



# Startup - Coffee Shop

## Financial Model 10 years

## Unlock Clarity, Confidence, and Capital: The Ultimate Excel Financial Forecasting Model for Startup Coffee Shops

Starting a coffee shop is more than pouring great coffee—it's about brewing a profitable and sustainable business from day one. Whether you're pitching to investors, applying for startup funding, or simply want to understand how your dream café can grow over the next decade, this **10-Year Excel Financial Forecasting Model** is your ultimate business tool.

With just a few user-friendly input fields, this powerful Excel-based solution automates the heavy lifting, giving you a professional-grade, investor-ready financial analysis—no finance degree required.

### 🔍 What Makes This Model Invaluable?

#### 1. Easy to Use – Built for Entrepreneurs, Not Accountants

This model is designed for simplicity. By inputting only a handful of assumptions—like projected sales volumes, pricing, startup costs, and monthly overhead—you'll unlock a suite of dynamic, interlinked financial outputs. Whether you're launching your first store or adding a new location, this model is tailored to deliver clarity without complexity.

# Coffee Shop Business - Financial Model & Plan

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## INPUTS

Investors Data		
<b>Total Share percentage must equal 100%</b>		
Investor 1 or Owner (Capital Invested - Equity shares?)	Amount	Share (%)
	40 000	40.00%
Investor 2 (Capital Invested - Equity shares?)	30 000	30.00%
Investor 3 (Capital Invested - Equity shares?)	30 000	30.00%
Investor 4 (Capital Invested - Equity shares?)	0	0.00%
Investor 5 (Capital Invested - Equity shares?)	0	0.00%
Investor 6 (Capital Invested - Equity shares?)	0	0.00%
Investor 7 (Capital Invested - Equity shares?)	0	0.00%
Investor 8 (Capital Invested - Equity shares?)	0	0.00%
Investor 9 (Capital Invested - Equity shares?)	0	0.00%
<b>Totals</b>	<b>100 000</b>	<b>100.00%</b>

Must equal 100%

Fixed Monthly Expenditure	
Total	43 429
Accounting	1 000
Bank Charges	300
Cleaning	8 000
Depreciation	1 422
Insurance	300
Loan Repayment	507
Maintenance	300
Rental/Lease	3 000
Salaries/Drawings	25 000
Telephone	2 000
Advertising	1 250
Electricity/Utilities	350
Franchise Fee	0
Either % of Turnover	0.00%
or Fixed Franchise Fee	0

Capex - Equipment/Stock			
Totals	88 758	Dep Month	1 422
Computers	3 000	36	83
Software	3 000	24	125
Furniture	28 000	84	333
Displays	12 000	72	167
Cutlery	4 000	72	56
Plates	2 000	60	33
Electroni Items	10 000	48	208
			0
			0
			0
Vehicles	20 000	48	417
Buildings	0		0
Stock Start off Amount	6 758		

Financial Data	
Equity Investment Amount	100 000
Loan Account Capital	
External / Bank Funding Amount	25 000
Term (months) External Loan	60
Interest of External Loan	8.00%
Annual Growth in Turnover %	5.00%
AnnualGrowth in Fixed Expense %	4.00%
Annual Growth in COS	4.50%
Price Earnings Ratio (Valuation)	2
Risk adjusted Rate for NPV - MIRR	10.00%
CGT on Goodwill growth	22.00%
Income Tax Rate	22.00%
20% %	

What % of your monthly cost of sales will you hold as stock?

if any

%

Sale Items and Cost										
Est. Sales										
Code	1	Name	Coffee ZEE		Volume pm	900			Total Cost	Sale Amount
Description	Beans	Cup							per unit	per unit
Cost Amount	2	1							3	8
Code	2	Name	Coffee SSS		Volume pm	700			Total Cost	Sale Amount
Description	Beans	Cup							per unit	per unit
Cost Amount	2	1							3	8.1
Code	3	Name	Coffee YYY		Volume pm	1100			Total Cost	Sale Amount
Description	Beans	Cup							per unit	per unit
Cost Amount	3	1							4	8.3
Code	4	Name	Coffee KKK		Volume pm	900			Total Cost	Sale Amount
Ingredients	Beans	Cup							per unit	per unit
Cost Amount	2.5	1							3.5	8
Code	5	Name	Coffee DDD		Volume pm	800			Total Cost	Sale Amount
Description	Beans	Cup							per unit	per unit
Cost Amount	2.6	1							3.6	8
Code	6	Name	Scon A		Volume pm	1100			Total Cost	Sale Amount
Description	Flour	Oil	Bran	Egg					per unit	per unit
Cost Amount	0.5	1.5	1	0.5					3.5	9
Code	7	Name	Choc Scon		Volume pm	850			Total Cost	Sale Amount
Ingredients	Flour	Oil	Choc	Egg					per unit	per unit
Cost Amount	0.5	1.5	1.1	0.5					3.6	9
Code	8	Name	Bran Muffin		Volume pm	900			Total Cost	Sale Amount
Description	Flour	Oil	Bran	Egg					per unit	per unit
Cost Amount	0.5	1.5	1	0.5					3.5	9

## Product by Product Analysis

Product	Volume pm	CODE
Coffee ZEE	900	1
Coffee SSS	700	2
Coffee YYY	1100	3
Coffee KKK	900	4
Coffee DDD	800	5
Scon A	1100	6
Choc Scon	850	7
Bran Muffin	900	8
Fruit Muffin	1100	9
FlapJacks	1200	10
0	0	11
0	0	12
0	0	13
0	0	14

GP %	Mark-up %	Per Unit GP
62.50%	166.67%	5
62.96%	170.00%	5.1
51.81%	107.50%	4.3
56.25%	128.57%	4.5
55.00%	122.22%	4.4
61.11%	157.14%	5.5
60.00%	150.00%	5.4
61.11%	157.14%	5.5
57.78%	136.84%	5.2
55.00%	122.22%	4.4
0.00%	0.00%	0
0.00%	0.00%	0
0.00%	0.00%	0
0.00%	0.00%	0

Total Sales	GP Amounts	Rank	Contribution %
7200	4500	7	9.58%
5670	3570	9	7.60%
9130	4730	5	10.07%
7200	4050	8	8.62%
6400	3520	10	7.50%
9900	6050	1	12.88%
7650	4590	6	9.77%
8100	4950	4	10.54%
9900	5720	2	12.18%
9600	5280	3	11.24%
0	0	11	0.00%
0	0	11	0.00%
0	0	11	0.00%
0	0	11	0.00%

Cash Flow Statements 10-years													
Month													
Year 1	1	2	3	4	5	6	7	8	9	10	11	12	Annual
Equipment	82 000												
Equity	100 000												
Loan a/c	0												
Stock Start	6 758												
Loan Cap	25 000												
Revenue	80 750	80 750	80 750	80 750	80 750	80 750	80 750	80 750	80 750	80 750	80 750	80 750	969 000
COS	33 790	33 790	33 790	33 790	33 790	33 790	33 790	33 790	33 790	33 790	33 790	33 790	405 480
Fixed costs	41 500	41 500	41 500	41 500	41 500	41 500	41 500	41 500	41 500	41 500	41 500	41 500	498 000
Loan Repay	507	507	507	507	507	507	507	507	507	507	507	507	6 083
Capex	0	0	0	0	0	0	0	0	0	0	0	0	0
Tax Paid						5 127						5 127	10 253
Cash generated	41 195	4 953	4 953	4 953	4 953	-174	4 953	4 953	4 953	4 953	4 953	-174	49 184
Balance	41 195	46 148	51 101	56 054	61 007	60 834	65 787	70 740	75 693	80 646	85 599	85 426	
Year 10	109	110	111	112	113	114	115	116	117	118	119	120	Annual
Revenue	125 270	125 270	125 270	125 270	125 270	125 270	125 270	125 270	125 270	125 270	125 270	125 270	1 503 237
COS	50 215	50 215	50 215	50 215	50 215	50 215	50 215	50 215	50 215	50 215	50 215	50 215	602 582
Fixed costs	59 067	59 067	59 067	59 067	59 067	59 067	59 067	59 067	59 067	59 067	59 067	59 067	708 809
Loan Repay	0	0	0	0	0	0	0	0	0	0	0	0	0
Capex	0	0	0	0	0	0	0	0	0	0	0	5 000	5 000
Tax Paid						19 226						19 226	38 451
Cash generated	15 987	15 987	15 987	15 987	15 987	-3 239	15 987	15 987	15 987	15 987	15 987	-8 239	148 394
Balance	736 682	752 670	768 657	784 644	800 631	797 392	813 380	829 367	845 354	861 341	877 328	869 090	

## Income Statements

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>	<b>Year 6</b>	<b>Year 7</b>	<b>Year 8</b>	<b>Year 9</b>	<b>Year 10</b>
<b>Revenue</b>	969 000	1 017 450	1 068 323	1 121 739	1 177 826	1 236 717	1 298 553	1 363 480	1 431 654	1 503 237
Cost of Sales	405 480	423 727	442 794	462 720	483 542	505 302	528 040	551 802	576 633	602 582
<b>Gross Profit</b>	<b>563 520</b>	<b>593 723</b>	<b>625 528</b>	<b>659 019</b>	<b>694 283</b>	<b>731 415</b>	<b>770 512</b>	<b>811 678</b>	<b>855 021</b>	<b>900 655</b>
<b>Expenditure</b>	<b>516 914</b>	<b>536 482</b>	<b>556 818</b>	<b>577 951</b>	<b>599 912</b>	<b>622 960</b>	<b>647 196</b>	<b>672 401</b>	<b>698 614</b>	<b>725 876</b>
Accounting	12 000	12 480	12 979	13 498	14 038	14 600	15 184	15 791	16 423	17 080
Bank Charges	3 600	3 744	3 894	4 050	4 211	4 380	4 555	4 737	4 927	5 124
Cleaning	96 000	99 840	103 834	107 987	112 306	116 799	121 471	126 329	131 383	136 638
Depreciation	17 067	17 067	17 067	17 067	17 067	17 067	17 067	17 067	17 067	17 067
Insurance	3 600	3 744	3 894	4 050	4 211	4 380	4 555	4 737	4 927	5 124
Maintenance	3 600	3 744	3 894	4 050	4 211	4 380	4 555	4 737	4 927	5 124
Rental/Lease	36 000	37 440	38 938	40 495	42 115	43 800	45 551	47 374	49 268	51 239
Salaries/Drawings	300 000	312 000	324 480	337 459	350 958	364 996	379 596	394 780	410 571	426 994
Telephone	24 000	24 960	25 958	26 997	28 077	29 200	30 368	31 582	32 846	34 159
Advertising	15 000	15 600	16 224	16 873	17 548	18 250	18 980	19 739	20 529	21 350
Electricity/Utilities	4 200	4 368	4 543	4 724	4 913	5 110	5 314	5 527	5 748	5 978
Franchise Fee	0	0	0	0	0	0	0	0	0	0
Interest Paid	1 847	1 495	1 115	702	256	0	0	0	0	0
<b>Net Profit before Tax</b>	<b>46 606</b>	<b>57 241</b>	<b>68 710</b>	<b>81 067</b>	<b>94 371</b>	<b>108 455</b>	<b>123 317</b>	<b>139 277</b>	<b>156 407</b>	<b>174 779</b>
Income Tax	10 253	12 593	15 116	17 835	20 762	23 860	27 130	30 641	34 410	38 451
<b>Net Profit after Tax</b>	<b>36 353</b>	<b>44 648</b>	<b>53 594</b>	<b>63 233</b>	<b>73 610</b>	<b>84 595</b>	<b>96 187</b>	<b>108 636</b>	<b>121 997</b>	<b>136 328</b>
EBITDA	65 520	75 803	86 891	98 836	111 694	125 522	140 383	156 344	173 474	191 846
EBITDA	6.76%	7.45%	8.13%	8.81%	9.48%	10.15%	10.81%	11.47%	12.12%	12.76%
ROI	36.35%	44.65%	53.59%	63.23%	73.61%	84.60%	96.19%	108.64%	122.00%	136.33%
<b>Tax Computation</b>										
Tax Loss	0	0	0	0	0	0	0	0	0	0
Tax Profit	10 253	12 593	15 116	17 835	20 762	23 860	27 130	30 641	34 410	38 451
Balance this year	10 253	12 593	15 116	17 835	20 762	23 860	27 130	30 641	34 410	38 451
Accumulative	10 253	22 847	37 963	55 798	76 559	100 419	127 549	158 190	192 600	231 051
Payable	10 253	12 593	15 116	17 835	20 762	23 860	27 130	30 641	34 410	38 451

## Balance Sheets

## DASHBOARD

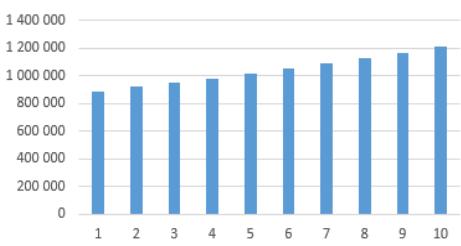
### GP - NP - NPAT



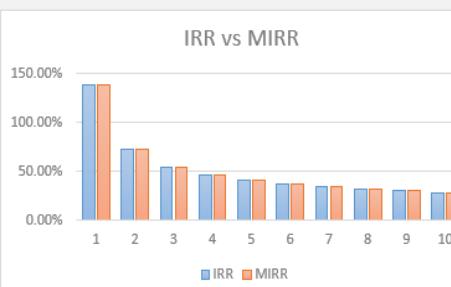
### Gross Profit Ratio - Fixed Cost



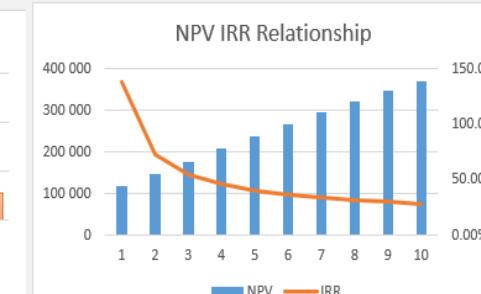
### Break-even Minimum Turnover



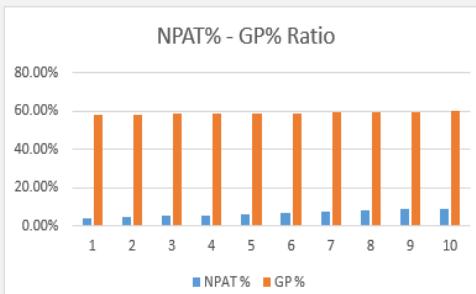
### IRR vs MIRR



### NPV IRR Relationship



### NPAT% - GP% Ratio



### Projected NPAT

Year	NPAT
Year 1	36 353
Year 2	44 648
Year 3	53 594
Year 4	63 233
Year 5	73 610
Year 6	84 595
Year 7	96 187
Year 8	108 636
Year 9	121 997
Year 10	136 328

### Weighted Ave. GP %

Year	GP %
Year 1	58.15%
Year 2	58.35%
Year 3	58.55%
Year 4	58.75%
Year 5	58.95%
Year 6	59.14%
Year 7	59.34%
Year 8	59.53%
Year 9	59.72%
Year 10	59.91%

### Break-even - Min Turnover

Year	Turnover
Year 1	888 858
Year 2	919 357
Year 3	950 974
Year 4	983 751
Year 5	1 017 728
Year 6	1 053 335
Year 7	1 090 726
Year 8	1 129 518
Year 9	1 169 765
Year 10	1 211 522

### Weighted Ave. NPAT %

Year	NPAT %
Year 1	3.75%
Year 2	4.39%
Year 3	5.02%
Year 4	5.64%
Year 5	6.25%
Year 6	6.84%
Year 7	7.41%
Year 8	7.97%
Year 9	8.52%
Year 10	9.07%

### NPV - Net Present Value

Year	NPV
Year 1	116 877
Year 2	147 318
Year 3	178 096
Year 4	208 731
Year 5	238 824
Year 6	267 950
Year 7	295 757
Year 8	322 074
Year 9	346 775
Year 10	369 769

### IRR - Internal Rate of Return

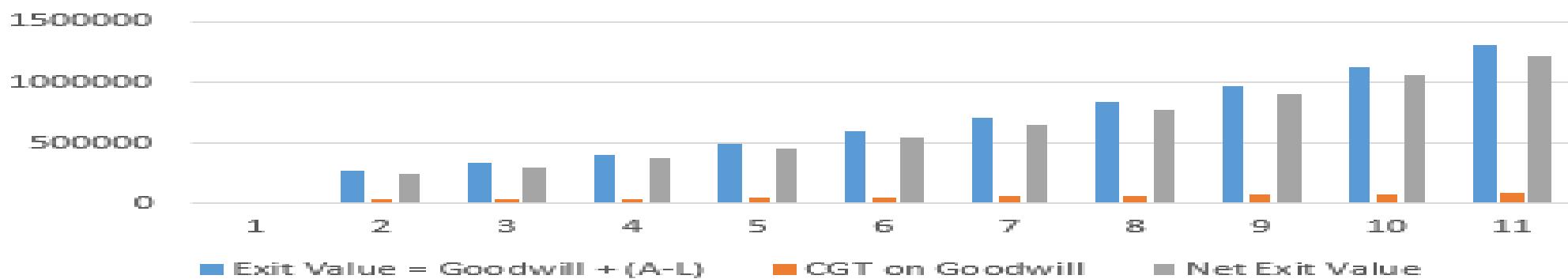
Year	IRR
Year 1	138.56%
Year 2	72.99%
Year 3	54.69%
Year 4	45.81%
Year 5	40.41%
Year 6	36.68%
Year 7	33.89%
Year 8	31.69%
Year 9	29.90%
Year 10	28.40%

## Valuation / Exit Model

This Valuation Model allows for your input of an appropriate PE:RATIO for the Evaluation of your Business at certain exit points

	Applied PE Ratio on EBITDA			2.00	Capital Gains Tax (%)			
	EBITDA	ASSETS	LIABILITIES		Goodwill Value	Exit Value = Goodwill + (A-L)	CGT on Goodwill	Net Exit Value
1 yr	65 520	157 117	20 764		131 040	267 393	28 829	238 564
2 yr	75 803	197 178	16 176		151 607	332 608	33 353	299 255
3 yr	86 891	245 803	11 208		173 783	408 378	38 232	370 146
4 yr	98 836	303 655	5 827		197 673	495 500	43 488	452 012
5 yr	111 694	371 437	0		223 387	594 825	49 145	545 679
6 yr	125 522	456 032	0		251 044	707 076	55 230	651 847
7 yr	140 383	552 220	0		280 767	832 986	61 769	771 218
8 yr	156 344	660 856	0		312 688	973 544	68 791	904 753
9 yr	173 474	782 853	0		346 947	1 129 800	76 328	1 053 472
10 yr	191 846	919 181	0		383 692	1 302 873	84 412	1 218 461

### Exit Values



## INVESTORS

DETAIL NAME	1 KB	2 JN	3 FT	4 KJ	5 LM	6 MO	7 NI	8 PT	9 LY	TOTALS
Equity Invested	40 000	30 000	30 000	0	0	0	0	0	0	100 000
Shares obtained	40.00%	30.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
<b>TECHNICAL Earnings (NPAT)</b>										
1st Year (post Co. Tax and pre Dividend Tax)	14 541	10 906	10 906	0	0	0	0	0	0	36 353
2nd year	17 859	13 394	13 394	0	0	0	0	0	0	44 648
3rd year	21 438	16 078	16 078	0	0	0	0	0	0	53 594
4th year	25 293	18 970	18 970	0	0	0	0	0	0	63 233
5th year	29 444	22 083	22 083	0	0	0	0	0	0	73 610
6th year	33 838	25 379	25 379	0	0	0	0	0	0	84 595
7th year	38 475	28 856	28 856	0	0	0	0	0	0	96 187
8th year	43 455	32 591	32 591	0	0	0	0	0	0	108 636
9th year	48 799	36 599	36 599	0	0	0	0	0	0	121 997
10th year	54 531	40 898	40 898	0	0	0	0	0	0	136 328
<b>TECHNICAL Business Operations (EBITDA)</b>										
1st year	26 208	19 656	19 656	0	0	0	0	0	0	65 520
2nd year	30 321	22 741	22 741	0	0	0	0	0	0	75 803
3rd year	34 757	26 067	26 067	0	0	0	0	0	0	86 891
4th year	39 535	29 651	29 651	0	0	0	0	0	0	98 836
5th year	44 677	33 508	33 508	0	0	0	0	0	0	111 694
6th year	50 209	37 657	37 657	0	0	0	0	0	0	125 522
7th year	56 153	42 115	42 115	0	0	0	0	0	0	140 383
8th year	62 538	46 903	46 903	0	0	0	0	0	0	156 344
9th year	69 389	52 042	52 042	0	0	0	0	0	0	173 474
10th year	76 738	57 554	57 554	0	0	0	0	0	0	191 846
IRR Investors	<i>Exit with chosen PE Ratio on EBITDA accumulated to exit timeframes</i>									2.00 PE Ratio on EBITDA
5 Year Exit	1 IRR	2 IRR	3 IRR	4 IRR	5 IRR	6 IRR	7 IRR	8 IRR	9 IRR	
10 Year Exit	40.41%	40.41%	40.41%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	28.40%	28.40%	28.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	

Investors IRR at 5 and 10 years



# Coffee Shop Business - Financial Model & Plan

## Executive Summary & Overview

### Business Name Here

This is where you will summarise the main inputs such as market, personnel and important financial data!

It is probably better to first complete the sections below and then extract the most pertinent data and info!

Funding requirements.

## The Business Description & Structure

This is where you will outline the why and how of your products, basic business description and what you are selling.

You will also provide an overview of personnel, your intellectual property and the legal structure of your company

## The Market, Research & Strategies

This is where you will outline the why and how of your products stack up against competitors, your basic marketing/advertising strategy.

You will also provide an overview of personnel, your intellectual property and the legal structure of your company

You will also provide a bit of data analysis such as sales forecasts etc. (this we have automated for you below)

10-year Sales Forecast	
Year 1	969 000
Year 2	1 017 450
Year 3	1 068 323
Year 4	1 121 739
Year 5	1 177 826
Year 6	1 236 717
Year 7	1 298 553
Year 8	1 363 480
Year 9	1 431 654
Year 10	1 503 237



Break-even Turnover Requirement	
Year 1	888 858
Year 2	919 357
Year 3	950 974
Year 4	983 751
Year 5	1 017 728
Year 6	1 053 335
Year 7	1 090 726
Year 8	1 129 518
Year 9	1 169 765
Year 10	1 211 522

Weighted Ave. GP %	
Year 1	58.15%
Year 2	58.35%
Year 3	58.55%
Year 4	58.75%
Year 5	58.95%
Year 6	59.14%
Year 7	59.34%
Year 8	59.53%
Year 9	59.72%
Year 10	59.91%

NPV - Net Present Value  
Year 1 116 877

Weighted Ave. NPAT %	
Year 1	3.75%
Year 2	4.39%
Year 3	5.02%
Year 4	5.64%
Year 5	6.25%
Year 6	6.84%
Year 7	7.41%
Year 8	7.97%
Year 9	8.52%
Year 10	9.07%

IRR - Internal Rate of Return  
Year 1 138.56%

Break-even - Min Turnover	
Year 1	888 858
Year 2	919 357
Year 3	950 974
Year 4	983 751
Year 5	1 017 728
Year 6	1 053 335
Year 7	1 090 726
Year 8	1 129 518
Year 9	1 169 765
Year 10	1 211 522

MIRR - Reinvestment Rate  
used same as Funders Rate