NEMT Business Plan and Operations Starter Kit

A working kit for small non-emergency medical transportation companies. It builds completed legs month by month by vehicle type and payer, prices a leg from broker, facility and private pay down to the cash each sends, costs the vehicle-day, and scores the plan on six pass-or-fail tests.

NON-EMERGENCY MEDICAL TRANSPORTATION COMPANIES
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19 PAGES · PRINT IT, WRITE ON IT, KEEP IT
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PAGE 2

Start here

A small NEMT company pays every driver's shift, every vehicle's insurance and the loan from the first month, while trip offers build and the broker pays weeks after the ride. This kit writes those numbers down and tests them before a lender asks.

WHAT IS INSIDE

3	Business plan, part one: riders and payers, vehicles and service area, where trips come from, rates
4	Business plan, part two, and the six-test pass or fail check
5	Startup budget: vehicles and equipment, licensing and pre-trip months, hiring, working capital
6	Sales forecast builder for legs by vehicle type and payer, with recovered denials
7	Completed legs by vehicle type and month, the payer mix and capacity
8	Operating and cash break-even, break-even legs, office share and debt coverage
9	Broker, facility and private pay by vehicle type, when each pays and what the wait costs
10	Drivers and vehicles by month, vehicle bills and break-even legs a vehicle-day
11	Twelve-month cash forecast, expected and slow-start cases
12	Runway, and a worked example scored on the page 4 check
13	What moves the result: the worked example's what-if table
14	Day-close and month-end checklists, weekly numbers review and six questions to investigate
15	Your first 30 days, vehicle and depot questions, sources and what the full kit adds
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 legs on page 6 from page 7, and costs on pages 5 and 8. Run the cash forecast on page 11, then score the plan on page 4. Draft pages 3 and 4 last.
2. Use pencil. Rates, payer terms, the fleet and the trip build move before the first ride, and every worksheet expects your own figures.
3. After opening, use the page 14 checklists at each day's close and review the numbers weekly. Post completed legs by vehicle type to page 7 at month end and check page 10 before adding a vehicle.

HOW THIS KIT WAS BUILT

- **AI tools helped create this kit.** Example figures are illustrative, not benchmarks.
- **The owner question** on page 3 is one of the non-emergency medical transportation company questions published at businessconsultant.services; the answer is general guidance, not a research finding.
- **The six questions** on page 14 were drafted by AI models from World Consulting Group desk research and challenged by a second AI model. None was measured in the field, so treat them as hypotheses to test, not findings.

SCOPE

This kit gives general operational information. It is not legal, tax, accounting, employment, billing and payer contract or financial advice. Operating permits, vehicle, driver, insurance, billing and rider privacy requirements vary by location and payer; the kit states no rule. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

A lender asks how the company pays drivers, insurance and the loan while trips build and the broker pays weeks after the ride. Answer here in short sentences; draft the full sections on separate sheets.

1. Executive summary (write it last)

Summarize the company, the area and riders it serves, the money you need and what it buys, from vehicles to the first payroll; then give the month the page 6 forecast first clears cash break-even from page 8, and the page 4 result.

2. Riders, payers and rates

Describe the riders you carry, ambulatory and wheelchair, and the trips you will turn down. Say which brokers and facilities you will serve, which kinds of riders you will serve (no names), and the rate a leg from each.

3. Positioning and the fleet

Name the area you serve and the facilities that send trips. Count the vehicles by type, the drivers, the hours you run and the legs each vehicle can complete in a day.

4. Legs, rates and what each payer pays

List each payer with its rate a leg, any rate a loaded mile, what it denies or writes off and when it pays. A rate from a competitor's flyer, with no payment terms beneath it, is a guess.

PAYER	RATE A LEG	RATE A LOADED MILE	DAYS TO PAY

> *Owner question: where will about 1,280 completed legs a month come from, and how long can I fund the months before facility and private trips build?*
>
> Name each source of legs, from the broker to facilities and private riders, with the legs a month you expect from it at month 3, 6 and 12, then hold page 7 against them. In this example facility and private trips reach most of their share only by month 12.

PAGE 4

Business plan, part two

5. Operations

Describe a day from the first pickup to the last drop-off: who confirms tomorrow's trips, how a no-show is recorded, who submits each trip for payment the same day, and what happens when a vehicle is down.

6. Team

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

7. Marketing and sales

Explain where facility and private trips come from and what each source costs. Check each month that completed legs match page 7.

8. Financials and funding

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

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

TEST	PASS?
Gate 0. Vehicle and insurance quotes, loan terms and every required permit and registration 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, payer timing included, holds your floor for 24 months (page 11).	
2. Slow start (tested share of sales, page 11): closing cash holds at or above your floor every month (if not, note the reserve that would hold it).	
3. Planning debt service coverage at full-run sales and at the month-12 run rate (page 8) meets your lender's ratio, on your lender's definition.	
4. The busiest block at full run fits the vehicles on duty (page 7), and the plan reaches break-even legs (page 8).	
5. A broker enrollment application in process and written facility terms or letters of intent back the opening months.	
6. The full-run steady-state year (seasons in; not the forecast year) leaves net cash above zero after principal, before income tax set-aside, replacements and stock build-up; set aside its largest fall in running net cash, the year run twice.	

Not ready: Gate 0 fails. **Green:** Gate 0 and all six tests pass. **Amber:** Tests 1 and 3 pass, but Test 2, 4, 5 or 6 fails, so fix the plan before you buy a vehicle or take the loan (a broker enrollment and agreements reviewed by a qualified professional may go ahead). **Red:** Test 1 or 3 fails, so change the plan before you commit money. Tests 1 and 3 score the plan as written; Test 2 is the slow start, and the page 13 what-ifs stress-test Tests 1, 3 and 6. Count a test without evidence as a fail. Result: _____

PAGE 5

Startup budget worksheet

Fill the estimate column first, then record each source: a dealer or insurer quote, or a documented calculation. Vehicles for later cohorts are paid from the opening cash in the month before they start (page 11), so the reserve carries them. Sources and uses: the $438,000 loan funds the startup budget before the reserve ($207,717) and $230,283 of the reserve; owner cash of $197,417 funds the rest of the reserve. Leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
VEHICLES AND EQUIPMENT				
Cohort 1 vehicles: one used ambulatory minivan and two wheelchair-accessible minivans				
Equipment for all seven vehicles: securement kits, first aid, signage, tablets, cameras				
LICENSING AND PRE-TRIP MONTHS				
Licensing, permits, inspections, registrations and company filing				
Pre-trip insurance, cohort 1, three months				
Pre-trip office and software, three months				
Pre-trip dispatcher, one month with payroll costs				
Pre-trip loan payments, three months				
HIRING, TRAINING AND LAUNCH				
Hiring, testing, record checks and training				
Driver training wages				
Launch marketing to facilities				
Professional review of policies, privacy and contracts				
WORKING CAPITAL				
Working capital reserve (cash you open with)				
Contingency for overruns on the lines above				
Total				

Size the reserve in two passes: run the page 11 expected case with opening cash of zero (no reserve, no other cash), set the reserve to your floor, plus one more month of fixed costs and principal as a buffer, plus how far its lowest closing cash falls below zero (zero if it never does), rounded up to the next $100, then rerun. If Test 6 passes but its cushion (page 4) is larger than that buffer, add the difference. If vehicle spending runs over, the contingency pays first and the reserve second; then rerun page 11.

PAGE 6

Sales forecast builder

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

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

SALES LINE	UNIT	UNITS PER DAY OR MONTH	AVERAGE COLLECTED A LEG	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Wheelchair broker legs	legs				
Ambulatory broker legs	legs				
Ambulatory facility legs	legs				
Ambulatory private legs	legs				
Wheelchair facility legs	legs				
Wheelchair private legs	legs				
Recovered denials, wheelchair broker	legs				
Recovered denials, ambulatory broker	legs				

Full-run month

RAMP AND SEASONS

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

Expected sales for each month = completed legs by vehicle type and payer on page 7 times collected a leg on page 9, plus recovered denials two months after the ride; leave the Ramp and Season rows at 100 percent, as page 7 carries the trip build.

CAPACITY CHECK

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

Take a vehicle of each type at full run and set its legs a day and its busiest block against capacity (page 7). If the morning block needs more legs than a single-load vehicle can complete, riders wait or trips go to someone else.

PAGE 7

Legs: completed one-way trips by month

A leg is one completed one-way trip: a rider carried from pickup to drop-off. A booked ride is not a leg: it may be cancelled, become a no-show, be denied or remain unpaid. Build this worksheet from your own completed-leg and collection assumptions, supported by your records or written payer information. A new company also starts with few trips a vehicle-day and builds.

```
Legs a month = vehicles x legs a vehicle-day x the cohort ramp share x days; facility and private legs =
legs x their full share x their ramp share; the broker takes the rest
```

	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Ambulatory legs	89	133	297	346	379	401	416	426	432	437	440	442
Wheelchair legs	134	200	345	396	431	655	715	755	782	800	812	820
Facility and private share of full mix	0%	22%	39%	53%	63%	71%	78%	83%	86%	89%	92%	94%
Vehicles in service	3	3	5	5	5	7	7	7	7	7	7	7

Operating days: 22.3 weekday-equivalent days a month ((254 weekdays + 51 Saturdays x 0.275) / 12 = 22.3; a Saturday runs at 27.5 percent of a weekday). Cohorts start in months 1, 3 and 6 (one ambulatory and two wheelchair vans, then one of each, then two wheelchair vans). A cohort's legs a vehicle-day start at 40 percent of full run for the first cohort and 60 percent for later ones and build with a time constant of 2.5 months. Facility and private trips begin after opening and build to about 94 percent of their full share by month 12; the rest of the trips go through the broker until then. Ramp speeds are operator judgment; capacity minutes are operator judgment for a single load. Full run: 1,282.25 legs a month; mix at full run ambulatory 85 / 10 / 5 percent broker, facility and private; wheelchair 60 / 25 / 15 percent broker, facility and private.

VEHICLE TYPE, SINGLE LOAD	MINUTES A LEG	LEGS A DAY AT CAPACITY	DAY USE	BUSIEST BLOCK LEGS	BLOCK CAPACITY	BLOCK USE
Ambulatory	40	12.25	82%	4.00	6.00	67%
Wheelchair	47	10.43	72%	3.38	5.11	66%

Capacity inputs: productive minutes a shift 490 (540 less a 30-minute break and 20 minutes of inspection); the busiest block is 240 minutes and carries 40 percent of ambulatory legs and 45 percent of wheelchair legs. A cohort's share of full-run legs a vehicle-day = 1 - (1 - its start share) x e^(-(months since it started) / 2.5).

MY MONTH	VEHICLES	LEGS	BROKER SHARE

PAGE 8

Break-even and coverage

Use this one numbered cost list everywhere in the kit. Loan interest is a fixed cost here. Loan principal is not an operating cost: it enters cash break-even below and the cash forecast on page 11, so interest and principal are each counted once. Coverage at the month-12 run rate takes that rate's sales and its own contribution mix. At full run (year-1 average): line 2 $6,067 ($5,039); line 3 $31,274 ($23,043); line 6 $700 ($583); line 7 $700 ($1,000); line 8 $1,050 ($875); lines 1 to 12 sum to $50,631 at full run.

FIXED COSTS PER MONTH	PER MONTH
1. Office, parking yard and phones	
2. Insurance: auto a vehicle in service, plus liability	
3. Drivers and dispatcher with payroll costs (the minimum staff)	
4. Owner's market wage	
5. Loan interest (startup loan)	
6. Dispatch and trip software, $100 a vehicle	
7. Marketing to facilities	
8. Cleaning and sanitizing, $150 a vehicle	
9. Accounting and permit renewals	
10. Driver testing, record checks and training renewals	
11. Bank fees (inside line 9 in this example)	
12. Professional dues (none in this example)	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Fuel and vehicle upkeep, each line at its own share	
14. Hourly help above the minimum staff (none here)	
15. Card processing, 2.9 percent of private pay only	
16. Unplanned costs (none here)	
Total variable cost share	

```
Contribution margin ratio = 1 minus variable cost share; contribution = sales times the line's ratio
Operating break-even sales = fixed costs divided by contribution margin ratio
Cash break-even sales = (fixed costs with line 4 even if undrawn, plus principal and other recurring
cash out) divided by contribution margin ratio; page 13 covers a result with no usable number
Break-even wheelchair broker legs = (fixed costs with line 4, principal and other recurring cash out,
minus the other lines' full-run contribution) / (one such leg's contribution plus its recovered denials,
page 9); 0 if covered
Month-12 run rate = average monthly sales over a year at month 12's ramp and payer mix, seasons applied
Planning debt service coverage (before income tax and replacements) = (full-run sales times contribution
margin ratio, minus fixed costs other than line 5) divided by (line 5 + principal)
```

RESULT	PER MONTH	PER WEEK	PER DAY
Operating break-even sales			
Cash break-even sales			
Break-even wheelchair broker legs, others at full run (cash basis)	one figure per month		
Office share and debt service coverage at full-run sales		ratios, monthly only	

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

PAGE 9

What a leg actually collects, payer by payer

A completed leg is billed three ways: the broker pays a base and a rate a loaded mile, denies part of it first and pays on average about 5 weeks after the ride (a ride at mid-month); a facility pays a flat price on a monthly invoice; a rider pays at the ride. Enter how each of yours pays.

```
Billed a leg minus first-pass denials = broker collectible; a rider's price minus bad debt = rider
collectible; facility legs are collected in full; denials recovered later count only when the money
arrives, never in receivables
```

WHEELCHAIR, BROKER

PAYER	SHARE	RATE A LEG (ILLUSTRATIVE)	BILLED	WRITE-DOWN	PAYER SHARE	DENIED	BAD DEBT	COLLECTED	RECOVERED LATER	% BY MONTH: PAYER; RIDER
Broker	100%	$50.00	$50.00	$0.00	100%	$3.00	$0.00	$47.00	$1.20	10/65/25

Collected per leg: $47.00; weighted, the line collects 10.0% in month 0, 65.0% in month 1, 25.0% in month 2 (month 0 is the month of service; any wait to bill sits inside each split); recoveries of $1.20 per leg count when collected.

AMBULATORY, BROKER

PAYER	SHARE	RATE A LEG (ILLUSTRATIVE)	BILLED	WRITE-DOWN	PAYER SHARE	DENIED	BAD DEBT	COLLECTED	RECOVERED LATER	% BY MONTH: PAYER; RIDER
Broker	100%	$30.00	$30.00	$0.00	100%	$1.80	$0.00	$28.20	$0.72	10/65/25

Collected per leg: $28.20; weighted, the line collects 10.0% in month 0, 65.0% in month 1, 25.0% in month 2 (month 0 is the month of service; any wait to bill sits inside each split); recoveries of $0.72 per leg count when collected.

($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Collectible billed, recoveries apart	8.8	13.7	26.3	31.1	34.4	47.8	52.1	55.1	57.2	58.6	59.6	60.3
Collected, recoveries apart	0.9	7.5	14.9	24.8	31.2	37.0	46.6	52.4	55.3	57.4	58.8	59.8
Receivables, month end	7.9	14.1	25.5	31.8	35.0	45.8	51.4	54.1	55.9	57.1	57.9	58.5

Owed to the company at the end of month 12: about $58,500 of collectible billed and not yet paid. Denials recovered later never sit in this figure.

What the wait costs: if every broker, facility and rider paid in the month of the ride, the expected case would bottom out at $162,395, not $105,837 (month 10), about $56,600 better. A modeled comparison only; your own payers set the real timing.

Facility and private legs have no denials; a facility pays its flat price on a monthly invoice and a rider pays at the ride, less bad debt:

LINE	RATE A LEG (ILLUSTRATIVE)	BAD DEBT	COLLECTED	% BY MONTH
Ambulatory, facility contract	$38.00	0%	$38.00	0/80/20
Ambulatory, private pay	$45.00	2%	$44.10	95/5
Wheelchair, facility contract	$70.00	0%	$70.00	0/80/20
Wheelchair, private pay	$85.00	2%	$83.30	95/5

Billed a broker leg = base + rate a loaded mile x average loaded miles a leg (8 in the example): ambulatory $20.00 + $1.25 x 8 = $30.00; wheelchair $36.00 + $1.75 x 8 = $50.00. All rates are illustrative, and broker rates are not public. Put in your own, and check each payer's terms with a qualified billing professional.

PAGE 10

The vehicle-day: drivers, vehicles and break-even legs

A vehicle costs its driver's shift, its insurance and its upkeep whether or not trips come. Drivers are paid at least half a shift while trips build. Vehicles for later cohorts are paid the month before they start.

```
Driver hours = vehicles x hours a shift x the larger of 0.5 and the cohort's ramp share x days; break-even legs a vehicle-day = fixed cost a vehicle-day / contribution a leg
```

	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Vehicles in service	3	3	5	5	5	7	7	7	7	7	7	7
Drivers and dispatcher ($000)	8.4	9.6	16.3	18.5	20.0	25.9	27.7	28.9	29.7	30.2	30.6	30.8
Startup bills, vehicles ($000)	0.0	80.0	0.0	0.0	110.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

VEHICLE TYPE	FUEL AND UPKEEP A LEG	COLLECTED A LEG, NET OF CARD FEES, FULL-RUN MIX	CONTRIBUTION A LEG	FIXED COST A VEHICLE-DAY	DIRECT THRESHOLD, LEGS A DAY	EXAMPLE LEGS A DAY
Ambulatory	$4.59	$30.52	$25.93	$227.41	8.8	10
Wheelchair	$5.67	$58.55	$52.89	$238.62	4.5	7.5

The direct vehicle-day threshold is before overhead, the loan and the owner wage; the full break-even is on page 8. Figures across the kit are rounded to the dollar, so a printed total can differ by a dollar from its printed parts.

Drivers $18.00 an hour for 9 paid hours a vehicle-day and a part-time dispatcher 86.67 hours at $22.00, plus 15 percent payroll taxes and workers' compensation (excludes benefits; illustrative). Insurance $8,000 a year an ambulatory minivan and $11,000 a wheelchair van, charged monthly for each vehicle in service, plus general liability $150 a month; cleaning $150 and software $100 a vehicle a month; marketing $1,000 a month in year 1 and $700 after. Vehicles: used ambulatory minivans $25,000 and wheelchair-accessible minivans $55,000; cohort 2 is paid at the end of month 2 and cohort 3 at the end of month 5, from the opening cash. Card processing 2.9 percent of private-pay collections. Wages from national wage data (BLS OEWS May 2025). Year 2 and the coverage test pay full driver shifts, as the method holds full-run fixed costs; at month 12's own shifts coverage would read 1.32.

MY VEHICLE	HOURS A SHIFT	WAGE	INSURANCE A YEAR	LEGS A DAY

PAGE 11

Twelve-month cash forecast

Drivers, insurance and the loan leave every month; the broker pays about 5 weeks after a mid-month ride (10/65/25 split). Enter $000 (51.25 means $51,250).

EXPECTED CASE ($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Opening cash												
In: broker, facility and rider payments, when each lands												
Memo, not cash: collectible billed this month (page 9)												
In: owner money and loans received												
Out: fuel, upkeep and card fees (lines 13, 15, 16)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: office and yard (line 1)												
Out: insurance and other costs, with loan interest (lines 2, 5 to 12)												
Out: income tax set-aside, equipment replacement, stock build-up												
Out: loan principal												
Out: startup bills still to pay												
Net cash flow (in minus out)												
Closing cash, expected (your floor: _____)												
Actual closing cash, once open												
Memo: sales tax collected (not in closing cash)												
Memo: sales tax remitted												
Memo: tax owed = last month's + collected minus remitted												
Memo: owed to you = last month's + billed minus paid												
SLOW-START CASE												
Sales receipts, slow start												
Out: variable costs, slow start (lines 13 to 16)												
Out: fixed, principal, bills, less funding												
Net cash flow, slow start												
Closing cash, slow start												

Month 1 opening cash is cash on opening 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. Drivers, fuel and repairs are paid in the month of the legs. 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 pay you would cut; if yours does not, move it to line 3. 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 building trips costs

Runway: months from the latest closed month (or opening day) to the first month closing below your floor

Worked example: an imagined seven-vehicle NEMT company

An invented fleet, only to show the arithmetic. Cash floor $52,870. Riders pay at the ride; brokers and facilities follow the page 9 splits.

Page 5, budget	Total startup budget $635,417, funded by a $438,000 loan (10 percent over 10 years) and $197,417 of owner money, including a $427,700 working capital reserve whole at the first ride. The fleet's two passes on page 5: floor $52,870, with a further month as buffer, $52,870, plus $321,863 (first-pass low, vehicle bills included), rounded up to $427,700. Before the reserve: vehicles and equipment $145,500; licensing and pre-trip months $34,558; hiring, training and launch $10,884; contingency $16,775.
Page 8, costs	Fixed costs $50,631 a month, with the office and yard at $1,200 and $3,549 of loan interest; principal $2,239 a month (both loan-year-1 averages, from three months before the first ride); variable share 11.3 percent, giving a contribution margin ratio of 0.887. Lines 13 to 16 take 10.785, 0, 0.527 and 0 percent of sales. Lines 1 to 12 run $1,200, $5,039, $23,043, $5,241, $3,549, $583, $1,000, $875, $500, $350, $0 and $0 a month (year 1 averages where a line changes by month).
Page 8, break-even	Operating break-even for the fleet sits near $57,089 a month. Cash break-even (fixed $50,631 plus principal $2,239, divided by 0.887) is about $59,613 a month: 433.02 wheelchair broker legs a month with the other payer lines at full run (other lines at full run add $34,451; a wheelchair broker leg adds $41.33 plus $1.20 recovered: ($52,870 - $34,451) / $42.53 = 433.1 (433.02 unrounded)), so 434, against the 501.75 the plan assumes.
Page 6, sales	Wheelchair broker legs: 502 legs a month at $47 (legs by month, page 7). Ambulatory broker legs: 379 legs a month at $28.20 (legs by month, page 7). Ambulatory facility legs: 45 legs a month at $38 (legs by month, page 7). Ambulatory private legs: 22 legs a month at $44.10 (legs by month, page 7). Wheelchair facility legs: 209 legs a month at $70 (legs by month, page 7). Wheelchair private legs: 125 legs a month at $83.30 (legs by month, page 7). Recovered denials, wheelchair broker: 502 legs a month at $1.20 (two months later). Recovered denials, ambulatory broker: 379 legs a month at $0.72 (two months later). Full-run month about $62,909; the page 7 trip build carries the ramp, and no season applies.
Page 19, expected case	Opening-month collectible $8,804; month 1 closes at $401,510, month 12 at $107,163. Low: month 10, closing $105,837, $52,967 over the floor.
Page 19, slow start	Seven tenths of planned legs give a first month of $6,163 in collectible billed sales ($616 collected in cash, page 9 timing); month 1 closes at $401,596, month 12 at minus $10,703. Cash dips below the floor in month 9 (closing $35,987) and below zero in month 12 (closing minus $10,703), runway 8 months.
Page 8, coverage	At full-run legs, sales of $62,909, coverage for planning, before tax and van replacement, is 1.51 against the 1.25 the example lender sets; at the month-12 run rate it reads 1.24, and Test 3 needs the two; a loan shorter than 10 years lowers it. Year 2 and the coverage test pay full driver shifts, as the method holds full-run fixed costs; at month 12's own shifts coverage would read 1.32. Office share is about 1.9 percent.

PAGE 4 RESULT FOR THIS EXAMPLE: RED

For this fleet, Gate 0 is assumed met. Test 1 passes: at month 12's level, the fleet collects about $61,208 a month, above the $59,672 break-even at month 12's payer mix (contribution ratio 0.886); cash holds the floor through a second year at that rate (lowest close $108,444, month 1 of year 2). (Billed sales first reach page 8's $59,613 cash break-even in month 11.) Test 2 fails: at 70 percent of planned legs, cash crosses the floor in month 9; about $63,600 more opening cash would carry the slow start through month 12; then, at 70 percent of legs, it loses about $14,900 a month. Test 3 fails: loan coverage at month 12's level reads 1.24 against the lender's 1.25, although full run gives 1.51. Test 4 passes (full run): the busiest 4-hour block uses 67 percent of an ambulatory minivan and 66 percent of a wheelchair van, and a day 82 and 72 percent (page 7); the plan's 501.75 full-run wheelchair broker legs reach the 433.02 break-even (page 8). With no broker enrollment or written facility terms before opening, Test 5 fails. Test 6 passes: a settled year of the full fleet leaves about $35,076 after principal, with no settled month below zero, so the cushion is zero. The steady-state year comes later; page 19's first year spends about $320,537: $190,000 on the cohort 2 and 3 vans and about $130,537 while trips build and the broker pays late. No tax or van replacement is set aside (page 19). Collections first cover costs and principal in month 11; the 24-month low ($105,837, month 10) is only $52,967 above the floor.

PAGE 13

What moves the result

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

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

CHANGE	MONTHLY CASH	CASH BREAK-EVEN AND DEADLINE
Sales volume 10 percent lower (variable costs fall; fixed stay)	minus $5,579	Expected case holds the floor; slow start below the floor in month 8 (closing $39,903); the month-12 run rate falls below cash break-even; would fail Tests 1 and 6
Wheelchair broker legs: average collected a leg 5 percent higher, same volume (no fee is linked to broker sales)	plus $1,179	Break-even legs fall from 433.02 to 410.3 a month, so from 434 to 411: per-unit costs stay the same, so the ratio rises from 0.887 to 0.889 on the new sales; would pass Test 3
Fixed costs $500 lower	plus $500	Cash break-even falls to about $59,049; would pass Test 3
Broker only: same legs, all at broker rates and timing (lasting)	minus $9,373	Expected case below the floor in month 12 (closing $47,353); slow start below the floor in month 8 (closing $34,012); the month-12 run rate falls below cash break-even; would fail Tests 1 and 6
Broker rates 10 percent lower, base and mile (lasting)	minus $3,514	Expected case still clears the floor; slow start below the floor in month 8 (closing $42,048); the month-12 run rate falls below cash break-even; would fail Tests 1 and 6
Wheelchair vans 7.0 legs a vehicle-day, not 7.5 (lasting)	minus $2,949	Expected case still clears the floor; slow start below the floor in month 8 (closing $46,504); the month-12 run rate falls below cash break-even; would fail Tests 1 and 6
Broker pays about 61 days after the ride on average (0/25/50/25 split, ride at mid-month; recoveries a month later); expected-case low $75,590 in month 10	no change	Expected case still clears the floor; slow start below the floor in month 7 (closing $52,590)
Facility and private work builds more slowly (6 months instead of 4), a stress assumption	no change	Expected case still clears the floor; slow start below the floor in month 8 (closing $49,020)
Ambulatory-heavy fleet (cohort 2 two minivans, cohort 3 one of each): moves legs, driver pay, insurance and the month-2 and month-5 vehicle bills; holds the loan, opening cash and cohort 1	minus $5,625	Expected case still clears the floor; slow start below the floor in month 11 (closing $45,970); the month-12 run rate falls below cash break-even; would fail Tests 1 and 6
Vehicle repair overrun of $10,000 beyond the contingency, taken from the reserve	no change	Expected case still clears the floor; slow start below the floor in month 8 (closing $42,885)
Opening 3 months late (the office and yard, insurance on the full fleet, loan interest and principal, $13,055 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 $66,673 in month 13 from the planned opening, $39,164 lower than on time; slow start below the floor in month 9 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

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

Operations checklists for running the vehicles, not a compliance program. Add each vehicle, driver, records, billing and privacy step your location, your payers and your own advisers call for.

AT THE CLOSE OF EACH OPERATING DAY

- ☐ Confirm tomorrow's trips and the vehicle and driver for each.
- ☐ Mark each trip completed, cancelled or no-show.
- ☐ Submit every completed leg for payment the same day.
- ☐ Collect each private rider's price at the ride.
- ☐ Note any vehicle out of service and the trips it moved.
- ☐ Check each vehicle's cleaning and inspection log.

MONTH END AND THE LEGS

- ☐ Post completed legs by vehicle type and payer to page 7.
- ☐ Set legs a vehicle-day against the break-even legs on page 10.
- ☐ List billing unpaid past 45 days, payer by payer, with a named person to chase each.
- ☐ Count denied trips, the reason given, and those resubmitted and paid.
- ☐ Compare fuel and repair cost a leg with page 10.
- ☐ Review cancellations and no-shows by facility.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Completed legs by vehicle type				
Legs a vehicle-day				
Broker, facility and private share of legs				
Billing submitted, paid and denied				
Cancellations and no-shows				
Cash on hand against the floor				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Do trip changes, vehicle problems and billing questions all wait for the owner?
2. **Reactive operations.** Over a week, how many riders waited past their pickup window, and why?
3. **Growth without structure.** Which facilities sent repeat trips this month, and how many legs came from each?
4. **Talent and retention.** Which driver's departure would park a wheelchair van, and who would cover the route next week?
5. **Revenue plateau.** Has collected cash a leg moved in a year, and how much of the change is the payer mix rather than rates?
6. **Systems gap.** Could you print right now every trip billed more than 45 days ago and not yet paid?

Hypotheses from AI-assisted World Consulting Group desk research, described on page 2. Check each one against a record: the trip log, the page 7 legs table, the billing report by payer, or the denial log.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and log completed legs, cancellations and no-shows every day.
Week 2	Fill the page 9 payer table with your own rates and payment timing, and mark the payer that pays slowest.
Week 3	Set legs a vehicle-day against the break-even legs on page 10 and adjust next month's driver shifts.
Week 4	Enter actual closing cash on page 11 and recalculate runway. List billing unpaid past 45 days.
After month 1	Compare completed legs by payer with page 7 and the cost of each source of trips.

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 riders, 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 NEMT Business Plan and Operations Kit adds an editable business plan, a three-year financial model with profit and loss, cash flow and a debt schedule, a payer calculator from rate to collected cash, a trip and leg tracker, a vehicle-day planner, and dispatch and hiring checklists. Release status is on the kit page.

SOURCES

Public sources. State program and broker monthly reports on non-emergency trips (cancellations, no-shows, days from service to payment), 2026, described generically. U.S. Energy Information Administration, Gasoline and Diesel Fuel Update, regular gasoline, week of 2026-10-26, eia.gov/petroleum/gasdiesel. BLS OEWS May 2025 via O*NET OnLine, Shuttle Drivers and Chauffeurs and Dispatchers, onetonline.org/link/localwages/53-3053.00 and 43-5032.00. RouteGenie, How much do NEMT companies make, 2026-09-02, routegenie.com/blog/how-much-do-nemt-companies-make. NEMT Platform, How to start an NEMT business in 2026, 2026-04-15, nemtplatform.com. Kelley Blue Book, average transaction prices, September 2026, coxautoinc.com. AAA, Your Driving Costs, September 2025, newsroom.aaa.com. Insurance, vehicle and equipment figures from vendor publications. All accessed 2026-11-02.
World Consulting Group material. Origin of the questions: AI-assisted World Consulting Group desk research on small non-emergency medical transportation companies, 2026, an internal working file that is not published, described on page 2; the questions are hypotheses and no figure in this kit comes from it. Non-emergency medical transportation companies owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

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

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

PAGE 16

Customize this kit with AI

Attach this PDF to an AI assistant and paste the prompt below (copy-ready on the kit page). Do not enter rider, patient, employee or customer names, health or appointment details, or any account, claim, member or government number. Use totals and averages only. Never paste login details or trip exports; from a report with rider-level detail, enter only the totals you need.

BEFORE YOU RELY ON THE ANSWER

Check every total with a calculator. An AI assistant can misread a file or slip on arithmetic, even when it runs code, so rerun every figure you will act on with the page formulas. Check your AI provider's data settings first, and never paste personal data, account numbers, passwords, customer-level records or anything an agreement restricts, such as rider records or trip billing. Totals and rounded figures serve the arithmetic, though rounding does not make a record anonymous, and you can run the arithmetic on your own computer.

I run, or am starting, a small non-emergency medical transportation company. I have attached the NEMT Business Plan and Operations Starter Kit from businessconsultant.services. Help me make it my own plan, using my numbers only.

Follow these rules for the whole conversation:
1. Use only numbers I give you, or numbers you calculate from mine with the formulas below. Never invent a rate, price, wage, percentage or benchmark.
2. The numbers printed in the kit are worked examples. Never use them as my numbers, not even as a placeholder.
3. If a number you need is missing, ask me for it. If I ask you to estimate or use typical figures, write [NEED: ...] instead and tell me which quote, record or calculation will give me the real number. If I give you my own estimate, label it MY ESTIMATE.
4. Use these formulas exactly, and show your arithmetic for every number you calculate:
- Monthly sales = completed legs by vehicle type and payer (page 7) x collected a leg (page 9) + recovered denials after the broker's recovery lag. Year 2 holds legs and the payer mix at month 12's level. Coverage at the month-12 run rate uses that rate's sales and its own contribution mix.
- Net sales exclude sales tax. Labor = wages, payroll taxes and benefits, plus a market wage for the owner's management time (line 4); the owner's driver hours are a fixed shift in line 3, never also in line 14. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the work; only line 4 may go undrawn, and Tests 1 and 6 count it anyway.
- Contribution margin ratio = 1 minus variable cost share; a line's contribution = its sales times its own ratio. Operating break-even sales = fixed costs divided by contribution margin ratio. Cash break-even sales = (fixed costs with line 4 even if I do not draw it, plus monthly loan principal and any recurring other cash out) divided by contribution margin ratio; only the cash forecast drops an undrawn wage. A blended ratio holds only at its own sales mix: name that mix beside each break-even, and recompute from each line's own contribution when a what-if changes one line. Loan interest is fixed; principal is not an operating cost, so it never enters operating break-even or operating profit.
- Weekly = monthly times 12, divided by 52. Daily = monthly divided by the operating days a month on page 7 (22.3 in the example).
- Break-even wheelchair broker legs = (fixed costs with line 4, principal and other recurring cash out, minus the other lines' full-run contribution) / (one such leg's contribution plus its recovered denials, page 9); 0 if covered. If the other lines already cover fixed costs and principal, report 0 and say so; never report a negative break-even count. Minutes a leg = loading + loaded + empty minutes; legs a day at capacity = productive minutes a shift / minutes a leg; busiest block legs = legs a vehicle-day x the block's share; block capacity = block minutes / minutes a leg.
- Office share = line 1 divided by net sales. Planning debt service coverage, before income tax and equipment replacement = (full-run sales times contribution margin ratio, minus fixed costs other than loan interest) divided by (loan interest + loan principal).
- Month-12 run rate = average monthly sales over a year at month 12's ramp and payer mix, seasons applied (not month 12's own sales). Test 1 needs that rate at or above cash break-even and my floor held 24 months; Test 3, coverage at full run and at that rate.
- Test 6 = 12 months of (full-run sales minus their variable costs, minus full-run fixed costs, line 4 included, minus principal), seasons applied to every sales line, and seasonal fixed lines at each month's amount. The cushion to set aside = the largest fall in running net cash from a high to any later low, the year run twice so a dip can cross into month 1 (zero if it never falls).
- Full-run figures (break-even, coverage, floor) take each payer line at its full-run legs, a late-starting fixed line at its full amount, and a seasonal fixed line at its year average.
- For pages 7, 9 and 10, use the formulas printed on those pages of the attached kit, exactly as written, with my own figures.
- Cash forecast: closing cash = opening cash + cash in minus cash out. Month 1 opening cash = cash on hand on opening day after startup spending is paid. Place every receipt and payment (deposits, supplier invoices, startup bills, funding) in the month the cash moves. Income tax set-aside, equipment replacement and stock build-up go in their own row. Open month 1 with the cash I give; report the page 5 two-pass size beside it, never as a substitute. Place each receipt in the month my payment terms say, or mark [NEED: payment timing]. Collect each payer line on its own split (page 9). In the slow-start case, every month's sales on every line are the tested share of expected sales; fixed costs, other cash out, principal, bills and funding stay as planned; all variable lines fall with sales, each figured from the slow-start sales of the same month, on the same payment timing as the expected case (fair because line 14 holds only pay you would cut; if yours does not, move it to line 3). Runway = the number of consecutive future months, counted from the latest closed month (before opening, from opening day), before the first month in which closing cash falls below my cash floor.
(Continued on page 17.)

PAGE 17

The prompt, continued

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

5. Do not give legal, tax, licensing, permit, operating permit, vehicle, driver, insurance requirements, billing and rider privacy, 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. Do not enter rider, patient, employee or customer names, health or appointment details, or any account, claim, member or government number. Use totals and averages only. Never paste login details.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it needs only the page 7, 9 and 10 results I gave, not the tables. Each month: cash in = sales receipts plus money arriving; cash out = each variable cost, calculated from the sales that created it and placed in the month it is paid under my terms, plus fixed costs (lines 1 to 12, with line 4 only if I draw it in cash), plus loan principal, startup bills and other cash out. Loan interest is already in line 5; never add it again. Supplier payments follow the cost of what I sold plus any stock build-up I give; if I buy ahead or carry supplier balances, ask me for purchases and payments by month instead. If you can run code, do every calculation in code.

Step 1. Before you write anything else, ask me for the inputs below in three rounds, one message per round. Ask round A as one numbered list, then wait for my answers. When I answer, ask round B and wait; then round C and wait. Start Step 2 only after I answer round C.
Round A, sales, capacity and evidence:
a. Riders and payers, vehicles by type and when each starts, legs a vehicle-day, the payer mix and rates, drivers and the dispatcher with pay, and payment terms.
b. Sales build: the page 7 inputs (vehicles by type and the month each starts, legs a vehicle-day at full run, the ramp shares, operating days a month, the payer mix by type and how fast facility and private trips build), a season index for each month 1 to 12 for each payer line if my legs vary by season (100 = average; this example uses none), and the slow-start percentage I want to test (this kit sets a 70 percent stress test, a kit rule rather than my estimate; use it unless I give evidence for a higher share). Plan on completed legs only. For each payer line, give its completed-leg count for each month 1 to 12 (and, if you track them, booked rides as evidence only); the counts once fully booked are the full-run counts. Give counts at full run, with month 1 as my opening month. Give the evidence behind each count (site counts, comparables, signed orders or my history).
c. Minutes a leg and the busiest block's share of legs. For each item in b, give its source and date.
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (dealer quote, insurer quote or calculation) for each line on page 5, from the vehicles to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including the office and yard, insurance for each vehicle in service, drivers and the dispatcher, software, marketing, loan interest and my market wage; whether I draw that wage in cash; the month each line steps up; and my monthly loan principal. Give interest and principal as year 1 monthly averages for break-even and coverage, and, for the cash forecast, any payment, fixed line or other cash line that changes in months 1 to 24 (a payment holiday, a balloon payment, a rent step) with its month. My market wage covers management time (line 4); my driver hours are a fixed shift in line 3, never also in line 14.
f. Variable cost shares of net sales for lines 13 to 16: line 13, fuel and vehicle upkeep, each line at its own share; line 14, hourly help above the minimum staff that moves with legs; line 15, card processing on the lines that pay by card; line 16, unplanned costs; and any sales line whose own shares differ, given for that line.
g. For each payer and vehicle type: the rate a leg (a broker's base, rate a loaded mile and my average loaded miles a leg), its share of my legs, its first-pass denial share, the share of denials I recover and how many months later, the share of rider balances I write off, and the share of each month's billing it pays in that month and in each later month. For the cash forecast, collect each payer line on its own split; never reuse the kit's printed blend.
h. Hours a shift, driver wage and payroll costs, dispatcher hours and wage, insurance a vehicle a year, cleaning and software a vehicle a month, and the price and payment month of each vehicle I buy after opening.
i. The debt service coverage ratio my lender requires and how the lender calculates it, if I know them.
Then wait for my answers.
(Continued on page 18.)

PAGE 18

The prompt, last part

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

Round C, cash timing, sales tax, deposits and Gate 0:
j. Payment terms: when each payer pays (the share of a month's billing paid that month and in each later month), when riders pay, when denied trips are paid after resubmission, and when drivers, fuel and repairs are paid.
k. For every other cash line (payroll, card settlements, insurance, loan payments, rent and fixed bills), when it is paid, or confirm it is paid in the month it is incurred.
l. Monthly cash out beyond operating costs: income tax set-aside and vehicle replacement.
m. Cash on hand on opening day after all startup spending, startup bills still to pay by month, owner money or loans still to arrive by month, and my minimum cash floor (at least one full-run month of fixed costs plus principal).
n. If I am already open: what customers owe me and what I owe suppliers and staff, each by the month it will be paid, deposits I already hold, and sales tax already owed with its payment month.
o. Sales tax: the rate I collect on taxable sales, from my own registration, which sales lines (or what share of each) are taxable, and when I remit what I collect (each month, each quarter or another schedule), so the forecast holds collected tax apart until it is paid.
p. Gate 0: which agreements, quotes and approval requirements I already have in writing.
Then wait for my answers.

Step 2. When I answer, produce these as plain tables I can copy back into the kit:
1. Business plan sections 1 to 8, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by line and month (broker, facility and private legs by vehicle type, and recovered denials), with annual sales and the capacity check from page 7.
3. The completed startup budget, line by line as on page 5, with the total. Size the reserve by the page 5 rule; if I gave another, show both and the result for each.
4. Operating and cash break-even per month, per week and per day open; break-even wheelchair broker legs, others at full run (cash basis); office share and planning debt service coverage at full-run sales, labeled before income tax and equipment replacement, and on my lender's definition too if I gave it.
5. The 12-month cash forecast for the expected and slow-start cases, in thousands of dollars to two decimals (51.25 means $51,250) to match the kit, with, for each case, the first month below my cash floor and the first month below zero, and the runway; the second year's lowest closing cash (month 12's ramp and payer mix held, drivers at full shifts as the method holds full-run fixed lines, each month with its own season, not a flat average); any extra reserve the slow start needs; and the Test 6 cushion, with whether the page 5 buffer covers it (when Test 6 passes, add any excess to the reserve). Add memo rows for each month; they track amounts owed and do not change closing cash: sales tax collected, remitted and owed at month end (last month's owed + collected minus remitted), and amounts owed to me (last month's + billed minus paid), money not yet in the bank.
6. Legs by type, payer and month, and day and busiest-block use by vehicle type.
7. The payer table with collected a leg, the amounts owed month by month, and what the wait costs in cash: the lowest, over 24 months, of closing cash plus that month's amounts owed, minus the lowest closing cash, with the second year's 12 closing balances printed.
8. Drivers, vehicles and per-vehicle costs by month, vehicle bills by month, and break-even legs a vehicle-day by type.
9. The kit's page 4 check: Gate 0 and pass or fail for each of the six tests with the reason (if Gate 0 fails, the result is not ready), and the overall result: not ready if Gate 0 fails, with no color; otherwise green, amber or red under the page 4 rules.
10. A final checklist: every MY ESTIMATE figure, every [NEED: ...] gap, every rate, payer term or leg count I should verify, and every question that needs a qualified professional.

WHEN THE ANSWER COMES BACK

Copy each table into the matching kit page in pencil. Check every [NEED: ...] gap and MY ESTIMATE figure, starting with legs a vehicle-day, the payer terms and the rates, before anyone sees the plan, and recheck the page 4 result with a calculator.

PAGE 19

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

The page 12 example entered on the page 11 form, month by month, in dollars. Parentheses mean minus. Each column adds up as printed, so a row can move by a dollar between months with the same sales; each closing balance becomes the next month's opening cash. Cash floor $52,870.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**427,700**	**401,510**	**300,154**	**276,043**	**259,188**	**137,108**	**121,158**	**112,583**	**108,524**	**106,482**	**105,837**	**106,162**
In: sales receipts	880	7,530	15,103	25,114	31,740	37,624	47,197	53,192	56,202	58,268	59,687	60,664
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: fuel, upkeep and card fees (lines 13, 15, 16)	1,167	1,763	3,371	3,921	4,296	5,740	6,181	6,479	6,682	6,820	6,914	6,978
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	13,665	14,885	21,522	23,727	25,203	31,179	32,936	34,117	34,907	35,438	35,793	36,030
Out: office and yard (line 1)	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Out: insurance and other costs, with loan interest (lines 2, 5 to 12)	8,799	8,799	10,882	10,882	10,882	13,216	13,216	13,216	13,216	13,216	13,216	13,216
Out: income tax set-aside, equipment replacement, stock build-up (none in the example; see below)	0	0	0	0	0	0	0	0	0	0	0	0
Out: loan principal	2,239	2,239	2,239	2,239	2,239	2,239	2,239	2,239	2,239	2,239	2,239	2,239
Out: startup bills still to pay	0	80,000	0	0	110,000	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(26,190)**	**(101,356)**	**(24,111)**	**(16,855)**	**(122,080)**	**(15,950)**	**(8,575)**	**(4,059)**	**(2,042)**	**(645)**	**325**	**1,001**
Closing cash, expected	**401,510**	**300,154**	**276,043**	**259,188**	**137,108**	**121,158**	**112,583**	**108,524**	**106,482**	**105,837**	**106,162**	**107,163**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**427,700**	**401,596**	**298,510**	**270,879**	**247,666**	**117,353**	**91,839**	**70,958**	**52,885**	**35,987**	**19,908**	**4,402**
Sales receipts, slow start	616	5,271	10,572	17,579	22,218	26,336	33,038	37,235	39,342	40,787	41,781	42,465
Out: variable costs, slow start (lines 13 to 16)	817	1,235	2,359	2,745	3,007	4,017	4,327	4,536	4,678	4,774	4,840	4,884
Out: fixed costs (lines 1 to 12), principal, bills, less funding	25,903	107,122	35,844	38,047	149,524	47,833	49,592	50,772	51,562	52,092	52,447	52,686
Net cash flow, slow start	**(26,104)**	**(103,086)**	**(27,631)**	**(23,213)**	**(130,313)**	**(25,514)**	**(20,881)**	**(18,073)**	**(16,898)**	**(16,079)**	**(15,506)**	**(15,105)**
Closing cash, slow start	**401,596**	**298,510**	**270,879**	**247,666**	**117,353**	**91,839**	**70,958**	**52,885**	**35,987**	**19,908**	**4,402**	**(10,703)**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**2,923**	**2,923**	**2,923**	**2,923**	**2,923**	**2,923**	**2,923**	**2,923**	**2,923**	**2,923**	**2,923**	**2,923**

Reading this forecast. It is in whole dollars, rounded so each column adds up, so a row can differ by $1 between like months; the page 11 form uses thousands. The floor is cash you never plan to spend. The page 5 buffer holds one more month of fixed costs and principal above it, so a small miss spends the buffer, not the floor. The opening cash was sized by the two passes on page 5, buffer included. If a variable cost cannot be cut when sales fall, move it to a fixed line and rerun. Variable costs use each sales line's own shares, so a month can differ by a few dollars from the blended share. The example sets aside no income tax (it depends on the owner's whole return, so take the figure from your accountant), replaces no equipment in its first two years and holds no stock; enter your own amounts. Second year at the month-12 run rate (about $61,208 a month, against month 12's own $61,208): closing cash runs $108,444 in month 1 and $123,410 in month 12, lowest $108,444 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.