Sandwich and deli shop Startup: A Real-World Sample Business Plan

Sandwich & Co. LLC, founded March 15, 2025, operates a fast-casual deli in Portland, OR targeting professionals with $12.50 average ticket sandwiches using 100% local ingredients. We project $720,000 Year 1 revenue (7 months) with 68% gross margin. Jordan Taylor (ex-Mendocino Farms Regional Manager, grew 3 stores 20% YOY) and Maya Patel (ex-Freshii Operations Lead) founded the business.

SECTION 1: EXECUTIVE SUMMARY

Portland's Pearl District lacks delis serving locally sourced, zero-waste sandwiches during lunch rush: 68% of 12,500 daily office workers spend $12-$15 but face limited options (IBISWorld 2024). Competitors like Jimmy John's use processed ingredients with 42% gross margins (QSR Magazine). Sandwich & Co. solves this with chef-crafted sandwiches at $12.50 using 100-mile-sourced ingredients, achieving 68% gross margins through in-house meat curing and compostable packaging at $0.87/unit vs industry $1.20.

We generate revenue through counter service (78% of sales), catering (18%), and retail products (4%). Year 1 revenue: $720,000 (June-Dec 2025) from 57,600 sandwiches (10,800 transactions x $13.20 avg ticket). Fixed costs: $436,800 annually. Break-even at 51,388 sandwiches (Month 14). Net margin: 6.9% in Year 1 rising to 7.8% by Year 3.

We seek $165,000 SBA 7(a) loan (10-year term, 7.25% interest, $1,920 monthly payment) to cover 52% of $315,000 startup costs. Funds deploy: $95,000 leasehold improvements, $82,000 equipment, $25,000 marketing launch. This enables 1,800 monthly transactions by Month 12, $1.08M Year 3 revenue, and 22% IRR by 2028.

SECTION 2: COMPANY OVERVIEW

Delaware LLC formed March 15, 2025, operating in Oregon under Multnomah County C-2 zoning. Chose LLC for pass-through taxation and liability protection. Location: 1,800 sq. ft. Pearl District storefront (820 NW 10th Ave) with $4,200/month lease (3% annual escalation), selected for 12,500 daily foot traffic (Portland Metro 2024) and proximity to 8,200 office workers within 0.5 miles. Ownership: Jordan Taylor (CEO, 60%), Maya Patel (COO, 30%), Robert Chen (angel, 10%).

Jordan Taylor (CEO) grew Mendocino Farms' CA region 20% YOY over 3 years, opening 3 stores with average $1.2M revenue each. Maya Patel (COO) reduced Freshii Portland's food waste by 22% through inventory optimization and achieved 98% health code compliance. Carlos Mendez (Head Chef) increased Zupan's Markets deli sales 15% via seasonal menu rotations.

Date	Milestone	Status	Next Steps
Mar 15, 2025	LLC Formation	Complete	File Oregon registration
Apr 10, 2025	Lease Execution	Complete	Begin buildout
May 1, 2025	SBA Loan Application	Pending	Submit final financials
Jun 1, 2025	Store Opening	Planned	Achieve 500 transactions Month 1
Sep 1, 2025	Launch Catering	Planned	Secure 3 office contracts
Dec 1, 2025	App Launch	Planned	1,000 downloads
Jul 1, 2026	Break-Even	Planned	4,282 sandwiches/month
Jan 1, 2027	Year 3 Expansion Plan	Planned	Site selection for Location 2

SECTION 3: MARKET ANALYSIS

U.S. sandwich/deli TAM: $36.8B (IBISWorld 2024). Oregon SAM: $290.7M (0.79% of U.S. market per state population share). Portland SOM: $68.0M (23.4% of Oregon market per metro population). Our Year 3 SOM capture: 1.5% ($1.02M revenue) based on 1,800 daily transactions in target 1.2-mile radius (Portland Bureau of Transportation foot traffic data).

Primary customers: 25-45yo professionals within 1.2 miles of Pearl District. Median income: $87,000 (U.S. Census 2023). 68% hold bachelor's degrees. Average lunch budget: $13.20 (Statista 2024). 47% order delivery weekly (NRA 2024). Secondary: Remote workers (28% of target zone) spending $11.50 avg ticket.

Key trends: 62% consumers pay 15% premium for local ingredients (NRA 2024). Plant-based sandwich sales grew 38% since 2020 (Technavio). 73% of millennials choose restaurants with compostable packaging (Nielsen 2023). Delivery orders increased 22% annually (Statista).

Segment	Size ($)	Growth Rate	Our Share Target	Rationale
Office Workers (25-45)	$41.2M	4.1%	1.8%	12,500 workers within 0.5 miles; $12.50 avg spend
Remote Professionals	$15.3M	7.2%	1.2%	28% of target zone; higher delivery usage
Students (PNCA/PSU)	$7.8M	3.5%	0.8%	1.2-mile radius; $9.50 avg spend
Tourists	$3.7M	5.0%	0.5%	1.2M annual Pearl District visitors

Category	Total Addressable	Serviceable Available	Serviceable Obtainable	Methodology
U.S. Market	$36.8B	N/A	N/A	IBISWorld 2024
Oregon Market	N/A	$290.7M	N/A	0.79% of U.S. population
Portland Metro	N/A	N/A	$68.0M	23.4% of Oregon population
Our Target (1.2mi)	N/A	N/A	$1.02M	1.5% of $68M by Year 3

SECTION 4: COMPETITIVE ANALYSIS

Direct competitors: Jimmy John's ($11.50 avg ticket, 42% gross margin), Which Wich ($10.80, 45%), Freshii ($12.20, 48%). Jimmy John's Pearl District location generates $1.4M annual revenue (QSR Magazine store benchmark). All use <10% local ingredients per supplier invoices. Indirect: Grocery delis (Whole Foods avg $14.50 ticket) and food trucks ($9.20 avg).

Our differentiation: 1) 100% local sourcing (verified by farm invoices) reduces COGS to 32% vs competitors' 52-58%. 2) Zero-waste operations: compostable packaging costs $0.87/unit vs industry $1.20 (Eco-Products Inc. data). 3) Digital ordering: Toast POS reduces labor costs by 12% through automated inventory. 4) House-cured meats: $3.20/lb cost vs $5.80 industry average (USDA 2024).

Competitor	Revenue Est.	Pricing	Key Strength	Key Weakness	Our Differentiation
Jimmy John's	$1.4M	$11.50	Delivery speed	Processed ingredients (42% GM)	Local sourcing (68% GM)
Which Wich	$1.1M	$10.80	Customization	Limited healthy options	Plant-based proteins (38% menu)
Freshii	$950K	$12.20	Digital ordering	Cold sandwiches only	Hot artisan options
Whole Foods	$2.1M	$14.50	Brand trust	Slow service (12-min avg)	5-min service guarantee
Food Trucks	$250K	$9.20	Low overhead	Weather-dependent	All-weather location

Strengths	Weaknesses	Opportunities	Threats
Local sourcing (68% GM)	New brand awareness	Portland food truck ban (2026)	Jimmy John's expansion
Zero-waste ops ($0.87 pkg)	Limited seating (30 seats)	Remote work growth (7.2% CAGR)	Meat price inflation (5.8% 2024)
Experienced ops team	No drive-thru	City composting mandate (2025)	Minimum wage hike (to $18.10/hr)

Digital ordering efficiency	Single location	Office return-to-work (42% hybrid)	Health code violations

SECTION 5: PRODUCTS & SERVICES

We serve 6 rotating signature sandwiches (e.g., Rosemary Lamb & Arugula: $13.50), build-your-own bar (8 breads, 12 proteins), and catering platters ($45-$120). All meats cured in-house (pastrami: $3.20/lb cost). Daily prep: 5:00 AM-7:00 AM for 10:00 AM-2:00 PM lunch rush. Packaging: 100% compostable (Eco-Products Inc. liner $0.18/unit).

Average sandwich price: $12.50 (5-10% above fast food, 15% below fine dining). Combo meal: $15.95 ($12.50 sandwich + $2.50 drink/side + $0.95 packaging). Catering: $150 minimum (10-person platter). Prices set 8% above Which Wich to fund local sourcing premium, validated by $12.80 willingness-to-pay in 200-customer survey.

Tier	Price	Features	Target Customer	Expected % Rev	Gross Margin
Signature Sandwich	$13.50	Premium proteins, house sauces	Professionals (35-45)	45%	71%
Build-Your-Own	$12.50	8 breads, 12 proteins	All segments	33%	66%
Catering	$150+	Custom platters, delivery	Offices (10+ people)	18%	62%
Retail Products	$8-$12	Hot sauce, spice rubs	Foodies	4%	82%

Metric	Value	Calculation/Notes
Price per unit	$13.20	Weighted avg of all sales
COGS per unit	$4.22	$13.20 x 32% = $4.22
Gross Profit per unit	$8.98	$13.20 - $4.22
Gross Margin %	68.0%	$8.98 / $13.20
CAC	$18.50	$2,500 monthly marketing / 135 customers
LTV	$118.80	42% retention x 10 visits x $13.20 x 2.1 years

LTV:CAC	6.4:1	$118.80 / $18.50
Payback Period	2.1 months	$18.50 CAC / ($8.98 GM x 42% retention)

SECTION 6: MARKETING & SALES

Go-to-market: Digital ads targeting "best sandwich Portland" (1,900 monthly searches, $2.40 CPC). $1,200/month Google Ads (48 clicks/day, 4.1% conversion = 2 customers/day at $50 CAC). $800/month Instagram (foodie influencers, $18 CAC). $500/month SEO/content (target 35% organic traffic by Month 6). Local: WeWork partnership ($500/month for 500 employee discounts).

Sales cycle: 1) Awareness (Google/social ads), 2) Consideration ($2 off first app order), 3) Conversion (in-store/app purchase), 4) Retention (loyalty app). Conversion rate: 28% from digital leads. Sales cycle: 3.2 days. Month 1: 500 transactions (71/day), Month 6: 1,200 (60/day), Month 12: 1,800 (90/day).

Retention: App-based rewards (1 free sandwich/10 purchases). Birthday reward ($5 off). Referral program ($10 credit). Target 42% 3-month retention (NRA benchmark for fast-casual). Expansion revenue: Catering upsell to 22% of regular customers.

Channel	Monthly Budget	Expected CAC	Expected Leads/Mo	Conversion Rate	Expected Customers/Mo	ROI
Google Ads	$1,200	$50.00	600	4.1%	24	7.9x
Instagram	$800	$18.50	865	5.0%	43	6.4x
WeWork Partnership	$500	$8.30	120	50.0%	60	10.8x
DoorDash/Uber	$0	$3.20	1,100	1.5%	17	28.1x
Community Events	$200	$12.50	48	33.3%	16	7.2x

Month	Google Ads	Social Media	Content/SEO	Events	Other	Total	Expected Leads	Expected Customers
1	$1,200	$800	$500	$200	$800	$3,500	2,733	140
2	$1,200	$800	$500	$200	$0	$2,700	2,733	160
3	$1,200	$800	$500	$200	$0	$2,700	2,733	180
4	$1,200	$800	$500	$200	$0	$2,700	2,733	200
5	$1,200	$800	$500	$200	$0	$2,700	2,733	220
6	$1,200	$800	$500	$200	$0	$2,700	2,733	240
7	$1,200	$800	$500	$200	$0	$2,700	2,733	260
8	$1,200	$800	$500	$200	$0	$2,700	2,733	280
9	$1,200	$800	$500	$200	$0	$2,700	2,733	300
10	$1,200	$800	$500	$200	$0	$2,700	2,733	320
11	$1,200	$800	$500	$200	$0	$2,700	2,733	340
12	$1,200	$800	$500	$200	$0	$2,700	2,733	360

SECTION 7: OPERATIONS

Daily workflow: 5:00 AM meat slicing (Wildish Farms), 6:00 AM produce washing (Full Circle Farm), 7:00 AM opening. Peak hours: 10:00 AM-2:00 PM (4 sandwiches/minute throughput). Staff: 1 supervisor ($18/hr), 3 artists ($16/hr), 1 pantry ($15/hr), 1 driver ($17/hr + $0.67/mile). Capacity: 120 sandwiches/hour during rush. Inventory: Daily par levels tracked via Toast; perishables ordered 3x/week; waste target <3%.

Key suppliers: Wildish Farms ($1,200/week meats), Full Circle Farm ($800/week produce), Tabor Bread ($400/week), Oregon Dairy Co-op ($300/week), Eco-Products Inc. ($150/month packaging). Technology: Toast POS ($199/month + 2.5% processing), HubSpot CRM ($50/month), Homebase scheduling ($24/month).

Vendor/Supplier	Service	Monthly Cost	Contract Terms	Backup Option
Wildish Farms	Meats	$5,200	Month-to-month	Portland Meat Collective
Full Circle Farm	Produce	$3,467	Month-to-month	Zenger Farm
Tabor Bread	Bread	$1,733	Month-to-month	Bread & Ink
Eco-Products Inc.	Packaging	$150	Annual $1,800	Noissue
Toash POS	Payment Processing	$324	Month-to-month	Square
Homebase	Scheduling	$24	Month-to-month	When I Work

Tool	Purpose	Monthly Cost	Users	Alternatives Considered
Toast POS	Sales, inventory, payroll	$199	8	Square, Clover
HubSpot	CRM, email marketing	$50	3	Mailchimp, Klaviyo
Homebase	Scheduling, compliance	$24	2	When I Work
QuickBooks Online	Accounting	$30	2	Xero, FreshBooks
WordPress	Website	$25	2	Squarespace

SECTION 8: MANAGEMENT TEAM

Organizational structure: CEO (operations/strategy), COO (supply chain), Head Chef (production), Marketing Director (growth). Compensation: Base salaries at 75th percentile for Portland foodservice (BLS 2024). CEO: $95,000, COO: $85,000, Head Chef: $65,000, Marketing: $70,000. No equity grants in Year 1; performance bonuses tied to EBITDA targets.

Advisory board: Sarah Chen (ex-VP Operations, Mendocino Farms), David Miller (SBA lender, 20+ years experience). Compensation: $1,000/month stipend + 0.5% equity upon Series A.

Month	Role	S	Priority	Source	Onboarding Time	
1	Shift Supervisor	$2,880	High	Craigslist	2 weeks	
1	Sandwich Artists (x3)	$7,680	High	Indeed	1 week	
1	Dish/Pantry		$2,400	High	Local culinary school	1 week
1	Delivery Driver	$2,720	Medium	Indeed	2 weeks	
3	Part-time Artist	$1,280	Medium	Internal referral	1 week	
6	Part-time Driver	$1,360	Low	Indeed	2 weeks	

SECTION 9: FINANCIAL PLAN

Key assumptions: Month 1: 500 transactions (71/day), growing 8% monthly to 1,800 by Month 12. Avg ticket: $13.20 Year 1, $13.50 Year 2, $13.75 Year 3. COGS: 32% of revenue (local sourcing efficiency). Monthly churn: 5.8% (NRA fast-casual benchmark). CAC: $18.50 (validated by Month 1-3 projections). Fixed costs: $36,400 monthly Year 1.

Revenue model: 78% counter service ($13.20 avg), 18% catering ($150 avg order), 4% retail. Growth drivers: Digital marketing (135 new customers/month by Month 12), catering partnerships (3 office contracts by Month 6), app loyalty program (42% retention). Revenue scales linearly with transaction volume.

Cost structure: Fixed costs: 78% of OPEX ($28,392/month: rent $4,200, payroll $18,400, software $300, insurance $450, loan $1,920, utilities $650, compost $280, misc $500). Variable costs: 22% ($8,008/month: COGS 32%, supplies 1.5%, marketing 3.5%). Fixed costs grow 3% annually with rent escalation.

Funding: $315,000 total startup costs. $150,000 founder equity (48%), $165,000 SBA loan (52%). Funds deploy: $95,000 leasehold, $82,000 equipment, $18,000 inventory, $5,000 permits, $25,000 marketing launch, $90,000 operating capital. Provides 14 months runway to break-even.

Category		Item	Cost	Notes
Legal/Formation		LLC filing, EIN	$1,200	Delaware + Oregon fees
Licenses/Permits		Food service, health dept	$5,000	Multnomah County fees
Equipment		Ovens, refrigerators	$42,000	Used commercial grade
Equipment		Prep tables, sinks		$25,000 New stainless steel
Equipment		POS terminals (x2)	$15,000	Toast hardware
Technology Setup		Website development	$3,500	WordPress + SEO

Initial Inventory		Food supplies (3 weeks)	$18,000	Perishables + dry goods
Marketing Launch		Grand opening event	$8,000	Catering, samples
Marketing Launch		Social/Google ads	$12,000	3-month campaign
Marketing Launch		PR agency	$5,000	Local media outreach
Working Capital		6 months operating cash	$90,000	$15,000 x 6 months
Insurance		Annual general liability	$5,400	$450 x 12
Professional Fees		Accounting setup	$2,500	QuickBooks configuration
Professional Fees		Legal review	$3,000	SBA loan docs
Contingency		10% buffer	$31,500	$315,000 x 10%
Total			**$315,000**	

Category	T	Monthly Cost	Annual Cost	Notes

Rent	Fixed	$4,200	$50,400		3% annual escalatio
Salaries/Payroll	Fixed	$18,400	$220,800		8 FTEs + 20% benefits
Benefits	Fixed	$3,680	$44,160		20% of payroll
Insurance	Fixed	$450	$5,400		General liability
Software	Fixed	$300	$3,600		Toast, HubSpot, Homebas
Utilities	Fixed	$650	$7,800		Electric, gas, water
Marketing	Variable	$2,500	$30,000		3.5% of revenue
Professional Services	Fixed	$417	$5,000		Accountin
Supplies	Variable	$1,067	$12,800		1.5% of revenue
Loan Payment	Fixed	$1,920	$23,040		SBA 7(a) 10-yr term
Compost Services	Fixed	$280	$3,360		Republic Services
Miscellaneous	Variable	$500	$6,000		Repairs, training
Fixed Total		**$29,507**	**$354,084**		
Variable Total		**$4,067**	**$48,800**		
Combined Total		**$33,574**	**$402,884**		

Line Item	M1	M	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Year 1 Total	
Revenue	$39,600	$42,768	$46,190	$49,885	$53,876	$58,186	$62,841	$67,868	$73,298	$79,162	$85,495	$92,334	$720,000	
COGS	$12,672		$13,686	$14,781	$15,963	$17,240	$18,620	$20,109	$21,718	$23,455	$25,332	$27,358	$29,547	$230,400
Gross Profit	$26,928	$29,082	$31,409	$33,922	$36,636	$39,566	$42,732	$46,150	$49,843	$53,830	$58,137	$62,787	$489,600	
Marketing	$3,500	$2,700	$2,700	$2,700	$2,700	$2,700	$2,700	$2,700	$2,700	$2,700	$2,700	$2,700	$30,000	
Salaries	$18,400	$18,400	$18,400	$18,400	$18,400	$18,400	$18,400	$18,400	$18,400	$18,400	$18,400	$18,400	$220,800	
Rent	$4,200	$4,200	$4,200	$4,200	$4,200	$4,200	$4,200	$4,200	$4,200	$4,200	$4,200	$4,200	$50,400	
Software	$300	$300	$300	$300	$300	$300	$300	$300	$300	$300	$300	$300	$3,600	
Insurance	$450	$450	$450	$450	$450	$450	$450	$450	$450	$450	$450	$450	$5,400	
Other OpEx	$5,657		$5,657	$5,657	$5,657	$5,657	$5,657	$5,657	$5,657	$5,657	$5,657	$5,657	$5,657	$67,884
Total OpEx	$32,507	$31,707	$31,707	$31,707	$31,707	$31,707	$31,707	$31,707	$31,707	$31,707	$31,707	$31,707	$377,200	
EBITDA	-$5,579	-$2,625	-$298	$2,215	$4,929	$7,859	$11,025	$14,443	$18,136	$22,123	$26,430	$31,080	$112,400	
Depreciation	$2,625	$2,625	$2,625	$2,625	$2,625	$2,625	$2,625	$2,625	$2,625	$2,625	$2,625	$2,625	$31,500	
EBIT	-$8,204	-$5,250	-$2,923	-$410	$2,304	$5,234	$8,400	$11,818	$15,511	$19,498	$23,805	$28,455	$80,900	
Interest	$998	$987	$975	$964	$952	$941	$929	$917	$905	$893	$881	$869	$11,364	
Taxes (25%)	$0	$0	$0	$0	$338	$1,073	$1,868	$2,724	$3,651	$4,651	$5,731	$6,881	$25,136	
Net Income	-$9,202	-$6,237	-$3,898	-$1,374	$966	$3,220	$5,603	$8,177	$10,955	$13,954	$17,193	$20,705	$44,400	

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Beginning Cash	$90,000	$80,798	$74,561	$70,663	$69,289	$70,255	$73,475	$79,078	$87,255	$98,210	$112,164	$129,357
Cash In (Revenue)	$39,600	$42,768	$46,190	$49,885	$53,876	$58,186	$62,841	$67,868	$73,298	$79,162	$85,495	$92,334
Other Income	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total Cash In	$39,600	$42,768	$46,190	$49,885	$53,876	$58,186	$62,841	$67,868	$73,298	$79,162	$85,495	$92,334
Cash Out (COGS)	$12,672	$13,686	$14,781	$15,963	$17,240	$18,620	$20,109	$21,718	$23,455	$25,332	$27,358	$29,547
OpEx Payments	$32,507	$31,707	$31,707	$31,707	$31,707	$31,707	$31,707	$31,707	$31,707	$31,707	$31,707	$31,707

CapEx	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Debt Service	$1,920	$1,920	$1,920	$1,920	$1,920	$1,920	$1,920	$1,920	$1,920	$1,920	$1,920	$1,920
Taxes	$0	$0	$0	$0	$338	$1,073	$1,868	$2,724	$3,651	$4,651	$5,731	$6,881
Total Cash Out	$47,099	$47,313	$48,408	$49,590	$51,205	$53,320	$55,604	$58,069	$60,733	$63,610	$66,716	$70,055
Net Cash Flow	-$7,499	-$4,545	-$2,218	$295	$2,671	$4,866	$7,237	$9,799	$12,565	$15,552	$18,779	$22,279
Ending Cash	$80,798	$74,561	$70,663	$69,289	$70,255	$73,475	$79,078	$87,255	$98,210	$112,164	$129,357	$146,636

Metric	Y1	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y3 Total
Revenue	$720,000	$243,000	$255,150	$267,908	$281,303	$295,368	$310,136	$325,643	$341,925	$1,272,972
COGS	$230,400	$77,760	$81,648	$85,730	$90,017	$94,518	$99,244	$104,206	$109,416	$407,384
Gross Profit	$489,600	$165,240	$173,502	$182,177	$191,286	$200,850	$210,892	$221,437	$232,509	$865,588
OpEx	$377,200	$99,813	$102,807	$105,891	$109,068	$112,340	$115,610	$118,978	$122,447	$470,375
EBITDA	$112,400	$65,427	$70,695	$76,286	$82,218	$88,510	$95,282	$102,459	$110,062	$395,213
Net Income	$44,400	$35,200	$38,000	$41,000	$44,100	$47,300	$50,700	$54,300	$58,000	$200,300
Ending Cash	$146,636	$181,836	$220,836	$263,836	$310,836	$358,136	$408,836	$463,136	$521,136	$521,136

Metric	Value	Calculation
Monthly Fixed Costs	$29,507	From OpEx table
Variable Cost per Unit	$4.22	$13.20 x 32% = $4.22
Price per Unit	$13.20	Weighted average
Contribution Margin per Unit	$8.98	$13.20 - $4.22
Contribution Margin %	68.0%	$8.98 / $13.20
Break-Even Units per Month	3,286	$29,507 / $8.98

Break-Even Revenue per Month	$43,375	3,286 x $13.20
Expected Break-Even Month	Month 14	July 2026 (P&L shows positive EBIT Month 5)
Safety Margin	22.1%	($62,841 - $43,375) / $62,841 (Month 7 revenue)

Metric	Y1	Y2	Y3	Industry Benchmark
Gross Margin %	68.0%	67.9%	68.0%	55-65% (fast-casual)
Operating Margin %	15.6%	19.2%	22.8%	10-15%
Net Profit Margin %	6.2%	14.8%	15.7%	5-10%
Current Ratio	1.8	2.1	2.4	1.5+
Quick Ratio	1.6	1.9	2.2	1.0+
CAC Payback Period	2.1 months	1.8 months	1.6 months	6-18 months
LTV:CAC Ratio	6.4:1	7.1:1	7.8:1	3:1+
Monthly Burn Rate	$11,100	$0	$0	N/A
Runway (months)	13.1	N/A	N/A	12+

SECTION 10: RISK ANALYSIS

Top risks: 1) Supply chain disruption (probability 4/5, impact 5/5): Wildish Farms supplies 45% of proteins. Mitigation: Dual sourcing with Portland Meat Collective (contract in negotiation). 2) Labor cost inflation (prob 5/5, impact 4/5): Oregon minimum wage rises to $18.10/hr in 2025. Mitigation: Cross-train staff (target 1.2 roles/employee), reducing FTE needs by 15%. 3) Lower foot traffic (prob 3/5, impact 4/5): Office return-to-work at 42% hybrid. Mitigation: Target 3 office catering contracts by Month 6 (500 meals/week).

Mitigation execution: HACCP plan implemented with biweekly staff training (target 100% compliance). Mystery shopper program ($200/month) monitors service quality. Compostable packaging claims verified by annual third-party audit (Green Business Bureau, $1,500/year). Contingency: 2-week ingredient buffer for key proteins ($8,400 inventory).

Risk	Probability	Impact	Risk Score	Mitigation Strategy	Contingency Plan	Owner
Supply Chain Disruption	4	5	20	Dual sourcing; 2-week inventory buffer	Activate backup supplier within 72 hours	COO
Labor Cost Inflation	5	4	20	Cross-training; productivity targets	Adjust menu pricing by 2.5%	CEO
Lower Foot Traffic	3	4	12	Catering partnerships; delivery focus	Reduce hours to 7am-3pm	Marketing
Health Code Violation	2	5	10	HACCP plan; biweekly audits	Close for 24h retraining	Head Chef
Meat Price Inflation	4	3	12	Fixed-price contracts with farms	Introduce $0.50 price increase	COO
Competitor Expansion	3	3	9	Loyalty program; community events	Launch $1 off student discount	Marketing
Equipment Failure	2	4	8	Service contracts; backup generator	Use nearby commissary kitchen	COO
Reputation Damage	1	5	5	Mystery shoppers; review monitoring	Free meal for affected customers	CEO

SECTION 11: IMPLEMENTATION TIMELINE

Critical path: Lease execution (Apr 10) -> Buildout completion (May 25) -> Health inspection (May 28) -> Staff hiring (May 1-15). Dependencies: SBA loan approval required for equipment purchase. Month 1 priority: Achieve 71 transactions/day (500 monthly) through WeWork partnership and Google Ads. Month 6 priority: Secure 3 catering contracts generating $1,250/week.

Month	Milestone	Deliverables	Resources Needed	Success Metric	Owner
1	Store Opening	Health permit, staff trained	$90k operating cash	500 transactions	CEO
1	Launch Digital Ads	Google/FB campaigns live	$3,500 budget	140 customers	Marketing
2	Implement POS System	Toast fully integrated	$199/month fee	100% sales tracking	COO
3	Begin Catering Outreach	5 office proposals sent	Marketing collateral	2 meetings booked	Marketing
4	Launch Loyalty App	App in stores	$5k dev cost	200 downloads	Marketing
5	First Catering Contract	Signed agreement	Sample platter	$150 minimum order	COO
6	Break-Even EBITDA	Positive cash flow	1,200 transactions	$7,859 EBITDA	CEO
7	Expand Staffing	Part-time artist hired	$1,280 salary	100 transactions/day	COO
8	Introduce Seasonal Menu	4 new sandwiches	Farm partnerships	15% sales lift	Head Chef
9	Second Catering Contract	Signed agreement	Delivery driver	$300/week revenue	COO
10	App Loyalty Launch	Rewards program active	CRM setup	30% app adoption	Marketing
12	Year 1 Review	Financial audit	Accountant	$720k revenue	CEO