Pressure Washing Business Plan and Operations Starter Kit

A working kit for pressure washing and exterior cleaning owners. It prices driveway, house wash and two-story jobs at true technician cost with drive, tank fills and reloads inside the hour, turns residential payments and commercial invoices into a collection pattern, tracks quotes by lead source, shows what a billable technician hour truly costs, finds cash break-even through a cold winter, and scores the plan on six pass-or-fail tests.

PRESSURE WASHING AND EXTERIOR CLEANING
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PAGE 2

Start here

A pressure washing business can fill every dry day and still lose money. The driveway pays for two hours while the drive, the tank fill and the quote take three more, the commercial account pays a month or two late, and the winter brings little work while the technician's guaranteed hours go on. This kit makes you write those numbers down, then tests whether they are enough, before a lender or a slow January asks.

WHAT IS INSIDE

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

HOW TO USE IT

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

HOW THIS KIT WAS BUILT

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

SCOPE

This kit gives general operational information. It is not legal, tax, accounting, employment, safety-related or financial advice. Requirements for the work you take on, insurance and employment terms vary by location and by job. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

A lender tests whether job revenue covers payroll, chemicals and loan payments after drive time and slow commercial payers. Answer each prompt in a few everyday sentences, then put the full sections on separate sheets.

1. Executive summary (write it last)

Describe the service and the area it covers, the money you need and what it buys, from truck to first payroll. Mark the month the page 6 forecast first clears the cash break-even on page 8, then add the page 4 result.

2. Services and customers

Name the surfaces you clean, from a driveway and a walkway to a full house wash. Say what the owner values beyond clean concrete: one visit for the whole exterior and a crew that arrives inside the promised window. Quote the customer's own words, list lead sources and note who signs off, the homeowner or the manager.

3. Service territory and technician hours

Draw the territory you serve and the road time between stops. Add up the hours your technicians can staff each day, then turn them into jobs with the on-site time each job requires. Drive, tank fills and rig reloads belong in the hourly cost on page 10.

4. Job types and pricing

Put each job type beside its on-site technician hours. Price it from the true hourly cost on page 10, which absorbs road time and tank fills. A rate per square foot that ignores them is a poor basis for a price.

JOB TYPE	SITE HOURS	PRICE	PRICE PER SITE HOUR

> *Owner question: are we pricing by the square foot and still losing money once drive, setup and reloading are counted, and which jobs should we stop quoting?*
>
> Begin here: the square-foot rate gets set against a wage and never against the real cost of a billable hour that absorbs drive time, tank fills, mixing and callbacks. Find each job's cost floor as on-site hours times the hourly cost on page 10 plus chemicals and fees, price above it, fix a minimum charge from the smallest job and cluster small jobs on a single day.

PAGE 4

Business plan, part two

5. Operations

Describe how a day runs from the booked schedule to the paid invoice, covering routing, tank fills, the job, photos, sign-off and the invoice. Name who checks the schedule and the quotes when you are not there.

6. Team

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

7. Marketing and sales

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

8. Financials and funding

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

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

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

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

_____

PAGE 5

Startup budget worksheet

Fill the estimate column first, then record each source: a written quote from the truck seller, the equipment supplier or the insurer, or a documented calculation. Pressure washing budgets can break on the first slow month before the first repeat customer calls, so leave no line blank without a reason. The example needs about $84,400 of owner money against its $41,000 loan; the opening cash is the page 5 two-pass size. The example pays the owner $4,500 a month; at a $5,000 owner wage, year-2 cash after principal (the average month of the page 19 steady-state year) turns negative, about minus $120 a month.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
TRUCK, RIG AND ACCESSORIES				
Used pickup truck, full purchase price (the loan is a source of funds)				
Trailer rig, pressure washer, soft-wash system, surface cleaner and tank				
Hoses, wands, nozzles, extension poles and accessories				
Scheduling and invoicing software setup				
SETUP AND REGISTRATION				
Business registration and local filings (review with a qualified professional)				
Insurance down payment				
Business entity and accounting setup				
PRE-OPENING				
Hiring and training				
Launch marketing, website and lettering				
Opening chemical stock				
WORKING CAPITAL				
Working capital reserve (cash you open with)				
Contingency for overruns on the lines above				
Total				

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

PAGE 6

Sales forecast builder

Every other number depends on sales, so build them from booked jobs and signed commercial and HOA agreements, not from the payroll you need to cover. Count jobs you can staff first; add commercial visits at the volume the agreements support. The commercial and HOA line is the least certain stream in the example and it carries the grade: its 12 visits a month and $375 visit price are judgments, and fewer visits or a lower price lowers the result. At 11 visits year-2 cash after principal (the average month of the page 19 steady-state year) is about $240 a month; at 10 visits it is about $100 and the example turns red. At a $400 visit it is about $640 a month; at $360 it is about $250, and at $358 or less the example turns red. Each is rerun with technician labor above the guarantee recomputed. The $375 sits where two published readings meet: four 2026 contractor guides put recurring commercial work 10 to 30 percent below one-off work, so HomeGuide's $200 to $500 one-off range becomes $140 to $450, and a monthly retail center contract runs $300 to $600 (Cleanest Pressure Washing, September 2026), read as one visit a month.

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

SALES LINE	UNIT	UNITS PER DAY OR MONTH	AVERAGE PRICE	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Residential jobs	jobs				
Commercial and HOA accounts	visits				

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 job and commercial sales times ramp (the share of full-run volume the schedule has reached) times season. Use 100 percent where a factor does not apply. Ramp and season are your assumptions; write down the evidence for each, such as your booking record by month. The example ramp is a judgment, faster than published starter accounts; page 13 shows a slower start. The example season suits a region with cold winters; a warm-region owner replaces the three winter values (65, 55 and 60 percent, December to February). Weather and freeze days are not in the capacity check, and commercial visits follow the same season as residential work in this example. A seasonal layoff, a wet spring and a fuel spike are not modeled.

CAPACITY CHECK

```
Paid technician hours available per month = technicians multiplied by hours a day (add each person's hours if they differ), days worked a week and 52, divided by 12; paid hours needed = hours on jobs and visits in the busiest month, season applied, divided by utilization
```

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

PAGE 7

Job pricing, payment and collection

Price comes from a quote or a square-foot rate. Cost is technician time at the page 10 rate plus chemicals and fees, and cash lands when the customer pays. Rank job types by contribution per technician hour, then audit each day's hours against the quote.

```
Labor = on-site technician hours multiplied by the hourly cost on page 10 (road time, tank fills and reloads sit inside that cost, never in the hours)
Contribution = price minus labor, chemicals and the page 8 shares for fees, fuel and wear; contribution for each technician hour equals contribution divided by on-site hours
Close rate = jobs won divided by quotes delivered; quotes to send equals jobs needed over the close rate
```

WORKED EXAMPLE: THREE KINDS OF JOB AT TRUE COST (ILLUSTRATIVE; HOURS ARE ON-SITE HOURS)

JOB TYPE	MONTHLY JOBS	PRICE	SITE HRS	LABOR	CHEMICALS	FUEL, FEES	CONTRIBUTION	PER SITE HR	CLOSE RATE
Driveway and flatwork	18	$260	2	$73	$15	$28	$144	$72.00	54%
One-story house wash	14	$420	3	$110	$35	$46	$229	$76.33	54%
Two-story house wash	5	$850	7	$257	$65	$93	$435	$62.14	54%

Labor runs at the true $36.74 per billable hour from page 10; fees and fuel at 10.9 percent of price (page 8 lines 15 and 16); chemicals charged at what the job consumed. Pricing charges every technician hour; page 8 carries only the hours above the guarantee, in line 14. Ranked per technician hour, the one-story house wash earns the most ($76.33) and the two-story house wash the least ($62.14). Close rates are assumed, illustrative figures; replace them with your own quote log. Technician hours per job are planning figures from published estimating guides; replace them with your own time log before you price from them. The two-story row is person-hours: about 3.5 hours elapsed with two people on site. Commercial and HOA accounts: 12 visits a month at 4.5 technician hours each, feeding line 14 and the page 6 staffing test. A $375 visit contributes about $141, or $31 an hour, the lowest of the four; it earns its place by filling the schedule. These job types set the shares on page 12 (residential jobs: 37 jobs a month, averaging $400).

YOUR OWN JOB TYPES

JOB TYPE	MONTHLY JOBS	PRICE	SITE HRS	LABOR	CHEMICALS	FUEL, FEES	CONTRIBUTION	PER SITE HR	CLOSE RATE

HOW THE MONEY ARRIVES: THE COLLECTION PATTERN

CUSTOMER	PAID BY	SHARE	CASH IN
Residential jobs	Paid at completion by card or check	90%	in that month
Residential jobs	Paid the month after	10%	the next month
Commercial and HOA accounts	Invoiced, paid within about 30 days	80%	the next month
Commercial and HOA accounts	Invoiced, paid late	20%	two months later

Each $100 billed turns into cash this way: $69 in that month, $26 the next month and $5 two months later. Full-run sales blend the two schedules (residential jobs 77 percent, commercial and HOA accounts 23 percent) merged here into one pattern; page 11 forecasts each line separately. The 90/10 residential split is a modeled assumption; replace it with your own record.

JOB OVERRUN CHECK

Jobs creep while quotes stay fixed: a second tank fill, a stain that needs another pass, a homeowner who adds a fence. Every evening, set each job's on-site hours beside its quoted hours; drive stays in the page 10 cost.

```
Overrun = site hours taken less hours quoted; cost = extra hours multiplied by the page 10 hourly cost.
Price added surface in writing first; feed overruns into the next quote.
```

PAGE 8

Break-even and coverage

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

FIXED COSTS PER MONTH	PER MONTH
1. Home office, yard or storage share	
2. Liability and vehicle insurance	
3. One technician (the minimum crew) and any guaranteed minimum technician hours, with payroll taxes and workers' compensation	
4. Owner's market wage (quoting, scheduling, management; hours on jobs go in line 3 or 14)	
5. Loan interest (truck and rig loan)	
6. Phones, internet and utilities share	
7. Marketing, website and lead services	
8. Scheduling, quoting and invoicing software	
9. Accounting, bookkeeping and bank fees	
10. Pump, hose and equipment repair reserve	
11. Truck and trailer registration and fixed vehicle costs	
12. Recurring training, memberships and other fixed costs	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Chemicals and supplies, as used on each job	
14. Technician labor above any minimum hours, with payroll taxes and workers' compensation	
15. Card and platform fees	
16. Fuel, water and wear parts	
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 jobs = (fixed costs, principal and other recurring cash out minus visit contribution) divided
by one job's contribution at the page 8 ratio; visits run at the main line's 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 jobs (use cash break-even)	one figure per month		
Base-and-storage 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. Base-and-storage share = line 1 divided by net sales.

PAGE 9

Quotes, win rate and repeat customers

One truck meets customers who behave differently. Follow quotes by lead source, since online leads and referrals convert at unequal rates, while repeat business decides whether growth lasts.

```
Quote rate = quotes delivered divided by estimates run; booking rate = booked jobs divided by quotes delivered
Estimates to run = new jobs you need divided by (quote rate times booking rate)
Cancellation rate each month = cancellations in the month divided by the jobs on the books when the month opens
```

WORKED EXAMPLE: THE MOST RECENT QUARTER OF QUOTES, BY SOURCE OF LEAD (ILLUSTRATIVE)

SOURCE OF THE LEAD	ESTIMATES RUN	QUOTES	JOBS WON	QUOTE RATE	BOOKING RATE	LAG IN DAYS, ESTIMATE TO QUOTE	THIS SOURCE ALONE, ESTIMATES FOR 111 WINS
Homeowners who found you online	160	134	62	84%	46%	1 day	286
Referrals and repeat customers	62	56	36	90%	64%	1 day	191
HOAs, building managers and businesses (one-off work)	18	16	13	89%	81%	5 days	154

Counts here are invented only to demonstrate the arithmetic; they reveal nothing about why one lead source converts better than another. Small tallies point a direction without fixing a rate, so keep the tally going for a full year before pricing from it. Together these quotes win 111 jobs a quarter. Five cancellations a quarter (rain days that never rebook) bring that to about 106, so repeat customers who rebook with no quote need only supply the last five of the 111 jobs the plan needs. Booking dates, not quote dates, drive the page 12 ramp, which reaches full run in month 7. Here, losing 5 of 111 jobs over a quarter, through cancellations and rain days that never rebook, equals about 1.5 percent a month, treating the 111 jobs won this quarter as the book at the start, and before any new wins, so quoting must replace that loss before any growth appears.

YOUR OWN QUOTES, BY LEAD SOURCE

SOURCE OF THE LEAD	ESTIMATES RUN	QUOTES	JOBS WON	QUOTE RATE	BOOKING RATE	LAG IN DAYS, ESTIMATE TO QUOTE	ESTIMATES TO RUN

REPEAT CUSTOMERS AND CANCELLATIONS

ACCOUNT	MOST RECENT JOB	REBOOKED?	STILL A CUSTOMER?	WHY THE CUSTOMER LEFT OR DECLINED, IN THEIR OWN WORDS

PAGE 10

Technician hours billed, and the true labor cost

At a wage of $20 an hour, each hour you can actually bill costs well above $20. Road time, tank fills, unbooked quotes and callbacks all draw pay while no invoice follows.

```
Utilization = hours spent working for customers divided by hours the technician is paid
Loaded hourly cost = wage plus the added share covering payroll taxes, workers' compensation, benefits and paid time off
Cost per hour billed = paid hours at the loaded rate, divided by the hours you bill
```

WORKED EXAMPLE: ONE TECHNICIAN, ONE WEEK (ILLUSTRATIVE)

HOURS	HOURS IN THE WEEK	SHARE OF HOURS PAID
Paid hours	40	100%
Billed to customers	27	67.5%
Drive and water source runs	7	17.5%
Callbacks and rework	2	5.0%
Quoting, tank fills, admin	4	10.0%

At a $20.00 wage plus 24 percent for payroll taxes and benefits, each paid hour costs $24.80 an hour; at 67.5 percent utilization, each hour that reaches an invoice costs $36.74. Use that figure, not the wage, to set your hourly rate and minimum charge.

YOUR TECHNICIANS, ONE WEEK AT A TIME

TECHNICIAN	PAID HOURS	BILLED ON SITE	DRIVE	REWORK	UTILIZATION	COST PER HOUR BILLED

THE TECHNICIAN YOU CANNOT REPLACE QUICKLY

A technician who knows each commercial site, its water access and its manager's rules leaves a gap that is hard to fill unless those details sit on paper. Keep a file on each repeat customer and each property, so whoever replaces a technician starts from the same notes.

PAGE 11

Twelve-month cash forecast

Payroll leaves with the job; commercial accounts pay later. Enter $000 (51.25 means $51,250), receipts net of sales tax; collected tax stays out of closing cash.

EXPECTED CASE ($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Opening cash												
In: collections, in the month each payment lands, net of sales tax												
Memo, not cash: billed this month (page 6)												
In: owner money and loans received												
Out: materials, fees and fuel (lines 13, 15, 16)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: home office and storage share (line 1)												
Out: other costs, with loan interest (lines 2, 5 to 12)												
Out: income tax set-aside, equipment replacement, stock build-up												
Out: loan principal												
Out: startup bills still to pay												
Net cash flow (in minus out)												
Closing cash, expected (your floor: _____)												
Actual closing cash, once open												
Memo: sales tax collected (not in closing cash)												
Memo: sales tax remitted												
Memo: tax owed = last month's + collected minus remitted												
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 day the first job starts 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 and chemicals are paid in the month of the job. 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 drive time and tank fills really cost

```
Runway = the number of consecutive future months, counted from the latest closed month (before opening,
from the day the first job starts), before the first month in which closing cash falls below your floor
```

Worked example: a hypothetical pressure washing business

Illustrative figures only: they exist to show the arithmetic, not to set a benchmark. Each job bills at completion, and the technician sits on line 3 from the first day. Cash floor $13,561. Homeowners pay at completion and a month later; commercial and HOA invoices clear 80 percent the next month, 20 percent after two (page 7). Costs leave with each job, the owner draws pay in cash and the loan is the only debt.

Page 5, budget	The complete startup budget of $125,400, funded by a $41,000 loan (10.5 percent over 5 years) and $84,400 of owner money, including a $57,900 reserve covering early ramp losses, slow commercial payers, the cash floor and one month of buffer. Page 5 sizes this reserve in two steps: a floor of $13,561, plus a buffer month worth $13,561, plus $28,722 (the first pass's lowest cash, from an empty account), plus $2,027 (the Test 6 cushion of $15,588 less the one-month buffer), rounded up to $57,900.
Page 8, costs	Fixed costs $13,013 a month, which includes $300 for base and equipment storage and $333 of loan interest within that total; principal $548 a month (both year 1 averages); variable share 27.8 percent, so each sales dollar contributes 0.722. Lines 13 to 16 take 7.3, 9.6, 2.4 and 8.5 percent of sales. Lines 1 to 12 come to $300, $420, $4,290, $4,500, $333, $200, $1,300, $220, $300, $600, $350 and $200 each month.
Page 8, break-even	Operating break-even sits near $18,024 a month. Cash break-even (fixed $13,013 plus principal $548, divided by 0.722) is about $18,783 a month: 35.7 jobs a month from residential jobs once commercial visits add their share, so 36, against the 37 the plan counts on.
Page 6, sales	Residential jobs: 37 jobs a month at $400.27. Commercial and HOA accounts: 12 visits a month at $375. A full-run month brings about $19,310; jobs and commercial visits climb through 40, 55, 70, 80, 90 and 95 percent over the first 6, then 100 percent; season 125, 130, 125, 115, 105, 100, 105, 115, 100, 65, 55, 60 percent over the twelve months, applied to jobs and commercial visits.
Page 19, expected case	Month 1 opens with sales of $9,655; month 1 ends with $48,319, month 12 at $29,178. Low: month 12, closing $29,178, $15,617 above the floor.
Page 19, slow start	When only 70 percent of planned bookings arrive, month 1 sales $6,758; month 1 ends with $47,125, month 12 at minus $11,025. Cash sinks below the floor in month 8 (closing $13,275) and below zero in month 11 (closing minus $3,173), so the reserve lasts 7 months.
Page 8, loan coverage	Running at full-run sales of $19,310, the planning formula's coverage, before income tax payments or equipment replacement, is 1.43 against the 1.25 the example lender asks for; at the month-12 run rate it is 1.43, and Test 3 looks at both. Base-and-storage share is about 1.6 percent.

PAGE 4 RESULT FOR THIS EXAMPLE: AMBER

Gate 0 stands met for the example (by assumption). Test 1 passes: the month-12 run rate, about $19,310 a month, above the $18,783 break-even; closing cash stays clear of the floor through a second year at that rate (lowest close $29,112, month 1 of year 2). (Not scored: sales first reach cash break-even in month 7.) Test 2 fails: if jobs reach only 70 percent of plan, the floor breaks in month 8; about $24,600 of additional cash at opening would hold it for 12 months; at 70 percent of plan the business stays below cash break-even. Test 3 passes by the planning formula; lenders set their own tests. Test 4 passes: in the busiest stretch of full-run operation (month 2, with season 130 percent) the jobs on page 7 plus the commercial visits need about 217 technician hours with customers, or about 322 paid hours at 67.5 percent utilization (page 10), set against 347 paid hours on hand (2 people at 8 hours a day for 5 days each week, owner counted; the technician on line 3 supplies 173), so the work fits with 25 hours to spare; the owner works about 34 field hours a week at the peak, plus quoting and management. The 37 planned jobs are one more than the break-even count of 36. Test 5 fails for want of evidence. Test 6 passes: running at full run for a year leaves about $4,570 after principal, but cash flow runs below zero in months 10, 11 and 12, and the largest running-cash fall is $15,588 (from its month 9 high to its month 12 low), where the page 5 buffer covers $13,561 and the reserve carries the other $2,027. This is the steady state; on page 19 the first year loses about $28,722 in cash while jobs book up and invoices arrive late. Break-even takes nearly every job, and the three winter months run below zero

PAGE 13

What moves the result

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

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

CHANGE	MONTHLY CASH	CASH BREAK-EVEN AND DEADLINE
Ten percent fewer jobs and commercial visits (lines 13 to 16 fall)	minus $1,394	Expected case holds the floor; full-run coverage falls below zero; the month-12 run rate falls below cash break-even; would fail Tests 1, 3 and 6
Residential jobs: average price 5 percent higher, same volume (only card and platform fees rise)	plus $723	Break-even jobs fall from 35.7 to 33.4 a month, so from 36 to 34: per-unit costs stay the same, so the ratio rises from 0.722 to 0.731 on the new sales (sales-linked fees, line 15, take 2.4 percent of each added dollar)
Fixed costs $500 lower	plus $500	Cash break-even falls to about $18,090
Lose the commercial and HOA accounts (their visits), from month 6 onward	minus $3,249	Expected case below the floor in month 12 (closing $11,835); slow start deadline unchanged (month 8); full-run coverage falls below zero; the month-12 run rate falls below cash break-even; would fail Tests 1, 3 and 6
Every payment lands two months after billing (crew and bills still paid on time)	no change	Expected case below the floor in month 4 (closing $10,959); slow start below the floor in month 4 (closing $8,768); would fail Test 1
The commercial and HOA accounts never pay 2 months of visits from month 6 ($4,500 a month)	no change	Expected case still clears the floor; slow start below the floor in month 7 (closing $12,495); $9,000 never collected
Jobs run 15 percent over quoted hours, callbacks included (line 14 rises from 9.6 to 14.4 percent, about 37 more paid hours a month; a price rise of about 6.4 percent on job prices would hold contribution)	minus $921	Cash break-even rises to about $20,111; expected case still clears the floor; slow start below the floor in month 7 (closing $12,255); full-run coverage falls to 0.39; the month-12 run rate falls below cash break-even; would fail Tests 1, 3 and 6
Chemical and supply prices 10 percent higher and not passed on (line 13 rises from 7.3 to 8.0 percent, about $141 a month at full run)	minus $141	Cash break-even rises to about $18,974; expected case still clears the floor; slow start deadline unchanged (month 8)
Setup overrun of $5,000 beyond the contingency, drawn from the cash reserve	no change	Expected case still clears the floor; slow start below the floor in month 7 (closing $11,095)
Opening 3 months late (base and equipment storage, insurance, loan interest and principal, $1,601 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 $15,603 in month 13 from the planned opening, $13,575 lower than on time; slow start below the floor in month 9 from the planned opening (month 8 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

Start and end checklists, weekly review, six questions

These are operating routines, not a safety program. Requirements differ by location, so confirm them with a qualified professional. Add every step your own jobs demand.

START OF DAY

- [ ] Review the route, then match each job's quoted hours to its chemical list.
- [ ] Check gate access, water hookups and the promised arrival window for every stop, plus the visit list for each commercial account.
- [ ] Fill the tank, mix chemicals against the job list and load the rig before leaving the base.
- [ ] Check the forecast and rebook any job that rain or a freeze would spoil.
- [ ] Make sure every quote from yesterday has a date on the schedule or a call set.
- [ ] Mark any job that needs a second person or another trade before the truck rolls.

END OF DAY

- [ ] Enter on-site hours beside hours quoted for every job, and time drive, tank fills and reloads separately for page 10.
- [ ] Ask permission before photographing finished work and shoot the surface only, with no people, papers or keys. Send the invoice before the truck leaves the property.
- [ ] Log chemicals used and whether each job was charged for them.
- [ ] Record every callback and mark it paid or free.
- [ ] Tally quotes given, jobs won and the lead each one came from.
- [ ] Drain and rinse the rig, and flag any equipment that needs servicing.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Billed and collected by job type and customer type				
Hours on site versus hours quoted, with drive, tank fill and reload minutes recorded for page 10				
Utilization per technician and driving hours				
Quotes sent, jobs booked and close rate per lead source				
Callbacks and hours nobody billed				
Commercial and HOA invoices falling due within 60 days				
Owner hours in the field				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Which quotes stall until the owner prices them, and which chemical or surface decisions need the owner's call before a technician starts?
2. **Reactive operations.** Count one week's customer messages about streaks, missed spots, lateness or off-quote work, plus unbilled callbacks.
3. **Growth without structure.** How many times does a technician return to the yard or a water source in one day, and how much time goes to reloads and wrong turns?
4. **Talent and retention.** Which commercial and HOA accounts rely on a single technician who alone knows the sites, water access and manager expectations?
5. **Revenue plateau.** Count the quotes you promised by text and never sent, and the share of new customers who return for another job.
6. **Strategic confusion.** Do equal-size jobs take widely different hours, and has the finished work drifted from the quoted scope?

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

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review. Log on-site hours on every job, drive, tank fill and reload time separately, and the owner's hours on jobs.
Week 2	Fill the page 7 job table at true technician cost and mark any job type priced below its labor, chemicals, fees and fuel.
Week 3	Set up the quote table on page 9 by lead source and record days from estimate to quote.
Week 4	Enter actual closing cash on page 11 and recalculate runway. Write the decisions a technician may make without calling you.
After month 1	Review daily overrun checks and gauge each technician's billed share on page 10.

BEFORE YOU BUY VEHICLES AND EQUIPMENT OR RENT A BASE, GET WRITTEN ANSWERS TO THESE

- ☐ What will each vehicle cost per month in total, including payment, insurance, fuel, maintenance and parking?
- ☐ What does an inspection by a qualified mechanic find on any used vehicle or equipment, and what will each repair cost?
- ☐ Where will equipment and supplies be stored and loaded, and what does that space cost if you outgrow your home?
- ☐ What does insurance cost for vehicles, equipment, liability and work at client sites, and what does it exclude?
- ☐ If equipment is leased or financed, what is the monthly payment and what does ending early cost?
- ☐ Which client contracts require proof of insurance or other documents before you start work, and how long do they take to arrange?
- ☐ What happens to vehicle and equipment payments if a vehicle is off the road for repairs?

Have qualified professionals review vehicle, equipment 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 Pressure Washing 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 job pricing calculator at a target margin, a quote and follow-up tracker, editable scheduling, commercial visit and callback trackers, daily checklists and hiring checklists. Release status is on the kit page.

SOURCES

Public sources. Housecall Pro, How to price pressure washing jobs (updated 28 October 2026): $150 to $400 for driveway and flatwork, $250 to $597 for an exterior house soft wash and $400 to $1,400 for a two-story house wash. HomeGuide, as Housecall Pro reproduces it: $200 to $500 for a one-off flat clean under 2,000 square feet and $100 to $600 a month for a service contract. Kleanway, Robert Mason Company, Always Do Better and True Coat Painting (2026): recurring work 10 to 30 percent below one-off work. Cleanest Pressure Washing (updated 3 September 2026): $300 to $600 a month for a retail center. Jobber, The 2026 Home Service Trends Report (December 2025 survey of 1,050 US home service owners): how fast customers pay, the basis for the modeled 90/10 split. Plyrium's 2026 start-up guide and Housecall Pro's worked examples support the technician hours; neither names its data.
World Consulting Group material. Origin of the questions: AI-assisted World Consulting Group desk research on pressure washing and exterior cleaning businesses, 2026, an internal working file that is not published, described on page 2; the questions are hypotheses and no figure in this kit comes from it. Pressure washing and exterior cleaning owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, safety-related 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 jobs, hours 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 customer names or addresses, access codes, commercial and HOA agreements, employee records or bank account details. Totals and rounded figures serve the arithmetic, though rounding does not make a record anonymous, and you can run the arithmetic on your own computer.

I am opening (or running) a pressure washing business. I have attached the Pressure Washing Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my jobs and technician, using my numbers only.

Follow these rules for the whole conversation:
1. Use only numbers I give you, or numbers you calculate from mine with the formulas below. Never invent a job price, technician wage, chemical cost, close rate, percentage or benchmark.
2. The numbers printed in the kit are worked examples. Never use them as my numbers, not even as a placeholder.
3. If a number you need is missing, ask me for it. If I ask you to estimate or use typical figures, write [NEED: ...] instead and tell me which quote, record or calculation will give me the real number. If I give you my own estimate, label it MY ESTIMATE.
4. Use these formulas exactly, and show your arithmetic for every number you calculate:
- Monthly sales for a sales line = units times average price (every line here is counted per month). Each month's expected sales = full-run job and commercial sales times ramp times season; a confirmed booking for a line replaces its ramped figure that month, never both; before opening, count expected bookings by month, each marked MY ESTIMATE until confirmed.
- Net sales exclude sales tax. Labor = wages, payroll taxes and benefits, plus a market wage for the owner's management time (line 4); the owner's hours on jobs go in line 3 (the guarantee) or 14 above it at a technician's wage. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the work; only line 4 may go undrawn, and Tests 1 and 6 count it anyway.
- Contribution margin ratio = 1 minus variable cost share; a line's contribution = its sales times its own ratio. Operating break-even sales = fixed costs divided by contribution margin ratio. Cash break-even sales = (fixed costs with line 4 even if I do not draw it, plus monthly loan principal and any recurring other cash out) divided by contribution margin ratio; only the cash forecast drops an undrawn wage. A blended ratio holds only at its own sales mix: name that mix beside each break-even, and recompute from each line's own contribution when a what-if changes one line. Loan interest is fixed; principal is not an operating cost, so it never enters operating break-even or operating profit.
- Weekly = monthly times 12, divided by 52. Daily = weekly divided by days open per week.
- Break-even jobs = (fixed costs, principal and other recurring cash out minus visit contribution) divided by one job's contribution at the page 8 ratio; visits run at the main line's share. 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 = technicians multiplied by hours a day (add each person's hours if they differ), days worked a week and 52, divided by 12; paid hours needed = hours on jobs and visits in the busiest month, season applied, divided by utilization.
- Base-and-storage share = line 1 divided by net sales. Planning debt service coverage, before income tax and equipment replacement = (full-run sales times contribution margin ratio, minus fixed costs other than loan interest) divided by (loan interest + loan principal).
- Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied (not month 12's own sales). Test 1 needs that rate at or above cash break-even and my floor held 24 months; Test 3, coverage at full run and at that rate.
- Test 6 = 12 months of (full-run sales minus their variable costs, minus full-run fixed costs, line 4 included, minus principal), seasons applied to every sales line but booked lines, which run in their own months, and seasonal fixed lines at each month's amount. The cushion to set aside = the largest fall in running net cash from a high to any later low, the year run twice so a dip can cross into month 1 (zero if it never falls).
- Full-run figures (break-even, coverage, floor) take a late-starting fixed line at its full amount, and a seasonal fixed line at its year average.
- For pages 7, 9 and 10, use the formulas printed on those pages of the attached kit, exactly as written, with my own figures.
- Cash forecast: closing cash = opening cash + cash in minus cash out. Month 1 opening cash = cash on hand on the day the first job starts 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 each residential payment and each commercial and HOA invoice in the month it is paid, as I report it; payroll and chemicals in the month of the job. In the slow-start case, every month's sales, commercial visits 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 day the first job starts), 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, safety, employment, wage or lease advice. Do not name laws, license or permit types, agencies, government fees or wage rates, even as examples. When my question touches these, write only "Review this with a qualified professional" and continue with the rest. You may record and use figures I give from my own records, such as my sales tax rate and when I remit it, without checking, interpreting or advising on them.
6. Do not quote statistics, studies or sources that are not in the kit. For the market and marketing sections, use only what I tell you, and list the local facts I should gather.
7. Work every total step by step and recheck it a second way. In the cash forecast, show the arithmetic for month 1, one later month and the year total; give plain numbers for the other months.
8. If a formula would divide by zero or a contribution margin is zero or below, write N/A, say why, and do not continue that calculation. If my lender defines coverage differently, show both results and label each. If cash never falls below my floor in the forecast, write the runway as more than 24 months; otherwise give the runway in months and, separately, the first month below it, counting year 2. With no loan, Test 3 passes.
9. Use business figures only, with anonymous customer IDs. Do not ask for names, home addresses, bank account or tax ID numbers.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it does not need the inputs for pages 7, 9 and 10. Each month: cash in = sales receipts plus money arriving; cash out = each variable cost, calculated from the sales that created it and placed in the month it is paid under my terms, plus fixed costs (lines 1 to 12, with line 4 only if I draw it in cash), plus loan principal, startup bills and other cash out. Loan interest is already in line 5; never add it again. Supplier payments follow the cost of what I sold plus any stock build-up I give; if I buy ahead or carry supplier balances, ask me for purchases and payments by month instead. If you can run code, do every calculation in code.

Step 1. Before you write anything else, ask me for the inputs below in three rounds, one message per round. Ask round A as one numbered list, then wait for my answers. When I answer, ask round B and wait; then round C and wait. Start Step 2 only after I answer round C.
Round A, sales, capacity and evidence:
a. Services, customer segments and lead sources, service area, the technicians I can staff each day and the paid hours each works a day, days worked per week, and days open per week.
b. Sales build: for jobs, the full-run jobs a month by job type, each type's price, chemical cost and on-site technician hours; for commercial and HOA accounts, the visits a month at full run, the average invoice and the technician hours on site per visit; a ramp percentage of full-run volume for every month from 1 to 12 (ask me to confirm any month I leave out); a seasonal percentage for each month if my bookings are seasonal; and the slow-start percentage I want to test (this kit sets a 70 percent stress test, a kit rule rather than my estimate; use it unless I give evidence for a higher share). Give counts at full run, with month 1 as my opening month. Give the evidence behind each count (site counts, comparables, signed orders or my history).
c. For each job type: jobs a month at full run, price, technician hours on site (drive and setup are in the cost per billable hour, not the hours), chemical cost, and quotes given and won last quarter; my payment schedule for each sales line (deposit share and when it is collected, progress payments and when, the final payment and how many days after completion it is paid); and the jobs I need a month.
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (seller quote, supplier quote, insurer quote or calculation) for each line on page 5, from the truck and rig to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including any guaranteed minimum technician hours, loan interest and my market wage; whether I draw that wage in cash; and my monthly loan principal. Give interest and principal as year 1 monthly averages for break-even and coverage, and, for the cash forecast, any payment, fixed line or other cash line that changes in months 1 to 24 (a payment holiday, a balloon payment, a rent step) with its month. My market wage covers management time (line 4); my hours on jobs go in line 3 (the guarantee) or 14 above it at a technician's wage.
f. Variable cost shares of net sales for lines 13 to 16: line 13, chemicals and supplies, as used on each job; line 14, technician labor above any minimum hours, with payroll taxes and workers' compensation; line 15, card and platform fees; line 16, fuel, water and wear parts; and any sales line whose own shares differ, given for that line.
g. For each lead source: estimates run, quotes and wins last quarter, and days from estimate to quote; jobs on the books at the start of the month and jobs cancelled in the month; the number of new jobs I need.
h. For one typical week: paid, on-site billable, drive, rework, and tank fill, loading or admin hours for the technician; base wage and payroll taxes and benefits share.
i. The debt service coverage ratio my lender requires and how the lender calculates it, if I know them.
Then wait for my answers.
(Continued on page 18.)

PAGE 18

The prompt, last part

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

Round C, cash timing, sales tax, deposits and Gate 0:
j. Payment terms: when each customer pays me (on completion by card or check, or on invoice and how many days later for commercial and HOA accounts), the share of residential customers who pay after the month of the job, and when payroll and my chemical suppliers are paid.
k. For every other cash line (payroll, card settlements, insurance, loan payments, rent and fixed bills), when it is paid, or confirm it is paid in the month it is incurred.
l. Monthly cash out beyond operating costs: income tax set-aside, truck and equipment replacement and chemical 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 pressure washing business, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by job line, commercial 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 jobs (use cash break-even); base-and-storage 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. Job economics for each job type at true technician cost, ranked by contribution per technician hour, flagging any job type priced below its labor, chemicals, fees and fuel; quotes needed a month; and the collection pattern the cash forecast uses.
7. Pipeline by lead source with estimates needed and the cancellation rate.
8. Technician 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 job count or payment term I should verify, and every question that needs a qualified professional.

WHEN THE ANSWER COMES BACK

Copy each table into the matching kit page in pencil. Check every [NEED: ...] gap and MY ESTIMATE figure, starting with jobs by month, hours per job and payment terms, 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 $13,561.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**57,900**	**48,319**	**42,991**	**40,479**	**39,331**	**38,755**	**38,386**	**38,861**	**40,645**	**41,833**	**39,563**	**34,583**
In: sales receipts	6,664	12,071	15,746	17,352	18,058	18,292	19,673	21,518	20,117	14,780	11,534	11,377
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: materials, fees and fuel (lines 13, 15, 16)	1,757	2,513	3,075	3,233	3,321	3,339	3,690	4,042	3,514	2,284	1,933	2,109
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	9,717	10,115	10,412	10,496	10,542	10,551	10,737	10,921	10,644	9,995	9,810	9,902
Out: home office and storage share (line 1)	300	300	300	300	300	300	300	300	300	300	300	300
Out: other costs, with loan interest (lines 2, 5 to 12)	3,923	3,923	3,923	3,923	3,923	3,923	3,923	3,923	3,923	3,923	3,923	3,923
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	548	548	548	548	548	548	548	548	548	548	548	548
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(9,581)**	**(5,328)**	**(2,512)**	**(1,148)**	**(576)**	**(369)**	**475**	**1,784**	**1,188**	**(2,270)**	**(4,980)**	**(5,405)**
Closing cash, expected	**48,319**	**42,991**	**40,479**	**39,331**	**38,755**	**38,386**	**38,861**	**40,645**	**41,833**	**39,563**	**34,583**	**29,178**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**57,900**	**47,125**	**39,327**	**33,500**	**28,628**	**24,157**	**19,830**	**16,095**	**13,275**	**10,039**	**4,381**	**(3,173)**
Sales receipts, slow start	4,665	8,450	11,022	12,146	12,641	12,804	13,771	15,063	14,082	10,346	8,074	7,964
Out: variable costs, slow start (lines 13 to 16)	1,879	2,687	3,288	3,457	3,551	3,570	3,945	4,322	3,757	2,443	2,067	2,255
Out: fixed costs (lines 1 to 12), principal, bills, less funding	13,561	13,561	13,561	13,561	13,561	13,561	13,561	13,561	13,561	13,561	13,561	13,561
Net cash flow, slow start	**(10,775)**	**(7,798)**	**(5,827)**	**(4,872)**	**(4,471)**	**(4,327)**	**(3,735)**	**(2,820)**	**(3,236)**	**(5,658)**	**(7,554)**	**(7,852)**
Closing cash, slow start	**47,125**	**39,327**	**33,500**	**28,628**	**24,157**	**19,830**	**16,095**	**13,275**	**10,039**	**4,381**	**(3,173)**	**(11,025)**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**3,866**	**4,563**	**3,866**	**2,472**	**1,078**	**381**	**1,078**	**2,472**	**381**	**(4,499)**	**(5,893)**	**(5,196)**

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 slow-start variable row includes line 14, which sits in the payroll row of the expected case; it is 70 percent of lines 13 to 16. The opening cash was sized by the two passes on page 5, buffer included. The example sets aside no income tax (it depends on the owner's whole return, so take the figure from your accountant), replaces no equipment in its first two years and builds no stock beyond the opening stock in the startup budget; enter your own amounts. Second year at the month-12 run rate (about $19,310 a month, against month 12's own $11,586): closing cash runs $29,112 in month 1 and $33,748 in month 12, lowest $29,112 in month 1, above the floor. Sales are net of sales tax, and the example pays each month's tax in the month it is collected, so it owes none at any month end; enter your own rate and payment timing in the page 11 memo rows. If you borrow the reserve, add its interest and principal to the forecast and run both passes again. The slow start lets variable costs fall with sales, which is fair only because hours you cannot cut sit in line 3; waste or purchases you cannot cut make a real slow start worse. Slow-start month 1 closes below the expected case: receipts fall with the jobs by more than chemicals do, while the technician, fixed costs and principal are paid in full.