Juniper Lunch Truck

Completed fictional example • 12-month launch plan

Juniper Lunch Truck is an invented lunch-bowl business in Juniper Junction (fictional U.S. city). Every business, person, place, quote, booking and dollar amount in this example is fictional. It demonstrates planning structure, not market demand or expected returns.

Plan detail	Fictional entry
Business / owner	Juniper Lunch Truck / Avery Reed
Location / jurisdiction	Juniper Junction (fictional U.S. city)
Version / launch month	2026-11-18 / Month 1 (calendar date unassigned)
Purpose / audience	Decide whether the launch has adequate cash before signing commitments.

1. Executive summary

State your concept, customers, operating format, launch conditions, funding and the main unresolved risk.

We plan one used truck offering three lunch bowls. Initial funding is $105,000.00: $45,000.00 owner equity and a proposed $60,000.00 loan, with no approval assumed. Pre-opening spending is $90,000.00 and opening cash is $15,000.00. Year 1 sales in this scenario are $194,090.00. Cash falls as low as $4,724.50; maintaining our $5,000.00 cushion requires $275.50 more cash or an equivalent reduction in spending. We will resolve that shortfall before launch.

Scope: this pack covers a first-year launch forecast. A funding application may also require multi-year projections, balance sheets, tax returns, collateral details and lender-specific forms. It is not lender-approved or a complete financing application.

2. Company, ownership & team

Describe the legal structure, owner experience, responsibilities and decision rights.

Fictional owner Avery Reed plans a single-member LLC, subject to professional advice on state formation and tax treatment. Avery is assumed to have three years of line-cook experience; this is invented background, not a credential. The owner handles buying, cooking and compliance. One hourly assistant covers prep, service and cleanup. The owner works without a salary in this scenario and takes distributions shown separately in cash flow.

Role / person	Responsibilities	Evidence or hiring condition
Avery / owner	Menu, supplier orders, food safety, site agreements	Fictional experience; real plan needs CV and references
Hourly assistant	8 paid hours per service day, all tasks combined	$20/hour + 15% employer burden assumed
Bookkeeper / adviser	Review cash, tax treatment, payroll and records	Not retained; identify and price before launch

Launch decision gates

Gate	Owner / target	Evidence needed
Confirm sites and rules	Owner / before vehicle commitment	Written site permission and agency requirements
Close funding gap	Owner / before launch	Revised cash plan and written financing terms
Prove service capacity	Owner + assistant / pre-opening	Timed paid pilot; no assumed bookings

Business description prompts

The business will own the used truck and use a licensed commissary for storage, prep and cleaning. No location, permit or supplier is confirmed. The plan will be revised before buying if local requirements make the vehicle or intended sites unsuitable.

3. Customers, market & locations

Name the specific customers, competitors, service sites and evidence you will collect.

The target is workers seeking a short weekday lunch near two fictional office clusters. A smaller brewery evening service is a secondary channel. This is a demand hypothesis: there is no claimed survey, contract, footfall count or paid pilot behind the numbers. The Month 1 assumption is 40 orders per service day; the peak assumption is 75, not a market benchmark.

Question	Plan / hypothesis	Evidence to add
Office lunch customers	Short queue, consistent bowl portions	Count passersby and alternatives at lunch
Nearby fast-casual meals	Compare total meal price and wait time	Dated menu photos and timed visits
Juniper Office Lot A (fictional)	Proposed weekday lunch; no agreement	Landowner agreement and permitted-use check
Juniper Brewery Lot B (fictional)	Included in total orders; no extra catering sales	Written terms, site fee and cancellation rules

Demand test and route decision

Before signing a recurring site contract, run two permitted pilots and record paid orders, average ticket, queue time, waste and labor hours. Compare actual orders with the planned 40 per service day. If a site misses its cash-neutral requirement, change the route, pricing or cost plan and re-run the workbook. Do not treat social-media interest as paid demand.

Local verification

No real jurisdiction is represented by Juniper Junction. A real plan must identify the health department, fire authority, motor-vehicle requirements, tax registration and local vending or zoning rules. Include commissary and wastewater requirements, inspection timing, location restrictions and renewal dates.

4. Menu, pricing & marketing

Connect portion cost, price, sales mix, production capacity and customer acquisition.

Three bowls share rice, vegetables and sauces to simplify prep. Each modeled order is one bowl; the sample has no drinks, catering or separate add-on sales. The assumed mix produces a $13.00 weighted ticket and $4.16 food-and-packaging cost per order (32%). Card fees are budgeted at 3% of total sales.

Item	Price	Food + pack	Sales mix
Pork bowl	$13.00	$4.16	50%
Chicken bowl	$14.00	$4.48	30%
Bean bowl	$11.50	$3.68	20%

Recipe and capacity checks

The sample costs are invented, not supplier quotes. Replace them with portion-level ingredient, packaging and waste costs. Test batch holding and service speed, label allergens and keep raw/cooked foods separate. The planned 75-order peak must fit refrigeration, prep space and the actual service window before it becomes a production target.

Channel	Action	Budget / measurement
Weekly location posts	Post permitted locations, hours and menu	Included in $300/month marketing cash
Office outreach	Ask site managers about permitted paid pilots	Track paid orders; no bookings assumed
Repeat lunch customers	Simple return-visit offer within menu economics	Measure repeat orders; no discount lift assumed

Catering is a possible later channel, with zero separate revenue assumed here. Any future booking will replace or add explicit service days and orders in the workbook, alongside event fees and added labor; it will not be counted twice.

5. Operations, staffing & compliance

Write a weekly operating plan another person could follow.

Avery prepares at the commissary, transports food under appropriate temperature controls, runs service with the assistant, and returns for cleaning, waste disposal and storage. Service days vary from 18 to 22 monthly. The assistant works eight paid hours per service day including prep and cleanup; owner time is separate. This is a staffing assumption requiring a timed trial and local wage/payroll review.

Area	Operating plan	Proof / fallback
Prep and storage	Commissary before/after every service; inventory checks	Agreement and storage capacity still to verify
Suppliers	Two deliveries weekly; track stock and waste	Qualify a backup food and packaging supplier
Food safety	Temperature logs, handwashing, allergen and cleanup procedures	Complete local training and inspection steps
Vehicle / equipment	Pre-service refrigeration, power, water and vehicle checklist	Budget maintenance cash; stop service if unsafe
Approvals and coverage	Verify local vending, health, fire and insurance requirements	No approvals claimed; record actual renewal dates

Recurring cash budget

Fixed cost	Monthly cash
Commissary and storage	$1,200.00
Insurance	$400.00
Fuel and propane	$600.00
Marketing	$300.00
Maintenance cash allowance	$250.00
Bookkeeping and software	$200.00
Other recurring cash costs	$150.00

Replace even months with actual payment timing. Deposits and first premiums must not be counted twice. Maintenance here is assumed cash spent, not an accounting reserve.

6. Startup budget & funding

List pre-opening cash uses, funding sources, opening cash and financing terms.

All listed startup cash is spent before Month 1. Initial inventory is retained as a working buffer while monthly purchases replace usage. The opening cushion is cash left after spending, not an extra startup expense. No supplier credit or receivable delay is modeled.

Pre-opening use of cash	Amount
Used truck	$52,000.00
Kitchen retrofit and equipment	$18,000.00
Permits and inspections	$2,500.00
Insurance deposit	$1,500.00
Commissary and storage deposits	$2,000.00
Opening food and packaging inventory	$3,000.00
Branding, POS and launch marketing	$4,000.00
Pre-opening repairs, supplies and purchase taxes	$7,000.00
Total	$90,000.00

Funding / cash	Amount
Owner equity	$45,000.00
Proposed loan proceeds	$60,000.00
Opening cash	$15,000.00
Minimum cash cushion	$5,000.00
Peak gap to cushion	$275.50

The illustrative loan charges 9% annual interest on the start-of-month balance, with $1,000 principal paid at month end. New borrowing would accrue a full month of interest. Year 1 principal is $12,000; the remaining $48,000 is still owed after Month 12. This is not an amortizing lender quote. No additional funding is silently added to close the cash gap.

7. Monthly forecast & financial interpretation

Copy your recalculated workbook results and explain the drivers and cash low point.

The baseline projects $194,090.00 sales across 12 months and closes with $15,157.50 cash. A positive final balance does not remove the earlier funding need. Operating cash before debt, tax and draws is $44,062.50; it is not net profit.

Month	Days	Orders/day	Sales	Closing cash
M1	18	40	$9,360.00	$11,222.00
M2	18	45	$10,530.00	$8,212.00
M3	20	50	$13,000.00	$5,697.00
M4	20	55	$14,300.00	$4,784.50
M5	20	60	$15,600.00	$4,724.50
M6	22	65	$18,590.00	$5,497.50
M7	22	70	$20,020.00	$7,957.50
M8	22	70	$20,020.00	$10,425.00
M9	22	75	$21,450.00	$13,079.50
M10	22	75	$21,450.00	$16,491.50
M11	20	65	$16,900.00	$17,321.50
M12	18	55	$12,870.00	$15,157.50

Cash and profit use different rules

Sales exclude sales tax and tips; collected sales tax and its remittance timing need a separate schedule. Product cash purchases assume constant inventory. Loan proceeds are financing, and principal payments do not reduce accounting profit. Owner draws are distributions, separate from employee pay. Depreciation is noncash and excluded. A true profit-and-loss forecast needs those accounting adjustments.

Tax cash is an illustrative $750 in Months 3, 6, 9 and 12, not a tax calculation. Employer payroll burden is already in staff cost. Depending on entity tax status, personal income-tax payments may be owner distributions. Confirm classification, amount and dates with a qualified adviser.

8. Risks, stress tests & next decisions

Test lower demand, a lower ticket, higher costs, delayed opening and less starting cash.

The baseline is not yet ready for launch because it dips below the chosen cash cushion. The first action is to reduce or defer spending, change owner draws, improve the route economics, or obtain explicit additional equity/financing; each change must be entered and re-tested. Financing is not assumed approved.

Scenario	Change	Result / decision
Baseline	Scenario in workbook	Lowest cash $4,724.50; cushion gap $275.50
20% fewer orders	Every monthly order/day input × 0.8	Lowest cash $-10,074.20; gap to zero $10,074.20
Higher product cost	Food + packaging rate rises to 38%	Year-end cash $3,512.10
Less owner funding	Initial owner equity reduced by $10,000	Peak gap to zero $5,275.50

Before sharing the plan

- Replace fictional claims with dated site observations, quotes, agreements and owner experience.
- Reconcile the funding request to startup uses and the lowest cash point, not just year-end cash.
- Confirm vehicle suitability, permits, insurance, commissary access and staffing cost.
- Add full profit-and-loss, balance-sheet and longer-term schedules if your intended reader requires them.

Appendix and source log

This teaching example includes no real quotes, permits, customers, lender offer or contracts. SBA guidance informed the section structure and the distinction between startup and recurring expenses. It does not validate this fictional business or its numbers.

U.S. Small Business Administration: Plan your business — https://www.sba.gov/counseling/plan-your-business/#business-plan

U.S. Small Business Administration: Calculate your startup costs — https://www.sba.gov/business-guide/plan-your-business/calculate-your-startup-costs