Limousine and Shuttle Business Plan and Operations Starter Kit

A working kit for small limousine and shuttle companies. It builds completed transfers and runs month by month by vehicle type and payer, and prices each one from network, hotel, corporate and retail pay down to the cash each sends, costs the vehicle-day, and scores the plan on six pass-or-fail tests.

LIMOUSINE AND SHUTTLE COMPANIES
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19 PAGES · PRINT IT, WRITE ON IT, KEEP IT
LATEST VERSION: BUSINESSCONSULTANT.SERVICES/KITS/LIMO-AND-SHUTTLE/
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PAGE 2

Start here

A small limousine and shuttle company pays every chauffeur's shift, every vehicle's insurance and the loan from the first month, while bookings build and the network takes its commission before it pays. This kit writes those numbers down and tests them before a lender asks.

WHAT IS INSIDE

3	Business plan, part one: passengers and payers, vehicles and service area, where trips come from, rates
4	Business plan, part two, and the six-test pass or fail check
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15	Your first 30 days, vehicle and depot questions, sources and what the full kit adds
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19	The worked example's twelve-month cash forecast, filled in

HOW TO USE IT

1. Build legs on page 6 from page 7, 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. Rates, payer terms, the fleet and the trip build move before the first ride, and every worksheet expects your own figures.
3. After opening, use the page 14 checklists at each day's close and review the numbers weekly. Post completed transfers and runs by vehicle type to page 7 at month end and check page 10 before adding a vehicle.

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 limousine and shuttle 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, billing and account agreements or financial advice. Vehicle, driver, insurance, billing and passenger privacy requirements vary by location and payer; the kit states no rule. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

A lender will ask how you pay chauffeurs, carry insurance and service the loan while reservations are thin, and how the booking network's cut comes off before any cash reaches you. Write short answers here. Draft the full sections on separate sheets.

1. Executive summary (write it last)

Summarize what you run, where you run it, the riders you carry, the money you need and the items it buys, from the first sedan to the first payroll. Next give the month the page 6 forecast first covers cash break-even from page 8, and the page 4 result.

2. Who rides, who pays, what it costs

Say who rides with you: airport arrivals, hotel guests, corporate travel desks and private groups. Name the trips you will refuse. List the networks and accounts you will serve, the trip types you will run (no names), and what you charge for a transfer or a run from each.

3. Area and fleet

Name the metro you serve and the airports, hotels and travel desks that send work your way. Count sedans and vans, the chauffeurs who drive them, the hours you operate, and the transfers one vehicle can finish in a day.

4. Payer rates, commissions and settlement days

Give each payer its price for a transfer or a run, any per-loaded-mile charge, the commission or write-off it keeps, and the day it settles. A competitor's flyer with no terms under it tells you nothing you can plan with.

PAYER	RATE PER TRANSFER	RATE PER LOADED MILE	DAYS TO SETTLE

> *Owner question: where will roughly 401 completed transfers and runs a month come from, and how long could I fund before hotel, corporate and retail work builds?*
>
> Name every source of work, from the booking network through hotel, corporate and retail riders, and set the transfers a month you expect at months 3, 6 and 12 beside it. Then check page 7 against those numbers. In this example the hotel, corporate and retail side reaches most of its share only at month 12.

PAGE 4

Business plan, part two

5. Operations

Describe a day from the first airport pickup to the last drop-off: who confirms tomorrow's runs, how a no-show is recorded, and what happens when a vehicle is down.

6. Team

List each role and shift with pay and a market wage for your own hours. Name the person whose absence would stop dispatch or billing.

7. Marketing and sales

Explain where hotel, corporate and retail work comes from and what each source costs. Check each month that completed transfers and runs match page 7.

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. Vehicle and insurance quotes and loan terms are in writing, and the compliance and registration review with a qualified professional is booked.	
1. In the expected case, sales reach cash break-even at the month-12 run rate (page 8) and closing cash, payer timing included, holds your floor for 24 months (page 11).	
2. Slow start (tested share of sales, page 11): closing cash holds at or above your floor every month (if not, note the reserve that would hold it).	
3. Planning debt service coverage at full-run sales and at the month-12 run rate (page 8) meets your lender's ratio, on your lender's definition.	
4. The busiest block at full run fits the vehicles on duty (page 7), and the plan reaches break-even trips (page 8).	
5. A network onboarding application and written hotel or corporate account terms back the opening months.	
6. The full-run steady-state year (seasons in; not the forecast year) leaves net cash above zero after principal, before income tax set-aside, replacements and stock build-up; set aside its largest fall in running net cash, the year run twice.	

Not ready: Gate 0 fails. **Green:** Gate 0 and all six tests pass. **Amber:** Tests 1 and 3 pass, but Test 2, 4, 5 or 6 fails, so fix the plan before you buy a vehicle or take the loan (a network onboarding and account agreements reviewed by a qualified professional may go ahead). **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 dealer or insurer quote, or a documented calculation. Vehicles for the later cohort are paid from the opening cash in the month before they start (page 11), so the reserve carries them. Sources and uses: the $200,000 loan funds the startup budget before the reserve ($183,672) and $16,328 of the reserve; owner cash of $176,372 funds the rest of the reserve. Leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
VEHICLES AND EQUIPMENT				
Cohort 1 vehicles: two used luxury sedans and one new shuttle van				
Equipment for all five vehicles: signage, mounts, chargers and a cleaning kit				
PRE-TRIP MONTHS				
Compliance and registration review with a qualified professional				
Pre-trip insurance, cohort 1, three months				
Pre-trip office and software, three months				
Pre-trip dispatcher, one month with payroll costs				
Pre-trip loan payments, three months				
HIRING, TRAINING AND LAUNCH				
Screening, onboarding and training				
Chauffeur training wages				
Launch marketing to hotel and corporate accounts				
Professional review of account agreements and policies				
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 Test 6 passes but its cushion (page 4) is larger than that buffer, add the difference. If vehicle spending runs over, the contingency pays first and the reserve second; then rerun page 11.

PAGE 6

Sales forecast builder

Every other number depends on completed work, so build it from vehicles and trips a vehicle-day, not from the loan you need to cover. Count transfers and runs first, month by month from page 7; each payer line follows them.

```
Monthly sales for a line = units times average collected a unit times days open in the month (or times 1 for units counted per month)
Days open in a month: page 7's operating days, weekdays plus each Saturday at its share of a weekday ((254 + 51 x 0.275) / 12 = 22.3 days)
```

SALES LINE	UNIT	UNITS PER DAY OR MONTH	AVERAGE COLLECTED A UNIT	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Sedan broker legs	legs				
Sedan facility legs	legs				
Sedan private legs	legs				
Van broker runs	runs				
Van facility runs	runs				
Van private runs	runs				

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 = completed transfers and runs by vehicle type and payer on page 7 times collected a unit on page 9; leave the Ramp and Season rows at 100 percent, as page 7 carries the trip build.

CAPACITY CHECK

```
Minutes a transfer = loading + loaded + empty minutes; trips a day at capacity = productive minutes a shift / minutes a trip; busiest block trips = trips per vehicle-day x the block's share; block capacity = block minutes / minutes a trip
```

Take a vehicle of each type at full run and set its trips a day and its busiest block against capacity (page 7). If the morning block needs more trips than one vehicle can serve, passengers wait or the work goes to someone else.

PAGE 7

Completed transfers and runs, month by month

One sedan transfer is one leg. One shuttle trip is one run, and the whole group on that run pays a single price. A reservation is not a leg: it may cancel, no-show or go unpaid. Build this sheet from your own completed-trip and collection records. A new operator also begins with few trips per vehicle-day and climbs.

```
Transfers and runs a month = vehicles x trips per vehicle-day x the cohort's ramp share x operating days; hotel, corporate and retail legs = all legs x their full share x their ramp share; the network carries the remainder
```

	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Sedan legs	71	107	184	211	230	242	251	256	260	263	264	265
Shuttle van legs	27	40	89	104	114	120	125	128	130	131	132	133
Hotel, corporate and retail ramp, % of full direct share	0%	22%	39%	53%	63%	71%	78%	83%	86%	89%	92%	94%
Vehicles on the road	3	3	5	5	5	5	5	5	5	5	5	5

Operating days: 22.3 weekday-equivalent days a month. That works out to 254 weekdays plus 51 Saturdays at 0.275 each, divided by 12, with each Saturday counting as 27.5 percent of a weekday. Two cohorts arrive: two sedans and one van in month 1, then one sedan and one van in month 3. A cohort opens at 40 percent of its full-run trips per vehicle-day (the first) or 60 percent (the later one) and closes the gap on a 2.5-month time constant. Hotel, corporate and retail legs arrive after opening and reach about 94 percent of full share by the twelfth month; the network carries the rest until then. Season is flat in every month, which misreads charter demand (proms, weddings, December) and reads close to right for airport transfers and scheduled hotel runs. Ramp speeds and capacity minutes are judgment calls. The loaded distance comes from the one published worked example found. At full run the plan reaches 401.40 legs a month. The mix is sedan 60 / 25 / 15 and shuttle van 50 / 35 / 15, split between network, hotel or corporate, and retail in that order.

VEHICLE, ONE LOAD	MINUTES PER LEG	LEGS A DAY AT CAPACITY	SHARE OF DAY USED	BUSIEST BLOCK LEGS	BLOCK CAPACITY (TRIPS)	SHARE OF BLOCK USED
Sedan	70	7.00	57%	1.60	3.43	47%
Shuttle van	80	6.12	49%	1.50	3.00	50%

Capacity inputs: 490 productive minutes a shift (540, net of a 30-minute break plus 20 minutes of inspection). The peak block runs 240 minutes and takes 40 percent of sedan legs and 50 percent of shuttle van legs. A cohort's share of full-run legs per vehicle-day obeys 1 - (1 - its starting share) * exp(-(months open) / 2.5).

MY MONTH	VEHICLES	LEGS	NETWORK SHARE

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. Coverage at the month-12 run rate takes that rate's sales and its own contribution mix. At full run (year-1 average): line 2 $2,608 ($2,435); line 3 $22,965 ($18,985); line 6 $225 ($210); line 7 $1,000 ($1,000); line 8 $750 ($700); lines 1 to 12 sum to $37,790 at full run.

FIXED COSTS PER MONTH	PER MONTH
1. Office, depot and phones	
2. Insurance: auto a vehicle in service, plus liability	
3. Chauffeurs and dispatcher with payroll costs (the minimum staff)	
4. Owner's market wage	
5. Loan interest (startup loan)	
6. Dispatch and booking software, $45 a vehicle	
7. Marketing to hotels and corporate travel desks	
8. Cleaning, $150 a vehicle	
9. Accounting and renewals	
10. Chauffeur screening and training renewals	
11. Bank fees (inside line 9 in this example)	
12. Professional dues (none in this example)	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Fuel and vehicle upkeep, each line at its own share	
14. Hourly help above the minimum staff (none here)	
15. Card processing, 3.6 percent of retail pay only	
16. Unplanned costs (none here)	
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 sedan network transfers = (fixed costs with line 4, principal and other recurring cash out,
minus the other lines' full-run contribution) / (one such transfer's contribution: its collected cash on
page 9 less its fuel and upkeep per trip on page 10); 0 if covered
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
Operating break-even sales			
Cash break-even sales			
Break-even sedan network transfers, others at full run (cash basis)	one figure per month		
Office share and debt service coverage at full-run sales		ratios, monthly only	

Weekly = monthly times 12, divided by 52; per day = monthly divided by page 7's 22.3 days. Office share = line 1 divided by net sales.

PAGE 9

What one transfer brings in, payer by payer

You bill a finished transfer in one of three ways. The booking network pays a base plus a per-loaded-mile rate, keeps its commission first, and settles in the month of the ride. A hotel or corporate account takes one flat price a month. A rider pays at the curb. Enter your own arrangement for each payer. Enter how each of yours pays.

```
Billed transfer less network commission = network collectible; account price less bad debt = account collectible; rider price less bad debt = retail collectible; the base case recovers nothing later
```

SEDAN, NETWORK

PAYER	SHARE	RATE A UNIT (ILLUSTRATIVE)	BILLED	CONTRACTUAL	PAYER SHARE	WITHHELD	BAD DEBT	COLLECTED	RECOVERED LATER	% COLLECTED EACH MONTH
Booking network	100%	$145.00	$145.00	$0.00	100%	$29.00	$0.00	$116.00	$0.00	100/0/0/0

Collected per leg: $116.00; weighted, the line collects 100.0% in month 0 (month 0 is the month of service; any wait to bill sits inside each split); recoveries of $0.00 per leg counted when collected.

SHUTTLE VAN, NETWORK

PAYER	SHARE	RATE A UNIT (ILLUSTRATIVE)	BILLED	CONTRACTUAL	PAYER SHARE	WITHHELD	BAD DEBT	COLLECTED	RECOVERED LATER	% COLLECTED EACH MONTH
Booking network	100%	$222.00	$222.00	$0.00	100%	$44.40	$0.00	$177.60	$0.00	100/0/0/0

Collected per run: $177.60; weighted, the line collects 100.0% in month 0 (month 0 is the month of service; any wait to bill sits inside each split); recoveries of $0.00 per run count when collected.

($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Collectible billed, recoveries apart	13.0	19.8	38.1	44.5	48.9	51.9	53.9	55.3	56.3	57.0	57.4	57.7
Collected, recoveries apart	13.0	19.8	38.1	44.5	48.9	51.9	53.9	55.3	56.3	57.0	57.4	57.7
Receivables, month end	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Still owed to you at the close of month 12: about $0 of collectible billing.

What slow payment costs: when every payer settles in the month of the ride, the base case bottoms at $79,960 in month 2. The net-45 stress on the hotel and corporate account is on page 13. This is a modeled comparison; only your written terms set the real timing.

Hotel, corporate and retail lines carry no denial. The account pays its flat price in the month of the run and the rider pays at the door, less bad debt:

LINE	RATE A UNIT (ILLUSTRATIVE)	BAD DEBT	COLLECTED	% BY MONTH
Sedan, hotel or corporate account	$130.50	1%	$129.20	100/0/0/0
Sedan, retail passenger	$145.00	2%	$142.10	100/0/0/0
Shuttle van, hotel or corporate account	$199.80	1%	$197.80	100/0/0/0
Shuttle van, retail passenger	$222.00	2%	$217.56	100/0/0/0

Billed a network transfer = base + rate a loaded mile x average loaded miles a trip (18 in the example): sedan $100.00 + $2.50 x 18 = $145.00; shuttle van $150.00 + $4.00 x 18 = $222.00. Rates here are illustrative; no network publishes a rate card. Use your own, and take each account's written terms to a qualified professional.

What one vehicle-day costs, and how many trips cover it

A car or a van burns its chauffeur's shift, its premium and its upkeep on a day with no rides at all. Chauffeurs collect at least half a shift while work builds. The second cohort's vehicles are settled at the end of month 2.

```
Chauffeur-hours = vehicles x hours per shift x the larger of 0.5 and the cohort's ramp share, then x days, summed over cohorts; break-even trips per vehicle-day = fixed cost per vehicle-day / contribution per leg
```

	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Vehicles on the road	3	3	5	5	5	5	5	5	5	5	5	5
Chauffeurs and dispatch, thousands of dollars	8.4	9.6	16.3	18.5	20.0	21.0	21.6	22.1	22.4	22.6	22.7	22.8
Vehicle bills at startup ($000)	0.0	94.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

VEHICLE CLASS	FUEL AND UPKEEP PER TRIP	COLLECTED PER TRIP, CARD FEES OUT, FULL-RUN MIX	CONTRIBUTION PER TRIP	FIXED COST PER VEHICLE-DAY	DIRECT THRESHOLD, TRIPS A DAY	TRIPS A DAY IN THE EXAMPLE
Sedan	$8.34	$122.45	$114.11	$211.86	1.9	4
Shuttle van	$12.51	$189.49	$176.98	$224.94	1.3	3

The direct vehicle-day threshold comes before overhead, loan repayments and the owner's wage. The full break-even sits on page 8. Every figure in the kit is rounded to whole dollars, so a printed total can differ from its printed parts by a dollar.

Wages: chauffeurs $18.00 an hour for nine paid hours a vehicle-day, plus a part-time dispatcher on 86.67 hours at $22.00, each with a 15 percent payroll load that includes payroll taxes and workers' compensation; benefits are excluded and the numbers are illustrative. Premiums: $4,500 a year for a sedan and $8,000 for a shuttle van, billed monthly for every vehicle in service, plus $150 a month general liability. Cleaning runs $150 and booking software $45 per vehicle a month; marketing takes $1,000 a month. Vehicles: five-year-old luxury sedans at $38,000 and new 12- to 15-passenger vans at $56,000; the second cohort is paid from opening cash at the end of month 2. Cards take 3.6 percent of retail collections. The van's price bracket can be a diesel unit while the fuel line prices regular gasoline: at 6.29 a gallon for diesel, van fuel and upkeep rise from 12.51 to 16.05 a run, about $474 a month or 0.8 percent of sales. Check the fuel type on the unit you buy. Wages draw on national wage levels (BLS OEWS May 2025). Year two and the coverage test assume a full shift for every chauffeur, because the method fixes cost at full run; on month 12's own shifts the coverage figure would be 4.76.

MY VEHICLE	PAID HOURS A SHIFT	HOURLY WAGE	ANNUAL PREMIUM	TRIPS A DAY

Twelve-month cash forecast

Chauffeurs, insurance and the loan leave every month; the booking network pays in the month of the run under its own terms. Enter $000 (51.25 means $51,250).

EXPECTED CASE ($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Opening cash												
In: network, hotel, corporate and passenger payments, when each lands												
Memo, not cash: collectible billed this month (page 9)												
In: owner money and loans received												
Out: fuel, upkeep and card fees (lines 13, 15, 16)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: office and yard (line 1)												
Out: insurance and 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: owed to you = last month's + collectible billed minus paid												
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 after startup spending is paid; each closing balance opens the next month. Your floor is at least one full-run month of fixed costs plus principal. Chauffeurs, fuel and repairs are paid in the month of the run. The slow start tests 70 percent of expected sales in every month; fixed costs, principal and funding stay as expected, and variable lines fall with sales. The first month either case falls below the floor is your deadline. Then run a second year at the month-12 run rate (page 8).

PAGE 12

Runway, and what the trip build costs

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Runway: months from the latest closed month (or opening day) until closing cash first finishes under
your floor
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Worked example: an imagined five-vehicle limousine and shuttle company

An invented fleet, shown only to make the arithmetic visible. Cash floor $39,954. Retail riders pay at the door; the network and the accounts follow the page 9 splits.

Page 5 · where the money goes	Total startup budget $376,372. It draws on a $200,000 loan (9.5 percent over six years) and $176,372 of owner money, and it holds a $192,700 working capital reserve that stays unspent on the first transfer. The two passes on page 5 size it: floor $39,954, a further month of buffer at $39,954, plus $112,740 (the first-pass low, with vehicle bills included), then rounded up to $192,700. Spending ahead of the reserve: vehicles and equipment $139,500; pre-trip months $25,713; hiring, training and launch $11,484; contingency $6,975.
Page 8 · the monthly cost base	$37,790 a month of fixed cost at full run, of which $1,800 covers the office and depot and $1,491 is year-1 loan interest; principal adds $2,164 a month (first-year averages for each). Variable costs take 7.3 percent, so the contribution margin ratio is 0.927. Lines thirteen to sixteen charge 6.679, 0, 0.62 and zero percent of sales. The year-1 averages of its twelve fixed lines sum to $33,571: $1,800, $2,435, $18,985, $6,000, $1,491, $210, $1,000, $700, $600, $350, $0 and $0 a month (where a line steps by month).
Page 8 · breaking even	The fleet's break-even comes out near $40,765 a month. Cash break-even is about $43,099 a month: fixed $37,790 plus principal $2,164, divided by 0.927. That leaves 28.1 legs a month to find from sedan broker legs once the other lines have contributed (at full run they add $36,929; one network sedan leg adds $107.66 and recovers $0.00: ($39,954 - $36,929) / $107.66 = 28.1, or 28.10 unrounded), so 29 against the 160.56 the plan assumes.
Page 6 · selling the work	Sedan broker legs: 161 legs a month at $116 (legs by month, page 7). Sedan facility legs: 67 legs a month at $129.20 (legs by month, page 7). Sedan private legs: 40 legs a month at $142.10 (legs by month, page 7). Van broker runs: 67 runs a month at $177.60 (runs by month, page 7). Van facility runs: 47 runs a month at $197.80 (runs by month, page 7). Van private runs: 20 runs a month at $217.56 (runs by month, page 7). Full-run month about $58,483; the page 7 trip build carries the ramp, and no season applies.
Page 19 · the expected year	Opening-month billings $13,030. Month 1 closes at $180,819 and month 12 at $183,411. The low point is month 2 at $79,960, which is $40,007 above the floor.
Page 19 · the seven-tenths case	At seven tenths of plan, trips give a first month of $9,121 in collectible billed sales ($9,121 collected in cash, page 9 timing); month 1 closes at $177,189, month 12 at $29,354. Cash falls under the floor in month 8 (closing $39,468), runway 7 months.
Page 8 · debt coverage	Planning coverage, before income tax and equipment replacement, is 4.90 at full-run trips on sales of $58,483, against the 1.25 the example lender sets. At the month-12 run rate it reads 4.71, and Test 3 requires both; a shorter loan lowers it. The office takes about 3.1 percent of sales.

SCORE ON PAGE 4 FOR THIS EXAMPLE: AMBER

Gate 0 is settled by assumption here. Test 1 passes: at month 12 the fleet takes about $57,734 a month, above the $43,099 break-even at month 12's payer mix (contribution ratio 0.927); cash holds the floor through a second year at that rate (lowest close $196,984, month 1 of year 2). (Billed sales first reach page 8's $43,099 cash break-even in month four.) The second test fails at 70 percent of planned trips, cash crosses the floor in month 8; about $10,600 more cash on day one would ride it out. Test 3 clears on the planning arithmetic, subject to the lender's own definition. Test 4 passes (full run): the peak four-hour block takes up 47 percent of a sedan and 50 percent of a shuttle van, and a day 57 and 49 percent (page 7); the plan's 160.56 full-run sedan network transfers reach the 28.10 break-even (page 8). With no network onboarding or written account terms before opening, Test 5 fails. Test 6 passes: one settled year, running full, leaves about $171,132 after principal, no settled month ends negative, so no cushion is needed. A steady state arrives later; page 19's opening year loses about $9,289 in cash while bookings build and the network takes its commission before it pays. No tax or vehicle replacement is set aside (page 19). Collections first cover costs and principal in month 3; the 24-month low ($79,960, month 2) is $40,007 above the operating floor.

PAGE 13

What moves the result

Each row changes one input (or names what it moves) and reruns the forecast, naming Test 1, 3 or 6 when it newly fails or passes. All rows but the collected-a-unit and fixed-cost rows give the slow start (Test 2), rerun at 70 percent of planned trips. Hand checks may differ by a few dollars.

WHAT MOVES THE RESULT (FULL-RUN MONTHLY CHANGES; FLOOR DEADLINES RERUN OVER THE 12-MONTH PLAN)

CHANGE	MONTHLY CASH	CASH BREAK-EVEN AND DEADLINE
Sales volume 10 percent lower (variable costs fall; fixed stay)	minus $5,421	Expected case holds the floor; slow start below the floor in month 5 (closing $39,830)
Sedan broker legs: average collected a unit 5 percent higher, same volume (no fee is linked to network sales)	plus $931	Break-even legs fall from 28.1 to 26.7 a month, so from 29 to 27: per-unit costs stay the same, so the ratio rises from 0.927 to 0.928 on the new sales
Standing costs of $500 lower	plus $500	Cash break-even falls to about $42,560
Broker only: every transfer and run at the network rate (lasting)	minus $3,316	Expected case still clears the floor; slow start below the floor in month 7 (closing $36,419)
Broker base and rate a loaded mile 10 percent lower, both types (lasting)	minus $3,050	Expected case still clears the floor; slow start below the floor in month 6 (closing $34,895)
Sedan 3.5 legs a vehicle-day, not 4.0 (lasting)	minus $3,817	Expected case still clears the floor; slow start below the floor in month 6 (closing $36,073)
Hotel and corporate accounts build over 6 months, not 4 (lasting)	no change	Expected case still clears the floor; slow start deadline unchanged (month 8)
The hotel and corporate account pays net-45 (0/40/60 split)	no change	Expected case still clears the floor; slow start below the floor in month 6 (closing $34,088)
Van-heavy second cohort (two vans, no sedan): moves trips, driver pay, insurance and the month-2 vehicle bill	plus $1,370	Expected case still clears the floor; slow start below the floor in month 4 (closing $38,584)
Vehicle repair overrun of $10,000 beyond the contingency, taken from the reserve	no change	Expected case still clears the floor; slow start below the floor in month 6 (closing $36,219)
Opening 3 months late (the office and depot, insurance, loan interest and principal, $8,063 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 $55,770 in month 5 from the planned opening, $24,190 lower than on time; slow start below the floor in month 6 from the planned opening (month 8 on time)

WHEN A PAGE 8 FORMULA GIVES NO USABLE NUMBER

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

PAGE 14

Day-close and month-end checklists, weekly review, six questions

Operational lists that keep the fleet running. This is not a compliance program. Supplement them with whatever your jurisdiction, your accounts and your advisers require for vehicle, chauffeur and record-keeping duties.

AS EACH DAY CLOSES

- ☐ Settle tomorrow's transfers and runs, each with a named vehicle and chauffeur.
- ☐ Close out every run as done, cancelled or no-show.
- ☐ Raise the bill for each completed transfer or run before closing.
- ☐ Collect each retail rider's fare at the door.
- ☐ Note any vehicle withdrawn from service and the runs it displaced.
- ☐ Sign off the cleaning and inspection record for every vehicle.

THE MONTH-END REVIEW

- ☐ Enter completed transfers and runs on page 7 by vehicle class and payer.
- ☐ Benchmark trips a vehicle-day against the break-even trips on page 10.
- ☐ Age account invoices, with one named chaser on anything unpaid beyond 45 days.
- ☐ Record cancellations, no-shows and rebooked trips, with the stated reason.
- ☐ Measure fuel and repair spend per run against page 10.
- ☐ Break cancellations down by hotel and corporate account.

WEEKLY NUMBERS REVIEW

METRIC	GOAL	CURRENT WEEK	PRIOR WEEK	GAP TO GOAL
Transfers and runs completed, by vehicle class				
Trips per vehicle-day				
Split of network, hotel, corporate and retail				
Invoices issued, settled, written off				
Cancelled and no-show runs				
Cash versus the floor				

SIX QUESTIONS TO INVESTIGATE

1. **The owner in every decision.** Do bookings, vehicle faults and account queries all queue behind you?
2. **Running late.** How many riders stood waiting beyond their pickup window over the last seven days, and why?
3. **Repeat demand.** Which hotels and corporate accounts booked again this month, and how much work did each bring?
4. **Chauffeur depth.** If a chauffeur left, which shuttle van would be parked, and who would cover that run next week?
5. **Yield sliding.** Has the cash collected per transfer moved over the year, and is that movement in payer mix rather than in your rates?
6. **Records out of reach.** Could you produce today a list of every run invoiced over 45 days ago and still unpaid?

Hypotheses from AI-assisted World Consulting Group desk research, described on page 2. Check each one against a record: the run sheet, the page 7 transfers-and-runs table, the payer invoice report, or the network settlement statement.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Kick off the weekly numbers review and record completed transfers, runs, cancellations and no-shows daily.
Week 2	Put your own rates and account terms in the page 9 payer table and identify the slowest payer.
Week 3	Compare trips a vehicle-day with the break-even trips on page 10 and reset next month's chauffeur shifts.
Week 4	Enter actual closing cash on page 11, recalculate runway, and list invoices open past 45 days.
After month 1	Reconcile completed transfers and runs by payer against page 7, and cost each source of work.

BEFORE YOU BUY VEHICLES OR RENT A DEPOT, 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 each used vehicle, and what will each repair cost?
- ☐ What does the depot or parking space cost, what does it include, and how much notice does either side give to end it?
- ☐ What does insurance cost for the vehicles, chauffeurs and passengers, and what does it exclude?
- ☐ If vehicles are financed or leased, what is the monthly payment and what does ending early cost?
- ☐ Which customers require proof of insurance or other documents before you start, and how long do they take to arrange?
- ☐ What is your plan, and its cost, when a vehicle is off the road?

Have qualified professionals review vehicle, depot 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 Limousine and Shuttle 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 payer calculator from rate to collected cash, a booking and run tracker, a vehicle-day planner, and dispatch and hiring checklists. Release status is on the kit page.

SOURCES

Public sources. Prices and rates from published sources, described generically. US regular gasoline price table, week of 2026-10-26, eia.gov/petroleum/gasdiesel. National wage data for chauffeurs and dispatchers, May 2025. AAA driving-costs fact sheet, maintenance, repair and tires a mile, September 2025, newsroom.aaa.com. A limousine-insurance cost guide, sedan limousines a year and SUV class. Manufacturer list prices for a used five-year luxury sedan and a new full-size passenger van, September 2026. A black-car rate guide, base fee and per-mile add-on, and charter rates for a 12- to 14-passenger sprinter van from two operators. A booking network's operator terms and an affiliate network's partner handbook. A small-fleet booking platform's monthly plan, its published monthly tiers and its published card-processing rate. All accessed 2026-11-02.
World Consulting Group material. Origin of the questions: AI-assisted World Consulting Group desk research on small limousine and shuttle companies, 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. Limousine and shuttle companies owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, billing and account agreements 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 an AI assistant and paste the prompt below (copy-ready on the kit page). Do not enter passenger, employee or customer names, addresses, flight or booking details, or any account or card number. Use totals and averages only. Never paste login details or trip exports; from a report with passenger-level detail, enter only the totals you need.

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 passenger records or trip billing. Totals and rounded figures serve the arithmetic, though rounding does not make a record anonymous, and you can run the arithmetic on your own computer.

I run, or am starting, a small limousine and shuttle company. I have attached the Limousine and Shuttle Business Plan and Operations Starter Kit from businessconsultant.services. Help me make it my own plan, using my numbers only.

Follow these rules for the whole conversation:
1. Use only numbers I give you, or numbers you calculate from mine with the formulas below. Never invent a rate, price, wage, 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 = completed transfers and runs by vehicle type and payer (page 7) x collected a unit (page 9). Year 2 holds trips and the payer mix at month 12's level. Coverage at the month-12 run rate uses that rate's sales and its own contribution mix.
- 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 chauffeur hours are a fixed shift in line 3, never also in line 14. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the work; only line 4 may go undrawn, and Tests 1 and 6 count it anyway.
- Contribution margin ratio = 1 minus variable cost share; a line's contribution = its sales times its own ratio. Operating break-even sales = fixed costs divided by contribution margin ratio. Cash break-even sales = (fixed costs with line 4 even if I do not draw it, plus monthly loan principal and any recurring other cash out) divided by contribution margin ratio; only the cash forecast drops an undrawn wage. A blended ratio holds only at its own sales mix: name that mix beside each break-even, and recompute from each line's own contribution when a what-if changes one line. Loan interest is fixed; principal is not an operating cost, so it never enters operating break-even or operating profit.
- Weekly = monthly times 12, divided by 52. Daily = monthly divided by the operating days a month on page 7 (22.3 in the example).
- Break-even sedan network transfers = (fixed costs with line 4, principal and other recurring cash out, minus the other lines' full-run contribution) / (one such transfer's contribution: its collected cash on page 9 less its fuel and upkeep per trip on page 10); 0 if covered. If the other lines already cover fixed costs and principal, report 0 and say so; never report a negative break-even count. Minutes a transfer = loading + loaded + empty minutes; trips a day at capacity = productive minutes a shift / minutes a trip; busiest block trips = trips a vehicle-day x the block's share; block capacity = block minutes / minutes a trip.
- Office 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, 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 each payer line at its full-run trips, 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 opening 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; report the page 5 two-pass size beside it, never as a substitute. Place each receipt in the month my written account terms say, or mark [NEED: payment timing]. Collect each payer line on its own split (page 9). In the slow-start case, every month's sales on every line are the tested share of expected sales; fixed costs, other cash out, principal, bills and funding stay as planned; all variable lines fall with sales, each 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 pay you would cut; if yours does not, move it to line 3). Runway = how many future months in a row, counted back from the latest closed month (or from opening day), ending at the first month whose closing cash drops under 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, employment, wage or lease advice. Do not name laws, government fees or wage rates, even as examples. When my question touches these, write only "compliance and registration review 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. Do not enter passenger, employee or customer names, addresses, flight or booking details, or any account or card number. Use totals and averages only. Never paste login details.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it needs only the page 7, 9 and 10 results I gave, not the tables. 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. Passengers and payers, vehicles by type and when each starts, trips a vehicle-day, the payer mix and rates, chauffeurs and the dispatcher with pay, and account terms.
b. Sales build: the page 7 inputs (vehicles by type and the month each starts, trips a vehicle-day at full run, the ramp shares, operating days a month, the payer mix by type and how fast hotel, corporate and retail trips build), a season index for each month 1 to 12 for each payer line if my trips vary by season (100 = average; this example uses none), 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). Plan on completed work only. For each payer line, give its completed-transfer and run count for each month 1 to 12 (and, if you track them, bookings as evidence only); the counts once fully booked are the full-run counts. Give counts at full run, with month 1 as my opening month. Give the evidence behind each count (site counts, comparables, signed orders or my history).
c. Minutes for one transfer or run, and the share of trips that falls in the busiest block. For each input in b, give a source and a date.
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 vehicles to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including the office and depot, insurance for each vehicle in service, chauffeurs and the dispatcher, software, marketing, loan interest and my market wage; whether I draw that wage in cash; the month each line steps up; 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 chauffeur hours are a fixed shift in line 3, never also in line 14.
f. Variable cost shares of net sales for lines 13 to 16: line 13, fuel and vehicle upkeep, each line at its own share; line 14, hourly help above the minimum staff that moves with trips; line 15, card processing on the lines that pay by card; line 16, unplanned costs; and any sales line whose own shares differ, given for that line.
g. For each payer and vehicle type give the rate: the network's base, its per-loaded-mile rate and my average loaded miles a trip; the account's flat price; the retail price. Add its share of my trips, the commission or write-off it keeps, and the share of each month's billing it settles in that month and in each later month. For the cash forecast, collect every payer line on its own split; never reuse the printed blend.
h. Hours a shift, driver wage and payroll costs, dispatcher hours and wage, insurance a vehicle a year, cleaning and software a vehicle a month, and the price and payment month of each vehicle I buy after opening.
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 payer pays (the share of a month's billing paid that month and in each later month), when retail passengers pay, and when chauffeurs, fuel and repairs 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 and vehicle replacement.
m. Cash on hand on opening 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, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by line and month (network, hotel, corporate and retail transfers and runs by vehicle type), with annual sales and the capacity check from page 7.
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 sedan network transfers, others at full run (cash basis); office 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 payer mix held, drivers at full shifts as the method holds full-run fixed lines, 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 (when Test 6 passes, add any excess to the reserve). Add memo rows for each month; they track amounts owed and do not change closing cash: sales tax collected, remitted and owed at month end (last month's owed + collected minus remitted), amounts owed to me (last month's + collectible billed minus paid), and collectible billed this month (page 9).
6. Legs by type, payer and month, and day and busiest-block use by vehicle type.
7. The payer table with collected a unit, amounts owed month by month, and what timing does to cash: over 24 months, the lowest of closing cash plus that month's amounts owed, less the lowest closing cash, with the second year's 12 closing balances printed.
8. Drivers, vehicles and per-vehicle costs by month, vehicle bills by month, and break-even legs a vehicle-day by type.
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 rate, payer term or leg count 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 trips a vehicle-day, the account terms and the rates, before anyone sees the plan, and recheck the page 4 outcome with a calculator.

PAGE 19

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 $39,954.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**192,700**	**180,819**	**79,960**	**82,057**	**87,849**	**96,213**	**106,362**	**117,750**	**129,998**	**142,843**	**156,104**	**169,656**
In: sales receipts	13,030	19,760	38,110	44,478	48,850	51,850	53,907	55,319	56,288	56,956	57,416	57,734
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: fuel, upkeep and card fees (lines 13, 15, 16)	930	1,418	2,744	3,212	3,536	3,760	3,915	4,022	4,096	4,148	4,183	4,208
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	14,424	15,644	22,281	24,486	25,962	26,953	27,616	28,061	28,359	28,559	28,693	28,783
Out: office and yard (line 1)	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800
Out: insurance and other costs, with loan interest (lines 2, 5 to 12)	5,593	5,593	7,024	7,024	7,024	7,024	7,024	7,024	7,024	7,024	7,024	7,024
Out: income tax set-aside, equipment replacement, stock build-up (none in the example; see below)	0	0	0	0	0	0	0	0	0	0	0	0
Out: loan principal	2,164	2,164	2,164	2,164	2,164	2,164	2,164	2,164	2,164	2,164	2,164	2,164
Out: startup bills still to pay	0	94,000	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(11,881)**	**(100,859)**	**2,097**	**5,792**	**8,364**	**10,149**	**11,388**	**12,248**	**12,845**	**13,261**	**13,552**	**13,755**
Closing cash, expected	**180,819**	**79,960**	**82,057**	**87,849**	**96,213**	**106,362**	**117,750**	**129,998**	**142,843**	**156,104**	**169,656**	**183,411**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**192,700**	**177,189**	**70,828**	**62,315**	**55,727**	**50,497**	**46,219**	**42,609**	**39,468**	**36,656**	**34,074**	**31,656**
Sales receipts, slow start	9,121	13,832	26,677	31,134	34,195	36,295	37,735	38,723	39,402	39,869	40,191	40,414
Out: variable costs, slow start (lines 13 to 16)	651	993	1,920	2,249	2,475	2,633	2,741	2,815	2,867	2,904	2,928	2,945
Out: fixed costs (lines 1 to 12), principal, bills, less funding	23,981	119,200	33,270	35,473	36,950	37,940	38,604	39,049	39,347	39,547	39,681	39,771
Net cash flow, slow start	**(15,511)**	**(106,361)**	**(8,513)**	**(6,588)**	**(5,230)**	**(4,278)**	**(3,610)**	**(3,141)**	**(2,812)**	**(2,582)**	**(2,418)**	**(2,302)**
Closing cash, slow start	**177,189**	**70,828**	**62,315**	**55,727**	**50,497**	**46,219**	**42,609**	**39,468**	**36,656**	**34,074**	**31,656**	**29,354**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**14,261**	**14,261**	**14,261**	**14,261**	**14,261**	**14,261**	**14,261**	**14,261**	**14,261**	**14,261**	**14,261**	**14,261**

Reading this forecast. It is in whole dollars, rounded so each column adds up, so a row can differ by $1 between like months; the page 11 form uses thousands. The floor is cash you never plan to spend. The page 5 buffer holds one more month of fixed costs and principal above it, so a small miss spends the buffer, not the floor. The opening cash was sized by the two passes on page 5, buffer included. If a variable cost cannot be cut when sales fall, move it to a fixed line and rerun. 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 holds no stock; enter your own amounts. Second year at the month-12 run rate (about $57,734 a month, against month 12's own $57,734): closing cash runs $196,984 in month 1 and $346,285 in month 12, lowest $196,984 in month 1, above the floor. Sales are net of sales tax, and the example pays each month's tax in the month it is collected, so it owes none at any month end; enter your own rate and payment timing in the page 11 memo rows. If you borrow the reserve, add its interest and principal to the forecast and run both passes again. The slow start lets variable costs fall with sales, which is fair only because hours you cannot cut sit in line 3; waste or purchases you cannot cut make a real slow start worse.