[Your business name] — Business Plan

Bakery in [Your city] · Startup plan

Executive summary

[Your business name] is a new bakery in [Your city] offering daily bread and pastries at the counter; custom cakes for birthdays, weddings and events; wholesale bread and pastries for cafés and restaurants; and pre-orders and holiday boxes online. The model is a short daily menu baked to schedule, custom cakes and wholesale accounts on top of the counter, and a following built before the lease is signed.

Startup budget: $146,650 across 11 items, with funding still to be decided.

Twelve months from now, success looks like this: [What success looks like twelve months from now]

Products and services

[Your business name]'s core offer is daily bread and pastries at the counter. The daily menu is short and baked to a production schedule, custom cakes are booked with a deposit and a written order form, and wholesale is delivered on fixed days.

- Daily bread and pastries at the counter
- Custom cakes for birthdays, weddings and events
- Wholesale bread and pastries for cafés and restaurants
- Pre-orders and holiday boxes online

Market analysis

The customers are neighbors who make the bakery a weekend habit, the cafés and restaurants that buy wholesale on a schedule, and the families ordering a cake for the day that matters.

- Neighbors who stop in for weekend bread and a morning pastry
- Cafés, restaurants and grocers buying wholesale on a schedule
- Families and couples ordering custom cakes for events
- Offices and hosts ordering boxes for meetings and holidays

Marketing strategy

Most customers will find [Your business name] on Google Maps and through word of mouth — bread is the most-shared product there is. Reviews on the Google Business Profile, an Instagram feed of the daily case, markets and pop-ups, and a website with the menu, pre-orders and cake enquiries turn that into a line at the counter.

- Google Business Profile and Google Maps — “bakery near me” and “custom cakes” plus your city
- Word of mouth and regulars — bread is the most-shared product there is
- Instagram for the daily case, cakes and sell-out alerts
- Farmers markets and pop-ups to build a following before or alongside the shop
- A website with the menu, hours, cake enquiries and online pre-orders

Operations plan

The owner bakes in the early hours and runs the counter rush in year one, tracks ingredient cost per item weekly, tunes production to what actually sells, and hires a second baker only when wholesale and cakes fill the ovens.

- A short daily menu baked to a production schedule, with sell-outs treated as a feature
- Ingredient cost tracked per item against a target of 25–35% of price
- Custom cakes booked with a deposit and a written order form
- Wholesale delivered on fixed days with invoices paid on terms
- Early-morning shifts staffed to the bake, counter staffed to the rush

Startup costs

What it will take to open the doors, with funding still to be decided.

Startup costs

ITEM	AMOUNT
Lease deposit and first months' rent	$12,500
Build-out: kitchen, ventilation, counter and finishes	$57,500
Ovens, mixers, proofers and refrigeration (new or used)	$37,500
Pans, tools, display cases and packaging	$6,500
Licenses, permits and health inspection	$1,750
Opening ingredients and packaging	$3,250
POS system and payment hardware	$1,900
Insurance (first year)	$2,750
Website with pre-orders and Google Business Profile	$0
Signage, menus and branding	$3,000
Working capital (first three months)	$20,000
Total	**$146,650**

Typical range to start a bakery in the US: $53,300–$242,500. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website with pre-orders and Google Business Profile: Your Zarla plan includes the website and walks you through your Google Business Profile — a designer typically charges $2,000 or more to build one. Budget only for a dedicated ordering app if you need one.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a small bakery in the US. Ingredients are cheap and labor is not; the shop and the ovens are the fixed bet that volume, cakes and wholesale have to cover.

Typical monthly operating costs for a bakery: $11,130–$42,050 a month, before the owner's own pay.

Add a monthly sales target and the plan will show how long it takes to recover the startup budget.

Typical monthly operating costs

COST	TYPICAL RANGE
Rent and utilities (ovens run the power bill up)	$2,500–$9,000
Ingredients and packaging (25–35% of sales)	$4,000–$12,000
Bakers and counter staff	$4,000–$18,000
Insurance	$130–$350
POS, ordering and booking software (included with Zarla)	$100–$400
Marketing and markets	$200–$1,500
Equipment maintenance and repairs	$200–$800

US ranges for a small operation; replace with your own figures as you learn them. Lines marked (included with Zarla) are what those tools cost separately — with Zarla they are part of one monthly plan.

Risks and honest downsides

Every bakery plan should say out loud what can go wrong. For [Your business name], the real risks are:

- Early hours every day — the owner bakes before dawn in year one, and burnout is real
- Unsold product is waste; production has to be tuned to real demand
- The build-out and ovens are a big fixed bet before the first loaf sells
- Ingredient prices (butter, flour, eggs) swing and squeeze the margin
- Custom cakes are high-value but high-stress; one wrong date or design is a public review

Licenses, permits and insurance

What [Your business name] needs before it can legally trade in the US. Rules vary by state and city — confirm each item with your local licensing office and an accountant.

- Business license and food service or retail food license — From your city or county in most of the US, with a health department inspection of the kitchen.
- Cottage-food registration — Most US states allow certain baked goods from a home kitchen with registration or a permit and sales caps — the rules and allowed products vary by state.
- Food handler and manager certification — Most states require a certified food protection manager for a commercial kitchen.
- Sales tax permit and EIN — Register for sales tax with your state and get an EIN before your first hire.
- Building, fire and signage permits — Ovens and ventilation trigger building and fire inspections in a build-out.
- Insurance — General liability and product liability at a minimum; workers' compensation once you have employees.

Milestones: the next 30 days

The first month's to-do list for [Your business name], in order:

- Decide the route: cottage food or markets first, or a shop — and price both
- Register the business, get an EIN and open a business bank account
- Check your state's cottage-food rules or apply for the food service license and inspection
- Cost every item on the opening menu and set prices from real ingredient and labor costs
- Get insurance quotes and equipment quotes from two or three suppliers
- Set up a free Google Business Profile and put a website with the menu and cake enquiries live
- Do two or three markets or pop-ups to build a following and test the menu
- Ask every regular for a Google review and every café you know about wholesale

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Appendix: what a lender will ask for

This plan tells the story and shows the numbers. If you take it to a bank, expect to be asked for these documents as well:

- Two years of personal tax returns and a personal financial statement
- A month-by-month 12-month cash-flow projection including the slow opening months
- The lease or letter of intent, and quotes for the build-out and equipment
- A costed menu and any wholesale letters of intent
- Your baking and business experience, plus market or pop-up sales to date
- Your credit report and the equipment as collateral

Template: replace every [bracketed] line and every estimate with your own figures. Written with Zarla's free business plan generator — zarla.com/business-plan-generator writes it from five questions.