

FINANCIAL REPORT / 01

The financial picture

Cedar & Saffron | USD | 3 operating years | base scenario

A saved forecast, reduced to the decisions that matter.

Year 1 revenue

631,680.00

USD

Year 1 net income

-32,486.41

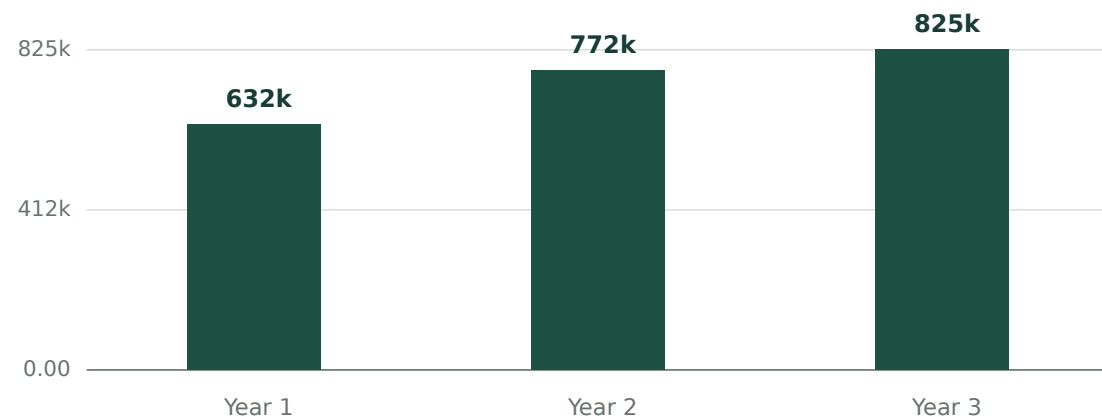
USD

Minimum cash

27,659.62

Includes the pre-opening period

ANNUAL REVENUE



Inside this report

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Planning forecast. Populated illustrative inputs are complete but unverified. Proposed funding is not a commitment.

FINANCIAL REPORT / 02

Profit & loss

USD | Annual operating results; pre-opening expenses are separate.

Measure	Year 1	Year 2	Year 3
Net revenue	631,680.00	771,523.92	824,616.72
Cost of sales	214,139.52	261,546.60	279,545.04
Gross profit	417,540.48	509,977.32	545,071.68
Operating expenses	420,687.72	437,378.64	451,251.24
EBITDA	-3,147.24	72,598.68	93,820.44
Depreciation	24,700.00	24,700.00	24,700.00
Interest expense	0.00	0.00	0.00
Tax provision	4,639.17	10,058.76	14,515.32
Net income	-32,486.41	37,839.92	54,605.12

YEAR 1 EBITDA

-3,147.24

YEAR 2 EBITDA

72,598.68

YEAR 3 EBITDA

93,820.44

Expense rows are positive charges. Net income retains its sign. Tax is the saved planning provision; annual losses do not reverse provisions already calculated within the year.

FINANCIAL REPORT / 03

Cash flow

USD | Flows exclude launch; opening and closing cash are balances.

Measure	Year 1	Year 2	Year 3
Opening cash	66,500.00	63,424.15	125,978.54
Customer collections	631,680.00	771,523.92	824,616.72
Supplier payments	209,428.96	261,532.13	279,529.56
Operating expenses paid	420,687.72	437,378.64	451,251.24
Interest paid	0.00	0.00	0.00
Tax provision paid	4,639.17	10,058.76	14,515.32
Operating cash flow	-3,075.85	62,554.39	79,320.60
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net change in cash	-3,075.85	62,554.39	79,320.60
Closing cash	63,424.15	125,978.54	205,299.14

Supplier payments differ from cost of sales because stock and supplier terms affect timing. Positive financing cash is funding, not customer revenue or profit.

FINANCIAL REPORT / 04

Year-end balance sheet

USD | Closing positions at the end of each operating year.

Measure	Year 1	Year 2	Year 3
Cash	63,424.15	125,978.54	205,299.14
Accounts receivable	0.00	0.00	0.00
Inventory	4,548.10	4,860.60	5,195.09
Net fixed assets	132,300.00	107,600.00	82,900.00
Total assets	200,272.25	238,439.14	293,394.23
Accounts payable	4,758.66	5,085.63	5,435.60
Loan balance	0.00	0.00	0.00
Total liabilities	4,758.66	5,085.63	5,435.60
Equity and retained earnings	195,513.59	233,353.51	287,958.63
Reconciliation difference	0.00	0.00	0.00

Closing balances are copied directly from the saved model; monthly balances are never summed. A zero reconciliation difference means assets equal liabilities plus equity.

FINANCIAL REPORT / 05

Launch budget & funding

USD | Before opening; proposed sources and uses.

STARTUP USES

Use	USD
Fixed assets	157,000.00
Expensed setup	22,000.00
Opening inventory	4,500.00
Total startup uses	183,500.00

PROPOSED FUNDING

Source / balance	USD
Combined equity	250,000.00
Loan proceeds	0.00
Cash after startup uses	66,500.00

MINIMUM CASH THROUGHOUT THE FORECAST

27,659.62

USD

UNFUNDED CASH GAP

0.00

A deficit measure, not secured financing

Equity and loans shown here are planning assumptions. Cash remaining after launch is the initial operating buffer; it is not an additional startup expense.

FINANCIAL REPORT / 06

Break-even & project payback

USD | Operating profitability and investment recovery are separate measures.

Annual measure	Year 1	Year 2	Year 3
Break-even revenue	636,636.28	657,195.28	676,868.00
Margin of safety	-4,956.28	114,328.64	147,748.72

PROJECT PAYBACK

Not reached within 3 years

Saved project measure	USD
Initial project outlay	183,500.00
Cumulative project cash at forecast end	-15,487.61
Peak project cash deficit	222,340.38

Operating break-even excludes depreciation, interest and income tax. Project payback uses pre-tax project cash before financing and is not a dividend or an investor payout.

FINANCIAL REPORT / 07

Assumptions & review

A compact annual view of one saved source; no new market research or recalculation.

11 saved checks passed | 0 need attention | 11 saved warnings

- Planning model, not audited accounts or tax advice. Revenue is invoiced as earned; monthly subscriptions only. Annual prepayments, refundable deposits, milestone invoices, unbilled contract assets, customer taxes, seller settlements, capitalized interest and tax-loss carryforwards are not modeled.
- Collection and supplier terms use 30-day monthly interpolation. Inventory purchases and non-stock direct costs use supplier terms; operating costs, setup costs, taxes and opening stock are paid immediately. Stock coverage applies only to linked goods costs. Production stock is tracked separately at unit cost.
- Fictional restaurant case; all sales, wages, buildout, funding and other inputs are illustrative, not commitments or observed operating results.
- S1: Austin health fees checked 2026-10-07; initial review, inspection and first permit are included in setup. The year-2 renewal provision is a monthly planning simplification.
- S2: Q1 2026 Central Austin retail asking rent provides context only. The \$30/sq ft base rent and \$750/month NNN allowance are unquoted assumptions.
- S3: 32.4% food cost uses a 2024 limited-service survey median as a proxy. Packaging and payment fees are additional; vendor recipes and waste have not been measured.
- Labor includes working-owner salary once, plus 15% illustrative employer costs. No statutory payroll-tax or benefit calculation is claimed.
- The 21% income-tax input is a flat planning provision. Actual entity, local and owner tax rules are not calculated; customer sales tax is excluded from revenue.
- Funding is proposed: \$80,000 fictional owner contribution plus a \$170,000 investment request. The \$250,000 model equity input is their combined scenario, not secured funds.
- Setup is an expensed allowance, including pre-opening occupancy and training. Refundable lease deposits, special buildout requirements and payment-processing settlement delays require review.
- No alcohol, third-party delivery commissions, debt, dividends, owner withdrawals or expansion location are modeled.