Turn your coffee idea into a working plan

Coffee Studies • Planning companion • 4 November 2026

You have three editable starting points: a coffee shop, a coffee truck and a coffee roasting business. Each workbook begins with a fictional business so you can see a complete example. Replace the assumptions a few at a time. You do not need to know every answer before starting, but you do need to know which answers are still estimates.

The workbook is the working financial model. The earlier PDFs are examples of how to present the story. Editing the workbook does not rewrite those PDFs or Word files. When your numbers change, update the written plan and export a new dated copy.

Your first useful result, in five steps

1. Open the workbook for your main business type in Excel or compatible spreadsheet software. Save a copy with your own business name. Keep automatic calculation enabled.

2. In Inputs, enter a working name, intended location, owner cash and proposed borrowing. A working name does not need to be final. A proposed loan is not approved funding.

3. In Equipment, replace one allowance with a researched cost. Use the live sourcing link to find current Amazon offers or specialist suppliers. Add delivery, installation and other costs separately if they are not already included.

4. In Staffing, enter paid hours and wages. Include your own compensation and time spent cleaning, travelling, buying supplies and preparing to open.

5. Look at Dashboard. It shows how those decisions affect opening cash, contribution per sale and the downside funding gap. A balanced calculation is a starting point for decisions, not proof that the business will succeed.

Blue cells are intended for editing. Other cells contain formulas or explanatory text. Avoid inserting or deleting rows: use the extra Equipment rows instead. Paste carefully; spreadsheet software can bypass input validation when pasting.

What connects to what?

Your decision	Where to enter it	What changes
Equipment, freight and installation	Equipment	Capital budget, opening cash, depreciation and financial statements
Staff hours and wages	Staffing	Monthly payroll, overheads, profit and cash
Orders or kilograms sold	UnitEconomics	Revenue, stock purchases, cash and capacity pressure
Ingredients, packaging and waste	UnitEconomics	Contribution, break-even and margin

Your decision	Where to enter it	What changes
Borrowing and interest	Inputs	Loan payment, interest, debt balance and cash
Busy and quiet months	Seasonality	Monthly sales, working capital and cash
A delayed opening	Inputs	Sales start later while fixed overheads and loan payments continue
Replacement equipment	Inputs	A later cash purchase, asset balance and depreciation

The Dashboard also identifies demand above the entered capacity. Buying a more expensive machine does not automatically increase sales or change capacity. You must establish what the new setup can produce and what customers will actually buy.

Equipment: from a product listing to a funding line

An Amazon offer is one piece of the purchasing evidence. Confirm the exact model, power supply, dimensions, commercial warranty and available servicing before treating it as suitable for the business. A listing called “commercial” does not by itself establish that it fits your workload or local requirements.

The workbook deliberately contains planning allowances, not frozen Amazon prices. Visit the sourcing guide to check current offers. Supplier quotations and owner-entered budgets should have a date and a clear scope. Do not substitute a current machine price for a whole installation allowance if the allowance also covers water treatment, counters or electrical work.

For each selected purchase, record the model, quantity, currency, quoted scope, delivery, tax treatment and installation cost. Quantity multiplies the unit amount only; the other cost columns are totals for that purchase line. Put a zero in an extra cost field only when the cost really is zero or included elsewhere. A missing quotation should remain marked as an allowance.

For a lower-cost alternative, save a second workbook and change only the relevant lines. Compare the opening cash and monthly results before changing the sales assumptions. If you choose used equipment, include inspection, transport, servicing and any installation work in that alternative.

Coffee shop: make the busiest hour believable

The sample shop uses one customer basket as its sales unit. A drink and a pastry purchased together belong in the same basket. This avoids making the customer count look larger simply because the menu has several products.

The illustrative mature target is 150 baskets per service day over 26 days. This is a target to test, not local demand research. Observe the proposed area at the times you expect to trade. Record the customer group, competing offers, visible demand and any trial sales. A busy street alone is not evidence that enough people will choose your shop.

The new staffing example allocates 160 paid owner hours, 180 barista coverage hours and 75 relief/cleaning hours per month, plus an employer-cost allowance. These amounts reproduce the earlier fictional payroll total; they are not a proven staffing roster or local wage recommendation. Map the actual opening hours and rush overlap before accepting

them.

Your next decisions:

- Choose the opening menu and calculate the cost of an average basket, including food attachment, packaging, payment fees and waste.

- Walk the route from order to payment to preparation to pickup. Check where two people would obstruct each other.

- Have the premises and equipment suppliers confirm the actual utility and installation scope.

- Run one scenario with lower sales and another with a delayed opening. Compare cash before deciding how much of the reserve can be committed to fit-out.

Coffee truck: sellable hours are fewer than working hours

The truck example assumes recurring locations, not prepaid event packages. Its mature target is 130 baskets on each of 20 service days. Travel, loading, setup, cleaning and maintenance are working time but do not automatically create selling time.

The staffing illustration includes 160 owner hours and 120 helper hours per month. Check whether those hours cover the route, service window and daily reset. A weather cancellation or vehicle repair can remove a full selling day; use the seasonal multipliers and downside case to see the effect of fewer sales.

Your next decisions:

- Confirm where the truck may trade and what each pitch costs. Keep permission and site access separate from a general business licence.

- Give the converter a complete equipment list so the power, water, refrigeration, payload and restraints are designed together.

- Price the vehicle and conversion separately from the coffee equipment where possible, while avoiding duplicate installation costs.

- Prepare a simple backup plan for a lost pitch or breakdown. Do not add speculative event income to make the forecast positive.

If you later choose event bookings, the model needs an event calendar, deposits, refunds and package costing. Do not treat the recurring-pitch workbook as if it already includes those features.

Coffee roasting business: connect output, packing and collections

The roasting example sells roasted kilograms. Its mature demand illustration is 16 wholesale accounts buying 80 kilograms each, plus 320 kilograms sold directly each month. No such accounts have been secured. Replace this bridge with real trial orders, repeat orders or documented customer discussions.

Green-coffee input cost is divided by the roasted yield. At the fictional 84% yield, one kilogram of roasted coffee needs more than one kilogram of green coffee. Packaging and

variable delivery are then added per roasted kilogram. Test actual yield, rejects and pack sizes before adopting those assumptions.

The staffing illustration has 160 owner/roast-lead hours and 160 production/packing hours per month. Roasting, cooling, quality checks, cleaning, packing and dispatch must all fit within the schedule. The entered capacity is a planning ceiling, not a manufacturer throughput claim.

Your next decisions:

- Time a complete production and packing cycle, including cleaning and changeovers.

- Obtain a site-specific roaster, ventilation and utility installation quote.

- Review stock lead times and the amount of cash tied up in green coffee and packaging.

- Match the credit-sales fraction to your intended customer mix. The downside extends collection from one month to two; the effect appears in cash even if accounting sales remain profitable.

This workbook assumes owned roasting equipment. A contract-roasting business requires a different cost and asset structure; it is not created by changing the business name.

Read the financial results without confusing them

Profit records sales and expenses in the model's accounting periods. Cash also reflects when customers and suppliers are paid, loan principal and equipment purchases. A profitable roastery may still need cash while waiting for wholesale customers to pay.

Break-even units in this workbook cover cash overheads and scheduled debt payments before tax reserve, working-capital changes and replacement investment. A break-even sales target is not evidence that customers will buy that amount.

The downside gap is the largest cash deficit in the model, including opening cash. No overdraft is invented to cover it. Any additional funding would have its own terms, interest, fees and evidence requirements; the displayed shortfall is not a recommended loan amount.

The cash warning floor is an editable owner planning rule. The default is two months of the original fixed overhead budget. It does not automatically change when costs change; review it when changing the plan.

Debt coverage is defined here as operating cash after the illustrative tax reserve, before interest, divided by principal plus interest paid. Lenders may calculate it differently. The workbook does not label a result as loan approval.

Build the investor conversation

The example financing is owner cash plus a term loan. It does not include an outside equity investor. If you seek investment, prepare a separate proposal answering:

- How much money is sought, what it pays for and which milestone it reaches.

- What ownership or other rights are proposed, and how you arrived at that proposal.

- Who controls major spending, borrowing, owner pay and distributions.

- How the business might provide a return, including the risks and lack of a guaranteed exit.

- What happens if launch is delayed or demand is weaker than expected.

Do not add an investor contribution to owner cash and leave the ownership story unchanged. The workbook's financing structure needs review alongside the proposal. The PlanSummary sheet gives you a compact financial handout; the fuller plan must still explain the customers, team, evidence and investment terms.

A practical evidence checklist

Keep a folder with your demand observations, equipment quotations, premises or pitch terms, founder experience, owner cash evidence, staff plan, permits, insurance and financing correspondence. The workbook records a private reference to each item; it does not store or verify the supporting document.

Start with the items that could stop the project: permission to operate, a workable site or vehicle, sufficient installed-equipment budget, credible demand and enough cash for the downside. Attractive formatting comes after those questions.

Before sharing the plan externally, update the narrative to match the workbook, check that every quotation has the correct currency and model, and have the local tax/payroll assumptions and financial statements reviewed. Describe the exact scope of any professional review instead of calling the whole plan “approved.”

Model boundaries and research

The workbooks have no runtime AI, macros or external price connections. They calculate 60 monthly periods and five annual summaries. Both scenarios share setup costs and financing; the downside changes volume, unit costs and collection lag. The defaults reproduce the earlier fictional funding examples to rounding precision.

Tax remains a hypothetical 25% reserve on positive monthly accounting profit. Actual tax rates, loss treatment, sales-tax timing, recoverable purchase taxes and payroll rules need local review. Owner distributions, financing fees, grants, equity-investor funding, leases, bad debt, event deposits and additional loan draws are not included. Replacement spending is editable but defaults to zero and is flagged for review. These are planning tools, not professionally reviewed financial statements.

BDC describes the value of connected income, cash-flow and balance-sheet projections and comparing different scenarios. SBA's planning guidance separates startup and recurring costs and connects funding needs to forecasts. These sources inform the structure; they do not substantiate the fictional sales or cost assumptions.

- BDC, cash-flow planning: https://www.bdc.ca/en/articles-tools/money-finance/manage-finances/making-projection-coming-year

- SBA, planning and startup costs: https://www.sba.gov/counseling/plan-your-business/

- Coffee shop equipment: https://coffeestudies.com/coffee-business/coffee-shop-equipment-list

- Truck equipment: https://coffeestudies.com/coffee-business/coffee-truck-business

- Roasting equipment: https://coffeestudies.com/coffee-business/how-to-start-a-coffee-roastery

Sources checked 4 November 2026. Accountant, lender and operator review remain outstanding.