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Restaurant and Bar Funding Sample Proposal

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September 21, 20xx

Shirley Prentiss
Senior Loan Officer
AAFS Bank
900 Central Avenue
Suite 25
Fort Smith, AR 72904

Dear Ms. Prentiss,

Here is our proposal submitted in application for a business loan of \$200,000 to start up our new In Step Restaurant & Roadhouse enterprise.

As you will see, we are an experienced team of partners, expert in running restaurants and music venues. Our partners are investing \$200,000 of their own money to start this business.

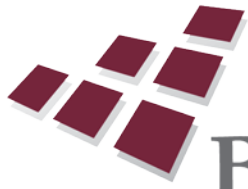
We have done our best to detail here all the steps and costs we anticipate for getting our business up and running. We believe this new business will fill several currently unmet needs in the Fort Smith area.

Because our target market is waiting for our new business, we believe we will have no difficulty paying back the loan within five years.

We have already placed a tentative offer on the property we propose to remodel and begun the process of filing for the needed permits, so we hope to receive this loan within 30 days. Thank you for your consideration.

Sincerely,

Kelli M. Krause
Partner and Business Manager
In Step Restaurant & Roadhouse, LLC
555-555-5555
kmkrause@InStepRoadhouse.com
www.InStepRoadhouse.com



Business Plan

In Step Restaurant & Roadhouse, LLC
P.O. Box 1043
Fort Smith, AR 72901

(PH) 555-555-5555
(FX) 555-555-5556
www.InStepRoadhouse.com

September 21, 20xx

Funding the In Step Restaurant & Roadhouse Dance Hall

Prepared for: Shirley Prentiss
Senior Loan Officer

Prepared by: Kelli M. Krause
Partner and Business Manager



Description

The In Step Restaurant & Roadhouse, LLC is seeking a \$200,000 loan to complete the purchase, remodel and startup of the restaurant and dance hall.



www.InStepRoadhouse.com

Proposal Number: 1-Rev-C



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Competitive Analysis

We have studied the market for restaurants and music venues in Fort Smith, Arkansas. The following list discusses our largest competitors.

■ Hwy 97 Bar & Grill

This combination restaurant/bar offers a small dance floor and live music on Friday and Saturday nights.

On live music nights, this venue is extremely crowded. There is insufficient room for all customers to sit at tables or squeeze onto the dance floor. In addition, there is insufficient parking and many cars must park on the road shoulder, which is dangerous for both drivers and pedestrians.

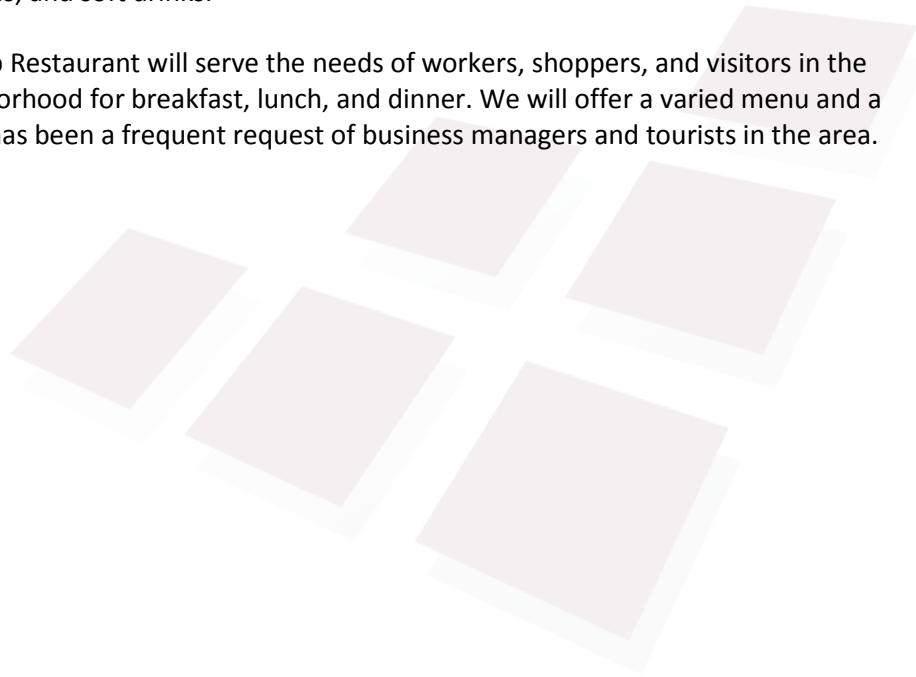
Our new dance hall will offer a large space for dancers and other patrons who want to enjoy live music, and adequate parking for our customers.

■ Uncle Marty's Burgers & More

This is the most-visited food service venue in the Ironside neighborhood.

However, this restaurant is open only for lunch, and offers only take-out fast food sandwiches, fries, and soft drinks.

Our new In Step Restaurant will serve the needs of workers, shoppers, and visitors in the Ironside neighborhood for breakfast, lunch, and dinner. We will offer a varied menu and a full bar, which has been a frequent request of business managers and tourists in the area.



◆ Country Ways Tavern

This popular venue offers pizza and beer and has live country music on Thursdays, Fridays, and Saturdays.

There is no dedicated dance floor at this venue, although sometimes customers move aside tables to create a small dance area. In addition, the only food offered is pizza, and the only beverages are soda and beer.

Our new In Step Restaurant & Roadhouse will offer live music, a large dance floor, a varied menu, and a full bar.

Summary

Our management team believes the In Step Restaurant & Roadhouse will instantly draw many customers away from the venues mentioned above, and will quickly become Fort Smith's most celebrated place to eat and dance.





Location Analysis

We believe the building at 1450 Rocky Place, Fort Smith, Arkansas, is perfectly located for our needs.

The building has adequate wiring and plumbing to handle most of our projected needs, although we plan to install an upgraded electrical panel to handle a new sound system, and add two more restrooms to handle our nightclub/dance hall needs.

We plan for our restaurant to be open from 11 a.m. to 8 p.m. This operation fits in well with those of adjoining businesses. The closest businesses are BB's Western Store, a store that sells western apparel and equestrian supplies, Grandma Lacey's Craft Shop, and the Clothing Mall, which contains five clothing stores. All these businesses open at 10 a.m. and close at 7 p.m. Monday-Saturday, and we believe their customers and employees will be excited to have a restaurant next door. In addition, the Graystrike Insurance Company and the FS Aluminum Products Corporation occupy several buildings within easy walking distance and have a combined 435 employees, who welcome our restaurant for lunch and dinner meals.

All these businesses are closed after 7 p.m., which means that the music from our dance hall will cause no problems in this industrial zone.

All residential areas are a minimum of .5 miles away from our proposed location. This means the building is within easy driving distance but out of range for any noise problems.

The closest police department is 1.75 miles away, and the closest fire/emergency aid station is 2.2 miles away. We have already broached the idea of having a nightclub in this building with both police and fire departments, and these authorities anticipated no issues with this location.





Market and Audience

The following describes the target market and audience for our In Step Restaurant & Roadhouse.

The target market niche

From 1992 to 2009, Fort Smith had a popular dance and music venue—The Razorback Music Hall. The Razorback hosted country dance lessons as well as concerts by rock, country, blues, and Cajun musicians. The music hall, which also served food during the dinner hour, attracted thousands of guests each week, with many coming from as far as fifty miles away. Unfortunately, in 2009, The Razorback Music Hall burned down and the owners went out of business. Since then, the customers who frequented the former music hall have not been served.

We hired Ozark Polling Service to do an unscientific survey of 100 households picked at random from the Fort Smith phone book; 40% of those said they would attend dances and concerts at a new venue, and 62% said they would eat at our restaurant.

The size of the target market

From 2001 to 2009, customers at the Razorback Music Hall averaged 17,540 per year. By comparing this to the general population and the growth in our area since 2009, we estimate that the target market for our music and dance venue is currently between 21,000 and 24,000 customers. Customers for the restaurant alone can be averaged at approximately 19,000 per year, based on numbers reported by other full-service restaurants in our area.

Where they can be reached

Country line dance and Cajun dance lessons are popular throughout our area, but students have few places to go after they have finished their lessons. We plan to advertise our dance hall through all local instructors, as well as through local papers and magazines. We have been in touch with the former owners of the Razorback Music Hall, and they have shared their marketing successes with us, so we plan to advertise in all the print and online resources that worked well for them.

Target market demographics

The target market for our music/dance hall covers a broad range. Country western line music and dancing generally appeals to ages 25-55, classic rock to 30-65, and Cajun music and dance to a smaller but dedicated audience aged 25-65.



We plan to purchase and remodel the building located in the Ironside neighborhood at 1450 Rocky Place, Fort Smith, Arkansas.

General Description

This wooden building, originally constructed in the 1970s, was formerly divided between two businesses: an antique furniture/curio shop and a popular café for locals. Combining these two spaces into one large business gives us many of the features we need for our restaurant and dance hall/night club business. Please see the Renovation page for more details.

Capacity

After these two facilities are combined, we believe we can get an approved maximum capacity of 420 customers (dance hall and restaurant areas combined), which should easily accommodate our anticipated needs.

Layout

We plan to leave the café and kitchen area largely unchanged, except for updates to the kitchen and the acquisition of new dining furniture. We will knock out the wall between the former restaurant and antique shop areas so that customers can easily move between the dining area and the new dance area.

Accessibility

The former restaurant has a wheelchair ramp and accessible restroom facilities that are perfect for our needs.

Additional Information

The large parking area surrounding this property allows ample parking for patrons. If patrons or employees want to use public transportation, there is a bus stop only a few hundred feet away, with busses running between 7 a.m. and 11 p.m.





The building located at 1450 Rocky Place, Fort Smith, Arkansas is a wooden building in good condition. It was originally constructed in the 1970s and the interior was most recently divided between two tenants: an antique furniture/curio shop, and a popular café for locals. Itemized below are our plans for renovating this building for our needs.

■ **Remove the wall between the two former tenant spaces.**

We have consulted with a structural engineer, who confirms that we can remove the wall between the two former spaces and replace it with a beam and posts to support the roof. This will allow easy movement between the restaurant area and the former antique store area, which will become our dance hall/nightclub area.

■ **Update the kitchen.**

The former restaurant opened in the 1970s and closed in 2001, and the kitchen equipment is quite outdated. We plan to remove most of the old appliances and cabinetry and replace them with more modern appliances and fittings.

■ **Purchase and install new dining furniture.**

Although we plan to keep the booths along the walls of the former restaurant and change only the vinyl seat coverings, we will need to purchase new tables and chairs for the majority of our dining area.

■ **Construct a bar in the dance area.**

We plan to construct a bar with foot railing and stools for patrons of the dance hall and for those bar patrons who do not wish to sit in the dining area.

■ **Add two new restrooms.**

To accommodate our new dance hall, we will need to construct two new restrooms in the northwest corner of the former antique store area. The building currently contains one restroom in that corner.

■ **Install new lighting and sound system for dance hall.**

We need a completely new lighting and sound system for our dance hall area.

■ **Paint walls, refinish floors, and add décor touches as needed.**

Sanding and refinishing the floor of the former antique store will be our most costly and time-intensive project in this category.



S A M P L E

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