

Bakery Business Plan

Sample plan for Golden Crumb Bakery (fictional example)

Prepared by: [Owner name]

[Business address]

[Phone] | [Email] | [Website]

Date: [Month, Year]

How to use this sample: the business name, figures and descriptions are a fictional example to show what a finished plan looks like. Replace everything in [brackets] and every example number with your own research before you share it. Cost ranges are rough planning figures and vary widely by location.

1. Executive Summary

Golden Crumb Bakery is a new bakery business based in [City, State]. We will serve neighborhood morning and weekend customers and cafes and restaurants buying wholesale bread, offering daily breads and pastries, custom celebration and wedding cakes and wholesale bread for local restaurants. Our goal is to become the go-to choice for [your target customer] in [your area] by [your key difference, such as quality, speed, price or specialty].

We project first-year revenue of about \$340,000, growing to \$489,000 by year three. Startup costs are estimated between \$76,000 and \$296,000. We are seeking \$186,000 in [loan / investment / owner funds] to cover startup costs and working capital. [Add one or two sentences on the owner's experience and any early traction such as signed customers, pre-orders or a secured location.]

2. Company Description

Bakeries live on early mornings, consistent quality and a loyal neighborhood following. A good bakery plan shows the production schedule, the mix between retail counter sales and wholesale accounts, and how ingredient costs translate into prices for breads, pastries and custom cakes.

Item	Details
Legal name	[Golden Crumb Bakery LLC]
Legal structure	[LLC / sole proprietorship / corporation / partnership]
Location	[Address or service area]
Owners	[Names and ownership %]
Stage	[Idea / pre-launch / operating since 20XX]

Mission statement

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3. Products and Services

Offering	Description	Price	Cost to deliver
Daily breads and pastries	[Describe]	[\$]	[\$]
Custom celebration and wedding cakes	[Describe]	[\$]	[\$]
Wholesale bread for local restaurants	[Describe]	[\$]	[\$]
Coffee and light breakfast items	[Describe]	[\$]	[\$]
Holiday and seasonal pre-orders	[Describe]	[\$]	[\$]

Revenue streams:

- Retail counter sales
- Wholesale accounts

- Custom orders with deposits

4. Market Analysis

Target customers:

- Neighborhood morning and weekend customers
- Cafes and restaurants buying wholesale bread
- Custom cake clients for weddings and birthdays
- Corporate clients ordering pastry trays

Market	Estimate	Source
Potential customers in our area	[#]	[Census data, local reports]
Customers we can realistically reach	[#]	
Target share in year one	[%]	

Industry trends affecting our business

5. Competition

Competitor	Strengths	Weaknesses	Price range
[Competitor 1]			
[Competitor 2]			
[Competitor 3]			

Why customers will choose us

6. Marketing and Sales

Planned marketing activities:

- Daily social posts of fresh items
- Pre-order system for holidays
- Wholesale sampling visits to cafes
- Local farmers market booth

Channel	Monthly budget	Goal
Daily ...	[\$]	[#]

Pre-order ...	[\$]	[#]
Wholesale ...	[\$]	[#]

7. Operations

Location, facilities and equipment

Suppliers and day-to-day operations

Licenses, permits and insurance to obtain:

- Retail food establishment permit ☐ obtained
- Business license and EIN ☐ obtained
- Food handler certifications ☐ obtained
- Cottage food license if starting from home (where allowed) ☐ obtained
- Signage and occupancy permits ☐ obtained

Requirements vary by state and city. Confirm with your local licensing office.

8. Management and Staffing

Name	Role	Experience
[Owner name]	Owner / manager	[Relevant experience]

Hiring plan for the first three years

9. Key Performance Indicators

Metric	Why it matters	Our target
Ingredient cost percentage	Bakeries often target 25 to 35% of sales.	[Target]
Waste rate	Unsold product thrown away or	[Target]

	donated each day.	
Wholesale share of revenue	Steady volume that smooths out slow retail days.	[Target]
Average ticket	How much each counter customer spends.	[Target]

10. Risks and How We Will Manage Them

Risk	How we will reduce it
Long hours and early starts that strain a small team	[Your plan]
Flour, butter and egg price swings	[Your plan]
Daily waste from overproduction	[Your plan]
Dependence on a few wholesale accounts	[Your plan]

11. Financial Plan

Estimated startup costs

Startup cost	Typical low	Typical high	Our estimate
Lease deposit and build-out	\$25,000	\$120,000	[\$]
Ovens, mixers and proofers	\$20,000	\$80,000	[\$]
Display cases and front-of-house	\$5,000	\$20,000	[\$]
Licenses and health permits	\$1,000	\$5,000	[\$]
Opening ingredients and packaging	\$3,000	\$8,000	[\$]
Pre-opening labor	\$5,000	\$15,000	[\$]
Marketing and signage	\$2,000	\$8,000	[\$]
Working capital reserve	\$15,000	\$40,000	[\$]
Total	\$76,000	\$296,000	[\$]

Three-year projection (illustrative)

	Year 1	Year 2	Year 3
Revenue	\$340,000	\$425,000	\$489,000
Cost of sales	\$119,000	\$148,750	\$171,150
Gross profit	\$221,000	\$276,250	\$317,850
Operating expenses	\$209,950	\$230,945	\$249,421
Net income before tax	\$11,050	\$45,305	\$68,429

Example assumptions: 65% gross margin, revenue growth of 25% in year two and 15% in year three. Replace these with your own numbers. Our free Excel financial projections template at BusinessPlanDownload.net builds this table from your assumptions.

12. Funding Request

We are requesting \$186,000 to fund startup costs and working capital. [Explain loan term or investor terms, how much the owners are investing, and how the funds will be repaid.]

Use of funds	Amount
Lease deposit and build-out	[\$]
Ovens, mixers and proofers	[\$]
Display cases and front-of-house	[\$]
Licenses and health permits	[\$]
Opening ingredients and packaging	[\$]
Pre-opening labor	[\$]
Marketing and signage	[\$]
Working capital reserve	[\$]

Appendix

Writing tips for a bakery plan:

- Include a production schedule showing what is baked when.
- Show your pricing method for custom cakes.
- Explain how you will reduce or repurpose day-old product.

Attach: owner resumes, lease or letter of intent, equipment quotes, permits, market research, photos and detailed financial statements.