Moving Company Business Plan and Operations Starter Kit

A working kit for moving company owners. It prices a small local move and a home move at the true cost of a crew hour, drive included, turns completion payments and office-account invoices into a collection pattern, tracks quotes by lead source, shows what a billable crew hour truly costs, finds cash break-even once the empty return is honest, and scores the plan on six pass-or-fail tests.

MOVING AND STORAGE BUSINESSES
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PAGE 2

Start here

A moving company can stay busy and still lose money on many of its jobs. The small move pays for the move while the drive, the yard and the quote take the rest of the paid day, and the office account that looks least glamorous is the one that pays. This kit makes you write those numbers down, then tests whether they are enough, before a lender or a slow January asks.

WHAT IS INSIDE

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HOW TO USE IT

1. Build move and office-job sales on page 6 and costs on pages 5 and 8. Run the cash forecast on page 11, then score the plan on page 4. Draft pages 3 and 4 last.
2. Use pencil. Quotes, lead costs and office-account terms move before a move is booked, and every worksheet expects your own figures.
3. Once you open, use the page 14 checklists every day and the numbers review every week. Run the page 7 overrun check after every move and update the page 9 quote log before every estimate.

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 moving 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, workplace-safety or financial advice. Requirements and insurance terms vary by location and by the work you take on: compliance and registration review with a qualified professional. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

Before money moves, one question decides the file: after travel and yard time are paid, does a normal month of moves cover the crew, the trucks and the loan? Answer every section below, then write the long version on separate sheets.

1. Executive summary (write it last)

State the moves you sell, the ground you cover, the money you need and what it buys. Add the month the page 6 forecast first clears cash break-even on page 8, and the page 4 score.

2. Move types and customers

Name the work you will sell, from a studio move across town to a three-bedroom house and an office relocation. For each, write what the customer is buying besides a truck: one crew from load to unload, one price, and a time window you keep. List the lead sources, and say who gives the go-ahead at a home and who gives it at an office.

3. Service area and crew capacity

Draw the map you will work and measure the travel between stops. Then work out the paid crew hours you can put in the field each day, and how many moves that supports at the hours a move really eats. Travel belongs in the page 10 figure, not in a separate guess.

4. Move types and pricing

For every move type, write the crew hours on site, then price it from the page 10 cost of a billable crew hour. A rate that leaves out travel is a guess, not a price.

MOVE TYPE	CREW HOURS	PRICE	PRICE PER CREW HOUR

> *Owner question: can a small local move make money once the crew, the truck and the travel are counted, and if it cannot, why do we keep booking them?*
>
> The cause is the comparison: a price set against the wage instead of the true cost of a billable crew hour. Multiply the page 10 figure by the hours the smallest move takes to get your labor floor, then add materials, fees and fuel for your minimum price.

PAGE 4

Business plan, part two

5. Operations

Describe how a day runs from the booked schedule to the paid invoice, covering loading, the route, the unload, the walk-through and the final bill. Name who checks the schedule and the quotes when you are not there.

6. Team

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

7. Marketing and sales

Explain where quotes come from, which lead sources you will chase and why customers book you again; repeat moves and referrals pay for the quotes you lose.

8. Financials and funding

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

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

TEST	PASS?
Gate 0. Draft office-account agreements, insurance and truck quotes and the requirements of every approval the plan needs are in writing, reviewed by a qualified professional where needed.	
1. In the expected case, sales reach cash break-even at the month-12 run rate (page 8) and closing cash, payment terms included, holds your floor for 24 months (page 11).	
2. Slow start (tested share of sales, page 11): closing cash holds at or above your floor every month (if not, note the reserve that would hold it).	
3. Planning debt service coverage at full-run sales and at the month-12 run rate (page 8) meets your lender's ratio, on your lender's definition.	
4. Paid crew hours needed in the busiest month (hours on moves, page 7, divided by utilization, page 10) fit the hours you can staff (page 6), and planned moves reach break-even (page 8).	
5. Booked moves and signed office-account agreements back the job count, and written quotes back the prices; estimates support quotes, not booked moves.	
6. The full-run steady-state year (seasons in; not the forecast year) leaves net cash above zero after principal, before income tax set-aside, replacements and stock build-up; set aside its largest fall in running net cash, the year run twice.	

Not ready: Gate 0 fails. **Green:** Gate 0 and all six tests pass. **Amber:** Tests 1 and 3 pass, but Test 2, 4, 5 or 6 fails, so fix the plan before you sign a truck loan, an office-account agreement or a lead-service contract. **Red:** Test 1 or 3 fails, so change the plan before you commit money. Tests 1 and 3 score the plan as written; Test 2 is the slow start, and the page 13 what-ifs stress-test Tests 1, 3 and 6. Count a test without evidence as a fail. Result: ------

PAGE 5

Startup budget worksheet

Fill the estimate column first, then record each source: a written quote from the truck dealer, the gear supplier or the insurer, or a documented calculation. A moving budget can break on the first slow month before the first referral calls, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
TRUCKS AND EQUIPMENT				
Used 26 foot box truck (the loan is a source of funds)				
Used 16 foot truck				
Pads, dollies, straps, hand trucks and floor runners				
Lettering, partial wrap, E-track and shelving				
SETUP				
Registration, trade name, local registrations				
Insurance down payment				
Entity, operating agreement and first books				
PRE-OPENING				
Hiring and training two movers				
Launch marketing, website and uniforms				
Opening materials 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 booked moves and signed office accounts, not from the payroll you need to cover. Count the moves you can staff first; add office jobs at the volume the accounts support.

```
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
Jobs	jobs				
Commercial and office accounts	office jobs				

Full-run month

RAMP AND SEASONS

MONTH	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Ramp, % of full run												
Season, % of full-run month (M1 = opening month)												
Expected sales												

Expected sales for each month = full-run move and office-job sales times ramp (the share of full-run volume the schedule has 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 booking record by month.

CAPACITY CHECK

```
Paid crew hours available per month = crew multiplied by hours a day (add each person's hours if they differ), days worked a week and 52, divided by 12; paid hours needed = hours on moves and office jobs divided by utilization
```

Write how many crew hours you can staff each day and how many days you work each week. Add up the monthly hours your moves and office jobs need (jobs a month times hours per job, page 7) and divide by utilization (page 10). If the plan needs more paid hours than you can staff, the plan is wrong, whatever the bookings say.

PAGE 7

Job pricing, deposits and collection

Each move is sold on a flat quote, while the cost side is crew hours on site, packing materials, card and platform fees and fuel. Do the conversion once per move type: what each one leaves per crew hour, when the customer's money actually arrives, and whether the hours you logged matched the hours you quoted.

```
Labor = crew hours on site at the true cost of a billable crew hour (page 10 puts travel and waiting
inside that cost)
Contribution = move price after labor, materials, fees and fuel at the page 8 shares; per crew hour,
contribution over crew hours
Close rate = moves won divided by quotes issued; quotes needed = moves needed divided by close rate;
estimates needed = moves needed divided by (quotation rate times close rate)
```

WORKED EXAMPLE: TWO MOVE SIZES (ILLUSTRATIVE)

MOVE TYPE	MOVES PER MONTH	PRICE	CREW HOURS	LABOR	MATERIALS	FEES, FUEL	CONTRIBUTION	EACH CREW HOUR	CLOSE RATE
Small local move	14	$535	8	$229	$110	$44	$152	$19.00	55%
Local home move	8	$1,480	18	$515	$200	$121	$644	$35.78	45%

Labor is costed at the true $28.60 an hour billed from page 10; fees and fuel at 8.2 percent of price (page 8 lines 15 and 16); packing materials at cost. Each crew hour is priced here. Page 8 pays the two movers through line 3 and puts only the excess hours above their guarantee into line 14. Per crew hour, the local home move earns the most ($35.78) and the small local move the least ($19.00). The long haul is where this trade earns least. A two to three bedroom move of 1,200 miles is priced at 6,260. Set against it 420 of materials, 1,824 of truck at 76 cents a mile, round trip, 2,471 of crew for 120 paid hours and 175 of card fees: 1,370 left, about 22 percent: 16 per billable crew hour, or 11 per paid hour. A local home move returns 36, an office account 63, and the big truck is gone from local work for two days. Cost a long haul with the empty return inside it, or decline it. Commercial and office accounts: 4 a month, 25 crew hours each, in the capacity check and line 14. The page 12 example starts from these move types (jobs: 22 a month, averaging $879).

YOUR MOVE TYPES

MOVE TYPE	MOVES PER MONTH	PRICE	CREW HOURS	LABOR	MATERIALS	FEES, FUEL	CONTRIBUTION	EACH CREW HOUR	CLOSE RATE

WHEN EACH CUSTOMER PAYS

BUYER	METHOD	SHARE	MONTH
Jobs	Paid on completion, card or check	100%	in that month
Commercial and office accounts	Billed and paid on completion	100%	in that month

Out of every $100 worked in a month, the example takes in $100 in that month. The two streams are blended by full-run sales (jobs 63 percent, commercial and office accounts 37 percent) into one whole-percent pattern used only in this sentence; page 11 gives each line its own collection schedule, and your forecast should too. The booking deposit stays outside closing cash until the move happens. The sale is counted once, in the month that the work is done.

MOVE OVERRUN CHECK

A quote is fixed; the day is not. A third-floor walk-up, a sofa that will not clear the stair, a piano nobody flagged or a customer still packing all add hours. Compare the crew hours on site on the day sheet with the hours in the quote at the end of every shift.

```
Overrun hours = hours on site minus hours quoted; overrun cost = those hours at the billable-hour rate,
travel inside. Establish the reason first; quote the extra stair carry or packing in writing before the
work starts, and let each overrun feed the next quote.
```

PAGE 8

Break-even and coverage

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

FIXED COSTS PER MONTH	PER MONTH
1. Yard, storage and utilities	
2. Commercial auto, cargo and liability insurance	
3. Crew payroll, two movers on the minimum guarantee	
4. Owner's market wage (quoting, scheduling; hours on moves go in line 14)	
5. Loan interest (truck loan)	
6. Phones and card reader data	
7. Marketing, website and lead services	
8. Quoting, scheduling and invoicing app	
9. Bookkeeping and payroll returns	
10. Truck repairs and gear replacement	
11. Truck insurance and telematics	
12. Training and background checks	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Boxes, wrap and tape, billed at cost, as used on each move	
14. Crew hours above the minimum guarantee, with payroll taxes and workers' compensation	
15. Card and platform fees	
16. Truck fuel, maintenance and tires	
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 moves = (fixed costs, principal and other recurring cash out minus office-account
contribution) divided by one average move's cash contribution (price times the ratio above); office
accounts run at their own contribution ratio
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 moves (use cash break-even)	one figure per month		
The yard and storage take and debt service coverage at full-run sales		ratios, monthly only	

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

PAGE 9

Bids, win rate and renewals

The same truck, three different buyers. Split quotes by where the inquiry came from, because an online marketplace lead and a realtor's referral do not book at the same rate, and the repeat customer is what decides whether the growth holds.

```
Quotation rate = quotes issued divided by inquiries priced; close rate = moves won divided by quotes issued
Quotes to issue = new jobs you need divided by close rate; estimates needed = new jobs you need divided by (quotation rate times close rate)
Cancellation rate = jobs cancelled in the quarter divided by the jobs on the books at the quarter's start
```

WORKED EXAMPLE: THREE MONTHS OF INQUIRIES, ONE LEAD SOURCE AT A TIME (ILLUSTRATIVE)

LEAD SOURCE	ESTIMATES	QUOTES	JOBS WON	QUOTATION RATE	CLOSE RATE	DAYS FROM ESTIMATE TO QUOTE	ESTIMATES NEEDED FOR 66 WINS
Paid lead marketplaces and online	96	70	30	73%	43%	1 day	211
Referrals and past customers	56	50	34	89%	68%	1 day	109
Commercial and office accounts	10	8	6	80%	75%	7 days	110

None of these counts is a benchmark. They are chosen so the arithmetic can be followed; none of them explains why a marketplace inquiry books below a referral. At this size the numbers show direction only; keep the log for a full year before pricing from it. The quotes above book 70 jobs in a quarter. Four cancellations a quarter leave about 66, the number the full-run plan needs, so repeat work booked without a fresh quote carries growth past that point. Ramp is set by booked dates, not by quotes, and the page 12 example reaches full run in month 9. In the example above, losing four of 70 booked jobs over a quarter, cancellations included, equals roughly 1.9 percent a month lost, measured against the jobs on the books at the start and before any new wins, so the quote pipeline must replace that before it adds growth.

YOUR OWN QUOTES, ONE SOURCE AT A TIME

LEAD SOURCE	ESTIMATES	QUOTES	JOBS WON	QUOTATION RATE	CLOSE RATE	DAYS FROM ESTIMATE TO QUOTE	ESTIMATES NEEDED

REPEAT-CUSTOMER AND CANCELLATION LOG

ACCOUNT	LAST MOVE DATE	BOOKED AGAIN?	KEPT OR LOST	REASON FOR ANY LOSS, IN THE CUSTOMER'S WORDS

PAGE 10

Crew utilization and true labor cost

An $18 wage is not what an hour of a mover's billable time costs. Travel, yard time, loading, a damage claim and the estimate that never turns into a job are all paid, and none of them appears on an invoice.

```
Utilization = hours on a customer's move over hours on the clock
Loaded hourly cost = wage plus the share taken by payroll taxes, workers' compensation, benefits and paid leave
Cost of a billable hour = the paid hours at loaded cost, spread over the hours actually billed
```

WORKED EXAMPLE: THREE PEOPLE, ONE WEEK (ILLUSTRATIVE)

HOURS	PAID HOURS THIS WEEK	SHARE OF PAID TIME
Paid hours	150	100%
Hours on customer moves	108	72%
Travel and yard runs	14	9.3%
Claims and return visits	7	4.7%
Estimating and loading	21	14.0%

At an $18.00 wage with 14.4 percent payroll taxes and benefits added, one paid hour comes to $20.59 an hour; at 72 percent utilization a billable hour stands at $28.60. Set prices from that billable-hour figure; the wage alone will understate every move.

YOUR CREWS, ONE WEEK AT A TIME

CREW OR LEAD	PAID HOURS	ON MOVES	DRIVE	REWORK	UTILIZATION	TRUE BILLABLE-HOUR COST

THE CREW LEAD YOU CANNOT AFFORD TO LOSE

When one crew lead carries the knowledge of an office manager's buildings, docks and rules, losing that person costs more than a vacancy. Write the detail down for every repeat customer, building and load, so the next hire starts on the same footing.

PAGE 11

Twelve-month cash forecast

Crew payroll leaves with the move; the office accounts pay on completion. Enter $000 (51.25 means $51,250), receipts net of sales tax; collected tax stays out of closing cash.

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

Month 1 opening cash is cash on the first move day after startup spending is paid; each closing balance opens the next month, and the slow start opens with the same cash. Your floor is at least one full-run month of fixed costs plus principal. Crews and materials are paid in the month of the move. For the slow start, test 70 percent of expected sales in every month (a stress assumption, not a benchmark; a higher share only with evidence); fixed costs, other cash out, principal, startup bills and funding stay as expected, and all variable lines fall with sales; line 14 holds only hours you would cut. The first month either case falls below your floor is your planning deadline: act before it. Then run a second year at the month-12 run rate (page 8), month by month with the seasons continuing, and check the floor holds.

PAGE 12

Runway, and what an honest crew hour costs

```
Runway = future months in a row, counted back from the latest closed month (or the first move day),
ending at the first month whose closing cash drops under your floor.
```

Worked example: an invented moving company

Illustrative numbers, not benchmarks. Moves bill on completion; both movers sit on line 3 from day one. Cash floor $18,012. Household work is paid on completion and office accounts on the page 7 schedules; each move carries its own costs; the owner takes cash out; no new borrowing assumed.

Page 5, budget	Everything to open, all in, $167,900, with a $70,000 loan (10.5 percent across five years) and $97,900 of owner money, which includes the $50,400 reserve sized for the ramp, floor and buffer. Page 5 sizes it twice: a floor of $18,012, a month of buffer at $18,012, plus $14,359 (the deepest the first pass goes with no cash), rounded up to $50,400.
Page 8, costs	Standing costs $17,076 a month, with $650 for yard and storage and $568 of loan interest within; principal $936 a month (year-1 averages); variable costs 32.1 percent, so the contribution ratio is 0.679. Lines thirteen to sixteen take 14, 9.9, 2.8 and 5.4 percent of sales (line 13 spread over both lines). Lines 1 through 12 come to $650, $900, $7,139, $4,900, $568, $240, $1,200, $199, $380, $300, $350 and $250 monthly.
Page 8, break-even	The break-even line sits at about $25,149 a month. The cash break-even (fixed $17,076 plus principal $936, divided by 0.679) is about $26,527 a month at the full-run mix; holding four office jobs, 17.3 moves a month get there, break-even after the office accounts contribute (line 13 runs 16.3 percent on jobs, 10 on commercial and office accounts; lines 14 to 16 spread evenly, leaving a contribution ratio of 0.656 on jobs, 0.719 on commercial and office accounts, with the guaranteed crew in fixed line 3), so 18, against the 22 planned.
Page 6, sales line	Jobs: 22 jobs a month at $878.64. Commercial and office accounts: 4 office jobs a month at $2,800. A full-run month turns over about $30,530; moves and office jobs ramp 45, 58, 70, 80, 88, 93, 96, 98 percent in the first 8, then 100 percent; season 100, 110, 118, 124, 124, 118, 105, 92, 82, 74, 74, 79 percent over months one to twelve on moves and office jobs.
Page 19, expected case	First-month sales $13,739; month 1 closes at $41,716, month 12 at $43,508. Low: month 3, closing $36,041, $18,029 past the floor.
Page 19, a slow start	With moves at seven tenths of plan, month 1 sales $9,617; it closes at $38,918, month 12 at minus $19,268. Cash falls below the floor in month 6 (closing $16,255) and below zero in month 10 (closing minus $5,445), leaving a runway of five months.
Page 8, coverage	At full-run sales of $30,530, planning coverage, with income tax and gear replacement unpaid, is 2.81 against the 1.25 an example lender wants; the month-12 run rate gives 2.81; Test 3 checks both. Yard and storage take about 2.1 percent.

PAGE 4 RESULT FOR THIS EXAMPLE: AMBER

Gate 0: assumed met for this example. Test 1 passes: at the month-12 pace, sales reach about $30,530 a month, above the $26,527 break-even; the floor lasts across a second year at that rate (the lowest month, $46,226, month one of year two). (Off the test: cash break-even first appears in month 4.) Test 2 then fails: at seven tenths of planned moves, the floor gives way in month 6; about $37,300 more cash on opening day would clear it. Test 3 clears on the planning arithmetic, if your lender defines it the same way. Test 4 passes: in the busiest full-run month (month 4, season 124 percent) the moves on page 7 and the office jobs need about 441 crew hours in front of customers, becoming about 610 paid hours at 72 percent utilization (page 10); that is near 3.5 full-time crew against 650 paid hours (three people at 10 hours, five days a week, the owner included; line 3's two movers supply 347). The hours fit, and 22 moves beat break-even. The margin is thin at the peak: at 124 percent of an average month the crew is roughly 94 percent booked, so one lost day brings overtime. Test 5 has no evidence here. Test 6 passes: a full-run year leaves about $32,615 after principal, yet monthly cash turns negative in months 9 through 12, running cash falls by $7,993 from the month-8 peak to the month-12 trough, and the page 5 buffer absorbs it. This is steady state, not a first year: page 19's opening year loses about $6,892 because the booking base is still filling. About 87 percent of plan sales are needed before break-even, and the smallest moves pay only when travel is priced in. A long haul returns about sixteen a billable crew hour with the empty return paid, against thirty-six locally.

PAGE 13

What moves the result

Each row changes one input of the page 12 example and reruns the forecast. A row names Test 1, 3 or 6 when the change would newly fail or pass it; a test the example already fails stays failed. The last column also gives the slow start, which is Test 2.

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

CHANGE	MONTHLY CASH	CASH BREAK-EVEN AND DEADLINE
Ten percent fewer moves and office jobs (lines 13 to 16 fall)	minus $2,073	Expected case holds the floor
Jobs: average price 5 percent higher, same volume (only sales-linked fees rise)	plus $939	Break-even jobs fall from 17.3 to 16.1 a month, so from 18 to 17: per-unit costs stay the same, so the ratio rises from 0.679 to 0.688 on the new sales (sales-linked fees, line 15, take 2.8 percent of each added dollar)
Standing costs of $500 lower	plus $500	Cash break-even falls to about $25,791
Lose one of the four office jobs a month, from month 6 onward	minus $2,013	Expected case still clears the floor; slow start deadline unchanged (month 6)
Every payment lands two months after billing (crew and bills still paid on time)	no change	Expected case below the floor in month 2 (closing $3,713), below zero in month 3; slow start below the floor in month 2 (closing $6,912); would fail Test 1
An office client stops paying, owing 3 months of work from month 6 ($2,800 a month)	no change	Expected case still clears the floor; slow start deadline unchanged (month 6); $8,400 never collected
Every move takes 15 percent longer than quoted, damage claims counted (line 14 moves from 9.9 to 14.9 percent, roughly 74 extra paid hours a month; holding contribution needs move prices about 8.1 percent higher)	minus $1,527	Cash break-even rises to about $28,636; expected case still clears the floor; slow start below the floor in month 4 (closing $17,416)
Packing materials cost 10 percent more and the rise is absorbed (line 13 moves from 14 to 15.4 percent, roughly $427 a month at full run)	minus $427	Cash break-even rises to about $27,086; expected case still clears the floor; slow start below the floor in month 5 (closing $17,147)
Contribution ratio falls 5 points to win more work	minus $1,527	Cash break-even rises to about $28,636; expected case still clears the floor; slow start below the floor in month 4 (closing $17,416)
Startup overrun of $5,000 beyond the contingency, drawn from the cash reserve	no change	Expected case still clears the floor; slow start below the floor in month 4 (closing $15,521)
Opening 3 months late (the yard and storage, insurance, loan interest and principal, $3,054 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 $18,870 in month 12 from the planned opening, $17,171 lower than on time; slow start below the floor in month 6 from the planned opening, as on time

WHEN A PAGE 8 FORMULA GIVES NO USABLE NUMBER

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

PAGE 14

Daily checklists, weekly review, six questions

These are operations checklists, not a safety program. Add the stair, lift and loading steps your own moves need.

START OF DAY

- [ ] Walk the day's schedule: every move on it should carry the quoted crew hours and the packing list.
- [ ] Check that each customer has supplied access details and the time band they were promised.
- [ ] Pack pads, boxes and straps against the day's list before the truck leaves the yard.
- [ ] Settle dock, lift and parking questions with the building before the crew arrives.
- [ ] Every estimate written yesterday needs a booked date or a time to chase it.
- [ ] Flag any move that will need a third body, or a specialist for a piano or a safe.

END OF DAY

- [ ] Put the crew hours each move actually used beside the quoted hours, and keep travel and yard time on a separate line for page 10.
- [ ] With the customer's consent, photograph the rooms as left, then send the invoice before leaving.
- [ ] Note the packing materials consumed and whether the customer was charged for them.
- [ ] Record each damage claim and each return visit, with whether it was invoiced.
- [ ] Enter the quotes issued, the quotes accepted and the source of each inquiry.
- [ ] Reload the truck for tomorrow and list the gear that needs repair.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Cash billed and cash collected, split by move type and by customer type				
Crew hours used against crew hours quoted; travel and yard time held separately for page 10				
How much of paid crew time was billable, and travel hours				
Quotes issued, quotes accepted, and the booking rate by source				
Damage claims, plus hours worked and never billed				
Office-account invoices reaching their due date inside 30 days				
Hours the owner spent on moves				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** How often does a quote wait for the owner to set the price, and how often does a crew stop work to telephone the owner about access before unloading?
2. **Reactive operations.** In one week, how many customer messages complain of lateness, damage or work that differed from the agreement, and how many damage claims were never invoiced?
3. **Growth without structure.** How many times a day does a crew return to the yard or cross town during a move, and what part of the shift disappears into routing mistakes?
4. **Talent and retention.** How many office accounts rest on a single crew lead who alone holds the building, dock and manager detail?
5. **Revenue plateau.** How many estimates were promised by text for that evening and never sent, and what proportion of first-time customers come back for a second move?
6. **Strategic confusion.** Do two moves of the same size consume very different hours, and does the work delivered drift away from the work quoted?

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

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and log on-site crew hours on every move and drive and yard time separately. Log the hours the owner spends on moves.
Week 2	Fill the page 7 move table at the true cost of a crew hour and mark any move type priced below its labor, materials, fees and fuel.
Week 3	Set up the quote table on page 9 by lead source and record days from estimate to quote.
Week 4	Enter actual closing cash on page 11 and recalculate runway. Write the decisions a crew may make without calling you.
After month 1	Review the daily overrun checks and measure crew utilization on page 10.

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, drivers and cargo or 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 Moving Company 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 move pricing calculator from crew hours and materials to a price at a target margin, a quote and follow-up tracker, editable scheduling, dispatch and damage-claim trackers, daily checklists and hiring checklists. Release status is on the kit page.

SOURCES

Public sources. moveBuddha, How long does a move take, movebuddha.com; HireAHelper, Moving costs, hireahelper.com/moving-costs; Thumbtack, Moving prices, thumbtack.com; U-Haul, Box and moving supply price list, uhaul.com; moving.com, when people move and storage cost, moving.com; PipelineOn, estimate close-rate study, pipelineon.com; FieldEdge, billed-hour benchmarks, fieldedge.com; Jobber and Housecall Pro published pricing pages; O*NET OnLine 53-7062.00, Laborers and Freight, Stock and Material Movers, Hand, onetonline.org; the published business mileage rate; Insureon, workers' compensation cost, insureon.com. The 535 small-move price, the 1,480 home-move price, the 6,260 long-distance price, the 18.00 wage, the 14.4 percent burden and the 76 cents a mile came from those pages on 2026-11-05. All accessed 2026-11-05.
World Consulting Group material. Origin of the questions: AI-assisted World Consulting Group desk research on moving and storage businesses, 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. Moving and storage businesses owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

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

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

PAGE 16

Customize this kit with AI

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

BEFORE YOU RELY ON THE ANSWER

Check every total with a calculator. An AI assistant can misread a file or slip on arithmetic, even when it runs code, so rerun every figure you will act on with the page formulas. Check your AI provider's data settings first, and never paste personal data, account numbers, passwords, customer-level records or anything an agreement restricts, such as customer names or addresses, access codes, office-account agreements, 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 moving company. I have attached the Moving Company Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my moves and crew, 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 move price, mover wage, materials cost, close rate, percentage or benchmark.
2. The numbers printed in the kit are worked examples. Never use them as my numbers, not even as a placeholder.
3. If a number you need is missing, ask me for it. If I ask you to estimate or use typical figures, write [NEED: ...] instead and 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 move and office-job sales times ramp times season; a confirmed booking for a line replaces its ramped figure that month, never both; before opening, count expected bookings by month, each marked MY ESTIMATE until confirmed.
- Net sales exclude sales tax. Labor = wages, payroll taxes and benefits, plus a market wage for the owner's management time (line 4); the owner's hours on shift go in line 14 at a market wage. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the work; only line 4 may go undrawn, and Tests 1 and 6 count it anyway.
- Contribution margin ratio = 1 minus variable cost share; a line's contribution = its sales times its own ratio. Operating break-even sales = fixed costs divided by contribution margin ratio. Cash break-even sales = (fixed costs with line 4 even if I do not draw it, plus monthly loan principal and any recurring other cash out) divided by contribution margin ratio; only the cash forecast drops an undrawn wage. A blended ratio holds only at its own sales mix: name that mix beside each break-even, and recompute from each line's own contribution when a what-if changes one line. Loan interest is fixed; principal is not an operating cost, so it never enters operating break-even or operating profit.
- Weekly = monthly times 12, divided by 52. Daily = weekly divided by days open per week.
- Break-even moves = (fixed costs, principal and other recurring cash out minus office-account contribution) divided by one average move's cash contribution (its price times the job line's ratio from above, with the guaranteed crew in fixed line 3); office accounts run at their own contribution ratio. If the other lines already cover fixed costs and principal, report 0 and say so; never report a negative break-even count. Paid crew hours available per month = crew multiplied by hours a day (add each person's hours if they differ), days worked a week and 52, divided by 12; paid hours needed = hours on moves and office jobs divided by utilization.
- Yard and storage share = line 1 divided by net sales. Planning debt service coverage, before income tax and equipment replacement = (full-run sales times contribution margin ratio, minus fixed costs other than loan interest) divided by (loan interest + loan principal).
- Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied (not month 12's own sales). Test 1 needs that rate at or above cash break-even and my floor held 24 months; Test 3, coverage at full run and at that rate.
- Test 6 = 12 months of (full-run sales minus their variable costs, minus full-run fixed costs, line 4 included, minus principal), seasons applied to every sales line but booked lines, which run in their own months, and seasonal fixed lines at each month's amount. The cushion to set aside = the largest fall in running net cash from a high to any later low, the year run twice so a dip can cross into month 1 (zero if it never falls).
- Full-run figures (break-even, coverage, floor) take a late-starting fixed line at its full amount, and a seasonal fixed line at its year average.
- For pages 7, 9 and 10, use the formulas printed on those pages of the attached kit, exactly as written, with my own figures.
- Cash forecast: closing cash = opening cash + cash in minus cash out. Month 1 opening cash = cash on hand on the first move day after startup spending is paid. Place every receipt and payment (deposits, supplier invoices, startup bills, funding) in the month the cash moves. Income tax set-aside, equipment replacement and stock build-up go in their own row. Open month 1 with the cash I give; the page 5 two-pass size is advice to report beside it, never a substitute. Enter household move payments in the month of the move and office-account invoices in the month paid; payroll and materials in the month of the move. Hold a booking deposit out of closing cash until the move runs. In the slow-start case, every month's sales, office accounts included, are the tested share of expected sales; fixed costs, other cash out, principal, bills and funding stay as planned; all variable lines fall with sales, each figured from the slow-start sales of the same month, on the same payment timing as the expected case (fair because line 14 holds only hours I would cut). Runway = how many future months in a row, counted back from the latest closed month (before opening, from the first move 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, and 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. Use business figures only, with anonymous customer IDs. Do not ask for names, home addresses, bank account or tax ID numbers.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it does not need the inputs for pages 7, 9 and 10. Each month: cash in = sales receipts plus money arriving; cash out = each variable cost, calculated from the sales that created it and placed in the month it is paid under my terms, plus fixed costs (lines 1 to 12, with line 4 only if I draw it in cash), plus loan principal, startup bills and other cash out. Loan interest is already in line 5; never add it again. Supplier payments follow the cost of what I sold plus any stock build-up I give; if I buy ahead or carry supplier balances, ask me for purchases and payments by month instead. If you can run code, do every calculation in code.

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

PAGE 18

The prompt, last part

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

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

Step 2. When I answer, produce these as plain tables I can copy back into the kit:
1. Business plan sections 1 to 8 for my moving company, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by move line, office-account 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 moves (use cash break-even); the yard and storage take and planning debt service coverage at full-run sales, labeled before income tax and equipment replacement, and on my lender's definition too if I gave it.
5. The 12-month cash forecast for the expected and slow-start cases, in thousands of dollars to two decimals (51.25 means $51,250) to match the kit, with, for each case, the first month below my cash floor and the first month below zero, and the runway; the second year's lowest closing cash (month 12's ramp and bookings held, each month with its own season, not a flat average); any extra reserve the slow start needs; and the Test 6 cushion, with whether the page 5 buffer covers it (add any excess to the reserve). Add a sales tax memo for each month: collected, remitted, and owed at month end (last month's owed + collected minus remitted), kept out of closing cash.
6. Job economics for each job type at true crew cost, ranked by contribution per crew hour, flagging any job type priced below its labor, materials, fees and fuel; quotes and estimates needed a month; and the collection pattern the cash forecast uses.
7. Pipeline by segment with estimates needed and monthly churn.
8. Crew utilization and cost per billable hour, with the largest leak named.
9. The kit's page 4 check: Gate 0 and pass or fail for each of the six tests with the reason (if Gate 0 fails, the result is not ready), and the overall result: not ready if Gate 0 fails, with no color; otherwise green, amber or red under the page 4 rules.
10. A final checklist: every MY ESTIMATE figure, every [NEED: ...] gap, every move count or payment term 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 moves by month, crew hours per move and payment terms, before anyone sees the plan, and recheck the page 4 outcome with a calculator.

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

The page 12 example entered on the page 11 form, month by month, in dollars. Parentheses mean minus. Each column adds up as printed, so a row can move by a dollar between months with the same sales; each closing balance becomes the next month's opening cash. Cash floor $18,012.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**50,400**	**41,716**	**36,930**	**36,041**	**38,593**	**43,202**	**47,939**	**50,822**	**51,501**	**50,487**	**47,815**	**45,143**
In: sales receipts	13,739	19,478	25,218	30,286	33,314	33,504	30,774	27,526	25,035	22,592	22,592	24,119
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: materials, fees and fuel (lines 13, 15, 16)	3,050	4,324	5,598	6,723	7,396	7,438	6,832	6,111	5,558	5,015	5,015	5,354
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	13,400	13,967	14,536	15,038	15,336	15,356	15,086	14,763	14,518	14,276	14,276	14,427
Out: yard and storage share (line 1)	650	650	650	650	650	650	650	650	650	650	650	650
Out: other costs, with loan interest (lines 2, 5 to 12)	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387	4,387
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	936	936	936	936	936	936	936	936	936	936	936	936
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(8,684)**	**(4,786)**	**(889)**	**2,552**	**4,609**	**4,737**	**2,883**	**679**	**(1,014)**	**(2,672)**	**(2,672)**	**(1,635)**
Closing cash, expected	**41,716**	**36,930**	**36,041**	**38,593**	**43,202**	**47,939**	**50,822**	**51,501**	**50,487**	**47,815**	**45,143**	**43,508**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**50,400**	**38,918**	**30,164**	**24,138**	**20,521**	**18,343**	**16,255**	**12,871**	**7,942**	**1,829**	**(5,445)**	**(12,719)**
Sales receipts, slow start	9,617	13,635	17,652	21,200	23,320	23,453	21,542	19,268	17,524	15,815	15,815	16,883
Out: variable costs, slow start (lines 13 to 16)	3,087	4,377	5,666	6,805	7,486	7,529	6,914	6,185	5,625	5,077	5,077	5,420
Out: fixed costs (lines 1 to 12), principal, bills, less funding	18,012	18,012	18,012	18,012	18,012	18,012	18,012	18,012	18,012	18,012	18,012	18,012
Net cash flow, slow start	**(11,482)**	**(8,754)**	**(6,026)**	**(3,617)**	**(2,178)**	**(2,088)**	**(3,384)**	**(4,929)**	**(6,113)**	**(7,274)**	**(7,274)**	**(6,549)**
Closing cash, slow start	**38,918**	**30,164**	**24,138**	**20,521**	**18,343**	**16,255**	**12,871**	**7,942**	**1,829**	**(5,445)**	**(12,719)**	**(19,268)**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**2,718**	**4,791**	**6,449**	**7,693**	**7,693**	**6,449**	**3,754**	**1,060**	**(1,013)**	**(2,672)**	**(2,672)**	**(1,635)**

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 $30,530 a month, against month 12's own $24,119): closing cash runs $46,226 in month 1 and $76,123 in month 12, lowest $46,226 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. Slow-start month 1 closes below the expected case: receipts fall with the moves by more than materials do, while the two movers, fixed costs and principal are paid in full.