

Business Plan “Brot & Zeit”

Kevin Brown, Christian Merbecks

Business Idea

- Café / GmbH
- healthy food
- high quality / high standard
- target groups:
 - students
 - business people
 - tourists

Café

- located in Aachen -
Pontstraße / Market Place
- opening hours:
 - Monday to Friday: 7am – 7pm
 - Saturday: 10am – 5pm
- employees
 - 2 full-time
 - 3 part-time



Interior design

- simple atmosphere
- long plain wood tables and benches as well as bar tables
- quiet and comfortable lounge area
- summertime outdoor area





Product range

Drinks

- variety of coffees (PLUMs Kaffee seit 1820)
- wide range of tea
- all sorts of soft drinks
- Bionade & smoothies

Breads

- freshly made baguettes with homemade spreads
- different kinds of bread types (local bakery Nobis)

Objectives

- a unique, comfortable and innovative environment that will differentiate “BROT & ZEIT” from other local cafés, restaurants and fast-food restaurants
- stay as a small cafe with excellent food and beverage
- being the No. 1 choice for Students
- formation of an environment that will bring people together

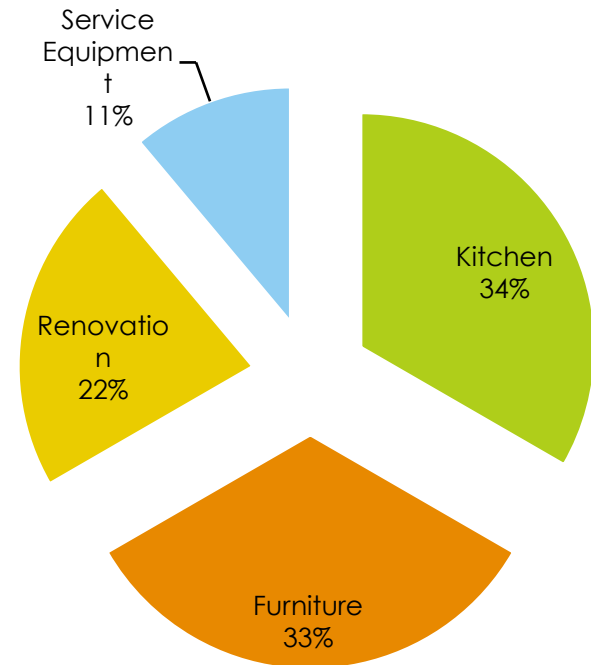
Risks

- will there be a demand for the services offered by “BROT & ZEIT” in Aachen?
- will the people choose our foods and beverages instead of fast-food?
- will there be a “Geiz ist Geil” mentality?
- will individuals be willing to pay the premium price for the service “BROT & ZEIT” offers?

Investments

Position	Costs
Kitchen	15.000 €
Furniture	15.000 €
Renovation	10.000 €
Service Equipment	5.000 €

Total: 45.000 €



Personal costs

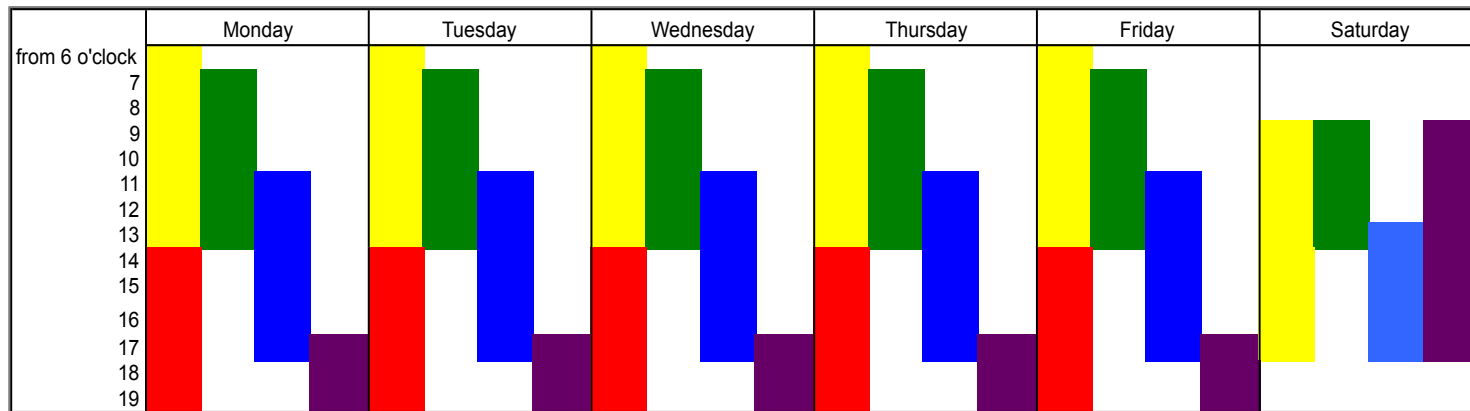
Position	Costs per month	Costs per year	amount	Subtotal
Managers	3.000 €	36.000 €	2	72.000 €
Full-Time Employees	1.622 €	19.464 €	2	38.928 €
Part-Time Employees	400 €	4.800 €	3	14.400 €

Total: 125.328 €

Agreed Salary brut	1.360 €
Retirement pay	132,6
Unemployment Insurance	34 €
Health insurance	95 €

Total: 1.622 €

Working schedule



Costs due to business operation

Position	Costs per month	Costs per year
Rent	2.500 €	30.000 €
Personal costs		125.328 €
Telephone/Internet	30 €	360 €
gastronomy demand	250 €	3.000 €
marketing	100 €	1.200 €
office demand	50 €	600 €
insurance		350 €
GEMA	7,08 €	84,96 €

Total: 160.923 €

Consumption costs

Expendable material	specific consumption per Baguette / g	costs per quantity unit of baguette / €
bread		0,2
vegetables	35	0,0875
sauce	15	0,0375
eggs		0,25
tuna	50	1
cheese	40	0,2
ham	50	0,8
mozzarella	50	0,25
Salami	50	0,75
turkey breast	50	0,65

Price definition

Baguette type	selfcosts	sales price	Percentage of consumption
Cheese & Ham	1.575	4	23%
Salami	1.325	3.5	23%
turkey breast	1.225	3.5	23%
Tuna	1.575	4	15%
Tomaten Mozzarella	0.825	3.5	5%

Product	specific price / €	sales price / €	Percentage of consumption
softdrinks (Coca-Cola)	0,4	1,60	24%
bionade	0,4	1,60	5%
smoothies	0,6	1,80	5%
coffee	0,15	2,50	50%
tea	0,2	1,70	6%

Opening hours and daily revenue

time periods	expected customers	Cheese & Ham	Salami	Turkey breast
until 11 o'clock	50	11.5	11.5	11.5
11 -14.30 o'clock	60	13.8	13.8	13.8
14.30 - 19 o'clock	55	12.65	12.65	12.65

Tuna	Tomaten Mozzarella	softdrinks	bionade	smoothies	coffee	tea
7.5	2.5	12	2.5	2.5	25	3
9	3	14.4	3	3	30	3.6
8.25	2.75	13.2	2.75	2.75	27.5	3.3

Total revenue / Day:	859.82 €
Total selfcost / Day:	240.78 €

Calculation of financing costs

Year	Balance of debt	Interest rate(%)	Interest costs paid p.a.	Repayment/Paying back loan p.a.
1. Year	100.000 €	7	7.000 €	10.000 €
2. Year	90.000 €	7	6.300 €	10.000 €
3. Year	80.000 €	7	5.600 €	10.000 €
4. Year	70.000 €	7	4.900 €	10.000 €
5. Year	60.000 €	7	4.200 €	10.000 €
6. Year	50.000 €	7	3.500 €	10.000 €
7. Year	40.000 €	7	2.800 €	10.000 €
8. Year	30.000 €	7	2.100 €	10.000 €
9. Year	20.000 €	7	1.400 €	10.000 €
10. Year	10.000 €	7	700 €	10.000 €

Cash flow calculation

		10%	10%	5%	0%
	1. Year	2. Year	3. Year	4. Year	5. Year
Turnover/Revenue	257,945 €	283,739 €	312,113 €	327,718 €	327,718 €
Depreciation costs	9,000 €	4,000 €	4,000 €	4,000 €	4,000 €
Labour costs	160,923 €	160,923 €	160,923 €	160,923 €	160,923 €
Raw material costs	72,233 €	79,456 €	87,402 €	91,772 €	91,772 €
Financing costs	7,000 €	6,300 €	5,600 €	4,900 €	4,200 €
Lost carried forward		8,789 €			
Profit before tax	8,789 €	24,271 €	54,188 €	66,124 €	66,824 €
Taxes	0	9,708 €	21,675 €	26,449 €	26,729 €
Profit after taxes	8,789 €	14,563 €	32,513 €	39,674 €	40,094 €
Cash-flow	17,789 €	18,563 €	36,513 €	43,674 €	44,094 €
Repayment Credit	10,000 €	10,000 €	10,000 €	10,000 €	10,000 €
Dividend	7,789 €	8,563 €	26,513 €	33,674 €	34,094 €



Thank you for your attention!

Kevin Brown, Christian Merbecks