Original Research

SATE Institute analysis of *territorial prefeasibility for new restaurants (MTIE)* 2026: before vs after

By **Diego F. Parra** · Updated 2026-09-09 · Social Impact

QUICK VERDICT

Territorial prefeasibility for new restaurants (MTIE) changes the opening decision because it replaces the founder's hunch with a reading of verifiable external indicators before the lease is signed. The headline finding of this synthesis: every dollar spent in restaurants contributes USD 2.55 to the national economy, according to the National Restaurant Association (2024), so an early closure destroys a local multiplier rather than a single business; and with regional youth unemployment at 13.8% in 2024 according to the ILO, the restaurant that never opens is also the labor entry door that never opens — 51% of adults had their first job in the sector, according to the National Restaurant Association (2026). Before: the decision rests on site intuition and an optimistic sales forecast. After, with MTIE: the decision rests on territory risk, break-even unit economics and a monitoring and evaluation (M&E) baseline set on day zero.

A gastronomic MSME credit file almost always arrives with the same gap: a three-year sales forecast and no measurement of the territory meant to sustain it. The investment officer, who has never run a kitchen, ends up rating an invented cash flow. Territorial prefeasibility for new restaurants (MTIE) exists to close that gap with external data gathered before the lease is signed.

Regional context is harsh, and it deserves plain language. According to the ILO, in its Labour Overview of Latin America and the Caribbean 2024, regional youth unemployment reached 13.8% —nearly triple the adult rate— while informal female employment grew 22.8% in 2024 against 15.7% among men. In practice the restaurant is the employability infrastructure the state never built: the National Restaurant Association (2026) reports that 51% of adults had their first job in the sector.

MTIE —the Territorial Business Intelligence Model, the platform contributed by Masterestaurant S.A.S. as technology ally under the Twin Ecosystem Model— does not predict whether a site will succeed. It does something more modest and more useful: it organizes indicators already published by serious institutions, cross-reads them against the project's cost structure, and returns a viability range by segment. The expert reading of this synthesis, and its editorial responsibility, belong to Diego F. Parra and the Masterestaurant framework.

This analysis contrasts the decision BEFORE MTIE with the decision AFTER, over the same public sources, and translates each operating indicator into the SDG it moves: SDG 8 on formal employment, SDG 9 on MSME digitalization, SDG 12 on food loss and waste (FLW).

SIDE-BY-SIDE COMPARISON

Side-by-side comparison

	BEFORE · DECIDING WITHOUT TERRITORIAL PREFEASIBILITY	AFTER · DECIDING WITH MTIE
Territorial youth employment (fast casual, 1 unit)	✕ Unmeasured; labor supply assumed available despite 13.8% regional youth unemployment (ILO 2024)	✓ Headcount sized against 13.8% regional youth unemployment (ILO 2024) with committed first-job slots (51% of adults, National Restaurant Association 2026)
Informality and payroll risk (full service, 3-10 units)	✕ Payroll projected without weighing the 22.8% growth in informal female employment in 2024 (ILO/ECLAC 2024)	✓ Formal payroll set as an M&E target, with 22.8% growth in informal female employment 2024 (ILO/ECLAC 2024) as the territorial baseline
Front-of-house tip dependency (full service, 1 unit)	✕ Server income treated as an outside variable; tips are 58.5% of their earnings (NELP 2024) and never enter the model	✓ Table turnover modeled knowing tips weigh 58.5% for servers and 54% for bartenders (NELP 2024): average check is wage policy

	BEFORE · DECIDING WITHOUT TERRITORIAL PREFEASIBILITY	AFTER · DECIDING WITH MTIE
Food loss and waste (QSR, multi-unit)	✕ FLW outside the budget even though surplus equals 14% of sector sales (ReFED 2025)	✓ FLW budgeted as a cost line: USD 157 billion in surplus and 14% of sales (ReFED 2025), with a reduction target tied to SDG 12.3
Waste destination and footprint (QSR, 3-10 units)	✕ Waste handed off untraced; 78.4% of foodservice waste reaches landfill (ReFED 2025)	✓ Separation and short supply chains with 78.4% to landfill (ReFED 2025) as baseline and 132 kg per capita per year (UNEP 2024) as global reference
Financial inclusion and payments (fast casual, 1 unit)	✕ Cash or card terminal only, ignoring that 37% of LAC adults already hold mobile money (World Bank, Global Findex 2025)	✓ Payment mix designed around 37% of adults with mobile money, +15 points versus 2021 (World Bank, Global Findex 2025): traceability feeds scoring
Return to the territory (all segments)	✕ The project is defended on the owner's expected profit, with no multiplier effect	✓ The project is defended on the verified multiplier: USD 2.55 contributed per dollar spent in restaurants (National Restaurant Association 2024)

Finding 1 — What does territorial prefeasibility measure that a sales projection does not?

It measures the territory, not the owner's hope. A sales projection starts from what the entrepreneur expects to bill;

territorial prefeasibility starts from public data series that existed before he ever thought about opening, and that is why it is useful for saying no while saying no still costs nothing. The typical credit file for a small restaurant business arrives with three years of projected cash flow and zero measurement of the environment meant to sustain it, and the investment officer, who has never costed a plate, ends up rating a number nobody ever published. MTIE organizes already-published indicators —employment, financial inclusion, food loss— and crosses them against the project's cost structure. According to the National Restaurant Association (2024), every dollar spent in restaurants contributes USD 2.55 to the national economy, and that multiplier belongs to the territory, not to the venue. A study delivered after the lease is signed amounts to a forensic report.

Finding 2 — The moment the data arrives decides whether it is prefeasibility or an autopsy

What separates the before and after of MTIE is not how much information there is —information is already overflowing— but the distance between the document's date and the contract's date, because that gap determines whether the capital can still be pulled back. When the data lands with the venue already taken, the owner reads to justify; when it lands two months earlier, he reads to decide. That is where the reading matters: the ILO reports in its Labour Overview of Latin America and the Caribbean 2024 a regional youth unemployment rate of 13.8%, nearly triple the adult rate, and that pool of available labor completely rewrites the payroll assumption of a neighborhood project. Read it before signing and it is leverage; read it afterward and it is an excuse. A number without a named source is not evidence, it is an opinion with decimals.

Finding 3 — No figure enters the file without the organization that published it

Territorial prefeasibility replaces in-house numbers with verifiable series, and the rule is strict: the ILO for employment, the World Bank for financial inclusion, ReFED and UNEP for food loss and waste, the National Restaurant Association for sector structure. I got this wrong for years, accepting projections built on round assumptions because they were well argued. The World Bank, in its Global Findex 2025, documents that 37% of adults in Latin America and the Caribbean reported a mobile money account in 2024, fifteen points above 2021, and that jump determines whether a venue can run on digital payment or needs physical cash handling with all the control leakage it carries. The difference between 37% and 22% in one specific neighborhood rewrites the entire collection model. The sector is the largest labor entry door in the country, and it deserves to be said without corporate-responsibility decoration.

Finding 4 — SDG 8: the restaurant as the employability infrastructure nobody built

The National Restaurant Association (2026) reports that 51% of adults had their first job in a restaurant, and that figure is no charming anecdote: it is the argument that gets a food project into an impact credit line on different terms. The same association documents in 2024 that 46% of restaurant managers in the United States belong to minority groups, the highest share of any sector. On the other side, the ILO records that female informal employment in the region grew 22.8% during 2024 against 15.7% among men, and that asymmetry is precisely what a territorial indicator must capture before the project promises to formalize forty positions its break-even point will never carry. Food loss and waste is a territorial cost, not merely a kitchen problem. ReFED (2025) calculates that US foodservice generated USD 157 billion in surplus food during 2024, equal to 14% of sector sales, with 12.4 million tons of waste of which 9.73 million —78.4%— ended up in a landfill.

Finding 5 — SDG 12: the waste you see at the landfill before it shows in the P&L

UNEP, in its Food Waste Index Report 2024, widens the frame: 290 million tons wasted by food services in 2022, inside a global total of 1.05 billion while 783 million people go hungry. Translate that 14% into your own project and you will see that the food cost variance you chase with standardized recipes has already been measured at country scale. If your territory has no recovery route, that percentage stays inside your numbers. What happens is the payroll model breaks in month four and nobody knows why. Picture a venue projecting front-of-house wages at legal minimum, trusting tips to close the gap: NELP (2024) documents that tips make up 58.5% of servers' earnings and 54% of bartenders', so more than half the real wage depends on a flow the owner does not control. Now drop the average check 12% because the territory had less office density than the hunch assumed.

Finding 6 — What happens if the project gets approved without reading the tipping indicator?

Tips fall proportionally, the most experienced server walks across the street, service degrades, the check drops again, and by month six you are paying for recruiting and training out of cash you no longer have.

That whole spiral started with an indicator that took one afternoon to read. There has never been so much public information available, and never have so many restaurants opened blind. The contradiction resolves once you understand that the owner does not need more data: he needs the four or five figures that move his break-even point, organized at the moment of deciding and translated into his cost structure. That is where MTIE comes in —the Territorial Business Intelligence Model, the platform Masterestaurant S.A.S. contributes as technology partner of the Twin Ecosystem Model— and the expert reading of this synthesis belongs to Diego F. Parra under the Masterestaurant framework. The model does not predict whether a venue will succeed, and anyone promising that is selling smoke.

Finding 7 — The paradox of abundant data and blind decisions

It does something more modest: it returns a viability range by segment over indicators that already exist. The Independent Restaurant Coalition (2024) notes that 36% of US restaurant owners were born abroad, against 19% in other industries. Demand three indicators with a named source and a date, and send back any file that lacks them. First, real availability and cost of labor inside the polygon, contrasted against the ILO series: regional youth unemployment of 13.8% in 2024 means abundant supply, but also high turnover if the project pays below the neighbor. Second, digital payment penetration per Global Findex 2025 —that 37% of mobile money accounts across the region— because it sets your point-of-sale investment and your exposure to cash shortfalls. Third, a surplus recovery route, using the 78.4% of foodservice waste ReFED reports going to landfill as the benchmark for what happens when none exists. With those three on the table, the investment officer is rating a territory.

Finding 8 — What to demand in the file before signing the lease

Without them, he is rating a well-written hunch. The difference is not how much information exists, it is when it arrives. Before MTIE the data shows up once the lease is signed and the capital committed; after, it shows up while saying no is still an option. A study that arrives late is a forensic report, not a prefeasibility. The nature of the figures changes too. Traditional forecasting runs on house numbers —what the owner hopes to sell— while territorial prefeasibility runs on verifiable public series: the ILO for employment, the World Bank for financial inclusion, ReFED and UNEP for food loss and waste, the National Restaurant Association for sector structure. A number with no publishing organization behind it does not enter the file. And the reader changes. A business plan is read by the owner; a territorial prefeasibility is read by the investment officer, the risk analyst and the program's M&E unit.

Finding 9 — What actually changes between the two decisions

That forces disaggregation by segment —fast casual, full service, QSR— and by size —single unit, 3-10, multi-unit— because a healthy food cost or prime cost range differs sharply between a neighborhood QSR and a white-tablecloth full service. The underlying distinction deserves bluntness: MTIE does not promise the restaurant will work. No tool can. What it does is cut the odds that failure comes from a variable that could have been measured and nobody measured, which across gastronomic MSME portfolios is both the most common cause and the most avoidable one.

POINT BY POINT

Before vs after, criterion by criterion

TIMING OF THE DECISION

A · BEFORE · DECIDING WITHOUT TERRITORIAL PREFEASIBILITY

Data arrives after the lease is signed and the capital committed

B · MASTERESTAURANT Data arrives while walking away or changing sites is still possible

Verdict: AFTER. A prefeasibility that arrives late is a forensic report: it describes with precision a capital already lost.

ORIGIN OF THE FIGURES

A · BEFORE · DECIDING WITHOUT TERRITORIAL PREFEASIBILITY

House numbers: what the owner expects to sell in the best month

B · MASTERESTAURANT Cited public series: ILO 2024, World Bank 2025, ReFED 2025, National Restaurant Association 2024

Verdict: AFTER, without qualification. A number with no publishing organization behind it will not survive an investment committee's first question.

HOW EMPLOYMENT IS HANDLED

A · BEFORE · DECIDING WITHOUT TERRITORIAL PREFEASIBILITY

Headcount estimated from square meters and seating, ignoring the local labor market

B · MASTERESTAURANT Headcount sized against 13.8% regional youth unemployment (ILO 2024), with committed first-job slots

Verdict: AFTER. With 51% of adults having had their first job in the sector (National Restaurant Association 2026), the restaurant is employability infrastructure and belongs measured as such.

FOOD LOSS AND WASTE

A · BEFORE · DECIDING WITHOUT TERRITORIAL PREFEASIBILITY

Shrink accepted as a cost of the trade, with no target and no measurement

B · MASTERESTAURANT A budget line with quarterly targets over the 14% of sales ReFED (2025) documents as surplus

Verdict: AFTER. Recovering two points of that surplus moves EBITDA faster than any customer acquisition campaign.

ACCESS TO FINANCING

A · BEFORE · DECIDING WITHOUT TERRITORIAL PREFEASIBILITY

Assessment by collateral; no property, no credit

B · MASTERESTAURANT Alternative scoring on traceable operating data, with the 37% mobile money base from Global Findex 2025

Verdict: AFTER. Twelve months of clean series weigh more before a committee than a five-year forecast nobody can verify.

FRONT-OF-HOUSE WAGE STRUCTURE

A · BEFORE · DECIDING WITHOUT TERRITORIAL PREFEASIBILITY

Server income treated as a variable outside the business model

B · MASTERESTAURANT Table turnover and average check modeled knowing tips are 58.5% of server income (NELP 2024)

Verdict: AFTER. Designing service flow without that figure means setting the team's pay unknowingly, then wondering why turnover runs high.

TRACEABILITY FOR MONITORING AND EVALUATION (M&E)

A · BEFORE · DECIDING WITHOUT TERRITORIAL PREFEASIBILITY

Twelve months in, there is no baseline to compare anything against

B · MASTERESTAURANT A baseline frozen on day zero with date, source and disaggregation by segment

Verdict: AFTER. Without a baseline no impact evaluation is possible, only a narrative built from anecdotes and goodwill.

SIDE-BY-SIDE COMPARISON

BEFORE · what the file contains without territorial prefeasibility BASELINE

- ✕ A three-year sales forecast built on the best imaginable month, with no range and no downside scenario
- ✕ A lease signed before anyone calculated the site's break-even point
- ✕ Payroll estimated without reading territorial informality or the 13.8% youth unemployment reported by the ILO (2024)
- ✕ Food loss and waste (FLW) treated as unavoidable shrink, never as a budget line
- ✕ No monitoring and evaluation (M&E) baseline: twelve months in, there is nothing to compare against
- ✕ Credit risk assessed on collateral rather than on the operation's own data

AFTER · what territorial prefeasibility (MTIE) delivers

MASTERESTAURANT

- ✓ Territory risk expressed as a range, with low, central and high scenarios by segment
- ✓ Break-even calculated before signing, with prime cost and contribution margin per dish
- ✓ Headcount sized against ILO indicators, with explicit first-job commitments
- ✓ FLW with a reduction target tied to SDG target 12.3 and the IDB's #SinDesperdicio agenda
- ✓ An M&E baseline frozen on day zero: formal employment, average check, food cost variance and FLW
- ✓ Traceable operating data feeding alternative scoring where no collateral exists

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THE NUMBERS THAT MATTER

The scorecard: external figures that frame the decision

2.55 USD
contributed to the national economy per dollar spent in restaurants

13.8 %
youth unemployment in Latin America and the Caribbean in 2024, nearly triple the adult rate

37 %
of LAC adults held a mobile money account in 2024, +15 points versus 2021

14 %
of foodservice sales equal food surplus (USD 157 billion, 2024)

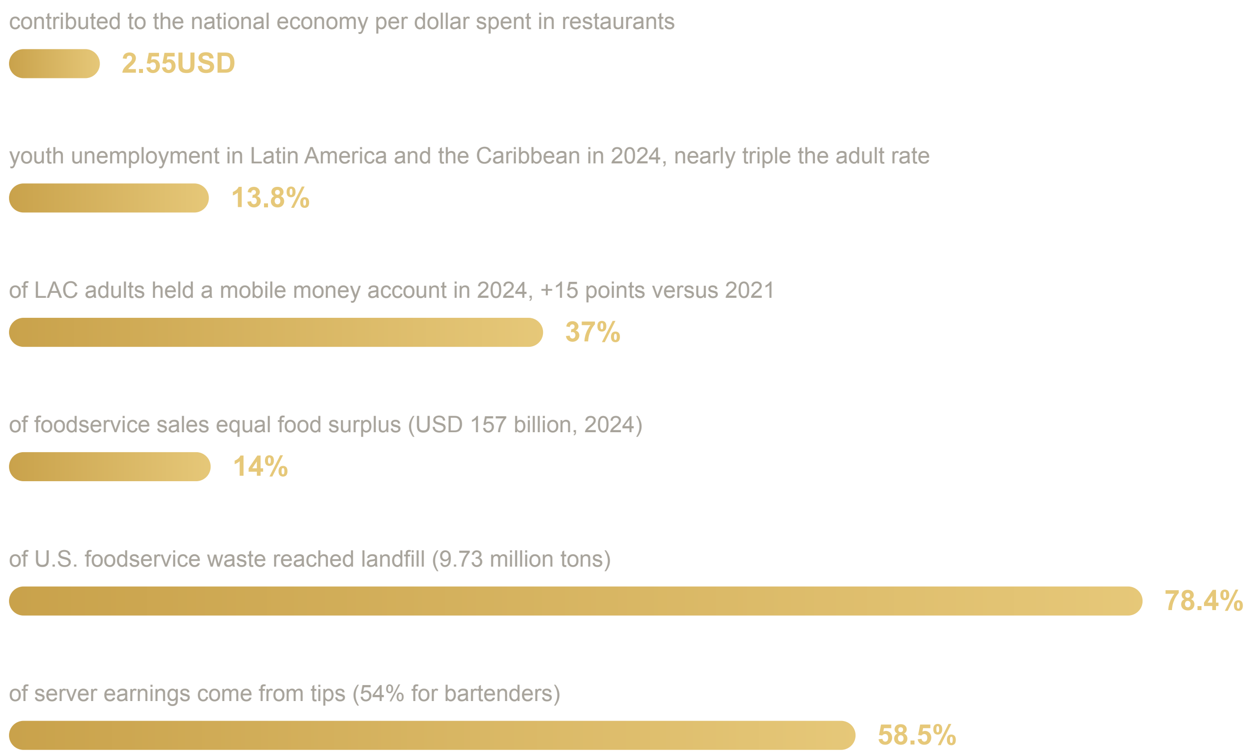
78.4 %
of U.S. foodservice waste reached landfill (9.73 million tons)

58.5%

of server earnings come from tips (54% for bartenders)

VISUALIZATION

The numbers, visualized



Sources: National Restaurant Association 2024 · ILO — Labour Overview 2024 · World Bank — Global Findex 2025 · ReFED 2025 · NELP 2024

Chart by masterestaurant.com

REAL CASE

“We arrived with the lease signed and a plan promising break-even by month five. Territorial prefeasibility forced us to rebuild the model on the real range: target food cost below 32%, prime cost watched week by week, and the tip pool inside the model, because tips are 58.5% of a server's income according to NELP (2024) and that decides whether the team stays. We pushed the opening back three months, cut seating from 90 to 64 and trimmed the menu from 41 dishes to 26. Break-even landed in month eight, with two months of cash cushion that simply did not exist in the earlier plan.”

— Program officer at a development institution with a gastronomic MSME portfolio, on a project supported under the territorial prefeasibility framework

How to place a project within territorial prefeasibility (MTIE)

1

1. Freeze the territorial baseline before signing anything

Gather the public indicators for the catchment area and record them with a date: youth unemployment —13.8% regionally, according to the ILO (2024)—, mobile money penetration —37% of LAC adults, up 15 points versus 2021, per the World Bank's Global Findex 2025— and the commercial structure of the block. That baseline is what later lets anyone say whether the project improved something or merely filled a vacant unit. Undated and unsourced, it is not a baseline: it is an opinion carrying numbers.

2

2. Calculate break-even before the lease, not after

Sequence matters more than precision here. Break-even first, with target food cost below the 32% per-dish ceiling, contribution margin by item and the segment's prime cost; then the rent that break-even can absorb. Payroll, rent and utilities never load onto the dish: they belong to break-even, and that costing error is the one I have unwound most often in files that arrived already approved. If the rent will not fit the model, the site is wrong, not the model.

3

3. Put food loss and waste into the budget

Foodservice surplus equals 14% of sector sales, USD 157 billion in 2024 according to ReFED (2025), and 78.4% of that waste ends in landfill. Treat FLW as a budget line with a quarterly target, not as shrink. Menu engineering is the instrument: dishes with high contribution margin and high turnover stay; low-turnover, high-waste items leave the menu or get a new spec sheet. It serves SDG 12.3 and EBITDA at the same time.

4

4. Turn operating data into credit history

A restaurant with no collateral can still build verifiable credit risk by logging sales, food cost variance, table turnover and formal payroll from month one. With 37% of LAC adults operating mobile money according to the World Bank (Global Findex 2025), cash traceability no longer depends on traditional banking. That is what alternative scoring reads. Twelve months of clean series carry more weight before a committee than any five-year forecast, and that is the direct translation from informal MSME to financeable MSME.

FAQ

Questions that come from committees

What exactly does territorial prefeasibility for new restaurants (MTIE) measure?

It measures territory risk before signing: catchment spending capacity, available labor supply, payment penetration and the cost structure that environment tolerates. It does not forecast sales; it returns viability ranges by segment with named external sources, so a third party can audit every figure in the file.

Why would a local economic development analysis concern itself with a restaurant?

Because the multiplier is high and verifiable: every dollar spent in restaurants contributes USD 2.55 to the national economy, per the National Restaurant Association (2024), and 51% of adults had their first job in the sector (National Restaurant Association, 2026). An early closure destroys entry-level employment, which is precisely the scarcest kind across the region.

Does it help assess restaurant credit risk without collateral?

Yes, and that is its highest-value use in MSME lending. Twelve months of traceable operating data —sales, food cost variance, formal payroll, table turnover— feed alternative scoring. The 37% of LAC adults holding mobile money, according to the World Bank (Global Findex 2025), makes that traceability workable outside traditional banking.

How does it relate to food loss and waste (FLW)?

Directly, and in budget terms. Foodservice surplus equals 14% of sector sales, USD 157 billion in 2024 according to ReFED (2025), and 78.4% reaches landfill. Prefeasibility sets the reduction target on day zero, tied to SDG target 12.3 and to the circular economy of the surrounding territory.

DATA & SOURCES

Sector data 2026 (official sources)

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

Metric	Benchmark 2026	Source
Empleo turístico en México	**2,9 millones de empleos en 2024 (+3,5% vs. 2023)**	INEGI 2024
Peso de restaurantes y bares en el empleo turístico de México	**23,2% del empleo turístico (mayor contribución) en 2024**	INEGI 2024
Aporte de restaurantes y bares al PIB turístico de México	**413.762 millones de pesos en 2024**	INEGI 2024

Metric	Benchmark 2026	Source
Empleados hispanos en restaurantes de EE. UU.	**28% de los empleados del sector son hispanos**	National Restaurant Association 2024
Empleados afroamericanos en restaurantes de EE. UU.	**12% de los empleados son negros o afroamericanos (y 7% asiáticos)**	National Restaurant Association 2024
Diversidad en la gerencia de restaurantes de EE. UU.	**46% de los gerentes son minorías (mayor que cualquier otro sector)**	National Restaurant Association 2024

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