**Restaurant Business Plan
Financials Template**

1. Financial Overview

*Summarize the key financial projections and takeaways for your restaurant. Highlight expected revenue streams (dine-in, takeout, delivery, catering, etc.), cost structure, and profitability outlook. Provide insights into the financial health of your restaurant and how you plan to achieve financial sustainability.*

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1. Assumptions

*Each financial projection in this plan is based on industry-specific assumptions. In this section, outline key factors that influence your projections, such as the following:*

* *Average check size per customer*
* *Daily/weekly foot traffic and table turnover rates*
* *Seasonal variations in revenue*
* *Labor costs as a percentage of revenue*
* *Food cost percentage and supplier pricing trends*
* *Rent, utilities, and other fixed costs*

*Provide credible sources for your assumptions, such as industry reports, local market data, or historical restaurant performance trends.*

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1. Key Financial Indicators and Ratios

*Use this section to present key financial indicators and ratios that reflect your restaurant’s financial position and performance. Common restaurant-specific ratios include the following:*

* *Prime Cost Ratio: (Food Cost + Labor Cost) / Total Sales*
* *Gross Profit Margin: (Total Revenue - COGS) / Total Revenue*
* *Food Cost Percentage: (Total Food Cost / Food Sales)*
* *Beverage Cost Percentage: (Total Beverage Cost / Beverage Sales)*
* *Labor Cost Percentage: (Total Labor Cost / Total Sales)*
* *Break-even Sales Point: (Fixed Costs / Contribution Margin)*
* *Cash Flow to Revenue Ratio: (Net Cash Flow / Total Revenue)*

*These ratios help investors, lenders, and stakeholders assess the efficiency and profitability of your restaurant.*

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1. Break-Even Analysis

*Use this section to calculate how much revenue your restaurant needs to generate to cover all operating expenses before achieving profitability. Include a table and/or chart showing the following:*

* *Fixed Costs (rent, utilities, salaries, etc.)*
* *Variable Costs (food and beverage costs, hourly wages, marketing expenses)*
* *Contribution Margin (Revenue per sale - Variable Costs per sale)*
* *Break-even Point (Number of meals or sales required to cover costs)*

*A visual chart can help demonstrate how pricing and volume affect profitability.*

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1. Financial Statements
	1. Pro Forma Proft and Loss Statement (P&L)

*Use this section to provide a projected income statement. Detail the following:*

* *Projected revenue from food, beverage, and other sales*
* *Cost of Goods Sold (COGS), broken down by food and beverage costs*
* *Operating expenses (payroll, rent, utilities, and marketing)*
* *Projected net profit or loss after all expenses are accounted for*

*Stakeholders will use this to evaluate the restaurant’s expected profitability over time.*

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* 1. Pro Forma Cash Flow Statement

*Use this section to provide a cash flow forecast. Detail the following:*

* *Projected cash inflows from sales, loans, or investor funding*
* *Projected cash outflows for rent, payroll, inventory purchases, and operational expenses*
* *Net cash flow to assess liquidity and financial stability*

*This statement ensures your restaurant maintains sufficient cash to cover expenses and growth investments.*

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* 1. Pro Forma Balance Sheet

*Provide a projected balance sheet outlining the following regarding your restaurant:*

* *Assets (cash, inventory, equipment, furniture, etc.)*
* *Liabilities (loans, accounts payable, lease obligations, etc.)*
* *Equity (owner’s investment, retained earnings, etc.)*

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