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NEW BUSINESS RESEARCH

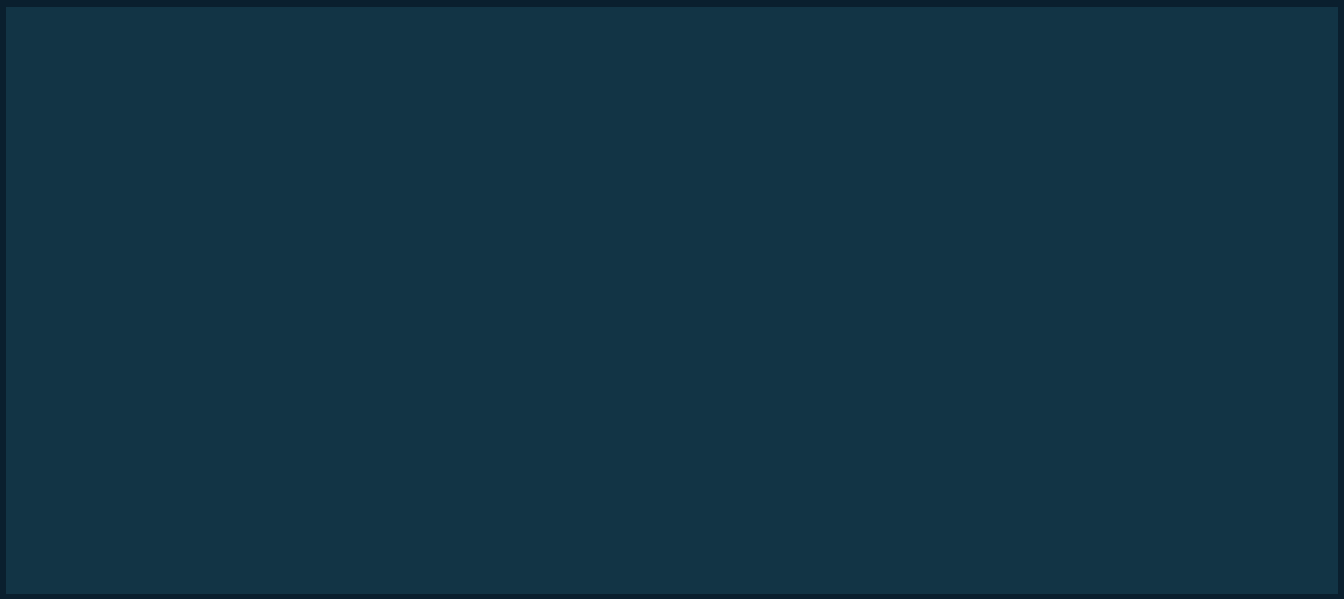
PREMIUM FINANCIAL PLAN

SAMPLE REPORT

Grove & Bean Coffee

Bengaluru, Karnataka, India · Opening April 2027

Investment, three scenarios, break-even and advertising budget - every sum follows the assumptions at the end of this plan.



NEW BUSINESS RESEARCH · PREMIUM REPORT

Grove & Bean Coffee

Financial plan for Bengaluru, Karnataka, India · Opening April 2027 · BR-SAMPLE-PREMIUM · 18 November 2026

Read this first. Every figure in this plan is worked out from the assumptions listed at the end: some are your own, from the interview, and the rest are typical figures for this kind of business. The arithmetic is exact; the assumptions are where reality will differ. It is an estimate to plan with, not a forecast of what the business will earn, and not financial, tax or legal advice.

INVESTMENT TO OPEN
Rs. 30,00,000
Set-up costs, once

COSTS EACH MONTH
Rs. 5,15,000
Whether or not customers come

BREAK-EVEN, EXPECTED
Month 18
When the money put in is earned back

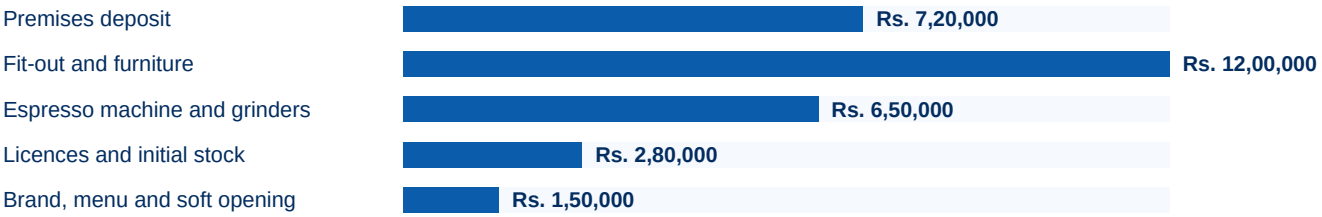
YEAR 1 PROFIT, EXPECTED
Rs. 11,83,219
Income less all costs

- To open, the plan needs about Rs. 30,00,000. After that the business costs about Rs. 5,15,000 a month to run before a single ticket is sold.
- Each ticket brings in Rs. 320 and leaves about Rs. 198 after its own cost, so a month covers its costs at about 2,596 tickets.
- You said you have about Rs. 45,00,000 to start with. In the expected scenario the business needs about Rs. 31,55,406 before it starts paying its own way, which that covers.

Investment needed

What it takes to open, once. Check the large items against real quotes.

Item	Amount	Basis	What it covers
Premises deposit	Rs. 7,20,000	Your figure	Your figure from the interview
Fit-out and furniture	Rs. 12,00,000	Estimate	Typical for a 900 sq ft cafe fit-out
Espresso machine and grinders	Rs. 6,50,000	Estimate	Commercial two-group setup
Licences and initial stock	Rs. 2,80,000	Estimate	FSSAI, GST, beans and packaging
Brand, menu and soft opening	Rs. 1,50,000	Estimate	Photography, signage, soft-launch spend
Total	Rs. 30,00,000		



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Costs each month

What must be paid every month whether or not customers come, with advertising shown on its own line.

Item	A month	Basis	What it covers
Rent	Rs. 1,80,000	Your figure	Your figure from the interview
Salaries	Rs. 2,40,000	Your figure	Your figure from the interview
Utilities and Wi-Fi	Rs. 35,000	Estimate	Power, water, internet
Maintenance and misc	Rs. 25,000	Estimate	Cleaning, small repairs, software
Advertising	Rs. 35,000	Your figure	Google Ads and other paid promotion
Total	Rs. 5,15,000		

Income and profit

What is assumed	Figure	Basis
What one ticket brings in	Rs. 320	Your figure
Cost to serve one ticket	38% of its price	Your figure
Most tickets in a month	9,000	Your figure

Three scenarios

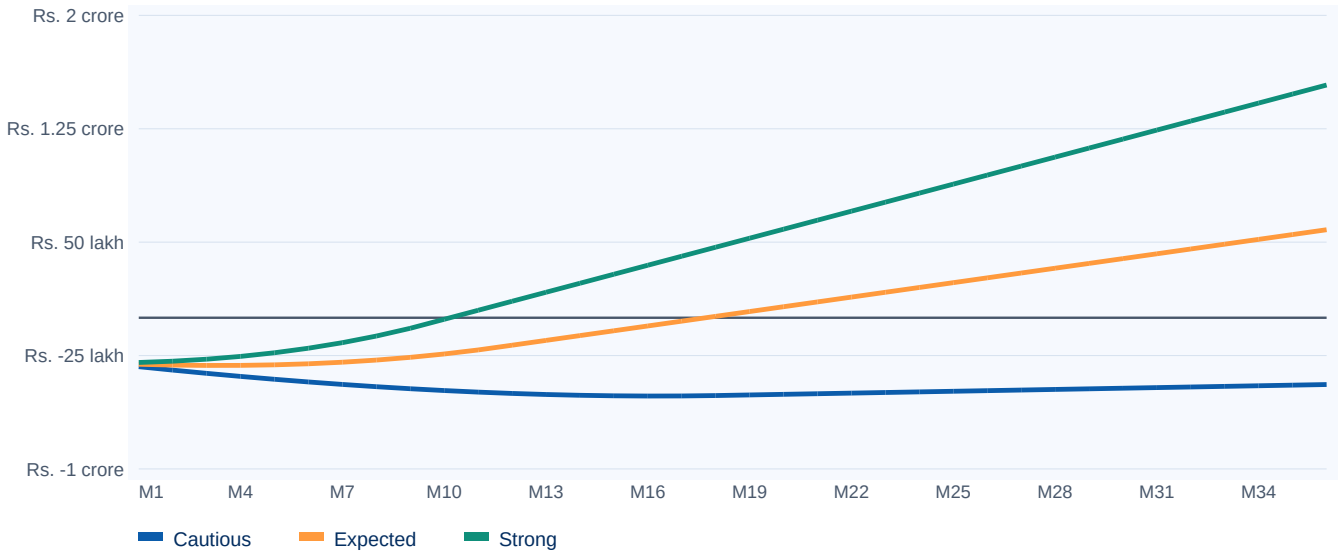
How fast customers might come. Nobody knows which is right: the plan shows what each would mean.

Scenario	tickets in month 1	Growth a month	Steady level a month	Break-even
Cautious	1,400	4%	2,800	Not within 36 months
Expected	2,200	6%	4,200	Month 18
Strong	2,800	8%	5,600	Month 11

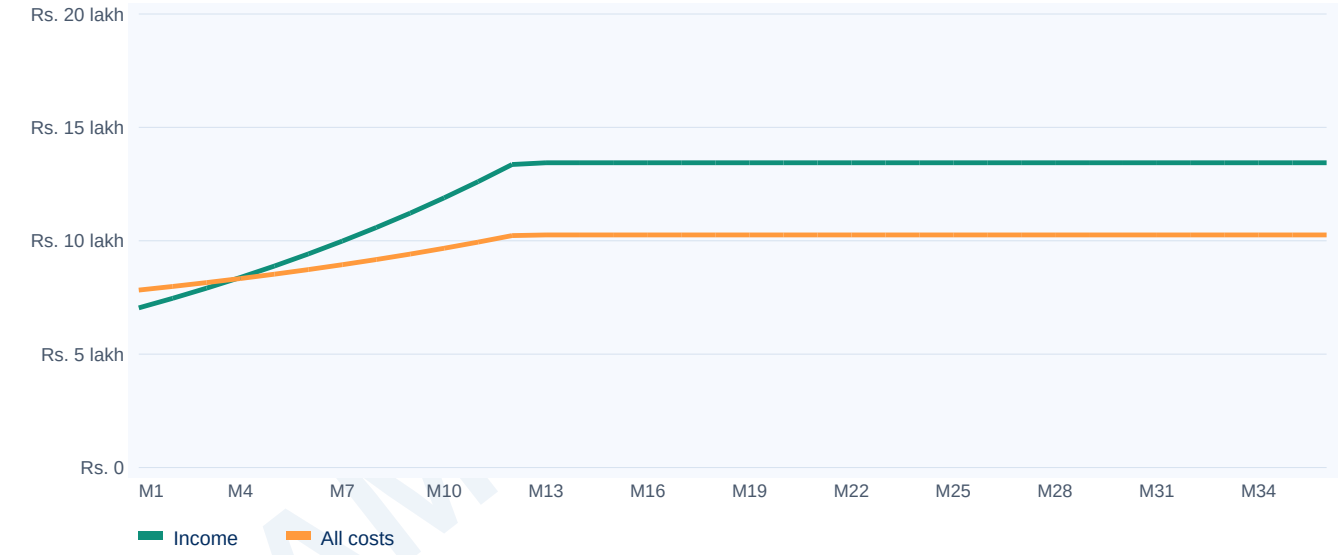
Money in the business, month by month

Everything earned less everything spent so far, the investment included. Where a line crosses zero, the money put in has been earned back.

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Income and costs each month, expected scenario



Year by year

Scenario	Year	Income	Costs	Profit or loss
Cautious	Year 1	Rs. 67,31,200	Rs. 87,37,857	-Rs. 20,06,657
	Year 2	Rs. 1,01,33,120	Rs. 1,00,30,586	Rs. 1,02,534
	Year 3	Rs. 1,07,52,000	Rs. 1,02,65,760	Rs. 4,86,240
Expected	Year 1	Rs. 1,18,76,160	Rs. 1,06,92,941	Rs. 11,83,219
	Year 2	Rs. 1,61,28,000	Rs. 1,23,08,640	Rs. 38,19,360
	Year 3	Rs. 1,61,28,000	Rs. 1,23,08,640	Rs. 38,19,360
Strong	Year 1	Rs. 1,65,63,840	Rs. 1,24,74,258	Rs. 40,89,582
	Year 2	Rs. 2,15,04,000	Rs. 1,43,51,520	Rs. 71,52,480
	Year 3	Rs. 2,15,04,000	Rs. 1,43,51,520	Rs. 71,52,480

Break-even

- Cautious: the first profitable month is month 17, and the investment is not earned back within 36 months. At its lowest the business is Rs. 51,78,485 out of pocket.
- Expected: the first profitable month is month 4, and the investment is earned back in month 18. At its lowest the business is Rs. 31,55,406 out of pocket.
- Strong: the first profitable month is month 1, and the investment is earned back in month 11. At its lowest the business is Rs. 30,00,000 out of pocket.

> "Out of pocket" is the most money the business will have used before it starts paying it back: the investment plus the early months' losses. That, not the investment alone, is the money to have ready.

Advertising budget

- A click on Google Ads for these searches costs about Rs. 15 (the middle of the range in your market report, at Rs. 88 to the US dollar (assumed)).
- At Rs. 35,000 a month that is about 2,333 clicks.
- If 8% of those visitors become paying customers, that is about 186 customers a month from ads, at about Rs. 188 each.
- Start with half this budget for a month, measure what a customer really costs, and raise it only if the sums hold.

What to check before you commit

- Average ticket and food cost share are your figures from the interview.
- Rent and salaries are your figures; fit-out and equipment are typical estimates for this size of cafe.
- Koramangala rent is high: the plan is sensitive to seat utilisation on weekdays.

What you told us

Money to start with: Rs. 45,00,000; of which a loan: Rs. 10,00,000; opening: April 2027; premises: rent; size: About 900 sq ft, 40 seats; staff: 6; experience: Two years as a barista lead; first own cafe.

The market behind it

Your market report found about 5,400 searches a month for "coffee shop near me" in Bengaluru. The scenarios above are sized with that in mind; search interest is not the same as customers.

Method and limits

- The assumptions were proposed by MyFloww's AI (Claude, by Anthropic) from your interview and your market report, with your own figures used wherever you gave one. Each is marked "Your figure" or "Estimate".
- Every total, monthly figure, profit and break-even month was worked out from those assumptions by a fixed calculation over 36 months. Customers grow each month from the first month's level until they reach the steady level, and never pass the most the business can serve.
- Loan interest and repayments are included only where they appear as a line under monthly costs. Tax is not included.
- An opportunity reading is a relative score from the figures in the report. It is suppressed when coverage is too thin, and it is not a forecast of customers or profit.

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- The financial plan is an estimate worked out from the assumptions it lists, some yours and some typical figures. It is not a forecast, a valuation, or financial, tax or legal advice.
- No report can promise customers, income or profit, and this one doesn't. Check the assumptions against real quotes before you commit money.
- It is a snapshot taken on the day the report runs. It is not refreshed afterwards.

Questions: info@myfloww.in, quoting BR-SAMPLE-PREMIUM.

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