CASE STUDY · FINANCIAL MODEL & BUSINESS PLAN

Premium Gelato *Café*

Anonymized demonstration case · Victoria, BC

A first-time café operator needed bank financing. Clariva built a loan-ready, fully-integrated 5-year financial model and an investor-grade business plan, prepared to a lender-ready standard for a CSBFP loan application.

$70.9K	5.98×	Month 6	12.0%	30.9%	67.1%
Financing structured	Year-1 debt-service coverage	Cash-flow breakeven	5-yr revenue CAGR	Year-5 EBITDA margin	Gross margin
CSBFP	req. ≥ 1.25×	Jun 2026	$333K→$523K	from 17.8%	vs 65–75% benchmark

THE CHALLENGE

Make a new café *bankable*.

A husband-and-wife team was opening a premium gelato café and needed approval under the **Canada Small Business Financing Program (CSBFP)**. Lenders require more than optimism: a **defensible, fully-integrated financial model**, a credible business plan, proven debt-service capacity, and assumptions traceable to real sources.

The owners had a strong concept — but no lender-ready numbers. Clariva turned the concept into an institutional-grade financial package.

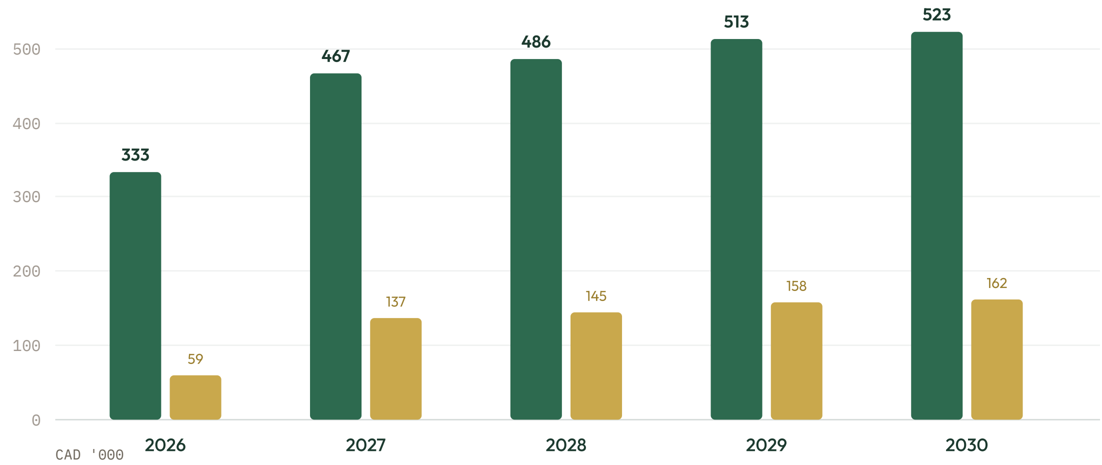
WHAT CLARIVA BUILT

The deliverables.

- 5-Year Integrated 3-Statement Model
  Month-by-month P&L, Balance Sheet & Cash Flow — linked and balanced in every one of 60 periods.
- Bottom-Up Revenue & Unit Economics
  Price points, scoop size, waffle attach rate, pint mix and seasonality — not top-down guesswork.
- COGS & Operating-Cost Build
  Ingredient cost per litre, overrun & loss; seasonal labour, rent, utilities and marketing.
- Debt Schedule & DSCR Analysis
  CSBFP term loan + revolving credit line, interest-only period, and coverage testing.
- Cost of Capital & Valuation
  WACC built from Damodaran & Kroll data — included in the investor edition.
- 34-Page Business Plan
  Market sizing (TAM/SAM/SOM), competitive analysis, operations and funding request.

THE NUMBERS

Revenue & EBITDA, 2026–2030



EBITDA margin expands from **17.8%** to **30.9%** on operating leverage; revenue grows at a conservative 12% CAGR, well inside the $400K–$700K independent-shop benchmark.

WHY LENDERS TRUST IT

Methodology, not optimism.

01 **Bottom-up operational drivers**

Every dollar of revenue and cost traces to a real operating assumption — transactions, price, attach rates, shifts — so the model flexes with reality.

02 **Sourced macro assumptions**

Inflation, tax and cost-of-capital inputs cited from the Bank of Canada, IMF, OECD, Damodaran and Kroll — auditable, not invented.

03 **Built-in integrity checks**

The balance sheet balances in every month, cash roll-forward ties out, and tax reconciles — the checks a credit officer looks for first.

04 **Lender & investor editions**

A bank edition focused on DSCR, repayment and cash flow; a full investor edition with valuation — same engine, right lens for each reader.

WHAT THE CLIENT RECEIVED

The package.

Financial Model

5-year, month-by-month, fully integrated. Lender & investor editions.

EXCEL · .XLSX

Business Plan

34 pages: market, operations, competition, funding request.

WORD + PDF

Cost-of-Capital Workbook

WACC build with full source citations and two scenarios.

EXCEL · .XLSX

Assumptions & Sources

Documented inputs, benchmarks and references behind every number.

APPENDIX

Get a model like this for *your* business.

Whether you're raising debt, courting investors, or just want to run on real numbers — Clariva builds the financial model and plan that gets you a yes.

Order Your Model →

Talk to Clariva

Anonymized demonstration case. Based on a real business plan and financial model built by Clariva; the business, its name and its location details have been anonymized. All figures are model projections illustrating our standard of work — they are not an achieved result, an offer of financing, or a guarantee of approval.