MEAL PREP GUIDE

BUSINESS STARTUP GUIDE AND WORKBOOK

VETERAN'S STRATEGIC SOLUTIONS LLC

Healthy meals and meal prep

HEALTHY MEALS AND MEAL PREP

A start guide for getting your own business off the ground

A START GUIDE FOR GETTING YOUR OWN BUSINESS OFF THE GR

Veteran’s Strategic Solutions LLC — Business Model Series

Before you read this

BEFORE YOU READ THIS

This guide works anywhere in the United States. Dollar figures are estimates from public sources, not quotes. Food licensing is decided at state, county and city level and varies enormously — verify everything here with your own health department. Wherever there is a blank line, write in your own answer.

What this business actually is

WHAT THIS BUSINESS ACTUALLY IS

Somebody wants to eat well and does not have the time or the will to cook five nights a week. You cook it, portion it, and hand it over.

You are not selling food. You are selling back somebody’s Tuesday evening, and the fact that they will not order a pizza at nine o’clock because there is already something good in the fridge.

What this is not: catering, which is cooking for an event, or a restaurant, which is cooking to order. This is production cooking against a list you already have.

Read this first — cottage food does not cover you

READ THIS FIRST COTTAGE FOOD DOES NOT COVER YOU

This is the single most important fact in this guide and it stops most people before they start.

Prepared meals do not qualify under cottage food law in essentially any state.

Cottage food laws exist for non-potentially-hazardous, shelf-stable items — baked goods, jams, granola, dry mixes. The kind of thing that sits on a counter safely.

A cooked meal with meat, dairy or cooked vegetables is a TCS food — time and temperature control for safety. It needs refrigeration. That puts it outside the cottage food exemption everywhere.

So you cannot simply cook meals in your home kitchen and sell them.

But there are four legal doors, and one of them costs almost nothing.

Part 1 — The four legal paths

PART 1 THE FOUR LEGAL PATHS

Path 1: Personal chef — cook in the client’s kitchen

PATH 1 PERSONAL CHEF COOK IN THE CLIENTS KITCHEN

You go to their house and cook there, in their kitchen, with their equipment.

Because you are providing a service rather than selling a packaged product, most jurisdictions do not treat this as a food establishment at all. No commissary rent, no food permit for a facility you do not have, no packaging, no delivery.

This is the cheapest legal entry into the meal business in the country, and almost nobody starting out considers it.

- Startup: a knife roll and a business licence. Under $500 in most cases
- The ceiling is lower — you can only be in one kitchen at a time
- Confirm with your health department, because a few jurisdictions do regulate personal chefs
- You still want liability insurance

Recommendation: if you are starting from nothing, start here. You learn the work, build a client list and generate cash with no fixed costs. Then move to Path 2 when the demand justifies it.

Path 2: Commissary or commercial kitchen rental

PATH 2 COMMISSARY OR COMMERCIAL KITCHEN RENTAL

Rent time in a licensed commercial kitchen. Cook in batches. Package and sell.

- $10 to $45 an hour, varying widely by market
- You need a retail food establishment permit tied to that location
- This is the standard meal prep model and it scales

Path 3: Licensed caterer

PATH 3 LICENSED CATERER

If you also want event work, the catering licence covers both. Heavier permitting, and it opens up high-value event revenue. See the catering guide in this series.

Path 4: A home kitchen permit, where your state offers one

PATH 4 A HOME KITCHEN PERMIT WHERE YOUR STATE OFFERS O

Check licensing, zoning, and tax rules for your own city and state before starting.

Most states do not offer this at all. Check yours before planning around it.

My state's options: ______________

Health department contact: ______________

Part 2 — Making it a real business

PART 2 MAKING IT A REAL BUSINESS

Step 1. Call your county health department first

STEP 1 CALL YOUR COUNTY HEALTH DEPARTMENT FIRST

Ask these exactly:

- Can I sell refrigerated prepared meals from my home kitchen? Expect no
- Does this state have a home kitchen operation permit?
- Do you keep a list of approved commissary kitchens?
- What permit do I need for a commissary-based meal prep operation?
- Do you regulate personal chefs who cook in a client's home?
- Do I need a food manager certification, or just a food handler card?

Write down the answers and the name of who gave them.

Step 2. Check zoning separately, even for a home operation

STEP 2 CHECK ZONING SEPARATELY EVEN FOR A HOME OPERATI

This is a step people skip. Some cities require a home occupation permit even where the state permits home food production. If you are renting commercial space you will likely need a certificate of occupancy.

I could not verify how commonly the home occupation permit applies, so treat it as a question to ask rather than an assumption either way. Call your planning department.

Step 3. Food handler certification

STEP 3 FOOD HANDLER CERTIFICATION

Required in most states. Cheap and quick. Get the food manager certification too if you will run a commissary operation — many jurisdictions require it.

Step 4. Secure the kitchen before you apply for anything

STEP 4 SECURE THE KITCHEN BEFORE YOU APPLY FOR ANYTHIN

Same rule as catering. Many health departments will not process your application without a signed commissary agreement.

Step 5. Sole proprietor or LLC

STEP 5 SOLE PROPRIETOR OR LLC

Filing fees $35 to $500 by state, about $132 average, plus annual fees from nothing to $800. Form the LLC. You are feeding people. Check licensing, zoning, and tax rules for your own city and state before starting.

Step 6. Get an EIN — it is free

STEP 6 GET AN EIN IT IS FREE

irs.gov, five minutes. Do not pay a service.

Step 7. Business bank account, separate from personal

STEP 7 BUSINESS BANK ACCOUNT SEPARATE FROM PERSONAL

Step 8. Insurance

STEP 8 INSURANCE

General liability and product liability, which is the one that covers a foodborne illness claim. Commercial auto if you deliver.

I could not find reliable premium figures specific to meal prep, so I am not quoting one. Get three quotes and describe exactly what you do.

Step 9. Sales tax

STEP 9 SALES TAX

Prepared food is taxable in most states. Register before your first sale. Ask specifically about prepared food, which is often treated differently from grocery.

Step 10. Understand what you owe

STEP 10 UNDERSTAND WHAT YOU OWE

Self-employment tax of 15.3% on net plus income tax. Quarterly if you expect to owe $1,000 or more federally — April 15, June 15, September 15, January 15, moving to the next business day on a weekend or holiday. Set aside 25 to 30 percent of net.

Part 3 — Commissary economics

PART 3 COMMISSARY ECONOMICS

The rent is the number that decides whether this works.

The arithmetic

THE ARITHMETIC

At $25 an hour for kitchen time, an eight-hour cook day costs $200.

If you produce 80 meals in that day, the kitchen costs you $2.50 a meal. On a $13 meal that is fine.

If you produce 30 meals, the kitchen costs $6.67 a meal — and combined with food cost you are close to underwater.

So the whole model is throughput per rented hour.

Kitchen rate: $______/hr · Meals per day: ______ · Kitchen cost per meal: $______

What that means in practice

WHAT THAT MEANS IN PRACTICE

Batch cook one or two days a week, not every day. Every trip to the kitchen has setup and cleanup time you are paying for.

Cook things that scale. A tray of roasted chicken thighs takes the same oven time whether it is ten portions or forty. A dish that must be assembled individually does not scale and will eat your margin.

Build the menu around shared components. One protein, one grain and one vegetable prepared in bulk can become four different meals. That is the difference between a professional production menu and a home cook’s menu.

Negotiate off-peak hours. Commissaries have dead time — overnight, early morning, Sundays. Ask for a rate on the hours nobody else wants.

Get storage included or nearby. Hauling ingredients and finished meals in and out every session is unpaid time.

Part 4 — The pre-order system

PART 4 THE PRE-ORDER SYSTEM

You never cook speculatively. This is what makes meal prep a low-risk food business.

How it works

HOW IT WORKS

Publish a weekly menu. Five to eight rotating items is the right number to start — enough choice, few enough to execute well.

Set an order cutoff. Orders close Thursday night; you shop Friday, cook Saturday, deliver Sunday. Whatever rhythm fits, but the cutoff is fixed and you hold it.

Take payment at order, not delivery. You are buying ingredients with their money, not yours.

Cook to the order count. You know exactly how many portions before you buy a thing.

Why this matters more than it sounds

WHY THIS MATTERS MORE THAN IT SOUNDS

A restaurant guesses and throws food away. You do not guess. Food waste is the largest hidden cost in most food businesses and this model nearly eliminates it.

It also fixes your cash flow. Money in before money out, every single week.

And it caps your risk. A slow week is a small cook day, not a fridge full of unsold meals.

Holding the cutoff

HOLDING THE CUTOFF

Somebody will ask to order late, every week. Say yes once and the cutoff no longer exists.

“Order’s closed for this week, but I’ll put you first on next week’s list — what would you like?”

Part 5 — Food safety and the cold chain

PART 5 FOOD SAFETY AND THE COLD CHAIN

Your meals are cooked, chilled, transported, stored by somebody else, and reheated days later. That is a longer chain than a restaurant has, and every link is yours to get right.

These figures come from the FDA Food Code, which most state and county codes are built on. A few states differ — confirm yours.

Rule	The number
The danger zone	41°F to 135°F
Cold holding	41°F or below
Hot holding	135°F or above
Cooling, stage one	135°F to 70°F within 2 hours
Cooling, stage two	70°F to 41°F within 4 more hours — 6 hours total
Reheating for hot holding	Rapidly to 165°F within 2 hours
Maximum cumulative time in the danger zone	4 hours, then discard

The part specific to meal prep

THE PART SPECIFIC TO MEAL PREP

Cooling is your highest-risk step, and it is the one home cooks get wrong.

A full hotel pan of chili will not cool from 135°F to 70°F in two hours. Divide into shallow pans. Use an ice bath or ice paddle. Never stack hot pans.

Chill before you seal. Sealing a warm container traps heat and you have built an incubator.

Do not fill the fridge with warm food. It raises the temperature of everything already in there.

Labelling — required and also good business

LABELLING REQUIRED AND ALSO GOOD BUSINESS

Every container should carry:

- What it is, including a full ingredient list
- Allergens, clearly. This is not optional and it is the thing most likely to hurt somebody
- Prep date and a use-by date
- Reheating instructions. Time, method, and the target temperature
- Your business name and contact

Tell customers to reheat to 165°F. You have controlled the chain up to their fridge; the label is how you control the last step.

Keep a temperature log for every cook day. Item, time, temperature, your initials. If anyone ever gets sick, that log is the difference between an incident and a lawsuit.

Shelf life

SHELF LIFE

Refrigerated prepared meals are generally sold on a three to five day window. Say it plainly on the label and in your ordering.

Freezing extends it substantially and is worth offering — but frozen prepared meals bring their own permitting in some states. Ask before you build a frozen line.

Part 6 — Pricing

PART 6 PRICING

The rule

THE RULE

Food cost should be 25 to 35 percent of your selling price.

What the market pays

WHAT THE MARKET PAYS

	Typical
Individual meal	$8 to $18
Plates and larger portions	$12 to $20
5-meal weekly package	$60 to $80

	Typical
10-meal package	$100 to $150
15-meal package	$140 to $200
Specialty diets — keto, vegan, athletic	Higher

Reported all-in production cost runs $3.50 to $9.50 a meal, with margins of 50 to 65 percent on locally sold meals.

Why the cheap meal usually does not work

WHY THE CHEAP MEAL USUALLY DOES NOT WORK

At $8 a meal, your food cost must be under $2.80 to hit the 35 percent ceiling — and that is before kitchen rent, packaging, your labour and delivery.

At $13 a meal you have $3.25 to $4.55 of food to work with, which buys a genuinely good portion with real protein.

Price at $12 to $15 and make the meal worth it. Competing at $8 puts you against frozen supermarket meals, and you will lose that fight on price every time while working far harder.

Build the price properly

BUILD THE PRICE PROPERLY

Ingredients per portion	$______
Container, label, bag	$______
Kitchen cost per meal (Part 3)	$______
Your labour per meal	$______
Delivery per meal	$______
Total cost	$______
Price at 3× food cost, minimum	$______

Sell packages, not single meals. Ten meals ordered weekly is a customer. One meal is a sample.

Take payment weekly or monthly in advance. Subscription revenue is the entire advantage of this business over catering.

Part 7 — Equipment

PART 7 EQUIPMENT

	Roughly
Sheet pans, hotel pans, large pots	Part of the $500 to $1,500 core kit
Good knives	Included above
Food containers — BPA-free, leak-proof, microwave-safe	Your largest recurring cost. Buy in bulk
Labels and a label printer	$100 to $300
Digital scale	$30 to $100
Calibrated probe thermometers	$20 to $80 each. Buy three
Vacuum sealer, optional	$80 to $200
Insulated delivery bags and cooler packs	$100 to $200
Coolers for transport	$100 to $300

A realistic starting kit is $1,000 to $2,500 on top of kitchen rental.

Containers are the recurring cost people underestimate. Work out your per-unit price in bulk and put it in your meal cost. Test them before you commit to a case — a lid that leaks in a customer's bag costs you the customer.

Part 8 — Who actually buys

PART 8 WHO ACTUALLY BUYS

Not who most people expect. The image is a gym enthusiast. The reliable money is elsewhere.

Shift workers. Nurses, plant workers, first responders, anybody working nights. They cannot cook on a normal schedule and they know it. This is the best customer segment in the business and almost nobody markets to them.

New parents. Short window, intense need, and they tell every other new parent.

People recovering from surgery or illness, and the families organising food for them.

Elderly clients — often with an adult child paying, frequently from out of state. Reliable, recurring, and the buyer is not the eater.

Busy professionals and dual-income households with kids.

Gym members and coached athletes. Real, but crowded, and price-sensitive.

People with specific dietary needs — diabetic-friendly, low-sodium, gluten-free, allergen-free. Underserved, willing to pay more, and hard for a supermarket to serve.

One scope note: cooking meals that fit a medical diet is different from advising somebody what to eat. Providing individualised dietary advice is regulated in most states. Cook to a diet the client or their doctor specified. Do not prescribe one.

Where to find them

WHERE TO FIND THEM

Hospitals and clinics — staff, and discharge coordinators who get asked about food.

Gyms and CrossFit boxes — a referral arrangement, or a menu card at the desk.

Corporate offices — weekly office delivery of individual orders.

Senior centres and assisted living.

Physical therapy and chiropractic offices.

Facebook groups for your town, and new-parent groups specifically.

Part 9 — Money help for veterans

PART 9 MONEY HELP FOR VETERANS

VR&E, Chapter 31 — what is actually true.

The self-employment track is widely advertised as VA funding to start a business. The regulation requires that your service-connected disabilities be severe enough that self-employment is the only reasonably feasible career path for you. It is not a track you simply choose. In 2021, 162 veterans were in it out of more than 80,000 using VR&E overall.

The long-term services track is different and far more commonly used. It covers vocational school, technical certificates and trade programs with no tuition cap, and can cover tools, equipment and certification exam fees.

The catch: VR&E is an employment program, not an education program. If a counselor determines you can reasonably obtain suitable work with the training you already have, it gets denied. Anything funded must sit inside an approved individualised employment plan developed with your counselor.

Apply with VA Form 28-1900 and put the question to your counselor. Do not plan around a yes.

Free and reliable to everyone, no rating required: Small Business Development Centers, SCORE mentoring, Veterans Business Outreach Centers.

If you cooked in service, say so everywhere. Feeding several hundred people on a schedule, in bulk, to a standard, with limited equipment — that is exactly this business, and most people starting a meal prep operation have only ever cooked for four.

Part 10 — The three places people get stuck, and how to get past them

PART 10 THE THREE PLACES PEOPLE GET STUCK AND HOW TO

1. Assuming cottage food covers prepared meals

1 ASSUMING COTTAGE FOOD COVERS PREPARED MEALS

It is the natural assumption. You can cook, you have a kitchen, cottage food laws exist. But a refrigerated meal is a TCS food and sits outside that exemption in essentially every state — and finding out after you have taken orders means cancelling on customers or operating illegally.

The fix: call the county health department in week one, and look hard at the personal chef route. It is legal almost everywhere and costs almost nothing.

2. Cooking too few meals per rented hour

2 COOKING TOO FEW MEALS PER RENTED HOUR

The kitchen is $25 an hour whether you produce eighty meals or thirty. Most new operators cook small batches of too many different dishes, and the rent quietly eats the margin.

The fix: batch one or two days a week, build the menu around shared components, and cook things that scale. Track your kitchen cost per meal every single cook day.

3. Pricing at $8 to compete with the supermarket

3 PRICING AT 8 TO COMPETE WITH THE SUPERMARKET

It feels like the way to win customers. It puts you in a fight with frozen supermarket meals produced at industrial scale, and you cannot win it — while working far harder for it.

The fix: $12 to $15 and make the meal genuinely worth it. Your customer is not choosing between you and a frozen dinner. They are choosing between you and takeaway.

None of these are reasons not to start. They are the three potholes in the road, and every one of them is avoidable if you know it is coming.

Part 11 — Your first 90 days

PART 11 YOUR FIRST 90 DAYS

Days	What you do
1 to 14	Call the county health department. Get all six answers in writing. Check zoning. Food handler certification.
15 to 30	Decide your path. If starting cold, start as a personal chef. If commissary, visit three and get an agreement signed.
31 to 45	Apply for permits. Form the LLC. Insurance quotes.
46 to 60	Build a five to eight item menu around shared components. Cost every item. Test containers.
61 to 75	First pre-order week. Ten to twenty meals. Track kitchen cost per meal and keep a temperature log.

Days	What you do
76 to 90	Call three shift-heavy employers, two gyms and one senior centre. Convert first customers to weekly packages.

The one number to track

THE ONE NUMBER TO TRACK

Meals produced per rented kitchen hour.

Not revenue, not customer count. Throughput.

It is the number that decides whether the model works, and it is entirely within your control — menu design, batch size and how you sequence the cook day.

Track it every cook day. If it is not climbing over your first ten sessions, the menu is the problem, not the customers.

Day 1: ______ · Day 5: ______ · Day 10: ______

After the first quarter, switch to: percentage of revenue from weekly recurring orders. One-off buyers are a treadmill. Subscriptions are the business.

Where this goes if it works

WHERE THIS GOES IF IT WORKS

Personal chef, solo. A handful of households, cooking in their kitchens. No rent, no permits, no packaging. Genuinely good money and near-zero risk.

A commissary meal prep route. Fifty to a hundred meals a week on subscription, one or two cook days. This is the standard version of the business and it works.

A dietary specialty. Diabetic-friendly, low-sodium, allergen-free. Underserved, higher prices, and supermarkets cannot serve it well.

Corporate and institutional accounts. Offices, care facilities, shift-work employers. Bulk orders, invoiced, no individual customer acquisition.

The one-page version, if you read nothing else

THE ONE-PAGE VERSION IF YOU READ NOTHING ELSE

- Cottage food does not cover prepared meals. They are TCS foods and sit outside the exemption in essentially every state.
- Four legal paths: personal chef, commissary rental, licensed caterer, or a home kitchen permit where offered.
- Start as a personal chef if you are starting cold. Cooking in the client’s kitchen is a service, not a food establishment, in most jurisdictions. Under $500 to start.
- Commissary rental is $10 to $45 an hour. Your whole model is meals produced per rented hour.
- Build the menu around shared components and cook things that scale.

- Pre-order with a fixed cutoff, paid at order. You never cook speculatively.
- Cooling is the highest-risk step: 135°F to 70°F in two hours, then to 41°F in four more. Chill before you seal.
- Label allergens, prep date, use-by date and reheat instructions on every container.
- Food cost 25 to 35 percent of price. Price at $12 to $15, not $8.
- Sell packages and subscriptions, not single meals.

A last word

A LAST WORD

Cooking for a lot of people on a schedule, in bulk, with whatever equipment you were given — that is a skill, and it is the exact skill this business needs. Most people who start a meal prep operation have never cooked for more than six.

Get the licensing right, cook things that scale, and price so the work is worth doing.

This guide is a starting framework, not legal, tax, insurance or financial advice. Food licensing, permit, zoning and tax requirements vary by state, county and city and change over time — verify every regulatory item with your local health department before you operate. Temperature figures reflect the FDA Food Code; some state and local codes differ and your inspector enforces the local version. Cottage food revenue caps are reported inconsistently across sources and are not stated here — check your own state. Insurance premiums and home occupation permit requirements were not verified for this guide. Prices, kitchen rates and margins are estimates gathered from public sources, not quotes.

Startup Checklist

STARTUP CHECKLIST

Use this checklist to turn the guide into a sequence of actions for your own market and circumstances.

Done	Startup action	Owner	Target date
☐	Choose the business structure you will use.		
☐	Get an EIN and open a separate business bank account.		
☐	Check licensing, zoning, and tax rules for your own city and state before starting.		
☐	Confirm insurance needs before accepting work or inventory.		
☐	Complete the local market test described in the core guide.		
☐	Build the startup budget and record actual costs.		
☐	Set pricing using your own costs and required margin.		
☐	Prepare customer terms, estimate and invoice forms.		
☐	Launch outreach and record every lead and result.		

Equipment and Budget Worksheet

EQUIPMENT AND BUDGET WORKSHEET

List only the tools, equipment, supplies, software and services required for the version of the business you plan to launch.

Item	Required or optional	Estimated cost	Actual cost	Supplier or source

Budget summary	Amount
Startup total	
Monthly fixed costs	
Working cash reserve	
Total funding needed	

Pricing and Estimate Template

PRICING AND ESTIMATE TEMPLATE

Complete the cost fields with your own numbers. Use the pricing guidance in the core guide for the business-specific method.

Estimate field	Details or calculation	Amount
Customer and project		
Materials or inventory		
Labor hours and rate		
Equipment or venue		
Travel or delivery		
Subcontractors		
Overhead allocation		
Contingency or risk allowance		
Subtotal		
Applicable tax		
Estimated total		
Deposit and payment schedule		
Estimate expiration date		

Invoice Template

INVOICE TEMPLATE

Business information	Customer information
Business name: Address: Phone: Email: Tax ID:	Customer name: Company: Billing address: Phone: Email:

Invoice number	Invoice date	Due date	Project or job

Description	Quantity	Rate	Amount
Subtotal			
Tax			
Payments or deposits			
Balance due			

Payment method and terms: ____

Job Log and Lead Tracker

JOB LOG AND LEAD TRACKER

Record every inquiry, estimate, job and follow-up so the business can be managed from actual results.

Date	Lead or customer	Source	Need or job	Estimate	Status	Next action

Period	Leads	Estimates sent	Jobs won	Revenue	Follow-ups due

Compliance and Safety Page

COMPLIANCE AND SAFETY PAGE

Check licensing, zoning, and tax rules for your own city and state before starting.

Review	Requirement or safety point from the core guide
☐	A cooked meal with meat, dairy or cooked vegetables is a TCS food — time and temperature control for safety. It needs refrigeration. That puts it outside the cottage food exemption everywhere.
☐	Because you are providing a service rather than selling a packaged product, most jurisdictions do not treat this as a food establishment at all. No commissary rent, no food permit for a facility you do not have, no packaging, no delivery.
☐	Startup: a knife roll and a business licence. Under $500 in most cases
☐	You still want liability insurance
☐	You need a retail food establishment permit tied to that location
☐	If you also want event work, the catering licence covers both. Heavier permitting, and it opens up high-value event revenue. See the catering guide in this series.
☐	Check licensing, zoning, and tax rules for your own city and state before starting.
☐	Does this state have a home kitchen operation permit?
☐	What permit do I need for a commissary-based meal prep operation?
☐	This is a step people skip. Some cities require a home occupation permit even where the state permits home food production. If you are renting commercial space you will likely need a certificate of occupancy.
☐	Agency or authority contacted: ____
☐	Written confirmation or permit saved at: ___________________________________
☐	Review date: _________________ Renewal or recheck date: _________________

Launch Readiness

Meal Prep Guide

PLAN — SET UP — PRICE — SELL — TRACK

Use the worksheets in this guide to record your own numbers, decisions and results.