Harbor & Vine — Business Plan

Restaurant in Columbus, OH · Startup plan

Executive summary

Harbor & Vine is a new restaurant in Columbus, OH 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 held to the industry's medians, and regulars as the base the business grows from.

Startup budget: $531,827 across 14 items, funded from savings. Target: $60,000 in monthly sales.

Twelve months from now, success looks like this: Full on Friday and Saturday nights, 30% of sales from regulars, food cost held near the Association's 32% median, and a second cook hired

Products and services

Harbor & Vine's core offer is lunch and dinner service, dine-in. The menu stays short so the kitchen can execute every dish consistently at speed, every dish is costed against the food and labor lines before it goes on the card, 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 a crowd that comes once.

- 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 Harbor & Vine 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 as text and the hours, and the neighbors who watched the build on video do the heavy lifting; delivery apps add reach at the cost of margin.

- Google Business Profile and Google Maps — “restaurants near me” plus your cuisine and neighborhood
- Word of mouth and regulars who bring friends — and the neighbors who watched the build
- 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 as text, hours, a booking form 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, the nightly report is read every night, and the owner works the floor at peak.

- A short menu — 12 to 20 items — that a small kitchen can execute consistently, costed before the lease is signed
- Food cost tracked weekly against the Association's 32% median; labor planned at 32% to 36% 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, and the nightly report read every night
- Reservations and waitlist run from one system, never a notebook

Startup costs

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

Startup costs

ITEM	AMOUNT
Business registration (LLC), EIN and sales tax permit	$465
Health permit and plan check	$1,716
Certified food manager and food handler cards	$300
Kitchen equipment at a vendor's listed prices — a walk-in at the high end	$20,217
Tables and chairs	$8,792
POS and payment hardware (first year)	$1,280
Insurance (first year)	$4,404
Build-out: kitchen, dining room, plumbing and electrical	$312,500
Lease deposit and first months' rent	$22,500
Opening food and beverage inventory	$10,000
Signage, menus and branding	$6,000
Hiring and training before opening	$9,000
Website with the menu and online ordering	$0
Working capital (two months of rent, food, labor, insurance, software and more)	$134,653
Total	**$531,827**

Typical range to start a restaurant in the US: $96,261–$968,892. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website with the menu and online ordering: Your Zarla plan includes the website — a call button at the top, your menu and hours, and a booking form — and walks you through your Google Business Profile; a designer typically charges $1,500 or more to build one.

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 is the line that decides survival.

Typical monthly operating costs for a restaurant: $30,874–$103,779 a month, before the owner's own pay.

At $60,000 in monthly sales, Harbor & Vine would clear up to $29,126 a month before owner pay and tax if costs stay near the low end of the typical range, and recover the $531,827 startup budget in roughly 19 months. At the high end of typical costs ($103,779) that target doesn't cover them — so the cost list, not the sales target, is the number to pin down first.

Typical monthly operating costs

COST	TYPICAL RANGE
Rent and utilities	$4,000–$15,000
Food and beverage (the Association's 32% medians)	$12,960–$38,400
Staff wages, benefits and payroll taxes (the Association's 31.7% to 36.5% medians)	$12,680–$43,800
Insurance	$234–$500
POS, reservations and ordering software (included with Zarla)	$0–$79
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 Harbor & Vine, the real risks are:

- Most restaurants take months to reach steady sales — the 2005 Cornell-published study that tested the failure folklore found under-capitalization and management, not the food, behind the 26.16% that closed in year one
- Food and labor costs move every week; the Association's 2024 medians of 32% and 36.5% leave low single digits after rent, and 42% of operators were not profitable in 2025
- The lease is the biggest fixed bet, and a bad location rarely gets rescued by marketing
- The permit and liquor clocks run in months — one Austin owner was on day 410 of a 140-day build contract
- Staff turnover is constant in hospitality; training never stops
- Delivery apps bring customers but take a cut of the ticket

Licenses, permits and insurance

What Harbor & Vine 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, EIN and sales tax permit — In the US, an LLC or a DBA with your state — $40 in Kentucky, $300 in Texas, $70 plus a $20 statement and an $800 yearly tax in California — the free EIN from the IRS, and a sales tax permit: meals are taxable in Texas (ready-to-eat food even to go, at 6.25% plus up to 2% local), California (hot prepared food to go; cold food to go is not), New York (anything consumed on the premises), Florida and Washington (prepared food).
- Health permit, plan check and inspection — In the US the permit comes from whichever agency has jurisdiction, and the fee is on its page: in Texas the state department ($258 to $773 by food sales) unless your city permits you (Austin $309 to $927); in California the county (Los Angeles $319 to $1,438 by seats and risk, plus a $1,044 to $2,723 plan check); in Florida the Division of Hotels and Restaurants ($262 to $357 by seats); in New York City the health department ($280 a year, operating allowed 22 days after applying); in King County, Washington, $441 to $1,386; in Chicago $660 to $1,650 per two years. Plans are checked before the build and the room inspected before and after opening.
- Food manager certificate and food handler cards — In Texas a certified food manager may be required and every food employee completes a handler course within 30 days of employment; in California a handler card within 30 days of hire (a course capped at $15, valid three years) and a certified owner or employee within 60 days, recertified every five years; in Florida managers pass the test within 30 days; in New York City a certified supervisor is on site at all times (free course, $24 exam); in Washington a $10 food worker card within 14 days; in Chicago a sanitation certificate holder on the premises at all times.
- Liquor license — In the US only if you serve alcohol, from a separate regulator with the longest clock: the Texas mixed beverage permit is $5,300 and the beer and wine permit $1,900 for two years, with a 6.7% gross receipts tax the permittee pays; California's Type 41 is $1,135 plus $565 a year and a new Type 47 $19,840 by priority drawing or a private purchase; New York's on-premises license is up to $2,176 a year; Washington's beer and wine $600, spirits $1,400 to $2,700; Florida limits quota licenses to one per 7,500 residents unless the restaurant has 2,000 square feet, 120 seats and 51 percent food revenue, with a yearly tax up to $1,820.
- Building, fire, sign and accessibility rules — In the US any build-out needs building permits and a fire inspection, the hood needs fire suppression, sign codes vary by city, and restaurants are public accommodations under the ADA — barriers come out of an existing room when it is readily achievable and new construction follows the 2010 Standards.
- Wages, tips and workers' compensation — In the US the federal cash wage for tipped employees is $2.13, which Texas adopts; Florida's direct wage is $10.98 from September 30, 2025; New York City's is $11.35 cash plus a $5.65 tip allowance; California ($16.90) and Washington ($17.13) allow no tip credit at all. Workers' compensation is required for employers in most states once you hire — check yours.

- Insurance, and the rules outside the US — In the US a business owner's policy (Insureon's restaurant average is $337 a month; general liability alone $192, or $74 on average for most of NEXT's customers), workers' comp ($118 a month on Insureon's average, NEXT's median $160) and liquor liability ($45) where you serve. In the UK, register the food business free at least 28 days before trading and get a premises license (£100 to £1,905) to sell alcohol; in Australia, New South Wales restaurants notify the council and appoint a Food Safety Supervisor, and Victoria's council registers the premises each year.

Milestones: the next 30 days

The first month's to-do list for Harbor & Vine, in order:

- Write the menu first, then cost every dish against the Association's food and labor medians — the menu decides the kitchen, not the other way round
- Read your health authority's fee schedule and plan-check rule, and your liquor regulator's, before you sign anything
- Walk second-generation restaurant spaces before signing a shell, and read the lease for the deposit, the build-out and the exit
- Register the business, get an EIN and the sales tax permit, and open a business bank account
- Apply for the health permit, the plan check and the liquor license on the same day — they take longest
- Get quotes on insurance, the kitchen and the build-out from two or three suppliers
- Set up a free Google Business Profile and put a website with the menu as text live before opening day
- Plan a soft opening for friends, neighbors and nearby offices, and 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

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=restaurant

Written with Zarla · zarla.com/business-plan-generator