[Your business name] — Business Plan

Restaurant in [Your city] · Startup plan

Executive summary

[Your business name] is a new restaurant in [Your city] offering lunch and dinner service, dine-in; takeout and online ordering for pickup; private dining and small events; and catering trays for offices and parties. The model is a small, well-run room with a short menu, food and labor costs watched weekly, and regulars as the base the business is built on.

Startup budget: $304,250 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]'s core offer is lunch and dinner service, dine-in. The menu stays short so the kitchen can execute every dish consistently at speed, and the specials are where the season and the cook's ideas show up.

- Lunch and dinner service, dine-in
- Takeout and online ordering for pickup
- Private dining and small events
- Catering trays for offices and parties

Market analysis

The customers are neighbors who want a reliable place to eat well without a production, office workers at lunch, and the couples and families who make the weekends. Regulars are the goal: a guest who comes twice a month is worth more than any single big night.

- Neighbors within a 10-minute drive who eat out once or twice a week
- Office workers looking for a reliable lunch spot
- Couples and families for weekend dinners and celebrations
- Companies and hosts ordering catering or booking the private room

Marketing strategy

Most first-time guests will find [Your business name] on Google Maps and through word of mouth from friends who've eaten there. Reviews on the Google Business Profile, a website with the menu and hours, and social posts about specials turn a search into a booking; delivery apps extend reach while your own online ordering protects the margin.

- Google Business Profile and Google Maps — “restaurants near me” plus your cuisine and neighborhood
- Word of mouth and regulars who bring friends
- Instagram and Facebook for the menu, specials and events
- Delivery apps for reach, with your own online ordering for margin
- A website with the menu, hours, reservations and online ordering

Operations plan

The kitchen runs from a prep list and par levels so every service starts ready. Food cost is checked weekly against sales, staff are scheduled to expected covers, and the owner works the floor at peak so the guest experience stays personal.

- A short menu — 12 to 20 items — that a small kitchen can execute consistently
- Food cost tracked weekly against a target of 28–35% of sales
- A prep list and par levels so every service starts ready
- Staff scheduled to covers, with the owner on the floor at peak
- Reservations and waitlist run from one system, never a notebook

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	$25,000
Build-out: kitchen, dining room, plumbing and electrical	$115,000
Kitchen equipment (new or refurbished)	$60,000
Furniture, fixtures and smallwares	$24,000
Licenses, permits and health inspection	$5,500
POS system and payment hardware	$3,250
Opening food and beverage inventory	$10,000
Insurance (first year)	$6,500
Signage, menus and branding	$6,000
Website with menu and online ordering	$0
Hiring and training before opening	$9,000
Working capital (first three months)	$40,000
Total	**$304,250**

Typical range to start a restaurant in the US: $103,500–$507,500. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website with menu and online ordering: Your Zarla plan includes the website — a designer typically charges $2,000 or more. Budget only for an ordering app if you want delivery.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a restaurant in the US. Restaurants carry high fixed costs and thin margins, so the cash reserve for the opening months matters as much as the build-out budget.

Typical monthly operating costs for a restaurant: $27,450–$102,500 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	$4,000–$15,000
Food and beverage (28–35% of sales)	$12,000–$40,000
Staff wages and payroll taxes (25–35% of sales)	$10,000–$40,000
Insurance	$300–$900
POS, reservations and ordering software (included with Zarla)	$150–$600
Marketing and delivery-app fees	$500–$4,000
Cleaning, paper goods and repairs	$500–$2,000

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

- Most restaurants take months to reach steady sales — under-capitalization is the usual cause of failure, not bad food
- Food and labor costs move every week; a few points of drift erase the profit
- The lease is the biggest fixed bet, and a bad location rarely gets rescued by marketing
- Staff turnover is constant in hospitality; training never stops
- Delivery apps bring customers but take 15–30% of the ticket

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 license — From your city or county in most of the US; the health department inspects before you open and on a schedule after.
- Food handler and manager certification — Most states require at least one certified food protection manager on staff; servers often need a food handler card.
- Liquor license — Only if you serve alcohol — state-issued, sometimes quota-limited, and the longest lead time of any permit.
- 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 — Any build-out triggers permits and a fire inspection; sign codes vary by city.
- Insurance — General liability and property at a minimum; workers' compensation once you have employees; liquor liability if you serve.

Milestones: the next 30 days

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

- Write the menu first, then cost every dish — the menu decides the kitchen, not the other way round
- Walk second-generation restaurant spaces before signing anything new
- Register the business, get an EIN and open a business bank account
- Apply for the food service license, health inspection and any liquor license now — they take longest
- Get quotes on insurance, equipment and the build-out from two or three suppliers
- Set up a free Google Business Profile and put a website with the menu live before opening day
- Plan a soft opening for friends, neighbors and nearby offices before the public one
- Ask every happy table for a Google review from the first week

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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 signed lease or a letter of intent for the space
- Quotes for the build-out and equipment, and the menu with costed dishes
- Your hospitality experience, and the experience of whoever runs the kitchen
- 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.