The Ultimate Bagel shop Business Plan Sample for US Launch

Bagel & Co. (Delaware C-Corp, founded March 15, 2024). Founder Jordan Taylor scaled Stumptown Coffee Roasters' Portland operations to $28M annual revenue. We sell hand-rolled wood-fired bagels at $3.50-$12.95 per unit to urban professionals in Portland's Alberta Arts District, targeting $1.2M Year 1 revenue with 68% gross margin. Plan dated October 26, 2024.

SECTION 1: EXECUTIVE SUMMARY

Portland's specialty bakery market loses $12.7M annually (Portland Metro Survey 2023) due to mass-produced bagels with artificial preservatives. Bagel & Co. solves this with wood-fired, organic bagels using 48-hour fermentation and local ingredients. Our process delivers 22% higher customer satisfaction scores than chains (Yelp review analysis of 1,200+ Portland bakery reviews). We charge $8.50 average ticket price (vs $7.35 at Einstein Bros) based on ingredient costs ($2.72/unit) and labor ($1.03/unit).

Revenue model combines retail (78% of Year 1 revenue), wholesale (12%), and subscriptions (10%). Year 1 gross margin: 68% ($816,000 gross profit on $1.2M revenue). Fixed costs: $44,000/month. Break-even at 524 units/day (Month 14). Path to profitability: Month 10 via controlled labor growth (capped at 22% of revenue) and wholesale margin expansion to 55% by Year 2.

Seeking $650,000: $200,000 founder equity (30.8%), $150,000 angel investment (23.1% equity), $300,000 SBA 7(a) loan at 7.5% fixed (10-year term). Funds deploy to $450,000 startup costs (oven: $85,000, leasehold: $120,000) and $200,000 working capital. Enables $1.2M Year 1 revenue, 12% net margin ($144,000), and Seattle expansion by Q3 2026.

SECTION 2: COMPANY OVERVIEW

Delaware C-Corp registered in Oregon (March 15, 2024) for investor flexibility and liability protection. Location: 2435 NE Alberta Street, Portland OR (1,800 sq. ft. lease at $4,000/month). Chosen for 12,500 daily foot traffic (Portland Bureau of Transportation count) and $84,300 median household income. Ownership: Jordan Taylor 60%, Maya Patel 30%, Pacific Northwest Food Ventures 10%.

Key team: Jordan Taylor (CEO) grew Stumptown Coffee's Portland revenue from $4.2M to $28M in 3 years. Maya Patel (COO) reduced Pok Pok's food waste by 31% through inventory systems. David Kim (Head Baker) maintained H&H Bagels' 99.2% batch consistency at 1,200 dozen/day output.

Date	Milestone	Status	Next Steps
Mar 15, 2024	Company formation	Complete	N/A
May 30, 2024	Lease signed (2435 NE Alberta)	Complete	Permit applications
Aug 15, 2024	SBA loan pre-approval	Complete	Final underwriting
Oct 1, 2024	Oven installation	Pending	Oct 15 commissioning
Jan 15, 2025	Staff hiring complete	Pending	Training program launch
Apr 1, 2025	Grand opening	Pending	Daily sales tracking
Jun 30, 2025	5,000 loyalty members	Pending	Wholesale pilot launch
Feb 1, 2026	Profitability	Pending	Seattle site selection

SECTION 3: MARKET ANALYSIS

U.S. artisanal bagel market: $1.8B TAM (Nielsen 2023). Pacific Northwest SAM: $48M (IBISWorld 2024 specialty bakery data). SOM: $1.2M Year 1 revenue (0.8% SAM penetration). Methodology: Portland metro population 2.4M, 68% weekly bakery visitors (1.63M), 15% target segment (245,000 people). Conservative capture: 0.5% of target segment (1,225 customers) at 2.7 visits/month = 3,308 monthly transactions.

Primary customer: 25-45yo professionals earning $50K-$120K (62% of Portland workforce). Spends $7.80 average breakfast transaction (Portland Consumer Survey). Buys 3.2x/week, prioritizes ingredient transparency (87% check sourcing) and speed (<5 min wait). Secondary: Remote workers (28% of target) willing to pay 22% premium for cafe ambiance.

Key trends: 1) Premiumization: 14.3% CAGR in $5+ bagel sandwiches (Technavio 2024). 2) Local sourcing: 76% of Portland consumers pay 15%+ premium for hyperlocal ingredients. 3) Gluten-free growth: 9.2% CAGR (Grand View Research). 4) Wholesale demand: Cafes pay 40% wholesale discount for branded bagels (vs 55% for generic).

Segment	Size ($)	Growth Rate	Our Share Target	Rationale
Urban Professionals	28.8M	11.2%	0.7%	Proximity to Alberta Arts District offices
Remote Workers	14.4M	18.5%	1.2%	Seating capacity for 30, free high-speed Wi-Fi
College Students	3.6M	6.8%	0.3%	15-min drive from Portland State University
Tourists	1.2M	22.1%	0.1%	Alberta Arts District draws 1.2M visitors/year

Category	Total Addressable	Serviceable Available	Serviceable Obtainable	Methodology
U.S. Artisanal Bagels	1.8B	48M	1.2M	Nielsen 2023; 2.67% PNW share of U.S. market

SECTION 4: COMPETITIVE ANALYSIS

Market share: Grand Central Bakery (32%), Pine State Biscuits (18%), New York Bagel & Bialy (12%), independents (38%). Grand Central's revenue: $14.2M (Oregon Business Journal). Weakness: Central commissary production (37% lower freshness scores than in-house). New York Bagel & Bialy: $1.8M revenue, 14% Yelp rating decline since 2021 due to outdated facilities.

Competitive advantages: 1) Wood-fired oven: 22% higher crust chew score (independent lab test) vs steam ovens. 2) Local sourcing: 70% Oregon ingredients (vs 15% industry avg) verified by Oregon Tilth certification. 3) Gluten-free line: 92% customer satisfaction (beta test) vs 68% industry avg. 4) Labor model: $18.50/hr wages (15% above Portland avg) reduce turnover to 22% vs 65% industry.

Competitor	Revenue Est.	Pricing	Key Strength	Key Weakness	Our Differentiation
Grand Central	14.2M	2.99/bagel	Brand recognition	Commissary production	In-house wood-fired, local ingredients
Pine State	9.8M	3.49/bagel	Southern branding	Limited bagel menu	8 bagel varieties, dedicated bagel expertise
New York Bagel	1.8M	2.79/bagel	Authenticity	Outdated facilities	Modern cafe experience, digital ordering
Starbucks	32.3B	3.29/bagel	Convenience	Mass-produced	Hand-rolled, 48-hr fermentation
Back to Eden	3.1M	3.99/bagel	Organic certification	No wood-fired option	Superior texture from wood-fired process

Strengths	Weaknesses	Opportunities	Threats
Wood-fired oven IP	High startup costs	Wholesale to Whole Foods	Flour price volatility
Head baker's NY expertise	Limited menu initially	Corporate catering contracts	New competitors
70% local sourcing	Dependent on 1 location	Subscription model growth	Minimum wage hikes

15% above avg wages	Seasonal produce reliance	Co-branding with coffee roasters	Supply chain disruption

SECTION 5: PRODUCTS & SERVICES

Core product: Hand-rolled bagels with 48-hour cold fermentation, boiled in honey water, baked in 800°F alder wood oven. Daily capacity: 1,440 units (120 dozen). Shelf life: 6 hours (no preservatives). Includes dedicated gluten-free zone (oat-based, certified by GFCO). Sandwiches use house-made cream cheese (12% fat content vs 33% industry standard).

Pricing: $3.50-$4.25 bagels (vs $2.79-$3.49 chains), $9.95-$12.95 sandwiches. Justification: Ingredient cost $2.72/unit (vs $1.85 chains), labor $1.03/unit (vs $0.72 chains). Gross margin: 68% at $8.50 average ticket. Wholesale price: $2.10/bagel (40% discount off $3.50 retail).

Tier	Price	Features	Target Customer	Expected % Revenue	Gross Margin
Retail Single	3.50-4.25	1 bagel + schmear	Walk-ins	45%	65%
Sandwich Combo	12.95	Bagel + protein + coffee	Professionals	33%	71%
Wholesale	2.10	Dozen bagels no schmear	Cafes/grocers	12%	55%
Subscription	24.00/mo	6-pack monthly + 20% off	Loyalists	10%	62%

Metric	Value	Calculation/Notes
Price per unit	8.50	Weighted avg: 45% $3.88, 33% $12.95, 12% $2.10, 10% $24.00
COGS per unit	2.72	Flour $0.85, dairy $0.62, labor $1.03, packaging $0.22
Gross Profit/unit	5.78	8.50 - 2.72
Gross Margin %	68%	5.78 / 8.50
CAC	12.00	$70,000 marketing / 5,833 Year 1 customers

LTV	255.00	8.50 avg ticket *2.5 visits/mo* 12 mo * 1.0 year lifespan
LTV:CAC	21.3	255 / 12
Payback Period	1.4 mo	12 CAC / (8.50 *2.5* 0.68 GM)

SECTION 6: MARKETING & SALES

Go-to-market: Local SEO targeting "best bagels Portland" (1,900 monthly searches). Google Ads CPC $2.40 (food industry avg), CTR 3.2% (WordStream 2024). Social ads: $0.38 Instagram CPC (Meta data), $0.22 TikTok CPC. Expected results: 1,250 leads/month from digital, 325 conversions (26% rate).

Sales process: 1) Awareness (Google/Yelp), 2) Trial ($2 off first sandwich), 3) Conversion (loyalty app scan at POS), 4) Retention (SMS offers). Conversion rates: 26% trial-to-purchase, 78% first-to-second visit, 45% retention at 90 days. Sales cycle: 14 days from first ad click to second purchase.

Retention: Mobile app points (100 pts = $1 off), birthday freebie (15% redemption rate), "Bagel of Month" club ($24 subscription). Target churn: 5.2% monthly (vs 8.7% bakery industry avg). Expansion revenue: 32% of customers add wholesale orders after 6 months.

Channel	Monthly Budget	Expected CAC	Expected Leads/Mo	Conversion Rate	Expected Customers/Mo	ROI
Google Ads	2,500	8.33	1,042	26%	271	23.1
Instagram	1,500	11.54	1,300	26%	338	19.9
TikTok	1,000	7.69	1,300	26%	338	25.3
Influencers	1,000	16.67	60	26%	16	14.3
Local SEO	833	0.00	500	26%	130	Inf

Month	Google	Social	SEO	Events	Other	Total	Leads	Customers
1	2,500	2,500	833	0	0	5,833	3,202	833
2	2,500	2,500	833	500	0	6,333	3,465	901
3	2,500	2,500	833	500	0	6,333	3,465	901
4	2,500	2,500	833	500	0	6,333	3,465	901
5	2,500	2,500	833	500	0	6,333	3,465	901
6	2,500	2,500	833	500	0	6,333	3,465	901
7	2,500	2,500	833	500	500	6,833	3,728	969
8	2,500	2,500	833	500	500	6,833	3,728	969
9	2,500	2,500	833	500	500	6,833	3,728	969
10	2,500	2,500	833	500	500	6,833	3,728	969
11	2,500	2,500	833	500	500	6,833	3,728	969
12	2,500	2,500	833	500	500	6,833	3,728	969

SECTION 7: OPERATIONS

Daily workflow: 2:00 AM dough mix (120 dozen), 4:00 AM hand-rolling, 6:00 AM opening. POS throughput: 90 transactions/hour (Toast system speed test). Capacity: 700 units/day (650 retail + 50 wholesale). Quality control: 3 random bagel tests/hour for weight (4.2 oz +/- 0.1 oz) and bake time (45 sec +/- 2 sec).

Key suppliers: Camas Country Mill (flour, $1,200/month, 12-month contract, backup: Bob's Red Mill). Oregon Dairy Co-op (cream cheese, $800/month, 6-month contract, backup: Tillamook). Water Avenue Coffee (beans, $600/month, 3-month contract, backup: Coava).

Vendor/Supplier	Service	Monthly Cost	Contract Terms	Backup Option
Camas Country Mill	Organic flour	1,200	12 months, 30-day notice	Bob's Red Mill
Oregon Dairy Co-op	Cream cheese	800	6 months, 15-day notice	Tillamook
Water Avenue Coffee	Coffee beans	600	3 months, 30-day notice	Coava Coffee
Sitka Salmon Shares	Smoked salmon	1,500	6 months, 30-day notice	Local catch
Zenger Farm	Produce	750	Month-to-month	Urban Farm
Alderwood Supply	Firewood	400	3 months, 30-day notice	Portland Wood Co

Tool	Purpose	Monthly Cost	Users	Alternatives Considered
Toast	POS/inventory	299	8	Square
MarketMan	Inventory mgmt	149	3	Upserve
HubSpot	CRM/loyalty	450	2	Mailchimp
Shopify	E-commerce	79	1	WooCommerce
QuickBooks	Accounting	80	2	Xero
Canva	Design	12	1	Adobe

SECTION 8: MANAGEMENT TEAM

Organizational structure: 8 FTEs by Month 6. Compensation: $18.50/hr starting wage (15% above Portland avg), $45K-$65K management salaries. Profit-sharing: 5% of net profits distributed quarterly based on tenure.

Advisory board: Lisa Chen (ex-Tillamook CMO, 0.5% equity), Mark Rodriguez (SBA lender, $1,500/month retainer). Key consultants: Food safety specialist ($150/hr), CPA ($200/hr).

Month	Role	Salary	Priority	Source	Onboarding Time
1	Head Baker	55,000	Critical	Industry referral	2 weeks
1	Shift Supervisor	42,000	Critical	Indeed	3 weeks
2	Assistant Baker	38,000	High	Culinary school	2 weeks
2	Cashier	36,000	High	Indeed	1 week
3	Cashier	36,000	Medium	Indeed	1 week
4	Assistant Baker	38,000	Medium	Culinary school	2 weeks
5	Delivery Driver	40,000	Low	Local ads	2 weeks
6	Cashier	36,000	Low	Indeed	1 week

SECTION 9: FINANCIAL PLAN

Key assumptions: Month 1: 180 customers/day at $8.50 avg ticket. Growth: 5% monthly to 220 customers/day by Month 12. Churn: 5.2% monthly. COGS: 32% of revenue. Payroll: 22% of revenue. Monthly fixed costs: $44,000. Wholesale launch: Month 7 (10% of revenue by Month 12).

Revenue drivers: 1) Foot traffic (12,500/day on Alberta St), 2) Conversion rate (1.44% of foot traffic = 180 customers/day Month 1), 3) Average ticket growth from $8.50 to $9.20 via upselling. Growth levers: Wholesale (target 10 cafes by Month 12), subscriptions (target 500 members by Month 12).

Cost structure: Fixed costs 73% of OpEx ($32,500 rent/payroll/software), variable 27% ($11,500 COGS/marketing). Scaling: Fixed costs grow 3% quarterly, variable costs scale linearly with revenue. Labor cap: 22% of revenue prevents runaway costs.

Funding: $650,000 total. Use: $450,000 startup (oven $85k, leasehold $120k, inventory $20k), $200,000 working capital (6 months of $33,333 net burn). Funds 18 months runway to profitability (Month 14).

Category	Ite	Cost	Notes
Legal/Formation	Delaware incorporation	1,500	Wilson Sonsini quote
Licenses/Permits	Oregon food handler	5,000	Health dept + fire permits
Equipment	Wood-fired oven	85,000	Imported from Italy
Equipment	Dough retarders	18,000	2 units @ $9,000
Equipment	Gluten-free zone	12,000	NSF-cer
Technology	Toast POS system	8,500	Hardwar + setup

Technology	MarketMan setup	2,500	Integratio
Initial Inventory	Flour/dairy/produce	20,000	2-week buffer
Marketing Launch	Branding/design	15,000	Agency fee
Marketing Launch	Pre-launch ads	10,000	Google/I
Working Capital	6 months OpEx	200,000	33,333 x 6
Insurance	Annual policy	18,000	Liability + property
Professional Fees	CPA/legal	10,000	Startup complian
Website	Shopify build	5,000	E-comm setup
Facility Setup	Leasehold improvements	120,000	Build-out allowanc
Contingency	10% buffer	45,000	450,000 x 10%
Total		450,000	

Category	T	Monthly Cost	Annual Cost	Notes

Rent	Fixed	4,000	48,000	1,800 sq ft @ $2.22/sq ft
Salaries	Fixed	26,000	312,000	8 FTEs avg $3,250/m
Benefits	Fixed	3,900	46,800	15% of payroll
Insurance	Fixed	1,500	18,000	General liability
Software	Fixed	1,059	12,708	Toast, MarketMa HubSpot
Utilities	Fixed	1,500	18,000	Gas/elec
Marketing	Fixed	5,833	70,000	Year 1 budget
Professional Services	Fixed	1,000	12,000	CPA/lawy
Loan Payment	Fixed	3,570	42,840	SBA 7(a) $300k @ 7.5%
Supplies	Variable	2,000	24,000	1.67% of revenue
COGS	Variable	32,000	384,000	32% of $100k revenue
Other	Variable	1,000	12,000	Repairs/c
Fixed Total		44,332	531,984	
Variable Total		35,000	420,000	

Combined Total		79,332	951,984	

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Year 1
Revenue	15,300	16,065	16,868	17,712	18,597	19,527	22,093	23,750	25,531	27,446	29,507	31,725	241,091
COGS	4,896	5,141	5,398	5,668	5,951	6,249	7,070	7,600	8,170	8,783	9,442	10,152	77,149
Gross Profit	10,404	10,924	11,470	12,044	12,646	13,278	15,023	16,150	17,361	18,663	20,065	21,573	163,942
Marketing	5,833	6,333	6,333	6,333	6,333	6,333	6,833	6,833	6,833	6,833	6,833	6,833	79,166
Salaries	13,000	17,160	18,976	20,874	22,961	25,257	27,783	30,561	33,617	36,979	40,677	44,745	302,269
Rent	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	48,000
Software	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	1,059	12,708
Insurance	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	18,000
Other OpEx	4,500	4,680	4,867	5,062	5,265	5,475	5,844	6,136	6,443	6,765	7,103	7,459	66,784
Total OpEx	29,892	34,772	36,792	38,897	40,177	42,633	47,128	50,108	53,411	56,215	59,131	62,195	534,831
EBITDA	-19,488	-23,848	-25,322	-26,853	-27,531	-29,355	-32,105	-33,958	-36,050	-37,552	-39,066	-40,622	-370,889
Depreciation	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	45,000
EBIT	-23,238	-27,598	-29,072	-30,603	-31,281	-33,105	-35,855	-37,708	-39,800	-41,302	-42,816	-44,372	-415,889
Interest	1,875	1,850	1,825	1,800	1,775	1,750	1,725	1,700	1,675	1,650	1,625	1,600	20,725
Taxes	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Income	-25,113	-29,448	-30,897	-32,403	-33,056	-34,855	-37,580	-39,408	-41,475	-42,952	-44,441	-45,972	-436,614

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Beginning Cash	200,000	159,887	115,439	70,542	24,139	-31,097	-97,952	-160,532	-219,940	-277,415	-328,367	-376,808
Cash In	15,300	16,065	16,868	17,712	18,597	19,527	22,093	23,750	25,531	27,446	29,507	31,725
Funding	0	0	0	0	0	0	0	0	0	0	0	0
Total Cash In	15,300	16,065	16,868	17,712	18,597	19,527	22,093	23,750	25,531	27,446	29,507	31,725
Cash Out	35,413	45,448	45,897	48,403	53,056	54,855	59,673	63,158	66,975	70,452	73,941	77,697
COGS	4,896	5,141	5,398	5,668	5,951	6,249	7,070	7,600	8,170	8,783	9,442	10,152

OpEx	29,892	34,772	36,792	38,897	40,177	42,633	47,128	50,108	53,411	56,215	59,131	62,195
CapEx	0	0	0	0	0	0	0	0	0	0	0	0
Debt Service	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570	3,570
Taxes	0	0	0	0	0	0	0	0	0	0	0	0
Total Cash Out	38,358	43,483	45,760	48,135	49,698	52,452	57,768	61,278	65,151	68,568	72,143	75,917
Net Cash Flow	-23,058	-27,418	-28,892	-30,423	-31,101	-32,925	-35,675	-37,528	-39,620	-41,122	-42,636	-44,192
Ending Cash	159,887	115,439	70,542	24,139	-31,097	-97,952	-160,532	-219,940	-277,415	-328,367	-376,808	-421,000

Metric	Y1	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y3 Total
Revenue	241,091	85,000	95,000	105,000	115,000	125,000	135,000	145,000	155,000	560,000
COGS	77,149	27,200	30,400	33,600	36,800	40,000	43,200	46,400	49,600	179,200
Gross Profit	163,942	57,800	64,600	71,400	78,200	85,000	91,800	98,600	105,400	380,800
OpEx	534,831	170,000	180,000	190,000	200,000	210,000	220,000	230,000	240,000	890,000
EBITDA	-370,889	-112,200	-115,400	-118,600	-121,800	-125,000	-128,200	-131,400	-134,600	-509,200
Net Income	-436,614	-131,160	-134,760	-138,360	-141,960	-145,560	-149,160	-152,760	-156,360	-594,960
Ending Cash	-421,000	-552,160	-686,920	-825,280	-967,240	-1,112,800	-1,261,960	-1,414,720	-1,571,080	-1,571,080

Metric	Value	Calculation
Monthly Fixed Costs	44,000	Rent $4k + payroll $26k + software $1k + insurance $1.5k + loan $3.57k
Variable Cost per Unit	2.72	COGS breakdown
Price per Unit	8.50	Average ticket
Contribution Margin	5.78	8.50 - 2.72

Contribution Margin %	68%	5.78 / 8.50
Break-Even Units	7,612	44,000 / 5.78
Break-Even Revenue	64,702	7,612 * 8.50
Break-Even Month	14	Per cash flow projection
Safety Margin	14.3%	(85,000 - 64,702) / 85,000 (Month 14 revenue)

Metric	Y1	Y2	Y3	Industry Benchmark
Gross Margin %	68%	67%	68%	60-70% (IBISWorld)
Operating Margin %	-222%	-82%	-106%	-15% to 5% (Year 1)
Net Profit Margin %	-181%	-82%	-106%	-20% to 0% (Year 1)
Current Ratio	0.8	0.7	0.6	1.5+
Quick Ratio	0.5	0.4	0.3	1.0+
CAC Payback	1.4 mo	1.3 mo	1.2 mo	6-18 mo
LTV:CAC	21.3	22.1	23.0	3:1+
Monthly Burn	36,385	29,700	25,600	N/A
Runway (mo)	5.5	18.7	61.4	12-18

SECTION 10: RISK ANALYSIS

Top risks: 1) Flour price volatility (Probability 4/5, Impact $15k/month loss if wheat >$9/bushel). 2) Staff turnover >30% (Probability 3/5, Impact $28k replacement cost). 3) Health code violation (Probability 2/5, Impact $50k fines + 2-week closure). 4) SBA loan rate increase (Probability 1/5, Impact $3k/month payment hike).

Mitigation: 1) Dual sourcing with 3 mills; 2-week inventory buffer ($20k value). 2) $18.50/hr wages (15% above market) + profit-sharing. 3) Monthly third-party audits; $10k food safety insurance rider. 4) Fixed-rate SBA 7(a) loan locks 7.5% for 10 years.

Risk	Probability	Impact	Risk Score	Mitigation Strategy	Contingency Plan	Owner
Flour shortage	4	4	16	Dual sourcing; 2-week buffer	Switch to Bob's Red Mill at 8% cost increase	Patel
Staff turnover >30%	3	3	9	$18.50/hr + profit-sharing	Cross-train baristas as bakers	Taylor
Health violation	2	5	10	Monthly third-party audits	Temporary closure fund ($50k)	Kim
Loan rate increase	1	2	2	Fixed-rate SBA loan	Refinance after Year 1	Taylor
Low foot traffic	3	4	12	Geo-targeted digital ads	Launch delivery partnerships	Chen
Ingredient spoilage	2	3	6	MarketMan inventory system	Donate to food bank for tax write-off	Patel
Competition surge	3	3	9	Loyalty program + community events	Introduce $7.95 value sandwich	Taylor
Minimum wage hike	4	2	8	Price increases (2.5% annually)	Optimize labor scheduling	Taylor

SECTION 11: IMPLEMENTATION TIMELINE

Year 1 priorities: Achieve 524 units/day by Month 14, maintain 68% gross margin, and secure 10 wholesale accounts. Critical path: Oven commissioning (Oct 15), staff training completion (Jan 15), and loyalty program launch (Apr 15). Dependencies: SBA loan closing by Nov 30 enables leasehold improvements.

Month	Milestone	Deliverables	Resources Needed	Success Metric	Owner
1	Oven installation	Operational wood-fired oven	$85k, contractor	30 test batches at spec	Kim
2	Staff hiring	4 trained employees	$15k recruitment	100% certification	Taylor
3	Inventory system	MarketMan live	$2.5k setup	99% stock accuracy	Patel
4	Pre-launch marketing	5k social followers	$20k ad spend	500 pre-orders	Chen
5	Grand opening	500+ opening day sales	All systems go	$4,250 revenue	Taylor
6	Loyalty program	1,000 app downloads	$5k dev cost	25% redemption rate	Chen
7	Wholesale pilot	3 cafe contracts	Delivery van	$5k wholesale revenue	Patel
8	Profitability plan	Cost control dashboard	CPA consultation	40% OpEx/revenue	Taylor
9	Community events	4 Alberta Arts events	$2k budget	15% sales lift on event days	Chen
10	Menu expansion	2 new seasonal items	R&D time	20% trial rate	Kim
11	Subscription launch	200 members	Marketing campaign	$4,800 MRR	Chen
12	Year 1 review	Financial audit	CPA services	$1.2M revenue	Taylor

SECTION 12: APPENDIX

Supporting documents: SBA loan commitment letter, Camas Country Mill contract, Toast POS throughput report, IBISWorld bakery benchmarks. All assumptions documented in financial model with sensitivity analysis (+/-15% revenue variance). Full market research data available from Portland Metro Consumer Survey 2023.