

EXAMPLE FOR INDIVIDUAL ENTREPRENEURS

Café Ramelau

Roastery and café for Timorese specialty coffee — a sole trader. Dili, Timor-Leste.

Opportunities Accacia found for this project

82%

IADE — Business Development Support Institute

Training / support

Support for Timorese micro and small businesses.

79%

BNCTL SME credit

Credit

National bank with small-business lines.

68%

Specialty coffee competitions (Cup of Excellence and similar)

Commercial opportunity

Recognition that opens doors to international buyers.

What Accacia flagged before export

- Timor-Leste is outside the beta tax engine: tax values proposed by the AI and still to be confirmed.
- Shop lease not yet signed — this does not block exporting the plan.

1 · Describe the project
Text, attachments and links feed the project record.

2 · The AI writes and calculates
Plan, tables and bank-style analysis, without inventing data.

3 · Find opportunities
Funding, guarantees and commercial opportunities across the CPLP.

C

CAFÉ RAMELAU

DILI, TIMOR-LESTE



Timorese specialty coffee · Dili

Illustrative image · AI-generated

FINANCING REQUEST

Business Plan

Café Ramelau

Café Ramelau — specialty coffee roastery and café

Dili, Timor-Leste · 5 years · USD

The information in this document belongs exclusively to Café Ramelau and is confidential; anyone who consults it undertakes not to disclose any of it, in whole or in part, without the company's prior written consent.

2026

ILLUSTRATIVE PROJECT · FICTITIOUS DATA · EXAMPLE FOR INDIVIDUAL ENTREPRENEURS · GENERATED WITH ACCACIA BY LUSOHUB

Document details

Field	Value
Promoter	Café Ramelau — sole trader (illustrative)
Project	Café Ramelau — specialty coffee roastery and café
Project location	Dili, Timor-Leste
Promoter origin	A Timorese entrepreneur who worked 6 years as a barista and roaster in Lisbon before returning to Dili.
Intended recipient	Commercial bank · small-business loan
Output profile	Bankability (credit analysis)
Projection horizon	5 years
Presentation currency	USD
Document date	29 October 2026

Contents

0. Executive summary 5
1. Introduction and purpose of the request 6
1.1 Purpose and amount requested 6
1.2 Methodology, currency and horizon 6
2. The promoter and the project 7
2.1 About the promoter 7
2.2 The project 7
2.3 Team and staffing 7
3. Market and sales 8
3.1 Demand, clients and sales strategy 8
3.2 Forecast revenue 8
4. Investment and financing 9
4.1 Investment plan 9
4.2 Financing needs and sources 9
4.3 Terms of the proposed loan 10
4.4 Proposed guarantees 10
4.5 Debt service 10
5. Financial plan 12
5.1 Assumptions 12
5.2 Projected income statement 12
6. Viability and bankability analysis 14
6.1 Project valuation 14
6.2 Debt service coverage 14
6.3 Assessment from a bank analyst's perspective 15
7. Risk analysis 16
7.1 Risk matrix 16
7.2 Scenarios 16
8. Conclusion 17

List of tables

Table 1 — Investment plan 9
Table 2 — Financing needs and sources 9
Table 3 — Financing terms 10

Table 4 — Debt service 10
Table 5 — General assumptions 12
Table 6 — Projected income statement 12
Table 7 — Valuation — project perspective 14
Table 8 — Viability indicators 14
Table 9 — Debt service coverage 15
Table 10 — Assessment by dimension 15
Table 11 — Risk matrix 16
Table 12 — Scenarios 16

List of figures

Figure 1 — Investment by item 9
Figure 2 — Sources of funds 10
Figure 3 — Debt service — principal and interest 11
Figure 4 — EBITDA over time 13
Figure 5 — EBITDA margin and net margin 13
Figure 6 — Cumulative discounted cash flow 14
Figure 7 — DSCR by period 15

0. Executive summary

TOTAL INVESTMENT	FINANCING REQUESTED	NPV	IRR	MINIMUM DSCR	PAYBACK
120 USD thousand	84 USD thousand	92 USD thousand	33.7%	1.83 times	2.8 years

Café Ramelau. A Timorese entrepreneur who worked 6 years as a barista and roaster in Lisbon before returning to Dili. It requests financing of 84,000 USD over 5 years, with a 6-month capital grace period, at 9.0%. The financing is 70.0% of a total investment of 120,000 USD.

Café Ramelau buys arabica coffee from Ermera growers, roasts in Dili and sells in its own café, to hotels and packaged to tourists. The investment covers the roaster, the shop fit-out and bar equipment.

Revenue grows from 138,000 USD in year 1 to 246,000 USD in year 5. EBITDA is positive from year 1 and reaches 76,520 USD in year 5, a 31.1% margin. Net profit is positive from year 1.

Debt service coverage is lowest among the repayment years in year 1: 1.83 times. Proposed guarantees: Pledge over the roaster, all-risk equipment insurance and a promissory note signed by the entrepreneur.

The most material risk is commercial risk — café footfall. Mitigation: hotel supply and packaged sales cover 45% of revenue. Under the combined scenario of sales −15% and fixed costs +10%, minimum DSCR is 0.80. Assessment: viable.

1. Introduction and purpose of the request

1.1 Purpose and amount requested

Medium- to long-term financing of 84,000 USD is requested to fund the investment described in chapter 4, mainly roaster and roasting equipment and café fit-out and furniture. The request is addressed to: Commercial bank · small-business loan.

Own savings: US$ 36 thousand (30%). Bank loan of US$ 84 thousand over 5 years, 6-month grace, 9% rate.

1.2 Methodology, currency and horizon

The study covers 5 years of activity, preceded by year 0, when the investment is made. The presentation currency is USD. The US dollar is Timor-Leste's official currency. Figures are at constant prices.

The tax and macroeconomic assumptions used are set out in section 5.1.

2. The promoter and the project

2.1 About the promoter

Café Ramelau. A Timorese entrepreneur who worked 6 years as a barista and roaster in Lisbon before returning to Dili.

2.2 The project

Café Ramelau buys arabica coffee from Ermera growers, roasts in Dili and sells in its own café, to hotels and packaged to tourists. The investment covers the roaster, the shop fit-out and bar equipment.

2.3 Team and staffing

The entrepreneur and 6 staff in year 1, 9 by year 5.

3. Market and sales

3.1 Demand, clients and sales strategy

Three hotels and two embassies have tasted the coffee and asked for supply quotes. The café sits on a street with international-organisation offices. The café accounts for 55% of sales; hotel supply, 30%.

3.2 Forecast revenue

Revenue grows 15.5% a year on average, from 138,000 USD in year 1 to 246,000 USD in year 5. The yearly detail is in the projected income statement (chapter 5).

4. Investment and financing

4.1 Investment plan

Total investment is 120,000 USD, made in year 0. The largest item is “Roaster and roasting equipment”, at 38.3% of the total with a 8-year useful life. Initial working capital of 8,000 USD covers the first months of activity.

Item	USD thousand	% of total	Useful life (years)
Roaster and roasting equipment	46	38.3%	8
Café fit-out and furniture	38	31.7%	10
Espresso machine, grinders and refrigeration	22	18.3%	6
Other investment and contingencies	6	5.0%	4
Initial working capital	8	6.7%	—
Total investment	**120**	**100.0%**	

Table 1 — Investment plan

Year-0 figures. Useful lives drive the depreciation in chapter 5.

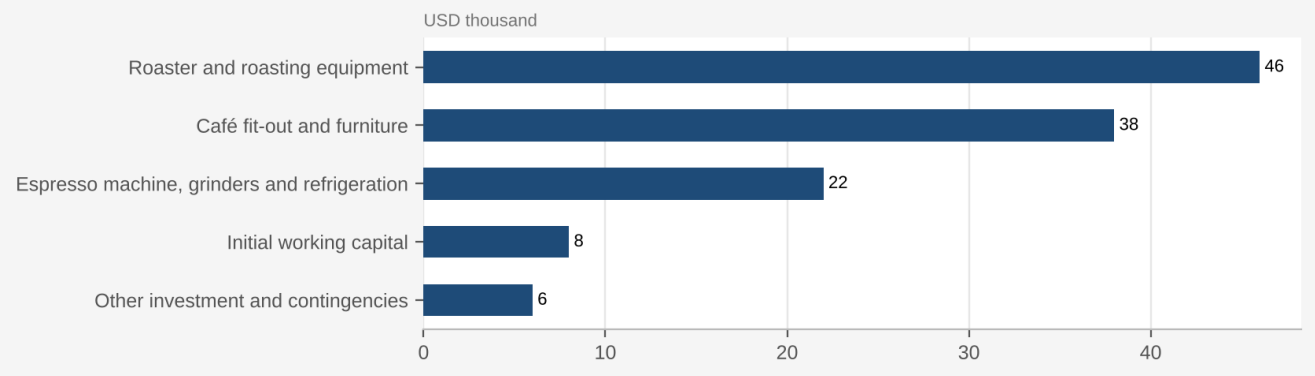


Figure 1 — Investment by item

4.2 Financing needs and sources

Total needs are 120,000 USD and sources match them exactly. Equity cover 30.0% of the investment; bank debt, 70.0%.

Item	USD thousand	% of total
Fixed-asset investment	112	93.3%
Working capital	8	6.7%
Total needs	**120**	**100.0%**
Equity	36	30.0%
Bank financing requested	84	70.0%
Total sources	**120**	**100.0%**
Check (sources − needs = 0)	**0**	**—**

Table 2 — Financing needs and sources

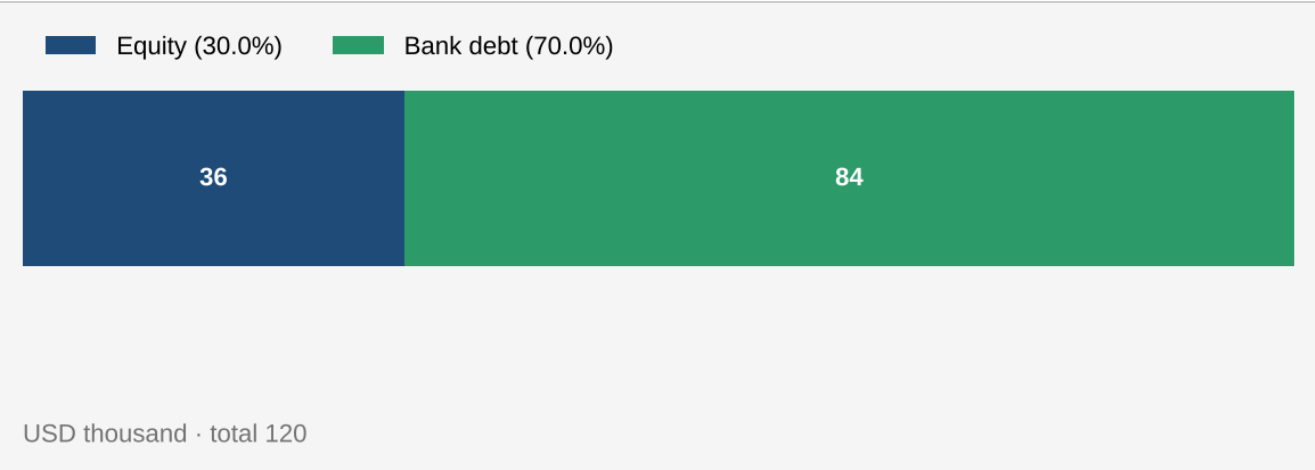


Figure 2 — Sources of funds

4.3 Terms of the proposed loan

Item	Term
Amount	84,000 USD
Currency	USD
Interest rate	9.00%
Total term	5 years
Capital grace period	6 months
Calculation period	Annual
Repayment method	Equal principal

Table 3 — Financing terms

Terms proposed by the promoter, used to compute debt service.

4.4 Proposed guarantees

Pledge over the roaster, all-risk equipment insurance and a promissory note signed by the entrepreneur.

4.5 Debt service

Only interest is paid during the grace period. Principal is repaid in equal instalments until maturity; at the end of year 5 outstanding principal is 0 USD.

Item	Year 1	Year 2	Year 3	Year 4	Year 5
Opening principal	84	75	56	37	19
Principal repayment	9	19	19	19	19
Interest	7	6	4	3	1
Total debt service	**17**	**25**	**23**	**21**	**20**
Closing principal	75	56	37	19	0

Table 4 — Debt service

USD thousand.

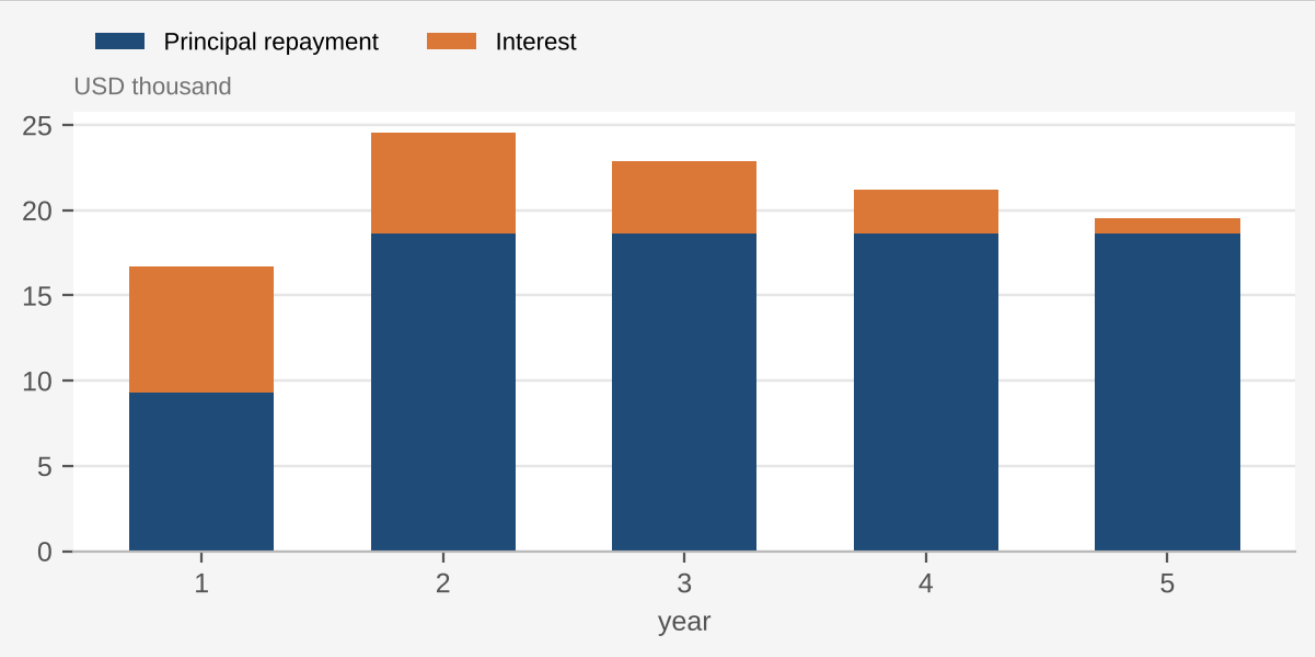


Figure 3 — Debt service — principal and interest

5. Financial plan

5.1 Assumptions

The following assumptions underlie every projection in this plan.

Assumption	Value
Income tax — general rate	10%
Sales and services tax (food service)	Sales stated net of tax
Official currency	US$
Prices	Constant
Variable costs (% of sales)	38%
Project discount rate	12%

Table 5 — General assumptions

5.2 Projected income statement

EBITDA is positive from year 1. EBITDA margin moves from 22.9% in year 1 to 31.1% in year 5, as fixed costs are diluted.

Tax reflects carry-forward of early-year tax losses. Net profit is positive from year 1 and reaches 54,867 USD in year 5.

Item	Year 1	Year 2	Year 3	Year 4	Year 5
Sales and services	138	182	212	232	246
Variable costs	(52)	(69)	(81)	(88)	(93)
External supplies and services	(24)	(27)	(29)	(30)	(31)
Staff costs	(30)	(36)	(40)	(43)	(45)
EBITDA	**32**	**50**	**62**	**71**	**77**
Depreciation and amortisation	(15)	(15)	(15)	(15)	(15)
Operating profit (EBIT)	**17**	**35**	**48**	**56**	**62**
Interest expense	(7)	(6)	(4)	(3)	(1)
Profit before tax	**9**	**29**	**44**	**54**	**61**
Income tax	(1)	(3)	(4)	(5)	(6)
Net profit for the period	**9**	**26**	**39**	**48**	**55**

Table 6 — Projected income statement

Figures in USD thousand.

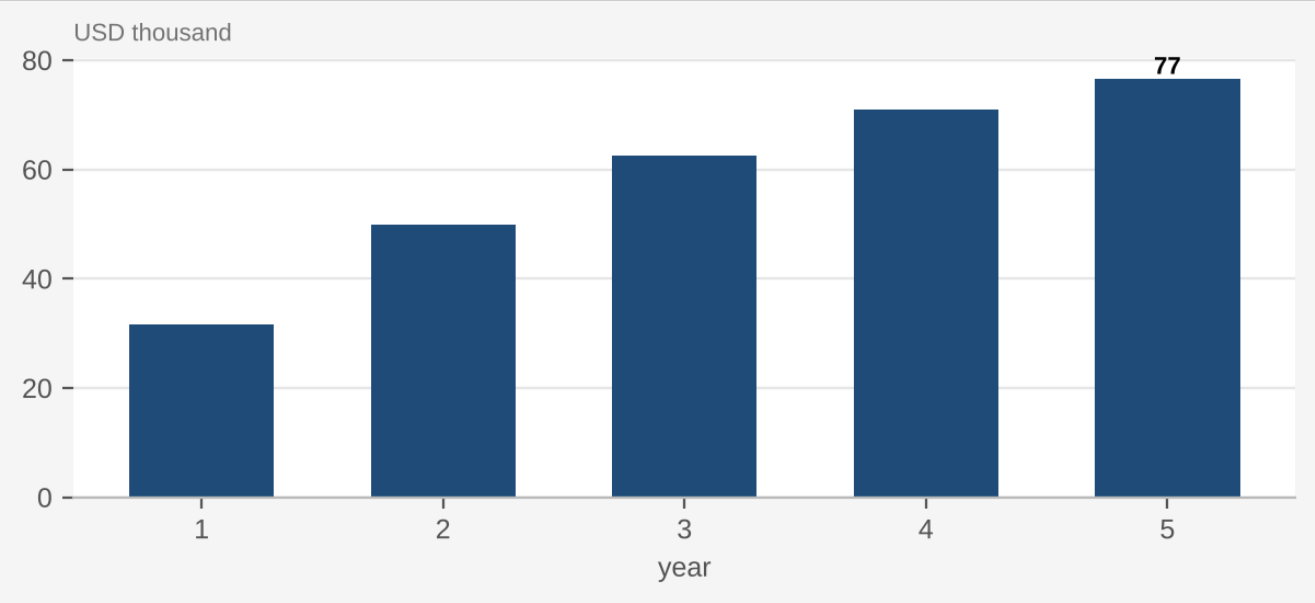


Figure 4 — EBITDA over time

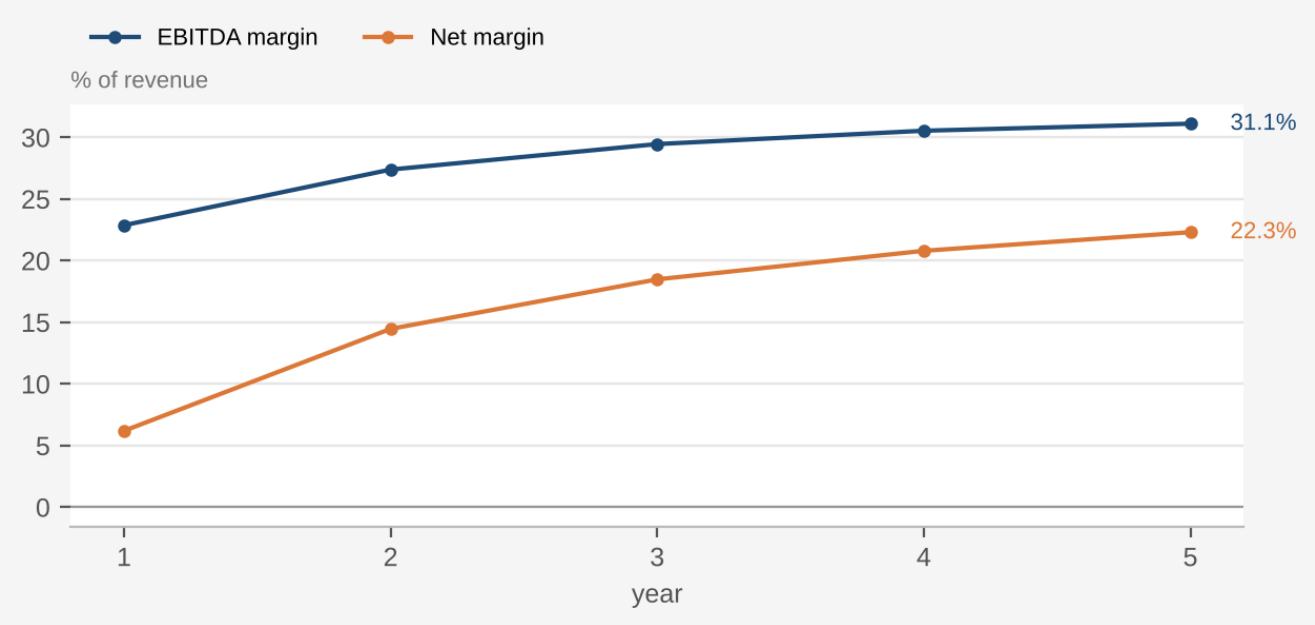


Figure 5 — EBITDA margin and net margin

6. Viability and bankability analysis

6.1 Project valuation

Project cash flow starts from EBITDA, deducts tax on operating profit and the investment, and adds in the last year the residual value (asset book value plus working capital). At a 12% discount rate, NPV is 92,358 USD, IRR 33.7% and simple payback 2.8 years.

Item	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
FCFF	(120)	30	46	58	65	117
Discount factor	1.000	0.893	0.797	0.712	0.636	0.567
Discounted FCFF	(120)	27	37	41	41	66
Cumulative discounted FCFF	(120)	(93)	(56)	(15)	26	92

Table 7 — Valuation — project perspective

Figures in USD thousand; discount factors at 12%.

Indicator	Value
Project NPV	92,358 USD
Project IRR	33.7%
Simple payback	2.8 years
Discounted payback	3.4 years

Table 8 — Viability indicators

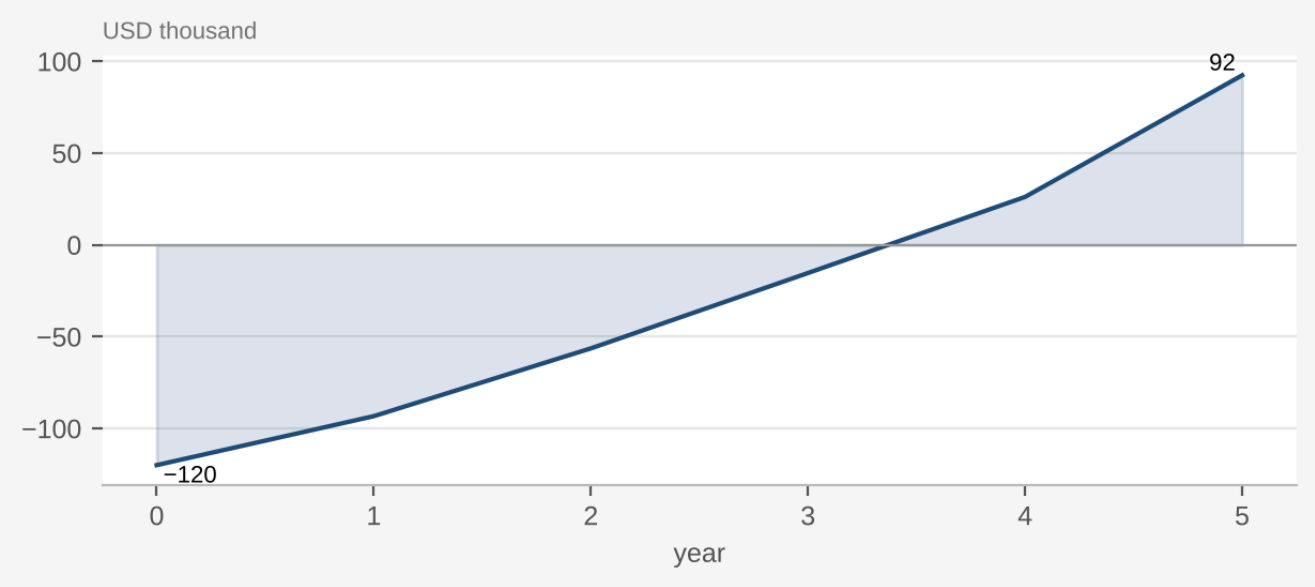


Figure 6 — Cumulative discounted cash flow

6.2 Debt service coverage

Debt service coverage (DSCR) measures how many times available cash flow — EBITDA after tax — covers debt service. In the principal-repayment years the lowest value is 1.83 in year 1 and the average 2.60. Banks usually look for 1.2 or more.

Item	Year 1	Year 2	Year 3	Year 4	Year 5
Cash flow available (CFADS)	31	47	58	65	70
Debt service	17	25	23	21	20
DSCR	**1.83**	**1.91**	**2.54**	**3.09**	**3.61**

Table 9 — Debt service coverage

CFADS and debt service in USD thousand; DSCR in times.

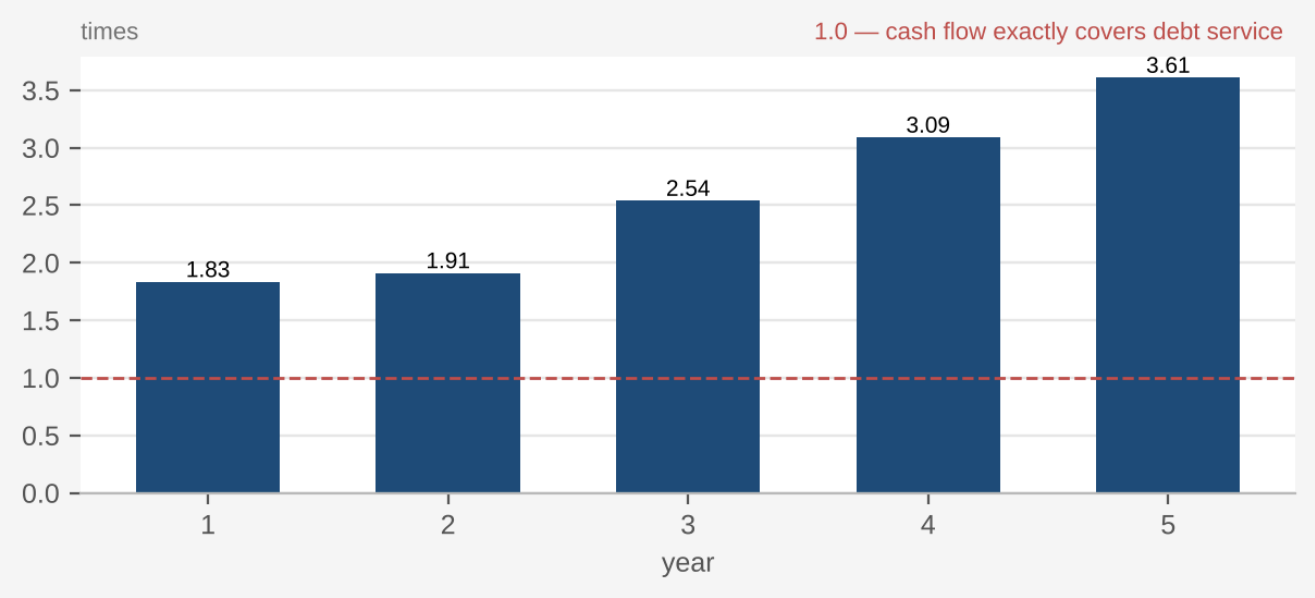


Figure 7 — DSCR by period

6.3 Assessment from a bank analyst's perspective

Summary of the credit analysis across five dimensions, with a recommendation.

Dimension	Rating	Basis
Commercial viability	Adequate	Demand tested with hotels; high-footfall location.
Operational viability	Strong	Promoter with 6 years' sector experience.
Economic and financial viability	Strong	31% EBITDA margin in year 5.
Bankability	Strong	Minimum DSCR of 1.83; 30% equity.
Stress test	Needs strengthening	Minimum DSCR of 0.80 in the combined scenario.

Table 10 — Assessment by dimension

Recommendation: Viable. A small business with fast payback (under 3 years) and a minimum DSCR of 1.83. It is sensitive to the combined scenario. Recommended for approval with equipment insurance and a pledge over the roaster.

7. Risk analysis

7.1 Risk matrix

The matrix identifies 4 risks, each with a mitigation measure and an owner.

Risk	Probability	Impact	Mitigation	Owner
Commercial risk — café footfall	Medium	Medium	Hotel supply and packaged sales cover 45% of revenue.	Entrepreneur
Raw-material risk — green coffee quality and price	Medium	Medium	Annual agreement with Ermera growers; 4 months of stock.	Entrepreneur
Key-person risk	High	Medium	Second roaster trained in year 1; personal accident insurance.	Entrepreneur
Technical risk — roaster breakdown	Low	High	Maintenance contract and critical spare parts in stock.	Entrepreneur

Table 11 — Risk matrix

7.2 Scenarios

Scenarios change the base-case assumptions and run through the same calculation engine: sales −15%, fixed costs +10%, and both at once.

Item	Base	Sales −15%	Fixed costs +10%	Combined
Revenue in year 5	246	209	246	209
EBITDA in year 5	77	54	69	46
NPV	**92**	**33**	**71**	**12**
IRR	**33.7%**	**20.2%**	**28.9%**	**15.0%**
Minimum DSCR	**1.83**	**1.12**	**1.54**	**0.80**

Table 12 — Scenarios

Figures in USD thousand, except ratios. Minimum DSCR over the principal-repayment years.

In the combined scenario minimum DSCR falls to 0.80, below 1.0 in one year. The gap would then have to be covered by additional equity or the guarantees in section 4.4. This is the unfavourable information this document discloses.

8. Conclusion

Five points, each with the figure that supports it.

First: the request is 84,000 USD, 70.0% of a total investment of 120,000 USD, with 30.0% covered by equity.

Second: revenue grows from 138,000 USD in year 1 to 246,000 USD in year 5, with a 31.1% EBITDA margin at the end of the horizon.

Third: NPV is 92,358 USD at 12%, with an IRR of 33.7% and simple payback of 2.8 years.

Fourth: debt service coverage bottoms at 1.83 in year 1, backed by the guarantees in section 4.4.

Fifth: under the combined scenario (sales −15% and fixed costs +10%) minimum DSCR is 0.80. In that scenario the project does not cover debt service from its own cash, and the recommendation includes the conditions that mitigate this.

Recommendation: Viable.

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