BUSINESS PLAN & STRATEGIC REVIEW

Bistro Le Quartier Inc.

Neighbourhood French bistro - 48 seats, private-event catering and a growing takeout line | Villeray, Montreal, QC

PREPARED FOR	Bistro Le Quartier Inc.
PREPARED BY	Montreal Business Consulting Group
REPORT DATE	July 28, 2026
REFERENCE	SAMPLE-0001
ANNUAL REVENUE	CAD $1.1M

STAGE: ESTABLISHED (5+ YEARS)

Revenue trend: Growing slowly | 14 employees | 6 years in operation

Contents

FINANCIAL SNAPSHOT

The figures below are read directly from the financial statements you uploaded. They provide an at-a-glance view of the metrics referenced throughout this plan. Where a figure could not be found in your documents it has been omitted rather than estimated.

ANNUAL REVENUE **$1,100,000**	GROSS PROFIT **$748,000**	GROSS MARGIN **68.0%**	OPERATING EXPENSES **$638,000**
NET PROFIT / LOSS **$110,000**	NET MARGIN **10.0%**	TOTAL ASSETS **$420,000**	TOTAL LIABILITIES **$250,000**
OWNER'S EQUITY **$170,000**	DEBT-TO-EQUITY **1.47**	CASH ON HAND **$96,000**	WORKING CAPITAL **$101,000**

FINANCIAL PROJECTIONS

The three-year outlook below projects forward from your most recent annual revenue of $1,100,000, read from your uploaded statements, growing at the 8% per year you provided. Costs are grown according to the outlook you selected ("Grow at about half the revenue rate"). Net operating income is shown before tax, interest, and owner compensation. These figures use only the inputs you supplied; nothing has been assumed on your behalf. They are planning estimates to frame discussion, not forecasts or guarantees.

	YEAR 1	YEAR 2	YEAR 3
Revenue	$1,188,000	$1,283,040	$1,385,683
Cost of Goods Sold	$366,080	$380,723	$395,952
Gross Profit	**$821,920**	**$902,317**	**$989,731**
Gross Margin	69.2%	70.3%	71.4%
Operating Expenses	$663,520	$690,061	$717,663
Net Operating Income	**$158,400**	**$212,256**	**$272,068**
Net Operating Margin	13.3%	16.5%	19.6%

Inputs: revenue growth of 8% per year (your figure); base figures read from your uploaded statements; costs grown per your stated outlook ("Grow at about half the revenue rate"). Figures are rounded. This projection does not constitute financial advice or a guarantee; actual results will differ.

PART I

Business Plan

1. EXECUTIVE SUMMARY

Bistro Le Quartier enters its seventh year as a fundamentally healthy business with a problem most restaurateurs would envy: the dining room, not the demand, is the constraint on growth. Revenue of $1.1M is growing at 3-4% per year in a neighbourhood whose dining spend is growing faster, and the reason is visible in the weekly cover counts. Friday and Saturday services sell out and turn tables twice; Monday through Wednesday run at 45-55% of capacity. The business is, in effect, closed to growth four nights a week while paying full fixed costs seven days a week.

What makes this situation unusually promising is the quality of the underlying operation. A 10% net margin on $1.1M of revenue is top-quartile performance for an independent restaurant of this size, built on a 32% food cost, weekly inventory discipline and a kitchen brigade that has averaged less than one departure per year. The balance sheet is clean - $420,000 in assets against $250,000 in liabilities, most of it the original fit-out loan four years from maturity - and the business generates enough operating cash to fund every initiative in this plan without external financing.

This report concentrates the owner's stated ambition - $1.4M in revenue within three years and, eventually, a second location - into three moves that do not require adding a single seat. First, fill the early week with a fixed-price offer and neighbourhood programming aimed at habitual rather than occasion-driven visits. Second, convert catering from an improvised sideline of roughly $120,000 into a managed second profit centre with a published menu, real margin targets and dedicated capacity. Third, take direct control of takeout economics by migrating volume from third-party apps, whose commissions consume 24-30% of every order, to first-party ordering funded by the commission saved.

Executed over the twelve months laid out in the 90-day action plan and the roadmap that follows it, these initiatives support the $1.4M goal on the owner's own 8% growth assumption while widening, not diluting, the net margin. Equally important, they build the documented systems, management layer and catering track record that a lender will require when the second-location conversation arrives.

2. COMPANY OVERVIEW

Bistro Le Quartier occupies a corner location in Villeray with 48 interior seats, a 30-seat licensed summer terrasse, and a kitchen deliberately built larger than the room it serves. Six years in, the business has achieved what the majority of independent restaurants never do: it has survived its lease renewal, kept its chef-owner from burning out entirely, and built a repeat local clientele that fills weekend services without a dollar of paid marketing.

The staff of 14 breaks down into a kitchen brigade of five, a front-of-house team of seven, and two part-time positions that flex with the terrasse season. The chef-owner still works four services a week and personally approves every schedule, supplier order and event quote - a level of involvement that guaranteed quality in years one through three and now constitutes the business's single largest operating bottleneck.

WHERE THE BUSINESS STANDS TODAY

- Revenue of $1.1M, growing 3-4% annually - slower than Villeray's overall dining spend, which has grown ahead of the island average as the neighbourhood densifies.
- Weekend capacity effectively sold out year-round; Monday-Wednesday occupancy of 45-55%, worse in winter when the terrasse is closed.

- Catering revenue of roughly $120,000 and takeout of roughly $80,000, both growing organically and neither managed deliberately - no catering menu, no margin targets, no first-party ordering channel.
- Net margin of 10% on disciplined 32% food cost, a clean balance sheet, and no guest database of any kind beyond the reservation phone log.

The snapshot is of a business that has already done the hard part - product, reputation, team, unit economics - and now needs management systems to convert spare kitchen capacity and empty weeknight seats into the growth the owner wants.

3. PRODUCTS & SERVICES

The core product is a tight, seasonal bistro menu of roughly two dozen dishes that turns a 32% food cost - excellent for the category, where 30-35% is the healthy band and many independents drift to 38% and beyond. The menu changes with the Jean-Talon Market seasons, which keeps regulars returning and gives the kitchen pricing flexibility that a fixed menu would not. The bar program is the quiet underperformer: beverages contribute 22% of sales against a 28-32% norm for comparable full-service rooms, mostly because the wine list is short and no one on the floor is tasked with selling it.

Catering, the second line, is currently sold reactively. A regular asks whether the bistro "does events"; the owner quotes from instinct; the kitchen improvises the execution in the Friday prep window. There is no published menu, no minimum order, no tiered pricing and no margin target - which means the line's roughly $120,000 of revenue carries an unknown and almost certainly inconsistent profit contribution. The third line, takeout, runs through two third-party apps whose commissions of 24-30% turn a 10%-margin business into a roughly break-even one on every delivered order.

The recommendation of this plan is emphatically not to add products - the kitchen's breadth is already right for its brigade - but to productize what exists. Concretely: a published catering menu with three pricing tiers and a stated minimum, engineered to a 15%+ contribution margin; a first-party online ordering page with a direct-order incentive funded from saved commissions; and a bar list redesigned around six wines by the glass and two house cocktails that the floor team is trained and incentivized to offer on the already-sold-out weekend covers, where every dollar of attachment is pure margin on seats that cost nothing more to fill.

4. MARKET ANALYSIS

Villeray's demographics have moved decisively in the bistro's favour over its six years of operation. The neighbourhood has densified with exactly the household profile that sustains independent full-service dining - couples and young families aged 30-55 with above-median disposable income - and its dining spend has grown ahead of the Montreal island average. The bistro's core guest lives or works within a fifteen-minute walk, visits for occasions on weekends, and represents an under-tapped weeknight opportunity.

Weeknight dining is the structural growth segment across the Montreal market. It behaves differently from weekend dining: it is more price-sensitive, more habitual, and far more loyal once a routine forms. A guest who adopts a Tuesday prix-fixe habit generates thirty to forty visits a year against the occasion diner's six to eight. This is the segment the wine-bar formats have been winning by default, and it is precisely the segment a $38 three-course fixed-price offer is designed to capture - a price point that reads as accessible on a Tuesday while still clearing the bistro's margin requirements comfortably at its food cost discipline.

The catering market presents a parallel opening. Demand from the borough's offices, studios, and family events - christenings, anniversaries, wakes - currently flows mostly to commissary caterers with no dining-room brand behind them. A known neighbourhood room with six years of goodwill bidding on those same events starts with a trust advantage no commissary can match. The twenty offices and studios within walking distance of the bistro constitute a nameable, visitable prospect list, which is the rarest thing in marketing: a market small enough to cover completely.

5. COMPETITIVE ANALYSIS

Within a one-kilometre radius, Bistro Le Quartier competes directly with two newer wine-bar concepts, one legacy Portuguese grill with a fiercely loyal clientele, and a rotating cast of takeout counters that open and close with the seasons. Each competitor illuminates a different facet of the bistro's position.

The wine bars are the strategic threat. Their snack-and-glass format is engineered for the casual weeknight visit - low commitment, moderate cheque, no reservation required - and they are winning the bistro's potential Tuesday and Wednesday guests not on quality but on format. The correct response is not to imitate them but to meet the same need in the bistro's own idiom: a fixed-price offer that makes a weeknight visit feel easy and bounded rather than like a committed night out.

The Portuguese grill, thriving for two decades on a narrow menu and total consistency, is not a competitor for the same occasions but a proof of the neighbourhood's loyalty economics: Villeray rewards businesses that stay true to a formula. The takeout counters, individually trivial, collectively signal that delivered and picked-up food is a permanent share of neighbourhood spending - reinforcing the case for the bistro to own its takeout channel rather than rent it from apps at 24-30% commission.

The bistro's defensible advantages are structural: the corner room and terrasse licence cannot be replicated at will, six years of neighbourhood trust cannot be bought, and a kitchen whose capacity exceeds its dining room is an expansion asset none of the nearby competitors possess. Its exposed flank is the early week, and this plan's first initiative is aimed squarely at closing it.

6. MARKETING & SALES STRATEGY

Marketing spend is currently near zero, which the sold-out weekends justify and the half-empty weeknights do not. The strategy that follows is deliberately narrow - one campaign per revenue gap, each with a single metric - because a fourteen-person restaurant does not have the management bandwidth for more, and does not need it.

EARLY WEEK: THE PRIX-FIXE CAMPAIGN

A $38 three-course prix-fixe served Tuesday and Wednesday, built from the existing menu's highest-margin dishes, promoted through three channels the bistro controls: the guest email list (built at every table once the reservations platform is live), the window and sidewalk board, and one boosted local post per week with a defined $50 weekly cap. The metric is covers on Tuesday and Wednesday - not likes, reach or impressions - reviewed every Monday. The offer is adjusted by changing dishes, never by discounting the price, which protects the format's integrity.

CATERING: THE TWENTY-DOOR CAMPAIGN

A published catering page with three tiers and photography from the first two staged events, followed by personal outreach - the owner or floor manager, in person, with a printed menu - to the twenty nearest offices and studios. Regulars are enlisted with a simple referral incentive: a bottle of house wine on their next visit for any event lead that books. The metric is events booked per quarter, with a first-year target of two per month at the published margins.

TAKEOUT: THE DIRECT-ORDER MIGRATION

First-party online ordering promoted with a permanent 10% direct-order advantage - funded entirely by the 24-30% commission each migrated order stops paying - communicated by a card in every third-party delivery bag and a sticker on every takeout container. The metric is the direct share of takeout orders, with a target of 50% within two quarters. Third-party listings are kept for discovery but their paid promotions are switched off.

7. OPERATIONS PLAN

Operations are the bistro's quiet strength and the reason this plan can be ambitious. Prep runs on written checklists - rare at this scale - food cost is counted weekly against a standing par sheet, and the kitchen brigade of five has averaged under one departure per year in a labour market where annual turnover above 70% is the industry norm. These habits are worth naming because the plan depends on them: a kitchen without checklists cannot absorb a catering line, and a business without a weekly count cannot detect whether the prix-fixe is holding its margin.

Two operational gaps must close before the growth initiatives launch. The first is capacity planning for catering, which currently borrows the Friday prep window - the single worst window to borrow, since it strains the line ahead of the week's biggest service. Catering prep must move to a scheduled Monday-Tuesday block, which has the elegant side effect of converting the kitchen's quietest days into productive ones, and event quotes must include a capacity check against the booking calendar before they are issued rather than after.

The second gap is the absence of any booking and guest-data system beyond the reservation phone and a paper log. A modern reservations platform with an integrated guest database is a hard prerequisite for the weeknight campaign - a prix-fixe promoted to nobody fills nothing - and its cost (roughly $250-400 per month for the mainstream platforms) is recovered by a single additional table per week. Implementation belongs in days 1-30 of the action plan, before any marketing dollar is spent, so that every guest from launch day forward enters the database.

8. MANAGEMENT & ORGANIZATION

The organizational question facing Bistro Le Quartier is not headcount - fourteen is right for the current volume - but structure. The chef-owner works four services weekly and personally approves every schedule, supplier order and event quote. Every growth initiative in this plan adds decisions, and if all of them continue to queue behind one person, the plan fails on bandwidth regardless of its merits.

The remedy is already on the payroll. The sous-chef of four years runs the pass competently on the owner's nights off and is ready for formal kitchen leadership: ordering authority within a set budget, ownership of the prep schedule, and the lead role in catering execution. The senior server already functions as an unofficial floor manager - training new staff, resolving guest issues, adjusting the floor plan nightly - and should be formalized in that role with responsibility for the reservations platform and the guest database.

Both promotions should come with written role descriptions, modest raises, and explicit signing authority - the owner's own time is the most expensive resource in the business, and these two changes are cheaper than any portion of the owner's burnout. They are also the difference between a catering line that scales and one that cannot: someone other than the owner must be able to quote, staff and run an event from the published menu, or the line's ceiling is the owner's calendar.

The owner's target of stepping back from four services to three should be scheduled - a specific week on the calendar, after the promotions take effect - rather than left as an intention. Owners who wait until they feel comfortable stepping back never do; owners who schedule it discover the team was ready.

9. FINANCIAL PLAN & PROJECTIONS

The current statements show a business earning $110,000 of net income on $1.1M of revenue - a genuine 10% net margin, which places Bistro Le Quartier in the top quartile of independent restaurants, where 3-6% is typical and many operate at break-even. The margin decomposes cleanly: cost of goods at $352,000 (32% of revenue, excellent), operating expenses at $638,000 (58%, in line for a full-service room of this size), leaving the 10% that funds the owner's flexibility and this plan's initiatives.

The balance sheet reinforces the picture. Assets of $420,000 against liabilities of $250,000 leave $170,000 of equity; the dominant liability is the original fit-out loan, now four years from maturity, whose scheduled retirement will by itself add roughly a point of margin. There is no revolving debt, no supplier arrears, and enough cash generation to fund the plan's estimated $25,000 of initiative costs from operations across two quarters.

The three-year projection presented in the Financial Projections section uses the owner's own 8% annual growth assumption with costs growing at roughly half that rate, per the outlook stated in the questionnaire. On those inputs, revenue reaches approximately $1.39M by year three - effectively the owner's $1.4M goal - while net operating margin widens, because the growth initiatives lean on capacity that already exists rather than on new fixed costs.

The sensitivity that deserves the most respect is labour. A two-percentage-point rise in labour cost - one wage settlement, one bad turnover year - consumes roughly a fifth of the bottom line. This is precisely why the weeknight strategy is built on fixed-menu formats: a prix-fixe adds covers without adding kitchen complexity or prep labour, which is the only kind of growth that widens margin in an inflationary labour market.

10. FUNDING & USE OF FUNDS

No external funding is required to execute this plan, and that fact is itself strategically valuable - it means every initiative can launch on the owner's timeline rather than a lender's.

The three initiatives together require roughly $25,000 in year one: approximately $4,000-5,000 for the reservations platform and first-party ordering setup and first-year fees; $6,000-8,000 for the catering launch (menu design, photography from two staged events, printed materials for the twenty-door outreach); $5,000 for the first two seasons of prix-fixe promotion at the capped weekly spend; and the balance as contingency. Operating cash flow at the current $110,000 annual net comfortably absorbs this across two quarters without touching the business's working capital position.

The more consequential funding question is the one three years out. If the owner pursues the second location, a lender or landlord will ask for exactly the artifacts this plan produces as by-products: documented operating systems, a management layer that demonstrably runs the business without the owner, a catering profit-and-loss statement proving the brand travels beyond its four walls, and three years of clean statements showing widening margins. The recommended discipline is to treat the second-location file as open from today - each quarter, the owner adds that quarter's evidence to it - so that when the right corner room in the next neighbourhood becomes available, the financing conversation takes weeks rather than seasons.

11. SWOT ANALYSIS

STRENGTHS

- A 10% net margin on 32% food cost - top-quartile financial discipline that funds experimentation and absorbs mistakes.
- A stable kitchen brigade averaging under one departure per year, and six years of neighbourhood goodwill that fills weekends with zero marketing spend.
- Kitchen capacity that exceeds the dining room's constraint - a built-in expansion asset for catering and takeout.
- A corner location with a licensed 30-seat terrasse that competitors cannot replicate at will.

WEAKNESSES

- Early-week occupancy of 45-55%, leaving roughly a third of the room's weekly capacity unsold while fixed costs run seven days.
- Owner dependence in quoting, scheduling and approvals - every growth decision currently queues behind one person.
- No guest database, no direct ordering channel, and no catering menu: the three growth lines all lack their basic infrastructure.
- A bar program contributing 22% of sales against a 28-32% category norm.

OPPORTUNITIES

- Catering as a managed second profit centre, addressing a nameable market of twenty nearby offices and studios plus the borough's family-event demand.
- First-party takeout recapturing the 24-30% commission currently paid to third-party apps on roughly $80,000 of volume.
- Bar attachment on sold-out weekend covers - pure margin on seats already filled.
- A weeknight prix-fixe converting the neighbourhood's growing casual-dining demand into habitual visits.

THREATS

- Wine-bar formats winning the casual weeknight occasion by default if the early-week gap is left open.
- Labour cost inflation: two points of labour cost consume roughly a fifth of the bottom line.
- Third-party app dependence - the apps can reprice their commissions unilaterally, and today they control the entire delivery relationship.
- Key-person risk in the kitchen until the sous-chef's succession role is formalized.

12. IMPLEMENTATION ROADMAP & 90-DAY ACTION PLAN

Every finding in this report reduces to one root cause: Bistro Le Quartier sells a seat-constrained product in a demand-rich neighbourhood while its two unconstrained revenue lines go unmanaged. The slow growth that prompted this engagement is not a demand problem - the sold-out weekends disprove that - and not a quality problem - the margins and the retention disprove that. It is a capacity-allocation problem, and capacity-allocation problems are the best kind to have, because their fixes are managerial rather than creative.

Tracing the causal chain makes the plan's logic explicit. Revenue grows slowly because the room is full when demand peaks and empty when it does not; the room is empty early in the week because the bistro has never made a weeknight-specific offer or possessed the guest database to promote one; catering and takeout fail to compensate because one has no menu, pricing or capacity plan, and the other surrenders a quarter to a third of its revenue in commissions. Behind all three sits the same enabling condition: a management structure where every decision requires the owner, which has capped the business at the scale one person can personally supervise.

The root-cause analysis therefore dictates the plan's ordering, and the ordering matters more than any individual initiative. Systems first - the reservations platform, the guest database, the two formalized management roles - in the first thirty days. Offers second - the prix-fixe, the catering menu, first-party ordering - in the following thirty. Promotion last, and only to audiences the new systems can capture and measure. Restaurants that run this sequence in reverse buy marketing for infrastructure that does not exist, and conclude wrongly that marketing does not work.

13. RISK ANALYSIS & MITIGATION

The recommendations across this report compress into a 90-day plan with a deliberate rhythm: build in the first month, launch in the second, measure and adjust in the third. Each item names its owner under the new structure.

DAYS 1-30 - BUILD THE INFRASTRUCTURE

- Select and install the reservations platform; begin collecting guest emails at every table and every phone booking from day one. (Floor manager)
- Draft the three-tier catering menu with real margin targets; stage and photograph the first two sample events. (Chef-owner with sous-chef)
- Formalize the sous-chef and floor-manager roles: written descriptions, raises, signing authority. (Owner)
- Move catering prep from the Friday window to a scheduled Monday-Tuesday block. (Sous-chef)

DAYS 31-60 - LAUNCH THE OFFERS

- Launch the $38 Tuesday-Wednesday prix-fixe to the email list, the window and the weekly boosted post. (Floor manager)
- Publish the catering page and begin the twenty-door outreach with printed menus. (Owner)
- Stand up first-party online ordering with the 10% direct-order advantage; add migration cards to every third-party bag. (Floor manager)

DAYS 61-90 - MEASURE AND ADJUST

- Review prix-fixe covers in the Monday meeting weekly; adjust dishes, never the price. (All three)
- Book and execute the first two catering events under the published menu and margins. (Sous-chef leads execution)
- Switch off third-party promotional spend; measure the direct-order share weekly against the 50% two-quarter target. (Floor manager)
- Owner steps back from four services to three, on the scheduled week. (Owner)

The plan's only hard dependency is the first block: nothing in days 31-90 works without the platform, the database and the two promotions in place.

PART II

Additional Corporate Considerations

14. CORPORATE STRUCTURE & GOVERNANCE

The corporation's structure is appropriate for its current size - a single-class share structure held by the founding owner, standard for an owner-operated restaurant - and nothing about it requires immediate legal work. What is missing is not structure but governance habit, and three inexpensive habits should begin this quarter.

First, a standing monthly management meeting with the two newly formalized leads, with a written one-page agenda: the five weekly numbers (defined in the KPI section), the catering pipeline, staffing, and one improvement item. The discipline of the meeting matters more than its length; thirty minutes is enough. Second, a written signing-authority policy - the sous-chef's ordering ceiling, the floor manager's comp-and-refund ceiling, the event-quote threshold above which the owner reviews - so that decisions stop queueing behind one person and so that authority is a documented fact rather than a nightly negotiation. Third, an annual review of the corporation's minute book and shareholder documentation, which matters now that a second location is contemplated: multi-location businesses attract scrutiny - from lenders, landlords and eventually partners or buyers - that single rooms never face.

None of these requires a lawyer this quarter. All three make the eventual expansion financeable, because they produce the paper trail that demonstrates the business is governed rather than merely run. When the second-location file is opened with a lender, the monthly meeting minutes and the authority policy will be worth more than any projection.

15. LEGAL, REGULATORY & COMPLIANCE

Compliance is currently in good order, which this report verifies rather than assumes: MAPAQ food-safety permits are current, the terrasse licence was renewed for the season, and the alcohol permit matches the room's configuration. The bistro's six clean years are themselves evidence of sound compliance habits. Two forward-looking items, both triggered by this plan's initiatives, need attention before launch rather than after.

The first concerns catering. Once the line is formalized and marketed, the bistro must confirm with the MAPAQ and, where events involve alcohol service off-premises, with the RACJ, whether off-site preparation and service fall within the existing permits or require an extension or an additional category. The answer depends on the service model - delivered platters, staffed off-site service, or events hosted in the room itself each sit differently - and the confirmation is a routine inquiry best made in writing during days 1-30, so the published catering menu only offers what the permits cover.

The second concerns data. The moment the reservations platform and first-party ordering page begin storing guest names, emails and order histories, the business takes on obligations under Quebec's private-sector privacy law (Law 25): a designated privacy responsible person (the owner, by default), consent language at collection, a working unsubscribe mechanism, and a basic incident procedure. Every mainstream reservations and ordering platform ships these capabilities; the bistro's task is a one-page privacy notice and a line in the staff manual, both achievable in an afternoon and both required before the first marketing email is sent.

16. TAX STRATEGY & CONSIDERATIONS

The corporation already claims the obvious items - the small-business deduction on active income, input tax credits on its purchases, and standard payroll remittances are all in good order per the statements provided. Two genuine opportunities are being left on the table, and one discipline should be added ahead of the growth push.

The first opportunity is compensation mix. The owner's remuneration is currently all salary, which maximizes RRSP room and CPP/QPP credits but almost certainly overpays combined tax at this profit level. A salary-dividend blend - sized by the accountant against the owner's personal situation, the corporation's refundable tax accounts and the small-business limit - typically reduces the combined corporate-personal burden meaningfully at a $110,000 profit level. The right answer is specific to the owner's file; the point is that the question has not been asked since incorporation.

The second opportunity is capital cost allowance. The original fit-out assets are being depreciated on the schedule set at opening and never revisited. With new spending arriving under this plan - the platform hardware, catering equipment, possible terrasse improvements - a one-hour review of asset classes and available accelerated-depreciation measures before year-end is the cheapest money in this plan.

The added discipline: once catering formalizes, its revenue and direct costs should be coded separately in the books from day one. This costs nothing now and produces the clean catering P&L that both the tax review and the future second-location financing will want. All three items belong in a single pre-year-end meeting with the accountant, with this report's projection in hand.

17. KEY PERFORMANCE INDICATORS & FINANCIAL CONTROLS

The bistro currently manages by feel, which works until the week it does not. The remedy is not a dashboard project; it is five numbers on one page, reviewed in the Monday management meeting every week - including the good weeks, which is where drift hides.

The five numbers: covers by day (the direct read on the prix-fixe campaign and the early-week gap); average cheque (the read on the bar-attachment effort and menu mix); food cost percentage (already counted weekly - the existing discipline slots straight in); labour cost percentage (the sensitivity that consumes a fifth of the bottom line per two points of drift); and catering revenue booked (the pipeline, not just the executed events, so a thin month is visible six weeks before it arrives).

The reservations platform supplies the first two automatically; the existing weekly count supplies the third; the payroll journal supplies the fourth in five minutes; the booking calendar supplies the fifth. Total weekly effort is under half an hour, and the floor manager owns the page's preparation.

Two financial controls should accompany the numbers. First, the signing-authority policy from the governance section doubles as a spending control: purchases above each ceiling require the owner, everything below does not, and the month-end review reconciles both. Second, catering deposits - 50% at booking under the published menu's terms - should be tracked as deferred revenue rather than treated as cash income, so that a strong booking month is never mistaken for a strong earning month. These are small habits, but they are precisely the habits a lender's diligence will one day test.

18. TECHNOLOGY, SYSTEMS & DATA SECURITY

Technology needs are modest, specific and almost entirely covered by the two systems this plan already requires. The discipline is to buy exactly these and resist the rest: point solutions multiply subscriptions faster than they multiply capability in a fourteen-person business.

The reservations platform with an integrated guest database is the anchor purchase - it runs the book, builds the email list, and supplies two of the five weekly KPIs. First-party online ordering is the second purchase, either as a module of the same platform or a standalone page linked from the bistro's site and social profiles; its selection criterion is simple, namely the lowest total per-order cost including card processing, since the entire point is escaping percentage-based intermediaries. The third item costs nearly nothing: a shared cloud drive for the checklists, recipes, par sheets and the one-page KPI report that currently live in a single binder in the kitchen - the binder being a single point of failure that a spilled stock pot could erase.

Data security obligations remain proportionate to the data held. Card data never touches the bistro's systems - it stays with the payment processors under their PCI compliance - and the only new obligation is the guest list itself: consent at signup, a working unsubscribe, access limited to the owner and floor manager, and the platform's two-factor authentication switched on. One further habit is worth adopting now: the passwords for the platform, the ordering page, the social accounts and the domain should live in a password manager to which the owner holds recovery access, so that no departure - however amicable - can strand the business outside its own systems.

19. HUMAN RESOURCES & TALENT STRATEGY

Low turnover is the bistro's hidden asset - the brigade's sub-one-departure-per-year record sits against an industry norm above 70% annually, and every point of that difference shows up in food consistency, training cost and the guest experience. The plan's human-resources principle is therefore protective: add responsibility with titles and pay, never by piling hours onto the same people.

The two promotions - sous-chef to kitchen lead, senior server to floor manager - come with written role descriptions, raises and the signing authority documented in the governance section. Written is the operative word: informal promotions breed informal resentment, and the descriptions double as the beginning of a staff manual the business will need at second-location scale.

Catering staffing follows a call-list model before any agency: trusted former staff and the part-time seasonal team, offered event shifts at a stated premium rate. Events are predictable, scheduled work - exactly the shifts former staff with new day jobs will take - and a call-list keeps the bistro's standards in the room without adding permanent payroll ahead of proven volume.

One hiring rule governs the year: the next permanent hire is a cook, not a server. Every initiative in this plan - the prix-fixe covers, the catering events, the takeout volume - lands in the kitchen, and the front of house flexes far more easily than the line does. Finally, the owner's step-back from four services to three should be treated as an HR measure and not a luxury: it is the visible proof to the two new leads that their authority is real, and it is the single best insurance the business can buy against its largest HR risk, which is the owner's own exhaustion.

20. INSURANCE, RISK REGISTER & BUSINESS CONTINUITY

Insurance coverage currently matches the room but not the ambitions, and two declarations should be made to the insurer before the relevant initiatives launch rather than after an incident. Off-site catering service - staff, equipment and food operating outside the premises - typically requires an endorsement to the general liability policy, and where staff use personal vehicles for deliveries or events, non-owned automobile coverage should be confirmed. The growing delivery volume, whether third-party or first-party, is the second declaration; insurers treat delivery exposure differently from dine-in and dislike learning about it from a claim.

Two policy limits also date from year one and should be re-marked to current reality: the business-interruption limit, set against opening-year revenue, now under-insures a $1.1M business by roughly half; and the equipment breakdown coverage should be checked against the kitchen's current replacement values, since the kitchen is the entire production capacity of every revenue line at once.

Beyond insurance, the operating risk register is short but real, and each entry carries a one-line mitigation already inside this plan. A kitchen equipment failure in a sold-out week: the equipment-breakdown check above, plus the supplier's 24-hour service contract. The loss of the sous-chef before succession formalizes: the promotion in days 1-30, which converts the risk into a reason to stay. A third-party app repricing its commissions: the direct-order migration, which converts the threat into a countdown the bistro controls. A prolonged street closure or utility interruption: the re-marked business-interruption limit. The register should be reviewed twice a year in the monthly meeting - ten minutes, not a project.

21. EXIT STRATEGY & SUCCESSION PLANNING

The owner's stated horizon is a second location in three to five years rather than a sale, and the plan honours that - but the preparations for expansion and the preparations for exit are, usefully, the same preparations. A business that can open a second room is a business that could be sold well; both depend on the enterprise being separable from its founder.

The assets that make the brand travel are the ones this plan builds as by-products: documented systems (the checklists, the manual begun by the two role descriptions, the KPI page), a management layer that demonstrably runs service without the owner (the promotions plus the scheduled step-back), a catering P&L that proves revenue exists beyond the four walls (the separate coding from the tax section), and clean statements showing widening margins (the projection's trajectory, delivered). Each quarter, these artifacts go into the second-location file described in the funding section.

Succession inside the kitchen is already half-built - the sous-chef runs the pass on the owner's nights off today - and this plan finishes it on paper: the formal role now, and within eighteen months a documented understudy plan for the sous-chef's own position, because a second location will take the sous-chef with it and the first room must not empty out behind them.

One exit-value observation belongs on the record even for an owner not selling: restaurants dependent on a chef-owner's nightly presence trade at distressed multiples or not at all, while systematized rooms with transferable management trade as businesses. Every step of this plan moves Bistro Le Quartier from the first category to the second - which is worth doing even if the sale never comes, because the same qualities are what make the expansion safe.

PART III

Consultant's Conclusion

22. CONCLUSION & STRATEGIC RECOMMENDATIONS

Bistro Le Quartier is a good business slowed by a full room. That is the consultant's conclusion in a sentence, and it should be read as the encouragement it is: the hard, rare achievements - product quality, a 10% margin, a team that stays, a neighbourhood that shows up - are done. What remains is management infrastructure, and management infrastructure is buildable on a schedule in a way that reputation never is.

The path to the owner's $1.4M does not run through more seats, a renovation or a rebrand. It runs through Tuesday nights, a catering menu with a price list, and takeout orders that arrive through the bistro's own page. The strategic recommendations, in priority order: build the systems in the first thirty days (platform, database, the two promotions); launch the three offers in the next thirty (prix-fixe, catering menu, first-party ordering); then measure weekly and adjust dishes, doors and messaging - never the prices - from day sixty-one onward.

Three commitments determine whether this document changes anything. Hold the Monday meeting every week, with the five numbers on one page, including the good weeks. Protect the sequence - systems before offers, offers before promotion - against the temptation to market first. And schedule the owner's step-back rather than waiting to feel ready for it, because the team's readiness is proven and the owner's bandwidth is the plan's scarcest input.

Execute on that rhythm and revisit this document each quarter, marking what moved. On the plan's own arithmetic - the owner's 8% growth with costs at half that rate - the second-location conversation arrives roughly on schedule, and it arrives with the file of evidence a lender will ask for already assembled. Montreal Business Consulting Group remains available to review progress at each quarterly mark.

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