Auto Detailing Business Plan and Operations Starter Kit

A working kit for an independent detailing shop with two bays and one mobile van. It prices every package by its bay or van minutes, chemicals, fuel and detailer pay, builds the active client base month by month through the winter dip and the spring return, compares commission, hourly pay and bay rent, finds cash break-even through the slow winter months, and scores the plan on six pass-or-fail tests.

AUTO DETAILING
FREE EDITION · VERSION 1.0 · OCTOBER 2026
19 PAGES · PRINT IT, WRITE ON IT, KEEP IT
LATEST VERSION: BUSINESSCONSULTANT.SERVICES/KITS/AUTO-DETAILING/
SHARE THIS KIT: LINKEDIN · X · FACEBOOK · BLUESKY · THREADS · EMAIL
BY KAMYAR SHAH · WORLD CONSULTING GROUP

PAGE 2

Start here

A detailing shop can be booked out every Saturday in May and still run short of cash by February. Rent, the van lease and the loan come due whether the bays are full or empty, and a coating that holds a bay for two days earns nothing until it is done. This kit tests those numbers before a lender asks.

WHAT IS INSIDE

3	Business plan, part one: packages and clients, the bays and the van, positioning, prices
4	Business plan, part two, and the six-test pass or fail check
5	Startup budget: bays, equipment and van upfit, setup, pre-opening, working capital
6	Sales forecast builder for services and retail, the client build, season, capacity check
7	Packages by price, minutes, chemicals, fuel and pay, bay and van hours, capacity check
8	Operating and cash break-even, break-even clients, rent share and debt coverage
9	The client book month by month, the repeating year, how long a client stays and what a client is worth
10	One detailer's month under three pay plans, at full run and at the 70 percent start
11	Twelve-month cash forecast, expected and slow-start cases
12	Runway, and a worked example scored on the page 4 check
13	What moves the result: the worked example's what-if table
14	Vehicle handover and month-end checklists, weekly numbers review and six questions to investigate
15	Your first 30 days, lease questions, sources and what the full kit adds
16-18	An AI prompt that turns this kit into your own plan
19	The worked example's twelve-month cash forecast, filled in

HOW TO USE IT

1. Build services and retail on page 6 and costs on pages 5 and 8. Run the cash forecast on page 11, then score the plan on page 4. Draft pages 3 and 4 last.
2. Use pencil. Prices, the package menu and the detailer roster move before the doors open, and every worksheet expects your own figures.
3. After opening, use the page 14 checklists at every handover and review the numbers weekly. Fill page 7 at month end and post page 9 as clients book, return and drift away.

HOW THIS KIT WAS BUILT

- **AI tools helped create this kit.** Example figures are illustrative, not benchmarks.
- **The owner question** on page 3 is one of the auto detailing questions published at businessconsultant.services; the answer is general guidance, not a research finding.
- **The six questions** on page 14 were drafted by AI models from World Consulting Group desk research and challenged by a second AI model. None was measured in the field, so treat them as hypotheses to test, not findings.

SCOPE

This kit gives general operational information. It is not legal, tax, accounting, employment, pay-plan, bay-rental and chemical-handling or financial advice. Licensing, water and chemical handling, worker status and tip requirements vary by location; the kit states no rule. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

A lender or landlord will ask whether the bays and the van cover rent, the van lease and the loan through the winter dip. Answer here in plain sentences; draft full sections on separate sheets.

1. Executive summary (write it last)

Describe the shop, the clients you serve, the money you need and what it buys, bays and van to first payroll; then give the month the page 6 forecast first clears cash break-even from page 8, and the page 4 result.

2. Packages, prices and clients

Describe each package, its price and the minutes it holds a bay or the van, and what clients pay for: a clean-smelling interior, lasting gloss, a booking that fits their week.

3. Positioning, the bays and the van

Name the vehicles and owners the shop is built for and the ones it is not. Count the bays, van days and detailers, and name the weeks the lot sits empty or the book overflows.

4. Packages, minutes and prices

For each package, note the price, the bay or van minutes with reset and drive, and the chemicals and fuel used. A price copied from a shop across town, with no minutes or cost under it, is a guess.

PACKAGE	PRICE	MINUTES WITH RESET AND DRIVE	CHEMICALS AND FUEL

> *Owner question: our bays are full every spring weekend and half empty in January, and a coating client asked for a second van. Should I buy another van before next spring?*
>
> Rule out this cause before buying a van: a full spring weekend and an empty January may reflect season, weather or lapse, so compare inquiries, repeat jobs and bay load first, and a second van adds a lease, fuel and a detailer whether or not the book fills it. Fill the page 7 table with your own minutes, set the peak month's van hours against the hours the van is open, and log which clients return after the winter before you decide.

PAGE 4

Business plan, part two

5. Operations

Describe a day from first drop-off to close: who opens, how bays and van route are booked, how vehicles are checked in and photographed, and how keys go back. Name who runs the shop when you are away.

6. Team

List every role, its hours and its pay plan, including a market wage for your own hours. Name the detailer whose departure would cost the most coating and correction work; question 4 on page 14 (talent and retention) checks that dependency.

7. Marketing and sales

Explain where new clients come from, how a first detail becomes a maintenance plan, and why clients return each spring and refer friends; measure whether new clients cover the ones who drift away.

8. Financials and funding

Attach pages 5, 6, 8 and 11 and the result below, with the money needed, its sources and its runway.

DOES THE PLAN PASS? SCORE IT BEFORE ANYONE ELSE READS IT

TEST	PASS?
Gate 0. Quotes for the build-out, equipment and van upfit, the lease and the requirements of every registration the shop needs are in writing, reviewed by a qualified professional where needed.	
1. In the expected case, sales reach cash break-even at the month-12 run rate (page 8) and closing cash, payment timing included, holds your floor for 24 months (page 11).	
2. Slow start (tested share of sales, page 11): closing cash holds at or above your floor every month (if not, note the reserve that would hold it).	
3. Planning debt service coverage at full-run sales and at the month-12 run rate (page 8) meets your lender's ratio, on your lender's definition.	
4. The peak month's jobs fit the bays and the van, and the detailers' hours fit the roster (pages 6, 7 and 9), and the planned client base reaches break-even (page 8).	
5. Booked first jobs, signed maintenance plans and fleet or dealer accounts back the opening months; a social following forecasts inquiries, not clients.	
6. The full-run steady-state year (seasons in; not the forecast year) leaves net cash above zero after principal, before income tax set-aside, replacements and stock build-up; set aside its largest fall in running net cash, the year run twice.	

Not ready: Gate 0 fails. **Green:** Gate 0 and all six tests pass. **Amber:** Tests 1 and 3 pass, but Test 2, 4, 5 or 6 fails, so fix the plan before you sign a lease or a van lease. **Red:** Test 1 or 3 fails, so change the plan before you commit money. Tests 1 and 3 score the plan as written; Test 2 is the slow start, and the page 13 what-ifs stress-test Tests 1, 3 and 6. Count a test without evidence as a fail. Result: _____

PAGE 5

Startup budget worksheet

Fill the estimate column first, then record each source: a written quote from the equipment supplier, the contractor, the van upfitter, the insurer or the landlord, or a documented calculation. Detailing budgets break on the drains and the first winter, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
BAYS, EQUIPMENT AND THE VAN				
Bay build-out: drains, lighting and power				
Shop equipment: pressure washers, extractors, polishers and lifts				
Van upfit: tank, pressure washer, generator and reels				
SETUP AND APPROVALS				
Business entity, registrations and approval requirements				
Lease deposit				
Down payment on the van lease				
PRE-OPENING				
Opening chemicals, pads, towels and supplies				
Launch marketing, website and booking listings				
WORKING CAPITAL				
Working capital reserve (cash you open with)				
Contingency for overruns on the lines above				
Total				

Size the reserve in two passes: run the page 11 expected case with opening cash of zero (no reserve, no other cash), set the reserve to your floor, plus one more month of fixed costs and principal as a buffer, plus how far its lowest closing cash falls below zero (zero if it never does), rounded up to the next $100, then rerun. If the Test 6 cushion (page 4) is larger than that buffer, add the difference. If the build-out runs over, the contingency pays first and the reserve second; then rerun page 11.

PAGE 6

Sales forecast builder

Every other number depends on clients, so build them from booked first jobs, signed maintenance plans and the hours the bays and the van can serve, not from the rent you need to cover. Count active clients first, month by month from page 9; add retail at the volume your record supports.

```
Monthly sales for a line = units times average spend times days open in the month (or times 1 for units counted per month)
Days open in a month = days open per week times 52, divided by 12
```

SALES LINE	UNIT	UNITS PER DAY OR MONTH	AVERAGE SPEND	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Detailing services	active clients				
Retail care products	items				

Full-run month

RAMP AND SEASONS

MONTH	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Ramp, % of full run												
Season, % of full-run month (M1 = opening month)												
Expected sales												

Expected sales for each month = active clients at month end on page 9 times the monthly spend per active client (no separate ramp), plus retail at full run times ramp (the share of full-run volume the client record has reached) times season. Use 100 percent where a factor does not apply. The build, ramp and season are your assumptions; write down the evidence for each, such as booked first jobs and signed maintenance plans.

CAPACITY CHECK

```
Bay hours open = bays x hours a day x days a month; van hours open = vans x hours a day x days a month; detailer hours = the sum over detailers of hours a day times days a week, times 52, divided by 12; peak-month hours needed = the page 7 bay and van hours at the steady-cycle client base (page 9)
```

Write how many bays and vans the shop runs, the hours each is open, and each detailer's hours a day and days a week. Take the month the page 9 client base peaks at its steady-cycle level, add up the bay and van hours their jobs need (page 7) and set them against the hours each is open and the hours the detailers can work. If the plan needs more bay, van or detailer hours than you have, the plan is wrong, whatever the spring book looks like.

PAGE 7

Packages, bay and van hours and revenue per station hour

A bay earns while a vehicle sits in it. A day-and-a-half coating and a two-hour van wash both pay rent, chemicals and the detailer; an empty morning pays nothing.

```
Jobs a month = active clients x jobs per client; minutes per job = work + reset + drive; hours booked = jobs x minutes / 60
Weighted ticket = each price x its share of jobs; spend per client = jobs per client x ticket; contribution a month = jobs a month x (price less chemicals and fuel, commission, and its own card fees and supplies, 6 percent); load = hours booked / hours open; per open hour = a station's sales / its open hours
```

WORKED EXAMPLE: A SETTLED MONTH IN THE SHOP AND ON THE VAN (ILLUSTRATIVE)

PACKAGE	STATION	SHARE	JOBS	MINUTES	HOURS	PRICE	CHEMICALS, FUEL	PAY	CONTRIBUTION	PER HOUR
Wash and wax	Bays	8.92%	14.7	120	30	$103	$8.00	32%	$821	$27.93
Full interior	Bays	13.2%	21.8	195	71	$207	$15.00	32%	$2,471	$34.87
Full detail	Bays	22.12%	36.5	285	173	$272	$20.00	32%	$5,425	$31.29
Mobile package	Van	14.55%	24.0	246	98	$252	$23.83	32%	$3,178	$32.30
Paint correction and ceramic coating	Bays	4.85%	8.0	960	128	$1,100	$150.00	32%	$4,256	$33.25
Maintenance-plan visit	Van	36.36%	60.0	111	111	$75	$12.83	32%	$2,020	$18.20

STATION	UNITS	OPEN HOURS	BOOKED HOURS	LOAD	PEAK LOAD	PER OPEN HOUR
Bays	2	480	402	84%	91%	$51.58
Van	1	260	209	81%	87%	$40.58
Bays and van together	3	740	611	83%	90%	$47.72

371.7 clients on the settled book need 165.0 jobs a month at 0.444 each; the $213.96 ticket sets the line on page 8 at $95.00 per client. Chemicals and fuel take 10.5 percent and commission 32.0 percent (page 10); the page 12 worked example blends them (10.91, 31.69). Per booked hour, full interior returns most ($34.87) and maintenance-plan visit least ($18.20). Staggered five-day weeks cover the six-day week. Van jobs add 36 drive minutes and $6.83 of fuel; the coating's reset holds the bay to cure.

YOUR PACKAGES

PACKAGE	STATION	SHARE	JOBS	MINUTES	HOURS	PRICE	CHEMICALS, FUEL	PAY	CONTRIBUTION	PER HOUR

CAPACITY CHECK

Take the month the page 9 book runs highest (the season list moves retail only) and turn its jobs into bay and van hours with the page 7 minutes. Hold each against its open hours, and the total against detailer hours; a shortfall means a third bay, a longer van week or another detailer.

```
Peak bay hours = settled bay hours x the peak month's book over the settled average, against bay hours open; the same for the van; peak detailer hours = all hours booked, against people x hours a day x days a week x 52 / 12
```

PAGE 8

Break-even and coverage

Use this one numbered cost list everywhere in the kit. Loan interest is a fixed cost here. Loan principal is not an operating cost: it enters cash break-even below and the cash forecast on page 11, so interest and principal are each counted once. A line that starts or steps up during year 1 goes in at its amount once in place; page 11 uses each month's amount.

FIXED COSTS PER MONTH	PER MONTH
1. Shop rent, 2,000 square feet of flex bay space	
2. Shop liability, garage keepers and commercial auto insurance	
3. Salaried minimum staff (none in the example: the owner books and manages)	
4. Owner's market wage	
5. Loan interest (build-out, equipment and upfit loan)	
6. Utilities, water, phones and internet	
7. Marketing, website and booking listings	
8. Booking, job and payment software	
9. Accounting, bookkeeping and admin	
10. Equipment and van upkeep and repairs	
11. Coating and correction training	
12. Van lease, payroll taxes on commission at full run and other fixed costs	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Chemicals, pads, van fuel and retail product cost	
14. Detailer commission on service sales	
15. Card processing fees	
16. Towels, water and small shop supplies	
Total variable cost share	

```
Contribution margin ratio = 1 minus variable cost share; contribution = sales times the line's ratio
Operating break-even sales = fixed costs divided by contribution margin ratio
Cash break-even sales = (fixed costs with line 4 even if undrawn, plus principal and other recurring
cash out) divided by contribution margin ratio; page 13 covers a result with no usable number
Break-even active clients = (fixed costs with line 4 even if undrawn, plus principal, minus retail
contribution, own shares) divided by one client's monthly contribution (spend x its own ratio, page 9);
0 if covered
Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied
Planning debt service coverage (before income tax and replacements) = (full-run sales times contribution
margin ratio, minus fixed costs other than line 5) divided by (line 5 + principal)
```

RESULT	PER MONTH	PER WEEK	PER DAY OPEN
Operating break-even sales			
Cash break-even sales			
Break-even active clients (use cash break-even)	one figure per month		
Rent share and debt service coverage at full-run sales		ratios, monthly only	

Weekly = monthly times 12, divided by 52; per day open = weekly divided by days open per week. Rent share = line 1 divided by net sales.

PAGE 9

The client book: who arrives, who drifts off and who stays

Detailing clients return on their own schedule, and many stop over a hard winter. The book grows by new arrivals and shrinks by lapses, so the forecast follows the book.

```
Book at month end = the book on the 1st, less that month's lapse, plus clients won, capped at what the bays and van serve
Settled book = the repeating year of wins run until Decembers match; stay = survival through each month's lapse; client value = spend a month x months on the book x contribution ratio
```

WORKED EXAMPLE: TWELVE MONTHS FROM A JANUARY OPENING WITH AN EMPTY BOOK (ILLUSTRATIVE; CLIENTS ROUNDED)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Clients won	66	61	76	75	64	50	43	38	33	31	23	27
Drifted off	0	7	8	11	15	18	20	21	26	27	34	37
Book at month end	66	120	187	251	300	332	355	372	379	383	372	362
Settled year: won	14.0	19.0	43.0	48.0	43.0	33.0	29.0	27.0	24.0	24.0	17.0	23.0
Settled year: book	332	315	336	364	385	395	400	403	399	395	376	362

The book opens empty in January and wins 66 clients; where winters are hard, lapse runs 12 percent in January against 6 percent in summer. Pages 6 and 11 carry this table as the detailing services line. No first jobs or plans are booked, so page 12 fails Test 5; the slow start takes 70 percent of every month, and year 2 repeats the settled rows. The cap of 450 clients never binds here.

MEASURE	EXAMPLE	HOW IT IS FOUND
Base lapse, May to August	6%	Clients who first pass twice their usual gap this month, over the book on the 1st; each lapse counts once
Typical stay	13.0 months	Survival through each month's lapse, by arrival month
Value of one client over the stay	$634	Spend a month x 12.96 months x contribution ratio 0.515
Won a month, year-1 fourth quarter	27.0	October to December of the build, averaged
Clients won a month to hold the book	28.7	The repeating year's monthly wins, averaged
Clients on the book, settled-year average	372	28.7 won a month x the typical stay
Marketing spend divided by all clients won	$52	$1,500 of line 7 over clients won a month, settled year; not a paid channel's cost

YOUR CLIENT BOOK, MONTH BY MONTH

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

CLIENT ARRIVALS AND DEPARTURES

Note where each new client heard of the shop and, for each lost client, the reason given on a follow-up call, as their words rather than a proven cause.

MONTH	WON	LOST	REASON GIVEN	JOBS BEFORE LEAVING	DETAILER

PAGE 10

Pay plans: commission, hourly and bay rent

The pay plan decides who absorbs a quiet week in February. Commission rises and falls with the jobs done, an hourly wage is due for every scheduled hour, and bay rent passes the bookings and their risk to the renter while the bay still carries rent, insurance and utilities.

```
A full-time detailer's monthly sales = 216.7 paid hours x 70.5 percent of them on booked jobs x $57.78 per booked hour
Commission: the detailer earns sales x the rate; hourly plus a smaller commission: paid hours x $19.25 loaded ($17.50 plus 10 percent) plus sales x that smaller rate; bay rent: the detailer keeps every dollar of sales and pays the rent a week x 52 / 12; the shop keeps sales less pay, chemicals, and card fees and supplies (6 percent of sales), or the rent alone
```

WORKED EXAMPLE: ONE DETAILER ON FULL HOURS UNDER EACH PAY PLAN (ILLUSTRATIVE)

PAY PLAN	ONE DETAILER'S PACKAGE SALES A MONTH	PAID TO THE DETAILER	CHEMICALS AND FUEL	LEFT WITH THE SHOP
Commission at 32 percent, full run	$8,828	$2,825	$929	$4,544
$17.50 an hour plus 5 percent, full run	$8,828	$4,612	$929	$2,757
Bay rent at $457 a week, full run	$8,828 (the renter's)	pays $1,980	$0	$1,980
Commission at 32 percent, 70 percent start	$6,180	$1,977	$651	$3,181
$17.50 an hour plus 5 percent, 70 percent start	$6,180	$4,480	$651	$678
Bay rent at $457 a week, 70 percent start	$6,180 (the renter's)	pays $1,980	$0	$1,980

Page 8 line 14 is commission: 32.0 percent of detailing sales, and line 3 is empty because the owner books jobs and runs the shop. In the 70 percent start, commission shrinks with the work, while hourly wages fall due for every rostered hour. A detailer renting a bay would hand the shop $1,980 a month with no chemicals or commission against it, yet that bay still costs about $1,981 a month in rent, insurance and utilities. Bay rent here is set at the bay's own share of rent, insurance and utilities, about $457 a week, as an illustration; no national survey of detailing bay rents was found.

YOUR DETAILERS' PAY PLANS

PAY PLAN	ONE DETAILER'S PACKAGE SALES A MONTH	PAID TO THE DETAILER	CHEMICALS AND FUEL	LEFT WITH THE SHOP

TEST A PAY CHANGE FIRST

Run this table on one detailer's real sales, hours and return bookings before you move them to a new plan, then run it for whoever would take their place. Any pay plan, bay agreement or tip policy carries worker-status, payroll and contract questions that differ by location; have a qualified professional review each change before you sign.

PAGE 11

Twelve-month cash forecast

Rent, the van lease and payroll leave on fixed dates. Enter $000 (51.25 means $51,250), receipts net of sales tax; collected tax stays out of closing cash.

EXPECTED CASE ($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Opening cash												
In: takings, in the month each payment lands, net of sales tax												
Memo, not cash: sales this month (page 6)												
In: owner money and loans received												
Out: chemicals, fuel, fees and supplies (lines 13, 15, 16)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: shop rent (line 1)												
Out: other costs, with loan interest (lines 2, 5 to 12)												
Out: income tax set-aside, equipment replacement, stock build-up												
Out: loan principal												
Out: startup bills still to pay												
Net cash flow (in minus out)												
Closing cash, expected (your floor: _____)												
Actual closing cash, once open												
Memo: sales tax collected (not in closing cash)												
Memo: sales tax remitted												
Memo: tax owed = last month's + collected minus remitted												
Memo: prepaid plans owed = last month's + sold minus redeemed												
SLOW-START CASE												
Sales receipts, slow start												
Out: variable costs, slow start (lines 13 to 16)												
Out: fixed, principal, bills, less funding												
Net cash flow, slow start												
Closing cash, slow start												

Month 1 opening cash is cash on the first day the shop opens after startup spending is paid; each closing balance opens the next month, and the slow start opens with the same cash. Your floor is at least one full-run month of fixed costs plus principal. Detailers and suppliers are paid in the month of the work. For the slow start, test 70 percent of expected sales in every month (a stress assumption, not a benchmark; a higher share only with evidence); fixed costs, other cash out, principal, startup bills and funding stay as expected, and all variable lines fall with sales; line 14 holds only hours you would cut. The first month either case falls below your floor is your planning deadline: act before it. Then run a second year at the month-12 run rate (page 8), month by month with the seasons continuing, and check the floor holds.

PAGE 12

Runway, and the price of a hard winter

```
Runway = the number of consecutive future months, counted from the latest closed month (before opening,
from the first day the shop opens), before the first month in which closing cash falls below your floor
```

Worked example: a hypothetical detailing shop with a van

Illustrative, made-up figures that let the arithmetic show; treat none of them as a detailing benchmark. The owner books jobs and runs the shop from the first month, and detailers earn commission on finished work. Cash floor $15,357. Customers pay for jobs and bottles at pickup or at the van; maintenance visits are paid when they happen; detailers and suppliers are paid in the month of the work; the owner draws the market wage in cash.

Page 5, budget	Startup spending comes to $146,100, funded by a $95,000 loan (9.75 percent over 7 years) and $51,100 of the owner's own cash; that total holds a $61,900 reserve that sits in the bank for the first winter, the floor and the buffer. The page 5 reserve, sized in two passes: floor $15,357, plus one month of buffer, $15,357, plus $31,122 (the deepest hole when the first pass opens with no cash), rounded up to $61,900.
Page 8, costs	Fixed costs $14,528 a month, including $2,667 for the shop space and $735 of loan interest in it; principal $829 a month (both year 1 averages); the variable lines total 48.6 percent, which leaves a contribution margin ratio of 0.514. Lines 13 to 16 take 10.91, 31.69, 3 and 2.97 percent of sales. Fixed lines 1 to 12 come to $2,667, $545, $0, $5,241, $735, $750, $1,500, $110, $400, $400, $100 and $2,080 a month.
Page 8, break-even	Operating break-even sits near $28,248 a month. Cash break-even (fixed $14,528 plus principal $829, divided by 0.514) is about $29,860 a month: 310.7 active clients a month from detailing services once retail adds its own contribution, so 311, against the settled-year average of 372 (403 at the August peak).
Page 6, sales	Detailing services: 403 active clients a month at $95 (the settled-cycle peak); year 1 follows the page 9 build from 66 clients in January, and full run uses the settled-year average of 372. Retail care products: 10 items a month at $35. A settled-year average month runs about $35,662, the detailing line at its settled-year average (detailing services 371.70 active clients a month); retail ramp 25, 40, 55, 66, 75, 80, 85, 90, 92, 95, 97 percent across months 1 to 11 and 100 percent from month 12; season 70, 75, 110, 125, 125, 115, 105, 100, 95, 90, 80, 110 percent, January to December, on retail only; detailing follows page 9.
Page 19, expected case	January jobs and sales of $6,332; January ends at $49,800, December at $49,230. Low: month 5, closing $30,778, $15,421 above the floor.
Page 19, slow start	Cut every job and sale to 70 percent of the expected case: January jobs and sales of $4,433; January ends at $48,823, December at minus $2,254. The bank dips under the floor in month 6 (closing $13,194) and below zero in month 12 (closing minus $2,254), which leaves runway from opening day at 5 months.
Page 8, coverage	On settled-year sales of $35,662, planning coverage, before income tax and equipment replacement, works out to 2.91 against the example lender's 1.25; on December's run rate it works out to 2.91, and Test 3 looks at both. Rent share is about 7.5 percent.

PAGE 4 RESULT FOR THIS EXAMPLE: AMBER

For the example, Gate 0 counts as met. Test 1 passes: the month-12 run-rate average is about $35,654 a month, above the $29,860 break-even; the bank stays over the floor for another year at that pace (lowest balance $50,233, the second January). (Outside the test: the expected case first pays its cash break-even in month 6.) Test 2 fails: with every job and sale at 70 percent, cash drops under the floor in month 6; about $17,700 more cash at opening would clear it. Test 3 passes on the planning formula; the lender will still run its own version. Test 4 passes (settled year): the client book peaks in month 8, when about 403 clients need 179 jobs (retail alone peaks in month 4, season 125 percent); the bays carry the heaviest load at 91 percent (436 of 480 open hours), and the jobs call for about 660 detailer hours of the 867 available from 4 detailers working 10 hours a day, 5 days a week. Test 5 fails for want of evidence. Test 6 passes: a settled year, winter dip included, nets about $35,805 after principal, and no settled month runs negative, so the plan needs no cushion. That figure is the steady-state year, not the opening year: page 19's first twelve months loses about $12,670 in cash because the book starts empty in January and fills only by summer. Page 19 sets aside no income tax, buys no new equipment and adds no stock; a real plan scores with its own figures. The shop needs most of its book just to break even, and clients lost over a hard winter cost more than clients never won.

PAGE 13

What moves the result

Each row changes one input of the page 12 example and reruns the forecast. A row names Test 1, 3 or 6 when the change would newly fail or pass it; a test the example already fails stays failed. The last column also gives the slow start, which is Test 2.

WHAT MOVES THE RESULT (FULL-RUN MONTHLY CHANGES; DEADLINES RERUN; SLOW-START LOSSES SCALE WITH SALES)

CHANGE	MONTHLY CASH	CASH BREAK-EVEN AND DEADLINE
Sales volume 10 percent lower (variable costs fall; fixed stay)	minus $1,834	Expected case holds the floor
Detailing services: average spend 5 percent higher, same volume (only sales-linked fees rise)	plus $1,095	Break-even active clients fall from 310.7 to 293.04 a month, so from 311 to 294: per-unit costs stay the same, so the ratio rises from 0.514 to 0.519 on the new sales (sales-linked fees, lines 14, 15 and 16, take 38.0 percent of each added dollar)
Fixed costs $400 lower	plus $400	Cash break-even falls to about $29,082
Monthly lapse 2 points higher (6 to 8 percent; about 18 fewer active clients by month 12, $1,323 a month less on average in year 2)	minus $1,323	Expected case still clears the floor; slow start deadline unchanged (month 6)
New clients 25 percent lower in months 1 to 3 (about 24 fewer active clients by month 12; $1,191 a month less at full run)	minus $1,191	Expected case still clears the floor; slow start below the floor in month 5 (closing $10,963)
A detailer leaves and 30 active clients follow ($2,850 a month of service sales gone), from month 7 onward	minus $1,467	Expected case still clears the floor; slow start deadline unchanged (month 6)
Rain cancellations and no-shows take 6 percent of jobs (about 10 a month; $2,119 a month of sales), from month 1 onward	minus $1,091	Expected case still clears the floor; slow start below the floor in month 5 (closing $13,262)
Chemicals, pads and van fuel cost 20 percent higher (10.5 to 12.6 percent of service sales; $743 a month)	minus $743	Cash break-even rises to about $31,122; expected case still clears the floor; slow start deadline unchanged (month 6)
Build-out overrun of $6,000 beyond the contingency, taken from the reserve	no change	Expected case still clears the floor; slow start below the floor in month 5 (closing $11,079)
Opening 3 months late (the shop space, insurance, loan interest and principal, $4,776 a month, paid while closed; no sales; the ramp starts at the new opening, and seasons stay on the calendar)	no change	Expected case holds the floor; its low falls to $21,465 in month 7 from the planned opening, $9,313 lower than on time; slow start below the floor in month 7 from the planned opening (month 6 on time)

WHEN A PAGE 8 FORMULA GIVES NO USABLE NUMBER

```
Contribution margin ratio zero or below: break-even is N/A; score Tests 1 and 6 as failed
One unit's contribution, or the count it is multiplied by, zero or below: break-even units are N/A;
score Test 4 as failed
Other lines already cover fixed costs and principal: break-even units are 0, never a negative number
No loan: coverage is N/A; score Test 3 as passed
```

PAGE 14

Vehicle handover and month-end checklists, weekly review, six questions

Operations checklists for running the shop and the van, not a compliance program. Add each water, chemical, safety and worker step your location and your own advisers call for.

WHEN A VEHICLE ARRIVES AND LEAVES

- ☐ Walk around the vehicle with the owner and photograph each chip and stain under the shop's reviewed photo notice; keep photos off public AI tools.
- ☐ Credit the package, any add-on and any bottle sold to the detailer who did the job.
- ☐ Write the chemical, pad and van mileage use on the job ticket before the keys go back.
- ☐ Tag a first-time client with how they found the shop and the day they booked.
- ☐ Suggest the next visit or a maintenance plan at the interval the paint and interior need.
- ☐ Use the owner's name at pickup and offer a referral card to pass on.

CLOSING THE MONTH AND CALLING LOST CLIENTS

- ☐ Hold bay hours and van hours booked against their open hours, weekday by weekday.
- ☐ Enter each client won and each client lost on the page 9 book.
- ☐ Find clients past twice their normal gap between jobs and, from records the shop controls and with each client's contact permission, phone the ones worth winning back.
- ☐ Divide clients who first lapsed this month by the book on the 1st; count each lapse once.
- ☐ Set chemical and fuel spend against detailing sales for each package you sold.
- ☐ Ahead of the cold months, list each maintenance client and the week their next visit falls due.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Detailing sales per booked bay or van hour, by detailer				
Next visits booked at pickup, by package				
Open bay and van hours left unbooked, by weekday				
Clients won by source and how many came back				
Chemical and fuel spend as a share of detailing sales				
Jobs lost to rain, late cancellations and no-shows				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Does every coating quote, damage claim and odd request sit until the owner can look, with finished cars parked waiting for a sign-off?
2. **Reactive operations.** In one week, how many jobs finished after the promised hour, how many van stops did weather cancel, and how many owner hours went to polishing rather than selling?
3. **Growth without structure.** What share of first-time clients never return for a second job, and how many weekday bay hours go unbooked?
4. **Talent and retention.** If the detailer who does the coatings walked out, which clients would follow, and how many of them know anyone else at the shop?
5. **Revenue plateau.** Has the weighted ticket risen in twelve months, and what share of it now comes from coatings, correction and maintenance plans?
6. **Systems gap.** Could the shop print, this afternoon, the clients who are past twice their normal gap between jobs?

Hypotheses from AI-assisted World Consulting Group desk research, described on page 2. Check each one against a record: the booking system's client list, the page 9 client table, bay and van hours against the roster, or the chemical log.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and log bay and van hours booked and detailer hours every day. Log the hours the owner spends detailing.
Week 2	Fill the page 7 service table with your own minutes, prices, chemical and fuel cost and mark the package with the lowest contribution per hour.
Week 3	Fill the page 9 client table with every new and lapsed client and work out the month's lapse rate.
Week 4	Enter actual closing cash on page 11 and recalculate runway. Write the quotes and refunds a detailer may give without calling you.
After month 1	Compare each detailer's return bookings and hours with the page 10 pay plan and the roster on page 6.

BEFORE YOU SIGN A LEASE, GET WRITTEN ANSWERS TO THESE

- [ ] Will you have to sign a personal guarantee, how much does it cover, and when does it end?
- [ ] Which charges sit on top of base rent, such as common area, property tax and insurance, and how are they settled each year?
- [ ] What does the space need before you can open, and who pays to add or upgrade it?
- [ ] Does the landlord contribute to the build-out, when is that money paid, and must any of it be repaid if you leave early?
- [ ] When does rent start, at signing, at permit or at opening?
- [ ] Are there limits on operating hours, signage, parking, deliveries or the uses allowed in the space?
- [ ] What happens to the lease and the fixtures if you sell the business?

Have a qualified professional review the lease before you sign. These questions prepare you for that conversation; they do not replace it.

WHAT THE FULL KIT ADDS

The full Auto Detailing Business Plan and Operations Kit adds an editable business plan, a three-year financial model with profit and loss, cash flow and a debt schedule, a package pricing calculator from bay minutes and chemical cost to a margin, a client and maintenance plan tracker, a pay-plan comparison for each detailer, handover checklists and hiring checklists. Release status is on the kit page.

SOURCES

World Consulting Group material. Origin of the questions: AI-assisted World Consulting Group desk research on auto detailing shops, 2026, an internal working file that is not published, described on page 2; the questions are hypotheses and no figure in this kit comes from it. Auto detailing owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, pay-plan, bay-rental and chemical-handling or financial advice. Provided as is, without warranty. © 2026 World Consulting Group. Free diagnostic tool at businessconsultant.services. The site's privacy page explains what the diagnostic tool sends to an AI provider for analysis and the third-party analytics on the site.

About the author. Kamyar Shah is the founder of World Consulting Group and works as a fractional COO and CMO. He has more than 25 years of experience and more than 650 engagements across more than a dozen industries. Contact and the latest version: businessconsultant.services.

PAGE 16

Customize this kit with AI

Attach this PDF to ChatGPT, Claude or Gemini, paste the prompt below and answer with your own figures. A copy-ready version is on the kit page.

BEFORE YOU RELY ON THE ANSWER

Check every total with a calculator. An AI assistant can misread a file or slip on arithmetic, even when it runs code, so rerun every figure you will act on with the page formulas. Check your AI provider's data settings first, and never paste personal data, account numbers, passwords, customer-level records or anything an agreement restricts, such as client names, plates, photos, staff records or bank details. Totals and rounded figures serve the arithmetic, though rounding does not make a record anonymous, and you can run the arithmetic on your own computer.

I am opening (or running) an independent auto detailing shop. I have attached the Auto Detailing Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan, using my numbers only.

Follow these rules for the whole conversation:
1. Use only numbers I give you, or numbers you calculate from mine with the formulas below. Never invent a price, wage, rate, bay or van count, percentage or benchmark.
2. The numbers printed in the kit are worked examples. Never use them as my numbers, not even as a placeholder.
3. If a number you need is missing, ask me for it. If I ask you to estimate or use typical figures, write [NEED: ...] instead and tell me which quote, record or calculation will give me the real number. If I give you my own estimate, label it MY ESTIMATE.
4. Use these formulas exactly, and show your arithmetic for every number you calculate:
- Monthly sales = units a month times the average spend or price. Services follow the page 9 build (active clients x monthly spend); retail = full-run sales x ramp x season. Full-run sales, break-even and coverage take services at the settled-year average (page 9), not the planned count; their month-12 run rate repeats that settled year, scaled so December equals month 12's clients. Tips sit outside the model; have a qualified professional confirm their treatment.
- Net sales exclude sales tax. Labor = wages, payroll taxes and benefits, plus a market wage for the owner's management time (line 4); the owner's detailing hours go in line 14 only if they move with sales, else in line 3. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the work; only line 4 may go undrawn, and Tests 1 and 6 count it anyway.
- Contribution margin ratio = 1 minus variable cost share; a line's contribution = its sales times its own ratio. Operating break-even sales = fixed costs divided by contribution margin ratio. Cash break-even sales = (fixed costs with line 4 even if I do not draw it, plus monthly loan principal and any recurring other cash out) divided by contribution margin ratio; only the cash forecast drops an undrawn wage. A blended ratio holds only at its own sales mix: name that mix beside each break-even, and recompute from each line's own contribution when a what-if changes one line. Loan interest is fixed; principal is not an operating cost, so it never enters operating break-even or operating profit.
- Weekly = monthly times 12, divided by 52. Daily = weekly divided by days open per week.
- Break-even active clients = (fixed costs with line 4 even if undrawn, plus principal, minus retail contribution, own shares) divided by one client's monthly contribution (spend x its own ratio, page 9); 0 if covered. If the other lines already cover fixed costs and principal, report 0 and say so; never report a negative break-even count. Bay hours open = bays x hours a day x days a month; van hours open = vans x hours a day x days a month; detailer hours = the sum over detailers of hours a day times days a week, times 52, divided by 12; peak-month hours needed = the page 7 bay and van hours at the steady-cycle client base (page 9).
- Rent share = line 1 divided by net sales. Planning debt service coverage, before income tax and equipment replacement = (full-run sales times contribution margin ratio, minus fixed costs other than loan interest) divided by (loan interest + loan principal).
- Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied (not month 12's own sales). Test 1 needs that rate at or above cash break-even and my floor held 24 months; Test 3, coverage at full run and at that rate.
- Test 6 = 12 months of (full-run sales minus their variable costs, minus full-run fixed costs, line 4 included, minus principal), seasons applied to every sales line but booked lines, which run in their own months, and seasonal fixed lines at each month's amount. The cushion to set aside = the largest fall in running net cash from a high to any later low, the year run twice so a dip can cross into month 1 (zero if it never falls).
- Full-run figures (break-even, coverage, floor) take booked lines at full bookings averaged over 12 months, a late-starting fixed line at its full amount, and a seasonal fixed line at its year average.
- For pages 7, 9 and 10, use the formulas printed on those pages of the attached kit, exactly as written, with my own figures.
- Cash forecast: closing cash = opening cash + cash in minus cash out. Month 1 opening cash = cash on hand on the first day the shop opens after startup spending is paid. Place every receipt and payment (deposits, supplier invoices, startup bills, funding) in the month the cash moves. Income tax set-aside, equipment replacement and stock build-up go in their own row. Open month 1 with the cash I give; the page 5 two-pass size is advice to report beside it, never a substitute. Place each receipt in the month my payment terms say; if a term is missing, mark [NEED: payment timing]. The worked example collects jobs and retail at handover and plans in the visit month; payroll and suppliers are paid in the month worked. Record any prepaid plan or gift card cash when received, track the unredeemed balance in the memo row, and count no second receipt at redemption. In the slow-start case, every month's sales on every line are the tested share of expected sales; fixed costs, other cash out, principal, bills and funding stay as planned; all variable lines fall with sales, each figured from the slow-start sales of the same month, on the same payment timing as the expected case (fair because line 14 holds only hours I would cut). Runway = the number of consecutive future months, counted from the latest closed month (before opening, from the first day the shop opens), before the first month in which closing cash falls below my cash floor.
(Continued on page 17.)

PAGE 17

The prompt, continued

Paste this part directly after the rules on page 16, as one message.

5. Do not give legal, tax, licensing, permit, water and chemical handling, worker status and tip requirements, employment, wage or lease advice. Do not name laws, license or permit types, agencies, government fees or wage rates, even as examples. When my question touches these, write only "Review this with a qualified professional" and continue with the rest. You may record and use figures I give from my own records, such as my sales tax rate and when I remit it, without checking, interpreting or advising on them.
6. Do not quote statistics, studies or sources that are not in the kit. For the market and marketing sections, use only what I tell you, and list the local facts I should gather.
7. Work every total step by step and recheck it a second way. In the cash forecast, show the arithmetic for month 1, one later month and the year total; give plain numbers for the other months.
8. If a formula would divide by zero or a contribution margin is zero or below, write N/A, say why, and do not continue that calculation. If my lender defines coverage differently, show both results and label each. If cash never falls below my floor in the forecast, write the runway as more than 24 months; otherwise give the runway in months and, separately, the first month below it, counting year 2. With no loan, Test 3 passes.
9. Use business figures only, with anonymous client IDs. Do not ask for names, phone numbers, plate numbers, addresses, bank account or tax ID numbers, or the names of my clients or staff.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it needs only the page 7, 9 and 10 results I gave, not the tables. Each month: cash in = sales receipts plus money arriving; cash out = each variable cost, calculated from the sales that created it and placed in the month it is paid under my terms, plus fixed costs (lines 1 to 12, with line 4 only if I draw it in cash), plus loan principal, startup bills and other cash out. Loan interest is already in line 5; never add it again. Supplier payments follow the cost of what I sold plus any stock build-up I give; if I buy ahead or carry supplier balances, ask me for purchases and payments by month instead. If you can run code, do every calculation in code.

Step 1. Before you write anything else, ask me for the inputs below in three rounds, one message per round. Ask round A as one numbered list, then wait for my answers. When I answer, ask round B and wait; then round C and wait. Start Step 2 only after I answer round C.
Round A, sales, capacity and evidence:
a. Packages and prices, bays and vans with hours open, clients and where they come from, the detailers on the roster with paid hours a day and days a week, and days open per week.
b. Sales build: for services, each package's price, its station (bay or van), minutes with the reset and the drive, chemical and fuel cost and share of jobs, the jobs a month an active client books, my monthly lapse rate for each month, the clients I open with, my planned new clients for each month from 1 to 12, the recurring yearly new clients that hold full run, and the active clients the bays and the van can serve; for retail, the items a month at full run and the average price, a ramp percentage of full-run volume for every month from 1 to 12 (ask me to confirm any month I leave out) and a seasonal percentage for each month; and the slow-start percentage I want to test (this kit sets a 70 percent stress test, a kit rule rather than my estimate; use it unless I give evidence for a higher share). Never daily; the page 9 build replaces the service line's count once fully booked. Give counts at full run, with month 1 as my opening month. Give the evidence behind each count (site counts, comparables, signed orders or my history).
c. For each service: its station kind, price, service minutes, reset minutes (and drive minutes for van work), product cost per job and its share of jobs; the stations of each kind with hours open; visits a month per active client; the provider roster (people, hours a day, days a week).
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (equipment quote, contractor quote, upfitter quote, insurer quote, landlord quote or calculation) for each line on page 5, from the bay build-out to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including any salaried staff, the van lease, loan interest and my market wage; whether I draw that wage in cash; and my monthly loan principal. Give interest and principal as year 1 monthly averages for break-even and coverage, and, for the cash forecast, any payment, fixed line or other cash line that changes in months 1 to 24 (a payment holiday, a balloon payment, a rent step) with its month. My market wage covers management time (line 4); my detailing hours go in line 14 only if they move with sales, else in line 3.
f. Variable cost shares of net sales for lines 13 to 16: line 13, chemicals, pads, van fuel and retail product cost; line 14, detailer commission on service sales; line 15, card processing fees; line 16, towels, water and small shop supplies; and any sales line whose own shares differ, given for that line.
g. Confirm the lapse rate for each month, the new-client plan and the client cap from item b; change nothing unless I say so.
h. How I pay each detailer today or plan to, and for the comparison the commission rate, the hourly wage with its lower commission rate, and the weekly bay rent I would consider (write none for a plan I will not consider); their paid hours a week; and the payroll taxes and benefits share.
i. The debt service coverage ratio my lender requires and how the lender calculates it, if I know them.
Then wait for my answers.
(Continued on page 18.)

PAGE 18

The prompt, last part

Paste this part directly after the text on page 17, still as one message.

Round C, cash timing, sales tax, deposits and Gate 0:
j. Payment terms: when clients pay (at handover, or prepaid maintenance plans and gift cards and when they are redeemed), and when detailers and suppliers are paid.
k. For every other cash line (payroll, card settlements, insurance, loan payments, rent and fixed bills), when it is paid, or confirm it is paid in the month it is incurred.
l. Monthly cash out beyond operating costs: income tax set-aside and equipment replacement.
m. Cash on hand on the first day the shop opens after all startup spending, startup bills still to pay by month, owner money or loans still to arrive by month, and my minimum cash floor (at least one full-run month of fixed costs plus principal).
n. If I am already open: what customers owe me and what I owe suppliers and staff, each by the month it will be paid, deposits I already hold, and sales tax already owed with its payment month.
o. Sales tax: the rate I collect on taxable sales, from my own registration, which sales lines (or what share of each) are taxable, and when I remit what I collect (each month, each quarter or another schedule), so the forecast holds collected tax apart until it is paid.
p. Gate 0: which agreements, quotes and approval requirements I already have in writing.
Then wait for my answers.

Step 2. When I answer, produce these as plain tables I can copy back into the kit:
1. Business plan sections 1 to 8 for my detailing shop, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by service line, retail line and month, with annual sales and the capacity check from page 6.
3. The completed startup budget, line by line as on page 5, with the total. Size the reserve by the page 5 rule; if I gave another, show both and the result for each.
4. Operating and cash break-even per month, per week and per day open; break-even active clients (use cash break-even); rent share and planning debt service coverage at full-run sales, labeled before income tax and equipment replacement, and on my lender's definition too if I gave it.
5. The 12-month cash forecast for the expected and slow-start cases, in thousands of dollars to two decimals (51.25 means $51,250) to match the kit, with, for each case, the first month below my cash floor and the first month below zero, and the runway; the second year's lowest closing cash (month 12's ramp and bookings held, each month with its own season, not a flat average); any extra reserve the slow start needs; and the Test 6 cushion, with whether the page 5 buffer covers it (add any excess to the reserve). Add memo rows for each month; they track amounts owed and do not change closing cash: sales tax collected, remitted and owed at month end (last month's owed + collected minus remitted), and unredeemed gift cards and prepaid maintenance plans (last month's + sold minus redeemed), services you still owe.
6. Service economics by price, minutes, product cost and provider pay, hours booked and utilization by station kind, revenue per available station hour, and the peak-month capacity check.
7. The 12-month client build (new clients, lapsed, active clients, percent of full run) and the settled year that repeats, the settled base against the plan, months a client stays, client value and marketing spend per new client.
8. One detailer's month under each pay plan at full run and at the 70 percent start, what the business keeps, and line 14.
9. The kit's page 4 check: Gate 0 and pass or fail for each of the six tests with the reason (if Gate 0 fails, the result is not ready), and the overall result: not ready if Gate 0 fails, with no color; otherwise green, amber or red under the page 4 rules.
10. A final checklist: every MY ESTIMATE figure, every [NEED: ...] gap, every client count or pay term I should verify, and every question that needs a qualified professional.

WHEN THE ANSWER COMES BACK

Copy each table into the matching kit page in pencil. Check every [NEED: ...] gap and MY ESTIMATE figure, starting with the client build, the bay and van minutes and the pay plans, before anyone sees the plan, and recheck the page 4 result with a calculator.

The worked example's twelve-month forecast, filled in

The page 12 example entered on the page 11 form, month by month, in dollars. Parentheses mean minus. Each column adds up as printed, so a row can move by a dollar between months with the same sales; each closing balance becomes the next month's opening cash. Cash floor $15,357.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**61,900**	**49,800**	**40,347**	**34,251**	**31,309**	**30,778**	**31,809**	**33,964**	**36,937**	**40,246**	**43,773**	**46,723**
In: sales receipts	6,332	11,479	18,010	24,144	28,831	31,865	34,049	35,637	36,290	36,712	35,590	34,738
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: chemicals, fuel, fees and supplies (lines 13, 15, 16)	1,069	1,935	3,053	4,094	4,883	5,382	5,740	6,003	6,107	6,175	5,979	5,880
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	7,247	8,881	10,937	12,876	14,363	15,336	16,038	16,545	16,758	16,894	16,545	16,235
Out: shop rent (line 1)	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667	2,667
Out: other costs, with loan interest (lines 2, 5 to 12)	6,620	6,620	6,620	6,620	6,620	6,620	6,620	6,620	6,620	6,620	6,620	6,620
Out: income tax set-aside, equipment replacement, stock build-up (none in the example; see below)	0	0	0	0	0	0	0	0	0	0	0	0
Out: loan principal	829	829	829	829	829	829	829	829	829	829	829	829
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(12,100)**	**(9,453)**	**(6,096)**	**(2,942)**	**(531)**	**1,031**	**2,155**	**2,973**	**3,309**	**3,527**	**2,950**	**2,507**
Closing cash, expected	**49,800**	**40,347**	**34,251**	**31,309**	**30,778**	**31,809**	**33,964**	**36,937**	**40,246**	**43,773**	**46,723**	**49,230**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**61,900**	**48,823**	**37,599**	**28,725**	**22,058**	**17,079**	**13,194**	**10,095**	**7,569**	**5,278**	**3,140**	**598**
Sales receipts, slow start	4,433	8,036	12,607	16,901	20,182	22,306	23,834	24,946	25,403	25,698	24,913	24,317
Out: variable costs, slow start (lines 13 to 16)	2,153	3,903	6,124	8,211	9,804	10,834	11,576	12,115	12,337	12,479	12,098	11,812
Out: fixed costs (lines 1 to 12), principal, bills, less funding	15,357	15,357	15,357	15,357	15,357	15,357	15,357	15,357	15,357	15,357	15,357	15,357
Net cash flow, slow start	**(13,077)**	**(11,224)**	**(8,874)**	**(6,667)**	**(4,979)**	**(3,885)**	**(3,099)**	**(2,526)**	**(2,291)**	**(2,138)**	**(2,542)**	**(2,852)**
Closing cash, slow start	**48,823**	**37,599**	**28,725**	**22,058**	**17,079**	**13,194**	**10,095**	**7,569**	**5,278**	**3,140**	**598**	**(2,254)**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**1,006**	**157**	**1,240**	**2,626**	**3,663**	**4,131**	**4,375**	**4,514**	**4,301**	**4,102**	**3,179**	**2,511**

Reading this forecast. It is in whole dollars, rounded so each column adds up, so a row can differ by $1 between like months; the page 11 form uses thousands. The floor is cash you never plan to spend. The page 5 buffer holds one more month of fixed costs and principal above it, so a small miss spends the buffer, not the floor. The opening cash was sized by the two passes on page 5, buffer included. Variable costs use each sales line's own shares, so a month can differ by a few dollars from the blended share. The example sets aside no income tax (it depends on the owner's whole return, so take the figure from your accountant), replaces no equipment in its first two years and builds no stock beyond the opening stock in the startup budget; enter your own amounts. Second year at the month-12 run rate (about $35,654 a month, against month 12's own $34,738): closing cash runs $50,233 in month 1 and $84,986 in month 12, lowest $50,233 in month 1, above the floor. Sales are net of sales tax, and the example pays each month's tax in the month it is collected, so it owes none at any month end; enter your own rate and payment timing in the page 11 memo rows. If you borrow the reserve, add its interest and principal to the forecast and run both passes again. The slow start lets variable costs fall with sales, which is fair here because every detailer is on commission; hours you could not cut belong in a fixed line; waste or purchases you cannot cut make a real slow start worse.