Clariva.

SAMPLE · BUSINESS PLAN EXCERPT

Premium Artisan Gelato Café

Owner-operated food-service start-up

Southern Vancouver Island, British Columbia

DEMONSTRATION CASE · BUILT TO REAL CSBFP LENDING STANDARDS

WHAT THIS IS	An excerpt from a complete 34-page, bank-ready business plan with an integrated monthly financial model — built by Clariva as a demonstration of standard and depth.	FULL ENGAGEMENT	from CA$490
PREPARED BY	Clariva · Artur Podgornyi · ex-KPMG Deal Advisory	CONTACT	artur@clariva.ca

EXCERPT 01 · FROM PART I OF THE FULL PLAN

Executive Summary

The subject business is a **premium artisan gelato café** — a compact, owner-operated food-service start-up in an affluent residential catchment on southern Vancouver Island, adjacent to a major university community and a high-traffic seasonal park. The concept targets a verified gap: strong demand indicators (high household incomes, heavy seasonal foot traffic) with **no premium artisan gelato competitor** in the immediate trade area.

THE LENDING CASE IN ONE SENTENCE

A seasonal cash-flow business financed to survive its winters: equipment on a CSBFP term loan, seasonality on a modelled revolving line, and debt coverage of 6.0x against a 1.25x requirement.

YEAR 1 REVENUE	YEAR 1 EBITDA	DSCR (YEAR 1)	BREAK-EVEN
$332.6K	$59.6K	6.0x	Month 6
$522.9K by Year 5 · 12.0% CAGR	17.9% margin → 31.0% by Y5	vs. CSBFP minimum 1.25x	Cash-positive from June

FUNDING STRUCTURE	AMOUNT	% OF PROJECT
CSBFP term loan (80% of equipment cost)	$50,893	60.9%
CSBFP working capital — revolving credit line	$20,000	23.9%
Owner equity contribution	$12,723	15.2%
Total project cost	$83,616	100.0%

The revolving line is not a round-number placeholder: monthly cash-flow modelling shows peak seasonal utilization of $18.6K in the base case and full utilization under downside scenarios — the facility is sized to what the winters actually require.

WHY THIS MATTERS TO A LENDER

Every figure above traces to an integrated monthly three-statement model with automated integrity checks: the balance sheet balances in all 60 months with independently derived equity, and the debt schedule includes revolving-line interest and commitment fees — not just the term loan.

EXCERPT 02 · SCOPE

Inside the Full 34-Page Plan

The complete document covers fifteen parts — every section a lender expects, in the order a credit analyst reads them:

- I Executive Summary
- II Company Description
- III Products and Services
- IV Operations Plan — production capacity, staffing, QC, suppliers
- V Market Analysis — TAM / SAM / SOM, trends
- VI Marketing Strategy — segmentation, SWOT, benchmarks
- VII Financial Model Methodology
- VIII Key Assumptions and Inputs
- IX Cost of Goods Sold — unit economics to the scoop
- X Operating Expenses (SG&A)
- XI Capital Expenditures and Depreciation
- XII Working Capital
- XIII Financial Projections and Sensitivity
- XIV Funding Request — structure, terms, security
- XV Appendices incl. the Excel model

What the client receives

- **A bank-ready business plan** — written to CSBFP submission standards, with the ratios and coverage analysis lenders actually check.
- **A custom Excel financial model** — integrated monthly P&L, balance sheet and cash flow built bottom-up from your business drivers, not a template with your name typed in.
- **Automated integrity checks** — the balance sheet balances every month, fixed assets and debt reconcile, the revolving line respects its limit. You can hand the file to a credit analyst without flinching.
- **Sensitivity analysis** — the model answers «what if revenue disappoints» before the banker asks it.
- **A walkthrough** — you leave understanding your own numbers: margin, break-even, coverage, and what moves them.

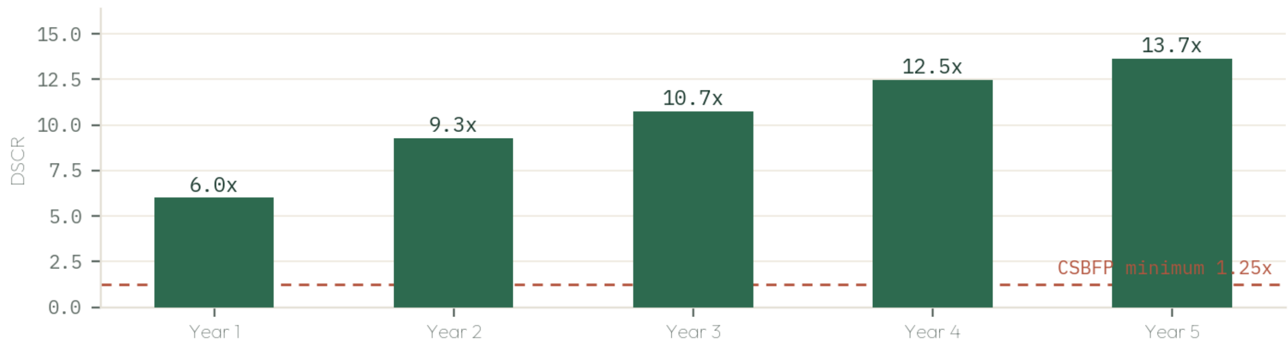
> THE DIFFERENCE IN ONE LINE
>
> A template tells the bank what you hope will happen. A model built with credit-analyst logic shows the bank you understand what could go wrong — and that the loan survives it.

EXCERPT 03 · FROM PART XIII OF THE FULL PLAN

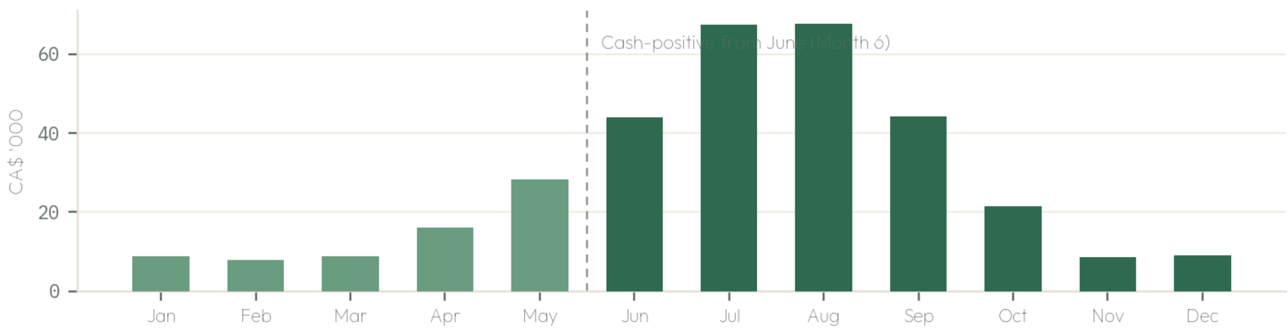
Debt Service Coverage

Five-year projections from the integrated model. Debt service includes term-loan principal and interest, revolving-line interest, and commitment fees — the full cost of the facility, not the flattering subset.

PERIOD	REVENUE	EBITDA	MARGIN	DEBT SERVICE	DSCR	STATUS
Year 1 (2026)	$332,582	$59,621	17.9%	$9,937	6.0x	✓ Pass
Year 2 (2027)	$467,290	$137,665	29.5%	$14,873	9.3x	✓ Pass
Year 3 (2028)	$485,735	$145,709	30.0%	$13,566	10.7x	✓ Pass
Year 4 (2029)	$512,720	$158,880	31.0%	$12,713	12.5x	✓ Pass
Year 5 (2030)	$522,932	$162,045	31.0%	$11,868	13.7x	✓ Pass
CSBFP minimum	–	–	–	–	≥ 1.25x	—



Debt service coverage by year against the CSBFP 1.25x minimum.



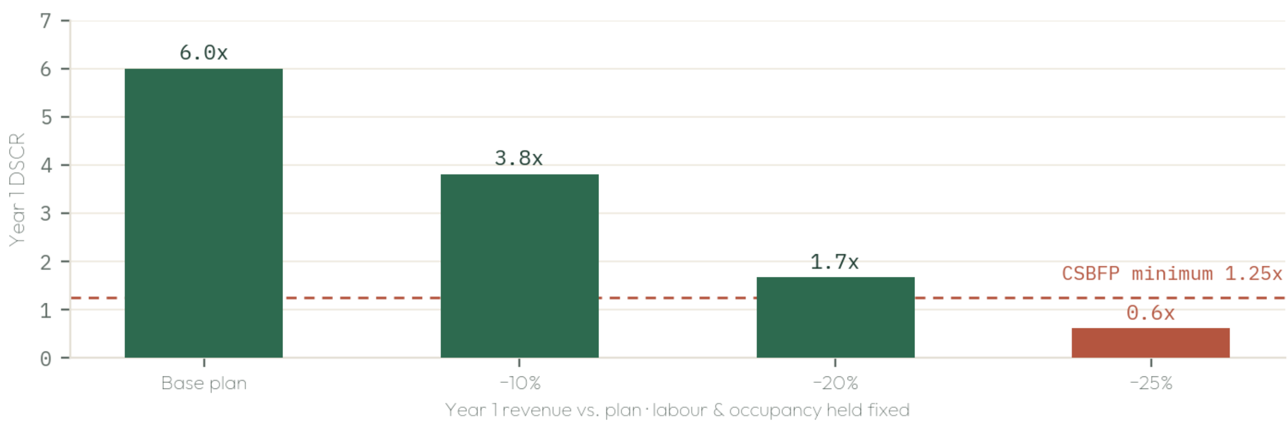
Monthly revenue, Year 1 · operations turn cash-positive in June (Month 6). Cash never falls below $12.7K across all 60 forecast months; the winter trough is financed by the revolving line, not by optimism.

EXCERPT 04 · FROM PART XIII OF THE FULL PLAN

Sensitivity: the Question Banks Ask

The projections were stress-tested by flexing customer traffic downward with **labour, occupancy and utilities held fully fixed** — a deliberately conservative construction, since the seasonal staffing plan provides real flexibility to cut hours in a downturn.

SCENARIO (YEAR 1 REVENUE VS. PLAN)	REVENUE	EBITDA	DSCR	COVENANT ≥ 1.25X
Base plan	$332,582	$59,621	6.0x	✓ Pass
−10%	$299,324	$38,300	3.8x	✓ Pass
−20%	$266,066	$17,000	1.7x	✓ Pass
−25%	$249,437	$6,300	0.6x	✗ Breach



Year 1 DSCR under revenue stress · labour & occupancy held fixed.

WHAT THE STRESS TEST FOUND

The CSBFP covenant holds with revenue up to **22% below plan** with zero cost flexing. More usefully: in the breach scenario the binding constraint is not the launch summer but the second winter (Month 15) — which tells management exactly when the go / adjust decision must be made, a full season before the pinch.

This is the analysis most template plans skip entirely — and the first thing an experienced credit officer looks for. A plan that names its own breaking point is more credible than one that pretends not to have one.

EXCERPT 05 · FROM THE EXCEL MODEL (APPENDIX A)

Model Integrity, Verified

The deliverable behind the document: an integrated monthly three-statement model. These are the automated checks built into the file — each one recomputed live whenever an assumption changes:

AUTOMATED CHECK	SCOPE	STATUS
Balance sheet balances — equity derived independently (contributions + retained earnings), not plugged	All 60 months	TRUE
Cash roll-forward: balance sheet cash equals cash-flow closing balance	All 60 months	TRUE
Fixed assets reconcile: gross cost − accumulated depreciation = net book value	All 60 months	TRUE
Cash never negative	All 60 months	TRUE
Revolving line within committed $20K limit	All 60 months	TRUE
Tax schedule ties to P&L	All periods	TRUE

Annual view from the model

CAD	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Revenue	$332.6K	$467.3K	$485.7K	$512.7K	$522.9K
EBITDA	$59.6K	$137.7K	$145.7K	$158.9K	$162.0K
Net income	$36.5K	$104.9K	$113.1K	$125.4K	$128.7K
Capex	$65.1K	$12.9K	$2.1K	$2.2K	$2.3K
Cash, end of year	$52.3K	$141.4K	$256.1K	$384.4K	$516.3K
DSCR	6.0x	9.3x	10.7x	12.5x	13.7x

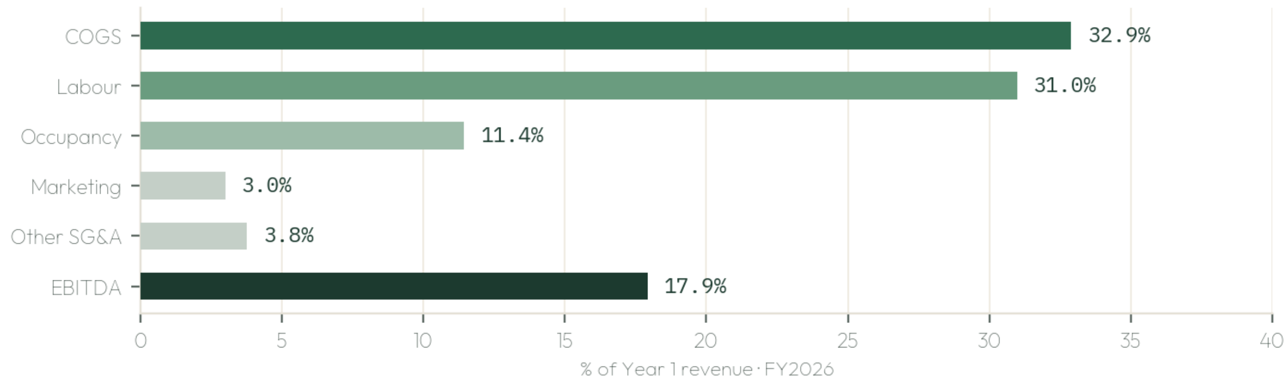
WHY «THE BALANCE SHEET BALANCES» IS WORTH SAYING OUT LOUD

Most template models «balance» because equity is calculated as whatever makes assets equal liabilities — a construction that hides errors instead of catching them. In a Clariva model, equity is built from contributions and earnings; if anything anywhere breaks, the check fails visibly. That is the difference between a spreadsheet that looks right and one that is right.

Depth: Unit Economics to the Scoop

Bottom-up means the revenue and cost lines are built from how the business actually works — down to the overrun factor of the gelato and the attach rate of the waffle cone. One excerpt:

COMPONENT	VALUE
Overrun factor (air incorporation, premium artisan range)	40%
Base mix cost per litre	$7.81
Flavor / topping cost per litre	$7.00
Production + serving loss	12.0%
All-in cost per litre	**$8.60**
Gelato cost per 100 ml scoop	$0.86
Waffle cone (50% attach rate)	$0.09
Paper cup (50% of orders)	$0.14
Total COGS per scoop	**$1.09**



Year 1 cost structure as % of revenue · FY2026.

From the $1.09 scoop up through seasonal staffing, CPI-indexed rents, and CSBFP-compliant debt schedules — every line in the P&L resolves to a driver you can point at. When a banker asks «where does this number come from?», the answer is a cell reference, not a shrug.

Get This Standard for Your Business

Clariva builds custom financial models and business plans for small-business owners in BC — personally, by one analyst with institutional experience, not a content mill. Whether you are applying for CSBFP or bank financing, bringing in a partner, or simply want to understand your margins: you get a structured, professional document built for your business.

01

Intake

A focused questionnaire, 20–30 minutes of your time. Your drivers, your pricing, your seasonality.

02

Build

Artur personally constructs the model bottom-up and writes the plan to lending standards.

03

Delivery

Excel model + document + a walkthrough call. Models in 5–7 business days; business plans in 7–10.

FINANCIAL MODEL

CA$490

Custom Excel financial model with integrity checks + a walkthrough of your numbers.

MODEL FULL

CA$890

+ KPI dashboard, investor data sheet and plain-language financial commentary.

BUSINESS PLAN

CA$1,490

The complete bank-ready business plan — the document this excerpt is drawn from — with the Full model as its engine.

Start with a model and need the full plan later? **Your model price is credited** toward the Business Plan within 30 days.

WHO BUILDS IT	
Analyst	Artur Podgornyi — ex-KPMG Deal Advisory; financial modeling and business valuation on M&A transactions exceeding $5B; CFA Level 1 candidate
Approach	Bottom-up models with credit-analyst logic: DSCR, coverage, seasonality, and sensitivity — the things lenders check
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NOTE ON THIS SAMPLE

This is an anonymized demonstration case: a representative business built end-to-end to real CSBFP lending standards to show the depth of a Clariva engagement. Client details are fictionalized; your plan is built the same way — from your own numbers.

The market and competitor section inside a business plan is written to *lender depth* — enough to make the forecast credible. It is not a growth strategy: it does not segment your client base by lifetime value, design channel plans, or build a 90-day acquisition roadmap. That is a separate engagement — the Clariva Growth Audit at clariva.ca/marketing.html.