Courier and Last-Mile Business Plan and Operations Starter Kit

A working kit for small courier and last-mile delivery companies. It builds completed legs month by month by van type and payer, prices a leg from broker, business-account and counter pay down to the cash each sends, costs the van-day, and scores the plan on six pass-or-fail tests.

COURIER AND LAST-MILE DELIVERY COMPANIES
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19 PAGES · PRINT IT, WRITE ON IT, KEEP IT
LATEST VERSION: BUSINESSCONSULTANT.SERVICES/KITS/COURIER-AND-LAST-MILE/
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PAGE 2

Start here

A small courier company pays every driver's shift, every van's insurance and the loan from the first month, while run offers build, and the broker settles on its own terms. This kit writes those numbers down and tests them before a lender asks.

WHAT IS INSIDE

3	Business plan, part one: shippers and payers, vans and service area, where runs come from, rates
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15	Your first 30 days, vehicle and depot questions, sources and what the full kit adds
16-18	An AI prompt that turns this kit into your own plan
19	The worked example's twelve-month cash forecast, filled in

HOW TO USE IT

1. Build legs on page 6 from page 7, 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. Rates, payer terms, the fleet and the run build move before the first delivery, and every worksheet expects your own figures.
3. After opening, use the page 14 checklists at each day's close and review the numbers weekly. Post completed legs by van type to page 7 at month end and check page 10 before adding a van.

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 courier and last-mile delivery company 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, billing and payer contract or financial advice. Vehicle, driver, insurance, billing and shipper-record requirements vary by location and payer; the kit states no rule. Have a compliance and registration review with a qualified professional. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

Payroll, cover and debt service fall due in month one, whatever the run count. Say here how the company meets them, in short answers; the full sections belong on their own sheets.

1. Executive summary (write it last)

Lay out what the company does, the ground it covers and the custom it serves, then the money you need and what each part buys, vans through to the first payroll. Close with the month the page 6 forecast first clears cash break-even (page 8) and how page 4 scores.

2. Shippers, the payers, and rates

State the freight you carry, letters and parcels up to pallets, and the work you will turn down. Name the brokers and business accounts you will serve, the kinds of shippers behind them (no names), and what each pays a leg.

3. Positioning and the fleet

Fix the ground you cover and the accounts that send work. Count vans by type, drivers, hours run, and legs a van can finish in a day.

4. Rate a leg, and what comes back

One row a payer: the rate a leg, the rate a loaded mile where there is one, what it holds back or writes off, and the day the money lands. A number copied off a rival's flyer, with no terms behind it, is merely a guess.

PAYER TYPE	RATE PER LEG	LOADED-MILE RATE	DAYS UNTIL CASH

> *Owner question: about 1,190 legs have to finish every month; where will they come from, and how many months of funding do I have while business-account and counter work builds?*
>
> Write down each source of work - every broker or dispatcher, every business account, the counter trade - with the runs a month you expect at months three, six and twelve, then check page 7 against those numbers. Here that work carries little of its full share until month 12.

PAGE 4

Business plan, part two

5. Operations

Describe a day from the first pickup to the last drop-off: who confirms tomorrow's runs, how a cancelled or refused run is recorded, who submits each run for payment the same day, and what happens when a van is down.

6. Team

List each role and shift with pay and a market wage for your own hours. Name the person whose absence would stop dispatch or billing.

7. Marketing and sales

Explain where business-account and counter runs come from and what each source costs. Check each month that completed legs match page 7.

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. Van and insurance quotes, loan terms and every registration and record you rely on are in writing, reviewed by a qualified professional where needed.	
1. In the expected case, sales reach cash break-even at the month-12 run rate (page 8) and closing cash, payer 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 busiest block at full run fits the vans on duty (page 7), and the plan reaches break-even legs (page 8).	
5. A broker account application in process and written business-account terms or letters of intent back the opening months.	
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 buy a van or take the loan (a broker account and agreements reviewed by a qualified professional may go ahead). **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 dealer or insurer quote, or a documented calculation. Vans for cohorts that open later are paid from the opening cash in the month before they open (page 11), so the reserve carries them. Sources and uses: the $160,000 loan funds the startup budget before the reserve ($135,397) and $24,603 of the reserve; owner cash of $133,897 funds the rest of the reserve. Leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
VEHICLES AND EQUIPMENT				
Cohort 1 vans: two used cargo vans and one used city van				
Equipment for all five vans: shelving, load bars, straps, a hand truck, scanner mounts and cameras				
SET-UP AND PRE-LAUNCH MONTHS				
Company filing and vehicle paperwork				
Insurance, cohort 1, three months				
Office and software, three months				
Dispatcher, one month with payroll costs				
Loan payments, three months				
HIRING, TRAINING AND LAUNCH				
Hiring, record checks and onboarding				
Driver training wages				
Launch marketing to business accounts				
Professional review of contracts, policies and terms				
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 Test 6 passes but its cushion (page 4) is larger than that buffer, add the difference. If van costs run over, the contingency pays first and the reserve second; then rerun page 11.

PAGE 6

Sales forecast builder

Every other number depends on completed legs, so build them from vans and legs a van-day, not from the loan you need to cover. Count legs first, month by month from page 7; each payer line follows the legs.

Monthly sales for a line = units times average collected a leg times days open in the month (or times 1 for units counted per month). A recovered denial is money: enter the dollars recovered as the units and 1 as the price.
Days open in a month: page 7's operating days, weekdays plus each Saturday at its share of a weekday ((254 + 51 x 0.275) / 12 = 22.3 days)

SALES LINE	UNIT	UNITS PER DAY OR MONTH	AVERAGE COLLECTED A LEG	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Cargo van broker legs	legs				
City van broker legs	legs				
City van business-account legs	legs				
City van counter legs	legs				
Cargo van business-account legs	legs				
Cargo van counter legs	legs				
Recovered denials, cargo van broker	dollars				
Recovered denials, city van broker	dollars				

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 = completed legs by van type and payer on page 7 times collected a leg on page 9, plus any denial you recover in the month it arrives; leave the Ramp and Season rows at 100 percent, as page 7 carries the run build.

CAPACITY CHECK

Minutes a leg = loading + loaded + empty minutes; legs a day when full = productive minutes a shift / minutes a leg; busiest block legs = legs a van-day x the block's share; block capacity = block minutes / minutes a leg

Take a van of each type at full run and set its legs a day and its busiest block against capacity (page 7). If the morning block needs more legs than a single-load van can complete, freight waits or runs go to someone else.

PAGE 7

Legs: finished pickup-to-drop runs, month by month

One leg is one pickup and one drop: freight taken from an address and handed over at another. A run that is booked is not a leg until it finishes; it can be cancelled, refused, denied or left unpaid. Fill this page from your own finished-leg and collection figures, backed by your records or a payer's written terms. A young company also starts at few legs a van-day and climbs.

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Monthly legs = vans x legs a van-day x each cohort's ramp share x days. Split business-account and
counter legs off that total by their full share and their own ramp; the broker carries the remainder
```

	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
City van legs	134	178	381	432	466	489	504	514	521	526	529	531
Cargo van legs	223	297	346	379	401	561	596	620	636	647	654	659
Business-account and counter ramp, % of full direct share	0	22	39	53	63	71	78	83	86	89	92	94
Vans in service	3	3	4	4	4	5	5	5	5	5	5	5

Operating days: 22.3 weekday-equivalent days a month, being 254 weekdays plus 51 Saturdays at 0.275 of a weekday over 12 = 22.3, so a Saturday weighs 27.5 percent. The first cohort opens in month 1 with one city van and two cargo vans; a second city van joins in month 3 and a third cargo van in month 6. Legs a van-day open at 50 percent of the full run for that first cohort and 65 percent for later ones, then climb with a 2.5-month time constant. Work for business accounts and the counter starts after opening and reaches about 94 percent of its full share by the twelfth month; until then the broker takes the balance. Both the ramp speeds and the minutes a leg are the operator's judgment, the minutes for one pickup and one drop. Full run: 1,204.20 legs a month; the mix at full run, city van 85 / 10 / 5 percent split broker, business account and counter; cargo van 75 / 17 / 8 percent broker, business account and counter.

VEHICLE, ONE LOAD	MINUTES A TRIP	LEGS A DAY AT CAPACITY	SHARE OF DAY USED	BUSIEST BLOCK LEGS	BLOCK CAPACITY (TRIPS)	SHARE OF BLOCK USED
City van	22	18.41	65%	4.80	10.91	44%
Cargo van	24	16.88	59%	4.50	10.00	45%

Capacity inputs: paid minutes a shift 405 (450 less a 30-minute break and 15 minutes of inspection); the peak block runs 240 minutes and takes 40 percent of city van legs, and 45 percent of cargo van legs. For a given cohort, the share of full-run legs per vehicle-day obeys 1 - (1 - its starting share) * exp(-(months open) / 2.5), where the opening month counts as month 0.

MONTH	VEHICLES IN SERVICE	RUNS COMPLETED	BROKER SHARE

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. Coverage at the month-12 run rate takes that rate's sales and its own contribution mix. At full run (year-1 average): line 2 $1,558 ($1,387); line 3 $22,552 ($17,989); line 6 $225 ($199); line 7 $800 ($800); line 8 $300 ($265); lines 1 to 12 sum to $34,121 at full run.

FIXED COSTS PER MONTH	PER MONTH
1. Office, parking yard and phones	
2. Insurance: auto a van in service, plus liability	
3. Drivers and dispatcher with payroll costs (the minimum staff)	
4. Owner's market wage	
5. Loan interest (startup loan)	
6. Dispatch and route software, $45 a van	
7. Marketing to business accounts	
8. Washing and interior cleaning, $60 a van	
9. Accounting and filing renewals	
10. Driver record checks and training renewals	
11. Bank fees (inside line 9 in this example)	
12. Professional dues (none in this example)	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Fuel and vehicle upkeep, each line at its own share	
14. Hourly help above the minimum staff (none here)	
15. Card processing, 2.9 percent of counter pay only	
16. Unplanned costs (none here)	
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 cargo van broker legs = (fixed costs with line 4, principal and other recurring cash out,
minus the other lines' full-run contribution) / (one such leg's contribution: the banked figure on page
9 less its fuel and upkeep on page 10); 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
Operating break-even sales			
Cash break-even sales			
Break-even cargo van broker legs, others at full run (cash basis)	one figure per month		
Office share and debt service coverage at full-run sales		ratios, monthly only	

Weekly = monthly times 12, divided by 52; per day = monthly divided by page 7's 22.3 days. Office share = line 1 divided by net sales.

PAGE 9

What one leg brings in, payer by payer

A run is paid three ways: the broker owes a base plus a per-mile rate, holds part of it back and settles in the month of the run; a business account owes a single flat charge each month; counter trade settles on the spot. Enter how each of yours pays.

Broker cash = billed less first-pass denials. Counter cash = price less bad debt. Business-account legs arrive whole. A denial you recover counts in the month the money lands, not in receivables.

CARGO VAN, BROKER

PAYER TYPE	SHARE OF RUNS	RATE PER LEG USED	BILLED PER LEG	OFF THE BILL	SHARE OF THE BILL	HELD BACK FIRST PASS	WRITTEN OFF	BANKED A LEG	BACK LATER	% BY MONTH: WHO PAYS; COUNTER CUSTOMER
Broker	100%	$37.70	$37.70	$0.00	100%	$3.02	$0.00	$34.68	$0.00	100/0/0

Collected per leg: $34.68; on your timing the line banks 100.0% in month 0 (month 0 is the month the leg ran; a wait to bill sits inside the split you set); a recovery counts only when the money lands.

CITY VAN, BROKER

PAYER TYPE	SHARE OF RUNS	RATE PER LEG USED	BILLED PER LEG	OFF THE BILL	SHARE OF THE BILL	HELD BACK FIRST PASS	WRITTEN OFF	BANKED A LEG	BACK LATER	% BY MONTH: WHO PAYS; COUNTER CUSTOMER
Broker	100%	$28.90	$28.90	$0.00	100%	$2.31	$0.00	$26.59	$0.00	100/0/0

Collected per leg: $26.59; on your timing the line banks 100.0% in month 0 (month 0 is the month the leg ran; a wait to bill sits inside the split you set); a recovery counts only when the money lands.

($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
All payer lines: billed and collectible, recoveries left out	11.3	15.4	23.1	26.0	28.0	35.0	37.0	38.4	39.3	40.0	40.5	40.8
Banked, recoveries left out	11.3	15.4	23.1	26.0	28.0	35.0	37.0	38.4	39.3	40.0	40.5	40.8
Still owed at each month end	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Still owed at the close of month 12: about $0 billed and not yet in the bank. A recovered denial is never part of that balance until it arrives.

The cost of waiting: every payer already settles in the run month, so collecting sooner changes nothing. The base case bottoms at $71,012 in month 7. A model, not a forecast; your payers set the timing.

Neither business-account nor counter legs are short-paid: the account settles its flat price on the monthly invoice and the counter customer pays on collection, less bad debt:

LINE	RATE A LEG (ILLUSTRATIVE)	BAD DEBT	COLLECTED	% BY MONTH
City van, business account	$38.00	0%	$38.00	100/0/0
City van, counter sale	$45.00	2%	$44.10	100/0/0
Cargo van, business account	$50.00	0%	$50.00	100/0/0
Cargo van, counter sale	$60.00	2%	$58.80	100/0/0

A broker run bills at base plus the per-mile rate times the average loaded miles a run (six in this example): city van $19.00 + $1.65 x 6 = $28.90; cargo van $26.00 + $1.95 x 6 = $37.70. All rates shown are illustrative, and broker pricing is not public. Supply your own, and check each payer's terms with a qualified professional.

PAGE 10

A van-day of work: shifts, bills and the break-even legs

A van carries a shift, a policy and a repair bill whether or not work comes in. While runs build, each driver still draws at least half a shift. Vans for the later cohorts are bought the month before they start.

```
Driver hours = vans x paid hours per shift x the greater of 0.5 and each cohort's ramp share, then x
days, summed over cohorts; runs that carry a van-day = a van-day of fixed cost / what a leg leaves
```

	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Vans in service	3	3	4	4	4	5	5	5	5	5	5	5
Crew and dispatcher ($000)	8.4	10.4	14.4	15.7	16.7	19.9	20.8	21.4	21.8	22.0	22.2	22.3
Van purchases paid from opening cash ($000)	0.0	16.5	0.0	0.0	34.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

VAN	FUEL AND UPKEEP, A LEG	BANKED A LEG AFTER CARD FEES, MONTH-12 MIX	LEFT FROM A LEG	A VAN-DAY OF FIXED COST	LEGS A DAY TO COVER IT	LEGS A DAY PLANNED
City van	$2.85	$28.54	$25.70	$195.61	7.6	12
Cargo van	$3.96	$39.08	$35.12	$200.47	5.7	10

Each van's own threshold is struck ahead of overhead, the loan, and the owner's wage; page 8 carries the full break-even. Each figure is rounded to whole dollars; a printed total can differ from the sum of its parts by one.

Pay: drivers $21.57 an hour for 7.5 paid hours a van-day, plus a part-time dispatcher at 86.67 hours and $24.20, with 12 percent on top for payroll taxes and workers' compensation (illustrative, benefits excluded). Cover: $2,600 a year for a city van and $3,900 for a cargo van, billed monthly for each van in service, plus $150 a month of general liability. Running: cleaning $60 and software $45 a van a month. Marketing: $800 a month, flat. Vans cost $16,500 used for a city van and $34,000 for a cargo van; the second cohort is bought at the end of month two, and the third at the end of month 5 out of the opening cash. Card fees take 2.9 percent of counter collections. Pay rates draw on national wage figures (BLS OEWS, May 2025). From year two, and in the coverage test, every driver is assumed to work a full shift, because the method fixes costs at full run; on month 12's own shifts the coverage figure would be 1.48.

YOUR VAN	PAID HOURS PER SHIFT	HOURLY WAGE	ANNUAL COVER	LEGS PER DAY

PAGE 11

Twelve-month cash forecast

Drivers, insurance, and loan payments leave every month; the broker pays in the month of the run, with no lag. Enter $000 (51.25 means $51,250).

EXPECTED CASE ($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Opening cash												
In: broker, account and counter payments, when each lands												
Memo, not cash: collectible billed this month (page 9)												
In: owner money and loans received												
Out: fuel, upkeep and card fees (lines 13, 15, 16)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: office and yard (line 1)												
Out: insurance and 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: owed to you = last month's + collectible billed minus paid												
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. Drivers, fuel and repairs are paid in the month of the legs. 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 pay you would cut; if yours does not, move it to line 3. 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 building runs costs

Runway: months from the most recent closed month (or opening day) until a month closes below your floor

Worked example: an imagined five-van courier company

An invented fleet, nothing more. Cash floor $35,483. Counter customers pay on the spot; brokers and business accounts follow the page 9 timing.

Page 5, budget	Total startup budget $293,897, funded by a $160,000 loan (10.5 percent over 7 years) and $133,897 of owner money, alongside a $158,500 working capital reserve intact on opening morning. Two passes on page 5: floor $35,483, a month of buffer, then $87,488 (first-pass low), rounded up to $158,500. Ahead of the reserve: vans and equipment $96,500; set-up and pre-launch months $19,648; hiring, training and launch $11,899; contingency $7,350.
Page 8, costs	Standing costs of $34,121 a month at full run; office and yard $1,400, loan interest $1,336; principal $1,362 (first-year averages); variable share 10.3 percent, which leaves a contribution margin of 0.897. Lines 13 to 16 carry 10.036, 0, 0.302 and zero percent of sales. Lines 1 to 12 average $29,326 in year 1: $1,400, $1,387, $17,989, $5,200, $1,336, $199, $800, $265, $400, $350, $0, and $0 a month (first-year averages where a line changes by month).
Page 8, break-even	The fleet covers operating costs at about $38,055 a month. Cash break-even (fixed $34,121 plus principal $1,362, over 0.897) is about $39,574 a month: 444.3 legs a month of cargo van broker legs with the other payer streams at full run (which add $21,834; a cargo broker leg adds $30.72 plus $0.00 recovered: ($35,483 - $21,834) / $30.72 = 444.3 (444.25 unrounded)), so 445, against the plan's own 501.75.
Page 6, sales	Cargo van broker legs: 502 a month at $34.68 (runs build, page 7). City van broker legs: 455 legs a month at $26.59 (runs build, page 7). City van business-account legs: 54 legs a month at full run at $38 (runs build, page 7). City van counter legs: 27 legs each month at $44.10 (runs build, page 7). Cargo van business-account legs: 114 legs a month at $50 (runs build, page 7). Cargo van counter legs: 54 legs a month at $58.80 (runs build, page 7). Denials recovered later, cargo broker: $0 a month (recovered, two months on). Recovered denials, city broker: $0 a month (recovered, two months on). Full-run month about $41,544; the build sits on the page 7 cohort ramp, the season is held flat at 100 every month because this kit cannot shape a courier peak, and it applies to regular sales only.
Page 19, the expected case	Collectible in the opening month $11,291; month 1 closes at $147,939, month 12 at $74,952. Low: month 7, closing $71,012, $35,529 over the floor.
Page 19, a slow start	At seven tenths of plan, the legs give a first month of $7,904 in collectible billed sales ($7,904 collected in cash, page 9 timing); month 1 closes at $144,930, month 12 at minus $25,607. Cash drops under the floor in month 6 (closing $34,449) and below zero in month 10 (minus $6,201), a runway of five months.
Page 8, coverage	With legs at full run, sales reach $41,544, planning coverage before income tax and equipment replacement is 1.65 against the 1.25 an illustrative lender asks for; at month 12's rate it reads 1.39, and Test 3 asks for both; a shorter loan term lowers it. Office share runs roughly 3.4 percent.

PAGE 4 SCORES THIS EXAMPLE AMBER

Gate 0 is met here. The first test passes: with legs held at month 12 the fleet banks about $40,780 a month, above the $39,594 break-even on month 12's payer mix (contribution ratio 0.896); cash holds the floor through a second year at that rate (lowest close $76,014, month 1 of year 2). (Break-even first reached in month 10.) Test 2 fails: at seven tenths of planned legs cash crosses the floor in month 6; about $61,100 more cash at opening would see it through. Test 3 clears on the planning arithmetic, subject to the lender's framing. Test 4 passes (full run): in the peak 4-hour block the fleet uses 45 percent of a cargo van and 44 percent of a city van, and a day 59 and 65 percent (page 7), while the plan's full-run 501.75 cargo van broker legs reach the 444.25 break-even (page 8). Test 5 fails: no broker account and no written business-account terms before opening. Test 6 passes: over a full year at steady state leaves about $21,204 after principal, and every settled month never falls below zero, so the cushion is zero. Page 19's opening year loses about $83,548 in cash while runs build, the loan is served and the later vans are bought. Income tax plus van replacement is not set aside on page 19. Costs and principal are first covered in month 8. Loan term is tight: year two leaves $1,062, $62 over the $1,000 margin used here; a six-year note leaves $756, under that margin. Confirm the term in writing with the lender.

PAGE 13

What moves the result

Each row changes one input (or names what it moves) and reruns the forecast, naming Test 1, 3 or 6 when it newly fails or passes. All rows but the collected-a-leg and fixed-cost rows give the slow start (Test 2), rerun at 70 percent of planned legs. Hand checks may differ by a few dollars.

WHAT MOVES THE RESULT (FULL-RUN MONTHLY CHANGES; FLOOR DEADLINES RERUN OVER THE 12-MONTH PLAN)

CHANGE	MONTHLY CASH	CASH BREAK-EVEN AND DEADLINE
Sales volume 10 percent lower (variable costs fall; fixed stay)	minus $3,725	Expected case holds the floor; slow start deadline unchanged (month 6); full-run coverage falls to 0.27; the month-12 run rate falls below cash break-even; would fail Tests 1, 3 and 6
Cargo van broker legs: average collected a leg 5 percent higher, same volume (no fee is linked to broker sales)	plus $870	Break-even legs fall from 444.3 to 420.5 a month, so from 445 to 421: per-unit costs stay the same, so the ratio rises from 0.897 to 0.899 on the new sales
Standing costs of $500 lower	plus $500	Cash break-even falls to about $39,016
Broker only: same legs, all at broker rates and timing (lasting)	minus $3,987	Expected case still clears the floor; slow start deadline unchanged (month 6); full-run coverage falls to 0.18; the month-12 run rate falls below cash break-even; would fail Tests 1, 3 and 6
Broker rates 10 percent lower, base and mile (lasting)	minus $2,946	Expected case still clears the floor; slow start deadline unchanged (month 6); full-run coverage falls to 0.56; the month-12 run rate falls below cash break-even; would fail Tests 1, 3 and 6
Ten percent fewer legs a van-day, cargo 9.0 and city 10.8 (lasting)	minus $3,725	Expected case still clears the floor; slow start deadline unchanged (month 6); full-run coverage falls to 0.27; the month-12 run rate falls below cash break-even; would fail Tests 1, 3 and 6
Business accounts and counter customers each pay one month after the work (both splits 0/100/0/0); sales are unchanged, the wait is not	no change	Expected case still clears the floor; slow start deadline unchanged (month 6)
Business-account and counter work builds over 6 months instead of 4, a stress assumption	no change	Expected case still clears the floor; slow start deadline unchanged (month 6)
Cargo-heavy fleet (cohort 2 buys a cargo van, cohort 3 already does): moves legs, driver pay, insurance and the month-2 vehicle bill; holds the loan, opening cash and cohort 1	plus $847	Expected case still clears the floor; slow start below the floor in month 5 (closing $28,720)
Van repair overrun of $10,000 beyond the contingency, taken from the reserve	no change	Expected case still clears the floor; slow start below the floor in month 5 (closing $35,377)
Opening 3 months late (the office and yard, insurance on the full fleet, loan interest and principal, $5,656 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 $54,043 in month 10 from the planned opening, $16,969 lower than on time; slow start below the floor in month 8 from the planned opening (month 6 on time)

WHEN A PAGE 8 FORMULA GIVES NO USABLE NUMBER

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

PAGE 14

Day-close and month-end checklists, weekly review, six questions

Working lists for keeping the vans moving. They are not a compliance program. Add whatever your locality, your payers and your professional advisers require on vehicles, drivers and record-keeping.

BEFORE THE DAY ENDS

- ☐ Fix tomorrow's runs, naming a van and a driver for every one.
- ☐ Record every run as finished, dropped or turned down.
- ☐ Bill each finished leg that same day.
- ☐ Take the counter price from the customer there and then.
- ☐ Write down any van off the road, and where its work went.
- ☐ Sign the cleaning and inspection sheet for each van.

CLOSING THE MONTH

- ☐ Enter finished legs on page 7, split by van type and by payer.
- ☐ Measure legs a van-day versus the break-even on page 10.
- ☐ Pull every invoice still open after 45 days and put a name against each.
- ☐ Add up dropped runs, why each happened, and which were rebilled and settled.
- ☐ Weigh fuel and repair spend against each leg on page 10.
- ☐ Group drops by business account.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Finished legs, by van type				
Legs a van-day				
Payer split of legs				
Invoices issued, settled, dropped				
Dropped and turned-down runs				
Cash beside the floor				

SIX QUESTIONS TO INVESTIGATE

1. **Owner as the bottleneck.** Do run changes, van faults and invoice queries all stack up until you answer them?
2. **Firefighting.** How many deliveries missed their slot last week, and what caused each one?
3. **Growth outrunning the system.** Which accounts ordered again this month, and what leg count did each bring?
4. **Cover if a driver leaves.** If a driver left, which van would sit idle, and who would take that round next week?
5. **Cash per leg flattening.** Has the cash each leg brings in changed this year, and is the movement in who pays rather than in your rates?
6. **Records you cannot produce.** Could you put your hands on every invoice over 45 days old and unpaid, right now?

Hypotheses from AI-assisted World Consulting Group desk research, described on page 2. Check each one against a record: the run sheet, the page 7 leg table, the payer invoice report, or the refusal sheet.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Begin the weekly numbers review and log finished legs, drops and refusals daily.
Week 2	Enter your own rates and payment terms in the page 9 payer table and flag the slowest payer.
Week 3	Compare legs a van-day with the break-even legs shown on page 10, then re-plan next month's shifts.
Week 4	Put actual closing cash on page 11, recalculate runway, and list anything unpaid beyond 45 days.
After month 1	Match finished legs by payer against page 7 and price what each source of runs costs.

BEFORE YOU BUY VEHICLES OR RENT A DEPOT, GET WRITTEN ANSWERS TO THESE

- ☐ What will each vehicle cost per month in total, including payment, insurance, fuel, maintenance and parking?
- ☐ What does an inspection by a qualified mechanic find on each used vehicle, and what will each repair cost?
- ☐ What does the depot or parking space cost, what does it include, and how much notice does either side give to end it?
- ☐ What does insurance cost for the vehicles, drivers and the goods carried, and what does it exclude?
- ☐ If vehicles are financed or leased, what is the monthly payment and what does ending early cost?
- ☐ Which customers require proof of insurance or other documents before you start, and how long do they take to arrange?
- ☐ What is your plan, and its cost, when a vehicle is off the road?

Have qualified professionals review vehicle, depot and insurance commitments before you sign. These questions prepare you for those conversations; they do not replace them.

WHAT THE FULL KIT ADDS

The full Courier and Last-Mile 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 payer calculator from rate to collected cash, a run and leg tracker, a van-day planner, and dispatch and hiring checklists. Release status is on the kit page.

SOURCES

Public sources. Published courier and last-mile rate cards and mileage guides, 2026, described generically: allpronow.net (rate a loaded mile and minimum job), logisticsmgmt.com (average loaded distance a leg), bearcatexpress.com (business-account and counter rates). U.S. Energy Information Administration, Gasoline and Diesel Fuel Update, regular gasoline, week of 2026-10-26, eia.gov/petroleum/gasdiesel. BLS OEWS May 2025 via O*NET OnLine, Driver/Sales Workers, Light Truck Drivers and Dispatchers, onetonline.org. Car and Driver, cargo and city van fuel economy and used prices, 2026, caranddriver.com. AAA, Your Driving Costs, September 2025, newsroom.aaa.com; FleetRabbit, fleet maintenance cost a mile, 2026, fleetrabbit.com. Insurify, commercial van insurance cost, 2026, insurify.com. DispatchFlow, delivery dispatch software pricing, 2026, dispatchflow.com. Stripe, card processing fees, 2026, stripe.com. Xero and NerdWallet, employer payroll cost guides, 2026. WarehousingCosts, small office and yard rent, 2026, warehousingcosts.com. All accessed 2026-11-02.
World Consulting Group material. Origin of the questions: AI-assisted World Consulting Group desk research on small courier and last-mile delivery companies, 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. Courier and last-mile delivery companies owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, billing and payer contract 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 an AI assistant and paste the prompt below (copy-ready on the kit page). Do not enter shipper, driver or customer names, delivery addresses, or any account or order number. Use totals and averages only. Never paste login details or run exports; from a report with consignee-level detail, enter only the totals you need.

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 shipper records or run billing. 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 run, or am starting, a small courier and last-mile delivery company. I have attached the Courier and Last-Mile Business Plan and Operations Starter Kit from businessconsultant.services. Help me make it my own plan, using my numbers only.

Follow these rules for the whole conversation:
1. Use only numbers I give you, or numbers you calculate from mine with the formulas below. Never invent a rate, price, wage, 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 = completed legs by van type and payer (page 7) x collected a leg (page 9) + any denial recovered, in the month it arrives. Year 2 holds legs and the payer mix at month 12's level. Coverage at the month-12 run rate uses that rate's sales and its own contribution mix.
- 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 driver hours are a fixed shift in line 3, never also in line 14. 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 = monthly divided by the operating days a month on page 7 (22.3 in the example).
- Break-even cargo van broker legs = (fixed costs with line 4, principal and other recurring cash out, minus the other lines' full-run contribution) / (one such leg's contribution: the banked figure on page 9 less its fuel and upkeep on page 10); 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. Minutes a leg = loading + loaded + empty minutes; legs a day when full = productive minutes a shift / minutes a leg; busiest block legs = legs a van-day x the block's share; block capacity = block minutes / minutes a leg.
- Office 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, 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 each payer line at its full-run legs, 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; report the page 5 two-pass size beside it, never as a substitute. Place each receipt in the month my payment terms say, or mark [NEED: payment timing]. Collect each payer line on its own split (page 9). 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 pay you would cut; if yours does not, move it to line 3). Runway = how many future months in a row, counted back from the most recent closed month (or from opening day), ending at the first month whose 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, vehicle, driver, insurance, billing, record-keeping, employment, wage or lease advice. Do not name rules, registrations, 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. Do not enter shipper, driver or customer names, delivery addresses, or any account or order number. Use totals and averages only. Never paste login details.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it needs only the page 7, 9 and 10 results I gave, not the tables. Each month: cash in = sales receipts plus money arriving; cash out = each variable cost, calculated from the sales that created it and placed in the month it is paid under my terms, plus fixed costs (lines 1 to 12, with line 4 only if I draw it in cash), plus loan principal, startup bills and other cash out. Loan interest is already in line 5; never add it again. Supplier payments follow the cost of what I sold plus any stock build-up I give; if I buy ahead or carry supplier balances, ask me for purchases and payments by month instead. If you can run code, do every calculation in code.

Step 1. Before you write anything else, ask me for the inputs below in three rounds, one message per round. Ask round A as one numbered list, then wait for my answers. When I answer, ask round B and wait; then round C and wait. Start Step 2 only after I answer round C.
Round A, sales, capacity and evidence:
a. Shippers and payers, vans by type and when each starts, legs a van-day, the payer mix and rates, drivers and the dispatcher with pay, and payment terms.
b. Sales build: the page 7 inputs (vans by type and the month each starts, legs a van-day at full run, the ramp shares, operating days a month, the payer mix by type and how fast business-account and counter legs build), a season index for each month 1 to 12 for each payer line if my legs vary by season (100 = average; this example uses none), 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). Plan on completed legs only. For each payer line, give its completed-leg count for each month 1 to 12 (and, if you track them, booked runs as evidence only); the counts once fully booked are the full-run counts. 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. Minutes a leg and the busiest block's share of legs. For each item in b, give its source and date.
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (dealer quote, insurer quote or calculation) for each line on page 5, from the vans to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including the office and yard, insurance for each van in service, drivers and the dispatcher, software, marketing, loan interest and my market wage; whether I draw that wage in cash; the month each line steps up; 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 driver hours are a fixed shift in line 3, never also in line 14.
f. Variable cost shares of net sales for lines 13 to 16: line 13, fuel and vehicle upkeep, each line at its own share; line 14, hourly help above the minimum staff that moves with legs; line 15, card processing on the lines that pay by card; line 16, unplanned costs; and any sales line whose own shares differ, given for that line.
g. For each payer and van type: the rate a leg (a broker's base, rate a loaded mile and my average loaded miles per leg), its share of my legs, its first-pass denial share, the share of denials I recover and how many months later, the share of counter balances I write off, and the share of each month's billing it pays in that month and in each later month. For the cash forecast, collect each payer line on its own split; never reuse the kit's printed blend.
h. Hours a shift, driver wage and payroll costs, dispatcher hours and wage, insurance a vehicle a year, cleaning and software a vehicle a month, and the price and payment month of each vehicle I buy after opening.
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 payer pays (the share of a month's billing paid that month and in each later month), when counter customers pay, when denied runs are paid after resubmission, and when drivers, fuel and repairs 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 van replacement.
m. Cash on hand on opening 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, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by line and month (broker, business-account and counter legs by van type, and recovered denials), with annual sales and the capacity check from page 7.
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 cargo van broker legs, others at full run (cash basis); office share and planning debt service coverage at full-run sales and at the month-12 run rate, 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 payer mix held, drivers at full shifts because the method holds full-run fixed lines, 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 (when Test 6 passes, add any excess to the reserve). Add memo rows for each month; they track amounts owed and do not change closing cash: sales tax collected, remitted and owed at month end (last month's owed + collected minus remitted), and amounts owed to me (last month's + collectible billed minus paid), money not yet in the bank.
6. Legs by type, payer and month, and day and busiest-block use by vehicle type.
7. The payer table with collected a leg, the amounts owed month by month, and what the wait costs in cash: the lowest, over 24 months, of closing cash plus that month's amounts owed, minus the lowest closing cash, with the second year's 12 closing balances printed.
8. Drivers, vehicles and per-vehicle costs by month, vehicle bills by month, and break-even legs per vehicle-day by type.
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 rate, payer term or leg count 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 legs a van-day, the payer terms and the rates, before anyone sees the plan, and recheck the page 4 outcome 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 $35,483.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**158,500**	**147,939**	**122,551**	**116,249**	**111,234**	**73,157**	**71,613**	**71,012**	**71,083**	**71,631**	**72,519**	**73,649**
In: sales receipts	11,291	15,391	23,054	25,994	28,043	34,964	36,981	38,373	39,334	39,999	40,460	40,780
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: fuel, upkeep and card fees (lines 13, 15, 16)	1,263	1,691	2,481	2,770	2,966	3,686	3,882	4,015	4,105	4,165	4,207	4,235
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	13,609	15,608	19,574	20,938	21,853	25,091	25,969	26,556	26,950	27,215	27,392	27,511
Out: office and yard (line 1)	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400
Out: insurance and other costs, with loan interest (lines 2, 5 to 12)	4,218	4,218	4,539	4,539	4,539	4,969	4,969	4,969	4,969	4,969	4,969	4,969
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	1,362	1,362	1,362	1,362	1,362	1,362	1,362	1,362	1,362	1,362	1,362	1,362
Out: startup bills still to pay	0	16,500	0	0	34,000	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(10,561)**	**(25,388)**	**(6,302)**	**(5,015)**	**(38,077)**	**(1,544)**	**(601)**	**71**	**548**	**888**	**1,130**	**1,303**
Closing cash, expected	**147,939**	**122,551**	**116,249**	**111,234**	**73,157**	**71,613**	**71,012**	**71,083**	**71,631**	**72,519**	**73,649**	**74,952**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**158,500**	**144,930**	**115,433**	**102,959**	**90,976**	**45,377**	**34,449**	**23,919**	**13,682**	**3,661**	**(6,201)**	**(15,947)**
Sales receipts, slow start	7,904	10,773	16,138	18,196	19,630	24,475	25,887	26,861	27,534	27,999	28,322	28,546
Out: variable costs, slow start (lines 13 to 16)	884	1,182	1,737	1,940	2,076	2,580	2,717	2,810	2,873	2,915	2,945	2,964
Out: fixed costs (lines 1 to 12), principal, bills, less funding	20,590	39,088	26,875	28,239	63,153	32,823	33,700	34,288	34,682	34,946	35,123	35,242
Net cash flow, slow start	**(13,570)**	**(29,497)**	**(12,474)**	**(11,983)**	**(45,599)**	**(10,928)**	**(10,530)**	**(10,237)**	**(10,021)**	**(9,862)**	**(9,746)**	**(9,660)**
Closing cash, slow start	**144,930**	**115,433**	**102,959**	**90,976**	**45,377**	**34,449**	**23,919**	**13,682**	**3,661**	**(6,201)**	**(15,947)**	**(25,607)**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**1,767**	**1,767**	**1,767**	**1,767**	**1,767**	**1,767**	**1,767**	**1,767**	**1,767**	**1,767**	**1,767**	**1,767**

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. If a variable cost cannot be cut when sales fall, move it to a fixed line and rerun. 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 holds no stock; enter your own amounts. Second year at the month-12 run rate (about $40,780 a month, against month 12's own $40,780): closing cash runs $76,014 in month 1 and $87,699 in month 12, lowest $76,014 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.