

FICTIONAL SAMPLE — NOT FOR DELIVERY

BUSINESS PLAN

Bywater Grounds Coffee House

Expansion financing request: \$285,000

PREPARED FOR
Marisol Devereaux

LOCATION
3201 Dauphine Street, New Orleans, Louisiana 70117

PREPARED BY
Business Plan Writer reference workflow

DATE
September 22, 2026

FICTIONAL REFERENCE — CONDITIONAL DRAFT — NO LIVE AGENT RUN OR INDEPENDENT APPROVAL

Important notice. This plan was prepared from information and assumptions supplied by the business owner. Financial projections are estimates based on those assumptions, not guarantees of future results. This document is planning support only: it is not legal, tax, accounting, investment, or lending advice, and it does not guarantee financing or lender approval.

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Executive Summary

Bywater Grounds Coffee House is a fictional operating coffee business considering an expansion from a counter format into a larger neighborhood storefront in New Orleans. This reference uses the expansion scenario in the questionnaire. The proposed loan is \$285,000, supplemented by \$57,000 of owner funds, for a total project budget of \$342,000. The purpose is to assess whether the existing operation can support additional seating, equipment, staffing and debt while preserving enough cash to withstand an interruption. The business, owner, operating history and source documents described as synthetic are invented for testing.

The financial schedules in this packet are recalculated from the structured questionnaire by the same financial engine used in customer generation. First-year modeled revenue is \$487,523, first-year modeled EBITDA is \$71,896, and minimum annual debt-service coverage is 1.57x. These calculations establish relationships among the entered assumptions. They do not establish that actual customers, deposits, payroll records or lending terms support those assumptions. The month-by-month schedules and downside cases must be read alongside the open conditions.

The appropriate present decision is conditional review. There is sufficient detail to explain the proposal and challenge its economics, but no real business evidence exists in this fictional case. In particular, the original questionnaire's assertion that the neighborhood has no nearby coffee alternative cannot be accepted. Satsuma's own location page lists a cafe on the same street; The Orange Couch identifies another relevant local alternative. Those findings change the competitive argument from absence of supply to a hypothesis about service, capacity and repeat purchasing. [R1] [R2]

This is an authored reference standard with deterministic financial exhibits. It is not represented as a completed live six-agent run, an independently reviewed engagement, a funded business or a customer success story. Its purpose is to make the expected depth and control process inspectable before paid work. Release as a real customer's final plan would require supporting records, resolved model limitations, current lender requirements and documented human review of the final files.

Company Overview

The fictional owner, Marisol Devereaux, describes an existing counter operation that has traded for two years and become constrained by its size. The proposed move into the adjoining storefront is intended to carry the existing customer base into a larger service area. The plan must preserve that distinction: an expansion with demonstrated recurring trade has a different execution risk from a new shop relying entirely on customer acquisition. Until point-of-sale history and financial statements are supplied, the existing trade remains a scenario assumption.

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The operating concept combines counter-service beverages, food, retail products and limited community use. The larger premises would support indoor and patio seating, online pickup and a gradual introduction of catering. Wholesale cold brew is a later experiment. Management should not treat every possible revenue line as available immediately, since each brings preparation, delivery, receivables and staffing requirements. The base model uses aggregate transaction volume and average ticket; it does not independently prove a separate contribution from each channel.

The borrowing entity, beneficial ownership and premises rights must be confirmed before a real financing package is prepared. A trading name alone does not establish the legal borrower. The evidence checklist therefore calls for formation records, ownership details, an executed lease and any consent needed for construction or assignment. References to an LLC in this fictional questionnaire describe the intended scenario and should not be read as a verified legal conclusion.

The proposal has a clear boundary. It covers the expansion of one location and the working capital needed for that transition. It excludes a later roasting facility and an additional location. Any later investment would require a revised budget and revised debt-service model. The owner should retain a change log so that a new equipment purchase, revised contractor bid or lease amendment cannot quietly enter the narrative while the financial tables continue to reflect an earlier decision.

Owner and Management Team

The questionnaire attributes specialty-coffee management experience, staff supervision and prior responsibility for multiple locations to the fictional owner. Those are relevant capabilities because the expansion creates a more complex labor schedule and a broader menu. However, an owner biography cannot substitute for a documented employment history, references or evidence of previous financial responsibility. Credentials and training listed in an intake should remain owner-reported until their supporting records are reviewed.

The proposed responsibilities are operationally sensible but concentrated. The owner would oversee purchasing, scheduling, hiring, supplier relationships and community programming. Bookkeeping is described as outsourced, with a shift lead and eventual assistant manager reducing dependency on the owner. The implementation plan should name a backup for opening, cash reconciliation and supplier orders before the owner becomes unavailable. A mentor is an advisory resource; that role should not be presented as daily management capacity or as a guarantee that the business will perform.

Hiring must follow a weekly hours budget. A headcount alone cannot explain payroll because part-time hours, training overlap, employer taxes and overtime can materially change cost. Before release, the owner should reconcile the narrative staffing plan to the model's payroll base and burden assumptions. The current scenario contains a proposed later owner draw that is not separately represented in the operating model. That omission matters to available cash even if it does not change the company's operating profit.

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A practical management review would meet weekly during the transition and monthly after stabilization. The agenda should compare actual transactions, ticket size, product cost, labor hours, cash and debt payments with the approved model. Variances should have an owner and a response date. A recurring shortfall should trigger a revised forecast before management adds a new revenue channel or increases fixed payroll. These are proposed operating controls, not evidence that the fictional business currently uses them.

Products and Services

The initial offer centers on specialty beverages, purchased pastries and a limited food menu. A compact menu can reduce waste, simplify training and help the owner observe which products customers repeatedly buy. The planned in-house pastry program should remain contingent on demonstrated demand, food-safety readiness, equipment capacity and a costed production schedule. Making more products internally may improve gross margin, but only if labor, waste, cleaning and equipment costs are included.

The questionnaire's average ticket of \$8.40 is an aggregate planning assumption. It needs support from transaction data, not simply a menu with several items priced above that amount. A defensible analysis would separate transaction counts from item counts, exclude sales tax from operating revenue where appropriate, and identify discounts, refunds and complimentary products. Channel mix should be consistent with the ticket calculation. Catering orders cannot be counted as both a retail transaction and separate incremental sales.

Online pickup would provide convenience without requiring a separate customer-acquisition thesis. Catering and wholesale would require order minimums, delivery capacity, payment terms and a clear treatment of receivables. The current financial model does not include a detailed receivables roll-forward; a substantial shift toward invoiced sales would therefore require additional working-capital modeling. Management should test these channels at limited scale and collect actual fulfillment costs before building their assumed contribution into a revised base case.

The proposal's differentiation is a hypothesis about execution: consistent service, suitable space, locally relevant products and repeat visits. It cannot rely on an unverified claim that competitors are absent or inferior. Menu comparisons, customer interviews and observed capacity constraints should determine where an opportunity actually exists. Claims about quality, convenience or local preference should be attributed to evidence or explicitly presented as management's intended positioning.

Market Analysis

The intended service area is the Bywater and nearby Marigny neighborhoods, with a secondary audience of visitors and customers seeking pickup or catering. The neighborhood boundary matters

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more than a citywide population total when evaluating a walk-in shop. City-level demographic data can provide background, but it cannot establish how many customers pass the proposed premises, how often they purchase coffee or what share will change their habits. This reference therefore does not convert a city population statistic into a local sales forecast.

The original intake includes estimates of neighborhood spending, tourism activity and market share without reproducing the underlying calculations. Those figures are excluded from the substantiated market case. A real research packet should identify the dataset, observation period, geography and method for each estimate. If a credible local spending estimate cannot be obtained, the plan should use a bottom-up capacity and transaction analysis and disclose the uncertainty. A precise-looking total is not useful when the geographic or category definition does not match the business.

For this expansion, historical behavior would be the strongest demand evidence. The owner should provide monthly transaction counts, average tickets, product mix and sales by hour for at least a complete seasonal cycle. The analysis should distinguish demand lost because the existing counter lacks capacity from demand that simply has not materialized. Examples of useful evidence include sustained queues, declined catering requests and repeat customers. Anecdotes should inform interview questions, while records should support the forecast.

The research conducted for this reference establishes two relevant local alternatives from their own websites. It does not establish their revenues, customer satisfaction, market shares or spare capacity. Those unknowns are deliberately left unresolved. A site observation exercise would compare menu, service hours, seating, accessibility, queues and pickup convenience at consistent times. The owner should record observation dates and avoid drawing conclusions about a competitor's financial health from a single visit. [R1] [R2]

Marketing and Sales Strategy

The first priority is retaining the fictional counter's existing customers through the transition. The proposed communication plan would explain any temporary disruption, revised opening date, pickup arrangements and changes to the menu. A customer should understand where to buy during construction and when the larger space is actually available. The plan should avoid promising an opening date until construction, equipment and occupancy dependencies are sufficiently resolved.

The marketing budget must connect to activity and measurement. The questionnaire includes a recurring modeled allocation of \$600 per month. Management should divide that allocation among specific experiments and track resulting first purchases and repeat visits. A neighborhood partnership or event can be worthwhile even if immediate sales are small, but its objective should be stated in advance. The business should not describe referral relationships as agreements unless the counterpart has agreed and the arrangement can be documented.

Loyalty and email programs would be opt-in proposals. The operating plan should specify the value offered to customers, avoid automatically enrolling people through unrelated services, and provide a

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practical unsubscribe process. A loyalty membership total alone does not prove retention. Useful measures include active purchasers, repeat frequency, average contribution per returning customer and the cost of rewards. Discounts should flow through the average-ticket assumption rather than being treated as free growth.

Catering and wholesale outreach should begin only when the retail operation can fulfill orders consistently. The owner should maintain a simple pipeline recording the prospect, trial order, conversion, payment terms and repeat order. Revenue should enter an updated forecast only with a documented assumption about order size and timing. Signed recurring orders would carry more weight than a list of businesses the owner intends to contact. This distinction should remain visible in the source register and in the lender-question brief.

Competitive Analysis

Satsuma lists a Dauphine Street location at 3218 Dauphine Street. The fictional site is described at 3201 Dauphine Street. This is sufficient evidence to reject a broad narrative that the immediate area lacks cafe alternatives; it is not sufficient evidence to measure distance, quality or customer overlap precisely. The correct next question is what customer need the proposed expansion serves alongside existing options. [R1]

The Orange Couch lists its location at 2339 Royal Street and identifies its own service hours. It is another relevant alternative for research within the broader neighborhood context. The reference does not assume that its listed hours, prices or operating format will remain unchanged. A final competitor comparison should have a refresh date and retain a link or record of the information reviewed. [R2]

Management's proposed response is to test specific service attributes: consistency of preparation, pickup reliability, availability of seating and the quality of the customer experience at peak periods. A claim that the new space is better for remote work would require evidence about connectivity, power, seating policy, customer turnover and unit economics. A table of attractive adjectives would add little value. The comparison should instead show which attributes the owner can deliver profitably and how those attributes affect repeat purchasing.

The principal competitive risk is that additional capacity does not create additional demand. Existing customers may simply spend the same amount in a larger space while rent and staffing increase. This risk is addressed by separating retained baseline sales from incremental volume in the operating review, testing new offerings before committing permanent cost, and examining downside cash flow. The available research does not support a quantified market-share target, so the plan makes none.

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Operations Plan

The operating sequence begins with site readiness. The owner would confirm premises rights, contractor scope, equipment specifications and the required permit process before committing to an opening schedule. New Orleans provides an official permitting and licensing portal; the existence of that portal does not establish that the fictional project has obtained any permission. The project-specific requirement list and timing must be confirmed with the relevant authorities. [R3]

Food preparation introduces controls beyond a beverage counter. Receiving, storage, cleaning, temperature control, allergen communication and staff training need documented procedures suited to the actual menu. FDA publishes a model Food Code used by jurisdictions in developing food-service rules. The reference to that model is a starting point for operational review, not a finding that a particular edition governs the proposed premises. Applicable local and state requirements need confirmation. [R4]

Purchasing should balance availability with inventory discipline. The proposed roaster rotation can diversify supply, but it also changes recipes, staff training and ordering patterns. The owner should maintain approved substitutes, minimum stock levels and receiving checks. Perishable stock should be compared with recorded sales and waste. Food and beverage margins should be reviewed separately when product mix changes, since a blended product-cost assumption can conceal a weak menu item.

Daily cash controls should include point-of-sale reconciliation, separation of refunds from ordinary sales, deposit matching and restricted access to payment systems. Bookkeeping should identify owner distributions separately from wages and business expenses. The cash forecast should be updated for actual payment dates and any deposit requirements. The current model's month-one investment timing is simplified; staged construction draws or prepaid rent require a schedule that reflects when the business can actually use or spend the funds.

Continuity planning should address an unavailable owner, supplier interruption, equipment failure and construction delay. Each response needs a responsible person, an alternative supplier or process, and a trigger for communicating with the lender or landlord. Insurance descriptions in a questionnaire remain unconfirmed until the policy, limits and exclusions are reviewed by the appropriate provider. This reference makes no representation that insurance or permits have been secured.

Implementation Plan

The expansion should proceed through decisions with evidence attached. Before construction begins, the owner should reconcile all signed quotes to the sources-and-uses budget and identify which costs are refundable, fixed-price or subject to change. A change in the timing of funding or landlord access should trigger a revised schedule. The owner should avoid treating every quoted expenditure as an immediate cash payment when the contracts have different milestones.

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Before opening the expanded space, management should test equipment, train the schedule, rehearse ordering and pickup, and confirm the required operating permissions. A limited opening can reveal service bottlenecks, but it should have measurable criteria: order accuracy, preparation time, waste and staffing coverage. The purpose is to learn whether the operation can fulfill its promise at the modeled labor cost. Customer enthusiasm alone is not sufficient evidence of stable operating capacity.

During the first quarter of expanded operations, the weekly report should compare actual results with the first-year monthly schedule. The owner should investigate volume, ticket and product-cost variances separately. A revenue miss caused by lower volume requires a different response from one caused by excessive discounting. The cash report should include construction balances, tax obligations and planned owner distributions so that apparent operating profit is not mistaken for freely available cash.

Later initiatives should follow evidence of stability. In-house pastries, wholesale and subscription sales each require a specific decision about labor, equipment and cash timing. If a new initiative increases debt or permanent payroll, the five-year schedules and downside analysis should be rerun. The reference does not treat a calendar date as sufficient authorization to expand. A documented capacity and contribution test should precede the next commitment.

Financial Plan

The model translates price, transaction volume, growth, seasonality, product cost, operating expenses and debt terms into monthly and annual schedules. All financial exhibits below are generated directly from that calculation. Narrative figures from older questionnaire answers are not treated as authoritative when they conflict with the model. Such differences must be resolved by the owner before release; rewriting the prose to match the table alone would conceal uncertainty about the underlying assumption.

The base case assumes a \$8.40 average transaction, 4,524 unadjusted month-one transactions and 1.2% monthly growth before seasonality. Product cost is 32% of revenue. The schedules also include the supplied payroll burden, annual cost escalation and capital reserve assumptions. The model applies the supplied seasonality pattern, so actual modeled month-one revenue need not equal average ticket multiplied by the unadjusted starting transaction count.

The proposed loan is modeled at 10.25% annual interest over 120 months. Monthly modeled debt service is \$3,806. These are planning terms supplied with the scenario; no lender offer is represented. A different rate, amortization period, financing fee or payment start date changes debt service and cash. The reviewer should rerun the model against the current written terms rather than describe an estimate as an approved financing arrangement.

Debt-service coverage compares modeled operating earnings with debt service. Minimum annual modeled coverage is 1.57x, and the lowest modeled cash balance is \$78,158 in month 2. Coverage and cash answer different questions. A business can have positive annual earnings while experiencing a

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short-term cash shortage, particularly when construction draws, customer payment delays or owner distributions occur before the associated cash inflow.

The current engine provides an operating projection rather than a full set of accounting statements. It does not establish opening balance-sheet assets and liabilities, depreciation, inventory movements, accounts receivable, accounts payable or owner distributions in sufficient detail to claim a complete three-statement forecast. A lender requiring a projected balance sheet or detailed working-capital schedule would need that supplemental work. The tax rate is a planning assumption and is not a conclusion about the owner's actual tax liability.

Downside schedules identify sensitivity to adverse assumptions. They should inform a cash-preservation decision before the owner signs new commitments. A favorable base case is not sufficient when a plausible downside consumes the reserve or reduces coverage below the applicable lender requirement. Current program and lender requirements must be confirmed separately; the software's internal screening benchmark is not a certification of eligibility or approval.

Sources and Uses

Use	Amount
Leasehold improvements	\$128,000
Equipment & fixtures	\$94,000
Initial inventory & smallwares	\$18,000
Pre-opening payroll/training/marketing	\$22,500
Working capital reserve	\$62,000
Contingency	\$17,500
Total	\$342,000

Five Year Operating Forecast

Year	Revenue	Product cost	Operating costs	EBITDA
1	\$487,523	\$156,007	\$259,620	\$71,896
2	\$562,550	\$180,016	\$268,993	\$113,542
3	\$649,124	\$207,720	\$278,710	\$162,695
4	\$749,021	\$239,687	\$288,784	\$220,550
5	\$864,291	\$276,573	\$299,230	\$288,488

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Five Year Debt and Income

Year	Debt service	Interest	Modeled tax	Net income	DSCR
1	\$45,670	\$28,417	\$9,131	\$34,348	1.57x
2	\$45,670	\$26,563	\$18,266	\$68,713	2.49x
3	\$45,670	\$24,510	\$29,019	\$109,166	3.56x
4	\$45,670	\$22,236	\$41,646	\$156,668	4.83x
5	\$45,670	\$19,718	\$56,442	\$212,329	6.32x

First Year Monthly Operations

Month	Revenue	Product cost	Operating costs	EBITDA
1	\$36,102	\$11,552	\$21,635	\$2,914
2	\$37,304	\$11,937	\$21,635	\$3,732
3	\$38,919	\$12,454	\$21,635	\$4,830
4	\$40,174	\$12,856	\$21,635	\$5,683
5	\$41,453	\$13,265	\$21,635	\$6,553
6	\$41,547	\$13,295	\$21,635	\$6,617
7	\$40,005	\$12,802	\$21,635	\$5,568
8	\$39,659	\$12,691	\$21,635	\$5,333
9	\$42,225	\$13,512	\$21,635	\$7,078
10	\$44,424	\$14,216	\$21,635	\$8,573
11	\$42,816	\$13,701	\$21,635	\$7,480
12	\$42,897	\$13,727	\$21,635	\$7,535

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First Year Monthly Cash

Month	Debt service	Capital outlay	Net cash flow	Closing cash
1	\$3,806	\$262,500	\$-263,493	\$78,507
2	\$3,806	\$0	\$-349	\$78,158
3	\$3,806	\$0	\$516	\$78,674
4	\$3,806	\$0	\$1,188	\$79,862
5	\$3,806	\$0	\$1,872	\$81,734
6	\$3,806	\$0	\$1,920	\$83,655
7	\$3,806	\$0	\$1,089	\$84,744
8	\$3,806	\$0	\$901	\$85,645
9	\$3,806	\$0	\$2,277	\$87,921
10	\$3,806	\$0	\$3,455	\$91,376
11	\$3,806	\$0	\$2,589	\$93,965
12	\$3,806	\$5,000	\$-2,370	\$91,595

Downside Sensitivity

Scenario	Year 1 revenue	Minimum DSCR
ticket minus 10pct	\$438,771	0.8483
volume minus 10pct	\$438,771	0.8483
retention 80pct	\$364,815	-1.1201
combined downside	\$328,334	-1.6633

Figures are rounded for presentation; calculations retain full precision. These are synthetic projections, not historical financial statements.

Funding Request

The request pairs \$285,000 of proposed borrowing with \$57,000 of owner contribution. Total sources and stated uses both equal \$342,000 in this scenario. The owner should document that the contribution is available and identify any borrowed component. A balanced table proves arithmetic equality; it does not show that every expenditure is eligible, reasonably priced, or acceptable to the lender.

The allocation separates improvements, equipment, opening costs and liquidity. The reviewer should reconcile every material line to a quote, contract or dated estimate and identify the party responsible for overruns. Working capital should be tied to a cash forecast rather than described as an arbitrary number of months of reserve. The contingency should not be counted twice as both spent construction cost and cash remaining in the bank.

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The model's initial capital-outlay assumption does not reproduce every use-of-proceeds line as a separate cash movement. The first-year cash schedule therefore needs a project draw schedule before it can be used to manage a real closing and build-out. This limitation should be resolved with the owner and lender. A final plan should show when proceeds are available, when deposits and invoices are due, and which costs have already been paid.

No lender has committed to the fictional request. The plan does not predict approval, represent SBA affiliation or substitute for a lender's underwriting. If the loan structure changes, the source register, schedules and narrative must be updated together. The final reviewer should inspect the regenerated files and record the reviewed artifact version so that an older approval cannot be applied to a changed plan.

Borrower Self Assessment for Credit Review

The strongest feature of this hypothetical proposal is its focus on expanding an existing operation rather than forecasting an entirely new customer base. If operating records support that history, the owner could explain the transition using observed transactions and a defined capacity constraint. The proposed scope is also understandable: one location, an identifiable project budget and a schedule for introducing additional services. These strengths remain conditional on the underlying evidence.

The weakest feature is the gap between detailed owner narrative and documented support. The intake includes credentials, partnerships, customer demand and market estimates that have not been independently substantiated. Some historical financial narrative also differs from the current model because additional assumptions affect payroll, seasonality and cash. A professional review should bring these differences into the open and ask the owner to resolve them before the narrative is made more persuasive.

The lender conversation should focus on repayment under realistic operating conditions. Management needs to explain how it will retain existing customers during construction, fund owner living costs, respond to a delayed opening and preserve cash if growth is slower than planned. Collateral, guarantor support, eligibility and the lender's requirements remain separate review topics; none is established by the business-plan narrative.

The current disposition is a conditional reference draft. All business facts remain fictional, external research is limited to the specifically cited pages, and the model has disclosed accounting limitations. A successful internal test produces this candid outcome with consistent exhibits and useful next questions. It does not manufacture a positive credit recommendation. The source register, open conditions and reviewer record below define the work needed before a real engagement could be released.

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Source and Assumptions Register

Every business-specific item below is a synthetic scenario assumption. No row is confirmed real evidence. The field identifies the questionnaire answer used by the model or narrative. External pages R1–R4 support only the limited claims described in the research register.

Claim	Questionnaire field	Real evidence required
Operating history	business_information.business_stage	Point of sale exports and monthly financials
Owner credentials	management_details.owner_background	Resume, credentials and references
Average transaction	income.unit_price	Net sales and transaction counts
Starting volume	income.units_month_one	Seasonal transaction history and capacity observations
Product cost	expenses.cogs_rate	Purchases, inventory movements and sales mix
Payroll	expenses.fixed_monthly	Hours, wages, payroll taxes and benefits
Loan terms	financial_information.interest_rate	Dated lender planning terms
Owner funds	financial_information.owner_equity_injection	Source and availability of funds
Premises	financial_information.lease_term	Signed lease and landlord consents
Project costs	financial_information.use_of_proceeds	Quotes, contracts and draw schedule

Conditions Before Release

- Confirm operating history and resolve differences between narrative estimates and structured inputs.
- Reconcile payroll, future hires and owner distributions with the schedules.
- Add a construction draw schedule and lender-required balance sheet and working-capital schedules.
- Replace unsupported market-size and market-share claims with reproducible evidence.
- Confirm current financing terms, program requirements, permissions and premises rights.
- Obtain reviewer approval of the final rendered files. This reference has no independent endorsement.

Lender Questions and Required Support

1. What proves that existing trade will transfer to the larger space? Provide dated point-of-sale exports, monthly financials and a transition plan identifying any closure period.
2. What specifically limits the current counter? Supply peak-hour transactions, queue observations, declined orders and evidence that capacity rather than demand is the constraint.

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3. How was the average ticket calculated? Reconcile transaction counts, net sales, sales tax, refunds, discounts and channel mix to the source period.
4. Does payroll support the proposed staffing schedule? Reconcile hours, wage assumptions, employer costs, training overlap and planned management hires to the model.
5. How will the owner fund personal living costs? Add owner distributions and any outside income to the cash discussion without treating distributions as operating wages.
6. What happens if construction or permits delay reopening? Supply contractor milestones, landlord terms, opening dependencies and a revised cash case for the delay.
7. Which competitors serve the same customer need? Refresh named competitor observations and explain the proposed difference without assuming competitors lack demand or quality.
8. Are all uses supported and timed correctly? Match each line to a quote or contract and prepare a draw schedule showing deposits, invoices and cash remaining.
9. What changes under adverse conditions? Review downside coverage, minimum cash and the specific spending or staffing action triggered by a shortfall.
10. What additional schedules does the selected lender require? Confirm current documentation, balance-sheet, working-capital, guarantor and program requirements before calling the packet complete.

Human Review Record

This reference has been authored and checked with AI assistance. No lender, CPA or licensed attorney has independently reviewed or endorsed the fictional business case. The production workflow requires a named reviewer to inspect the rendered document, resolve material discrepancies, check the supporting evidence and record the exact artifact hash before customer-final delivery. A software quality score cannot perform that approval.

The reviewer should challenge the commercial reasoning as well as arithmetic. Review includes forecast drivers, staffing capacity, sources and uses, downside cash, unresolved claims and the requested audience's documentation needs. It does not constitute a CPA audit, independent verification of every owner statement, legal representation or a lending decision. Any specialist review must identify the actual reviewer and scope, with permission before their name or comments are published.

Research Sources and Limits

- [R1] Satsuma Cafe, Dauphine Street location page, <https://satsumacafe.com/locations/dauphine-street/> . Accessed September 22, 2026. Supports the listed address at 3218 Dauphine Street only; does not establish revenue, customer overlap, quality or available capacity.

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- [R2] The Orange Couch, contact page, <https://www.theorangecouchcoffee.com/contact> . Accessed September 22, 2026. Supports the listed address at 2339 Royal Street and the business's own published contact information; no market-share inference is made.
- [R3] City of New Orleans, One Stop permitting and licensing portal, <https://onestopapp.nola.gov/> . Accessed September 22, 2026. Identifies the official portal for permit research; does not establish that the fictional project has obtained permissions.
- [R4] US Food and Drug Administration, FDA Food Code, <https://www.fda.gov/food/retail-food-protection/fda-food-code> . Accessed September 22, 2026. Describes the model Food Code; local adoption and project requirements need separate confirmation.

No original customer survey, site inspection, traffic count, licensed market dataset or historical financial audit was conducted for this reference. Additional research should be commissioned where needed and recorded with publication dates, geography and a reproducible method. The fictional questionnaire is a test input, not a source of externally verified facts.