Catapult™

HOW TO OPEN A FOOD-BASED BRICK & MORTAR

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Questions to Consider

As this process begins, there are many factors to weigh. While you do not need to have an exact answer to every question, these questions reflect information that will be asked by landlords, loan officers, and mentors.

- **Concept:** What are you serving? What is the style of service (fast casual vs. table service)? What are your anticipated hours?

- **Space Location & Demographics**: Where are your customers already? What location or neighborhoods are you interested in pursuing?

- **Space Size:** What size space is needed for the operation? How much square footage is needed for production versus retail/seating space?

- **Infrastructure:** Looking for a built-out kitchen or empty shell? What infrastructure is required to operate (grease trap, hood, walk-in cooler/freezer, etc.)?

- **Equipment:** What equipment do you need to operate? How much space does this equipment take up? Does the equipment have specific plumbing or electrical needs?

- **Buy or Lease?** What type of contract are you pursuing? If leasing, what is the ideal lease length? What is your budget per month for a lease or a mortgage?

- **Funding:** How will costs of moving into a brick & mortar be covered (self-funded, loans, grants, etc.)?

- **Timeframe:** What timeframe are you looking to move? Do you have funding available immediately, or is this a long-term project?

Experts in Residence

We encourage you to leverage the experts in residence at Catapult to gain valuable knowledge and connections as you work towards a brick and mortar. We've provided suggestions on the types of conversations that you can have with our experts. Request a meeting through the [Member Reference Guide](#).

- **Economic Development Expert in Residence, Abbas (AJ) Jaffer**
    - Finding a brick and mortar location
    - Navigating city zoning and building permits
    - Gaining beer and wine permits
    - Applying for CRA and government grant opportunities

- **Small Business Expert in Residence, Greg Manning**
    - Creating a business plan
    - Funding through small business loans and lines of credit
    - Operating a retail location

- **Accounting Expert in Residence, Holly Kelley**
    - Building sales projections and pro forma financial statements
    - Updating financial statements for loan applications
    - Planning cash flow for expansion

- **Human Resource Expert in Residence, Rebecca Vallellanes**
    - Organizing paperwork for new hires

- o   Generating employee handbook and policies
- o   Writing job descriptions
- o   Interviewing potential team members

- **Branding Expert in Residence, Tim Cox**
  - o   Crafting menu and signage design
  - o   Working with artists for a new logo or branding
  - o   Reviewing website design and copy
  - o   Writing messaging to connect with customers

- **Operations Management Entrepreneur in Residence, Diana Cortes**
  - o   Recipe costing
  - o   Team culture
  - o   Employee management
  - o   Scaling & growing

Preparing your Business

Formal Business Plans

- [Business Plan Templates](): Bplans offers example business plans for many specific types of food-based business. Download a free example and edit to fit your concept.
- [Business Model Canvas](): Template from Miro, a visual workspace for innovation. Use the free version or access $1,000 of credits for Miro through Catapult's member perks on the [Member Reference Guide]().

Bookkeeping & Accounting

- Accounting Software: Many businesses start by keeping track of their books via spreadsheets. This is a great time to reevaluate and invest in

an accounting software or accountant to easily keep track of expenses, generate financial reports, and streamline payroll & taxes.

- o [QuickBooks](#)
- o [Xero](#)
- o [FreshBooks](#)
- o [Sage](#)

- [Pro-Forma Financial Statement](#): Financial reports for your business based on hypothetical scenarios. Meet with Holly Kelley for help creating these statements.
- [Business Projections](#): This template is provided by Greg Manning, our small business expert in residence. Download the template before editing. For assistance filling out the template, request a meeting with Greg through the [Member Resource Guide](#).

Costing & Menu Mix

- [Product Costing](#): This guide walks through how to use the recipe costing template provided by Diana Cortes. Ensure all items are accurately costed and priced to meet your ideal profit margins.
- [How to Price Menu Items](#): Guide provided by Menu Engineers on dynamic menu pricing and strategies.

Property Location & Research

Finding a Location

- [LoopNet.com](#): Free resource to find commercial properties for sale or lease in your area. Search by space use and location to find commercial properties that fit your needs.
- [Costar](#): The parent company of LoopNet. A paid resource to search commercial properties accessible through the LEDC.

- **Polk County Property Appraiser**: Search by map or address to find information on ownership, pricing, and size for properties within Polk County.

Property Research

- **City of Lakeland: Address Lookup**: Enter a Lakeland address to get all the City of Lakeland's information on that property. This includes the zoning, CRA incentive eligibility, district, and more.
- **City of Lakeland: Planner on Demand**: If the location you are interested in is in the City Limits, contact the City planner by phone or email to answer questions on topics such as land use and zoning.
- **Polk County: Planner on Call:** If the location you are interested in is in the unincorporated part of Lakeland, the governing body would be Polk County so the County planner would be the contact.
- **Food Establishment Minimum Construction Standards**: This document from the Florida Department of Agriculture and Consumer Services walks through the detailed construction standards for a food establishment.
- **Lakeland CRA:** The Lakeland Community Redevelopment Agency (LCRA) works with businesses, developers, and property owners in the Dixieland, Downtown, and Midtown redevelopment districts to improve the quality of life for residents.

Food Business Permitting

Permitting Overview

- **Florida Farmers' Market Guide to Regulatory Agencies**

- o "FDACS permits the majority of food retail and wholesale operations, while DBPR generally permits restaurants, catering, mobile concessions, and prepared food served ready to eat."
- FDACS Permitting Guide: Wayfinding form to determine if your business falls under the jurisdiction of the Florida Department of Agriculture and Consumer Services or The Florida Department of Business and Professional Regulation.

Department of Agriculture and Consumer Services (FDACS)

- FDACS: Permit Instructions & Application: How to apply for a new retail food establishment permit. This includes information on plan review, processing requirements, and the application process.

Department of Business and Professional Regulation (DBPR)

- DBPR: Division of Hotels and Restaurants: This division of the DBPR works to protect the health and safety of the public by providing the industry with quality inspections and fair regulation.
- DBPR: Guide to Permanent Food Service: Step-by-step guide to acquiring a seating or non-seating license from the DBPR.
- DBPR: Food Licensing Fees: Reference this list of fees to anticipate your yearly DBPR permit fee based on the license type and number of seats in your establishment.
- DBPR: Opening Inspection Checklist: Before opening for business, a DBPR inspector will visit your space to ensure you are ready to safely serve the public. Use this checklist to ensure this opening inspection goes smoothly.

Other Permits & Documents

Catapult members should already have the following permits & documents, but this is a good time to check their status and renew if needed. More information on these can be found in the [How to Start a Food Business Guide](#).

- [Lakeland Tax Receipt](#): The City of Lakeland requires all business located and/or operating inside the city limits pay an annual Business Tax.
- [Polk County Tax Receipt](#): An account with the Polk County Tax Office is required for all businesses operating within Polk County.
- Business Insurance: Many Catapult Kitchen members use FLIP, which will not cover a brick & mortar location. There are many options for insurance, but FLIP recommends [CoverWallet](#) for those moving into a restaurant space.

Commercial Kitchen Build-Out

Building Permits

- [Permitting Step-by-Step](#): Follow the city of Lakeland's outline of the permitting process. Contact the [Building Inspection Division](#) for questions regarding building permits.
- [Permit Requirements](#): An outline of when a building permit is required.
- [Permit Fees](#): Summary of permit and plan review fees for common construction activities.
- [Permit Applications](#): Direct links to applications for City of Lakeland building permits.
- [Inspection Scheduling](#): Three methods to schedule necessary inspections after a building permit is issued.

- [Historic Preservation](#): If a property falls in one of Lakeland's seven historic districts, it is subject to certain design guidelines and review by the historic preservation board.
- [Certificate of Occupancy](#): When all work has been completed and verified by inspection, a Certificate of Occupancy is issued. Contact the [Building Inspection Division](#) to request a Certificate of Occupancy.

Working with a Contractor

Hiring a contractor for a kitchen build-out is beneficial for several reasons. A contractor has connections in the industry, knows how to navigate unexpected delays, and will ensure a high-quality build-out to avoid future repairs & renovations. Contractors will also handle obtaining building permits for projects they are hired for. It is important to gather multiple quotes. If you are applying for any grants from the Lakeland CRA, they will require at least three quotes. We've listed two contractors in the Lakeland area who have worked with launched kitchen members on their buildouts. There are many other licensed contractors located in Lakeland that could complete the work as well.

- **Strickland Construction**
    - Phone: (863) 683-8048
    - Email: mike@stricklandconstructioninc.com
    - Completed build-out for Vegetation Plant Food

- **Waller Construction**
    - Phone: (863) 688-8870
    - Website: WallerGroup.com

o   Completed build-out for Born & Bread Bakehouse and Krazy Kombucha

Equipping a Brick & Mortar Location

Equipment Vendors

- **Online Equipment Vendors**
    - [KaTom](#)
    - [Webstaurant](#)
- **Local Equipment Vendors**
    - [Bulger Used Equipment](#)
    - [Central Food Equipment](#)
- **Refrigeration & Ice Machines**
    - [Bush Refrigeration](#)
    - [Follett Ice](#)
    - [True Refrigeration](#)

POS Systems

- [Clover](#)
- [Elavon](#)
- [Square](#)
- [Toast](#)

Funding Options

Local Grant Opportunities

- [Lakeland Community Redevelopment Agency (CRA)](#): The CRA works with businesses, developers, and property owners in select districts

to improve the quality of life for residents. Use the [City of Lakeland's address lookup](#) to see your property's incentives.

- [City of Lakeland Economic Development Infrastructure Incentive Program Encouraging Development Growth & Expansion (EDGE)](#): Use this document to determine your eligibility for this $10,000 matching grant from the City of Lakeland. Only applicable outside of the CRA districts.
- [Catapult Launch Grant](#): The Launch Micro-Grant can be used to purchase up to $10,000 in assets for your business that will directly lead to a growth in your business.

Local Financial Institutions

These financial institutions contribute to Catapult's Launch Micro-Grant Program, signaling a willingness to work with local entrepreneurs. If you would like a direct connection to a banker, reach out to the Catapult staff and we can provide an email introduction.

- [Bank of America:](#) 331 S. Florida Avenue | (863) 616-5318
- [Bank of Central Florida:](#) 724 Florida Ave S | (863) 682-7100
- [Citizens Bank and Trust](#): 402 S Kentucky Ave #100 | (863) 686-1430
- [MidFlorida Credit Union:](#) 129 S Kentucky Ave Ste. 100 | (863) 688-3733
- [Regions:](#) 4535 Florida Ave S | (863) 286-3700
- [South State Bank](#): 500 Florida Ave S #100 | (863) 683-2300
- [Truist:](#) 210 Florida Ave S | (863) 284-4600
- [Wells Fargo:](#) 113 S Tennessee Ave | (863) 499-1000

Micro-Lending

- [7 Figures Funding](): Alternate to bank lending offering unsecured term loans, lines of credit, and more.
- [Accion Opportunity Fund](): Lender in the micro-loan and small business space who support small businesses through affordable loans, education resources, and networks.

Crowdsourcing and Crowd Investing

- [Kiva](): An international nonprofit that helps crowdfund loans to unlock expanded financial access outside of traditional loans.
- [Kickstarter](): A crowdfunding platform to bring creative projects to life.

SBA Loan

- [Small Business Administration Loans](): The SBA helps small businesses get funding by setting guidelines for loans and reducing lender risk.

Miscellaneous Links

- [City of Lakeland's Guide to Opening a Restaurant](): The city provides five steps to success when opening a restaurant space in Lakeland.
- [City of Lakeland Business Start-Up Quick Guide](): Steps to success and common mistakes from the City of Lakeland.
- [City of Lakeland SourceFinder](): Directory of sources for business owners.
- [Mapping Entrepreneurship Assets in Lakeland](): Report prepared for the City of Lakeland on the resources available to entrepreneurs in Lakeland.