Ice Cream Shop Business Plan and Operations Starter Kit

A working kit for ice cream and dessert shop owners. It builds a season-shaped forecast, tests the dipping cabinet against the Saturday night line, costs every cone from the tub to the napkin, finds operating and cash break-even, and scores the plan on six pass-or-fail tests.

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

PAGE 2

Start here

An ice cream shop plan can fail on paper before the first scoop is served. The plan describes the flavors and the corner, but it never prices January, the line or the cone. This kit makes you write those numbers down, then tests whether a summer carries a winter, before a landlord, a lender or a cold spring asks.

WHAT IS INSIDE

3	Business plan, part one: concept, guest, location and seasons, menu and pricing
4	Business plan, part two, and the six-test pass or fail check
5	Startup budget: build-out and freezers, setup, pre-opening, working capital
6	Sales forecast builder by sales line, ramp, a strong season and a cabinet capacity check
7	Weekly prime cost: ice cream, cones and toppings plus labor, with a worked week
8	Operating and cash break-even, break-even orders per day, rent share, debt coverage
9	Menu engineering: which items earn their place
10	Cone cost card with a costed two-scoop waffle cone, and theoretical versus actual cost
11	Twelve-month cash forecast, expected and slow-start cases
12	Runway, and a worked example scored on the page 4 check
13	What moves the result: the worked example's what-if table
14	Open and close checklists, weekly numbers review and six investigation questions
15	Your first 30 days, lease questions, sources and what the full kit adds
16-18	An AI prompt that turns this kit into your own plan
19	The worked example's twelve-month cash forecast, filled in

HOW TO USE IT

1. Build sales by sales line on page 6 and the shop's 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. Freezer quotes, rent terms and the summer crew you can hire change before opening, and every worksheet expects your own figures.
3. Once you open, use the page 14 checklists every shift and the numbers review every week. Count the Saturday line against the cabinet monthly against page 6, and run prime cost every week on page 7.

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 ice cream and dessert shop questions published at businessconsultant.services; the answer is general guidance, not a research finding.
- **Investigation questions** on page 14 come from the same published questions, drafted by AI models and checked by a separate AI model. The founder-dependency question is a World Consulting Group working question added to them. None of these was measured in the field; test each as a hypothesis.

SCOPE

This kit gives general operational information. It is not legal, tax, accounting, employment, food-safety or financial advice. Licensing, permits, health code, dairy handling rules, signage and seating rules, employment terms and lease terms vary by city and county. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

A lender is going to ask whether the summer earns enough cash to carry the rent, the crew and the loan through the winter before the funding runs dry. Put a plain answer to each prompt here and draft the full sections on separate sheets.

1. Executive summary (finish it last)

Describe the concept, the corner, the seats and the money the shop needs, with what that money buys from build-out to cabinets. Then state in which month the page 6 forecast reaches cash break-even (page 8), and the page 4 verdict.

2. Concept and guest

Who comes on a summer night, who comes in February, and what keeps them walking past the freezer aisle to your door? Your own counts tell you whether a visit is a family ritual or a treat on the way home.

3. Location, seasons and hours

Set out the site, the evening foot traffic you counted in summer and in winter, the seats and the hours by season. Name the months that carry the rent for the whole year, and list every charge the lease adds to base rent.

4. Menu and pricing

Set down the cones, sundaes, shakes and take-home items you sell with a cost from the page 10 card, tub to napkin, and cost the add-ons as well (the waffle cone, the topping and the second scoop that raise a ticket). See which one guests give up first when prices climb.

BOARD ITEM	CONE COST	PRICE	CONE COST AS % OF PRICE

> *Owner question: winter loses money as a ritual while parties, cakes and wholesale sit underdeveloped, so what makes January a channel decision instead of a weather report?*
>
> The forecast on page 11 makes it one. A shop that books winter losses every year has decided to pay for an empty room; a shop that fills January with party bookings, cakes and a wholesale route has decided to sell through it. Price each winter channel by what it keeps after its own costs, and test whether the cabinet, the staff and the freezer have room for it before the first cold month.

PAGE 4

Business plan, part two

5. Operations

Describe how an order moves from the line to the hand-off: the cabinet layout, the register, toppings, shakes, cakes and the close. Name what slows the Saturday night line and who checks each step when you are away.

6. Team

List every role, its summer and winter hours and the pay it costs, with a market wage for your own hours. Name who can run a Saturday without you. The first question on page 14 checks that dependency.

7. Marketing

Explain why a family makes your shop its summer ritual and what brings anyone in during February. Track repeat visits and party bookings in records you own, rather than counting followers.

8. Financials and funding

Attach pages 5, 6, 8 and 11 and the result below. Show how much the shop needs, where it comes from and how long it lasts if the summer runs below plan.

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

TEST	PASS?
Gate 0. The draft lease, build-out and freezer quotes and every approval the shop needs are in writing, reviewed by a qualified professional where needed.	
1. In the expected case, total sales, booked parties included, reach cash break-even at the month-12 run rate (page 8) and closing cash holds your cash 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. Orders asked of the cabinet in the peak hour of the busiest month fit what your scoopers complete (page 6), and planned orders per day reach break-even (page 8).	
5. Expected orders per day rest on evidence (evening foot traffic you counted at the site in summer and winter, or your own sales history), not on a guess.	
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 the lease, order the cabinets or take a loan. **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 contractor, the freezer dealer or the landlord, or a documented calculation. Shop budgets can break on the electrical service nobody quoted, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
SPACE AND FREEZERS				
Leasehold improvements (example: former retail space with restroom and a dedicated electrical service for freezers)				
Dipping cabinets, reach-in freezers, walk-in or batch freezer and shake machines				
Furniture, counter and fixtures				
Point of sale and card readers				
Smallwares, scoops, dipper wells and cake tools				
Signage				
SETUP AND APPROVALS				
Licenses, permits and inspections				
Lease deposit and pre-opening rent				
Insurance down payment				
Business entity and accounting setup				
Electrical and plumbing for freezers and dipper wells				
PRE-OPENING				
Opening ice cream, cone, topping and packaging inventory				
Training and pre-opening payroll				
Soft opening and trial service				
Launch marketing and loyalty setup				
Professional fees				
WORKING CAPITAL				
Working capital reserve (cash you open with)				
Contingency for overruns on the lines above				
Total				

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

PAGE 6

Sales forecast builder

Every other number depends on sales, so build sales by sales line from orders and tickets, not from the rent you must cover in January. Count scoop orders first, from evening foot traffic you counted at the site; add parties and events only where they are booked.

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

SALES LINE	UNIT	UNITS PER DAY OR MONTH	AVERAGE TICKET	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Scoops, sundaes, shakes and cones	orders				
Cakes, pints and take-home	items				
Parties, catering and events	events				

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 scoop and take-home sales times ramp times season, plus parties once each one is confirmed and booked. Use 100 percent where a factor does not apply. The season is the whole plan here; write down the evidence for each month, from your own counts or comparable shops.

CAPACITY CHECK

```
Daily order capacity = (orders each scooper completes in an hour times scoopers on the cabinet) times the hours open, an estimated ceiling to plan below, with the Saturday night peak hour checked separately
```

Time your scoopers on a real Saturday night with the crew you plan, not from a guess, and write the orders one scooper completes in an hour, the scoopers who fit at the cabinet, the orders your plan sends them in the peak hour, and your hours by season. The day can have room while the peak hour does not. If the plan needs more orders than the cabinet serves, the plan is wrong, however long the line.

PAGE 7

Weekly prime cost

Prime cost is the product you sold plus the people who scooped it, as a share of sales. In a shop this seasonal the labor half swings with the calendar more than the tub half, so count weekly.

WHAT GOES INTO THE LABOR LINE

Labor is every wage, payroll tax and benefit the shop pays; tips handed straight to scoopers do not count. Your own hours on the cabinet belong in line 3 (minimum crew) or line 14 at a scooper's wage; management time is line 4.

```
Cost of what you sold = tubs and stock on hand to start the week, plus deliveries, less what is left at the end
Prime cost = the product cost above + the pay of everyone on the cabinet and the register, taxes and benefits in, your own market wage in
Prime cost share = prime cost divided by the net sales of the week
```

WORKED EXAMPLE: A FULL-RUN SUMMER WEEK AT THE EXAMPLE SHOP (ILLUSTRATIVE)

LINE	THIS WEEK
A. Tubs and stock at the start (ice cream, cones, toppings and packaging)	$3,600
B. Tubs, cones, toppings and packaging delivered this week	$2,810
C. Tubs and stock left at the end of the week	$3,400
D. Product sold, at cost (A and B, less C)	$3,010
E. Labor: hourly scooper labor (line 14), plus the salaried crew (line 3) and the owner's wage (line 4)	$4,830
F. Prime cost, product and people (D and E)	$7,840
G. Net sales this week, rewards out, tax out	$11,149
H. Prime cost share (F divided by G, as a percent)	70.3 percent

The week shown is the full-run month from the page 12 example times 12, then divided by 52: net sales $11,149; line D at line 13's 27 percent; hourly scooper pay at line 14's 16 percent and lines 3 and 4 laid evenly across the weeks. The deliveries in this example are set so that line D matches line 13's share. Prime cost claims a large share here because a crew stays on the cabinet through every open hour, and in winter it serves a fraction of the summer line; that is why the winter months on page 19 run below zero.

YOUR WEEK ON THE CABINET

LINE	TARGET	THIS WEEK	A WEEK AGO
A. Tubs and stock at the start (ice cream, cones, toppings and packaging)			
B. Tubs, cones, toppings and packaging delivered this week			
C. Tubs and stock left at the end of the week			
D. Product sold, at cost (A and B, less C)			
E. Labor: hourly scooper labor (line 14), plus the salaried crew (line 3) and the owner's wage (line 4)			
F. Prime cost, product and people (D and E)			
G. Net sales this week, rewards out, tax out			
H. Prime cost share (F divided by G, as a percent)			

Count tubs, cones, toppings and packaging at one cutoff every week, valued the same way each time. Melt, samples and comps stay inside what the count says you used; log them on their own lines as well, so page 10 can show where the gap came from. Write your target in the Target column, from your page 8 plan; the direction from week to week is what matters, and no benchmark is named.

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.

FIXED COSTS PER MONTH	PER MONTH
1. Rent and common area charges	
2. Liability and property insurance	
3. Salaried manager and the minimum opening crew, with payroll taxes and benefits	
4. Owner's market wage (management time; hours on the cabinet go in line 3 or 14)	
5. Loan interest (build-out and freezer loans)	
6. Utilities and internet	
7. Marketing and loyalty program tools	
8. Point of sale and software	
9. Accounting, bookkeeping and bank fees	
10. Freezer, dipping cabinet and shake machine maintenance	
11. Waste, pest control, cleaning and other services	
12. License renewals, training and other fixed costs	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Ice cream, cones, toppings and packaging	
14. Hourly scooper labor above the minimum crew, with payroll taxes	
15. Card fees	
16. Delivery-app commissions (blended share of all sales)	
17. Loyalty rewards and birthday discounts (sales booked before rewards)	
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 orders per day = (daily fixed costs, principal and other recurring cash out minus the daily
contribution from take-home and parties, each at its own ratio) divided by the contribution from one
average scoop ticket; the worked example gives take-home and parties the blended ratio
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 orders per day (use cash break-even)			
Rent share and debt service coverage at full-run sales		ratios, monthly only	

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

PAGE 9

Menu engineering

Score the cabinet board over a full summer month, then score a winter month on its own, because the mix changes with the season.

```
Popular = an item's share of units sold at least 70% of an even share (100% divided by the number of
items on the board)
Item margin = board price minus cone cost; total margin = item margin times units sold
Average margin = all the total margins added, divided by all the units sold (weighted by units)
High margin = an item margin at or above that average
```

WORKED EXAMPLE, A JULY: FIVE CABINET AND TAKE-HOME ITEMS (A SUMMER MONTH, ILLUSTRATIVE)

BOARD ITEM	SOLD	MIX	PRICE	CONE COST	ITEM MARGIN	MARGIN IN TOTAL	POPULAR?	HIGH MARGIN?	CLASS
Two-scoop waffle cone	3,800	37.4%	$7.25	$1.85	$5.40	$20,520	Yes	No	Plowhorse
Sundae	1,900	18.7%	$9.50	$2.40	$7.10	$13,490	Yes	Yes	Star
Shake	1,400	13.8%	$8.50	$2.05	$6.45	$9,030	No	Yes	Puzzle
Single scoop cup	2,600	25.6%	$5.25	$1.10	$4.15	$10,790	Yes	No	Plowhorse
Pint to go	450	4.4%	$12.00	$3.90	$8.10	$3,645	No	Yes	Puzzle

5 items, 10,150 items sold, margin in total $57,475, average margin per item $5.66; popular means 14 percent. Board prices are per item; the ticket on page 6 is per order, and a family order can hold several items. The first cone cost is built on page 10.

YOUR BOARD: _____

BOARD ITEM	SOLD	MIX	PRICE	CONE COST	ITEM MARGIN	MARGIN IN TOTAL	POPULAR?	HIGH MARGIN?	CLASS	SLOWS THE LINE?
Board totals		100%				Average margin:				

CLASS	WHAT THE TEST FOUND	WHAT TO TRY
Star	Popular, earns above average	Keep it as it is, put it first on the board and in the case, and try a small price rise in the peak months.
Plowhorse	Popular, earns below average	Lift the price a little at a time, or lower the cost through the scoop weight or the topping, and check the ticket holds.
Puzzle	Not popular, earns above average	Move it up the board, have scoopers offer it as the upgrade, or make it look worth the price.
Dog	Not popular, earns below average	Drop it from the board, unless it uses a flavor you stock anyway and takes no time at the cabinet.

Cone cost leaves out labor, so mark the items that slow the line before acting on a class; where margins differ, one item always lands below the average. Flag the items that slow the line: a shake that takes three minutes at the Saturday peak can lose more orders than it earns. Toppings and waffle cones ride on the ticket and are scored in their own group. Method adapted from BC Cook Articulation Committee, Basic Kitchen and Food Service Management (BCcampus, 2015, CC BY 4.0), using high margin for the source's profitability test and share of units sold for its share of category sales. The class names follow trade usage.

PAGE 10

Cone cost card

The item classes on page 9 stand on these costs. Cost each item from the tub, with melt and sampling in the yield, and include the cone, the napkin and the cup, because every order leaves the cabinet in one.

```
Usable cost per ounce = the invoice cost per ounce divided by the yield (write 94% as 0.94)
Line cost = the portion scooped times the usable cost per ounce, to the cent
Cone cost = all line costs added, cone and napkin included; the yield already holds melt and sampling,
so that loss is never added twice
```

WORKED EXAMPLE: A TWO-SCOOP WAFFLE CONE (ILLUSTRATIVE TUB PRICES, NOT BENCHMARKS)

INGREDIENT		PURCHASE COST / UNIT	YIELD	USABLE COST / UNIT	PORTION	LINE COST
Premium ice cream		$0.13 / oz	94%	$0.1383 / oz	8 oz	$1.11
Waffle cone	per cone					$0.42
Toppings and sprinkles	batch cost over orders					$0.20
Napkin, sleeve and spoon	per order					$0.12
Cone cost	Price $7.25; cone cost is 25.5 percent of price					**$1.85**

A tub loses product to melt on the cabinet, sampling spoons and the last inch nobody scoops, so each usable ounce costs more than the invoice ounce. Tubs are bought by the gallon and portioned by the ounce: convert first. Cost a shake too; the milk, the syrup and the cup can halve a cone's margin.

YOUR CONE: _____

INGREDIENT	INVOICE COST / UNIT	YIELD	USABLE COST / OZ	PORTION	LINE COST
Cone cost	Price: _____	Cone cost as a share of price: _____			

Theoretical cost against actual cost

Theoretical cost is what the orders you served should have cost from the card. A gap can come from heavy scoops, melt on the cabinet, free samples, remakes, unlogged comps, price changes or the count, so read the waste log before blaming a scooper.

```
Theoretical cost = each menu item's units sold this month times its cone cost, all items added
Gap = this month's actual cost of what you sold minus the theoretical cost; gap share = gap over net
sales
```

LINE	THIS MONTH
Theoretical cost	
Actual cost of what you sold (opening stock + deliveries minus closing stock)	
Gap, in dollars and as a share of this month's net sales	

PAGE 11

Twelve-month cash forecast

Profit and cash are different numbers: loan principal, build-out bills and the winter months when the freezers run for a trickle of guests all drain the bank account. Enter amounts in thousands of dollars (51.25 means $51,250). Enter receipts net of sales tax; closing cash excludes the bank account holding collected tax.

EXPECTED CASE ($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Opening cash												
In: sales receipts (page 6), excluding sales tax												
In: owner money and loans received												
Out: ice cream, cones, toppings, packaging, fees and rewards (lines 13, 15 to 17)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: rent and common area charges (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												
SLOW-START CASE												
Sales receipts, slow start												
Out: variable costs, slow start (lines 13 to 17)												
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. Party deposits arrive before the event and corporate orders may be invoiced, so enter each receipt in the month the cash lands. 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 a summer that must pay for a winter

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

Worked example: a hypothetical single ice cream shop

Illustrative figures to show the arithmetic, not benchmarks. Open daily, an average 30.33 days a month, 16 seats in 1,200 square feet with a 24-flavor dipping cabinet; opens in April. Cash floor $21,179. Receipts and bills clear within the month, the owner takes the wage in cash, and no new money comes in.

Page 5, budget	Total startup budget $184,700, funded by an $80,000 loan (10.5 percent over 10 years) and $104,700 of owner money, including a $53,100 reserve still untouched on opening day. The page 5 reserve in two passes: the floor $21,179, plus a month of buffer, $21,179, plus $5,092 (how far the first pass, opening with no cash, falls below zero), plus $5,615 (the Test 6 cushion of $26,794 less the one-month buffer), rounded up to $53,100.
Page 8, costs	Fixed costs $20,781 a month, including $3,000 for rent and $681 of loan interest; principal $398 a month (year 1 averages, both of them); variable share 49.8 percent, which puts the contribution margin ratio at 0.502. The five variable lines claim 27, 16, 3.8, 1.5 and 1.5 percent of sales. Lines 1 to 12 total $3,000, $350, $8,700, $4,500, $681, $1,700, $450, $250, $300, $300, $350 and $200 a month.
Page 8, break-even	Operating break-even lands near $41,396 a month, $9,553 a week, $1,365 a day. Cash break-even (fixed costs $20,781 plus principal $398, divided by 0.502) is about $42,189 a month, or $1,391 a day: 126.9 orders a day from scoops, sundaes, shakes and cones after what take-home and parties contribute, so 127, against the 150 the plan is built on.
Page 6, sales	Scoops, sundaes, shakes and cones: 150 orders a day at $8.75. Cakes, pints and take-home: 400 items a month at $16. Parties, catering and events (booked): 6 events a month at $350. A 100 percent month at full run is about $48,313; shop sales ramp 72, 80, 86, 91, 95, 98 percent in months 1 to 6, then 100 percent; the season shape is 90, 115, 140, 150, 140, 110, 85, 65, 65, 55, 60, 75 percent through months 1 to 12, with booked parties outside the ramp.
Page 19, expected case	Month 1 sales $32,046; the opening month closes at $48,008, month 12 at $57,392. Low: month 1, closing $48,008, $26,829 above the floor line.
Page 19, slow start	At 70 percent of plan in every month, month 1 sales $22,432; the opening month closes at $43,182, month 12 at minus $20,140. The shop sinks below its floor in month 8 (closing $20,215) and below zero in month 10 (closing minus $1,180), which gives the shop, from opening day, 7 months.
Page 8, coverage	At full-run sales of $48,313, planning debt coverage, before income tax and freezer replacement, is 3.85 against the example lender's 1.25; at the month-12 run rate it comes to 2.95, and Test 3 needs both of them. Rent share is about 6.2 percent.

PAGE 4, THE SHOP'S SCORE: AMBER

Gate 0 is counted as met for the example. Test 1 passes: the month-12 run rate is about $46,387 a month, above the $42,189 break-even; the shop keeps its floor through a second winter at that pace (lowest close $58,146, month 1 of the second year). (Background, unscored: the shop first reaches cash break-even in month 2.) Test 2 fails: with every month at 70 percent, cash sinks below the floor in month 8; about $41,400 more cash at opening would see the shop through the winter. Test 3 passes: the loan is covered on the planning formula; the lender's own definition may differ. Tests 4 and 5 fail: the cabinet was never timed on a real Saturday night, and neither a foot-traffic count nor a sales history backs the orders the plan is built on. Test 6 passes: with summer and winter in, a full-run year leaves about $25,287 after principal, but cash flow runs below zero in months 7, 8, 9, 10, 11 and 12; keep a winter cushion of at least $26,794, the largest running-cash fall (from its month 6 high to its month 12 low), of which the page 5 buffer covers $21,179 and the reserve carries the other $5,615. That full-run year is not the first one for the shop: page 19's first year adds about $4,292 in cash because the first season opens on a ramp. Test 2 needs more cash; the winter still keeps the freezers running and a crew on the cabinet.

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 SHOP'S RESULT (MONTHLY CHANGE AT FULL RUN; EACH DEADLINE RERUN THROUGH THE FORECAST; SLOW-START LOSSES MOVE WITH SALES)

CHANGE	MONTHLY CASH	CASH BREAK-EVEN AND DEADLINE
Ten percent less sales on every line in every month (variable costs fall with them)	minus $2,425	Expected case holds the floor; the month-12 run rate falls below cash break-even; coverage at the month-12 run rate falls to 0.79; would fail Tests 1, 3 and 6
Scoops, sundaes, shakes and cones: average ticket 5 percent higher, same volume (card, app and reward costs rise)	plus $1,855	Break-even orders fall from 126.9 to 116.1 a day, so from 127 to 117: per-unit costs stay the same, so the ratio rises from 0.502 to 0.519 on the new sales (sales-linked fees, lines 15, 16 and 17, take 6.8 percent of each added dollar)
Fixed costs $400 lower	plus $400	Cash break-even comes down to about $41,392
A second scoop shop opens nearby and takes 20 percent of scoop sales, from month 3 onward	minus $3,998	The shop sinks under its floor in month 12 (closing $17,413); the slow start sinks below the floor in month 7 (closing $16,108); full-run coverage falls to 0.14; the month-12 run rate falls below cash break-even; would fail Tests 1, 3 and 6
Tub prices rise and add 2 points to line 13, prices held	minus $966	Cash break-even moves up to about $43,940; expected case still clears the floor; slow-start deadline stays put (month 8)
Build-out overrun of $9,000 past the contingency, paid from the reserve	no change	Expected case still stays above the floor; the slow start sinks below the floor in month 7 (closing $21,101)
Opening 3 months late (rent, insurance, loan interest and principal, $4,429 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 $22,797 in month 12 from the planned opening, $25,211 lower than on time; the slow start sinks below the floor in month 8 from the planned opening, as 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

Open and close checklists, weekly review, six questions

Operations checklists only, not a food-safety plan: add each task, limit and corrective action your local requirements require.

BEFORE THE DOORS OPEN

- ☐ Read and log every cabinet and freezer temperature.
- ☐ Rotate tubs by date and check flavor stock against the par for the day and the season.
- ☐ Count cones, cups, toppings and cake boxes against par.
- ☐ Fill in the temperature records your approved food-safety procedures require.
- ☐ Test the register and card readers and set up the party board for the day.
- ☐ Count the opening till.

AFTER CLOSING

- ☐ Record orders by hour, scoops and take-home kept apart.
- ☐ Log tubs emptied, melt, samples and waste with the reason.
- ☐ Note the flavors that ran out and when.
- ☐ Count the till and reconcile sales, voids, comps and rewards.
- ☐ Record scooper hours against orders served, hour by hour.
- ☐ Write the next tub order from today's actuals, the weekday and the forecast.

THE WEEKLY NUMBERS

MEASURE	TARGET	THIS WEEK	LAST WEEK	OFF TARGET BY
Net sales and sales per labor hour by shift				
Orders a day and the average ticket, scoops and take-home				
Orders with a waffle cone, a topping or a second scoop (attachment rate)				
Prime cost share from page 7				
Orders in the Saturday peak hour against what the cabinet serves				
Melt, sampling and waste in dollars, and flavors that ran out				
Party bookings taken and rewards redeemed				

SIX QUESTIONS TO DIG INTO

1. **Founder dependency.** Is the owner on the cabinet most Saturday nights, approving most comps, or placing most tub and cone orders?
2. **The line.** Do long lines come with a lower average ticket, which may mean the line is pushing guests to order less, not more?
3. **Winter.** Does the winter plan name the channels that fill January, or does it only cut hours and wait?
4. **Flavors.** Do the most photographed flavors sell below average, which may mean the menu is built for the feed, not the cabinet?
5. **Staff speed.** Do orders per hour differ widely between scoopers with the same training, and does the schedule use the fastest at the peak?
6. **Loyalty.** Are the rewards cheaper than the extra visits they produce, judged against similar guests outside the program?

Questions and their sources are described on page 2. Check each one against a record: the hourly order report split by scoops and take-home, the melt and waste log, the party booking sheet, or orders per scooper-hour by shift.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and record orders by hour, scoops and take-home separately. Log the hours the owner spends on the cabinet, and record every permit and inspection renewal date in one place.
Week 2	Recheck every cone and sundae cost on the page 10 card against actual tub prices and portions. Time the cabinet during a real Saturday night peak.
Week 3	Fill the page 7 table and work out orders per scooper-hour by shift.
Week 4	Enter actual closing cash on page 11 and recalculate runway. Write the decisions a shift lead may make without calling you.
After month 1	Keep prime cost weekly on page 7 and compare theoretical to actual cost on page 10. Set tub pars by day of week and season from four weeks of waste and run-out records.

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 approval 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 Ice Cream Shop 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 season-shaped sales model, a cabinet capacity and staffing planner, a cone costing worksheet, tub par templates, open and close procedures and seasonal hiring checklists. Release status is on the kit page.

SOURCES

World Consulting Group material. Ice cream and dessert shops owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, food-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 its questions with your own seasons, menu and shop costs. A copy-ready version is on the kit page.

BEFORE YOU RELY ON THE ANSWER

Check every seasonal total and cone cost 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 employee records, party booking guest lists 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) an ice cream and dessert shop. I have attached the Ice Cream Shop Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my site, my seasons and my cabinet, using only my real numbers.

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 rent, wage, cone cost, ticket, order count, foot traffic count, seasonal percentage or benchmark.
2. The numbers in the kit, including the example shop's seasons, cabinet speed and menu, 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: ...] and tell me which quote, traffic count, sales report or calculation gives the real number. Label my own estimates 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 ticket times days open in the month (or times 1 for units counted per month). Days open in a month = days open per week times 52 divided by 12. Each month's expected sales = full-run scoop and take-home sales times the ramp percentage times the seasonal percentage, plus confirmed parties as booked. Unconfirmed parties stay out of the expected case.
- Net sales exclude sales tax. Labor = scooper and manager wages, payroll taxes and benefits, plus a market wage for my own hours, management and cabinet. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the cabinet; 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 orders per day = (daily fixed costs, principal and other recurring cash out minus the daily contribution from take-home and parties, each at its own ratio) divided by the contribution from one average scoop ticket; the worked example gives take-home and parties the blended ratio. If the other lines already cover fixed costs and principal, report 0 and say so; never report a negative break-even count. Daily order capacity = (orders each scooper completes in an hour times scoopers on the cabinet) times the hours open, an estimated ceiling to plan below, with the Saturday night peak hour checked separately.
- Rent share = line 1 divided by net sales. Planning debt service coverage, before income tax and equipment replacement = (full-run sales times contribution margin ratio, minus fixed costs other than loan interest) divided by (loan interest + loan principal).
- Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied (not month 12's own sales). Test 1 needs that rate at or above cash break-even and my floor held 24 months; Test 3, coverage at full run and at that rate.
- Test 6 = 12 months of (full-run sales minus their variable costs, minus full-run fixed costs, line 4 included, minus principal), seasons applied to every sales line but booked lines, which run in their own months, and seasonal fixed lines at each month's amount. The cushion to set aside = the largest fall in running net cash from a high to any later low, the year run twice so a dip can cross into month 1 (zero if it never falls).
- Full-run figures (break-even, coverage, floor) take booked lines at full bookings averaged over 12 months, a late-starting fixed line at its full amount, and a seasonal fixed line at its year average.
- For pages 7, 9 and 10, use the formulas printed on those pages of the attached kit, exactly as written, with my own figures.
- Cash forecast: closing cash = opening cash + cash in minus cash out. Month 1 opening cash = cash on hand on 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. Enter party deposits and invoiced orders in the month the cash actually lands. In the slow-start case, every month's sales, parties 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), 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, health code, food safety, dairy handling, 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, such as evening foot traffic by month and nearby dessert options.
7. Work every total line by line and recheck it in total. 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. 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. Concept, guest, location and seat count, hours by season, and whether I take party bookings, catering and wholesale orders.
b. Sales build: for scoops, sundaes, shakes and cones (orders per day in a 100 percent month), cakes, pints and take-home (items per month) and parties (events booked for each month), the average ticket for each, days open per week and hours by season; the orders one scooper completes in an hour (timed on a real Saturday night), the scoopers who fit at the cabinet at once, and the orders I plan for the peak hour of the busiest month; a ramp percentage for every month from 1 to 12 (ask me to confirm any month I leave out); a seasonal percentage for each month with the evidence behind it; 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 (evening foot traffic I counted at the site in summer and winter, or my own sales history, which pass Test 5; comparable shops only inform an estimate and do not pass it; signed bookings for the party line), and for each booked line (parties, catering and events) its bookings, and its count once fully booked, for each month 1 to 12.
c. For prime cost: tubs, cones, toppings and packaging on hand at the start and the end of the week, the week's deliveries, the week's labor with payroll taxes and benefits (tips handed straight to scoopers left out), and the week's net sales (weekly owner wage: line 4 from item e, times 12, then divided by 52).
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (contractor or freezer-dealer quote, or calculation) for each line on page 5, from build-out to the contingency.
e. Monthly fixed costs for each numbered line on page 8, from rent (line 1) to license renewals and other fixed costs (line 12), including loan interest and my market wage for management time (line 4; my hours on the cabinet go in line 3 (minimum crew) or 14 at a scooper's 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.
f. Variable cost shares of net sales for lines 13 to 17: line 13, ice cream, cones, toppings and packaging; line 14, hourly scooper labor above the minimum crew, with payroll taxes; line 15, card fees; line 16, delivery-app commissions (blended share of all sales); line 17, loyalty rewards and birthday discounts (sales booked before rewards); and any sales line whose own shares differ, given for that line.
g. Board items for one case or board: price, cone cost and units actually sold in a full summer month for each (a winter month too if I have one), and whether it slows the line (if I am not open yet, label the result a forecast, not a classification).
h. For one item: each ingredient's purchase price and unit, yield and portion, plus packaging, and the item's price.
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 guests, party hosts and corporate clients pay me (at the counter, a deposit before the event and the balance on the day, or on invoice and how many days later), and when I pay my tub, cone and packaging suppliers.
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, freezer and cabinet replacement and the pre-summer stock build-up.
m. Cash on hand on opening day after all startup spending, build-out 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 ice cream shop, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by sales line and month, with annual sales and the capacity check from page 6.
3. The completed startup budget with the total, listing build-out and freezers first. 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 orders per day (use cash break-even); rent share and planning debt service coverage at full-run sales, labeled before income tax and equipment replacement, and on my lender's definition too if I gave it.
5. The 12-month cash forecast for the expected and slow-start cases, in thousands of dollars to two decimals (51.25 means $51,250) to match the kit, with, for each case, the first month below my cash floor and the first month below zero, and the runway; the second year's lowest closing cash (month 12's ramp and bookings held, each month with its own season, not a flat average); any extra reserve the slow start needs; and the Test 6 cushion, with whether the page 5 buffer covers it (add any excess to the reserve). Add 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. Weekly prime cost and prime cost share, if I gave its inputs.
7. The menu engineering table with each item's class (star, plowhorse, puzzle or dog) and what the kit says to try.
8. The cone cost card for that item, with cost as a share of price.
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 traffic count or quote 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 orders per day and the seasonal percentages, 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 $21,179.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**53,100**	**48,008**	**49,226**	**57,032**	**68,574**	**79,303**	**84,187**	**83,781**	**78,735**	**73,689**	**66,324**	**60,118**
In: sales receipts	32,046	44,616	57,740	65,180	63,563	51,917	41,381	32,138	32,138	27,517	29,828	36,759
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: ice cream, cones, toppings, packaging, fees and rewards (lines 13, 15 to 17)	10,831	15,080	19,516	22,031	21,484	17,548	13,987	10,863	10,863	9,301	10,082	12,425
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	18,328	20,339	22,439	23,628	23,371	21,506	19,821	18,342	18,342	17,602	17,973	19,081
Out: rent and common area charges (line 1)	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Out: other costs, with loan interest (lines 2, 5 to 12)	4,581	4,581	4,581	4,581	4,581	4,581	4,581	4,581	4,581	4,581	4,581	4,581
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	398	398	398	398	398	398	398	398	398	398	398	398
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(5,092)**	**1,218**	**7,806**	**11,542**	**10,729**	**4,884**	**(406)**	**(5,046)**	**(5,046)**	**(7,365)**	**(6,206)**	**(2,726)**
Closing cash, expected	**48,008**	**49,226**	**57,032**	**68,574**	**79,303**	**84,187**	**83,781**	**78,735**	**73,689**	**66,324**	**60,118**	**57,392**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**53,100**	**43,182**	**37,681**	**36,792**	**38,517**	**39,674**	**36,738**	**30,101**	**20,215**	**10,329**	**(1,180)**	**(11,878)**
Sales receipts, slow start	22,432	31,231	40,418	45,626	44,494	36,342	28,966	22,497	22,497	19,262	20,879	25,732
Out: variable costs, slow start (lines 13 to 17)	11,171	15,553	20,128	22,722	22,158	18,099	14,424	11,204	11,204	9,592	10,398	12,815
Out: fixed costs (lines 1 to 12), principal, bills, less funding	21,179	21,179	21,179	21,179	21,179	21,179	21,179	21,179	21,179	21,179	21,179	21,179
Net cash flow, slow start	**(9,918)**	**(5,501)**	**(889)**	**1,725**	**1,157**	**(2,936)**	**(6,637)**	**(9,886)**	**(9,886)**	**(11,509)**	**(10,698)**	**(8,262)**
Closing cash, slow start	**43,182**	**37,681**	**36,792**	**38,517**	**39,674**	**36,738**	**30,101**	**20,215**	**10,329**	**(1,180)**	**(11,878)**	**(20,140)**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**754**	**6,554**	**12,353**	**14,673**	**12,353**	**5,394**	**(406)**	**(5,046)**	**(5,046)**	**(7,366)**	**(6,206)**	**(2,726)**

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 $46,387 a month, against month 12's own $36,759): closing cash runs $58,146 in month 1 and $82,680 in month 12, lowest $58,146 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.