[Your business name] — Business Plan

Catering business in [Your city] · Startup plan

Executive summary

[Your business name] is a new catering business in [Your city] offering corporate drop-off lunches and office catering; private parties and celebrations; wedding and rehearsal-dinner catering; and grazing tables, taco bars and themed buffets. The model is a tight menu executed from a rented commercial kitchen, priced per guest with a deposit and a contract on every event, and grown through venues, planners and repeat corporate accounts.

Startup budget: $16,400 across 9 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 service is corporate drop-off lunches and office catering. Every event runs off a menu built for volume, priced per head with food at about a third of the price, and delivered in hot boxes and chafers so it arrives and holds at safe temperatures.

- Corporate drop-off lunches and office catering
- Private parties and celebrations
- Wedding and rehearsal-dinner catering
- Grazing tables, taco bars and themed buffets

Market analysis

The customers are the people who have to feed a room: office managers booking lunches and staff events, hosts celebrating birthdays and milestones, couples planning a wedding, and venues and planners who need a caterer they can trust.

- Office managers who need reliable lunches for meetings and staff events
- Hosts planning birthdays, showers, graduations and memorials
- Couples planning a wedding or rehearsal dinner on a real budget
- Venues and event planners who need a caterer they can call on

Marketing strategy

Most customers will find [Your business name] on Google and through word of mouth — searching for a caterer near them, or asking the host of the last event who fed them so well. Reviews and photos of real spreads on the Google Business Profile, referrals from venues and planners, and a website with menus and a request-a-quote form turn that into a booked event.

- Google Business Profile and Google Maps — "caterers near me" and "wedding catering" plus your city
- Word of mouth and referrals from hosts and guests who ate well
- Instagram and Facebook — photos of real spreads and tastings
- Venues, event planners and wedding vendors who refer clients
- A website with your menus, event photos, packages and a request-a-quote form

Operations plan

The owner cooks and runs events in year one from a commissary kitchen rented by the hour, hires servers per event, tracks food cost per head, and only moves to a dedicated kitchen when the bookings justify the rent.

- A licensed commissary or commercial kitchen rented by the hour until bookings justify more
- A tight menu you can execute at volume, priced per guest with food at about a third of the price
- A deposit and a signed contract with the menu and final headcount for every event
- Hot boxes, chafers and coolers so food travels and holds at safe temperatures
- Food-safety certification for whoever runs the kitchen and handler cards for anyone helping

Startup costs

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

Startup costs

ITEM	AMOUNT
Commissary or commercial kitchen rental (first three months)	$3,000
Equipment and transport: chafers, hot boxes, coolers, sheet pans, knives and thermometers	$6,000
Serving ware, platters, linens and disposables	$1,500
Licenses, health permit, food-safety certification and insurance (first year)	$1,850
Food and ingredients for your first events and a tasting	$1,250
Business registration, LLC and seller's permit	$300
Website and Google Business Profile	$0
Quoting, invoicing and event-management software (first year)	$0
Working capital (first month)	$2,500
Total	**$16,400**

Typical range to start a catering business in the US: $6,300–$28,800. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website and Google Business Profile: Your Zarla plan includes the website with your menus and a quote form and walks you through your Google Business Profile — a designer typically charges $1,500 or more to build one. Quoting, invoicing and event-management software (first year): Your Zarla plan includes quote requests, invoicing and customer management with the website — no separate subscriptions for those.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a catering business in the US. Kitchen rent and equipment are the fixed costs; food and per-event labor scale with bookings, so the per-guest pricing decides whether the margin survives.

Typical monthly operating costs for a catering business: $1,910–$14,050 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
Commissary or commercial kitchen rental	$500–$1,500
Food and ingredients (scales with bookings)	$1,000–$6,000
Servers and kitchen help per event (once you hire)	$0–$4,000
Fuel, vehicle and rentals (tables, linens, glassware)	$200–$1,500
Insurance	$60–$250
Quoting, invoicing and event-management software (included with Zarla)	$0–$100
Marketing, tastings and photos	$100–$500
Phone, admin and bookkeeping	$50–$200

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

- Hours are evenings and weekends, and the work is physical — on your feet from prep to breakdown
- Margins punish mispricing; food cost, labor and no-shows can eat the profit of an event
- You usually buy the ingredients before the client pays, so a cancellation without a deposit comes out of your pocket
- Bookings are seasonal — wedding season and December are packed, January is quiet
- One food-safety slip or a late arrival can end a venue relationship, and it travels fast

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 catering or food-service license — From your city, county or state in most of the US — catering is more regulated than most home businesses.
- Health-department permit and a licensed kitchen — Most areas require hot, perishable food to be prepared in a licensed commercial or commissary kitchen; cottage food laws in most states cover only low-risk items like baked goods.
- Food-safety certification — A manager-level certification such as ServSafe for whoever runs the kitchen, plus food-handler cards for staff — required in many states and expected by inspectors everywhere.
- Seller's permit and sales tax — Most states tax prepared food; register to collect it before your first invoice.
- Business registration and EIN — Most caterers form an LLC; register a DBA if you trade under another name.
- Liability insurance and liquor liability — General liability is what venues ask for; add liquor liability and check your state's permit rules if you'll serve alcohol.

Milestones: the next 30 days

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

- Get your food-safety certification and register the business with an EIN and a seller's permit
- Rent a licensed commissary kitchen by the hour and book your health inspection
- Get general liability insurance quotes, with liquor liability if you'll serve alcohol
- Build a tight menu and price it per guest from real food costs, labor and travel
- Write a contract with a deposit, the menu and final-headcount terms
- Set up a free Google Business Profile and put your website live
- Cater two friends' events at cost, photograph every spread and collect your first reviews
- Visit three venues and two event planners with a menu and a tasting box

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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 that shows the seasonal swings
- Your food-safety certification, health permit, kitchen agreement and proof of insurance
- Signed contracts or letters of intent from corporate accounts or venues, with expected monthly revenue
- Quotes for equipment or a vehicle if you're borrowing for them
- Your credit report and anything you can offer 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.
