Mobile Mechanic Business Plan and Operations Starter Kit

A working kit for mobile mechanics. It prices every ticket at the true cost of a billed hour with the parts share shown, turns payment at the van door into a cash pattern, shows what a billed hour costs after drive time and rework, finds cash break-even through the slow months, and scores the plan on six pass-or-fail tests.

MOBILE REPAIR AND SERVICE
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PAGE 2

Start here

A mobile mechanic can be booked solid in June and short of cash in February. Parts are bought before the job, the van sits between calls, and a ticket that is finished is not always a ticket that is paid. This kit writes those numbers down and tests them before a lender asks.

WHAT IS INSIDE

3	Business plan, part one: services, customers and lead sources, service area, pricing
4	Business plan, part two, and the six-test pass or fail check
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16-18	An AI prompt that turns this kit into your own plan
19	The worked example's twelve-month cash forecast, filled in

HOW TO USE IT

1. Build ticket 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. Parts prices, the technician's hours and the weather move before a job is booked, and every worksheet expects your own figures.
3. Once you open, use the page 14 checklists on every van and the numbers review every week. Run the page 7 cost check when each job closes and update the page 9 parts table after every supplier price change.

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 mobile mechanic business 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, vehicle and equipment safety, waste disposal or financial advice. Insurance, vehicle and equipment safety, waste disposal, consumer authorization and warranty terms, and employment terms vary by location. Where they apply to your business, complete a compliance and registration review with a qualified professional. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

A lender opens this page to check that a sold mobile repair becomes money before the parts invoice and the technician's pay fall due. Keep the sentences short and put the full sections on separate sheets.

1. Executive summary (write it last)

Set out the work, the radius you cover, the money needed and what it buys, from the vans and tool kits to the first payroll; then name the month the page 6 sales forecast first exceeds the cash break-even sales level on page 8, and state the page 4 result.

2. The calls you take, and who pays for them

Put the work in a driver's words: the brakes that grind on the way to work, the battery that turns over slowly in a cold snap, the starter that clicks once. Then say what the buyer gets besides the repair (a flat-rate quote before the van moves, the work done in the driveway, the old part handed back), where the calls come from, and who authorizes the job and pays the ticket.

3. The radius you cover, and the vans you can field

Draw the radius you cover and count the drive time between calls: a van in traffic bills nothing. Then count the vans you can field on a Monday and the billed hours those hands can sell before dark. Two vans add two payments, two insurances and two tool kits before they add a ticket.

4. Tickets written on the road and what each one brings

Each ticket is priced from the operations it contains and the parts it fits. A labor figure without billed hours beneath it, or a markup that ignores fill rate, will not hold through a busy week.

> *Owner question: does a second van pay for itself at 55 percent billed time, or should I run one van full before I buy another?*
>
> Test this first: a van costs its payment, insurance, fuel and a second tool kit whether it is booked or not. Compare the billed hours one van sells with the cost of the second van, and fill the first van before you add the second.

PAGE 4

Business plan, part two

5. Operations

Describe how a job runs from the call to the paid ticket: the quote, the parts check, the drive, the repair, the road test and the handover. Name who approves a part the van does not carry.

6. Team

Write down every job on the payroll, its hours and its rate, plus what your own selling and driving time is worth. Then name who could run the second van for a week without you.

7. Marketing and sales

Explain where calls come from, how a call becomes a booked job, and why a customer repeats your name to a neighbor, then compare a referral's cost to win with your other sources.

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. Quotes, insurance, van and tool terms, supplier terms and the approvals 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 each month-end closing cash, with every receipt and payment placed in its month, 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. Repair tickets in the busiest month fit the van hours you can field (page 10).	
5. A job record and an appointment book back the ticket count; a lead count supports a forecast of appointments, not of tickets.	
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 van loan or a storage 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 van dealer, the parts supplier or the insurer, or a documented calculation. A mobile business can break on the first set of vans before the first ticket is paid, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
VANS AND EQUIPMENT				
Two service vans, shelving included (the loan is a source of funds)				
Tools and diagnostic equipment for two vans				
Portable lifting equipment, jacks, stands and lighting				
Software setup and data migration				
SETUP AND REGISTRATION				
Business registration and entity setup				
Insurance down payment				
Accounting and payroll setup				
Storage lease deposit and first month				
PRE-OPENING				
First technician onboarding, testing and uniforms				
Two full van wraps, website and launch marketing				
Opening parts and fluids 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 the tickets the vans can carry at the price the work sells for, not from the payroll you need to cover.

```
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
Mobile repair tickets	tickets				
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 ticket sales times ramp (the share of full-run volume the vans and the booking record have reached) times season. Use 100 percent where a factor does not apply. Ramp and season are your assumptions; write down the evidence for each, such as your booked jobs by month.

CAPACITY CHECK

```
Tickets a month = vans times hours a van is available a day times days open a month, divided by billed hours a ticket, times utilization
```

Write how many vans you can field, the hours a van is available a day and the days a month, and the billed hours an average ticket takes (page 7). Divide the van hours by the hours a ticket and multiply by the utilization you plan to book (page 10). If the plan needs more tickets than the vans can carry, the plan is wrong, whatever the appointment book says.

PAGE 7

Labor: the true cost of a billed hour

A mobile ticket sells labor by the job, and the technician is paid for the hours between calls, not just the hours on the invoice. The difference is where a mobile business makes or loses its labor margin.

```
Labor price = what the operation's labor is sold for on the ticket
Loaded wage = base wage times one plus payroll burden (taxes, workers' compensation, benefits)
True cost per billed hour = loaded wage times paid hours divided by billed hours
Labor cost per ticket = billed hours times true cost per billed hour
```

WORKED EXAMPLE: FOUR OPERATIONS (ILLUSTRATIVE)

OPERATION	SHARE OF TICKETS	BILLED HOURS	LABOR PRICE	LABOR AT TRUE COST	CONTRIBUTION PER BILLED HOUR
Brake pad replacement, one axle	34%	1.1	$146	$67	$72.22
Battery replacement	30%	1.1	$146	$67	$72.22
Starter or alternator replacement	24%	2	$263	$121	$70.99
Shock or strut replacement, one axle	12%	2.3	$300	$139	$69.93

Wage $26.00 an hour and burden 28 percent give a loaded wage of $33.28. A technician paid for 40 hours a week bills 22, so the $33.28 loaded wage costs $60.51 per billed hour. The four operations average 1.46 billed hours and $193 of labor a ticket, so labor at true cost is $88 and 45.9 percent of the labor price. Drive time, rework and the hours between jobs are inside that cost, not missing from it.

YOUR OPERATION TABLE

OPERATION	SHARE OF TICKETS	BILLED HOURS	LABOR PRICE	LABOR AT TRUE COST	CONTRIBUTION PER BILLED HOUR

Technicians are paid for the shift they work and only the charged hours reach an invoice, so the unbilled hours sit inside line 14, which holds all technician labor.

WHAT GOES WRONG

A technician is paid for 40 hours and bills 22. Drive time takes 12 of the other 18 hours, rework takes 3, and quoting, parts runs and admin take the last 3. Those hours are paid and never invoiced, which is why the 40-to-22 ratio, not the wage, sets the true cost of a billed hour.

PAGE 8

Break-even and coverage

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

FIXED COSTS PER MONTH	PER MONTH
1. Home base, parts storage and bench rent	
2. Insurance: business owner policy, commercial auto for two vans, workers' compensation	
3. Owner payroll taxes, health insurance and retirement	
4. Owner's market wage	
5. Loan interest, year-1 monthly average	
6. Utilities, phone and internet	
7. Marketing, website and lead services	
8. Dispatch, invoicing, parts catalog and labor guide software	
9. Accounting, bookkeeping and bank fees	
10. Tool and diagnostic equipment upkeep and calibration	
11. Van fuel, maintenance, tires and registration	
12. Used oil, filter and tire disposal, shop supplies and warranty reserve	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Parts at cost (page 9)	
14. Technician labor at the true cost of a billed hour (page 7)	
15. Card processing fees	
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 tickets = (fixed costs and principal) divided by one average ticket's cash contribution. Cash
contribution = ticket price less parts and card fees, less only the technician hours line 14 pays
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 tickets	one figure per month		
Home base share of sales 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. Home base share of sales = line 1 divided by net sales.

PAGE 9

Parts and materials: markup, fill rate and returns

Parts are bought before the job and paid for after it. The markup has to carry the van stock, the returns and the part that is ordered twice.

```
Parts price = parts cost times markup
Parts revenue per ticket = the category mix applied to each category's price
Parts margin per ticket = parts revenue minus parts cost
Parts share of the ticket = parts cost divided by the labor price plus the parts price
```

WORKED EXAMPLE: FOUR PARTS CATEGORIES (ILLUSTRATIVE)

PARTS CATEGORY	SHARE OF TICKETS	COST PER TICKET	MARKUP	PRICE PER TICKET	MARGIN PER TICKET
Brake pads and rotors	34%	$52	1.55	$81	$29
Battery and electrical	30%	$108	1.50	$162	$54
Starter and alternator	24%	$195	1.50	$293	$98
Shocks, struts and steering	12%	$248	1.45	$360	$112

The blend is $127 of parts cost and $189 of parts revenue a ticket, a 1.50 markup and $63 of margin. Parts are bought before the work and paid for after it, so the markup has to carry the cash that sits in stock and the parts that never sell.

FILL RATE AND RETURNS

MEASURE	THIS EXAMPLE	WHAT IT DOES TO THE TICKET
First-time fill rate	92.0 percent	A ticket that waits for a part is a service van held for no labor
Parts returned or never used	6.0 percent	About $8 of the $127 average parts cost a ticket

The markup is carried by the fill rate. A van that carries the fast movers and returns the wrong number keeps the 1.5; a van that makes a parts run on every brake job pays for the markup in unbilled drive time. A return credit is not profit, and a warranty comeback is a paid hour with no invoice. A sublet, such as tires or an alignment the van cannot do, is paid by you and reimbursed on the ticket: that money leaves before it comes back, so it is a cash gap on page 11, not a fourth cost line here.

YOUR PARTS TABLE

PARTS CATEGORY	SHARE OF TICKETS	COST PER TICKET	MARKUP	PRICE PER TICKET	MARGIN PER TICKET

PAGE 10

Capacity: service van hours and the tickets they can carry

Vans are the constraint. A van that is available for eight hours cannot sell nine, and a ticket that waits for a part holds the van for nothing.

```
Van capacity = vans x open hours a day x open days / billed hours a ticket
The plan counts = van capacity x the utilization booked
Ticket price = labor plus parts, and the cost side comes from the page 7 and page 9 shares
```

WORKED EXAMPLE: THE CAPACITY ARITHMETIC (ILLUSTRATIVE)

LINE	EXAMPLE	HOW IT IS BUILT
Service vans	2	Vehicles the shop can work at once
Hours open a day	8	Each one staffed for the work a ticket needs
Days open a month	22	Closed days carry rent and nothing else
Hours open a month	352	Vans times hours times days
Billed hours a ticket	1.46	The four-operation average from page 7
Tickets at 100 percent	241	Hours open divided by billed hours a ticket
Utilization booked	55 percent	The share of those hours the plan actually sells
Tickets a month	132.6	The sales line on page 6, before ramp and season
Season peak (month 4)	109 percent	145 tickets, 60 percent of capacity

THE TICKET, FROM LABOR AND PARTS

COMPONENT	PER TICKET	SHARE OF THE TICKET
Parts revenue on a ticket	$189	49.5 percent
Labor revenue on a ticket	$193	50.5 percent
Ticket price	$382	100 percent
Parts at cost (line 13)	$127	33.2 percent
Labor at true cost (line 14)	$88	23.1 percent
Card processing fees (line 15)	$10	2.7 percent
Contribution before fixed costs	$157	The rest of the ticket

2 service vans times 8 hours and 22 days is 352 hours open a month. At 1.46 billed hours a ticket that is 241 tickets at full occupancy; the plan books 55 percent, or 132.6 tickets. The busiest season month asks for 145 tickets, 60 percent of capacity, so Test 4 passes with 40 points of headroom.

WHAT GOES WRONG

The usual mobile mistake is buying the second van before the first van's hours are sold. A van costs its payment, insurance, fuel and a second tool kit whether it is booked or not. Fill the first van's 55 percent before you add the second, and read the peak utilization, not the average: a plan that fits on average and breaks in the peak month needs capacity it may not be able to pay for.

PAGE 11

Twelve-month cash forecast

Parts and technician pay can leave before the ticket is paid. Enter $000 (51.25 means $51,250), receipts net of tax; tax collected stays out of cash.

EXPECTED CASE ($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Opening cash												
In: ticket payments, net of sales tax, in the month paid												
Memo, not cash: billed this month (page 6)												
In: owner money and loans received												
Out: parts and supplies at cost (line 13)												
Out: technician labor, owner wage if drawn (lines 4, 14)												
Out: storage and bench rent (line 1)												
Out: other costs, with loan interest and fees (lines 2, 3, 5 to 12, 15)												
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: card settlements still in transit at month end												
SLOW-START CASE												
Sales receipts, slow start												
Out: variable costs, slow start (lines 13 to 15)												
Out: fixed, principal, bills, less funding												
Net cash flow, slow start												
Closing cash, slow start												

Month 1 opening cash is cash on the first day a van goes out 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. Technicians, parts suppliers and rent are paid in the month of the work. For the slow start, test 70 percent of expected sales in every month (a stress assumption, not a benchmark; a higher share only with evidence); fixed costs, other cash out, principal, startup bills and funding stay as expected, and all variable lines fall with sales; line 14 holds only hours you would cut. The first month either case falls below your floor is your planning deadline: act before it. Then run a second year at the month-12 run rate (page 8), month by month with the seasons continuing, and check the floor holds.

PAGE 12

Runway, and the months that drain the cash

Runway: count the months ahead from the last closed month (or the day a van first goes out) until a close lands under your floor

Worked example: a hypothetical mobile mechanic business

Sample figures that show how the arithmetic runs, not benchmarks. Drivers settle at the van door, and the technician is costed in line 14 from the opening job. Cash floor $17,009. The whole ticket clears in the month the job ends, all of it at the van door; outgoings track the work; the owner draws a wage; nothing is borrowed or injected.

Page 5, budget	The startup total is $182,050, met by a $110,000 loan at 9.5 percent across five years and $72,050 of owner funds, with $41,700 held as working capital and left alone on day one. Two reserve passes on page 5: the $17,009 floor, a second month of it at $17,009, and $7,596 for the depth the no-cash pass reaches below zero, rounded up to $41,700.
Page 8, costs	The fixed base is $15,505 a month, $650 of it storage and bench space and $806 loan interest, plus $1,504 of principal; variable costs take 59.0 percent of sales, so a sales dollar leaves 0.410. Lines 13 to 15 take 33.2, 23.1 and 2.7 percent of sales. Lines 1 to 12 run $650, $480, $1,150, $5,200, $806, $320, $3,550, $349, $450, $400, $1,800 and $350 a month.
Page 8, break-even	Operating break-even sits near $37,817 a month. Cash break-even divides $15,505 of fixed cost plus $1,504 of principal by 0.410: near $41,485 a month, 109 mobile repair tickets once other lines contribute, against the 132.6 the plan assumes.
Page 6, sales	The repair line writes 132.6 tickets a month at $381.92. A month at full run writes about $50,643. Ramp reads 55, 70, 80, 88 and 94 percent in months 1 to 5, then 100 percent; the twelve seasons read 99, 104, 107, 109, 108, 105, 99, 94, 91, 99, 94 and 91 percent, with the season on regular ticket sales.
Page 19, expected case	Month 1 writes $27,575 of sales and ends at $35,997; by month 12 the close is $62,521. Month 2 is the low, $34,104, $17,095 above the floor.
Page 19, slow start	On 70 percent of expected sales the opening month writes $19,302 and closes at $32,605, and month 12 closes at minus $4,958. The floor breaks in month 5 at $16,288 and zero breaks in month 11 at minus $1,175, so runway from opening runs 4 months.
Page 8, coverage	Coverage on $50,643 of full-run sales is 2.63 before income tax and equipment replacement, where this lender wants 1.25; at the month-12 rate it is also 2.63, and Test 3 asks for both numbers. Home base share of sales is about 1.3 percent.

FOR THE EXAMPLE THE PAGE 4 CHECK RETURNS AMBER

This example takes Gate 0 as met. Test 1 passes: at about $50,643 a month the month-12 rate clears the $41,485 break-even, and cash stays over the floor through a second year at that rate, bottoming at $66,067 in month 1 of year 2. (This sits outside the test: expected sales clear cash break-even in month 3.) Test 2 fails: month 5 of the slow start sits under the floor; another $22,000 of reserve would see it through. Test 3 passes under the planning formula; the lender's own definition governs. Test 4 passes: the busiest full-run month is month 4, at season 109 percent; on page 10's two vans, eight hours and twenty-two days, capacity is about 241 tickets, the plan books 55 percent or 132.6, and the peak asks for 145, which is 60 percent of what the vans can take. Test 5 fails: the example carries no job record or appointment book, and a test without evidence counts as a fail. Test 6 passes: after principal, a year at full run ends some $45,054 to the good, no month of that year goes negative, and no cushion is required. Treat it as steady state, not forecast: page 19's first year adds about $20,821 of cash once ramp, payment timing and the opening months are allowed for. This example holds nothing back for income tax, equipment replacement or parts stock (page 19); your plan needs its own lines. The limit here is demand, not the vans. At 55 percent booked the plan writes about 133 tickets a month over two vans, so a third van bought before the first two fill still owes its payment, insurance and tool kit on the same revenue.

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 AT FULL RUN	CASH BREAK-EVEN AND DEADLINE
Sales volume 10 percent lower (variable costs fall; fixed stay)	minus $2,076	Expected case holds the floor
Repair tickets: average price 5 percent higher, same volume (only sales-linked fees rise)	plus $2,464	Break-even tickets fall from 108.6 to 97.1 a month, so from 109 to 98: per-unit costs stay the same, so the ratio rises from 0.410 to 0.437 on the new sales
Fixed costs $1,000 lower	plus $1,000	Cash break-even falls to about $39,046
Lose the brake service line: 34 percent of tickets and $10,197 of billing a month, from month 6 onward	minus $4,586	Expected case still clears the floor; slow start deadline unchanged (month 5); full-run coverage falls to 0.64; the month-12 run rate falls below cash break-even; would fail Tests 1, 3 and 6
Every payment lands one month after the visit instead of at pickup (crew and bills still paid on time)	no change	Expected case below the floor in month 1 (closing $8,422), below zero in month 2; slow start below the floor in month 1 (closing $13,303); would fail Test 1
Card disputes and no-show tickets void two jobs a month at the full ticket value for 2 months from month 6: $764 a month	minus $764	Expected case still clears the floor; slow start deadline unchanged (month 5); $1,528 never collected at full-run billing
Parts cost 10 percent more and none of it is passed on (line 13 rises from 33.2 to 36.5 percent of sales, about $1,681 a month at full run)	minus $1,681	Cash break-even rises to about $45,141; expected case still clears the floor; slow start below the floor in month 4 (closing $14,908)
Every job runs 15 percent over its quoted hours (line 14 rises from 23.1 to 26.6 percent of sales, about $1,752 a month at full run)	minus $1,752	Cash break-even rises to about $45,309; expected case still clears the floor; slow start below the floor in month 4 (closing $14,755)
Setup 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 2 (closing $16,177)
Opening 3 months late (storage and bench space, insurance, loan interest and principal, $3,440 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 $25,507 in month 5 from the planned opening, $8,597 lower than on time; slow start below the floor in month 6 from the planned opening (month 5 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, and no unit count can be scored
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

Road lists, a weekly review and six questions

Working lists, not a safety program. Add the vehicle, lifting, waste and equipment steps your work and qualified safety advisers require.

BEFORE THE VAN LEAVES FOR THE FIRST CALL

- ☐ Check the quote is approved and the parts are on the van before you drive to the job.
- ☐ Match the parts: part number, side, size and the vehicle's year, make and model.
- ☐ Agree the billed hours the job is sold at, and who records time against them.
- ☐ Agree in writing, before the first bolt turns, who may approve extra work and at what price a part or an hour.
- ☐ Ring the customer a day ahead: arrival window, parking, and whether the vehicle is at the address given.
- ☐ Write down pets, driveway rules, and which vehicles must be moved for access.

AT THE END OF A JOB, AND AT THE END OF THE DAY

- ☐ Set the time card against the quoted hours as every job closes.
- ☐ Photograph the finished work, the parts replaced and the dashboard lights before the road test.
- ☐ Hand back the old part or record where it went, the same afternoon.
- ☐ Take the payment, or write down the day it should clear.
- ☐ Record each job: what failed, what was used, whether to quote the follow-on work.
- ☐ Top up the van stock and flag any part that will not last the week.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Cash billed and banked, by ticket and payment type				
Quoted billed hours against time cards, job by job				
Billed hours and drive time for each van				
Jobs finished, follow-on work quoted, how many signed				
Calls, booked jobs and close rate by lead source				
Ticket payments due or disputed				
The owner's own hours on the tools				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Can a ticket be quoted and sold without the owner, and do technicians settle a part or a road-test decision without ringing him?
2. **Reactive operations.** How many customer messages last week said nobody came, the car still fails or the driveway was left dirty, and how many return trips went uninvoiced?
3. **Growth without structure.** How many jobs a week need a mid-job talk about price, and how much time goes to a missing part or a second supplier trip?
4. **Talent and retention.** How many jobs can only be run by one technician who holds the address, the customer and the part number?
5. **Revenue plateau.** How long passes between a repair and the next service quote, and what proportion of repair customers gets quoted for the follow-on work?
6. **Strategic confusion.** Do two tickets of the same type eat very different billed hours, and does the time card match the quote?

Hypotheses from AI-assisted World Consulting Group desk research, described on page 2. Weigh each one against a record: the customer message log, hours logged against hours quoted, the quote sheet, or the job log.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and log billed and drive hours on every job. Log the hours the owner spends quoting and selling.
Week 2	Fill the page 7 operation table at true cost per billed hour and mark any job type priced below its labor, parts and card fees.
Week 3	Set up the parts table on page 9 by supplier and record how often a job waits for a part.
Week 4	Enter actual closing cash on page 11 and recalculate runway. Write the decisions a technician may make without calling you.
After month 1	Run the cost check on every closed job and measure billed hours a van-day on page 10.

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

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

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

WHAT THE FULL KIT ADDS

The full Mobile Mechanic 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 job pricing calculator from operations, parts and billed hours to a price at a target margin, a payment tracker, editable quote, job and van scheduling trackers, van and handover checklists and hiring checklists. Release status is on the kit page.

SOURCES

Public sources. Each named for what it supplied. Your Mechanic for on-site labor and parts prices on four jobs; SubcontractorHub for the billable-hours band and the labor burden components; Tekmetric for the average US labor rate, the parts markup matrix and software pricing; O*NET OnLine for the technician wage; Insureon for insurance medians; Square for the card-present rate; Hook Agency for van wrap prices and marketing spend; SmartService and the US Energy Information Administration for van running costs; the Federal Reserve H.15 for the prime rate. Where no published figure was found, the research note labels the input judgment.
World Consulting Group material. Origin of the questions: AI-assisted World Consulting Group desk research on mobile mechanics, 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. Mobile repair and service owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, vehicle and equipment safety, waste disposal 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 and answer the prompt below with your own tickets and van costs.

BEFORE YOU RELY ON THE ANSWER

Check every total with a calculator. An AI assistant can misread a file or slip on arithmetic, even when it runs code, so rerun every figure you will act on with the page formulas. Check your AI provider's data settings first, and never paste personal data, account numbers, passwords, customer-level records or anything an agreement restricts, such as customer names or addresses, job photographs with identifiers, gate or access details, insurance claim papers, 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 mobile mechanic business. I have attached the Mobile Mechanic Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my tickets, vans and technicians, working only from my real numbers.

Follow these rules for the whole conversation:
1. Use only numbers I give you, or numbers you calculate from mine with the formulas below. Never invent a ticket price, parts cost, technician wage, billed hour, 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 ticket sales times ramp times season; before opening, count expected jobs by month, each marked MY ESTIMATE until confirmed.
- Net sales exclude sales tax. Labor = wages, payroll taxes and benefits, plus a market wage for the owner's management time (line 4); the owner's hours on the tools go in line 14 at the true cost of a billed hour, never in line 4. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the work; only line 4 may go undrawn, and Tests 1 and 6 count it anyway.
- Contribution margin ratio = 1 minus variable cost share; a line's contribution = its sales times its own ratio. Operating break-even sales = fixed costs divided by contribution margin ratio. Cash break-even sales = (fixed costs with line 4 even if I do not draw it, plus monthly loan principal and any recurring other cash out) divided by contribution margin ratio; only the cash forecast drops an undrawn wage. A blended ratio holds only at its own sales mix: name that mix beside each break-even, and recompute from each line's own contribution when a what-if changes one line. Loan interest is fixed; principal is not an operating cost, so it never enters operating break-even or operating profit.
- Weekly = monthly times 12, divided by 52. Daily = weekly divided by days open per week.
- Break-even tickets = (fixed costs and principal) divided by one average ticket's cash contribution. Cash contribution = ticket price less parts and card fees, less only the technician hours line 14 pays. If the other lines already cover fixed costs and principal, report 0 and say so; never report a negative break-even count. Tickets a month = vans times hours a van is available a day times days open a month, divided by billed hours a ticket, times utilization.
- Home base share of sales = line 1 divided by net sales. Planning debt service coverage, before income tax and equipment replacement = (full-run sales times contribution margin ratio, minus fixed costs other than loan interest) divided by (loan interest + loan principal).
- Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied (not month 12's own sales). Test 1 needs that rate at or above cash break-even and my floor held 24 months; Test 3, coverage at full run and at that rate.
- Test 6 = 12 months of (full-run sales minus their variable costs, minus full-run fixed costs, line 4 included, minus principal), seasons applied to every sales line but booked lines, which run in their own months, and seasonal fixed lines at each month's amount. The cushion to set aside = the largest fall in running net cash from a high to any later low, the year run twice so a dip can cross into month 1 (zero if it never falls).
- Full-run figures (break-even, coverage, floor) take a late-starting fixed line at its full amount, and a seasonal fixed line at its year average.
- For pages 7, 9 and 10, use the formulas printed on those pages of the attached kit, exactly as written, with my own figures.
- Cash forecast: closing cash = opening cash + cash in minus cash out. Month 1 opening cash = cash on hand on the first day a van goes out after startup spending is paid. Place every receipt and payment (ticket payments, 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 beside it, never a substitute. Ticket payments land in the month the job is finished unless I tell you otherwise; payroll and suppliers are paid in the month worked. In the slow-start case, every month's sales 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 counts the months ahead, starting at the latest closed month (before opening, from the first day a van goes out), before the first month in which closing cash falls below my cash floor. Round variable cost shares to one decimal. In the cash forecast and slow start, charge lines 13 to 15 using their individual per-line rates so they can be entered into their specific page 11 rows, and the rows still add to the blended total.
(Continued on page 17.)

PAGE 17

The prompt, continued

Paste this part directly after the rules on page 16, as one message.

5. Do not give legal, tax, licensing, permit, insurance, waste disposal, 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 customer IDs. Do not ask for names, home addresses, job photographs with identifiers, bank account or tax ID numbers.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it does not need the inputs for pages 7, 9 and 10. Each month: cash in = sales receipts plus money arriving; cash out = each variable cost, calculated from the sales that created it and placed in the month it is paid under my terms, plus fixed costs (lines 1 to 12, with line 4 only if I draw it in cash), plus loan principal, startup bills and other cash out. Loan interest is already in line 5; never add it again. Supplier payments follow the cost of what I sold plus any stock build-up I give; if I buy ahead or carry supplier balances, ask me for purchases and payments by month instead. If you can run code, do every calculation in code.

Step 1. Before you write anything else, ask me for the inputs below in three rounds, one message per round. Ask round A as one numbered list, then wait for my answers. When I answer, ask round B and wait; then round C and wait. Start Step 2 only after I answer round C.
Round A, sales, capacity and evidence:
a. Services, customer segments and lead sources, the service area, the vans I can field each day and the billed hours each van can sell, days worked per week, and days open per week. Also give the number of mobile technicians and their total paid hours a month, check them against the billed hours my sales build implies, then use those paid hours and the billed hours to compute the true cost of a billed hour on page 7; line 14 holds only the technician hours my sales build pays for, any guaranteed pay the volume cannot support goes in a named fixed line outside lines 13 to 15, and the printed example assumes none.
b. Sales build: for repair tickets (tickets), the full-run tickets a month by job type, each type's labor price and parts price, the billed hours it takes and its share of tickets; a ramp percentage of full-run volume for every month from 1 to 12 (ask me to confirm any month I leave out); a seasonal percentage for each month from my own booking record or my market; and the slow-start percentage I want to test (this kit sets a 70 percent stress test, a kit rule rather than my estimate; use it unless I give evidence for a higher share). Give counts at full run, with month 1 as my opening month. Give the evidence behind each count (site counts, comparables, signed orders or my history).
c. For each operation: the share of tickets that include it, the billed (charged) hours a ticket takes, and the labor price charged for it; my base wage, payroll burden percent, and the paid, billed, drive and rework hours in a technician's week.
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (van dealer quote, tool supplier quote, insurer quote or calculation) for each line on page 5, from the vans and tools to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including loan interest, my market wage and 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 tools go in line 14 at the true cost of a billed hour, never in line 4.
f. Variable cost shares of net sales for lines 13 to 15: line 13, parts at cost (page 9); line 14, technician labor at the true cost of a billed hour (page 7); line 15, card processing fees; and any sales line whose own shares differ, given for that line.
g. For each parts category: the share of tickets that carry it, the parts cost a ticket, and the markup (price divided by cost) I charge; my first-time fill rate and the share of parts returned or never used.
h. For capacity: the number of service vans, hours open a day, days open a month, the utilization I plan to book, and the busiest season month as a percent of a normal month; my payment schedule (what share of the ticket is paid at pickup and what share later).
i. The debt service coverage ratio my lender requires and how the lender calculates it, if I know them.
Then wait for my answers.
(Continued on page 18.)

PAGE 18

The prompt, last part

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

Round C, cash timing, sales tax, deposits and Gate 0:
j. Payment terms: when each customer pays me (card or mobile wallet at the van door, so payment lands the day the job is finished), any deposit I pay for a part the van does not carry, and when the parts supplier and payroll are paid.
k. For every other cash line (payroll, card settlements, insurance, loan payments, rent and fixed bills), when it is paid, or confirm it is paid in the month it is incurred.
l. Monthly cash out beyond operating costs: income tax set-aside, van, tool and equipment replacement, and parts stock build-up.
m. Cash on hand on the first day a van goes out 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 mobile mechanic business, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by job 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 tickets; home base share of sales 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). Apply line 14 to each month's own sales, not to a year-average share. Add the memo rows the page 11 form shows for each month, kept out of closing cash: the ticket or billing count for the month, any amount still owed or in transit at month end, and sales tax collected, remitted, and owed at month end (last month's owed + collected minus remitted).
6. Labor operations at true cost per billed hour, the gap between paid and billed hours, and each operation's contribution per billed hour.
7. Parts revenue, cost and margin per ticket by category, the blended markup, and what the fill rate and returns cost.
8. Service van capacity and utilization, the ticket built from labor and parts, and whether the peak season fits the capacity.
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 ticket count or payment timing 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 ticket counts by month, payment timing and billed 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. It prints whole dollars so each column adds up as shown; the form takes thousands (51.25 means $51,250). 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 $17,009.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**41,700**	**35,997**	**34,104**	**34,868**	**37,775**	**41,845**	**46,638**	**50,185**	**52,694**	**54,579**	**58,126**	**60,635**
In: sales receipts	27,575	36,868	43,350	48,576	51,412	53,175	50,136	47,604	46,085	50,136	47,604	46,085
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: parts and supplies at cost (line 13)	9,155	12,240	14,392	16,127	17,069	17,654	16,645	15,805	15,300	16,645	15,805	15,300
Out: technician labor, owner wage if drawn (lines 4, 14)	11,569	13,717	15,215	16,421	17,076	17,483	16,781	16,196	15,847	16,781	16,196	15,846
Out: storage and bench rent (line 1)	650	650	650	650	650	650	650	650	650	650	650	650
Out: other costs, with loan interest and fees (lines 2, 3, 5 to 12, 15)	10,400	10,650	10,825	10,967	11,043	11,091	11,009	10,940	10,899	11,009	10,940	10,899
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	1,504	1,504	1,504	1,504	1,504	1,504	1,504	1,504	1,504	1,504	1,504	1,504
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(5,703)**	**(1,893)**	**764**	**2,907**	**4,070**	**4,793**	**3,547**	**2,509**	**1,885**	**3,547**	**2,509**	**1,886**
Closing cash, expected	**35,997**	**34,104**	**34,868**	**37,775**	**41,845**	**46,638**	**50,185**	**52,694**	**54,579**	**58,126**	**60,635**	**62,521**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**41,700**	**32,605**	**26,177**	**21,610**	**18,542**	**16,288**	**14,540**	**11,921**	**8,574**	**4,791**	**2,171**	**(1,175)**
Sales receipts, slow start	19,302	25,807	30,345	34,003	35,989	37,222	35,095	33,323	32,259	35,095	33,323	32,259
Out: variable costs, slow start (lines 13 to 15)	11,388	15,226	17,903	20,062	21,234	21,961	20,705	19,661	19,033	20,706	19,660	19,033
Out: fixed costs (lines 1 to 12), principal, bills, less funding	17,009	17,009	17,009	17,009	17,009	17,009	17,009	17,009	17,009	17,009	17,009	17,009
Net cash flow, slow start	**(9,095)**	**(6,428)**	**(4,567)**	**(3,068)**	**(2,254)**	**(1,748)**	**(2,619)**	**(3,347)**	**(3,783)**	**(2,620)**	**(3,346)**	**(3,783)**
Closing cash, slow start	**32,605**	**26,177**	**21,610**	**18,542**	**16,288**	**14,540**	**11,921**	**8,574**	**4,791**	**2,171**	**(1,175)**	**(4,958)**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**3,547**	**4,585**	**5,208**	**5,623**	**5,416**	**4,793**	**3,547**	**2,509**	**1,886**	**3,547**	**2,509**	**1,886**

Reading this forecast. It is in whole dollars, rounded so each column adds up, so a row can differ by $1 between like months; the page 11 form uses thousands. The floor is cash you never plan to spend. The page 5 buffer holds one more month of fixed costs and principal above it, so a small miss spends the buffer, not the floor. The opening cash was sized by the two passes on page 5, buffer included. The example sets aside no income tax (it depends on the owner's whole return, so take the figure from your accountant), replaces no equipment in its first two years and builds no stock beyond the opening stock in the startup budget; enter your own amounts. Second year at the month-12 run rate (about $50,643 a month, against month 12's own $46,085): closing cash runs $66,067 in month 1 and $107,574 in month 12, lowest $66,067 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 any hour you cannot cut sits in the fixed lines; waste or purchases you cannot cut make a real slow start worse.