Landscaping Business Plan and Operations Starter Kit

A working kit for landscaping and lawn care owners. It prices every maintenance account against its hours at true crew cost, prices installs with the plant and materials share shown, turns 30-day billing and install deposits into a collection pattern, shows what a billable crew hour truly costs, finds cash break-even through a season that ends in November, and scores the plan on six pass-or-fail tests.

LANDSCAPING AND LAWN CARE
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BY KAMYAR SHAH · WORLD CONSULTING GROUP

PAGE 2

Start here

A landscaping company can finish a strong September and run short in February. The maintenance price is set per visit while the property grows, the install deposit pays for the plants, and the winter runs on the reserve. This kit writes those numbers down and tests them before a lender asks.

WHAT IS INSIDE

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HOW TO USE IT

1. Build contract and install 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. Quotes, crew rates and client terms move before an agreement is signed, and every worksheet expects your own figures.
3. Once you open, use the page 14 checklists every route day and the numbers review every week. Run the page 7 drift check every month in season and the page 9 overrun check when each install closes.

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 landscaping company 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, equipment-safety, application or financial advice. Licensing and insurance requirements, application rules for pesticide and fertilizer, water restrictions, employment 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 will check whether the contracts carry payroll, materials and the loan through the winter while clients pay on terms. Give each answer in plain sentences here and draft the full sections on separate sheets.

1. Executive summary (write it last)

Describe the services, the area, the money you need and what it buys, trucks to first payroll; then give the month the page 6 forecast first clears cash break-even from page 8, and the page 4 result.

2. Services and clients

Set out the properties you maintain, how often in season, and what the client values beyond a cut lawn: a property that always looks ready, one invoice for everything. Use the client's words, name each segment and say who decides at each one.

3. Routes and crew capacity

Map the routes you will run and the drive between properties. Count the crew hours you can field each day in season and the properties that buys.

4. Services and visit pricing

List each service, the hours a visit takes and its price. A per-visit price set from the lot size with no hours under it is guesswork.

SERVICE	HOURS A VISIT	PRICE A VISIT	PRICE PER CREW HOUR

> *Owner question: does our snow and winter work subsidize the spring startup, or does it eat the capacity March needs?*
>
> One likely cause: winter work is priced to keep the crew busy, not to cover its hours at true cost, and nobody measures what it leaves for March. Price winter work from the true cost of a crew hour on page 10, keep its contribution on its own line in the weekly review, and compare it with the reserve the page 11 forecast needs to reach the first April invoices before you take the next winter contract.

PAGE 4

Business plan, part two

5. Operations

Describe how a route day happens: the route order, crew assignments, equipment, the visit checklist and the property notes; then how an install runs from deposit to completion. Name who checks each property when you are not there.

6. Team

List every role, its hours and its pay in season and out, including a market wage for your own hours. Name the person who can run a route day without you; the first question on page 14 checks that dependency.

7. Marketing and sales

Explain how you find maintenance clients, which segments you will quote and why clients renew in spring; renewals pay for the quotes 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.

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

TEST	PASS?
Gate 0. Draft agreements, install quotes, insurance, truck and mower 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 peak month (on-site hours, pages 7 and 9, divided by utilization, page 10) fit the hours you can staff (page 6), and planned accounts reach break-even (page 8).	
5. Signed agreements with start dates back the account count, and signed install quotes with deposits back the install months; an inquiry list supports quotes, not accounts.	
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 truck loan or a yard 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 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 truck or mower dealer or the insurer, or a documented calculation. Landscaping budgets can break in the first winter before the first spring invoices land, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
TRUCKS, MOWERS AND EQUIPMENT				
Two trucks and trailers, full purchase price (the loan is a source of funds)				
Commercial mowers, trimmers, blowers and edgers				
Hand tools, install and hardscape equipment				
Route scheduling and estimating software setup				
SETUP AND APPROVALS				
Licenses, registration and application approvals				
Insurance down payment				
Business entity and accounting setup				
Yard lease deposit				
PRE-OPENING				
Hiring, training and pre-season payroll				
Launch marketing, website and truck lettering				
Opening materials, fertilizer and fuel 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 number depends on sales, so build them from signed maintenance agreements and their monthly prices, not from the payroll you need to cover. Count maintenance contracts first; add installs only in the months they are booked.

```
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
Maintenance contracts	accounts				
Installs and hardscape	installs				

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 installs as booked (before opening, the installs you expect by month, marked as your estimate until confirmed). Use 100 percent where a factor does not apply. Ramp, season and start dates are your assumptions; write down the evidence for each.

CAPACITY CHECK

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

Write how many crew hours you can staff each day in season and how many days you work each week. Add up the monthly on-site hours your accounts and installs need in the peak month (hours per visit times visits, page 7, plus each install's crew hours, page 9) and divide by utilization (page 10). If the plan needs more paid hours than you can staff, the plan is wrong, whatever the agreements say.

PAGE 7

Account pricing and scope drift

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

```
Hours a visit = square feet of turf and beds on the property divided by your production rate in square feet per labor hour
Labor a month = hours a visit, times visits in the month, times the page 10 true cost per billable hour
Account contribution = the monthly price less labor, materials, fees and fuel; per hour = contribution divided by the month's on-site hours (hours a visit times visits)
```

WORKED EXAMPLE: THREE PROPERTIES ON ONE ROUTE (ILLUSTRATIVE)

ACCOUNT	SQUARE FEET	PRODUCTION RATE	VISITS A MONTH	HOURS A VISIT	MONTHLY PRICE	LABOR	MATERIALS, FEES, FUEL	CONTRIBUTION	PER HOUR
Residential third-acre lot	12,000	11,000	4	1.09	$240	$135	$28	$77	$17.66
HOA common area	60,000	20,000	4	3.00	$950	$371	$111	$468	$39.00
Office park	40,000	14,000	4	2.86	$850	$354	$99	$397	$34.70

Labor at the true cost of $30.91 per billable hour from page 10, which already holds the drive, loading and rework time; materials, payment fees and fuel at 11.7 percent of price, the maintenance line's own shares (page 8 line 13 blends them with the installs' share and names both). Production rates differ by property type and obstacles. The HOA common area brings the most revenue and the most contribution per hour; the office park ranks second per hour, with its open turf mowing fast but its price set lower. These accounts set the labor share used in the page 12 worked example.

YOUR PROPERTIES

ACCOUNT	SQUARE FEET	PRODUCTION RATE	VISITS A MONTH	HOURS A VISIT	MONTHLY PRICE	LABOR	MATERIALS, FEES, FUEL	CONTRIBUTION	PER HOUR

PROPERTY DRIFT CHECK

Properties change while agreements do not, with new beds, a fence line that slows the mower and a client who wants the hedges done too. Every month in season, not only at renewal, compare the hours actually logged at each property with the hours the price assumed.

```
Drift hours = hours logged on the property minus the hours the agreement price assumed. Drift comes from new beds and fences as much as from a slow crew or a blocked gate; find which before you act. Where added scope passes the tolerance you set, price it or change the scope under the agreement.
```

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 changes with the season, such as the crew lead, goes in at its year average; page 11 uses each month's amount.

FIXED COSTS PER MONTH	PER MONTH
1. Yard and office rent	
2. Liability, property and vehicle insurance	
3. Crew lead (half pay in winter) and any guaranteed minimum crew hours, with payroll taxes	
4. Owner's market wage (sales, quoting, management; hours on a mower go in line 14)	
5. Loan interest (truck, trailer and mower loan)	
6. Base utilities and phones	
7. Marketing, website and door hangers	
8. Route scheduling, estimating and accounting software	
9. Accounting, bookkeeping and bank fees	
10. Mower and equipment repairs and routine maintenance	
11. Truck and trailer 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. Materials, plants, mulch, fertilizer and disposal (maintenance and install shares blended)	
14. Seasonal hourly crew labor above any minimum crew, with payroll taxes and workers' compensation	
15. Payment fees	
16. Fuel and mileage for trucks, mowers and equipment	
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 install contribution)
divided by one average account's contribution; installs at their own shares
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		
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. Yard share = line 1 divided by net sales.

PAGE 9

Install pricing, deposits and collection

The install price is set from the design and the plant list; the cost is crew hours, plants and materials, and the cash arrives half at the start and half at the end. Turn every install type into contribution per crew hour and write down when each payment lands.

Labor = crew hours on the property at the page 10 cost per billable hour (drive sits in that cost)
Contribution = install price less labor, plants and materials, and fees and fuel at the page 8 shares; per crew hour = contribution over crew hours
Close rate = installs sold divided by quotes; quotes needed = installs needed divided by close rate

WORKED EXAMPLE: THREE INSTALL TYPES (ILLUSTRATIVE)

INSTALL TYPE	INSTALLS / MONTH	PRICE	CREW HOURS	LABOR	PLANTS, MATERIALS	FEES, FUEL	CONTRIBUTION	PER CREW HOUR	CLOSE RATE
Planting and beds	2	$4,800	40	$1,236	$1,900	$274	$1,390	$34.75	45%
Paver patio or walkway	1.2	$12,500	90	$2,782	$5,200	$713	$3,805	$42.28	35%
Sod and irrigation	0.8	$6,500	48	$1,484	$2,600	$371	$2,045	$42.60	40%

Crew labor at its true cost of $30.91 per billable hour from page 10; fees and fuel at 5.7 percent of price (page 8 lines 15 and 16); plants and materials at the nursery and yard quotes. Per crew hour, the sod and irrigation earns the most ($42.60) and the planting and beds the least ($34.75). The page 12 example takes the install line's own shares from these rows (installs and hardscape: 4 installs a month in season, averaging $7,450).

YOUR INSTALL TYPES

INSTALL TYPE	INSTALLS / MONTH	PRICE	CREW HOURS	LABOR	PLANTS, MATERIALS	FEES, FUEL	CONTRIBUTION	PER CREW HOUR	CLOSE RATE

DEPOSITS, BALANCES AND INVOICES: THE COLLECTION PATTERN

LINE	PAYMENT	SHARE OF THE PRICE	LANDS
Installs and hardscape	Deposit at the start	50%	in that month
Installs and hardscape	Balance on completion	50%	in that month
Maintenance contracts	Invoiced monthly, 30-day terms	85%	the next month
Maintenance contracts	Late payers	15%	two months later

For each $100 billed in a month, the example receives $41 in that month, $50 the next month and $9 two months later. Contracts and installs are blended by their full-run sales (maintenance contracts 59 percent, installs and hardscape 41 percent) into a single pattern in whole percents, used in this sentence alone; the page 11 forecast collects invoices and install deposits each on its own timing, and yours should too. Deposits for installs not yet started are held apart, out of closing cash, until the plants are ordered; the sale counts once, in the month the install is done.

INSTALL OVERRUN CHECK

Installs drift while quotes do not, with roots where the trench was planned, a grade that needs more base and a client who adds a bed. At every close, compare the crew hours logged with the hours quoted.

Overrun hours = crew hours the install used minus the hours quoted; overrun cost = those hours at the true cost per billable hour. Find the cause first; price an added bed or a longer walk as a written change before the crew builds it.

PAGE 10

Crew utilization and true labor cost

A crew member's wage understates what a crew hour costs. Driving between properties, loading the trailer, a mower that will not start and a visit done twice are paid hours no client pays for, and they ride on every billable hour.

```
Utilization = hours on the property divided by hours paid
Loaded hourly cost = wage times one plus the payroll-tax, workers' compensation and paid-time-off share
Cost per billable hour = the crew's paid hours at the loaded cost, divided by its hours on properties
```

WORKED EXAMPLE: A CREW OF FOUR, ONE WEEK IN SEASON (ILLUSTRATIVE)

HOURS	CREW HOURS	SHARE OF PAID TIME
Paid hours	160	100%
On the property, billable	120	75%
Drive between properties	24	15.0%
Rework, breakdowns and make-good visits	6	3.8%
Loading, fueling, admin	10	6.3%

At a $19.00 wage with 22 percent payroll taxes and benefits added, a crew hour costs $23.18 an hour; at 75 percent utilization the hour on a property costs $30.91. Price every account and install from that hour, not from the wage.

YOUR CREWS, ONE WEEK EACH

CREW	PAID HOURS	ON PROPERTIES	DRIVE	REWORK	UTILIZATION	COST PER PROPERTY HOUR

WHERE CREW TURNOVER COSTS THE MOST

A new crew costs most on the properties it does not know. Keep the route notes, gate codes, irrigation controls and client wishes on file for every property, so a replacement crew mows from the same instructions.

PAGE 11

Twelve-month cash forecast

Payroll leaves 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, net of sales tax												
Memo, not cash: billed this month (page 6)												
In: owner money and loans received												
Out: materials, plants, fees and fuel (lines 13, 15, 16)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: yard 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 route 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 what the winter costs

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

Worked example: a hypothetical landscaping company

Illustrative, never benchmarks. March opening (month 1 = March); line 3 is $4,896 in season, $2,448 in months 10 to 12. Cash floor $17,346. Maintenance invoices are paid the next month (15 percent a month late), installs half at the start and half on completion (page 9); costs leave with the work; owner wage drawn; no added funding.

Page 5, budget	The startup budget comes to $224,000, funded by a $75,000 loan (10.5 percent over 5 years) and $149,000 of owner money, including a $100,000 reserve that carries the ramp losses, the winter, the wait on invoices, the floor and the buffer. The two page 5 passes: floor $17,346, plus one month of buffer, $17,346, plus $36,110 (how far below zero the first pass falls when it opens without cash), plus $17,617 (the Test 6 cushion of $34,963 less the one-month buffer), rounded up to $88,500.
Page 8, costs	Fixed costs $16,343 a month averaged over the year (line 3 runs $2,448 to $4,896 by month), including $1,400 for yard and office space and $609 of loan interest within them; principal $1,003 a month (both year 1 averages); variable share 60.4 percent, giving a contribution margin ratio of 0.396. Lines 13 to 16 take 20.2, 34.5, 1.2 and 4.5 percent of sales. Lines 1 to 12 run $1,400, $850, $4,284, $5,800, $609, $350, $600, $250, $450, $650, $500 and $600 a month (year 1 averages where a line changes by month).
Page 8, break-even	Operating break-even runs about $41,270 a month. Cash break-even (fixed $16,343 plus principal $1,003, divided by 0.396) is about $43,803 a month: 35.03 accounts a month from maintenance contracts after the other lines' contribution (installs carry their own page 9 shares, 53.8 percent on contracts and 69.9 percent on installs, blended by sales on page 8), so 36, against the 45 the plan calls for.
Page 6, sales	Maintenance contracts: 45 accounts a month at $680. Installs and hardscape: 4 installs a month at $7,450 (40, 90, 120, 120, 110, 100, 100, 90, 60 and 20 percent of that count in months 1 to 10, none in months 11 and 12, the same pattern every year). The full-run month runs about $51,708, booked lines at full bookings, year-averaged (installs and hardscape 2.83 installs a month); maintenance contracts ramp 45, 60, 75, 85, 90, 95 percent for months 1 to 6, then 100 percent; season 70, 100, 120, 120, 115, 110, 105, 100, 85, 40, 30, 35 percent across months 1 to 12, applied to the maintenance line only.
Page 19, expected case	Month 1 bills $21,559; month 1 closes on $80,440, month 12 at $81,204. Low: month 3, closing $63,890, $46,544 above the floor line.
Page 19, slow start	At 70 percent of the planned contracts and installs, month 1 sales $15,091; month 1 closes on $80,920, month 12 at $24,397. Low: month 12, closing $24,397, $7,051 above the floor line.
Page 8, coverage	At full-run billings of $51,708, planning-formula coverage, with income tax and equipment still to pay, is 2.94 against the 1.25 the example lender has set; at month 12's run rate it stands at 1.70, and Test 3 wants both. Yard share is about 2.7 percent.

PAGE 4 RESULT FOR THIS EXAMPLE: AMBER

Gate 0: assumed met for the example. Test 1 passes: seasons in, the month-12 run rate is about $47,373 a month, above the $44,476 break-even for that mix of contracts and installs (contribution ratio 0.390); and cash stays over the floor for a second season at that rate (its low $59,232, month 2 of year 2). (Context, outside the test: expected billings first reach cash break-even in month 3.) Test 2 passes: contracts at 70 percent, the seasonal crew shrinks with the work and the floor holds. Test 3 passes under the planning formula, subject to the lender's definition. Test 4 passes: in the peak month at full run (month 3, season 120 percent) the plan needs 1,080 paid crew hours (line 14 at 34.5 percent of $72,480, divided by the $23.18 loaded hourly cost), about 810 of them on properties at 75 percent utilization (page 10); against 1,170 paid hours the example can field (6 crew for 9 hours, 5 days a week), so capacity fits; the 45 accounts clear the break-even count. Test 5 fails: no evidence yet. Test 6 passes: a full season at full run leaves about $13,557 after principal, but cash flow runs below zero in month 1 and in months 9 to 12 of at least $34,963, the largest running-cash fall (from the month 8 high to the low in month 1 of year 2), of which the page 5 buffer covers $17,346 and the reserve carries the other $17,617. That year is the steady state, not year one: page 19's opening year loses about $18,796 in cash because the account book fills through the first season and invoices are paid a month behind. Break-even takes four in five accounts in season; the reserve pays for winter.

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

CHANGE	MONTHLY CASH	CASH BREAK-EVEN AND DEADLINE
Ten percent less contract and install volume (lines 13 to 16 fall)	minus $2,048	Expected case holds the floor; the month-12 run rate falls below cash break-even; coverage at the month-12 run rate falls to 0.55; would fail Tests 1, 3 and 6
Maintenance contracts: average price 5 percent higher, same volume (only payment fees rise)	plus $1,512	Break-even accounts fall from 35.03 to 31.6 a month, so from 36 to 32: per-unit costs stay the same, so the ratio rises from 0.396 to 0.413 on the new sales (sales-linked fees, line 15, take 1.2 percent of each added dollar)
Fixed costs $1,000 lower	plus $1,000	Cash break-even falls to about $41,278
Lose the largest maintenance account (its page 7 contribution), from month 6 onward	minus $468	Expected case still clears the floor; slow start still clears the floor
Every client pays two months after billing (crew and bills still paid on time)	no change	Expected case below the floor in month 3 (closing minus $14,296), below zero too; slow start below the floor in month 3 (closing $3,830); would fail Test 1
Installs run 15 percent over quoted crew hours (line 14 from 34.5 to 35.9 percent, 32 more paid hours a month; a price rise of about 3.6 percent on install prices would hold contribution)	minus $745	Cash break-even rises to about $45,456; expected case still clears the floor; slow start still clears the floor
The largest maintenance account ($950 a month) never pays 2 months of billing, from month 6	no change	Expected case still clears the floor; slow start still clears the floor; $1,900 never collected
Plant and materials prices 10 percent higher (line 13 rises from 20.2 to 22.2 percent, about $1,045 a month at full run)	minus $1,045	Cash break-even rises to about $46,158; expected case still clears the floor; slow start below the floor in month 12 (closing $16,980); coverage at the month-12 run rate falls to 1.11; would fail Test 3
Setup overrun of $10,000 beyond the contingency, drawn from the cash reserve	no change	Expected case still clears the floor; slow start below the floor in month 12 (closing $14,397)
Opening 3 months late (yard and office space, insurance, loan interest and principal, $3,862 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 $32,019 in month 14 from the planned opening, $31,871 lower than on time; slow start below the floor in month 12 from the planned opening
Slow start with signed maintenance contracts held at 100 percent (counts only for enforceable, evidenced contracts)	no change	Slow start stays above the floor; its low rises to $56,095 from $24,397

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

Route-day checklists, weekly review, six questions

Operations checklists only, not a safety program. Add the equipment-safety, application and site-access steps your clients and qualified safety professionals require.

START OF ROUTE DAY

- [ ] Go through yesterday's property notes for every stop on the route.
- [ ] Check crew assignments and that each lead has the route, the gate codes and the client contacts.
- [ ] Fuel and load mowers, trimmers and materials against the route sheet.
- [ ] Read any client request or complaint that came in since the last visit.
- [ ] Write down and price any extra work before a crew starts it.
- [ ] Flag properties with an install, a new contact or a changed schedule.

END OF ROUTE DAY

- [ ] Enter hours on site for each property and each install.
- [ ] Note every task skipped, with the property and why.
- [ ] Note extra work done, and whether it was approved and billed.
- [ ] Report breakdowns, damaged equipment and materials running low.
- [ ] Enter install progress against the quoted hours and the materials used.
- [ ] Leave notes for the next visit on any property that needs follow-up.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Billed by account, segment and install				
Hours on site against hours priced, property by property				
Crew utilization and overtime				
Complaints and make-good visits				
Quotes given, quotes won, renewals signed				
Accounts and installs due for a decision within 90 days				
Owner hours in the field				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Does a mower setting, a plant substitution or an extra bed wait on the owner's approval, and does the crew wait at the yard until the owner opens it?
2. **Reactive operations.** Count the client messages in a week that say missed, skipped or not cut, and the make-good visits nobody billed.
3. **Growth without structure.** How many times a day does a crew lead call about the route or the scope, and how much overtime traces to route planning?
4. **Talent and retention.** How many properties depend on one crew lead who alone knows the gate codes, the irrigation controller and the client's wishes?
5. **Revenue plateau.** How long does a site visit take to become a quote, and what share of maintenance visits ever leads to an install or an enhancement?
6. **Strategic confusion.** Do hours per thousand square feet differ widely across properties on one tier, and 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 log, hours logged against hours priced, the quote record, or the property notes.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and log hours on site for every property. 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, materials, fees and fuel.
Week 3	Fill the page 9 install table at true crew cost and set up the quote log by segment.
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 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 Landscaping 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 maintenance pricing calculator from square feet to a monthly price at a target margin, an install estimating calculator, a receivables and deposit tracker, editable quote, renewal and crew scheduling trackers, route 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 landscaping services, 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. Landscaping and lawn care owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

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

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

PAGE 16

Customize this kit with AI

Attach this PDF to ChatGPT, Claude or Gemini, paste the prompt below, and answer with your own accounts, installs 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 agreements, client names or addresses, gate codes, irrigation and alarm 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 landscaping and lawn care company. I have attached the Landscaping Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my accounts, installs 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, plant or materials 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 (every line here is counted per month). Each month's expected sales = full-run maintenance sales times ramp times season, plus installs as booked by month (a booking replaces a ramped figure, never both); before opening, count expected bookings by month, 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 on the crew go in line 3 (the crew lead) or 14 at the 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 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 install contribution) divided by one average account's contribution; installs at their own shares. 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 multiplied by hours a day (add each member's hours if they differ), days worked a week and 52, divided by 12; paid hours needed = on-site hours for accounts and installs divided by utilization.
- Yard 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 route 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. Open month 1 with the cash I give; the page 5 two-pass size is advice to report beside it, never a substitute. Enter maintenance payments when received (30-day clients: the month after billing) and install money when it lands; payroll as worked. Hold an install deposit out of closing cash until the install. In the slow-start case, every month's sales, installs 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 route 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, pesticide and fertilizer application, water restrictions, 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 day in season and the paid hours each works a day, days worked per week, my opening month, and days open per week.
b. Sales build: for maintenance contracts (accounts), the full-run account count, average monthly price in season and each account's start month; for installs (installs), the installs booked for each month 1 to 12 by type, each type's price, plant and materials cost and crew hours, so install 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 from my opening month, with the winter months stated; 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 (installs and hardscape) its count for each month once fully booked.
c. For each account: square feet of turf and beds per visit, my production rate for that building type, visits per month and monthly price; where I have them, its own materials, 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 (dealer quote, insurer quote or calculation) for each line on page 5, from the trucks and mowers to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including the crew lead in season and in winter, 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 on the crew go in line 3 (the crew lead) or 14 at the crew wage.
f. Variable cost shares of net sales for lines 13 to 16: line 13, materials, plants, mulch, fertilizer and disposal (maintenance and install shares blended); line 14, seasonal hourly crew labor above any minimum crew, with payroll taxes and workers' compensation; line 15, payment fees; line 16, fuel and mileage for trucks, mowers and equipment; and any sales line whose own shares differ, given for that line.
g. 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.
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 for maintenance, the deposit share and the balance for installs and when each lands), deposits I collect or pay and when, and when payroll and my nursery and materials suppliers 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, truck, trailer and mower replacement and materials 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 landscaping company, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by contract line, install 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); yard 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, materials, fee and fuel cost.
7. 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.
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 agreement date or season figure 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 agreement dates, the season by month 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 $17,346.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**100,000**	**80,440**	**68,861**	**63,890**	**66,052**	**71,568**	**76,964**	**82,606**	**88,351**	**92,598**	**98,990**	**92,842**
In: sales receipts	11,920	35,013	52,812	61,923	63,441	61,402	61,731	58,927	48,710	32,659	14,306	9,639
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: materials, plants, fees and fuel (lines 13, 15, 16)	6,084	13,046	17,987	18,697	17,731	16,736	16,765	15,414	11,362	4,478	1,776	2,072
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	18,134	26,284	32,534	33,802	32,932	32,008	32,062	30,506	25,839	14,527	11,416	11,943
Out: yard and office rent (line 1)	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400
Out: other costs, with loan interest (lines 2, 5 to 12)	4,859	4,859	4,859	4,859	4,859	4,859	4,859	4,859	4,859	4,859	4,859	4,859
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	1,003	1,003	1,003	1,003	1,003	1,003	1,003	1,003	1,003	1,003	1,003	1,003
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(19,560)**	**(11,579)**	**(4,971)**	**2,162**	**5,516**	**5,396**	**5,642**	**5,745**	**4,247**	**6,392**	**(6,148)**	**(11,638)**
Closing cash, expected	**80,440**	**68,861**	**63,890**	**66,052**	**71,568**	**76,964**	**82,606**	**88,351**	**92,598**	**98,990**	**92,842**	**81,204**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**100,000**	**80,920**	**67,428**	**58,561**	**54,687**	**53,161**	**51,550**	**50,112**	**48,746**	**46,332**	**46,153**	**37,197**
Sales receipts, slow start	8,344	24,509	36,968	43,346	44,409	42,982	43,212	41,249	34,097	22,861	10,014	6,747
Out: variable costs, slow start (lines 13 to 16)	9,466	20,043	27,877	29,262	27,977	26,635	26,692	24,657	18,553	7,530	3,460	4,037
Out: fixed costs (lines 1 to 12), principal, bills, less funding	17,958	17,958	17,958	17,958	17,958	17,958	17,958	17,958	17,958	15,510	15,510	15,510
Net cash flow, slow start	**(19,080)**	**(13,492)**	**(8,867)**	**(3,874)**	**(1,526)**	**(1,611)**	**(1,438)**	**(1,366)**	**(2,414)**	**(179)**	**(8,956)**	**(12,800)**
Closing cash, slow start	**80,920**	**67,428**	**58,561**	**54,687**	**53,161**	**51,550**	**50,112**	**48,746**	**46,332**	**46,153**	**37,197**	**24,397**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**(4,484)**	**4,238**	**9,753**	**9,753**	**8,150**	**6,547**	**5,841**	**4,238**	**(572)**	**(8,067)**	**(11,273)**	**(10,567)**

Reading this forecast. It is in whole dollars, rounded so each column adds up, so a row can differ by $1 between like months; the page 11 form uses thousands. The floor is cash you never plan to spend. The page 5 buffer holds one more month of fixed costs and principal above it, so a small miss spends the buffer, not the floor. The opening cash is the planned figure, which is above the page 5 two-pass size. Variable costs use each sales line's own shares, so a month can differ by a few dollars from the blended share. The example sets aside no income tax (it depends on the owner's whole return, so take the figure from your accountant), replaces no equipment in its first two years and builds no stock beyond the opening stock in the startup budget; enter your own amounts. Second year at the month-12 run rate (about $47,373 a month, against month 12's own $10,710): closing cash runs $65,781 in month 1 and $94,762 in month 12, lowest $59,232 in month 2, 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 a maintenance invoice in month 1 and the slow case buys less. The materials row (lines 13, 15, 16) carries the installs' higher materials and lower labor shares together, so the labor row shows the blended 34.5 percent; each month's total variable cost is exact.