# Pizza Shop Business Plan and Operations Starter Kit

A working kit for pizza shop owners. It builds orders by channel, takeout against delivery, tests the ovens against the Friday rush, costs every pie from dough to box, finds operating and cash break-even, and scores the plan on six pass-or-fail tests.

PIZZA SHOPS
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PAGE 2

# Start here

A pizza shop plan can fail on paper before the first dough is proofed. The plan describes the oven and the menu, but it never prices the pie, the driver or the platform fee. This kit makes you write those numbers down, then tests whether they survive a slow start, before a landlord, a lender or a delivery app asks.

## WHAT IS INSIDE


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## HOW TO USE IT

1. Build sales by channel on page 6 and the shop's 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. Oven quotes, platform terms and the crew you can hire change before opening, and every worksheet expects your own figures.
3. Once you open, use the page 14 checklists every shift and the numbers review every week. Time the ovens on a real Friday monthly against page 6, and run prime cost every week on page 7.

## 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 pizza shop questions published at businessconsultant.services; the answer is general guidance, not a research finding.
- **Investigation questions** on page 14 come from the same published questions, drafted by AI models and checked by a separate AI model. The founder-dependency question is a World Consulting Group working question added to them. Nobody measured these in the field; treat each as a hypothesis.

SCOPE

This kit gives general operational information. It is not legal, tax, accounting, employment, food-safety or financial advice. Licensing, permits, health code, driver and vehicle rules, signage rules, employment terms and lease terms vary by city and county. Review them with qualified professionals before you commit money.

PAGE 3

# Business plan, part one

A lender will ask whether the shop earns enough cash to carry the rent, the make line and the oven loan before the money runs out. Write a plain answer to each prompt here, then draft the long sections on their own sheets.

## 1. Executive summary (draft it last)

Name the concept, the site and the delivery radius, the money you need and what it buys, from the build-out to the ovens. Then give the month the page 6 forecast crosses cash break-even from page 8, and the page 4 score.

## 2. Concept and customer

Who orders takeout on a Tuesday, who orders delivery on a Friday, and what makes them pass the chain with the coupon for you? Your own order data shows whether a household orders weekly or twice a year.

## 3. Location, channels and hours

Set out the site, the households inside your delivery radius, the seats and the hours. Name the channel that carries the rent after its fees, and list every charge the lease adds to base rent.

## 4. Menu and pricing

Write down the pies, slices and sides you sell with a cost from the page 10 card, dough to box, and cost the add-ons too (the wings, the drink and the extra topping that grow a ticket). Watch whether households drop the side or the second pie first when prices move.

| MENU ITEM | PIE COST | PRICE | PIE COST AS % OF PRICE |
|---|---|---|---|

> *Owner question: delivery earns less than takeout after driver and platform costs, yet the promo calendar keeps pushing delivery, so what does the promo calendar know that the P&L does not?*
>
> Nothing, unless somebody measured it. Page 8 prices each channel at its own variable share, so a delivery order shows what it keeps after the commission and the driver's hour. If delivery keeps less, a delivery promo must add more orders than a takeout promo to earn the same cash. Test one channel at a time, count the orders the promo added after the discount, the fees and the driver's hour, keep the offer that added the most, and watch whether delivery households ever come in for takeout.

PAGE 4

# Business plan, part two

## 5. Operations

Describe how a pie moves from order to hand-off for takeout and delivery: dough prep, the make line, the ovens, the cut table, the driver run and the close. Name the station that slows Friday night and who checks each step when you are not on the line.

## 6. Team

List every role, the hours it covers and the pay it costs, drivers included, with a market wage for your own hours. Name the person who can run a Friday without you. The first question on page 14 checks that dependency.

## 7. Marketing

Explain why a household orders from you again instead of the chain, and what makes a delivery household come in for takeout. Track reorder rates by customer account in your own records, not by counting followers.

## 8. Financials and funding

Attach pages 5, 6, 8 and 11 and the result below. Show how much the shop needs, where the money comes from and how long it lasts if orders run below plan.

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

| TEST | PASS? |
|---|---|
| Gate 0. The draft lease, build-out and oven quotes, the platform agreements and every approval the shop needs are in writing, reviewed by a qualified professional where needed. | |
| 1. In the expected case, total sales, booked catering included, reach cash break-even at the month-12 run rate (page 8) and closing cash stays at or above your cash 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. Pizzas asked of the ovens in the peak hour of the busiest month fit what they bake with your crew (page 6), and planned orders per day reach break-even orders per day (page 8). | |
| 5. Expected orders per day rest on evidence (households counted inside the radius with an order rate from comparable shops, or your own sales history), not on a platform's projection. | |
| 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 the lease, order the ovens or take a loan. **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 contractor, the oven dealer or the landlord, or a documented calculation. Pizza shop budgets can break on the gas and hood work nobody quoted, so leave no line blank without a reason.

| LINE ITEM | INITIAL ESTIMATE | QUOTE OR SOURCE | APPROVED BUDGET | ACTUAL OR COMMITTED |
|---|---|---|---|---|
| **SPACE AND OVENS** | | | | |
| Leasehold improvements (example: former food-service space with hood, gas and grease interceptor in place) | | | | |
| Deck ovens, mixer, refrigeration and prep tables | | | | |
| Furniture, counter and fixtures | | | | |
| Point of sale, online ordering and kitchen display | | | | |
| Smallwares, pans and peels | | | | |
| Signage | | | | |
| **SETUP AND APPROVALS** | | | | |
| Licenses, permits and inspections | | | | |
| Lease deposit and pre-opening rent | | | | |
| Insurance down payment | | | | |
| Business entity and accounting setup | | | | |
| Hood, gas and plumbing connections | | | | |
| **PRE-OPENING** | | | | |
| Opening inventory of flour, cheese, toppings and boxes | | | | |
| Training and pre-opening payroll | | | | |
| Soft opening and trial service | | | | |
| Launch marketing and online ordering setup | | | | |
| Professional fees | | | | |
| **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 sales, so build sales by channel from orders and tickets, not from the rent and the oven payment you must cover. Count takeout orders first, from households inside your radius; delivery follows the platforms you sign with; catering counts only where it is booked.

```
Monthly sales for a line = units times average ticket times days open in the month (or times 1 for units counted per month)
Days open in a month = days open per week times 52, divided by 12
```

| SALES LINE | UNIT | UNITS PER DAY OR MONTH | AVERAGE TICKET | DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS) | MONTHLY SALES |
|---|---|---|---|---|---|
| Takeout and counter orders | orders | | | | |
| Delivery orders | orders | | | | |
| Catering and bulk orders | orders | | | | |

**Full-run month**

**RAMP AND SEASONS**

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

Expected sales for each month = full-run takeout and delivery sales times ramp times season, plus catering once each order is confirmed and booked. Use 100 percent where a factor does not apply. Ramp, season and orders per day are your assumptions; write down the evidence for each.

**CAPACITY CHECK**

```
Daily order capacity = (pizzas the ovens bake in an hour with your crew divided by pizzas per average order) times the hours open, an estimated ceiling to plan below, with the Friday peak hour checked separately
```

Time the ovens on a real Friday rush with the crew you plan, not from the oven's data sheet, and write the pizzas they bake in an hour, the pizzas in an average order, the orders your plan sends them in the peak hour, and your opening hours. The day can have room while the Friday hour does not. If the plan needs more pizzas than the ovens bake, the plan is wrong, however many coupons you print.

PAGE 7

# Weekly prime cost

Prime cost is the pies you sold plus the people who made and delivered them, as a share of sales. Cheese moves it inside a week and driver hours inside a night, so count it weekly.

### PAY THAT BELONGS IN THE LABOR LINE

Labor means every wage the shop pays, payroll taxes and benefits included, drivers too. Tips and delivery fees that go straight to drivers are not labor. Hours you spend on the make line go in line 3 (minimum crew) or line 14 at a cook's wage; management time is line 4.

```
Cost of what you sold = opening stock + the week's deliveries minus closing stock
Prime cost = that cost + all wages, payroll taxes and benefits, drivers and your own market wage counted
Prime cost share = prime cost divided by net sales for the week
```

### A WORKED WEEK AT FULL RUN FOR THE EXAMPLE SHOP (ASSUMED FIGURES)

| LINE | THIS WEEK |
|---|---|
| A. Opening stock (dough, sauce, cheese, toppings, wings, sides, drinks and packaging) | $4,300 |
| B. The week's deliveries of flour, cheese, toppings and boxes | $6,501 |
| C. Closing stock in the walk-in and the dry store | $4,100 |
| D. What the week's pies cost you (A plus B, less C) | $6,701 |
| E. Labor: hourly make-line and driver labor (line 14), plus the salaried crew on line 3 and the owner's market wage on line 4 | $6,949 |
| F. Prime cost, pies plus people (D plus E) | $13,650 |
| G. Net sales for the week, coupons out, before tax | $21,616 |
| H. Prime cost share (F over G) | 63.1 percent |

A week here takes the full-run month printed in the page 12 example, times 12 and divided by 52: net sales $21,616; line D at line 13's 31 percent; hourly pay at line 14's 14 percent with lines 3 and 4 laid over the weeks. The deliveries here are set so that line D lands on line 13's share. Prime cost runs high here because the make line is staffed through every open hour whatever the night brings; and that fixed labor is the reason cash break-even on page 8 lands near full-run sales.

### YOUR OWN WEEK

| LINE | TARGET | THIS WEEK | WEEK BEFORE |
|---|---|---|---|
| A. Opening stock (dough, sauce, cheese, toppings, wings, sides, drinks and packaging) | | | |
| B. The week's deliveries of flour, cheese, toppings and boxes | | | |
| C. Closing stock in the walk-in and the dry store | | | |
| D. What the week's pies cost you (A plus B, less C) | | | |
| E. Labor: hourly make-line and driver labor (line 14), plus the salaried crew on line 3 and the owner's market wage on line 4 | | | |
| F. Prime cost, pies plus people (D plus E) | | | |
| G. Net sales for the week, coupons out, before tax | | | |
| H. Prime cost share (F over G) | | | |

Take the count in the walk-in, the dry store and the box stack at one fixed cutoff each week, valued the same way every time. Remakes, staff meals and thrown dough get their own lines. When counting every week is too much, count monthly and spot-check cheese and dough every week. Put your target in the Target column, lifted from your page 8 plan, and read the direction week by week; no prime cost benchmark is given.

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.

| FIXED COSTS PER MONTH | PER MONTH |
|---|---|
| 1. Rent and common area charges | |
| 2. Liability, property and delivery auto insurance | |
| 3. Salaried manager and the minimum opening crew, with payroll taxes and benefits | |
| 4. Owner's market wage (management time; hours on the make line go in line 3 or 14) | |
| 5. Loan interest (build-out and oven loans) | |
| 6. Utilities and internet | |
| 7. Marketing, coupons printed and online ordering tools | |
| 8. Point of sale, online ordering and software | |
| 9. Accounting, bookkeeping and bank fees | |
| 10. Oven, mixer and refrigeration maintenance | |
| 11. Waste, pest control, cleaning and other services | |
| 12. License renewals, training and other fixed costs | |
| **Total fixed costs** | |

| VARIABLE COSTS AS A SHARE OF NET SALES | SHARE |
|---|---|
| 13. Food, drink and packaging: dough, sauce, cheese, toppings, wings, sides, drinks and boxes | |
| 14. Hourly make-line and driver labor above the minimum crew, with payroll taxes | |
| 15. Card fees | |
| 16. Delivery-platform commissions (on the delivery line only; blended share shown) | |
| 17. Coupons, discounts and loyalty (sales booked before coupons) | |
| **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 orders per day = (daily fixed costs, principal and other recurring cash out minus the daily
contribution from delivery and catering, each at its own ratio) divided by the contribution from one
average takeout ticket; in the worked example catering runs at the takeout line's own share
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 orders per day (use cash break-even) | | | |
| Rent share and debt service coverage at full-run sales | | ratios, monthly only | |

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

PAGE 9

# Menu engineering

Run it on the pies first, then on slices and sides, from one full month of orders, so each group is judged against its own neighbors.

```
An item counts as popular when its share of units sold reaches 70% of an even share (100% split by the
number of items)
Margin per item = menu price less pie cost; its total = that margin times units sold
Average margin = every item's total margin added, divided by all units sold (weighted by units)
An item earns a high margin when its margin per item reaches that average
```

**A WORKED MONTH: FIVE 16-INCH PIES (ASSUMED FIGURES)**

| MENU ITEM | UNITS | SHARE | PRICE | PLATE COST | MARGIN PER ITEM | MARGIN EARNED | SELLS WELL? | EARNS WELL? | MENU CLASS |
|---|---|---|---|---|---|---|---|---|---|
| Cheese pizza, 16 inch | 1,900 | 31.1% | $17.50 | $4.01 | $13.49 | $25,631 | Yes | No | Plowhorse |
| Pepperoni pizza, 16 inch | 1,500 | 24.6% | $19.50 | $4.75 | $14.75 | $22,125 | Yes | Yes | Star |
| Specialty pizza, 16 inch | 900 | 14.8% | $23.00 | $6.30 | $16.70 | $15,030 | Yes | Yes | Star |
| Margherita pizza, 16 inch | 700 | 11.5% | $18.50 | $4.40 | $14.10 | $9,870 | No | No | Dog |
| Meat lovers pizza, 16 inch | 1,100 | 18.0% | $22.00 | $7.10 | $14.90 | $16,390 | Yes | Yes | Star |

5 items, 6,100 items sold, margin earned $89,046, weighted average per item $14.60; popular from 14 percent. Prices here are per item; the ticket on page 6 is per order, and a delivery order holds more than one item. The first pie cost comes from page 10.

**YOUR PIES AND SIDES: _____**

| MENU ITEM | UNITS | SHARE | PRICE | PLATE COST | MARGIN PER ITEM | MARGIN EARNED | SELLS WELL? | EARNS WELL? | MENU CLASS | OVEN HEAVY? |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| **Totals for the group** | | 100% | | | | Average margin: | | | | |

| MENU CLASS | WHAT THE TEST SAYS | CHANGE TO TRY |
|---|---|---|
| **Star** | Sells well, earns well | Leave the recipe alone, put it first on the board and online, and test a small price step. |
| **Plowhorse** | Sells well, earns under the average | Nudge the price up over a few months, or take cost out of the cheese weight or the box. |
| **Puzzle** | Earns well, sells slowly | Give it the top slot online, have the counter suggest it, or add a side that makes it look worth it. |
| **Dog** | Sells slowly, earns little | Take it off the board, unless it uses toppings you already stock and adds no time at the ovens. |

Pie cost leaves out labor and oven time, so flag slow-baking items before acting on a class; whenever margins differ, some item has to sit under the average. Mark as well which items hold a deck the longest: a star that ties up an oven on Friday can lose more orders than it brings in. Drinks and sides are scored in their own group because they ride on the ticket. Method adapted from BC Cook Articulation Committee, Basic Kitchen and Food Service Management (BCcampus, 2015, CC BY 4.0); the source's profitability test is called high margin here, and share of category sales is taken as share of units sold. The class names are the ones the trade uses.

PAGE 10

# Pie cost card

The classes on page 9 rest on these costs. Cost each pie from the dough ball to the box, because the box, the liner and the napkins leave with every delivery and the cheese is weighed, not scooped.

```
Usable cost per ounce = what you pay per ounce divided by the yield (write 97% as 0.97)
Line cost = the portion in the pie times its usable cost per unit, to the cent
Pie cost = every line cost added up, box included; the yield already carries trim and shrink, so never
add that loss twice
```

**WORKED EXAMPLE: A 16-INCH CHEESE PIZZA (ILLUSTRATIVE SUPPLIER PRICES)**

| INGREDIENT | PURCHASE COST / UNIT | YIELD | USABLE COST / UNIT | PORTION | LINE COST |
|---|---|---|---|---|---|
| Dough ball (flour, water, yeast, oil, salt) | batch cost over dough balls | | | | $0.95 |
| Mozzarella | $0.19 / oz | 97% | $0.1959 / oz | 10 oz | $1.96 |
| Sauce | batch cost over pies | | | | $0.45 |
| Box, liner and napkins | per pie | | | | $0.65 |
| **Pie cost** | Price $17.50; pie cost is 22.9 percent of price | | | | **$4.01** |

Cheese is bought by the case and portioned by the ounce, and its price moves with the block market, so cost the card again whenever the invoice moves. Cost a specialty pie too: three toppings and double cheese can halve the margin of a cheese pie.

**YOUR PIE: _____**

| INGREDIENT | PAID / UNIT | YIELD | USABLE / UNIT | PORTION | LINE COST |
|---|---|---|---|---|---|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| **Pie cost** | Price: _____ | | Pie cost as a share of price: _____ | | |

## Theoretical against actual food cost

Theoretical cost is what the pies you sold should have cost at card prices. A gap can come from heavy cheese hands, remakes, free pies, staff meals, thrown dough, unit errors or the counts, so check the make line before blaming anyone.

```
Theoretical cost = for every menu item, units sold this month times its pie cost, added together
Gap = the month's actual cost of what you sold minus the theoretical cost; gap share = that gap divided
by net sales
```

| LINE | THIS MONTH |
|---|---|
| Theoretical cost | |
| Actual cost of what you sold (opening stock + deliveries minus closing stock) | |
| Gap, in dollars and as a share of the month's net sales | |

PAGE 11

# Twelve-month cash forecast

Profit and cash are different numbers: loan principal, build-out bills and the losses of thin first months before the households find you all drain the bank account. Enter amounts in thousands of dollars (51.25 means $51,250). Enter receipts net of sales tax; closing cash excludes the bank account holding collected tax.

| EXPECTED CASE ($000) | M1 | M2 | M3 | M4 | M5 | M6 | M7 | M8 | M9 | M10 | M11 | M12 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Opening cash** | | | | | | | | | | | | |
| In: sales receipts (page 6), excluding sales tax | | | | | | | | | | | | |
| In: owner money and loans received | | | | | | | | | | | | |
| Out: food, boxes, card fees, platform commissions and coupons (lines 13, 15 to 17) | | | | | | | | | | | | |
| Out: payroll, line 4 if drawn in cash (lines 3, 4, 14) | | | | | | | | | | | | |
| Out: rent and common area charges (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 17) | | | | | | | | | | | | |
| 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. Platform payouts settle on the platform's schedule and catering invoices may arrive after the event, so enter each in the month the cash lands. For the slow start, test 70 percent of expected sales in every month (a stress assumption, not a benchmark; a higher share only with evidence); fixed costs, other cash out, principal, startup bills and funding stay as expected, and all variable lines fall with sales; line 14 holds only hours you would cut. The first month either case falls below your floor is your planning deadline: act before it. Then run a second year at the month-12 run rate (page 8), month by month with the seasons continuing, and check the floor holds.

PAGE 12

# Runway, and a shop the platform fee thins

```
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 your floor
```

## Worked example: a hypothetical single pizza shop

Illustrative figures that show the arithmetic, not benchmarks. Open daily, 30.33 days in an average month, 24 seats in 1,400 square feet, two deck ovens; opens in March. Cash floor $27,864. Sales, platform payouts and bills all land in the month; the owner draws the wage; nothing new comes in.

| | |
|---|---|
| Page 5, budget | Total startup budget $221,900, funded by a $90,000 loan (10.5 percent over 10 years) and $131,900 of owner money, including a $65,300 reserve untouched on opening day. The page 5 reserve, built in two passes: the floor $27,864, plus one more month as a buffer, $27,864, plus $9,483 (the depth the first pass, run with no opening cash, falls below zero), rounded up to $65,300. |
| Page 8, costs | Fixed costs $27,416 a month, including $3,300 for rent and $766 of loan interest; principal $448 a month (first-year averages, both); variable share 61.3 percent, leaving a contribution margin ratio of 0.387. The five variable lines take 31, 14, 2.8, 10.5 and 3 percent of sales. Lines 1 to 12 cost $3,300, $750, $12,000, $5,000, $766, $2,200, $1,500, $350, $350, $450, $500 and $250 a month. |
| Page 8, break-even | Operating break-even near $70,842 a month, $16,348 a week, $2,335 a day. Cash break-even (fixed costs of $27,416 plus principal $448, divided by 0.387) is about $72,000 a month, or $2,374 a day: 46.6 orders a day from takeout and counter orders after what delivery and catering contribute (the delivery orders line carries the 24-point platform commission on top of the main line's share, so the variable share is 50.8 percent on takeout and counter orders and 74.8 percent on delivery orders; catering runs at the takeout line's 50.8 percent), so 47, against the 70 the plan counts on. |
| Page 6, sales | Takeout and counter orders: 70 orders a day at $24. Delivery orders: 45 orders a day at $30. Catering and bulk orders (booked): 8 orders a month at $220. A full-run month comes to about $93,670; shop sales ramp 60, 69, 76, 82, 87, 91, 94, 96, 98 percent in months 1 to 9, then 100 percent; the season runs 100, 98, 98, 95, 92, 95, 102, 105, 102, 105, 100, 108 percent, months 1 to 12, with catering bookings outside the ramp. |
| Page 19, expected case | Month 1 sales $56,906; the first month closes at $59,532, month 12 at $115,028. Low: month 3, closing $55,817, $27,953 above the floor. |
| Page 19, slow start | Every channel cut to 70 percent: month 1 sales $39,834; the first month closes at $52,904, month 12 at minus $201. The shop goes through its floor in month 4 (closing $25,622) and below zero in month 12 (closing minus $201), so counting from opening day, the shop can run for 3 months. |
| Page 8, coverage | At full-run sales of $93,670, planning debt coverage, before income tax and oven replacement, is 7.91 against the example lender's 1.25; at the month-12 run rate the figure is 7.91, and Test 3 wants both. Rent takes about 3.5 percent. |

**PAGE 4 SCORE FOR THE SHOP: AMBER**

Gate 0 is taken as met for the example. Test 1 passes: the month-12 run rate is about $93,670 a month, above the $72,000 break-even; the shop keeps above its floor for a second year at that rate (lowest close $123,414, month 1 of the second year). (For the record, unscored: shop sales first clear cash break-even in month 4.) Test 2 fails: with every channel at 70 percent, cash goes through the floor in month 4; about $28,100 more cash at opening would get the shop past it. Test 3 passes: the loan is covered on the planning formula, on the lender's own definition still to be checked. Tests 4 and 5 fail: the ovens were never timed on a real Friday, and no household count or sales history supports the orders in the plan. Test 6 passes: with the seasons in, a full-run year leaves about $100,635 after principal, and no full-run month ends below zero, so the cushion is zero. That full-run year is not the opening year: the first year on page 19 leaves about $49,728 in cash because the households take months to find the shop. More cash passes Test 2; the summer dip still needs two on the make line.

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 SHOP'S RESULT (MONTHLY CHANGE AT FULL RUN; EACH DEADLINE RERUN THROUGH THE FORECAST; SLOW-START LOSSES MOVE WITH SALES)**

| CHANGE | MONTHLY CASH | CASH BREAK-EVEN AND DEADLINE |
|---|---|---|
| Ten percent less sales on every channel, catering included (variable costs fall with them) | minus $3,625 | Expected case holds the floor |
| Takeout and counter orders: average ticket 5 percent higher, same volume (card and coupon costs rise) | plus $2,400 | Break-even orders fall from 46.6 to 42.5 a day, so from 47 to 43: per-unit costs stay the same, so the ratio rises from 0.387 to 0.402 on the new sales (sales-linked fees, lines 15 and 17, take 5.8 percent of each added dollar) |
| Fixed costs $500 lower | plus $500 | Cash break-even comes down to about $70,708 |
| A chain opens nearby and takes 20 percent of takeout orders, from month 5 onward | minus $5,013 | Expected case still stays above the floor; slow-start deadline does not move (month 4) |
| Cheese rises and adds 2 points to line 13, prices held | minus $1,873 | Cash break-even goes up to about $75,924; expected case still clears the floor; slow-start deadline does not move (month 4) |
| Build-out overrun of $10,000 past the contingency, paid from the reserve | no change | Expected case still stays above the floor; the slow start goes through the floor in month 3 (closing $23,585) |
| Opening 3 months late (rent, insurance, loan interest and principal, $5,264 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 $36,692 in month 6 from the planned opening, $19,125 lower than on time; the slow start goes through the floor in month 5 from the planned opening (month 4 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

# Open and close checklists, weekly review, six questions

These lists cover operations, not food safety. Add every task, limit and corrective action your local requirements call for.

### BEFORE THE FIRST ORDER

- ☐ Count the dough balls proofed against today's par for the weekday.
- ☐ Check cheese, sauce and topping dates and stock against par.
- ☐ Preheat and check both ovens, and log the deck temperature.
- ☐ Fill in the temperature log your approved food-safety procedures call for.
- ☐ Test the register, online ordering, the platform tablets and the kitchen display.
- ☐ Count the opening till and the driver bank.

### AT CLOSE

- ☐ Record orders by hour, takeout and delivery kept apart.
- ☐ Log dough thrown away and pies remade, each with its reason.
- ☐ Match platform orders to the payout report.
- ☐ Count the till and reconcile sales, voids, coupons and driver tips.
- ☐ Record driver hours and miles against delivery orders.
- ☐ Write tomorrow's dough and cheese order from today's actuals and the weekday.

### THE NUMBERS, EVERY WEEK

| MEASURE | TARGET | THIS WEEK | LAST WEEK | GAP TO TARGET |
|---|---|---|---|---|
| Net sales and sales per labor hour, takeout against delivery | | | | |
| Orders a day and the average ticket by channel | | | | |
| Orders that carry a side or a drink (attachment rate) | | | | |
| Prime cost share from page 7 | | | | |
| Pizzas in the Friday peak hour against what the ovens bake | | | | |
| Dough waste in dollars and hours sold out | | | | |
| Coupon redemptions and repeat addresses | | | | |

### SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Is the owner on the make line most Friday nights, approving most voids and remakes, or placing most cheese and flour orders?
2. **Dough and waste.** Do thrown-away dough and sold-out dough happen in the same week, which may mean the pars ignore the weekday?
3. **The radius.** Is the delivery radius drawn around where orders come from, or around where the first driver lived?
4. **Coupons.** Do coupons bring new households, or do the same addresses redeem them every week?
5. **Two channels, two ovens.** In the Friday peak hour, do takeout customers wait while delivery pies bake first?
6. **Cheese.** Does the shop reprice when the cheese invoice moves, or wait for the monthly food cost to show it?

Questions and their sources are described on page 2. Check each one against a record: the hourly order report split by takeout and delivery, the dough waste log, the platform payout report, or the coupon redemption report by customer account.

PAGE 15

# Your first 30 days

| WHEN | DO THIS |
|---|---|
| Week 1 | Start the weekly numbers review and record orders by hour, takeout and delivery separately. Log the hours the owner spends on the make line, and record every permit and inspection renewal date in one place. |
| Week 2 | Recheck every pie and side cost on the page 10 card against actual invoices and portions. Time the ovens during a real Friday peak. |
| Week 3 | Fill the page 6 channel build and work out what each channel keeps after its fees and driver hours. |
| Week 4 | Enter actual closing cash on page 11 and recalculate runway. Write the decisions a shift lead may make without calling you. |
| After month 1 | Keep prime cost weekly on page 7 and compare theoretical to actual food cost on page 10. Set dough pars by day of week from four weeks of waste and sold-out records. |

### 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 approval 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 Pizza Shop 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 channel sales model with platform fees, an oven capacity and staffing planner, a pie costing worksheet, dough par templates, open and close procedures and hiring checklists. Release status is on the kit page.

### SOURCES

**World Consulting Group material.** Pizza shops owner questions, businessconsultant.services, 2026.

### SCOPE AND DISCLAIMER

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

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

PAGE 16

# Customize this kit with AI

Attach this PDF to ChatGPT, Claude or Gemini, paste the prompt below, and answer its questions with your own channels, pies and shop costs. A copy-ready version is on the kit page.

BEFORE YOU RELY ON THE ANSWER

Check every channel total and pie cost 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 employee records, delivery customer addresses or bank account details. Totals and rounded figures serve the arithmetic, though rounding does not make a record anonymous, and you can run the arithmetic on your own computer.

I am opening (or running) a pizza shop. I have attached the Pizza Shop Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my site, my ovens and my channels, using only my real numbers.

Follow these rules for the whole conversation:
1. Use only numbers I give you, or numbers you calculate from mine with the formulas below. Never invent a rent, wage, pie cost, ticket, order count, household count, commission rate, percentage or benchmark.
2. The numbers in the kit, including the example shop's channels, oven rate and pies, 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: ...] and tell me which quote, platform agreement, sales report or calculation gives the real number. Label my own estimates MY ESTIMATE.
4. Use these formulas exactly, and show your arithmetic for every number you calculate:
- Monthly sales for a sales line = units times average ticket 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. Each month's expected sales = full-run takeout and delivery sales times the ramp percentage times the seasonal percentage, plus confirmed catering as booked. Unconfirmed catering stays out of the expected case.
- Net sales exclude sales tax. Labor = make-line, driver and manager wages, payroll taxes and benefits, plus a market wage for my own hours, management and the line. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the make line; 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 orders per day = (daily fixed costs, principal and other recurring cash out minus the daily contribution from delivery and catering, each at its own ratio) divided by the contribution from one average takeout ticket; in the worked example catering runs at the takeout line's own share. If the other lines already cover fixed costs and principal, report 0 and say so; never report a negative break-even count. Daily order capacity = (pizzas the ovens bake in an hour with your crew divided by pizzas per average order) times the hours open, an estimated ceiling to plan below, with the Friday peak hour checked separately.
- 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 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. Enter delivery-platform payouts and catering invoices in the month the cash actually lands. In the slow-start case, every month's sales, catering included, are the tested share of expected sales; fixed costs, other cash out, principal, bills and funding stay as planned; all variable lines fall with sales, each figured from the slow-start sales of the same month, on the same payment timing as the expected case (fair because line 14 holds only hours I would cut). Runway = 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, health code, food safety, driver and vehicle rules, 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, such as households inside the radius and nearby pizza shops.
7. Work every total line by line and recheck it in total. 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. Do not ask for names, home addresses, bank account or tax ID numbers.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it does not need the inputs for pages 7, 9 and 10. Each month: cash in = sales receipts plus money arriving; cash out = each variable cost, calculated from the sales that created it and placed in the month it is paid under my terms, plus fixed costs (lines 1 to 12, with line 4 only if I draw it in cash), plus loan principal, startup bills and other cash out. Loan interest is already in line 5; never add it again. Supplier payments follow the cost of what I sold plus any stock build-up I give; if I buy ahead or carry supplier balances, ask me for purchases and payments by month instead. If you can run code, do every calculation in code.

Step 1. Before you write anything else, ask me for the inputs below in three rounds, one message per round. Ask round A as one numbered list, then wait for my answers. When I answer, ask round B and wait; then round C and wait. Start Step 2 only after I answer round C.
Round A, sales, capacity and evidence:
a. Concept, customer, delivery radius, location and seat count, the platforms I sign with, and whether I run my own drivers.
b. Sales build: for takeout and counter orders (orders per day), delivery orders (orders per day, with the commission rate each platform charges me) and catering (orders booked for each month), the average ticket for each, days open per week and opening hours; the pizzas the ovens bake in an hour with my planned crew (timed on a real Friday), pizzas in an average order, and the orders I plan for the peak hour of the busiest month; a ramp percentage for every month from 1 to 12 (ask me to confirm any month I leave out); a seasonal percentage for each month; and the slow-start percentage I want to test (this kit sets a 70 percent stress test, a kit rule rather than my estimate; use it unless I give evidence for a higher share). Give counts at full run, with month 1 as my opening month. Give the evidence behind each count (households I counted inside the radius with an order rate from comparable shops, or my own sales history, which pass Test 5; a platform's projection does not; signed orders for the catering line), and for each booked line (catering and bulk orders) its bookings, and its count once fully booked, for each month 1 to 12.
c. For prime cost: the stock of every food, drink and packaging item (dough, sauce, cheese, toppings, wings, sides, drinks, boxes, cups and lids) at the start and the end of the week, the week's deliveries, the week's labor with drivers, payroll taxes and benefits (tips and delivery fees that go straight to drivers excluded), and the week's net sales (weekly owner wage: line 4 from item e, times 12 and divided by 52).
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (contractor or oven-dealer quote, or calculation) for each line on page 5, from build-out to the contingency.
e. Monthly fixed costs for each numbered line on page 8, from rent (line 1) to license renewals and other fixed costs (line 12), including loan interest and my market wage for management time (line 4; my hours on the make line go in line 3 (minimum crew) or 14 at a cook's 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.
f. Variable cost shares of net sales for lines 13 to 17: line 13, food, drink and packaging: dough, sauce, cheese, toppings, wings, sides, drinks and boxes; line 14, hourly make-line and driver labor above the minimum crew, with payroll taxes; line 15, card fees; line 16, delivery-platform commissions (on the delivery line only; blended share shown); line 17, coupons, discounts and loyalty (sales booked before coupons); and any sales line whose own shares differ, given for that line.
g. Menu items for one group (pies first, then slices and sides): price, pie cost and units actually sold in a full month for each, and whether it holds a deck longer than the rest (if I am not open yet, label the result a forecast, not a classification).
h. For one item: each ingredient's purchase price and unit, yield and portion, plus packaging, and the item's price.
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 customers, platforms and catering clients pay me (at the counter, through the platform payout and how many days later, or on invoice), deposits I collect for catering and when, and when I pay my cheese, flour and box suppliers.
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, oven and delivery vehicle replacement and stock build-up.
m. Cash on hand on opening day after all startup spending, build-out 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 pizza shop, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by channel and month, with annual sales and the capacity check from page 6.
3. The completed startup budget with the total, listing build-out and ovens first. 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 orders per day (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 a sales tax memo for each month: collected, remitted, and owed at month end (last month's owed + collected minus remitted), kept out of closing cash.
6. Weekly prime cost and prime cost share, if I gave its inputs.
7. The menu engineering table with each item's class (star, plowhorse, puzzle or dog) and the change to try from the kit.
8. The pie cost card for that item, with cost as a share of price.
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 household count, platform term or quote 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 orders per day and the ovens' capacity, 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 $27,864.

| LINE ($) | M1 | M2 | M3 | M4 | M5 | M6 | M7 | M8 | M9 | M10 | M11 | M12 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| EXPECTED CASE | | | | | | | | | | | | |
| **Opening cash** | **65,300** | **59,532** | **56,461** | **55,817** | **56,384** | **57,707** | **61,299** | **68,227** | **76,897** | **85,269** | **95,424** | **103,811** |
| In: sales receipts | 56,906 | 63,910 | 70,215 | 73,358 | 75,325 | 81,216 | 89,883 | 94,405 | 93,633 | 98,266 | 93,670 | 101,023 |
| In: owner money and loans received | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Out: food, boxes, card fees, platform commissions and coupons (lines 13, 15 to 17) | 26,843 | 30,170 | 33,165 | 34,657 | 35,593 | 38,390 | 42,507 | 44,654 | 44,288 | 46,490 | 44,305 | 47,799 |
| Out: payroll, line 4 if drawn in cash (lines 3, 4, 14) | 24,967 | 25,947 | 26,830 | 27,270 | 27,545 | 28,370 | 29,584 | 30,217 | 30,109 | 30,757 | 30,114 | 31,143 |
| Out: rent and common area charges (line 1) | 3,300 | 3,300 | 3,300 | 3,300 | 3,300 | 3,300 | 3,300 | 3,300 | 3,300 | 3,300 | 3,300 | 3,300 |
| Out: other costs, with loan interest (lines 2, 5 to 12) | 7,116 | 7,116 | 7,116 | 7,116 | 7,116 | 7,116 | 7,116 | 7,116 | 7,116 | 7,116 | 7,116 | 7,116 |
| 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 | 448 | 448 | 448 | 448 | 448 | 448 | 448 | 448 | 448 | 448 | 448 | 448 |
| Out: startup bills still to pay | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Net cash flow (in minus out)** | **(5,768)** | **(3,071)** | **(644)** | **567** | **1,323** | **3,592** | **6,928** | **8,670** | **8,372** | **10,155** | **8,387** | **11,217** |
| **Closing cash, expected** | **59,532** | **56,461** | **55,817** | **56,384** | **57,707** | **61,299** | **68,227** | **76,897** | **85,269** | **95,424** | **103,811** | **115,028** |
| SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH) | | | | | | | | | | | | |
| **Opening cash, slow start** | **65,300** | **52,904** | **42,394** | **33,585** | **25,622** | **18,189** | **12,344** | **8,835** | **6,544** | **4,045** | **2,795** | **306** |
| Sales receipts, slow start | 39,834 | 44,737 | 49,150 | 51,351 | 52,727 | 56,851 | 62,918 | 66,084 | 65,543 | 68,786 | 65,569 | 70,716 |
| Out: variable costs, slow start (lines 13 to 17) | 24,366 | 27,383 | 30,095 | 31,450 | 32,296 | 34,832 | 38,563 | 40,511 | 40,178 | 42,172 | 40,194 | 43,359 |
| Out: fixed costs (lines 1 to 12), principal, bills, less funding | 27,864 | 27,864 | 27,864 | 27,864 | 27,864 | 27,864 | 27,864 | 27,864 | 27,864 | 27,864 | 27,864 | 27,864 |
| **Net cash flow, slow start** | **(12,396)** | **(10,510)** | **(8,809)** | **(7,963)** | **(7,433)** | **(5,845)** | **(3,509)** | **(2,291)** | **(2,499)** | **(1,250)** | **(2,489)** | **(507)** |
| **Closing cash, slow start** | **52,904** | **42,394** | **33,585** | **25,622** | **18,189** | **12,344** | **8,835** | **6,544** | **4,045** | **2,795** | **306** | **(201)** |
| STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR) | | | | | | | | | | | | |
| **Net cash flow, steady-state year** | **8,386** | **7,679** | **7,679** | **6,617** | **5,556** | **6,617** | **9,094** | **10,156** | **9,094** | **10,156** | **8,386** | **11,217** |

**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 $93,670 a month, against month 12's own $101,023): closing cash runs $123,414 in month 1 and $215,663 in month 12, lowest $123,414 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.