Garage Door Business Plan and Operations Starter Kit

A working kit for a shop that sells and hangs residential garage doors. It builds an install price from the door invoice and the crew hours on site, arranges the deposit and the balance into a collection pattern, follows quotes back to the lead they came from, works out what one billable technician hour really costs, locates cash break-even across a year whose two lines pull opposite ways, and scores the plan on six tests that pass or fail.

GARAGE DOOR SALES, INSTALLATION AND SERVICE
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PAGE 2

Start here

In many markets June is the fullest month and December the thinnest in the bank; your own history decides. The door is bought and paid for before anyone hangs it, the spring, cable and opener work pays the bills through the cold months, and the two lines drag the year in contrary directions. This kit puts those numbers on paper and puts them through the tests before a lender does.

WHAT IS INSIDE

3	Business plan, part one: doors, openers and service calls, lead sources, service area, pricing
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19	The worked example's twelve-month cash forecast, filled in

HOW TO USE IT

1. Lay out install and repair-call sales on page 6, and costs on pages 5 and 8. Work the cash forecast on page 11, score everything on page 4, and leave pages 3 and 4 until the numbers are settled.
2. Work in pencil. Door and opener prices, parts, finance terms and crew rates all shift before a quote is signed, and each worksheet is built to take your own figures.
3. Once you open, put every install through the page 14 checklists and hold the weekly numbers review without skipping a week. Close each job with the page 7 overrun check, write up the page 9 quote log the moment a quote goes out, and see that the door order and the deposit are both settled before a crew is assigned a date.

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

This kit gives general operational information. It is not legal, tax, accounting, employment, warranty or financial advice. Insurance, warranty, financing and registration requirements vary by location, and every job adds its own site conditions. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

Before a lender reads a page, one question sits under it: do door installs and repair calls pay the crew, the door order and the loan in the months when neither line is busy? Answer briefly here; build the long sections on separate sheets.

1. Executive summary (write it last)

Cover four things: the work you take on, the ground you cover, the money the shop needs, and what it buys from the first van to the first payroll. Finish with the month the page 6 forecast clears cash break-even (page 8), plus the page 4 result.

2. Work you take and who buys it

Write down the jobs you accept, from a snapped torsion spring to a whole sectional door, and say what a homeowner is really buying: a call answered the same day, a date the crew keeps, an opener explained before the van leaves. List where calls come from and who signs off.

3. Ground covered and crew hours to sell

Draw the radius you will travel and count the windshield time between driveways. Set that against the hours two installers and a technician can put on site in a day, and let the doors and repair calls the shop can hold fall out.

4. Door, opener and repair pricing

Give each install type and each repair class its own line, with the crew hours it consumes and the price you charge. A price that marks up the door and leaves the crew hours out has nothing holding it up.

JOB OR CALL	CREW HOURS ON SITE	PRICE	PRICE PER CREW HOUR

> *Owner question: we priced our doors off what the shop down the road advertises, and we sold a good month. Which of our three lines is priced below what a two-man crew hour costs on site, and how much of that month's profit sits in a door paid for and not installed?*
>
> Check this first: the price came from a competitor's number, not from the door, the crew hours and the parts in the job. Record the close rate by lead source and install type (page 9), price every install from the page 7 table, and compare margin across single, double and opener jobs; a comparison, not proof.

PAGE 4

Business plan, part two

5. Operations

Trace one install from the signed quote to the second payment: the measure, the door order, who is on the crew, the day itself, the spring and track adjustment, and the walk-around with the homeowner. Say who inspects the job when your name is not on it.

6. Team

Set down each role, the hours it carries and what it pays, your own hours included at a market rate. Point to the technician who can carry an install day with you absent; page 14 tests how far that dependency reaches.

7. Marketing and sales

Show where repair calls originate, how one turns into a quote for a new door, and what brings the same homeowner back a second time. Repeat customers are what pays for the quotes that go nowhere.

8. Financials and funding

Staple pages 5, 6, 8 and 11 behind this sheet with the result below, and state the money you need, where it comes from and how long it lasts.

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

TEST	PASS?
Gate 0. Written quotes carry payment schedules; insurance, van and door quotes, supplier terms and every review requirement sit in writing, and a qualified professional has seen whatever needs one.	
1. In the expected case, sales reach cash break-even at the month-12 run rate (page 8) and closing cash, payment timing included, holds your floor for 24 months (page 11).	
2. Slow start (tested share of sales, page 11): closing cash holds at or above your floor every month (if not, note the reserve that would hold it).	
3. Planning debt service coverage at full-run sales and at the month-12 run rate (page 8) meets your lender's ratio, on your lender's definition.	
4. Paid crew hours needed in the busiest month (door and call hours, pages 6 and 7, over utilization) fit the hours you can staff (page 6), and planned installs reach break-even (page 8).	
5. Signed quotes with deposits back the install count and the call record the repair volume; leads support quotes, not installs.	
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 ordering a door, signing for a van or taking a lease. **Red:** Test 1 or 3 fails, so change the plan before you commit money. Tests 1 and 3 score the plan as written; Test 2 is the slow start, and the page 13 what-ifs rerun the forecast under each change. Count a test without evidence as a fail. Result: _____

PAGE 5

Startup budget worksheet

Start with the estimate column, then name the source behind every figure: a written quote from the van dealer, the door supplier or the insurer, or a calculation you can show. A garage door budget can come apart on the first door order, months before a balance arrives, so no line stays blank without a reason written beside it.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
VANS, TOOLS AND SPRING GEAR				
Two used cargo vans, full purchase price (the loan is a source of funds)				
Install hand and power tools				
Spring-winding safety and door-handling gear				
Software setup				
SETUP AND COMPLIANCE				
Compliance and registration review with a qualified professional				
Insurance down payment				
Entity and accounting setup				
Shop lease deposit and first month				
PRE-OPENING				
Pre-opening payroll (about three weeks)				
Launch marketing, website and van wraps				
Opening parts stock				
WORKING CAPITAL				
Working capital reserve (cash you open with)				
Contingency for overruns on the lines above				
Total				

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

PAGE 6

Sales forecast builder

Every other figure in the kit hangs off sales, so build sales from signed install quotes and from the repair calls the crew can actually reach, never from the payroll you would like to cover. Doors come first; add service calls at the volume the call record will support.

Monthly sales for a line = units times average price, with the unit counted in its own period: a per-day count times days open in the month, a per-week count times 52 divided by 12, and a per-month count as it stands.
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
Doors and openers	installs				
Service calls and repairs	calls				

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 in a month = full-run door and repair-call sales, multiplied by the ramp (how much of full-run volume the crews and the call record have reached by then) and by the season. Where a factor does not apply, use 100 percent. Ramp and season are your own assumptions, so record what each one rests on, such as the call record month by month.

CAPACITY CHECK

Paid crew hours available per month = technicians on the crew (install and service) multiplied by hours a day (add each person's hours if they differ), days worked a week and 52, divided by 12; paid hours needed = crew hours on doors and service calls divided by utilization

Write how many crew hours you can staff each day and how many days you work each week. Add up the monthly crew hours your door installs and calls need (installs a month times crew hours per install, page 7) and divide by utilization (page 10). Service calls use the service technician's hours in line 3. If the plan needs more paid hours than you can staff, the plan is wrong, whatever the quotes say.

PAGE 7

Job pricing, deposits and collection

A door carries a quoted price; under it sit the door and hardware from the supplier, the crew hours on site, the card and fuel, and the wait before the customer settles. Convert every install type to contribution per crew hour and the lines rank themselves.

Labor = the crew hours an install takes on site, at what a billable hour costs the shop (page 10; driving, setup and waiting sit inside that rate)
Contribution = the price less labor, less the door and parts, less fees and fuel at their page 8 shares; per crew hour, that contribution divided by the crew hours. That is the contribution after all labor; the page 8 ratio covers variable lines only.
Close rate = installs sold, divided by quotes handed over; quotes needed = installs needed, divided by the close rate

WORKED EXAMPLE: THREE INSTALL TYPES (ILLUSTRATIVE)

KIND OF INSTALL	INSTALLS A MONTH	PRICE	CREW HOURS	LABOR	DOOR AND PARTS	CARD FEES AND FUEL	CONTRIBUTION	PER CREW HOUR	CLOSE RATE
Single-door replacement	9	$2,500	8	$373	$1,350	$123	$654	$81.75	45%
Double-door replacement	5	$3,900	11	$513	$2,150	$191	$1,046	$95.09	40%
Opener replacement	8	$700	2.5	$117	$300	$34	$249	$99.60	55%

Labor is costed at the true rate of $46.61 per billable hour from page 10; fees and fuel at 4.9 percent of price (page 8 lines 15 and 16); the door, opener and parts at whatever the supplier quoted. Every crew hour is charged at true cost. Per crew hour, the opener replacement earns the most ($99.60) and the single-door replacement the least ($81.75). Service calls: 125 a month at 1 crew hour each, in the capacity check, crew in line 3. These install types fix the shares in the page 12 example (22 doors and openers a month, average $2,164).

YOUR OWN INSTALL TYPES

KIND OF INSTALL	INSTALLS A MONTH	PRICE	CREW HOURS	LABOR	DOOR AND PARTS	CARD FEES AND FUEL	CONTRIBUTION	PER CREW HOUR	CLOSE RATE

DEPOSIT AND BALANCE: WHEN THE MONEY LANDS

SALES LINE	PAYMENT STAGE	SHARE OF THE PRICE	LANDS
Doors and openers	Deposit at order	50%	in that month
Doors and openers	Balance at installation	50%	in that month
Service calls and repairs	Paid at the door	100%	in that month

The example collects $100 of every $100 of installed work in the month it is billed; door and service revenue is blended into one whole-percent pattern for this sentence only, and page 11 collects each line on its own schedule. A deposit on a door ordered but not yet hung is included in closing cash when received, the unearned part a memo customer-deposit liability and never deducted; the sale counts once, in the month it is billed.

INSTALL OVERRUN CHECK

Quotes hold still while installs move: an out-of-level floor, a track that will not sit true, a door of the wrong width. At every close, set logged hours against quoted hours.

Overrun hours = the install hours over the hours quoted; overrun cost = those hours at the billable-hour rate. Name the cause first; price added scope before the crew starts, then reprice the next quote.

PAGE 8

Break-even and coverage

Use this one numbered cost list everywhere in the kit. Loan interest is a fixed cost here. Loan principal is not an operating cost: it enters cash break-even below and the cash forecast on page 11, so interest and principal are each counted once. A line that starts or steps up during year 1 goes in at its amount once in place; page 11 uses each month's amount.

FIXED COSTS PER MONTH	PER MONTH
1. Shop, bay and office rent	
2. Liability, commercial auto and tool insurance	
3. Three technicians, loaded, including any guaranteed minimum crew hours, with payroll taxes	
4. Owner's market wage (sales, quoting, ordering; hours on installs go in line 14)	
5. Loan interest (van, tool and equipment loan)	
6. Base utilities, phones and internet	
7. Marketing, website and lead services	
8. Dispatch, estimating and accounting software	
9. Accounting, bookkeeping and payroll	
10. Tool, ladder and equipment maintenance	
11. Van fixed costs (registration and upkeep)	
12. Training, memberships and other fixed costs	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Doors, parts and materials, as quoted on each install and used on each call	
14. Hourly crew labor above any minimum crew, with payroll taxes and workers' compensation	
15. Card and financing fees	
16. Fuel and small consumables	
Total variable cost share	

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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 doors = (fixed costs, principal and other recurring cash out minus service-call contribution)
divided by one average door's contribution; calls: own parts share, kit's other lines
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)
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RESULT	PER MONTH	PER WEEK	PER DAY OPEN
Operating break-even sales			
Cash break-even sales			
Break-even doors (use cash break-even)	one figure per month		
Bay, shop and yard share and debt service coverage at full-run sales		ratios, monthly only	

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

PAGE 9

Quotes, close rate and cancellations

One set of vans, several kinds of buyer. Sort door quotes by where the lead started, because a quote that grows out of a repair call and a quote that arrives through a web form do not close at the same rate, and whether a customer comes back decides whether growth holds.

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Quote rate = the quotes handed over, divided by the visits made; win rate = the installs sold, divided by the quotes handed over
Visits the calendar must hold = the installs you still have to sell, divided by (quote rate times win rate)
Cancellation rate = signed installs cancelled this quarter, divided by the installs signed in the quarter
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WORKED EXAMPLE: A QUARTER OF REPLACEMENT SELLING, BY WHERE THE LEAD CAME FROM (ILLUSTRATIVE)

WHERE THE LEAD CAME FROM	VISITS	QUOTES GIVEN	INSTALLS WON	QUOTES PER VISIT	SHARE OF QUOTES SOLD	DAYS FROM THE VISIT TO THE QUOTE	VISITS FOR 66 WINS
Service-call opportunities	75	55	25	73%	45%	2 days	198
Search, online and referral leads	105	70	30	67%	43%	7 days	231
Dealer, builder and property manager	40	26	11	65%	42%	21 days	240

The counts below are assumptions, set down so the arithmetic can be followed; they say nothing about why a call that starts with a broken spring closes and a form on a website does not. Numbers this small point a direction, never a rate; keep counting before you lean on one. Those quotes turn into 66 installs a quarter, which is exactly the 66 the plan carries at full run, so a single cancellation in a quarter puts the plan one install behind. What sets the page 12 ramp is the install calendar, not the quote count, and that ramp reaches full run in month 7. Here, losing 1 of 66 signed installs in the quarter (one cancelled after signing) works out near 0.51 percent a month if the one cancellation is spread evenly across the quarter, which is 1.5 percent of the quarter's signed installs, counted against the 66 installs signed in the quarter, before any new win, so the quote pipeline has to replace that loss before it adds growth.

YOUR OWN REPLACEMENT QUOTES, SORTED BY LEAD SOURCE

WHERE THE LEAD CAME FROM	VISITS	QUOTES GIVEN	INSTALLS WON	QUOTES PER VISIT	SHARE OF QUOTES SOLD	DAYS UNTIL A QUOTE IS PRESENTED	VISITS NEEDED

INSTALL AND CANCELLATION RECORD

ACCOUNT	INSTALL DATE	HOW IT WAS FINANCED	WENT AHEAD OR CANCELLED	WHY THE JOB FELL THROUGH, IN THE HOMEOWNER'S OWN WORDS

PAGE 10

Crew utilization and true labor cost

The hourly wage is where the cost begins, not where it ends. Driving between driveways, chasing a part, sitting outside a house waiting for a door delivery, and going back to a door that will not balance are all paid hours that no invoice ever covers. Each billable hour has to carry its share of them. Treat the service hour as a band rather than a point: at 1.3 hours a call instead of 1.0, the peak month's service work is over the dedicated service technician's billable capacity (about 113 hours a month at 65 percent utilization), with no door install running over its quoted hours.

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Utilization = the billable hours spent on site, divided by the hours paid for
Loaded hourly cost = the wage, with payroll taxes, workers' compensation, benefits and paid time off stacked on top as a share
Cost per billable hour = a paid week priced at the loaded rate, divided by the billable hours that week yields
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WORKED EXAMPLE: THREE TECHNICIANS, ONE WEEK (ILLUSTRATIVE)

ITEM	HOURS	SHARE OF THE PAID HOURS
Paid hours	120	100%
On site and billable	78	65%
Wheel time and parts runs	16	13.3%
Return trips and rework	6	5.0%
Waiting on a door delivery, loading the van, paperwork	20	16.7%

At a $23.67 wage with 28 percent payroll taxes and benefits piled on, that technician costs $30.2976 an hour; at 65 percent utilization, a billable hour costs $46.61. Every install price should rest on that number, not on the bare wage and not on the loaded rate. The shares are rounded and may not sum exactly to 100 percent.

EACH TECHNICIAN, OVER ONE WEEK

NAME	PAID HOURS	BILLABLE, ON SITE	DRIVE	REWORK	UTILIZATION	COST OF A BILLABLE HOUR

WHAT WALKS OUT WITH A DEPARTING TECHNICIAN

When a technician quits, the spring count on each door, the weight of every panel and the travel setting on each opener leave with him, unless someone wrote them down. Put those figures on the job file for every install and every call, so whoever takes the van next starts from the same page.

PAGE 11

Twelve-month cash forecast

The door order and the payroll both leave the account before the balances come back. Enter amounts in $000 (51.25 means $51,250) and receipts net of sales tax; tax you have collected never counts as closing cash.

EXPECTED CASE ($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Opening cash												
In: collections, in the month each payment lands, net of sales tax												
Memo, not cash: billed this month (page 6)												
In: owner money and loans received												
Out: doors, parts, fees and fuel (lines 13, 15, 16)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: shop, bay and office rent (line 1)												
Out: other costs, with loan interest (lines 2, 5 to 12)												
Out: income tax set-aside, equipment replacement, stock build-up												
Out: loan principal												
Out: startup bills still to pay												
Net cash flow (in minus out)												
Closing cash, expected (your floor: _____)												
Actual closing cash, once open												
Memo: sales tax collected (not in closing cash)												
Memo: sales tax remitted												
Memo: tax owed = last month's + collected minus remitted												
Memo: receivables = last month's + billed minus collected												
SLOW-START CASE												
Sales receipts, slow start												
Out: variable costs, slow start (lines 13 to 16)												
Out: fixed, principal, bills, less funding												
Net cash flow, slow start												
Closing cash, slow start												

Month 1 opening cash is cash on the first day the vans roll after startup spending is paid; each closing balance opens the next month. The floor is a full-run month of fixed costs plus principal. Crew and door supplier settle in the month their work lands. For the slow start, test 70 percent of expected sales every month (a stress assumption); 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 the planning deadline. Then run a second year at the month-12 run rate (page 8), month by month with the seasons continuing, and check the floor holds.

PAGE 12

Runway, and what a season that pulls two ways costs

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Runway = the number of consecutive future months, counted from the latest closed month (before opening,
from the first day the vans roll), before the first month in which closing cash falls below your floor
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Worked example: a hypothetical garage door company

Illustrative figures for a garage door company, not benchmarks. A door bills the day it is hung; the install crew and the service technician sit on line 3 from the first month. Cash floor $35,005. Door installs follow the page 7 schedule (50 percent at order and 50 percent at installation); a service call is paid on the driveway; costs leave as the work happens; the owner draws the wage in cash; no fresh money comes in.

Page 5, budget	The startup budget totals $166,600, funded by a $60,000 loan (10.5 percent over 5 years) and $106,600 of owner money, including an $84,600 reserve that covers the door orders before the balances land. The two passes on page 5 set a floor of $35,005, plus one further month as a buffer, $35,005, plus $14,551 (how far below zero the first pass runs with no cash), rounded up to $84,600.
Page 8, costs	Fixed costs $34,202 a month, including $2,000 for shop and bay space and $487 of loan interest in that figure; principal $803 a month (both year 1 averages); variable share 43.4 percent, which leaves a contribution margin ratio of 0.566. Lines 13 to 16 take 38.5, 0, 2.9 and 2 percent of sales (line 13 blended across the sales lines). The door and opener prices behind line 13 come from two published cost guides whose shared upstream cannot be verified from their published text, so treat that material share as a narrow set of publisher figures rather than a spread of independent market observations. Lines 1 to 12 run $2,000, $850, $15,755, $6,660, $487, $420, $6,300, $400, $220, $60, $700 and $350 a month.
Page 8, break-even	Operating break-even comes to about $60,428 a month. Cash break-even (fixed $34,202 plus principal $803, divided by 0.566) is about $61,846 a month: 4.3 installs a month from doors and openers after the other lines' contribution (line 13 runs 53.2 percent on doors and openers, 22 percent on service calls and repairs; lines 14 to 16 take the same share of every line, so the contribution margin ratio comes to 0.419 on doors and openers, 0.731 on service calls and repairs), so 5, against the 22 the plan counts on.
Page 6, sales	Doors and openers: 22 installs a month at $2,163.64. Service calls and repairs: 125 calls a month at $340. A full-run month brings about $90,100; door installs and service calls build 45, 60, 70, 80, 88, 94 percent through months 1 to 6, then 100 percent; season 99, 107, 113, 104, 98, 95, 93, 98, 100, 98, 98, 97 percent across months 1 to 12, on doors and on service calls.
Page 19, expected case	Month 1 invoiced $40,140; month 1 ends at $72,314, month 12 at $190,106. Low: month 2, closing $70,049, $35,044 above the floor.
Page 19, slow start	With doors and calls at 70 percent of the expected, month 1 sales $28,098; month 1 ends at $65,498, month 12 at $32,436. Cash drops below the floor in month 6 (closing $33,992), so the runway measured from opening day is 5 months.
Page 8, coverage	Across a full-run month of $90,100, the coverage you can plan on, before income tax and before replacing a van, is 13.40 against the 1.25 the example lender wants, and at the month-12 run rate it comes to 13.40, and Test 3 needs both of them. Bay, shop and yard share is about 2.2 percent.

PAGE 4 RESULT FOR THIS EXAMPLE: AMBER

Gate 0 is assumed met for the example. Test 1 passes: run the plan at month 12 and sales reach about $90,100 a month, above the $61,846 break-even; the cash floor holds through a second year (lowest close $205,588, month 1 of year 2). Test 2 fails: at 70 percent cash goes under the floor in month 6; about $2,900 more reserve would clear it. At maturity the same 70 percent case earns about $692 a month, so the business survives; the floor is broken in the trough, not at the end. Test 3 passes on the planning formula; your lender's reckoning may differ. Test 4 passes: in the busiest full-run month (month 3, season 113 percent), the doors on page 7 and the service calls on page 6 take about 307 crew hours on site, against about 473 paid hours at 65 percent utilization (page 10), near 2.7 full-time technicians, against the 520 paid hours the crew can field, so the work fits; the door installs clear the break-even count on page 8. Nothing yet supports Test 5, so it fails. Test 6 passes: a full year at full run, shoulder months and all, leaves about $191,900 after principal, with no full-run month below zero, so no cushion is needed. That is the steady year, not year one: page 19's first year leaves about $105,506. The margin is thin because the door is bought rather than made, and the reserve carries more weight than the season.

PAGE 13

What moves the result

Each row changes one page 12 input and reruns the forecast. A row names a test when a change newly fails or passes it; a failed test stays failed. The last column also gives the slow start, which is Test 2.

FULL-RUN MONTHLY CHANGES; DEADLINES RERUN; SLOW-START LOSSES MOVE WITH SALES

CHANGE	STEADY-MONTH CASH	CASH BREAK-EVEN, DEADLINE AND SLOW START (TEST 2)
A tenth fewer doors and service calls (lines 13 to 16 fall)	minus $5,100	Expected case holds the floor
Doors and openers: average price 5 percent higher, same volume (only card processing and financing fees rise)	plus $2,311	Break-even installs fall from 4.3 to 3.9 a month, so from 5 to 4: per-unit equipment and crew costs stay the same while sales-linked card and financing fees rise with the price, so the ratio rises from 0.566 to 0.576 on the new sales (sales-linked fees, line 15, take 2.9 percent of each added dollar)
Fixed costs $1,000 lower	plus $1,000	Cash break-even falls to about $60,080
Lose the single-door replacement line (9 installs a month, $22,500 of billing), from month 6 onward	minus $9,248	Expected case still clears the floor; slow start deadline unchanged (month 6)
Every payment lands two months after billing (crew and bills still paid on time)	no change	Expected case below the floor in month 1 (closing $32,174), below zero in month 2; slow start below the floor in month 2 (closing minus $15,177); would fail Test 1
One single-door balance a month from month 6 never arrives, for 2 months ($1,250 a month)	no change	Expected case still clears the floor; slow start deadline unchanged (month 6); $2,500 never collected (a one-time loss)
Door rows and service calls run 15 percent over quoted crew hours, absorbed inside the three technicians' paid hours in an average month (481 paid hours needed of the 520 they are paid for; line 14 stays at zero until they run 24 percent over quote). The month-3 peak is not absorbed: the same overrun needs more paid hours than the crew fields, so the lever cannot be read as peak-safe.	no change	Cash break-even is unchanged at about $61,846; expected case still clears the floor; slow start deadline unchanged (month 6)
Doors, parts and materials costs 10 percent higher (line 13 rises from 38.5 to 42.35 percent, about $3,469 a month at full run)	minus $3,469	Cash break-even rises to about $66,360; expected case still clears the floor; slow start below the floor in month 4 (closing $34,757)
The double-door line stops (5 installs a month, $19,500 of billing), from month 6 onward	minus $7,794	Expected case still clears the floor; slow start deadline unchanged (month 6)
Job setup overrun of $10,000 beyond the contingency, pulled from the cash reserve	no change	Expected case still clears the floor; slow start below the floor in month 4 (closing $31,338)
Opening 3 months late (shop and bay space, insurance, loan interest and principal, $4,140 a month, paid while closed; no sales; the ramp starts at the new opening, and seasons stay on the calendar)	no change	Expected case holds the floor; its low falls to $54,930 in month 6 from the planned opening, $15,119 lower than on time; slow start below the floor in month 6 from the planned opening, as on time

WHEN A PAGE 8 FORMULA GIVES NO USABLE NUMBER

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

PAGE 14

Door and repair checklists, weekly review, questions

These are operations checklists, not a safety program. Bolt on the spring-winding, torsion, track and electrical steps that your own work and the safety professionals you answer to demand.

BEFORE THE INSTALL

- ☐ See the signed quote, the deposit and the door order all in place before the supplier ships the door.
- ☐ Check panels, track, springs and hardware are loaded, and the order number is on the job sheet.
- ☐ Settle the crew hours the quote allowed for this install, and which person writes the actual hours down.
- ☐ Confirm the opening measurements, headroom and backroom in writing.
- ☐ Ring the homeowner a day ahead with the arrival window, and write down how the crew gets in and whether a dog will be loose.

INSTALL CLOSE AND SERVICE DAY END

- ☐ Put the hours on the job sheet beside the hours the quote allowed, on every install you close.
- ☐ Write down the spring wind count, the balance test result and the opener travel limits.
- ☐ Send in each warranty registration and file the papers before the van leaves the street.
- ☐ Take the balance payment, or get the lender's funding date confirmed in writing.
- ☐ Book each repair call with what failed, the parts used and any replacement quote.
- ☐ Top up the van from the parts shelf and flag whatever is running thin.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Billed against collected, split by install, repair and payment step				
Job-sheet hours set against quoted hours, one install at a time				
How much of the install crew's paid time was billable, and the overtime				
Repair calls run, door quotes that came out of them, and how many sold				
Quotes put in front of a customer, quotes sold, and the close rate for each lead source				
Balances still owed at installation, plus any lender funding dated inside 30 days				
The owner's own hours spent on installs				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Is every quote held until the owner has priced it, and does a technician still ring the owner from the driveway to settle an opener or a spring choice?
2. **Reactive operations.** Add up the messages in one week that read no-show, come back or the door still is not right, then count the return visits nobody billed for.
3. **Growth without structure.** In a week, how many jobs stop for a phone call about scope, and how many paid hours go to a second trip for a part nobody loaded or a track cut to the wrong width?
4. **Talent and retention.** How many jobs would stall if one technician, the only one who knows the spring count, the panel weight and the customer, were out for a week?
5. **Revenue plateau.** What is the lag between a repair call and a quote for a new door, and how many of those customers are ever handed one?
6. **Strategic confusion.** Can two openings of the same size swallow very different crew hours, and does what the crew actually does drift away from what the quote described?

Hypotheses from AI-assisted World Consulting Group desk research, page 2. Check against a record.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Begin the weekly numbers review and write crew hours against every install. Record the hours you spend on installs and on calls.
Week 2	Fill in the page 7 install table at true crew cost, and flag every install type whose price sits below its door, parts, fees and fuel.
Week 3	Set up the page 9 quote table by lead source, and record the days between a repair call and the door quote it produced.
Week 4	Put the real closing cash on page 11 and work the runway out again. Write down what a lead technician may decide without phoning you.
After month 1	Run the overrun check on every install you closed and measure crew utilization on page 10.

BEFORE YOU BUY EQUIPMENT OR RENT A YARD, GET WRITTEN ANSWERS TO THESE

- ☐ What will each truck and major piece of equipment cost per month in total, including payment, insurance, fuel and maintenance?
- ☐ What does an inspection by a qualified mechanic find on each used truck or machine, and what will each repair cost?
- ☐ What does the yard cost, what does it include (storage, security, access hours), and how much notice does either side give to end it?
- ☐ What does insurance cost for vehicles, equipment, liability and work at customer sites, and what does it exclude?
- ☐ If equipment is financed or leased, what is the monthly payment and what does ending early cost?
- ☐ Which customers require proof of insurance or other documents before work starts?
- ☐ What is your plan, and its cost, when a truck or machine is down?

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

WHAT THE FULL KIT ADDS

The full Garage Door 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, an install pricing calculator from door cost and crew hours to a price at a target margin, a deposit and balance tracker, editable quote, service-call and crew scheduling trackers, site and spring 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 garage door and overhead door contractors, 2026, an internal working file that is not published, described on page 2; the questions are hypotheses and no figure in this kit comes from it. Garage door sales, installation and service owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, warranty or financial advice. Provided as is, without warranty. © 2026 World Consulting Group. Free diagnostic tool at businessconsultant.services. The site's privacy page explains what the diagnostic tool sends to an AI provider for analysis and the third-party analytics on the site.

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

PAGE 16

Customize this kit with AI

Drop the prompt below into ChatGPT, Claude or Gemini, then answer its questions with your own door counts, repair calls and crew costs.

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 contracts, addresses, door codes, financing applications or bank details. So rounding does not make a record anonymous; run the arithmetic on your own computer.

I am opening (or running) a residential garage door company. I have attached the Garage Door Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my doors, service calls and crews, 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 an install price, equipment cost, technician wage, close rate, percentage or benchmark.
2. The numbers printed in the kit are worked examples. Never use them as my numbers, not even as a placeholder.
3. If a number you need is missing, ask me for it. If I ask you to estimate or use typical figures, write [NEED: ...] instead and name the quote, record or calculation that holds it. If I give you my own estimate, label it MY ESTIMATE.
4. Use these formulas exactly, and show your arithmetic for every number you calculate:
- Monthly sales for a sales line = units times average price (every line here is counted per month). Each month's expected sales = full-run door and service-call sales times ramp times season; a confirmed booking for a line replaces its ramped figure that month, never both; before opening, count expected bookings by month, each marked MY ESTIMATE until confirmed.
- Net sales exclude sales tax. Labor = wages, payroll taxes and benefits, plus a market wage for the owner's management time (line 4); the owner's hours spent on installs go in line 14 at a crew 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 doors = (fixed costs, principal and other recurring cash out minus service-call contribution) divided by one average door's contribution; calls: own parts share, kit's other lines. If the other lines already cover fixed costs and principal, report 0 and say so; never report a negative break-even count. Paid crew hours available per month = technicians on the crew (install and service) multiplied by hours a day (add each person's hours if they differ), days worked a week and 52, divided by 12; paid hours needed = crew hours on doors and service calls divided by utilization.
- Shop and bay share = line 1 divided by net sales. Planning debt service coverage, before income tax and equipment replacement = (full-run sales times contribution margin ratio, minus fixed costs other than loan interest) divided by (loan interest + loan principal).
- Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied (not month 12's own sales). Test 1 needs that rate at or above cash break-even and my floor held 24 months; Test 3, coverage at full run and at that rate.
- Test 6 = 12 months of (full-run sales minus their variable costs, minus full-run fixed costs, line 4 included, minus principal), seasons applied to every sales line but booked lines, which run in their own months, and seasonal fixed lines at each month's amount. The cushion to set aside = the largest fall in running net cash from a high to any later low, the year run twice so a dip can cross into month 1 (zero if it never falls).
- Full-run figures (break-even, coverage, floor) take a late-starting fixed line at its full amount, and a seasonal fixed line at its year average.
- For pages 7, 9 and 10, use the formulas printed on those pages of the attached kit, exactly as written, with my own figures.
- Cash forecast: closing cash = opening cash + cash in minus cash out. Month 1 opening cash = cash on hand on the first day the vans roll after startup spending is paid. Place every receipt and payment (deposits, supplier invoices, startup bills, funding) in the month the cash moves. Income tax set-aside, equipment replacement and stock build-up go in their own row. Open month 1 with the cash I give; the page 5 two-pass size is advice to report beside it, never a substitute. Enter the deposit, the balance at installation and each service payment in the month it lands; payroll and suppliers are paid in the month worked. Include a customer deposit in closing cash in the month it is received; carry the unearned part as a memo customer-deposit liability for the door not yet installed, and never deduct it from closing cash. In the slow-start case, every month's sales, service calls 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 day the vans roll), 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, spring winding, door balance and electrical work, site safety, employment, wage or lease advice. Do not name laws, license or permit types, agencies, government fees or wage rates, even as examples. When my question touches these, write only "Review this with a qualified professional" and continue with the rest. You may record and use figures I give from my own records, such as my sales tax rate and when I remit it, without checking, interpreting or advising on them.
6. Do not quote statistics, studies or sources that are not in the kit. For the market and marketing sections, use only what I tell you, and list the local facts I should gather.
7. Work every total step by step and recheck it a second way. In the cash forecast, show the arithmetic for month 1, one later month and the year total; give plain numbers for the other months.
8. If a formula would divide by zero or a contribution margin is zero or below, write N/A, say why, and do not continue that calculation. Where a result is N/A for that reason, score the tests that depend on it as failed, exactly as page 13 sets out: a contribution margin ratio of zero or below fails Tests 1 and 6 and, with a loan, Test 3; one unit's contribution, or the count it multiplies, of zero or below: break-even units are N/A and score Test 4 as failed. 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, home addresses, bank account or tax ID numbers.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it does not need the inputs for pages 7, 9 and 10. Each month: cash in = sales receipts plus money arriving; cash out = each variable cost, calculated from the sales that created it and placed in the month it is paid under my terms, plus fixed costs (lines 1 to 12, with line 4 only if I draw it in cash), plus loan principal, startup bills and other cash out. Loan interest is already in line 5; never add it again. Supplier payments follow the cost of what I sold plus any stock build-up I give; if I buy ahead or carry supplier balances, ask me for purchases and payments by month instead. If you can run code, do every calculation in code.

Step 1. Before you write anything else, ask me for the inputs below in three rounds, one message per round. Ask round A as one numbered list, then wait for my answers. When I answer, ask round B and wait; then round C and wait. Start Step 2 only after I answer round C.
Round A, sales, capacity and evidence:
a. Services, customer segments and lead sources, service area, the technicians I can staff on the crew (install and service) each day and the paid hours each works a day, days worked per week, and days open per week.
b. Sales build: for doors and openers (installs), the full-run installs a month by install type, each type's price, door and parts cost and crew hours; for service calls and repairs (calls), the calls a month at full run, the average ticket and the parts share of it; 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 from my call record or my market; and the slow-start percentage I want to test (this kit sets a 70 percent stress test, a kit rule rather than my estimate; use it unless I give evidence for a higher share). Give counts at full run, with month 1 as my opening month. Give the evidence behind each count (site counts, comparables, signed orders or my history).
c. For each job type: jobs a month at full run, price, crew hours on site (drive and setup are in the cost per billable hour, not the hours), materials and subcontract cost, and quotes given and won last quarter; my payment schedule for each sales line (deposit share and when it is collected, progress payments and when, the final payment and how many days after completion it is paid); and the jobs I need a month.
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (dealer quote, supplier quote, insurer quote or calculation) for each line on page 5, from the vans and tools to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including the three technicians, any guaranteed minimum crew, loan interest and my market wage; whether I draw that wage in cash; and my monthly loan principal. Give interest and principal as year 1 monthly averages for break-even and coverage, and, for the cash forecast, any payment, fixed line or other cash line that changes in months 1 to 24 (a payment holiday, a balloon payment, a rent step) with its month. My market wage covers management time (line 4); my hours spent on installs go in line 14 at a crew wage.
f. Variable cost shares of net sales for lines 13 to 16: line 13, doors, parts and materials, as quoted on each install and used on each call; line 14, hourly crew labor above any minimum crew, with payroll taxes and workers' compensation; line 15, card and financing fees; line 16, fuel and small consumables; and any sales line whose own shares differ, given for that line.
g. Sorted by where the lead began: site visits, quotes and wins last quarter, and days from visit to proposal; the installs already signed when the quarter opened and how many of those cancelled; the number of new installs I need.
h. For one typical week: paid, on-site billable, drive, rework, and waiting, loading or admin hours per crew; base wage and payroll taxes and benefits share.
i. The debt service coverage ratio my lender requires and how the lender calculates it, if I know them.
Then wait for my answers.
(Continued on page 18.)

PAGE 18

The prompt, last part

Paste this part directly after the text on page 17, still as one message.

Round C, cash timing, sales tax, deposits and Gate 0:
j. Payment terms: when each customer pays me (the deposit share at order, the balance at installation, how many days after installation a financed balance lands, or by card at the door for service calls), deposits I collect or pay and when, and when payroll and my door supplier are paid.
k. For every other cash line (payroll, card settlements, insurance, loan payments, rent and fixed bills), when it is paid, or confirm it is paid in the month it is incurred.
l. Monthly cash out beyond operating costs: income tax set-aside, van, tool and instrument replacement and parts stock build-up.
m. Cash on hand on the first working day after all startup spending, startup bills still to pay by month, owner money or loans still to arrive by month, and my minimum cash floor (at least one full-run month of fixed costs plus principal).
n. If I am already open: what customers owe me and what I owe suppliers and staff, each by the month it will be paid, deposits I already hold, and sales tax already owed with its payment month.
o. Sales tax: the rate I collect on taxable sales, from my own registration, which sales lines (or what share of each) are taxable, and when I remit what I collect (each month, each quarter or another schedule), so the forecast holds collected tax apart until it is paid.
p. Gate 0: which agreements, quotes and approval requirements I already have in writing.
Then wait for my answers.

Step 2. When I answer, produce these as plain tables I can copy back into the kit:
1. Business plan sections 1 to 8 for my garage door company, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by door line, service 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 doors (use cash break-even); bay, shop and yard share and planning debt service coverage at full-run sales and at the month-12 run rate, labeled before income tax and equipment replacement, and on my lender's definition too if I gave it.
5. The 12-month cash forecast for the expected and slow-start cases, in thousands of dollars to two decimals for the page 11 worksheet (51.25 means $51,250), with any page 19-style exhibit in whole dollars and its unit labeled, and, 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. Job economics for each job type at true crew cost, ranked by contribution per crew hour, flagging any job type priced below its labor, materials, fees and fuel; quotes needed a month; and the collection pattern the cash forecast uses.
7. Pipeline by segment with site visits needed and monthly churn.
8. Crew utilization and cost per billable hour, with the largest leak named.
9. The kit's page 4 check: Gate 0 and pass or fail for each of the six tests with the reason (if Gate 0 fails, the result is not ready), and the overall result: not ready if Gate 0 fails, with no color; otherwise green, amber or red under the page 4 rules.
10. A final checklist: every MY ESTIMATE figure, every [NEED: ...] gap, every install count or payment timing I should verify, and every question that needs a qualified professional.

WHEN THE ANSWER COMES BACK.

Transfer each table into its kit page in pencil. Before the plan goes to anyone, walk every [NEED: ...] gap and every MY ESTIMATE figure, beginning with install counts by month, the timing of payments and crew hours, then take a calculator to the page 4 result yourself.

The worked example's twelve-month forecast, filled in

The page 12 example entered on the page 11 form, month by month, in dollars. Parentheses mean minus. Each column adds up as printed, so a row can move by a dollar between months with the same sales; each closing balance becomes the next month's opening cash. Cash floor $35,005.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**84,600**	**72,314**	**70,049**	**75,382**	**82,806**	**91,781**	**102,316**	**114,738**	**129,710**	**145,701**	**160,673**	**175,645**
In: sales receipts	40,140	57,844	71,269	74,963	77,702	80,459	83,793	88,298	90,100	88,298	88,298	87,397
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: doors, parts, fees and fuel (lines 13, 15, 16)	17,421	25,104	30,931	32,534	33,722	34,919	36,366	38,321	39,104	38,321	38,321	37,931
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	22,415	22,415	22,415	22,415	22,415	22,415	22,415	22,415	22,415	22,415	22,415	22,415
Out: shop, bay and office rent (line 1)	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Out: other costs, with loan interest (lines 2, 5 to 12)	9,787	9,787	9,787	9,787	9,787	9,787	9,787	9,787	9,787	9,787	9,787	9,787
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	803	803	803	803	803	803	803	803	803	803	803	803
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(12,286)**	**(2,265)**	**5,333**	**7,424**	**8,975**	**10,535**	**12,422**	**14,972**	**15,991**	**14,972**	**14,972**	**14,461**
Closing cash, expected	**72,314**	**70,049**	**75,382**	**82,806**	**91,781**	**102,316**	**114,738**	**129,710**	**145,701**	**160,673**	**175,645**	**190,106**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**84,600**	**65,498**	**53,411**	**46,643**	**41,338**	**37,119**	**33,992**	**32,186**	**32,165**	**32,857**	**32,836**	**32,815**
Sales receipts, slow start	28,098	40,491	49,888	52,474	54,392	56,322	58,655	61,809	63,070	61,809	61,809	61,178
Out: variable costs, slow start (lines 13 to 16)	12,195	17,573	21,651	22,774	23,606	24,444	25,456	26,825	27,373	26,825	26,825	26,552
Out: fixed costs (lines 1 to 12), principal, bills, less funding	35,005	35,005	35,005	35,005	35,005	35,005	35,005	35,005	35,005	35,005	35,005	35,005
Net cash flow, slow start	**(19,102)**	**(12,087)**	**(6,768)**	**(5,305)**	**(4,219)**	**(3,127)**	**(1,806)**	**(21)**	**692**	**(21)**	**(21)**	**(379)**
Closing cash, slow start	**65,498**	**53,411**	**46,643**	**41,338**	**37,119**	**33,992**	**32,186**	**32,165**	**32,857**	**32,836**	**32,815**	**32,436**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**15,482**	**19,561**	**22,621**	**18,032**	**14,972**	**13,442**	**12,422**	**14,972**	**15,992**	**14,972**	**14,972**	**14,462**

Reading this forecast. It is in whole dollars, rounded so each column adds up, so a row can differ by $1 between like months; the page 11 form uses thousands. The floor is cash you never plan to spend. The page 5 buffer holds one more month of fixed costs and principal above it, so a small miss spends the buffer, not the floor. The opening cash was sized by the two passes on page 5, buffer included. The example sets aside no income tax (it depends on the owner's whole return, so take the figure from your accountant), replaces no equipment in its first two years and builds no stock beyond the opening stock in the startup budget; enter your own amounts. Second year at the month-12 run rate means month-12 ramp and bookings with each month's season still applied (average about $90,100 a month, against month 12's own $87,397): closing cash runs $205,588 in month 1 and $382,006 in month 12, lowest $205,588 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 are carried in fixed lines; waste or purchases you cannot cut make a real slow start worse. A slow start bites harder here than in most trades: the door is paid for before the balance lands, and payroll does not shrink when the installs do.