[Your business name] — Business Plan

Food truck in [Your city] · Startup plan

Executive summary

[Your business name] is a new food truck in [Your city] serving lunch service at office parks and breweries; weekend festivals and markets; private event and wedding catering; and online pre-orders for pickup. The plan is simple: a short menu people crave, the same reliable stops every week, and catering to smooth out the slow days.

Startup budget: $91,874 across 14 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] keeps the menu short so two people can serve a lunch rush without the line stalling. The core service is lunch service at office parks and breweries; the rest of the offering builds around it as the regular stops prove themselves.

- Lunch service at office parks and breweries
- Weekend festivals and markets
- Private event and wedding catering
- Online pre-orders for pickup

Market analysis

The truck's customers are the people already near it: office workers at lunch, evening crowds at breweries and markets, and hosts who need food for a group without hiring a restaurant.

- Office workers within a short walk of your regular lunch spots
- Brewery, market and festival crowds on evenings and weekends
- Companies, couples and hosts booking catering for 30–300 people
- Locals who follow the truck's schedule on social media

Marketing strategy

Most customers will find [Your business name] on Google and through word of mouth — searching for a food truck or the cuisine plus the city, then telling colleagues where they ate. The truck's schedule, menu and catering requests live on the website; social media announces each day's location.

- Google Business Profile and Google Maps — “food truck near me” and your cuisine + city
- Word of mouth and repeat customers at the same weekly stops
- Instagram and Facebook for the daily location and menu
- Brewery, market and event organizers who book trucks on rotation
- A website with the weekly schedule, menu and a catering request form

Operations plan

The day starts with prep in a licensed commissary kitchen and moves to the truck for service. A fixed weekly route builds regulars, and catering is booked ahead with deposits so cash arrives before the event.

- Prep in a licensed commissary kitchen in the morning, service from the truck by late morning
- A fixed weekly route (same stops, same days) so regulars know where to find you
- A short menu — four to ten items — that one or two people can serve fast
- Daily temperature logs, cleaning checklists and health-code routines; the hood suppression serviced every six months
- Catering booked two to six weeks ahead, deposits taken up front

Startup costs

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

Startup costs

ITEM	AMOUNT
A used, outfitted truck or concession trailer	$44,240
Hood and fire-suppression kit if the unit lacks one, and the rest of the fit-out	$6,000
Generator and propane setup	$4,000
The health license and its inspection, by state or county	$950
Food handler card and a certified food manager course	$194
Commissary kitchen application fee and first month	$1,325
Card reader and stand	$150
Opening food inventory and packaging	$2,500
Insurance (first year): commercial auto, general liability, workers' comp	$3,228
Truck wrap, signage and branding	$3,250
Smallwares, uniforms and first supplies	$2,000
Business registration (LLC) and EIN	$185
Website and online ordering	$0
Working capital: two months of running costs	$23,852
Total	**$91,874**

Typical range to start a food truck in the US: $44,935–$140,311. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website and online ordering: Your Zarla plan includes the website — a designer typically charges $1,500 or more to build one. Budget only for an ordering app if you want one.

Financial plan

The numbers below are built from your own startup list and typical monthly costs for a food truck in the US. Startup is the unit, the license, the commissary and the insurance; the monthly lines are the commissary, food, fuel and the events; and the route plus the catering calendar decide what is left after the owner's hours. Treat the ranges as a planning guide, not a promise — sales depend on your stops, your menu and your season.

Typical monthly operating costs for a food truck: $4,731–$19,992 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 kitchen rent	$50–$1,300
Food and packaging	$3,000–$10,000
Fuel and propane	$500–$1,500
A helper on busy days, up to a full-time cook	$0–$3,114
Event, parking and vending fees	$300–$1,500
Insurance	$246–$292
Truck maintenance and repairs	$200–$1,250
Card processing (on about $16,000 of sales)	$335–$536
Marketing	$100–$500

US ranges for a small operation; replace with your own figures as you learn them.

Risks and honest downsides

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

- The truck itself is the single biggest cost and the single biggest point of failure — one engine problem can stop sales for weeks
- Permits and parking rules differ by city and change; a great spot can vanish overnight, and New York City's street permits are capped by law
- Weather and seasons cut deep into sales in most climates
- Long hours: prep, driving, service, cleaning and bookkeeping all land on the owner in year one
- Margins are thin without catering or a few reliably busy stops — IBISWorld's own word for the trade's profit is minuscule

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 registration and EIN — In the US you register the business with your state — an LLC is $300 in Texas, $100 in Florida, $200 in New York and $70 in California (plus an $800 yearly LLC tax) — and take a free EIN from the IRS. Confirm the entity choice with your accountant.
- The health license for the vehicle — In the US the license is the state's or the county's. Texas licenses mobile food vendors statewide since July 1, 2026 — a cook-on-board truck pays $876 to apply and $500 for the pre-licensing inspection, one year from the inspection, valid everywhere in Texas. Florida's DBPR license is $347 a year plus up to $50 to apply, and the statute bars cities and counties from requiring a separate license or fee. Los Angeles County charges a high-risk truck $761 a year plus a $741 plan check and reviews plans within twenty working days. New York City caps street permits by law — $200 for two years, 2,200 new supervisory licenses a year from July 2026 — while a private-property permit has no waiting list. Chicago's Mobile Food Preparer license is $1,000 for two years. Check your own state's page before you buy the unit, because the inspection it must pass is theirs.
- Commissary agreement — In the US California writes it into the Retail Food Code: all mobile food facilities operate in conjunction with a commissary or another approved facility and are stored there; Los Angeles County verifies the commissary before issuing a permit and does not approve storing the truck or any food at home; Austin requires a Central Preparation Facility contract alongside the state license; Chicago requires a signed letter of intent from the commissary. Posted food-truck plans run $50 to $1,300 a month.
- Fire inspection: the hood, the suppression system, the propane — In the US the fire marshal checks the cooking vehicle under the locally adopted fire code: hood suppression systems serviced every six months, a propane gas alarm, tanks upright and secured outside the vehicle, no more than 200 pounds of propane for cooking (Boise Fire's 2025 checklist, a $45 yearly permit); Chicago charges a $100 fire safety permit and a $150 suppression-system review; the Travis County Fire Marshal inspects propane and electrical at the health inspection.
- Food handler and food manager certification — In the US every employee who handles food in Austin needs an accredited food handler certificate within 60 days; Chicago requires a city food service manager certificate for a Mobile Food Preparer; a Texas food manager certification is valid five years. A handler course is $15 at Texas A&M AgriLife and the ServSafe manager course with its exam $179.
- Sales tax registration — In the US hot or ready-to-eat food is taxable in the four states we read — Texas (ready-to-eat food is taxable even sold to go), Florida (food served, prepared or sold by restaurants and similar places), New York (heated food, street carts and concession stands named in the bulletin) and California (to-go sales of hot prepared food) — so register with your state before the first service; New York City's permit requires the Certificate of Authority. Confirm the details with your accountant.
- Vehicle registration and insurance — In the US the truck is a commercial vehicle — Chicago requires commercial registration and a certificate of insurance of at least $350,000, Los Angeles County a

valid DMV registration for the permit — and commercial auto is the big policy: Insureon's food truck averages are $209 a month for commercial auto, $37 for general liability and $46 for workers' compensation. Festivals and venues ask for the liability certificate.

- Workers' compensation — In the US it is required of every employer in California and New York, from four employees outside construction in Florida (LLC members counted), and optional for most private employers in Texas.

Milestones: the next 30 days

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

- Register the business and get an EIN
- Open a business bank account and set up simple bookkeeping
- Read your state's or county's mobile-vending license page and list the permits, the plan check and the inspections you need
- Line up a commissary kitchen and get a written agreement
- Get quotes on the truck or trailer, insurance and the generator, and have a mechanic and a kitchen technician inspect any used unit
- Write the short menu and cost every item to the cent
- Set up a free Google Business Profile and put your website live
- Talk to three breweries or office parks about a weekly spot
- Book your first catering date, even at a discount, for the photos

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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
- Written quotes for the truck, build-out and equipment
- The commissary agreement and any signed vending spots
- Licenses and permits — issued, or the applications in progress
- Your credit report and a list of anything you can offer as collateral
- A résumé or a short summary of your food and management experience

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.