



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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DASHBOARD

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INVESTOR ANALYSIS

INPUTS

Investors Data

Total Share percentage must equal 100%

Investor 1 or Owner (Capital Invested - Equity shares?)

Investor 2 (Capital Invested - Equity shares?)

Investor 3 (Capital Invested - Equity shares?)

Investor 4 (Capital Invested - Equity shares?)

Investor 5 (Capital Invested - Equity shares?)

Investor 6 (Capital Invested - Equity shares?)

Investor 7 (Capital Invested - Equity shares?)

Investor 8 (Capital Invested - Equity shares?)

Investor 9 (Capital Invested - Equity shares?)

Totals

Amount Share (%)

Must equal 100%

40 000 40.00%

30 000 30.00%

30 000 30.00%

0 0.00%

0 0.00%

0 0.00%

0 0.00%

0 0.00%

0 0.00%

100 000 100.00%

Fixed Monthly Expenditure

Total 43 429

Accounting 1 000

Bank Charges 300

Cleaning 8 000

Depreciation 1 422

Insurance 300

Loan Repayment 507 *if any*

Maintenance 300

Rental/Lease 3 000

Salaries/Drawings 25 000

Telephone 2 000

Advertising 1 250

Electricity/Utilities 350

Franchise Fee 0 *if any*

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

Vehicles 20 000 48 417

Buildings 0

Stock Start off Amount 6 758

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

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% %

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	1 100	3
Coffee KKK	900	4
Coffee DDD	800	5
Scon A	1 100	6
Choc Scon	850	7
Bran Muffin	900	8
Fruit Muffin	1 100	9
Flap Jacks	1 200	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 %
7 200	4 500	7	9.58%
5 670	3 570	9	7.60%
9 130	4 730	5	10.07%
7 200	4 050	8	8.62%
6 400	3 520	10	7.50%
9 900	6 050	1	12.88%
7 650	4 590	6	9.77%
8 100	4 950	4	10.54%
9 900	5 720	2	12.18%
9 600	5 280	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

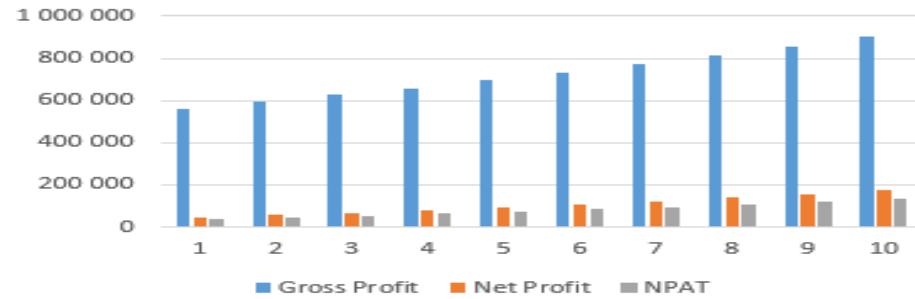
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Revenue	969 000	1 017 450	1 068 323	1 121 739	1 177 826	1 236 717	1 298 553	1 363 480	1 431 654	1 503 237
Cost of Sales	405 480	423 727	442 794	462 720	483 542	505 302	528 040	551 802	576 633	602 582
Gross Profit	563 520	593 723	625 528	659 019	694 283	731 415	770 512	811 678	855 021	900 655
Expenditure	516 914	536 482	556 818	577 951	599 912	622 960	647 196	672 401	698 614	725 876
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
Net Profit before Tax	46 606	57 241	68 710	81 067	94 371	108 455	123 317	139 277	156 407	174 779
Income Tax	10 253	12 593	15 116	17 835	20 762	23 860	27 130	30 641	34 410	38 451
Net Profit after Tax	36 353	44 648	53 594	63 233	73 610	84 595	96 187	108 636	121 997	136 328
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%
Tax Computation										
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

[illegible]

DASHBOARD

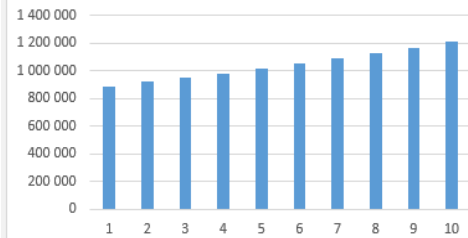
GP - NP - NPAT



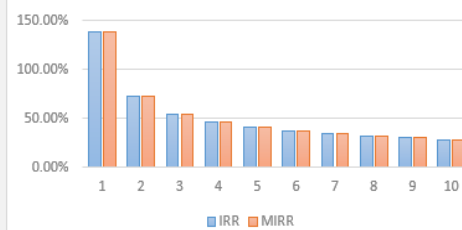
Gross Profit Ratio - Fixed Cost



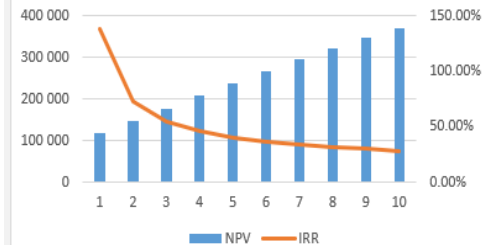
Break-even Minimum Turnover



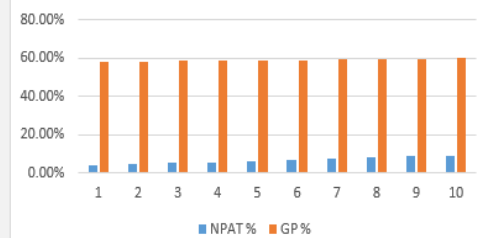
IRR vs MIRR



NPV IRR Relationship



NPAT% - GP% Ratio



Projected NPAT

Year 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 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 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 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 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

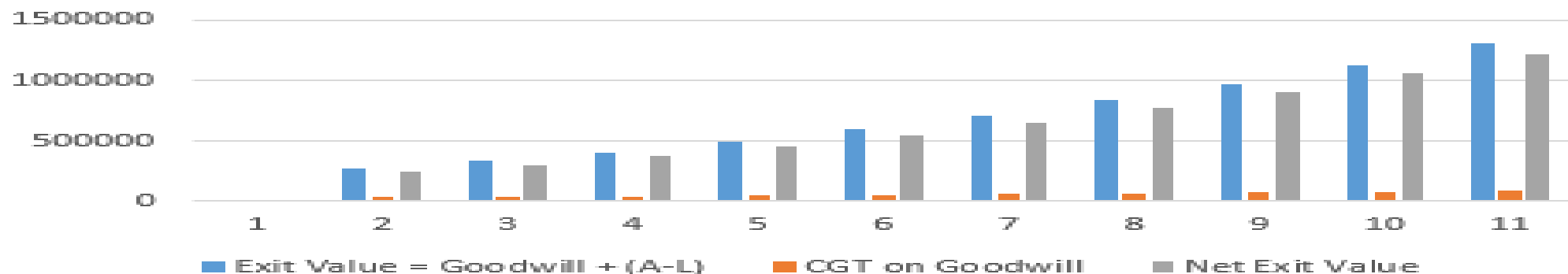
Year 1	138.56%
Year 2	72.99%
Year 3	54.69%
Year 4	45.81%
Year 5	40.41%
Year 6	36.68%
Year 7	33.89%
Year 8	31.69%
Year 9	29.90%
Year 10	28.40%

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

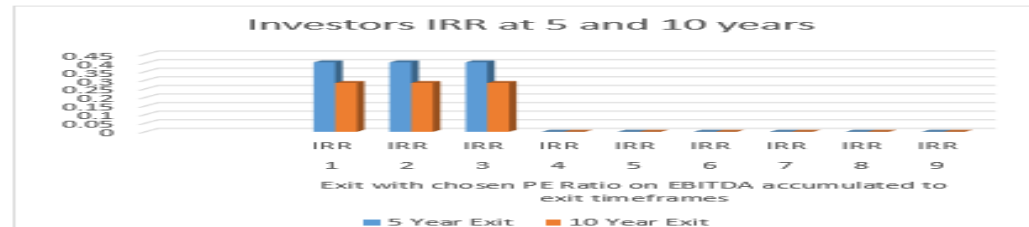
	Applied PE Ratio on EBITDA			2.00	Capital Gains Tax (%)			
	EBITDA	ASSETS	LIABILITIES		Goodwill Value	Exit Value = Goodwill + (A-L)	CGT on Goodwill	Net Exit Value
1 yr	65 520	157 117	20 764		131 040	267 393	28 829	238 564
2 yr	75 803	197 178	16 176		151 607	332 608	33 353	299 255
3 yr	86 891	245 803	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%
TECHNICAL Earnings (NPAT)	Without exiting, and without goodwill (PE RATIO) EBITDA									
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
TECHNICAL Business Operations (EBITDA)	Without exiting, and without goodwill (PE RATIO) EBITDA									
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	Exit with chosen PE Ratio on EBITDA accumulated to exit timeframes									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%	



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

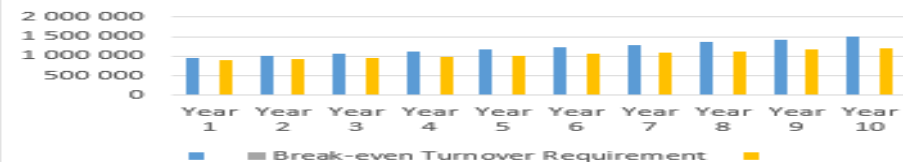
The Market, Research & Strategies

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 to Forecast Ratio



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

Financial Summary

Weighted Ave. GP %

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Year 3	58.55%
Year 4	58.75%
Year 5	58.95%
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Weighted Ave. NPAT %

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Year 7	7.41%
Year 8	7.97%
Year 9	8.52%
Year 10	9.07%

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

NPV - Net Present Value

Year 1 116 877

IRR - Internal Rate of Return

Year 1 138.56%

MIRR - Reinvestment Rate

used same as Funders Rate