Dog Grooming and Boarding Business Plan and Operations Starter Kit

A working kit for independent dog grooming and boarding salons. It prices every groom by its table minutes, product cost and groomer pay, builds the client book month by month from new clients and the ones who stop rebooking, prices kennel nights as a second month-by-month line at an occupancy you derive, checks grooming tables against open hours and the groomer roster, compares commission, hourly pay and station rent, and scores the plan on six pass-or-fail tests.

PET GROOMING AND BOARDING
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LATEST VERSION: BUSINESSCONSULTANT.SERVICES/KITS/PET-GROOMING-AND-BOARDING/
SHARE THIS KIT: LINKEDIN · X · FACEBOOK · BLUESKY · THREADS · EMAIL
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PAGE 2

Start here

A grooming salon can run a full Saturday and still come up short when rent is due. Compliant dogs fill the tubs while the till sits quiet midweek, kennels stand empty in the trough months, and regulars drift away quietly between grooms. This kit writes those numbers down and tests them before a landlord or a lender asks.

WHAT IS INSIDE

3	Business plan, part one: grooms and clients, tables and kennels, positioning, prices
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15	Your first 30 days, lease questions, sources and what the full kit adds
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19	The worked example's twelve-month cash forecast, filled in

HOW TO USE IT

1. Build grooming and boarding 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. Prices, the groom menu, the kennel count and the groomer roster move before the doors open, and every worksheet expects your own figures.
3. Once you open, run the page 14 checklists at every checkout and the numbers review weekly. Fill page 7 at each month end and post page 9 as clients book, rebook and drift away.

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 dog grooming and boarding salon 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, pay-plan and station-rent or financial advice. Worker status, commission and tip requirements, and the animal-handling and facility rules set where you trade vary by location; the kit states no rule. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

A lender reads this section to decide whether the tables and kennel runs can carry the rent, the front desk, the bathers and the loan before the client book is full. Answer each heading in a few lines; the detail follows.

1. Executive summary (write it last)

Set out the salon and its kennel block, the pet owners and the dogs that board overnight, the capital the build needs and where each dollar lands, from tub plumbing and dryer circuits to the first commission run; say which month page 6 first carries the cash break-even that page 8 works out, and report the page 4 score.

2. Grooms, prices and clients

For every groom give the price and the table minutes it swallows, drying included. Then quote a few owners on why they come back, and whether their own gap sits nearer four weeks or eight.

3. Positioning, tables and kennels

Say which owners the salon is built for, from the small dog in for a full groom to the double coat and the household that boards a dog over a holiday, and who it is not. Then give the table count as one number and the kennel runs as another, with the hours each is open and the nights a run sells.

4. Grooms, minutes and prices

Against each groom put the price, the table minutes it holds once the reset is counted, and the shampoo and coat product it burns. A price copied from the salon down the road, with no minutes beside it, tells you nothing about what that groom actually earns.

GROOM	PRICE	MINUTES ON THE TABLE, RESET INCLUDED	PRODUCT EACH

> *Owner question: the kennels are booked solid over the holidays, so should I add six more runs before I fix anything else?*
> Test the holiday week against the calendar first. A full Christmas can hide an empty February and dogs that never return. Count tables and kennels separately on page 7, then set their busiest month against the hours you can staff.

PAGE 4

Business plan, part two

5. Operations

Describe a day from opening to close: who opens, how the desk handles bookings, how a dog moves from intake to tub to table to dry, and how kennels are turned between guests. Name who runs the salon when you are away.

6. Team

List every role, its hours and its pay plan, including the bathers, the desk and a market wage for your own hours. Name the groomer whose departure would take the most clients with her.

7. Marketing and sales

Explain where new clients and kennel guests come from and how a first groom becomes a standing appointment. Measure whether new clients cover the ones who stop coming.

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. Booked first appointments, quotes for the tables, tubs, dryers, kennel runs and build-out, the lease and the requirements of every registration the salon 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 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. Peak-month appointments fit the grooming tables, and groomer hours fit the roster (pages 6, 7 and 9); the client base reaches break-even (page 8). Kennel nights are additive.	
5. Booked first appointments and written kennel reservations back the opening months; followers forecast inquiries, not clients.	
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 lease or a build-out 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 table, tub and kennel supplier, the contractor, the insurer or the landlord, or a documented calculation. Grooming budgets break on tub plumbing, dryer circuits and kennel drainage, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
TABLES, TUBS, KENNELS AND BUILD-OUT				
Build-out, plumbing, drains and ventilation				
Grooming tables, tubs and dryers				
Kennel runs, gates, bedding and floor coating				
Electrical circuits for dryers and kennel lighting				
Point-of-sale, booking software and signage				
FITTINGS AND SETUP				
Furniture, hand tools and blades				
Coverage down payment				
Lease deposit and first month				
PRE-OPENING				
Pre-opening payroll and hiring				
Launch marketing, website and booking listings				
Opening grooming supplies and kennel stock				
WORKING CAPITAL AND CONTINGENCY				
Working capital reserve				
Contingency				
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 build-out runs over, the contingency pays first and the reserve second; then rerun page 11.

PAGE 6

Sales forecast builder

Every other number depends on clients, so build them from booked first appointments and the tables you can fill, not from the rent you need to cover. Count active clients first, month by month from page 9, then add kennel nights from the runs you open.

```
Monthly sales for a line = units times average spend 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
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SALES LINE	UNIT	UNITS PER DAY OR MONTH	AVERAGE SPEND	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Grooming services	active clients				
Boarding	nights				

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 = active clients at month end on page 9 times the monthly spend per active client (no separate ramp), plus boarding at full run times ramp (the share of the kennels' full-run nights the bookings have reached) times season. Use 100 percent where a factor does not apply. The build, ramp and season are your assumptions; write down the evidence for each, such as booked first appointments and written kennel reservations.

CAPACITY CHECK

```
Station hours open per month = grooming tables x hours open a day x days open a month; groomer hours per month = the sum over groomers of hours a day times days a week, times 52, divided by 12; hours needed in the peak month = the station hours on page 7 at the steady-cycle client base (page 9)
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Write how many grooming tables the salon runs, the hours they are open, and each groomer's hours a day and days a week. Take the month the page 9 client base peaks at its steady-cycle level; the season list moves kennel nights only. Add the hours that month's appointments need on the tables (page 7), and set them against the table hours open and the hours the groomers can work. If the tables run short, the plan is wrong, however full Saturday looks.

PAGE 7

Grooms, table hours and takings

A table only earns while a dog is standing on it. The two-hour double coat and the forty-five-minute bath both have to pay for shampoo, the groomer and a share of the rent. An empty Tuesday hour pays for none of it.

Booked appointments a month = clients x visits each makes a month; minutes on the table = groom minutes plus the reset; hours booked = booked appointments x table minutes / 60
Weighted ticket = every menu price weighted by its share of booked appointments; spend per client a month = visits a client makes x the weighted ticket; contribution = booked appointments x (price less shampoo and product, less groomer commission, less card fees and disposables at 5 percent); load = hours booked over hours open; takings per open hour = grooming sales divided by the open hours of the tables

WORKED EXAMPLE: A SETTLED MONTH WORKED THROUGH THE TABLE ROWS (ILLUSTRATIVE)

GROOM	STATION	SHARE	APPOINTMENTS A MONTH	MINUTES WITH TURNOVER	STATION HOURS	PRICE	SHAMPOO AND PRODUCT	GROOMER PAY	CONTRIBUTION	PER STATION HOUR
Bath and brush	Tables	25%	216.0	55	198	$65	$3.00	40%	$7,074	$35.73
Full groom, small or medium	Tables	45%	388.8	105	680	$95	$6.00	40%	$17,982	$26.43
Full groom, large or double coat	Tables	20%	172.8	135	389	$135	$9.00	40%	$11,275	$29.00
Nail, teeth and face trim	Tables	10%	86.4	25	36	$20	$1.00	40%	$864	$24.00

STATION	UNITS	OPEN HOURS A MONTH	BOOKED HOURS, SETTLED MONTH	LOAD	LOAD IN THE PEAK MONTH	TAKINGS PER OPEN HOUR
Tables	8	1,872	1,303	70%	70%	$40.62

1,440 clients at 0.6 appointments each fill 864.0 appointments a month; the weighted ticket of $88.00 sets the grooming line on page 8 at $52.80 per client a month. Shampoo and product take 6.1 percent and commission 40.0 percent of grooming sales (page 10); page 12 shows the blends, 6.07 and 38.75 percent. Across the tables, grooming sales average $40.62 for every open table hour; an unsold hour takes in nothing. In contribution per booked hour, bath and brush earns the most ($35.73) and nail, teeth and face trim the least ($24.00). Prices carry the average add-ons, about 10 percent of grooming sales; a bath-and-trim visit books one appointment at a single table, and the kennel line is priced separately on page 7.

YOUR GROOM MENU

GROOM	STATION	SHARE	APPOINTMENTS A MONTH	MINUTES WITH TURNOVER	STATION HOURS	PRICE	SHAMPOO AND PRODUCT	GROOMER PAY	CONTRIBUTION	PER STATION HOUR

CAPACITY CHECK

Take the month when the page 9 book sits at its settled high point, since season moves kennel nights only. Turn its appointments into table hours with the page 7 minutes, set that against the hours the tables are open, then set the same hours against what the groomers can physically work. If the second figure is tighter the answer is another groomer; if the first, another table or longer opening. A busy Saturday proves nothing.

Peak-month table hours = settled table hours x the peak month's client count over the settled average, measured against the hours the tables are open; peak-month groomer hours = every table hour sold that month, measured against people x hours a day x days a week x 52 over 12

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. Salon and kennel rent, 2,300 square feet	
2. Liability, property and animal-bailee insurance	
3. Front desk and four bathers, salaried, with payroll taxes and benefits (the minimum staff)	
4. Owner's market wage	
5. Loan interest (build-out and equipment loan)	
6. Utilities, water, phones and internet	
7. Marketing, website and booking listings	
8. Booking, point-of-sale and payroll software	
9. Accounting, bookkeeping and bank fees	
10. Laundry, cleaning, repairs and kennel bedding	
11. Groomer education and team training	
12. Payroll taxes on commission at full run and other fixed costs	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Shampoo, conditioner, coat and skin product cost	
14. Groomer and boarding commission above the salaried staff	
15. Card processing fees	
16. Blades, towels, kennel bedding and disposables	
Total variable cost share	

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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 active clients = (fixed costs with line 4 even if undrawn, plus principal, minus the boarding
line's contribution and own shares) divided by one client's monthly contribution (spend x its own ratio,
page 9); 0 if covered
Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied
Planning debt service coverage (before income tax and replacements) = (full-run sales times contribution
margin ratio, minus fixed costs other than line 5) divided by (line 5 + principal)
```

RESULT	PER MONTH	PER WEEK	PER DAY OPEN
Operating break-even sales			
Cash break-even sales			
Break-even active clients (use cash break-even)	one figure per month		
Rent share and debt service coverage at full-run sales		ratios, monthly only	

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

PAGE 9

The client book: arrivals, lapses and length of stay

Each owner has their own grooming gap of four to eight weeks. A dog is flagged as lapsed when it first goes past twice that gap, or misses two in a row.

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Clients on the last day of a month = clients on the 1st, less the lapse, plus newcomers, capped by what the tables can seat
Settled book = the settled rows rolled forward until a March repeats; typical stay = 1 divided by the lapse; value of one client = monthly spend x months stayed x the contribution ratio
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WORKED EXAMPLE: THE APRIL BOOK, CARRIED OVER AT 384 CLIENTS (ILLUSTRATIVE; CLIENTS ROUNDED)

	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
Newcomers	189	173	158	145	133	122	112	103	96	90	84	79
Clients lost	13	20	25	30	34	37	40	43	45	47	48	49
Clients on the book	559	713	846	961	1,060	1,145	1,217	1,278	1,329	1,373	1,409	1,439
Settled calendar: newcomers	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4
Settled calendar: clients	1,440	1,440	1,440	1,440	1,440	1,440	1,440	1,440	1,440	1,440	1,440	1,440

April opens with 384 clients carried over and the salon wins 189 first-time clients who stay. This book is the grooming services line on pages 6 and 11. Test 5 wants first appointments written down before the doors open; this example has none. The 70 percent start takes every column to seven tenths, and year 2 replays the settled rows. No client waits for a table.

FIGURE	IN THE EXAMPLE	WHERE IT COMES FROM
Clients lost a month	3.5%	Dogs first going past twice their usual gap this month, each counted once, over clients on the 1st
Typical stay as a client	28.6 months	1 divided by the monthly lapse rate
Value of one client over their stay	$738	Spend a month x 28.57 months x contribution ratio 0.489
Newcomers a month, January to March	84.4	Mean of the build's January, February and March
Newcomers that hold the book	50.4	Repeating-year mean: 3.5 percent lapse x the 1,440 settled average
Clients in a settled year	1,440	50.4 newcomers a month x months a client stays, which is the same as newcomers divided by the lapse
Line 7 divided by every newcomer	$18	$900 taken from line 7 and spread over the newcomers a settled month wins

YOUR OWN BOOK OF CLIENTS, MONTH 1 TO MONTH 12

	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR

FIRST VISITS AND LOST CLIENTS

Record each newcomer's channel and each departing owner's reason as they told it, not as proof of cause.

MONTH	NEWCOMERS	CLIENTS LOST	WHAT THEY SAID	GROOMS BEFORE THEY LEFT	THEIR GROOMER

PAGE 10

Pay plans: commission, hourly and station rent

The pay plan decides who carries a slow Wednesday. On commission a groomer is paid for the dogs she finishes; on a wage the salon owes her for the shift whether or not a dog arrives; a station renter pays for the chair and keeps her own takings.

One full-time groomer brings in 234.0 paid hours a month x 69.6 percent of them booked x $58.34 for every booked hour
On the commission plan she takes takings x the rate. On the wage plan she takes paid hours x $18.70 ($17.00 plus 10 percent payroll cost), plus takings x the lower commission. As a station renter she keeps her own takings and hands over the weekly rent x 52 over 12. What the salon keeps is what remains after her pay, her shampoo and product, and the card fees and disposables that groom carries at 5 percent; under the rent the salon keeps only the rent

WORKED EXAMPLE: THE SAME GROOMER, THE SAME FULL BOOK, THREE DIFFERENT PAY PLANS (ILLUSTRATIVE)

PAY PLAN	HER GROOMING TAKINGS A MONTH	WHAT SHE IS PAID	SHAMPOO AND PRODUCT USED	WHAT THE SALON KEEPS
40 percent commission, full run	$9,504	$3,802	$578	$4,649
$17.00 hourly with 15 percent commission, full run	$9,504	$5,801	$578	$2,650
$200 a week station rent, full run	$9,504 (kept by the renter)	hands over $867	$0	$867
40 percent commission, 70 percent start	$6,653	$2,661	$404	$3,255
$17.00 hourly with 15 percent commission, 70 percent start	$6,653	$5,374	$404	$542
$200 a week station rent, 70 percent start	$6,653 (kept by the renter)	hands over $867	$0	$867

Page 8 puts line 14 at the commission plan, 40.0 percent of grooming takings, paid above the salaried desk and bathers carried on line 3. Cut the book to the 70 percent start and her commission falls with her appointments, while a wage plan still owes her for every shift she is rostered. No station is leased in this example. Rent one out and the salon collects $867 a month in rent and still carries about $3,015 a month for that table in rent, utilities, the desk and the software.

HOW YOU PAY EACH GROOMER

PAY PLAN	HER GROOMING TAKINGS A MONTH	WHAT SHE IS PAID	SHAMPOO AND PRODUCT USED	WHAT THE SALON KEEPS

BEFORE A GROOMER SWITCHES PLANS

Before a groomer's plan changes, drop her real takings, her rostered hours and her own rebook share into this table, then run the same three plans for whoever is likely to take over her column. Compare what the salon keeps, not what she is paid, because a plan that pays her more can still leave the salon less. Worker status, payroll tax and the handling of tips are all set by local rules, so a qualified professional should read the change before anyone signs.

Twelve-month cash forecast

Rent and payroll leave while the client book still fills. 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: takings, in the month each payment lands, net of sales tax												
Memo, not cash: sales this month (page 6)												
In: owner money and loans received												
Out: product cost, fees and disposables (lines 13, 15, 16)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: salon and kennel rent (line 1)												
Out: other costs, with loan interest (lines 2, 5 to 12)												
Out: income tax set-aside, equipment replacement, stock build-up												
Out: loan principal												
Out: startup bills still to pay												
Net cash flow (in minus out)												
Closing cash, expected (your floor: _____)												
Actual closing cash, once open												
Memo: sales tax collected (not in closing cash)												
Memo: sales tax remitted												
Memo: tax owed = last month's + collected minus remitted												
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 day the salon opens 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. Groomers, the desk, the bathers and suppliers are paid in the month of the work. For the slow start, test 70 percent of expected sales in every month (a stress assumption, not a benchmark; a higher share only with evidence); fixed costs, other cash out, principal, startup bills and funding stay as expected, and all variable lines fall with sales; line 14 holds only hours you would cut. The first month either case falls below your floor is your planning deadline: act before it. Then run a second year at the month-12 run rate (page 8), month by month with the seasons continuing, and check the floor holds.

PAGE 12

How long the cash lasts, and the quarter's bill

Runway counts one month at a time from the last month you closed, or from opening day if none has, and stops at the first month whose closing cash sits under your floor

Worked example: a hypothetical dog grooming and boarding salon

Every number below is illustrative, built for the table-minute and kennel arithmetic; none is a pet-care benchmark. The desk and bathers draw salaries from month 1; groomers earn commission on finished grooms. Cash floor $40,515. Clients settle at the desk when they collect the dog. Groomer commission, the reception desk, the bathers and supplier invoices all land in the month the work happens, and the owner takes a market wage in cash.

Page 5, budget	Tubs, tables, kennels and reserve together cost $678,794, funded by a $502,308 loan (7 percent over 10 years) plus $176,486 of the owner's own money, which also carries a $167,800 cushion built while the earliest clients and guests arrive. Two page 5 passes set that cushion: the floor of $40,515, a second month of costs at $40,515, and $86,744 for the hole an empty opening digs, added and rounded to $167,800.
Page 8, costs	Costs that cannot be switched off come to $37,518 a month across fixed lines 1 to 12, including $5,405 for the salon and kennel block and $2,835 of loan interest, both averaged over year 1; principal of $2,997 a month is paid on top. Variable costs take 49.8 percent of sales, so the contribution ratio is 0.502. Shampoo and coat product, commission, card fees and disposables take 6.07, 38.75, 3 and 2 percent of sales. Fixed lines 1 to 12 stand at $5,405, $168, $16,449, $4,049, $2,835, $2,090, $900, $179, $300, $1,125, $150 and $3,868 a month.
Page 8, break-even	The salon breaks even on operations at roughly $74,767 a month. Cash break-even (fixed $37,518 plus principal $2,997, divided by 0.502) is about $80,739 a month: 1,319.9 active clients a month from grooming services once the kennel line adds its contribution, so 1,320, against the 1,440 the plan assumes.
Page 6, sales	Grooming services: 1,440 active clients a month at $52.80 flat at the settled cycle; year 1 follows the page 9 build from 384 active clients in April. Boarding: 198 nights a month at $55. A settled month averages about $86,922; kennel ramp 45, 55, 65, 72, 78, 84, 88, 92, 96, 98, 99 percent in months 1 to 11, then 100 percent; season 93, 97, 101, 103, 105, 97, 93, 95, 178, 81, 79, 78 percent across months 1 to 12, applied to the boarding line only.
Page 19, expected case	Opening-month takings come to $34,088; the first month ends at $144,419, and the twelfth month at $88,437. The lowest balance falls in month 8, closing $81,056, $40,541 above the floor line.
Page 19, slow start	If every groom and kennel night runs at 70 percent of plan, opening-month takings come to $23,862; the first month ends at $139,279, and the twelfth month at minus $33,608. Month 6 is the first close beneath the floor ($38,162) and month 10 the first beneath zero (minus $11,082), so the runway from the first appointment runs 5 months.
Page 8, coverage	Settled takings of $86,922 put coverage at 1.53, counted before income tax or tub replacement, against the 1.25 line a lender sets; the twelfth-month run rate gives the same 1.53, and Test 3 wants both clear. Rent absorbs about 6.2 percent.

PAGE 4 RESULT FOR THIS EXAMPLE: AMBER

Gate 0 is assumed met for the example. Test 1 passes: growth alone takes takings to $86,846 a month by the twelfth month, over the $80,738 this mix needs to break even (contribution ratio 0.502); every closing balance in year 2 stays over the floor (lowest $91,052, in its first month). (Aside: the plan first clears cash break-even in month 9.) Test 2 fails: run every line at 70 percent and closing cash drops under the floor by month 6; roughly $74,200 of extra opening cash would close that gap. Test 3 passes on the coverage formula; a real bank uses its own definition. Test 4 passes, on the settled year: the client base at its peak in month 1 puts about 1,440 active clients into 864 appointments (kennel nights top out in month 9, season 178 percent); the tables carry the heaviest load at 70 percent (1,303 of 1,872 open), and the roster covers about 1,300 hours against the 1,872 it fields (8 people, 9 hours a day, 6 days a week). Test 5 fails because no first appointments are booked on paper yet. Test 6 passes: a steady-state year of grooms and kennel nights leaves about $37,230 once principal is paid, and no settled month goes negative, so nothing extra is held back. This is the settled picture: page 19 loses about $79,363 in year 1 while the book and the kennel ramp fill. Page 19 sets aside nothing for income tax, a replacement tub or kennel bed. Empty tables and kennels still cost money.

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
Sales volume 10 percent lower (variable costs fall; fixed stay)	minus $4,362	Expected case holds the floor; full-run coverage falls to 0.78; the month-12 run rate falls below cash break-even; would fail Tests 1, 3 and 6
Grooming services: average spend 5 percent higher, same volume (only sales-linked fees rise)	plus $2,091	Break-even active clients fall from 1,319.9 to 1,249.6 a month, so from 1,320 to 1,250: per-unit costs stay the same, so the ratio rises from 0.502 to 0.504 on the new sales (sales-linked fees, lines 14, 15 and 16, take 45.0 percent of each added dollar)
The fixed lines total $500 lower	plus $500	Cash break-even falls to about $79,743
Monthly lapse 2 points higher (3.5 to 5.5 percent; about 194 fewer active clients by month 12, $7,504 a month less on average in year 2)	minus $7,504	Expected case still clears the floor; slow start deadline unchanged (month 6); full-run coverage falls to 0.25; the month-12 run rate falls below cash break-even; would fail Tests 1, 3 and 6
New clients 25 percent lower in months 1 to 3 (about 91 fewer active clients by month 12; $2,347 a month less at full run)	minus $2,347	Expected case still clears the floor; slow start deadline unchanged (month 6); full-run coverage falls to 1.13; would fail Test 3
A groomer leaves and 75 active clients follow her ($3,960 a month of grooming sales gone), from month 7 onward	minus $1,937	Expected case still clears the floor; slow start deadline unchanged (month 6); full-run coverage falls to 1.20; would fail Test 3
No-shows and late cancellations take 6 percent of appointments (about 52 a month; $4,562 a month of sales), from month 1 onward	minus $2,232	Expected case still clears the floor; slow start deadline unchanged (month 6); full-run coverage falls to 1.15; would fail Test 3
Shampoo and coat product cost 20 percent higher (6.1 to 7.3 percent of grooming sales; $925 a month)	minus $925	Cash break-even rises to about $82,488; expected case still clears the floor; slow start deadline unchanged (month 6)
Build-out overrun of $22,000 beyond the contingency, taken from the reserve	no change	Expected case still clears the floor; slow start below the floor in month 5 (closing $32,312)
Opening 3 months late (the salon and kennel building, insurance, loan interest and principal, $11,405 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 $47,654 in month 12 from the planned opening, $33,402 lower than on time; slow start below the floor in month 7 from the planned opening (month 6 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

Checkout and month-end checklists, weekly review, six questions

These lists are the working routine at the counter, in the tub room and around the kennels. They are not a compliance program. Add whatever animal-handling, sanitation, safety and staffing steps your own jurisdiction and advisers require.

AT EVERY CHECKOUT

- ☐ Take the next appointment before the payment goes through, set to the gap that coat needs.
- ☐ Credit each groom, its add-ons and any product sold to the groomer who did it.
- ☐ For each new client, record how they found the salon and the day they first made contact.
- ☐ Enter the next booking on the client's record, or the reason there is none.
- ☐ Mark the table minutes and the product used on each ticket, so the station hours stay true.
- ☐ Give a client who rebooks a referral card for a friend; take a friend's details from nobody but the friend.

MONTH END AND LAPSED CLIENTS

- ☐ Set booked table hours beside open table hours, one weekday at a time.
- ☐ Copy newcomers and lost clients onto the page 9 book; sold kennel nights onto boarding.
- ☐ Flag any dog that first went past twice its own usual gap this month, count each dog once, and telephone only the clients who said you may.
- ☐ Lapse for the month = dogs newly flagged as lost, divided by the clients on the book on the 1st.
- ☐ Set shampoo and coat product spend against grooming sales for each groomer and flag the outliers.
- ☐ When a groomer hands in notice, pull her client list from the salon's own records and call only the owners who gave permission.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Grooming sales per booked table hour, by groomer				
Share of owners who book again before they leave, groomer by groomer				
Table hours booked against hours open; kennel nights sold against runs				
Newcomers by channel and second-visit share				
Shampoo and product spend against grooming sales				
No-shows, late cancellations and dogs turned away				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** If an owner disputes a groom or asks for money off, does the front desk ring the owner every single time, even on her day off?
2. **Reactive operations.** Over the last seven days, how many grooms overran their slot, how many booked dogs failed to turn up, and how many walk-ins left without an appointment?
3. **Growth without structure.** What share of newcomers skip their second groom, and how many table hours stand empty midweek?
4. **Talent and retention.** Whose clients would follow her to another salon if she walked out, and how many of them have already been groomed at a different table here?
5. **Revenue plateau.** Did the average ticket rise, and how much is add-ons, double-coat work and kennel nights?
6. **Systems gap.** Can the desk produce today a list of clients overdue by double their interval?

Hypotheses from AI-assisted World Consulting Group desk research, described on page 2. Check each one against a record: the client list exported from the booking software, the page 9 book, the booked table hours, the kennel diary or the product tally.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Begin the weekly numbers review and record table hours booked each day. Record any hours the owner works a table.
Week 2	Enter your own minutes, prices and product cost in the page 7 table and circle the groom that earns least per table hour.
Week 3	Log every first-time client and every client who dropped away in the page 9 table, and work out the lapse rate.
Week 4	Post real closing cash on page 11 and redo the runway. List the calls the desk may make without phoning you.
After month 1	Set each groomer's rebook rate and table hours beside her page 10 pay plan and the page 6 roster.

BEFORE YOU SIGN A LEASE, GET WRITTEN ANSWERS TO THESE

- [ ] Will you have to sign a personal guarantee, how much does it cover, and when does it end?
- [ ] Which charges sit on top of base rent, such as common area, property tax and insurance, and how are they settled each year?
- [ ] What does the space need before you can open, and who pays to add or upgrade it?
- [ ] Does the landlord contribute to the build-out, when is that money paid, and must any of it be repaid if you leave early?
- [ ] When does rent start, at signing, at permit or at opening?
- [ ] Are there limits on operating hours, signage, parking, deliveries or the uses allowed in the space?
- [ ] What happens to the lease and the fixtures if you sell the business?

Have a qualified professional review the lease before you sign. These questions prepare you for that conversation; they do not replace it.

WHAT THE FULL KIT ADDS

The full Dog Grooming and Boarding 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 groom pricing calculator from table minutes and product cost to a margin, a client and rebooking tracker, a kennel occupancy and boarding line model, a pay-plan comparison for each groomer, checkout checklists and hiring checklists. Release status is on the kit page.

SOURCES

World Consulting Group material. Origin of the questions: AI-assisted World Consulting Group desk research on pet grooming and boarding salons, 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. Pet grooming and boarding owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, pay-plan and station-rent 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 figures; a copy-ready version is on the kit page.

BEFORE YOU RELY ON THE ANSWER

Check every total with a calculator. An AI assistant can misread a file or slip on arithmetic, even when it runs code, so rerun every figure you will act on with the page formulas. Check your AI provider's data settings first, and never paste personal data, account numbers, passwords, customer-level records or anything an agreement restricts, such as client names, staff records, pet records or bank 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) an independent dog grooming and boarding salon. I have attached the Dog Grooming and Boarding Business Plan and Operations Starter Kit. Help me turn it into 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 price, wage, commission rate, lapse rate, table count, kennel count, 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 = units a month times the average spend or price. Grooming follows the page 9 build (active clients x monthly spend); boarding = full-run sales x ramp x season. Full-run sales, break-even and coverage take grooming at the settled-year average (page 9), not the planned count; their month-12 run rate repeats that settled year, scaled so December equals month 12's clients. Tips sit outside the model; have a qualified professional confirm their treatment.
- 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 at a table go in line 3 at a market wage unless they move with sales (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 = weekly divided by days open per week.
- Break-even active clients = (fixed costs with line 4 even if undrawn, plus principal, minus the boarding line's contribution and own shares) divided by one client's monthly contribution (spend x its own ratio, 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. Station hours open per month = grooming tables x hours open a day x days open a month; groomer hours per month = the sum over groomers of hours a day times days a week, times 52, divided by 12; hours needed in the peak month = the station hours on page 7 at the steady-cycle client base (page 9).
- Rent share = line 1 divided by net sales. Planning debt service coverage, before income tax and equipment replacement = (full-run sales times contribution margin ratio, minus fixed costs other than loan interest) divided by (loan interest + loan principal).
- Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied (not month 12's own sales). Test 1 needs that rate at or above cash break-even and my floor held 24 months; Test 3, coverage at full run and at that rate.
- Test 6 = 12 months of (full-run sales minus their variable costs, minus full-run fixed costs, line 4 included, minus principal), seasons applied to every sales line but booked lines, which run in their own months, and seasonal fixed lines at each month's amount. The cushion to set aside = the largest fall in running net cash from a high to any later low, the year run twice so a dip can cross into month 1 (zero if it never falls).
- Full-run figures (break-even, coverage, floor) take booked lines at full bookings averaged over 12 months, a late-starting fixed line at its full amount, and a seasonal fixed line at its year average.
- For pages 7, 9 and 10, use the formulas printed on those pages of the attached kit, exactly as written, with my own figures.
- Cash forecast: closing cash = opening cash + cash in minus cash out. Month 1 opening cash = cash on hand on the first day the salon opens after startup spending is paid. Place every receipt and payment 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. Place each receipt in the month my payment terms say; if a term is missing, mark [NEED: payment timing]. The worked example collects grooms and kennel stays at pickup and pays payroll and suppliers in the month worked; the memo rows track sales tax and deposits separately from cash. In the slow-start case, every line's sales are the tested share of expected sales; fixed costs, other cash out, principal, bills and funding stay as planned; variable lines fall with sales, on the same payment timing (fair, because line 14 holds only hours I would cut). Runway = the consecutive future months, from the latest closed month (before opening, from the first day the salon opens), before the first month 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, worker status, commission, animal-handling and kennel requirements, employment, wage or lease advice. Do not name laws, license or permit types, agencies, government fees or wage rates, even as examples. When my question touches these, write only "Review this with a qualified professional" and continue with the rest. You may record and use figures I give from my own records, such as my sales tax rate and when I remit it, without checking, interpreting or advising on them.
6. Do not quote statistics, studies or sources that are not in the kit. For the market and marketing sections, use only what I tell you, and list the local facts I should gather.
7. Work every total step by step and recheck it a second way. In the cash forecast, show the arithmetic for month 1, one later month and the year total; give plain numbers for the other months.
8. If a formula would divide by zero or a contribution margin is zero or below, write N/A, say why, and do not continue that calculation. If my lender defines coverage differently, show both results and label each. If cash never falls below my floor in the forecast, write the runway as more than 24 months; otherwise give the runway in months and, separately, the first month below it, counting year 2. With no loan, Test 3 passes.
9. Use business figures only, with anonymous client IDs. Do not ask for names, phone numbers, addresses, bank account or tax ID numbers, or the names of my clients or staff.
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 have given, not the full 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. Grooms and prices, grooming tables with hours open, kennel runs and the nights they sell, clients and where they come from, the groomers and salaried staff on the roster with paid hours a day and days a week, and days open per week.
b. Sales build: for grooming, each groom's price, its station minutes with the reset, product cost and share of appointments, the appointments a month an active client books, my monthly lapse rate, the clients I open with, my planned new clients for each month from 1 to 12, the recurring yearly new clients that hold full run, and the active clients the tables can serve; for boarding, the kennel nights a month at full run and the nightly price, a ramp percentage of full-run volume for every month from 1 to 12 (ask me to confirm any month I leave out) and a seasonal percentage for each month; and the slow-start percentage I want to test (this kit sets a 70 percent stress test; use it unless I give evidence for a higher share). Never daily; the page 9 build replaces the grooming line's count once fully booked. 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 service: its station kind, price, service minutes, reset minutes, product cost per appointment and its share of appointments; the stations of each kind with hours open; visits a month per active client; the provider roster (people, hours a day, days a week).
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (supplier, contractor, insurer or landlord quote, or a calculation) for each line on page 5, from tables, tubs and kennels to the reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including the salaried desk and bathers, 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 at a table go in line 3 at a market wage unless they move with sales (line 14).
f. Variable cost shares of net sales for lines 13 to 16: line 13, shampoo, conditioner, coat and skin product cost; line 14, groomer and boarding commission above the salaried staff; line 15, card processing fees; line 16, blades, towels, kennel bedding and disposables; and any sales line whose own shares differ, given for that line.
g. Confirm the lapse rate, the new-client plan and the client cap from item b; change nothing unless I say so.
h. How I pay each groomer today or plan to, and for the comparison the commission rate, the hourly wage with its lower commission rate, and the weekly station rent I would consider (write none for a plan I will not consider); their paid hours a week; and the 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 clients pay (at pickup, or prepaid stays and packages and when they are used), and when groomers, the desk, the bathers and 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 and equipment replacement.
m. Cash on hand on the first 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 dog grooming and boarding salon, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by grooming and boarding line and month, with annual sales and the capacity check for the grooming tables 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 active clients (use cash break-even); rent share and planning debt service coverage at full-run sales, labeled before income tax and equipment replacement, and on my lender's definition too if I gave it.
5. The 12-month cash forecast for the expected and slow-start cases, in thousands of dollars to two decimals (51.25 means $51,250) to match the kit, with, for each case, the first month below my cash floor and the first month below zero, and the runway; the second year's lowest closing cash (month 12's ramp and bookings held, each month with its own season, not a flat average); any extra reserve the slow start needs; and the Test 6 cushion, with whether the page 5 buffer covers it (add any excess to the reserve). Add 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 kennel deposits held for future stays (last month's + taken minus used), nights you still owe.
6. Service economics by price, minutes, product cost and provider pay, hours booked and utilization by station kind, revenue per available station hour, and the peak-month capacity check.
7. The 12-month client build (new clients, lapsed, active clients, percent of full run) and the settled year that repeats, the settled base against the plan, months a client stays, client value and marketing spend per new client.
8. One groomer's month under each pay plan at full run and at the 70 percent start, what the business keeps, and line 14.
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 client count or pay 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 the client build, the table minutes and the pay plans, before anyone sees the plan, and recheck the page 4 result with a calculator.

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

The page 12 example entered on the page 11 form, month by month, in dollars. Parentheses mean minus. Each column adds up as printed, so a row can move by a dollar between months with the same sales; each closing balance becomes the next month's opening cash. Cash floor $40,515.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**167,800**	**144,419**	**125,735**	**111,285**	**100,361**	**92,492**	**86,784**	**82,955**	**81,056**	**85,849**	**85,890**	**86,785**
In: sales receipts	34,088	43,430	51,810	58,827	64,901	69,326	73,159	76,981	88,786	81,126	82,899	84,450
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: product cost, fees and disposables (lines 13, 15, 16)	3,773	4,807	5,735	6,512	7,184	7,674	8,099	8,522	9,823	8,982	9,178	9,350
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	33,679	37,290	40,508	43,222	45,569	47,343	48,872	50,341	54,153	52,086	52,809	53,431
Out: salon and kennel rent (line 1)	5,405	5,405	5,405	5,405	5,405	5,405	5,405	5,405	5,405	5,405	5,405	5,405
Out: other costs, with loan interest (lines 2, 5 to 12)	11,615	11,615	11,615	11,615	11,615	11,615	11,615	11,615	11,615	11,615	11,615	11,615
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	2,997	2,997	2,997	2,997	2,997	2,997	2,997	2,997	2,997	2,997	2,997	2,997
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(23,381)**	**(18,684)**	**(14,450)**	**(10,924)**	**(7,869)**	**(5,708)**	**(3,829)**	**(1,899)**	**4,793**	**41**	**895**	**1,652**
Closing cash, expected	**144,419**	**125,735**	**111,285**	**100,361**	**92,492**	**86,784**	**82,955**	**81,056**	**85,849**	**85,890**	**86,785**	**88,437**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**167,800**	**139,279**	**114,045**	**91,776**	**71,974**	**54,312**	**38,162**	**23,327**	**9,843**	**1,044**	**(11,082)**	**(22,610)**
Sales receipts, slow start	23,862	30,401	36,267	41,179	45,431	48,528	51,212	53,887	62,150	56,788	58,029	59,115
Out: variable costs, slow start (lines 13 to 16)	11,868	15,120	18,021	20,466	22,578	24,163	25,532	26,856	30,434	28,399	29,042	29,598
Out: fixed costs (lines 1 to 12), principal, bills, less funding	40,515	40,515	40,515	40,515	40,515	40,515	40,515	40,515	40,515	40,515	40,515	40,515
Net cash flow, slow start	**(28,521)**	**(25,234)**	**(22,269)**	**(19,802)**	**(17,662)**	**(16,150)**	**(14,835)**	**(13,484)**	**(8,799)**	**(12,126)**	**(11,528)**	**(10,998)**
Closing cash, slow start	**139,279**	**114,045**	**91,776**	**71,974**	**54,312**	**38,162**	**23,327**	**9,843**	**1,044**	**(11,082)**	**(22,610)**	**(33,608)**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**2,653**	**2,910**	**3,167**	**3,295**	**3,424**	**2,910**	**2,653**	**2,781**	**8,114**	**1,882**	**1,753**	**1,689**

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. Variable costs use each sales line's own shares, so a month can differ by a few dollars from the blended share. The example sets aside no income tax (it depends on the owner's whole return, so take the figure from your accountant), replaces no equipment in its first two years and builds no stock beyond the opening stock in the startup budget; enter your own amounts. Second year at the month-12 run rate (about $86,846 a month, against month 12's own $84,450): closing cash runs $91,052 in month 1 and $125,220 in month 12, lowest $91,052 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.