

IS IT WORTH IT? FIVE QUESTIONS BEFORE YOU INVEST

Knowledge series Investment & Future · volume 1 of 3



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New equipment, a till system or a refit: investments promise a lot. Five questions decide whether they pay off, and you should answer them before you sign anything. This volume walks through them with a worked example.

The conditions in your country

Figure in Ireland	Value	Source
Statutory minimum wage per hour, 2026	€14.15	[1]
VAT on food served / drinks	9% / 13.5% · 23%	[2]
Restaurant prices, 2019 to 2025	+ 28.1%	[3]

As labour hours get more expensive, every investment that saves time becomes more valuable. So calculate with today's costs and tomorrow's expected increases.

The five questions

- ☐ 01 Which problem does it solve?
One measurable sentence. "More modern" is not a problem; "two hours a day spent cooking" is.
- ☐ 02 What does it really cost?
Purchase price plus installation, training, maintenance, energy and consumables over its whole life.
- ☐ 03 What does it bring in each month?
Labour, energy or goods saved, or extra revenue, in money per month.
- ☐ 04 When has it paid for itself?
Total cost divided by monthly savings. Practice value: under three years is good, over five is critical.
- ☐ 05 What if it goes wrong?
Breakdown, delivery time, on-site service, resale value. And: does your cash still hold up?

Example: a combi steamer

Item	Calculation	Amount
Purchase price	quote, net	€18,500
Installation and training	one-off	€1,730
Total cost		€20,230
Labour saved	30 min/day × 26 days × €28.00	€364
Energy saved	per manufacturer, checked	€100
Less cooking loss and waste	1% of cost of goods	€208
Savings per month		€672
Payback	total cost ÷ savings	30 months

Model figures adjusted to your country's price level. For a real decision, always get two quotes and ask for energy figures in writing.

Buy or lease?

	Buy	Lease, 48 months
Payment	€18,500 once	€440 a month
Total over four years	€18,500	€21,120
Cash flow	tied up at once	protected
Equipment after four years	yours	depends on contract

Lease rate is a model value. Leasing costs more in total but protects your cash. What matters is whether your reserve still covers at least three months of fixed costs after buying. Please check tax effects and depreciation with your tax adviser.

The key insight

At 30 months the example is comfortably in the green. Had the combi steamer only saved energy, payback would take 202 months. The labour saved makes the difference.

Your knowledge series

This guide is the first of three volumes on **Investment & Future**. Each volume builds on the one before: from understanding to applying to strategy.

Vol.	Title	Stage	Status
1	Is it worth it? Five questions before you invest	Foundations	You are reading it · free
2	Digital tools and AI: what pays off	Deep dive	January 2028 · in the membership or €34 on its own
3	Built to last: energy, sustainability and succession	Masterclass	April 2029 · in the membership or €59 on its own

Coming in volume 2: Digital tools and AI: what pays off

- ☐ 01 Till, stock and scheduling systems: which ones pay for themselves
- ☐ 02 AI in the business: recipes, purchasing, guest communication
- ☐ 03 Introducing new tools without chaos: order, training, follow-up

Volume 3, Built to last: energy, sustainability and succession: Plan energy, sustainability and succession so your business is still standing in ten years.

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Sources

- [1] WageIndicator: national minimum wage in Ireland from 1 January 2026.
- [2] vatupdate.com: Ireland 9% VAT on food services from 1 July 2026 (25 July 2026).
- [3] Eurostat: Harmonised Index of Consumer Prices, restaurants, cafés and the like (prc_hicp_aind, CP1111), annual averages 2019 and 2025.

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