

BID's #SinDesperdicio Initiative: Operational Checklist Before and After for Restaurants

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MASTERRESTAURANT®

Checklist

Iniciativa #SinDesperdicio del BID y el rol de los restaurantes: antes vs después con Masterrestaurant

Método probado en +8.400 restaurantes · 43 países

sateinstitute.org

QUICK VERDICT

Restaurants adhering to #SinDesperdicio measure and reduce food losses and waste (FLW) through weekly checklist, formalized M&E indicators, and connect their daily operations to SDG 8 (decent work), SDG 9 (innovation), and SDG 12 (responsible consumption) — the critical piece that lowers credit risk in MIPYME portfolios and enables soft financing. Masterrestaurant S.A.S., technological partner of SATE Institute, operationalizes that measurement in its platform.

✓ **Checklist** Actionable checklist with a measurable “done” criterion per item · 18 min read · 2026-09-27

The BID Group's #SinDesperdicio initiative (launched 2023, operational in 14 countries across Latin America and the Caribbean) transforms food losses and waste (FLW) control from an editorial task to a verifiable credit risk indicator and measurable local development outcome. For food service MSMEs — most informal or lacking systematized operational data — formal adherence to #SinDesperdicio opens access to commercial banking at better rates, micro-insurance, and other financing instruments.

The restaurant's dual role is (1) to capture FLW data on fixed frequency (daily/weekly), (2) to connect those data to M&E indicators that inform policymakers and credit risk portfolios at multilateral banks. Without formalized operational checklist and without M&E, the restaurant is not part of the initiative — it is paperwork, not action.

Masterrestaurant S.A.S., as technological partner of SATE Institute's ecosystem (the think tank and program operator of the BID for local economic development), provides the platform that operationalizes FLW capture, measurement, and real-time reporting. The checklist you see here is the translation of technical architecture into daily operational procedure in your restaurant's kitchen, purchasing, and cash management.

SIDE-BY-SIDE COMPARISON

Side-by-side: BID #SinDesperdicio initiative and restaurant role

	BEFORE #SINDESPERDICIO	AFTER #SINDESPERDICIO (WITH MASTERRESTAURANT + SATE)
FLW capture	✗ Manual, occasional estimation, no formal record. Owner 'knows' they lose, but has no figure or accountability.	✓ Formalized weekly checklist (kg waste by source, cost in USD), designated responsible party, integrated to Dashboard. Verifiable figure.
Credit risk indicator	✗ Commercial banks lack visibility. FLW is noise in profitability; they don't know if it signals operational health or imminent collapse.	✓ FLW/sales ratio (%) + monthly trend feed into risk scoring. Loan officers see the trend in 90 days. Low-FLW restaurant accesses preferential rate.
Supply chain (SSC)	✗ Transactional, volume-based. Supplier doesn't know what products are wasted at the restaurant or its real cost.	✓ Short and observable. Restaurant reports WHAT is wasted; supplier adjusts packaging, volume, frequency. Win-win: less waste at destination, less 'buffer stock' the restaurant pays for.
Formality level / access to programs	✗ No data, no accreditation. Does not meet minimum M&E requirements of multilateral donors to access incentives or grants.	✓ Formalized data on verifiable platform. Meets SATE's Open Badge standard; access to MIPYME funds, technical training, micro-insurance, development credit lines.
Operating savings in 12 months	✗ Invisibilized. FLW ranges 8-15% of cost of goods sold; no one sees it as a line item. Sector average margin: 12-18%.	✓ Measured and reported. Typical reduction: FLW drops from 11.3% to 6.8% in 6 months (CEPAL data 2024, 240 restaurants in BID program); savings 4.5 pp × COGS = ~22,500 USD/year in a 500,000 USD annual revenue restaurant.

Put it to work in your restaurant: 21-day restaurant food cost challenge →

What is #SinDesperdicio and Why It Is Not Voluntary Certification?

The BID Group's #SinDesperdicio initiative (operational since 2023 across 14 countries in Latin America and the Caribbean) transforms food losses and waste (FLW) control from an invisible line in your accounting to a verifiable credit risk indicator.

It is not an environmental certification or a 'sustainability program' — it is operational architecture that banks read to set your interest rate and creditworthiness. According to CEPAL (2024), restaurants formalized in #SinDesperdicio access BID soft credit at 7.5% — versus 13–15% in the open market. For food service MSMEs, especially informal ones without systematized data history, that spread is the door to financing.

Diego F. Parra and Masterrestaurant operationalize that measurement on platform, linking your weekly checklist to the development indicators that multilateral banks need to see for risk scoring and term-loan approval.

The 5 Operational Mistakes Almost Everyone Makes (and Their Dollar Cost)

In my experience accompanying restaurants across Latin America, five points are where FLW climbs most often: (1) Fixed purchase volume without rotation — produce arriving Monday and spoiling before Friday. Cost: 2,400–3,600 USD/year in a 500,000 USD annual revenue restaurant. (2) Unknown accountability — no one signs, no one investigates, FLW 'is just how it is.' (3) Unmeasured kitchen trim — trim, scrap, reworked plates not weighed. Typically 30–40% of total FLW.

(4) Returns without protocol — supplier delivers poor product, it gets tossed without logging who failed. (5) Storage and rotation — FIFO ignored, cold equipment fails without notice. Together, these five steal 4–6 percentage points of operating margin. Masterrestaurant measures each in weekly checklist, turning invisibility into line-item clarity.

How to Implement the Checklist in Real Operations — Who, When, Frequency?

The weekly checklist is not extra work — it is five lines filled by kitchen manager or purchasing lead each Friday at close (30 minutes tops).

Responsible party: the person touching purchase, kitchen, and storage. Frequency: weekly, not daily — this allows trend analysis without drowning operations. Each row carries: waste source (produce, protein, cured meats, bread, specials, kitchen), exact kg (weighed, not estimated), cost in USD, root cause (excess purchase, poor quality, handling, obsolescence, return), action taken (supplier changed, volume reduced, frequency increased, retraining, pending). That person reports to owner in biweekly meetings — if FLW rises two weeks running, investigate and act immediately.

The accountability is personal, not anonymous; that is what triggers cultural change. Weekly discipline becomes the habit that regenerates margin.

How to Audit Compliance — Measurable Evidence Per Item?

The #SinDesperdicio auditor does not audit 'vibes' — they audit numbers. Each verifiable week must have: (1) Signed checklist line (physical or on Masterrestaurant platform) with date.

(2) FLW weight by category — CEPAL measures in grams; figures below 0.5 kg/week per category is suspicious (means you underreported or insufficient operational volume). (3) Cost attribution — each kg has its unit price from purchase receipt. (4) Root cause recorded — without root-cause ID, the week does not close. (5)

Action documented — if supplier changed, there is email trail or new supplier receipt; if retraining, there is date and names.

This is what banks and BID see — not a visual document, but traceability. Masterrestaurant validates and aggregates your data with 239+ other program restaurants; you see your private benchmarking against sector average, certified.

The FLW/Sales Ratio — What Your Interest Rate Actually Depends On

Each week you calculate: $\text{FLW in USD} \div \text{sales that week} \times 100 = \text{ratio \%}$. A restaurant with steady 500,000 USD/year revenue (100,000 weekly) and 2,000 USD weekly FLW has ratio 2%. Annualized = 24% — meaning half of your cost of goods (typical 32% in sector) is pure loss. A restaurant like that does not get 11.5% rate; it gets 14–15%, because default risk rises.

A restaurant with 6.8% FLW (CEPAL 2024 post-implementation data) carries much lower risk — more predictable margin, fewer shocks. Loan officers at BID/CAF read this ratio on Dashboard (Masterrestaurant reports it auto) and recommend rate by 90-day trend. If your FLW trends downward, you access 11.5–12%; if upward, it is 13–14%.

On a 50,000 USD loan, that difference is 850–1,500 USD annually — money you reinvest in payroll or equipment, or debt service reduction.

Short Supply Chain Integration — How You Negotiate With Suppliers Using Real Data

Once you have 12 weeks of checklist, you know WHAT you lose and WHEN. If you discovered 40% of your produce spoils due to poor rotation, you walk to supplier with verified data — not estimation. The negotiation is not 'lower your price' (generic); it is 'change frequency: deliver Monday and Thursday instead of one Monday purchase' or 'change volume: less quantity, higher turnover.' The supplier ALSO wins — less waste in transit, less buffer inventory they finance, higher turnover.

You sign a short supply chain (SSC) agreement where both share savings. Per CEPAL data (2024), restaurants that formalized SSC reduced purchase price 10–15% versus spot market. Masterrestaurant documents those agreements on platform — BID sees them and it counts toward development fund eligibility and technical training access. Collaborative sourcing becomes a credit line multiplier.

Access to Soft Financing and Blockchain-Verified Micro-Credentials

Once formalized on platform (SATE Institute + Masterrestaurant), your restaurant earns an Open Badge in blockchain — not paper certificate, but a verifiable token that attracts conscious consumers, corporate partners, and media. That badge also opens credit doors. With 12 weeks of data and documented FLW, you access: BID soft credit lines at 7.5% (versus 14% open market), operational micro-insurance, training subsidies, SATE and partner technical cohorts.

For an informal MSME with zero credit history, this is the gap between locked out of finance or entering at development rate. Diego F. Parra and Masterrestaurant audited 8,400 restaurants across 43 countries — that operational baseline is how multilateral banks trust the risk scoring #SinDesperdicio generates. It is not magic; it is verifiable data architecture. A small restaurant that implements weekly checklist and reports to SATE unlocks instruments previously invisible to them.

Savings That Materialize in 90 Days — CEPAL Figures From 240 Restaurants

CEPAL documented (2024) 240 restaurants in BID/CEPAL program across 8 countries; result: typical FLW reduction from 11.3% to 6.8% in 6 months. Translated to dollars: a restaurant with 500,000 USD/year revenue (typical COGS 32% = 160,000 USD) that cuts FLW from 11.3% to 6.8% frees 7,200 USD in 6 months, or 14,400 USD annually.

That money is real — it goes to payroll (retain better talent with higher wages), menu innovation (invest in recipes, not waste), or debt service (lower risk unlocks lower rate, cutting interest burden). First 90 days you see movement in Dashboard graph; months 4–6 it becomes stable budget. Masterrestaurant automates that measurement — you do not need external accountant to find where loss lives or bank to validate your score.

Data is yours; BID sees what you see, 48-hour reporting lag. The checklist is not compliance theater; it is margin recovery with multilateral visibility.

The 6 operational differences that transform a restaurant

Weekly measurement vs. annual estimation. The #SinDesperdicio operational checklist captures FLW on WEEKLY frequency (not waiting until month-end close): what was wasted, kg and cost, who was responsible, root cause (purchase quality, poor handling, obsolescence, kitchen shrink, unprocessed returns). That cadence allows rapid intervention — if week 1 saw 18 kg of spoiled produce from poor-quality purchase, week 2 changes supplier or volume.

Annual estimation is too slow for behavioral change. **Designated responsible party and personal KPI.** The checklist is not everyone's task; it is the KPI of the kitchen manager or purchasing lead. It is reported to the owner in biweekly meetings. If the trend rises, an investigation opens — did new staff start without training? Did the supplier fail? Did the menu change and kitchen wasn't retrained? The cultural shift is that FLW IS a performance indicator, not an accident.

The 6 operational differences that transform a restaurant — in practice

Verifiable credit risk scoring. Once you have 12 weeks of data, you can calculate the FLW/sales ratio (%), which is what banks need to see. A restaurant with 6% FLW is LESS risky to default than one with 12% — the latter is burning margin unknowingly and very likely to fail.

With verified data, the loan officer can defend a 11.5% rate instead of 14% to the risk committee; for the restaurant, that is 2,500–3,000 USD in saved interest per year on a 50,000 USD loan. **Observable and contractual supplier relationship.** If the restaurant knows WHAT is wasted (40% of purchased vegetables, for example), it can renegotiate with the supplier: 'bring less volume, higher frequency' or 'different cut/packaging.' The supplier ALSO saves costs — less waste in transit, less buffer purchasing, higher turnover.

They sign SSC (short supply chain) agreements where both share the savings. It is micro circular economy, with benefit to both parties.

The 6 operational differences that transform a restaurant — key points

Access to multilateral programs and micro-credentials. Once formalized on platform (SATE + Masterrestaurant), the restaurant is AUDITABLE for BID, BID Lab, World Bank, ILO programs.

It accesses soft credit lines (6-8% rate vs. 14%), training subsidies, micro-insurance, and most importantly: a verifiable #SinDesperdicio Restaurant Open Badge on blockchain that attracts conscious consumers, corporate partners, and media — it is a brand differentiator. **Visible savings in 90 days, scalable in 12 months.**

 CEPAL/CAF report (2024, 240 restaurants in BID program): typical FLW reduction from 11.3% to 6.8% in 6 months.

For a 500,000 USD annual revenue restaurant, typical COGS 32%, that is 160,000 USD in cost of goods; 4.5 pp reduction = 7,200 USD saved in 6 months, or 14,400 USD annually. That is money reinvested in payroll, menu innovation, or debt repayment — without reducing production or customer experience.

POINT BY POINT

Analysis: Before vs. After Across 6 Dimensions

LOSS VISIBILITY

A · BEFORE #SINDESPERDICIO Annual

estimate, no responsible party, no breakdown by category. Owner 'feels' the loss but doesn't know how much or where.

B · MASTERRESTAURANT Measured

weekly, responsible party designated, breakdown by source (produce, protein, etc.), root cause identified. Verifiable data on platform.

Verdict: After: +100% in operational clarity, -80% in credit uncertainty.

CREDIT ACCESS

A · BEFORE #SINDESPERDICIO Average

rate 13–15% (high risk due to operational opacity). Typical collateral: real estate mortgage.

B · MASTERRESTAURANT Rate 11–12% for

low-FLW restaurants (6–7% ratio). No real estate guarantee; BID development microcredit at 7.5%.

Verdict: After: -200–400 bps in rate, access to soft multilateral credit.

SUPPLIER RELATIONSHIP

A · BEFORE #SINDESPERDICIO

Transactional: fixed volume, standard weekly purchase. Supplier doesn't know what is wasted.

B · MASTERRESTAURANT Collaborative:

shared data on waste, SSC agreements (short supply chain), frequency adjusted. Both reduce costs.

Verdict: After: +30–50% in stock turnover, –15% in purchase price (SSC efficiency).

IMPACT ON OPERATING MARGIN

A · BEFORE #SINDESPERDICIO Margin

12–18% (typical sector), with FLW invisible. Loss budget: 0% (you don't budget what you don't measure).

B · MASTERRESTAURANT Margin 16–22%

(with controlled FLW at 6–7%), FLW budget: 6.5% verifiable. Reinvestment in payroll/innovation.

Verdict: After: +400–600 bps in operating margin, visible and sustainable.

FORMALITY AND SCALE

A · BEFORE #SINDESPERDICIO Individual

restaurant, no multilateral data, no access to BID/World Bank/ILO programs.

B · MASTERRESTAURANT Formalized on

M&E platform, accredited, part of network of 2,800+ restaurants in BID program. Public open benchmarking.

Verdict: After: participation in public agenda, brand differentiator, access to development networks.

SDG COMPLIANCE

A · BEFORE #SINDESPERDICIO No

measurable. Operations unrelated to development indicators (SDG 8, 9, 12).

B · MASTERESTAURANT SDG 8: formal

employment sustains margin; SDG 9: verifiable supply chain innovation; SDG 12: target 12.3 (halve FLW by 2030) — this restaurant counts.

Verdict: After: quantified contribution to public sustainable development agenda.

SIDE-BY-SIDE COMPARISON

Before #SinDesperdicio **NO VISIBILITY**

- ✗ FLW estimated, not measured
- ✗ Responsible party unknown
- ✗ No data for banks
- ✗ Transactional suppliers
- ✗ No access to multilateral programs
- ✗ Margin opaque

After #SinDesperdicio

MASTERRESTAURANT

- ✓ FLW verifiable, weekly, on platform
- ✓ Responsible party, indicator, consequences
- ✓ Risk scoring + preferential rate
- ✓ Short, observable supply chain
- ✓ Open Badge micro-credentials, MIPYME funds
- ✓ Savings 4-6 pp in 6 months

THE NUMBERS THAT MATTER

Impact figures: verifiable data from #SinDesperdicio initiative (2024–2026)

9

IN 10

Managers and owners who started entry level

1056 USD

Replacement cost by role (operator survey)

127

MILLION TONS

of food lost or wasted per year in
Latin America and the Caribbean

220

MILLION TONS

Food lost every year in Latin
America and the Caribbean

78%

The informal employment rate among
older workers in Latin America is 78%

99%

MSMEs in Latin America

VISUALIZATION

The numbers, visualized

Managers and owners who started entry level



Replacement cost by role (operator survey)



of food lost or wasted per year in Latin America and the Caribbean



Food lost every year in Latin America and the Caribbean



The informal employment rate among older workers in Latin America is 78%



MSMEs in Latin America



Sources: [National Restaurant Association 2026](#) · [7shifts \(encuesta a 511 operadores\) 2025](#) · [FAO \(Food and Agriculture Organization of the United Nations\)](#), [FAO Office in Venezuela: 1,300 million tonnes of food are lost every year \(in Spanish\) 2022](#) · [FAO: What are the impacts of food loss and waste? \(Enfoques, in Spanish, 2025\)](#) · [ILO/ECLAC: Labour Overview of Latin America and the Caribbean \(in Spanish\) 2024](#)

Chart by [masterrestaurant.com](#)

ILLUSTRATIVE CASE (COMPOSITE)

“A 480,000 USD annual revenue restaurant in Bogotá, open kitchen, 65 average daily covers, was operating without formalized FLW control; it estimated 9% but did not measure. Upon implementing #SinDesperdicio weekly checklist in month 1, it discovered actual FLW was 13.8% — mostly vegetable purchases with poor rotation that spoiled before prep. It renegotiated with its supplier: reduced purchase volume (20%), increased frequency (2×/week vs. 1×).

By month 6, FLW dropped to 7.2%; cumulative savings: 16,800 USD. Its working capital credit line rate dropped from 13.5% to 11.2%; annual difference: 1,840 USD. It accessed BID soft microcredit to upgrade kitchen equipment at 7.5% with no mortgage guarantee — an instrument unavailable before.”

— Operations manager, boutique restaurant, Bogotá, BID program (2025) — case documented in SATE Institute reports

Composite case for illustration: the names and figures in it do not describe a real business and are not industry data.

HOW TO APPLY IT IN YOUR RESTAURANT

Operational #SinDesperdicio Checklist: 4 Implementation Steps for Your Restaurant



Step 1: Establish frequency and assign responsible party (Week 1)

The checklist is completed WEEKLY (every Friday at close or Monday morning before service). Not daily — weekly allows trend analysis without overwhelming operations. Designate a single responsible party: typically the kitchen manager or purchasing lead (someone in buying, kitchen, and storage). That person signs the sheet (physical or on platform) and reports it to the owner in biweekly meetings. Consequence: if FLW rises without explanation, investigate and act — change supplier, retrain, review menu. This step establishes PERSONAL ACCOUNTABILITY, which is the trigger for cultural change.



Step 2: Capture 5 minimum data points per week (Weeks 2–3)

Each checklist row carries: (1) WASTE SOURCE: produce/protein/cured meats/bread/specials/kitchen (fixed categories), (2) KG of waste measured (weight, not estimation), (3) COST in USD (kg × unit price from that purchase), (4) ROOT CAUSE: excess purchase, poor quality on arrival, damage in handling, obsolescence, unprocessed returns, other, (5) ACTION TAKEN: supplier changed, volume reduced, frequency increased, kitchen retraining, menu adjustment, pending. The first 2–3 months data will be uneven — that is normal. From week 12 onward, you have series that reveal pattern and allow prediction.



Step 3: Calculate and report FLW/sales ratio (Month 2 onward)

Each week: $\text{FLW in USD} \div \text{sales that week} \times 100 = \text{ratio \%}$. Keep a visual graph (Excel or platform dashboard — Masterrestaurant includes it). What you are after is TREND: weeks 1–2 may be chaotic (11–13%); weeks 3–4 should drop (9–10%); month 6 target is 7% or lower. If trend rises two weeks in a row, activate investigation protocol: did staff turnover happen? supplier fail? new menu without training? equipment break (fridge, etc.)? Fix FAST — that is the advantage of weekly measurement. This ratio is what banks see for rate and credit limit decisions.



Step 4: Integrate to M&E platform and unlock multilateral access (Months 3–4)

Once you have 12 weeks of consistent data, upload your checklist file to SATE Institute's platform (Masterrestaurant S.A.S. is the technological partner that operationalizes capture). The platform validates, anonymizes, and aggregates your data with 239 other restaurants in the program — you see your private benchmarking ('yours 7.2% vs. sector average 6.8%'). With formal accreditation, you access: (a) soft credit lines from BID/CAF (6–8% rate), (b) operational micro-insurance, (c) #SinDesperdicio Restaurant Open Badge on blockchain (for marketing), (d) invitation to SATE and partner technical training cohorts. This is the point where the initiative moves from internal to multilateral financing ecosystem.

FAQ

4 Common Questions About #SinDesperdicio

What if my restaurant doesn't want to measure FLW? Is it mandatory?

It is not mandatory by law. But if you want access to BID/CAF soft financing, microcredit, or development credit lines, formalized FLW measurement is a VERIFIABLE REQUIREMENT. It is like a quality certification: the restaurant with it accesses clients, partners, and preferential credit. The one without competes at base market price. The choice is yours, but the cost of not measuring is 4–6 pp of margin (15,000–30,000 USD annually depending on size).

How much does it cost to implement the checklist and Masterrestaurant platform?

The physical or Excel checklist is FREE — any restaurant can do it without platform. Integration to SATE + Masterrestaurant platform (enabling formalized M&E, benchmarking, and multilateral accreditation) has operational cost that varies by restaurant size and number of locations; SATE offers partial subsidies for program restaurants (up to 60% of technical implementation paid by BID Lab). Information: contact SATE Institute directly. The rule: if you save 15,000 USD annually in FLW and technical investment is 2,000 USD/year, ROI is 7.5× in year 1.

If I run a small kitchen only (20 covers/day), is FLW measurement worth it?

Yes, but the checklist is more compact. A small restaurant has typical COGS of 32% of sales; if it grosses 200,000 USD/year, COGS is 64,000 USD. If FLW is 10%, that is 6,400 USD lost. Reducing to 6% (4 pp) = 2,560 USD saved. Implementing weekly checklist and reporting to SATE costs ~500 USD year one (tool + training); ROI 5x. Plus, a small restaurant accesses BID/CAF microcredit at preferential rates — that is worth more than direct FLW savings. It is not scale; it is operational efficiency and financial access.

Does the checklist replace an accountant or auditor?

No. The checklist measures OPERATIONAL LOSSES (FLW in kitchen/purchasing/storage). The accountant measures ACCOUNTING MARGIN (revenues minus all costs). The audit verifies both. What the checklist does is MAKE VISIBLE a line item that was previously scattered in accounting. The accountant says: 'margin was 14%.' The checklist says: 'of that lost margin, 4.5 pp was from FLW — here is where and who.' Both are necessary; they complement each other.

DATA & SOURCES

2026 data on BID #SinDesperdicio initiative and restaurant role

Verifiable industry benchmarks from official, non-commercial sources (government, industry associations, market research) - not competitors.

Metric	Value	Source
Food loss and waste in LAC	≈127 million tonnes a year (~223 kg per person)	BID — Plataforma #SinDesperdicio
MSMEs in Latin America	99% of firms, 61% of formal employment and 25% of output	ECLAC: MSMEs in Latin America
Labor informality in LAC	≈140 million informal workers (~half of regional employment)	OIT
Youth unemployment in LAC	13.8% in 2024, almost triple the adult rate	OIT — Panorama Laboral 2024
Youth informality	≈6 in 10 employed young people in LAC work informally	OIT
SME weight in the economy	≈90% of firms and >50% of employment worldwide	Banco Mundial — SME Finance

