

[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: \$121,750 across 12 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 enquiries 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 enquiry 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 — 5 to 8 items — that one or two people can serve fast
- Daily temperature logs, cleaning checklists and health-code routines
- 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
Truck or trailer (used, already outfitted)	\$70,000
Kitchen equipment and fit-out	\$20,000
Generator and propane setup	\$4,000
Permits, licenses and health inspection	\$3,000
Commissary kitchen deposit and first month	\$1,000
POS system and payment hardware	\$1,250
Opening food inventory and packaging	\$2,750
Insurance (first year)	\$3,500
Truck wrap, signage and branding	\$4,250
Smallwares, uniforms and first supplies	\$2,000
Website and online ordering	\$0
Working capital (first three months)	\$10,000
Total	\$121,750

Typical range to start a food truck in the US: \$66,000–\$179,000. 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. 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: \$7,250–\$21,100 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	\$400–\$1,200
Food and packaging (about 30–35% of sales)	\$3,000–\$10,000
Fuel and propane	\$500–\$1,500
One helper (part-time to full-time)	\$2,500–\$5,000
Event, parking and vending fees	\$300–\$1,500
Insurance	\$150–\$400
Truck maintenance and repairs	\$200–\$600
Card processing and software	\$100–\$400
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
- 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

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 — Register the business with your state and get a free EIN from the IRS.
 - Mobile food vendor license — Issued by the city or county — in the US most cities cap the number of trucks or restrict where they park.
 - Health department permit and inspection — The truck is inspected like a restaurant kitchen; expect a re-inspection every year.
 - Food handler and food manager certification — At least one certified manager on the truck; rules vary by state.
 - Commissary agreement — Most US cities require a contract with a licensed commissary kitchen for prep, water and waste.
 - Fire safety inspection — Propane and suppression systems are checked by the fire marshal in most jurisdictions.
 - Sales tax registration — A seller's permit or sales tax license from your state.
 - Vehicle registration and insurance — Commercial plates and commercial auto cover.
-

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 city's mobile-vending rules and list the permits you need
 - Line up a commissary kitchen and get a written agreement
 - Get quotes on the truck, insurance and the generator
 - 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 enquiry, even at a discount, for the photos and reviews
-

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.