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Restaurant Business Plan Template

For restaurants, cafes, food trucks and caterers

Restaurant name: [ ]

Owners: [ ]

Date: [ ]

Version: [ ]

Template version 1.0, October 2026, by Let's Talk Business Plans.

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How to use this template

- Replace every [bracketed field]. Delete the grey guidance and every shaded box before you send the plan.
- Fill in the worksheets first: concept and menu (5.1), location, lease and build-out (5.3), licenses and permits (5.4), staffing (5.5) and the startup budget (8.1). They give you the numbers the other sections ask for.
- Run the three-year numbers in the free restaurant financial model from Let's Talk Business Plans, then copy the summary figures into section 8: letstalkbusinessplans.com/posts/restaurant-financial-model-excel-template. Section 8 says what the model can and cannot take from this file.
- Sections 1 to 8 follow the eight sections the SBA lists for a traditional business plan. The SBA says: "When you write your business plan, you don't have to stick to the exact business plan outline. Instead, use the sections that make the most sense for your business and your needs." (SBA: Plan your business). The restaurant worksheets sit in section 5 and the model tables in section 8. Sections 9 and 10 are additions by Let's Talk Business Plans, not SBA sections.

Scope

- Built for restaurants, cafes, food trucks and caterers. This template states no rule, fee or timeline for any license, permit, inspection or certification.
- The licenses and permits checklist (section 5.4) lists categories only. Which ones apply, what they cost and how long they take depends on your state, county and city. Check with your state and local health department and with each agency before you plan.

Known limitations of this template

- No built-in calculations: Word has none. The tables lay out the numbers; the free restaurant financial model does the three-year monthly projection.
- The model is built around a seated restaurant (seats and seat turns). A food truck or caterer has to adapt the seat and daypart inputs to its own capacity and check that the results make sense.
- The model is 36 months, not five years, and has no balance sheet. It has no start-month-by-position input for staff. This file holds summary tables only.
- No rules, fees or timelines for any license, permit, inspection or certification, and no state or local requirement, are stated here. Check with your state and local health department and with each agency.
- This template gives no benchmarks: no food cost, labor, prime cost, occupancy or rent figures, no menu prices and no wage rates to aim for. They vary by business and place, and your own numbers are what count.
- No market size is supplied. Every number shown is a labelled example.
- Checked in LibreOffice only. It has not been opened in Microsoft Word or Google Docs.
- Not legal, tax, accounting or lending advice.

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One-page summary

Fill this in last, from the sections that follow. Keep it to one page. On its own, this page can serve as a short version of the plan: the SBA says a lean plan can "take as little as one hour to make", and that "Some lenders and investors may ask for more information."

Source: SBA: Plan your business.

Item	Your answer
The concept in one line (section 5.1)	[ ]
Location and status of the lease (section 5.3)	[ ]
Hours and seats (section 5.1)	[ ]
Menu style (section 5.1)	[ ]
Who runs it (section 4)	[ ]
Startup cost and where the money comes from (section 8.1)	[$] from [loan / owner equity / investor equity]
Funding request: amount, debt or equity (section 7)	[$] as [debt / equity]
Opening date (section 5.3)	[ ]
Licenses and permits status (section 5.4)	[ ]

1. Executive summary

How to fill this in (delete before sending)
Write this section last, in one page. Say what the restaurant is, who it serves, where it will be and what the money is for.

Questions to answer in this section:

- What is the concept, and who is it for?
- Where is it, and what is the status of the lease?
- Who runs it?
- What does it cost to open, and where does the money come from?
- How much are you asking for, as debt or equity, and for what?

- The concept: [type of restaurant] serving [guests] at [location or area].
- Hours and seats: [days and hours], [seats or capacity].
- Who runs it: [owners and key people] (section 4).
- Startup cost and sources: [$] from [sources] (section 8.1).
- Funding request: [$] as [debt / equity], for [uses] (section 7), or: no funding requested.
- Opening date: [date]. Licenses and permits: [status] (section 5.4).

2. Company description

How to fill this in (delete before sending)
Give the facts a reader checks first: the legal form, the owners, the opening date and the location. Describe the concept in your own words and say why this location.

Questions to answer in this section:

- What is the legal structure, and who owns it?
- What is the concept, in your words?
- Why this location?

Legal name and structure: [LLC / corporation / partnership / sole proprietor / other]. Owners: [name, role, share owned].

Opening date: [date]. Location: [address or area].

The concept: [ ].

Why this location: [ ].

3. Market analysis

How to fill this in (delete before sending)
Describe the neighborhood and your guests from your own research: visits at different times of day, counts, public data you can link.

This template supplies no market size, guest check or price figures. If you size the market, show your method and a source for every number.

The SBA says: “Competitive research will show you what other businesses are doing and what their strengths are.” (SBA: Plan your business)

Questions to answer in this section:

- Who lives, works or passes by within reach of the location?
- Which nearby restaurants and alternatives do your guests use today?
- How are you different?

Neighborhood and guests: [who, how many visits you counted, when, and where the data came from].

Nearby competitor or alternative	Concept and menu style	Prices you found, where and when	How you differ
[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]
[Other alternative guests use]	[ ]	[ ]	[ ]

4. Organization and management

How to fill this in (delete before sending)
Show who runs the kitchen, the dining room and the business. The SBA says: “Describe the legal structure of your business.” and “Consider including resumes and CVs of key members of your team.” (SBA: Plan your business)

Staffing for each position goes in section 5.5.

Questions to answer in this section:

- Who are the owners, and what have they run before?
- Who leads the kitchen and who leads the dining room?
- Who are your outside accountant and legal contacts?

Person or role	What they run	Related experience
[ ]	[ ]	[ ]
[ ]	[ ]	[ ]
[ ]	[ ]	[ ]
[ ]	[ ]	[ ]

Advisors: [accountant], [attorney], [other advisors].

5. Service or product line

How to fill this in (delete before sending)
The SBA calls this section "Service or product line". For a restaurant it holds five worksheets: concept and menu (5.1), concept type (5.2), location, lease and build-out (5.3), licenses and permits (5.4) and operations and staffing (5.5).

Where a number belongs in the free restaurant financial model, the table names the model cell.

Questions to answer in this section:

- What are you serving, to whom, and in what style?
- Where will it be, and on what terms?
- Which licenses and permits apply, and who issues them?
- Who works there, and when do they start?

5.1 Concept and menu worksheet

Use your own words. This template supplies no price list and no guest check figure: set prices from your own costs and research.

Item	Your answer	Where it goes in the model
Concept type (full service, quick service, cafe or bakery, bar, food truck, caterer, ghost kitchen)	[ ]	Section 5.2 of this file
Service style (table service, counter, window, delivery, events)	[ ]	Assumptions tab, section 1
Seats or capacity	[ ]	Assumptions tab, Seats
Days open per week	[ ]	Assumptions tab, Days open per week
Dayparts and hours (lunch, dinner, other)	[ ]	Assumptions tab, section 2 (covers and average check by daypart)
Menu categories and positioning, in your words	[ ]	Not a model input
Suppliers (list the main ones)	[ ]	Not a model input
What makes it different	[ ]	Not a model input

Example from the free restaurant financial model — replace with your numbers. The model's own example is a hypothetical 60-seat casual restaurant.

Item	Value	Model cell
Seats (dining room + bar)	60	Assumptions C8
Days open per week	6	Assumptions C9

5.2 Concept type (food truck, cafe or bakery, caterer, ghost kitchen)

Mark the type that fits and fill in the rows that apply. This template states no rule for any type: the scope note on the title page applies to every row.

Concept type	Yours?	Rows to fill in
Full service or quick service restaurant, bar	[Y/N]	Section 5.3 (location, lease, build-out) and 5.4
Cafe or bakery	[Y/N]	Production space or kitchen: [where]. Retail counter and seating: [ ]. Wholesale or catering orders: [ ]
Food truck	[Y/N]	Vehicle: [purchase or lease; where it is kept]. Kitchen or commissary access: [where]. Event and location approvals: [which, applied on, status]
Caterer	[Y/N]	Kitchen access: [where]. Event contracts: [how booked]. Transport and delivery: [how]
Ghost kitchen	[Y/N]	Shared or own kitchen: [where]. Ordering platforms: [which]. Pickup and delivery: [how]
[Other]	[Y/N]	[ ]

5.3 Location, lease and build-out

Use your own numbers. This template supplies none.

Item	Your answer	Status
Address or area	[ ]	[ ]
Square footage	[ ]	[ ]
Lease term (start date, length, renewal options)	[ ]	[ ]
Rent (your own number)	[$]	[ ]
Who pays property charges (taxes, insurance, upkeep)	[tenant / landlord / shared]	[ ]
Landlord approvals needed (build-out, signage, alterations)	[ ]	[ ]
Zoning confirmed with the department of city planning or similar office	[Y/N; who, when]	[ ]
Open date	[date]	[ ]

What the SBA says about zoning: "Zoning laws are typically controlled at the local level, so check with your department of city planning, or similar office, to find out about the zoning laws in your area." (SBA: Launch your business)

Build-out items (enter the total on the startup budget in section 8.1)

Build-out item	Who pays (you / landlord / shared)	Quote or estimate	Status
[ ]	[ ]	[$]	[ ]
[ ]	[ ]	[$]	[ ]
[ ]	[ ]	[$]	[ ]
[ ]	[ ]	[$]	[ ]

5.4 Licenses and permits checklist

Check with your state and local health department and with each agency

- Which ones apply, what they cost and how long they take depends on your state, county and city. Check with your state and local health department and with each agency before you plan.
- This checklist lists categories only. It states no fee, timeline, rule, inspection or certification: ask each agency.

Permit or license	Issuing agency (fill in)	Applied on	Fee (fill in)	Expires / renewal date	Status
Food service or health permit	[ ]	[date]	[$]	[date]	[ ]
Business license	[ ]	[date]	[$]	[date]	[ ]
Sales tax registration	[ ]	[date]	[$]	[date]	[ ]
Fire department approval	[ ]	[date]	[$]	[date]	[ ]
Signage	[ ]	[date]	[$]	[date]	[ ]
Alcohol license, if you serve alcohol	[ ]	[date]	[$]	[date]	[ ]
Mobile vendor permit, if you run a truck	[ ]	[date]	[$]	[date]	[ ]
[Other]	[ ]	[date]	[$]	[date]	[ ]

What the SBA says: restaurants are among the "Business activities that are commonly regulated at the local level". "Some licenses and permits expire after a set period of time." "You'll have to research your own state, county, and city regulations. Industry requirements often vary by state." (SBA: Launch your business)

5.5 Operations and staffing plan

List each position. Use your own hours and pay. This template sets no wage and no labor target.

Position	Role (front of house / back of house / salaried manager)	Hours per week	Hourly or salaried	Planned start (pre-opening or opening day)
[ ]	[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]	[ ]

To enter staffing in the model, divide hours per week by days open per week to get hours per open day. The model takes total front-of-house and back-of-house staff hours per open day, an average wage for each, and one annual total for salaried management (Assumptions tab, section 6). It has no start month by position, so hourly labor runs from the opening month; pre-opening payroll and training is one startup cost line (Assumptions tab, section 8). The planned start column is for the plan only.

6. Marketing and sales

How to fill this in (delete before sending)
The SBA says: “Your goal in this section is to describe how you’ll attract and retain customers. You’ll also describe how a sale will actually happen.” (SBA: Plan your business)

For delivery and reservation services, check each platform's current terms. This template states no fee.

Questions to answer in this section:

- How will guests hear about the opening?
- How can guests reserve or order?
- What will bring guests back?

Opening promotion: [what, when, budget].

Reservation or ordering channel	Use it?	Notes
Walk-in	[Y/N]	[ ]
Phone or own website	[Y/N]	[ ]
Reservation service	[Y/N]	Check the service's current terms
Third-party delivery	[Y/N]	Check each platform's current terms
Catering or event orders	[Y/N]	[ ]

Repeat-guest plan: [how you will bring guests back].

7. Funding request

How to fill this in (delete before sending)
The SBA says: “Specify whether you want debt or equity, the terms you’d like applied, and the length of time your request will cover.” (SBA: Plan your business)

Skip this section if you are not asking for money. Make the amount match the startup budget in section 8.1. Ask your lender or an attorney about the terms before you offer any.

Questions to answer in this section:

- How much do you need, and over what period?
- Debt or equity?
- What will the money buy?
- What is the lowest cash balance your numbers show?

Item	Your answer
Amount requested	[$]
Debt or equity	[bank or SBA loan / owner equity / other investor equity / other]: ask your lender or an attorney about the terms
Terms you'd like	[ ]
Length of time the request covers	[months]
Use of funds (from the startup budget, section 8.1)	[build-out: $; equipment: $; other uses: $]
Lowest month-end cash in the year it covers (model: Key Ratios tab, row 21)	[$]

One path to check: SBA 7(a) loans

- The SBA says the 7(a) loan program "provides a loan guarantee to lenders" and "You will be applying for your loan directly through a local lender." (SBA: 7(a) loans)
- Read the SBA page for the current terms before you plan around it. This template states none.

8. Financial projections

How to fill this in (delete before sending)

The SBA says: "Supplement your funding request with financial projections." It asks for "a prospective financial outlook for the next five years." (SBA: Plan your business)

Build the numbers in the free restaurant financial model: letstalkbusinessplans.com/posts/restaurant-financial-model-excel-template. Copy the summary figures below and attach the printouts (section 10).

The model is 36 months, not five years, and has no balance sheet. Neither this file nor the model covers everything the SBA lists for its financial projections.

Questions to answer in this section:

- Do the projections match the funding request?
- What has to be true for these numbers to happen?

Model bridge: what the free restaurant financial model can and cannot take from this file

- Seats, days open, seat turns and the average check for each daypart (lunch, dinner, other) go on the Assumptions tab, sections 1 and 2. Takeout is entered as a share of dine-in sales.
- Customer-count and menu-price growth are annual, Year 2 and Year 3 only. The opening ramp-up covers months 1 to 6, and seasonality is a 12-month index (Assumptions tab, sections 3 and 4).
- The model is built around a seated restaurant (seats and seat turns). A food truck or caterer has to adapt the seat and daypart inputs to its own capacity and check that the results make sense.
- Staffing: total front-of-house and back-of-house staff hours per open day, an average wage for each, and one annual total for salaried management (Assumptions tab, section 6). There is no start month by position. Hourly labor does not flex with sales during the ramp-up.
- Startup costs go on the Assumptions tab, section 8, and financing in section 9. The Startup & Funding and Key Ratios tabs display them.
- Month-end cash for each month is on the Cash Flow tab. The lowest month-end cash in each year is on the Key Ratios tab, row 21. The model gives no months-of-cash figure.

8.1 Startup budget: sources and uses

Enter the startup costs on the model's Assumptions tab, section 8, and the financing in section 9. The Startup & Funding tab displays both.

Uses of funds	Your amount	Example from the free restaurant financial model — replace with your numbers	Model cell
Build-out / leasehold improvements	[$]	$350,000	Startup & Funding C5
Kitchen equipment	[$]	$175,000	Startup & Funding C6
Furniture, fixtures, signage and decor	[$]	$60,000	Startup & Funding C7
POS and technology hardware	[$]	$15,000	Startup & Funding C8
Opening inventory	[$]	$15,000	Startup & Funding C9
Deposits	[$]	$25,000	Startup & Funding C10
Licenses and permits	[$]	[fill in]	Startup & Funding C11
Pre-opening payroll and training	[$]	$40,000	Startup & Funding C12
Pre-opening marketing	[$]	$15,000	Startup & Funding C13
Professional fees	[$]	$20,000	Startup & Funding C14
Contingency	[$]	$45,000	Startup & Funding C15
Working capital reserve	[$]	$75,000	Startup & Funding C16
Total uses	**[$]**	**$845,000**	**Startup & Funding C17**

The total includes the model's placeholder for licenses and permits. That line is left as [fill in] here because the amount depends on your state, county and city.

Sources of funds	Your amount	Example from the free restaurant financial model — replace with your numbers	Model cell
Bank / SBA loan	[$]	$550,000	Startup & Funding C20
Owner equity	[$]	$250,000	Startup & Funding C21
Other investor equity	[$]	$45,000	Startup & Funding C22
Total sources	**[$]**	**$845,000**	**Startup & Funding C23**
Surplus / (shortfall): sources minus uses	[$]	$0	Startup & Funding C25

8.2 Three-year summary

Line	Model tab and cells	Year 1 (yours)	Year 2 (yours)	Year 3 (yours)
Total sales	Key Ratios C5:E5	[$]	[$]	[$]
Net income	Key Ratios C15:E15	[$]	[$]	[$]

Example from the free restaurant financial model — replace with your numbers. The model's own example is a hypothetical 60-seat casual restaurant.

Line	Model tab and cells	Year 1	Year 2	Year 3
Total sales	Key Ratios C5:E5	$1,367,824	$1,563,902	$1,638,906
Net income	Key Ratios C15:E15	-$20,926	$82,820	$112,122

8.3 Cash and loan

Line	Model tab and cells	Year 1 (yours)	Year 2 (yours)	Year 3 (yours)
Annual debt service	Key Ratios C17:E17	[$]	[$]	[$]
Debt service coverage ratio (DSCR)	Key Ratios C18:E18	[ ]	[ ]	[ ]
Ending cash	Key Ratios C20:E20	[$]	[$]	[$]
Lowest month-end cash in the year	Key Ratios C21:E21	[$]	[$]	[$]
Months with a cash warning	Key Ratios C22:E22	[ ]	[ ]	[ ]

Example from the free restaurant financial model — replace with your numbers. Month-end cash by month is on the Cash Flow tab; the loan is on the Loan tab.

Line	Model tab and cells	Year 1	Year 2	Year 3
Annual debt service	Key Ratios C17:E17 (Loan G4:G6)	$89,057	$89,057	$89,057
Debt service coverage ratio (DSCR)	Key Ratios C18:E18	1.24	2.36	2.65
Ending cash	Key Ratios C20:E20	$96,430	$217,984	$364,821
Lowest month-end cash in the year	Key Ratios C21:E21	$26,952	$98,923	$222,327

8.4 Break-even covers per open day

Line	Model tab and cells	Profit basis (yours)	Cash basis (yours)
Break-even covers per open day	Break-Even C26:D26	[ ]	[ ]
Planned covers per open day	Break-Even C30:D30	[ ]	[ ]

Example from the free restaurant financial model — replace with your numbers. A cover is one guest served.

Line	Model tab and cells	Profit basis	Cash basis
Break-even covers per open day	Break-Even C26:D26	148.9	141.8
Planned covers per open day	Break-Even C30:D30	156	156

Main assumptions: [seats, days open, hours, startup costs, funding, how you chose each].

9. Risks and what you'll do

How to fill this in (delete before sending)
For each risk, change the matching input in the free restaurant financial model and note what happens to cash. Then write what you would do. No probabilities needed.

Questions to answer in this section:

- What could delay the opening or cut sales, and how long could your cash last?

Risk	What to change in the model	Effect on cash	Your plan (reserve or action)
A key cook or manager leaves	Salaried management or staff hours (Assumptions tab, section 6)	[ ]	[ ]
A supplier changes terms or price	Cost of goods sold inputs (Assumptions tab, section 5)	[ ]	[ ]
A permit or inspection is delayed	Contingency and working capital reserve (Assumptions tab, section 8)	[ ]	[ ]
Build-out runs over	Build-out and contingency (Assumptions tab, section 8)	[ ]	[ ]
Slower opening ramp	Opening ramp-up, months 1 to 6 (Assumptions tab, section 3)	[ ]	[ ]
A health or safety incident	Add the cost of the response (Assumptions tab, section 7)	[ ]	[ ]
A landlord dispute	Occupancy and operating expenses (Assumptions tab, section 7)	[ ]	[ ]

10. Appendix checklist

This appendix is an addition by Let's Talk Business Plans, not one of the SBA's sections. Attach what your reader asks for and tick it.

☐ Lease or letter of intent

☐ Contractor and equipment quotes

☐ Resumes of the key people

☐ Copies of licenses and permits

☐ Insurance

☐ Supplier agreements

☐ Photos of the site

☐ Menu draft

☐ Printouts from the free restaurant financial model: Startup & Funding, Key Ratios, Cash Flow, Break-Even

Sources for the rules quoted in this template: SBA pages (Plan your business; Launch your business; 7(a) loans), opened October 17, 2026. The links are in each section.