Concrete Business Plan and Operations Starter Kit

A working kit for residential concrete and masonry contractors. It prices every job type at true worker cost, turns the deposit, the pour-day payment and the final payment into a collection pattern, tracks estimates and close rates by lead source, shows what a billable worker hour truly costs, finds cash break-even through the winter months, and scores the plan on six pass-or-fail tests.

RESIDENTIAL CONCRETE AND MASONRY CONTRACTING
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PAGE 2

Start here

A concrete job is poured once. The truck comes once, the crew must be there, and rain, frost, a short crew or a missed finish window cannot be taken back. Write down yards, worker hours and the pour day for every job type, then test whether what is left covers the shop and the payroll.

WHAT IS INSIDE

3	Business plan, part one: services, clients and lead sources, service area, pricing
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HOW TO USE IT

1. Build contract and repointing sales 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. Estimates, supplier quotes and payment terms move before a contract is signed, and every worksheet expects your own figures.
3. Once you open, use the page 14 checklists on every job and the numbers review every week. Run the job overrun check on page 7 when each job closes, and update the pipeline log on page 9 before every estimate.

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 concrete and masonry contractor 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, site-safety or financial advice. Contract and payment terms, employment terms and other requirements vary by location and by project. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

A lender checks whether signed work can pay the crew, the ready-mix plant, materials and the loan until the first thaw. Reply to each item in short, plain sentences, and draft the full sections on separate sheets.

1. Executive summary (write it last)

Say which work you sell and where you sell it, the money you need and what it buys, from the truck to the first payroll. Show the month the page 6 sales forecast first clears the cash break-even on page 8, and add the page 4 result.

2. Jobs and clients

Name the jobs you pour and lay, from a walkway to a garage slab, and say what the client gets beyond concrete: a firm pour date, one point of contact and a tidy site. Quote the client's own words, name every lead source and record who makes the decision in the household.

3. Territory and daily crew

Map the territory you serve and the haul time between sites. Add up the worker hours you can put on jobs each day, and name the smallest crew that can place and finish a slab in a single day.

4. Services and pricing

Write the worker hours and the price beside each job type. A price set by the square foot, with no yards or worker hours behind it, is only a hunch.

JOB TYPE	WORKER HOURS	PRICE	PRICE PER HOUR OF LABOR

> *Owner question: when a job closes, is its true cost the number on the quote, or the number after the rain days, the crew you paid to stand by, and the re-do?*
>
> Rule out this cause first: a quote priced per square foot with no yards or worker hours beneath it. Log scheduled against actual pour dates, paid hours with nothing billed, and re-do hours. Add a weather and re-do allowance to the worker hours per 100 sq ft, run the page 7 overrun check at the pour and at close, and put reschedule and final-payment terms in writing (terms vary by location; review with a qualified professional).

PAGE 4

Business plan, part two

5. Operations

Describe how a job runs from signed contract to final payment, covering the pour date, forms and steel, the ready-mix order, the crew, finishing, client updates and the walkthrough. Name who checks each 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 a pour without you; the first question on page 14 checks that dependency.

7. Marketing and sales

Explain where estimates come from, which lead sources you will chase and why past clients refer you; referrals pay for the estimates you lose.

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. Draft contracts with payment schedules, insurance, and truck and equipment quotes are in writing, and every requirement of the work is 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 terms 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. Paid worker hours needed in the busiest month (hours on jobs, page 7, divided by utilization, page 10) fit the hours you can staff (page 6), and planned jobs reach break-even (page 8).	
5. Signed contracts with deposits back the job count, and written quotes back the prices; a verbal yes supports a price, not a job.	
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 truck loan or a 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 truck dealer, the equipment supplier or the insurer, or a documented calculation. Concrete budgets can break on the first payroll before the first pour is paid, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
TRUCK AND TRAILER, FORMS AND TOOLS				
Truck and dump trailer, full purchase price (the loan is a source of funds)				
Forms, finishing tools, saw, compactor, mixers and mason tools				
Job-site safety equipment and signage				
Estimating and scheduling software setup				
SETUP				
Business registration and deposits (requirements vary by location; review with a qualified professional)				
Insurance down payment				
Business entity and accounting setup				
Shop and yard lease deposit and first month				
PRE-OPENING				
Hiring and pre-opening payroll				
Launch marketing, website and truck lettering				
Shop and yard fit-out				
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 setup runs over, the contingency pays first and the reserve second; then rerun page 11.

PAGE 6

Sales forecast builder

Every other number depends on sales, so build them from signed contracts and quoted job prices, not from the payroll you need to cover. Count concrete contracts first; add repointing only where it repeats or is booked. The example gives repointing the concrete materials share; its real materials cost can be far lower, so enter your own.

```
Monthly sales for a line = units times average price 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 PRICE	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Concrete contracts	jobs				
Repointing, about 100 sq ft	jobs				

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 = full-run contract sales times ramp (the share of full-run contract revenue signed and started) times season, plus repointing, which in the example ramps and seasons with the contract line (enter yours as booked if it does not) (before opening, the jobs you expect, marked as your estimate until confirmed). Use 100 percent where a factor does not apply. Ramp, season and contract start dates are your assumptions; write down the evidence for each. Where the ground freezes, winter months can fall far below the example's 78 percent; use your own pour log.

CAPACITY CHECK

```
Paid worker hours available per month = every worker you can staff, the owner on the tools included, multiplied by hours a day (add each person's hours if they differ), days worked a week and 52, divided by 12; paid hours needed = worker hours on concrete jobs and repointing in the peak month divided by utilization
```

Write how many worker hours you can staff each day and how many days you work each week. Add up the monthly worker hours your jobs need (jobs a month times worker hours per job, page 7) and divide by utilization (page 10). If the plan needs more paid hours than you can staff, the plan is wrong, whatever the contracts say. The pour-day check is manual, because a pour needs several people on one day and this test counts hours across the month. Weather enters only through the season list, and ready-mix has no unit in the engine, so yards live in the materials dollars. Count only the owner's hours on the tools, not the selling and estimating hours.

PAGE 7

Job pricing, deposits and collection

Price comes from the estimate, while cash arrives on the client's payment schedule. Rank each job type by contribution per worker hour, then test every pour against its quote.

```
Labor = on-site worker hours multiplied by the page 10 cost of a billable hour (haul time is inside it)
Contribution = price minus labor, materials, then fuel and fees from page 8; contribution for each
worker hour equals contribution divided by worker hours
Close rate = signed contracts divided by estimates delivered; estimates to deliver = contracts needed
divided by the close rate
```

WORKED EXAMPLE: THREE FLATWORK JOBS AT TRUE COST (ILLUSTRATIVE)

JOB TYPE	MONTHLY JOBS	PRICE	SITE HRS	LABOR	MATERIALS, SUBS	FUEL, FEES	CONTRIBUTION	PER SITE HR	CLOSE RATE
Driveway	2.4	$7,360	40	$1,882	$2,540	$294	$2,644	$66.10	38%
Patio or walkway	3.6	$3,900	22	$1,035	$1,300	$156	$1,409	$64.05	42%
Garage or shed slab	1	$7,100	40	$1,882	$2,800	$284	$2,134	$53.35	40%

Labor is costed at the true cost of $47.04 per billable hour from page 10; fees and fuel running at 4 percent of the price (page 8, lines 15 and 16); ready-mix, steel and subs as quoted. Pricing charges every worker hour; page 8 carries the two paid workers in line 3 and only the hours beyond them in line 14. Measured per worker hour, the driveway earns the most ($66.10) and the garage or shed slab the least ($53.35). Close rates are assumed, illustrative figures; replace them with your own quote log. Worker hours per job are planning figures from published estimating guides; replace them with your own time log before you price from them (the repointing line too). The jobs are a 640 sq ft driveway at 4 in (8.5 yd), a 320 sq ft patio or walkway (4.3 yd) and a 576 sq ft garage or shed slab at 5 in with a thickened edge (10.3 yd). Repointing, about 100 sq ft: 7 a month, 12 worker hours each, in the capacity check and line 14. Page 12 takes its shares from these rows (concrete contracts: 7 contracts a month at a blended $5,543).

YOUR JOB TYPES

JOB TYPE	MONTHLY JOBS	PRICE	SITE HRS	LABOR	MATERIALS, SUBS	FUEL, FEES	CONTRIBUTION	PER SITE HR	CLOSE RATE

HOW THE THREE PAYMENTS ARRIVE: THE COLLECTION PATTERN

WORK	PAYMENT	SHARE OF THE JOB PRICE	LANDS
Concrete contracts	Deposit at signing	25%	in that month
Concrete contracts	Payment at the pour	50%	in that month
Concrete contracts	Final payment at completion and walkthrough	25%	in that month
Repointing, about 100 sq ft	Paid at job end	100%	in that month

Each $100 billed in a month converts to cash this way: $100 in that month. Full-run sales weight the two schedules (concrete contracts 80 percent, repointing, about 100 sq ft 20 percent) combined here only; page 11 treats each line on its own. Every payment lands in the billing month, so the three rows have no timing effect and the page 13 two-month lag is the only collection test. A deposit counts as cash in the month it lands.

JOB OVERRUN CHECK

Hours creep while the price stays fixed: rain days, a short crew, a missed finish window, a re-pour. Line up the hours logged against the estimate at the pour and again at close, then re-estimate what remains.

```
Overrun hours = worker hours logged minus hours quoted; overrun cost = those hours at the true cost per
billable hour. Find the reason first; sign a priced change before any added scope is built.
```

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 and yard rent	
2. Liability, property and vehicle insurance	
3. Lead finisher or mason and one laborer (the minimum crew) and any guaranteed minimum worker hours, with payroll taxes and workers' compensation	
4. Owner's market wage (sales, estimating, supervision; hours on the tools go in line 14)	
5. Loan interest (truck, dump trailer and equipment loan)	
6. Base utilities, phones and internet	
7. Marketing, website and lead services	
8. Estimating, scheduling and accounting software	
9. Accounting, bookkeeping and bank fees	
10. Tool and form repairs and replacement	
11. Truck and trailer fuel allowance, registration and fixed vehicle costs	
12. Recurring training, memberships and other fixed costs	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Ready-mix, steel, base, block and subcontractors, as quoted on each job	
14. Hourly worker labor above the minimum crew, with payroll taxes and workers' compensation	
15. Payment and financing fees	
16. Fuel, haul-off fees and small consumables	
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 jobs = (fixed costs, principal and other recurring cash out minus repointing contribution)
divided by one contract's contribution at the page 8 ratio; repointing runs at the main line's share
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 jobs (use cash break-even)	one figure per month		
Shop rent and yard share and debt service coverage at full-run sales		ratios, monthly only	

Weekly = monthly times 12, divided by 52; per working day = weekly divided by days open per week. Shop rent and yard share = line 1 divided by net sales.

PAGE 9

Estimates, contract rate and cancellations

A builder, a homeowner from an online lead and a past client buy in different ways. Count estimates by lead source, and watch what each source wins and how often a referral follows.

```
Proposal rate = proposals delivered divided by visits made; signing rate = signed contracts divided by proposals delivered
Visits to make = new jobs you need divided by (proposal rate times signing rate)
Cancellation rate each month = jobs cancelled after signing in the month divided by the signed jobs on the books at the start of the month
```

WORKED EXAMPLE: THE MOST RECENT QUARTER OF ESTIMATES, SORTED BY SOURCE OF THE LEAD (ILLUSTRATIVE)

SOURCE OF THE LEAD	VISITS	PROPOSALS	SIGNED	PROPOSAL RATE	SIGNING RATE	DAYS FROM VISIT TO PROPOSAL	THIS SOURCE ALONE, VISITS FOR 21 WINS
Repeat clients and referrals	30	20	10	67%	50%	5 days	63
Online leads and paid lead services	40	24	7	60%	29%	10 days	120
Builders and landscapers	12	8	4	67%	50%	4 days	63

These counts are invented to show the arithmetic, and none explains why one source signs more than another. At this size they point a direction without setting a rate, so keep counting. Together these estimates win 21 jobs a quarter, the 21 concrete contracts a quarter that the plan needs (7 a month). One cancellation a quarter leaves about 20, so referrals and repeat clients who skip an estimate must supply the last one. Repointing arrives by walk-in and phone, outside this pipeline. Start dates on signed contracts, not the estimate count, shape the page 12 ramp, which reaches full run in month 8. In this example, losing 1 of 21 signed jobs over a quarter, those cancelled after signing, comes to roughly 1.6 percent a month lost, treating the 21 signed jobs this quarter as the book at the start, and before any new wins, so estimating must make up that loss before it adds growth.

YOUR ESTIMATES, BY LEAD SOURCE

SOURCE OF THE LEAD	VISITS	PROPOSALS	SIGNED	PROPOSAL RATE	SIGNING RATE	DAYS FROM VISIT TO PROPOSAL	VISITS TO MAKE

SIGNED JOBS AND CANCELLATIONS

ACCOUNT	POUR DATE	CHANGE ORDERS SIGNED	POURED OR CANCELLED	WHY IT WAS CANCELLED, IN THE CLIENT'S WORDS

PAGE 10

Worker utilization and true labor cost

What a worker earns per hour is lower than what an hour on a job costs you. Drive time, supply runs, weather stand-down, form cleaning and re-dos are paid and bill nothing, so the billable hours carry them. The example uses one blended wage for finishers, laborers and masons.

```
Utilization = hours worked on jobs divided by hours paid
Loaded hourly cost = wage multiplied by (1 + the payroll tax rate, the workers' compensation rate, the benefits share and the paid-leave share)
True cost of a billable hour = paid hours multiplied by the loaded cost, then divided by hours worked on jobs
```

WORKED EXAMPLE: A TWO-WORKER CREW OVER ONE WEEK (ILLUSTRATIVE)

HOURS	HOURS LOGGED	PERCENT OF PAID HOURS
Paid hours	80	100%
Time billed on jobs	60	75%
Drive and supply runs	10	12.5%
Re-dos and callbacks	4	5.0%
Weather stand-down, form cleaning, yard time	6	7.5%

At a $28.00 wage plus 26 percent for payroll taxes and benefits, the loaded cost comes to $35.28 an hour; at 75 percent utilization every hour worked on a job really costs $47.04. Price every estimate from that figure and never from the wage or the loaded cost.

YOUR WORKERS, WEEK BY WEEK

WORKER OR LEAD	PAID HOURS	HOURS ON JOBS	DRIVE	REWORK	UTILIZATION	TRUE HOURLY COST BILLED

WHAT A LEAD FINISHER TAKES WITH HIM

The finisher who leaves takes the pour plans, the finish timing and the client history in his head. Record the layout, the mix order, the finish schedule and what the client prefers for every job, so a replacement can pick up from a single sheet.

Twelve-month cash forecast

Payroll leaves before the final payment lands. 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 payment lands, net of sales tax												
Memo, not cash: billed this month (page 6)												
In: owner money and loans received												
Out: ready-mix, subs, fees and fuel (lines 13, 15, 16)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: shop and yard 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: 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 on site 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. The crew, the ready-mix plant and suppliers are paid as the work runs. 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 the first winter costs

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

Worked example: a hypothetical concrete and masonry company

These figures are one invented firm's arithmetic, not benchmarks. Each job bills in the month of its pour, and the two paid workers occupy line 3 from the start. Cash floor $26,434. Concrete clients pay in the billing month (25 percent at signing, 50 at the pour and 25 at completion, page 7). Repointing pays on completion. Costs leave with the work, the owner takes the wage in cash and no new borrowing occurs.

Page 5, budget	The startup budget totals $212,500, covered by a $70,000 loan at 10.5 percent interest over 5 years and $142,500 of owner money, including a $91,400 reserve sized to absorb ramp losses and the first winter, plus the floor and the buffer. Reserve sizing, page 5: floor $26,434, plus one month of buffer, $26,434, plus $38,456 (the cash trough of the first pass, the one that opens at zero), rounded up to $91,400.
Page 8, costs	Fixed costs $25,498 a month, which includes $1,700 for shop and yard and $568 of loan interest; principal $936 a month (both year 1 averages); variable share 42.8 percent, leaving a contribution margin ratio of 0.572. Lines 13 to 16 come to 35, 3.8, 1.5, and 2.5 percent of net sales. Fixed costs on lines 1 to 12 come to $1,700, $900, $12,230, $5,800, $568, $450, $1,500, $300, $550, $500, $650 and $350 each month.
Page 8, break-even	Operating break-even sits near $44,577 a month. Cash break-even (fixed $25,498 plus principal $936, divided by 0.572) is about $46,213 a month: 6.6 jobs a month from concrete contracts once repointing adds its share, so 7, against the 7 that the plan needs.
Page 6, sales	Concrete contracts: 7 jobs a month at $5,543.43. Repointing, about 100 sq ft: seven jobs a month at $1,400 each. A month at full run brings about $48,604; concrete contracts climb through 40, 55, 65, 75, 85, 90 and 95 percent through months 1 to 7, after which 100 percent holds; season 92, 98, 104, 112, 113, 112, 110, 108, 100, 90, 78, 83 percent over the twelve months, applied to both lines.
Page 19, expected case	Month 1 opens with sales of $17,886; month 1 ends at $75,197, month 12 at $52,944. Low: month 12, closing $52,944, $26,510 above the floor.
Page 19, slow start	At only 70 percent of expected across every line, month 1 sales $12,520; month 1 ends at $72,128, month 12 at minus $30,682. Cash drops under the floor in month 5 (closing $25,076) and below zero in month 9 (closing minus $227), so the cash lasts 4 months.
Page 8, coverage	Taking full-run sales of $48,604, planning coverage (before income tax and equipment replacement) is 1.91 against the 1.25 the example lender asks for; at the month-12 run rate it is 1.91, and Test 3 checks both. Shop rent and yard share is about 3.5 percent of net sales.

PAGE 4 RESULT FOR THIS EXAMPLE: AMBER

Gate 0 is counted met for the example. Test 1 passes: the month-12 run rate, about $48,604 a month, above the $46,213 break-even; the floor also holds through a second year at that rate (lowest close $52,087, month 1 of year 2). (Aside, outside the score: monthly sales first reach the cash break-even in month 5.) Test 2 fails: in the slow start, closing cash slips under the floor in month 5; about $57,200 of extra reserve would have passed it. Test 3 passes on the planning formula; ask the lender how it defines coverage. Test 4 passes: in the busiest full-run month (month 5, with season 113 percent) the jobs on page 7 call for about 338 worker hours on site, which means about 450 paid hours once utilization stands at 75 percent (page 10), roughly 2.6 full-time workers. The example can staff 520 paid hours (two paid workers plus the owner, all on the tools, each working 8 hours a day for 5 days each week; the two paid workers in line 3 provide 347), so capacity holds, but only if the owner puts about 104 hours on the tools in the peak month (60 percent of a full-time month) on top of the selling and estimating in line 4; subtract your own selling hours from the 520 before you rely on this test. The 7 planned contracts a month meet the break-even count of 7. Test 5 fails for lack of evidence. Test 6 passes: at full run, the year leaves about $16,410 after principal, but cash flow turns negative in months 1, 10, 11 and 12, and the largest running-cash fall is $10,377 (from its month 9 peak to its trough in the first month of year 2), which the page 5 buffer covers. Expect the steady-state year to differ from the opening year; on page 19, year one loses about $38,456 in cash while ramp losses and startup bills arrive first. Break-even takes nearly every contract, and the first year's lowest cash comes in February, at the end of winter.

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
Ten percent less contract and repointing volume (lines 13 to 16 fall)	minus $2,780	Expected case below the floor in month 12; full-run coverage falls to 0.06; the month-12 run rate falls below cash break-even; would fail Tests 1, 3 and 6
Concrete contracts: average price 5 percent higher, same volume (only payment fees rise)	plus $1,911	Break-even jobs fall from 6.6 to 6.0 a month, still 7 whole contracts; the blended ratio rises from 0.572 to 0.588 at the higher sales (sales-linked fees, line 15, take 1.5 percent of each added dollar)
Fixed costs $1,000 lower	plus $1,000	Cash break-even falls to about $44,465
Lose the driveway line ($17,664 a month billed, a flat full-run loss), from month 6 onward	minus $10,104	Expected case below the floor in month 9 (closing $22,049), below zero in month 11; slow start deadline unchanged (month 5); full-run coverage falls below zero; the month-12 run rate falls below cash break-even; would fail Tests 1, 3 and 6
Every payment lands two months after billing (crew and bills still paid on time)	no change	Expected case below the floor in month 2 (closing $19,664), below zero in month 3; slow start below the floor in month 2 (closing $25,324); would fail Test 1
The final 25 percent of every driveway contract is never paid for 2 months of billing from month 6 ($4,416 a month)	no change	Expected case still clears the floor; slow start deadline unchanged (month 5); $8,832 never collected
Jobs run 15 percent over quoted worker hours (line 14 rises from 3.8 to 8.1 percent; about 5.5 percent more on contract prices holds contribution)	minus $2,109	Cash break-even rises to about $50,008; expected case still clears the floor; slow start deadline unchanged (month 5); full-run coverage falls to 0.51; the month-12 run rate falls below cash break-even; would fail Tests 1, 3 and 6
Setup overrun of $10,000 beyond the contingency, paid from the cash reserve	no change	Expected case still clears the floor; slow start below the floor in month 4 (closing $22,818)
Opening 3 months late (shop and yard, insurance, loan interest and principal, $4,104 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 $32,309 in month 13 from the planned opening, $20,635 lower than on time; slow start below the floor in month 7 from the planned opening (month 5 on time)
Slow start with signed concrete contracts held at 100 percent (counts only for enforceable, evidenced contracts)	no change	Slow start stays above the floor (below it in month 5 without them); its low rises to $36,082 from minus $30,682; extra reserve to pass Test 2 $0, against $57,200 without them

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

Site checklists, weekly review, six questions

Use these lists for operations only; a safety program is separate. Add the site-safety steps your jobs call for, and confirm them with a qualified professional.

START OF JOB

- [ ] Set no forms before you hold a signed agreement, the deposit and the agreed payment schedule.
- [ ] Agree the layout, thickness and base with the client, and photograph slopes, edges and grades.
- [ ] Put the ready-mix order, minimum load, delivery window and any pump or haul-off in writing.
- [ ] Check the weather call and agree a rain date with the client before the pour.
- [ ] Set the pour-day crew and the finish window, and name who logs worker hours against the quote.
- [ ] Note how the client wants updates, and at what time each day.

JOB CLOSE AND FINAL PAYMENT

- [ ] Check worker hours logged against the quote when forming, pouring and closing the job.
- [ ] Write down every scope change and note whether a priced, signed change order preceded the work.
- [ ] Log each rain delay, short load and re-do along with the cause and the hours lost.
- [ ] Cure and protect the slab as planned, then agree a written final payment date at the walkthrough.
- [ ] Return rented equipment, match ready-mix tickets to the quote and finish the job cost sheet.
- [ ] Write down what this job taught you while it is fresh, for use in the next estimate.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Billing and collections, by job and payment step				
Worker hours against estimate, job by job				
Paid stand-by hours and re-do hours				
Change orders written and signed ahead of the work				
Visits, proposals and signed contracts, by lead source				
Final payments falling due in the coming month				
Owner time spent on tool work				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Which pour-day calls, supplier questions and client decisions stop until the owner answers, and how long does the crew stand at the yard before the owner arrives?
2. **Reactive operations.** Count the client messages in one week that complain about delays, rain-outs or work that differs from the agreement, plus the re-dos the crew poured unpaid.
3. **Growth without structure.** Roughly how often each week does a lead finisher phone about scope during a pour, and how much overtime traces back to ready-mix timing and poor sequencing?
4. **Talent and retention.** Count the active jobs that depend on one finisher who alone knows the layout, the client and the supplier timing.
5. **Revenue plateau.** How long does a client wait between the site visit and the proposal, and what portion of finished jobs leads to a referral or repeat work?
6. **Strategic confusion.** Does one type of job take widely different worker hours from crew to crew, and does the work you pour match the work you sold?

Hypotheses from AI-assisted World Consulting Group desk research, described on page 2. Check each one against a record: client messages, worker hours compared with the estimate, the estimate log or the file of signed change orders.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and log worker hours on every job. Log the hours the owner spends on the tools.
Week 2	Fill the page 7 job table at true worker cost and mark any job type priced below its labor, materials, fees and fuel.
Week 3	Set up the pipeline table on page 9 by lead source and record days from site visit to proposal.
Week 4	Enter actual closing cash on page 11 and recalculate runway. Write the decisions a lead finisher may make without calling you.
After month 1	Run the overrun check on every closed job and measure worker utilization on page 10.

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 Concrete 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 job estimating calculator from worker hours and materials to a price at a target margin, a payment schedule and receivables tracker, editable estimate, change-order and pour-day trackers, job checklists and hiring checklists. Release status is on the kit page.

SOURCES

Public sources. Concrete Network, Concrete prices (updated 14 July 2026): price per square foot by job type, $5 to $21 for a driveway and $5 to $18 for a patio, and delivered ready-mix at $160 to $195 a yard. 1stestimator, Concrete slab cost (updated 1 October 2026): labor share, crew size and hours for a slab, and $7 to $13 a square foot for a garage slab. Housecall Pro, Concrete price guide (posted 19 June 2026): $6 to $15 a square foot for a driveway, $4 to $30 for a patio and $6 to $12 for a garage slab. LatestCost, tuckpointing and repointing costs (6 October 2026): 50 to 100 square feet a day for a mason on simple work, the production range behind the repointing hours. The worker hours per job are planning figures built from these pages and other published estimating guides; none of them names its data, so replace the hours with your own time log.

World Consulting Group material. Origin of the questions: AI-assisted World Consulting Group desk research on residential concrete and masonry contractors, 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. Residential concrete and masonry contracting owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, site-safety 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 jobs, schedules and crew 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 client contracts, client names or addresses, site access details, supplier and sub agreements, employee records 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 residential concrete and masonry company. I have attached the Concrete Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my jobs and crew, 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 job price, worker wage, materials cost, close rate, 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 for a sales line = units times average price (every line here is counted per month). Each month's expected sales = full-run contract and repointing sales times ramp times season; a confirmed booking for a line replaces its ramped figure that month, never both; before opening, count expected bookings by month, each marked MY ESTIMATE until confirmed.
- 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 tools go in line 14 as finisher time (line 3 is the paid crew). 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 jobs = (fixed costs, principal and other recurring cash out minus repointing contribution) divided by one contract's contribution at the page 8 ratio; repointing runs at the main line's share. If the other lines already cover fixed costs and principal, report 0 and say so; never report a negative break-even count. Paid worker hours available per month = every worker you can staff, the owner on the tools included, multiplied by hours a day (add each person's hours if they differ), days worked a week and 52, divided by 12; paid hours needed = worker hours on concrete jobs and repointing in the peak month divided by utilization.
- Shop rent and yard 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 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 on site 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. Enter the deposit, the pour-day payment and the final payment in the month each lands; payroll, ready-mix, subs and materials in the month worked. Count a pre-start deposit as cash in the month it lands. In the slow-start case, every month's sales, repointing included, 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 on site), 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, site safety, 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, home addresses, 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. Services, client segments and lead sources, service area, the workers I can staff each day and the paid hours each works a day, days worked per week, and days open per week.
b. Sales build: for concrete contracts (jobs), the full-run job count a month by job type, each job's price and worker hours, and each contract's start month; for repointing (jobs), the jobs booked for each month 1 to 12, the average price and the worker hours each takes, so repointing hours count against the same worker hours as the contracts; or, without start months, a ramp percentage of full-run contract revenue for every month from 1 to 12, never applied to counts that already reflect starts (ask me to confirm any month I leave out); a seasonal percentage for each month if my work is seasonal; 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). 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 job type: jobs a month at full run, price, worker hours on site (drive and setup are in the cost per billable hour, not the hours), materials and subcontract cost, and quotes given and won last quarter; my payment schedule for each sales line (deposit share and when it is collected, progress payments and when, the final payment and how many days after completion it is paid); and the jobs I need a month.
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (dealer quote, supplier quote, insurer quote or calculation) for each line on page 5, from the truck and forms to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including any guaranteed minimum crew, 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 tools go in line 14 as finisher time (line 3 is the paid crew).
f. Variable cost shares of net sales for lines 13 to 16: line 13, ready-mix, steel, base, block and subcontractors, as quoted on each job; line 14, hourly worker labor above the minimum crew, with payroll taxes and workers' compensation; line 15, payment and financing fees; line 16, fuel, haul-off fees and small consumables; and any sales line whose own shares differ, given for that line.
g. For each lead source: visits, proposals and wins last quarter, and days from visit to proposal; signed jobs on the books at each month's start and each month's cancellations; the number of new jobs I need.
h. For one typical week: paid, on-site billable, drive, rework, and waiting, loading or admin hours per crew; base wage and 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 each client pays me (the deposit share and when, the pour-day payment and when, the final payment and how many days after the walkthrough it lands, or by card on completion), deposits I collect or pay and when, and when payroll, ready-mix, subs and my 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, truck, trailer and equipment replacement and materials stock build-up.
m. Cash on hand on the first working day 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 concrete company, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by contract line, repointing 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 jobs (use cash break-even); shop rent and yard 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 (the floor minus the lowest closing cash of the slow start, rounded up to the next $100); and the Test 6 cushion, with whether the page 5 buffer covers it (add any excess to the reserve). Add a sales tax memo for each month: collected, remitted, and owed at month end (last month's owed + collected minus remitted), kept out of closing cash.
6. Job economics for each job type at true worker cost, ranked by contribution per worker hour, flagging any job type priced below its labor, materials, fees and fuel; quotes needed a month; and the collection pattern the cash forecast uses.
7. Pipeline by segment with visits needed and monthly churn.
8. Crew utilization and cost per billable hour, 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 contract date or payment schedule 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 contract dates, payment schedules and worker hours, 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 $26,434.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**91,400**	**75,197**	**63,748**	**56,108**	**53,027**	**53,296**	**54,886**	**57,505**	**61,096**	**62,464**	**61,051**	**56,302**
In: sales receipts	17,886	26,198	32,856	40,827	46,684	48,993	50,791	52,492	48,604	43,744	37,911	40,341
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: ready-mix, subs, fees and fuel (lines 13, 15, 16)	6,976	10,217	12,814	15,923	18,207	19,107	19,809	20,472	18,956	17,060	14,785	15,733
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	18,709	19,026	19,278	19,581	19,804	19,892	19,959	20,025	19,876	19,693	19,471	19,562
Out: shop and yard rent (line 1)	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
Out: other costs, with loan interest (lines 2, 5 to 12)	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768	5,768
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	936	936	936	936	936	936	936	936	936	936	936	936
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(16,203)**	**(11,449)**	**(7,640)**	**(3,081)**	**269**	**1,590**	**2,619**	**3,591**	**1,368**	**(1,413)**	**(4,749)**	**(3,358)**
Closing cash, expected	**75,197**	**63,748**	**56,108**	**53,027**	**53,296**	**54,886**	**57,505**	**61,096**	**62,464**	**61,051**	**56,302**	**52,944**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**91,400**	**72,128**	**56,183**	**42,905**	**32,818**	**25,076**	**18,259**	**12,162**	**6,746**	**(227)**	**(9,146)**	**(20,400)**
Sales receipts, slow start	12,520	18,338	22,999	28,579	32,679	34,295	35,554	36,745	34,023	30,621	26,538	28,239
Out: variable costs, slow start (lines 13 to 16)	5,358	7,849	9,843	12,232	13,987	14,678	15,217	15,727	14,562	13,106	11,358	12,087
Out: fixed costs (lines 1 to 12), principal, bills, less funding	26,434	26,434	26,434	26,434	26,434	26,434	26,434	26,434	26,434	26,434	26,434	26,434
Net cash flow, slow start	**(19,272)**	**(15,945)**	**(13,278)**	**(10,087)**	**(7,742)**	**(6,817)**	**(6,097)**	**(5,416)**	**(6,973)**	**(8,919)**	**(11,254)**	**(10,282)**
Closing cash, slow start	**72,128**	**56,183**	**42,905**	**32,818**	**25,076**	**18,259**	**12,162**	**6,746**	**(227)**	**(9,146)**	**(20,400)**	**(30,682)**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**(857)**	**811**	**2,480**	**4,704**	**4,982**	**4,704**	**4,148**	**3,592**	**1,367**	**(1,413)**	**(4,749)**	**(3,359)**

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. 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 $48,604 a month, against month 12's own $40,341): closing cash runs $52,087 in month 1 and $69,354 in month 12, lowest $52,087 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. Slow-start month 1 closes below the expected case because every receipt falls to 70 percent while the two paid workers, the fixed costs and the principal are still paid in full.