

# Financial Roadmap for Operational Stability

Inter

Strategic Capital Allocation & Execution Plan (2026-2030)

We require a **\$725,000** injection to achieve cash flow breakeven by Month 3.

To launch the Bar and Grill concept and ensure operational stability, we must secure funding by February 2026. This capital covers the fixed asset base and provides the necessary runway to bridge the gap to profitability.

#### CAPITAL REQUIREMENT

**\$725,000**

Feb 2026 Target



#### CAPEX ALLOCATION

**\$260,000**

Fixed Assets



#### BREAKEVEN TIMELINE

**MARCH 2026** →

Month 3



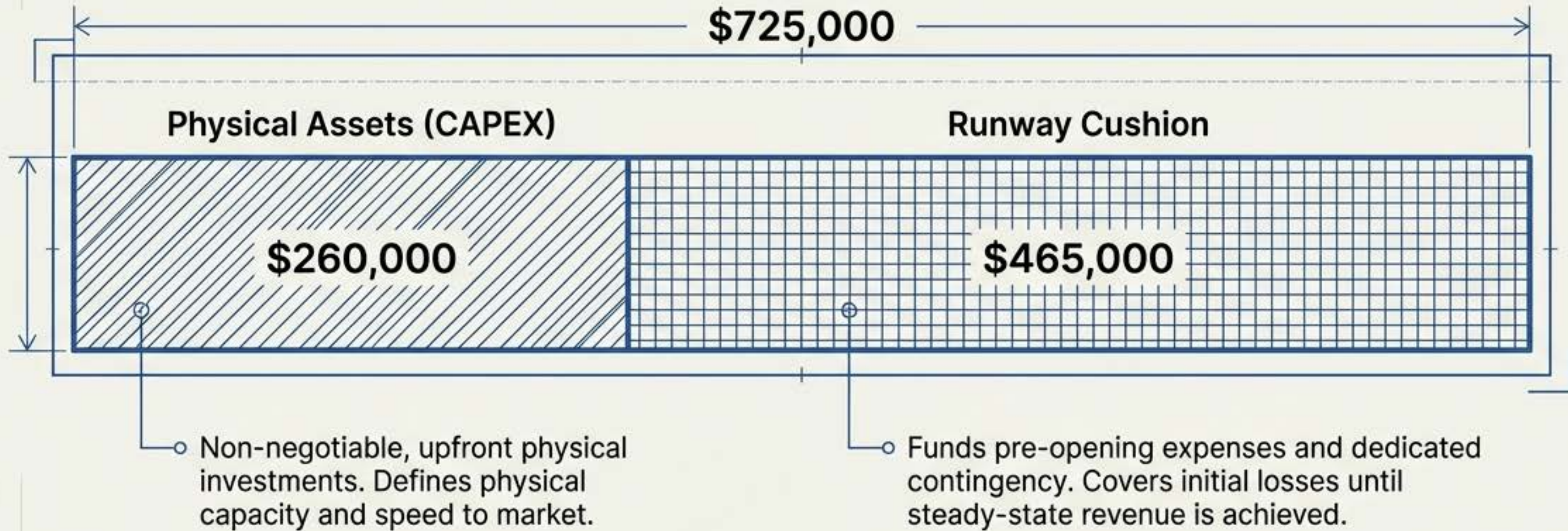
#### LONG-TERM TARGET

**\$23M EBITDA** ↗

2030 Projection



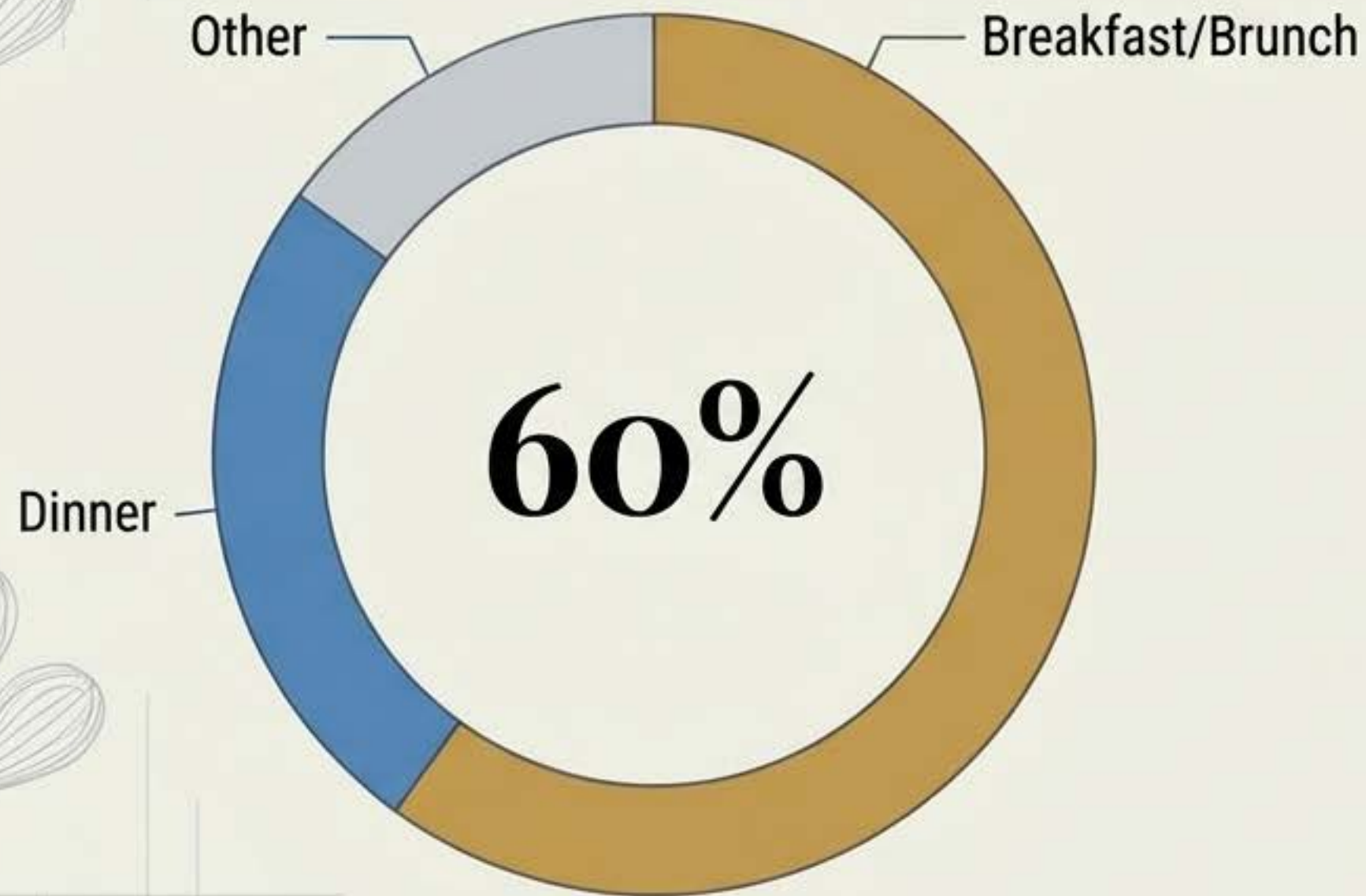
# Capital Structure: Balancing Fixed Assets with Operational Runway



Insight: Missing this cash lock means delays, which burn operating runway fast. This capital foundation is definitely non-negotiable.



# Market Strategy: The 60% Breakfast/Brunch Mix



## Operational Challenge:

- Requires heavy morning labor scheduling.
- Demands strict perishable inventory management.

## The Weekend Lever:

- Midweek volume must be consistent; weekend brunch covers are expected to carry the load.
- Validation: Confirm location supports high weekend density.

## Risk:

If sales distribution does not match local demand, the initial cash burn rate will spike fast.

# Volume Dynamics: The Capacity Stress Test



## The ACV Reality Check

Average Check Value (ACV):  
\$28.32 per person.

- **Implication:** Low ACV necessitates high throughput. Staffing models must assume high turnover.
- **Risk:** If turns drop from 2.5 to 1.7, a capacity mismatch occurs.

# Daily Revenue Targets: The 'AOV' Performance Bands

**Metric Definition:**  
In this model, AOV refers to the Daily Revenue Target.



**Annual Goal:**  
\$1,237,040 (Year 1).

**Risk Assessment:** If we cannot hit the \$2,200 midweek floor, the Year 1 revenue projection is shaky. Dinner sales are only 25% of volume; the day-part mix is critical.

# Cost Structure: Managing the “160%” Index



## Execution Strategy



### Immediate Action

- Lock supplier contracts immediately.



### Negotiation

- Negotiate volume discounts based on Year 3 projections, not Year 1.

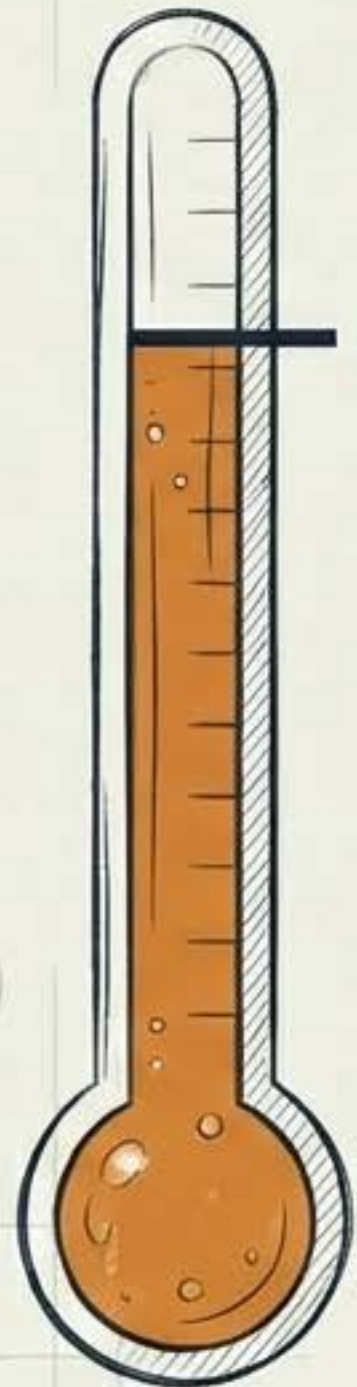


### Stability

- Secure fixed pricing to buffer against market volatility.

**⚠ Warning: Ingredient cost spikes will collapse gross margin projections before volume scales.**

# Fixed Operating Expenses: The \$40,300 Monthly Hurdle



**\$40,300**

**Wages & Benefits: \$28,250**

Includes salaried staff, benefits, payroll taxes

**Lease: \$8,000**

**Overhead/Other: \$4,050**

Insurance, software, subscriptions

*This is the floor revenue must clear every month. It defines minimum viability.*

# The Breakeven Formula: Stability by Month 3

$$\begin{array}{ccc} \$40,300 & \div & 81\% & = & \$49,753 \\ \text{(Fixed Costs)} & & \text{(Contribution Margin)} & & \text{Required Monthly Revenue} \end{array}$$

Feb 2026: Cash Injection

March 2026: Breakeven Target

The \$725k cash reserve is calculated specifically to cover the gap until this revenue target is consistently hit.

# Risk Management: Critical Operational Watchouts



## Staffing Speed

Onboarding delays shrink the runway. If onboarding takes 14+ days, churn risk rises.



## Inventory Shrinkage

Defends the margin. Shrinkage directly eats into the 81% contribution margin.



## Construction Delays

Delays burn cash before revenue generation begins.

Mitigation: Pre-construction capital lock and dedicated contingency fund.

# The 5-Year Roadmap: Scaling to \$23M EBITDA

## Drivers of Growth

**Volume:**  
Push Saturday covers toward 450 seats filled.

**Efficiency:**  
Cut Food Ingredient Index from 140% to 120%.

**\$23 Million**  
EBITDA Target

**Stabilization & Breakeven**  
(March)

**Leverage:**  
Scale operations against fixed costs.

2026

2027

2028

2029

2030

# Summary & Immediate Execution Plan

- 1. Immediate Action:** Secure \$725,000 Funding by February 2026.
- 2. Next 30 Days:** Lock Contractor & Supplier Pricing (Year 3 Volume Terms) & Finalize Menu Engineering.
- 3. Next 60 Days:** Map Staffing Schedules against 840 weekly covers & Begin Leasehold Improvements.

Operational stability is a math problem. We have solved the equation.