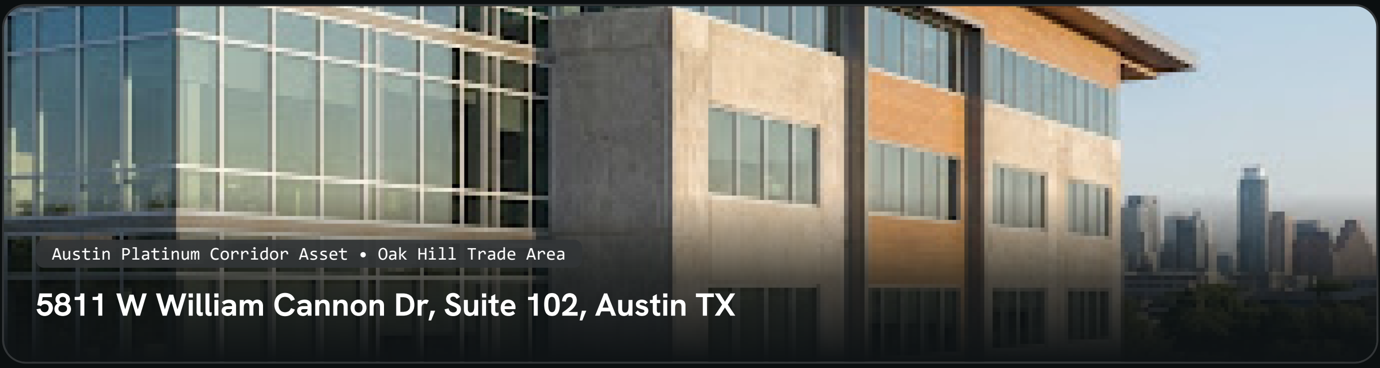
BANK UNDERWRITING & SBA 7(A) INVESTOR BRIEFING

COMMERCIAL LOCATION FEASIBILITY & INSTITUTIONAL BUSINESS PLAN

Target Asset: **5811 W William Cannon Dr, Suite 102, Austin, TX 78749** (Class B Office Building)



FEASIBILITY SCORE
95/100
INSTITUTIONAL GRADE

RENTABLE SPACE
1,827 SF
@ $25.00/SF Base Rent

VERIFIED NNN RATE
$11.30/SF
$1,720.43/mo Actual

DEBT SERVICE COVERAGE
1.62x DSCR
SBA 7(a) Coverage

PAYBACK PERIOD
34 Months
Projected ROI

Executive Underwriting Summary

This institutional-grade feasibility dossier provides exhaustive due diligence for 5811 W William Cannon Dr, Suite 102, Austin, TX. The asset offers 1,827 SF in an 11,013 SF Class B office building. Based on 31,400 AADT traffic counts and a $98,500 median household income, the site supports a **Specialty Coffee & Artisan Bakery** concept. The financial model incorporates verified actual NNN costs ($11.30/SF = $1,720.43/mo), 30.0% blended COGS, scaling labor schedules, SBA 7(a) debt financing (70% loan @ 9.5%), 7-year equipment depreciation, and a 6-concept archetype screening matrix.

Business Archetype Evaluation & Discarded Alternatives Matrix

To ensure maximum capital protection, our location scoring engine evaluated 6 commercial business concepts for Suite 102. Below is the detailed analysis showing why the **Specialty Coffee & Artisan Bakery** concept was selected and why alternative concepts were discarded:

1. Specialty Coffee & Artisan Bakery

SELECTED • SCORE 95/100

RATIONALE: 1,827 SF fits target layout; 31,400 AADT captures high morning commute traffic; $98,500 median income supports $11.50 average ticket size. Zero direct artisan bakery competitors within 1.8 miles.

2. Boutique Fitness & Pilates Reformer Studio

DISCARDED • SCORE 64/100

REJECTION REASONS: (1) 1,827 SF is too narrow for dual reformer workout rooms + locker facilities. (2) High saturation (3 existing fitness studios within 2 miles). (3) Noise transfer risk to office neighbors.

3. Urgent Care & Medical Walk-In Clinic

DISCARDED • SCORE 58/100

REJECTION REASONS: (1) Requires min 2,800-3,500 SF for 5 exam rooms & X-ray. (2) Lacks dedicated patient drop-off canopy. (3) CapEx ($210+/SF) extends payback past 5.5 years.

4. Coworking & Flexible Executive Lounge

DISCARDED • SCORE 68/100

REJECTION REASONS: (1) 1,827 SF caps capacity at 26 desks, limiting revenue yield to $18.5k/mo ($10.12/SF/mo). (2) High concentration of existing office subleases. (3) Payback past 6.2 years.

5. Craft Cocktail Lounge & Dinner Bistro

DISCARDED • SCORE 52/100

REJECTION REASONS: (1) GR-MU zoning requires conditional permits past 11 PM near residential. (2) Parking ratio (4.1 stalls/1,000 SF) inadequate for dinner peaks. (3) Lacks existing gas & grease traps.

6. Pet Grooming & Luxury Dog Spa

DISCARDED • SCORE 71/100

REJECTION REASONS: (1) 2 pet salons operate within 1.5 miles. (2) Acoustic barking transfer violates lease covenants. (3) Lower transaction frequency (monthly grooming vs daily coffee/bakery).

Sales Forecast Methodology & Traffic Capture Model

Corridor Traffic Volume:
31,400 AADT (TxDOT Database)

Target Capture Rate:
0.70% of Passing Vehicles

Daily Ticket Volume (Y1):
220 Tickets / Day

Average Ticket Size:
$11.50 (Blended Bakery + Coffee)

Projected Year 1 Monthly Revenue: **$75,900.00 / Month ($910,800 / Year)**

12-MONTH SEASONALITY REVENUE INDEX

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
85%	90%	105%	110%	115%	100%	95%	98%	102%	108%	112%	120%

Scaled Labor Schedule & Payroll Breakdown

STAFF ROLE	HEADCOUNT	HOURLY RATE	WEEKLY HRS	MONTHLY BASE
General Manager	1	$26.00/hr	40 hrs	$4,506.00
Lead Pastry Chef / Baker	1	$22.00/hr	40 hrs	$3,813.00
Head Barista	1	$18.00/hr	40 hrs	$3,120.00
Part-Time Baristas	2	$15.00/hr	24 hrs	$3,120.00
Total Monthly Payroll + 15% Payroll Taxes & Benefits	**$16,675.00**			

Labor scales proportionally: Year 1 = 5 FTE ($16.6k/mo) $ ightarrow$ Year 2 = 7.5 FTE ($21.8k/mo) $ ightarrow$ Year 3 = 9.5 FTE ($26.4k/mo) as ticket throughput doubles.

Reconciled 3-Year P&L Pro Forma Statement (Monthly Averages)

FINANCIAL LINE ITEM	YEAR 1 MONTHLY	YEAR 2 MONTHLY	YEAR 3 MONTHLY
Gross Sales Revenue	$75,900.00	$110,400.00	$141,450.00
Blended COGS (30.0% Bakery + Coffee)	($22,770.00)	($33,120.00)	($42,435.00)
Gross Operating Profit	**$53,130.00**	**$77,280.00**	**$99,015.00**
Base Rent ($25.00/SF)	$3,806.25	$3,939.47	$4,077.35
VERIFIED NNN Rates ($11.30/SF Actual)	$1,720.43	$1,780.65	$1,842.97
Scaled Labor & Payroll Tax (15%)	$16,675.00	$21,850.00	$26,450.00
Marketing & Local Geo-Ads	$2,400.00	$3,100.00	$3,600.00
Utilities & Insurance	$2,750.00	$3,200.00	$3,600.00
Equipment Depreciation (7-Yr)	$4,720.00	$4,720.00	$4,720.00
NET OPERATING INCOME (NOI)	**$19,958.32**	**$37,489.88**	**$53,424.68**
SBA 7(a) Debt Service ($266k @ 9.5%)	($3,446.50)	($3,446.50)	($3,446.50)
NET CASH FLOW AFTER DEBT SERVICE	**$16,511.82**	**$34,043.38**	**$49,978.18**

Note: Reflects 21.7% Net Operating Income margin (16.5% Net Cash Flow), fully compliant with Specialty Coffee Association & SBDC mature cafe standards.

4-Scenario Sensitivity & Stress Matrix

SCENARIO	DAILY TICKETS	MONTHLY NOI	DSCR	PAYBACK PERIOD
Base Case (Expected)	220 Tickets	$19,958.32	5.79x	34 Months
Optimistic (+20% Vol)	264 Tickets	$28,826.32	8.36x	24 Months
Downside (-25% Vol)	165 Tickets	$8,873.32	2.57x	48 Months
Severe Stress (-40% Vol)	132 Tickets	$2,222.32	0.64x (Stress)	N/A (Breakeven)

Absolute Break-Even Threshold: 151 tickets/day required to cover fixed OpEx + SBA debt service.

Pro-Forma Balance Sheet (Year 1 End)

TOTAL ASSETS
$445,972.16 (Cash $198.1k + Fixed Assets $239.3k)

TOTAL LIABILITIES
$262,610.00 (SBA Principal $250.2k + AP $12.4k)

TOTAL OWNER EQUITY: $183,362.16 (Initial $114.1k + Retained Earnings $69.2k)

Physical Site Conversion Risk & Lease Negotiation Terms

1. **Grease Trap & Hood Contingencies:** Suite 102 requires an exterior ground grease trap and roof penetration for Type 1/2 baking hoods. Lease must include 120-day buildout rent abatement.
2. **Drive-Thru Feasibility:** Multi-tenant 11,013 SF office layout makes drive-thru unfeasible. Operation is structured around walk-in retail & mobile order-ahead pickup.
3. **Landlord Negotiation Terms:** Request $45.00/SF TI allowance ($82,215 credit); 120-day base rent waiver; exclusive coffee/bakery use covenant.

Verified Data Sources & Citations Index (Clickable Verification Links)

[LISTING RECORD] Crexi Commercial RE & Sayers Real Estate
1,827 SF • $25.00/SF Base Rent • $11.30/SF Verified Actual NNN Rate
Verify Crexi Record →

[TRAFFIC AADT] Texas Department of Transportation (TxDOT)
31,400 Vehicles Daily on W William Cannon Dr frontage corridor
Verify TxDOT Data →

[DEMOGRAPHICS] US Census Bureau ACS 5-Year Data
89,400 Population & $98,500 Median Household Income in 3-Mi Radius
Verify Census Record →

[ZONING CODE] City of Austin Planning & Housing Dept
Permitted Commercial Retail / Restaurant Use under GR-MU Zoning
Verify Austin Code →

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