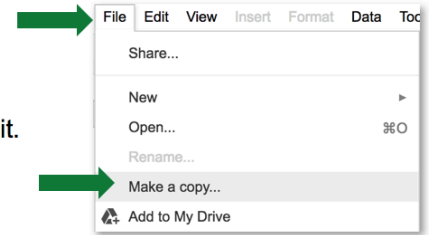


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Restaurant Business Plan Financials Template

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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.

2. 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.

3. 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: $(\text{Food Cost} + \text{Labor Cost}) / \text{Total Sales}$
- Gross Profit Margin: $(\text{Total Revenue} - \text{COGS}) / \text{Total Revenue}$
- Food Cost Percentage: $(\text{Total Food Cost} / \text{Food Sales})$
- Beverage Cost Percentage: $(\text{Total Beverage Cost} / \text{Beverage Sales})$
- Labor Cost Percentage: $(\text{Total Labor Cost} / \text{Total Sales})$
- Break-even Sales Point: $(\text{Fixed Costs} / \text{Contribution Margin})$
- Cash Flow to Revenue Ratio: $(\text{Net Cash Flow} / \text{Total Revenue})$

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

4. Break-Even Analysis

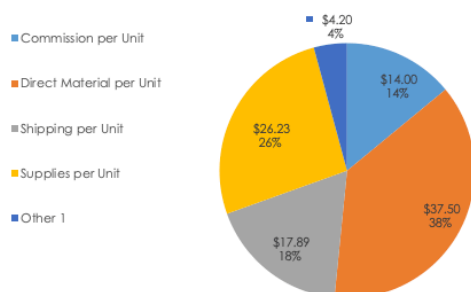
Use this section to calculate how much revenue your restaurant needs to generate to cover all operating expenses before achieving profitability. Include a table and/or chart showing the following:

- 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)

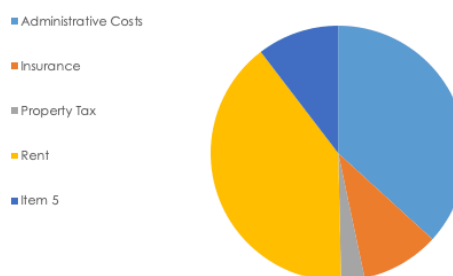
A visual chart can help demonstrate how pricing and volume affect profitability.

BREAK-EVEN ANALYSIS TEMPLATE

VARIABLE COST OVERVIEW



FIXED COST OVERVIEW



Complete non-shaded fields, only.

| PRODUCT NAME | VALUE | REPRESENTED AS | TOTAL |
|--------------|------------------|----------------|-------------|
| | SELLING PRICE | P | \$ 299.99 |
| | BREAK-EVEN UNITS | X | 32 |
| | BREAK-EVEN SALES | \$ | \$ 9,374.22 |

VARIABLE COSTS

| VARIABLE COSTS (per Unit) | \$ |
|---------------------------|-------------------|
| Commission per Unit | \$ 14.00 per unit |
| Direct Material per Unit | \$ 37.50 per unit |
| Shipping per Unit | \$ 17.89 per unit |
| Supplies per Unit | \$ 26.23 per unit |
| Other 1 | \$ 4.20 per unit |
| Other 2 | \$ - per unit |
| TOTAL | \$ 99.82 |

VARIABLE COSTS (per Percentage)

| VARIABLE COSTS (per Percentage) | % |
|---------------------------------|---------------|
| Commissions | 0.0% per unit |
| Other | 0.0% per unit |
| Other | 0.0% per unit |
| Other | 0.0% per unit |
| TOTAL | 0.0% |

VARIABLE COSTS OVERVIEW

| VALUE | REPRESENTED AS | FORMULA | TOTAL |
|--------------------------------|----------------|--------------------|-----------|
| TOTAL VARIABLE COST (per Unit) | V | | \$ 99.82 |
| CONTRIBUTION MARGIN (per Unit) | CM | P - V | \$ 200.17 |
| CONTRIBUTION MARGIN RATIO | CMR | 1 - V / P = CM / P | 66.7% |

| COMPANY NAME | DATE COMPLETED | PERIOD COVERED | |
|--------------|----------------|----------------|----------|
| | | START DATE | END DATE |
| | 00/00/00 | 00/00/00 | 00/00/00 |

FIXED COSTS

| | |
|-------------------------|-------------|
| Administrative Costs | \$ 2,300.00 |
| Insurance | \$ 620.00 |
| Property Tax | \$ 185.00 |
| Rent | \$ 2,500.00 |
| Item 5 | \$ 650.00 |
| Item 6 | \$ - |
| Item 7 | \$ - |
| Item 8 | \$ - |
| Item 9 | \$ - |
| Item 10 | \$ - |
| Item 11 | \$ - |
| Item 12 | \$ - |
| Item 13 | \$ - |
| TOTAL FIXED COSTS (TFC) | \$ 6,255.00 |

BREAK-EVEN POINT

| VALUE | REPRESENTED AS | FORMULA | TOTAL |
|------------------|----------------|-------------------|-------------|
| BREAK-EVEN UNITS | X | TFC / (P - V) | 32 |
| BREAK-EVEN SALES | \$ | X * P = TFC / CMR | \$ 9,374.22 |

5. Financial Statements

5.1 Pro Forma Profit 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.

PROFIT AND LOSS BASIC TEMPLATE

| COMPANY NAME | TIME PERIOD COVERED |
|--------------|---------------------|
| | |

equals net income minus total expenses

| NET INCOME |
|------------|
| \$ - |

| INCOME | |
|---|------|
| Sales Income (including deductions for returns and discounts) | \$ - |
| Other Income | \$ - |
| NET INCOME | \$ - |

| COST OF GOODS SOLD | |
|--------------------|------|
| CoGS | \$ - |
| TOTAL CoGS | \$ - |

| | |
|--------------------------------|------|
| NET INCOME INCOME MINUS CoGS | \$ - |
|--------------------------------|------|

| EXPENSES | |
|--------------------|------|
| Wages and benefits | \$ - |
| Rent/Mortgage | \$ - |
| Utilities | \$ - |
| Office Supplies | \$ - |
| Phone | \$ - |
| Web hosting | \$ - |
| Insurance | \$ - |
| Travel | \$ - |
| Depreciation | \$ - |
| Taxes | \$ - |
| Other Expenses | \$ - |
| TOTAL EXPENSES | \$ - |

5.2 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.

CASH FLOW STATEMENT TEMPLATE

COMPANY NAME

FOR THE YEAR ENDED

User to complete non-shaded fields, only.

| OPERATING ACTIVITIES | |
|---|------------------------|
| Net Income | \$ 590,400.00 |
| Changes in Working Capital | \$ (5,000.00) |
| Depreciation and Amortization | \$ 7,800.20 |
| Accounts Receivable | \$ 5,400.00 |
| Accounts Payable | \$ (56,000.00) |
| Deferred Taxes | \$ (9,000.00) |
| Other | \$ - |
| NET CASH FROM OPERATING ACTIVITIES | \$ 533,600.20 |
| INVESTING ACTIVITIES | |
| Cash From Sale Of Capital Assets | \$ 57,000.00 |
| Cash Paid for Purchase Of Capital Assets | \$ (670,000.00) |
| Increases in All Other Long-Term Assets | \$ 300.00 |
| Other 1 | \$ - |
| Other 2 | \$ - |
| Other 3 | \$ - |
| NET CASH FROM INVESTING ACTIVITIES | \$ (612,700.00) |
| FINANCING ACTIVITIES | |
| Proceeds from Common Stock Issuance | \$ 78,000.00 |
| Proceeds from Long-Term Debt Issuance | \$ (9,000.00) |
| Dividends Paid Out | \$ (2,000.00) |
| Proceeds from Preferred Stock Issuance | \$ 4,000.00 |
| NET CASH FROM FINANCING ACTIVITIES | \$ 71,000.00 |
| Net Increase or Decrease In Cash and Cash Equivalents During Period | \$ (8,099.80) |
| Cash and Cash Equivalents at Beginning of Period | \$ 56,000.00 |
| CASH AND CASH EQUIVALENTS AT END OF PERIOD | \$ 47,900.20 |

5.3 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.)

BALANCE SHEET TEMPLATE

[COMPANY NAME]

Complete non-shaded cells, only. Formulas fill automatically.

| ASSETS | [YEAR] | [YEAR] |
|--|--------|--------|
| CURRENT ASSETS | | |
| Cash | \$ - | \$ - |
| Accounts Receivable | \$ - | \$ - |
| Inventory | \$ - | \$ - |
| Prepaid Expenses | \$ - | \$ - |
| Short-Term Investments | \$ - | \$ - |
| TOTAL CURRENT ASSETS | \$ - | \$ - |
| FIXED (LONG TERM) ASSETS | | |
| Long-Term Investments | \$ - | \$ - |
| Property / Equipment | \$ - | \$ - |
| (Less Accumulated Depreciation) insert negative amount | \$ - | \$ - |
| Intangible Assets | \$ - | \$ - |
| TOTAL FIXED ASSETS | \$ - | \$ - |
| OTHER ASSETS | | |
| Deferred Income Tax | \$ - | \$ - |
| Other | \$ - | \$ - |
| TOTAL OTHER ASSETS | \$ - | \$ - |
| TOTAL ASSETS | \$ - | \$ - |

| COMMON FINANCIAL RATIO | [YEAR] | [YEAR] |
|---|--------|--------|
| Debt Ratio Total Liabilities / Total Assets | | |
| Current Ratio Current Assets / Current Liabilities | | |
| Working Capital Current Assets - Current Liabilities | \$ - | \$ - |
| Assets-to-Equity Ratio Total Assets / Owner's Equity | | |
| Debt-to-Equity Ratio Total Liabilities / Owner's Equity | | |

BALANCE SHEET

| LIABILITIES AND OWNER'S EQUITY | [YEAR] | [YEAR] |
|---|--------|--------|
| CURRENT LIABILITIES | | |
| Accounts Payable | \$ - | \$ - |
| Short-Term Loans | \$ - | \$ - |
| Income Taxes Payable | \$ - | \$ - |
| Accrued Salaries and Wages | \$ - | \$ - |
| Unearned Revenue | \$ - | \$ - |
| Current Portion of Long-Term Debt | \$ - | \$ - |
| TOTAL CURRENT LIABILITIES | \$ - | \$ - |
| LONG TERM LIABILITIES | | |
| Long-Term Debt | \$ - | \$ - |
| Deferred Income Tax | \$ - | \$ - |
| Other | \$ - | \$ - |
| TOTAL LONG-TERM LIABILITIES | \$ - | \$ - |
| OWNER'S EQUITY | | |
| Owner's Investment | \$ - | \$ - |
| Retained Earnings | \$ - | \$ - |
| Other | \$ - | \$ - |
| TOTAL OWNER'S EQUITY | \$ - | \$ - |
| TOTAL LIABILITIES AND OWNER'S EQUITY | \$ - | \$ - |

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