

FRANK PLANS.

NO FLUFF. JUST THE PLAN.

A FRANK PLAN

Busy every weekend. Quiet bank account.

SAMPLE PLAN
FREE TO READ

PREPARED FOR THE OWNERS OF

The Corner Mill Café, Kellerman

A loved, flat out café that keeps almost none of its busyness. Here's where about \$72,000 a year is going, and the plan to keep more of it.

\$72,000

a year found leaking

\$1,500

to start the fix

60 days

until it shows in the till

~~"My accountant says trade is great."~~

NOPE.

here's where it went

Built by Frank's team of specialist AI agents · Checked five ways, not reviewed by a person
Price shown before work began · July 2026

Sample plan: the café, the people and every number are invented. A real Frank Plan is built the same way, about you.

Frank

01 THE PLAN ON A PAGE

Full room. Empty till. Fixable.

THE ONE SENTENCE VERSION

The Corner Mill is a genuinely loved, genuinely busy café leaking about **\$72,000 a year** through an uncosted menu, a bake case that feeds the bin, overstaffed weekday afternoons and catering priced like a favour. The first fixes cost less than one quiet Tuesday's takings.

\$65,000

a year back, estimated,
after the real world's
cut

\$1,500

out of pocket to start,
plus two quiet Mondays

60 days

until the change is
visible in the till

\$0

of it needs a single new
customer

Do these three things first

1

Cost the nine best sellers

Two Mondays with the costing card layout in the appendix. Every price after that stops being a guess.

2

Move four prices by \$2

Four strong sellers. After GST and a few lost sales, about **\$17,000 a year**.

3

Get the lease explained first

A leasing lawyer explains the rent review and option notice before any landlord talk.

THE FRANK BIT

The accountant is right: trade is great. The Mill doesn't have a customer problem. It has a margin problem, and margin problems are the fixable kind.

Where Frank's red pen found it

Menu costed and re tiered	\$26,000
Afternoon roster, net	\$16,000
Bake case to par	\$13,000
Coffee margin	\$9,000
Catering repriced	\$8,000

Found, all up \$72,000

02 HOW THIS PLAN WAS BUILT

One crew. One day. One plan.

The owners did the Frank Check on a Sunday night. The plan was back before they had finished the dishes.

D The Digger Went through the owners' 12 months of register exports item by item, every supplier invoice and the roster against the hourly sales curve.	S The Scout Researched every venue within ten minutes: menus, prices, opening hours and what their reviews keep saying.	R The Rulebook Flagged the market review and option clauses in the lease for a leasing lawyer to explain, and summarised the award and food safety rules.	C The Costing Clerk Built costing cards for the nine best sellers and priced every fix in dollars a year.
A The Devil's Advocate Attacked every saving. That's why \$72,000 found becomes a conservative \$65,000 in the plan.	G The Gov Desk Searched every grant and rebate, and listed the tax questions for their tax agent. No grant worth the paperwork this time.	T The Translator Turned 40 pages of findings into the plain English you're reading, and the kitchen's own page.	Ds The Designer Laid it all out: the charts, the red pen mark ups and a scoreboard worth sticking on the wall.

HOW LONG IT TOOK

Under 30 minutes

From the Frank Check to a finished plan in the owners' portal. No meetings.

THIS FRANK PLAN

\$29

Your first month with Frank, including this plan. Then from \$79 a month, cancel any time.

What's inside

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03 THE BRIEF

“Where did it all go?”

“We're flat out every weekend. Line out the door, a table wait at ten on a Sunday. And every month I look at the bank account and think: where did it all go? My accountant says trade's great. The bank account disagrees.”

The owner, in an email sent at 11:40 on a Sunday night

The owners did the Frank Check and uploaded 12 months of register exports, the supplier invoices, the roster and the lease. No workshop, no discovery phase. Frank took it from there.

The café at a glance

Measure	Where it stands
Revenue, last 12 months	\$912,000
Covers	About 1,040 a week, 45% of them on Saturday and Sunday
Average spend	\$16.80 a head
Food cost	36.4% of food sales
Wages	41.2% of revenue, including the \$68,000 the owners draw. Pay each owner a standard full time award wage and it's 47%
Food waste	4.1% of food sales, about \$500 a week in the owners' own waste log, most of it from the 4pm bake case
The owners' pay	About \$68,000 between two of them, for a combined 110 hour week. <u>Under \$12 an hour.</u>
The lease	14 months to renewal, with a market rent review and an option clause in clause 4

THE DIGGING Twelve months of register data, item by item · every food and coffee invoice · the roster against the hourly sales curve · benchmarks for cafés turning \$700,000 to \$1.2 million · every competitor within ten minutes · the lease, line by line · the award and super rules · the owners' own two week waste log.

04 FIRST, THE GOOD NEWS

What's working. Protect it.

Plenty. Any plan that skips this page is trying to scare you. Nothing here needs fixing. It needs protecting while the leaks get plugged.

✓ The queue is real

1,040 covers a week from 62 seats is well above what benchmarks show for cafés this size, plus a Sunday wait list. Every fix here works because the customers already come.

✓ The coffee holds the town

Reviews rate the coffee the best in town, again and again. The 9am line is a moat. Protect it.

✓ The food and baking get the reviews

Reviews keep naming the scones and the big breakfast, and baking is about 18% of sales, well above typical cafés. Quality isn't the problem. Quality without costing cards is.

✓ The team is tight

A core team of five plus six casuals, low turnover, and reviews name two of the juniors. Culture like this makes every change easier to land.

✓ The room works

Sixty two seats inside and out, the corner of the main street and parking across the road. The site is worth fighting for.

✓ No debt

The owners can choose their moves instead of having them forced. Most cafés this busy can't say that.

THE FRANK BIT

Notice none of the fixes on the next pages touch the coffee, the food quality or the team's welcome. Frank protects what works first.

1,040

covers a week, and a Sunday wait list

5 + 6

a core team plus casuals, two named in reviews

62

seats on the best corner in town

\$0

of debt. The owners get to choose

LEAN INTO THIS

The coffee, the scones and the weekend room are the Mill's best assets. Keep the coffee exactly as it is. Put the scones and banana bread at the front of the catering menu. Give Saturday and Sunday a short specials board of three dishes that changes monthly.

05 THE STRAIGHT TALK

Where the money leaks.

Five leaks. None of them dramatic, all of them measured from the café's own registers, invoices, roster and waste log. Not industry folklore.

- 1 Nobody knows what a dish costs to make**
Not one item has a costing card. Re-costing the nine best sellers found margins from excellent (the big breakfast) to accidentally charitable (the haloumi stack loses money once waste is counted).
\$26,000
A YEAR · HIGH CONFIDENCE
- 2 The bake case feeds the bin**
Baking runs to hope, not a par sheet. The owners' own waste log puts food waste at 4.1% of food sales, about \$500 a week, mostly baking binned at four o'clock. Well run cafés sit under 2%. Bake to a par sheet, sell out by 3pm, mark down the rest.
\$13,000
A YEAR · HIGH CONFIDENCE
- 3 Weekday afternoons, overstaffed**
After 2:30 on weekdays trade drops to about 20 covers, and four people are still rostered. About 22 weekday hours come off, 8 come back as weekend shifts at penalty rates, and a short menu of the best sellers runs from 2:30. The figure is net of the weekend rates.
\$16,000
A YEAR · HIGH CONFIDENCE
- 4 The coffee margin is drifting**
The bean contract hasn't been tested in three years and the price ladder has gaps. First list what the roaster supplies with the beans (the machine, servicing, training), then compare quotes like for like.
\$9,000
A YEAR · MEDIUM
- 5 Catering priced like a favour**
Three or four corporate lunch orders a week go out at close to menu prices with free delivery. The highest margin work in the building, priced like the lowest.
\$8,000
A YEAR · MEDIUM

THE QUIET SIXTH LEAK: THE OWNERS

After paying everyone else properly, the two owners split about \$68,000 for a combined 110 hour week. Under \$12 an hour. That isn't a lifestyle business; it's a business quietly borrowing from its owners. This plan's job is to end the loan.

06 FRANK'S RED PEN

Frank went through it with a red texta.

Here's the café's own paperwork, marked up. Every crossing out is a dollar the Mill keeps.

The Corner Mill · Lunch

CURRENT MENU

Big breakfast	\$24
Smashed avo, feta, dukkah	\$19 \$21
Schnitzel sandwich	\$19 \$20
Haloumi stack ← <i>fix the portion too</i>	\$19 \$21
loses money once waste counted	
Pulled pork roll	\$17 \$19
Soup of the day	\$14
Chicken and leek pie	\$15
Banana bread	\$7
Scones, jam, cream	\$9

*4 prices × \$2 less GST × about 75 a week,
less a few lost sales = **\$17,000 a year***

Weekday roster · afternoons

CURRENT

Mon to Fri · Cook *stays, runs the short menu*
2:30 to 5:00pm

~~Mon to Fri Floor, two~~ *one finishes at 2:30*
~~staff 2:30 to 5:00pm~~

~~Mon to Fri Kitchen hand~~ *finishes at 2:30*
~~2:30 to 4:30pm~~

Sat and Sun · *8 hours back, at penalty rates*
a 4 hour floor shift each

*22.5 hours off, 8 back at weekend rates, net
= **\$16,000 a year***

Bake list · weekdays

BAKED DAILY

Scones	24 16
Banana bread slices	30 20
Friands	36 22
Sausage rolls	40 28

*bake to the par sheet = **\$13,000 a year***

*Frank's red pen, all up, including the coffee and catering
fixes*

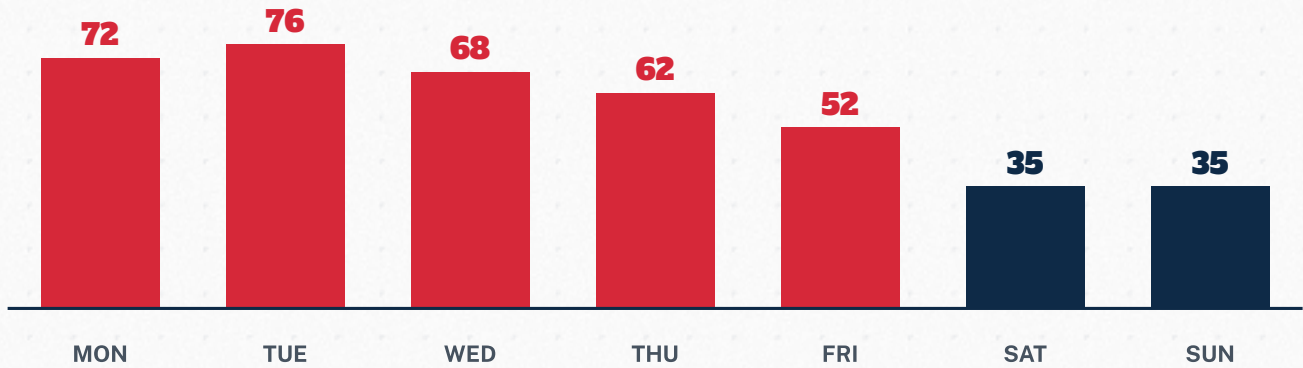
\$72,000 a year

Fewer things, done better. Nothing on the lunch menu is cut. The weekday afternoon list shrinks to the best sellers (toasties, the soup, the pie and the bake case), the bake case shrinks to what sells, and the weekend gets a short specials board of three.

07 THE NUMBERS, DRAWN

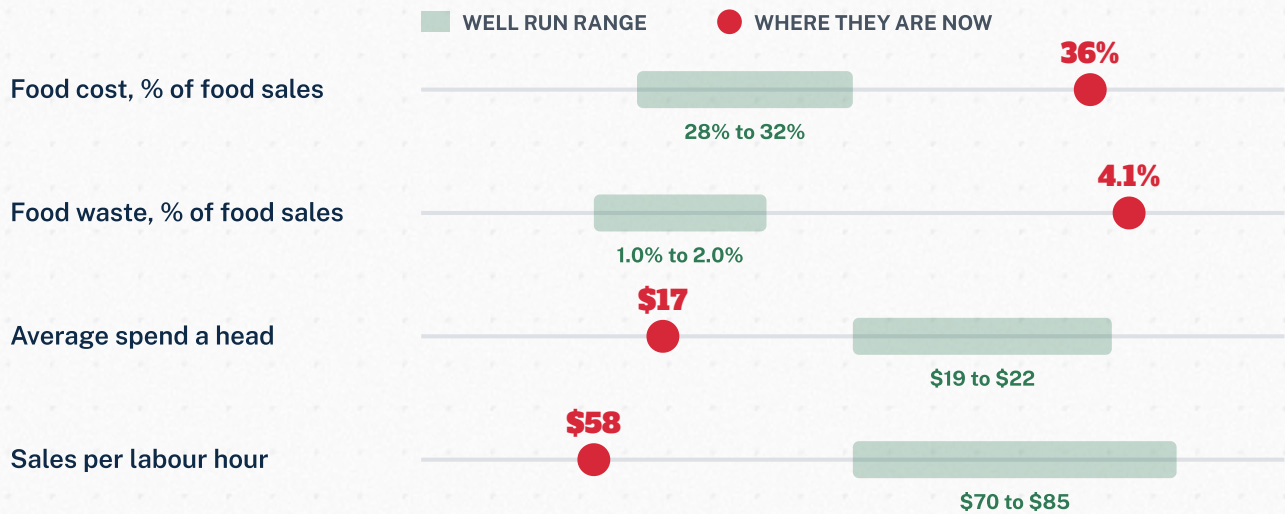
Two pictures. One conclusion.

Dollars of baking in the bin, by day



The owners' own waste log, two weeks averaged: about \$400 a week of baking out of \$500 a week of food waste, most of it on weekdays, when the case is baked for a weekend crowd that isn't coming.

The Mill against well run cafés its size



THE FRANK BIT

Every red dot sits outside the green band for the same reason: busy, but unpriced and unplanned. None of it needs a single extra customer.

08 THE WIDER PICTURE

Kellerman's living room.

Kellerman (population 11,800, with a commuter belt that doubles the weekend catchment) runs a compact café strip: two direct competitors, a bakery, a drive through chain on the highway, and every kitchen bench with a lockdown espresso machine on it. The Mill's position:

- The corner of the main street: the best seats, the morning sun and parking across the road.
- The only café in town baking at scale. A competitor would need a baker and two years to copy it.
- The default meeting spot: sports clubs, mothers' groups and the Monday retirees' table. Loyalty the highway chain can't buy.

Four currents moving the whole sector

The \$6 flat white is a feeling, not a law

Customers largely accept dearer coffee. They punish sneaky sizing. The answer is a clean price ladder.

Lunch has a value tier

Hargreaves sells a \$12 lunch and the strip sits at \$15 to \$18. Keep the soup and the pie as the value tier. Let the plates reviews rave about carry the margin.

Wages step up every July

Award rises land each July and super now sits at 12%. With wages at 41% of revenue, roster design is the strategy.

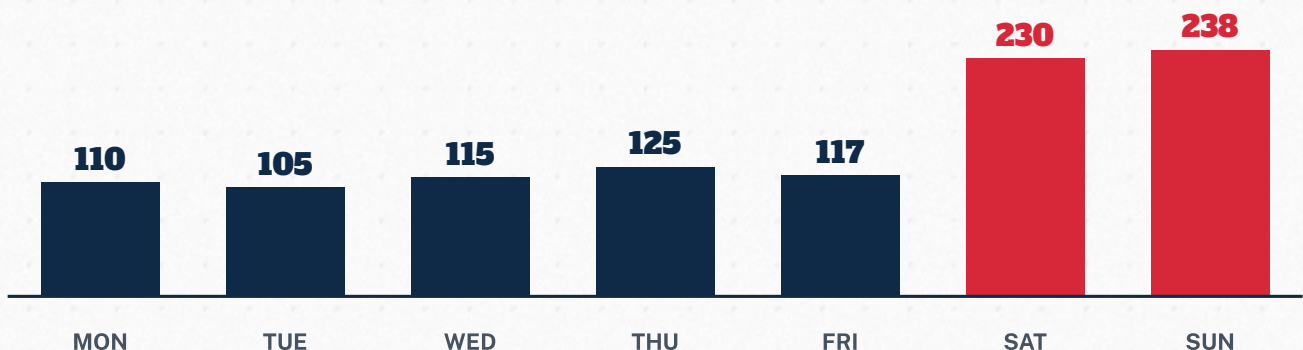
The office lunch is back

Hybrid teams order midweek lunches by email: prepaid, high margin, no table service. The Mill already gets the orders. It just charges too little.

THE NICHE TO OWN

Coffee reviews call the best in town, baking worth the drive, and the café every local books first: where the weekends stay famous and the weekdays finally pay their way.

Covers by day: where the customers actually are



An average week from the register. Saturday and Sunday carry 45% of the trade on two of seven days. The roster should follow the red bars.

09 THE LOCAL PICTURE

The competition, scanned properly.

The Scout researched every venue below: menus, prices, hours and reviews. Names are invented; a real plan names names.

Who	What they offer	The edge, and the exposure
Fern and Grain, two doors down	Instagram brunch, weekend tourists	Edge: loyalty, baking, consistency. Exposure: they charge <u>\$4 to \$6 more</u> for a smaller plate. Proof the market bears more than the Mill charges.
The Copper Kettle	Cheap and cheerful, seniors	Edge: quality and atmosphere. Exposure: the retiree morning tea on price. Hold it with a seniors' offer, not a price war.
Hargreaves Bakery	\$12 lunch, pies, speed	Exposure: the weekday tradie and office lunch. The answer is a grab and go counter priced right, not a discount.
The highway drive through	Speed, app points, \$5.50 coffee	Exposure: the 7 to 8am takeaway run. The answer is a phone ahead counter, not cheaper beans.
The kitchen bench	Home espresso machines	The real competitor for the 9am regular. The answer is the room, the baking and people who know your order.

How the Mill reads against well run cafés its size

Measure	The Mill	Well run	Frank's reading
Food cost, % of food sales	36.4%	28 to 32%	Well above the range. Priority one.
Wages, % of revenue (owners at award)	47%	32 to 36%	The real number once the owners stop subsidising it.
Average spend a head	\$16.80	\$19 to \$22	The menu undercharges for the room it sells.
Food waste, % of food sales	4.1%	under 2%	The bake case, almost entirely.
Sales per rostered labour hour	\$58	\$70 to \$85	The weekday afternoons, almost entirely.
Rent, % of revenue	9.8%	6 to 10%	In range, but the review clause makes the next 14 months matter.

10 WHAT'S COMING DOWN THE ROAD

The rules changing around you.

Nothing here is a scare. It's the operating weather for the next three years, and every line lands on the Mill's numbers. A real Frank Plan carries the exact dates, and members can track them in each monthly update.

The change	Status	What it means here
Award wage rises	Every July	About \$11,000 a year more on the current staff roster. That's why the afternoon roster fix matters.
Superannuation at 12%	In force	Already inside the 47% real wages figure. Budget with it, not around it.
Weekend penalty rates	Standing	Sunday is the busiest and most expensive day at once. That's why only 8 of the 22.5 afternoon hours move to the weekend, and why the weekend specials board needs margin built in.
Food safety standard 3.2.2A	In force	Confirm the Food Safety Supervisor certificate is current, every food handler has done the required training, and the required records are kept. It's on the kitchen's page.
Single use packaging rules	Tightening, state by state	Small dollars, but takeaway packaging is likely to cost more. One more reason catering needs margin built in.
The lease market review	14 months away	Not a government rule, but a big one. A market review generally looks at comparable rents nearby, not the café's trading. Have a leasing lawyer explain the review and the option notice under Victoria's Retail Leases Act before any talk with the landlord. Keep the trading figures private.

FRANK'S HEDGE: THE LEASE, EXPLAINED FIRST

The biggest number in this plan isn't on the P&L. It's the lease. Before any conversation with the landlord, book a leasing lawyer to explain the market review, the option notice and the dates that matter under Victoria's Retail Leases Act. Diarise every date they give you. Until then, the trading figures stay private.

\$11,000a year more in wages
from award rises**12%**super, already in the
real wage figure**14
months**until the landlord
reviews the rent**1 call**to a leasing lawyer,
before the landlord

11 THE ROAD MAP

Three ways forward. Costed.

Frank doesn't hand out orders. These are options, costed with estimates and the assumptions shown, with Frank's read at the end. The call stays with the owners.

OPTION 1 · DO THIS Tighten the till	ESTIMATED COST	\$1,500, plus two quiet Mondays of the owners' time
	THE WORK	Costing cards for the nine best sellers · four prices moved · bake par sheets and a 4pm markdown shelf · a short afternoon menu from 2:30 weekdays
	ESTIMATED RETURN	\$48,000 to \$55,000 a year
	WHEN	In the till within 60 days
	RISK	Low. Some regulars may notice four prices. Most are more likely to notice the markdown shelf.
OPTION 2 Sell the quiet hours	ESTIMATED COST	\$6,000 to \$9,000 in year one
	THE WORK	A catering menu priced with real margin, led by the baking, sent to every business in Kellerman · a phone ahead counter for the 7 to 8am run · a four week 'Mill at Home' Thursday dinner box pilot, capped at forty boxes
	ESTIMATED RETURN	\$25,000 to \$40,000 of profit by month six
	WHEN	Catering lands immediately; judge the pilots at eight weeks
	RISK	Moderate. The pilots are capped, cheap and reversible.
OPTION 3 The bigger swing	ESTIMATED COST	\$30,000 to \$45,000
	THE WORK	A liquor licence and Friday and Saturday evenings: forty covers, share plates, local wine. 'The Mill after dark'.
	ESTIMATED RETURN	\$50,000 to \$80,000 a year once established
	WHEN	Only after options 1 and 2 bank two clean quarters
	RISK	Real, and personal. Evenings cost the owners the thing this plan buys back: their lives.

FRANK'S READ

Do option 1 this month: it pays the owners first, as it should. Start option 2 inside the quarter, pilots capped. Treat option 3 as a lifestyle question first. The numbers can't work your Saturdays.

What each option does to the owners' pay

Where the owners land	Between two owners, a year	Per hour, at 110 hours a week
Today	\$68,000	under \$12
After option 1	about \$120,000	about \$21
After options 1 and 2	about \$150,000	about \$26, or \$29 at 100 hours

12 START HERE

The first 90 days, week by week.

Nothing on this page takes longer than a fortnight. The order matters more than the speed. And keep doing what already works: the coffee, the scones, the welcome.

Weeks 1 to 2

- Leasing lawyer booked to explain the lease
- Cost the nine best sellers
- Move four prices by \$2
- Bake par sheets on the wall

Weeks 3 to 6

- Short best sellers menu from 2:30 weekdays
- 22.5 afternoon hours off, 8 back on weekends
- 4pm markdown shelf running
- Catering price list rebuilt and sent

Weeks 7 to 12

- Roaster's inclusions listed, beans requested
- Phone ahead counter trialled
- Weekend specials board of three
- First quarter scoreboard review with Frank

The checklist

Stick it by the coffee machine.

- | | |
|---|--|
| ☐ Leasing lawyer booked, every date diarised | ☐ Food Safety Supervisor certificate and records checked |
| ☐ Nine best sellers costed on cards | ☐ Catering price list sent |
| ☐ Four prices moved | ☐ Roaster's inclusions listed, beans requested |
| ☐ Bake par sheets live, 4pm markdown shelf running | ☐ Weekend specials board running |
| ☐ Short best sellers menu from 2:30 weekdays | ☐ Scoreboard on the office wall, ten minutes every Monday |

What could go wrong, and the fix

The worry	Frank's answer
Regulars push back on prices	Four strong sellers, \$2 each, the first change in two years. Fern and Grain charges \$4 to \$6 more. Watch those four for a fortnight, and look again if one drops hard.
Staff worry about their hours	Be straight: about 22 weekday afternoon hours come off and 8 come back as weekend shifts. Talk to each person about their own hours first, and offer the weekend shifts to the team.
The bake case runs out by 3pm	That's the point. A sold out case at 3pm beats a full bin at 4pm. The markdown shelf clears what's left.

13 KEEP THE SCORE

The scoreboard.

Seven numbers. Ten minutes every Monday over the first coffee. Green, move on. Red twice running, that's the conversation.

Measure	Now	Target	Check	Worth
Food cost, % of food sales	36.4%	30%	Weekly	Every point is worth about \$6,300 a year
Food waste, % of food sales	4.1%	under 2%	Weekly	About \$500 a week now in the bin
Wages with owners at award	47%	44%	Monthly	The afternoon roster fix
Average spend a head	\$16.80	\$18.50	Weekly	The four prices and the re tiered menu
Sales per rostered labour hour	\$58	\$64	Monthly	Hours where the customers are
Catering sales a week	\$380	\$900	Monthly	Option 2
The owners' hourly rate	under \$12	at least the head barista's	Quarterly	Non negotiable

THE FRANK BIT

When the scoreboard runs green for two quarters, option 3 becomes a real conversation. If the owners want it.

Tear out and pin up. Tick green or red each Monday.

Measure	Wk 1	Wk 2	Wk 3	Wk 4	Wk 5	Wk 6
Food cost						
Waste						
Average spend						
Sales per labour hour						

14 WHAT THE STAFF SEE

The kitchen's page. Same plan, zero jargon.

Plans fail between the office and the pass. So every Frank Plan for a business comes in two editions: the owners' document, and one plain page per team, under the café's own name. Here's the kitchen's.

The Corner Mill Kitchen · the plan, your page

ISSUED UNDER THE CAFÉ'S NAME

First, the good news: reviews keep naming our scones and the big breakfast, and we feed over a thousand people a week. Nothing about the food changes. This month, costing cards go up for the nine big sellers. Not to squeeze the plates, just to stop the guessing. The bake case gets a par sheet: bake to the sheet, not the display, because a full case at 4pm is money in the bin, about \$400 a week of it. From 2:30 on weekdays we run a short menu of our best sellers: toasties, the soup, the pie and the bake case, so prep finishes at a human hour. One housekeeping job: the owners are confirming the Food Safety Supervisor certificate is current, everyone's food handler training is done and our records are kept.

30%

food cost target

under 2%

waste target

by 11am

prep list done

Why bother? Every point of food cost is worth about \$6,300 a year here. Hold the targets and that could pay for the new oven by winter, and Sundays that end at close instead of midnight with the books.

The team gets the why in their own dollars, the changes land the right way, and the whole café pulls on the same road map. That's the difference between a plan that gets filed and a plan that gets done.

The Corner Mill Floor · the plan, your page

ALSO IN THE REAL EDITION

Four prices change on Monday: the avo, the schnitzel sandwich, the haloumi stack and the pork roll, each up \$2. If anyone asks, it's the first change in two years and the plates haven't shrunk. After 2:30 on weekdays it's the short menu, so one of the two afternoon floor shifts finishes at 2:30. Some of those hours come back as weekend shifts, offered to you first. Reviews keep naming this team. Keep doing exactly that.

15 WHAT HAPPENS NEXT

This was a sample. Yours won't be.

A real plan lands in your Frank portal as a PDF, usually in under 30 minutes: your plan, the pages for your team, and the scoreboard ready to print. Members can come back each month for an update on the numbers: what moved, what's stuck, what needs a nudge.

The Frank promise

- ✓ The truth, plainly and kindly
- ✓ Usually ready in under 30 minutes
- ✓ Every plan checked five ways before you see it
- ✓ Price shown before anything starts
- ✓ Nobody reads your information to make your plan
- ✓ Every number shown, every source listed

One plan, or the big stuff every month.

\$29 Your first month, including one full plan	\$79 a month Frank Personal: about 2 plans, for your life	\$149 a month Frank Plus: about 4 plans, business and life	\$299 a month Frank Pro: about 8 plans, for bigger jobs
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YOUR MOVE

Start the free Frank Check at frankplans.com.au. Your outline is free, nothing is sent until you press Send, and there are no sales calls. Ever. The first month of any membership is \$29, including your first plan.

Bring the problem that keeps you up at night.
Frank brings the plan.

Frank

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