Pool Service and Repair Business Plan and Operations Starter Kit

A working kit for pool service and repair owners. It prices every route account against its minutes at true technician cost, prices repairs with the parts share shown, turns route billing and repair deposits into a collection pattern, shows what an hour at a pool truly costs, finds cash break-even through a season that peaks in July, and scores the plan on six pass-or-fail tests.

POOL SERVICE AND REPAIR
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LATEST VERSION: BUSINESSCONSULTANT.SERVICES/KITS/POOL-SERVICE-AND-REPAIR/
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PAGE 2

Start here

A pool route can finish a strong July and run short in January. The price is set per pool while the minutes creep, the repair deposit pays for the pump, and the quiet months run on the reserve. This kit writes those numbers down.

WHAT IS INSIDE

3	Business plan, part one: services, clients and segments, service area, pricing
4	Business plan, part two, and the six-test pass or fail check
5	Startup budget: van and route equipment, setup, pre-opening, working capital
6	Sales forecast builder for route accounts and repairs, ramp, season, capacity check
7	Pool pricing at true labor cost, contribution per pool hour, and the minute drift check
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15	Your first 30 days, vehicle, equipment and yard questions, sources and what the full kit adds
16-18	An AI prompt that turns this kit into your own plan
19	The worked example's twelve-month cash forecast, filled in

HOW TO USE IT

1. Build route and repair sales on page 6 and costs on pages 5 and 8. Run the cash forecast on page 11, then score the plan on page 4. Draft pages 3 and 4 last.
2. Use pencil. Pool counts, chemical prices and client terms move before an agreement is signed, and every worksheet expects your own figures.
3. Once you open, use the page 14 checklists every route day and the numbers review every week. Run the page 7 minute check every month and the page 9 overrun check when each repair closes.

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 pool service and repair company questions published at businessconsultant.services; the answer is general guidance, not a research finding.
- **The six questions** on page 14 were drafted by AI models from World Consulting Group desk research and challenged by a second AI model. None was measured in the field, so treat them as hypotheses to test, not findings.

SCOPE:

This kit gives general operational information. It is not legal, tax, accounting, employment, equipment-safety, chemical-handling or financial advice. Water treatment, chemical handling, equipment safety and contract terms vary by location and by client; the plan needs a compliance and registration review with a qualified professional. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

A lender will check whether the signed service agreements carry payroll, chemicals, parts and the loan through the slow months. Give each answer in plain sentences here and draft the full sections on separate sheets.

1. Executive summary (write it last)

Describe the services, the area, the money you need and what it buys, van to first payroll; then give the month the page 12 example runs short and how the reserve covers it.

2. Services and clients

Set out the pools you clean, how often, and what the owner values beyond clear water: a steady day each week, one invoice that never changes. Use the client's words, name each segment (standard pool, spa, estate, rental) and say who decides at each one.

3. Routes and technician capacity

Map the route you will run and the drive between pools. Count the paid hours the technicians can field each week: crew members multiplied by hours a day, and the stops those hours buy.

4. Services and visit pricing

List each service, the minutes a visit takes and its monthly price. A per-visit price set from the pool size with no minutes under it is guesswork.

SERVICE	MINUTES A VISIT	PRICE A MONTH	PRICE PER POOL HOUR

> *Owner question: every pool is on a fixed monthly price and the route is full. Why does the month still come up short, and which pools should I re-price or drop?*
>
> One likely cause: the price was set per pool, not per on-site hour, so the drive, callbacks and chemical run are unpriced, and chemical costs drift against a price nobody re-opened. Log every stop's minutes for a month, price each account at minutes times your own page 10 cost per billable hour plus chemicals, fees and fuel, and re-price at renewal against the logged minutes, not against a competitor's card.

PAGE 4

Business plan, part two

5. Operations

Describe how a route day happens: the order of stops, who runs which day, the visit list and the notes on each pool; then how a repair runs from the call to the invoice. Name who checks a pool when you are not there.

6. Team

List every role, its hours and its pay in season and out, including a market wage for your own hours. Name the technician who can run a route day without you.

7. Marketing and sales

Explain how you find pool owners, which segments you will quote and why accounts stay after the first season.

8. Financials and funding

Attach pages 5, 6, 8 and 11 and the result below, with the money needed, its sources and the reserve that carries the first slow season.

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

TEST	PASS?
Gate 0. Draft service agreements, written repair quotes, insurance quotes, van and route equipment quotes and the requirements of every approval the plan needs are in writing, with a compliance and registration review with a qualified professional before you commit money.	
1. In the expected case, sales reach cash break-even at the month-12 run rate (page 8) and closing cash, client terms included, holds your floor for 24 months (page 11).	
2. Slow start (tested share of sales, page 11): closing cash holds at or above your floor every month (if not, note the reserve that would hold it).	
3. Planning debt service coverage at full-run sales and at the month-12 run rate (page 8) meets your lender's ratio, on your lender's definition.	
4. Paid technician hours needed in the peak month (on-site hours, pages 7 and 9, divided by utilization, page 10) fit the hours you can staff (page 6), and the planned account book reaches break-even (page 8).	
5. Signed service agreements with start dates back the account count, and written repair quotes with deposits back the repair months; an inquiry list supports quotes, not accounts.	
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 shop lease, buy the vans or take the 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 rerun the forecast under each change. Count a test without evidence as a fail. Result: _____

PAGE 5

Startup budget worksheet

Fill the estimate column first, then record each source: a written quote from the van or route equipment suppliers, the insurer or the parts supplier, or a documented calculation. In this example the reserve that carries the ramp and the slow months, not the vans, decides whether the route starts, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
VANS AND ROUTE EQUIPMENT				
Cargo van, new base model, bare vehicle (the loan is a source of funds)				
Route equipment, vacuum head, poles, brushes, nets, test kit, hose, cart, shelving and chemical containment				
Opening chemical and reagent stock				
Uniforms, safety glasses, gloves and chemical handling equipment				
Second used cargo van, owner overflow and the two technician routes				
SETUP AND APPROVALS				
Compliance and registration review with a qualified professional				
Insurance down payment				
Business entity and accounting setup				
Shop and yard deposit				
PRE-OPENING				
Hiring, screening and paid training before the first route				
Launch marketing, vehicle lettering, yard signs and a starter website				
Opening parts stock, pump, heater and filter spares and fittings				
WORKING CAPITAL				
Working capital reserve (cash you open with)				
Contingency for overruns on the lines above				
Total				

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

PAGE 6

Sales forecast builder

Every other number depends on sales, so build them from signed service agreements and their monthly prices, not from the payroll you need to cover. Count route accounts first; add repairs only at the pace the route leaves room for.

Monthly sales for a line = units times average price, with the unit counted in its own period: a per-day count times days open in the month, a per-week count times 52 divided by 12, and a per-month count as it stands.
Days open in a month = days open per week times 52, divided by 12

SALES LINE	UNIT	UNITS PER DAY OR MONTH	AVERAGE PRICE	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Maintenance contracts	accounts				
Repairs and replacements	repairs				

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 route and repair sales times ramp (the share of the full account book signed and started) times season (the month's percentage of the full-run year); a confirmed repair booking replaces its ramped figure in that month rather than adding to it. Use 100 percent where a factor does not apply. Ramp, season and start dates are your assumptions; write down the evidence for each.

CAPACITY CHECK

Paid technician hours available per month = crew members multiplied by hours a day (add each member's hours if they differ), days worked a week and 52, divided by 12; paid hours needed = on-site hours for accounts and repairs divided by utilization

Write how many paid hours you can field each day and how many days you work each week. Add up the monthly on-site hours your accounts and repairs need in the peak month (hours a visit times visits, page 7, plus the repair hours, page 9) and divide by utilization (page 10). If the plan needs more paid hours than you can staff, the plan is wrong, whatever the agreements say.

PAGE 7

Pool pricing and minute drift

The monthly price is set from the pool; the cost is minutes on site. Turn every account into hours and contribution per hour, then check every month whether the pool still takes the minutes the price assumed.

```
Hours a visit = gallons a visit divided by the gallons-an-hour figure, a volume-to-time device set from the logged minutes rather than a productivity target
Labor a month = hours a visit, times visits in the month, times the page 10 true cost per billable hour
Account contribution = the monthly price less labor, chemicals, fees and fuel; per hour = contribution divided by the month's on-site hours (hours a visit times visits)
```

WORKED EXAMPLE: THREE POOLS ON ONE ROUTE (ILLUSTRATIVE)

ACCOUNT	GALLONS	GALLONS AN HOUR	VISITS A MONTH	HOURS A VISIT	MONTHLY PRICE	LABOR	CHEMICALS, FEES, FUEL	CONTRIBUTION	PER HOUR
Standard pool	15,000	41,000	4	0.37	$185	$45	$43	$97	$65.54
Pool with spa and sun shelf	26,000	52,000	4	0.50	$250	$60	$59	$131	$65.50
Estate pool, twice weekly	30,000	72,000	6	0.42	$300	$76	$70	$154	$61.11

Labor at the true cost of $30.09 per billable hour from page 10, which already holds the drive between pools, the callbacks and the loading time; chemicals, payment fees and fuel at 23.4 percent of price, the route line's own shares (page 8 lines 13, 15 and 16 blend the route and repair shares). The gallons-an-hour figure differs by pool size, shape and the number of water features; it is a volume-to-time device that reproduces the minutes logged at each pool, not a productivity target. The estate pool brings the most revenue a month and the thinnest contribution per hour of the three, because its twice-weekly price buys about 2.5 hours at the pool, while the standard pool and the spa pool earn the same per hour, about $65.50. These are technician minutes: the owner's own route minutes are counted on the capacity page and are not priced again here, because his wage is fixed on line 4. Round hours a visit to two decimals before computing labor, contribution and per-hour figures, and round labor and the chemical, fee and fuel figure to whole dollars, so the columns reproduce from the formula. These accounts set the labor share used in the page 12 worked example.

YOUR POOLS

ACCOUNT	GALLONS	GALLONS AN HOUR	VISITS A MONTH	HOURS A VISIT	MONTHLY PRICE	LABOR	CHEMICALS, FEES, FUEL	CONTRIBUTION	PER HOUR

MINUTE DRIFT CHECK

Pools change while prices do not, with a new water feature, a screen cage that fills with leaves, a heater that runs longer and a client who wants the spa checked twice. Every month, not only at renewal, compare the minutes actually logged at each pool with the minutes the price assumed.

```
Drift hours = hours logged at the pool minus the hours the monthly price assumed. Drift comes from an extra water feature, a green pool after rain and a longer walk to the equipment pad as much as from a slow technician; find which before you act. Where the extra time passes the tolerance you set, re-price the pool or change the service under the agreement.
```

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 changes with the season, such as the marketing budget, goes in at its year average; page 11 uses each month's amount.

FIXED COSTS PER MONTH	PER MONTH
1. Shop, equipment room and fenced yard	
2. General liability, property and umbrella insurance	
3. Part-time office, billing and collections	
4. Owner market wage (selling, estimating and management; route hours sit in this line, not line 14)	
5. Loan interest (van and route equipment loan)	
6. Utilities and route phones	
7. Marketing, website and leads	
8. Route, scheduling, chemical log and billing software	
9. Payroll, bookkeeping and bank fees	
10. Pump, filter, cleaner and vehicle reserve	
11. Van insurance and fixed vehicle costs, two vans	
12. Training, memberships and other fixed costs	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Chemicals, parts and equipment (route and repair shares blended)	
14. Field technician labor with payroll taxes and workers' compensation; every technician hour is paid by the hour with no guaranteed minimum	
15. Payment fees	
16. Fuel and mileage for the vans and route equipment	
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 pools = (fixed costs, principal and other recurring cash out minus repair contribution)
divided by one average pool's contribution; the two sales lines are blended by sales
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 pools (use cash break-even)	one figure per month		
Shop and yard share and debt service coverage at full-run sales		ratios, monthly only	

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

PAGE 9

Repair pricing, deposits and route billing

The repair price is set from the part and the job; the cost is crew hours and the part, and the cash arrives at booking and on completion. Turn every repair type into contribution per hour and write down when each payment lands.

```
Labor = crew hours on the repair at the page 10 true cost per billable hour (the drive and the parts run sit in that cost, not in the hours)
Contribution = repair price less labor, parts and equipment, and fees and fuel at the page 8 shares; contribution per hour on the repair = contribution divided by hours on the repair. That is the repair's contribution at the page 10 true cost, which is higher than the loaded wage in line 14 by the share of paid hours that never reach an invoice.
Close rate = repairs sold divided by quotes given; quotes needed = repairs needed divided by close rate
```

WORKED EXAMPLE: THREE REPAIR TYPES (ILLUSTRATIVE)

REPAIR TYPE	REPAIRS / MONTH	PRICE	CREW HOURS	LABOR	PARTS, EQUIPMENT	FEES, FUEL	CONTRIBUTION	PER CREW HOUR	CLOSE RATE
Pump replacement	4	$1,750	2.5	$75	$1,060	$147	$468	$187.20	55%
Heater replacement	1.2	$3,500	7	$211	$2,400	$294	$595	$85.00	40%
Cartridge filter replacement	1.8	$900	3	$90	$550	$76	$184	$61.33	65%

Labor at the true cost of $30.09 per billable hour from page 10; fees and fuel at 8.4 percent of price (page 8 lines 15 and 16); parts and equipment at the supplier quote. The pump replacement earns the most per crew hour ($187.20), the cartridge filter the least ($61.33). Close rates are illustrative; replace them with your own quote log. Maintenance contracts: 120 a month, 2.33 crew hours each, in the capacity check; the technician hours ride in line 14 and the owner's route hours sit in line 4 at the market wage. These repairs set the parts and labor shares in the page 12 worked example (repairs and replacements: 7 a month at an average $1,831).

YOUR REPAIR TYPES

REPAIR TYPE	REPAIRS / MONTH	PRICE	CREW HOURS	LABOR	PARTS, EQUIPMENT	FEES, FUEL	CONTRIBUTION	PER CREW HOUR	CLOSE RATE

DEPOSITS, BALANCES AND ROUTE BILLING: THE COLLECTION PATTERN

LINE	PAYMENT	SHARE OF THE PRICE	LANDS
Repairs and replacements	Deposit at booking	40%	in that month
Repairs and replacements	Balance on completion	60%	in that month
Maintenance contracts	Invoiced monthly, card on file	100%	in that month

For every $100 billed in a month, the example receives $100 in that month. The route and repair lines are blended by their full-run sales (maintenance contracts 70 percent, repairs and replacements 30 percent) into one whole-percent pattern here only; page 11 collects each line on its own timing, and your own forecast does the same. Deposits for parts not yet ordered land in closing cash when received; the unspent part is a memo liability, and the repair counts once, in the month the work is done.

REPAIR OVERRUN CHECK

Repairs drift while quotes do not, with a seized pump bolt, a heater that needs new venting and a client who adds a filter clean while the technician is there. At every close, compare the crew hours logged with the hours quoted.

```
Overrun hours = crew hours used minus hours quoted; overrun cost = those hours at the true cost per billable hour. Find the cause, then price a longer repair as a written change.
```

PAGE 10

Technician utilization and true labor cost

A technician's hourly wage understates the cost of an hour at a pool. The drive between stops, the chemical load-out at the shop, a return trip to a green pool and a visit done twice are hours on the payroll that no invoice recovers, and every one of them rides on the billable hour you quote.

```
Utilization = billable hours on site at pools divided by paid hours
Loaded hourly cost = wage times one plus the payroll-tax, workers' compensation, paid-leave and benefit share
Cost per billable hour = the technicians' paid hours at the loaded cost, divided by their billable hours
```

WORKED EXAMPLE: TWO TECHNICIANS THROUGH ONE WEEK OF THE JULY PEAK (ILLUSTRATIVE)

ITEM	PAID HOURS THIS WEEK	SHARE OF PAID TIME
Paid hours	80	100%
On site at pools, billable	60	75%
Drive between pools	14	17.5%
Callbacks and green-pool returns	4	5.0%
Loading, fueling, admin	2	2.5%

At an $18.50 wage with 22 percent payroll taxes and benefits added, a paid hour costs $22.57 an hour; at 75 percent utilization each billable hour at a pool costs $30.09. Price every pool and every repair from that hour, not from the wage. The shares are rounded and may not sum exactly to 100 percent.

YOUR TECHNICIANS, ONE WEEK EACH

TECHNICIAN	PAID HOURS	ON SITE AT POOLS	DRIVE	REWORK	UTILIZATION	COST PER BILLABLE HOUR

WHERE TECHNICIAN TURNOVER COSTS THE MOST

A new technician costs most on the pools he does not know. Keep the route notes, gate codes, equipment details and water history on file for every pool, so a replacement runs the same route from the same instructions.

PAGE 11

Twelve-month cash forecast

Payroll leaves before clients on the card on file pay. Enter $000 (51.25 means $51,250), receipts net of sales tax; collected tax stays out of closing cash.

EXPECTED CASE ($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Opening cash												
In: collections, in the month each client pays, net of sales tax												
Memo, not cash: billed this month (page 6)												
In: owner money and loans received												
Out: chemicals, parts, fees and fuel (lines 13, 15, 16)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: shop and yard 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												
Memo: receivables = last month's + billed minus collected												
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 route 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. Technicians are paid in the month they work. For the slow start, test 70 percent of expected sales in every month (a stress assumption, not a benchmark; a higher share only with evidence); fixed costs, other cash out, principal, startup bills and funding stay as expected, and all variable lines fall with sales; line 14 holds only hours you would cut. The first month either case falls below your floor is your planning deadline: act before it. Then run a second year at the month-12 run rate (page 8), month by month with the seasons continuing, and check the floor holds.

PAGE 12

Runway, and what the slow months cost

Runway = the count of future months still ahead, starting after the last month you have closed (from the first route day on a new route), ending when closing cash first drops under your floor.

Worked example: a hypothetical pool service and repair company

Made-up pool figures showing the arithmetic, not your market's benchmark. March opening (month 1 = March); line 4 is the owner market wage and no technician is paid a guaranteed minimum. Cash floor $13,835. Route invoices are paid in the billing month on a card on file, repairs 40 percent at booking and 60 percent on completion (page 9); costs leave with the work; owner wage drawn; no added funding.

Page 5, budget	The startup budget totals $180,090: $50,000 of loan at 10.5 percent over 5 years and $130,090 of owner money; $68,300 of it is the reserve, intact on the first route day. Page 5 sizes that reserve in two passes: the $13,835 floor, a one-month buffer of $13,835, then $40,547, the first pass's shortfall below zero, rounded up to $68,300.
Page 8, costs	Fixed costs run $13,166 a month, $800 for shop and yard, $406 loan interest; principal adds $669, both year 1 averages; variable costs take 56.9 percent of sales, a contribution margin ratio of 0.431. Lines 13 to 16 take 29.7, 18.8, 3.2 and 5.2 percent of sales. Those are blends: the route and repair lines have opposite cost structures but share one variable set, so the printed percentages blend the two sales lines by their full-run sales rather than either line's own cost share. Lines 1 to 12 run $800, $340, $950, $7,000, $406, $290, $1,600, $120, $340, $650, $450 and $220 a month.
Page 8, break-even	Operating break-even sits at about $30,548 of billings a month. Cash break-even (fixed $13,166 plus principal $669, divided by 0.431) is about $32,100 a month: 85.8 accounts a month from maintenance contracts after the other lines' contribution (repairs carry their own page 9 shares, 63.3 percent parts and 5.6 percent labor on repairs, blended by sales on page 8), so 86, against the 120 the plan assumes.
Page 6, sales	Maintenance contracts: 120 accounts a month at $245. Repairs and replacements: 7 repairs a month at $1,831.43. A full-run month bills about $42,220. Accounts are added at 18, 26, 34, 42, 50, 58, 66, 74, 82, 89 and 95 percent through months 1 to 11, then 100 percent; season runs 96, 104, 114, 120, 122, 116, 105, 95, 86, 78, 76 and 82 percent across the twelve months, applied to every pool line.
Page 19, expected case	Month 1 sales $7,296; month 1 closes at $57,609, month 12 at $28,839. Low: month 11, closing $27,753, $13,918 over the floor.
Page 19, slow start	At the 70 percent slow start the first month bills $5,107 and closes at $56,666; month 12 at minus $9,129. The floor is first breached in month 7 at $13,625 left; the balance overdrawn in month 10 at minus $1,100, 6 months of runway from the first route day.
Page 8, coverage	At full-run billings of $42,220 coverage is 5.06 times before income tax and equipment replacement against the example pool lender's 1.25, and 4.97 times at the month-12 run rate; Test 3 needs both. Shop and yard share is about 1.9 percent.

PAGE 4 RESULT FOR THIS EXAMPLE: AMBER

Gate 0 is met for the example, and the six tests decide the rest. Test 1 is met: the month-12 run rate bills about $42,009 a month against a $32,100 break-even, and closing cash holds the floor through the second year (lowest close $32,473, month 1 of year 2). (Context, not scored: expected sales first reach cash break-even in month 12.) Test 2 fails: the slow start breaches the floor in month 7, and about $23,000 more working capital would carry the route through. Test 3 clears on the planning coverage formula; a pool lender will still apply its own definition. Test 4 passes: in the peak month at full run (month 5, season 122 percent) the route and the repairs need 370 crew on-site hours; at 75 percent utilization that takes 494 paid hours against the 520 paid hours the example can field (3 crew members for 8 hours, 5 days a week, page 6), so capacity fits and the account book clears the break-even count. Test 5 fails for want of evidence. Test 6 passes: a steady full-run year leaves about $51,250 after principal, though month 11's net cash flow is $5 below zero, its only negative month; the running balance itself stays positive and slips just $5 from month 10 to month 11, absorbed by the page 5 buffer. That is the steady-state year, not the forecast year: page 19's first year gives up about $39,461, because a route fills month by month and the opening spend comes first. This pool example carries no income tax set-aside, van or equipment replacement and no chemical stock build-up (page 19); a real plan funds its own. The route pays the fixed costs; the repairs pay for growth; the reserve carries the slow months.

PAGE 13

What moves the result

Each row changes one page 12 input and reruns the forecast. A row names a test when a change newly fails or passes it; a failed test stays failed. The last column also gives the slow start, which is Test 2.

FULL-RUN MONTHLY CHANGES; DEADLINES RERUN; SLOW-START LOSSES SCALE WITH SALES

CHANGE	STEADY-MONTH CASH	CASH BREAK-EVEN, DEADLINE AND SLOW START (TEST 2)
Sales volume 10 percent lower (variable costs fall; fixed stay)	minus $1,820	Expected case holds the floor
Maintenance contracts: average price 5 percent higher, same volume (only sales-linked fees rise)	plus $1,423	Break-even accounts fall from 85.8 to 78.4 a month, so from 86 to 79: per-unit costs hold while sales-linked fees rise with price, so the ratio rises from 0.431 to 0.449 (sales-linked fees, line 15, take 3.2 percent of each added dollar)
Fixed costs $1,000 lower	plus $1,000	Cash break-even falls to about $29,780
Lose 12 route accounts to a competitor (about $2,940 of billing), from month 6 onward	minus $1,528	Expected case still clears the floor; slow start deadline unchanged (month 7)
Every account pays two months after billing (crew and bills still paid on time)	no change	Expected case below the floor in month 4 (closing minus $394), below zero too; slow start below the floor in month 4 (closing $3,612); would fail Test 1
Technician wages 4 percent higher, prices unchanged (line 14 up 0.8 points)	minus $338	Cash break-even rises to about $32,707; expected case still clears the floor; slow start deadline unchanged (month 7)
Every stop takes 15 percent longer, prices unchanged (line 14 up 2.8 points)	minus $1,182	Cash break-even rises to about $34,330; expected case still clears the floor; slow start deadline unchanged (month 7)
A rental-property manager's 20 accounts ($4,900) never pay, one month only, in month 6	no change	Expected case still clears the floor; slow start below the floor in month 6 (closing $13,732); $4,900 never collected (a one-time loss)
Chemicals drift from 15 to 22 percent of the route price and are not passed on (line 13 up 4.9 points)	minus $2,069	Cash break-even rises to about $36,217; expected case still clears the floor; slow start deadline unchanged (month 7)
Setup overrun of $10,000 beyond the contingency, taken from the reserve	no change	Expected case still clears the floor; slow start below the floor in month 6 (closing $8,632)
Opening 3 months late (shop and yard space, insurance, loan interest and principal, $2,215 a month, paid while closed; no sales; the ramp starts at the new opening, and seasons stay on the calendar)	no change	Expected case below the floor in month 11 from the planned opening; slow start below the floor in month 9 from the planned opening (month 7 on time); about $2,300 more opening cash holds the expected case at the floor; would fail Test 1
Slow start with signed maintenance contracts held at 100 percent (counts only enforceable, evidenced contracts; the tested slow start and Test 2 still run at the kit's full share)	no change	Slow start stays above the floor (below it in month 7 without them); its low rises to $22,388 from minus $9,129; extra reserve in this what-if case $0, the kit's Test 2 still needs $23,000

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, Test 3 passes; with a loan, margin at or below zero makes Test 3 fail
```

PAGE 14

Route-day checklists, weekly review, six questions

These are route operations checklists, not a safety program. Add the chemical storage and dosing, pump and heater handling, and gate and site-access steps that your pool owners and a qualified safety professional require.

START OF ROUTE DAY

- [ ] Go through yesterday's pool notes for every stop on the route.
- [ ] Check the test kit, the chemical stock and the parts on the vans against the route sheet.
- [ ] Confirm every technician on today's route has the stop list, the gate codes and a working phone number for each pool owner.
- [ ] Read every request, complaint or photo a pool owner has sent since the last visit before the van leaves.
- [ ] Price any extra work at the pool, and get it agreed, before a technician starts it.
- [ ] Flag pools with a repair booked, a new contact or a changed schedule.

END OF ROUTE DAY

- [ ] Enter minutes on site and the chemical readings for each pool.
- [ ] Note every task skipped, with the pool and why.
- [ ] Record any extra work carried out at a pool, who approved it, and whether it reached the invoice.
- [ ] Report equipment faults, damaged parts and chemicals running low.
- [ ] Enter repair progress against the quoted hours and the parts used.
- [ ] Write a note for whoever runs the next visit on any pool carrying an ordered part, a green patch or a returning fault.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Billed by account, segment and repair				
Minutes on site against minutes priced, pool by pool				
Technician utilization and overtime				
Complaints, green pools and return visits				
Quotes given, quotes won, renewals signed				
Accounts and repairs due for a decision within 90 days				
Owner hours in the field				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Does every chemical dose above the standard recipe, every part substitution and every extra stop wait for the owner's approval, and do the vans sit at the shop until the owner unlocks it in the morning?
2. **Reactive operations.** For one week, count the messages from pool owners that say green water, cloudy water or a skipped visit, and count the return trips to the same pool that were never billed to anyone.
3. **Growth without structure.** How many calls a day does a technician make about the order of the route or the scope of a repair, and how many of the overtime hours on the payroll trace back to a route planned the night before?
4. **Talent and retention.** How many accounts would be at risk if one technician left, and for how many of them is that technician the only person who knows the gate code, the failing heater and the water history?
5. **Revenue plateau.** How many days pass between a repair call and a quote in the client's hands, and what proportion of the route accounts has bought a repair, a replacement or an equipment upgrade in the last year?
6. **Strategic confusion.** Do two pools sold on the same tier take very different minutes on site, and has the frequency delivered drifted away from the weekly or twice-weekly frequency the contract actually sells?

Hypotheses from AI-assisted World Consulting Group desk research, described on page 2. Check each one against a record: the log of owner messages, the minutes logged on site set against the minutes the price assumes, the repair quote record, or the route notes kept for each pool.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and log minutes on site for every pool. Log the hours the owner spends in the field.
Week 2	Fill the page 7 account table at true labor cost and mark any pool priced below its labor, chemicals, fees and fuel.
Week 3	Fill the page 9 repair table at true crew cost and set up the quote log by segment.
Week 4	Enter actual closing cash on page 11 and recalculate runway. Write the decisions a technician may make without calling you.
After month 1	Run the minute drift check on every account and measure technician utilization on page 10.

BEFORE YOU BUY EQUIPMENT OR RENT A YARD, GET WRITTEN ANSWERS TO THESE

- ☐ What will each truck and major piece of equipment cost per month in total, including payment, insurance, fuel and maintenance?
- ☐ What does an inspection by a qualified mechanic find on each used truck or machine, and what will each repair cost?
- ☐ What does the yard cost, what does it include (storage, security, access hours), and how much notice does either side give to end it?
- ☐ What does insurance cost for vehicles, equipment, liability and work at customer sites, and what does it exclude?
- ☐ If equipment is financed or leased, what is the monthly payment and what does ending early cost?
- ☐ Which customers require proof of insurance or other documents before work starts?
- ☐ What is your plan, and its cost, when a truck or machine is down?

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

WHAT THE FULL KIT ADDS

The full Pool Service and Repair 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 route pricing calculator from minutes and chemicals to a monthly price at a target margin, a repair estimating calculator, a receivables and deposit tracker, editable quote, renewal and route scheduling trackers, route 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 pool service and repair, 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. Pool service and repair owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, equipment-safety, chemical-handling 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 pools, repairs and technician costs. A copy-ready version is on the kit page.

BEFORE YOU RELY ON THE ANSWER.

Check every total with a calculator. An AI assistant can misread a file or slip on arithmetic, even when it runs code, so rerun every figure you will act on with the page formulas. Check your AI provider's data settings first, and never paste personal data, account numbers, passwords, customer-level records or anything an agreement restricts, such as client agreements, client names or addresses, gate codes, alarm and equipment details, employee records or bank account details. So rounding does not make a record anonymous; run the arithmetic on your own computer.

I am opening (or running) a pool service and repair company. I have attached the Pool Service and Repair Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my routes, repairs and technicians, 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 an account price, crew wage, gallons-an-hour figure, materials cost, 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 name the quote, record or calculation that holds it. If I give you my own estimate, label it MY ESTIMATE.
4. Use these formulas exactly, and show your arithmetic for every number you calculate:
- Monthly sales for a sales line = units times average price (every line here is counted per month). Each month's expected sales = full-run route and repair sales times ramp times season. Use 100 percent where a factor does not apply.
- 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 route hours sit inside the line 4 market wage and are never priced again in line 14; only non-owner field technician hours ride in line 14. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the work; only line 4 may go undrawn, and Tests 1 and 6 count it anyway.
- Contribution margin ratio = 1 minus variable cost share; a line's contribution = its sales times its own ratio. Operating break-even sales = fixed costs divided by contribution margin ratio. Cash break-even sales = (fixed costs with line 4 even if I do not draw it, plus monthly loan principal and any recurring other cash out) divided by contribution margin ratio; only the cash forecast drops an undrawn wage. A blended ratio holds only at its own sales mix: name that mix beside each break-even, and recompute from each line's own contribution when a what-if changes one line. Loan interest is fixed; principal is not an operating cost, so it never enters operating break-even or operating profit.
- Weekly = monthly times 12, divided by 52. Daily = weekly divided by days open per week.
- Break-even pools = (fixed costs, principal and other recurring cash out minus repair contribution) divided by one average pool's contribution; the two sales lines are blended by sales. If the other lines already cover fixed costs and principal, report 0 and say so; never report a negative break-even count. Paid technician hours available per month = crew members multiplied by hours a day (add each member's hours if they differ), days worked a week and 52, divided by 12; paid hours needed = on-site hours for accounts and repairs divided by utilization.
- Shop and yard share = line 1 divided by net sales. Planning debt service coverage, before income tax and equipment replacement = (full-run sales times contribution margin ratio, minus fixed costs other than loan interest) divided by (loan interest + loan principal).
- Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied (not month 12's own sales). Test 1 needs that rate at or above cash break-even and my floor held 24 months; Test 3, coverage at full run and at that rate.
- Test 6 = 12 months of (full-run sales minus their variable costs, minus full-run fixed costs, line 4 included, minus principal), seasons applied to every sales line but booked lines, which run in their own months, and seasonal fixed lines at each month's amount. The cushion to set aside = the largest fall in running net cash from a high to any later low, the year run twice so a dip can cross into month 1 (zero if it never falls).
- Full-run figures (break-even, coverage, floor) take a late-starting fixed line at its full amount, and a seasonal fixed line at its year average.
- For pages 7, 9 and 10, use the formulas printed on those pages of the attached kit, exactly as written, with my own figures.
- Cash forecast: closing cash = opening cash + cash in minus cash out. Month 1 opening cash = cash on hand on the first route day after startup spending is paid. Place every receipt and payment (deposits, supplier invoices, startup bills, funding) in the month the cash moves. Income tax set-aside, equipment replacement and stock build-up go in their own row. Open month 1 with the cash I give; the page 5 two-pass size is advice to report beside it, never a substitute. Enter route invoices when received and repair money when it lands; payroll as worked. Enter a repair deposit as cash when received, the unspent part a memo liability. In the slow-start case, every month's sales, repairs 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 the first route 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, 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. Where a result is N/A for that reason, score the tests that depend on it as failed, exactly as page 13 sets out: a contribution margin ratio of zero or below fails Tests 1 and 6 and, with a loan, Test 3; one unit's contribution, or the count it multiplies, of zero or below: break-even units are N/A and score Test 4 as failed. 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, home addresses, bank account or tax ID numbers.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it does not need the inputs for pages 7, 9 and 10. Each month: cash in = sales receipts plus money arriving; cash out = each variable cost, calculated from the sales that created it and placed in the month it is paid under my terms, plus fixed costs (lines 1 to 12, with line 4 only if I draw it in cash), plus loan principal, startup bills and other cash out. Loan interest is already in line 5; never add it again. Supplier payments follow the cost of what I sold plus any stock build-up I give; if I buy ahead or carry supplier balances, ask me for purchases and payments by month instead. If you can run code, do every calculation in code.

Step 1. Before you write anything else, ask me for the inputs below in three rounds, one message per round. Ask round A as one numbered list, then wait for my answers. When I answer, ask round B and wait; then round C and wait. Start Step 2 only after I answer round C.
Round A, sales, capacity and evidence:
a. Services, client segments, service area, the technicians I can staff each day and the paid hours each works a day, days worked per week, my opening month, and days open per week.
b. Sales build: for route accounts, the full-run account count, the average monthly price in season and the minutes each visit takes; for repairs, the repairs a month by type, each type's price, parts cost and crew hours, so repair hours count against the same technician hours as the route; a ramp percentage of full-run sales for every month from 1 to 12; a seasonal percentage for each month from my opening 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 (site counts, comparables, signed orders or my history).
c. For each account: gallons a visit, the gallons-an-hour figure that reproduces my logged minutes for that pool type, visits per month and monthly price; where I have them, its own chemicals, payment fees and fuel or mileage in dollars, and the crew or labor cost it uses. If I give none, apply the company shares and label each account's result MY ESTIMATE.
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (dealer quote, insurer quote or calculation) for each line on page 5, from the vans and route equipment to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including the owner market wage, loan interest and my monthly loan principal; whether I draw that wage in cash. 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 route hours sit inside the line 4 market wage and are never priced again in line 14; only non-owner field technician hours ride in line 14.
f. Variable cost shares of net sales for lines 13 to 16: line 13, chemicals, parts and equipment (route and repair shares blended); line 14, field technician labor with payroll taxes and workers' compensation; every technician hour is paid by the hour with no guaranteed minimum; line 15, payment fees; line 16, fuel and mileage for the vans and route equipment; and any sales line whose own shares differ, given for that line.
g. For each job type: jobs a month at full run, price, crew hours on site (drive and setup are in the cost per billable hour, not the hours), materials and subcontract cost, and quotes given and won last quarter; my payment schedule for each sales line (deposit share and when it is collected, progress payments and when, the final payment and how many days after completion it is paid); and the jobs I need a month.
h. For one typical week: paid, on-site billable, drive, rework, and waiting, loading or admin hours per crew; base wage and payroll taxes and benefits share.
i. The debt service coverage ratio my lender requires and how the lender calculates it, if I know them.
Then wait for my answers.
(Continued on page 18.)

PAGE 18

The prompt, last part

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

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

Step 2. When I answer, produce these as plain tables I can copy back into the kit:
1. Business plan sections 1 to 8 for my pool service and repair company, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by route line, repair line and month, with annual sales and the capacity check from page 6.
3. The completed startup budget, line by line as on page 5, with the total. Size the reserve by the page 5 rule; if I gave another, show both and the result for each.
4. Operating and cash break-even per month, per week and per day open; break-even pools (use cash break-even); shop and yard share and planning debt service coverage at full-run sales and at the month-12 run rate, 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 for the page 11 worksheet (51.25 means $51,250), with any page 19-style exhibit in whole dollars and its unit labeled, and, 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. Account economics for each account at true labor cost, ranked by contribution per hour, flagging any pool priced below its labor, chemical, fee and fuel cost.
7. Job economics for each job type at true crew cost, ranked by contribution per crew hour, flagging any job type priced below its labor, materials, fees and fuel; quotes needed a month; and the collection pattern the cash forecast uses.
8. Crew utilization and cost per billable hour, with the largest leak named.
9. The kit's page 4 check: Gate 0 and pass or fail for each of the six tests with the reason (if Gate 0 fails, the result is not ready), and the overall result: not ready if Gate 0 fails, with no color; otherwise green, amber or red under the page 4 rules.
10. A final checklist: every MY ESTIMATE figure, every [NEED: ...] gap, every agreement date or season figure 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 account prices, the season by month and technician hours, before anyone sees the plan, and recheck the page 4 result with a calculator.

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

The page 12 example entered on the page 11 form, month by month, 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 $13,835.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**68,300**	**57,609**	**48,695**	**41,913**	**37,249**	**34,514**	**32,922**	**31,697**	**30,655**	**29,652**	**28,449**	**27,753**
In: sales receipts	7,296	11,416	16,364	21,279	25,754	28,406	29,258	29,681	29,774	29,309	30,483	34,620
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: chemicals, parts, fees and fuel (lines 13, 15, 16)	2,780	4,350	6,235	8,107	9,812	10,823	11,147	11,308	11,344	11,167	11,614	13,190
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	9,322	10,095	11,026	11,951	12,792	13,290	13,451	13,530	13,548	13,460	13,680	14,459
Out: shop and yard rent (line 1)	800	800	800	800	800	800	800	800	800	800	800	800
Out: other costs, with loan interest (lines 2, 5 to 12)	4,416	4,416	4,416	4,416	4,416	4,416	4,416	4,416	4,416	4,416	4,416	4,416
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	669	669	669	669	669	669	669	669	669	669	669	669
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(10,691)**	**(8,914)**	**(6,782)**	**(4,664)**	**(2,735)**	**(1,592)**	**(1,225)**	**(1,042)**	**(1,003)**	**(1,203)**	**(696)**	**1,086**
Closing cash, expected	**57,609**	**48,695**	**41,913**	**37,249**	**34,514**	**32,922**	**31,697**	**30,655**	**29,652**	**28,449**	**27,753**	**28,839**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**68,300**	**56,666**	**46,275**	**37,378**	**29,962**	**23,897**	**18,632**	**13,625**	**8,744**	**3,892**	**(1,100)**	**(5,739)**
Sales receipts, slow start	5,107	7,991	11,455	14,895	18,028	19,884	20,481	20,776	20,841	20,516	21,338	24,234
Out: variable costs, slow start (lines 13 to 16)	2,906	4,547	6,517	8,476	10,258	11,314	11,653	11,822	11,858	11,673	12,142	13,789
Out: fixed costs (lines 1 to 12), principal, bills, less funding	13,835	13,835	13,835	13,835	13,835	13,835	13,835	13,835	13,835	13,835	13,835	13,835
Net cash flow, slow start	**(11,634)**	**(10,391)**	**(8,897)**	**(7,416)**	**(6,065)**	**(5,265)**	**(5,007)**	**(4,881)**	**(4,852)**	**(4,992)**	**(4,639)**	**(3,390)**
Closing cash, slow start	**56,666**	**46,275**	**37,378**	**29,962**	**23,897**	**18,632**	**13,625**	**8,744**	**3,892**	**(1,100)**	**(5,739)**	**(9,129)**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**3,634**	**5,090**	**6,909**	**8,001**	**8,365**	**7,273**	**5,272**	**3,452**	**1,814**	**359**	**(5)**	**1,086**

Reading this forecast. It is in whole dollars, rounded so each column adds up, so a row can differ by $1 between like months; the page 11 form uses thousands. The floor is cash you never plan to spend. The page 5 buffer holds one more month of fixed costs and principal above it, so a small miss spends the buffer, not the floor. The opening cash was sized by the two passes on page 5, buffer included. The example sets aside no income tax (it depends on the owner's whole return, so take the figure from your accountant), replaces no equipment in its first two years and builds no stock beyond the opening stock in the startup budget; enter your own amounts. Second year at the month-12 run rate means month-12 ramp and bookings with each month's season still applied (average about $42,009 a month, against month 12's own $34,620): closing cash runs $32,473 in month 1 and $80,089 in month 12, lowest $32,473 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 are carried in fixed lines; waste or purchases you cannot cut make a real slow start worse.