

FRANK PLANS.

NO FLUFF. JUST THE PLAN.

A FRANK PLAN

Trading well. Margins slipping.

SAMPLE PLAN
FREE TO READ

PREPARED FOR THE COMMITTEE OF THE

Riverbend and District Community Club

A healthy, well run club quietly leaving about
\$160,000 a year on the table, with a practical path
back for every dollar of it.

\$176,000

a year identified

\$6,000

to start the fix

90 days

until it shows in the P&L

~~"We're going okay. Good crowds, busy
weekends."~~

NOPE.

*okay isn't the same as
right*

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 club, 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

Busy club. Thin margin. Fixable.

THE ONE SENTENCE VERSION

Riverbend is a healthy, debt free club leaving about **\$160,000 a year** on the table: most of it in bistro margins, three quiet weeknights, an underused function room and a Saturday roster worth checking.

\$160,000

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

\$6,000

out of pocket to start, plus some management time

90 days

until the change is visible in the P&L

\$0

of debt, and no extra gaming

Do these three things first

1 Retender the top eight suppliers

The plan lists the lines, volumes and what to ask for. The biggest saving starts here.

2 Manager: check the Saturday roster

Two supervisors share six hours. Does the second cover responsible gambling duty? If not, about **\$15,000 a year**.

3 Lock in the function room open night

Pick the March date, book the ad, and let the room sell itself for one night.

THE FRANK BIT

This isn't a crisis plan. Riverbend is going well. Frank's job here is finding the angles a busy committee can't see from inside the building.

Where Frank's red pen found it

Bistro food cost		\$52,000
Tuesday to Thursday nights		\$52,000
Function room		\$38,000
Bar costs		\$19,000
Saturday roster, if RSG allows		\$15,000
Found, all up		\$176,000

02 HOW THIS PLAN WAS BUILT

One crew. One day. One plan.

The president did the Frank Check, uploaded the club's accounts, rosters, invoices and member survey, and answered Frank's questions in ten minutes. The committee's plan was in the club's portal within the hour.

D The Digger Went through three years of P&Ls, the monthly accounts, rosters and the top 20 supplier lines.	S The Scout Researched seven competing venues within 25 minutes online, and read the club's own member survey: 214 responses.	R The Rulebook Mapped the gaming reforms, award rises and food safety duties onto the club's own numbers.	G The Gov Desk Found a state facilities grant round for a future refit, and listed the tax questions on member and visitor income to take to the club's registered tax agent.
C The Costing Clerk Priced every fix, from the 18 dish menu to the three function packages.	A The Devil's Advocate Stress tested every number. That's why \$176,000 found becomes a conservative \$160,000 in the plan.	T The Translator Wrote the committee edition and a plain page for each department manager.	Ds The Designer Laid out the plan, the red pen mark ups and a scoreboard fit for the committee room wall.

HOW LONG IT TOOK

Under 30 minutes

From the Frank Check to a committee ready plan in the club's 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 should we be looking?”

“We're going okay. Good crowds, busy weekends. But the profit never quite matches the busyness, and the committee can't agree what to do with the function room. Where should we be looking?”

The club president, in a ten minute email

The president did the Frank Check and uploaded three years of P&Ls, the monthly accounts, rosters, supplier invoices and the member survey. No workshops, no discovery phase. Note what the brief isn't: a crisis.

The club at a glance

Measure	Where it stands
Revenue, last 12 months	\$3.82 million
Members	2,850, up 2% on last year
Wages	34.3% of revenue
Bistro	About \$1 million in sales, with food cost at 38.2%
Bistro covers	38 a night Tuesday to Thursday, 165 Friday to Sunday: about 600 a week at about \$32 a head
The parma	About 28% of mains sold, well above typical club levels
Function room	11 bookings last year in a room that seats 120
Gaming	20.4% of revenue: a contributor, not a crutch
Cash	41 days of operating cash, no debt

THE DIGGING Three years of P&Ls and monthly accounts · roster and award data · invoices for the top 20 purchase lines · benchmarks for clubs turning \$2 to \$6 million · seven competing venues within 25 minutes · the state's gaming reform program · shire population data · 214 member survey responses.

04 FIRST, THE GOOD NEWS

What's working. Protect it.

Any plan that skips this page is trying to scare you. Nothing here needs fixing. It needs protecting.

✓ The members keep coming back

2,850 members, gently growing, with 1,610 visits a week. Loyalty like this is the club's real asset.

✓ Weekends run at capacity

165 covers a night, and online reviews rarely mention a long wait. The team can run a busy service, which matters later in this plan.

✓ Gaming is sensibly sized

At 20% of revenue it contributes without carrying the place. Plenty of clubs lean on it twice as hard.

✓ The balance sheet is clean

No debt and 41 days of cash. The club gets to choose its moves rather than have them forced.

✓ People stay

Average staff tenure is six years. Recruitment and retraining are costs Riverbend barely pays.

✓ The bowls section still feeds the club

Two hundred active bowlers and the strongest pipeline of new members. Old fashioned, and it works.

✓ The parma is a hero

About 28% of mains sold, against roughly 15 to 20% at similar clubs. Members already vote for it every week.

✓ Members talk back

214 survey responses is a strong return for a club this size. The members have told the committee what would bring them in.

THE FRANK BIT

None of the fixes in this plan gamble with what's working. The parma, the bowls and the weekend crowd are strengths, so the plan leans into them. The dollars come from margin, quiet nights and an underused room.

1,610

member visits a week

6 yrs

average staff tenure

200

active bowlers

\$0

of debt

05 THE STRAIGHT TALK

What needs fixing.

Five things. None of them dramatic, all of them checked against the club's own numbers.

- 1

The bistro gives away its margin

Food cost runs at 38.2% against 30 to 32% for clubs this size. Chicken bought per schnitzel sold is up 15%, which points to portion drift. The top eight suppliers haven't been retendered in four years, and 9 of 34 dishes do 71% of the volume. Getting to 33% is worth about \$52,000.

\$52,000
A YEAR · HIGH CONFIDENCE
- 2

Three nights a week, the lights are on for nobody

Tuesday to Thursday averages 38 covers against 165 on weekends, staffed almost the same. The members exist: 214 survey responses said what would bring them in, and a parma night tops the list.

\$52,000
A YEAR · MEDIUM
- 3

The function room earns less than the storeroom

Eleven bookings last year in a room that seats 120. No packages, no price sheet, enquiries answered when someone has a spare minute.

\$38,000
A YEAR · MEDIUM
- 4

Saturday may pay two people for one job

A 2023 fixture change left two supervisors rostered over the same six hours. Before changing anything, the manager should check whether the second supervisor covers responsible gambling duty in the gaming room. If not, one is enough.

\$15,000
A YEAR · IF RSG IS COVERED
- 5

Bar costs have crept

Bar cost of goods has drifted to 27.4% against a 25.5% target. Pricing hasn't kept up with three supplier increases.

\$19,000
A YEAR · HIGH CONFIDENCE

THE SLOW ONE: THE AGE CURVE

Average member age is 61 and rising a few months every year. Nothing is broken today. Left alone for five years, it's the only item here that becomes hard to fix. Option 2 starts the pipeline now.

06 FRANK'S RED PEN

Frank went through it with a red texta.

The club's own paperwork, marked up. Every crossing out is a dollar the club keeps.

Riverbend Bistro • Mains 12 OF 34 DISHES

Chicken parmigiana *lean in*
about 28% of mains, well above typical clubs

Chicken schnitzel \$25 *re costed: \$27*

Beer battered fish

Scotch fillet 300g

Lamb shank *winter special*
sold 6 last month, in summer

Seafood basket *keep*
a club staple

~~Thai beef salad~~ *cut*
sold 9 last month

Vegetable lasagne *keep*
the vegetarian main

Mixed grill *keep*
a club staple

~~Pork belly~~ *cut*
sold 7

~~Prawn linguine~~ *cut*
sold 8

Kids' nuggets

*34 dishes down to 18, portions back to spec,
suppliers retendered = \$52,000 a year*

*fewer dishes, done better: parma of the week, new
toppings, a parma and pot night*

Saturday roster

CURRENT

Saturday • Supervisor A 5:00 to 11:00pm

~~Saturday Supervisor~~ *check RSG cover first*
~~B 5:00 to 11:00pm~~

if RSG duty is covered = \$15,000 a year

Function room • price sheet

CURRENT

~~Room hire: price on application. Call the
office.~~

Cocktail • \$35 a head

Two course sit down • \$49 a head

Celebration package • \$65 a head

11 bookings a year to 40 =

\$38,000 a year

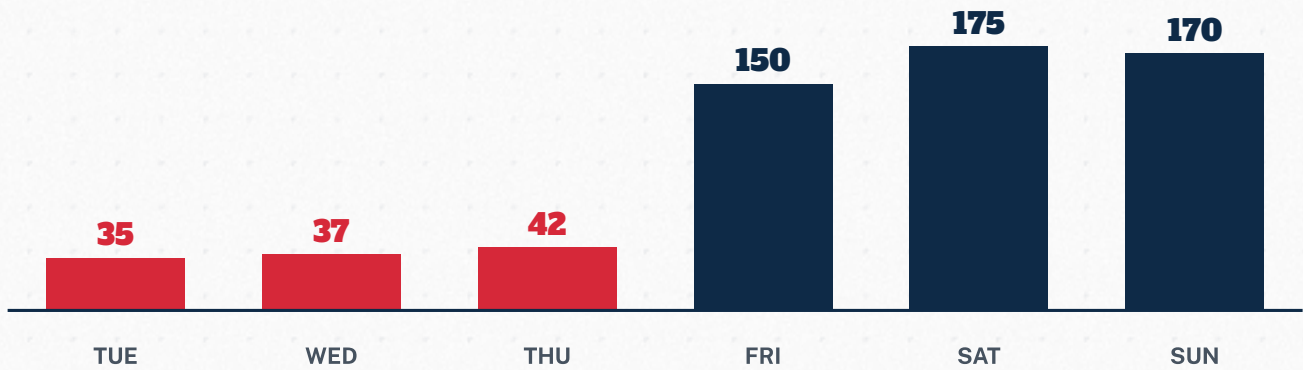
*Frank's red pen, all up, including midweek nights and bar
pricing*

\$176,000 a year

07 THE NUMBERS, DRAWN

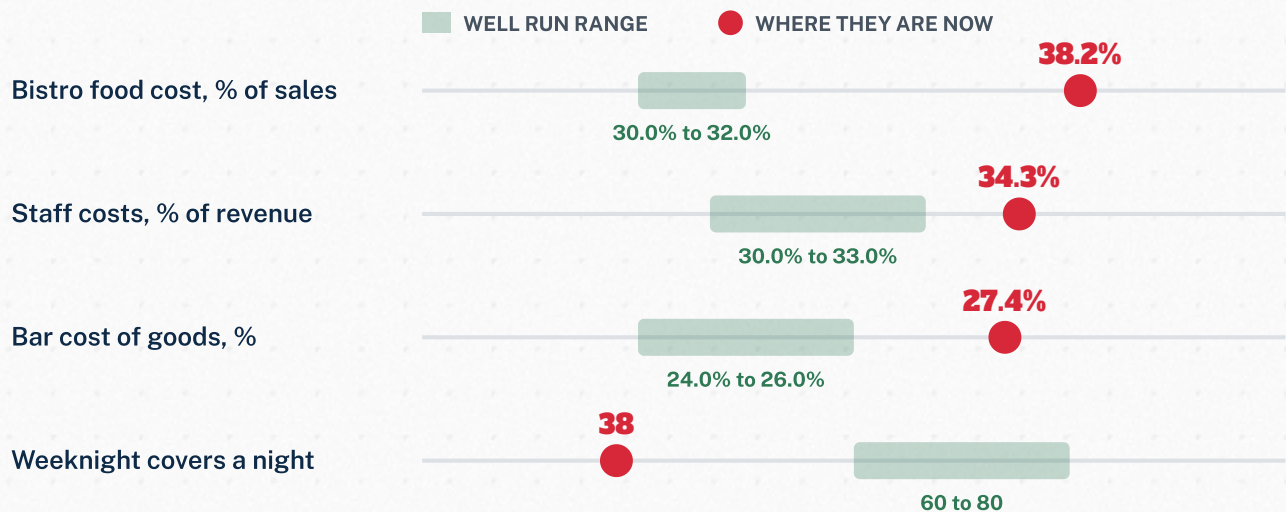
Two pictures. One conclusion.

Bistro covers by night



Average covers a night over the last 12 months. The red nights run with almost the same kitchen and floor team as the busy ones.

Riverbend against well run clubs its size



THE FRANK BIT

The busy nights are fine. The money is in the quiet ones and in the cost lines nobody has looked at for four years.

08

THE WIDER PICTURE

The district's default venue.

Riverbend (population 14,200, serving a shire of about 43,000) supports two other gaming venues, four pub bistros on High Street, an RSL and the usual cafés. Within it, the club holds a position nobody else can easily copy:

- The only venue with a club scale bistro, full bar, TAB, gaming lounge, a 120 seat function room and bowling greens on one site.
- A genuine community role: home of the bowls club, the seniors' groups, the raffles and the junior presentation nights.
- Family friendly by design: kids' menu, playground side seating, seniors' pricing and parking at the door.

Four currents moving the whole sector

Value is the new loyalty

Households still eat out but spend carefully. Venues winning now sell certainty: fixed price nights, member pricing, no surprises.

Every club's membership is ageing

The clubs holding their ground recruit on purpose: barefoot bowls, family programs, junior sport. Riverbend has the assets for all three.

Gaming earnings are being squeezed

State reforms are expected to compress gaming margins this decade. Clubs that diversify early feel it least. That's the spine of this plan.

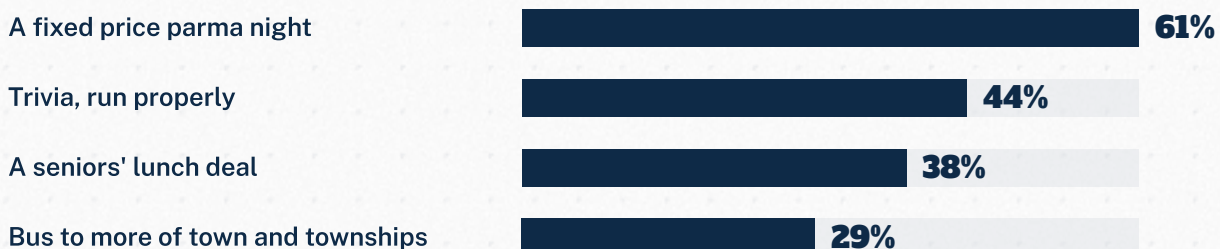
Costs are unlikely to fall back

Food inflation has settled but not reversed, award wages rise every July, and insurance and energy keep renewing higher.

THE NICHE TO OWN

The district's default venue for the occasions that matter: Friday dinner, the presentation night, the wake, the birthday, the barefoot bowls Christmas party. Gaming as an amenity, never the identity.

What members said in the club's survey



Share of 214 responses (%) naming each as a weeknight draw. Bus: more of town and the outlying townships.

09 THE LOCAL PICTURE

The competition, scanned properly.

The Scout researched every venue below: menus, prices, opening hours and what their reviews say about quiet nights. Names are invented; a real plan names names.

Who	What they offer	The edge, and the exposure
Wattle Creek Sporting Club, 9 minutes	Gaming lounge, sports bar bistro, courtesy bus	Edge: functions, bowls, family setting. Exposure: reviews mention their new gaming floor.
The High Street pubs	Late trade, younger crowd, \$26 to \$34 mains	Edge: families, seniors, value, parking. Exposure: two pubs now run <u>\$25 steak nights</u> straight at Riverbend's midweek market.
Riverbend RSL	Loyal older members, cheap meals	Edge: scale, kitchen quality, the greens. Exposure: the price sensitive seniors' lunch, exactly who the survey says wants a reason to choose Riverbend.
High Street cafés and takeaway	Daytime trade, speed	Edge: evenings, licence, seating. Exposure: weekday lunch has quietly moved to High Street.
The couch	Streaming, delivery apps	The real competitor. The answer isn't discounts. It's reasons to leave the house: events, bowls, functions, member perks.

How Riverbend reads against well run clubs its size

Measure	Riverbend	Well run	Frank's reading
Revenue growth, year on year	+4.1%	+3 to 6%	Respectable, but bought with busy weekends, not margin.
Bistro food cost	38.2%	30 to 32%	Well above the range. Priority one.
Staff costs, % of revenue	34.3%	30 to 33%	Above the range and drifting. Priority two.
Net surplus before depreciation	9.8%	8 to 15%	Healthy, but leaning on gaming's share.
Gaming, % of revenue	20.4%	20 to 45%	Moderate. An asset, as long as it doesn't drift higher.

10 WHAT'S COMING DOWN THE ROAD

The rules changing around you.

A fifth of revenue is gaming, so the state's reform program matters here: not as a scare, as a planning fact. A real Frank Plan carries the exact legislated dates, and members can track them in each monthly update.

The change	Status	What it means here
Carded play with pre set loss limits	Announced, rolling out in stages	The big one. Early adopters point to a single digit hit to gaming revenue. For Riverbend, plan for an estimated \$60,000 to \$90,000 a year of margin at risk.
Cash load limits and slower spin rates	In force or phasing in	Same direction: gaming drifts from windfall to utility. Plan earnings accordingly.
Mandatory closure hours	In force	Already absorbed, but every future tightening shaves the same line.
Community benefit statement	Every year	Victorian clubs with gaming lodge a community benefit statement each year. The bowls, junior nights, donations and member subsidies belong in it. Keep the records as you go.
Gaming entitlements	Current term runs into the 2040s	No bill due soon. Still worth a line in the long term plan, so renewal is a decision, not a surprise.
Award wage rises	Every July	About \$45,000 a year more at current rosters, with wages at 34.3% of \$3.82 million. That's why the roster fixes matter.
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.

FRANK'S HEDGE: A GAMING RESERVE

Consider a gaming reserve. Ask your accountant how big. The idea is simple: if reform bites early, the club has already learned to run without that slice, and a future floor refresh or entitlement decision doesn't have to mean debt.

\$60k to \$90k

estimated gaming margin at risk as reform lands

\$45,000

a year more in wages from award rises

2040s

when current gaming entitlements run to

\$0

of debt needed for any of it

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 committee.

OPTION 1 · DO THIS Tighten the ship	ESTIMATED COST	\$6,000, plus 2 to 3 hours a week of management time for six weeks
	THE WORK	Menu cut from 34 to 18 dishes and re costed, with the parma leaned into · top eight suppliers asked to quote · portion cards at the pass · Saturday supervisor RSG cover checked · bar prices reset
	ESTIMATED RETURN	\$75,000 to \$85,000 a year
	WHEN	Visible in the P&L within 90 days
	RISK	Low. Some members may miss a dish. Rotate favourites as specials.
OPTION 2 Wake up the quiet nights	ESTIMATED COST	\$28,000 to \$35,000 in year one
	THE WORK	A midweek program built from the survey: a fixed price parma and pot night, trivia run properly, a seniors' lunch with the two retirement villages, the courtesy bus extended to more of town and the outlying townships · the function room relaunched with three packages, a price sheet and a March open night
	ESTIMATED RETURN	\$70,000 to \$90,000 of profit by months 9 to 12
	WHEN	First signs in eight weeks; judge it properly at nine months
	RISK	Moderate. Programs need a champion: a name, not a committee.
OPTION 3 The bigger swing	ESTIMATED COST	\$190,000 to \$240,000 of capital
	THE WORK	Function room refit and a kitchen line upgrade to chase daytime corporate and community bookings at scale. The Gov Desk's facilities grant could carry part of it.
	ESTIMATED RETURN	\$120,000 to \$160,000 a year from year two
	WHEN	Not yet
	RISK	Real. Which is why it waits for proof.

FRANK'S READ

Do option 1 this month: it pays for everything else. Start option 2 next quarter with a named champion. Park option 3 until the scoreboard shows two clean quarters. If the quiet nights fill and the room books, the capital case could make itself.

LEAN INTO THIS

The parma already outsells typical clubs. Make it the spine of the midweek program: a parma of the week, two or three new toppings (say a Mexicana, a bacon and egg, a smoky pulled pork) and a Thursday parma and pot night. Add one or two seasonal specials that rotate: the lamb shank through winter, a prawn salad in summer.

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.

Weeks 1 to 2

- Top eight suppliers asked to quote
- Manager checks Saturday supervisor RSG cover
- Portion cards at the pass
- Gaming reserve raised with the accountant

Weeks 3 to 6

- Menu cut to 18, parma of the week on
- Bar prices reset
- Midweek program agreed and named
- A champion nominated, by name

Weeks 7 to 12

- Function packages on one page
- March open night held
- Courtesy bus route extended
- First quarter review with Frank

The checklist

Stick it on the office wall.

- | | |
|---|---|
| ☐ Top eight suppliers asked to quote | ☐ Bar prices reset |
| ☐ Saturday supervisor double up checked for RSG duty | ☐ Midweek program and champion named |
| ☐ Portion cards printed at the pass | ☐ Food Safety Supervisor certificate and records checked |
| ☐ Menu cut to 18, one vegetarian main kept | ☐ Function packages priced on one page |
| ☐ Parma of the week and new toppings on | ☐ Scoreboard on the wall, reviewed monthly |

What could go wrong, and the fix

The worry	Frank's answer
Some members miss a dish we cut	Some may, and that's fair. The 16 dishes cut sold fewer than ten a month each. Rotate favourites as specials, bring the lamb shank back each winter, and keep one vegetarian main.
The committee can't agree on the function room	Don't debate it. Run the March open night and let the bookings decide.
Midweek nights stay quiet	Judge at nine months, not two. If the parma night and trivia haven't lifted covers by then, scale back to two nights.

13

KEEP THE SCORE

The scoreboard.

Seven numbers, ten minutes at the monthly committee meeting. No slideshow. Green, move on. Red twice running, that's the meeting.

Measure	Now	Target	Check	Worth
Bistro food cost	38.2%	33%	Monthly	Every point is worth about \$10,000 a year
Bar cost of goods	27.4%	25.5%	Monthly	About \$19,000 a year
Wages, % of revenue	34.3%	32.5%	Monthly	Roster discipline
Bistro covers, Tue to Thu	38	70	Weekly	About \$52,000 a year
Function bookings, yearly pace	11	40	Monthly	About \$38,000 a year
Member visits a week	1,610	1,800	Monthly	The pipeline
Days of operating cash	41	45	Quarterly	Room to choose

THE FRANK BIT

When the scoreboard runs green for two quarters, option 3 earns its committee vote.

Tear out and pin up. Tick green or red at each committee meeting.

Measure	Aug	Sep	Oct	Nov	Dec	Jan
Bistro food cost						
Weeknight covers						
Function bookings						
Wages						

14 WHAT THE STAFF SEE

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

Committee plans fail between the committee room and the floor. So every Frank Plan for a club comes in two editions: the committee document, and one plain page per department, under the club's own name. Here's the bistro's.

Riverbend Bistro · the plan, your page

ISSUED UNDER THE CLUB'S NAME

First, the good news: this kitchen sells more parmas than most clubs its size, and runs 165 covers on a Saturday without the reviews complaining. That's what we build on. This month the menu drops from 34 dishes to 18, so the dishes members actually order get our best work. Fewer dishes, done better. You pick the last four, and the vegetable lasagne stays. The parma gets a weekly special and two or three new toppings, and the lamb shank comes back as the winter special. Portion cards go up at the pass: chicken bought per schnitzel sold is up 15%, which points to portion drift, and that's real money by Friday. Once supplier quotes are in, we only switch where the quality matches, and the kitchen gets a say.

33%

food cost target

70

Tue to Thu covers

32.5%

wages target

Why bother? Every point of food cost is worth about \$10,000 a year to this club. Hold the targets and that could pay for the new cool room by Christmas, and a roster that stops getting squeezed every winter.

The team gets the why in their own dollars, the changes land the right way, and the whole club pulls on the same road map.

Riverbend Functions · the plan, your page

ALSO IN THE REAL EDITION

Every enquiry gets the price sheet the same day: three packages, one page, no "call the office". Log every enquiry and what they said no to. The open night is in March. Your number: 40 bookings in the next 12 months. The room seats 120 next to the greens, and no venue in town can match that. Sell it like you mean it.

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

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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