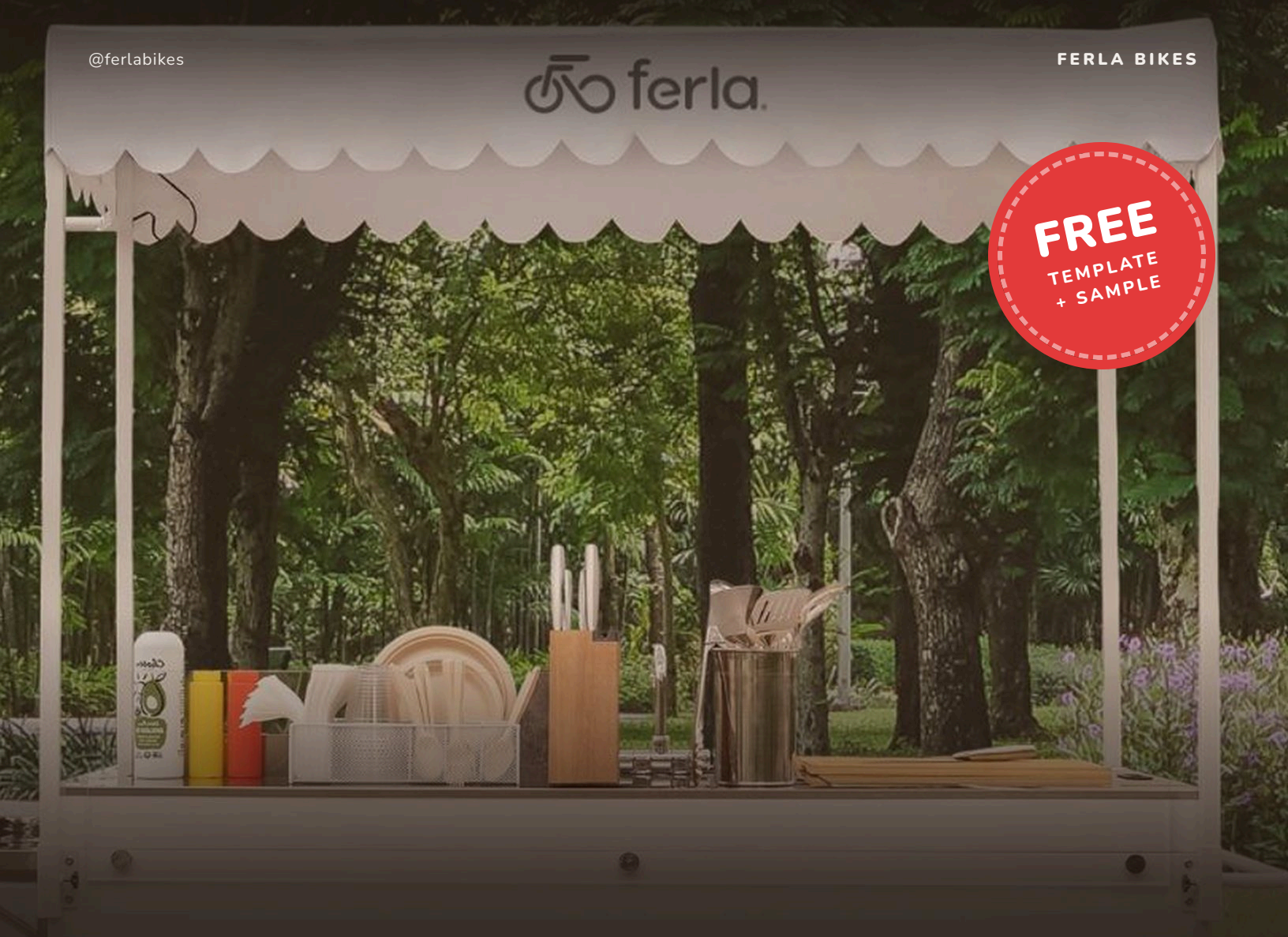


FREE TEMPLATE + SAMPLE

MOBILE

COFFEE CART BUSINESS PLAN

A fill-in plan for launching a coffee cart, coffee bike or mobile espresso bar, with a worked example on every page.

BUSINESS NAME

PREPARED BY

DATE

13 PAGES · 9 SECTIONS · ✓ FILLABLE FIELDS · ✓ BREAK-EVEN · ✓ 12-MONTH FORECAST

START HERE

HOW TO USE THIS TEMPLATE

Work through the sections in order. Each one feeds the next: your menu sets your margins, your margins set your projections, and your projections tell you when the cart pays for itself.

1 Read the guidance

Every section opens with a short explanation of what to decide and why lenders, landlords and event organizers care about it.

2 Study the sample

Red boxes show a finished answer for **Bean & Wheel Coffee**, a fictional one-cart business, so you can see the level of detail that works.

3 Fill in your numbers

Type into the fields or print the pages. Use real quotes from suppliers, your commissary and your local health department.

4 Review it monthly

Compare actual sales with your forecast. A plan you update is worth far more than a perfect plan you never open again.

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About the sample numbers. Bean & Wheel Coffee is fictional. Its prices and costs are illustrations for a mid-size US city and will not match every market. Replace every figure with quotes from your own suppliers, permit office and insurer before you share the plan.

WHAT YOU NEED BEFORE YOU START

- [ ] A short list of candidate locations
- [ ] Cart or bike quote with equipment list
- [ ] Health department rules for mobile vendors
- [ ] Commissary kitchen options and rent
- [ ] Coffee, milk and cup supplier prices
- [ ] Insurance quote for general liability
- [ ] Café prices near your locations
- [ ] Your personal monthly budget

SECTION 01

EXECUTIVE SUMMARY

Write this page last. In one page, explain what you sell, where, to whom, how much you need to start and what the cart will earn in year one.

BUSINESS NAME

OWNER(S)

UNIT TYPE (CART, BIKE, KIOSK)

PRIMARY LOCATION(S)

STARTUP BUDGET

FUNDING NEEDED

TARGET LAUNCH DATE

YEAR-ONE PROFIT GOAL

SAMPLE: BEAN & WHEEL COFFEE

Bean & Wheel Coffee is a single espresso cart serving specialty drinks to office workers in the downtown business district on weekdays and to farmers market and wedding guests on weekends. The owner, a barista with six years of experience, will operate the cart personally. Startup costs total $30,500, funded with $12,000 in savings and an $18,500 equipment loan. At 90 orders a day, five days a week, with a $6.00 average ticket, the cart is projected to earn about $7,380 a month after fixed costs, before owner pay and taxes, and to recover its startup budget in roughly four months of operation.

YOUR SUMMARY

Tip: keep it under 250 words. Lead with the concept and location, end with the money: budget, funding request and expected profit.

SECTION 02

COMPANY & CONCEPT

Decide what kind of coffee business you are building before you choose equipment. Your operating model shapes your permits, menu and schedule.

LEGAL STRUCTURE (SOLE PROP, LLC, OTHER)

BUSINESS REGISTRATION CITY / COUNTY

MISSION STATEMENT

CHOOSE YOUR OPERATING MODEL

Option A: Private events

Weddings, corporate events, parties, school functions. Higher margins, easier scheduling, fewer permits. Often run on weekends, which suits a side hustle.

Option B: Public sales

Office districts, farmers markets, campuses, parks. Consistent traffic, a local following and more selling days, but more permits and competition.

YOUR MIX (% EVENTS / % PUBLIC)

DAYS PER WEEK YOU PLAN TO WORK

CHOOSE YOUR UNIT

Commercial cart

Best for farmers markets, lobbies and fixed spots. Most counter space and storage.

Coffee bike

Best for moving between spots in one day and high-visibility brand activations.

Larger kiosk

Best for festivals and long service days with big crowds and bigger menus.

SAMPLE: BEAN & WHEEL COFFEE

Single-member LLC registered in the county. Mission: "Café-quality espresso where people work and gather, served in under three minutes." Mix: 70% public sales, 30% private events. Unit: commercial coffee cart with a two-group espresso machine, battery power and an onboard water system.

DESCRIBE YOUR CONCEPT

SECTION 03

MARKET ANALYSIS

Location matters more than anything on your menu. Count foot traffic at the hours you plan to work and note every café within a short walk.

TARGET CUSTOMERS (WHO, WHEN, WHY THEY BUY)

LOCATION SCOUTING

Location	Days / hours	People per hour	Cafés nearby	Permit needed
Plaza at 5th & Main	*Mon-Fri, 6:30-11:00*	*310*	*2*	*City vending permit*

COMPETITORS

Competitor	Distance	Latte price	Their strength	Your edge
Chain café on Main St	*2 blocks*	*$5.95*	*Brand, seating*	*Faster, no line, local beans*

SAMPLE: BEAN & WHEEL COFFEE

Core customers are office workers aged 25 to 50 who buy coffee between 7:00 and 10:30 and value speed. Weekend customers are market shoppers and event guests who buy specialty drinks and pastries. The nearest café charges $5.95 for a latte and has a 10-minute line at 8:30.

Important: every city and county has different rules. Check with your local health department, business licensing office and parks department before operating.

SECTION 04

MENU & PRICING

Keep the menu short and know the true cost of every cup: coffee, milk, syrup, cup, lid and sleeve. Margin, not price, decides your profit.

SAMPLE MENU

Item	Price	Cost	Margin	Margin %
Drip coffee, 12 oz	*$3.00*	*$0.55*	*$2.45*	*82%*
Espresso, double	*$3.25*	*$0.45*	*$2.80*	*86%*
Americano, 12 oz	*$3.75*	*$0.55*	*$3.20*	*85%*
Cappuccino, 12 oz	*$5.25*	*$1.20*	*$4.05*	*77%*
Latte, 12 oz	*$5.50*	*$1.30*	*$4.20*	*76%*
Iced latte, 16 oz	*$6.00*	*$1.50*	*$4.50*	*75%*
Cold brew, 16 oz	*$5.00*	*$0.90*	*$4.10*	*82%*
Seasonal special	*$6.50*	*$1.80*	*$4.70*	*72%*
Pastry add-on	*$3.50*	*$1.40*	*$2.10*	*60%*
Average order (drinks + add-ons)	**$6.00**	**$1.60**	**$4.40**	**73%**

YOUR MENU

Item	Price	Cost	Margin	Margin %

COST PER CUP: 12 OZ LATTE

Espresso, 18 g: $0.45 · Milk, 8 oz: $0.40 · Cup, lid, sleeve: $0.30 · Napkin, stirrer, waste: $0.15 = **$1.30**

SECTION 05

OPERATIONS

Plan your week, your base of operations and the paperwork. Consistent hours at the same spot are how a cart builds regulars.

WEEKLY SCHEDULE

Day	Location	Hours
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		

Permits & licenses checklist

- [ ] Business license
- [ ] Seller's permit / sales tax account
- [ ] Health permit for a mobile food unit
- [ ] Commissary agreement
- [ ] Fire inspection (if using propane)
- [ ] Park, market or event permits
- [ ] General liability insurance
- [ ] Food handler certificates

Suppliers

COFFEE ROASTER

DAIRY & ALT MILK

CUPS & PACKAGING

COMMISSARY KITCHEN

EQUIPMENT SERVICE

SAMPLE: BEAN & WHEEL COFFEE

Weekdays 6:30 to 11:00 at the downtown plaza, Saturdays at the farmers market, Sundays reserved for booked events. Prep, water fill and cleaning happen at a shared commissary 10 minutes away at $400 a month. Beans come from a local roaster at $14 per pound on a weekly order.

NOTES ON SETUP, POWER, WATER AND TRANSPORT

SECTION 06

STARTUP & MONTHLY COSTS

Separate one-time startup costs from costs that repeat every month. Ask for written quotes and keep a cash reserve for slow first weeks.

STARTUP BUDGET

Item	Typical range	Sample	Your quote
Commercial coffee cart or coffee bike	$8,000-$20,000	$14,000	
Espresso machine (commercial)	$3,000-$9,000	$5,000	
Grinder(s)	$800-$2,500	$1,500	
Power: battery, inverter or generator	$1,000-$4,000	$2,000	
Water system and sinks (if not included)	$0-$1,500	$500	
Permits and licenses	$300-$1,500	$800	
Insurance, first payment	$500-$1,500	$900	
Opening inventory and supplies	$800-$1,500	$1,200	
POS system and card reader	$100-$600	$300	
Branding, signage, menu boards	$500-$2,000	$1,000	
Website and launch marketing	$300-$1,500	$700	
Cash reserve (2-3 months of fixed costs)	$1,500-$4,000	$2,600	
Total startup budget		**$30,500**	

MONTHLY FIXED COSTS

Item	Sample	Yours
Commissary rent	$400	
Insurance (monthly)	$90	
Permit renewals (spread monthly)	$60	
Fuel, charging, propane, transport	$120	
POS, software, phone	$160	
Marketing	$250	
Maintenance and small repairs	$120	
Total fixed costs per month	**$1,200**	

Ranges are rough 2026 estimates for the US and vary by city, equipment and supplier. Food and cup costs are not fixed costs: they are already counted in your cost per order.

SECTION 07

MARKETING PLAN

The biggest mistake new owners make is waiting until everything is perfect. Start marketing before launch day, and keep it consistent.

Channel	How it helps	Your plan
Facebook groups	Local visibility, neighborhood recommendations, event promotion	
Instagram	Setup photos, latte art, behind-the-scenes, location updates	
Google Business Profile	Shows up in "coffee near me" searches with hours and photos	
Paid ads	Reach event planners, wedding audiences, local offices	
Cold outreach	Contact planners, schools, apartments and offices directly	
Farmers markets	Hundreds of potential customers in a single day	

30 days before launch

- Open social accounts
- Post the build
- Book 2-3 events
- Print menus

Launch week

- Free drip coffee hour
- Loyalty cards out
- Invite local press
- Ask for reviews

First 90 days

- Post daily locations
- Test a seasonal drink
- Pitch office catering
- Track best days

SAMPLE: BEAN & WHEEL COFFEE

Budget: $250 a month. Instagram posts every morning with the day's location, a punch card (10th drink free), outreach to 20 office managers for catering mornings, and two wedding planner partnerships with a referral fee of 10%.

YOUR LOYALTY AND REFERRAL IDEAS

MONTHLY MARKETING BUDGET

EVENTS BOOKED BEFORE LAUNCH

SECTION 08

FINANCIAL PROJECTIONS

Show a conservative, a realistic and a strong case. Lenders trust plans that explain where every number comes from.

Monthly profit = (average price − cost per order) × orders per day × working days per week × 52 ÷ 12 − monthly fixed costs

THREE SAMPLE SCENARIOS

Scenario	Orders / day	Days / week	Margin / order	Fixed / month	Monthly profit	Yearly profit
Weekend markets	80	2	$4.00	$500	**$2,273**	**$27,280**
Weekday office spot	90	5	$4.40	$1,200	**$7,380**	**$88,560**
Full-time + events	130	6	$4.75	$2,000	**$14,055**	**$168,660**
Your case						

Profit before owner pay, income tax and loan payments. If you finance your cart or hire help, add those amounts to fixed costs.

BREAK-EVEN

Payback period

Startup budget ÷ monthly profit

Sample: $30,500 ÷ $7,380 = **4.1 months**

YOUR PAYBACK

Orders to cover fixed costs

Fixed costs ÷ (margin × working days per month)

Sample: $1,200 ÷ ($4.40 × 21.7) = **13 orders / day**

YOUR BREAK-EVEN ORDERS

FUNDING

OWNER SAVINGS

LOAN OR FINANCING

MONTHLY LOAN PAYMENT

OTHER SOURCES

SAMPLE: BEAN & WHEEL COFFEE

$12,000 savings plus $18,500 equipment financing over 36 months. The loan payment is added to fixed costs from month one, so the plan shows true take-home profit.

SECTION 08 CONTINUED

12-MONTH FORECAST

Start below your target. Sales usually climb as regulars find you, then dip with weather. Fill in each month, then track actual results beside it.

Month	Orders / day	Days worked	Revenue	Cost of goods	Fixed costs	Profit (forecast)	Profit (actual)
Sample M1	*55*	*21*	*$6,930*	*$1,848*	*$1,200*	*$3,882*	
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
Total							

How to fill it in

- Revenue = orders per day × days × average price
- Cost of goods = orders × days × cost per order
- Profit = revenue − cost of goods − fixed costs

Seasonality notes

SECTION 09

RISKS & MILESTONES

Name what could go wrong and decide your response now, while it is cheap. Then set clear goals for your first 90 days.

Risk	Sample response	Your plan
Bad weather	Canopy and heaters, indoor lobby agreements, iced menu in summer	
Permit delays	Apply 8-10 weeks early, start with private events while waiting	
Equipment breakdown	Service contract, spare parts kit, backup brewer for drip coffee	
Slow location	Track sales by spot weekly, test a new spot after 4 slow weeks	
Rising bean prices	Quarterly price review, small price step on specialty drinks	
Owner illness	Train one part-time barista, keep a list of trusted helpers	

FIRST 90 DAYS

Days 1-30

Days 31-60

Days 61-90

SAMPLE: BEAN & WHEEL COFFEE

Days 1-30: reach 50 orders a day downtown and 150 Instagram followers. Days 31-60: book 4 private events and launch a seasonal drink. Days 61-90: reach 90 orders a day and compare actual profit with the forecast.

SIGN-OFF

PREPARED BY	DATE	NEXT REVIEW

READY TO ROLL?

Starting a mobile coffee business does not require a storefront or a massive investment. It starts with a concept, the right equipment, a marketing plan and consistent execution.

Configure your coffee cart

Build a commercial coffee cart or coffee bike in 3D with the espresso setup, storage and branding your menu needs.

Spread the cost

Financing options let cart income cover monthly payments from the start. Ask your accountant about equipment tax deductions.

Get a quote at ferlabikes.com

This template is for planning purposes only and is not financial, legal or tax advice. Sample figures are illustrations; check permits and rules with your local health department, business licensing office and a qualified accountant.