

THE BUSINESS BINDER

# Home Bakery Business Starter Kit

Pricing math, cost-sheet template, sample menu, marketing ideas that actually work, a legal quick-start, and a 90-day launch plan.

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[crosodo.com/resources](https://crosodo.com/resources)

## What a real cottage bakery costs to start

Most cottage bakers underprice for the first two years. This kit gives you the spreadsheet template to stop doing that — plus the legal-quick-start, menu template, and marketing ideas to actually book repeat customers.

## Pricing math worksheet

Use this for every SKU. The formula is:  $(\text{Ingredients} \times 3) + \text{Packaging} + \text{Labor} = \text{Retail floor}$ . Anything below that loses money once you account for power, water, equipment depreciation, and your time.

Product name

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Yield per batch

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Total ingredient cost      \$ \_\_\_\_\_

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Cost per unit  
(ingredients)                      \$ \_\_\_\_\_

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Packaging cost per unit      \$ \_\_\_\_\_

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Labor (units / hr ÷ your  
hourly rate)                      \$ \_\_\_\_\_

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Retail floor (ingredients ×  
3 + pkg + labor)                \$ \_\_\_\_\_

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Market retail price              \$ \_\_\_\_\_

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Profit per unit                      \$ \_\_\_\_\_

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Profit per batch                    \$ \_\_\_\_\_

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## Sample menu template

A starting menu of 4–6 items is the sweet spot — enough variety to interest a market shopper, few enough to actually bake well.

SKU	Product	Size	Price	Margin %
SD-01	Country sourdough boule	850 g	\$10	
SD-02	Sourdough sandwich loaf	750 g	\$9	
SC-01	Cinnamon sugar scone (4-pack)	—	\$12	
CK-01	Brown-butter chocolate chip cookie	100 g	\$4	
CK-02	Sourdough discard cracker box	150 g	\$8	
SE-01	Seasonal galette (whole)	10"	\$26	

## Cost-sheet worksheet (one product)

Ingredient	Unit cost	Qty per batch	Cost per batch
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$

## Marketing ideas that actually work

- Saturday Instagram story showing the bake + the bag count — repeat customers love the rhythm.
- Pre-orders close Thursday 8 p.m. — creates urgency and lets you bake to demand, not waste.
- First-bag-free for new neighbors. Hand-deliver. They become your loudest fans.
- A 'crust shot' video per week. Crumb close-ups outperform whole-loaf photos on TikTok 4:1.
- Partner with one coffee shop for a wholesale slot. Wholesale margins are thinner but anchor your week.
- Save the heels for breadcrumbs and sell them in \$5 bags — zero-waste story sells.
- A printed business card in every bag — 80% of repeat orders come from someone passing your card to a friend.
- Run a holiday pre-sale every November for gingerbread, panettone, or sourdough gift loaves.

## Legal quick-start checklist

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|---|--|
| <input type="checkbox"/> Verified state cottage food law allows my products | <input type="checkbox"/> Set aside 25% of revenue for taxes        |
| <input type="checkbox"/> Confirmed annual sales cap                         | <input type="checkbox"/> Quarterly estimated tax dates on calendar |
| <input type="checkbox"/> Registered DBA or LLC                              | <input type="checkbox"/> Sales tax permit (if required)            |
| <input type="checkbox"/> Obtained EIN                                       | <input type="checkbox"/> Local business license                    |
| <input type="checkbox"/> Opened business bank account                       | <input type="checkbox"/> Food handler card (if required)           |
| <input type="checkbox"/> Bought liability insurance (\$1M minimum)          | <input type="checkbox"/> Label template approved                   |

### Full state-by-state legal lookup at [crosodo.com/states](https://crosodo.com/states)

Don't guess at your state's rules. The 50-state directory has the exact statute citation, allowed-foods list, sales cap, and required disclaimer for every state.

## First-90-days launch plan

Week	Focus	Deliverable
1	Compliance	Permit filed, insurance bound, labels approved
2	Pricing	Cost sheet for every SKU, margins calculated
3	Branding	Logo, label design, social handles
4	Soft launch	5 friends/family orders — practice the workflow
5	Market application	Apply to 1 farmers market
6	Photography	Shoot every SKU with natural light
7	Web presence	One-page site or Instagram shop
8	First market	Show up, sell out, take notes
9	Iterate	Cut your worst SKU, expand best one
10	Subscription	Offer a weekly subscription option
11	Wholesale	Pitch 1 coffee shop
12	Reflect	Read your books, recalculate margins, plan Q2

None of this is legal advice. Verify with your state's department of agriculture, your local health department, and your city or county planning office before relying on any of it.