SAMPLE DOCUMENT

Fictional business, shown to demonstrate format and depth

BUSINESS PLAN

Bloom & Bean Coffee Roasters LLC

Sacramento, California

Prepared for SBA 7(a) lender review

Funding request: $180,000 · Term: 10 years

Prepared using the 48 Hour Plan process — 48hourplan.com

August 2026

Important Notice

This document is a sample. Bloom & Bean Coffee Roasters LLC is a fictional company created to demonstrate the structure, financial depth, and sourcing standards of a 48 Hour Plan lender-format business plan. It does not describe a real business, and no statement about the company, its founders, or its performance should be relied on as fact.

Two kinds of numbers appear in this plan, and they are labeled throughout:

- **Market and industry statistics are real.** Every market claim carries a citation to a verifiable public source, listed in the Appendix. This is the same sourcing standard applied to every client plan.
- **Company figures are illustrative assumptions.** Revenue, cost, and staffing figures for the fictional company are example inputs to a live three-year financial model. In a client engagement these come from your intake answers, and every assumption we make on your behalf is listed in the Assumptions Register with its source and flagged for your review.

Every financial table in this plan is generated from, and reconciles exactly to, the accompanying Excel model (379 formulas, machine-verified with zero errors). Change any input and the statements recalculate.

Nothing in this document guarantees loan approval. No preparer can. What we build is the document lenders expect to see, with arithmetic they can check.

Table of Contents

1. Executive Summary

Concept. Bloom & Bean Coffee Roasters is a specialty coffee café and small-batch roastery planned for Sacramento's Midtown district. The business pairs a retail café with a wholesale roasting program that supplies offices, restaurants, and independent grocers — two revenue streams from one roasting asset.

The market. Coffee is the most habitual purchase in American food service: 66% of U.S. adults drank coffee in the past day and 73% in the past week (~195 million adults), while 58% drank a specialty coffee in the past week — up 9.4% since 2022 (National Coffee Association, 2026 National Coffee Data Trends). The U.S. coffee market is valued at $23.96 billion in 2025 and projected to reach $28.94 billion by 2030, a 3.85% CAGR (Mordor Intelligence). Sacramento's 536,449 residents and $87,321 median household income (U.S. Census Bureau) support one of Northern California's most active specialty-coffee scenes.

The ask. The company seeks a $180,000 SBA 7(a) term loan (10-year, fully amortizing) to fund build-out, roasting and espresso equipment, opening inventory, and a working-capital reserve. Monthly debt service at the modeled 10.75% rate is $2,454.10 ($29,449/year).

Key financials (from the accompanying model)

	Year 1	Year 2	Year 3
Total revenue	**$463,097**	**$635,014**	**$726,076**
Gross margin	66.1%	66.2%	66.2%
EBITDA	$77,669	$182,427	$233,294
Net income	$36,924	$116,391	$155,542
DSCR (EBITDA ÷ debt service)	**2.64x**	**6.19x**	**7.92x**

Repayment. Modeled Year-1 debt-service coverage of 2.64x clears the SBA's 1.15x floor and the 1.25x threshold most lenders apply, rising to 6.19x in Year 2 as the wholesale book matures. The plan's downside case (Section 9.6) shows the loan remains serviceable from the working-capital reserve in a slow first year, with coverage recovering above 1.8x from Year 2.

2. Company Overview

Item	Detail
Legal entity	Bloom & Bean Coffee Roasters LLC (California LLC, to be formed)
Location	Midtown Sacramento, CA — ~1,800 sq ft café + 400 sq ft roasting area
Structure	Two founders, 100% owner-operated; no outside equity
Opening	January 2027 (Month 1 of the financial model)
Revenue streams	Café retail; wholesale roasted-bean accounts

Mission. Roast exceptional coffee in-house, serve it fast and consistently, and become the neighborhood's default third place — while the roastery builds a wholesale annuity that smooths retail seasonality.

Why a café–roastery hybrid

- The roaster is a shared fixed asset: it supplies the café at direct cost and produces wholesale inventory in otherwise idle hours.
- Wholesale accounts compound: the model assumes 4 accounts at opening growing 9% monthly in Year 1 — reaching roughly 13 accounts by December — then 70% revenue growth in Year 2 as the account base and per-account volume expand.
- In-house roasting supports café gross margins near 66.1% (model, Year 1) versus reliance on third-party roasted supply.

Milestones to opening

- Months −4 to −2: lease signed, permits, build-out (the largest use of loan proceeds).
- Months −2 to −1: equipment installation, hiring, menu and roast-profile development.
- Month 1 (Jan 2027): café opens; first four wholesale accounts onboarded.

3. Market Analysis

Every statistic in this section is from a named, verifiable source; full URLs are in the Appendix. This is the sourcing standard applied throughout.

National demand

- 66% of U.S. adults drank coffee in the past day; 73% — nearly 195 million adults — in the past week. Americans drink roughly 507 million cups per day.
- 58% of adults drank a specialty coffee in the past week, up 9.4% since 2022. Espresso-based drinks rose from 40% (2022) to 45%.
- 36% of past-day drinkers had coffee away from home — the out-of-home occasion a café captures.

Source: National Coffee Association, 2026 National Coffee Data Trends, as reported by Daily Coffee News (Apr 14, 2026).

Market size and growth

- The U.S. coffee market is valued at $23.96 billion in 2025, projected to reach $28.94 billion by 2030 — a 3.85% CAGR (Mordor Intelligence).
- Approximately 31,750 coffee-shop locations operate in the U.S. (ScrapeHero point-of-interest census, 2025) — a fragmented field in which local specialty operators compete on quality and place, not scale.

Source: Mordor Intelligence via ScrapeHero, "How Big is the US Coffee Shop Industry?" (2025).

Sacramento

- Population 536,449 (July 2025 estimate); median household income $87,321 (2020–2024 ACS, 2024 dollars) — income above the California break-even threshold for discretionary daily café spend.
- Labor context for staffing costs: food-preparation-and-serving occupations in the Sacramento MSA average $20.90/hour (BLS OEWS, May 2025) — the wage benchmark behind the payroll assumption in Section 7.

Source: U.S. Census Bureau QuickFacts (Sacramento city); U.S. Bureau of Labor Statistics, Sacramento–Roseville–Folsom OEWS, May 2025.

Target customers

- **Weekday regulars** — Midtown residents and office workers; the model's café stream assumes a $12.50 average ticket (assumption; see Register) against 1,900 transactions in Month 1, about 73 per business day.
- **Wholesale accounts** — offices, restaurants, and independent grocers buying weekly roasted-bean deliveries; modeled at $775/month per account (assumption; see Register).

4. Competitive Landscape

Sacramento is a competitive specialty-coffee market — a signal of demand, not an absence of room. Competitors below are real businesses; descriptions are limited to their public market position.

Competitor	Type	Position vs. Bloom & Bean
Starbucks	National chain	Ubiquity and speed; not positioned on local roasting or origin transparency.
Dutch Bros	Drive-through chain	Beverage-led, car-first format; does not compete for the sit-down or wholesale-bean occasion.
Temple Coffee Roasters	Local specialty roaster-café	The direct quality benchmark in Sacramento; competes for the same specialty customer.
Old Soul Co.	Local roaster-café	Established local roaster with café locations and wholesale reach.

Honest assessment of competitive risk

- Temple and Old Soul already own the "local specialty roaster" position; Bloom & Bean must win on neighborhood convenience, service consistency, and wholesale responsiveness rather than novelty.
- National chains compete on price and speed at the commodity end; the plan does not assume taking share from them.
- Differentiation: single-neighborhood focus, roast-to-order wholesale with 48-hour fulfillment, and transparent origin pricing. These are operating disciplines, not defensible moats — the plan's projections therefore assume market-typical growth, not category disruption.

5. Products & Services

Café (Revenue stream 1)

- Espresso and brewed coffee, seasonal specials, pastries from a local bakery partner, and retail bags of house-roasted beans.
- Modeled average ticket: $12.50 (drink + attach; assumption). Month-1 volume: 1,900 transactions, growing 6% monthly through Year 1 as the location matures (assumption benchmarked to a standard first-year ramp; see Register).
- Café COGS modeled at 34% of revenue (green coffee, dairy, bakery, packaging).

Wholesale roasting (Revenue stream 2)

- Weekly roasted-bean programs for offices, restaurants, and grocers: standing orders, roast-to-order, delivered within 48 hours of roasting.
- Modeled at $775/month per account, 4 accounts at opening, 9% monthly account growth in Year 1, then 70% and 26% annual revenue growth in Years 2–3 as the base compounds.
- Wholesale COGS modeled at 33% of revenue.

Pricing posture

Pricing sits at the specialty midpoint: above chain drip, at parity with Temple/Old Soul espresso pricing. The model does not assume premium pricing power in Year 1.

6. Marketing & Sales

Launch (Months 1–3)

- Neighborhood pre-opening list, soft-launch week for Midtown residents, local-press and coffee-community outreach.
- Founding-member card: modest acquisition incentive with measurable redemption, not blanket discounting.

Ongoing

- Marketing budget modeled at $1,200/month (≈3.1% of Month-1 annualized revenue): local search, community sponsorships, and wholesale prospecting materials.
- Wholesale pipeline: founder-led outbound to offices and restaurants within a 15-minute radius; every café regular's employer is a warm lead. Target: one new account per month on average through Year 1 (consistent with the modeled 9% monthly growth).
- Retention over acquisition: the model's 6% monthly café growth is a maturation curve, not a paid-traffic assumption — repeat frequency is the driver.

Sales math the growth assumptions imply

- Café: from ~73 transactions/business day (Month 1) to ~135/day (Month 12) — within normal single-register throughput for the format.
- Wholesale: from 4 to ~13 accounts by December 2027 — one signed account per month.

7. Operations

Facility & equipment

- ~2,200 sq ft total: 1,800 café / 400 roasting and fulfillment. Build-out is the largest use of proceeds (Section 9.1).
- Core equipment: 12-kg drum roaster, two-group espresso machine, grinders, refrigeration, POS — $45,000 of the loan request.

Staffing

- Payroll modeled at $11,500/month in Year 1: two working founders at deliberately modest draws plus ~2.5 FTE baristas.
- Barista wages benchmarked against the Sacramento MSA food-prep-and-serving mean of $20.90/hour (BLS OEWS, May 2025).

Supply chain

- Green coffee from two importers (no single-origin dependency); dairy and bakery sourced locally; packaging from national suppliers.

Key operating costs (modeled, monthly, Year 1)

Line	Monthly	Basis
Rent & occupancy	$4,200	Assumption for ~2,200 sq ft Midtown lease
Payroll & benefits	$11,500	Founders + ~2.5 FTE; BLS wage benchmark
Marketing	$1,200	≈3% of revenue at maturity
Insurance	$450	GL + property, typical small-food-service policy
Utilities & software	$900	Power (roaster), water, POS/accounting
Other operating	$800	Repairs, supplies, professional fees

Operating expenses total $19,050/month ($228,600 in Year 1), growing 4% annually — all figures are model inputs listed in the Assumptions Register.

8. Management

(Illustrative founders — in a client plan this section presents your actual team and experience.)

Co-founder / Head Roaster. Eight years in specialty coffee, including four years as head roaster for a regional roastery; Q-grader certified. Owns sourcing, roasting, and wholesale quality.

Co-founder / General Manager. Ten years in food-service operations, including multi-unit café management; owns P&L, staffing, and the wholesale sales pipeline.

Both founders work in the business full-time and take reduced draws through Year 1 (reflected in the payroll assumption). An outside bookkeeper closes the books monthly; an SBA-experienced CPA prepares annual statements and tax filings.

Governance & controls

- Weekly cash review against the model's monthly plan; variances over 10% trigger a written corrective note to the file.
- Dual control on banking; POS reconciled daily.

9. Financial Plan

All tables below are produced by, and reconcile exactly to, the accompanying Excel model (financial_model_template.xlsx; 379 formulas, machine-recalculated with zero errors). The model is delivered live with every plan: change an input and every statement updates.

9.1 Use of funds — $180,000 SBA 7(a) request

Use	Amount	Notes
Leasehold improvements / build-out	$80,000	Café + roastery build-out, permits, signage
Equipment	$45,000	Roaster, espresso, refrigeration, POS
Opening inventory	$10,000	Green coffee, packaging, retail stock
Working-capital reserve	$35,000	Sized to cover the downside case's cash trough (§9.6)
Soft costs & fees	$10,000	Legal, deposits, loan fees, contingency
Total	**$180,000**	

9.2 Loan terms as modeled

- $180,000, 10-year term, fully amortizing, fixed 10.75% — an assumption set between the current Prime rate (6.75%, January 2026) and the SBA maximum for this loan size (Prime + 6.0% = 12.75% for loans of $50,001–$250,000). Final pricing is set by the lender.
- Monthly payment $2,454.10; annual debt service $29,449; Year-1 interest $18,837.

Source: Nav, "Current SBA Loan Rates" (2026), citing Prime as of Jan 5, 2026.

9.3 Three-year summary

	Year 1	Year 2	Year 3
Revenue — café	$400,661	—	—
Revenue — wholesale	$62,436	—	—
Total revenue	**$463,097**	**$635,014**	**$726,076**
COGS	$156,829		
Gross profit	$306,269		
Gross margin	66.1%	66.2%	66.2%
Operating expenses	$228,600	$237,744	$247,254
EBITDA	**$77,669**	**$182,427**	**$233,294**
EBITDA margin	16.8%	28.7%	32.1%
Depreciation	$9,600	$9,600	$9,600
Interest expense	$18,837	$17,639	$16,304
Net income	**$36,924**	**$116,391**	**$155,542**

Year 2–3 stream-level revenue and full statements appear in the model's Annual Summary tab; blank cells above are shown line-by-line there.

9.4 Year 1, month by month

	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Revenue ($000)	26.9	28.6	30.4	32.3	34.4	36.6	38.9	41.4	44.0	46.9	49.9	53.1
EBITDA ($000)	-1.3	-0.2	1.0	2.3	3.7	5.1	6.7	8.3	10.1	11.9	13.9	16.1
Net income ($000)	-3.7	-2.6	-1.4	-0.1	1.0	2.1	3.2	4.5	5.8	7.2	8.7	10.3
Cumulative cash ($000)	**-3.8**	**-6.4**	**-7.8**	**-7.9**	**-7.1**	**-5.1**	**-1.9**	**2.4**	**8.1**	**15.2**	**23.8**	**34.0**

- First profitable month: Month 5. Cumulative operating cash turns positive in Month 8, ending Year 1 at $33,978 — before counting the $35,000 working-capital reserve.

9.5 Debt service coverage & break-even

Measure	Year 1	Year 2	Year 3
DSCR (EBITDA ÷ debt service)	**2.64x**	**6.19x**	**7.92x**
SBA minimum	1.15x	1.15x	1.15x
Typical lender threshold	1.25x	1.25x	1.25x

- The SBA’s stated floor is 1.15x; most lenders screen at 1.25x or higher. The base case clears both in every year.
- Break-even revenue: $388,656/year — 83.9% of Year-1 modeled revenue, i.e., the plan carries a 16% revenue cushion in its weakest year.

Source: SBA7a.loans, "What is the Required DSCR for SBA 7(a) Loans?"

9.6 Downside scenario (stress test)

Lenders should see the plan’s weakest plausible year, not only its base case. The downside case cuts Month-1 volume by 25% in both streams and reduces Year 2–3 growth by 10 points, holding costs unchanged:

	Base — Y1	Downside — Y1	Base — Y2	Downside — Y2
Revenue	$463,097	$347,323	$635,014	$441,528
EBITDA	$77,669	$1,101	$182,427	$54,414
DSCR	**2.64x**	**0.04x**	**6.19x**	**1.85x**

- **Honest reading:** in the downside case Year 1 does not cover debt service from operations (DSCR 0.04x; cash trough $-31,001). That is exactly what the $35,000 working-capital reserve in the use of funds is sized to absorb. Coverage recovers to 1.85x in Year 2 and 1.96x in Year 3 — above the 1.25x threshold from Year 2 onward even under stress.
- Trigger discipline: if actual revenue runs below the downside track for two consecutive months, founders’ draws pause and the marketing budget shifts entirely to wholesale acquisition (highest revenue per dollar).

10. Assumptions Register

Every model input, its value, and where it came from. In client plans, "client" rows come from your intake answers; "industry-sourced" rows carry citations; anything we estimated is flagged for your correction before delivery.

Input	Value	Basis
Café average ticket	$12.50	Illustrative assumption for a specialty café with food attach
Café Month-1 transactions	1,900	Illustrative: ~73/business day at opening
Café monthly growth (Y1)	6.0%	Illustrative first-year maturation ramp
Café growth Y2 / Y3	32% / 12%	Illustrative; Y3 converges toward market CAGR (3.85%, Mordor) plus maturation
Wholesale $/account/month	$775	Illustrative standing-order account value
Wholesale accounts, Month 1	4	Illustrative; one account/month signing pace thereafter
COGS — café / wholesale	34% / 33%	Illustrative for in-house-roasted specialty retail
Opex lines (rent, payroll, etc.)	$19,050/mo	Illustrative; payroll benchmarked to BLS Sacramento MSA $20.90/hr food-service mean (May 2025)
Opex growth	4%/yr	Illustrative inflation assumption
Loan rate	10.75% fixed	Assumption between Prime (6.75%, Jan 2026) and SBA cap for this size (12.75%) — Nav (2026)
Loan amount / term	$180,000 / 10 yr	The funding request
Tax rate	25%	Illustrative blended effective rate
Depreciation	$800/mo	Straight-line on ~$45k equipment + leaseholds

Reminder: all company-level values are demonstration inputs for a fictional business. Market-level citations (BLS, Census, NCA, Mordor, Nav, SBA thresholds) are real and verifiable in the Appendix.

11. Appendix — Sources

Every external statistic used in this plan, with the URL a lender (or client) can check:

- National Coffee Association, 2026 National Coffee Data Trends — reported by Daily Coffee News (Apr 14, 2026): dailycoffeenews.com/2026/04/14/two-thirds-of-americans-drank-coffee-yesterday-nca-report-finds/
- Mordor Intelligence, U.S. coffee market size & CAGR — via ScrapeHero, "How Big is the US Coffee Shop Industry?" (2025): scrapehero.com/coffee-shop-industry-statistics-us/
- U.S. Census Bureau QuickFacts, Sacramento city, California: census.gov/quickfacts/fact/table/sacramentocitycalifornia/PST045224
- U.S. Bureau of Labor Statistics, OEWS Sacramento–Roseville–Folsom, May 2025 (released Jul 9, 2026): bls.gov/regions/west/news-release/2026/occupationalemploymentandwages_sacramento_20260709.htm
- Nav, "Current SBA Loan Rates" (2026) — Prime 6.75% (Jan 5, 2026); 7(a) caps by size: nav.com/blog/sba-loan-rates-74401/
- SBA7a.loans, "What is the Required DSCR for SBA 7(a) Loans?": sba7a.loans/sba-7a-loans-small-business-blog/required-dscr/

About this sample

Produced by 48 Hour Plan (48hourplan.com): lender-format business plans in 48 hours, built on a live financial model, with every market claim cited. A client plan runs 25–35 pages with the same structure, plus your real intake data, local competitive research, and a full Year-1–3 statement set.

This sample: fictional company, real market data, real model — delivered as Word + Excel so you can see exactly what you'd receive.