Food Truck Business Plan and Operations Starter Kit

A working kit for food truck owners. It builds sales stop by stop, prices every menu item from its plate cost, finds operating and cash break-even, ranks stops and events by what they actually earn, and scores the plan on six pass-or-fail tests.

FOOD TRUCKS
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19 PAGES · PRINT IT, WRITE ON IT, KEEP IT
LATEST VERSION: BUSINESSCONSULTANT.SERVICES/KITS/FOOD-TRUCKS/
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BY KAMYAR SHAH · WORLD CONSULTING GROUP

PAGE 2

Start here

A food truck plan can fail on paper before it fails on the street. The plan describes the food and the brand, but it never prices the stop, the service window or the plate. This kit makes you write those numbers down, then tests whether they are enough, before a lender or a rained-out festival asks.

WHAT IS INSIDE

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HOW TO USE IT

1. Build the route's sales on page 6 and the truck'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. Stop fees, commissary rates and fit-out quotes change before launch, and every worksheet expects your own figures.
3. Once you open, use the page 14 checklists every service day and the numbers review every week. Rank your stops monthly with page 7, and run menu engineering after your first full month of sales.

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 food truck questions published at businessconsultant.services; the answer is general guidance, not a research finding.
- **The six questions** on page 14 were drafted by AI models from World Consulting Group desk research and challenged by a second AI model. None was measured in the field, so treat them as hypotheses to test, not findings.

SCOPE

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

PAGE 3

Business plan, part one

Before a lender reads the menu, it is likely to ask whether the truck turns enough services into cash to pay the commissary, the crew and the loan through the first season. Write short answers here; the full sections go on separate sheets.

1. Executive summary (write it last)

Say what the truck sells, where it parks, how much money it needs and what that money buys. Close with the month in which page 6 sales cross the cash break-even from page 8, and the page 4 result.

2. Concept and guest

Who buys from the window, at which stop and time of day, and why do they walk to you instead of the restaurant across the street? Say which crowd, which hour and what makes them walk over. A truck built for every crowd risks winning none of them.

3. Route and stops

List the regular stops you can actually get, the days each one runs, what it charges (a flat fee or a share of sales) and the crowd it brings. Separate regular stops, which carry the month, from festivals and events, which are spikes. Record what your commissary charges and includes.

4. Menu and window prices

List the core menu with a plate cost from page 10 for each item, container and napkins included. Start the window price from that cost, then test it against labor, fees, break-even and what guests pay nearby, and keep the menu short enough for the window to keep moving.

MENU ITEM	PLATE COST	WINDOW PRICE	PLATE COST AS % OF PRICE

> *Owner question: our most profitable stops have the shortest lines. Are we optimizing throughput or margin?*
>
> Decide stop by stop. A long line can mean underpriced demand, while a short line at full price can mean committed buyers. Neither is wrong. Use the stop economics on page 7 to give each stop its role, volume or yield, rather than averaging the two.

PAGE 4

Business plan, part two

5. Operations

Describe how food gets from the supplier to the window, covering commissary prep, loading, travel, setup, service, breakdown and cleaning. Name your slowest station during service and who checks each step when you are not on the truck.

6. Team

List every role, the hours it covers and the pay it costs, including a market wage for your own hours. Name the person who can run a service without you. The first question on page 14 checks that dependency.

7. Marketing

Explain how guests find out where the truck will be today and why they come back next week. Build a contact list you own (text or email); a platform following may not reach guests when the truck is down.

8. Financials and funding

Attach pages 5, 6, 8 and 11 and the result below. Show how much the truck needs, where the money comes from and how long it lasts if sales run below plan.

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

TEST	PASS?
Gate 0. Draft commissary, stop and event agreements, the fit-out quote and every approval requirement are in writing, reviewed by a qualified professional where needed.	
1. In the expected case, route and event sales reach cash break-even at the month-12 run rate (page 8) and closing cash stays at or above your floor for 24 months (page 11).	
2. Slow start (tested share of sales, page 11): closing cash holds at or above your floor every month (if not, note the reserve that would hold it).	
3. Planning debt service coverage at full-run sales and at the month-12 run rate (page 8) meets your lender's ratio, on your lender's definition.	
4. Planned orders at each stop in the busiest month fit that stop's capacity (page 7), and average orders per service across the route reach break-even (page 8).	
5. Expected orders per service at each stop rest on evidence (counts from comparable trucks, a trial service, or the stop's own history), not on the size of the crowd or a host's promise.	
6. The full-run steady-state year (seasons in; not the forecast year) leaves net cash above zero after principal, before income tax set-aside, replacements and stock build-up; set aside its largest fall in running net cash, the year run twice.	

Not ready: Gate 0 fails. **Green:** Gate 0 and all six tests pass. **Amber:** Tests 1 and 3 pass, but Test 2, 4, 5 or 6 fails, so fix the plan before you buy the truck or sign a commissary agreement or 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 builder, commissary or supplier, or a documented calculation. Truck budgets can break on fit-out extras nobody quoted, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
TRUCK AND EQUIPMENT				
Truck or step van (example: used, before fit-out; full price, with the loan as a source of funds)				
Fit-out, cooking and refrigeration equipment, installed (builder quote)				
Generator and power				
Truck wrap and signage				
Point of sale and card readers				
Smallwares and serving tools				
SETUP AND APPROVALS				
Licenses, permits and inspections				
Commissary deposit and pre-opening month				
Insurance down payment (vehicle and liability)				
Business entity and accounting setup				
Fire suppression system (installed) and safety equipment				
PRE-OPENING				
Opening food and packaging inventory				
Recipe testing and trial services				
Launch marketing and contact-list building				
Pre-opening payroll and training				
Event and festival application 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 truck fit-out or setup runs over, the contingency pays first and the reserve second; then rerun page 11.

PAGE 6

Sales forecast builder

Every other number depends on sales, so build them stop by stop from orders and tickets, not from the payment you need to cover. Count regular stops first, then add events you have booked and, before opening, those you expect, each marked as your estimate until confirmed. Outdoors, subtract services lost to weather; the season covers only the services that run.

```
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
Regular stops	orders				
Catering and private events	events				
Festivals	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 regular-stop sales times ramp times season, plus catering and festival sales as booked (before opening, the events you expect, marked as your estimate). In the full-run month, a festival that runs only some months counts its yearly total divided by 12. Use 100 percent where a factor does not apply. Ramp, season and orders per stop are your assumptions; write down the evidence for each.

CAPACITY CHECK

```
Daily order capacity = (items per hour at the slowest station divided by its items per average order) times service hours per day, an estimated ceiling to plan below
```

Write your slowest station (fryer, grill, flat-top or the cashier), how many items it can complete in an hour, how many of those items the average order contains, and your service hours (for separate lunch and dinner windows, work out each and add them). Cold holding on the truck and the water tanks can cap a double-service day too, so check them. If the plan needs more orders per day than this capacity, the plan is wrong, however long the lines are.

WEATHER AND THE COMMISSARY

MONTH	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Services lost to weather												

```
Commissary room a week = prep hours allowed a week ______ minus (prep hours per service times services a week, plus standing weekly prep) ______ = ______
```

PAGE 7

Stops, services and throughput

A long line is a weak guide to what a stop earns. Rank each stop by its contribution per service after its fee and its drive, setup and pack-down time.

```
Sales per service = orders times average ticket
Contribution per service = sales times the contribution margin ratio before revenue shares (1 minus lines 13 to 16 on page 8), minus the flat stop fee, minus the revenue share in dollars, minus scheduled crew hours for the stop (drive, setup, pack-down and any minimum service crew) times crew size times loaded hourly cost
Orders per hour = slowest-station items per hour divided by its items per average order; capacity = orders per hour times service hours. Commissary prep, storage, water and generator load can cap a day too
```

WORKED EXAMPLE: STOP ECONOMICS (ILLUSTRATIVE)

STOP	ORDERS	AVG TICKET	SALES	FEE OR SHARE	SCHEDULED CREW HOURS	CONTRIBUTION PER SERVICE	SERVICES A MONTH	PER MONTH
Office park lunch	95	$14.00	$1,330	$40	6	$440	8	$3,520
Brewery evening	105	$14.50	$1,523	15%	7	$315	8	$2,520
Downtown street	65	$13.50	$878	$25	6	$206	6	$1,236
Weekend festival	250	$17.00	$4,250	$450 + 10%	10 h, crew of 3	$833	0.583 (7 a year)	$486

Contribution margin ratio before revenue shares 0.55; crew of 2 at a loaded $21.00 an hour for scheduled hours (drive, setup, pack-down and any minimum service crew); hourly service labor above that sits in line 14. These stops feed the page 12 worked example: commissary in line 1; flat stop fees and scheduled crew labor (drive, setup, pack-down and any minimum service crew) in line 3, because both scale with scheduled services, not sales; revenue shares in line 17. Of the regular stops, the brewery sells the most but earns less than the office park once its 15 percent share is paid. A festival can be the best day of the month or a loss; this one clears its fee, share and crew of three, but runs only from April to October. Revenue shares are spread across all sales in the page 8 cost list, which matches the total at full run; the stop table shows where they really fall. Dollar columns round to the dollar; each contribution is worked on unrounded sales.

YOUR STOPS

STOP	SERVICES PER MONTH	ORDERS	AVG TICKET	SALES	FEE OR SHARE	SCHEDULED CREW HOURS	CREW AND LOADED RATE	CONTRIBUTION PER SERVICE	PER MONTH

THE STATION THAT CAPS A BUSY STOP

When two popular items share one fryer or grill, that station sets the most orders you can serve, and the rest of the line waits. Time it during a real rush, then shift the sales mix toward items from a faster station at your busiest stops, or price a second unit against the orders it would add. Rank items by margin per minute at the bottleneck station (item margin divided by its station minutes). In the example, a flat-top and window line making 45 orders an hour caps a 3-hour window at 135 orders and the weekend festival's 6-hour window at 270.

```
Event go or no-go: expected orders times average ticket times the contribution margin ratio before revenue shares, minus the event fee and revenue share in dollars, minus scheduled crew hours (including any minimum crew) times crew size times loaded hourly cost. A first screen: go only if the result, after every cost the event adds, beats what the day would otherwise earn (the stop it replaces, or nothing).
```

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. Commissary and overnight parking (fixed monthly)	
2. Vehicle and liability insurance	
3. Stop fees and scheduled crew hours, any minimum crew, with payroll taxes	
4. Owner's market wage (management time; crew hours go in line 3 or line 14)	
5. Loan interest (truck and equipment loans)	
6. Base generator, propane and utilities	
7. Marketing and contact-list tools	
8. Point of sale, software and subscriptions	
9. Accounting, bookkeeping and bank fees	
10. Truck and equipment repairs and maintenance	
11. Waste, water, 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. Food and packaging cost	
14. Hourly labor above the scheduled crew (commissary prep, loading, cleaning), with payroll taxes	
15. Card and ordering-platform fees	
16. Fuel, propane during service and supplies	
17. Stop and event revenue shares (blended share of all sales)	
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 service = (fixed costs, principal and other recurring cash out minus event
contribution) divided by (the order-weighted average stop order's contribution times regular services a
month); events at their own ratio (blended in the example)
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 service (use cash break-even)	one figure per service		
Commissary and parking 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. Commissary and parking share = line 1 divided by net sales.

PAGE 9

Menu engineering

Run it on each group of items guests choose between (on most trucks, the mains) using a full month of sales.

```
An item is popular when its share of units sold reaches 70% of an even share (100% divided by the number of items)
Margin per item = window price minus plate cost; its total = that margin times units sold
Average margin = all item totals added, divided by all units sold (weighted by units)
An item earns a high margin when its margin per item reaches that average
```

WORKED EXAMPLE: A FIVE-ITEM TRUCK MENU (ILLUSTRATIVE)

ITEM	SOLD	MIX	PRICE	PLATE COST	ITEM MARGIN	TOTAL MARGIN	POPULAR?	HIGH MARGIN?	CLASS
Brisket tacos (3)	820	33.1%	$15.00	$5.22	$9.78	$8,020	Yes	Yes	Star
Chicken rice bowl	700	28.2%	$13.00	$3.90	$9.10	$6,370	Yes	Yes	Star
Loaded fries	560	22.6%	$9.00	$2.10	$6.90	$3,864	Yes	No	Plowhorse
Smash burger	240	9.7%	$15.00	$5.40	$9.60	$2,304	No	Yes	Puzzle
Seasonal special	160	6.5%	$16.00	$4.20	$11.80	$1,888	No	Yes	Puzzle

5 items, 2,480 units sold, total margin $22,446, average margin per unit sold $9.05; the popularity line is 14 percent. Menu prices are per item; the average ticket on page 6 is per order, and an order can hold more than one item. The first plate cost is built on page 10.

YOUR TRUCK MENU: _____

ITEM	SOLD	MIX	PRICE	PLATE COST	ITEM MARGIN	TOTAL MARGIN	POPULAR?	HIGH MARGIN?	CLASS	PREP HEAVY?
Category totals		100%				Average margin:				

CLASS	TEST RESULT	OPTION TO TEST
Star	Sells well and earns well	Keep the recipe, list it first on the board and in posts about today's stop, and test a small price rise.
Plowhorse	Sells well, earns below average	Raise the price a little at a time, or trim the portion or side, and check that the change does not slow the window.
Puzzle	Earns well, sells slowly	Move it to the top of the board, have the window crew suggest it, or make it look worth its price.
Dog	Sells slowly and earns little	Drop it from the truck, unless it uses trim from another item and adds no time at the slowest station.

Plate cost leaves out labor and station time, so mark prep-heavy and slow-station items before acting on a class. When margins differ, some item always lands below the average, so one dog alone is not a crisis. On a truck, also mark which station each item uses, because a star that jams the slowest station can cost more orders than it earns. Drinks would add to the ticket. Method adapted from BC Cook Articulation Committee, Basic Kitchen and Food Service Management, BCcampus, 2015, CC BY 4.0, with "high margin" used for the source's profitability test and share of category sales expressed as share of units sold. Class names follow common industry usage.

PAGE 10

Plate cost card

Menu engineering on page 9 trusts these costs. Cost each item from what is left after trim and cooking, with container, foil and napkins, because every truck plate leaves in packaging.

```
Cost of the usable part = price paid per unit divided by yield (enter 55% as 0.55)
Ingredient cost on the plate = portion times that usable cost, rounded to the cent
Plate cost = sum of line costs with container, foil and napkins; each yield carries its trim and cooking loss, so never count that loss twice
```

WORKED EXAMPLE: BRISKET TACOS, THREE TO AN ORDER (ILLUSTRATIVE PRICES FOR ONE TRUCK, NOT BENCHMARKS)

INGREDIENT		PRICE PAID / UNIT	YIELD	USABLE PART / UNIT	PORTION	LINE COST
Brisket		$0.328 / oz	48%	$0.6833 / oz	5.5 oz	$3.76
Corn tortillas (3)	per order					$0.36
Slaw and pickled onion	batch cost over portions					$0.35
Salsa and garnish	batch cost over portions					$0.30
Container, foil and napkins	per order					$0.45
Plate cost	Price $15.00; plate cost is 34.8 percent of price					**$5.22**

Brisket loses half its weight or more to trim and cooking, so usable meat costs about twice its purchase price or more. It is bought by the pound and portioned in ounces: convert first.

YOUR ITEM: _____

INGREDIENT	PRICE PAID / UNIT	YIELD	USABLE PART / UNIT	PORTION	LINE COST
Plate cost	Price: _____	Plate cost as a share of price: _____			

Theoretical versus actual food cost

Theoretical cost is what your orders should have cost. When actual runs above theoretical on a truck, look at rushed portions, spoilage in transit, unlogged comps and the counts; check the waste log first.

```
Theoretical cost = units sold of each item times its plate cost, added up
Gap = actual food and packaging cost this month minus what it should have cost; gap share = gap divided by net sales
```

LINE	THIS MONTH
Theoretical cost	
Actual food and packaging cost (beginning inventory + purchases minus ending)	
Gap, in dollars and as a share of net sales	

Twelve-month cash forecast

Profit and cash differ: truck loan principal and fit-out bills leave the account without showing in profit, and slow first weeks drain it further. 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: food, packaging, card fees, fuel and propane (lines 13, 15, 16)												
Out: payroll and stop fees, line 4 if drawn in cash (lines 3, 4, 14)												
Out: commissary and parking (line 1)												
Out: stop and event revenue shares (line 17)												
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 the first service 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. Event deposits and invoices may arrive before or after the event, so enter them in the month the cash actually 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 truck that earns a green result

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

Worked example: a hypothetical single food truck

Illustrative figures for one truck, not food truck benchmarks. About 22 regular services a month at three stops, plus catering all year and a festival a month from April to October. Seasons assume a March opening where winters are cold. Cash floor $16,087. Window and event money lands the month it is earned and bills go out with it; the owner draws a market wage in cash; no new money.

Page 5, budget	Total startup budget $182,800, funded by a $45,000 loan (10 percent over 5 years) and $137,800 of owner money, including a $79,600 working capital reserve banked for the first service day ($43,500 by the page 5 two passes plus $36,100 that carries the slow start). The page 5 two passes: floor $16,087, plus a one-month buffer of $16,087, plus $11,325 (how far the first pass, opening with no cash, falls below zero), rounded up to $43,500.
Page 8, costs	Fixed costs $15,478 a month on average (line 3 runs $6,350 to $7,430 by month), including $1,000 for commissary and parking and $348 of loan interest; principal $609 a month (both year 1 averages); variable share 50.8 percent, so the contribution margin ratio is 0.492. The variable lines take 32, 5.5, 3.5, 4 and 5.8 percent of sales. The twelve fixed lines come to $1,000, $450, $6,980, $4,500, $348, $300, $350, $150, $250, $700, $250 and $200 a month (year 1 averages where a line changes by month).
Page 8, break-even	Operating break-even about $31,459 a month. Cash break-even (fixed $15,478 plus principal $609, divided by 0.492) is about $32,697 a month: 79.9 orders a service at regular stops after the contribution from average monthly catering and festival sales, so 80, against the 90 the plan assumes.
Page 6, sales	Regular stops: 1,990 orders a month at $14.11. Catering and private events: 3 events a month at $1,800 once booked up (1 in month 1, 2 in months 2 and 3). Festivals: 1 event a month at $4,250 from April to October (7 a year). Full-run month about $35,964, booked lines at full bookings, year-averaged (festivals 0.58 events a month); regular stops ramp 55, 70, 85 percent in months 1 to 3, then 100 percent; season 90, 100, 105, 110, 110, 110, 105, 100, 90, 75, 55, 65 percent across months 1 to 12, applied to regular stops only.
Page 19, expected case	Month 1 sales $15,702, closing at $71,875, month 12 at $71,737. Low: month 3, closing $68,275, $52,188 over the floor.
Page 19, slow start	At 70 percent of expected sales, month 1 sales $10,991, closing at $69,555, month 12 at $16,182. Low: month 12, closing $16,182, $95 over the floor.
Page 8, coverage	At full-run sales of $35,964, planning coverage before income tax and equipment replacement is 2.68 against the 1.25 the example lender asks for; at the month-12 run rate it is 1.68, and Test 3 needs both. Commissary and parking share is about 2.8 percent.

HOW THE EXAMPLE TRUCK SCORES ON PAGE 4: GREEN

Gate 0 is assumed met for the example. Test 1 passes: the month-12 run rate is about $33,975 a month, above the $32,648 break-even at that sales mix (contribution ratio 0.493); cash holds the floor through a second year at that rate (lowest close $71,507, month 1 of year 2). (For context, outside the test: route and event sales first reach cash break-even in month 4.) Test 2 passes: the slow start stays above the floor. Test 3 passes: earnings carry the loan, by the planning formula. Test 4 passes: in the busiest month (season 110 percent) the brewery evening stop asks about 116 orders against the 135 a service window holds, the festival's 250 fit its 270, and stops average more orders than break-even needs. Test 5 passes: trial services at each stop, counted order by order (assumed for the example), back the planned orders. Test 6 passes: a full-run year, winter included, leaves about $7,844 after principal, but cash flow runs below zero in months 1, 9, 10, 11 and 12; hold a winter cushion of at least $11,361, the largest running-cash fall (from its month 8 high to its month 1 of year 2 low), which the page 5 buffer covers. That is the steady-state year, not the forecast year: page 19's first year loses about $7,863 in cash because the ramp and startup months come first. Book winter catering before you sign the loan.

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 TRUCK'S RESULT (FULL RUN; DEADLINES RERUN; SLOW-START LOSSES SCALE WITH SALES)

CHANGE	MONTHLY CASH	CASH BREAK-EVEN AND DEADLINE
One sale in ten lost across stops and events (variable costs fall with it)	minus $1,769	Expected case holds the floor; full-run coverage falls to 0.83; the route's month-12 sales drop under cash break-even; would fail Tests 1, 3 and 6
Regular stops: average ticket 7 percent higher, same volume (card fees and revenue shares rise)	plus $1,783	Break-even orders fall from 79.9 to 70.8 a service, so from 80 to 71: per-unit costs stay the same, so the ratio rises from 0.492 to 0.514 on the new sales (sales-linked fees, lines 15 and 17, take 9.3 percent of each added dollar)
Fixed costs $500 lower	plus $500	Cash break-even falls to about $31,681
Lose the brewery evening stop (8 services a month, crew time saved), from month 1 onward	minus $2,520	Expected case still clears the floor; slow start below the floor in month 12 (closing $9,322); full-run coverage falls to 0.05; the route's month-12 sales drop under cash break-even; would fail Tests 1, 3 and 6
Truck fit-out overrun of $8,000 beyond the contingency, taken from the working capital reserve	no change	Expected case still clears the floor; slow start below the floor in month 11 (closing $15,363)
Opening 3 months late (commissary and parking, insurance, loan interest and principal, $2,407 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 $56,008 in month 13 from the planned opening, $12,268 lower than on time; slow start below the floor in month 13 from the planned opening

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

Service-day checklists, weekly review, six questions

These checklists hand the truck from one service to the next. They are not a food-safety plan, so add every task and limit that your local requirements set.

BEFORE SERVICE

- [ ] Read the last service log and check the commissary prep sheet.
- [ ] Load to today's par for this stop and post the 86 list.
- [ ] Keep the temperature records your approved procedures call for.
- [ ] Check fuel, propane, water and the generator before pulling out.
- [ ] Tell your own contact list today's stop and hours first.
- [ ] Count the starting cash and run a test card sale.

AFTER SERVICE

- [ ] Write down orders by hour and when the line peaked.
- [ ] Note every item that sold out, with the time.
- [ ] Record waste by item and why it was thrown out.
- [ ] Count the drawer and match sales, voids and comps.
- [ ] Finish the cleaning, cooling and storage records your procedures require.
- [ ] Build tomorrow's prep list from today's real orders.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Net sales by stop and by service				
Orders per service and average ticket				
Food and packaging share and labor share				
Stop fees, revenue shares and drive time per service				
Items that ran out, and waste value				
Catering and event leads and bookings				
Owner hours on the truck				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Is the owner at the window for most services, handling most voids and comps, or placing most supplier orders?
2. **Reactive operations.** In most weeks, do items sell out mid-service, or crew hours run past the schedule?
3. **Growth without structure.** Do commissary prep sheets drift from real orders, or does the food change from crew to crew?
4. **Talent and retention.** After a crew change, do prep mistakes, waste and missed equipment upkeep climb?
5. **Revenue plateau.** While services stay busy, are add-ons per order or sales per paid crew hour slipping?
6. **Strategic confusion.** Does the menu board or the point-of-sale layout change mid-season, so crews and guests relearn it?

Hypotheses from AI-assisted World Consulting Group desk research, described on page 2. Check each one against a record: voids and comps by shift, scheduled hours against clock punches, the prep sheet against orders, or average ticket by week.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and record orders by hour at every stop. Log the hours the owner spends on the truck, and record every permit, license and inspection renewal date in one place.
Week 2	Cost every menu item on a plate cost card. Find your slowest station and time it during a real service.
Week 3	Fill the page 7 stop table for every stop you ran and mark any stop that does not cover its scheduled crew time.
Week 4	Enter actual closing cash on page 11 and recalculate runway. Write the decisions a crew lead may make without calling you.
After month 1	Run menu engineering with a full month of sales and compare theoretical to actual food cost on page 10.

BEFORE YOU BUY A TRUCK OR SIGN WITH A COMMISSARY, GET WRITTEN ANSWERS TO THESE

- ☐ What does a qualified mechanic find on an inspection of the truck, the generator and the cooking equipment, and what will each cost to fix?
- ☐ Who has serviced the truck, and can you see the service records?
- ☐ What does the commissary charge, what does that include (prep space, storage, parking, water and waste), and how much notice does either side give to end it?
- ☐ What hours can you use the commissary, and how many other trucks share the same space and time slots?
- ☐ If the truck is financed, what is the monthly payment, and what happens if you sell the truck early?
- ☐ What does insurance cost for the truck, the equipment and the events you plan to work, and what does it exclude?
- ☐ Where can you park overnight and between stops, and what does that cost?

Have qualified professionals review the purchase, the commissary agreement and your insurance before you sign. These questions prepare you for those conversations; they do not replace them.

WHAT THE FULL KIT ADDS

The full Food Truck 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 seasonal sales model, a stop and event tracker that ranks every service, a menu engineering spreadsheet, recipe and prep par templates, service-day SOPs and hiring checklists. Release status is on the kit page.

SOURCES

Public sources. BC Cook Articulation Committee, Basic Kitchen and Food Service Management, ch. 15, BCcampus, 2015, licensed CC BY 4.0 (creativecommons.org/licenses/by/4.0). opentextbc.ca/basickitchenandfoodservicemanagement.
World Consulting Group material. Origin of the questions: AI-assisted World Consulting Group desk research on restaurants and other eating places, the industry group that includes food trucks, 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. Food trucks 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, except the adapted CC BY 4.0 material on page 9. Free diagnostic tool at businessconsultant.services. The site's privacy page explains what the diagnostic tool sends to an AI provider for analysis and the third-party analytics on the site.

About the author. Kamyar Shah is the founder of World Consulting Group and works as a fractional COO and CMO. He has more than 25 years of experience and more than 650 engagements across more than a dozen industries. Contact and the latest version: businessconsultant.services.

PAGE 16

Customize this kit with AI

Attach this PDF to ChatGPT, Claude or Gemini, paste the prompt below, and answer with your own route, menu and costs. A copy-ready version is on the kit page.

BEFORE YOU RELY ON THE ANSWER

Check every stop total and plate 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 or bank account details. Totals and rounded figures serve the arithmetic, though rounding does not make a record anonymous, and you can run the arithmetic on your own computer.

I am opening (or running) a food truck. I have attached the Food Truck Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my route, menu and truck, 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 stop fee, commissary rate, plate cost, wage, ticket, order count, percentage or benchmark.
2. The numbers printed in the kit are worked examples. Never use them as my numbers, not even as a placeholder.
3. If a number you need is missing, ask me for it. If I ask you to estimate or use typical figures, write [NEED: ...] instead and tell me which quote, record or calculation will give me the real number. If I give you my own estimate, label it MY ESTIMATE.
4. Use these formulas exactly, and show your arithmetic for every number you calculate:
- Monthly sales for a sales line = units times average 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 regular-stop sales times the ramp percentage times the seasonal percentage, plus confirmed bookings as booked; before opening, count the bookings I expect by month, each marked MY ESTIMATE until confirmed.
- Net sales exclude sales tax. Labor = wages, payroll taxes and benefits, plus a market wage for the owner's management time (line 4); the owner's crew hours go in line 3 or 14 at the crew rate. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the window; 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 service = (fixed costs, principal and other recurring cash out minus event contribution) divided by (the order-weighted average stop order's contribution times regular services a month); events at their own ratio (blended in the example). 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 = (items per hour at the slowest station divided by its items per average order) times service hours per day, an estimated ceiling to plan below.
- Commissary and parking 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 the first service 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 event payments in the month the cash actually lands. In the slow-start case, every month's sales, bookings 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 the first service 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, parking, vehicle, employment, wage or lease advice. Do not name laws, license or permit types, agencies, government fees or wage rates, even as examples. When my question touches these, write only "Review this with a qualified professional" and continue with the rest. You may record and use figures I give from my own records, such as my sales tax rate and when I remit it, without checking, interpreting or advising on them.
6. Do not quote statistics, studies or sources that are not in the kit. For the market and marketing sections, use only what I tell you, and list the local facts I should gather.
7. Work every total step by step and recheck it a second way. In the cash forecast, show the arithmetic for month 1, one later month and the year total; give plain numbers for the other months.
8. If a formula would divide by zero or a contribution margin is zero or below, write N/A, say why, and do not continue that calculation. If my lender defines coverage differently, show both results and label each. If cash never falls below my floor in the forecast, write the runway as more than 24 months; otherwise give the runway in months and, separately, the first month below it, counting year 2. With no loan, Test 3 passes.
9. Use business figures only, with anonymous client IDs. Do not ask for names, home addresses, bank account or tax ID numbers.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it needs no inputs from pages 9 and 10; item c gives regular-stop sales and lines 3 and 17, line 17 charged in the months each share is earned. 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, service windows, the regular stops I plan to work, and the events confirmed and, separately, those pursued.
b. Sales build: for catering and private events (events) and festivals (events), units per month and average ticket, and days open per week (regular stops come from item c, less the services I expect to lose to weather in each month; the seasonal percentage covers demand on the services that run, not weather closures); a ramp percentage for months 1 to 12 (ask me to confirm any I leave out); a seasonal percentage for each month; and the slow-start percentage 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); and the prep hours a week my commissary allows, the prep hours each regular service and each event takes there, and any standing weekly prep. Give counts at full run, with month 1 as my opening month. Give the evidence behind each count (stop counts, host commitments or my history), and for each booked line its bookings, and its count once fully booked, for each month 1 to 12.
c. For each regular stop and each event in the sales build (expected ones as MY ESTIMATE): services per month, orders per service, average ticket, stop fee or revenue share, drive, setup, pack-down and any minimum service crew hours, crew size, loaded hourly cost and service hours; items per hour at my slowest station and how many of those items the average order contains.
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (builder quote, supplier quote or calculation) for each line on page 5, from the truck and fit-out to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including loan interest and my market wage, whether I draw that wage in cash, and my monthly loan principal (lines 3 and 17 come from item c). 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 crew hours go in line 3 or 14 at the crew rate.
f. Variable cost shares of net sales for lines 13 to 16: line 13, food and packaging cost; line 14, hourly labor above the scheduled crew (commissary prep, loading, cleaning), with payroll taxes; line 15, card and ordering-platform fees; line 16, fuel, propane during service and supplies (line 17 from item c: its full-run blend for the margin ratio, each share in its own months for cash).
g. Menu items for one category: price, plate cost and units actually sold in a full month for each, its station and whether it is prep-heavy or uses trim (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 each stop and event pays me (at the window, by deposit, or on invoice and how many days later), deposits I collect or pay, and when I pay food suppliers and the commissary.
k. For every other cash line (payroll, card settlements, insurance, loan payments, rent and fixed bills), when it is paid, or confirm it is paid in the month it is incurred.
l. Monthly cash out beyond operating costs: income tax set-aside, truck and equipment replacement and stock build-up.
m. Cash on hand on the first service day after startup spending, fit-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 truck, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by stop, event line and month, with annual sales and the capacity check from page 6.
3. The completed startup budget with the total, listing truck and fit-out 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 service (use cash break-even); commissary and parking 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. Stop economics for each stop, ranked by contribution per service, with the capacity cap and any stop that does not cover its scheduled crew time.
7. The menu engineering table with each item's class (star, plowhorse, puzzle or dog) and the kit's option to test.
8. The plate 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 stop count or quote I should verify, and every question that needs a qualified professional.

WHEN THE ANSWER COMES BACK

Copy each table into its kit page. Clear every [NEED: ...] gap and MY ESTIMATE figure, starting with stop counts and plate costs, before anyone sees the plan, and recheck page 4 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 $16,087.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**79,600**	**71,875**	**68,764**	**68,275**	**71,602**	**74,930**	**78,257**	**80,903**	**82,868**	**82,639**	**80,367**	**75,371**
In: sales receipts	15,702	27,510	32,916	40,544	40,544	40,544	39,139	37,735	30,677	26,464	20,847	23,655
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: food, packaging, card fees, fuel and propane (lines 13, 15, 16)	6,202	10,866	13,002	16,015	16,014	16,015	15,460	14,906	12,117	10,453	8,234	9,344
Out: payroll and stop fees, line 4 if drawn in cash (lines 3, 4, 14)	11,714	13,444	13,740	14,160	14,160	14,160	14,083	14,005	12,538	12,306	11,997	12,150
Out: commissary and parking (line 1)	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Out: stop and event revenue shares (line 17)	904	1,704	2,056	2,435	2,435	2,435	2,343	2,252	1,644	1,370	1,005	1,188
Out: other costs, with loan interest (lines 2, 5 to 12)	2,998	2,998	2,998	2,998	2,998	2,998	2,998	2,998	2,998	2,998	2,998	2,998
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	609	609	609	609	609	609	609	609	609	609	609	609
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(7,725)**	**(3,111)**	**(489)**	**3,327**	**3,328**	**3,327**	**2,646**	**1,965**	**(229)**	**(2,272)**	**(4,996)**	**(3,634)**
Closing cash, expected	**71,875**	**68,764**	**68,275**	**71,602**	**74,930**	**78,257**	**80,903**	**82,868**	**82,639**	**80,367**	**75,371**	**71,737**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**79,600**	**69,555**	**62,417**	**57,113**	**54,481**	**51,849**	**49,217**	**46,108**	**42,523**	**37,726**	**31,498**	**23,363**
Sales receipts, slow start	10,991	19,257	23,041	28,380	28,380	28,380	27,397	26,415	21,474	18,525	14,593	16,559
Out: variable costs, slow start (lines 13 to 17)	5,579	9,858	11,808	14,475	14,475	14,475	13,969	13,463	10,814	9,296	7,271	8,283
Out: fixed costs (lines 1 to 12), principal, bills, less funding	15,457	16,537	16,537	16,537	16,537	16,537	16,537	16,537	15,457	15,457	15,457	15,457
Net cash flow, slow start	**(10,045)**	**(7,138)**	**(5,304)**	**(2,632)**	**(2,632)**	**(2,632)**	**(3,109)**	**(3,585)**	**(4,797)**	**(6,228)**	**(8,135)**	**(7,181)**
Closing cash, slow start	**69,555**	**62,417**	**57,113**	**54,481**	**51,849**	**49,217**	**46,108**	**42,523**	**37,726**	**31,498**	**23,363**	**16,182**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**(229)**	**1,965**	**2,646**	**3,327**	**3,327**	**3,327**	**2,646**	**1,965**	**(229)**	**(2,272)**	**(4,996)**	**(3,634)**

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 is the page 5 two-pass size, buffer included, plus the $36,100 of extra reserve that holds the slow start above the floor. 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 $33,975 a month, against month 12's own $23,655): closing cash runs $71,507 in month 1 and $79,580 in month 12, lowest $71,507 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. Festivals run from April to October only; catering is booked at the same level from month 4 onward, with no holiday lift assumed in December.