

Larkmere Private Dining — Business Plan

Private chef business in Scottsdale, AZ · Startup plan

Executive summary

Larkmere Private Dining is a new private chef business in Scottsdale, AZ offering coursed dinner parties at the client's table; weekly meal preparation in the client's kitchen; tasting menus and wine-pairing dinners; dietary programs: allergen-free, low-sodium, high-protein; small celebrations and milestone dinners; and cooking classes and chef's-table evenings. The model is one chef in the client's own kitchen: coursed dinners priced by the guest, weekly meal preparation priced by the visit, every menu written to the client's brief, and the groceries billed at cost on top.

Startup budget: \$4,018 across 11 items, funded from savings. Target: \$12,900 in monthly sales.

Twelve months from now, success looks like this: Six in-home dinners a month for eight guests at \$125 a head — \$6,000 — and four standing weekly meal-prep clients at \$400 a visit — about \$6,900 a month — for about \$12,900 a month by the end of the first year, with every client's groceries billed at cost on top

Products and services

Larkmere Private Dining's core service is coursed dinner parties at the client's table. Every booking starts with a consultation and a dietary intake, is priced from a written list — a per-head price with a guest minimum for dinners, a per-visit fee for weekly meals, groceries at cost with the receipt — and ends with the kitchen cleaner than it was found.

- Coursed dinner parties at the client's table
 - Weekly meal preparation in the client's kitchen
 - Tasting menus and wine-pairing dinners
 - Dietary programs: allergen-free, low-sodium, high-protein
 - Small celebrations and milestone dinners
 - Cooking classes and chef's-table evenings
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Market analysis

The customers are couples and friends who want a restaurant-grade dinner at their own table; busy households that want a week of real meals cooked in their kitchen and labelled; hosts of anniversaries, birthdays and holiday dinners; clients on a medical or training diet; and second-home and vacation-rental owners who want a chef for a stay.

- Couples and friends who want a restaurant-grade dinner at home without leaving the table
 - Busy households that want a week of real meals cooked in their own kitchen, labelled and ready
 - Hosts of anniversaries, birthdays and holiday dinners for eight to twelve
 - Clients on a medical or training diet who need every meal built to a brief
 - Vacation-rental and second-home owners who want a chef for a stay
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Marketing strategy

Most clients will come by word of mouth — the guests at the last dinner, and the planners, agents and trainers who send theirs; the rest find Larkmere Private Dining on Google — “private chef near me” — so the Google Business Profile, the reviews, the plated photographs and a website with sample menus, how pricing works and a consultation form decide the booking. Marketplaces fill the first months for a share of the price.

- Google Business Profile and Google — “private chef near me” is the search that fills the calendar, so the profile shows the area you cover, your menus and your reviews
 - Instagram — the plated course, the table and the kitchen, photographed every dinner
 - Referrals from the guests at every dinner, who ask the host for your card before dessert
 - Event planners, real-estate agents, vacation-rental hosts and personal trainers who send their clients
 - Marketplaces such as Cozymeal and Yhangry for the first bookings, for a share of the price
 - A website with your sample menus, how pricing works, your dietary specialties, your story and a consultation form
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Operations plan

The owner cooks every dinner and every weekly visit in year one, shops the morning of, carries knives, boards and containers in the car, and never cooks at home — so no caterer's permit is needed. A second chef or a server comes with the first dinners for more than a table.

- A written price list: a per-head price for coursed dinners with a guest minimum, a per-visit fee for weekly meal prep, and groceries billed at cost with the receipt
- A consultation and a dietary intake for every client — allergies, dislikes, portions — before the first menu is written
- A deposit and a signed agreement with the menu, the guest count and the date for every dinner
- Shopping the morning of, cooking in the client's kitchen, and leaving it cleaner than you found it
- Meal-prep containers labelled with the dish, the date and any of the nine major allergens
- Invoices sent after each dinner and each visit, paid by card or bank transfer

Startup costs

What it will take to open the doors, funded from savings.

Startup costs

ITEM	AMOUNT
Knives, boards, thermometer, sheet pans and a knife roll	\$95
Two portable induction burners	\$120
Insulated carrier, chafers and a cooler for larger dinners	\$289
Meal-prep containers and labels (first order)	\$85
ServSafe Manager course and certification exam	\$173
Insurance: the first month (general and product liability)	\$37
Business registration (LLC), EIN and a local business license	\$170
Menu development and a tasting dinner for your first clients	\$325
Website and Google Business Profile	\$0
Launch marketing: printed menus, cards and first ads	\$600
Working capital: two months of running costs	\$2,124
Total	\$4,018

Typical range to start a private chef business in the US: \$1,911–\$8,121. 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 — your sample menus, how pricing works, your dietary specialties and your story, with a consultation form and online booking — and walks you through your Google Business Profile. Having one built typically costs \$500 to \$2,000 from a freelancer.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a one-chef private chef business in the US. Startup is small — knives, a certificate, insurance and two months of running costs — and the groceries pass through to the client, so the monthly lines are driving, insurance, containers and ads; the price per head and per visit, and the hours each takes, decide what is left.

Typical monthly operating costs for a private chef business: \$746–\$1,940 a month, before the owner's own pay.

At \$12,900 in monthly sales, Larkmere Private Dining would clear \$10,960–\$12,154 a month before owner pay and tax, and recover the \$4,018 startup budget in roughly 1 month.

Typical monthly operating costs

COST	TYPICAL RANGE
General and product liability insurance	\$26–\$47
Driving to clients' homes and the market	\$304–\$608
Groceries for menu testing (clients' groceries are billed to them at cost)	\$100–\$300
Meal-prep containers and labels	\$37–\$125
Phone and scheduling	\$50–\$100
USPCA dues	\$0–\$27
Local ads and listings	\$100–\$300
Card and bank-transfer fees (on about \$12,900 of sales)	\$129–\$433

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

Risks and honest downsides

Every private chef business plan should say out loud what can go wrong. For Larkmere Private Dining, the real risks are:

- The calendar is the business — six dinners a month is a full month, and one cancelled holiday dinner is a sixth of it, so every booking carries a deposit
- Weekly clients leave — a move, a diet that ends, a family that starts cooking again — and a standing client is a quarter of the month's income
- December and the spring are packed and January is quiet; the weekly clients are what carry the slow months
- An allergen missed on an intake form is the one mistake the trade does not forgive
- The hours are evenings, weekends and the morning shop before them, on your feet in someone else's kitchen
- Marketplaces bring the first bookings and keep a share of every one; the business is the clients who book you directly

Licenses, permits and insurance

What Larkmere Private Dining 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, an EIN and a local business license — In the US most private chefs register an LLC with their state — \$40 in Kentucky, \$300 in Texas, and California charges an \$800 yearly LLC tax on top of its filing fee — take a free EIN from the IRS, and check whether their city or county requires a business license.
- Health permits: none while you cook in the client's kitchen — In the US a private chef cooking in a client's own home is generally outside the food-establishment permits a restaurant or caterer needs, because the kitchen is a private home: California's Retail Food Code says a food facility does not include “a private home when used for private, noncommercial purposes”, and King County, Washington lists “a private home or other location used for a private event” among its permit exemptions. The line is crossed the moment you cook at your own home or a rented kitchen and bring the food — then you are a caterer or a home-kitchen operation and need that permit and inspection. Check your county health department before your first client.
- A food safety certificate — In the US we found no state that licenses private chefs as an occupation — no board, no exam — so a food manager or food handler certificate is what clients, insurers and the trade ask for. ServSafe's Manager certification is valid five years; the United States Personal Chef Association requires a food handler certificate for its Provisional membership. Some states and counties require a handler card of anyone employed in a food establishment — a client's home is not one, but a rented kitchen is.
- Sales tax on your fee — In the US whether a chef's fee is taxed depends on the state. Washington's Department of Revenue treats personal chefs — “independent persons (not employees) that prepare and serve food in private homes” — as retailers: they collect sales tax and pay business-and-occupation tax under the retailing classification, with meals frozen or refrigerated for later exempt only when they contain raw eggs, fish, meat or poultry the FDA says must be cooked. Other states tax prepared food but not a cooking service. Register with your state's revenue department before the first invoice, and confirm the details with your accountant.
- Allergens — In the US federal law names nine major food allergens — milk, eggs, fish, crustacean shellfish, tree nuts, peanuts, wheat, soybeans and sesame, the ninth since January 1, 2023 under the FASTER Act. The labeling rule binds packaged food, not a dinner at a table, but a private chef lives by the same list: an intake form that asks about every one, and a label on every meal-prep container.
- Liability insurance, and the wine — In the US a client's home is their property and your dinner is your product, so general liability with products cover is the policy — FLIP's personal chef policy from \$299 a year, or the cover that comes with USPCA membership. Most private chefs leave the wine to the host: selling or supplying alcohol takes a liquor license in every state, and pouring it adds liquor liability (Insureon's median \$64 a month). Your personal auto policy should know the car is used for work.

Milestones: the next 30 days

The first month's to-do list for Larkmere Private Dining, in order:

- Decide your offer — dinners, weekly meal prep, or both — and the area you'll drive to
- Take the ServSafe Manager course and exam, and get general and product liability insurance quotes
- Register the business, take the free EIN, open a business bank account, and ask your state about sales tax on your fee
- Write your price list: the per-head dinner price and guest minimum, the per-visit meal-prep fee, groceries at cost
- Write three sample menus — a coursed dinner, a week of meals, a dietary program — and cost them from real receipts
- Write a client agreement with a deposit, the menu, the guest count and a cancellation window, and a dietary intake form
- Set up your Google Business Profile with your service area, and put your website live with the menus and a consultation form
- Cook one dinner at cost for eight people who will refer you, and photograph every course
- Visit two event planners, two real-estate agents and a personal trainer with a menu and your card

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 cash-flow projection showing dinners, weekly clients and the quiet months
- Your food safety certificate and proof of liability insurance
- Signed agreements or letters from your first weekly clients, with the monthly fee
- Your price list and sample menus, costed from receipts
- Your credit report and your driving record

Sample plan for a fictional business, written by Zarla's free business plan generator. Every figure is a typical US range or calculated from the sample's own numbers — nothing is a market projection. Make it yours in five questions:

zarla.com/business-plan-generator?industry=private-chef