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Business Plan

Business Plan and Market analysis of Indian Restaurant

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The objective of the study was to make business plan and market analysis for establishing an Indian restaurant in Finland. To start business one should know all its processes, rules and regulations. Thesis helped to select legal format and information about financing the business through different ways. The research was done to interrogate demand of restaurants in the area, population demographic and consumer taste. Analyses and plan made through two different approaches traditional and Lean startup. Various analyses made through suitable approaches keeping in view innovative ways and betterment of business. SWOT, PESTEL and Porter’s five forces of competitive advantages analyses through traditional approach whereas product, pricing and building customer relationship through Lean start up way. Comparison of both business models also part of the report.

Primary and secondary both researches carried out to investigate the potential customers around the area to get deeper view about Indian food. People of Helsinki area has given a questionnaire, with mostly fixed alternatives questions to get precise calculations. Result came in favor of the restaurant. Interview of entrepreneur operating business in the existing field helped to get ideas and suggestions through his experience. Secondary research made through different internet sources to get people views about the food. In a short opening of Indian restaurant business seems to be a really good idea. Better location and suitable business approaches can make it really profitable.
Contents

1 Introduction

1.1 Aim of thesis:- 1
1.2 Theoretical approach 2
1.3 Research Method 2
1.4 Thesis Outline 3

2 Literature review

2.1 Background 4
2.2 Establishing business in Finland 4
  2.2.1 Private entrepreneur 5
  2.2.2 General Partnership 5
  2.2.3 Limited Partnership 5
  2.2.4 Limited Company 6
  2.2.5 Cooperative 7
  2.2.6 Legal Format Selected 7
  2.2.7 Licence for retail sale of Alcoholic beverages 7
  2.2.8 Approval for food premises 8
  2.2.9 Taxes 8
  2.2.10 Financing and different ways of financing 9
2.3 General Analyses 10
  2.3.1 Indian Restaurants Demand 10
  2.3.2 Population demographics 11
  2.3.3 Consumer taste 12
2.4 Business Planning 14
  2.4.1 What is a business plan 14
  2.4.2 Why need a business plan 14
  2.4.3 Purpose of the business plan 15
2.5 Establishment plan 16
  2.5.1 Traditional Business Plan 16
  2.5.2 Lean Start up Model 17
  2.5.3 Comparison of both approaches 20
  2.5.4 Approach in Business planning of Indian restaurant 21
2.6 Industry analysis 21
  2.6.1 External Business environment PESTEL Analysis 21
2.7 Current food industry analysis 23
<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.8</td>
<td>Porter’s Five Forces of Competition analysis</td>
<td>24</td>
</tr>
<tr>
<td>2.8.1</td>
<td>Industry Rivalry</td>
<td>24</td>
</tr>
<tr>
<td>2.8.2</td>
<td>Competition from Substitute</td>
<td>25</td>
</tr>
<tr>
<td>2.8.3</td>
<td>Threat of Entry</td>
<td>25</td>
</tr>
<tr>
<td>2.8.4</td>
<td>Bargaining power of customer</td>
<td>25</td>
</tr>
<tr>
<td>2.8.5</td>
<td>Bargaining power of Supplier</td>
<td>26</td>
</tr>
<tr>
<td>2.9</td>
<td>Market analysis</td>
<td>26</td>
</tr>
<tr>
<td>2.9.1</td>
<td>Swot Analysis</td>
<td>26</td>
</tr>
<tr>
<td>2.10</td>
<td>Market Strategy</td>
<td>28</td>
</tr>
<tr>
<td>2.10.1</td>
<td>Location</td>
<td>28</td>
</tr>
<tr>
<td>2.10.2</td>
<td>Customer relationship and growth ways of lean</td>
<td>28</td>
</tr>
<tr>
<td>2.10.3</td>
<td>Product</td>
<td>30</td>
</tr>
<tr>
<td>2.10.4</td>
<td>Pricing</td>
<td>31</td>
</tr>
<tr>
<td>3</td>
<td>Research approach and Methodology</td>
<td>32</td>
</tr>
<tr>
<td>3.1</td>
<td>Research method</td>
<td>32</td>
</tr>
<tr>
<td>3.2</td>
<td>Data Collection Process</td>
<td>32</td>
</tr>
<tr>
<td>3.3</td>
<td>Summary</td>
<td>37</td>
</tr>
<tr>
<td>3.4</td>
<td>Recommendation</td>
<td>37</td>
</tr>
<tr>
<td>3.5</td>
<td>Result of Deep Interview</td>
<td>38</td>
</tr>
<tr>
<td>4</td>
<td>Conclusion</td>
<td>40</td>
</tr>
</tbody>
</table>

Bibliography 41
List of Figures and tables

Figure 1. Number of Indian restaurants per million people. 10
Figure 2. Growing population of 5 Nations belong to Asia in Finland. 12
Figure 3. Traditional Business Plan 16
Figure 4. Lean start up canvas 18
Figure 5. Lean startup product development 19
Figure 6. PESTEL Analysis 22
Figure 7. Porter’s five forces of competition model 24
Figure 8. Changing pivot of lean start up 30
Figure 9. Respondents age category 33
Figure 10. About like the Indian Food 34
Figure 11. People like to go out eating in restaurants 34
Figure 12. About like the Dish 35
Figure 13. Price customers willing to pay 35
Figure 14. Going out with family or alone 36
Figure 15. Best stimulation cause while choosing restaurant 36

Table 1. Comparison of Lean start up and traditional approach 20
Table 2. SWOT Analysis of Indian Restaurant 27

Appendices
Appendix 1. Market analysis of Indian Restaurant
1 Introduction

An entrepreneur is a person who builds a new business involving risk and uncertainty for income and expansion goal by establishing important opportunities and gathering the required resources to capitalize on them (Scarborough 2011: 21).

Author has own dream to open a restaurant since author always love to cook Indian food at home and even in gatherings. Not only cooking normal food but also making variety of different food with immense interest. That interest leads to open an Indian restaurant. People attraction towards Indian food is another factor to make this business as a career.

For opening restaurant one should know all the procedure and information regarding company establishment and for that detailed business plan is needed.

Only 20 percent businesses are achieving success and 8 out of 10 businesses are failed (Wagner 2013). Therefore creating a solid business plan is the first step towards success. It is kind of focusing device which helps to take the right step to the right direction. It assists to gather knowledge about the industry, how the business will operate in the market place and to attract investors to fulfill the capital requirements. It allows us to communicate our vision to others and persuade them to help us to meet our objectives.

1.1 Aim of thesis:

Aim of the study is to identify how to establish business in Finland and the importance of business planning in establishing and maintaining the business. Created business might use as guidance for the people who have desire to plan their own business.

The empirical study consists of market research about potential customers and interview of entrepreneur operating the same business. Objective is to make a business plan that would actually be applicable in Helsinki area (Helsinki, Vantaa and Espoo). Thesis will also help to understand the market as well.
1.2 Theoretical approach

Theoretical framework covers legal issues while establishing business. Business plan will be made through two different approaches.

i. Traditional Business approach

ii. Lean Start up approach

Both approaches analyses and comparison will be present. Then different theories will be analyzed through appropriate business approach. PESTEL, SWOT and Porter’s five forces of threats will help to carried out analyses about the business through the help of traditional business approach whereas product for the market, pricing, sale, customer relationship, customer segment and revenue stream through new lean start up way. Plan shows the industry and market analysis which includes trends, demand outlook, market size. Through PESTEL analysis macro-environmental factors will be monitor which has influence on the market and SWOT analysis will help to find out the advantages and disadvantages of the competitors. Location, sale and pricing will be the part of the marketing strategy. Industry competitive and attractiveness will be demonstrated via Porter’s five forces of threat.

Section also highlight different aspects that needed for the success of the business especially management and innovation in business. It illustrates the common understanding of the business. Report also demonstrates the main objective and strategies of the business which gives idea about target customers. Report also identifies the problems and difficulties which a new entrepreneur might have to face.

1.3 Research Method

Desk and field research both will be carried out in making business plan. Desk research includes books, journals and electronic resources to find out the important contents of business model and its proper shape. Field research will support in multiple ways regarding beneficence of the idea, suggestions about the business and to get consumers feedback.
For market research qualitative and quantitative both approaches will be used. Interview with an entrepreneur running business of the existing field will assist in practical way while the questionnaire will help to find out potential customers.

1.4 Thesis Outline
Thesis comprises with four main parts. Introduction, Literature review, empirical framework and lastly a conclusion.

Thesis will be more focused on company establishment, analysis and planning of the business. Theoretical framework provides purpose, analysis and contents of business plan with the help of different approaches. Theory about company formation concentrates in practical things which involved establishing the business. Through applying different theories the market research will be done which gives real idea about the attractiveness of the market. Empirical study provides information about industry and potential customers in Helsinki area.
2 Literature review

This part includes whole Information about the basic consideration in company establishment to finding markets, financing, choosing legal format and getting permits and notification. Then it involves information about business planning, what it should include for business and for the financiers. In the end different analysis will be done through two different approaches traditional and Lean start up.

2.1 Background

The industry is chosen because writer got an interest after doing work in the same field and saw enough potential to get going. So now author like to give it practical shape starting with business plan. According to author experience and knowledge it is a good profitable business.

So that is why author would like to investigate in specific field whether to invest in such business is a good idea? Author own 4 years experience in Finnish restaurants and cafe industry is the cause of stimulation as well.

2.2 Establishing business in Finland

While establishing business one should have to follow all the rules to fulfill government requirements. Important things are mentioned below which are important and informative for new entrepreneurs.

In Finland business can be carried out by a private entrepreneur or the company by one or more persons or organization or in the form of a co-operative (at least 3 members). Limited company, a general partnership and a limited partnership are the most usual forms of organization. For foreign organization or foundations it is also a possibility to establish a branch in Finland (Holopainen 2009: 13).
2.2.1 Private entrepreneur

Private enterprise is considered as the simplest form of trade. A natural person resident in the European Economic Area (EEA) may act as a private entrepreneur. A trade permit required which is issued by National Board of Patents and Registration (NBPR) for the person residing outside the EEA. The owner of the enterprise can make contracts on his behalf and also by somebody else authorized person (Holopainen 2009: 13-14).

2.2.2 General Partnership

A general partnership has to have at least two partners (founders) and one natural or legal person must have to be resident of Finland or have registered office in EEA. Otherwise, they should have to apply for permit in NBPR office. It can be form without cash input; a work input will be sufficient. Partners are liable for the commitments of the partnership with their whole property and also liable for all the debts of the partnership (Holopainen 2009: 18).

2.2.3 Limited Partnership

Holopainen (2009: 26) is written about limited partnership that there should have to be two or more partners and at least one of them has to be a general partner. At least one of the general partner has to have a residence, or if the general partner is a legal person, a registered office in EEA. Otherwise, a permit shall be applied for from the NBPR.

For the silent partner is not required that he or she should have to be resident in or its registered office in the EEA. Cash investment or other capital input is not required from the general partner as the work input is enough. The silent partner shall, however, invest cash or other capital input and the liability of the silent partner for the debt and commitments is to the extent of the amount of capital invested mentioned in partnership agreement. Silent partner has no right to act on the behalf of the business unless otherwise agreed. General partners are liable for the debt and commitments in limited partnership. Limited partnership is constituted by the Partnership Agreement and information become public after entry in the trade register (Holopainen 2009: 26).
2.2.4 Limited Company

A Limited company may be established by one or more founding subscriber of shares. They can be natural or legal persons and no requirement regarding residence or domicile. So they can even reside permanently or have a domicile outside the EEA. Limited companies are separated into private and public companies. In limited company there are shareholders who are liable to the extent of their amount of shares. Amount required 2,500 Euros for private limited and 80,000 Euros for public limited company (Holopainen 2009: 33).

Holopainen (2009: 35) written that limited company consists of the Board of Directors and it is compulsory. It consists from one to five ordinary members unless otherwise mentioned in the Articles of Association. If the board is less than three members than they at least have one deputy member. If Board of Directors has more than one member shall have a Chairman. The Board of Directors shall elect the Chairman except otherwise agreed in the Board of Directors election or otherwise stipulated in the Articles of Association. Shareholders general meeting shall elect the Board of Directors. A member of the Board of Directors cannot be a legal person or nor a minor person selected as a guardian, legally restricted or declared bankrupt. One of the ordinary Board members and deputy members must have to reside in the European Economic Area unless exemption granted by the NBPR and they have to entered in the trade register as well.

Limited company may have a Managing director and shall be elected by the Board of Directors. He shall be resident of EEA unless granted an exemption by NBPR and he himself and his deputy have to be entered in the Trade register. Limited company may have a Supervisory Board with at least three members who may not include Managing Director or Board of Directors. Their task is the administration of the company and their ordinary and deputy members have to be entered in the Trade Register (Holopainen 2009: 36).
2.2.5 Cooperative

A co-operative required at least three natural or legal persons. A foreigner can also be a founder of co-operative as the residence and nationality are not significant matters. Value of share price decided by the co-operative itself and shall be equal. The accrued share prices shall constitute the share capital (Holopainen 2009: 49).

The management body has similarities with limited companies. It has Board of Directors having members from one to seven and in the situation of less than three members it has a deputy member. One of the ordinary members and one of the deputy members of the Board of Directors has to be reside in EEA unless permission granted by NBPR. If the Board of Directors has more than one member than one perform as a Chairman (Holopainen 2009: 50).

A co-operative may also have a Managing Director or possibly the Supervisory Board. Managing Director must have to be resident of the area included in EEA otherwise need permission from NBPR. Supervisory Board shall consist minimum three members and one ordinary and one deputy members has to be resident in the EEA or otherwise need to apply for permission in NBPR (Holopainen 2009: 50-51).

2.2.6 Legal Format Selected

For opening Indian restaurant private entrepreneur the simplest form of trade will be chosen which means a natural person resident in the European Economic Area act as a private entrepreneur. So the owner of the restaurant will be the author himself and can make contracts on his behalf.

2.2.7 Licence for retail sale of Alcoholic beverages

Sale of alcoholic beverages requires a license from State Provincial Office. Document shall contain restaurant business with its location as a purpose of doing business may sell the alcoholic beverages after getting permission. License permits are categorized into three. Selling alcohol beverages of not more than alcoholic content than 4.7% by volume, weak alcoholic beverages with a maximum alcoholic content of 22% and those
who are allowed to serve all types of alcoholic beverages given licenses C, B and A respectively (Holopainen 2009: 70).

Holopainen (2009: 70) it is written that the license is issued to an applicant of age who is not bankrupt and whose legal capacity has not been restricted. He or she also have the reliability for selling alcoholic beverages and the needed financial and professional preconditions.

2.2.8 Approval for food premises

It means any building or premises or space which involves in food selling, preparation, storage, transportation, marketing, distribution or handling. Before the starting of actual operations supervisory authority shall approve food premises so therefore entrepreneur shall have to get permission in advance with the submission of an application to the Municipal Public Health Authority which may be, for example, Municipal building board or the Municipal environment center. Health inspector shall conduct inspection before approval granted and police and rescue authorities can be present along with him. (Holopainen 2009: 73-74)

2.2.9 Taxes

Value added tax is a tax on consumption, which customer pays as a value of the product or service and then entrepreneur forward it to the government. Starting a business conditional to value-added tax, estimated prepaid tax, applying for entry in the prepaid tax register and registration as an employer. For all of these one should need to submit a basic registration notice to the Regional Tax Office by using the statutory notice form. Only one form is enough even for multiple outlets (Holopainen: 86-91).
2.2.10 Financing and different ways of financing

The amount needed to invest in the business is 120,000 Euros which is 70,000 Euros debt and 50,000 Euros equity. Loan will be taken from local bank for 10 years and installments will be paid monthly. In Finland there are several different ways to get support from government and finance businesses.

To encourage new businesses and to promote employment a startup grant given by Employment and Economic Development Office. The grant provides secure income for the entrepreneur during the early stages of the business up to 18 months (Ministry of Employment and Economy: 2013).

There are certain rules and requirements to get startup grants which entrepreneur must have to fulfill in order to get startup grant. Basic grant amount given to entrepreneur is 32.80 Euros a day and along with this supplementary grant which is decided case by case at the discretion of the TE office and is not more than the 60 percent of the basic amount (Ministry of Employment and Economy: 2013).

Entrepreneur also can finance their business by getting loans from banks and other financing companies. Finnvera is the biggest and the most popular in Finland. It is owned by State of Finland and a member of Enterprise Finland. They especially encourage the new businesses in the start, growth and internationalization of enterprises. Interest rate of loan is also low. To get loan from Finnvera a detailed financial plan needs to be provided (Finnvera: 2015).

External investors are also good source of finance if businesses have good and attractive idea. They invest in the business and in return get share of the company. It is quite hard to get loan from these investors without having a convincing idea because they take more financial risk than the company itself (Industry Investment: 2012).
2.3 General Analyses

2.3.1 Indian Restaurants Demand

Currently in Helsinki, Vantaa and Espoo region around over 70 restaurants are being operated which belongs to India, Nepal, Bangladesh and Pakistan (Eat.fi 2015). Majority of these restaurants are located in Helsinki area near city center so there is a good opportunity to open a restaurant in Espoo and Vantaa especially in big shopping plazas like Sello Leppävärä, Iso Omena in Espoo region or Jumbo Vantaa as these plazas have no Indian restaurant.

According to British Hospitality Association latest report whole UK consist of 9500 Indian restaurants. 45.6% of them are located in London/south east area whereas 16.4% are situated in Midland (2015).

Above statistics shows that in London/south east area average one restaurant for around 4000 people and in Midland around 3600 people whereas in Helsinki area one restaurant covers

![Bar chart]

No. of Restaurants/ Million people

<table>
<thead>
<tr>
<th>Region</th>
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<tr>
<td>Helsinki</td>
<td>50</td>
</tr>
<tr>
<td>London/South East England</td>
<td>250</td>
</tr>
<tr>
<td>Midland England</td>
<td>300</td>
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Figure 1. Number of Indian restaurants per million people.
around 15000 people. So that comparison is showing clear demand for Indian restaurants in Helsinki area. Of course, that is due to one reason because of huge Asian population living in those areas but still there is enough room to establish more restaurants in Helsinki area as the local people are the main customers of the restaurant.

2.3.2 Population demographics

Population of Helsinki, Vantaa and Espoo area consists of around 1 million and forty thousand inhabitants (Study Helsinki 2012). According to end 2013 statistics whole Finland have 8,2 % unemployment rate where as Uusimaa region have 6,7% unemployment rate. So in big cities people have more jobs.

Finland average household net-adjusted disposable income per capital is 26, 904 USD a year which is higher than average 23,938 USD of OECD better life Index. Finland had 6.2 million visitors last year (2014). So, all the above mentioned data indicating good sign to establish business in the area. It shows people wealth and jobs and they have enough to go outside to spend for their leisure such as restaurants.

Growing Asian population in the region Pakistani, Bangladeshis, Nepalis, Indians and Afghans is another factor. Up to 2013 the number increased to 14431 (Statistics Finland: 2014). All People belong to these 5 nations have same kind of food and like to use spices. Moreover, every 5th person coming to Finland is from Asia (stat.fi). Since 2010 to until 2013 population grows belong to these nations seen below in Figure 2.
Figure 2. Growing population of 5 Nations belong to Asia in Finland.

Population will going in rise with the fact that Finland is not going to introduce tuition fee and they are willing to take foreigners. As Sweden impose fee and their foreign student intake going down to 50% and no sign of increase at all. Finland need around 270000-320000 people by 2020. So it is clear sign that Finland still needs people from abroad to control their shrinking population (Wood 2014).

Then the major customers are Finnish people because they have to play an important role as restaurant customers. Most of them do not know how to make food at home and what are the dishes in Indian food. So that is something gives advantage to establish restaurant on commercial basis. On the other hand author got many Finnish people views and many of them saying that they like to eat Indian food and some of them even cook at home. So, why not choosing this as a profession?

2.3.3 Consumer taste

According to survey carried out to find potential customers, people really like Indian food taste. Even spices are not remained such a big issue for them and they are ready to eat occasionally. Mainly existing dishes are quite popular among the customers such as tikka masala, baryani, naan and now a days samosa as well got its popularity.
People general feedback usually very positive especially about its fabulous taste. Namaskar is among the first Indian restaurant that opened here. A Bangladeshi National Rumon Rehman works in Namaskar restaurant said,

“People love Indian food here. From dal to curries to nans, you name it. It is very popular here” (India Today 2012).

Rehman also said that Indian who are coming to visit or working in the Nordic area they love to see Indian restaurant here. If they are vegetarian then they must come to restaurant (India Today 2012).

Sukhwinder Singh who claims to have started first Indian restaurant named Namaskar in Finland 23 years ago, said

“Indian food is very popular here; people like the rich taste of our cuisines, spices, curries, naans, dal,” (Daijiworld 2011).

Manager of Samrat Restaurant Riyaz Shahid mentioned that the dishes they served, suits to local people,

"The food we serve is a bit distinct from what you find in India. People here like a bit of less spices. So we offer hot, medium and mild" (Daijiworld 2011).

Shahid further said that the main customers are still the local Finnish population, who comes to eat,

“People over here are crazy about India and read a lot about India. That’s why they come here” (Daijiworld 2011).

In Daijiworld (2011) written that Finair has an Indian kitchen and its chefs admits the popularity of Indian food is growing.

"Indian food on our flights is so popular that we have even started it on our Japan-bound flights," said Juha Stenholm, production chef with the carrier.
Ari Arvonen general manager at Hilton Vantaa, told IANS that the Indian tourist and businessmen are growing in Finland and India’s rich culture led people to taste its food. Indian tourist coming to Helsinki increased 7.8 percent in 2010, with 30,250 bed nights. Arvonen further said that the Indian people during their stay visit one or more Indian restaurants. But still their regular customers are local Finns and the other international community in Helsinki (Daijiworld 2011).

2.4 Business Planning

2.4.1 What is a business plan

A business plan is a tool which is written document about the intention and the plan of the owner regarding all aspects of the business. It is combination of goals, research and strategy. That document can address the plan and strategies to managers, partners and investors (Dickson 2007: 6).

A business plan is a written document of your business’s future, include all the things, and explaining what you plan to do and how you plan to do. It assists in performing a number of tasks for those who write and read them (Entrepreneur 2015).

2.4.2 Why need a business plan

Does every business need a plan? Absolutely. Writing a detailed business plan will give an opportunity to shape a strong strategy (Dickson 2007: 3).

Business plan is not just a fund raising tool. It is much more than this. It is device for understanding how your business put together. It can use as a progress monitoring tool and easy to control the business. One can review at once on multiple things of the business (Entrepreneur 2015).

So planning plays an essential role in any business establishment. It keeps person focused and a kind of parameter to measure the business performance. Of course, there are disadvantages of owing a business like in any other business and in the beginning
it is full of time taking and non-rewarding activity. But a properly designed business plan and good management structure usually brings desired outcome and profit.

2.4.3 Purpose of the business plan

The primary purpose of the study is to understand all the process to establish and then to effectively operate a business. Study can provide us actual knowledge of the industry and also about what we are going to do, how we will do and what we need to achieve. Business is about to Making Money and plan can help from start-up to get profit.

The secondary purpose is that the business is seems like a large complicated thing and plan will help to put them in smaller pieces which can solve easily and then bigger problem can automatically solved (Lawrence 1999). So instead to take everything in a sudden takes them in steps.
2.5 Establishment plan

There are different approaches of business plan but author would like to take only two approaches which are traditional business plan and Lean startup plan approach.

2.5.1 Traditional Business Plan

A traditional business plan covers variety of aspects required for business to get funding, make future forecast and effective customers marketing. Business plan can construct in multiple ways depending on the company needs and who is the target audience. Different parts of a business plan designed to attract investors, banks and business partners. Good business plan also include summary about firm’s vision. Company’s history and background as well be the part of business plan (Scott 2015).

![Diagram of Business Plan](image)

Figure 3. Traditional Business Plan

According to Scott (2015) executive summary also the part of the business plan which used as a table of content. Financial related information such as account payable and
receivable, break even analysis and the financial status of the firm are the important related components of the business plan. Ownership and management system of the company as well are the fundamental parts which elaborate the responsibilities of the individuals in charge.

There are two types of traditional business plan which are

1. Working Plan
2. Presentation Plan

Different plans are structured keeping in view to whom it needs to present. One form of the traditional business plan is “working plan” is designed to be used in-house. A working plan is fully oriented and involves firm executives with a summary for operating the business. It does not include manager’s profiles, nor does it include features which are essential for the outsiders of the company such as an appendix section. Other type of plans are “presentation plan” and the purpose of such kind of plans to attract financiers and lenders. Quite similar to the working plans these types carry detailed information to make the document more attractive for the outside people of the company (Scott 2015).

2.5.2 Lean Start up Model

Lean Startup objective is to find out right thing to make for the customers in the quickest time. So it means, Lean approach is to look with different way for the development of new innovative products that customers really want with vision and enthusiasm at the same time (Reis 2011).

“It favors experimentation over elaborate planning, customer feedback over intuition, and iterative design over traditional “big design up front” development” (Witszen 2013).

It has three main principles.

1. Firstly, on the initial day entrepreneurs only have list of unproved hypothesis, just good guesses. So instead of writing business plan like traditional one,
founders or planners of the business summarize their assumptions in a structure called a business model canvas. Below diagram illustrate how a firm creates value for itself and their customers (Harvard Business Review 2013: 5).

2. Secondly, Lean startups use a “get out of the building” approach is called customer development to check their hypothesis. They come out from their buildings and inquire from their customers, buyers and partners for comment and feedback on all components of business model which consist of product characteristics, price of the product, delivery channels and affordable customer acquisition strategies. Their main focus of nimbleness and pace and the new business product promptly gather with the help of consumer feedback. Then again with the help of customer opinion they revise their hypothesis, start the cycle again, examining and upgrading the product (Harvard Business Review 2013: 5).

Figure 4. Lean start up canvas

3. In Harvard business review (2013: 5,6 ) it said about third key principle that
Lean start-ups process called “agile development”\(^1\) comes from software industry. It removes the wasted time and resources by promoting the output product iteratively. It working together with consumer advancement. It does not include long period of product improvement cycle that presuppose information of consumers problems and needs. It’s the procedure by which startups make basic possible product and test that.

While customer development start up investigating the business plan that can get the results. If the consumers comments in negative than business assumption is wrong, they can revise the assumption or pivot it to the new hypothesis. After testing the model, start up ready to executing and constructing a formal organization. A start up might get negative outcome many times before reaching to a right approach.

\[\begin{array}{c}
\text{Figure 5. Lean startup product development}
\end{array}\]

\(^1\) Agile development is a phrase used in software development to describe methodologies for incremental software development.
2.5.3 Comparison of both approaches

Following is the comparison of Lean start up Model and traditional business approach which distinguish both approaches with each other presented by Harvard business review (2013: 7).

Table 1. Comparison of Lean start up and traditional approach

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<th>Lean Start up</th>
<th>Traditional</th>
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<tr>
<td><strong>Strategy</strong></td>
<td>Business Model</td>
<td>Business plan</td>
</tr>
<tr>
<td></td>
<td>Driven on assumptions</td>
<td>Works by implementation.</td>
</tr>
<tr>
<td><strong>New Product Process</strong></td>
<td>Customer development</td>
<td>Product management</td>
</tr>
<tr>
<td></td>
<td>Go out of the building and test assumptions</td>
<td>Producing the product with continuous and step by step plan.</td>
</tr>
<tr>
<td><strong>Engineering</strong></td>
<td>Agile Development</td>
<td>Agile or waterfall development</td>
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<tr>
<td></td>
<td>Construct the product iteratively and incrementally</td>
<td>Construct the product iteratively or having complete specifications before constructing it.</td>
</tr>
<tr>
<td><strong>Organization</strong></td>
<td>Consumers and teams of agile development appoint for learning, nimbleness and pace.</td>
<td>Departments by their functions Appoint professional and capable people to implement.</td>
</tr>
<tr>
<td><strong>Financial Reporting</strong></td>
<td>Metrics that matter</td>
<td>Accounting</td>
</tr>
<tr>
<td></td>
<td>Customer obtaining expense, whole life value for the customer, churn, viralness</td>
<td>Income statement, balance sheet, cash flow statement</td>
</tr>
<tr>
<td><strong>Failure</strong></td>
<td>Expected</td>
<td>Exception</td>
</tr>
<tr>
<td></td>
<td>Failure can be rebuild by repeating ideas and remaining put away which do not work.</td>
<td>Fix by firing executives</td>
</tr>
<tr>
<td><strong>Speed</strong></td>
<td>Brisk</td>
<td>Measured</td>
</tr>
<tr>
<td></td>
<td>It can work on reasonable amount of data</td>
<td>Full data required to conduct.</td>
</tr>
</tbody>
</table>
2.5.4 Approach in Business planning of Indian restaurant

In selecting business model for Indian restaurant author like to choose combination of both approaches where it suits better.

Parsons (2014) argues in her article about Lean start up plan and mention that lean start up approach is not suitable for every type of business. Lean startup model got attraction from many people because of Silicon Valley’s lean startup approach, a model that works quite well for them and now people think that what work for silicon valley should work for them as well. But in reality at its initial stages, it is about iterating quickly in the initial stages of startup to get the best suitable product for market. But after that still need to set up real forecast and budget, construct a projected cash flow and set the objective need to attain to implement strategy.

External environment PESTEL analysis, SWOT analysis and Porter’s five forces of competition analysis will be carried out through traditional business plan where as right product for the market, pricing, customer relationship, customer segment and revenue stream cover through lean start up approach.

2.6 Industry analysis
2.6.1 External Business environment PESTEL Analysis

Businesses are made up of interrelated parts which are linked with the outer world, is called external environment. External environment consist of broad area of influences which have impact on the businesses in multiple ways. These are political, economical, social, technological and legal factors (Worthington & Britton 2003: 5).

PESTEL analysis is used as a tool to investigate the environment in which they are operating or have an intention to establish new business. It gives bird’s eye view from different perspective of the whole environment that needs before launching a new idea or project. So in business planning it is an essential part to analyze the external environment where it has to operate (Pestleanalysis.com 2015).
Finland good politically stable condition make it good environment to promote the business. Government regulations for restaurants industry are generally to maintain good hygiene and cleanliness for healthy food. These requirements should have to meet with the requirements of health ministry department and inspection of food premises is an essential part of their responsibilities. Businesses also have to care about all the government licenses and permits issuing by government authorities before starting a business.

![Figure 6. PESTEL Analysis](image)

According to Sloman (2008: 11-12) almost all the economic factors have impact on businesses such as increasing the price of raw material, competitive lower cost, new taxes or changing of interest and exchange rates. Business should have to continuously look on those factors while making strategy.

While examine social cultural part few things need to be consider such as Hindu’s are not eating beef whereas Muslims are not even allowed to touch pork. Worthington & Britton (2008: 8) states that social and cultural factors both have influence on demand.
and supply. Cultural factors might have effect on the type of product to sale, in which market it have to sale and on which price. People are the major and important part of the market. Socio-Cultural trends have immense impact on the businesses.

Investment in technology and innovation becomes the fundamental part of the businesses success. In the market of economic resources it helps to significantly improve the internal organizations of businesses. In recent global business, ethical factor has its significant value on people behavior, especially in big firms and companies. For businesses it is essential to act in socially responsible way to consider the influence they might have on people and society (Worthington & Britton 2008: 8). So the use of technology include in business plan as Finland is a developed country and develop technological approach might reduce the labor cost as well as enhance the service.

According to Worthington & Britton (2008: 8) businesses acting in certain law boundaries which have high affect on the different aspects of their existence. Law generally guides the status of company, its relation with buyers and suppliers and inside process and activities. Market structure and behavior might have influence by law as well.

2.7 Current food industry analysis

Industry comprises of sellers typically organizations who offer products or classes of products that are similar or close alternative (Mullins 2010). So here the consideration the whole food industry.

Finland hospitality industry is still growing and employs around 140,000 professional workers. Industry contributes 3.8% in GDP more than banking, insurance and forest industry. Annual turnover was 11 billion Euros and generate over 5.2 billion Euros in taxation. That amount 5.4% of the total tax of government (MARA 2012).
2.8 Porter’s Five Forces of Competition analysis

There are many features of the industry that can explore the competitiveness intensity and then the level of profitability. Porter’s five Forces of Competition view can indicate the profitability forecast by determining the five forces of competitive pressure (Grant 2005).

![Porter's Five Forces of Competition Model](image)

**Figure 7.** Porter’s five forces of competition model

2.8.1 Industry Rivalry

The rough idea of profitability can be determined through analyzing the competition level among the existing firms which is sometime so aggressive even pushed the price below the cost level which leads to firm loses. Then the other factor, rivalry mostly concentrates on advertising, innovation, and other non price factors. By reviewing different factors one can explore the level of competition among the existing firms.

The biggest share of food is occupied by Finnish restaurants, fast food and cafes. Fast food in Finland is dominated by a half a dozen of big chains like kotipizza, Hesburger
and McDonald (Alternative Finland 2013). Fast food and cafe businesses have immense competition in the market. They are changing their offers on weekly or monthly basis to increase the number of customers. Day by day they have to reduce their margin.

Also mostly restaurants are occupied by big S group who have 3% share in the market. Group include multiple brand restaurants such as Chicos, Rosso, Amarillo and Fransmaani. Besides these many multicultural Indians, Chinese, Thai and Japani restaurants have their share in the market as well and these independent outlet are performing well (Euromonitor.com 2014).

2.8.2 Competition from Substitute

Customer willing to pay for the product is depends on the price of the available substitute products. Current market analysis of Helsinki area illustrate that substitute products are available on cheap price especially fast food products. So in order to keep oneself in the game price should be competitive.

2.8.3 Threat of Entry

Because Indian restaurant business is differentiated from the other market so new entry might not be the problem. Specific Indian restaurant business has enough potential to grow. But incase if there will be new entry in nearby locality then customers and margin level will go further low. Then there should be some more differentiation needed in the products.

2.8.4 Bargaining power of customer

Customer bargaining power depends on the product. If the product is not much differentiated then chances to switch the products are higher on price basis. Indian restaurants products are different from other food so regarding differentiation price sensitivity might not be an issue. Then other factor if people believe in the importance and quality of the product then they do not care about the price. If people like the food then they are willing to buy on comparatively higher price.
2.8.5 Bargaining power of Supplier

In Finland to buy food products for business purposes there are shop which offer products on cheaper rates then retail market. So there is not such a competition in suppliers.

2.9 Market analysis

Market comprises of group of current or potential customers who are willing and have capacity to buy products, goods or services to fulfill their needs (Mullins: 2010). So it means market consist of buyers and the analysis of the market reveals us that market has enough consumers who are willing to buy the product, good or service.

2.9.1 Swot Analysis

SWOT analysis is a tool used to asses any business and its environment and it is the first step in planning and helps the marketer to concentrate on the main issues. It is abbreviation for strength, weaknesses, opportunities and threats.

According to Kotler & Keller (2006: 52-53) it is an overall assessment of the company’s strengths, weaknesses, opportunities and threats. It involves monitoring of the external environment (Opportunities/threats) analysis in which business unit has to analyze macro environment forces and internal environment (strengths/weaknesses) analysis which belongs to the ability of the business in earning profit.
The main objective of SWOT analysis is to find out company’s distinctive competencies so that the business can select and apply strategies that show its unique strength.

Table 2. SWOT Analysis of Indian Restaurant

<table>
<thead>
<tr>
<th>Strengths</th>
<th>Weaknesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Offering unique dishes such as chapali kabab and grill dishes</td>
<td>New business on a new location</td>
</tr>
<tr>
<td>Location in busy market places where no Indian restaurant operating before such as Sello and Iso Omena in Espoo or Jumbo in Vantaa.</td>
<td>No experience before running a business in Finland</td>
</tr>
<tr>
<td>Food quality and service as a brand image</td>
<td></td>
</tr>
<tr>
<td>Price in comparison of food and services is lower</td>
<td></td>
</tr>
<tr>
<td>Buffet services as to give chance to more customers</td>
<td></td>
</tr>
<tr>
<td>Halal meet providing which covers religious aspects as well</td>
<td></td>
</tr>
<tr>
<td>Multiple marketing strategies</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Opportunities</th>
<th>Threats</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expansion by opening new restaurants in other markets of Helsinki area.</td>
<td>New dishes, probably take a long time for customers to accept</td>
</tr>
<tr>
<td>Offering more changes in the menu.</td>
<td>Competitors might try similar food</td>
</tr>
<tr>
<td>Creating catering services</td>
<td>Competitors might lower the price</td>
</tr>
<tr>
<td>Events for companies.</td>
<td>Opening of new Indian restaurant in the same or nearby locality</td>
</tr>
<tr>
<td></td>
<td>Limited Finance</td>
</tr>
</tbody>
</table>
2.10 Market Strategy

2.10.1 Location

Location is the best important thing in building business. It is the key to successful operation and overall growth. Selecting the location should be according to customers, company needs, employment and to complete the services. The most important considerable thing in business and almost a mantra is the

"Location, Location, Location “ (Finell 2007: 49).

George Davis stating that,

"you can be the best retailer in the world, but if you set up your shop in the wrong place, you’ll never do much business” (Sullivan & Adcock 2002: 95).

Retailing business depends on the people traffic. More chances of shoppers to come if the store on the appropriate location. Shoppers will be less motivated to visit the store or shop if the store is far away from their homes or they do not have good transportation links.

Research by Foxall et al. (1994) adds extra detail to the above argument stating that,

"80 per cent of shopping trips begin and end at home; more than half are made on foot, the rest involve car travel” (Sullivan & Adcock 2002: 95).

Above all points relating to location are the best describing the importance of that. That is why writer would like to get the location in shopping plazas as it seen that it is more convenient for the people to come and also good in relating to people traffic. These locations can be Sello Leppävaara and Iso omena in Espoo or Jumbo in Vantaa.

2.10.2 Customer relationship and growth ways of lean

Ries Eric (2011: 207) gives mechanism of lean sustainable growth approach. He argues that growth is not just one time activity that create more customers like through publicity but then quiet and no more customers. He said that the sustainable growth is characterized by one simple rule:
“New customers come from the action of past customers”.

Then Eric (2011: 208) mentioned four primary ways of how past customers drive sustainable growth:

First of all words of mouth way how customers like to tell everybody if they are satisfied with the product and even they could not stop themselves telling to the others. Secondly, as a side effect of product usage. When somebody watching other wearing some latest fashion clothes or driving a certain car, he might be influenced to buy that product as well.

Thirdly, through funded advertising. Mostly business doing advertising to attract new buyers. This advertising should be paid through revenue and not from capital. When the cost of obtaining new buyers is less than the revenue that customer generates, the extra (profit) can be used to get more customers. The more marginal profit the faster the growth.

Lastly through repeat purchase or use. Some products are designed in a way that customers should buy them again and again so this makes the good company image.

There are three different types of engines of growth in the lean way business model. If business concentrated on retaining buyers for the long term then need to adopt sticky growth engine. Just need to maintain low customer attrition. Business has to do everything to keep their customer backs month after month. The other growth engine is viral and the features of this engine are the word of mouth and let product advertise itself. Either by telling their friends or just using product, customers will do advertising for businesses. This is how dozen of customers bring one more dozen and those new dozen can add extra one dozen. So this is how this engine works (Ries 2011: 209-215). Last and third engine of growth is paid and this is quite usual way of to increase customers through advertising. If business has an idea to concentrate this type of growth engine then each customer need to give a profit. Just need to do to enough in business to get the spending advertising amount back. As long as business make profit on each customer that profit use to accelerate more growth (Ries 2011: 215-219).
2.10.3 Product

Products selected for the restaurant by customer feedback. People like different dishes and according to their priority, dishes will be set in the menu. Moreover, new products will be introduced via customer feedback such as grill food. The grill food minimum viable product will be present in the market for testing if customers have positive feedback than plan has to introduce more grill products in the future. Also chapali kebab is one of the finest dish of Pakistani food which as well be chosen by customers feedback. So it is quite easy approach of lean startup will be carried out through market research involving customers testing before pivot it or preserve as a part of our menu.

Figure 8. Changing pivot of lean start up

Pivot structured means the product need correction designed to test new basic hypothesis. This method structure to improve the product is going on simultaneously and acquiring new customers as well serving the existing ones. It involves many challenges even smaller startup firms faces the problems in supporting the existing customers while trying to innovate something more (Ries 2011: 22-24).

Customers are the important part of the lean start up approach as through them business could operate. If the new introduced products got customer attraction then those will be the part of our menu otherwise we would like to pivot it (Ries 2011: 24).
2.10.4 Pricing

Price of the product considered through the market survey after getting advice or feedback from customers about the most suitable price they willing to pay. Lean start up approach carried out through this part to create customer value.

Then author will follow the guidelines of lean startup to set the price of the product. First of all estimated cost of the product will be calculated. Time spend in launching and production, workforce involved and its duration. All these should need to be minimum according to lean methodology. Then need to include the estimated selling cost such as to bring it to the market, cost of producing it and distribute it to 1000 or 10000 or more people. Also need to check the expenses if nobody buy that product (Ekonomiaconsultants.com: 2013).

Further the author explains in the article of simple pricing strategies of your products and services, the lean way that after adding all the above expenses, need to estimate how many people should buy products in a year to avoid any losses. Then divide the overall costs by the number of people who should buy product and then minimum price will come out (2013).

For maximum price of the product, the simplest way to check the price of the competitors. If the customers buy the competitors products regularly then the maximum price should be equal to the competitors price and if it is exceeded than that the firm out of the market. But ideally descent price between minimum and maximum will be better to get normal profit (Ekonomiaconsultants.com: 2013).
3 Research approach and Methodology

In the vast sense of the research the definition involves any collection of data, information and facts for the improvement of knowledge (Shuttleworth: 2008).

3.1 Research method

For questionnaires author like to use quantitative approach to do primary research involving Nominal and ordinal data. Random sampling method used to give every member possibility to be chosen (Waters 2001: 65, 69). Qualitative approach carried out in interview. Generally research analysis in combination of both approaches has useful outcome.

Questionnaires included most of the closed ended multiple choice questions with some room of open ended to provide ease to the respondent and also to get more precise result. Also few questions were entirely open ended. This approach was seems to be the perfect in getting first hand people opinion. Every respondent asked the same series of questions.

3.2 Data Collection Process

After Several attempts on different locations library, shopping plazas and in city center the researcher able to collect data from altogether 30 respondents. The focus to get opinion from different people having different professions.
Among 30 people female respondents were 60% whereas 40% were male. Respondents from age 21-30 and 31-40 were around 57% whereas rest of the respondents age belongs to 16-20 and over 40 years.

In accordance with Nationalities, Finnish people were the highest 60% among the respondents as the targeted group mainly is Finnish. Then Asian were 20% the 2nd highest number among the respondents. Remaining 20% respondent belongs to Africans, Americans and other European. Asian people involve in the survey were less as they like to experience other restaurants more than Indian restaurant. They can cook similar food at home and also they have plenty of opportunity to eat other types of food. However, sometimes they would like to go to the Indian restaurants as well.
Figure 10. About like the Indian Food

In response to the first question about like or dislike Indian food the result was very satisfactory. 67% respondents answered in favor to like the food whereas 20% said they strongly like the Indian food. Rest of the respondents keeps their selves in neutral position but no one replied in negative.

Figure 11. People like to go out eating in restaurants

About replying in response to the question of going out to eat, more than half of the respondents like to go out once in every month. 20% like to eat every week whereas same percentage saw every two weeks. Only one person answered once in six months.
Tikka Masala and Qorma were the favorite dishes among the respondents and 33% each of where as 23% people want to eat bariyani. 3 persons like to eat samosas but mostly people verbally told that they do not know samosa. So this is good food to introduce among people.
In response about the price 21 respondents willing to pay among 6-10 Euros where as 7 respondents like to pay 11-13 Euros. Only 2 people replied in the category of paying 14-17 Euros.

Majority of people do not like to make Indian Food at home and only 23% people said that they are making this food at home.

Figure 14. Going out with family or alone

Mostly people like to go out with families as their percentage is 53 percent. 20% like to eat alone where as the rest like to go with friends.

Figure 15. Best stimulation cause while choosing restaurant
While choosing restaurants most respondents believe that the low price and quality of food are the best stimulation causes for them where as few people give preference to the service as well.

Mostly people believe that Helsinki area should have more multi cultural restaurants and only 33% people replied in negative. In response to open end questions mostly people opinion about the Indian food that they like the taste of the food. Few people like the spices used in the Indian food and hotness is also one cause to like that.

Majority of people were not able to answer in the response for the suggestion about restaurant but mostly said about the price should low and quality should be high.

Conclusion and recommendation

3.3 Summary

To conclude this study, the researcher is contented with the information collected because lots of new things and valuable knowledge compiled. The study gives deep insight of how to plan and construct the business in practical form. Study also can help in further studies in the relevant field. The research objective was to get the customers feedback as to make relation with customers and what they actually want.

3.4 Recommendation

Through research it has been observed that Indian restaurant has good business opportunity to adopt. Just need to go through the analysis process carefully and by following the survey result one can easily run the business.

Satisfied analyses results of different theories reveal better understanding of the industry and market. Innovative ways of lean start up can make this a good profitable business. By overcoming problems of initial stages through lean good customer relationship will help to make competitive strategy.
3.5 Result of Deep Interview

Interview was taken by an entrepreneur who is currently operating an Indian restaurant. Interviewer did not allow publish his name. He has more than 5 years experience of operating a business. Interview was particularly taken to investigate business of Indian restaurant.

According to him, it is good profitable business and it has sufficient profit margin. In response to question about the location than he mentioned few locations. He said that appropriate location is the key to success as many number of people can pass buy restaurant more probability of the customers to come. It does not matter if you have to pay even double rent to get good location. Cost could easily cover if you have customers so the customers are keys to success.

Regarding suggestions about restaurant he said that the most important thing to keep your good and friendly relation with customers. Always keep focus on building the relation not profit because then might that customer send 10 more customers to your restaurant by word of mouth so building of relation has a major role in success of the business. Price of the product should not be too high in comparison of competitors. Try to reduce expenses as much as you can which ultimately lead to reduce price and increase margin.

Also he mentioned that you have to be patient and active all time. It is not kind of a job you just do your work and then good bye. You have to think all the time about new and innovative way to increase customers. In a business one should have to be patient especially in the start of the business. There might be case that you do not get any profit or even you have to invest in the start of the business but gradually things will go better if you work hard. It usually takes around six months to one year to become a profitable.

Question related to quality and service he said that never compromise on both because the quality and taste of food always attract customers. Inside comfort, interior and atmosphere of the restaurant is also matter so give attention to these things as well.
He further suggest that try to do something different in which you can distinguish your restaurant with others so if the customer wants particular item he or she just have only one option to come to your restaurant.

So the result of deep interview is that the business of opening an Indian restaurant has enough potential. Just one needs to remember keys to success of the business.
4 Conclusion

The objective of the thesis was to create business plan for Indian restaurant and do market analyses to find out potential customer. Plan made through by considering particular things which reveals demand for Indian restaurant.

Plan made to establish a restaurant with the help of two different approaches traditional and Leas Start up and author tried to choose suitable approach in different categories keeping in view the advancement of the business.

Primary and Secondary research work gives deep insight of people which helped to further develop the business plan. People of Helsinki area assist in business planning by filling the questionnaire with fixed alternative questions and few suggestions option which given to them by writer. Interview of the entrepreneur gave useful information and really useful suggestions regarding opening and running the business. Desk research also emphasize in the favor of the Indian restaurant by getting the views of different existing customers.

Author now expect to open an Indian restaurant in the start of next year and then two in the following year. The result found to be valid and consistent with the observations. Just need to consider the useful information and suggestions discussed in the report plan can transformed towards its practical formation.
Bibliography


Appendix 1

Market Analysis for Indian Food Restaurant

Market analysis for Indian restaurant in Helsinki Area.

Gender
- a). Male
- b). Female

Age
- a). 16-20
- b). 21-30
- c). 31-40
- d). 41-50
- e). 50 plus

Nationality
- a). Finnish
- b). Asian
- c). African
- d). American
- e). Other Europeans

1. How much you like the statement?
   "I Like Indian Food"
   □ Strongly like □ Like □ Dislike □ Strongly dislike □ Neutral

2. How often you visit restaurant?
   □ Once in a week □ Once in two weeks
   □ Once in month □ Once in 6 months

3. Which Indian food you like most?
   □ Tikka masala □ Qorma □ Samosa □ bariyani □ Other

4. Price you are willing to pay?
   □ 6-10 Euros □ 11-13 Euros □ 14-17 Euros

5. Do you like to make Indian food at home?
   □ Yes □ No

6. You like to go with family or alone?
   □ Family □ Alone □ Friends

7. While choosing restaurant what is the most important thing?
   □ Quality □ Price □ Service □ Other
8. Do you think area should have more multi cultural restaurants?
   □ Yes   □ No

9. What you like about Indian food?

   ________________________________________________________________

10. Any suggestion for restaurant?

   ________________________________________________________________