

A FIELD GUIDE FOR INDEPENDENT OPERATORS

EDITION ONE · 2026

# The Restaurant *Stack.*

*Every tool it takes to run a restaurant — what each one does, what it costs, and where the money quietly leaks out.*

Kitch.

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THE RESTAURANT STACK · EDITION ONE

# A map for people who were never *handed* one.

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## WHAT THIS IS

A plain-language reference to the software and services a restaurant runs on — from the front door to the back office. Not a sales brochure. A working map of the territory, with honest notes on cost, overlap, and where the money goes.

## WHO IT'S FOR

The operator opening their first room. The owner who suspects they're paying for nine tools and using four. And anyone who has ever stared at a stack of monthly invoices and wondered how it added up to this.

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## FOREWORD

# Nobody hands you a *map*.

**Y**ou learned to cook, or you learned to host, or you learned to run a line at 8pm on a Friday with two people short. What nobody taught you was the other restaurant — the one made of software. The point-of-sale that talks to the payment processor that talks to the accounting tool that doesn't talk to the scheduling app at all. The ordering platform taking a third of every ticket. The website you stopped updating in 2021.

Most operators assemble this stack by accident. A vendor signs you up at a trade show. A delivery app calls every week until you say yes. Your bookkeeper insists on one tool, your manager swears by another. Two years later you're running a dozen subscriptions, paying for features you've never opened, and handing a meaningful slice of revenue to companies whose names your guests never see.

This guide exists to give you the map nobody handed you. We'll walk the whole stack, layer by layer — what each tool actually does, what the category typically costs, who the major players are, and most importantly, **where the overlaps and leaks hide**. We name names. We show real numbers. And where a single operator-owned layer can replace three or four line items, we'll say so plainly — including where that layer is us.

*The goal isn't more tools. It's **fewer, better** ones — and keeping the margin that's yours.*

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A NOTE ON HONESTY · WE PUBLISH KITCH, AND WE'LL TELL YOU WHERE WE FIT. WE'LL ALSO TELL YOU WHERE WE DON'T.

## HOW TO READ THIS

# The stack, in *nine layers*.

*Every restaurant runs on the same nine layers, whether the operator named them or not. Here's the whole territory on one page.*

01	The Front Door	WEBSITE · ORDERING PAGE · RESERVATIONS
02	Point of Sale	TICKETS · TABLES · THE REGISTER
03	Payments	CARD PROCESSING · PAYOUTS · TIPS
04	Ordering & Delivery	DIRECT · MARKETPLACE · COURIERS
05	Menu & Inventory	RECIPES · COST CONTROL · PURCHASING
06	Team	SCHEDULING · PAYROLL · HR
07	Marketing & Loyalty	GUEST LIST · EMAIL · REPEAT VISITS
08	Accounting & Compliance	BOOKS · TAX · LICENSES
09	Analytics & Control	THE OPERATOR'S DASHBOARD

*The following pages take each layer in turn. For every one: what it does, what it tends to cost, who the major players are, and where the leaks hide.*

LAYER 01

# The Front Door.

# 01

*Your website, your ordering page, your reservation book. The first thing a guest meets — and the one layer you actually own.*

WHAT IT DOES	WHAT IT COSTS	WHY IT MATTERS
Presents the restaurant online: menu, hours, location, story. Takes direct orders and bookings. It's the digital storefront <i>before</i> anyone walks in.	\$0-\$300/mo for a site builder; \$200-\$5,000 one-time for a custom build; reservation tools \$0-\$400/mo, often per-cover fees on top.	It's the only channel where you set the rules and keep 100% of the order. Every other layer rents you access to your own guests.

## Who plays here

- Squarespace / Wix DIY BUILDERS *Cheap and quick, but generic, and you maintain it forever.*
- BentoBox / Popmenu RESTAURANT CMS *Restaurant-specific, polished — from US\$119/mo (Essentials) to US\$479/mo (Signature). Ordering is an add-on.*
- OpenTable / Resy RESERVATIONS *Powerful network, but cover fees and they own the guest data.*
- Agency build CUSTOM *Beautiful, expensive, and stale the day the menu changes.*

### WHERE KITCH FITS

Kitch **is** the front door — an operator-owned page with direct ordering built in, updated by chat instead of a web editor you'll never reopen. It replaces the site builder *and* the agency retainer *and* the separate ordering widget. One layer, one fee, you own it.

# The Front Door. *in practice*

## THE SITUATION

*It's Friday. You changed the brunch menu three weeks ago. A regular drives across town on the strength of a dish that's no longer on it — because **the website still shows last season**. The site was built once, beautifully, and never touched again.*

## What to ask before you sign

### 01 Can I update the menu myself in under a minute?

*If it needs a developer or a clunky CMS login, it won't get updated.*

### 02 Do I own the domain and the content outright?

*If the builder owns your domain, leaving means starting over.*

### 03 Does ordering live *on* the page, or bounce to a third party?

*Every redirect is a chance to lose the guest and a cut of the order.*

### 04 Is it fast on a phone, on patio wifi, at dinner rush?

*Most menus are opened on a phone. A slow page is a lost table.*

## THE OPERATOR'S READ

The front door is the one layer you should never rent on someone else's terms. A page you can't update is worse than a flyer — it actively misinforms. **Optimize for editability first, beauty second.** A living page beats a gorgeous dead one every service.

## LAYER 02

# Point of Sale.

# 02

*The register, the tickets, the table map. The system the whole floor leans on every single service.*

## WHAT IT DOES

Rings sales, routes tickets to the kitchen, tracks tables and tabs, splits checks, records every transaction. The operational spine of service.

## WHAT IT COSTS

\$0-\$200+/mo per terminal in software, plus hardware (\$300-\$1,500 a station), plus processing baked in. Multi-terminal rooms add up fast.

## WHY IT MATTERS

Switching POS mid-life is painful, so the choice locks you in for years. The processor attached to it often costs more than the software.

## Who plays here

**Toast** RESTAURANT-NATIVE

*Deep features, hardware-led, contracts and processing lock-in.*

**Square** FLAT-RATE

*Easy entry, transparent rates, lighter on restaurant depth.*

**Clover** BANK-ISSUED

*Often sold by your bank; watch the processor margin.*

**Lightspeed / TouchBistro** MID-MARKET

*Strong table-service tooling, tiered pricing.*

## WHERE KITCH FITS

Kitch doesn't replace your POS — it reads from it. Keep the register you trust. Kitch sits on top as the operator-owned layer that turns POS signals (low stock, hot items, slow nights) into action on your live page. *Coming: POS integration on the founding roadmap.*

# Point of Sale. *in practice*

## THE SITUATION

*The POS demo dazzled. Two years in, you've learned the **real cost was never the software** — it's the processing rate bolted to it, the per-terminal fees, and the contract that makes leaving feel impossible.*

## What to ask before you sign

**01** What's the *all-in* monthly cost — software, hardware, and processing?

*Get one number. The sticker price is rarely it.*

**02** Am I locked to your payment processor?

*Bundled processing is where the long-term margin quietly goes.*

**03** What does it cost to leave, and do I keep my data?

*Sales history is yours. Make sure you can export it.*

**04** Does it integrate with the tools I already run?

*A POS that won't talk to anything else creates manual work forever.*

## THE OPERATOR'S READ

Pick the POS your floor can run blind on a Friday — reliability beats features. But negotiate the **processing rate separately and hard**; it's the line that compounds. The register is a keep-it-for-years decision. Choose for the contract, not the demo.

LAYER 03

# 03

# Payments.

*How money actually moves from a guest's card into your account — and how much disappears on the way.*

WHAT IT DOES	WHAT IT COSTS	WHY IT MATTERS
Processes card and digital payments, handles tips and refunds, deposits funds to your bank. Every dollar that comes in passes through here.	Typically 2.6%–2.9% + 10–30¢ per transaction. On \$40,000/mo in card sales that's roughly \$1,100–\$1,300 every month, quietly.	It's a percentage of <i>everything</i> , forever. Small rate differences compound into thousands a year. Bundled processors hide the real number.

CARD PROCESSING, TYPICAL INDIE

~**2.8%** of every dollar

*On \$480K annual card volume, that's roughly **\$13,400 a year** — before any other tool.*

WHERE KITCH FITS

Kitch uses **Stripe** for direct orders — transparent, flat, no marketplace commission stacked on top. You pay the processing rate and nothing more. Compare that to a delivery app taking 20–30% *plus* the processing fee.

LAYER 03 · IN PRACTICE

# Payments. *in practice*

## THE SITUATION

*You never chose your processing rate. It came bundled with the POS, buried in a statement you skim once a year. At ~2.8% of every card sale, **it's quietly one of your largest vendors** — and you've never once negotiated with it.*

## What to ask before you sign

### 01 Is this flat-rate or interchange-plus?

*Interchange-plus is usually cheaper and more transparent at volume.*

### 02 What's the effective rate on last month's actual statement?

*Divide total fees by total volume. That's your real number.*

### 03 Are there monthly minimums, PCI fees, or statement fees?

*The add-ons are where bundled processors pad the bill.*

### 04 How fast do funds hit my account?

*Cash flow is survival. Next-day beats three-day every time.*

## THE OPERATOR'S READ

Processing is a percentage of *everything*, forever, so a few tenths of a point is real money. Read one statement closely and calculate your effective rate. For direct online orders, a transparent processor like **Stripe** — with no marketplace commission stacked on top — is the cleanest path.

LAYER 04

# Ordering & Delivery.

# 04

*The layer everyone has an opinion about — because it's the one quietly taking the biggest cut.*

WHAT IT DOES	WHAT IT COSTS	WHY IT MATTERS
Takes orders for pickup and delivery, dispatches couriers, puts you in a marketplace where hungry people are already looking.	20–30% commission per order on the marketplaces. Direct ordering tools run \$0–\$200/mo flat, keeping the commission in your pocket.	This is the single largest leak in most stacks. The convenience is real — and so is the third of every ticket walking out the door.

MARKETPLACE COMMISSION

## 20–30% per order

*A restaurant doing \$15K/mo through delivery apps can lose **\$2,250–\$4,500 every month** to commission alone.*

## Who plays here

DoorDash / Uber Eats / Skip MARKETPLACE *Reach and couriers — at 20–30% per order, and they own the guest.*

ChowNow / Owner DIRECT *Flat-fee direct ordering to claw back commission.*

**Note:** Several Canadian provinces cap delivery commissions. British Columbia limits platforms to 20%. Verify the cap in your province before signing — it may undercut your negotiated rate.

**WHERE KITCH FITS**

Direct ordering with Stripe checkout is built into your Kitch page — **no commission to a third party**. Use the marketplaces for discovery if you want, but send your regulars to a page that keeps the whole ticket. One recovered order a month covers Kitch entirely.

THE RULE *Marketplaces for discovery. **Direct** for the regulars.*

LAYER 04 · IN PRACTICE

# Ordering & Delivery. *in practice*

## THE SITUATION

*Delivery looks like found money — orders you wouldn't otherwise get. Then you run the plate cost against the 25% commission and realize **you're cooking some of these tickets at a loss, just to feel busy.***

## What to ask before you sign

**01** What's my real margin on a delivery order after commission?

*Run one dish all the way through. The answer is often sobering.*

**02** Who owns the customer — me or the app?

*On a marketplace, the guest is theirs. You're renting access.*

**03** Can I steer regulars to a direct channel?

*Use the marketplace for discovery; own the repeat order.*

**04** What's the all-in cost of direct ordering instead?

*A flat monthly fee almost always beats 20–30% per ticket.*

## THE OPERATOR'S READ

Marketplaces are a discovery tool, not a business model. Use them to be found — then give every regular a reason to order direct. **One recovered direct order a day rewrites the math by year-end.** The commission you stop paying is pure recovered margin.

## LAYER 05

# Menu & Inventory.

# 05

*What you sell, what it costs you to make, and whether you're actually making money on the bestseller.*

## WHAT IT DOES

Tracks recipes and plate costs, counts stock, flags low items, manages purchasing and suppliers. Turns "we feel busy" into "we make 68% on this dish."

## WHAT IT COSTS

\$199–\$480/mo for dedicated inventory and recipe-costing tools (MarketMan from \$199, MarginEdge from \$300). Many operators run it on spreadsheets — free, until the error costs a week of margin.

## WHY IT MATTERS

Food cost is the second-largest line after labour. A few points of waste or mispricing is the difference between a profitable year and a flat one.

## Who plays here

MarketMan / MarginEdge **INVENTORY**

*Invoice capture, costing, supplier orders — powerful, mid-priced.*

xtraCHEF **COST CONTROL**

*Often bundled with POS; strong on food-cost analytics.*

The spreadsheet **FREE**

*Where most independents actually live. Fragile, but free.*

## WHERE KITCH FITS

Your live menu lives on Kitch, and updating it is a sentence, not a spreadsheet: *"86 the salmon, swap in the trout melt at the same price."* Done, live, logged. Deep inventory stays specialist — but the menu your guests see is yours to change in seconds.

## THE RULE

*Cost the plate. Own the menu. Keep the specialist.*

LAYER 05 · IN PRACTICE

# Menu & Inventory. *in practice*

## THE SITUATION

*Your bestseller is also your worst earner — food cost crept up, the price didn't, and nobody noticed because **the numbers live in three spreadsheets nobody fully trusts.** You're busy and barely breaking even on the dish everyone orders.*

## What to ask before you sign

### 01 Does it cost a plate down to the gram?

*Recipe-level costing is where the real margin decisions live.*

### 02 Does it ingest supplier invoices automatically?

*Manual entry is where inventory tools quietly die.*

### 03 Will it flag when a price change kills a margin?

*Costs drift weekly. You need the alert, not the autopsy.*

### 04 Can my menu update the moment something's 86'd?

*The live menu and the inventory truth should never disagree.*

## THE OPERATOR'S READ

Deep inventory is worth paying a specialist for once you're at scale — the food-cost insight pays for itself. But the *menu your guests see* should be yours to change in a sentence. With Kitch: **"86 the salmon, swap in the trout melt, same price."** Done, live, logged.

## LAYER 06

## Team.

## 06

*Scheduling, payroll, tips, hiring, and the paperwork that keeps the people side legal.*

WHAT IT DOES	WHAT IT COSTS	WHY IT MATTERS
Builds schedules, tracks hours, runs payroll, distributes tips, stores the HR records and onboarding the law expects you to keep.	Scheduling \$0-\$5/user/mo; payroll \$40-\$150/mo base plus per-employee fees. A 20-person room can run \$300-\$600/mo across these.	Labour is the largest cost in the building. Bad scheduling burns margin and people; payroll errors burn trust and invite penalties.

## Who plays here

7shifts **SCHEDULING***Restaurant-built scheduling and team comms.*Gusto / Wagepoint **PAYROLL***Full-service payroll and tax remittance.*Deputy / Homebase **TIME & ATTENDANCE***Clock-in, compliance, hourly-team management.*

## WHERE KITCH FITS

This layer stays specialist — payroll is not a place to improvise. Where Kitch helps is the *communication* layer: the same channels where your team flags an 86 or a schedule change are the ones that update your live page. Roles and team permissions are on the roadmap.

## THE RULE

*Never improvise **payroll**. Keep the specialists here.*

# Team. *in practice*

## THE SITUATION

*A payroll error shorted two cooks on the same cheque. They didn't complain — they just started looking for another job. **The cost of the mistake wasn't the dollars. It was the trust.***

## What to ask before you sign

01 Does payroll handle tax remittance and year-end automatically?

*This is not a place to save money by doing it by hand.*

02 Can scheduling forecast labour against sales?

*Over-scheduling a slow Tuesday burns margin you'll never see again.*

03 Does the team actually like using it?

*A scheduling tool the staff ignore is worse than a group chat.*

04 Does it keep the records compliance expects?

*Hours, breaks, and onboarding documents you may need to produce.*

## THE OPERATOR'S READ

Team is the layer to **keep with specialists** — payroll and scheduling are solved problems, and getting them wrong costs trust and penalties. Where it connects to the rest of the stack is communication: the same channel a manager uses to flag a change should be the one that updates your live page.

LAYER 07

# Marketing & Loyalty.

07

*Getting guests back through the door — and owning the relationship instead of renting it from a platform.*

WHAT IT DOES	WHAT IT COSTS	WHY IT MATTERS
Builds and holds the guest list, sends email and SMS, runs loyalty and rewards, manages reviews and social presence.	Email/SMS \$20–\$300/mo by list size; loyalty platforms \$50–\$200/mo; social schedulers \$0–\$50/mo. Easy to stack to \$400+/mo.	A repeat guest costs nothing to acquire twice. The restaurants that thrive own their list; the ones that struggle rent access to it.

*When a marketplace owns your guest list, you don't have customers. **You have their customers.***

## Who plays here

Mailchimp / Klaviyo EMAIL & SMS

*General-purpose marketing; you own the list.*

Toast / Square Loyalty REWARDS

*POS-attached points and rewards programs.*

### WHERE KITCH FITS

Because orders flow through *your* Kitch page, the guest relationship stays yours — not a platform's. Loyalty and a guest database are on the founding roadmap, included free for founding operators. The principle holds throughout: **own the page, own the record, own the relationship.**

THE RULE

*Own the list, or you only have **their** customers.*

LAYER 07 · IN PRACTICE

# Marketing @ Loyalty. *in practice*

## THE SITUATION

*You have thousands of past customers and **no way to reach a single one of them.** Every order went through a marketplace, and the guest list — names, emails, order history — belongs to the app, not to you.*

## What to ask before you sign

### 01 Do I own and can I export the guest list?

*If you can't download it, you don't own it.*

### 02 Does it tie rewards to actual order data?

*Loyalty without purchase history is just a punch card.*

### 03 What does it cost as the list grows?

*Per-contact pricing can balloon faster than the value it returns.*

### 04 Can I reach a regular directly, today, for free?

*That ability is the whole point. Everything else is decoration.*

## THE OPERATOR'S READ

A repeat guest is the cheapest revenue you'll ever earn, and the relationship is the asset — not the app standing between you and them. **Own the list.** When orders flow through your own page, the guest stays yours, and marketing becomes a message instead of a media buy.

## LAYER 08

## 08

# Accounting & Compliance.

*The books, the tax, the licenses. The unglamorous layer that keeps the doors legally open.*

WHAT IT DOES	WHAT IT COSTS	WHY IT MATTERS
Records income and expense, reconciles accounts, files sales tax (HST/GST), tracks licenses, permits, and health compliance. QuickBooks Online runs \$40–\$190/mo CAD depending on plan.	Bookkeeping software \$40–\$190/mo CAD (QuickBooks Online); a bookkeeper \$300–\$1,500/mo; accountant at year-end on top. Licenses and permits vary by city.	Get it wrong and the penalties dwarf the software cost. This is the layer where "I'll deal with it later" gets most expensive.

## Who plays here

QuickBooks / Xero **BOOKS**

*The standards for small-business accounting.*

Your bookkeeper **HUMAN**

*Often the best money you spend — if the data feeding them is clean.*

City / provincial bodies **LICENSING**

*Food handling, liquor, signage, occupancy — renewals matter.*

### WHERE KITCH FITS

Kitch doesn't keep your books — trust a real accountant for that. What Kitch gives you is clean, direct-order revenue data with no marketplace black box in the middle, so the numbers feeding your accountant actually reconcile.

THE RULE

*Feed your accountant **clean numbers** and pay less.*

# Accounting & Compliance. *in practice*

## THE SITUATION

*Year-end arrives and your bookkeeper spends a week untangling marketplace payouts, processing fees, and refunds into something that reconciles. **You pay for that week** — because the data came in as a black box.*

## What to ask before you sign

**01** Does revenue data export cleanly to my accounting tool?

*Clean data in is a cheaper bookkeeper out.*

**02** Are fees and refunds itemized, not netted out?

*Net numbers hide what you actually paid and earned.*

**03** Does it track sales tax (HST/GST) correctly by item?

*Getting remittance wrong is the expensive kind of mistake.*

**04** Am I tracking license and permit renewals anywhere?

*A lapsed permit can close the doors faster than a bad review.*

## THE OPERATOR'S READ

Trust a real accountant with the books — this is not the place to improvise. Your job is to **feed them clean numbers**. Direct-order revenue with itemized fees and no marketplace black box reconciles itself; the messy payouts are what cost you at year-end.

LAYER 09

09

# Analytics & Control.

*The operator's dashboard — the single place to see what's happening and change it before the next guest arrives.*

#### WHAT IT DOES

Pulls signals from across the stack into one view: sales, traffic, what changed, what needs attention. Turns scattered data into decisions.

#### WHAT IT COSTS

Usually bundled into POS or BI add-ons, \$0–\$200/mo — or it doesn't exist, and the operator carries it all in their head.

#### WHY IT MATTERS

Most independents have no single dashboard. The information is real but scattered across eight logins, so nobody looks.

*The stack generates data all day. The question is whether **one human** can ever see it in one place.*

#### WHERE KITCH FITS

This is Kitch's home layer. The operator dashboard is the front door *and* the control room: live page, today's signals, every change logged with who and when, and a chat bar to act on any of it. **Own the page, own the record, own the relationship.**

THE RULE

*One place to **see and act**. Not eight logins.*

THE RESTAURANT STACK

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LAYER 09 · IN PRACTICE

# Analytics & Control. *in practice*

## THE SITUATION

*The information exists. Sales are in the POS, orders in three apps, costs in a spreadsheet, reviews in four inboxes. **There is no single screen where one human can see the night and act on it** — so the operator carries it all in their head, and some of it slips.*

## What to ask before you sign

- 01 Is there one screen that shows me today at a glance?

*Eight logins is the same as no dashboard at all.*

- 02 Can I see what changed, and who changed it?

*A logged record turns "I think" into "I know."*

- 03 Can I act from the same place I see the problem?

*Insight you can't act on is just anxiety with charts.*

- 04 Does it speak my language — service, not spreadsheets?

*A tool that needs a manual won't survive a Friday rush.*

## THE OPERATOR'S READ

This is the layer most independents simply don't have — not because the data's missing, but because it's scattered. The win isn't more dashboards; it's **one place to see and act**. The front door and the control room, in the same screen, in plain language. That's the whole idea behind Kitch.

## FOLLOW THE MONEY

# Where it actually goes.

*Add up the percentages and the flat fees and a pattern appears. The biggest leaks aren't the subscriptions — they're the cuts taken as a share of every dollar.*

LAYER	TYPICAL DRAIN	ON \$40K/MO REVENUE
Delivery commission <i>20–30% on delivery share</i>	20–30% per order	\$2,250–\$4,500
Card processing <i>on all card volume</i>	~2.8% + fees	\$1,100–\$1,300
POS software <i>per terminal</i>	flat / tiered	\$100–\$300
Website + ordering widget	flat	\$150–\$400
Reservations <i>cover fees add up</i>	flat + per-cover	\$100–\$400
Marketing + loyalty	flat by list	\$100–\$400
Inventory / cost control	flat	\$50–\$300
Monthly drain, blended		<b>\$3,850–\$7,600</b>

*Figures are illustrative ranges for a typical independent doing roughly \$40K/month, with a meaningful delivery share. Your mix will differ — but the shape rarely does: the percentage-based cuts dwarf the flat subscriptions.*

## THE PATTERN

The flat subscriptions are annoying. The **percentage cuts** are what actually bleed a restaurant — because they scale with success. The more you sell, the more they take. Fixed-fee, operator-owned layers flip that: grow all you want, the cost stays put.

DO YOUR OWN MATH

# The honest cost *worksheet.*

*Fill this in for your own room. The total is almost always higher than the number operators carry in their head.*

LINE ITEM	WHAT YOU PAY	YOUR NUMBER
POS software + hardware	\$ / mo	_____
Card processing	% of sales	_____
Delivery commissions	% of delivery	_____
Website / CMS	\$ / mo	_____
Direct ordering tool	\$ / mo	_____
Reservations	\$ / mo + covers	_____
Inventory / costing	\$ / mo	_____
Scheduling	\$ / mo	_____
Payroll	\$ / mo + per head	_____
Email / SMS / loyalty	\$ / mo	_____
Bookkeeping	\$ / mo	_____
Total monthly stack		\$ _____

Two questions once it's filled in: **Which line items overlap?** (You may be paying three tools to do one job.) And **which are percentage-based?** (Those are the ones quietly scaling against you.)

## A WORKED EXAMPLE

# One room, two *stacks*.

*Let's stop dealing in ranges and cost a real restaurant, line by line. Meet a composite indie — typical size, typical mix, typical accidental stack.*

## Harbour Deli

A 38-seat counter-and-tables spot in Leslieville. Lunch and dinner, growing takeout and delivery. One owner, one chef, four front-of-house. The kind of room this whole guide is written for.

**\$48K**

MONTHLY REVENUE

**35%**

OFF-PREMISE SHARE

**~\$16.8K**

DELIVERY + TAKEOUT / MO

## Stack A — the accidental one

Assembled over three years, one vendor at a time. Nothing here is unusual — this is what a typical statement actually looks like once you add it all up.

LINE ITEM	WHAT IT IS	MONTHLY
POS + terminals	2 terminals, restaurant-native tier	\$165
Card processing	2.85% on ~\$38K card volume	\$1,083
Delivery commission	~26% blended on \$12K delivery	\$3,120
Website / CMS	restaurant site builder	\$240
Separate ordering widget	per-order + monthly	\$159
Reservations	base + cover fees	\$229
Email / loyalty	two tools, partial overlap	\$185
Inventory / costing	mid-tier, lightly used	\$219

### Stack A — monthly

**\$5,330**

That's **\$63,960 a year** — and 79% of it is the two percentage-based lines (processing and commission) that scale up every time Harbour Deli has a good month.

A WORKED EXAMPLE · CONTINUED

## The lean *rebuild*.

*Same room, same revenue, same specialists where they earn their keep. The difference is consolidating the front door and refusing to pay a percentage where a flat fee will do.*

### Stack B — the deliberate one

LINE ITEM	THE CHANGE	MONTHLY
POS + terminals	<i>kept — it works</i>	\$165
Card processing	<i>renegotiated to 2.5%</i>	\$950
Direct ordering	<i>regulars moved off marketplace</i>	\$99
Residual delivery	<i>marketplace for discovery only, ~\$4K</i>	\$1,040
Front door + ordering + menu	<i>one owned layer (Kitch)</i>	incl.
Reservations	<i>kept, but trimmed tier</i>	\$129
Email / loyalty	<i>consolidated to one</i>	\$95
Inventory / costing	<i>kept — specialist</i>	\$149
<b>Stack B — monthly</b>		<b>\$2,627</b>

The moves were unglamorous: renegotiate the processing rate, push regulars to a direct page so they stop riding a 24% commission, consolidate three overlapping front-of-house tools into one owned layer, and trim two tiers nobody was fully using. Nothing was sacrificed — the marketplace still runs for discovery.

ANNUAL DIFFERENCE

# \$32,436 back

*\$2,703/month recovered — roughly half the original stack, without losing a single capability.*

*Figures are illustrative for a composite restaurant; your mix will differ. The lesson is structural, not exact: the savings come almost entirely from refusing percentage-based cuts where a flat, owned layer does the same job.*

## TWO WAYS TO BUILD

# The lean stack vs. the *bloated* one.

*Same restaurant, two philosophies. One pays for outcomes; the other pays for logos.*

## THE LEAN STACK

## Fewer, better line items

One owned front door with ordering built in. One POS you trust. Transparent processing. Specialist tools only where they earn it — payroll, books. Everything else consolidated.

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*Result: lower fixed cost, no percentage leaks on direct orders, one dashboard, data that reconciles.*

## THE BLOATED STACK

## Nine logos, four in use

A website you don't update. A separate ordering widget. Marketplace apps taking 25%. A loyalty tool nobody logs into. Two analytics dashboards, neither opened. Subscriptions on autopilot.

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*Result: high fixed cost, percentage leaks everywhere, eight logins, and a number nobody can quite explain.*

*The goal was never more software. It was **fewer, better tools** — and keeping what's yours.*

## THE OPERATOR-OWNED LAYER

# Where Kitch *fits*.

*We told you we'd be honest about this. Here's the plain version: of the nine layers, Kitch owns one and strengthens three. It does not pretend to be your POS, your payroll, or your accountant.*

LAYER	KITCH'S ROLE
01 The Front Door	Replaces it — owned page + ordering
03 Payments	Direct via Stripe, no commission
04 Ordering & Delivery	Direct channel, keep the ticket
05 Menu	Live menu, edit by chat
07 Marketing & Loyalty	Owned guest list (roadmap)
09 Analytics & Control	The operator dashboard
02 POS · 06 Team · 08 Books	Keep your specialists

## THE FOUNDING OFFER

A done-for-you page with online ordering, built and live the same day. **\$99/mo annual** or \$129 month-to-month, no minimum. Every feature we ship is free for founding operators, for life. First 50 Toronto operators only.

## BEFORE YOU SIGN ANYTHING

# Build your stack.

*Nine questions to ask of every tool before it earns a line on your monthly statement.*

Does it charge a *percentage*, or a flat fee?  
*Percentage cuts scale against you as you grow. Prefer flat where you can.*

---

Who owns the *guest data*?  
*If the tool keeps your customer list, you're renting your own relationships.*

---

Does it *overlap* something you already pay for?  
*Three tools doing one job is the most common hidden cost.*

---

Can you *leave* without losing everything?  
*Contracts, lock-in, and data export terms matter more than the demo.*

---

Will it still be updated in *six months*?  
*A website you don't maintain is worse than no website.*

---

Does it feed your *accountant* clean numbers?  
*If the data doesn't reconcile, you pay for it at year-end.*

---

Is the *real* cost on the pricing page?  
*Watch for processing margins and per-cover fees bundled out of sight.*

---

Does it make the *front door* better?  
*The owned channel earns investment first. It's the one nobody can take.*

---

## PLAIN LANGUAGE

# Glossary.

**86** KITCHEN SLANG

To run out of an item and pull it from the menu for the night.

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**Commission**

A percentage of each order taken by a marketplace or platform — typically 20–30% on delivery apps.

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**Cover**

One guest served. Reservation tools often charge per cover seated.

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**Food cost %**

Cost of ingredients as a share of a dish's price. Lower is healthier.

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**Marketplace**

A platform that lists many restaurants and owns the guest relationship.

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**POS**

Point of sale — the register and ticketing system that runs service.

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**Processing fee**

The cut a payment processor takes on card transactions, ~2.6–2.9% + cents.

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**Direct ordering**

Orders placed on your own page, keeping the full ticket minus processing.

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**Lock-in**

Contract or technical barriers that make leaving a tool costly.

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**Stack**

The full set of tools and services a business runs on.

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**HST / GST**

Canadian sales taxes a restaurant collects and remits.

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**Operator-owned**

A layer the restaurant controls outright — page, data, and relationship.

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THE RESTAURANT STACK · EDITION ONE

A FIELD GUIDE FOR INDEPENDENT OPERATORS

# Own the page. Own the record. Own the *relationship.*

*You've seen the whole stack now. Nine layers, a dozen vendors, and a handful of quiet leaks. The operators who thrive aren't the ones with the most tools — they're the ones who own the layer that matters.*

**Kitch.**

THE OPERATOR-OWNED RESTAURANT OS

GETKITCH.APP  
REPLY 'YES' TO START  
TORONTO · 2026