

Step 59 · Cash

Frequently Asked Questions

Can I finance or lease an espresso machine?

Equipment suppliers, lenders, and some roasters may offer arrangements, subject to approval and current terms. Compare the full amount paid, deposit, payment schedule, ownership at the end, maintenance, and any coffee-purchase commitment. Check installation and service support separately. Put the payments into a cautious cash forecast before deciding. Financing can preserve cash upfront, but it creates obligations; have unclear financial, tax, or contract terms reviewed before signing.

Is financing repaid from daily sales a good idea?

Compare the actual offer with other funding you can obtain. Check the total cost, sales deduction, minimum payments, final due date, and any guarantees or security. Model what remains for payroll, tax, stock, and existing bills if the new project starts slowly. A fixed fee still costs money, and faster repayment may not reduce it. Owners report both convenience and cash strain. Ask your financial adviser to assess the agreement, not just the advertised payment.

What should I do if my payment provider holds funds?

Check the official account notices and contact support through a verified channel. Ask what information is needed, what review is underway, and what timeline they can confirm; keep copies and a case record. Update your cash forecast using money actually available, and address urgent obligations early. Review the relevant agreement and seek professional help if the issue remains unresolved. Another owner's release date does not tell you when your funds will arrive.

Will a bigger second shop bring in enough sales to cover higher rent?

Build a forecast for that location rather than multiplying the first shop's sales by floor area. Estimate buying occasions, realistic transactions, average spend, and what the team can serve. Test a slower start and allow for money spent before receipts arrive. Include the first shop's obligations in the cash plan. Owners report very different results at similar rents; more space alone does not create demand or protect your cash.

Educational guidance. Check your own circumstances with the appropriate local professional.