

TABLE OF CONTENTS

Foreword	i
Introduction	vi
Chapter 1 – Baking as a Business	1
Are You Ready.....	2
Retail Bakery.....	3
Wholesale Bakery.....	4
Chapter 2 – Getting Started.....	7
The Business Plan.....	9
Where to find Money.....	10
Partners.....	11
Venture Capitalists.....	11
Personal or Family Loans.....	12
Paid Partners	12
Legal Advice	13
Accountants.....	14
Chapter 3 – Insurance.....	15
Spoilage Insurance.....	16
Equipment Insurance.....	16
Workman’s Compensation Insurance.....	16
Key Personnel Insurance.....	16
Auto Insurance.....	16
Federal and State Mandated Insurance.....	17
Federal Unemployment Tax Act (FUTA).....	18
Federal Insurance Contributions Act (FICA)....	19
Chapter 4 – Design and Layout.....	20
Chapter 5 – Licenses and Inspections.....	32
Sales Tax Number.....	34
Manufacturers Tax.....	34
Local Taxes	34
Inspections.....	34
OSHA.....	35
Safety and Sanitation Certificate.....	36
Chapter 6 – Equipment.....	38

Chapter 7 – Client Needs.....	52
Restaurants	53
Caterers	53
Cutting vs. Non Cutting	54
Freezing vs. Fresh	56
Chapter 8 – Packaging.....	59
Retail	60
Wholesale	60
Chapter 9 – Pricing Information.....	64
Item Cost Form	67
Product Price Out	67
Example – Espresso Fudge Cake	68
Price Out Programs.....	70
Chapter 10 – Employees	71
Training	73
Written Manual	75
Cleaning	76
Pay	77
Hours	78
Chapter 11 – Where to Find Clients	79
Wholesale	80
Printed Information for Clients	80
Credit Application	81
Terms of Payment	84
Delivery	85
Approaching the Client	88
Closing the Deal	90
Exclusivity, Special and Custom Orders.....	90
Retail	92
Accepting Credit Cards	92
Advertising	92
Chapter 12 – Baking Information	95
Finding Recipes	96
Testing	96
Spacing Out Shelves in Ovens.....	97
Double Panning	97
Managing Recipes	98
Scaling up Recipes or Baker's Percentages..	99
The Secret of 9" Pans.....	99

Offsite Storage of Recipes	101
Photographic Index	102