Restaurant Business Plan

Table des Saisons | Lyon | Proposed concept

DOCUMENT GUIDE

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Proposed restaurant in Lyon. Version 1.0. Reviewed 3 October 2026. Financial projections are planning estimates, not secured outcomes.

01 / OVERVIEW

Executive summary

The proposal

Table des Saisons is a proposed independent seasonal bistro in Lyon’s seventh arrondissement. A 40-seat dining room would serve a short lunch menu and an evening menu from Tuesday to Saturday. The working name, district and April 2027 launch are planning choices. There is no signed lease, confirmed owner, secured finance or operating license. The intended readers are the prospective owner and a lender deciding whether further site diligence is justified.

The operating decision

Proceed to customer and premises testing before committing to fit-out. The concept depends on enough repeat lunch and dinner covers to support a small kitchen and a properly paid service team. A focused menu limits stock complexity and gives the kitchen a realistic preparation routine. The Base forecast loses €6,747 in Year 1, then earns €76,310 and €76,974 in Years 2 and 3. Minimum Base cash is €41,362. This stays positive but below the €70,000 target reserve. The Downside needs €402,866 to avoid negative cash, before retaining any reserve.

What must be proved

Count the actual catchment, test full-price menu acceptance, obtain ventilation and fit-out quotations, recruit the head chef, confirm payroll treatment and establish available equity. City tourism figures support investigating Lyon but do not establish demand for this restaurant. Founder credentials and customer observations are unavailable.

02 / STRATEGY

Business details and objectives

Business activity

The proposed business is one sit-down restaurant with food, soft drinks and wine or beer served with meals. There is no delivery platform, catering activity, breakfast service or chain rollout in the launch model. The proposed corporate form is a French SAS subject to corporation tax, to be confirmed with a qualified advisor. Ownership, registered address, capital and beneficial owners remain unspecified.

First year objectives

The first objective is to open only after the site, hygiene, staffing and funding gates are satisfied. During the first three months, management will record covers by service, average gross spend, recipe cost, waste, paid hours and cash weekly. A trial target is mains arriving within 20 minutes once ordered, subject to menu testing. Management will review performance against the model monthly and reduce purchasing or opening sessions before taking unapproved financing.

Longer term scope

Years two and three focus on repeat visits and consistent execution at the same site. A second restaurant is outside this forecast. Expansion would require a profitable first unit, an independent manager, evidenced demand and a separately financed business case.

03 / STRATEGY

Business model canvas

How the business earns money

Guests buy a lunch or dinner food basket and may add a soft drink or alcoholic drink. Revenue is driven by actual seated covers, attachment rates and gross menu prices. The restaurant carries the premises and roster costs even when tables are empty. Supplier credit is a hypothesis, not an agreed facility.

Execution priorities

The most important dependencies are a kitchen capable of repeatable service, reliable ingredient substitutions and a booking process that reduces no-shows without creating unnecessary friction. The owner controls cash, supplier approvals and menu changes. Each new dish requires a cost card, allergen record and preparation test before sale.

Business model canvas

Key partners Ingredient suppliers Equipment service Accountant and payroll	**Key activities** Prep and table service Cost cards and hygiene Purchasing and reconciliation	**Key resources** 40 proposed seats Kitchen and service team Working capital
Value proposition Short seasonal menu Clear lunch and dinner baskets Reliable local visit	**Relationships** Direct reservations Complaint recovery Voluntary repeat visits	**Channels** Dining room Telephone and direct booking Local discovery
Segments Nearby workers at lunch Local residents at dinner Visitors as supplement	**Cost structure** Paid roster and owner Food, rent and utilities Depreciation and interest	**Revenue streams** Lunch food baskets Dinner food baskets Soft and alcoholic drinks

Proposed operating framework. Assumptions and evidence limits are explained above.

04 / STRATEGY

SWOT and longer term goals

Interpretation

The short menu, two clear dayparts and defined operating limits are proposed strengths. They are design choices rather than demonstrated advantages. No founder skill or existing customer base is assumed. The restaurant is exposed to site selection, chef recruitment and food cost changes. Competitive and customer research must test these weaknesses before a lease is signed.

Three year intent

Build a dependable local restaurant rather than broaden the offer prematurely. By the second year the manager should be able to reconcile daily receipts, investigate waste and cover a service without the owner making every decision. A menu expansion is acceptable only if it preserves kitchen throughput and contribution per paid hour.

SWOT hypotheses

Strengths	Weaknesses
Focused recipes Two defined services Planned portion-cost controls	No selected site No demonstrated demand Chef and owner dependence
Opportunities	**Threats**
Repeat district meals Seasonal menu changes Paid lunch trials	Competitive substitutes Food and payroll inflation Fit-out and opening delays

Proposed operating framework. Assumptions and evidence limits are explained above.

05 / STRATEGY

TOWS strategy matrix

Actions from the analysis

Strengths and opportunities suggest a limited seasonal menu promoted to local repeat diners. Weaknesses and opportunities suggest paid trial service before a long lease commitment. Strengths and threats suggest recipe substitution and transparent menu pricing. Weaknesses and threats suggest liquidity gates, backup suppliers and an explicit absence plan. These are actions to test, not established strategic success.

Decision rule

Do not use discounting to conceal weak full-price demand. If trial service fails the recipe margin or throughput test, redesign the menu before adding service hours. If the cash forecast falls below zero, postpone commitments until additional documented equity or a reduced project scope closes the gap.

TOWS actions

Strengths and opportunities Trial the focused lunch offer Track full-price repeat covers	**Weaknesses and opportunities** Recruit operating leads Test menu before lease commitment
Strengths and threats Recipe substitutions Portion and waste checks	**Weaknesses and threats** Written funding gate Deputy coverage and backup suppliers

Proposed operating framework. Assumptions and evidence limits are explained above.

06 / PEOPLE

Owner management and personnel profiles

Ownership and capability

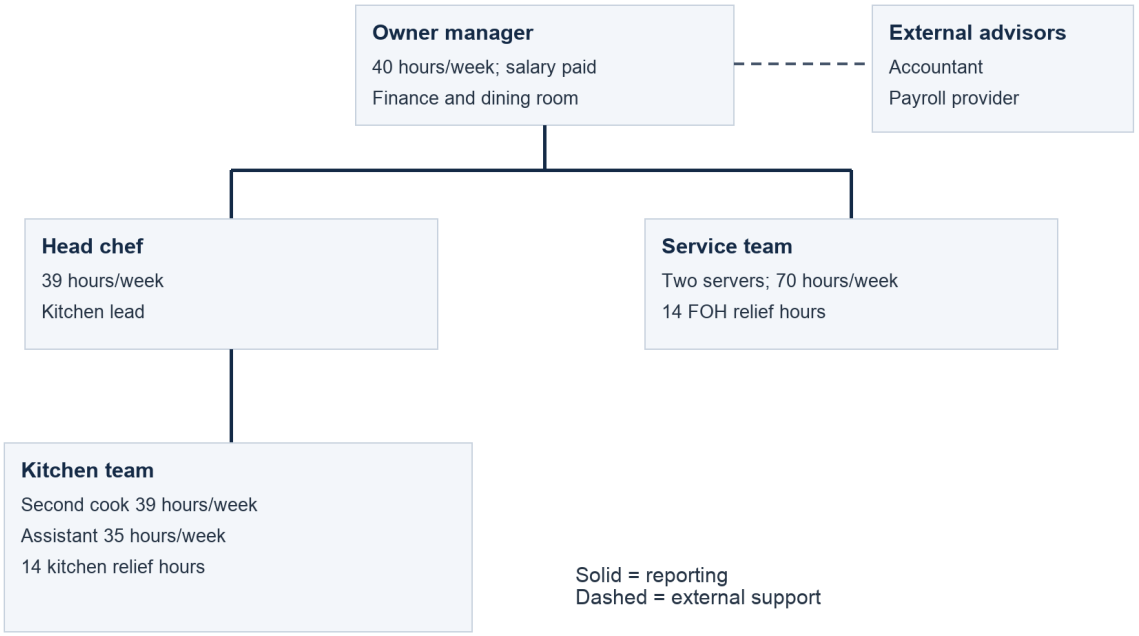
The owner’s identity, ownership split, hospitality experience, hygiene training and personal financial commitments are not supplied. This plan does not invent them. Before commitment, collect a factual CV, references, evidence of available capital and a clear statement of working availability. The owner-manager role is a paid working role, not free labor used to improve the forecast.

Accountability

The owner-manager handles reservations, cash, hiring, supplier contracts and the dining room. The head chef runs kitchen preparation, recipe controls and hygiene records. Kitchen and service employees report through those operating leads. An external accountant and payroll provider advise the owner and do not form part of the internal reporting hierarchy.

Coverage

The owner works a proposed 40-hour week with at least one regular day away from service. The head chef covers production planning and delegates service execution to a second cook. Recruitment must demonstrate that each lead can manage an absence. No candidate is assumed to have accepted a role.



Proposed operating framework. Assumptions and evidence limits are explained above.

07 / MARKET

Customers and purchase occasions

Priority customers

The primary hypothesis is local workers and residents seeking a predictable lunch with a clear price and a manageable visit time. Dinner targets nearby residents and small groups who want a seasonal meal without a large tasting-menu commitment. Visitors are supplementary, not the core demand justification. These segments are hypotheses until interviews and paid trials support them.

Purchase occasions

Lunch food baskets emphasize a main course with a smaller starter or dessert choice. Dinner baskets allow a fuller meal and optional wine or beer. Alcohol purchases are separate from food, and alcohol-free guests receive an equally clear offer. Bookings and walk-ins use the same stock and capacity allocation.

Research design

Ask at least 40 relevant respondents about their last comparable meal, actual spend and time constraints. Avoid questions that merely ask whether they like the concept. Recruit across different days and services, disclose the sample’s limitations and retain the question sheet. No responses have yet been collected.

08 / MARKET

Segmentation targeting and positioning

Targeting decision

Prioritize customers who can repeat within the district and who fit the lunch or early dinner schedule. Office workers outside walking reach, large events and delivery-only customers are excluded from the launch proposition. Treat visitor demand as a separate channel so a tourism increase cannot be misread as local retention.

Positioning statement

For local diners who want a seasonal sit-down meal at a readable price, Table des Saisons proposes a short menu with deliberate portion costing and reliable service. This is intended positioning. It has not been compared with observed local competitors or validated by customers.

Segmentation to targeting to positioning



Proposed operating framework. Assumptions and evidence limits are explained above.

09 / MARKET

Value proposition canvas

Customer and offer fit

The canvas pairs customer jobs, pains and gains with products, pain relievers and gain creators. It makes the lunch time constraint and the dinner choice constraint explicit. A smaller menu may simplify ordering, but it can also exclude dietary needs. Recipe testing and customer interviews must establish whether the proposed vegetarian option and substitutions are useful.

What to test

Paid trials should measure ordering time, meal satisfaction, kitchen completion times and repeat booking at the proposed price. Complaints and abandoned bookings are evidence too. The owner should stop claims such as “fast service” or “local ingredients” unless operating records and supplier origin checks support them.

Value proposition canvas

Customer jobs	Customer pains	Customer gains
Lunch within a limited break Dinner with a small group	Unclear prices and delays Too many menu choices	Predictable visit and bill Seasonal choice and dietary option
Products and services	**Pain relievers**	**Gain creators**
Lunch and dinner baskets Optional drinks and reservations	Readable menu and prices Prep tests and delay updates	Consistent costed portions Vegetarian main and repeat invitation

Proposed operating framework. Assumptions and evidence limits are explained above.

10 / MARKET

Market size and trends

Geography period and units

TAM means all comparable sit-down bistro meal occasions in Lyon's seventh arrondissement during the first operating year, April 2027 to March 2028. SAM means the subset within practical walking access of the selected site, compatible with the planned menu and Tuesday–Saturday services. SOM means the proposed restaurant's forecast meal covers in that same geography and period. All three use annual meal covers, with no double counting of drinks as meals.

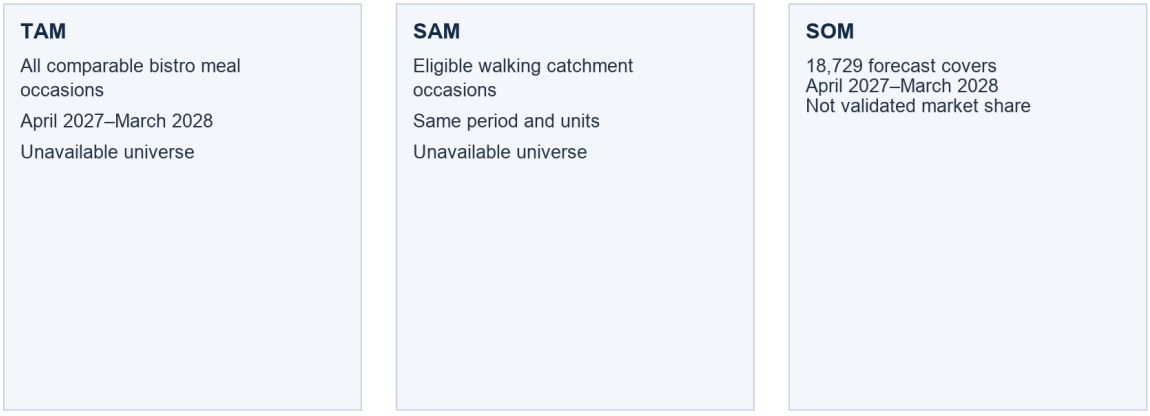
Unavailable universe

No reliable district-wide count of eligible meal occasions or spend is available in this work. TAM and SAM are therefore unavailable. A population figure or city visitor overnight count is not a valid substitute. Base forecast SOM is 18,729 expected meal covers in Year 1, rounded from the fractional planning aggregate. It is not validated market share.

Context from official tourism data

ONLYLYON's tourism office reports 9.56 million overnight stays for the metropolitan area in 2024 and a 2025 destination report. The overnight figure spans a larger geography and a different period from our market definition, so it is context only. It is not multiplied by an invented dining conversion rate. R1 and R2 identify the official pages and their stated periods.

Annual meal covers in Lyon 7th arrondissement



Scope diagram only. Box area is not proportional to an unverified market size.

Proposed operating framework. Assumptions and evidence limits are explained above.

11 / MARKET

PESTLE analysis

External conditions

The restaurant must navigate six areas of uncertainty. Public policy and premises rules affect opening readiness. Customer budgets and input inflation affect pricing. Dietary preferences affect the short menu. Booking and point-of-sale systems affect reconciliation. Waste and energy use affect purchasing. Employment, hygiene, alcohol and tax rules affect compliance.

Management response

Use each panel as a due diligence prompt rather than a forecast of political or economic events. The owner should assign a named advisor or employee to each issue after recruitment. Changes in law or supplier prices must be translated into the model's inputs and then into menu and staffing decisions.

PESTLE considerations

Political Local premises and works process Verify before lease	**Economic** Customer budgets and input costs Review prices and cash monthly	**Social** Lunch time and dietary needs Test with actual diners
Technological Bookings and payment reconciliation Retain offline fallback	**Legal** Hygiene, alcohol and employment Complete advisor checklist	**Environmental** Food waste and energy use Measure against served covers

Proposed operating framework. Assumptions and evidence limits are explained above.

12 / MARKET

Local demand and evidence

Evidence not yet collected

There are zero completed site traffic counts, zero customer interviews and zero paid trial covers in the evidence register. These are counts of research completed, not observed low market demand. There is no customer list, prebooking pipeline or secured corporate lunch contract. A chart of the missing evidence will make this distinction visible.

Site study

At each shortlisted site, count pedestrian movements for lunch and dinner across three weekdays and a Saturday, with weather and nearby events recorded. Separate passing traffic from restaurant entry. Record neighboring venues' opening hours and visible availability without inventing their turnover. Use paid trial reservations to estimate realistic demand conversion, and retain raw records.

Lease gate

A lease decision requires a repeatable full-price trial, acceptable access and extraction checks, a menu cost test and documented funding. Do not infer that the base forecast is achievable merely because the seating capacity can accommodate it.

Research completed as of 3 October 2026

Site traffic sessions	**0**
Customer interviews	**0**
Paid trial covers	**0**

Zero means uncollected evidence. It is not measured zero restaurant demand.

Proposed operating framework. Assumptions and evidence limits are explained above.

13 / MARKET

Competition positioning and price comparison

Comparison scope

The local alternatives are neighborhood bistros, lunch counters, brasseries, home meals and supermarket prepared food. They solve different needs. A nearby venue’s online rating is not used as an invented quality score. Named competitor prices and operating details remain uncollected because the exact site has not been selected.

Comparable price fieldwork

For at least six relevant venues, record the date, lunch format, dinner format, food price, drinks separately, service charge treatment, opening times and booking terms from a menu or receipt. Compare gross customer prices for a similar basket rather than isolated mains. Proposed prices in this plan are financial inputs, not observed market benchmarks.

Competitive response

The short menu can differentiate through reliability and cost control only if execution supports it. Avoid a price war with takeaway outlets whose premises, staffing and service model differ. Revisit the concept if local full-price customers require a wider menu than the kitchen can deliver.

14 / MARKET

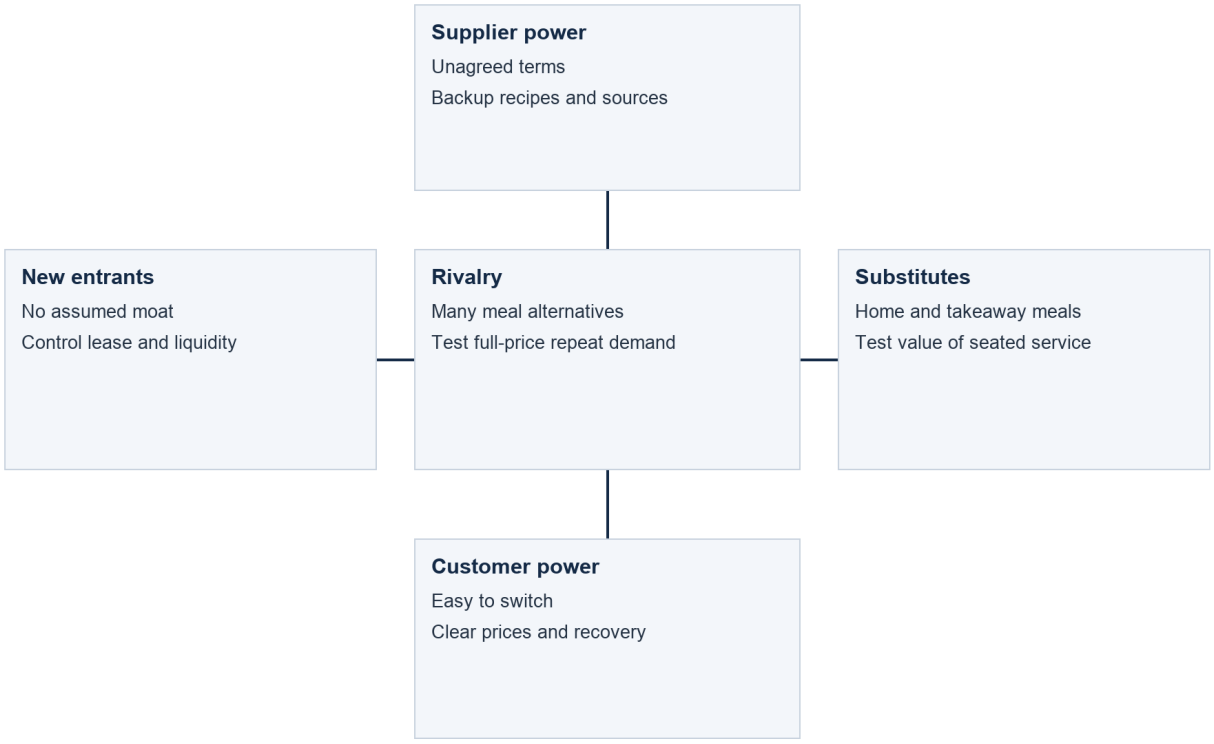
Porter five forces

Assessment basis

The five forces are qualitative hypotheses, not scored market measurements. Rivalry is central because guests can choose many meal alternatives. Suppliers, customer choice, new entrants and substitutes surround that rivalry. Each force has a response tied to the restaurant's operating constraints.

Action

Obtain alternative ingredient sources and a written substitution process. Give diners clear prices and booking terms. Protect useful menu differentiation through recipes and service routines rather than assuming barriers to entry. Retain liquidity because neither a small menu nor a lease protects demand.



Proposed operating framework. Assumptions and evidence limits are explained above.

15 / STRATEGY

Strategy canvas

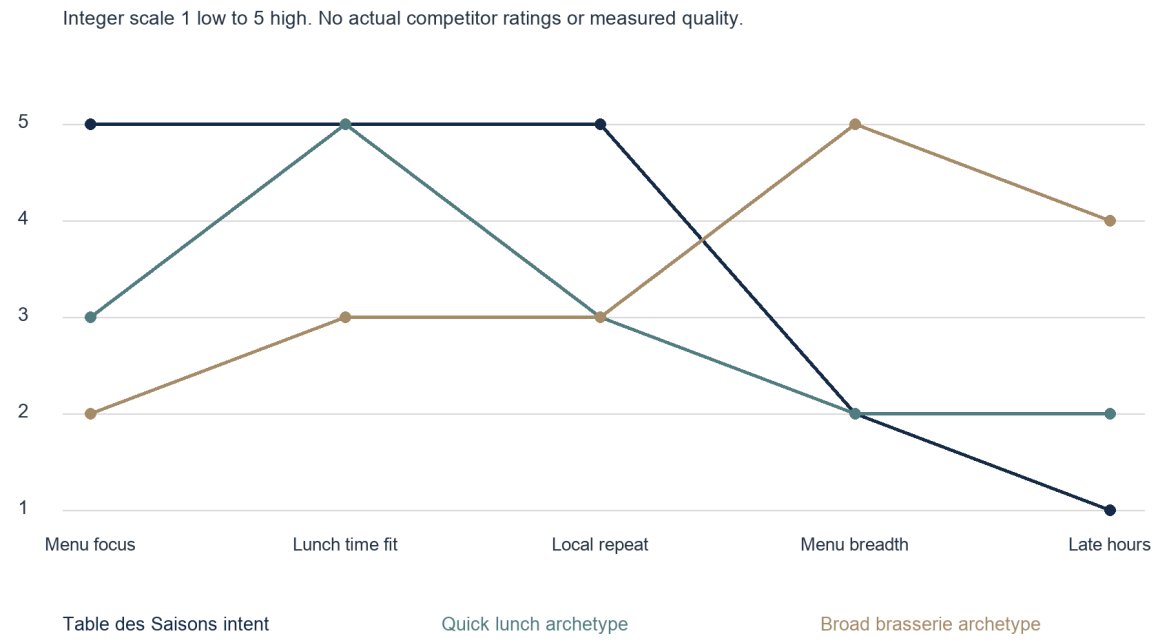
Intended offer and archetypes

The canvas uses integer scores from 1 to 5 to express intended strategic emphasis, where 1 is low emphasis and 5 is high emphasis. Table des Saisons is compared with hypothetical quick-lunch and broad-menu brasserie archetypes. These are disclosed design archetypes, not ratings of actual venues, observed quality or customer satisfaction.

Interpretation

We intend to emphasize seasonal menu focus, a clear lunch visit and repeat local relationships while giving less emphasis to menu breadth and late-night availability. The key tradeoff is excluding some demand occasions to keep the kitchen and roster manageable. Customer research may show that this tradeoff is unsuitable.

Intended emphasis and hypothetical archetypes



Proposed operating framework. Assumptions and evidence limits are explained above.

16 / OPERATIONS

Location premises and equipment

Site brief

Shortlist a ground-floor site in Lyon’s seventh arrondissement with extraction compatible with hot cooking, safe delivery access, room for 40 approved seats and a practical route between kitchen and dining room. Seating is a proposed design limit, not a verified capacity. There is no assumed terrace, parking advantage or protected footfall.

Premises diligence

Confirm lawful use, landlord consent, fire safety, accessibility, ventilation, grease management, electrical load, refrigeration space, toilets and noise constraints before signing. Obtain independent inspection and written fit-out quotations. Deposits, equipment and working capital must be funded before opening, and irreversible commitments should follow the funding gate.

Equipment plan

The planning list includes extraction and cooking equipment, cold storage, dishwasher, prep surfaces, dining furniture and point-of-sale hardware. Equipment costs are allowances, not supplier quotes. The useful lives used later will be modeling lives subject to accountant review. A servicing contract and downtime response are required before trial service.

17 / OFFER

Menu pricing and order economics

Menu design

Lunch offers a seasonal food basket at a proposed gross €25. Dinner offers a fuller basket at a proposed gross €36. One vegetarian main is available at both services. The model will treat the food basket as one meal cover and separately model a €5 soft-drink attachment and a €9 alcoholic-drink attachment. These are weighted basket inputs rather than a published item-by-item menu.

Cost cards

Proposed net ingredient cost is €7.20 for the lunch basket, €10.40 for dinner, €1.10 for the soft drink and €2.60 for alcohol. All are unquoted assumptions. Stock spoiled before sale raises the cost per sold unit. Portion testing, allergen mapping and measured preparation yield are required before confirming prices.

VAT and contribution

Restaurant food and non-alcoholic drinks use 10% output VAT and alcohol 20% under current official guidance reviewed in October 2026. Raw food and soft-drink ingredient purchases use a modeled 5.5% input VAT class, alcohol 20%, and standard taxable overheads and equipment 20%. Replace blended purchase classes with supplier invoice classifications. Customer prices are gross; revenue and contribution are net of output VAT. R3 supports the restaurant output classes, not every proposed recipe purchase.

18 / GROWTH

Brand experience and sales process

Service promise

Use a plain seasonal menu, readable prices and a clear booking process. Confirm dietary requirements without promising an allergen-free kitchen. Guests are greeted, seated, offered the short menu and told about significant delays. The team checks each table before payment and records complaints that reveal recipe or service problems.

Channels

The launch uses in-person dining and direct reservations only. No commission-heavy marketplace revenue is assumed. Website or telephone reservations support seat planning but do not count as covers until served. The owner reconciles bookings, point-of-sale covers, cash and card settlements each day.

Journey and recovery

Discovery leads to booking or arrival, seating, ordering, meal delivery and payment. A mistaken dish should be corrected immediately with the manager informed. Refunds and complimentary items must be coded separately so they do not disappear from menu economics. Booking personal data is used only for the stated reservation purpose unless further lawful consent is obtained.

19 / GROWTH

Launch marketing and retention

Before opening

The one-time launch allowance will cover menu photography, local discovery information, signage preparation and two paid trial services. No partner endorsement is assumed. The owner will approach nearby employers and residents with a specific lunch offer after the premises are confirmed. Contact lists and booking data need a lawful collection and retention process.

Ongoing marketing

A proposed €600 monthly operating budget supports local discovery, booking information and menu updates. Measure paid covers and contribution from each test. Stop an activity that attracts only discounted one-time visits. A repeat-visit invitation should be simple and voluntary, with no assumption that a loyalty program produces demand automatically.

Retention experiment

Test whether a monthly seasonal change brings back full-price diners. Compare repeat bookings with a matched prior period and record cancellations and capacity constraints. Do not count repeat reservations as actual repeat meals. Adjust spend within the existing budget before broadening channels.

20 / OPERATIONS

Daily operations suppliers and sustainability

Daily routine

Receive and check deliveries before preparation, verify temperature and condition, label dates and record rejected goods. The kitchen prepares against expected covers, uses first-expiry-first-out rotation and counts vulnerable stock after dinner. The dining room reconciles receipts with served covers. Cleaning and cooling records are completed before closing.

Supplier resilience

Use written specifications for key produce, proteins and drink products. Obtain at least two practical options for critical categories and confirm minimum orders, delivery windows and payment terms. The financial assumption of supplier credit is not a negotiated agreement. Maintain a repair contact for refrigeration and dishwasher faults. Food safety takes precedence over preserving stock value.

Waste energy and sourcing

Measure waste by category and cause, compare portions with recipes and reduce the next preparation batch when bookings are weak. Seasonal language is a menu intention, not proof of local provenance. Supplier origin records must support any sourcing claim. Monitor electricity and water use against covers and check whether savings are real rather than the result of fewer guests.

21 / PEOPLE

Staffing training and fair work

Roster design

A proposed weekly roster includes 40 owner-manager hours, 39 head-chef hours, 39 second-cook hours, 35 kitchen-assistant hours and 70 server hours across two employees. A further 28 hourly relief hours cover breaks, paid absence and peaks. This is 251 paid hours including the owner. The opening plan is ten services a week. Service is 12:00–14:30 and 19:00–22:00, with kitchen preparation and cleanup budgeted around those sessions.

Coverage allocation

Kitchen work receives 127 weekly hours including 14 relief hours. Dining-room and management work receives 124 hours including the other 14 relief hours and the owner. The detailed rota must provide at least two kitchen and two front-of-house people during the 27.5 public service hours, then allocate remaining hours to preparation, deliveries, closing, purchasing and management. At high covers, additional relief hours are triggered by the model.

Pay and training

Proposed gross hourly wages are €19 for the head chef, €16.50 for the second cook, €13.50 for the kitchen assistant, €14 for servers and €15 for relief. Owner gross pay is €3,600 a month. A 35% employer-cost allowance is a local planning budget, not a statutory payroll calculation. Confirm French HCR classification, overtime, minimum pay, leave and actual social charges with payroll advice. Train allergen handling, temperature checks, table service and cash reconciliation before opening. The model adds a 10% premium for hours 36–39 for the two 39-hour cooks, with higher-hour premium tiers exposed in the formulas. The 28 relief hours are paid additional coverage; the rota allocates them to leave and breaks rather than assuming unpaid absence cover.

22 / OPERATIONS

Legal insurance and readiness

Opening requirements

French official guidance covers business registration, premises, hygiene and alcohol-sale requirements when opening a restaurant. The owner must confirm the relevant hygiene training or qualifying experience route, declarations and meal-related alcohol license requirements for the final offer. None are completed. R4 provides the official opening checklist reviewed on 3 October 2026.

Advisor checks

Before trading, confirm company structure, tax registration, food-business declaration, employment contracts, collective agreement obligations, accessibility, fire requirements and any works approvals. Seek actual public liability, property, business interruption and employer insurance quotations. The forecast insurance amount is an allowance. Confirm data protection practices for bookings and the payment processor.

Tax scope

The model will use the normal 25% corporation-tax rate after loss offsets. It will not assume eligibility for the 15% small-company band because ownership and fully paid capital conditions are unknown. R5 supports the normal rate and conditional reduced rate. Tax timing is a planning simplification to be reconciled with an accountant’s actual installment and filing calendar.

23 / OPERATIONS

Opening roadmap and risk actions

Sequence

October–December 2026: shortlist sites, gather demand evidence and obtain technical inspections. January 2027: choose a viable site only if funding and approvals are supportable. February–March: fit out, recruit, cost recipes, complete required registrations and run paid trials. April 2027 is the proposed start, subject to these gates. A delayed opening creates additional preopening rent and interest; it does not create automatic extra borrowing.

Risk responses

Weak demand requires smaller purchasing batches and a review of service sessions before menu expansion. Chef absence requires a tested deputy and relief coverage. Inflation requires cost-card review before a price change. Equipment failure requires safe stock disposition and a repair plan. Funding shortfall requires documented additional equity or a reduced project, not a presumed overdraft.

Management cadence

Review cash weekly and all model drivers monthly. Escalate negative cash before commitments become overdue. Record who owns each action and its decision date once personnel are named. Proposed milestones are not evidence of completed approvals or secured funding.

24 / EVIDENCE

Research evidence quotes and assumptions

Research register

R1 ONLYLYON tourism key figures: metropolitan context, including 9.56 million overnight stays in 2024. R2 ONLYLYON 2025 report notice: destination trends and report availability. Neither is a district meal-demand estimate. R3 Service Public food and drink VAT guidance: 10% restaurant food/non-alcoholic output and 20% alcoholic output. R4 Service Public opening checklist: administrative, hygiene, premises and alcohol steps. R5 French tax authority corporate tax page: normal 25% and conditional 15% band. R6 BOFiP 19 November 2025 provides ingredient input VAT classes and exceptions. R7 Légifrance HCR overtime provisions support the hour premiums; payroll classification and working-time arrangements still need review.

Evidence still required

Lease, extraction assessment, seating approval, equipment quotations, actual ingredient invoice VAT, menu yields, customer counts, competitor menus, payroll cost calculation, owner CV and personal budget, bank terms and proof of equity remain unavailable. The proposal uses clearly marked planning allowances. No source is presented as a supplier quote or a customer observation.

Source access

Reviewed 3 October 2026. R1 https://presse.lyon-france.com/en/key-figures-and-studies/tourism-key-figures
R2 https://pro.lyon-france.com/actualites-onlylyon-tourisme-et-congres/parlons-chiffres/chiffres-cles-du-tourisme-2025-le-nouveau-bilan-de-la-destination-est-disponible
R3 https://entreprendre.service-public.gouv.fr/vosdroits/F22399
R4 https://entreprendre.service-public.gouv.fr/vosdroits/F33794
R5 https://www.impots.gouv.fr/professionnel/imposition-des-resultats
R6 https://bofip.impots.gouv.fr/bofip/2033-PGP.html/identifiant=BOI-TVA-LIQ-30-10-10-20251119
R7 https://www.legifrance.gouv.fr/conv_coll/id/KALIARTI000005826386

25 / FINANCE

Model guide and assumptions

Model scope

The final plan uses financial model version 1.0 in EUR, 36 monthly periods from April 2027 to March 2030 and three operating years from April to March. All three cases are live parallel builds using the same schedules and separate driver columns. Summary selection changes the selected view; it does not freeze a case snapshot.

Reference method

The approved café Word template is copied as the design authority. Actual café Word, Excel and financial JavaScript and the restaurant industry workbook, design document and builder were inspected read-only. The restaurant reference is a five-year multi-unit chain model. This plan requires one site and 36 monthly periods, so the model will be an honest reference-inspired reconstruction, not a claim that its workbook was imported or its chain assumptions adopted.

Completion gate

The financial schedules and charts below come from the retained model results. Independent stock-flow checks and native cache-cleared recalculation cover the actual saved workbook. The Word and Excel files remain proposals pending premises, customer, payroll and funding evidence. Parent review is a delivery gate, not commercial approval.

26 / FINANCE

Startup funding and itemized costs

Proposed equity of €190,000 and debt of €130,000 fund €262,284 of preopening cash uses. Actual opening cash is €57,716, €12,284 below the €70,000 target. No sources are secured. The €15,000 capital contingency allowance is modeled as spent and capitalized at opening, not an unspent reserve. Opening inventory is assumed 85% food/non-alcohol ingredients and 15% alcohol by net cost; invoice classification remains a gate.

Base startup use / source	EUR
Fit-out net	80,000
Kitchen equipment net	60,000
Furniture net	18,000
POS net	3,000
Capital contingency spent net	15,000
Capital input VAT	35,200
Opening stock net	5,000
Opening stock input VAT	384
Refundable rent deposit	13,500
Preopening rent	13,500
Legal and brand preparation net	9,000
Legal and brand VAT	1,800
Recruitment and training	4,000
Loan arrangement fee	1,950
Preopening loan interest	1,950
Total preopening cash use	**262,284**
Proposed owner equity	190,000
Proposed loan draw	130,000
Total proposed sources	**320,000**
Actual opening cash	**57,716**

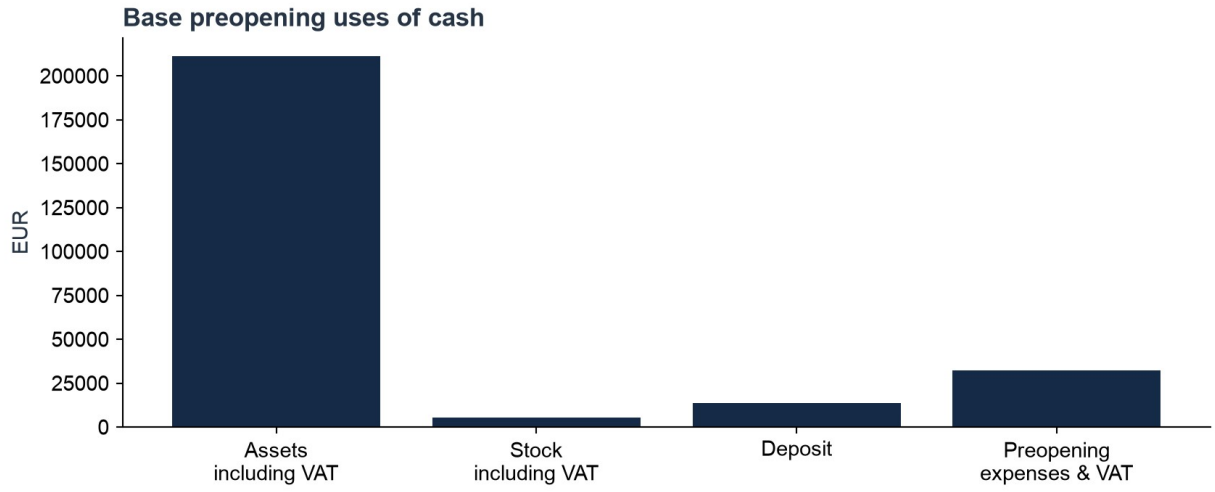
27 / FINANCE

Owner survival budget and financing terms

The owner's actual household finances are unavailable. This illustrative monthly budget totals €2,500. Gross owner pay of €3,600 with assumed 77% net retention gives €2,772, leaving €272 against that budget. Retention is a modeling assumption, not an individual payroll or income-tax computation. Pay is charged to the company together with the employer allowance. Proposed loan terms are 6% fixed interest, 60 equal-principal installments after three operating months of principal grace and a 1.5% arrangement fee. No lender, security value or guarantee commitment is assumed.

Illustrative personal item	EUR / month
Housing/utilities	1,250
Food/household	450
Transport	150
Insurance/health	150
Other/contingency	500
Required net income	**2,500**
Estimated owner net pay	**2,772**
Budget surplus	**272**

Confirm legal employment status, actual net pay, personal liabilities, capital ownership and lender terms before adopting this budget. Preopening rent and interest are paid costs and opening losses. No dividend is forecast.



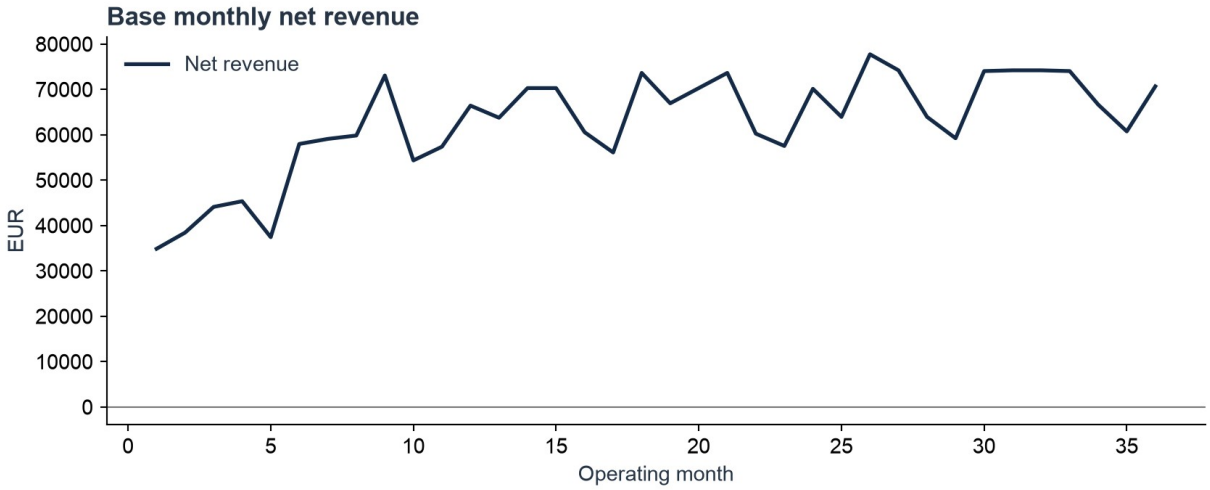
Gross cash uses include recoverable VAT. Reserve is held cash and is not expensed.

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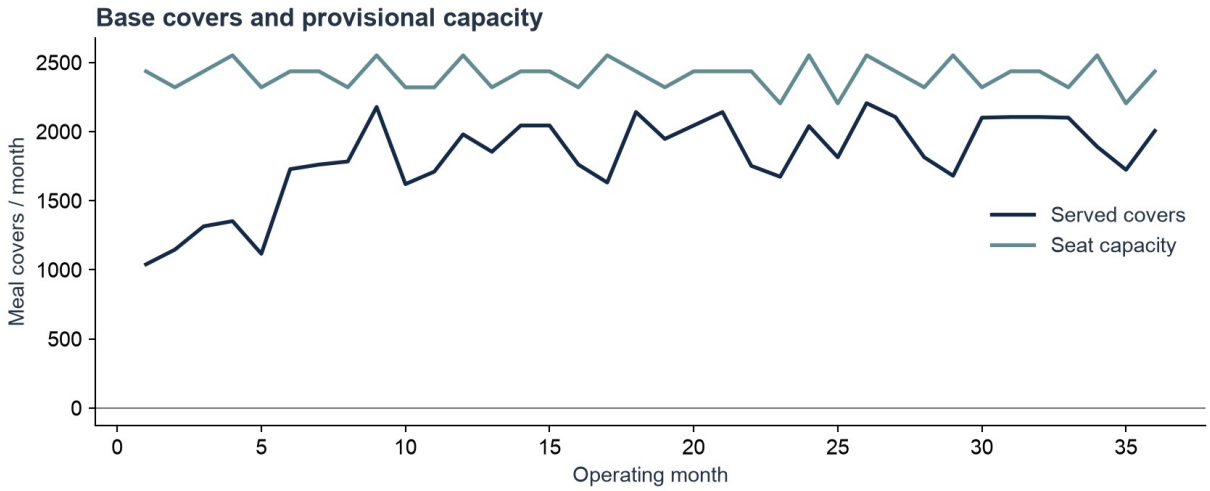
Revenue forecast and capacity

Base mature demand is 38 lunch and 52 dinner covers per trading day. Opening demand is 55% of mature demand and ramps over nine months. Tuesday–Saturday calendar days less one additional closure per month set trading days. Forty seats with 1.3 lunch turns and 1.6 dinner turns cap daily service at 116 covers. Actual safety and premises capacity remains unverified. Prices and annual growth are assumptions, not surveyed demand. Drinks are attachments to meals and do not increase the cover count.

Base metric	Year 1	Year 2	Year 3
Meal covers	18,729	23,073	23,651
Net revenue EUR	**628,371**	**793,465**	**833,662**
Gross receipts EUR	**696,827**	**879,906**	**924,482**



April 2027–March 2030 forecast, EUR excluding output VAT.

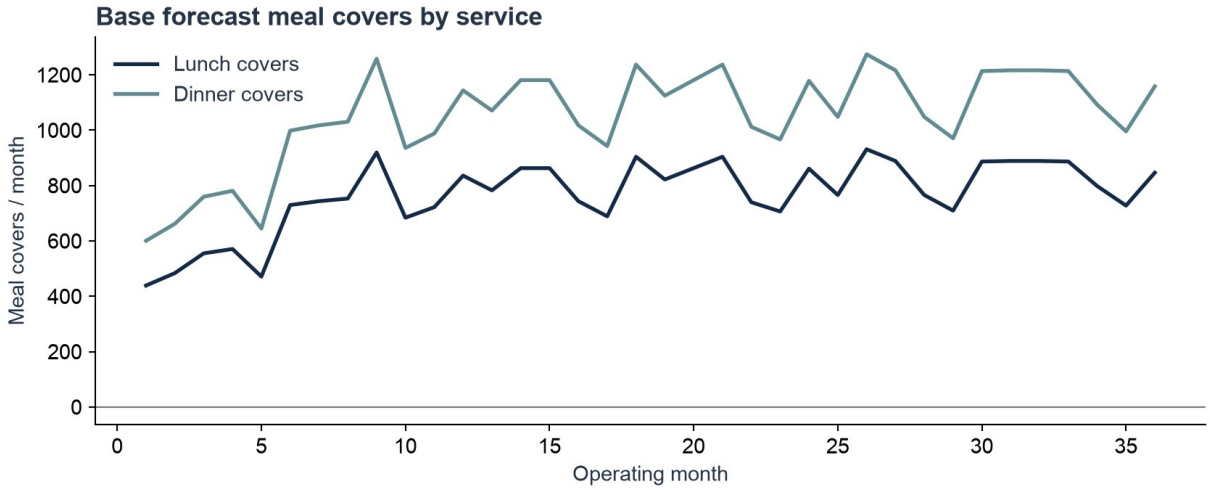


The seat cap limits each daypart separately and does not prove demand.

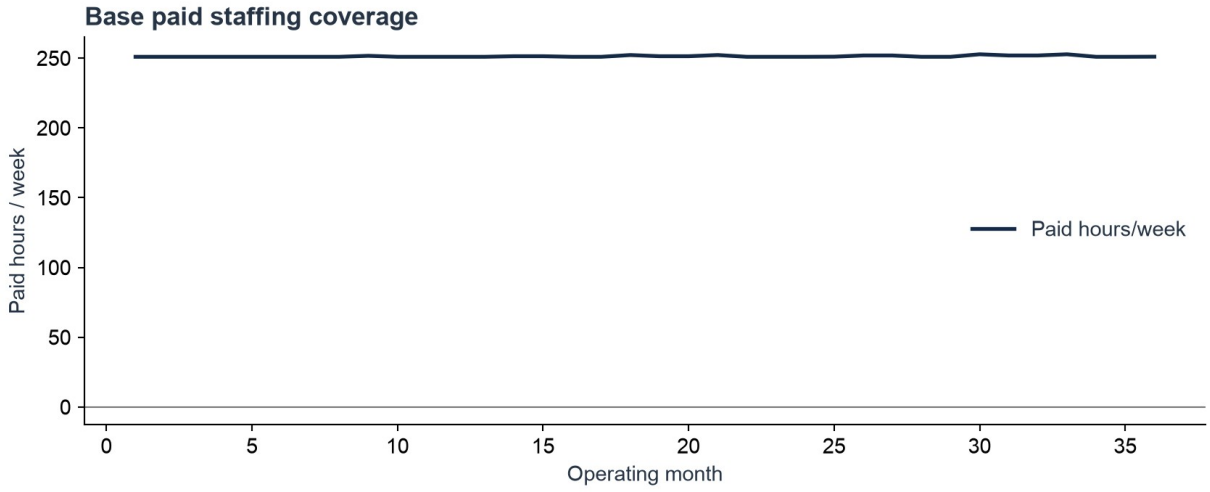
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Demand and paid capacity

The financial demand series below is a forecast, while the earlier evidence chart counts research actually completed. The opening roster totals 251 paid hours a week including the owner. It provides a core minimum of two kitchen and two front-of-house workers during public service, then preparation, cleanup, management and paid relief. Paid salary costs run for 52 weeks and the relief pool covers absence; it is not unpaid owner overtime. Extra relief hours are added when daily covers exceed 95. Confirm a compliant detailed rota before hiring.



Meal covers are forecast counts, distinct from drinks and uncollected site counts.

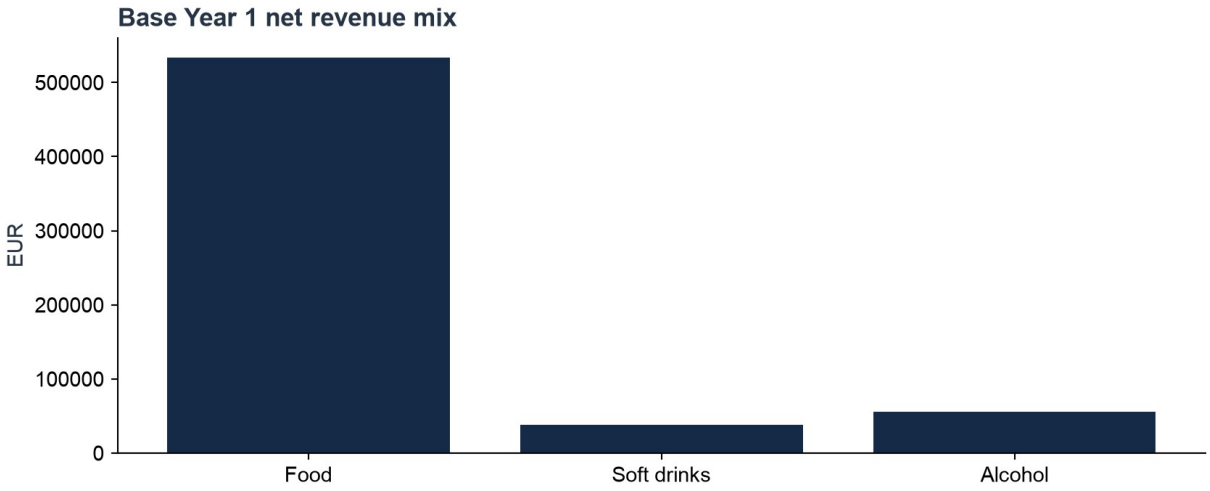


Weekly paid hours across both services, including owner and relief. Higher covers trigger paid peak coverage.

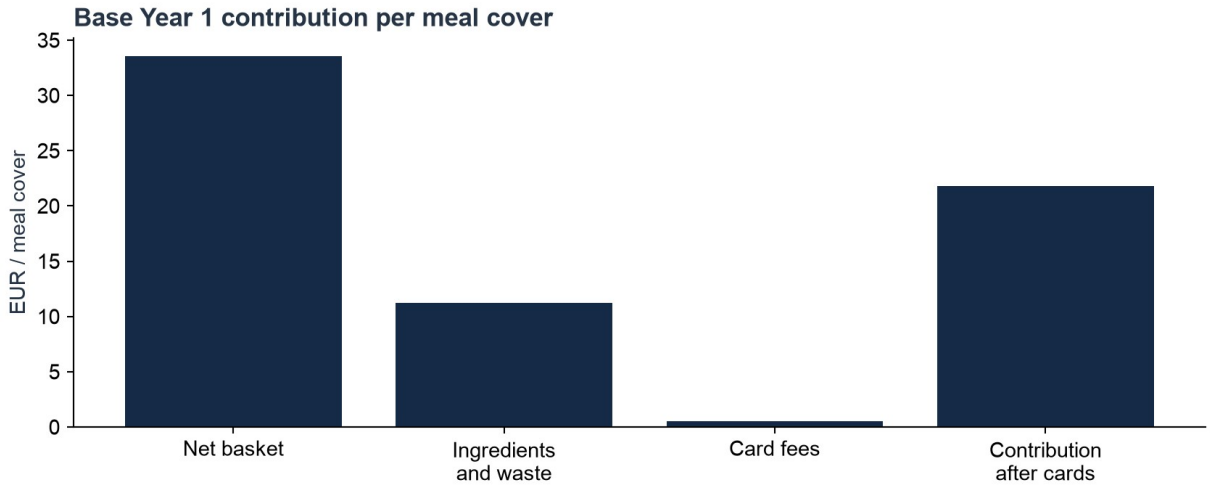
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Product mix and contribution

The food baskets provide most net revenue. Soft-drink and alcohol attachment assumptions generate separate units and VAT. Gross customer prices are converted to net revenue by product class. Recipe costs are increased for modeled food and drink waste. Card fees are charged on gross card receipts. Contribution below excludes payroll, rent, other overheads, depreciation, interest and corporation tax.



Base Year 1 net revenue by product group, EUR.

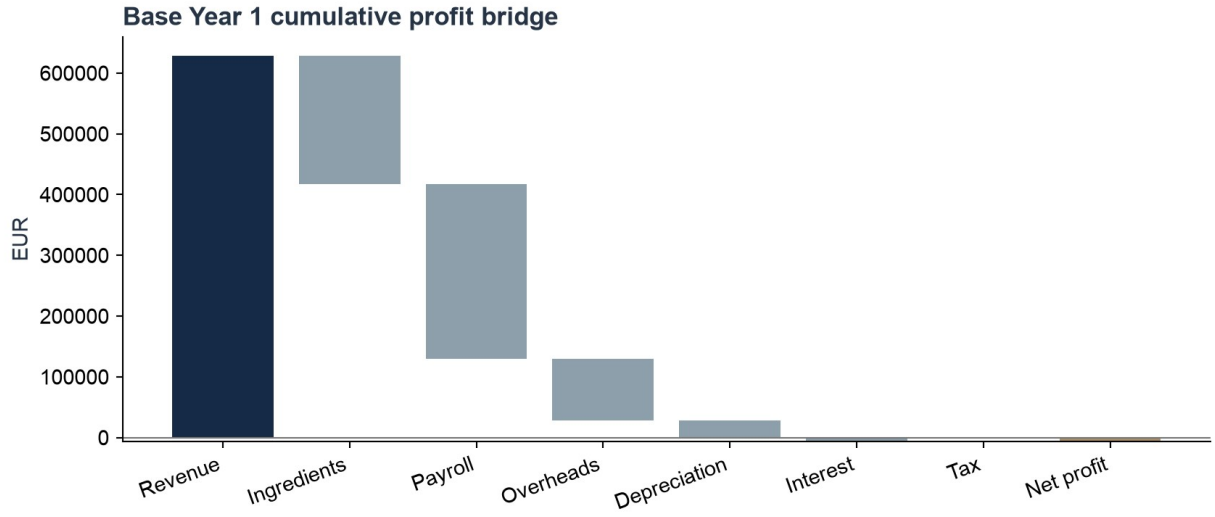


Contribution per meal cover after ingredient waste and card fees. No supplier quotes or observed yields are implied.

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Costs and projected profit

Payroll retains fixed operating coverage in weak demand. The 35% employer allowance is deliberately disclosed for local payroll review. Ingredient and overhead inflation, annual wage increases, owner pay and recipe waste affect margins. Current tax is 25% after available loss offsets; no deferred tax asset is recognized. Opening setup losses enter the carry-forward. All forecast losses are below France's large-loss annual limitation threshold. Book and tax depreciation use the same finite straight-line planning lives, with no depreciation beyond cost.



Genuine cumulative Year 1 waterfall. Each cost begins at the prior running total; the final bar equals net profit.

Base Year 1 payroll is €288,021; EBITDA is €28,263; pretax result is €(6,747). The opening loss and first-year loss delay tax payments, rather than being removed from the model.

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Profit and loss forecast

EUR excluding VAT. Operating years run April–March. Costs are shown as positive expenses and subtracted in computed subtotals. Debt principal and capital purchases are excluded from profit and shown in cash flow.

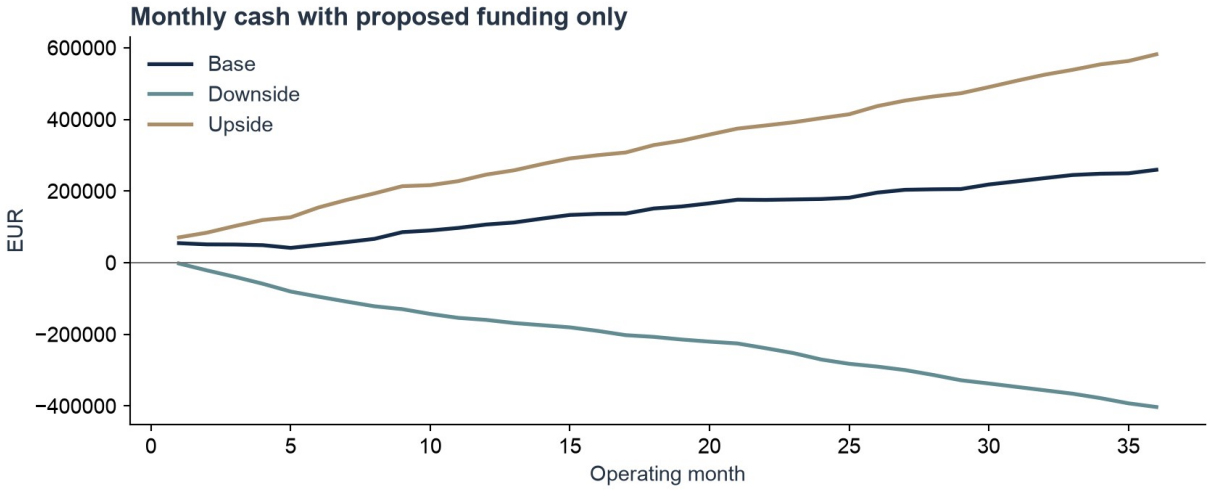
Base profit and loss	Year 1	Year 2	Year 3
Net revenue	**628,371**	**793,465**	**833,662**
Ingredients incl food/drink waste	210,880	267,583	282,511
Gross contribution	**417,492**	**525,881**	**551,151**
Payroll incl owner and employer costs	288,021	296,976	306,199
Rent	54,000	55,080	56,182
Taxable overheads	32,400	33,372	34,373
Insurance/local charges	5,400	5,562	5,729
Card fees	9,407	11,879	12,481
EBITDA	**28,263**	**123,013**	**136,187**
Depreciation	27,600	27,733	29,200
Interest	7,410	5,915	4,355
Pretax profit	**(6,747)**	**89,364**	**102,632**
Corporation tax	0	13,054	25,658
Net profit	**(6,747)**	**76,310**	**76,974**

Monthly taxable profits first use carried losses. Tax is accrued monthly and paid one month later as a planning convention. This approximates liquidity and is not the statutory French installment timetable. Confirm actual installments and annual settlement before opening.

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Cash flow and financial position

Base minimum cash of €41,362 is positive but €28,638 below the target reserve. Base hard payment-deficit funding is zero; additional funding to retain the €70,000 target is €28,638. The Downside minimum is negative €402,866: that is unfunded, with no implied overdraft. An extra €70,000 would be required beyond the hard deficit to maintain the target in that case. All case cash lines assume only the proposed equity and loan. Supplier credit and card settlement days are hypotheses.



Negative cash identifies obligations the proposal cannot fund; no automatic facility or rescue equity is assumed.

Base annual cash flow	Year 1	Year 2	Year 3
Opening cash	57,716	106,499	177,770
Operating cash movement	68,282	106,871	107,628
Investing cash movement	0	(9,600)	0
Principal repayment	(19,500)	(26,000)	(26,000)
Net cash movement	**48,782**	**71,271**	**81,628**
Closing cash	**106,499**	**177,770**	**259,398**

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Cash flow forecast months one to six

Base monthly cash flow, EUR. Opening inventory and deposits are paid before trading. Receivables use gross card sales and supplier payables include purchase VAT. VAT credit carries forward; no automatic cash refund is forecast. Positive VAT is paid the following month. Purchases cannot become negative; unused opening stock remains inventory.

Cash flow	2027-04	2027-05	2027-06	2027-07	2027-08	2027-09
Opening cash	57,716	54,543	51,083	50,719	48,921	41,362
Customer collections	36,355	42,476	48,456	50,315	42,031	62,851
Supplier payments	6,169	12,524	15,322	16,431	14,038	18,924
Payroll	23,997	23,997	23,997	23,997	23,997	23,997
Net overheads/card fees	8,172	8,226	8,310	8,329	8,211	8,518
Overhead input VAT	540	540	540	540	540	540
Interest	650	650	650	650	639	628
VAT settlement	0	0	0	0	0	0
Cash corporation tax	0	0	0	0	0	0
Capital cash movement	0	0	0	0	0	0
Principal movement	0	0	0	(2,167)	(2,167)	(2,167)
Net cash movement	**(3,173)**	**(3,460)**	**(363)**	**(1,798)**	**(7,559)**	**8,077**
Closing cash	**54,543**	**51,083**	**50,719**	**48,921**	**41,362**	**49,439**

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Cash flow forecast months seven to twelve

Base monthly cash flow, EUR. Opening inventory and deposits are paid before trading. Receivables use gross card sales and supplier payables include purchase VAT. VAT credit carries forward; no automatic cash refund is forecast. Positive VAT is paid the following month. Purchases cannot become negative; unused opening stock remains inventory.

Cash flow	2027-10	2027-11	2027-12	2028-01	2028-02	2028-03
Opening cash	49,439	57,464	66,548	85,338	89,918	97,008
Customer collections	65,581	66,186	80,310	61,478	63,172	73,338
Supplier payments	21,700	21,247	25,414	21,146	19,694	23,586
Payroll	23,997	23,997	24,060	23,997	23,997	23,997
Net overheads/card fees	8,535	8,546	8,744	8,464	8,509	8,645
Overhead input VAT	540	540	540	540	540	540
Interest	617	607	596	585	574	563
VAT settlement	0	0	0	0	602	4,351
Cash corporation tax	0	0	0	0	0	0
Capital cash movement	0	0	0	0	0	0
Principal movement	(2,167)	(2,167)	(2,167)	(2,167)	(2,167)	(2,167)
Net cash movement	**8,025**	**9,084**	**18,790**	**4,580**	**7,090**	**9,491**
Closing cash	**57,464**	**66,548**	**85,338**	**89,918**	**97,008**	**106,499**

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Balance sheet summary

EUR at the end of each operating year. Cash is an explicit cash-flow roll-forward, not a balancing asset. Negative cash in the Downside is exposed as an unfunded arithmetic position and does not imply the restaurant can legally continue paying. Paid-in equity is fixed, retained earnings include preopening expense and cumulative net profit, and no dividends or rescue funding are assumed.

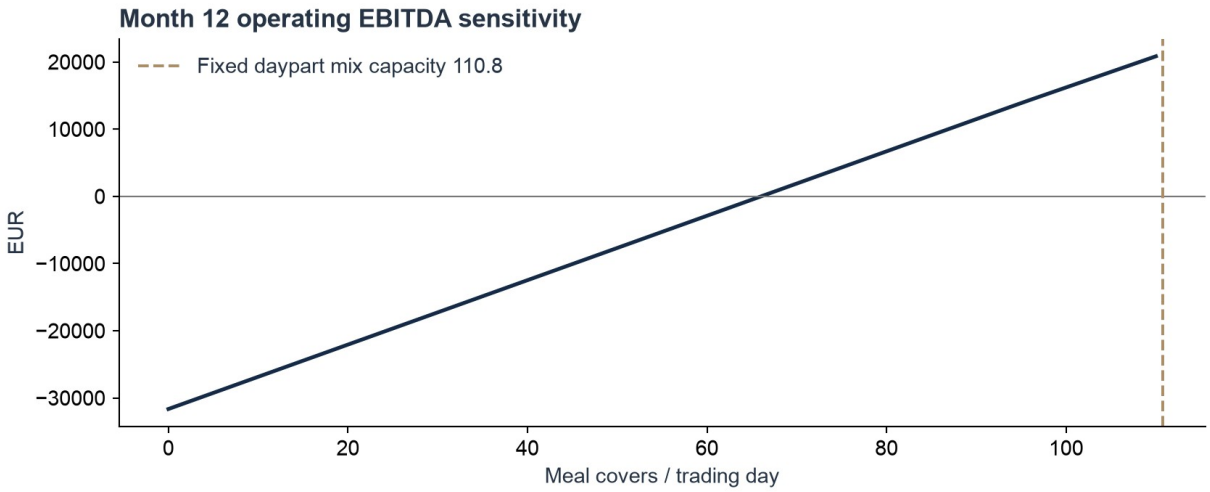
Base closing position	Year 1	Year 2	Year 3
Cash	106,499	177,770	259,398
Receivables gross	4,277	4,516	4,551
Inventory net	3,596	3,815	3,863
Recoverable VAT	0	0	0
Refundable deposit	13,500	13,500	13,500
PP&E net	148,400	128,667	99,467
Total assets	**276,272**	**328,267**	**380,779**
Supplier payables gross	7,785	8,278	8,326
VAT payable	5,134	3,822	5,455
Tax payable	0	2,504	2,361
Debt	110,500	84,500	58,500
Total liabilities	**123,419**	**99,104**	**74,642**
Paid equity	190,000	190,000	190,000
Retained earnings	(37,147)	39,163	116,137
Total equity	**152,853**	**229,163**	**306,137**
Total liabilities and equity	**276,272**	**328,267**	**380,779**
Balance sheet difference	**0**	**0**	**0**

The gross-to-net working-capital and VAT schedules reconcile payments and receipts. Assets have finite lives; the replacement asset in month 24 adds its own 60-month depreciation cohort. Supplier payments, loan principal and taxes roll forward without balance plugs.

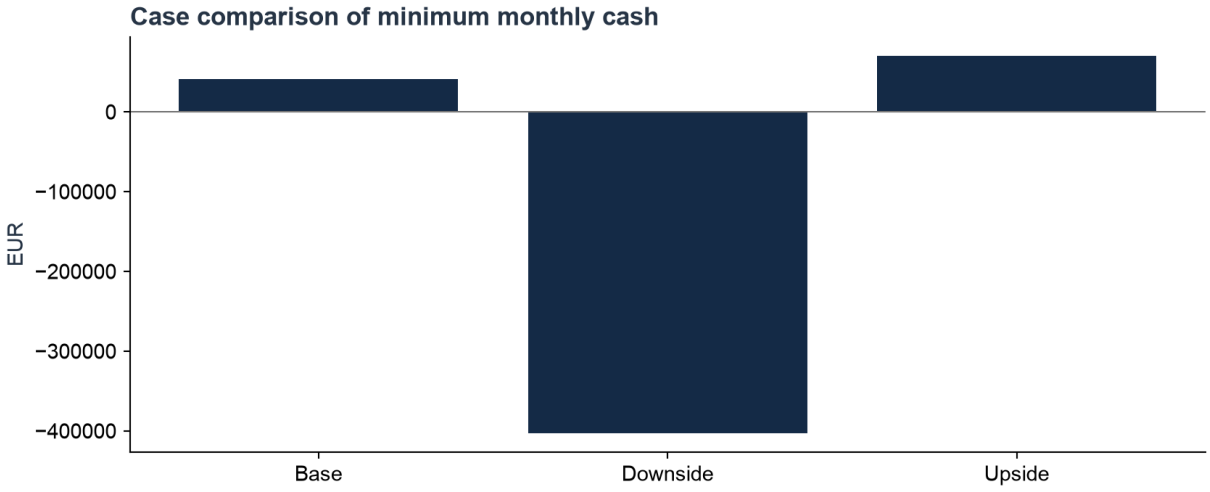
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Break even and scenarios

At month-12 prices, product mix and operating costs, the plotted operating EBITDA becomes nonnegative around 68 daily meal covers on a two-cover grid. This is an operating break-even sensitivity, not cash break-even after loan principal, taxes or asset purchases. At the fixed lunch/dinner mix, dinner capacity limits the curve to 110.8 daily covers. The aggregate 116-cover limit needs a different daypart mix. Extra relief pay applies above 95 covers. Cases are hypotheses, not probabilities. The Downside retains the fixed roster and proposed funding while demand is lower, waste higher and preopening delay/capital cost higher.



Forecast product mix and month-12 fixed costs. Derived retained chart data, no observed demand.



Minimum cash over all 36 months, EUR. Each case remains live in the workbook.

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Case results and model guide

All figures use model version 1.0, EUR, April–March years. Blue numeric inputs on Inputs and Startup are editable. Change the Summary selector at Inputs F5 to view a case. Base, Downside and Upside schedules each calculate all 36 months independently from their own column. There are no saved scenario snapshots to become stale. After edits recalculate Excel; refresh Word and its model-driven chart images from the retained results before distributing a revised plan.

Case metric	Base	Downside	Upside
Year 1 net revenue	628,371	333,087	863,916
Year 1 net profit	(6,747)	(212,322)	126,223
Year 3 net profit	76,974	(141,409)	174,028
Minimum 36-month cash	**41,362**	**(402,866)**	**70,636**
Hard deficit funding	**0**	**402,866**	**0**
Funding to retain EUR70,000 reserve	**28,638**	**472,866**	**0**

Opening delay costs are charged before the April 2027 operating horizon. The forecast assumes the project still reaches its proposed operating start by commencing preparations earlier; if approvals force a later actual opening, rebase the date horizon rather than claiming the same calendar sales. Current sources are proposed and unverified. Tax, payroll, supply VAT, premises and demand gates remain open.