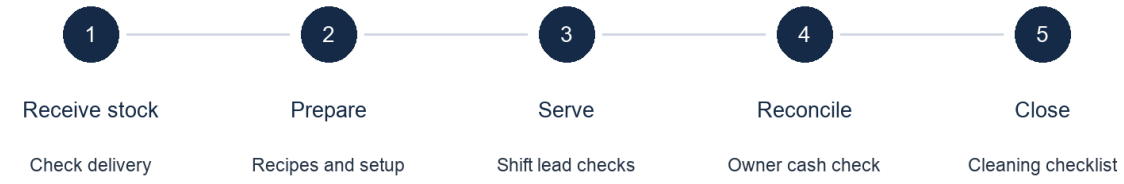
Daily operations and suppliers

Written routines and backup arrangements will support service continuity.

Operating routine

The daily routine will cover deliveries, stock checks, recipe preparation, service, cleaning and reconciliation. The shift lead will check product condition, availability and equipment readiness. Coffee, food and consumable suppliers will be selected for reliability and fit with the menu. Ordering lead times, payment terms and backups will be recorded before opening.

Supplier and purchase	Lead time and credit days	Backup
Coffee and drink ingredients	Terms and delivery reliability to confirm	Identify a compatible alternative
Food and pastry	Availability and handling terms to confirm	Identify an alternative supplier
Equipment servicing	Response and maintenance terms to confirm	Define temporary service plan



Common Cup proposed service routine; test before opening

D03 Daily operating workflow

Evidence to confirm

Complete supplier selection and written procedures before trial service. Actual delivery and credit terms remain unconfirmed.

28 / OPERATIONS

Sustainability practices

Waste and utility baselines will guide practical operating improvements.

Planned practices

The proposed priorities are reducing food waste, matching purchasing to demand and avoiding unnecessary packaging. The team will record waste by product and cause, and use that evidence to adjust ordering and preparation. Equipment and cleaning routines will consider energy and water use alongside service and hygiene needs.

Measurement and responsibilities

The owner will review purchasing, waste and utility records with the team. Packaging and sourcing claims will be supported by supplier information before publication. Targets will follow a measured baseline and any proposed change will be assessed for cost and operating practicality.

Practice	Measure and target	Owner and review
Food and ingredient waste	Record quantity and cause; baseline first	Shift lead; weekly review
Packaging and reuse	Record use and available alternatives	Owner; supplier review
Energy use	Review meter or billing evidence	Owner; monthly review
Water use	Review use and cleaning routines	Owner; monthly review
Sourcing	Retain support for any public claims	Owner; supplier review

Operating approach

The initial approach is to improve measurable daily practices. Supplier selection and packaging decisions will remain open until their availability and service implications are understood.

Evidence to confirm

No environmental certification or quantified saving is claimed. Establish the baseline during trial and early trading.

29 / OPERATIONS

Staffing and training

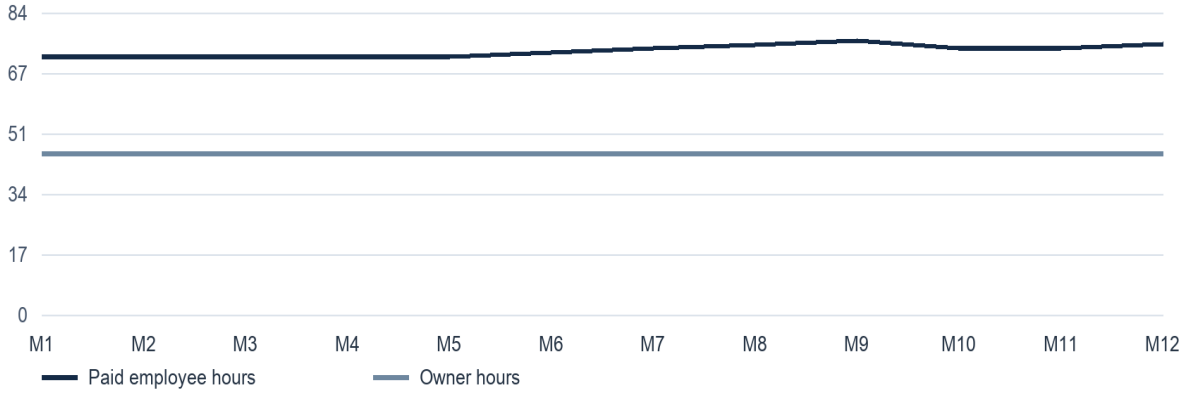
Defined roles and trial shifts will establish coverage before opening.

Coverage and training

The launch plan uses an owner-manager working 45 hours a week, a shift lead paid for 40 hours and barista cover of at least 32 hours. Extra peak hours rise with orders above 150 a day. The owner's proposed gross remuneration is €3,800 a month. Trial shifts must confirm service speed, breaks, paid leave and reliable cover when the owner is absent.

Role	Paid hours	Monthly cost
Owner or manager	45 h/week working	€3,800 gross
Shift lead and baristas	72 h/week minimum paid	€6,587 gross
Employer costs	15% planning allowance	€1,558

Weekly paid employee coverage and owner work



C04 Proposed weekly staffing coverage in the Base forecast

Planning status

Base Month 12 employee cover is about 1.89 paid FTE plus the owner. Gross hourly wages: shift lead €22 and barista €20. The 15% employer allowance and owner legal/social status require payroll review; this is not a headcount hiring commitment.

30 / PEOPLE

Staff skills and fair work

Practical capability, paid training and clear responsibilities guide the team plan.

Experience and qualifications

Recruitment will assess practical service, drink preparation, teamwork and reliable handling of daily routines. Role-specific training will cover recipes, food handling, equipment, payments and customer issues. Requirements tied to the location will be verified before staff take responsibility for regulated tasks.

Fair work practices

The proposed employment approach uses clear responsibilities, paid training and predictable scheduling. The owner will discuss availability, communicate changes and provide a route for concerns. Staffing decisions will account for breaks, absence cover and a workable service pace. Local employment requirements will be verified before contracts are issued.

Role	Required experience and skills	Training and qualifications
Owner-manager	Service, stock, scheduling and controls	Assess gaps; train before launch
Barista team	Preparation, service and teamwork	Recipes, handling and payment routines
Food preparation if used	Safe handling and portion consistency	Requirements to verify locally
Other paid roles	Only after operating need is defined	Role-specific training to confirm

Operating approach

The team will practise service together before opening. Management will use observed capability and feedback to identify coaching needs and suitable shift responsibilities.

Evidence to confirm

Confirm local requirements and employment terms before hiring. Proposed pay rates and paid coverage are now modelled; actual contract terms still require validation.

31 / OPERATIONS

Legal and insurance requirements

Luxembourg business-permit and food-registration guidance informs the readiness checks.

Applicable requirements

For the proposed Luxembourg operation, Guichet.lu states that the manager of a drinking and catering establishment must hold a business permit and satisfy the applicable access conditions. The owner's eligibility will be checked before commitments. Luxembourg's food safety authority also requires food-sector businesses to register; this is separate from other administrative steps. Sources R2 and R3 are recorded in the research section.

How requirements will be met

The owner will verify the exact activity classification, manager qualifications, premises use and approval path, then complete the required applications before trading. Site and food procedures will be reviewed for hygiene and allergen information. Employment, tax, privacy and insurance arrangements will be confirmed with the appropriate authorities or advisors. No approval is assumed to have been obtained.

Requirement or cover	Action and owner	Evidence and status
Business permit and registration	Owner; verify access conditions	R2 reviewed; application not filed
Food and premises requirements	Owner; register and review site	R3 reviewed; site checks pending
Employment and safety	Owner; obtain local review	Terms and training to confirm
Tax or VAT registration	Owner with accountant	Status and obligations to verify
Customer data and privacy	Owner; define collection practices	Local requirements to verify
Required or selected insurance	Owner with broker or advisor	Cover and terms to review

Operating approach

The requirements register will be maintained through site selection and launch. Items that affect the menu, equipment, employment or timing will be reflected in the operating plan.

Evidence to confirm

Official sources were reviewed on 3 October 2026. Confirm their application to the final menu, premises and owner before opening.

32 / OPERATIONS

Opening roadmap

The opening follows evidence, site review, approvals and successful trial service.

Opening sequence

The proposed sequence is concept confirmation, catchment research, site diligence, lease and approval review, equipment and supplier selection, recruitment, training and trial service. A wider opening will follow the readiness review. Dates will be set after the site, approvals and funding path are understood; the timeline currently shows sequence only.

Requirement	Owner	Status
Site suitability and approvals	Owner-manager	Site research and review pending
Service, supply and people readiness	Owner-manager with team	Trial service and evidence review planned



D04 Opening timeline

Evidence to confirm

The owner will approve launch after service, supply, people and approval checks are complete. Financial readiness will be assessed in the next phase.

33 / MANAGEMENT

Risks and management actions

Demand, site fit, service continuity and owner dependence are the first risk priorities.

Management priorities

The main planning risks are weak repeat demand, a poorly matched site, interruptions to key supplies or equipment, and dependence on the owner. Before opening we will validate the catchment and test service. After opening the shift lead and owner will review complaints, queues, product availability, waste and repeat visits.

Risk	Early warning	Response
Weak repeat demand	Mature orders below Month 12 break-even of about 168/day	Reassess site, offer and fixed commitments
Opening delay	Approval or site milestone moves	Two-month delay adds €6,800 rent and interest before opening
Cost overrun	Quotes exceed €129,675 Base preopening gross spend	Review scope and funding before commitments
Staff or equipment gap	Absence or critical equipment interruption	Use trained cover and servicing contingency
Cash shortfall	Cash forecast below €10,000; Base turns negative	Resolve reserve gap and operating economics before launch

Operating approach

The owner will review a rolling cash forecast alongside sales and coverage. €10,000 forecast cash is an illustrative early-warning threshold, not an available credit facility. The current Base already requires action: resolve the €19,675 opening reserve gap and validate demand/costs before committing to launch. Assign each risk an owner and review date.

Evidence to confirm

Risk priorities are provisional. Reassess them after site research, supplier commitments and trial service.

34 / APPENDIX A

Research and evidence

Official context is recorded separately from market evidence still to be collected.

Evidence notes

The City of Luxembourg’s district overview describes Bonnevoie-Nord / Verlorenkost as well connected to public transport and favourable to local services and shops. This supports choosing Bonnevoie for investigation, but does not establish demand for Common Cup. R2 and R3 identify business-permit and food-registration steps. Site counts, customer interviews, competitors and supplier terms remain uncollected.

Evidence	Source and date	Used in
R1 City district overview	VDL; reviewed 3 October 2026	Context only; demand untested
R2 Business permit guidance	Guichet.lu; reviewed 3 October 2026	Access conditions to verify
R3 Food-business guidance	Food safety; reviewed 3 October 2026	Registration and food procedures
Site and customer research	Counts and interviews not collected	Demand and segment validation
Competitor and supplier research	Comparable visits and terms pending	Positioning and feasibility

Operating approach

R1 City district overview; R2 Guichet HoReCa guidance; R3 Luxembourg food safety opening guidance. Reviewed 3 October 2026. The links below retain the source pages. These sources do not establish customer demand, attainable sales, owner eligibility or site approval.
R1 City district overview
R2 Guichet HoReCa guidance
R3 Food-business opening guidance

Financial context reviewed 3 October 2026: F1 CCSS social parameters F2 Bloom online menu F3 AED VAT rates

Evidence to confirm

Replace research tasks with dated findings when the work is completed; preserve the method and limitations.

35 / APPENDIX B

Quotes and assumptions

Selected concept decisions are distinguished from outstanding site and supplier inputs.

Outstanding inputs

The selected concept is Common Cup in Bonnevoie, with counter service, takeaway and 16 proposed seats. The version 0.2 model now provides illustrative prices, staffing, startup costs and 36-month financial forecasts. Name clearance, owner identity, exact premises, demand evidence and actual quotes remain outstanding.

Input	Reference or quote	Status
Premises and lease	Site information and terms to obtain	Not selected
Fit out	Scope follows site review	Quote pending
Equipment	Specifications and service terms to obtain	Quote pending
Ingredients and food	Menu trials and supplier terms to obtain	Supplier selection pending
Insurance and requirements	Local review and quotations to obtain	Luxembourg requirements review started; terms pending

Operating approach

The proposed concept remains adjustable. The supporting model is an illustrative forecast, with proposed prices, staffing, spending and financing assumptions. No lease, supplier contract or funding commitment exists. Actual commercial evidence must replace the planning allowances.

Planning status

All model values are illustrative except clearly attributed source benchmarks. The startup and operating cash gaps remain unresolved. Prices and payroll assumptions must be checked against the final site, workforce and supplier terms.

36 / FINANCE

Startup costs and funding

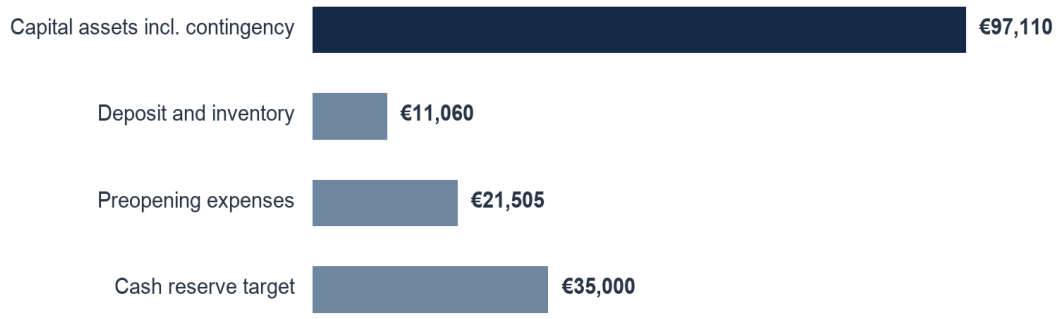
The startup budget exceeds the currently proposed funding.

Funding requirement

Preopening gross cash spending is €129,675. Adding a €35,000 opening reserve gives a €164,675 requirement. Proposed €65,000 owner equity and an €80,000 loan provide €145,000, leaving a €19,675 reserve shortfall. All uses are allowances; no quotes or financing commitments have been obtained.

Funding source	Amount	Status
Owner equity	€65,000	Proposed; proof of funds pending
Borrowing	€80,000	Proposed; lender terms pending
Total funding sources	**€145,000**	**Uncommitted planning sources**
Total funding uses	**€164,675**	**Includes €35,000 cash reserve**

Startup funding requirement including reserve



C05 Startup funding uses

Planning status

The opening cash actually produced by €145,000 funding is €15,325. The reserve is cash, not an expense. The model preserves the gap and does not insert extra financing.

37 / FINANCE

Itemized startup costs

Illustrative allowances cover the costs paid before trading.

Startup cost basis

The following allowances are paid before opening from equity and loan proceeds. Capital costs include recoverable VAT, which remains tied up as a credit because no cash refund is forecast. Capital contingency is assumed spent and capitalised. Equipment is depreciated from opening over three to five years; fit-out over ten years. The deposit and opening stock remain assets.

Startup use	Amount	Quote and timing
Fit-out	€52,650	Preopening allowance; capital asset
Espresso machine	€16,380	Preopening allowance; capital asset
Grinders	€4,680	Preopening allowance; capital asset
Refrigeration and display	€7,020	Preopening allowance; capital asset
Furniture	€5,850	Preopening allowance; capital asset
POS equipment	€1,755	Preopening allowance; capital asset
Capital contingency allowance	€8,775	Preopening allowance; capital asset
Refundable rent deposit	€9,000	Refundable asset; lease pending
Opening inventory	€2,060	Inventory asset; supplier pending
Legal / permit / setup services	€4,095	Preopening expense allowance
Brand and launch preparation	€3,510	Preopening expense allowance
Staff recruitment and training	€2,500	Preopening expense allowance
Preopening rent	€9,000	Preopening expense allowance
Loan arrangement fee	€1,200	Preopening expense allowance
Preopening loan interest	€1,200	Preopening expense allowance
Operating cash reserve	€35,000	Target only; funding falls short
Total funding uses	**€164,675**	**Gross cash basis including reserve**

Planning status

Replace every allowance with a dated scope, quote and payment schedule. Startup expenses of €20,400 are charged to opening retained earnings; they are not deducted again in operating Year 1.

38 / FINANCE

Owner personal survival budget

The model provides €2,850 estimated monthly take-home income.

Personal spending and other income

This is an illustrative single-adult monthly budget, not the owner's actual household position. It allows €2,850 for housing, food, transport, insurance and personal contingency, with no reliable other income assumed. Actual debts, dependants, pension commitments and other income must be supplied before this becomes a personal affordability assessment.

Income required from the business

A 75% net-to-gross retention assumption converts €2,850 required take-home income into €3,800 gross monthly pay. This salary is included in the operating payroll and has a separate 15% employer allowance. The retention factor is an estimate, not a personal tax calculation; no owner drawings or dividends are forecast.

Monthly budget category	Amount
Housing and utilities	€1,500
Food and household	€450
Insurance and transport	€350
Personal debt / subscriptions	€0 in this example
Personal contingency and other	€550
Personal taxes / social contributions	Within 75% net/gross assumption
Total personal expenditure	**€2,850**
Reliable income from other sources	€0 assumed
Required net income from business	**€2,850**
Current income for comparison	Not provided

Planning status

The illustrative budget is exactly covered by estimated net pay, with no further monthly surplus. Confirm actual household scope and owner payroll/self-employment treatment.

39 / FINANCE

Financing terms and security

An €80,000 proposed loan leaves part of the opening reserve unfunded.

Funding gap and timing

The loan is assumed drawn at the start of a three-month preopening period. With €65,000 equity, meeting the full €164,675 startup-and-reserve requirement would require €99,675 of other funding, €19,675 more than the proposed loan. The €80,000 modelled loan has a 6% fixed annual rate, a 1.5% arrangement fee and three operating months of principal grace.

Proposed security

Business equipment may be offered as security, subject to ownership, existing charges and lender valuation. The €83,000 net capital cost is an accounting input, not a collateral valuation. No lender or security agreement is selected, and any personal guarantee remains to be negotiated. Security does not count as additional cash funding.

Financing detail	Proposed or confirmed terms
Total needs and owner contribution	€164,675 needs; €65,000 proposed equity
Other confirmed contributions	None evidenced
Borrowing requirement and draw date	€99,675 to meet reserve target; €80,000 modelled, Jan 2027
Lender product rate term and fees	Illustrative 6%; 60 principal instalments; €1,200 fee
Repayment and grace period	€1,333.33 monthly principal from Month 4; interest throughout
Assets offered as security	Equipment may be offered; terms unagreed
Value ownership and existing charges	Not verified; obtain title checks and lender valuation
Guarantees and financing status	No approval or guarantee commitment assumed

Planning status

The model holds funding constant in every scenario. A two-month opening delay adds rent and preopening interest without adding loan proceeds. Actual finance must address startup and operating cash needs.

40 / FINANCE

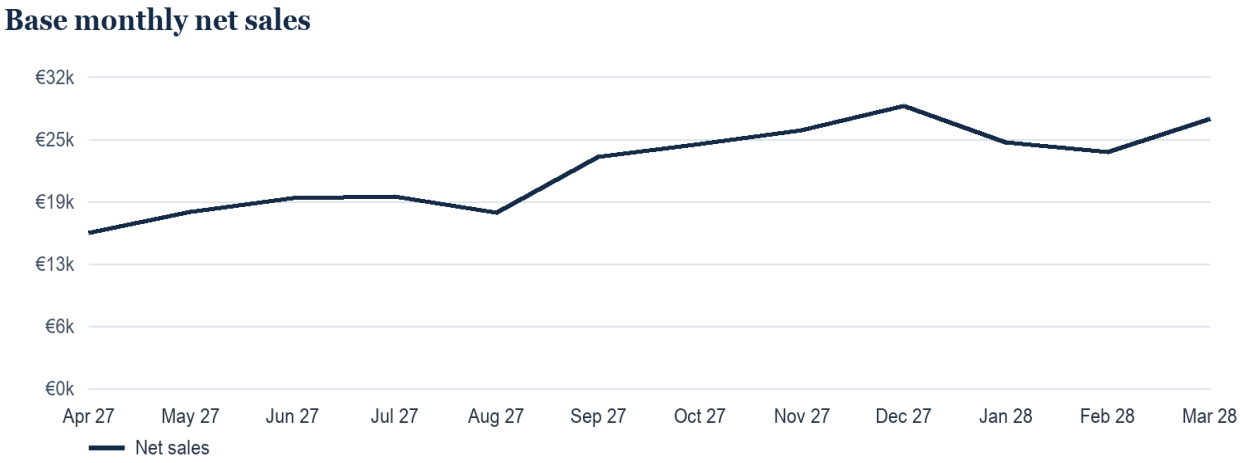
Revenue forecast and capacity

The sales forecast depends on repeat local demand and manageable peak service.

Revenue drivers

Base mature demand is 180 orders a trading day, with a 60% start and a nine-month ramp. Trading days exclude Sundays plus one additional closure a month; the allowance is not a verified holiday calendar. The launch gross basket is €6.03. Prices rise 2% and demand 3% at each operating anniversary. The provisional cap is 250 orders a day; a 55% morning share implies up to 46 peak orders an hour across three hours.

Model output	Year 1	Year 2	Year 3
Transactions	46,204	55,796	57,279
Net sales	**€270,675**	**€333,404**	**€349,111**
Average net order value	€5.86	€5.98	€6.09



C06 Monthly net sales forecast

Planning status

Forecast order counts are customer purchases, not individual menu items. Food attachment increases basket value. Validate both local demand and trial-service throughput before using the capacity bound.

41 / FINANCE

Costs and projected profit

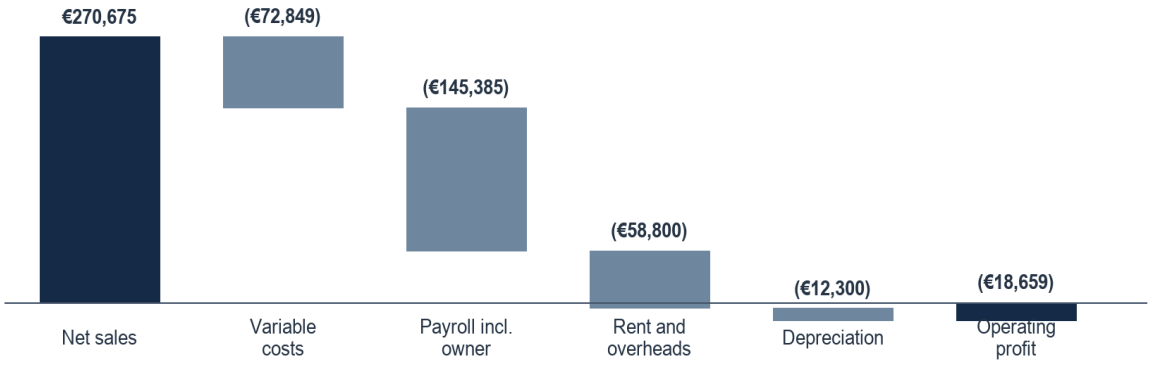
Year 1 losses reflect the opening ramp and fixed paid coverage.

Cost structure

Fixed cover and the owner's remuneration are the largest commitments. The model includes 6% product waste, €0.15 packaging per order, and a 1.5% fee on the 90% card share of gross receipts. Initial rent is €3,000 a month. Wages rise 3% annually; rent and other product/overhead costs rise 2%. Year 1 losses reflect the opening ramp; later profit depends on achieving the proposed mature demand.

Model output	Year 1	Year 2	Year 3
Net sales	€270,675	€333,404	€349,111
Operating profit	**(€18,659)**	**€18,445**	**€22,375**
Operating margin	*-6.9%*	*5.5%*	*6.4%*

Year 1 net sales to operating profit



C07 From revenue to operating profit

Planning status

Year 1 EBITDA is negative despite the contribution from each order. Fixed staffing is not scaled down automatically with weaker sales; the downside demonstrates the cost of keeping planned cover.

42 / FINANCE

Profit and loss forecast

The Base case becomes profitable in operating Year 2.

Forecast basis

All amounts are EUR excluding VAT. Each year covers 12 operating months: Year 1 Apr 2027 to Mar 2028, Year 2 Apr 2028 to Mar 2029, Year 3 Apr 2029 to Mar 2030. Depreciation and interest are separate from operating cash payments. The flat 25% income-tax planning provision uses loss offsets; it is not a statutory tax calculation. Startup losses are recorded before operating Year 1.

Forecast line	Year 1	Year 2	Year 3
Net sales	€270,675	€333,404	€349,111
Cost of goods sold	€62,154	€76,559	€80,165
Gross profit	**€208,520**	**€256,846**	**€268,946**
Gross margin	*77.0%*	*77.0%*	*77.0%*
Operating expenses			
Variable selling costs	€10,694	€13,173	€13,793
Staff payroll and employer costs	€92,945	€98,856	€102,668
Owner remuneration incl. allowance	€52,440	€54,013	€55,634
Rent utilities and occupancy	€43,200	€44,064	€44,945
Marketing	€3,600	€3,672	€3,745
Insurance admin and maintenance	€12,000	€12,240	€12,485
EBITDA	**(€6,359)**	**€30,828**	**€35,675**
Depreciation	€12,300	€12,383	€13,300
Operating profit	**(€18,659)**	**€18,445**	**€22,375**
Interest	€4,560	€3,640	€2,680
Income tax	–	–	–
Net profit	**(€23,219)**	**€14,805**	**€19,695**
Net profit margin	*-8.6%*	*4.4%*	*5.6%*

Planning status

Employee and owner employer-cost allowances sum to the payroll schedule. Income-tax expense is zero in Base because loss offsets cover forecast taxable profits. Displayed amounts are rounded; the model retains full precision. No dividend is assumed.

43 / FINANCE

Cash flow and financial position

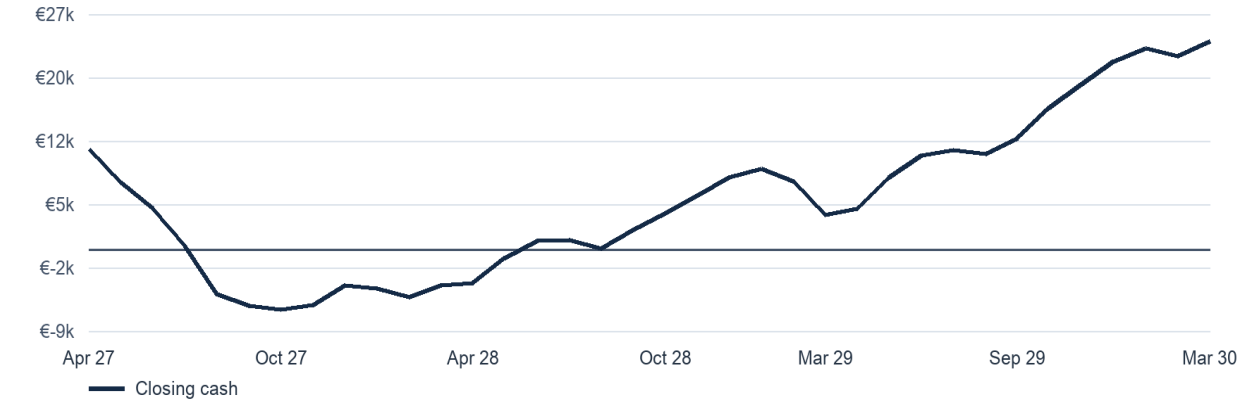
The Base forecast runs short of cash in the opening year.

Cash requirements

Customer receipts are collected in the same month. Product purchases maintain inventory and use an illustrative seven-day supplier credit. VAT credits carry forward with no cash refund assumed. Principal is repaid from Month 4; replacement capex of €5,850 gross is paid in Month 24. Base minimum cash is (€6,802) in October 2027, before any extra funding.

Cash measure	Model output
Minimum closing cash	(€6,802); October 2027
Additional funding required	€6,802 to avoid negative cash; reserve target gap €19,675
Year end debt	€68,000 at March 2028

Base closing cash without further funding



C08 Projected cash balance

Planning status

Negative cash identifies financing still required; it is not an available bank balance. The roughly €6,802 minimum cash cure and €19,675 opening reserve shortfall are different measures and must not be added together.

44 / FINANCE

Cash flow forecast months one to six

Base forecast from Apr 27 to Sep 27 in EUR gross cash amounts.

Opening cash and payment timing

The opening balance follows the €145,000 initial sources less preopening payments. Amounts below use cash-flow signs: receipts positive and payments negative. Tax settlements combine income tax and VAT; no VAT refunds, drawings or operating loan draws are assumed.

Cash flow line	M01	M02	M03	M04	M05	M06
Opening cash	**€15,325**	**€11,423**	**€7,664**	**€4,650**	**€389**	**(€5,056)**
Sales and other receipts	€16,292	€18,530	€19,954	€20,123	€18,464	€24,233
Owner equity and loan draws	–	–	–	–	–	–
Supplier and operating payments	(€7,849)	(€9,945)	(€10,624)	(€10,706)	(€10,237)	(€11,695)
Staff and owner salary payments	(€11,945)	(€11,945)	(€11,945)	(€11,945)	(€11,945)	(€12,072)
Capital purchases and deposits	–	–	–	–	–	–
Interest and fees paid	(€400)	(€400)	(€400)	(€400)	(€393)	(€387)
Loan principal repaid	–	–	–	(€1,333)	(€1,333)	(€1,333)
Tax settlements	–	–	–	–	–	–
Owner drawings if applicable	–	–	–	–	–	–
Net cash change	**(€3,902)**	**(€3,759)**	**(€3,014)**	**(€4,261)**	**(€5,445)**	**(€1,254)**
Closing cash	**€11,423**	**€7,664**	**€4,650**	**€389**	**(€5,056)**	**(€6,310)**

Planning status

All payments are shown as negative amounts. Opening stock, deposits, equity and the initial loan were paid or received before Month 1. Closing cash is a balance and is not summed across months.

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Cash flow forecast months seven to twelve

Base forecast from Oct 27 to Mar 28 in EUR gross cash amounts.

Cash forecast review

Month 7 opens with Month 6 closing cash. Negative balances remain visible because no extra funding has been inserted. The companion model continues monthly through March 2030 and includes later replacement capex and debt repayments.

Cash flow line	M07	M08	M09	M10	M11	M12
Opening cash	**(€6,310)**	**(€6,802)**	**(€6,270)**	**(€4,007)**	**(€4,385)**	**(€5,389)**
Sales and other receipts	€25,663	€27,087	€29,651	€25,795	€24,764	€28,239
Owner equity and loan draws	–	–	–	–	–	–
Supplier and operating payments	(€12,255)	(€12,550)	(€13,278)	(€12,284)	(€11,885)	(€12,872)
Staff and owner salary payments	(€12,185)	(€12,298)	(€12,411)	(€12,196)	(€12,196)	(€12,303)
Capital purchases and deposits	–	–	–	–	–	–
Interest and fees paid	(€380)	(€373)	(€367)	(€360)	(€353)	(€347)
Loan principal repaid	(€1,333)	(€1,333)	(€1,333)	(€1,333)	(€1,333)	(€1,333)
Tax settlements	–	–	–	–	–	–
Owner drawings if applicable	–	–	–	–	–	–
Net cash change	**(€491)**	**€532**	**€2,262**	**(€378)**	**(€1,004)**	**€1,383**
Closing cash	**(€6,802)**	**(€6,270)**	**(€4,007)**	**(€4,385)**	**(€5,389)**	**(€4,005)**

Planning status

All payments are shown as negative amounts. Opening stock, deposits, equity and the initial loan were paid or received before Month 1. Closing cash is a balance and is not summed across months.

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Financial position summary

The financial position reconciles to the monthly operating and funding schedules.

Balance sheet basis

The balance sheet carries capital assets net of depreciation, refundable deposit, product stock and recoverable VAT. Supplier credit is the main trading liability; the loan declines with principal repayments. Retained earnings include the €20,400 preopening loss and subsequent profits or losses. Negative forecast cash indicates that the funding structure is incomplete.

Closing balance	Year 1	Year 2	Year 3
Assets			
Cash	(€4,005)	€3,949	€23,765
Inventory and VAT receivable	€15,172	€13,483	€10,664
Refundable rent deposit	€9,000	€9,000	€9,000
Net equipment and fit out assets	€70,700	€63,317	€50,017
Total assets	**€90,866**	**€89,748**	**€93,446**
Liabilities			
Supplier payables	€1,485	€1,562	€1,565
Tax liabilities	–	–	–
Borrowing	€68,000	€52,000	€36,000
Total liabilities	**€69,485**	**€53,562**	**€37,565**
Equity			
Owner equity	€65,000	€65,000	€65,000
Retained earnings	(€43,619)	(€28,814)	(€9,119)
Total equity	**€21,381**	**€36,186**	**€55,881**
Liabilities plus equity	**€90,866**	**€89,748**	**€93,446**
Balance difference	€0.00	€0.00	€0.00

Planning status

All 36 monthly balance sheets reconcile within €0.01. No financing or retained-earnings plug is used. Reconciliation confirms model arithmetic; it does not confirm that the assumptions are commercially achievable.

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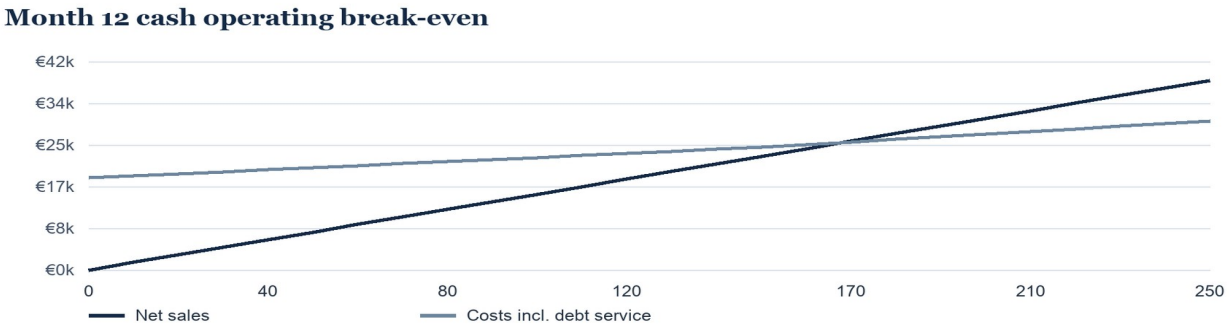
Break even and scenarios

Weaker trading creates operating losses that extra funding alone cannot resolve.

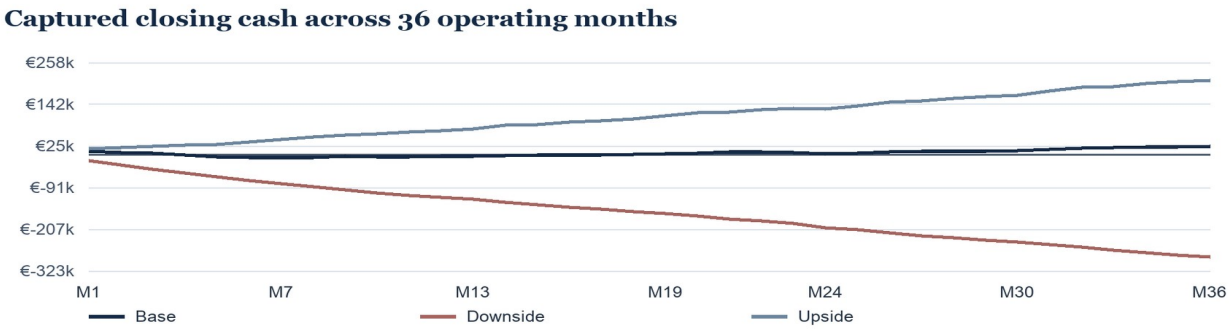
Break even and downside

Base Month 12 cash break-even is about 168 orders per trading day, including interest and principal. It adjusts extra peak payroll as volume changes and excludes capex, taxes and working-capital timing. The cap is 250 daily orders. Downside uses 125 mature orders, slower ramp, weaker attachment, higher waste, 15% higher capital cost and a two-month delay. Funding stays at €145,000 in all cases.

Case	Minimum cash	Funding gap
Base	(€6,802)	€6,802
Downside	(€283,569)	€283,569
Upside	€15,325	–



C09 Cash operating break-even by orders per trading day



C10 Captured case cash curves aligned by operating month

Planning status

Cases are captured on 3 October 2026, version 0.2. Minima include opening cash; curves start at Month 1. The scenarios are assumptions, not probabilities. Persistent downside losses require changes to site, offer or fixed costs; extra funding alone does not repair them.

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Model guide and completion

The plan and workbook share one Base forecast and dated case captures.

Using the model

Companion file: common-cup-financial-model.xlsx, version 0.2, captured 3 October 2026. Base is the active case. Forecast: preopening plus 36 monthly periods from April 2027, EUR. Blue inputs are editable. Assumptions holds the only case selector; Sales, Payroll, Startup and CapitalDebt feed Statements. Dashboard reports linked outputs. Checks distinguishes arithmetic differences from cash and coverage alerts.

Before sharing

The case comparison is a captured snapshot, not three live forecast builds. After changing inputs, refresh each case capture and its input snapshot, restore Base, then regenerate the document's financial tables and charts. The workbook flags stale captures. Obtain demand evidence, premises and supplier quotes, actual owner budget, payroll/tax advice and lender terms before presenting the forecast as a committed launch plan.

Completion item	Checked
Business identity and location confirmed	Working name and area selected; exact site pending
Local evidence and quotes recorded	Pending; source benchmarks are context only
SWOT and longer term goals completed	Drafted; local validation pending
Fair work and sustainability practices specified	Drafted; operating trials pending
Prices supplier terms and equipment verified	Proposed prices; quotes and terms pending
Owner budget and financing terms completed	Illustrative budget and terms; actuals pending
Staffing and funding assumptions complete	Modelled; cash and reserve gaps identified
Model reconciliations reviewed	All 36 monthly statement ties pass; stress tests pass
Charts and document figures refreshed	Base and captured cases version 0.2
Contents and page numbers verified	Native Word TOC refreshed after final build

Planning status

This is a working business plan supported by an illustrative model. Demand validation and commercial commitments remain outstanding. Recheck the model and refresh the native Word contents after later edits.