SAMPLE BUSINESS PLAN

Northgate Coffee Co. LLC

Business	Owners	Location	Plan date
Northgate Coffee Co. LLC	Elena and Sam Ruiz	3104 W State St, Boise, ID 83703	Nov 12, 2026

1. Executive summary

Northgate Coffee Co. will be a 1,600 sq ft coffee shop at 3104 W State St in Boise, Idaho, opening in March 2027. We will serve espresso drinks and drip coffee from a Boise roaster, pastries from two local bakeries and a short breakfast and lunch menu. The site sits on a busy commuter route next to a neighborhood of about 9,000 households, and there is no independent café within a mile.

Elena Ruiz has managed coffee shops for nine years, most recently two locations for a café group in Salt Lake City. Sam Ruiz is a CPA and will run the books, payroll and purchasing part-time.

We are asking for a $140,000 term loan to pay for the build-out, equipment and a cash reserve. The owners are putting in $45,000 of their own money. We expect sales of $412,000 in the first year and a net profit of about $26,000, growing to $67,700 by year three.

2. Company description

Northgate Coffee Co. LLC is an Idaho limited liability company owned 50/50 by Elena and Sam Ruiz. The shop will be open 6:30 AM to 6 PM on weekdays and 7 AM to 4 PM on weekends, with 38 seats inside and 12 on the patio in summer.

The problem we solve is simple. Commuters on State Street and people who work from home in the area drive 10 minutes or more for good coffee and a place to sit. The two chain stores nearby are drive-through only. We will be quick in the morning rush (mobile ordering and a pickup shelf by the door) and a comfortable room for the rest of the day, with power at most tables and reliable Wi-Fi.

3. Market analysis

Our market is local. Within one mile there are about 9,000 households and two office parks with roughly 1,400 employees, based on city data and figures from the landlord. The city traffic count for this part of State Street is about 21,000 vehicles a day.

We see four groups of customers: commuters heading downtown between 6:30 and 9 AM, remote workers who want a table for a few hours, parents after school drop-off, and weekend visitors to the park two blocks away.

Competitor	What they do well	Where they fall short	12 oz latte
Two drive-through chain stores	Fast, known brand, open at 5 AM	No seating, no local coffee	$5.45
Independent café, 1.4 miles	Excellent coffee, loyal regulars	14 seats, closes at 2 PM	$5.50
Grocery store coffee bar	Convenient while shopping	No seating, basic drinks	$4.25

None of them offers seating, longer hours and a local roaster in one place. That gap is our opening.

4. Organization and management

Name	Role	Experience	Ownership %
Elena Ruiz	Owner, general manager	9 years managing cafés; trains baristas	50
Sam Ruiz	Owner, finance (part-time)	CPA, 12 years in small business accounting	50
Two shift leads	Hired February 2027	At least 2 years of café experience	

We will open with 2 shift leads and 6 part-time baristas. Our outside advisers are an attorney for the lease, an insurance agent who works with restaurants, and a SCORE mentor who owned a bakery for 20 years.

5. Products and services

Menu item	Price	Cost	Margin %
Latte, 12 oz	5.25	1.10	79
Drip coffee, 16 oz	3.25	0.45	86.2
Cold brew, 16 oz	4.75	0.70	85.3
Breakfast burrito	8.50	3.10	63.5
Pastry (local bakery)	4.00	1.60	60
Whole bean coffee, 12 oz bag	17.00	9.50	44.1

Drinks will be about 70% of sales and food about 25%, with retail beans and merchandise making up the rest. We expect an average ticket of $8.40. Food comes from local bakeries each morning, so we need no full kitchen, only an oven, a panini press and refrigeration.

6. Marketing and sales

Before opening: a neighborhood preview week with free drip coffee, flyers to the 9,000 nearby homes, and visits to both office parks with a catering menu. After opening: a Google Business Profile with photos and hours, Instagram three times a week, a loyalty card (10th drink free) inside the ordering app, and a standing order for the Saturday park run club.

Channel	What we will do	Monthly budget
Google and Instagram	Photos, posts 3 times a week, small local ads	450.00
Loyalty program	App fees and free 10th drinks	350.00
Office catering	Sample boxes for office managers	250.00
Community	Park run club, school fundraisers	150.00
Total per month		

Our aim is 400 loyalty members by month six. Office catering (coffee boxes and pastry trays) should bring in about $2,000 a month by the end of year one.

7. Funding request

We are requesting a $140,000 term loan over 10 years. The owners will invest $45,000, which brings the total to $185,000. The funds will be used as follows.

Use	Details	Amount
Build-out	Counter, plumbing, electrical, flooring (contractor bid)	72,000.00
Equipment	Espresso machine, 2 grinders, brewers, refrigeration, oven	48,000.00
Furniture and signs	38 seats, patio set, exterior sign	14,000.00
Opening inventory	Coffee, milk, cups, retail bags	6,500.00
Deposits and permits	Lease deposit, health permit, utility deposits	9,500.00
Cash reserve	About three months of fixed costs	35,000.00
Total project cost		

Source	Details	Amount
Owners' cash investment	Elena and Sam Ruiz, savings (24% of the total)	45,000.00
Term loan requested	10 years, secured by equipment and a personal guarantee	140,000.00
Total sources		

8. Financial projections

Year	Sales	Cost of sales	Gross profit	Operating expenses	Net profit	Net margin %
Year 1	412,000.00	123,600.00	288,400.00	262,000.00	26,400.00	6.4
Year 2	478,000.00	138,600.00	339,400.00	289,000.00	50,400.00	10.5
Year 3	525,000.00	152,300.00	372,700.00	305,000.00	67,700.00	12.9

Main assumptions: about 137 transactions a day at an $8.40 average ticket in year one, with sales up 16% in year two and 10% in year three. Cost of sales is 30% of sales in year one and 29% after that. Figures are before income tax. A month-by-month forecast for year one is in the appendix.

Expense	Basis	Year 1
Payroll and payroll taxes	2 shift leads, 6 part-time baristas, owners	160,000.00
Rent	$4,500 a month, 5-year lease	54,000.00
Utilities	Power, water, gas, internet	11,000.00
Marketing	$1,200 a month	14,400.00
Loan interest	Year 1 interest on the term loan (estimate)	13,000.00
Insurance, repairs, software, accounting	Quotes and estimates	9,600.00
Year 1 operating expenses		

9. Appendix

Attached: résumés for both owners, personal financial statements, the signed letter of intent for the lease, the contractor bid and equipment quotes, the full menu with prices, the month-by-month forecast for year one, and letters of reference from our roaster and bakery suppliers.