

Small Business Plan Example & Outline

Company

YOUR LOGO HERE

This is an actual business plan that was used for a coffee shop start-up and has been modified for your use. This document is meant to be used as an example to aid in the development of your own business plan.



Company Name

20XX

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Executive Summary

A coffee shop will be among many firsts for the new Lighthouse development, as the area continues to expand its focus for attracting suburban residents to eateries and activity destinations. The new coffee shop will be a place for shoppers to grab a quick cup of coffee as well as become a destination point for residents in the area to find premium coffee in a relaxing environment.

The coffee shop will take advantage of its centralized position within the Lighthouse retail development as a stopping point for grocery shoppers and those running errands during the day. The coffee shop will also be a destination point for after-dinner clientele due to a variety of freshly baked pies and premium coffee.

The coffee shop will attain financial viability by providing premium coffee in a high traffic, up and coming area of the city. By building strong relationships with other nearby businesses the coffee shop can establish referral business and create marketing opportunities like free coffee and giveaways coordinated with nearby shops to increase foot traffic and return business.

Mission Statement

"To build relationships with the community through excellent service, fair prices and the highest quality coffee in town."

Objectives

- To serve the best tasting premium coffee in town.
- To become a destination point for after-dinner desserts.
- To introduce a branded coffee to the community and develop awareness for the brand.
- To build relationships in our community through coffee.



**TO BUILD RELATIONSHIPS WITH THE
COMMUNITY THROUGH EXCELLENT
SERVICE, FAIR PRICES, AND THE HIGHEST
QUALITY COFFEE IN TOWN.**



Keys to Success

- Developing a friendly and relaxed atmosphere.
- Store operations that are designed for speed and accuracy.
- Effective training programs established for consistency and quality throughout the product line.
- Marketing strategies aimed at building loyal customers, as well as maximizing sales on the most profitable products.
- Courteous and responsive customer service.
- Only the best quality coffee and dessert items.

Company Summary

In order to appeal to a variety of ages, the coffee shop will have a unique and eclectic atmosphere conducive to young and old alike. There will be couches and easy chairs to relax in as well as tables to sit and eat at. Artwork will be provided by local artists in exchange for free advertisement and exposure, and the mood will always be laid back and low key. The coffee shop will be a place to hang out, spend a quiet evening with a special someone or meet with a business associate over a hot cup of coffee. Through its versatility, the coffee shop will attract a wide variety of customers.

As a part of the new Lighthouse development, the coffee shop will retain certain tax benefits and incentives. After all financial obligations are met monthly; up to 15% of the remaining profits will be used to support the local community and a primary charity yet to be determined.

Product Summary

The primary products of the coffee shop will be coffee, and selected desserts, which will include both hot and cold specialty drinks, pies, cookies, and various other desserts. This recommendation comes as a result of observing several area coffee shops that have a steady and some what loyal client base.

In order to differentiate our shop from our competition, and better saturate the market, we will diversify and not only focus on selling top quality blended coffee drinks, but also trademark, fresh-baked desserts for which our shop will become known.



The desserts in which we will specialize are pies and specialty cakes. To do this, the standard fruit-filled pies and cheesecakes can be purchased in bulk from a wholesale retailer, while a handful of specialty cakes and pies are baked fresh on site. We are operating under the advisement that the average pie will last three to four days after baking, if necessary, and can be heated if served hot.

Depending on the type of specialty cake and its ingredients, we expect a shelf life of around two to four days when kept in a refrigerated case. Obviously, the average cost of these products will vary with the size and ingredients, but most of our cakes should cost between \$8 and \$10 to make, and will serve 12 to 14 people.

In addition to selling coffee drinks and desserts, the coffee shop will provide fountain drinks, smoothies, tea, and hot chocolate for those who don't appreciate the coffee flavor. Although the menu will be finalized at a later date, the shop will have weekly specials, which include a blended drink and dessert. Other retail items will include packages of roasted beans, featuring blends sold in our shops, & t-shirts and mugs printed with our logo.

Market Summary

According to a nation-wide survey conducted by the National Coffee Association, among all beverages consumed in the U.S., coffee ranked third in daily consumption. Only two beverages, water and soft drinks are consumed more on a daily basis. Coffee is no longer considered a drink for older generations who "like it black." Now, over half of the adult population drinks coffee everyday. One in ten 17- and 18-year-olds rated coffee as their top beverage of choice. As a result, several major coffee companies reported first-quarter earnings well over \$100 million.

Starbucks, a leader in the coffee industry, reported a net income earning of \$110.8 million in its first quarter for 2004. To ensure year-round success, the company provides holiday specials and flavors, gift cards, and desserts. Our coffee shop will follow trends and employ many of these same proven business strategies.



THE INDUSTRY TRADE GROUP SPECIALTY COFFEE ASSOCIATION OF AMERICA (SCAA) REPORTS THAT THE INDUSTRY IS NOT EVEN SET TO PEAK UNTIL THE YEAR 20XX

The traditional cup of coffee is still popular with many, but the consumption of gourmet, or specialty coffee, drinks is on the rise. Specialty coffee sales are increasing by around 20% per year, and make up nearly 8% of the 18 billion dollar U.S. coffee market.

The NCA reported that as many as 127 million members of the adult population 62% said that they drank gourmet coffee occasionally. With specialty coffee drinks ranging in price from \$2.00 to over \$3.50 in some cases, one can see that this is an extremely profitable industry. The average Starbucks' customer, visiting the store between 15 and 18 times a month, is said to spend at least \$3 to \$4 per visit, according to CEO Orin Smith.

The coffee industry is still growing nationwide as more and more people are beginning to try gourmet coffee and tea. Gastonia is poised for growth in the coffee industry, and should continue to experience growth through preferred demographic shift, increased exposure in town, and increased premium coffee drinking in Charlotte.

According to the SCAA, educational attainment has a direct bearing on coffee consumption. Individuals who finished college bought 49% more gourmet coffee on average, and those finishing with a post-graduate degree bought 71% more. The SCAA describes their typical customer as "an educated urban resident with disposable income to spend on fine coffee."

According to demographic information provided by DemographicsNow SRC, LLC., the numbers of households in Gastonia zip code 28054 total 14,563. The average household income in this area is \$52,063 with 19.6% in the range of \$50,000 - \$74,999 which is the highest category by percentage. Projections over the next five years indicate growth in this category by 7.8%, as well as growth in the \$75,000 - \$99,999 category by 27.2%. Wealth categories above \$100,000 are projected to grow over 30% in the next five years.

Population for 28054 is 33,783 with the largest category 14.5% of those between the ages of 25-34. 35-44 and 45-54 comprise the next two largest segments of the population at 13.8% and 13.5% respectively.

Additional attachments in the back contain more information including population by race, age of population, and the number of housing units. This information about the neighboring community shows favorable trends for expendable income and growth within the immediate area of the church, especially over the next five years.

Exposure for the premium coffee market is already starting in Gastonia, as demand for a fresh cup of coffee is now being filled at Eastridge Mall.

At least 5 other coffee shops in Gastonia have been sustaining business as more people continue to find a way to satisfy their coffee craving here in town. Increased exposure and competition has a positive effect on sales because most coffee shops do not compete on price, but rather on coffee quality, atmosphere, and customer service.



With the exposure created by some of the larger national chains consumers generally expect to pay a premium for a cup of specialty coffee. By leveraging the current exposure from Charlotte, Gastonia will soon expand the premium coffee drinking base, and growth in the market will continue.

With over 40 coffee shop establishments in Charlotte the number of coffee drinkers in the area continues to rise. Part of this is due to the fact that the coffee business or more accurately the espresso business can be very profitable.

Espresso is the "base" used in most specialty coffee drinks like a "latte" or "mocha", in fact the cost of the ingredients in a 12 oz. latte is around 50 cents, according to Acorto coffee and equipment supplier. With customers already accustomed to paying \$2.45 on average for a specialty coffee drink, profits can be substantial, for the dozens of espresso based drinks.

With more and more businesses and restaurants finding their way into Gastonia, a relaxing coffee shop in which customers can unwind and finish off a night out of the house is inevitably in demand. However, in our area, there are relatively few coffee shops in existence. With such favorable trends and lack of market penetration, a coffee shop will create the perfect blend of business opportunity.

Our coffee shop will provide a relaxing, eclectic environment that will attract consumers of all ages. To maintain a loyal customer base, our coffee shop will sell an assortment of specialty drinks and coffee while differentiating itself from all competition by serving fresh baked pies and desserts.

National trends are showing a long-term pattern of consumers purchasing decadent desserts, especially those containing chocolate, according to the U.S. Foodservice Market.

By incorporating this niche into our coffee shop and providing high quality desserts, our shop will not only be a relaxing retreat from a hectic day, but it will also provide a boost to the bottom line, and remain a must-have staple for one's sweet tooth.

Product Strategy

In choosing a product strategy there are two options that are being pursued.

OPTION 1

To develop an exclusive relationship with an already well known chain (Seattle's Best) to sell their coffee through the ministry center location. This has several advantages including a developed set of products, and marketing tools, existing customer loyalty and brand awareness, and access to training and marketing tools for increased profitability. By implementing the proven techniques of an existing brand, the exposure will be instant, and the work of developing a new line will be unnecessary.

OPTION 2

The second option is the development of a new brand - from the coffee to the product line and menu. Building a brand has distinct advantages in that the individual profitability becomes greater without a third party, the customization of coffee and products is up to the discretion of the church, and specialization for a particular target market can occur without set menus and product lines built as a standard.

While developing a new brand from scratch is more expensive the profit potential becomes greater without the restrictions of a third party. Additionally, product quality can be more readily improved or developed when working with a supplier for fresh coffee beans.

Start-up Cost Summary

Preliminary start-up cost to consider include furniture (chairs, tables, couch), display cases, menu boards, appropriate licenses, and permits, computer system, coffee shop POS hardware/software, cleaning supplies, office supplies, uniforms, and signage, and training systems. (A complete list with the breakdown of individual costs and items can be found in the appendix figure #1).

These items are non-recurring cost items as they would be purchased once for the ongoing use of the coffee shop. Total cost for non-recurring start-up items totaled is \$21,325.00.

Recurring expense items would be food inventory (including coffee beans, drink ingredients, and dessert items), and paper inventory (including napkins, coffee cups, etc.). Inventory items will have a recurring cost of

\$1,250.00 per month depending upon hours of operation, and product usage patterns.



Additionally payroll expenses are calculated initially at \$990.00 per month for the first quarter and include one manager, one part time employee along with volunteer start-up help for a total of 26 man hours per week not including volunteers, based on a 14 hour initial weekly open-to-close store operation schedule.

Recommended start-up budget would include non-recurring cost items, as well as initial month inventory purchase, and 3 month advanced employee payroll. This totals \$26,795.00.

Additionally recommended include the deferment of rent and utility bills for the coffee shop for a period of one year. This along with the start-up budget and initial payroll advance should give the coffee shop a legitimate ramp-up period before monthly bills become due on a recurring basis. By decreasing the outflow of cash expenditures in the beginning, the coffee shop will have the breathing room to focus on marketing efforts, and business building for the critical first period.

Financial Projections

Lighthouse's coffee shop at 880 square feet is poised to become the signature "spot" in the new development. This location should eventually thrive on the traffic flow from other areas of operation within the building, which will also help gain initial exposure within the community.

In developing the financial section many factors were taken into account including size of location, location within town, traffic to other areas of the development and local grassroots support. In addition several assumptions were made based upon demographic research, industry averages, and market analysis.

Forecast is based upon the hours of operation per week, with an estimated customer count per day. Forecast assumes a \$4.00 per customer order. Our research indicates an average per customer ticket of \$3.50-\$4.50 at most coffee shops with variance by location. This would include dessert sales, coffee sold by the pound, and specialty drinks. Merchandise sales are calculated separately.

Product costs throughout the industry vary greatly depending upon clientele, and specifically on the types of drinks that are primarily sold (espresso drinks have a much higher mark-up). Overall industry averages indicate a 30-40% product cost base, in a financially healthy location. Merchandise costs are self sustaining with additional product

being purchased from the profit on the initial inventory, and is therefore not calculated in the Cost of Goods.

For illustrative purposes the Pro-Forma scenario is broken up into four quarters by color. Initial projected hours of operation are scheduled predominantly on the weekends and then expanding before the holidays to accommodate seasonal traffic. Sunday and Wednesday opening would be primarily on a shortened schedule with fairly consistent hours of operation during the weekdays. If community traffic is indeed one of the goals it will be important to maintain consistent hours of operation.

Sales are expected to remain steady for the first year with annual sales of over \$40,000. The staffing arrangement would include a combination of paid staff, and volunteer help.

The Pro-Forma is broken down by color with each quarter showing a progressive sales schedule based upon time of year, hours of operation, cost of goods, and business operation. Hours of operation should be evaluated each quarter for appropriateness as customer demand and traffic baselines are established.

QUARTER 1

First quarter will comprise the initial grand opening and should see positive sales numbers as a result of initial excitement, as well as marketing expenditures. A grand opening night will be planned, and will give the local community an opportunity to get together for a cup of coffee, as well as provide live training for new employees.

Excitement about the coffee shop, and new Lighthouse development in general should boost sales for the first two months. The cooler weather should also play a positive role in sales for the first two quarters as people enjoy relaxing indoors with a warm drink.

Initial store hours will be primarily on the weekend evenings, and opening early Sunday morning for breakfast. The coffee shop will be open for 14 hours total, and will employ one manager for 15 hours per week, and one part-time individual for 11 hours per week, with any additional needs being filled by a volunteer.



QUARTER 2

After the initial quarter of being open, the fluctuations due to "newness" should die down, and a customer base can begin to be established. Extended hours of operation will be implemented in the second quarter to accommodate the holiday schedule, and generate additional sales. An advertising push at the end of November to communicate extended hours should help drive traffic.

Holiday sales, whole pie sales, and gift cards will be marketed for the holiday season and should boost sales into January. With the extended hours, the coffee shop will be open for 24 hours per week and will employ one manager for 25 hours per week, and one part-time individual for 18 hours per week, with projected volunteer coverage needs of 6 hours per week.

QUARTER 3

As the weather begins to change into the middle of the third quarter people will naturally begin to spend more time outdoors. Additional advertising will be implemented for the cold drink menu, which will include many health drinks, and smoothies to tie into the fitness center traffic. Additional investment in equipment will be required once the weather warms, but the expense should not exceed \$750.00 and will help to offset slow sales throughout the summer months.

Special theme nights and acoustic concerts will be important for the third and fourth quarters, and will provide an atmosphere that will help to keep customers coming back. Coffee shop opening schedule and labor schedule should remain constant from quarter #2.

QUARTER 4

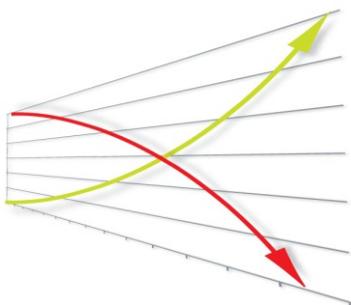
Hours of operation will be evaluated for the typically slow fourth quarter, and will be shortened if deemed appropriate for the season. A continued marketing of cold drinks, smoothies, and activities planned within the retail development should carry the coffee shop into the second year of operations. Concerts and special events will provide an opportunity for additional drink, and snack sales through the warm summer months.

The coffee shop schedule will most likely be shortened to 18 hours per week during the fourth quarter, to offset slower sales and fewer labor needs. One manager will work 20 hours per week, with part-time individual staying on his/her schedule of 18 hours.

Volunteer help is expected to be minimal through this period.

Break-even Analysis

The following table and chart illustrate our break-even analysis.



With our fixed cost estimate of approximately \$2,266.77 per month, operating on an average 60% profit margin, we will need to sell 944 units to break-even in a month.

Fixed costs include wages, taxes, phone, license and insurance fees, maintenance, and accounting.

Assumptions:

Average Per-Unit Revenue - \$4.00

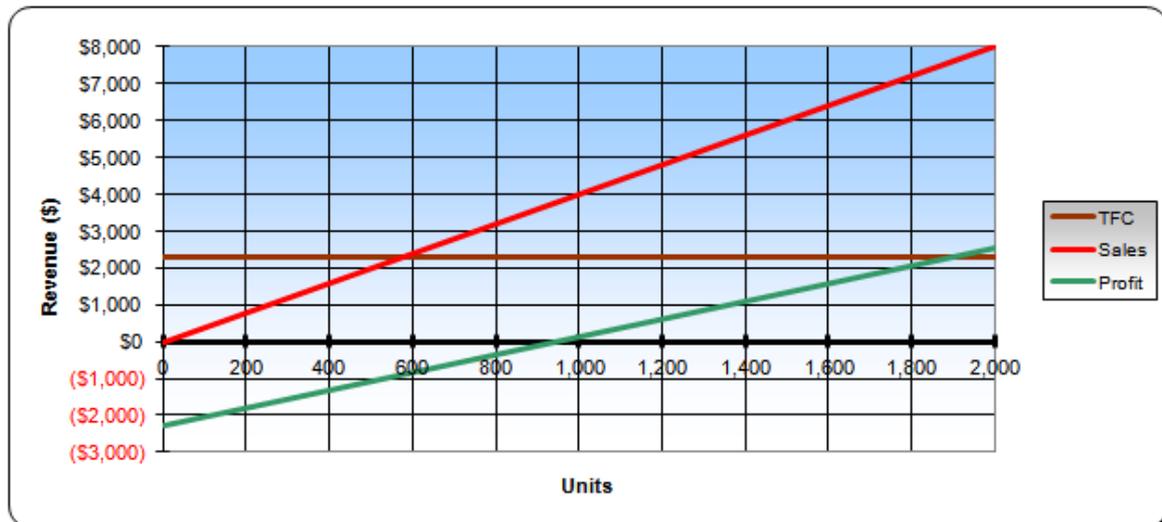
Average Per-Unit Variable Cost - \$1.60

Estimated Monthly Fixed Costs - \$2,267

Break-Even Analysis:

Monthly Units Break Even – 945

Monthly Revenue Break-Even - \$3,778

Break-Even Analysis

Monthly Break-Even Point (units) = 945

Monthly Break-Even Point (\$'s) = \$3,778

Next Steps

- Develop a marketing program and strategy
- Locate and develop a training program
- Locate suppliers
- Create an employee handbook
- Develop a working menu
- Develop signage options and make recommendations



Summary

The new Lighthouse retail development center provides a timely opportunity for the establishment of a branded premium coffee shop in a currently underserved part of a growing city.

Specific advantages for opening a new business in the coming months include:

- Lack of competition.
- Location in a growing area of the city.
- Central location in newly established retail center – additional traffic.
- Favorable demographic numbers for target market in the area.
- Profitability goals well within range of expected sales.
- Favorable ROI numbers within first two years.
- High projected retail traffic to the area.

This new coffee shop has the opportunity to become a brand that local customers connect with and depend on for delicious coffee and desserts while being a valuable part of the community through charitable contributions to our local area.

The financials and the projections point to solid year over year growth for both the coffee industry and individual coffee shops. This business is poised to take advantage of the current trends in an underserved market at a time when growth is on the rise.

***Bonus Tip**

Easily Create the Works Cited Reference Page

I promised you a special tip for creating your works cited page quickly and easily with perfect formatting every time. It is a solution I stumbled upon and it has been a recommended website of mine ever since.

Check out <http://www.easybib.com/> where you can simply choose your source and fill in the blanks and the site will complete the source info for you in perfect formatting for adding to your business plan Works Cited page.

Year 1 Pro-Forma

Pro-forma

Fiscal Year Begins
9/1/2005

Square feet
Sales per square foot
Annual sales
Total hourly wage mgr.
Total hourly wage EE
Insurance and Taxes

880
\$54.26
\$47,750
\$11.00
\$7.50
16%

Rent/sq. foot
Product cost
Promotions
Advertising
Labor
Avg. per customer

\$0.00
40%
3%
7%
Paid/Volunteer
\$4.00

	Sep-05	Oct-05	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	YEARLY
Income													
Sales- coffee drinks	\$3,000.00	\$3,000.00	\$3,500.00	\$5,500.00	\$4,500.00	\$4,000.00	\$3,500.00	\$3,000.00	\$3,000.00	\$2,500.00	\$2,500.00	\$2,500.00	\$40,500.00
Sales- retail merchandise	\$500.00	\$500.00	\$750.00	\$1,000.00	\$750.00	\$750.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$7,250.00
Total Sales	\$3,500.00	\$3,500.00	\$4,250.00	\$6,500.00	\$5,250.00	\$4,750.00	\$4,000.00	\$3,500.00	\$3,500.00	\$3,000.00	\$3,000.00	\$3,000.00	\$47,750.00
Variable Costs													
Cost of Goods	\$0.00	\$1,200.00	\$1,400.00	\$2,200.00	\$1,800.00	\$1,600.00	\$1,400.00	\$1,200.00	\$1,200.00	\$1,000.00	\$1,000.00	\$1,000.00	\$15,000.00
Advertising	\$0.00	\$250.00	\$500.00	\$250.00	\$250.00	\$250.00	\$250.00	\$500.00	\$250.00	\$250.00	\$250.00	\$250.00	\$3,250.00
Promotional	\$0.00	\$100.00	\$150.00	\$150.00	\$100.00	\$100.00	\$100.00	\$150.00	\$100.00	\$100.00	\$100.00	\$100.00	\$1,250.00
Total Cost of Sales	\$0.00	\$1,550.00	\$2,050.00	\$2,600.00	\$2,150.00	\$1,950.00	\$1,750.00	\$1,850.00	\$1,550.00	\$1,350.00	\$1,350.00	\$1,350.00	\$19,500.00
Gross Profit	\$3,500.00	\$1,950.00	\$2,200.00	\$3,900.00	\$3,100.00	\$2,800.00	\$2,250.00	\$1,650.00	\$1,950.00	\$1,650.00	\$1,650.00	\$1,650.00	\$28,250.00
Fixed Expenses													
Rent	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Salaries and wages	\$0.00	\$0.00	\$0.00	\$540.00	\$540.00	\$540.00	\$540.00	\$540.00	\$540.00	\$540.00	\$540.00	\$540.00	\$4,860.00
Management	\$0.00	\$0.00	\$0.00	\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00	\$1,100.00	\$880.00	\$880.00	\$880.00	\$9,240.00
Insurance and Taxes	\$158.40	\$158.40	\$158.40	\$262.40	\$262.40	\$262.40	\$262.40	\$262.40	\$262.40	\$227.20	\$227.20	\$227.20	\$2,731.20
Utilities	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Telephone	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$600.00
Repair and maintenance	\$0.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$825.00
Start-up Loan	\$275.00	\$275.00	\$275.00	\$275.00	\$275.00	\$275.00	\$275.00	\$275.00	\$275.00	\$275.00	\$275.00	\$275.00	\$3,300.00
Licenses	\$0.00												\$0.00
Office expenses	\$0.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$275.00
Accounting fees	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$2,400.00
Total Expenses	\$683.40	\$783.40	\$783.40	\$2,527.40	\$2,527.40	\$2,527.40	\$2,527.40	\$2,527.40	\$2,527.40	\$2,272.20	\$2,272.20	\$2,272.20	\$24,231.20
Net Profit	\$2,816.60	\$1,166.60	\$1,416.60	\$1,372.60	\$572.60	\$272.60	\$277.40	\$877.40	\$577.40	\$622.20	\$622.20	\$622.20	\$4,018.80

Startup Budget Detail

Start-up

BUDGET

FISCAL YEAR BEGINS 9/1/2005

General	
Inventory	\$2,500.00
Marketing start-up	\$1,000.00
Office supplies	\$100.00
Bean display	\$300.00
Phone installation	\$150.00
Permits and licenses	\$350.00
Uniforms	\$350.00
Signage	\$1,000.00
Brochures/stationary	\$300.00
Training materials	\$1,000.00
Artwork	\$250.00
Misc.	\$500.00
Subtotal	\$7,800.00

Equipment	
Cups/mugs/plates	\$1,000.00
Menu boards	\$500.00
Computer system	\$1,000.00
Coffee Shop Manager	\$4,000.00
Loyalty Cards	\$500.00
Broom/mop	\$75.00
Interior/patio furniture	\$7,500.00
Wireless Internet Equip.	\$500.00
Vacuum	\$100.00
Misc.	\$1,000.00
Subtotal	\$16,175.00

Payroll	
Payroll 3 months	\$2,970.00
Subtotal	\$2,970.00

Total Start-up Budget	
Total	\$26,945.00

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