BLOOM & BEAN COFFEE CO.

A neighborhood cafe & micro-roastery in Sacramento, built on wholesale-anchored unit economics.

Raising $180,000 (SBA 7(a) loan) to open in January 2027.

$463k Y1 revenue	2.64x DSCR	Month 5 profitable
modeled, month-by-month	year-1 debt-service coverage	net income turns positive

SAMPLE — FICTIONAL

THE PROBLEM

Demand is daily. Good local supply isn't.

507M

cups of coffee Americans drink per day (NCA, Spring 2026)

66% of U.S. adults drank coffee in the past day — more than any other beverage (NCA NCDT, Spring 2026)

58% drank a specialty coffee in the past week — a record share (NCA)

~195M Americans drink coffee at least weekly (NCA)

The local gap (illustrative): Sacramento's growing central neighborhoods run heavy on national chains and light on quality-first independents with in-house roasting — the segment specialty drinkers trade up to.

THE SOLUTION

One roaster, three revenue engines.

Cafe

High-frequency retail anchor: espresso bar + limited food, $13 average ticket, designed for repeat morning traffic.

Micro-roastery

Roasting in-house lifts gross margin and differentiates the shelf: whole-bean retail at cafe margins, roasted meters from the register.

Wholesale

B2B accounts (offices, restaurants) at ~$775/mo each — contracted, recurring volume that smooths retail seasonality.

Why the mix matters: break-even lands at $388,656 — 84% of modeled Year-1 revenue ($463,097). The wholesale layer is what pulls break-even under the retail line.

PRODUCT & STATUS

Simple menu. Honest status.

MENU & PRICING

Espresso drinks	**$4.50–$6.50**
Pour-over / drip	**$3.50–$5.50**
Whole-bean retail (12 oz)	**$16–$22**
Pastry program (partner bakery)	**$3.75–$5.25**
Wholesale account (avg/mo)	**$775**

Average retail ticket: $12.50 (drink + attach)

WHERE WE ACTUALLY ARE (PRE-REVENUE)

- ✓ Site identified; LOI drafted for 1,400 sq ft on 24th St corridor
- ✓ Roaster spec'd (12 kg); supplier quotes in hand
- ✓ Recipes and menu costed to the ingredient
- ○ Lease execution — pending this financing
- ○ Buildout, permits, hiring (2 FT + 3 PT)
- ○ First 4 wholesale LOIs → contracts at open

SAMPLE — FICTIONAL

MARKET

A $25B market, sized down to a defensible slice.

$24.98B

U.S. coffee market, 2026 (Mordor Intelligence)

$31.05B by 2031

4.45% CAGR (Mordor Intelligence)

536,449

Sacramento city population (U.S. Census, Jul 2025 est.)

~354,000 daily coffee occasions in city limits

536,449 × 66% past-day incidence — directional

Trade area: central neighborhoods

walk/commute radius around the 24th St corridor

120 tickets/day at maturity

≈ 0.03% of city daily occasions — deliberately conservative

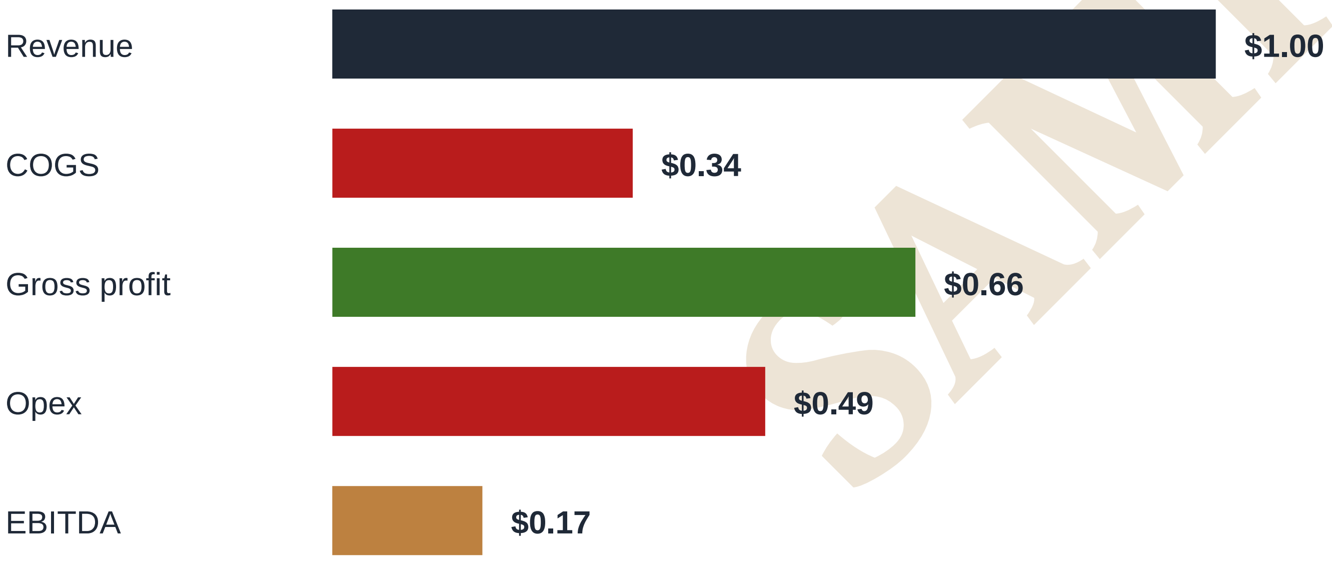
Occasion math is directional (population × national incidence), used only to show how small a share the model needs.

UNIT ECONOMICS

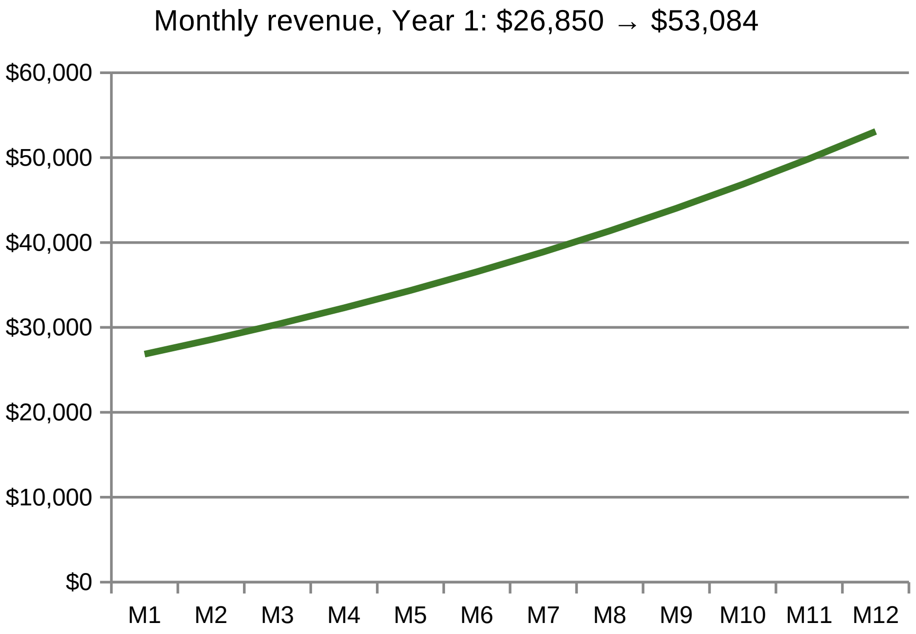
Where each revenue dollar goes.

$12.50	**$775/mo**	**66.1%**	**$19,050/mo**
avg retail ticket	avg wholesale account	blended gross margin, Y1	operating expenses

THE DOLLAR WALK (YEAR 1)



16.8% EBITDA margin



SAMPLE — FICTIONAL

ROADMAP

Funding to profitability in eight months.

Q3 2026
LOI + financing
this raise

Q4 2026
Buildout & permits
8–10 weeks

Jan 2027
Doors open
4 wholesale accts live

Month 5
Net-income positive
modeled

Month 8
Cumulative cash positive
EOY1 $33,978

No revenue is claimed today. Months are model months from opening; the milestones above are commitments of sequence, not promises of outcome.

SAMPLE — FICTIONAL

COMPETITION

We know exactly who we're up against.

Competitor	Their edge	Their gap	Our wedge
National chains (Starbucks et al.)	Scale, speed, app loyalty	Commodity roast, no local identity	Quality + roastery story
Temple Coffee Roasters	Established local premium brand	Premium price point, few doors	Neighborhood convenience
Old Soul Co.	Beloved local operator, wholesale too	Capacity-constrained wholesale	Service-level SLA on accounts
At-home brewing (85% of past-day drinkers drank at home — NCA)	Cheap, habitual	No occasion, no third place	The 15-minute ritual at a fair price

Honest risk: incumbents are good. Our bet is narrower — a specific corridor, a roastery story, and contracted wholesale revenue they aren't built to chase at our size.

SAMPLE — FICTIONAL

GO-TO-MARKET

Wholesale first. Retail loud. Retention quiet.

1 — Pre-open B2B

Sign 4 wholesale accounts before doors open (LOIs → contracts). Model grows accounts ~9%/mo to ~10 by month 12 — each worth ~$775/mo.

2 — Launch retail

$1,200/mo local marketing (3.1% of Y1 revenue): corridor partnerships, opening week, local search — no national spend, ever.

3 — Retain

Simple punch-card loyalty + subscriptions for whole-bean. Wholesale SLA: 48-hour roast-to-delivery, quarterly business reviews.

Why wholesale-first: contracted accounts mean the shop opens with revenue on day one — the retail ramp builds on a floor, not from zero.

TEAM

Operators, not tourists.

MC

Maya Chen — General Manager

Eight years running high-volume cafe operations (last: 3-unit group, $2.1M combined revenue). Owns P&L, hiring, and the front of house.

DR

Daniel Reyes — Head Roaster

Q-certified; five years sourcing and roasting for a regional roaster. Owns the roast program, wholesale quality, and supplier relationships.

ADVISORY

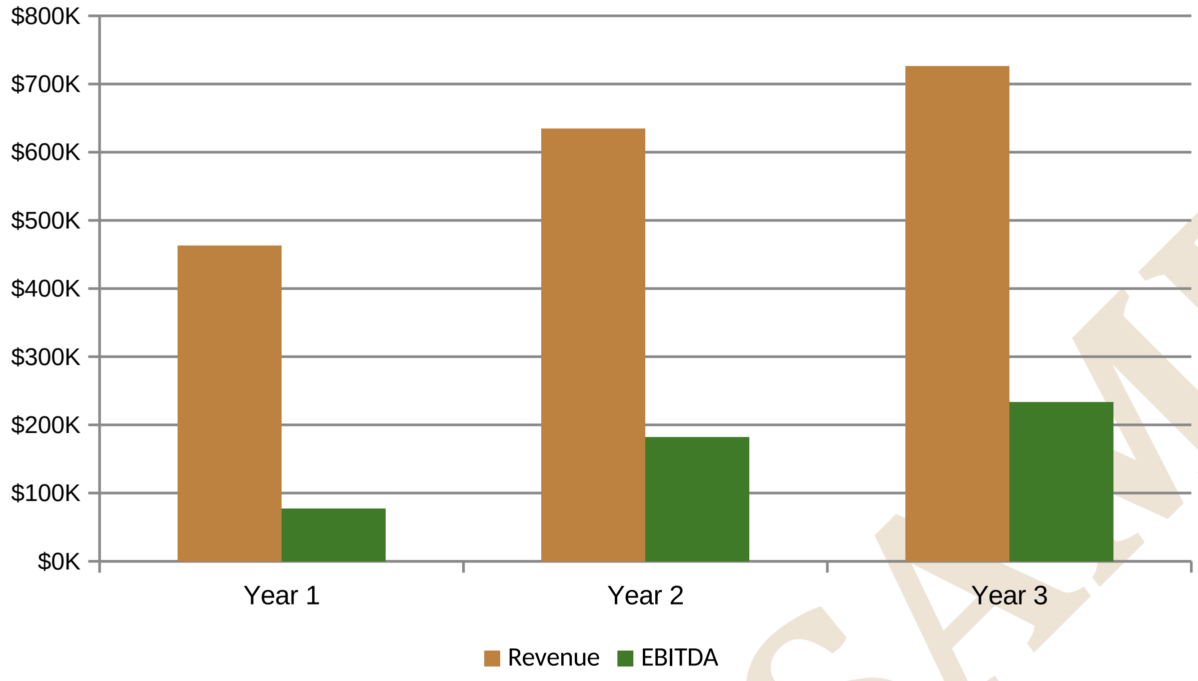
Bookkeeping & tax: local CPA firm (engaged) · Buildout: licensed GC with two cafe builds in the corridor · Legal: lease reviewed by tenant-side counsel

SAMPLE NOTE: these bios are fictional. A production deck built for you carries your real team, verified as you state it — we never invent credentials.

FINANCIALS

SAMPLE — FICTIONAL

Three years, base and downside.



2.64x → 7.92x

DSCR, Y1 → Y3

$37k → $156k

net income, Y1 → Y3

$388,656

break-even revenue (84% of Y1)

$2,454/mo

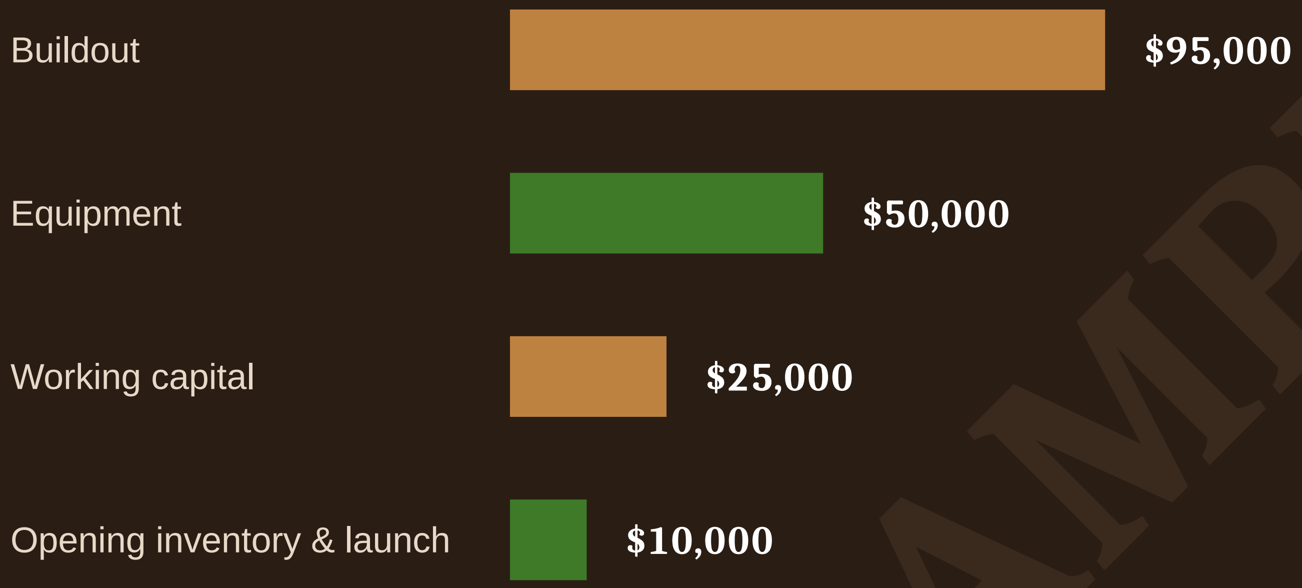
debt service on $180k

Downside case (–25% traffic): Y1 revenue $347k, EBITDA $1k, DSCR 0.04x recovering to 1.85x in Y2; EOY1 cash $-31,001.

Full statements, monthly model, and the live Excel behind every figure ship with the plan. Downside is disclosed, not buried.

THE ASK

A fully-specified $180,000.



$2,454/mo

repayment at modeled 10.75% APR, 10-yr term — verify rate at application

2.64x coverage

Year-1 EBITDA vs. debt service

1.85x under stress

downside-case DSCR by Year 2

$145k of the ask is depreciable assets (≈ $800/mo straight-line over 15 years — matching the model's depreciation input).