



Business Plan (excerpt): Wren Street Bakery

SAMPLE: fictional data Wren Street Bakery is fictional. Numbers below are assumptions entered for the demo, not market data. In a real plan every figure is the client's or carries a source.

1. Executive summary

Wren Street Bakery is a neighborhood bakery and coffee counter planned for a storefront in [neighborhood], Chicago. The owner, [name], has [years] years of experience as a pastry lead at [employer]. The company requests a **\$150,000 SBA 7(a) loan** to fund the build-out, ovens and opening working capital. Under the assumptions below, the model shows a debt service coverage ratio of 2.06x in year one and 3.42x in year two. Many lenders look for at least 1.25x; the client confirms the bank's own threshold.

2. Use of funds

Item	Amount	Basis
Build-out and permits	\$62,000	Contractor quote [to attach]
Deck oven, mixer, display cases	\$48,000	Vendor quotes [to attach]
Opening inventory	\$8,000	Owner estimate
Working capital (3 months)	\$32,000	Model, months 1 to 3
Total	\$150,000	

3. Three-year summary (from the model)

	Revenue	COGS	Operating costs	EBITDA	Debt service	DSCR
Year 1	\$471,200.00	\$150,784.00	\$270,400.00	\$50,016.00	\$24,288.30	2.06x
Year 2	\$544,825.00	\$174,344.00	\$287,400.00	\$83,081.00	\$24,288.30	3.42x
Year 3	\$603,725.00	\$193,192.00	\$299,400.00	\$111,133.00	\$24,288.30	4.58x

ASSUMPTIONS (ALL OWNER INPUTS, EDITABLE IN THE MODEL)

- Average ticket \$9.50; customers per day 160, 185, 205 in years 1 to 3; open 310 days a year.
- Cost of goods 32% of sales; rent \$4,200 a month; labor \$175,000, \$190,000, \$200,000; other operating costs \$45,000, \$47,000, \$49,000.
- Loan \$150,000 at 10.5% over 10 years: payment \$2,024.02 a month (standard amortization).

What a lender sees: where the money goes, how it gets paid back, and the assumptions behind it, each one traceable. We do not promise approval. A real plan adds market research with cited sources, management bios, and the owner's personal financial statement (SBA Form 413), which the owner completes.