HOME BAKERY BUSINESS PLAN

A free, practical template for cottage bakers — from Crumb Coach

Your bakery name:

Date:

This should take about 90 minutes to fill in. Skip anything that doesn't apply to you — the goal is a plan you'll actually reopen in month three, not a document to impress anyone.

1. Executive Summary

5–8 sentences: what you bake, who you serve, your sales channel, and your 6-month revenue goal.

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2. Products

Your menu:

Item	Size	Price	Cost	Expected weekly volume

What's NOT on your menu, and why:

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3. Customer

Describe your customer in one paragraph (be specific, not generic):

Where they find you (the channels you'll actually use):

4. Cottage Food Compliance

As far as we know, no U.S. state requires a written business plan to register as a cottage food operation — but every state has its own rules for what you can sell, how much, and how it must be labeled. Confirm current requirements on your own state's cottage food page before you sell.

Your state and the law you operate under:

Your sales cap:

Your labeling requirements:

Food handler / kitchen requirements:

5. Unit Economics

Cost per item = ingredients + packaging + your labor (pick an hourly rate and be honest about the minutes) + overhead.

Item	Ingredients	Packaging	Labor	Overhead	Total cost	Price	Margin

Which product is your profit driver?

6. Operations Workflow

Your order-to-handoff sequence (write your own version of each step):

1. How a customer discovers you

2. How they place an order

3. How you confirm it

4. How you plan/shop for it

5. How you bake/prepare it

6. How they pick up or receive it

7. How you follow up after

Your tools (ordering system, costing tool, labels):

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7. Marketing (first 90 days)

Your first 10 customers plan:

Content cadence (e.g. "1 Instagram post every Sunday"):

Referral mechanic:

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8. Financials

Startup costs:

Expense	Typical range	Your estimate
Permits / training	\$15–\$200	
Initial ingredients	\$150–\$300	
Packaging and labels	\$75–\$150	
Insurance	\$25–\$50/mo	
Equipment upgrades	\$0–\$500+	
Payment / ordering tools	Varies	

Month 1 / Month 3 / Month 6 projection (revenue, costs, owner labor, profit):

	Month 1	Month 3	Month 6
Revenue			
Ingredients + packaging			
Payment fees			
Other variable costs			
Fixed costs			
Operating profit before your labor			
Your labor (hours × rate)			

Effective earnings after your labor			

Break-even orders per week:

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9. Risks and Mitigations

The top 3 things that could derail this, and what you'll do about each.

Risk	Mitigation

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