Commercial Cleaning Business Plan and Operations Starter Kit

A working kit for janitorial and commercial cleaning owners. It tests every account's price against its estimated hours at true labor cost, tracks bids and renewals by segment, shows what a billable crew hour truly costs, finds cash break-even with clients on 30-day terms, and scores the plan on six pass-or-fail tests.

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PAGE 2

Start here

A cleaning business can break quietly. The price is set from square feet while the work drifts per building, low-price wins can churn, and clients pay a month after the crews do. This kit makes you write those numbers down, then tests whether they are enough, before a lender or a payroll week asks.

WHAT IS INSIDE

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HOW TO USE IT

1. Build contract and project sales on page 6 and costs on pages 5 and 8. Run the cash forecast on page 11, then score the plan on page 4. Draft pages 3 and 4 last.
2. Use pencil. Bids, crew rates and client terms move before a contract is signed, and every worksheet expects your own figures.
3. Once you open, use the page 14 checklists every shift and the numbers review every week. Run the scope drift check on page 7 every month, and update the renewal log on page 9 before every renewal.

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 commercial cleaning 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, safety, chemical-handling or financial advice. Licensing, insurance and bonding requirements, chemical handling, employment terms and contract terms vary by location and by client. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

A lender is likely to test whether the contracts can generate enough cash to cover payroll, supplies and the loan payments while clients pay on terms. Answer each prompt in plain sentences here and draft the full sections on separate sheets.

1. Executive summary (write it last)

State the services, the service area, the money you need and what it buys, from equipment to the first payroll. Then state the month the page 6 forecast reaches cash break-even from page 8, and the page 4 result.

2. Services and clients

Which buildings do you clean, how often, and what does the client buy besides a clean floor? Write what each segment says it buys, such as documented process or fast response, in the client's own words. Name your segments, what each one is really buying, and who decides at each client.

3. Service area and capacity

Draw the area you will serve and estimate the drive time between accounts. Record how many crew hours you can staff each night and how many accounts that covers at your production rate.

4. Service menu and pricing

List each service with the hours it takes and the price you charge. A price per square foot without the hours behind it is a guess.

SERVICE	HOURS PER VISIT	PRICE PER VISIT	PRICE PER LABOR HOUR

> *Owner question: why do we discover scope creep, such as extra restrooms or new floors, only at renewal instead of billing for it monthly?*
>
> One cause to check first: no one owns scope verification. The contract spec is static while the building changes. Schedule the monthly scope drift check owned by a named person, compare logged hours with the hours the price assumed (page 7), and price the difference or change the scope under the contract before it compounds.

PAGE 4

Business plan, part two

5. Operations

Describe how a night's work happens, covering the schedule, crew assignments, supplies and equipment, keys and alarm codes, quality checks and client sign-off. Name who checks each site when you are not there.

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 night without you. The first question on page 14 checks that dependency.

7. Marketing and sales

Explain how you find walk-throughs, which segments you will bid and why clients renew; renewals pay for the bids you lose.

8. Financials and funding

Attach pages 5, 6, 8 and 11 and the result below, with the money needed, its sources and its runway if billings lag.

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

TEST	PASS?
Gate 0. Draft contracts, insurance and bonding quotes, equipment quotes and the requirements of every approval the plan needs are in writing, reviewed by a qualified professional where needed.	
1. In the expected case, sales reach cash break-even at the month-12 run rate (page 8) and closing cash, client terms 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 (on-site hours, page 7, divided by utilization, page 10) fit the crew hours you can staff (page 6), and planned accounts reach break-even (page 8).	
5. Signed contracts with start dates back the account count, and quoted bids back the prices; a letter of intent supports a price, not a win.	
6. The full-run steady-state year (seasons in; not the forecast year) leaves net cash above zero after principal, before income tax set-aside, replacements and stock build-up; set aside its largest fall in running net cash, the year run twice.	

Not ready: Gate 0 fails. **Green:** Gate 0 and all six tests pass. **Amber:** Tests 1 and 3 pass, but Test 2, 4, 5 or 6 fails, so fix the plan before you sign a vehicle loan, a lease or a large contract. **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 equipment or vehicle supplier or the insurer, or a documented calculation. Cleaning budgets can break on the first payroll before clients pay, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
VEHICLES AND EQUIPMENT				
Van, full purchase price (the loan is a source of funds)				
Floor machines, vacuums and carts				
Starting supplies and chemicals				
Uniforms and safety equipment				
Scheduling and time-tracking setup				
SETUP AND APPROVALS				
Licenses and business registration				
Insurance and bonding down payment				
Business entity and accounting setup				
Storage space deposit				
PRE-OPENING				
Hiring and background checks				
Training before the first account				
Launch marketing and bid materials				
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 number depends on sales, so build them from signed accounts and their monthly prices, not from the payroll you need to cover. Count recurring contracts first; add project work only where it repeats or is confirmed.

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

SALES LINE	UNIT	UNITS PER DAY OR MONTH	AVERAGE PRICE	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Recurring contracts	accounts				
Project work: floor care, move-outs and deep cleans	jobs				

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 contract sales times ramp (the share of full-run contract revenue signed and started) times season, plus project work as booked (before opening, the jobs you expect, marked as your estimate until confirmed). Use 100 percent where a factor does not apply. Ramp, season and contract start dates are your assumptions; write down the evidence for each.

CAPACITY CHECK

```
Paid crew hours available per month = crew members per night multiplied by hours per night (add each member's hours if they differ), nights per week and 52, divided by 12; paid hours needed = on-site hours for accounts and jobs divided by utilization
```

Write how many crew hours you can staff each night and how many nights you work each week. Add up the monthly on-site hours your accounts and jobs need (hours per visit times visits per month, page 7, plus each job's hours) and divide by utilization (page 10). If the plan needs more paid hours than you can staff, the plan is wrong, whatever the contracts say.

PAGE 7

Account pricing and scope drift

The contract is a monthly price estimated from square feet; the cost is hours. Turn every account into hours and contribution per hour, then check every month whether the building still takes the hours the price assumed.

```
Hours per visit = square feet cleaned per visit divided by your production rate (square feet per labor hour)
Monthly labor cost = hours per visit times visits per month times true cost per billable hour (page 10)
Account contribution = monthly price minus labor and the other variable costs (supplies, fees, fuel); contribution per hour = contribution divided by monthly on-site hours (hours per visit times visits per month)
```

WORKED EXAMPLE: THREE ACCOUNTS (ILLUSTRATIVE)

ACCOUNT	SQUARE FEET	PRODUCTION RATE	VISITS / MONTH	HOURS / VISIT	PRICE / MONTH	LABOR	SUPPLIES, FEES, FUEL	CONTRIBUTION	PER HOUR
Medical office	6,000	2,500	22	2.40	$3,200	$1,346	$320	$1,534	$29.05
School wing	18,000	3,800	15	4.74	$2,800	$1,813	$280	$707	$9.94
Large office	25,000	4,500	22	5.56	$4,500	$3,119	$450	$931	$7.61

Labor at the true cost of $25.50 per billable hour from page 10, which already carries drive, waiting, loading and rework time; supplies, payment fees and fuel at 10 percent of price, the same shares as page 8 lines 13, 15 and 16. Production rates differ by building type. The large office brings the most revenue and earns the least per hour. These accounts set the labor share used in the page 12 worked example.

YOUR ACCOUNTS

ACCOUNT	SQUARE FEET	PRODUCTION RATE	VISITS / MONTH	HOURS / VISIT	PRICE / MONTH	LABOR	SUPPLIES, FEES, FUEL	CONTRIBUTION	PER HOUR

SCOPE DRIFT CHECK

Buildings change while contracts do not, with new floors, added restrooms and longer hours. Every month, not only at renewal, compare the hours actually logged at each account with the hours the price assumed.

```
Drift hours = hours actually logged at the account minus hours the contract price assumed. Drift can come from added scope or from crew, access or rate problems; find the cause first. Where added scope exceeds the tolerance you set, price the extra work or change the scope under the contract's terms.
```

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, such as the supervisor, goes in at its amount once in place; page 11 uses each month's amount.

FIXED COSTS PER MONTH	PER MONTH
1. Storage and office rent	
2. Insurance and bonding	
3. Salaried staff (supervisor, office) and any guaranteed minimum crew hours, with payroll taxes, workers' compensation and benefits	
4. Owner's market wage (management time; hours you clean go in line 3 or 14)	
5. Loan interest (vehicle and equipment loans)	
6. Base utilities and phones	
7. Marketing and bid materials	
8. Scheduling and time-tracking software	
9. Accounting, bookkeeping and bank fees	
10. Equipment repairs and routine maintenance	
11. Van insurance, registration and fixed vehicle costs	
12. Recurring hiring, training, licenses and other fixed costs	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Supplies, chemicals and any paper products you supply	
14. Hourly cleaning labor above any minimum crew, with payroll taxes and workers' compensation	
15. Payment processing fees	
16. Fuel and mileage, including mileage paid to crews who drive their own cars	
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 accounts = (fixed costs, principal and other recurring cash out minus project contribution)
divided by one average account's contribution; projects 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 accounts (use cash break-even)	one figure per month		
Space 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. Space share = line 1 divided by net sales.

PAGE 9

Bids, win rate and renewals

Same service, different products. Track bids by segment, because the segments you win and the segments you lose may be buying different things, and renewals decide whether growth sticks.

```
Proposal rate = proposals divided by walk-throughs; win rate = wins divided by proposals
Walk-throughs needed = new accounts you need divided by (proposal rate times win rate)
Monthly churn = accounts lost in the month divided by accounts at the start of the month
```

WORKED EXAMPLE: ONE QUARTER OF BIDDING, BY SEGMENT (ILLUSTRATIVE)

SEGMENT	WALK-THROUGHS	PROPOSALS	WINS	PROPOSAL RATE	WIN RATE	DAYS WALK-THROUGH TO PROPOSAL	WALK-THROUGHS FOR 4 WINS
Medical and dental	10	8	2	80%	25%	3 days	20
Private and charter schools	6	5	1	83%	20%	5 days	24
Offices	18	12	2	67%	17%	9 days	36

The counts in this example are assumed to show the arithmetic and prove nothing about why a segment converts. Counts this small show a direction, not a rate; keep counting before you rely on one. These bids win 5 accounts a quarter; at one loss a quarter, that adds about 4. Contract start dates, not bids, set the page 12 ramp, which reaches about 16 accounts by month 12 and the full 18 in year 2. Public school bids can follow the district calendar and may favor the incumbent, so this example bids private and charter schools. In the example, losing 1 of 18 accounts over a quarter is an equivalent of about 1.9 percent a month, measured against the accounts held at the start and before any new wins, so the bid pipeline must replace that before it adds growth.

YOUR PIPELINE, BY SEGMENT

SEGMENT	WALK-THROUGHS	PROPOSALS	WINS	PROPOSAL RATE	WIN RATE	DAYS WALK-THROUGH TO PROPOSAL	WALK-THROUGHS NEEDED

RENEWAL AND LOSS LOG

ACCOUNT	RENEWAL DATE	PRICE CHANGE AT RENEWAL	KEPT OR LOST	REASON, IN THE CLIENT'S WORDS

PAGE 10

Crew utilization and true labor cost

The wage is not the cost. Paid hours that are not billable work, such as driving, rework, waiting and loading, raise the true cost of every billable hour.

```
Utilization = billable on-site hours divided by paid hours
Loaded hourly cost = wage times (1 + share for payroll taxes, workers' compensation, benefits and paid time off)
Cost per billable hour = paid hours times loaded hourly cost, divided by billable hours
```

WORKED EXAMPLE: ONE CREW, ONE WEEK (ILLUSTRATIVE)

HOURS	HOURS THIS WEEK	SHARE OF PAID HOURS
Paid hours	160	100%
On-site, billable work	128	80%
Drive between sites	18	11.3%
Rework and make-good visits	6	3.8%
Waiting, loading, admin	8	5.0%

At a $17.00 wage with 20 percent payroll taxes and benefits, loaded cost is $20.40 an hour; at 80 percent utilization each billable hour actually costs $25.50. Price accounts on the true cost per billable hour, not the wage or the loaded cost.

YOUR CREWS, BY WEEK

CREW OR LEAD	PAID HOURS	ON-SITE BILLABLE	DRIVE	REWORK	UTILIZATION	COST PER BILLABLE HOUR

WHERE CREW TURNOVER COSTS THE MOST

Turnover costs more where a new crew needs more site knowledge. Write down site notes, access details and client preferences for every account so a replacement crew starts from the same instructions.

PAGE 11

Twelve-month cash forecast

Payroll leaves weeks before clients on terms pay. Enter $000 (51.25 means $51,250), receipts net of sales tax; collected tax stays out of 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 client pays, excluding sales tax												
Memo, not cash: billed this month (page 6)												
In: owner money and loans received												
Out: supplies, chemicals, fees and fuel (lines 13, 15, 16)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: storage 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 working 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. Crews are paid in the month they work. 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 the cost of 30-day terms

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

Worked example: a hypothetical commercial cleaning company

Illustrative figures, not benchmarks. Billed at month end; until month 5 the owner supervises and line 3 is a $500 lead stipend, then a $5,500 supervisor. Cash floor $19,531. 70 percent of billing is collected the next month and 30 percent the month after; costs are paid as worked; owner wage drawn in cash; no new funding.

Page 5, budget	Total startup budget $272,400, funded by a $40,000 loan (9 percent over 5 years) and $232,400 of owner money, including a $190,400 reserve that covers the ramp losses, the wait on client payments, the floor and the buffer. The page 5 two passes: floor $19,531, plus a one-month buffer of $19,531, plus $151,299 (how far the first pass, opening with no cash, falls below zero), rounded up to $190,400.
Page 8, costs	Fixed costs $18,978 a month, including $1,500 for storage and office space and $278 of loan interest; principal $553 a month (both year 1 averages); variable share 69.8 percent, so the contribution margin ratio is 0.302. Lines 13 to 16 take 6, 59.8, 1 and 3 percent of sales. Lines 1 to 12 run $1,500, $900, $3,833, $6,500, $278, $250, $600, $300, $700, $500, $450 and $1,500 a month (year 1 averages where a line changes by month).
Page 8, break-even	Operating break-even about $62,841 a month. Cash break-even (fixed $18,978 plus principal $553, divided by 0.302) is about $64,672 a month: 16.8 accounts from recurring contracts once project work's contribution is counted, so 17, against the 18 the plan assumes.
Page 6, sales	Recurring contracts: 18 accounts at $3,500 a month each. Project work: 6 jobs a month at $900 (2, 2 and 3 in months 1 to 3, then 6, with a spring surge of 7 in month 5 and 9 in month 6 that recurs each year). Full-run month about $68,700, booked lines at full bookings, year-averaged (project work 6.33 jobs a month); recurring contracts ramp 15, 22, 30, 37, 45, 52, 60, 67, 75, 80, 85 percent in months 1 to 11, then 90 percent. The example applies no season.
Page 19, expected case	Month 1 sales $11,250, collected $0, closing at $168,017, month 12 at $39,101. Low: month 12, closing $39,101, $19,570 over the floor.
Page 19, slow start	At 70 percent of expected sales, month 1 sales $7,875, collected $0, closing at $170,372, month 12 at $20,179. Low: month 12, closing $20,179, $648 over the floor.
Page 8, coverage	At full-run sales of $68,700, planning coverage before income tax and equipment replacement is 2.46 against the 1.25 the example lender asks for; at the month-12 run rate it is 0.17, and Test 3 needs both. Space share is about 2.2 percent.

PAGE 4 RESULT FOR THIS EXAMPLE: RED

Gate 0 is assumed met for the example. Test 1 fails: at the month-12 run rate, billings run about $62,400 a month, below cash break-even of $64,672. Test 2 passes: at 70 percent of plan, crew hours fall with the work and cash holds the floor. Test 3 fails: coverage at the month-12 run rate is 0.17 against the lender's 1.25, although full run gives 2.46. Test 4 fails: in the busiest full-run month (month 6) the plan needs about 2,080 paid crew hours (line 14's 59.8 percent of $71,100, divided by the $20.40 loaded hourly cost, the same as about 1,670 on-site hours at 80 percent utilization, page 10), roughly 12 full-time staff, against the 1,560 paid hours the example's crew can staff (12 crew members a night for 6 hours, 5 nights a week), 520 hours short, so capacity does not fit; the 18 planned accounts clear the 17 needed. Test 5 fails for lack of evidence. Test 6 passes: a year with every account running leaves about $14,597 after principal, with no full-run month below zero, so no cushion is needed. That is the steady-state year, not the forecast year: page 19's first year loses about $151,299 in cash because accounts sign over the year and clients pay a month behind. Test 6 assumes the ramp reaches full run; held at month 12's 90 percent, the second year loses about $9,179 in cash (closing $39,101 at month 12, $29,922 a year later; page 19). Break-even needs every account the plan assumes, and year 1 never gets there. Sign the first recurring contracts before you buy the van and supplies, price each building from its own walk-through of square footage and restroom count, and keep a night lead who can cover a missed shift, because losing the largest account can erase several months of profit. Write a scope sheet for every building, so extra requests from a client are billed rather than absorbed by the night crew.

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 COMPANY'S RESULT (FULL-RUN MONTHLY CHANGES; DEADLINES RERUN THROUGH THE FORECAST; SLOW-START LOSSES SCALE WITH SALES)

CHANGE	MONTHLY CASH	CASH BREAK-EVEN AND DEADLINE
Ten percent less contract and project volume (lines 13 to 16 fall)	minus $2,075	Expected case holds the floor; would fail Test 6
Recurring contracts: average price 5 percent higher, same volume (only payment fees rise)	plus $3,119	Break-even accounts fall from 16.8 to 14.5, so from 17 to 15: per-unit costs stay the same, so the ratio rises from 0.302 to 0.332 on the new sales (sales-linked fees, line 15, take 1.0 percent of each added dollar); would pass Tests 1 and 3
Fixed costs $1,000 lower	plus $1,000	Cash break-even falls to about $61,361; would pass Tests 1 and 3
Lose the largest account (its page 7 contribution) from month 6 onward	minus $931	Expected case still clears the floor; slow start still clears the floor
Every client pays at 60 days (crew and bills still paid on time)	no change	Expected case dips under the floor in month 10 (closing $12,941), below zero in month 12; slow start dips under it in month 10 (closing $13,586)
Crew wages 3 percent higher (line 14 rises with them; prices stay)	minus $1,230	Cash break-even rises to about $68,747; expected case still clears the floor; slow start dips under it in month 12 (closing $14,252); would fail Test 6
Production rate 15 percent slower (line 14 rises from 59.8 to 70.3 percent, about 355 more paid crew hours a month at full run, 2.1 more full-time staff; a price rise of about 11.7 percent would hold contribution; the cash column shows the loss with prices unchanged)	minus $7,248	Cash break-even rises to about $99,394; expected case below the floor in month 10 (closing $12,661), below zero in month 12; slow start dips under it in month 10 (closing $13,390); would fail Test 6
The largest account ($4,500 a month) never pays 2 months of billing, from month 6	no change	Expected case still clears the floor; slow start dips under it in month 12 (closing $11,179); $9,000 never collected
Setup overrun of $10,000 beyond the contingency, drawn from the cash reserve	no change	Expected case still clears the floor; slow start dips under it in month 11 (closing $19,449)
Opening 3 months late (storage and office space, insurance, loan interest and principal, $3,231 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 $28,819 in month 15 from the planned opening, $10,282 lower than on time; slow start dips under it in month 14 from the planned opening
Slow start with signed recurring contracts held at 100 percent (counts only for enforceable, evidenced contracts)	no change	Slow start stays above the floor; its low rises to $35,907 from $20,179

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

Shift checklists, weekly review, six questions

These are operations checklists, not a safety program. Add every chemical-handling, safety and site-access step that your clients and qualified safety professionals require.

START OF SHIFT

- [ ] Read the log from the last shift for every site on tonight's route.
- [ ] Confirm crew assignments and that each lead has keys and access for their sites.
- [ ] Load supplies and equipment against the site lists.
- [ ] Check client requests and complaints received since the last shift.
- [ ] Confirm any extra work is written and priced before anyone starts it.
- [ ] Note sites where a new client contact or schedule change applies.

END OF SHIFT

- [ ] Record hours on site for every account.
- [ ] Log every missed task with the site and the reason.
- [ ] Log extra work done and whether it was approved.
- [ ] Report damaged equipment and supplies running low.
- [ ] Lock up, set alarms and record the time for every site.
- [ ] Write notes for the next shift for any site that needs follow-up.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Billed revenue by account and segment				
Hours on site against hours priced, by account				
Crew utilization and overtime hours				
Complaints and make-good visits				
Walk-throughs, proposals and wins				
Accounts up for renewal in the next 90 days				
Owner hours in the field				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Do crews call the owner to approve equipment settings, chemical use or extra work, or wait for the owner to unlock storage before they leave?
2. **Reactive operations.** How many client messages a week contain words like missed, skipped or not done, and how many make-good visits go unbilled?
3. **Growth without structure.** How often does a crew lead call for scope clarification during a shift, and how much overtime comes from route planning errors?
4. **Talent and retention.** At how many sites is one supervisor the only person who knows the access codes, storage location or client preferences?
5. **Revenue plateau.** How many days pass between a walk-through and a proposal, and how many routine visits ever lead to an upsell?
6. **Strategic confusion.** Do labor hours per square foot vary widely across accounts on the same service tier, or does the frequency delivered drift from the frequency sold?

Hypotheses from AI-assisted World Consulting Group desk research, described on page 2. Check each one against a record: the client message record, hours logged against hours priced, the proposal record, or the site access list.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and log hours on site for every account. Log the hours the owner spends in the field.
Week 2	Fill the page 7 account table at true labor cost and mark any account priced below its labor, supplies, fees and fuel.
Week 3	Set up the pipeline table on page 9 by segment and record days from walk-through to proposal.
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 the scope drift check on every account and measure crew utilization on page 10.

BEFORE YOU BUY VEHICLES AND EQUIPMENT OR RENT A BASE, GET WRITTEN ANSWERS TO THESE

- ☐ What will each vehicle cost per month in total, including payment, insurance, fuel, maintenance and parking?
- ☐ What does an inspection by a qualified mechanic find on any used vehicle or equipment, and what will each repair cost?
- ☐ Where will equipment and supplies be stored and loaded, and what does that space cost if you outgrow your home?
- ☐ What does insurance cost for vehicles, equipment, liability and work at client sites, and what does it exclude?
- ☐ If equipment is leased or financed, what is the monthly payment and what does ending early cost?
- ☐ Which client contracts require proof of insurance or other documents before you start work, and how long do they take to arrange?
- ☐ What happens to vehicle and equipment payments if a vehicle is off the road for repairs?

Have qualified professionals review vehicle, equipment 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 Commercial Cleaning 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 bid pricing calculator from square feet to monthly price at a target margin, a receivables and collections tracker, editable bid, renewal and crew scheduling trackers, inspection forms 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 services to buildings and dwellings, 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. Janitorial and commercial cleaning owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

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

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

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Customize this kit with AI

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

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 client contracts, client names or addresses, access codes, alarm or key details, 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 commercial cleaning business. I have attached the Commercial Cleaning Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my accounts 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 account price, crew wage, production rate, supply cost, 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 price times days open in the month (or times 1 for units counted per month). Days open in a month = days open per week times 52 divided by 12. Each month's expected sales = full-run recurring sales times the ramp percentage times the seasonal percentage, plus confirmed project work 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 hours cleaning go in line 3 (minimum crew) or 14 at a cleaner's wage. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the crew; 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 accounts = (fixed costs, principal and other recurring cash out minus project contribution) divided by one average account's contribution; projects 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. Paid crew hours available per month = crew members per night multiplied by hours per night (add each member's hours if they differ), nights per week and 52, divided by 12; paid hours needed = on-site hours for accounts and jobs divided by utilization.
- Space 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 working 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 client payments in the month they are actually received (for clients on 30-day terms, the month after billing); payroll is paid in the month worked. In the slow-start case, every month's sales, project work 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 working 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, insurance, bonding, chemical 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. 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 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, client segments, service area, the crew members I can staff each night and the paid hours each works per night, nights worked per week, and days open per week.
b. Sales build: for recurring contracts (accounts), the full-run account count, average monthly price and each account's start month; for project work (jobs), the jobs booked for each month 1 to 12, the average job price and the on-site labor hours each job takes, setup included, so project hours count against the same crew hours as the accounts; or, without start months, a ramp percentage of full-run contract revenue for every month from 1 to 12, never applied to counts that already reflect starts (ask me to confirm any month I leave out); a seasonal percentage for each month if my contract sales are seasonal; 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), and for each booked line (project work) its count for each month once fully booked.
c. For each account: square feet cleaned per visit, my production rate for that building type, visits per month and monthly price; where I have them, its own supplies, payment fees and fuel or mileage in dollars, and the crew or labor cost it uses. If I give none, apply the company shares and label each account's result MY ESTIMATE.
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (equipment quote, insurer quote or calculation) for each line on page 5, from vehicles and equipment to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including 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 cleaning go in line 3 (minimum crew) or 14 at a cleaner's wage.
f. Variable cost shares of net sales for lines 13 to 16: line 13, supplies, chemicals and any paper products you supply; line 14, hourly cleaning labor above any minimum crew, with payroll taxes and workers' compensation; line 15, payment processing fees; line 16, fuel and mileage, including mileage paid to crews who drive their own cars; and any sales line whose own shares differ, given for that line.
g. For each client segment: walk-throughs, proposals and wins last quarter, and days from walk-through to proposal; accounts at the start of the month and accounts lost; the number of new accounts 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 client pays me (on invoice and how many days later, or by card), deposits I collect or pay and when, and when payroll and my supply vendors 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, equipment and vehicle replacement and supply 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 cleaning company, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by contract, project 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 accounts (use cash break-even); space 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. Account economics for each account at true labor cost, ranked by contribution per hour, flagging any account priced below its labor, supply, fee and fuel cost.
7. Pipeline by segment with walk-throughs 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 bid or contract date I should verify, and every question that needs a qualified professional.

WHEN THE ANSWER COMES BACK

Copy each table into the matching kit page in pencil. Check every [NEED: ...] gap and MY ESTIMATE figure, starting with contract dates and crew hours, before anyone sees the plan, and recheck the page 4 result with a calculator.

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

The page 12 example entered on the page 11 form, month by month, in dollars. Parentheses mean minus. Each column adds up as printed, so a row can move by a dollar between months with the same sales; each closing balance becomes the next month's opening cash. Cash floor $19,531.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**190,400**	**168,017**	**150,430**	**135,159**	**120,406**	**103,267**	**88,083**	**77,396**	**67,131**	**57,137**	**49,796**	**43,973**
In: sales receipts	0	7,875	14,337	19,818	26,577	32,868	38,997	42,498	46,287	51,138	54,855	58,005
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: supplies, chemicals, fees and fuel (lines 13, 15, 16)	1,125	1,566	2,160	2,871	3,465	4,086	4,320	4,761	5,265	5,580	5,895	6,210
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	13,727	16,365	19,917	24,169	32,720	36,435	37,833	40,471	43,485	45,368	47,252	49,136
Out: storage and office rent (line 1)	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Out: other costs, with loan interest (lines 2, 5 to 12)	5,478	5,478	5,478	5,478	5,478	5,478	5,478	5,478	5,478	5,478	5,478	5,478
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	553	553	553	553	553	553	553	553	553	553	553	553
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(22,383)**	**(17,587)**	**(15,271)**	**(14,753)**	**(17,139)**	**(15,184)**	**(10,687)**	**(10,265)**	**(9,994)**	**(7,341)**	**(5,823)**	**(4,872)**
Closing cash, expected	**168,017**	**150,430**	**135,159**	**120,406**	**103,267**	**88,083**	**77,396**	**67,131**	**57,137**	**49,796**	**43,973**	**39,101**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**190,400**	**170,372**	**153,702**	**138,653**	**123,967**	**106,110**	**89,623**	**76,282**	**63,237**	**50,382**	**39,384**	**29,449**
Sales receipts, slow start	0	5,512	10,036	13,873	18,604	23,008	27,298	29,749	32,401	35,797	38,399	40,604
Out: variable costs, slow start (lines 13 to 16)	5,497	7,651	10,554	14,028	16,930	19,964	21,108	23,263	25,725	27,264	28,803	30,343
Out: fixed costs (lines 1 to 12), principal, bills, less funding	14,531	14,531	14,531	14,531	19,531	19,531	19,531	19,531	19,531	19,531	19,531	19,531
Net cash flow, slow start	**(20,028)**	**(16,670)**	**(15,049)**	**(14,686)**	**(17,857)**	**(16,487)**	**(13,341)**	**(13,045)**	**(12,855)**	**(10,998)**	**(9,935)**	**(9,270)**
Closing cash, slow start	**170,372**	**153,702**	**138,653**	**123,967**	**106,110**	**89,623**	**76,282**	**63,237**	**50,382**	**39,384**	**29,449**	**20,179**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**1,126**	**1,126**	**1,126**	**1,126**	**1,398**	**1,941**	**1,126**	**1,126**	**1,126**	**1,126**	**1,126**	**1,126**

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 with the two passes on page 5, buffer included. The example sets aside no income tax (it depends on the owner's whole return, so take the figure from your accountant), replaces no equipment in its first two years and builds no stock beyond the opening stock in the startup budget; enter your own amounts. Second year at the month-12 run rate (about $62,400 a month, against month 12's own $62,100): closing cash runs $37,379 in month 1 and $29,922 in month 12, lowest $29,922 in month 12, 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. Slow-start month 1 closes above the expected case because neither case collects anything in month 1 and the slow case buys less.