Car Wash Business Plan and Operations Starter Kit

A working kit for express car washes. It turns tunnel speed and hours into capacity, prices every retail wash and every club wash against the chemicals, water, power and labor a car takes, builds the unlimited club month by month from joins and cancellations, finds cash break-even through the rain and the slow months, and scores the plan on six pass-or-fail tests.

CAR WASHES
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PAGE 2

Start here

A car wash can run a line down the street on a sunny Saturday and miss a loan payment in a wet March. The lease, the loan and the minimum crew are paid whether the tunnel runs eighty cars an hour or eight. This kit writes those numbers down and tests them before a lender or a landlord asks.

WHAT IS INSIDE

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

HOW TO USE IT

1. Build retail cars, the club and add-ons 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 club plans and the hours move before the first car, and every worksheet expects your own figures.
3. Once you open, use the page 14 checklists on every shift and the numbers review every week. Run the page 7 tunnel table at every month end and update the page 9 club build as members join and cancel.

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 express car wash 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, water, wastewater and environmental or financial advice. Water, environmental, signage and billing 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 a landlord will ask whether the cars throw off enough cash for the lease, the attendants and the equipment loan through a wet spring. Give each answer in plain sentences here and draft the full sections on separate sheets.

1. Executive summary (write it last)

Describe the site, the customers you serve, the money you need and what it buys, tunnel 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. Wash menu, club and customers

Describe the washes you sell, the unlimited club and the add-ons, and what customers are really paying for beyond a clean car: five minutes instead of forty, a car that looks new on Monday, a plan they never have to think about. Put it in customers' words and say where your traffic comes from.

3. Positioning and capacity

Say plainly what the site is, how many cars pass it each day and which washes you will not sell. Then count the cars an hour the tunnel can run, your opening hours and the attendants that keep the line moving.

4. Wash menu, club plans and cost per car

For each wash level and club plan, record the price, the chemicals, water and power a car takes and the washes a club member takes a month. A price copied from the wash down the road, with no cost per car behind it, is a guess.

WASH OR CLUB PLAN	PRICE OR MONTHLY FEE	WASHES A MONTH (CLUB)	COST PER CAR

> *Owner question: our club sells well at the pay station and then a third of members cancel inside four months. Is the fee too high?*
> Test this cause first: a member who joined on a discount and washed twice has not seen the value when the first full draft lands. Log each join's discount and first-month washes (page 14), prompt the second and third wash, and compare cancellations plan against plan and discount against discount before you cut the fee: a comparison, not proof.

PAGE 4

Business plan, part two

5. Operations

Describe a day from the first car to the last: who opens, how the pay stations, the tunnel entrance and the vacuums are covered through the day, chemical checks, breakdowns and the close. Name who runs the site when you are not there.

6. Team

List every role, its hours and its pay, including a market wage for your own hours. Name the person who can run the site for a week without you; the first question on page 14 checks that dependency.

7. Marketing and sales

Explain where cars come from, how a retail customer becomes a club member, and why members stay; a member who stays a year pays for the ones who cancel in month two.

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. The equipment contract, the traffic count, club presales, insurance quotes, the ground lease and every approval requirement are in writing, reviewed by a qualified professional.	
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 cars fit the tunnel at your hours (pages 6, 7 and 9), and planned cars reach break-even (page 8).	
5. Club presales and a traffic count back the opening volume; traffic alone forecasts cars passing, not washed.	
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 ground lease or an equipment contract. **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 maker, the contractor, the insurer or the landlord, or a documented calculation. Car wash budgets break on the site work and the first wet quarter, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
TUNNEL EQUIPMENT AND SITE				
Tunnel equipment, conveyor, dryers and vacuums				
Site build-out, pay stations, signage and plate recognition				
Point of sale, cameras and software				
SETUP AND APPROVALS				
Business entity, registrations and approval requirements				
Insurance down payment				
Lease deposit and first month				
PRE-OPENING				
Pre-opening payroll, hiring and training				
Grand-opening and club presale marketing				
Opening chemical and supply stock				
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 runs over, the contingency pays first and the reserve second; then rerun page 11.

PAGE 6

Sales forecast builder

Every other number depends on cars, so build them from the traffic count, the club presale and the tunnel you can run, not from the loan payment you need to cover. Count retail cars at the volume your traffic supports; build the club month by month from page 9; add add-ons at the rate your pay stations show.

```
Monthly sales for a line = units times average ticket 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 TICKET	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Retail washes	cars				
Unlimited wash club	members				
Add-ons and vending	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 = retail cars and add-ons at full run times ramp (the share of full-run volume the traffic has reached) times season, plus club members at month end on page 9 times the average fee (no separate ramp). 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 your traffic count and your presale record.

CAPACITY CHECK

```
Tunnel capacity a month = cars an hour times operating hours a day times days a month (page 7); cars in the peak month = retail cars at that month's season plus club members at the settled club level (page 9) times washes per member; capacity against those cars
```

Write the cars an hour your tunnel runs with the line full, the hours you are open and the days a month. Take the peak month of the season list with the club at its settled level (page 9), add the retail cars to the club washes (members times washes a month) and set them against capacity. If the plan needs more cars than the tunnel can run in your hours, the plan is wrong, whatever the traffic count says.

PAGE 7

Throughput, equipment hours and cost per car

The tunnel sets the ceiling, the pay station the price, and the cost of a car the floor.

```
Capacity = cars an hour x operating hours x days a month; utilization = cars washed over capacity
Cost per car = chemicals + water and sewer + power; labor per car = attendant hours x loaded wage over
cars; a club wash earns its monthly fee over the washes a member takes, so its own share of costs is
higher than a retail wash (the page 12 worked example prints the blend; the club line carries its own
share)
```

WORKED EXAMPLE: ONE MONTH AT FULL RUN (ILLUSTRATIVE)

FIGURE	VALUE	HOW
Tunnel capacity, cars an hour	80	Stated
Operating hours a day	11	Stated
Capacity a month	26,752 cars	80 x 11 x 30.4 days
Retail cars a month at full run	5,200	At $12.50 average ticket
Club washes a month	4,480	1,400 members x 3.2 washes
Utilization	36%	Cars over capacity
Effective club price per wash	$9.36	$29.95 over 3.2 washes
Cost per car	$1.60	Chemicals $0.65, water and sewer $0.40, power $0.55
Labor per car	$1.93	Attendant hours x loaded wage over cars (page 10)
Retail wash keeps	$8.46	Ticket minus cost per car, labor and lines 15 and 16 (4.1 percent)
Club wash keeps	$5.45	Effective price minus the same costs and 4.1 percent

Washes per member is the owner's plate-reader figure, not a benchmark. Line 13 on page 8 is cost per car over sales (13.86 percent at full run); line 14 is attendant hours at the loaded wage (16.75 percent); the club line's own share runs 38 percent against 28 on retail washes.

PAY STATION, CLUB DRAFTS AND ADD-ONS: WHEN CASH LANDS

SALES LINE	STEP	SHARE OF SALES	RECEIVED
Retail washes	Paid at the pay station	100%	in that month
Unlimited wash club	Dues drafted on the 1st; joiners pay at sign-up	96%	in that month
Unlimited wash club	Failed drafts, rerun the next month	4%	the next month
Add-ons and vending	Paid at the pay station	100%	in that month

Of each $100 sold in a month the site receives $98 in that month and $2 the next month. Retail, club and add-ons are mixed by full-run sales (retail washes 58 percent, unlimited wash club 38 percent, add-ons and vending 4 percent) into one whole-percent pattern for this sentence only; page 11 keeps each line on its own terms month by month, as your forecast should.

YOUR TUNNEL

MONTH	CARS	RETAIL CARS	CLUB WASHES	HOURS OPEN	DOWNTIME HOURS	COST PER CAR	LABOR PER CAR

DOWNTIME AND WEATHER LOG

Log every stoppage and rain day with the cars it cost.

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. Ground lease and building	
2. Liability, property and equipment breakdown insurance	
3. Site manager and assistant manager, salaried, with payroll taxes and benefits (the minimum staff)	
4. Owner's market wage	
5. Loan interest (equipment and build-out loan)	
6. Base utilities, phones, internet and security	
7. Marketing, signage and club promotions	
8. Point of sale, plate recognition and club billing software	
9. Accounting, bookkeeping and bank fees	
10. Equipment preventive maintenance contract	
11. Water reclaim service, waste disposal and site upkeep	
12. Other fixed costs	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Chemicals, water, sewer and power per car	
14. Hourly attendants above the salaried managers, with payroll taxes	
15. Payment processing and club billing fees	
16. Towels, consumables and vending cost	
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 retail cars = (fixed costs with line 4 even if undrawn, plus principal, minus club and add-on
contribution at their own shares) divided by one retail wash's contribution; 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 retail cars (use cash break-even)	one figure per month		
Lease 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. Lease share = line 1 divided by net sales.

PAGE 9

Club sales, cancellations and the club build

The club is a stock that leaks faster than most. Every month some members cancel and new ones join at the pay station, and the forecast has to follow that build month by month rather than a smooth ramp.

```
Club members at month end = last month's members x (1 minus the monthly cancellation rate) + club sales this month, never above the 2,000-member limit
Settled club = club sales a month over the cancellation rate; average months on the club = 1 over that rate; club member value = fee x months x the club line's own contribution ratio (page 7); club sales that hold the base = cancellation rate x members at full run
```

WORKED EXAMPLE: THE CLUB FROM THE APRIL OPENING (ILLUSTRATIVE; MEMBERS ROUNDED)

	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
Club sales planned	400	250	230	210	190	170	150	140	130	120	120	130
Cancellations	0	28	44	57	67	76	83	87	91	94	96	97
Members on the club	400	622	808	962	1,085	1,179	1,246	1,299	1,338	1,364	1,389	1,422
Of the settled club, percent	29	44	58	69	77	84	89	93	96	97	99	102

Month 1 opens with the 400 members sold in the presale and the opening promotion; the plan holds 1,400 members once joins settle at the 98 a month that replace cancellations at 7 percent. The club line on pages 6 and 11 follows this table month by month, a new member paying at sign-up; April's joins are the members sold in the presale and the opening promotion, Test 5 evidence in a real plan with a traffic count. A slow start takes every month of the table down to 70 percent; year 2 carries on from March at 98 club sales a month.

CLUB FIGURE	EXAMPLE	CALCULATION
Monthly cancellation rate	7%	Club cancellations in a month over the members billed on its first day
Average months on the club	14.3 months	1 over the cancellation rate
Value of a club member	$249	Fee x months (14.28) x the club line's ratio 0.581
Club sales a month, January to March	123.3	The last three months of the table, averaged
Club sales to hold the base	98.0	Settled club-sales cycle averaged (cancellation rate x 1400)
Members once the club settles	1,400	98.0 club sales a month x months on the club (club sales over the cancellation rate)
Marketing per club sale	$31	Line 7 ($3,000) over settled club sales a month, all treated as club marketing

YOUR CLUB, APRIL TO MARCH

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

JOIN AND CANCELLATION LOG

Record each club sale and each cancellation, with the reason the member gave.

MONTH	CLUB SALES	CANCELLATIONS	REASON GIVEN	MONTHS ON THE CLUB	PLAN AND DISCOUNT

PAGE 10

Attendant hours and the true cost of an active attendant hour

An attendant's pay buys the whole shift, and the ticket pays for the minutes a car is in the tunnel. Prep, drying, lot work and the slow hour after lunch are paid time no car is billed for.

```
Utilization = attendant hours while cars are running divided by paid hours
Loaded hourly cost = the attendant's pay rate times (1 + the share for payroll taxes, workers' compensation and benefits)
Cost per active attendant hour = all paid hours at the loaded cost, divided by the attendant hours while cars are running
```

WORKED EXAMPLE: THE ATTENDANT ROSTER, ONE WEEK (ILLUSTRATIVE)

HOURS	HOURS THIS WEEK	SHARE OF PAID HOURS
Paid hours	240	100%
Attendant hours while cars are running	175	73%
Prep, drying and lot work	30	12.5%
Cleanup, chemical changes and breaks	25	10.4%
Slow hours and training	10	4.2%

At a $15.00 wage with 20 percent payroll taxes and benefits on top, an attendant's loaded cost is $18.00 an hour; at 73 percent utilization an active attendant hour costs the site $24.69. Price washes from that figure; the pay rate and the loaded cost both understate what an active attendant hour costs.

YOUR ATTENDANTS, ONE WEEK EACH

ATTENDANT	PAID HOURS	CARS IN TUNNEL	PREP, DRYING, LOT	CLEANUP, BREAKS	UTILIZATION	TUNNEL-HOUR COST

WHERE LOSING AN ATTENDANT HURTS MOST

When the attendant who knows the chemical room and the conveyor quirks leaves, the morning checks and the breakdown fixes leave too, unless the daily sheet and the equipment notes were kept current. Keep them current, so a new hire can open the tunnel on Monday.

PAGE 11

Twelve-month cash forecast

The loan is due in a wet month too. 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: collections, in the month each lands, net of sales tax												
Memo, not cash: billed this month (page 6)												
In: owner money and loans received												
Out: chemicals, fees, supplies (lines 13, 15, 16)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: ground lease (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: receivables = last month's + billed minus collected												
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 opening day 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. Costs 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 what a wet spring costs

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

Worked example: a hypothetical express car wash

Example numbers that make the method visible, not benchmarks. Both managers are salaried from month 1. Cash floor $53,842. Retail and add-ons pay at the station; club dues clear 96 percent in the month and 4 percent the next; costs are paid in the month; the owner takes a market wage in cash.

Page 5, budget	The whole startup budget is $1,322,000, funded by a $950,000 loan (9.5 percent over 10 years) and $372,000 of owner money; the total includes a $156,000 reserve that carries the ramp, the wet months, failed drafts, the floor and the buffer. Page 5's two passes run: floor $53,842, plus one month as buffer, $53,842, plus $48,295 (how deep a first pass with no opening cash sinks), rounded up to $156,000.
Page 8, costs	Fixed costs $48,857 a month, including $14,000 for the site and building and $7,307 of loan interest within those; principal $4,985 a month (both averaged across year 1); variable costs are 34.7 percent, so the contribution margin ratio lands at 0.653. Lines 13 to 16 take 13.86, 16.75, 3 and 1.1 percent of sales. The fixed lines, 1 to 12, run $14,000, $1,500, $9,500, $6,000, $7,307, $2,200, $3,000, $900, $450, $2,500, $800 and $700 a month.
Page 8, break-even	Operating break-even is around $74,831 a month. Cash break-even (fixed $48,857 plus principal $4,985, divided by 0.653) is about $82,466 a month: 2,940.1 cars a month from retail washes once the club and add-ons have contributed at their own shares (page 7), so 2,941, against the 5,200 the plan washes.
Page 6, sales	Retail washes: 5,200 cars a month at $12.50. Unlimited wash club: 1,400 members a month at $29.95 month by month along the page 9 club table, then the settled club level. Add-ons and vending: 600 items a month at $8. The settled-year average month runs about $111,730; retail cars and add-ons ramp 40, 55, 70, 80, 90, 95 percent for months 1 to 6, then 100 percent; season 115, 105, 95, 95, 85, 90, 100, 90, 95, 105, 110, 115 percent, April to March, on retail cars and add-ons.
Page 19, expected case	Month 1 wash and club sales of $44,087; April winds up at $130,986, March at $233,527. Low: month 4, closing $107,705, $53,863 above the floor.
Page 19, slow start	Cars, members and add-ons at 70 percent of the expected case: month 1 sales $30,861; April winds up at $122,337, March at $16,438. Cash goes under the floor in month 5 (closing $42,868), so the runway from the first car runs 4 months.
Page 8, coverage	At the settled-year average sales of $111,730, planning coverage, before income tax and equipment replacement, works out at 2.55 against the 1.25 the example lender sets; on March's run rate it is 2.58, and Test 3 scores both. Lease share is about 12.5 percent.

PAGE 4 RESULT FOR THIS EXAMPLE: AMBER

Gate 0 is assumed met for the example. Test 1 passes: the month-12 run rate is about $112,376 a month, above the $82,518 break-even at that sales mix (contribution ratio 0.652); cash stays over the floor for a further year at that pace (lowest point $260,294, the second April). (Context, not scored: expected cars and dues first clear cash break-even in month 5.) Test 2 fails: cars, members and add-ons at 70 percent drive cash below the floor in month 5; about $40,500 more reserve on opening day would pass it. Test 3 passes on the planning formula; the lender's own definition governs in the end. Test 4 passes: in the peak month (month 1, season 115 percent, scored at full ramp) retail cars at the season peak plus club washes at the settled club level come to about 10,460 cars against the 26,752 the tunnel can run (80 cars an hour, 11 hours a day, 30.4 days), 39 percent of capacity, so the tunnel fits; the planned retail cars pass the break-even count. Test 5 fails for want of evidence. Test 6 passes: a steady year at full run, wet months included, leaves about $229,278 after principal, and running cash never falls within the steady year, so no cushion is called for. That is the steady-state year and not the opening year: the first year on page 19 leaves about $77,527 to cash because traffic builds month by month and the first wet season arrives before the second spring. The loan payment takes about two-fifths of the cash left after fixed costs, the club fee covers its car costs up to about eight washes a month, and a wet month shows up in cash within weeks.

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
Retail, club and add-ons all 10 percent lower (lines 13 to 16 fall)	minus $7,295	Expected case holds the floor
Retail washes: average ticket 5 percent higher, same volume (processing fees are the only cost that moves)	plus $3,153	Break-even cars fall from 2,940.1 to 2,743.4 a month, so from 2,941 to 2,744: per-unit costs stay the same, so the ratio rises from 0.653 to 0.662 on the new sales (sales-linked fees, line 15, take 3.0 percent of each added dollar)
Fixed costs $1,000 lower	plus $1,000	Cash break-even falls to about $80,934
Club churn 2 points higher (7 to 9 percent; about 164 fewer members by month 12, $4,121 a month less on average in year 2)	minus $4,121	Expected case still clears the floor; slow start deadline unchanged (month 5)
40 hours a month of tunnel downtime, half again the average hour's retail cars (933 cars, $11,663 of sales a month, lost at the retail line's own margin), from month 1 onward	minus $7,888	Expected case still clears the floor; slow start below the floor in month 4 (closing $35,659)
Rain days cut retail cars 25 percent for months 1 to 3 (about $10,991 a month of contribution at full run; the example applies it at those months' ramp and season)	minus $10,991	Expected case still clears the floor; slow start below the floor in month 4 (closing $44,485)
Chemicals, water and power 15 percent higher per car ($1.60 to $1.84 a car, about $2,323 a month at full run)	minus $2,323	Cash break-even rises to about $85,179; expected case still clears the floor; slow start deadline unchanged (month 5)
Club members wash 4 times a month instead of 3.2 (the same dues, about $3,958 a month more in chemicals, water, power and labor)	minus $3,958	Cash break-even rises to about $87,197; expected case still clears the floor; slow start below the floor in month 4 (closing $51,247)
Build overrun of $25,000 beyond the contingency, taken out of the cash reserve	no change	Expected case still clears the floor; slow start below the floor in month 3 (closing $48,991)
Opening 3 months late (the site and building, insurance, loan interest and principal, $27,792 a month, paid while closed; no sales; the ramp starts at the new opening, and seasons stay on the calendar)	no change	Expected case below the floor in month 4 from the planned opening; slow start below the floor in month 4 from the planned opening (month 5 on time); about $40,100 more opening cash holds the expected case at the floor; would fail Test 1

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

Shift checklists, weekly review, six questions

Checklists for running the site, not a compliance program. Add the water, wastewater, chemical handling and safety steps your location and your own advisers require.

BEFORE THE FIRST CAR OF THE DAY

- ☐ Walk the tunnel and run a test car before the gates open; log any brush, dryer or conveyor fault.
- ☐ Check chemical levels, dilution and the reclaim system against the morning sheet.
- ☐ Confirm the attendants on shift against the schedule and the forecast cars for the day.
- ☐ Test every pay station, the plate reader and the club gate.
- ☐ Check the vacuums, the towel stock and the lot for hazards.
- ☐ Record the weather and the hours you will open in the daily log.

MONTH END AND CANCELLATIONS

- ☐ Set the month's cars against capacity, and this month's cost per car against last month's.
- ☐ Post each club sale and cancellation to the page 9 club table with the member's reason.
- ☐ Rerun failed drafts on the timing your member terms and processor allow, and close plates that never paid.
- ☐ Calculate club churn: cancellations over members billed on the 1st.
- ☐ Log downtime hours and rain days with the cars each one cost.
- ☐ Before a member cancels at the pay station, ask what would have kept them washing.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Retail sales, club drafts and cash received, by line				
Cars washed, retail and club, against capacity				
Attendant hours worked against cars washed				
Club joins, cancellations and washes per member				
Cost per car, chemicals, water and power				
Downtime hours and rain days				
Hours the owner worked the tunnel or the pay stations				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Does every breakdown, every chemical order and every refund wait for the owner, and do attendants hold a stopped tunnel until the owner picks up the phone?
2. **Reactive operations.** Count the hours in a week the tunnel stood still with cars waiting, the drafts that failed, and the hours the owner spent loading cars instead of running the site.
3. **Growth without structure.** How many club members a month cancel before their 90th day, and how many drafts are still open on the 15th?
4. **Talent and retention.** How much of the site depends on one attendant who alone knows the equipment, the chemicals and the regulars?
5. **Revenue plateau.** What share of retail customers ever hear the club offer, and how many washes does a new member take in the first month?
6. **Strategic confusion.** Do club members on the same plan wash very different numbers of times, and does the cost per car drift from the figure you priced on?

Hypotheses from AI-assisted World Consulting Group desk research, described on page 2. Check each one against a record: the daily car counts, the page 9 club build, the attendant hours against cars, or the cost-per-car sheet.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and log cars, attendant hours and chemical use every day. Log the hours the owner works the site.
Week 2	Fill the page 7 tunnel table with your cars, hours and cost per car and mark any wash level or club plan that does not cover its cost per car, labor and fees.
Week 3	Fill the page 9 club build with every join and cancellation and work out the month's churn.
Week 4	Enter actual closing cash on page 11 and recalculate runway. Write the decisions the site manager may make without calling you.
After month 1	Compare the month's cars with capacity on page 6 and the washes per member with the figure you priced the club on.

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 Car Wash 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 wash menu and club pricing calculator from cost per car to a margin, a club membership and churn tracker, editable car count, downtime and chemical trackers, shift 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 express car washes, 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. Car washes owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, water, wastewater and environmental 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 cars, prices and costs. 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 club member names, plate numbers, staff records, supplier contracts or bank account 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) a single-site express car wash. I have attached the Car Wash Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my tunnel, my club and my staff, 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, a wage, a churn figure, a cars-an-hour figure, a cost per car, 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 times average price or fee (every line is counted per month). The club follows the page 9 build (members at month end times average fee); retail washes and add-ons = full-run sales times ramp times season. Full-run sales, break-even and coverage take the club at its settled-year average (page 9), not the planned count.
- 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 hours on the tunnel go in line 3 (the salaried managers) or 14 at an attendant's wage. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the tunnel; 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 retail cars = (fixed costs with line 4 even if undrawn, plus principal, minus club and add-on contribution at their own shares) divided by one retail wash's contribution; 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. Tunnel capacity a month = cars an hour times operating hours a day times days a month (page 7); cars in the peak month = retail cars at that month's season plus club members at the settled club level (page 9) times washes per member; capacity against those cars.
- Lease 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 opening day 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 terms say; a missing term is [NEED: payment timing]. In the example, retail and add-ons pay at the station and club dues draft on the first (joiners pay at sign-up); payroll, chemicals and utilities are paid in the month worked. 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 opening day), 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, wastewater, environmental, signage and membership billing 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 member IDs. Do not ask for names, addresses, plate numbers, bank account or tax ID numbers.
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 does not need the inputs for pages 7, 9 and 10. 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. Wash menu and club plans, hours open, customer segments and traffic sources, the attendants on the roster and the paid hours each works a day, days worked per week, and days open per week.
b. Sales build: for retail washes, the cars a month at full run and the average ticket by wash level; for the unlimited club, the members at full run, the average monthly fee, washes per member a month, my monthly churn and my planned joins for each month from 1 to 12 (month 1's are the presale members), the recurring yearly joins that hold full run, and the members the club will take; for add-ons, the items a month and the average charge; a ramp percentage of full-run volume for every month from 1 to 12 for retail and add-ons (ask me to confirm any month I leave out); a seasonal percentage for each month for those two lines from my weather and traffic record; 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 membership 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. Cars the tunnel can wash an hour, operating hours a day and days a month; retail cars a month and the average ticket by wash level; club members, the average monthly fee and washes per member a month; chemicals, water and sewer, and power per car; attendant hours a week and their pay.
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (equipment maker quote, contractor quote, insurer quote, landlord quote or calculation) for each line on page 5, from the tunnel equipment and site work to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including the salaried managers, the maintenance contract, 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 hours on the tunnel go in line 3 (the salaried managers) or 14 at an attendant's wage.
f. Variable cost shares of net sales for lines 13 to 16: line 13, chemicals, water, sewer and power per car; line 14, hourly attendants above the salaried managers, with payroll taxes; line 15, payment processing and club billing fees; line 16, towels, consumables and vending cost; and any sales line whose own shares differ, given for that line.
g. Confirm the club churn, the club sales plan and the club limit from item b; change nothing unless I say so.
h. For one typical week across the attendants: paid hours, attendant hours while cars are running, prep, drying and lot hours, cleanup, chemical-change and break hours, and slow or training hours; the base pay 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 customers pay me (retail at the pay station; club dues drafted on the first and cleared in the month, or later, and the share of drafts that fail), and when payroll, chemical suppliers and utilities 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 tunnel 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 car wash, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by retail line, club line, add-on 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 retail cars (use cash break-even); lease 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, kept out of closing cash: sales tax collected, remitted and owed at month end (last month's owed + collected minus remitted), and receivables (last month's + billed minus collected).
6. Tunnel capacity and utilization, retail and club economics per wash, cost and labor per car, and the peak-month capacity check.
7. The 12-month club build (club sales, cancellations, members on the club, percent of the full club), the settled club against the plan, months on the club, member value and marketing per club sale.
8. Attendant utilization and labor per car, with the largest leak named.
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 car count, club figure or cost per car 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 car counts, the club build and the cost per car, 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 $53,842.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**156,000**	**130,986**	**115,758**	**108,070**	**107,705**	**109,758**	**117,855**	**134,201**	**146,628**	**162,179**	**183,060**	**206,799**
In: sales receipts	43,608	58,673	70,408	81,670	85,733	94,867	107,041	101,659	106,336	114,119	118,345	122,806
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: chemicals, fees, supplies (lines 13, 15, 16)	7,682	10,405	12,567	14,602	15,437	17,041	19,090	18,307	19,114	20,399	21,114	21,881
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	22,598	25,154	27,187	29,091	29,901	31,387	33,263	32,583	33,329	34,497	35,150	35,855
Out: ground lease (line 1)	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000
Out: other costs, with loan interest (lines 2, 5 to 12)	19,357	19,357	19,357	19,357	19,357	19,357	19,357	19,357	19,357	19,357	19,357	19,357
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	4,985	4,985	4,985	4,985	4,985	4,985	4,985	4,985	4,985	4,985	4,985	4,985
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(25,014)**	**(15,228)**	**(7,688)**	**(365)**	**2,053**	**8,097**	**16,346**	**12,427**	**15,551**	**20,881**	**23,739**	**26,728**
Closing cash, expected	**130,986**	**115,758**	**108,070**	**107,705**	**109,758**	**117,855**	**134,201**	**146,628**	**162,179**	**183,060**	**206,799**	**233,527**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**156,000**	**122,337**	**95,525**	**73,991**	**57,583**	**42,868**	**32,383**	**27,673**	**20,218**	**14,952**	**13,416**	**13,881**
Sales receipts, slow start	30,526	41,071	49,286	57,169	60,013	66,407	74,929	71,162	74,435	79,883	82,842	85,965
Out: variable costs, slow start (lines 13 to 16)	10,347	14,041	16,978	19,735	20,886	23,050	25,797	24,775	25,859	27,577	28,535	29,566
Out: fixed costs (lines 1 to 12), principal, bills, less funding	53,842	53,842	53,842	53,842	53,842	53,842	53,842	53,842	53,842	53,842	53,842	53,842
Net cash flow, slow start	**(33,663)**	**(26,812)**	**(21,534)**	**(16,408)**	**(14,715)**	**(10,485)**	**(4,710)**	**(7,455)**	**(5,266)**	**(1,536)**	**465**	**2,557**
Closing cash, slow start	**122,337**	**95,525**	**73,991**	**57,583**	**42,868**	**32,383**	**27,673**	**20,218**	**14,952**	**13,416**	**13,881**	**16,438**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**26,392**	**21,535**	**16,678**	**16,678**	**11,821**	**14,250**	**19,107**	**14,250**	**16,678**	**21,535**	**23,963**	**26,392**

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 $112,376 a month, against month 12's own billed sales of $122,846): closing cash runs $260,294 in month 1 and $467,311 in month 12, lowest $260,294 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 only because hours you cannot cut sit in line 3; waste or purchases you cannot cut make a real slow start worse.