



B U S I N E S S P L A N · I N D I A

Restaurant (Fine / Casual Dining)

Distinctive cuisine, warm service and ambience - dine-in and delivery

HOSPITALITY

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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This document is confidential and prepared for planning purposes. All financial figures are illustrative model assumptions for an Indian MSME context and must be validated against live quotes, local rates and professional advice before any investment or borrowing decision.

1. Executive Summary

This plan sets out a **Restaurant (Fine / Casual Dining)** in India — a full-service, dine-in restaurant with a defined cuisine & concept, table service, bar (where licensed), ambience & an accompanying delivery/takeaway channel. It earns food & beverage margins on dine-in & delivery, monetising cuisine, experience, location & brand — a hospitality business where food cost, labour, rent & footfall/table-turns drive economics.

Eating out & ordering in are large, growing habits in India, driven by rising incomes, urbanisation, young demographics, social dining & the delivery boom. Casual & fine dining reward a strong concept, consistent food quality, service, ambience, location & increasingly a delivery channel & digital presence. Margins are healthy on beverages & well-run food, but the business is sensitive to food cost, labour, rent & footfall/table-turns — making concept, location, cost control & consistency decisive.

This is an MSME hospitality business — funded partly by the promoter and partly through bank finance (term loan for fit-out/kitchen + CC/OD for working capital, under Mudra/CGTMSE). This plan models a restaurant requiring **₹65 lakh** (₹22 lakh promoter + ₹43 lakh bank finance), targeting **₹1.8 crore** revenue in Year 1 and **₹3 crore** by Year 3. (*Casual/fine dining; F&B margins, food-cost/labour/rent-sensitive, concept- & footfall-driven.*)

2. Business Description, Vision & Legal Structure

Concept: A full-service restaurant with a distinctive cuisine & concept, quality food, warm service & ambience - dine-in plus delivery/takeaway.

Vision: To be a beloved dining destination in its catchment.

Mission: Delight guests with consistent food, service & experience - in-restaurant & at home.

Legal structure options

- **Proprietorship / Partnership** — simplest for a single outlet.
- **LLP / Private Limited** — recommended for scale, multiple outlets, brand & funding.

Regulatory anchor: a restaurant is a licence-heavy hospitality business — FSSAI, Shops & Establishments, GST, trade & health/sanitary licences, fire NOC, liquor licence (if serving alcohol), music/PPL licence, weights-and-measures, pollution/effluent (kitchen) & signage. Concept, location, food quality & consistency, service, cost control (food cost, labour, rent) & footfall/table-turns determine success; healthy F&B margins but cost- & footfall-sensitive.

3. Promoter & Ownership

Led by a promoter with F&B/hospitality experience & passion (chef-led or restaurateur). The team includes head chef & kitchen brigade, service/floor, bar (if licensed), and manager, with delivery/marketing. Concept, food quality, service & cost control are the differentiators. Ownership & stakes are editable inputs.

4. Market Analysis — India

India's food-services market is large & fast-growing, driven by rising incomes, urbanisation, young demographics, working households, social & occasion dining, and the delivery boom (Swiggy/Zomato). Consumers seek quality, variety, experience & convenience across casual & fine dining. The market rewards concept, consistency, service, location, ambience & a delivery channel; it is competitive & cost-/footfall-sensitive, met with differentiation, cost

control & guest loyalty.

Demand drivers

- **Rising incomes & urbanisation.**
- **Young, social & occasion dining.**
- **Working households & convenience.**
- **Delivery boom & digital discovery.**
- **Experience & variety** demand.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Food-services market in India	Very large
SAM	Catchment + delivery radius	Substantial
SOM (Yr 1-3)	Covers + delivery orders	Scaling

Target segments

- Families & groups (dine-in).
- Couples & occasions.
- Young professionals & social diners.
- Delivery & takeaway customers.

5. Competition & Competitive Advantage

Landscape: other restaurants, cafes, QSRs, cloud kitchens & delivery brands. The restaurant competes on concept, food quality, consistency, service, ambience, location & value.

The restaurant's edge

- **Distinctive concept & cuisine.**
- **Consistent food quality.**
- **Service & ambience.**
- **Location & delivery reach.**
- **Guest loyalty & reviews.**

6. Products & Revenue Model

Stream	Model	Basis
Dine-in food	F&B margin (food cost ~30-35%)	Core
Beverages / bar	High margin (60-75%)	Margin driver
Delivery / takeaway	Margin (net aggregator ~18-25%)	Reach/volume
Private dining / events	Higher margin	Occasion
Desserts / add-ons	High margin	Basket/AOV

Food runs ~30-35% food cost; **beverages/bar** (60-75% margin) are the profit driver; delivery adds volume but aggregator commissions (~18-25%) compress margin. Food cost, labour, rent (as % of sales), table-turns/covers & beverage/delivery mix drive economics — the decisive dining levers.

7. Go-to-Market — Marketing & Sales

- **Location, ambience & word-of-mouth.**
- **Delivery platforms & digital discovery** (Google/Zomato/Instagram).
- **Reviews, ratings & social.**
- **Offers, events & loyalty.**
- **Consistency & guest experience.**

Sales approach

Draw guests (location, concept, digital, reviews) → delight with food, service & ambience → drive beverage & dessert attach → add delivery/takeaway volume → retain via consistency, loyalty & reviews. Concept, consistency, beverage/delivery mix & cost control build profit on healthy F&B margins.

8. Operations Plan

- **Premises & kitchen:** well-located dining space, professional kitchen, bar (if licensed), ambience & seating for target covers.
- **Process:** menu & sourcing → prep & cook (SOPs/portion control) → serve (dine-in) & dispatch (delivery) → billing/POS → hygiene & feedback.
- **Supply & cost:** vendor sourcing, portion & food-cost control, wastage management, inventory.
- **Tech:** POS/KOT, inventory/food-cost, delivery-aggregator integration, CRM/loyalty, reviews.
- **Compliance:** FSSAI, health/fire/liquor/music licences, hygiene & food-safety standards.

Restaurant workflow

Stage	Activity	Metric
Menu/source	Recipe/vendor	Food cost %
Prep/cook	SOP/portion	Consistency/wastage
Serve	Dine-in/delivery	Covers/turns
Bill	POS/KOT	AOV/attach
Retain	Feedback/loyalty	Reviews/repeat

9. Regulatory, Licences & Compliance (India)

- **Food safety:** FSSAI licence; health/sanitary & hygiene standards; kitchen effluent/pollution norms.
- **Premises & safety:** Shops & Establishments; trade licence; fire NOC; signage; lift/DG as applicable.
- **Beverages & music:** liquor/excise licence (if serving alcohol); music/PPL licence.
- **Tax & labour:** GST; PAN/TAN; Udyam; labour/ESI/PF; weights-and-measures.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / restaurant manager	1	2	2
Kitchen (chef & brigade)	8	11	15
Service / floor & bar	8	11	15
Delivery/packing & support	3	4	6
Admin, cash & marketing	2	3	4
Total	22	31	42

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-4	Site, fit-out, kitchen, licences, menu, hiring, launch
Ramp	Month 4-9	Covers, delivery live, consistency, reviews
Traction	Month 9-12	Table-turns & food-cost control; ₹1.8cr revenue
Optimise	Year 2	Menu engineering, beverage/delivery mix, loyalty
Scale	Year 3	₹3cr revenue; second outlet/brand

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. They are not projections of guaranteed results. Casual/fine dining; healthy F&B margins, food-cost/labour/rent-sensitive.

12.1 Project cost & means of finance

Capital requirement	₹
Fit-out, interiors & ambience	30,00,000
Kitchen equipment & bar	18,00,000
Licences, deposits & pre-operative	8,00,000
Opening inventory & launch	4,00,000
Working-capital margin	5,00,000
Total project cost	65,00,000
Promoter contribution	22,00,000
Bank finance (term + CC, Mudra/CGTMSE)	43,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Dine-in food	95,00,000	1,30,00,000	1,60,00,000
Beverages / bar	40,00,000	58,00,000	72,00,000
Delivery, takeaway & events	45,00,000	62,00,000	68,00,000
Total revenue	1,80,00,000	2,50,00,000	3,00,00,000
Food & beverage cost	63,00,000	86,00,000	1,02,00,000
Rent & utilities	27,00,000	30,00,000	33,00,000
Salaries & staff	45,00,000	58,00,000	70,00,000
Aggregator, marketing & overheads	30,00,000	40,00,000	47,00,000
Interest & other	5,00,000	6,00,000	7,00,000
Total expenses	1,70,00,000	2,20,00,000	2,59,00,000
Net profit (before tax)	10,00,000	30,00,000	41,00,000
Net margin	5.6%	12.0%	13.7%

12.3 Unit economics & break-even

- **Prime cost:** food+beverage cost (~35%) + labour (~25%) = prime cost; keeping it under ~60% of sales is the core discipline; beverages lift blended margin.
- **Rent & footfall:** rent ≤ ~12-15% of sales; table-turns/covers & delivery volume drive the topline against fixed rent.
- **Break-even:** at monthly covers + delivery covering fixed costs; reached within Year 1 as footfall & delivery build.

12.4 Projected Cash Flow — Year 1 (quarterly, illustrative)

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	5,00,000	5,15,000	5,40,000	5,80,000
Collections	36,00,000	43,00,000	49,00,000	52,00,000
F&B, rent, staff & operating	35,85,000	42,75,000	48,60,000	51,40,000
Closing balance	5,15,000	5,40,000	5,80,000	6,40,000

Dine-in is immediate cash/UPI/card (favourable); aggregator payouts lag ~7-15 days; food inventory & staff are steady outflows; rent is fixed. Food-cost/portion control, table-turns, aggregator-mix discipline, CC limit & the WC margin manage cash; over-staffing or high rent-to-sales are the main risks.

12.5 Key Performance Indicators to Monitor

- **Sales:** covers; table-turns; AOV; delivery mix; revenue/seat.
- **Cost:** food cost %; beverage margin; prime cost %; rent %.
- **Ops:** wastage; ticket time; hygiene scores.
- **Guest:** ratings/reviews; repeat; loyalty.

13. Funding Requirement & Bankability

Total ask: **₹43 lakh bank finance** against ₹22 lakh promoter contribution — term loan for fit-out/kitchen + CC for working capital, under Mudra/CGTMSE. Bankability rests on healthy F&B margins, prime-cost & rent discipline, footfall/delivery & the promoter's F&B track record; Year-1 profit ~₹10 lakh & growing supports servicing. Fast cash cycle aids repayment; concept & location de-risk the ramp.

13.1 Funding utilisation

Use of funds	₹	% of total
Fit-out, interiors & ambience	30,00,000	46.2%
Kitchen equipment & bar	18,00,000	27.7%
Licences, deposits & pre-operative	8,00,000	12.3%
Working-capital margin	5,00,000	7.7%
Opening inventory & launch	4,00,000	6.2%
Total	65,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Food cost & wastage	Portion control; sourcing; menu engineering; inventory systems
Rent / labour cost pressure	Rent-to-sales discipline; productivity; covers/turns; beverages
Aggregator commission & dependence	Own delivery/dine-in mix; direct orders; loyalty
Consistency & reviews	SOPs, training, quality control; feedback loop
Competition & footfall	Concept, location, experience, loyalty & delivery

15. SWOT Analysis

Strengths Growing dining/delivery demand; healthy beverage margins; concept & experience; fast cash cycle.	Weaknesses Food-cost/labour/rent-sensitive; footfall-dependent; consistency-critical; licence-heavy.
Opportunities Delivery growth; events/private dining; menu & beverage engineering; loyalty; second outlet/brand.	Threats Competition & cloud kitchens; aggregator commissions; cost inflation; economic/discretionary cycles.

16. Recommended AiSevak Tools for This Business

This restaurant would use AiSevak's Hospitality vertical tools in delivery:

- **Restaurant ops:** POS/KOT, food-cost/inventory, aggregator-integration and CRM/loyalty tools.

- **Compliance:** FSSAI, fire/health/liquor-licence, GST and labour/ESI-PF tools (with Legal & Finance verticals).
- **Practice:** Business Plan, prime-cost/menu-engineering and Break-even tools to model the restaurant.

17. Key Assumptions & Notes

- Casual/fine dining; dine-in + beverages + delivery/takeaway + events; food cost ~30–35%, beverages 60–75% margin.
- Prime cost (F&B + labour) discipline & rent-to-sales are decisive; aggregator commissions (~18–25%) compress delivery margin.
- Term + CC finance (Mudra/CGTMSE); FSSAI, fire/health/liquor/music licences, GST, labour compliance.
- Concept, consistency, footfall/table-turns & cost control drive economics; figures illustrative, exclude GST.

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