

# APPENDIX C: FINANCIAL FORECAST

**Year 1**

		Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Breakfast	Covers	30	20	20	20	25	25	30
	Check Average	\$15.00	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00	\$15.00
	<b>Total</b>	<b>\$450.00</b>	<b>\$160.00</b>	<b>\$160.00</b>	<b>\$160.00</b>	<b>\$200.00</b>	<b>\$200.00</b>	<b>\$450.00</b>
Lunch	Covers	30	15	15	20	25	30	40
	Check Average	\$20.00	\$8.00	\$8.00	\$8.00	\$8.00	\$10.00	\$20.00
	<b>Total</b>	<b>\$600.00</b>	<b>\$120.00</b>	<b>\$120.00</b>	<b>\$160.00</b>	<b>\$200.00</b>	<b>\$300.00</b>	<b>\$800.00</b>
Bev only	Covers	20	20	20	25	25	25	30
	Check Average	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$15.00	\$20.00
	<b>Total</b>	<b>\$200.00</b>	<b>\$200.00</b>	<b>\$200.00</b>	<b>\$250.00</b>	<b>\$250.00</b>	<b>\$375.00</b>	<b>\$600.00</b>
Dine-In Dinner	Covers	40	25	30	35	40	50	60
	Check Average	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
	<b>Total</b>	<b>\$1,000.00</b>	<b>\$625.00</b>	<b>\$750.00</b>	<b>\$875.00</b>	<b>\$1,000.00</b>	<b>\$1,250.00</b>	<b>\$1,500.00</b>
Delivery	Orders	25	30	25	25	25	40	35
	Check Average	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00
	<b>Total</b>	<b>\$875.00</b>	<b>\$1,050.00</b>	<b>\$875.00</b>	<b>\$875.00</b>	<b>\$875.00</b>	<b>\$1,400.00</b>	<b>\$1,225.00</b>
		<b>\$3,125.00</b>	<b>\$2,155.00</b>	<b>\$2,105.00</b>	<b>\$2,320.00</b>	<b>\$2,525.00</b>	<b>\$3,525.00</b>	<b>\$4,575.00</b>

Weekly Gross \$20,330.00  
Annual Gross \$1,036,830.00

Cook/baker hours		16	16	16	16	16	16	16
Cook pay		\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50
		\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00	\$280.00
Counter/Server/Prep hours		20	18	18	18	18	18	20
Counter pay		\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
		\$300.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$300.00
Utility/Dishwasher hours		4	4	4	4	4	4	4
Utility/Dishwasher pay		\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
		\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00
Delivery hours		8	8	8	8	12	16	12
Delivery pay		\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
		\$120.00	\$120.00	\$120.00	\$120.00	\$180.00	\$240.00	\$180.00
Manager Salary	\$70,000	\$280	\$280	\$280	\$280	\$280	\$280	\$280
Labor		\$1,040.00	\$1,010.00	\$1,010.00	\$1,010.00	\$1,070.00	\$1,130.00	\$1,100.00
Payroll Taxes & workers' comp%	12.00%	\$124.80	\$121.20	\$121.20	\$121.20	\$128.40	\$135.60	\$132.00
Food cost%	25.00%	\$781.25	\$538.75	\$526.25	\$580.00	\$631.25	\$881.25	\$1,143.75
Packaging cost%	2.00%	\$62.50	\$43.10	\$42.10	\$46.40	\$50.50	\$70.50	\$91.50
Utilities		\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
								\$2,250.00
Delivery vehicle		\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
Fuel		\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
<b>Total cost:</b>		<b>\$2,133.55</b>	<b>\$1,838.05</b>	<b>\$1,824.55</b>	<b>\$1,882.60</b>	<b>\$2,005.15</b>	<b>\$2,342.35</b>	<b>\$2,592.25</b>
Monthly Debt Service	\$5,000	\$167	\$167	\$167	\$167	\$167	\$167	\$167

<b>Pre-Rent Daily Net</b>		<b>\$824.78</b>	<b>\$150.28</b>	<b>\$113.78</b>	<b>\$270.73</b>	<b>\$353.18</b>	<b>\$1,015.98</b>	<b>\$1,816.08</b>	<b>\$4,544.83</b>
Monthly Rent	\$4,400.00	\$146.67	\$146.67	\$146.67	\$146.67	\$146.67	\$146.67	\$146.67	
Rent component of total cost		0.07	0.08	0.08	0.08	0.07	0.06	0.06	
Taxes	\$12,000.00	\$32.88	\$32.88	\$32.88	\$32.88	\$32.88	\$32.88	\$32.88	
Daily Net		\$645.24	-\$29.26	-\$65.76	\$91.19	\$173.64	\$836.44	\$1,636.54	
Weekly Net		\$3,288.01							
Monthly Net		\$13,152.04							
Annual Net		\$157,824.48							

Manager profit share	10.00%		Owner Net	\$142,042.03
Manager incentive comp		\$15,782.45		
Manager total comp		\$85,782.45		

**Year 2**

		Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Breakfast	Covers	50	30	30	40	45	50	60
	Check Average	\$15.00	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00	\$15.00
	<b>Total</b>	<b>\$750.00</b>	<b>\$240.00</b>	<b>\$240.00</b>	<b>\$320.00</b>	<b>\$360.00</b>	<b>\$400.00</b>	<b>\$900.00</b>
Lunch	Covers	50	20	20	30	35	50	60
	Check Average	\$20.00	\$8.00	\$8.00	\$8.00	\$8.00	\$10.00	\$20.00
	<b>Total</b>	<b>\$1,000.00</b>	<b>\$160.00</b>	<b>\$160.00</b>	<b>\$240.00</b>	<b>\$280.00</b>	<b>\$500.00</b>	<b>\$1,200.00</b>
Bev only	Covers	30	30	30	35	35	40	40
	Check Average	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$15.00	\$20.00
	<b>Total</b>	<b>\$300.00</b>	<b>\$300.00</b>	<b>\$300.00</b>	<b>\$350.00</b>	<b>\$350.00</b>	<b>\$600.00</b>	<b>\$800.00</b>
Dine-In Dinner	Covers	60	30	40	50	60	50	80
	Check Average	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$27.50	\$27.50
	<b>Total</b>	<b>\$1,500.00</b>	<b>\$750.00</b>	<b>\$1,000.00</b>	<b>\$1,250.00</b>	<b>\$1,500.00</b>	<b>\$1,375.00</b>	<b>\$2,200.00</b>
Delivery	Orders	35	40	35	40	45	60	50
	Check Average	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00
	<b>Total</b>	<b>\$1,225.00</b>	<b>\$1,400.00</b>	<b>\$1,225.00</b>	<b>\$1,400.00</b>	<b>\$1,575.00</b>	<b>\$2,100.00</b>	<b>\$1,750.00</b>
		<b>\$4,775.00</b>	<b>\$2,850.00</b>	<b>\$2,925.00</b>	<b>\$3,560.00</b>	<b>\$4,065.00</b>	<b>\$4,975.00</b>	<b>\$6,850.00</b>

Weekly gross: \$30,000.00  
Annual gross: \$1,530,000.00

Cook/baker hours		24	24	24	24	24	32	32	
Cook pay		\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	
		\$420.00	\$420.00	\$420.00	\$420.00	\$420.00	\$560.00	\$560.00	
Counter/Server/Prep hours		20	18	18	18	18	18	20	
Counter pay		\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	
		\$300.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$300.00	
Utility/Dishwasher hours		8	8	8	8	8	8	8	
Utility/Dishwasher pay		\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	
		\$120.00	\$120.00	\$120.00	\$120.00	\$120.00	\$120.00	\$120.00	
Delivery hours		8	8	8	8	12	16	12	
Delivery pay		\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	
		\$120.00	\$120.00	\$120.00	\$120.00	\$180.00	\$240.00	\$180.00	
Manager Salary	\$75,000	\$300	\$300	\$300	\$300	\$300	\$300	\$300	
Labor		\$1,260.00	\$1,230.00	\$1,230.00	\$1,230.00	\$1,290.00	\$1,490.00	\$1,460.00	
Payroll Taxes & workers' comp%	12.00%	\$151.20	\$147.60	\$147.60	\$147.60	\$154.80	\$178.80	\$175.20	
Food cost%	25.00%	\$1,193.75	\$712.50	\$731.25	\$890.00	\$1,016.25	\$1,243.75	\$1,712.50	
Packaging cost%	2.00%	\$95.50	\$67.00	\$68.50	\$71.20	\$81.30	\$99.50	\$137.00	
Utilities		\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$2,250.00
Delivery vehicle		\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	
Fuel		\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	
Total cost:		\$2,825.45	\$2,272.10	\$2,292.35	\$2,463.80	\$2,667.35	\$3,137.05	\$3,609.70	
Monthly Debt Service	\$5,000	\$167	\$167	\$167	\$167	\$167	\$167	\$167	

<b>Pre-Rent Daily Net</b>		<b>\$1,782.88</b>	<b>\$411.23</b>	<b>\$465.98</b>	<b>\$929.53</b>	<b>\$1,230.98</b>	<b>\$1,671.28</b>	<b>\$3,073.63</b>	<b>\$9,565.53</b>
Monthly Rent	\$4,400.00	\$146.67	\$146.67	\$146.67	\$146.67	\$146.67	\$146.67	\$146.67	
Rent component of total cost		0.05	0.06	0.06	0.06	0.05	0.05	0.04	
Taxes	\$12,000.00	\$32.88	\$32.88	\$32.88	\$32.88	\$32.88	\$32.88	\$32.88	
Daily Net		\$1,603.34	\$231.69	\$286.44	\$749.99	\$1,051.44	\$1,491.74	\$2,894.09	
Weekly Net		\$8,308.71							
Monthly Net		\$33,234.84							
Annual Net		\$398,818.08							
Manager profit share %	20.00%								
Manager incentive comp		\$79,763.62		Owner Net	\$319,054.46				
Manager total comp		\$154,763.62							

**Year 3**

		Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Breakfast	Covers	50	30	30	40	45	50	60
	Check Average	\$15.00	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00	\$15.00
	<b>Total</b>	<b>\$750.00</b>	<b>\$240.00</b>	<b>\$240.00</b>	<b>\$320.00</b>	<b>\$360.00</b>	<b>\$400.00</b>	<b>\$900.00</b>
Lunch	Covers	60	30	30	35	40	50	60
	Check Average	\$20.00	\$8.00	\$8.00	\$8.00	\$8.00	\$10.00	\$20.00
	<b>Total</b>	<b>\$1,200.00</b>	<b>\$240.00</b>	<b>\$240.00</b>	<b>\$280.00</b>	<b>\$320.00</b>	<b>\$500.00</b>	<b>\$1,200.00</b>
Bev only	Covers	30	30	30	35	35	40	40
	Check Average	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$15.00	\$20.00
	<b>Total</b>	<b>\$300.00</b>	<b>\$300.00</b>	<b>\$300.00</b>	<b>\$350.00</b>	<b>\$350.00</b>	<b>\$600.00</b>	<b>\$800.00</b>
Dine-In Dinner	Covers	100	40	45	50	60	100	100
	Check Average	\$30.00	\$25.00	\$25.00	\$25.00	\$25.00	\$30.00	\$30.00
	<b>Total</b>	<b>\$3,000.00</b>	<b>\$1,000.00</b>	<b>\$1,125.00</b>	<b>\$1,250.00</b>	<b>\$1,500.00</b>	<b>\$3,000.00</b>	<b>\$3,000.00</b>
Delivery	Orders	40	45	40	45	50	70	60
	Check Average	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00
	<b>Total</b>	<b>\$1,400.00</b>	<b>\$1,575.00</b>	<b>\$1,400.00</b>	<b>\$1,575.00</b>	<b>\$1,750.00</b>	<b>\$2,450.00</b>	<b>\$2,100.00</b>
		<b>\$6,650.00</b>	<b>\$3,355.00</b>	<b>\$3,305.00</b>	<b>\$3,775.00</b>	<b>\$4,280.00</b>	<b>\$6,950.00</b>	<b>\$8,000.00</b>

Weekly Gross \$36,315.00  
Annual Gross \$1,852,065.00

Cook/baker hours	24	24	24	24	24	24	24	
Cook pay	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	\$17.50	
	\$420.00	\$420.00	\$420.00	\$420.00	\$420.00	\$420.00	\$420.00	
Counter/Server/Prep hours	20	18	18	18	18	18	20	
Counter pay	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	
	\$300.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$300.00	
Utility/Dishwasher hours	8	8	8	8	8	8	8	
Utility/Dishwasher pay	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	
	\$120.00	\$120.00	\$120.00	\$120.00	\$120.00	\$120.00	\$120.00	
Delivery hours	8	12	12	12	12	16	16	
Delivery pay	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	
	\$120.00	\$180.00	\$180.00	\$180.00	\$180.00	\$240.00	\$240.00	
Manager Salary	\$75,000	\$300	\$300	\$300	\$300	\$300	\$300	
Labor		\$1,260.00	\$1,290.00	\$1,290.00	\$1,290.00	\$1,290.00	\$1,350.00	\$1,380.00
Payroll Taxes & workers' comp%	12.00%	\$151.20	\$154.80	\$154.80	\$154.80	\$154.80	\$162.00	\$165.60
Food cost%	25.00%	\$1,662.50	\$838.75	\$826.25	\$943.75	\$1,070.00	\$1,737.50	\$2,000.00
Packaging cost%	2.00%	\$133.00	\$67.10	\$66.10	\$75.50	\$85.60	\$139.00	\$160.00
Utilities		\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
								\$2,250.00
Delivery vehicle		\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
Fuel		\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00
Total cost:		\$3,331.70	\$2,475.65	\$2,462.15	\$2,589.05	\$2,725.40	\$3,513.50	\$3,830.60
Monthly Debt Service	\$5,000	\$167	\$167	\$167	\$167	\$167	\$167	\$167

**Pre-Rent Daily Net \$3,151.63 \$712.68 \$676.18 \$1,019.28 \$1,387.93 \$3,269.83 \$4,002.73 \$14,220.28**

Monthly Rent	\$4,400.00	\$146.67	\$146.67	\$146.67	\$146.67	\$146.67	\$146.67	\$146.67
Rent component of total cost		0.04	0.06	0.06	0.06	0.05	0.04	0.04
Taxes	\$3,000.00	\$8.22	\$7.12	\$7.12	\$7.12	\$7.12	\$7.12	\$7.12
Daily Net		\$3,004.97	\$566.02	\$529.52	\$872.62	\$1,241.27	\$3,123.17	\$3,856.07
Weekly Net		\$13,193.62						
Monthly Net		\$52,774.47						
Annual Net		\$633,293.60						

Manager profit share %	20.00%		Owner Net	\$506,634.88
Manager incentive comp		\$126,658.72		
Manager total comp		\$201,658.72		