Laundromat Business Plan and Operations Starter Kit

A working kit for independent laundromats with a drop-off and dry-cleaning counter. It turns machines, cycles an hour and open hours into capacity, prices every cycle against the water, gas, power and attendant minutes it takes, carries the commercial pounds and dry-cleaning pieces through the same plant, finds cash break-even through the winter peak, and scores the plan on six pass-or-fail tests.

DRY CLEANERS AND LAUNDROMATS
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PAGE 2

Start here

A laundromat can be full on a Saturday and empty on a Tuesday, and the rent, the machines and the equipment loan are paid either way. The machines set a ceiling on what the store can earn in a week, and the water, gas and attendant minutes behind every cycle set the floor. This kit writes both down and tests them before a lender asks.

WHAT IS INSIDE

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HOW TO USE IT

1. Build cycles, pieces and pounds on page 6 and costs on pages 5 and 8. Run the cash forecast on page 10, then score the plan on page 4. Draft pages 3 and 4 last.
2. Use pencil. Machine counts, cycle prices and the drop-off volume move before the store opens, and every worksheet expects your own figures.
3. Once you open, use the page 13 checklists on every shift and the numbers review every week. Run the machine table on page 7 at every month end and update the cycle count there as the drop-off counter and the commercial accounts build.

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 laundromat with a drop-off and dry-cleaning counter questions published at businessconsultant.services; the answer is general guidance, not a research finding.
- **The six questions** on page 13 were drafted by AI models from World Consulting Group desk research and challenged by a second AI model. None was measured in the field, so treat them as hypotheses to test, not findings.

SCOPE

This kit gives general operational information. It is not legal, tax, accounting, employment, water discharge, solvent handling and lease terms or financial advice. Requirements vary by location; review with a qualified professional. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

A lender or a landlord will ask whether the cycles throw off enough cash for the rent, the attendants and the loan through the winter peak. Answer each point here, then draft the sections separately.

1. Executive summary (write it last)

Describe the store, the customers and what the money buys, from the machine bank to the first payroll; then give the month the page 6 forecast first clears cash break-even from page 8, and the page 4 result.

2. Wash menu, drop-off and the counter

Describe the machine sizes and cycle prices, then the drop-off side: wash-dry-fold by the pound, dry cleaning by the piece, household items by the item. Say what the customer buys beyond clean clothes: a machine free on a Sunday morning, a shirt ready on the day promised, and a price they can read on the wall.

3. Positioning and machine hours

Be clear about who the store serves and does not: nearby households, the renters without a machine, and the businesses that need linen back on schedule. Then count the machines of each size, the cycles an hour each runs, the open hours, and the attendant hours that keep the floor clean and the counter covered.

4. Cycle prices, drop-off and dry cleaning

For each machine size and counter service, record the price a unit sells for, the water, gas, power and supplies it takes, and the attendant minutes behind it. A price copied from across the road, with no cost behind it, is a guess.

MACHINE OR SERVICE	UNITS A MONTH	PRICE A UNIT	COST A UNIT

> *Owner question: the machines are busy at the weekend and the bank balance still barely moves. Are the cycle prices too high?*
>
> Rule out this cause before touching the prices: a customer who cannot find a free machine, get change or find an attendant is a cycle you never sold, whatever the price list says. Log cycles sold against the capacity each day on the machine table (page 7), track attendant hours worked against the roster, and compare the utility cost a cycle with the one you priced. Treat a gap as an association worth a test, not proof of a cause.

PAGE 4

Business plan, part two

5. Operations

Describe a day from unlock to close: who opens, how the floor, counter and drop-off rack are covered, who fixes a jammed machine, and who runs the store without you.

6. Team

List every role, its paid hours and its pay, including a market wage for your own hours. Name the person who can open, run a shift and close without you; the founder-dependency question on page 13 is the test of it.

7. Marketing and sales

Explain where a new customer comes from, why a drop-off customer returns, and how a commercial account is won and kept; measure whether repeats cover the ones who leave.

8. Financials and funding

Attach pages 5, 6, 8 and 10 and the result below.

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

TEST	PASS?
Gate 0. The executed lease, the equipment and installation quotes, the insurance quote, the machine counts and cycle times, and the water, discharge and solvent review with a qualified professional are in writing.	
1. In the expected case, sales reach cash break-even at the month-12 run rate (page 8), and closing cash with payment timing holds your floor for 24 months (page 10).	
2. Slow start (tested share of sales, page 10): closing cash holds at or above your floor every month (if not, note the reserve that would hold it).	
3. Planning debt service coverage at full-run sales and at the month-12 run rate (page 8) meets your lender's ratio, on your lender's definition.	
4. The peak month's cycles fit the machines (pages 6, 7 and 9), every attendant hour that month needs is paid either by the salaried roster or by line 14 above it, and the cycle count reaches break-even (page 8).	
5. Signed commercial accounts and a written drop-off promise back the month-one pounds and pieces; a mailing list forecasts interest, not orders.	
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 or the equipment 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 12 what-ifs stress-test Tests 1, 3 and 6. Count a test without evidence as a fail. Result: _____

PAGE 5

Startup budget worksheet

Fill the estimate column first, then record each source: a written quote from the equipment dealer, the installer, the insurer or the landlord, or a documented calculation. Laundromat budgets break on the machine bank and the build-out, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
MACHINES AND THE PLANT				
Washer and dryer bank, delivered, installed and vented				
Dry-cleaning machine, press, form finisher and spotting board				
Boiler, water heater, air compressor and venting				
SITE WORK				
Leasehold improvements, flooring, lighting and floor drains				
Counter, folding tables, racks, carts and scales				
Payment kiosks, card system, cameras, alarm and signage				
PRE-OPENING				
Pre-opening payroll and hiring				
Opening marketing, website and launch offers				
Opening stock of detergent, hangers, bags and supplies				
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 10 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 machine bank and 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 cycles, so build them from the machines you have, the hours you open and the cycles a customer actually buys, not from the rent you need to cover. Count cycles first, month by month from the machine table on page 7, then add the commercial pounds and the dry-cleaning pieces at the volume the counter record supports.

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

SALES LINE	UNIT	UNITS PER DAY OR MONTH	AVERAGE PRICE	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Self-service wash and dry	cycles				
Dry cleaning by the piece	pieces				
Commercial laundry by the pound	pounds				

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 = cycles sold at full run times the average price a cycle, plus commercial pounds and dry-cleaning pieces at full run times their prices, those two also times ramp (the share of full-run volume the counter record has reached) and season. The self-service line carries neither ramp nor season. Use 100 percent where a factor does not apply. The utilization, ramp and season are your assumptions; write down the evidence for each, such as the machine counters and your drop-off record.

CAPACITY CHECK

```
Machine capacity a month = machines of each class times cycles an hour, times open hours a day, times days a week, times 52, divided by 12; peak-month cycles = the self-service cycles at full run plus the commercial pounds and dry-cleaning pieces at their own cycles a unit and their own season, against that month's capacity. The roster is read as people x hours a day x days a week x 52 over 12
```

Write how many machines of each class the floor holds, the cycles an hour each one runs, the hours a day the door is open and the days a week. Take the peak month of the season list, add the cycles the self-service room sells at full run and the cycles the commercial pounds and dry-cleaning pieces take, and set them against that month's capacity. Set the attendant hours the peak month needs against the hours the salaried roster is paid for, then against the hours line 14 buys above that roster at the loaded wage; between the two the whole attendance bill must be paid, whether those hours come from the roster or are bought in.

PAGE 7

Cycles, machine hours and cost a cycle

A machine earns only while it runs, and every cycle costs water, gas, power, detergent and attendant minutes before it pays a cent of rent.

```
Capacity a month = machines x cycles an hour x open hours a day x days a week x 52 over 12
Cycles sold a month at full run = capacity x the utilization you plan at (30 percent in this example);
the price a cycle is weighted by the cycles each machine sells
Cost a cycle = the machines' own chemicals, water, gas and power a cycle; attendant hours = cycles x
minutes a cycle; line 13 = cycles x cost a cycle over all sales; line 14 = attendant hours above the
salaried roster x the loaded wage over all sales
```

WORKED EXAMPLE: THREE MACHINE CLASSES AT FULL RUN (ILLUSTRATIVE; FIGURES ROUNDED)

MACHINE CLASS	MACHINES	CYCLES AN HOUR	CAPACITY A MONTH	CYCLES SOLD	UTILIZATION	PRICE A UNIT	REVENUE A MONTH	COST A MONTH	ATTENDANT HOURS	LABOUR A MONTH	CONTRIBUTION	REVENU MACHIN
Washer, 20 lb top load	16	2.5	16,987	5,096	30%	$3	$15,288	$3,822	220.8	$4,655	$6,811	$955.5
Washer, 40 lb front load	10	2	8,493	2,548	30%	$5	$12,740	$3,058	93.4	$1,969	$7,713	$1,274.0
Dryer, 30 lb	16	3	20,384	6,115	30%	$1.50	$9,173	$1,101	183.5	$3,867	$4,205	$573.3
Dry cleaning by the piece	n/a	n/a	n/a	120	n/a	$7.25	$7,250	$70	4.3	$92	$7,089	n/
Commercial laundry by the pound	n/a	n/a	n/a	600	n/a	$1.35	$5,400	$348	21.7	$458	$4,594	n/

A piece takes 0.12 of a cycle and a pound 0.15, so the counter rows show fewer cycles than units; their money is units times price (1,000 pieces at $7.25, 4,000 pounds at $1.35). Line 13 on page 8 is cost a cycle over all sales (16.85 percent at full run); line 14 is attendant hours above the salaried roster at the loaded wage of $21.08 an hour (9.46 percent, after 300 paid hours on the roster); page 8 and page 11 carry the blend. The dry-cleaning and commercial rows are priced by their own unit and charged the same blended cost and attendant minutes a machine cycle takes; the 2.2 minutes a cycle is that capacity-weighted average, so the machines that take the most minutes carry the most of it.

YOUR MACHINE CLASSES

MACHINE CLASS	MACHINES	CYCLES AN HOUR	CAPACITY A MONTH	CYCLES SOLD	UTILIZATION	PRICE A UNIT	REVENUE A MONTH	COST A MONTH	ATTENDANT HOURS	LABOUR A MONTH	CONTRIBUTION	REVENUE A MACHINE

CAPACITY CHECK

At full run the machines run 45,864 cycles a month (108 cycles an hour across the machines, 14 open hours a day, 30.3 days a month). In the peak month (month 12, season 123 percent) the plan needs 14,645 cycles, 32 percent of capacity, so the machines fit the plan. If the plan needs more cycles than the machines can run in your hours, the plan is wrong, whatever the demand says.

```
Capacity a month = machines x cycles an hour x open hours a day x days a week x 52 over 12
Peak-month cycles = the self-service cycles at full run, plus the dry-cleaning and commercial lines at
their own cycles a unit and their own season; capacity against those cycles
```

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 10, so interest and principal are each counted once. A line that starts or steps up during year 1 goes in at its amount once in place; page 11 uses each month's amount.

FIXED COSTS PER MONTH	PER MONTH
1. Rent, leased storefront and the parking behind it	
2. Property, liability and equipment-breakdown insurance	
3. Store manager and weekend lead, salaried, with payroll taxes and benefits (the minimum staff)	
4. Owner's market wage	
5. Loan interest (machines and build-out loan)	
6. Utilities and meter charges, the standing water, sewer, gas and demand charges	
7. Marketing and local advertising	
8. Payment system, laundry software, cameras and alarm	
9. Accounting, bookkeeping and bank fees	
10. Equipment maintenance, boiler service and machine repairs	
11. Counter supplies, hangers, bags, tags and uniforms	
12. Trash, pest control, phone and inspections	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Water, gas, power and detergent a machine cycle	
14. Attendant hours above the salaried roster, at the loaded wage	
15. Card processing on every cycle, piece and pound	
16. Dry-cleaning solvent and spotting supplies	
Total variable cost share	

```
Contribution margin ratio = 1 minus variable cost share; contribution = sales times the line's ratio
Operating break-even sales = fixed costs divided by contribution margin ratio
Cash break-even sales = (fixed costs with line 4 even if undrawn, plus principal and other recurring
cash out) divided by contribution margin ratio; page 12 covers a result with no usable number
Break-even cycles = (fixed costs with line 4 even if undrawn, plus principal, minus the dry-cleaning and
commercial lines' contribution at their own shares) divided by one cycle's contribution at the blended
price a cycle; 0 if covered
Month-12 run rate = average monthly sales over a year at month 12's ramp and volume, 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 machine cycles (use cash break-even)	one figure per month		
Rent share and debt service coverage at full-run sales		ratios, monthly only	

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

PAGE 9

Floor utilization and what a paid attendant hour really costs

An attendant's paid hour buys the whole shift, and a cycle pays for the minutes that keep the floor clean, the machines running and the counter covered. The hours between customers are paid hours no cycle is billed for.

```
Floor utilization = the hours spent serving customers divided by the hours paid
Loaded wage = the hourly rate plus the employer's payroll tax, workers' compensation, benefit and paid-time-off share
Cost per selling hour = paid hours times the loaded wage, divided by the hours a customer is actually served
```

WORKED EXAMPLE: ONE ATTENDANT, ONE WEEK (ILLUSTRATIVE)

HOURS	HOURS IN THE WEEK	PERCENT OF PAID TIME
Paid hours	40	100%
Serving customers and running the floor	32	80%
Drop-off tickets and commercial calls	2	5.0%
Clearing jams and cleaning machines	3	7.5%
Ordering, admin and the quiet spell	3	7.5%

At a $17.00 wage with 24 percent payroll taxes and benefits, a paid hour stands at $21.08; serve customers in 80 percent of the paid hours and each selling hour costs $26.35. Price a cycle off what a paid attendant hour costs once the quiet hours are counted, never off the base wage alone.

YOUR ATTENDANTS, WEEK BY WEEK

PERSON	PAID HOURS	ON THE FLOOR	DROP-OFF AND ACCOUNTS	CLEANING, JAMS	FLOOR UTILIZATION	COST PER SELLING HOUR

WHAT LEAVES THE BUILDING WITH THE STORE MANAGER

When a store manager leaves, the machine log, the drop-off promises and the supplier numbers can leave with them, unless the routines, the order book and the account notes were the store's and not one person's. Write them down, so somebody new can unlock on Monday. Write out the jobs that come round again: the changeover walk, the machine check before a busy morning, the call to a customer whose order will run late, and the note the next shift picks up. A store with a dry-cleaning plant and a self-service room carries two sets of jobs, because the plant needs a solvent check and a press check that the washers do not. Time each job, so the next hire is priced from the work it carries rather than from what the last manager settled for.

PAGE 10

Twelve-month cash forecast

Rent and payroll leave before card settlements clear. Enter $000 (51.25 means $51,250), receipts as they clear.

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

Month 1 opening cash is cash on the first day the store opens after startup spending is paid; each closing balance opens the next month, and the slow start opens with the same cash. Your floor is at least one full-run month of fixed costs plus principal. Cycles are paid at the machine; drop-off is paid at collection. 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 11

Runway, and what the winter peak costs

Runway counts forward from the latest closed month, or from opening day before the doors open, to the first month in which closing cash finishes under your floor

Worked example: a hypothetical laundromat and dry-cleaning counter

Illustrative numbers, invented so the arithmetic can be followed; none is a benchmark for a laundry. The store manager and the weekend lead work from month 1; cycles are paid at the machine. Cash floor $28,036. A cycle is paid at the machine and the card money settles inside the same month; a drop-off ticket is paid when the customer collects; the commercial account settles in the month it is billed; payroll and suppliers are paid in the month the work happens; the owner takes a market wage in cash and the loan payment debits on its own date.

From page 5, the budget	The money to open comes to $484,000, funded by a $394,000 loan (9.9 percent over 10 years) and $90,000 of owner money, which includes an $85,000 working-capital reserve still intact on opening day. Page 5 sizes the reserve twice: the floor $28,036, then a month of buffer, $28,036, plus $0 (the shortfall a first pass begun with no cash would run), rounded up to $56,100.
From page 8, the costs	Standing costs come to $26,011 a month, with $7,092 for the store and the machines and $3,160 of loan interest within that; principal $2,025 a month (year-one averages both); the variable lines total 31.6 percent, which puts the contribution margin at 0.684. Costs on lines 13 to 16 take 16.85, 9.46, 3.9 and 1.4 percent of sales. The twelve standing lines cost $7,092, $575, $6,324, $4,800, $3,160, $850, $700, $340, $500, $950, $400 and $320 a month.
From page 8, break-even	The store covers operating costs at about $38,033 a month. Cash break-even (fixed $26,011 plus principal $2,025, divided by 0.684) is about $40,994 a month: 10,098.5 cycles a month from self-service wash and dry once the drop-off and commercial lines have paid their part, so 10,099, against the 13,759.2 the plan plans to sell.
From page 6, the sales	Self-service wash and dry: 13,759 cycles a month at $2.7038. Dry cleaning by the piece: 1,000 pieces a month at $7.25. Commercial laundry by the pound: 4,000 pounds a month at $1.35. A month at full volume about $49,851; drop-off and commercial account ramp 50, 62, 72, 80, 86, 90, 94, 96, 98 percent in months 1 to 9, then 100 percent; season 104, 100, 96, 93, 91, 89, 90, 94, 101, 106, 113, 123 percent, January to December, and it rides on the two counter lines only.
From page 18, the expected case	January sales of $43,779; January closes at $85,620, month 12 at $138,620. Low: month 1, closing $85,620, $57,584 above the floor.
From page 18, the slow start	With cycles running at 70 percent of the expected case, month 1 sales $30,645; January closes at $77,023, month 12 at $21,604. Cash drops under the floor in month 10 (closing $27,092), so the runway from opening day runs to 9 months.
From page 8, cover	On a full-volume month of $49,851, cover before income tax and machine replacement comes to 2.17 against the 1.25 the example lender wants; at the month-12 run rate it comes to 2.17, and Test 3 weighs both. The rent takes about 14.2 percent.

ON PAGE 4 THIS EXAMPLE SCORES AMBER

Gate 0 is taken as met here. Test 1 passes: held at the month-12 rate the store takes about $49,851 a month, above the $40,994 break-even; cash stays above the floor for a second year at that rate (lowest point $145,130, month 1 of year 2). (Not scored: sales and rent first cover cash break-even in month 1.) Test 2 fails: at 70 percent of the plan cash sinks under the floor in month 10; about $6,500 of extra reserve would carry it. Test 3 clears on the planning arithmetic, though a lender applies its own definition. Test 4 passes: in the peak month (month 12, season 123 percent) 14,645 cycles against the 45,864 the machines can run at 14 open hours a day and 30.3 days a month, 32 percent of capacity. Test 5 fails: the example has no evidence for it. Test 6 passes: a settled year at full volume, trough included, banks about $72,684 after principal, and no full-volume month ends in the red, so it needs no cushion. That is a settled year rather than the opening one: page 18's first year adds about $53,620 in cash because the counter builds slowly and the opening months are paid for before it does. The example assumes no income tax set-aside, equipment replacement or stock build-up (page 18); score a real plan with its own. The machines fill slowly, the winter peak arrives before the drop-off counter is busy, and the attendant hours climb with the cycles while the rent does not.

PAGE 12

What moves the result

Each row changes one input of the page 11 example and reruns the forecast. A row names Test 1, 3 or 6 when the change would newly fail or pass it; a test the example already fails stays failed. The last column also gives the slow start, which is Test 2.

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

CHANGE	MONTHLY CASH	CASH BREAK-EVEN AND DEADLINE
Sales volume 10 percent lower (variable costs fall; fixed stay)	minus $3,409	Expected case holds the floor
Self-service wash and dry: average price 5 percent higher, same volume (only sales-linked fees rise)	plus $1,787	Break-even cycles fall from 10,098.5 to 9,363.3 a month, so from 10,099 to 9,364: per-unit costs stay the same, so the ratio rises from 0.684 to 0.694 on the new sales (sales-linked fees, line 15, take 3.9 percent of each added dollar)
Fixed costs $1,000 lower	plus $1,000	Cash break-even falls to about $39,532
Utility and detergent cost a cycle 15 percent higher ($0.58 to $0.67 a cycle; $1,260 a month at full run)	minus $1,260	Cash break-even rises to about $42,567; expected case still clears the floor; slow start below the floor in month 9 (closing $23,321)
Machine hours lost: 40 open hours a month with machines down (1,296 cycles lost at 32.4 cycles an open hour, $3,504 a month), from month 1 onward	minus $2,144	Expected case still clears the floor; slow start below the floor in month 8 (closing $23,030)
Card fees and the payment terminal cost 1.2 points more of every sale (about $598 a month at full run)	minus $598	Cash break-even rises to about $41,726; expected case still clears the floor; slow start below the floor in month 9 (closing $27,242)
The largest commercial account leaves from month 7 (about $1,450 a month), from month 7 onward	minus $1,227	Expected case still clears the floor; slow start deadline unchanged (month 10)
Rent 15 percent higher from month 1, permanent (about $1,064 a month more)	minus $1,064	Expected case still clears the floor; slow start below the floor in month 8 (closing $26,527)
Marketing doubled from month 1, permanent (about $700 a month more)	minus $700	Expected case still clears the floor; slow start below the floor in month 9 (closing $24,487)
Build-out overrun of $25,000 beyond the contingency, taken from the reserve	no change	Expected case still clears the floor; slow start below the floor in month 5 (closing $26,124)
Opening 3 months late (the store and the machines, insurance, loan interest and principal, $12,852 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 $46,441 in month 4 from the planned opening, $39,179 lower than on time; slow start below the floor in month 6 from the planned opening (month 10 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 13

Shift checklists, weekly review, six questions

Operations checklists for running the store, not a compliance program. Add each water, discharge, solvent, employment and safety step your location and your own advisers call for.

BEFORE THE DOORS OPEN

- ☐ Check every machine the night before, and mark any out of order rather than letting a customer find it.
- ☐ Confirm the card reader, change machine and payment terminal are working.
- ☐ Check the water, water heater and boiler against the readings the log asks for.
- ☐ Walk the floor for spills, lint and blocked vents, and note the time.
- ☐ Confirm the drop-off rack holds every order due today, tagged and checked.
- ☐ Count the till and float, and record the opening cash.

SHIFT END AND MONTH END

- ☐ Set the cycles sold against the capacity that day, and the attendant hours worked against the hours rostered.
- ☐ Record every machine that stopped, the time and the repair it needed.
- ☐ Log each drop-off order with the promised day, pieces and price, and mark the late ones.
- ☐ Work out the month's cost a cycle: utilities and detergent on line 13 divided by the cycles sold plus the cycle-equivalents the counter lines take (page 7 shows the conversion).
- ☐ Log each commercial account with the pounds collected and whether the invoice was paid.
- ☐ Ask a customer who stops coming what changed, and note it in their words.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Cycles sold against capacity, by machine class				
Card settlements against the cycles rung				
Water, gas and power cost a cycle against its price				
Attendant hours worked against hours rostered				
Drop-off orders due, collected and late				
Commercial pounds collected against the account's plan				
Owner hours on the floor, the counter or repairs				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Do machine faults, refunds and supplier calls wait on the owner, with the counter sitting until the owner appears?
2. **Reactive operations.** In one week, how many cycles were lost to a machine out of order, how many drop-off orders ran late, and how many hours did the owner work the floor?
3. **Growth without structure.** How many commercial accounts did the store win and lose this quarter, and how many came from a named referral or a walk-in?
4. **Talent and retention.** Which routines would leave with the store manager, because the machine log, the drop-off promises and the supplier numbers live in one head?
5. **Revenue plateau.** How many hours a week is the floor at less than half the machines running, and what would fill them without cutting the price?
6. **Strategic confusion.** Do the commercial pounds and dry-cleaning pieces earn more an attendant hour than a self-service cycle, and has the mix drifted from the one you priced?

Hypotheses from AI-assisted World Consulting Group desk research, described on page 2. Check each one against a record: the machine log, the page 7 cycle count, the attendant hours against the roster, or the drop-off order book.

PAGE 14

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and log cycles, attendant hours and machine faults every day. Log the hours the owner covers.
Week 2	Fill the page 7 machine table at the loaded wage and mark any machine class whose price a cycle does not cover its water, gas, power, card fees and attendant minutes.
Week 3	Fill the page 7 cycle count from the machine counters and work out the month's cost a cycle.
Week 4	Enter actual closing cash on page 11 and recalculate runway. Write the decisions the counter may make without calling you.
After month 1	Compare each machine class's cycles with its capacity and the attendant hours worked with the roster on page 6.

BEFORE YOU SIGN A LEASE, GET WRITTEN ANSWERS TO THESE

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

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

WHAT THE FULL KIT ADDS

The full Dry Cleaning and Laundromat 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 cycle pricing calculator from machine minutes and utility cost to a margin, a machine log and maintenance tracker, editable drop-off and commercial account trackers, shift checklists and hiring checklists. Release status is on the kit page.

SOURCES

World Consulting Group material. Origin of the questions: AI-assisted World Consulting Group desk research on independent laundromats and dry-cleaning counters, 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. Dry cleaners and laundromats owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, water discharge, solvent handling and lease terms 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.

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Customize this kit with AI

Attach this PDF, paste the prompt into ChatGPT, Claude or Gemini, and answer with your own numbers.

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 customer names, commercial account agreements, card details, staff records or bank account details. Totals and rounded figures serve the arithmetic, though rounding does not make a record anonymous, and you can run the arithmetic on your own computer.

I run a neighborhood laundromat with a drop-off and dry-cleaning counter. I have attached the Laundromat Business Plan and Operations Starter Kit from businessconsultant.services. Turn it into my own plan for my machines, counter and staff, using my numbers only.

Follow these rules for the whole conversation:
1. Use only numbers I give you, or numbers you calculate from mine with the formulas below. Never invent a price, wage, cycle count or benchmark.
2. The numbers printed in the kit are worked examples. Never use them as my numbers, not even as a placeholder.
3. If a number you need is missing, ask me for it. If I ask you to estimate or use typical figures, write [NEED: ...] instead and tell me which quote, record or calculation will give me the real number. If I give you my own estimate, label it MY ESTIMATE.
4. Use these formulas exactly, and show your arithmetic for every number you calculate:
- Monthly sales = units times the average price a unit (every line is counted per month). Self-service = cycles x the blended price a cycle; commercial pounds and dry-cleaning pieces = full-run volume x ramp x season. Full-run sales, break-even and coverage take every line at full-run volume.
- Net sales exclude sales tax. Labor = wages, payroll taxes and benefits, plus a market wage for the owner's management time (line 4); the owner's hours on shift go in line 14 at a market wage. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the work; only line 4 may go undrawn, and Tests 1 and 6 count it anyway.
- Contribution margin ratio = 1 minus variable cost share; a line's contribution = its sales times its own ratio. Operating break-even sales = fixed costs divided by contribution margin ratio. Cash break-even sales = (fixed costs with line 4 even if I do not draw it, plus monthly loan principal and any recurring other cash out) divided by contribution margin ratio; only the cash forecast drops an undrawn wage. A blended ratio holds only at its own sales mix: name that mix beside each break-even, and recompute from each line's own contribution when a what-if changes one line. Loan interest is fixed; principal is not an operating cost, so it never enters operating break-even or operating profit.
- Weekly = monthly times 12, divided by 52. Daily = weekly divided by days open per week.
- Break-even cycles = (fixed costs with line 4 even if undrawn, plus principal, minus the dry-cleaning and commercial lines' contribution at their own shares) divided by one cycle's contribution at the blended price a cycle; 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. Machine capacity a month = machines of each class times cycles an hour, times open hours a day, times days a week, times 52, divided by 12; peak-month cycles = the self-service cycles at full run plus the commercial pounds and dry-cleaning pieces at their own cycles a unit and their own season, against that month's capacity. The roster is read as people x hours a day x days a week x 52 over 12.
- 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 volume, 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 that carries a ramp, and to no other 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 a late-starting fixed line at its full amount, and a seasonal fixed line at its year average.
- For pages 7 and 9, 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 on hand on the first day the store opens after startup spending is paid. Place every receipt and payment (card settlements, supplier invoices, startup bills, funding) in the month the cash moves. Income tax set-aside, machine 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: card settlements in the month taken, drop-off at collection, commercial accounts on their own terms, and [NEED: payment timing] if a term is missing. The worked example lands every cycle and drop-off ticket in its own month and collects commercial accounts when billed. 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 from the same month's slow-start sales, on the same payment timing (line 14 holds only hours I would cut). Runway = consecutive future months, from the latest closed month (before opening, from the first day the store opens), before closing cash first falls below my floor.
(Continued on page 16.)

PAGE 16

The prompt, continued

Paste this part directly after the rules on page 15, as one message.

5. Do not give legal, tax, licensing, permit, water and discharge, solvent handling, vending, employment and lease requirements, employment, wage or lease advice. Do not name laws, license or permit types, agencies, government fees or wage rates, even as examples. When my question touches these, write only "Review this with a qualified professional" and continue with the rest. You may record and use figures I give from my own records, such as my sales tax rate and when I remit it, without checking, interpreting or advising on them.
6. Do not quote statistics, studies or sources that are not in the kit. For the market and marketing sections, use only what I tell you, and list the local facts I should gather.
7. Work every total step by step and recheck it a second way. In the cash forecast, show the arithmetic for month 1, one later month and the year total; give plain numbers for the other months.
8. If a formula would divide by zero or a contribution margin is zero or below, write N/A, say why, and do not continue that calculation. If my lender defines coverage differently, show both results and label each. If cash never falls below my floor in the forecast, write the runway as more than 24 months; otherwise give the runway in months and, separately, the first month below it, counting year 2. With no loan, Test 3 passes.
9. Use business figures only, with anonymous customer IDs. Do not ask for names, addresses, bank account numbers, payment card details, customer lists, or the names of my customers or staff.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it does not need the inputs for pages 7 and 9. 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. Machine classes and counts, cycles an hour, open hours and days, the price a cycle, commercial pounds and dry-cleaning pieces a month, the attendant roster with paid hours a day and days a week, and the fixed costs.
b. Sales build: for each machine class, the machines on the floor, the cycles an hour a machine runs, the price a cycle, the attendant minutes a cycle and the water, gas, power and detergent a cycle; the open hours a day and days a week; the utilization I plan at; the commercial pounds and dry-cleaning pieces a month with their prices and the cycles a unit they take, a ramp percentage of full-run volume for every month from 1 to 12 (ask me to confirm any month I leave out); a seasonal percentage for each month, which applies to the two counter lines only, the self-service line running flat all year; and the slow-start percentage I want to test (this kit sets a 70 percent stress test, a kit rule rather than my estimate; use it unless I give evidence for a higher share). Never daily. Give counts at full run, with month 1 as my opening month. Give the evidence behind each count (site counts, comparables, signed orders or my history).
c. For each machine class: the machines on the floor, the cycles an hour a machine runs, the price a cycle, the attendant minutes a cycle and the water, gas, power and detergent a cycle; the open hours a day and days a week; the utilization I plan at; the commercial pounds and dry-cleaning pieces a month and the cycles a unit they take; the salaried roster's paid hours a month; and the loaded wage of the attendants above it.
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (dealer quote, installer quote, insurer quote, lease or calculation) for each line on page 5, from the machine bank to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including the rent, the salaried attendants, the loan interest and my market wage; whether I draw that wage in cash; and my monthly loan principal. Give interest and principal as year 1 monthly averages for break-even and coverage, and, for the cash forecast, any payment, fixed line or other cash line that changes in months 1 to 24 (a payment holiday, a balloon payment, a rent step) with its month. My market wage covers management time (line 4); my hours on shift go in line 14 at a market wage.
f. Variable cost shares of net sales for lines 13 to 16: line 13, water, gas, power and detergent a machine cycle; line 14, attendant hours above the salaried roster, at the loaded wage; line 15, card processing on every cycle, piece and pound; line 16, dry-cleaning solvent and spotting supplies; and any sales line whose own shares differ, given for that line.
g. For one typical week per attendant: paid hours, hours on the floor and at the counter, hours on drop-off orders and commercial calls, hours cleaning machines and clearing jams, and admin or quiet hours; the base pay and the payroll taxes and benefits share.
h. 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 17.)

PAGE 17

The prompt, last part

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

Round C, cash timing, sales tax, deposits and Gate 0:
i. Payment terms: when each line pays (cycles at the machine and card settlements inside the month or later, drop-off at collection, commercial accounts on their terms), and when payroll and suppliers are paid.
j. 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.
k. Monthly cash out beyond operating costs: income tax set-aside and machine replacement.
l. Cash on hand on the first day the store opens after all startup spending, startup bills still to pay by month, owner money or loans still to arrive by month, and my minimum cash floor (at least one full-run month of fixed costs plus principal).
m. 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.
n. 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.
o. 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 laundromat, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by machine class, dry-cleaning line, commercial line and month, with annual sales and the capacity check from page 6.
3. The completed startup budget, line by line as on page 5, with the total. Size the reserve by the page 5 rule; if I gave another, show both and the result for each.
4. Operating and cash break-even per month, per week and per day open; break-even machine cycles (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 volume held, each month with its own season, not a flat average); any extra reserve the slow start needs; and the Test 6 cushion, with whether the page 5 buffer covers it (add any excess to the reserve). Add memo rows for each month, kept out of closing cash: money collected for others and remitted at month end (last month's owed + collected minus remitted), and card settlements in transit.
6. Machine capacity and utilization, cycles sold by class, cost and attendant labor a cycle, revenue per machine, the peak-month capacity check and the break-even cycle count.
7. Utilization and the true cost per billable hour, with the largest leak named.
8. 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.
9. A final checklist: every MY ESTIMATE figure, every [NEED: ...] gap, every machine count or payment term I should verify, and every question that needs a qualified professional.

WHEN THE ANSWER COMES BACK

Copy each table into the matching kit page in pencil. Check every [NEED: ...] gap and MY ESTIMATE figure, starting with the machine counts, the cycle prices and the payment terms, 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 11 example entered on the page 10 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 $28,036.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**85,000**	**85,620**	**87,373**	**89,932**	**93,089**	**96,683**	**100,486**	**104,799**	**109,750**	**115,692**	**122,428**	**129,958**
In: sales receipts	43,779	45,044	45,944	46,612	47,101	47,333	47,903	48,616	49,722	50,610	51,495	52,760
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: water, gas, power, detergent, fees and supplies (lines 13, 15, 16)	10,981	10,994	11,003	11,010	11,015	11,017	11,023	11,030	11,041	11,050	11,058	11,071
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	15,266	15,385	15,470	15,533	15,580	15,601	15,655	15,723	15,827	15,912	15,995	16,115
Out: rent (line 1)	7,092	7,092	7,092	7,092	7,092	7,092	7,092	7,092	7,092	7,092	7,092	7,092
Out: other costs, with loan interest (lines 2, 5 to 12)	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795	7,795
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	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025	2,025
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**620**	**1,753**	**2,559**	**3,157**	**3,594**	**3,803**	**4,313**	**4,951**	**5,942**	**6,736**	**7,530**	**8,662**
Closing cash, expected	**85,620**	**87,373**	**89,932**	**93,089**	**96,683**	**100,486**	**104,799**	**109,750**	**115,692**	**122,428**	**129,958**	**138,620**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**85,000**	**77,023**	**69,839**	**63,220**	**57,019**	**51,124**	**45,376**	**39,984**	**35,039**	**30,787**	**27,092**	**23,952**
Sales receipts, slow start	30,645	31,531	32,161	32,629	32,970	33,133	33,532	34,031	34,805	35,427	36,047	36,932
Out: variable costs, slow start (lines 13 to 16)	10,586	10,679	10,744	10,794	10,829	10,845	10,888	10,940	11,021	11,086	11,151	11,244
Out: fixed costs (lines 1 to 12), principal, bills, less funding	28,036	28,036	28,036	28,036	28,036	28,036	28,036	28,036	28,036	28,036	28,036	28,036
Net cash flow, slow start	**(7,977)**	**(7,184)**	**(6,619)**	**(6,201)**	**(5,895)**	**(5,748)**	**(5,392)**	**(4,945)**	**(4,252)**	**(3,695)**	**(3,140)**	**(2,348)**
Closing cash, slow start	**77,023**	**69,839**	**63,220**	**57,019**	**51,124**	**45,376**	**39,984**	**35,039**	**30,787**	**27,092**	**23,952**	**21,604**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**6,510**	**6,057**	**5,604**	**5,264**	**5,038**	**4,811**	**4,924**	**5,377**	**6,170**	**6,737**	**7,529**	**8,662**

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 10 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 is the planned figure, which is above the page 5 two-pass size. Variable costs use each sales line's own shares, so a month can differ by a few dollars from the blended share. The example sets aside no income tax (it depends on the owner's whole return, so take the figure from your accountant), replaces no equipment in its first two years and builds no stock beyond the opening stock in the startup budget; enter your own amounts. Second year at the month-12 run rate (about $49,851 a month, against month 12's own $52,760): closing cash runs $145,130 in month 1 and $211,303 in month 12, lowest $145,130 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 10 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.