

Food Truck Business — Workbook

This workbook turns the course into the actual artifacts a new truck needs: a costed budget, a permit tracker, a margin-tested menu, a booking pipeline, and a weekly route plan. Work the sections in order, and bring the templates to your lender, your health inspector, and your event organizers. Every exercise produces something you will reuse on the road.

The Business Behind the Truck: Costs, Capital, and Break-Even

Cost the whole machine, pin down your unit economics, and find the daily cover count that keeps you alive.

Worksheet: Four-Bucket Startup Budget

Fill a real dollar figure for every line, using local quotes for the three biggest items (vehicle, build-out, insurance). Total each bucket, then sum to your all-in launch number.

Vehicle and build total

Permits and deposits total

Opening inventory and smallwares total

Working capital (3 to 6 months) total

All-in launch cost

Funding: savings

Funding: equipment loan

Funding: line of credit (held as buffer)

Exercise: Cost Your Three Signature Items

Pick three planned menu items. For each, build a plate cost from portioned ingredients, then compute food-cost percentage and contribution margin in dollars.

- List every ingredient with its as-used portioned cost (cost per ounce or per each), including the bun, tortilla, or packaging.

- Sum to the plate cost, then divide by your planned price to get the food-cost percentage.

- Subtract food cost, packaging, and card fee from price to get the contribution margin in dollars.

- Which of the three contributes the most dollars per order, and is it the one you would push at the window?
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Exercise: Find Your Break-Even Cover Count

Convert fixed costs and contribution margin into a daily target you can feel during a shift.

- Total your monthly fixed costs (loan, commissary, insurance, subscriptions, owner draw).
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- Estimate your average contribution margin per ticket in dollars.
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- Divide fixed costs by contribution margin for break-even tickets per month, then by service days for a daily cover target.
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- Compare that daily target to how many covers your window can physically serve in a shift. Is there a healthy buffer?
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Checklist: Financial Readiness Check

- All-in launch budget complete with local quotes on vehicle, build-out, and insurance
- Working-capital bucket funded for at least three months
- Plate cost and contribution margin computed for every planned item
- Break-even cover count calculated and below my realistic peak throughput
- Funding sources confirmed, with a credit buffer kept untouched

Legal Setup: Permits, Health, and the Commissary

Map the permit stack in dependency order, prepare to pass inspection the first time, and lock in a commissary.

Worksheet: Permit Stack Tracker

For each layer, record the issuing office, cost, processing time, prerequisite, and renewal date. Call your local health department first; their build requirements change what truck you should buy.

Business registration / EIN — office, cost, status

Sales-tax permit — office, cost, status

Mobile food vendor permit — office, cost, prerequisite, status

Health permit — office, cost, prerequisite (commissary + fire), status

Fire safety inspection — office, cost, status

Commissary agreement — facility, monthly cost, status

Vehicle registration / parking-zone rules — office, cost, status

Checklist: Pre-Inspection Self-Check

- Probe thermometer calibrated and a temperature log started
- Cold holding at or below 40F and hot holding at or above 140F
- Handwash sink stocked and draining, separate from the three-compartment ware sink
- Raw protein physically separated from ready-to-eat food in the cold line
- Sanitizer bucket at correct concentration with test strips on hand

- [] Fire suppression tag current and extinguisher charged
- [] Food-manager certification (ServSafe or provincial equivalent) on the truck
- [] Commissary agreement and all permits posted or on hand

Exercise: Shortlist and Score Commissaries

Identify two or three commissary options and compare them on the factors that actually affect your day, not just price.

- For each option, list monthly cost including any storage and gray-water or grease disposal fees.

- Record access hours and confirm they cover your prep and late-night dumping needs.

- Measure drive time from each commissary to your two busiest planned routes.

- Confirm in writing that your health department accepts the facility as a valid commissary.

Menu Engineering and Pricing for Speed and Margin

Design a tight cross-utilized menu, price every item to target, and sort the menu with the engineering matrix.

Worksheet: Cross-Utilization Menu Grid

Put proteins down the side and formats across the top. Fill the cells where they intersect into real items so a small crew shares prep. Aim for 6 to 10 strong items total.

Protein 1 — taco / bowl / sandwich versions

Protein 2 — taco / bowl / sandwich versions

Vegetarian option — taco / bowl / sandwich versions

Shared sides that use the same prep

Final item list (6 to 10) with target ticket time per order

Equipment required (keep it to one or two cooking methods)

Exercise: Price Every Item to Target

Using your plate costs, price each item to hit a chosen food-cost percentage, then sanity-check the dollars.

- Choose a target food-cost percentage (for example 30 percent) for the menu.

- For each item, divide plate cost by the target to get the menu price, then round to a clean window-friendly price.

- Recompute the actual food-cost percentage and contribution margin at the rounded price.

- Flag any item whose dollar contribution is too thin to be worth its prep and window time.

Worksheet: Menu Engineering Matrix

After two to four weeks of sales, plot each item by contribution margin and units sold, then label and act.

Item name

Contribution margin (dollars)

Units sold in the period

Quadrant: Star / Plowhorse / Puzzle / Dog

Action: feature, re-engineer, reposition, or cut

New menu-board position (top-right and center for Stars and Puzzles)

Checklist: Menu Readiness Check

- Menu is 6 to 10 items built around shared ingredients and one or two cooking methods
- Every item has a documented plate cost and price
- Food-cost percentage on each item sits in the 28 to 35 percent range
- Sales data plotted and every item labeled Star, Plowhorse, Puzzle, or Dog
- Menu board redesigned to put Stars and Puzzles in the most-seen positions

Booking Events, Planning Routes, and Running the Day

Build a scored booking pipeline, lay out a profitable week, and run a daily rhythm with the numbers that matter.

Exercise: Score a Booking Before You Say Yes

Run the same math on every inquiry so you never book on vibes.

- Estimate expected tickets and the average ticket for the event or spot.
- Multiply tickets by average ticket for projected sales, then by your contribution margin percentage.
- Subtract the fee (flat, percentage, or minimum guarantee) plus extra labor and fuel for the day.
- Does the remaining contribution clear your costs with room to spare? If thin, decline or renegotiate the fee structure.

Worksheet: One-Page Weekly Route Plan

Lay out a repeatable week anchored to high-traffic dayparts, clustered geographically to cut dead miles.

Monday — location / daypart / expected covers / drive time from previous stop

Tuesday to Thursday — lunch and dinner stops with covers and drive times

Friday — lunch and evening stops with covers and drive times

Saturday — market and afternoon event with covers and drive times

Sunday — rest, deep clean, biggest prep

Tools in use (Google My Maps for clustering, shared calendar, POS sales-by-location)

Checklist: Daily Open-to-Close Routine

- [] Prep to par at the commissary and load and stock the truck
- [] Open: temperature log, handwash and sanitizer stations, POS float, fuel and propane check
- [] Service: keep ticket times under target and maintain the 86 list
- [] Close: cash up, reconcile the POS, dump gray water and refuel at the commissary
- [] Review: log sales, covers, average ticket, food cost, and waste before leaving

Exercise: Read the Nightly Numbers

Build the habit of reviewing the handful of metrics that surface leaks before they cost a season.

- Record today's sales and covers, then compute the average ticket and compare it by location.
- Track weekly food purchases divided by weekly sales; is food cost holding at 28 to 35 percent?
- Compute prime cost (food plus labor as a percent of sales) and check it against 60 to 65 percent.
- Note what you threw out as waste, and name one portioning or par-sheet fix if food cost is creeping.

Your Action Plan

1. Call your local health department and county clerk to get the exact mobile-food permit stack and build requirements for your jurisdiction.
2. Build the four-bucket startup budget with local quotes on the vehicle, build-out, and insurance, and confirm your funding plus a credit buffer.
3. Shortlist and score two or three commissaries on cost, access hours, drive time to routes, and health-department acceptance, then sign one.
4. Buy or build the truck or trailer to the inspection requirements you collected, and schedule the fire and health inspections in order.
5. Earn a food-manager certification (ServSafe or provincial equivalent) and run the pre-inspection self-check before your health inspection.
6. Design a 6 to 10 item cross-utilized menu, cost a plate price for each, and price every item to a 28 to 35 percent food-cost target.
7. Line up a base of recurring spots (a brewery slot, a weekday office-park lunch, a farmers market) and score every event inquiry before booking.
8. Lay out a one-page weekly route plan anchored to high-traffic dayparts and clustered to minimize dead miles and fuel.
9. Open with the daily routine and a one-line nightly log of sales, covers, average ticket, food cost, and waste.
10. After two to four weeks, run the menu-engineering matrix on real sales data and re-engineer Plowhorses, reposition Puzzles, and cut Dogs.

