FROM PROFIT TO PROSPERITY

A FINANCIAL GUIDE FOR RESTAURANT OWNERS



JULIO GARCIA AKA JULIO THE FOODIO



BEFORE YOU BEGIN: HOW TO USE THIS GUIDE

The percentages in this guide are examples for organizing a restaurant's finances, not universal rules or guarantees of profitability.

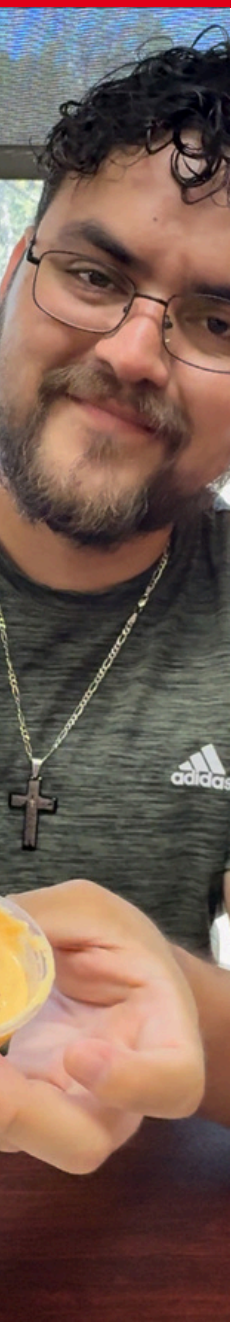
The five percentages are a starting point
The example of 15% profit, 10% rent and utilities, 30% labor, 40% cost of goods sold, and 5% marketing adds up to 100%. That does not mean these percentages are right for every restaurant. Adapt your budget to net sales, actual costs, insurance, maintenance, debt, processing fees, and other obligations.

Separate sales tax first
Before distributing revenue, identify and set aside the sales tax collected from your customers. It is not money available for payroll, rent, or personal expenses. Tax rates, taxable items, and filing dates depend on your jurisdiction.

Profit and salary are different concepts
An owner's salary compensates the work they perform. Net profit is calculated after applicable expenses are recognized. The profit category in this guide is an illustrative cash-reserve target, not an automatic accounting measurement of profit.

This guide is for educational purposes and does not replace accounting, tax, or legal advice. The examples should be adapted to each business.

INTRODUCTION



LAYING THE FINANCIAL FOUNDATION

Running a restaurant takes passion, dedication, and consistency... but above all, it takes good financial management. The purpose of this guide is to bring clarity, structure, and peace to your business finances so you can focus on what matters most: serving great food and building a legacy for your family.

My name is Julio Garcia, and I have spent most of my life around small family-owned businesses in the food industry. I know what it is like to work long hours, manage tight budgets, and make sacrifices to keep a restaurant running. That is exactly why I created this guide: to give you a simple structure that can help you organize your business, increase your profits, and prepare for growth.

Each chapter is designed to be practical and easy to apply, giving you clear steps that can make a real difference in your day-to-day operations and in the future of your restaurant.

If you would like to learn more about my personal story and what inspired me to create this guide, visit www.2vsit.com and click the "About Me" section, or simply scan the QR code below. There you can learn my full story and how faith, family, and years of experience in the industry led me to create the strategies you are about to discover.

Now, let's begin with the foundation that can help you turn profit into true prosperity.

SCAN ME!

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CHAPTER 1

AN OVERVIEW OF THE STRATEGY

Running a successful small business, especially in the food industry, takes more than good products and great service - it requires smart financial management. The strategy I will share with you is designed to help keep your business financially healthy by allocating revenue into five key categories.

By distributing your revenue this way, you create a budget that covers essential costs while still leaving room for profit and growth.

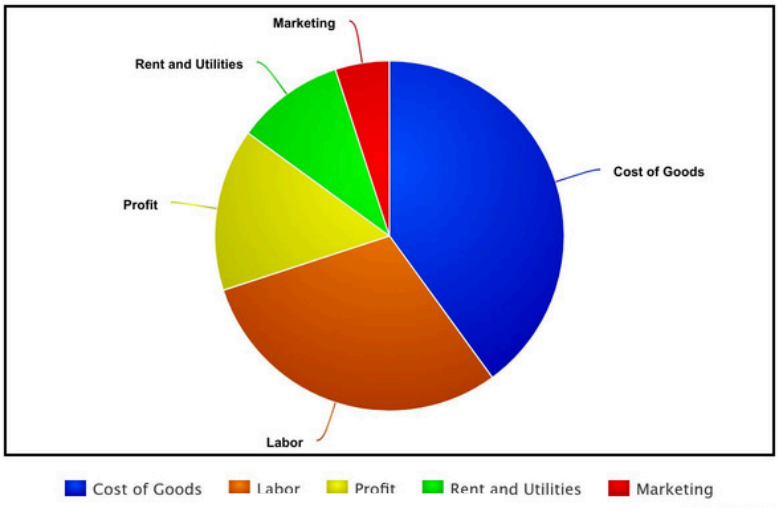
The categories we will focus on are:

- **Profit (15%):** Reward your hard work and invest in the future by setting aside 15% of your revenue as profit.
- **Rent and Utilities (10%):** Keep overhead under control by dedicating 10% of revenue to rent and utilities.
- **Labor (30%):** Make sure you are paying fairly for the labor that keeps the business running, whether it is your own or your employees'.
- **Cost of Goods Sold (40%):** Control food and supply costs by keeping them at 40% or less.
- **Marketing (5%):** Attract new customers and retain existing ones by allocating 5% of revenue to smart marketing strategies.

Additional chapter: How to maximize additional income with tax reserves

In addition to these five key areas, I have included a bonus chapter where we will explore an often-overlooked opportunity to generate additional income: making your tax reserves work for you. You will learn how high-interest accounts may help turn money you are already setting aside for taxes into an opportunity to earn additional income while still meeting your tax obligations. It is a strategy that can add another layer of financial stability and growth to your business without adding more work.

Throughout this book, we will take a deeper look at each of these categories and the bonus strategy to help you make the most of every dollar your business earns. Let's start with the most important category - profit - and look at why paying yourself first is essential for a business that can truly prosper.





CHAPTER 2

PROFIT (15%) - PAYING YOURSELF FIRST

The importance of profit
In the hustle and bustle of running a restaurant, it is easy to overlook one of the most important parts of your business: paying yourself. Many small-business owners make the mistake of reinvesting everything back into the business, leaving little or nothing for themselves. The truth is, if the business never pays you, it is not truly sustainable.

Setting aside 15% of total revenue for profit helps ensure that your hard work is rewarded and that you build financial stability. This is not only about personal spending. It is about protecting your future, building savings, and reinvesting strategically in the business when needed.

How to calculate and set aside profit
Each day, when cash deposits or card payments come in, build the habit of moving 15% of total revenue into a separate account designated for profit. This simple routine helps you pay yourself consistently while also saving for future needs. Example: if daily revenue is $1,000, set aside $150 for profit. Over the course of a month, this routine can help create a healthy reserve that gives you financial flexibility when you need it most.



What should you do with your profit?

1. **Save:** Build an emergency fund or savings cushion that can cover unexpected expenses or slower business periods. A safety net gives you peace of mind and protects the business when challenges arise.
2. **Reinvest:** A portion of your profit can be reinvested in the business. This may mean upgrading equipment, improving the space, or investing in staff training - any investment that improves operations or saves money over time.
3. **Reward yourself:** Do not forget that this is money you worked hard to earn. Use a portion to improve your quality of life or reward your team for their hard work. A healthy business should benefit everyone involved, especially you as the owner.

HOW THIS STRENGTHENS YOUR BUSINESS

By consistently setting aside 15% of revenue for profit, you help ensure that your business does more than survive - it has room to prosper. This habit gives you resources to reinvest when necessary, handle emergencies, or even expand your restaurant when the time is right. Paying yourself first is not just smart; it is part of building long-term sustainability.



CHAPTER 3

RENT & UTILITIES (10%): KEEPING FIXED COSTS UNDER CONTROL

The role of fixed costs in your business

One of the biggest expenses any small business faces is rent and utilities. Whether you lease a storefront or a kitchen space, these fixed costs are essential to your operation. Keeping them under control is just as important as managing day-to-day operations. If rent and utilities take up too much of your revenue, they can squeeze other parts of your budget and make it difficult to cover everyday expenses.

To help keep your business healthy and flexible, this guide uses a target of no more than 10% of total revenue for rent and utilities.

Why 10%?

The 10% threshold is a useful guideline for maintaining a balanced financial structure. Keeping rent and utilities within this range leaves room in the budget for other critical areas such as labor, cost of goods, and marketing. If rent or utilities rise far above this level, it may indicate that the business is overextended or that the space is too expensive for its current revenue.

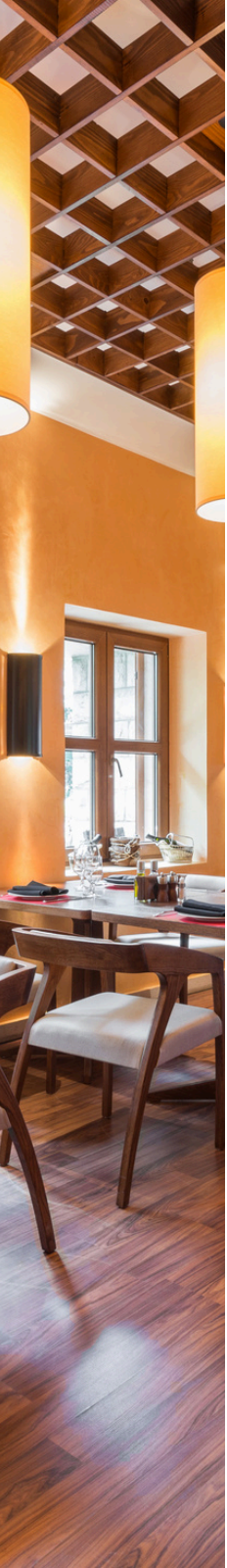


Calculating rent and utility costs
Each month, set aside enough of your daily or weekly revenue to cover these fixed costs. That means regularly reviewing rent and utility bills and tracking how much of your revenue is going toward them.

Example: If your business generates $30,000 in monthly revenue, rent and utilities should be around $3,000 or less under this example. Keeping fixed costs near this 10% target leaves more revenue available for areas that directly affect profitability, such as labor and cost of goods.

STAYING WITHIN BUDGET

1. **Renegotiate your lease:** If rent is above 10% of monthly revenue, consider speaking with your landlord. Some landlords may be willing to work with a small business to find more favorable terms, especially when you have a strong payment history.
2. **Reduce utility costs:** Energy efficiency can make a meaningful difference in utility bills. Consider practical changes such as energy-efficient equipment, improved lighting, or more efficient heating and cooling. These adjustments may reduce costs without hurting daily operations.



3. Consider your space: If rent is above the 10% target, it may be time to reevaluate how much space the business really needs. Could a smaller or more affordable location work? Downsizing or relocating may free up more of the budget to reinvest in growth.

Preparing for seasonal changes

For many restaurants, utility costs fluctuate by season - higher in summer because of air conditioning or in winter because of heating. Account for these changes by adjusting the utility budget when necessary. Leave a small cushion for seasonal swings so they do not catch you by surprise.

How staying under 10% benefits your business

When rent and utilities stay under control, your business gains the financial flexibility it needs to grow. Staying below the 10% target frees resources to focus on more dynamic parts of the business, such as serving more customers, improving your offerings, and expanding your reach through marketing. Fixed costs should support your business, not drain it.





CHAPTER 4

LABOR (30%): MANAGING PAYROLL AND YOUR TEAM

Why labor costs matter
Labor is one of the largest ongoing expenses for any small business, especially a restaurant. Whether you have employees or pay yourself as the owner, keeping labor within a reasonable percentage of total revenue is critical to the financial health of the business. Labor costs include wages, payroll taxes, benefits, and payments to contractors or part-time workers.

The goal in this example is to keep labor costs at 30% or less of total revenue. Staying within that range helps you compensate your team - and yourself - fairly while leaving enough room in the budget for other critical expenses such as inventory, rent, and marketing.

Understanding labor costs
Labor costs are not limited to the paychecks you issue each week. They can also include payroll taxes, benefits such as health insurance or paid time off, and other compensation-related expenses. Even if you are a sole proprietor, consider your own pay as part of labor. This mindset helps ensure that you do not neglect your own compensation while running the business.



Example: If your restaurant generates $50,000 in monthly revenue, labor costs would be around $15,000 or less under the 30% example. This guideline gives you a clear target while helping leave room for the rest of the business expenses.

HOW TO MANAGE LABOR COSTS EFFECTIVELY

1. **Smart scheduling:** One of the most effective ways to manage labor is to optimize scheduling. Avoid overstaffing during slow periods or understaffing during peak hours. Use POS data to identify busy times and schedule enough people to meet demand without wasting labor hours.
2. **Cross-train employees:** Train team members in more than one area so they can fill multiple roles during a shift. This flexibility can help the restaurant operate with fewer people when necessary. For example, a server who can help with kitchen prep during slower periods adds useful flexibility.
3. **Limit overtime:** Overtime can raise labor costs quickly. Plan shifts carefully to avoid unnecessary overtime, and consider part-time help when you consistently need extra coverage.
4. **Encourage productivity:** Incentives tied to productivity and efficiency can help you get more from your labor budget without simply adding hours. This might include small bonuses for reaching specific goals or improving performance.



PAYING YOURSELF

If you are a sole proprietor or part of a family team, remember to include your own salary in the 30% labor allocation. Many small-business owners forget to pay themselves consistently, which can lead to burnout and financial stress. Even if the amount is small, setting aside part of the revenue to pay yourself helps build a business that is sustainable over the long term.

When labor costs are too high
If labor consistently exceeds 30% of revenue, take a closer look at where the money is going. Consider the following:

- **Is staffing appropriate?** You may be overstaffed during slower periods or paying more overtime than necessary.
- **Are wages and benefits sustainable?** Fair pay is essential, but compensation also has to align with the overall financial health of the business.
- **Are you tracking time accurately?** Make sure employees clock in and out correctly and that "time theft," intentional or not, is not occurring.

The benefits of managing labor costs intelligently
When labor is managed effectively, the business has flexibility to reinvest in growth. You can maintain enough staff for smooth operations while keeping costs low enough to protect profitability. Keeping labor around the 30% example is one part of building a financially sound and sustainable business.



CHAPTER 5

COST OF GOODS SOLD (40%) - CONTROLLING FOOD & SUPPLY COSTS

What is Cost of Goods Sold (COGS)?
In the food industry, cost of goods sold (COGS) is one of the largest expenses you will face. It refers to the direct costs associated with producing the food you sell, including ingredients, packaging, and supplies such as utensils and containers. Keeping these costs under control is essential to protecting profitability.

The goal in this example is to keep cost of goods sold at 40% or less of total revenue. If it rises above that level, it can significantly reduce profit margins and leave little room for reinvestment or savings.

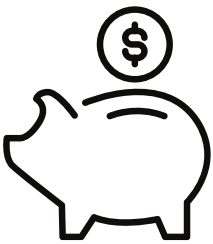
Why sticking to a budget matters
Using a 40% COGS target forces you to be more intentional with purchasing decisions. Small-business owners can look at the total amount in the bank account and feel ready to buy supplies without first asking whether they are truly needed. That impulse can lead to overbuying, waste, and lower margins.



With a clear budget, you become more thoughtful about what you buy. You begin focusing on what the business actually needs instead of stocking items that may go unused or expire. This intentional spending creates a healthier business environment where every dollar is used wisely and unnecessary expenses are reduced.

TIPS TO CONTROL AND REDUCE COST OF GOODS SOLD

1. **Portion control:** One of the simplest ways to control food cost is to use consistent portions. Make sure staff know the exact portion size for each dish and follow it every time. Over-portioning creates food waste and higher costs.
2. **Menu engineering:** Review the menu to identify high-cost items that are not generating enough revenue. Consider changing portions, pricing, or even removing items that are not profitable. Focus on dishes that offer strong margins without requiring expensive ingredients.
3. **Bulk purchasing and supplier negotiation:** When it makes sense, buying in larger quantities can lower unit cost. Do not be afraid to negotiate with suppliers for better pricing, especially if you are a loyal customer or increasing purchase volume.





1. **Reduce waste:** Food waste is one of the biggest contributors to high cost of goods sold. Track what is thrown away because of spoilage or over-preparation and make adjustments. Consider daily specials or new dishes that use remaining ingredients when appropriate.
2. **Inventory management:** Watch inventory closely. Knowing exactly what you have on hand helps prevent over-ordering and helps ensure ingredients are used before they spoil. Use software or a manual system to track inventory levels and order based on actual needs rather than estimates.

HOW TO MONITOR COST OF GOODS SOLD EFFECTIVELY

To keep COGS around the 40% target, monitor it regularly. Set up a system to track food and supply expenses weekly or monthly and compare those numbers with total revenue. If COGS moves above 40%, it is time to investigate and take action.

Tracking these costs also helps you spot trends such as rising ingredient prices or seasonal fluctuations so you can adjust menu items and pricing accordingly.





Balancing quality with cost control
Controlling costs is important, but maintaining food quality is just as important. Customers will notice if you start cutting corners, and that can hurt your reputation and sales over time. The key is to find a balance between controlling cost and serving high-quality dishes. That may mean getting creative with the menu, finding less expensive alternatives for certain ingredients, or offering seasonal specials that maximize margins.

The benefits of keeping cost of goods sold under control
If you keep COGS at 40% or less in this example, your business has more room to remain profitable even during difficult periods. Controlling food and supply costs gives you more flexibility to reinvest in marketing, staff, or new opportunities and helps produce a healthier bottom line overall.



CHAPTER 6

MARKETING (5%) - ATTRACTING CUSTOMERS AND BUILDING YOUR BRAND



Why marketing is crucial

No matter how good your food is or how well you manage the finances, it is hard to succeed if customers do not know the business exists. That is where marketing comes in. Marketing attracts new customers, brings existing customers back, and creates excitement around your brand. Many small businesses, however, either do not devote enough resources to marketing or spend money without a clear strategy, which can lead to wasted effort.

To help avoid that, this strategy recommends setting aside 5% of total revenue for marketing. This budget lets you promote the business consistently, run special offers, and build customer loyalty without overspending. The key is not necessarily to spend the entire 5%, but to be smart about how and when you use it.





How to be smart with your marketing spending

The goal is not to spend the full 5% every month, but to be careful and strategic.

Example: Suppose you have set aside $500 as the marketing budget for the month. You might spend only $200 to $300 on paid ads such as Facebook ads, while another $150 could go toward discounts or daily promotions. Discounts tracked through the POS should also be considered part of marketing expense. This keeps you within budget while leaving some money available for future use.

As you build this marketing "wallet," you can plan larger community events or respond to unexpected opportunities without affecting the general operating budget. For example, if a back-to-school event is coming up and you want to donate backpacks to local children, you can use money that has accumulated in the marketing budget. This helps the community while also bringing positive attention to your business.





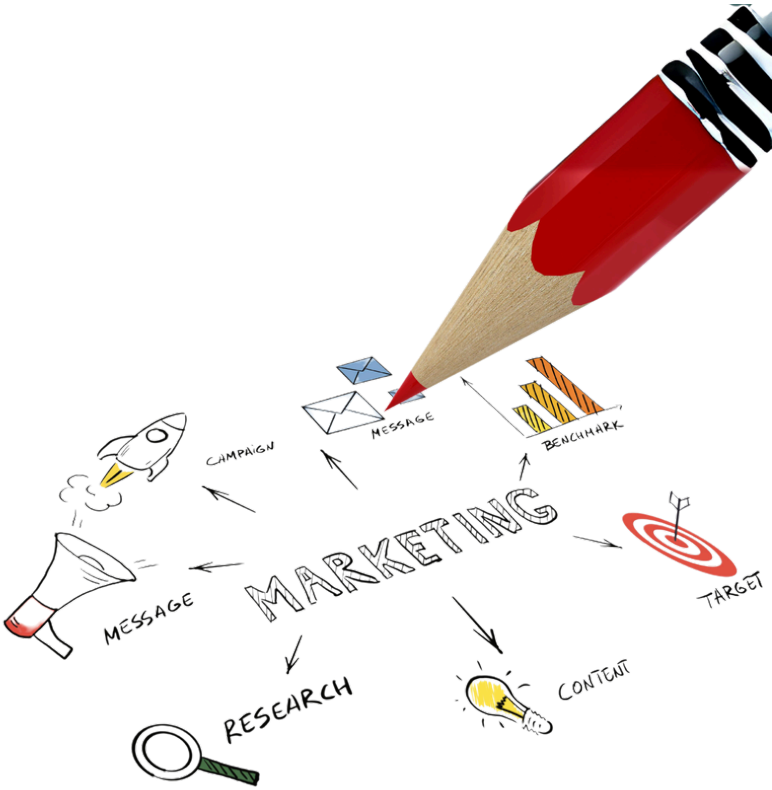
How to use your marketing budget wisely

1. **Social media:** One of the most cost-effective ways to market your business is through platforms such as Instagram, Facebook, and TikTok. Consistent posts showing your menu, promotions, and behind-the-scenes content can engage your audience and build a loyal following. Paid ads can also help reach new customers, especially when you can target people in your local area.
2. **Promotions and discounts:** Another use of the marketing budget is to run promotions or discounts that attract new customers or reward loyal ones. These can range from buy-one-get-one offers to discounted lunch specials that bring in more customers during slower hours. Track these discounts in your POS and include them as part of overall marketing spend.
3. **Email marketing:** Build an email list so you can send customers regular updates, promotions, and special offers. Email gives you a direct line of communication and helps keep your business top of mind. Part of the marketing budget can be used for email software or for help managing campaigns.



4. Collaborations and partnerships: Partnering with other local businesses or creators in your area can be another effective use of the marketing budget. For example, you might collaborate with a nearby coffee shop on a joint promotion or sponsor a local event to increase visibility in the community.

5. Traditional advertising: Digital marketing is often the first choice for small businesses, but do not overlook traditional methods such as flyers, postcards, or local newspaper ads. These can still be effective, especially for a family-owned restaurant trying to reach its immediate community.



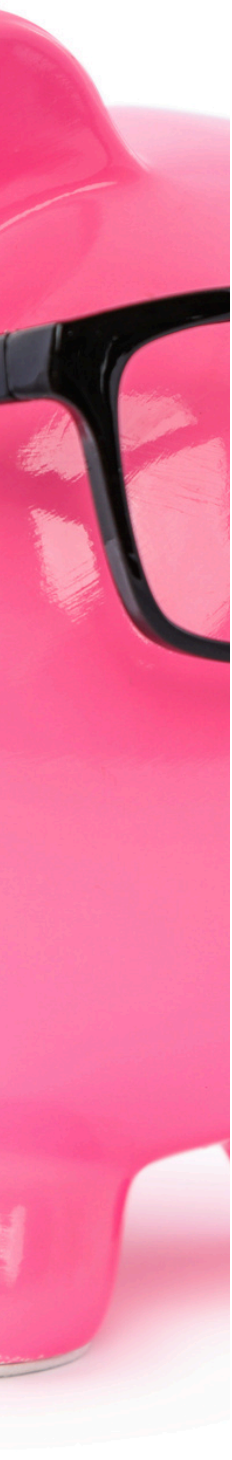


Consistency is key
One of the biggest marketing mistakes small businesses make is inconsistency. You cannot expect to run one promotion or post on social media a few times and see lasting results. Successful marketing requires consistent effort. Setting aside 5% of revenue for marketing each month helps keep your business visible and consistently in front of customers.

Saving for future opportunities
One advantage of not spending the entire 5% marketing budget every month is that you can save for future opportunities. Over time, as you continue setting money aside, you build a reserve that can be used for larger community events or unexpected situations.

For example, during back-to-school season or after a natural disaster, you may choose to use these funds to support the community by donating school supplies or offering special discounts. That not only helps the community; it also positions your business as a valuable part of it, strengthening your brand and customer loyalty.



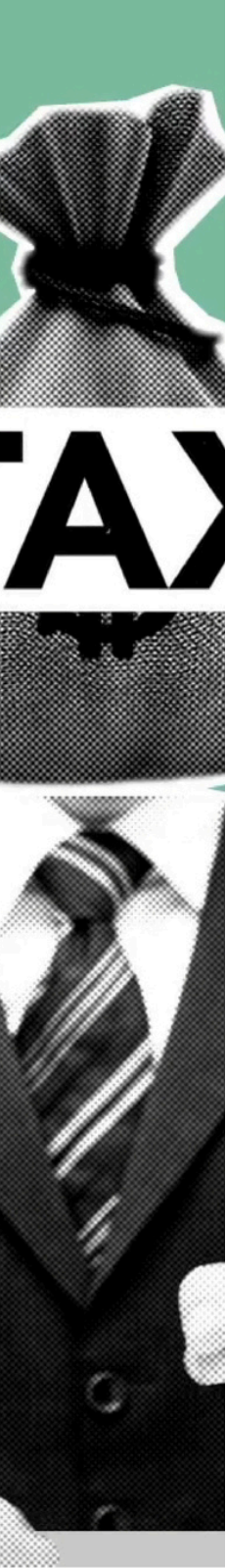


Tracking results
Once you begin using your marketing budget, track which strategies work and which ones do not. Use tools such as Google Analytics and insights from social platforms to see which promotions generate traffic, then adjust your strategy accordingly.

Also pay attention to customer feedback and reviews to see whether your marketing is connecting with your audience. If you notice positive feedback or increased sales during a particular campaign, put more effort into what is working.

The benefits of a dedicated marketing budget
By dedicating 5% of revenue to marketing, you create a steady effort to attract customers and keep the business top of mind. Consistent marketing builds brand recognition, increases foot traffic, and gives your restaurant the visibility it needs to grow.

If you are strategic with the budget, you can also save for future growth, participate in the community, or take advantage of unexpected opportunities. Marketing is not only about spending money - it is about planning and positioning the business for both short-term and long-term success.



BONUS CHAPTER

MAXIMIZING ADDITIONAL INCOME WITH TAX RESERVES

Turning tax payments into an opportunity

For many small-business owners, paying taxes - whether sales tax or income tax - feels like a necessary burden. But what if this routine obligation could also become an opportunity to generate a little additional income for the business? By managing the money you set aside for taxes strategically, you may be able to make those cash reserves work for you before the payment is due.

In this chapter, we will explore the use of higher-interest bank accounts to make better use of money already being reserved for sales and income taxes, allowing the funds to earn interest before they are due.

Setting up higher-interest accounts for sales and income taxes

Most businesses already set aside part of daily revenue for sales tax and part of profit for income tax. Instead of letting that money sit idle, you may choose to place tax reserves in a high-yield savings account or another appropriate account where the funds can earn interest while waiting to be paid.



To get started, you would create two higher-interest accounts:

1. **Sales tax account:** A dedicated account for the sales tax you collect each day (for example, 8.25% in Texas).
2. **Income tax account:** A separate account where you can reserve 30% of profit in this example to help cover income taxes.

Making your tax reserves work for you
Maximizing interest on sales tax savings

For most businesses, sales tax is a daily obligation. As soon as a taxable sale is made, that portion belongs to the state and should be set aside. Instead of treating it as idle money, you can transfer the sales tax to the designated account right away.

Here is where additional timing may matter: use the time you have before the filing deadline without missing or delaying payment. For example, if you file monthly or quarterly and the due date is around the 20th of the month, the funds may remain in the account until closer to the required payment date, as long as you follow your jurisdiction's rules and deadlines.



Maximizing income tax reserves

Many business owners set aside 30% of their profit for income taxes at the end of the month, but the process can also be made more consistent by moving the reserve daily. Here is the example used in this guide:

- Each day, after moving 15% of total daily sales - after sales tax - into the profit account, you can move 30% of that profit directly into the income-tax account.
- For example, if total sales for the day were $1,000 after removing the sales-tax portion, you would move $150 to the profit account and then immediately transfer $50 to the income-tax account.

Doing this daily instead of waiting until the end of the month gives the income-tax reserve more time in the higher-interest account. These are only suggestions, but over time consistent habits can have a meaningful impact on the business.





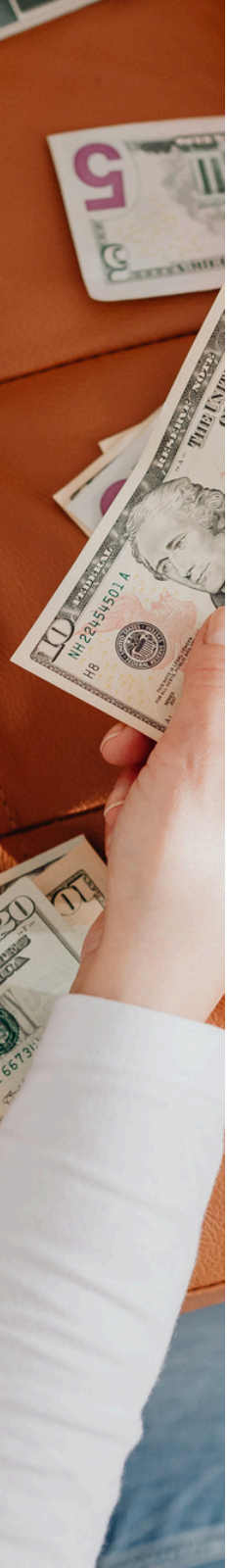
Example: Interest on reserved tax funds
To put the idea in perspective, suppose your high-interest account offers 5% annually. If you have set aside $50,000 for income taxes and left it there for a few months, the original example states that 5% interest could generate an additional $2,500 by year-end with no additional effort. The same idea is applied to sales-tax reserves: regular deposits can allow money to earn interest while waiting for the filing date.

Daily and monthly deposits for maximum growth

Sales tax:

- Each day, transfer the sales-tax amount collected (for example, 8.25% in Texas where applicable) to the designated interest-bearing account. Do not wait until the end of the month or quarter to separate it.
- As mentioned above, keep funds available until closer to the required due date rather than paying earlier than necessary, while always following filing and payment rules.

Income tax:
Consider reserving 30% of daily profit immediately instead of waiting until month-end. For example, if daily sales total $1,000 after sales tax, reserve $150 for profit and then transfer $50 of that amount to the income-tax account. In this example, the money begins earning interest sooner.



Paying taxes directly from these accounts

When it is time to pay taxes, transfer the required funds directly from the accounts where you have been holding the reserves. Interest earned may be reinvested in the business or left in the account to continue growing. The goal is to keep the tax payment fully covered while also benefiting from any interest earned while the funds were being held.

Tip: Set reminders for sales-tax and income-tax due dates. Many banking apps allow automated transfers or reminders, which can help prevent a missed deadline.

A simple way to increase your profit

The additional income earned from interest on tax reserves may seem small, but every amount adds up over time. This can matter especially in small family businesses where every dollar counts. Combining this strategy with other financial-management habits may create meaningful long-term benefits.

Remember that interest earned on money already reserved for taxes can become additional income for the business. By deciding carefully how and when to move these funds, you can make necessary tax planning more productive while still keeping the obligation fully funded.



Building strong financial habits

Beyond any additional interest, setting aside tax money in dedicated accounts helps build strong financial habits. It can keep you prepared for tax season and reduce the risk of being surprised by a large payment you did not plan for.

Over time, the discipline of separating money and allowing reserves to build can also strengthen your overall financial cushion and help the business respond to unexpected expenses or slower periods.

Final thoughts

These suggestions are optional, but they can add another useful layer to your financial management. The goal is to make every business dollar work harder - including money that has already been reserved for taxes.

By incorporating a tax-reserve strategy into financial planning, you may be able to improve cash-flow organization, build a stronger cushion, and increase savings while still meeting your tax obligations.



ADDITIONAL CHAPTER: SALES TAX

Collected money is not available money
When a restaurant collects sales tax, it is generally collecting funds that must later be remitted to the appropriate tax authority. Do not mix that money into the budget for ingredients, wages, advertising, or personal expenses.

A simple routine
At the end of each day, review your point-of-sale (POS) report, identify taxable sales and the sales tax actually collected, and transfer the corresponding amount into a separate account. Reconcile that account with your reports and returns. Do not always calculate tax as a percentage of every deposit; exemptions, refunds, and differences in the taxable base may apply.

DAVO: a tool I personally recommend
Some POS systems can integrate with tools such as DAVO, which - depending on the integration, plan, and jurisdiction - may automatically set aside sales-tax funds and assist with filing and payment. I recommend considering the tool for the peace of mind it may provide; I am not paid to mention it. Verify compatibility, pricing, coverage, and responsibilities before signing up.

Do not use tax funds as working capital
Even if the filing date is later, those funds are already committed. If you keep them in an interest-bearing account, prioritize safety, liquidity, and availability. Never delay a tax payment just to earn interest. Sales tax and income tax are different obligations.



ADDITIONAL CHAPTER: PROCESSING FEES & PRICING

An alternative to cash discounting
My practical recommendation is to evaluate uniform pricing that already accounts for the average cost of accepting payments. The advertised price should be clear and consistent across printed menus, displays, the POS, and online ordering. A uniform price is not the same as adding a separate card surcharge; legal and card-network rules may be different.

Example with $50,000 in monthly sales
Assume $50,000 in sales before the adjustment: 60% ($30,000) paid by card and 40% ($20,000) paid in cash. If prices were increased uniformly by 3.5%, the theoretical increase attributable to the cash portion would be $700 ($20,000 x 0.035), before taxes, costs, and any change in demand.

That $700 is **NOT** automatically additional profit. Processing costs depend on the contract, fixed fees, and volume. If the $50,000 already includes the new prices, you cannot simply add another $700 without recalculating the base.

Set aside money for processing fees
Each month, calculate your effective rate: total processing fees divided by card sales. Estimate a daily or weekly reserve, reconcile it with net POS deposits, and adjust based on actual results. Do not assume every transaction costs exactly 3.5% or 3.99%.

Transparent pricing
If you make a general price adjustment, update every channel at the same time and review local rules regarding price disclosure, taxes, and consumer protection. Also consider delivery-platform commissions.



CLARIFICATIONS & CORRECTED CALCULATIONS

Income-tax reserve
In the original example of $1,000 in daily sales, 15% equals $150. If you reserve 30% of that $150, the correct result is $45, not $50. That 30% is only illustrative; the actual obligation depends on taxable profit and the business's tax situation.

Interest on tax reserves
With a constant $50,000 balance and a 5% annual yield, approximate simple interest would be $2,500 over a full year, not over only a few months. Over three months, it would be about $625, assuming the balance and rate remain constant, before taxes.

The budget must include all expenses
Cost of goods sold may include ingredients and direct materials depending on the accounting method. A restaurant also needs to account for insurance, maintenance, software, licenses, debt, repairs, employer payroll taxes, and other obligations. If those expenses do not fit within the five illustrative categories, adjust the percentages.

A guide, not a rigid formula
Compare results weekly and monthly, establish realistic reserves, and adjust targets using historical data. No percentage replaces a profit-and-loss statement, cash-flow tracking, or professional advice when it is needed.



CONCLUSION

ADAPTING AND GROWING WITH YOUR BUSINESS

The strategies in this guide were created to help you simplify the financial side of your restaurant and take control of your business with confidence. But this is only the beginning.

I will continue sharing free guides, step-by-step lessons, and real-world examples through my 2VSIT brand, with the goal of helping small-business owners grow in a smarter and more sustainable way. You will find bilingual educational videos, short podcasts, and social-media content that goes deeper into topics such as marketing, taxes, and daily operations.

You can find me on all platforms as @juliothefoodio, where I share new educational content every week. If you would like updates, additional resources, or information about future guides, visit www.2vsit.com.

My hope is that this guide gives you clarity, direction, and motivation to keep moving forward as an entrepreneur. Remember: small, consistent steps create big results. Keep building, keep learning, and keep moving forward.



ABOUT THE AUTHOR

Julio Garcia is a husband, father, and entrepreneur with a deep faith in God who is dedicated to helping small family-owned restaurants prosper. Known on social media as "Julio The Foodio," he and his family travel across the United States in their RV, visiting local restaurants, sharing their stories, and praying for every business they meet. Through these experiences, Julio has seen firsthand the work, struggle, and heart behind small restaurants, and that inspired him to create this guide.

Julio is also the founder of 2VSIT, a movement and digital platform created to support and celebrate family-owned businesses in the food industry. What began as a simple idea to lift others up has grown into a mission to empower entrepreneurs with tools, visibility, and motivation.

Through 2VSIT, Julio offers digital marketing, website design, local SEO, and online-ordering solutions created specifically for restaurants and food businesses. Every agency strategy comes from real experience in the field and a desire to see small businesses prosper.

To learn more about his mission, follow him on social media as @JulioTheFoodio or visit www.2vsit.com.



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