UNIVERSAL HB
SOLUTIONS INC.

BUSINESS PLAN + FINANCIAL PROJECTIONS

JUNIPER HALL KITCHEN + BAR

A 96-seat neighborhood restaurant and bar in Dayton, Ohio. Business plan, buildout budget and five-year financial projections for lenders and investors.

FUNDING REQUEST	YEAR 1 REVENUE	YEAR 1 DSCR
$425,000	**$1.15M**	**2.02x**

PREPARED BY UNIVERSAL HB SOLUTIONS INC.
Business Plans · Pro Formas · Commercial Buildouts
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SAMPLE

November 2026

SECTION 01

EXECUTIVE SUMMARY

Juniper Hall Kitchen + Bar is a 96-seat, full-service neighborhood restaurant and bar planned for a 3,200 sq ft second-generation space in Dayton, Ohio. The concept pairs scratch-made American comfort food with a craft cocktail program, open for lunch, dinner and weekend brunch six days a week.

The owners are requesting **$340,000 in SBA 7(a) financing** and contributing **$85,000 in equity (20%)** to fund a $425,000 project covering buildout, kitchen equipment, furnishings, pre-opening costs and a working capital reserve. The buildout will be managed by Universal HB Solutions Inc. on a 16-week schedule.

TOTAL PROJECT	YEAR 1 SALES	YEAR 3 EBITDA	YEAR 1 DSCR
$425K	$1.15M	$162K	2.02x

THE OPPORTUNITY

A sit-down, mid-priced dining room with a serious bar program, close to downtown offices and established residential streets. The space was previously a restaurant, so the existing plumbing, grease interceptor and hood location reduce buildout cost and time.

WHY IT WORKS

Break-even sales are about $69,900 a month, roughly 73% of projected Year 1 volume. Cash flow covers annual debt service of $55,053 more than two times in Year 1, rising to 3.4x by Year 5.

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SECTION 02 + 03

CONCEPT, MARKET + BUILDOUT

THE CONCEPT

- **Menu:** scratch-made American comfort food, shareable plates and a rotating seasonal special
- **Bar:** craft cocktails, local beer and a focused wine list
- **Seating:** 70 dining · 18 bar · 8 lounge
- **Hours:** Tue–Sun, lunch and dinner; brunch Sat–Sun
- **Average check:** $32 per guest, food and beverage

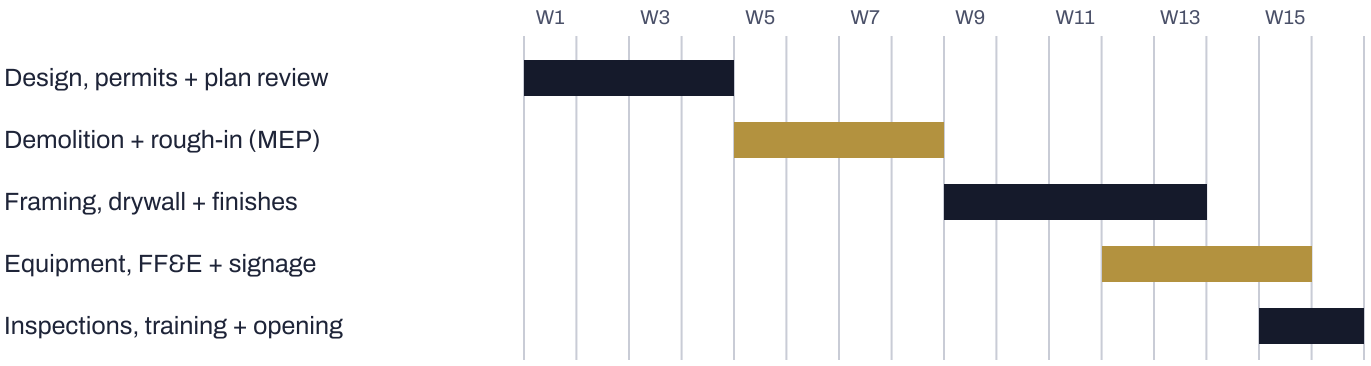
TARGET MARKET

- **Downtown workers** for weekday lunch and after-work drinks
- **Nearby residents** looking for a regular, walkable spot
- **Groups + events** for birthdays, showers and team dinners
- **Positioning:** above fast-casual, below fine dining, with a stronger bar than nearby competitors

BUILDOUT SCOPE — MANAGED BY UNIVERSAL HB SOLUTIONS INC.

Space planning + design	**Permits + inspections**	**Demo + MEP rough-in**
Bar + kitchen line	**Finishes + lighting**	**Signage + branding**

16-WEEK CONSTRUCTION SCHEDULE



One point of accountability: design, budget, permits, trades and branding are carried by one team, so the opening date and the budget in this plan stay tied together.

SECTION 04

STARTUP COSTS + FUNDING

Total project cost is $425,000. Buildout and equipment make up 69% of the budget; the remainder covers opening costs and a reserve of about six weeks of operating expenses.

USE OF FUNDS



Buildout + construction · Kitchen equipment · Furniture, fixtures + equipment · Signage + branding · Pre-opening · Opening inventory · Working capital reserve

ITEM	AMOUNT	% OF TOTAL
Buildout + construction	$210,000	49.4%
Kitchen equipment	$85,000	20.0%
Furniture, fixtures + equipment	$38,000	8.9%
Signage + branding	$12,000	2.8%
Pre-opening (permits, training, marketing)	$22,000	5.2%
Opening inventory	$14,000	3.3%
Working capital reserve	$44,000	10.4%
Total project cost	**$425,000**	**100.0%**

SOURCES OF FUNDS

SBA 7(a) loan	$340,000	80%
Owner equity	$85,000	20%
Total sources	**$425,000**	**100%**

LOAN TERMS (ASSUMED)

Term	10 years
Interest rate	10.5%
Monthly payment	$4,588
Annual debt service	**$55,053**

SECTION 05

FIVE-YEAR PRO FORMA

Projected income statement. Sales grow 10% in Year 2 as the restaurant matures, then 7%, 5% and 4%. Labor efficiency improves from 34% to 32% of sales.

INCOME STATEMENT	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Revenue	**$1,150,000**	**$1,265,000**	**$1,354,000**	**$1,422,000**	**$1,479,000**
Cost of goods sold	$345,000	$379,500	$406,200	$426,600	$443,700
% of revenue	*30.0%*	*30.0%*	*30.0%*	*30.0%*	*30.0%*
Gross profit	**$805,000**	**$885,500**	**$947,800**	**$995,400**	**$1,035,300**
Labor + payroll taxes	$391,000	$417,450	$440,050	$455,040	$473,280
% of revenue	*34.0%*	*33.0%*	*32.5%*	*32.0%*	*32.0%*
Occupancy (rent + CAM)	$96,000	$98,900	$101,800	$104,900	$108,000
Operating expenses	$207,000	$227,700	$243,720	$255,960	$266,220
EBITDA	**$111,000**	**$141,450**	**$162,230**	**$179,500**	**$187,800**
EBITDA margin	*9.7%*	*11.2%*	*12.0%*	*12.6%*	*12.7%*
Depreciation	$49,286	$49,286	$49,286	$49,286	$49,286
Loan interest	$34,741	$32,502	$30,017	$27,258	$24,195
Net income before taxes	**$26,973**	**$59,662**	**$82,927**	**$102,956**	**$114,319**

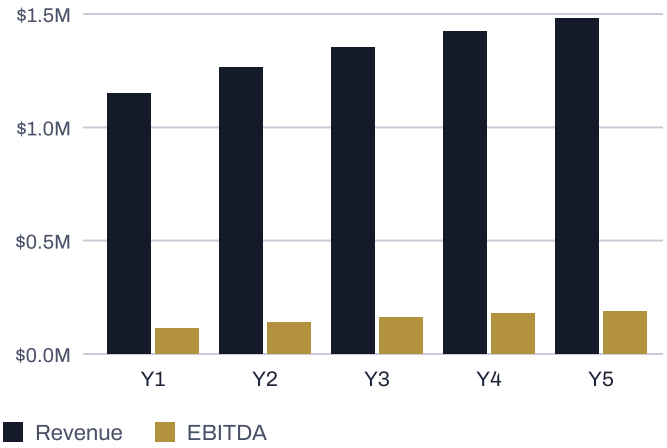
KEY ASSUMPTIONS

- Average check $32; about 690 guests per week in Year 1
- Food + beverage cost held at 30% of sales
- Operating expenses at 18% of sales: utilities, marketing, supplies, insurance, repairs, card fees
- Rent $8,000/month with 3% annual increases
- $345,000 of buildout, equipment, FF&E and signage depreciated over 7 years
- Loan interest from a 10-year, 10.5% amortization schedule

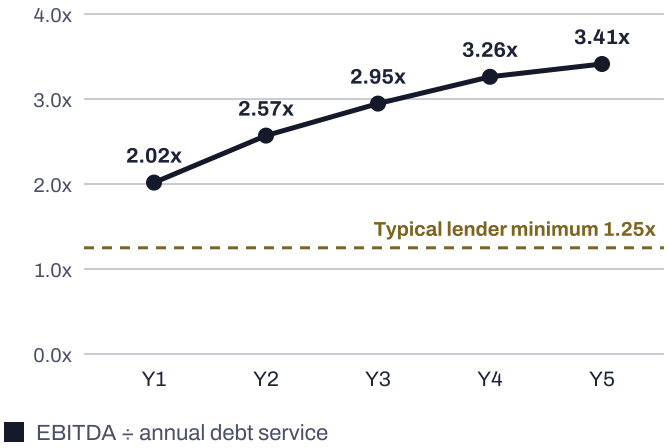
SECTION 06

BREAK-EVEN + DEBT COVERAGE

REVENUE VS. EBITDA



DEBT SERVICE COVERAGE



BREAK-EVEN SALES	ANNUAL BREAK-EVEN	CUSHION OVER BREAK-EVEN, YEAR 1
$69,900/month	$839,000	27%

Break-even is fixed costs (occupancy of $96,000 plus debt service of $55,053) divided by an 18% contribution margin after food cost, labor and operating expenses. Year 1 sales of $1.15M sit 27% above the break-even point.

PLAN THE BUSINESS AND THE BUILDOUT TOGETHER

Our business plans and pro formas have helped 5+ entrepreneurs secure over $700,000 in funding.

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