

HOW TO START A FOOD BUSINESS IN 2026

Final Part

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PART 7: FINAL BUSINESS LAUNCHING

VIDEO 7 OF 7 — FINALE LAUNCH

HOW TO START A FOOD BUSINESS IN 2026

Part 7: Total Startup Costs & Your 8-Month Launch Plan

🎧 Topic: Complete Financial Breakdown & Step-by-Step Launch Timeline

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We've covered location, technology, menu, equipment, staff, and marketing. Now I'm going to give you the number that scares most people — but it shouldn't, because once you understand it, you can plan for it. How much does it actually cost to start a food business in the UK in 2026? And I'm also going to give you an 8-month step-by-step plan so you know exactly what to do and when. Let's finish strong.

🔗 SECTION 1: Complete Cost Breakdown

Let's add it all up. And I'll give you the realistic range — not the best case, not the worst case. The real range for a small to medium food business outside London.

COST CATEGORY	LOW	HIGH
Lease deposit (6 months)	£15,000	£40,000
First 3 months rent	£10,000	£30,000
Kitchen equipment	£13,500	£32,000
POS & tech setup	£2,500	£8,000
Licenses & permits	£1,500	£3,000
Initial stock	£3,000	£8,000
Branding & design	£1,500	£5,000
Launch marketing	£2,000	£5,000
Contingency (10–15%)	£8,000	£25,000
TOTAL STARTUP	£88,000	£256,000

Now, that range is wide — because it depends entirely on your model. A dark kitchen or takeaway outside a major city, buying used equipment, doing your own delivery on Just Eat — you could realistically start for £88,000 to £120,000. A full-service restaurant in a city with new everything? You're looking at £250,000 to £500,000 plus. So the model you choose matters enormously.

REALISTIC TARGETS:

Small takeaway / dark kitchen OUTSIDE London: £100,000 – £180,000

Full-service dine-in restaurant: £250,000 – £500,000+

🔑 SECTION 2: Where to Get the Money

Now, most people aren't sitting on £100,000 in cash. So let's talk about how to fund this realistically.

1. PERSONAL SAVINGS

The cleanest option. No debt, no equity given away. But don't put in every penny you have — keep at least 3 months of personal living expenses separate. Running a business while personally broke is a nightmare.

2. BUSINESS LOANS

High street banks — Barclays, NatWest, Lloyds — all offer startup business loans. You'll need a solid business plan. Typical rates in 2026 are around 6–12% APR. The Start Up Loans scheme — backed by the government — offers up to £25,000 at 6% fixed. Excellent for first-time business owners. Search 'Start Up Loans UK' — I'll put the link in the description.

3. GRANT FUNDING

Business grants are essentially free money — you don't pay them back. Check your local council, the British Business Bank, and the Prince's Trust if you're under 30. Competition is high but it's worth 2 hours of your time filling out an application for potentially £5,000 to £25,000 in free funding.

4. INVESTORS / PARTNERS

If you bring in an investor, you give away a percentage of your business in exchange for capital. Be careful here — know your numbers, know what equity you're giving away, and get a proper legal agreement. Don't do this on a handshake.

🔑 SECTION 3: Your 8-Month Launch Timeline

Here is your 8-month step-by-step plan. Print this out. Put it on your wall. This is your roadmap.

MONTHS	WHAT TO DO
Months 1–2	Research your market. Write your business plan. Decide your model. Secure your funding. Start searching for your location.

MONTHS	WHAT TO DO
Months 2–3	Negotiate your lease. Hire a solicitor to review it. Register as a food business with your local council (this takes up to 28 days and is legally required).
Months 3–5	Begin fit-out work. Order your equipment. Set up your POS. Start recruiting your core team. Register for VAT if you expect turnover above £90,000.
Months 5–6	Apply for your premises licence and any other permits. Finalise your menu. Launch your social media pages. Start building your email list.
Months 6–7	Train your staff. Do kitchen trials — cook every dish, time it, cost it. Apply to your delivery platforms. Start your pre-launch marketing campaign.
Month 7–8	Soft opening — invite friends, family, local influencers. Gather feedback. Fix issues. GRAND OPENING. Market hard. Collect reviews aggressively.

Months 1 and 2 feel slow — a lot of planning and not a lot of visible progress. That's normal. The businesses that rush past this phase and skip the planning are the ones that open with no customers and run out of money in month 4. Do the work upfront. It pays off.

🔑 SECTION 4: The 6 Reasons Food Businesses Fail

I want to give you the 6 most common reasons food businesses fail. Not to scare you. To make sure you're not one of them.

- **Under-capitalised** — they started without enough money and ran out before reaching profitability
- **Wrong location** — great food, no footfall, no delivery demand in the area
- **No marketing** — they relied on word of mouth and hoped customers would find them
- **Staffing disasters** — no processes, high turnover, inconsistent food quality
- **Poor menu management** — too many items, wrong pricing, food costs eating all the profit
- **Owner burnout** — doing everything themselves, no systems, no team, no breaks

If you've watched this entire series, you already know how to avoid all six of these. You have the knowledge. The question now is whether you act on it.

🔑 Finale Summary

The complete guide to starting a food business in the UK in 2026. From finding your first unit to opening your doors. From understanding payroll to building a marketing system that actually works.
