Security Company Business Plan and Operations Starter Kit

A working kit for contract security guard companies. It prices every post type on the spread between the bill rate and the loaded pay rate, turns net-30 invoices and event deposits into a collection pattern, tracks bids by client type, shows what an unbilled guard hour costs, finds cash break-even through the slow months, and scores the plan on six pass-or-fail tests.

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PAGE 2

Start here

A security company can staff every post and still run out of cash. Guards are paid every two weeks, most clients pay a month or two after the invoice, and a post bid two dollars an hour too low loses money on every shift. This kit writes those numbers down and tests them before a lender asks.

WHAT IS INSIDE

3	Business plan, part one: services, clients and lead sources, service area, pricing
4	Business plan, part two, and the six-test pass or fail check
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HOW TO USE IT

1. Build post and event 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. Bill rates, pay rates and payment terms move before a contract is signed, and every worksheet expects your own figures.
3. Once you open, use the page 14 checklists on every new post and the numbers review every week. Run the page 7 overtime check every pay period and update the page 9 bid log after every bid.

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 security 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, licensing, training and use-of-force or financial advice. Licensing, training, insurance, bonding and employment requirements for security companies and their guards vary by location; review every one of them with a qualified professional. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

Any lender will want to know whether posts and events bring in enough cash for guard payroll, insurance and the loan while clients take a month or two to pay. Answer each point in plain sentences here; draft the full sections on separate sheets.

1. Executive summary (write it last)

Set out the service, the area you cover, the funding you need and where it goes, vehicle to first payroll; then name the month the page 6 forecast first clears the page 8 cash break-even, and the page 4 result.

2. Services and clients

Describe the posts you staff, from a weekday lobby to a round-the-clock gatehouse, and what clients are paying for beyond a filled shift: a guard who shows up on time, a supervisor who picks up the phone, a report on the desk next morning. Put it in the client's words and say who signs the contract.

3. Service area and guard capacity

Draw the area you serve and the travel between posts, then count the guard hours your roster can field in a week and translate them into posts and events.

4. Posts, events and pricing

For each post type, write the weekly hours it runs and the bill rate it carries. A bill rate pitched a dollar under the competitor, with no pay rate and burden behind it, is a guess.

POST OR EVENT	HOURS A WEEK	BILL RATE	SPREAD ABOVE LOADED PAY

> *Owner question: we win bids on price and then lose the contract within a year. Are our guards the problem?*
>
> Check this likely cause first: the bid price left no room for a supervisor, so no one visits the post, call-offs go uncovered and the client sees an empty chair. Record every lost contract with the client's stated reason and the post's supervision hours (page 9), add a supervisor visit to every post and a call-off plan to every contract, and compare retention of supervised posts with unsupervised ones, like for like by post type and bill rate, before you blame the guards; it is a comparison, not proof.

PAGE 4

Business plan, part two

5. Operations

Describe how a post runs from signed contract to monthly invoice: post orders, scheduling, the guard's check-in, the shift report, supervision and billing. Name who covers a call-off at 5 a.m. 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 scheduling for a week without you; the first question on page 14 checks that dependency.

7. Marketing and sales

Explain where site walks come from, how a site walk becomes a bid, and why clients renew; renewals pay for the bids 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 contracts with payment terms, insurance and bonding quotes, the vehicle and equipment quotes, the lease and the requirements of every license and 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 timing included, holds your floor for 24 months (page 11).	
2. Slow start (tested share of sales, page 11): closing cash holds at or above your floor every month (if not, note the reserve that would hold it).	
3. Planning debt service coverage at full-run sales and at the month-12 run rate (page 8) meets your lender's ratio, on your lender's definition.	
4. Paid guard hours needed in the busiest month (post and event hours, pages 6 and 7, over utilization, page 10) fit the hours your roster can field (page 6), and planned posts reach break-even (page 8).	
5. Signed contracts back the post count and booked events back the event volume; a bid list supports a forecast of bids, not of posts.	
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 vehicle loan or a lease. **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 insurer, the vehicle dealer or the uniform supplier, or a documented calculation. Security budgets break on the second guard payroll before the first invoice is paid, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
VEHICLE AND EQUIPMENT				
Patrol vehicle				
Uniforms, radios, flashlights and equipment				
Scheduling and payroll software setup				
SETUP AND APPROVALS				
Entity, registrations and agency requirements				
Insurance down payment				
Office deposit and first month				
PRE-OPENING				
Recruiting, screening and pre-opening payroll				
Launch marketing, bid preparation and website				
Uniform and equipment 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 signed post contracts and the guard hours you can staff, not from the payroll you need to cover. Count posts first; add events at the volume your booking record supports.

```
Monthly sales for a line = posts times the monthly billing per post, or events times the average invoice
(every line here is counted per month, so days open do not enter)
Days open in a month = days open per week times 52, divided by 12
```

SALES LINE	UNIT	UNITS PER DAY OR MONTH	AVERAGE FEE	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Contract guard posts	posts				
Event and short-term coverage	events				

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 post and event sales times ramp (the share of full-run volume the contracts and the roster have 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; a signed contract or booked event replaces its ramped figure that month.

CAPACITY CHECK

```
Paid guard hours available per month = the sum over guards on the roster of each guard's hours a day
times days worked a week, times 52, divided by 12; paid hours needed = the peak season month's post and
event hours, at that month's season percentage, divided by utilization (Test 4 scores the busiest month)
```

Write how many guards are on the roster, the hours each is paid a day and the days each works a week. Add up the hours your posts and events need in the peak season month (posts times hours a week times 52 over 12, page 7, plus event hours, both at that month's season percentage) and divide by utilization (page 10). If the plan needs more paid hours than the roster can field, the plan is wrong, whatever the contracts say.

PAGE 7

Post pricing, bill rate against pay rate

The bid sets the bill rate, loaded pay and unbilled hours set the cost, and cash arrives weeks after the invoice.

Billing per post = hours a week times 52 divided by 12, times the bill rate; guard labor = the same hours times the pay rate times (1 + burden share), divided by utilization (page 10)
Contribution = billing minus guard labor, minus supplies and fees at their page 8 shares (lines 13, 15 and 16); spread per hour = contribution over billed hours; win rate = contracts won over bids given

WORKED EXAMPLE: THREE POST TYPES, ONE MONTH (ILLUSTRATIVE)

POST TYPE	POSTS	HOURS / WEEK	BILL RATE	PAY RATE	BILLING / POST / MONTH	GUARD LABOR	SUPPLIES, FEES	CONTRIBUTION	SPREAD / HOUR	WIN RATE
Lobby post, weekdays	3	60	$33.00	$18.00	$8,580	$5,995	$386	$2,199	$8.46	30%
Gatehouse, 24 hours	3	168	$30.00	$17.00	$21,840	$15,854	$983	$5,003	$6.87	40%
Night patrol post	2	84	$36.00	$19.00	$13,104	$8,859	$590	$3,655	$10.04	35%

Guard labor at pay plus 22 percent burden, over 95.2 percent utilization (160 billed of 168 paid hours, page 10); supplies and fees at 4.5 percent of billing (page 8 lines 13, 15 and 16). Per billed hour, the night patrol post keeps the most ($10.04) and the gatehouse, 24 hours the least ($6.87). Line 14 on page 8 is this guard labor over all posts as a share of billing, utilization included; do not divide by it again. Event and short-term coverage: 12 a month, 38 guard hours each, in the capacity check and line 14. Page 12 takes its guard labor share from these posts (contract guard posts: 8 posts, averaging $14,684 a month).

YOUR POSTS, BY TYPE

POST TYPE	POSTS	HOURS / WEEK	BILL RATE	PAY RATE	BILLING / POST / MONTH	GUARD LABOR	SUPPLIES, FEES	CONTRIBUTION	SPREAD / HOUR	WIN RATE

NET 30, SLOW PAYERS AND EVENT DEPOSITS: THE TIMING OF CASH

LINE	STEP	SHARE OF THE INVOICE	RECEIVED
Contract guard posts	Paid within the month	20%	in that month
Contract guard posts	Net 30, paid the next month	65%	the next month
Contract guard posts	Slow payers	15%	two months later
Event and short-term coverage	Deposit at booking	50%	in that month
Event and short-term coverage	Invoice after the event	50%	the next month

Of each $100 invoiced in a month, the company receives $23 in that month, $64 the next month and $13 two months later. Posts and events are weighted by their full-run invoicing (contract guard posts 89 percent, event and short-term coverage 11 percent) to give one whole-percent pattern for this sentence only; page 11 runs each line on its own terms, as your forecast should. A deposit for an event still to come sits outside closing cash until the date; each contract and event counts as a sale once, when invoiced.

OVERTIME CHECK

Unbilled hours = paid guard hours in the month minus billed post hours; overtime premium cost = overtime hours times the pay rate times the premium share, plus its payroll burden (base pay for those hours is already in guard labor). Each pay period, compare paid guard hours with billed post hours, find the cause (open posts, call-offs, late relief), bill what the contract allows, and feed unbilled hours into the next bid.

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. Office rent	
2. General liability, umbrella and vehicle insurance	
3. Operations manager and scheduler, salaried, with payroll taxes (the minimum staff; guard hours are variable)	
4. Owner's market wage (sales, bids, management)	
5. Loan interest (vehicle, equipment and launch loan)	
6. Phones, radios, internet and the dispatch line	
7. Marketing, website and bid services	
8. Scheduling, time-and-attendance, payroll and accounting software	
9. Accounting, bookkeeping and bank fees	
10. Recruiting, screening and training	
11. Patrol vehicle registration and fixed vehicle costs	
12. Uniform and equipment replacement and other fixed costs	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Uniforms, supplies and client-site consumables	
14. Guard wages above the salaried staff, with payroll taxes and workers' compensation	
15. Payment fees	
16. Patrol fuel and mileage	
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 posts = (fixed costs, principal and other recurring cash out minus event contribution)
divided by one average post's monthly contribution; events: kit's line shares
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 posts (use cash break-even)	one figure per month		
Office share and debt service coverage at full-run sales		ratios, monthly only	

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

PAGE 9

Bids by client type, win rate and renewals

The guards are the same; the buyers are not. A property manager, a retailer and a public agency each decide at their own speed and for their own reasons, so track bids by client type, and track renewals, because renewals decide whether growth holds.

```
Bid rate = bids submitted divided by site walks; win rate = contracts won divided by bids submitted
Site walks needed = new posts you need divided by (bid rate times win rate)
Loss rate = contracts lost in the quarter divided by posts held at its start
```

WORKED EXAMPLE: A QUARTER OF BIDDING, BY WHO IS BUYING (ILLUSTRATIVE)

CLIENT TYPE	SITE WALKS	BIDS	CONTRACTS WON	BID RATE	WIN RATE	DAYS WALK TO BID	SITE WALKS FOR 3 WINS
Property managers and HOAs	12	9	3	75%	33%	45 days	12
Commercial and retail referrals	10	7	3	70%	43%	21 days	10
Public bids and events	8	6	2	75%	33%	75 days	12

These counts are chosen to make the arithmetic visible; they say nothing about why one client type signs and another does not, and a quarter this small shows a direction rather than a rate. The bids win 8 contracts a quarter; with one contract lost a quarter, that covers the loss and still adds posts beyond the 8 the plan needs at full run. In this example, losing 1 of 8 posts over a quarter (a contract not renewed) comes to roughly 4.2 percent a month lost, measured against the posts held at the start and before any new wins, so the bid pipeline must replace that before it adds growth.

YOUR BIDS, BY CLIENT TYPE

CLIENT TYPE	SITE WALKS	BIDS	CONTRACTS WON	BID RATE	WIN RATE	DAYS WALK TO BID	SITE WALKS NEEDED

CONTRACT RENEWAL AND LOSS LOG

ACCOUNT	RENEWAL DATE	BILL RATE CHANGE AT RENEWAL	KEPT OR LOST	REASON FOR ANY LOSS, IN THE CLIENT'S WORDS

PAGE 10

Billable utilization and the true cost of a billable hour

A guard's pay rate is only the first layer of the cost. Training hours, shift handovers and the hours spent covering a call-off are paid and never invoiced, so every hour you do bill has to cover its share of them.

```
Utilization = billable hours divided by paid hours
Loaded hourly cost = pay rate times (1 + the share for payroll taxes, workers' compensation and paid time off)
Cost per billed hour = all paid hours at the loaded cost, divided by the hours the client is billed
```

WORKED EXAMPLE: A ROUND-THE-CLOCK POST ACROSS ONE WEEK (ILLUSTRATIVE)

HOURS	HOURS	SHARE OF THE PAID WEEK
Paid hours	168	100%
Billed post hours	160	95%
Travel and shift handover	4	2.4%
Training and paid breaks	4	2.4%
Uncovered call-offs and unbilled hours	0	0.0%

At a $17.60 wage with 22 percent payroll taxes, workers' compensation and paid time off on top, a guard's loaded cost is $21.47 an hour; at 95.2 percent utilization the company pays, for each hour it bills, $22.55. Bid from that figure; the pay rate and even the loaded rate understate what a billed hour costs.

YOUR POSTS, ONE WEEK EACH

POST	PAID HOURS	BILLED	TRAVEL, HANDOVER	TRAINING, BREAKS	UTILIZATION	COST PER BILLED HOUR

WHERE GUARD TURNOVER HURTS MOST

When a guard quits, the post orders, the client's routines and the site's quirks leave too unless they are on paper. Keep the post orders and site notes current for each post, so a replacement can start the shift already knowing the site.

PAGE 11

Twelve-month cash forecast

Guard payroll leaves before invoices are paid. 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: uniforms, supplies, fees and fuel (lines 13, 15, 16)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: office 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 shift 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. Guards, the office and suppliers are paid in the month of the work. For the slow start, test 70 percent of expected sales in every month (a stress assumption, not a benchmark; a higher share only with evidence); fixed costs, other cash out, principal, startup bills and funding stay as expected, and all variable lines fall with sales; line 14 holds only hours you would cut. The first month either case falls below your floor is your planning deadline: act before it. Then run a second year at the month-12 run rate (page 8), month by month with the seasons continuing, and check the floor holds.

PAGE 12

Runway, and what net-30 costs

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

Worked example: a hypothetical security company

These figures demonstrate the arithmetic and set no benchmark. Posts bill monthly on net 30; the operations manager is on line 3 from the first month and guard hours rise with the posts. Cash floor $27,325. Posts are collected on the page 7 terms (20 percent in the billing month, 65 percent the next, 15 percent two months later); events pay half as a deposit and half on invoice the next month; guards are paid in the month worked; the owner takes the wage in cash; no new money comes in.

Page 5, budget	Startup budget altogether $290,800, funded by a $50,000 loan (10.5 percent over 5 years) and $240,800 of owner money; the total includes a $206,400 reserve that carries the ramp and the month or two between a guard's payday and the client's payment, plus the floor and the buffer. The two passes of page 5: a floor of $27,325, plus a further month as buffer, $27,325, plus $151,701 (how deep the first pass sinks below zero with no opening cash), rounded up to $206,400.
Page 8, costs	Fixed costs $26,656 a month, including $1,200 for office space and $406 of loan interest inside that; principal $669 a month (both year 1 averages); variable share 75.4 percent, so the contribution margin ratio works out at 0.246. Lines 13 to 16 take 2, 70.9, 0.5 and 2 percent of sales. Lines 1 to 12 run $1,200, $1,000, $9,200, $7,000, $406, $600, $1,500, $650, $450, $3,500, $450 and $700 a month.
Page 8, break-even	Operating break-even is close to $108,358 a month. Cash break-even (fixed $26,656 plus principal $669, divided by 0.246) is about $111,077 a month: 6.6 posts a month from contract guard posts once the events have contributed, so 7, against the 8 the plan runs at.
Page 6, sales	Contract guard posts: 8 posts a month at $14,683.50. Event and short-term coverage: 12 events a month at $1,150. A full-run month is worth about $131,268; posts and events ramp 35, 50, 60, 70, 80, 90, 95 percent across the months 1 to 7, then 100 percent; season 97, 102, 106, 106, 102, 98, 97, 107, 113, 93, 88, 91 percent over the twelve months on posts and events together.
Page 19, expected case	Month 1 invoices $44,565; the first month closes at $155,791, month 12 at $86,594. Low: month 8, closing $54,699, $27,374 over the floor line.
Page 19, slow start	Posts and events held at 70 percent: month 1 sales $31,196; the first month closes at $162,776, month 12 at $24,166. Cash dips under the floor in month 9 (closing $26,779), which puts the runway from opening at 8 months.
Page 8, coverage	At full-run invoicing of $131,268, planning coverage, with income tax and vehicle replacement yet to pay, is 5.62 against the 1.25 the example lender demands; at the month-12 run rate it reads 5.62, and Test 3 weighs both. Office share is about 0.9 percent.

PAGE 4 RESULT FOR THIS EXAMPLE: AMBER

Gate 0 is regarded as met for the example, as a given. Test 1 passes: by the twelfth month the run rate is about $131,268 a month, above the $111,077 break-even; a second year at that rate keeps cash over the floor (its low $83,523, month 2 of year 2). (Context, not part of the score: expected sales first pass cash break-even in month 6.) Test 2 fails: with posts at 70 percent the floor is breached in month 9; about $3,200 more opening reserve would hold it. Test 3 passes on the planning formula; how the lender defines coverage is what matters. Test 4 passes: in the peak month at full run (month 9, season 113 percent, scored at full ramp) the posts on page 7 and the events on page 6 take about 4,687 billed hours, about 4,920 paid hours at 95.2 percent utilization (page 10), about 28.4 guards at 40 paid hours a week, against the 5,200 paid hours the roster can field (30 guards, 8 hours a day, 5 days a week), so the posts fit; the 8 planned posts pass the break-even count. Test 5 fails for want of evidence. Test 6 passes: twelve months of full-run posts leave about $59,603 after principal, with no full-run month below zero, so no cushion is needed. That is the steady-state year, not the forecast; page 19's opening year loses about $119,806 to cash because posts are won through the year and each invoice is paid long after the guards who worked it. Most of the posts in the plan go to reaching break-even, and net-30 clients mean the reserve carries two payrolls before the first invoice is paid.

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
A tenth fewer posts and events (lines 13 to 16 fall)	minus $3,229	Expected case holds the floor
Contract guard posts: average fee 5 percent higher, same volume (only the payment fees move)	plus $5,844	Break-even posts fall from 6.6 to 5.5 a month, so from 7 to 6: per-unit costs stay the same, so the ratio rises from 0.246 to 0.278 on the new sales (sales-linked fees, line 15, take 0.5 percent of each added dollar)
Fixed costs $1,000 lower	plus $1,000	Cash break-even falls to about $107,012
Lose the gatehouse, 24 hours contracts (3 posts, $65,520 of billing a month), from month 6 onward	minus $15,011	Expected case still clears the floor; slow start below the floor in month 10 (closing $24,892); full-run coverage falls below zero; the month-12 run rate falls below cash break-even; would fail Tests 1, 3 and 6
Every client pays two months after billing (guards and bills still paid on time)	no change	Expected case below the floor in month 3 (closing $21,962), below zero in month 4; slow start below the floor in month 4 (closing $20,830); would fail Test 1
The gatehouse, 24 hours client's invoices from month 6 never arrive for 2 months ($65,520 a month, 3 posts)	no change	Expected case below the floor in month 7 (closing minus $5,649), below zero too; slow start below the floor in month 7 (closing minus $20,055); would fail Test 1; $131,040 never collected; would fail Test 1
Guard pay rates rise 5 percent with bill rates fixed (line 14 rises from 70.9 to 74.4 percent, about $4,647 a month at full run)	minus $4,647	Cash break-even rises to about $129,748; expected case below the floor in month 8 (closing $27,203); slow start below the floor in month 8 (closing $15,382); would fail Test 1
Call-offs and open shifts put 10 percent of post hours on 50 percent overtime (line 14 rises from 70.9 to 73.9 percent, about 369 overtime hours and $3,964 a month at full run)	minus $3,964	Cash break-even rises to about $126,622; expected case below the floor in month 9 (closing $27,258); slow start below the floor in month 8 (closing $18,209); would fail Test 1
Setup overrun of $10,000 beyond the contingency, covered from the cash reserve	no change	Expected case still clears the floor; slow start below the floor in month 8 (closing $24,629)
Opening 3 months late (office space, insurance, loan interest and principal, $3,275 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 $44,799 in month 9 from the planned opening, $9,900 lower than on time; slow start below the floor in month 12 from the planned opening (month 9 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

Post checklists, weekly review, six questions

Operations checklists only, not a safety or training program. Add the licensing, training, use-of-force and incident-reporting steps your work and qualified professionals require.

BEFORE THE POST STARTS

- [ ] Confirm the signed contract, the bill rate, the billable hours and the invoice terms before the first shift.
- [ ] Write the post orders and confirm the client contact for every shift.
- [ ] Confirm the guards assigned, their pay rates and who covers a call-off.
- [ ] Confirm uniforms, radios and the check-in method are issued and tested.
- [ ] Confirm the supervisor's visit schedule for the post.
- [ ] Note the client's access, key and alarm instructions.

PAY PERIOD AND MONTH END

- [ ] Compare paid guard hours with billed post hours on every post.
- [ ] Record overtime hours and the call-offs that caused them.
- [ ] Send every post invoice on the same day each month and chase every invoice past 30 days.
- [ ] Review shift reports and incident reports with the client contact.
- [ ] Log the lead source, the bid price and the outcome of every bid.
- [ ] Ask the client for the renewal conversation ninety days before the term ends.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Billed and collected by post, event and payment step				
Paid guard hours against billed post hours, post by post				
Overtime hours and call-offs by post				
Guard turnover and open shifts				
Bids submitted, bids won and win rate by client type				
Invoices falling due and invoices past 30 days				
Owner hours on posts				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Does every bid wait on the owner to price it, and does every call-off at night ring the owner's phone?
2. **Reactive operations.** Count the client messages in a week that say the guard was late, the post was empty or we never got the report, and the hours that go unbilled.
3. **Growth without structure.** How many posts a month need a change to the post orders, and how much overtime comes from call-offs and open shifts?
4. **Talent and retention.** How many posts depend on one guard who alone knows the site, the client and the alarm codes?
5. **Revenue plateau.** How long does an event client take to become a contract post, and what share of event clients ever receive a bid?
6. **Strategic confusion.** Do posts of one type take very different supervision and overtime, and do the hours worked drift from the hours the contract bills?

Hypotheses from AI-assisted World Consulting Group desk research, described on page 2. Check each one against a record: the client message log, paid hours against billed hours, the bid record, or the call-off log.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and log paid hours against billed hours on every post. Log the hours the owner covers.
Week 2	Fill the page 7 post table at loaded pay and mark any post type billed below its guard labor and fees.
Week 3	Set up the bid log on page 9 by client type and record days from site walk to decision.
Week 4	Enter actual closing cash on page 11 and recalculate runway. Write the decisions the scheduler may make without calling you.
After month 1	Run the overtime check on every pay period and measure guard utilization on page 10.

BEFORE YOU SIGN A LEASE, GET WRITTEN ANSWERS TO THESE

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

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

WHAT THE FULL KIT ADDS

The full Security Company 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 post pricing calculator from pay rate and burden to a bill rate at a target spread, an invoice and receivables tracker, editable bid, scheduling and overtime trackers, post 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 contract security guard companies, 2026, an internal working file that is not published, described on page 2; the questions are hypotheses and no figure in this kit comes from it. Private security companies owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

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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 posts, events and guard 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 contracts, site addresses, post orders, access or alarm details, guard 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 contract security guard company. I have attached the Security Company Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my posts, events and guards, 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 bill rate, a pay rate, a burden share, a win 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 post and event sales times ramp times season; a signed contract or booked event for a line replaces its ramped figure that month, never both; before opening, count expected contracts 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 a post go in line 14 at the guard pay rate. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the posts; 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 posts = (fixed costs, principal and other recurring cash out minus event contribution) divided by one average post's monthly contribution; events: kit's line shares. If the other lines already cover fixed costs and principal, report 0 and say so; never report a negative break-even count. Paid guard hours available per month = the sum over guards on the roster of each guard's hours a day times days worked a week, times 52, divided by 12; paid hours needed = the peak season month's post and event hours, at that month's season percentage, divided by utilization (Test 4 scores the busiest month).
- Office share = line 1 divided by net sales. Planning debt service coverage, before income tax and equipment replacement = (full-run sales times contribution margin ratio, minus fixed costs other than loan interest) divided by (loan interest + loan principal).
- Month-12 run rate = average monthly sales over a year at month 12's ramp and 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 shift 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 post invoice and each event payment in the month it lands; guard payroll and suppliers are paid in the month worked. Hold an event deposit out of closing cash until the event. In the slow-start case, every month's sales, signed contracts 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 shift), 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, guard training, bonding, employment, wage or lease advice. Do not name laws, license or permit types, agencies, government fees or wage rates, even as examples. When my question touches these, write only "Review this with a qualified professional" and continue with the rest. You may record and use figures I give from my own records, such as my sales tax rate and when I remit it, without checking, interpreting or advising on them.
6. Do not quote statistics, studies or sources that are not in the kit. For the market and marketing sections, use only what I tell you, and list the local facts I should gather.
7. Work every total step by step and recheck it a second way. In the cash forecast, show the arithmetic for month 1, one later month and the year total; give plain numbers for the other months.
8. If a formula would divide by zero or a contribution margin is zero or below, write N/A, say why, and do not continue that calculation. If my lender defines coverage differently, show both results and label each. If cash never falls below my floor in the forecast, write the runway as more than 24 months; otherwise give the runway in months and, separately, the first month below it, counting year 2. With no loan, Test 3 passes.
9. Use business figures only, with anonymous client IDs. Do not ask for names, site addresses, access or alarm details, 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 and lead sources, service area, the guards I can staff from the roster and the paid hours each works a day, days worked per week, and days of operation per week.
b. Sales build: for contract guard posts (posts), the full-run posts by type, each type's hours a week, bill rate and pay rate; for event and short-term coverage (events), the events a month at full run, the average invoice and the guard hours each takes; 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 from my booking record or my market; 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 post type (the counts, hours, bill rate and pay rate from b above): bids given and won last quarter; my payment terms for each contract line (invoice timing and days to payment); and the posts I need.
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, supplier quote or calculation) for each line on page 5, from the vehicle and uniforms to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including the operations manager and scheduler, 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 a post go in line 14 at the guard pay rate.
f. Variable cost shares of net sales for lines 13 to 16: line 13, uniforms, supplies and client-site consumables; line 14, guard wages above the salaried staff, with payroll taxes and workers' compensation; line 15, payment fees; line 16, patrol fuel and mileage; and any sales line whose own shares differ, given for that line.
g. For each client type: site walks, bids and wins last quarter, and days from site walk to proposal; posts held at the start of the quarter and contracts lost; the number of new posts I need.
h. For one typical week at a representative post: paid guard hours, billed post hours, travel and shift-handover hours, training and paid-break hours, and uncovered call-off or other unbilled hours; the base pay rate and the payroll taxes, workers' compensation 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 (how often posts are invoiced, how many days later each invoice is paid and the share that runs late, the event deposit and when the balance is paid), deposits I collect or pay and when, and when guard payroll and suppliers are paid.
k. For every other cash line (payroll, card settlements, insurance, loan payments, rent and fixed bills), when it is paid, or confirm it is paid in the month it is incurred.
l. Monthly cash out beyond operating costs: income tax set-aside, vehicle and equipment replacement and uniform 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 security company, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by post line, event 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 posts (use cash break-even); office share and planning debt service coverage at full-run sales, labeled before income tax and equipment replacement, and on my lender's definition too if I gave it.
5. The 12-month cash forecast for the expected and slow-start cases, in thousands of dollars to two decimals (51.25 means $51,250) to match the kit, with, for each case, the first month below my cash floor and the first month below zero, and the runway; the second year's lowest closing cash (month 12's ramp and bookings held, each month with its own season, not a flat average); any extra reserve the slow start needs; and the Test 6 cushion, with whether the page 5 buffer covers it (add any excess to the reserve). Add memo rows for each month, kept out of closing cash: sales tax collected, remitted and owed at month end (last month's owed + collected minus remitted), and receivables (last month's + billed minus collected).
6. Post economics for each post type, ranked by spread per hour, flagging any post billed below its loaded guard labor and fees; bids needed; and the collection pattern the cash forecast uses.
7. Pipeline by segment with site walks needed and monthly churn.
8. Utilization and the cost of a billed guard hour for each post, naming the largest leak.
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 post 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 post counts by month, payment terms and guard 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 $27,325.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**206,400**	**155,791**	**121,754**	**99,252**	**82,975**	**72,668**	**65,863**	**63,147**	**54,699**	**55,195**	**77,019**	**86,678**
In: sales receipts	10,319	43,766	67,772	84,488	97,782	107,817	115,816	124,781	139,664	141,197	124,084	117,309
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: uniforms, supplies, fees and fuel (lines 13, 15, 16)	2,005	3,013	3,757	4,383	4,820	5,210	5,443	6,321	6,675	5,494	5,198	5,375
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	47,798	63,665	75,392	85,257	92,144	98,287	101,964	115,783	121,368	102,754	98,102	100,893
Out: office rent (line 1)	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Out: other costs, with loan interest (lines 2, 5 to 12)	9,256	9,256	9,256	9,256	9,256	9,256	9,256	9,256	9,256	9,256	9,256	9,256
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)	**(50,609)**	**(34,037)**	**(22,502)**	**(16,277)**	**(10,307)**	**(6,805)**	**(2,716)**	**(8,448)**	**496**	**21,824**	**9,659**	**(84)**
Closing cash, expected	**155,791**	**121,754**	**99,252**	**82,975**	**72,668**	**65,863**	**63,147**	**54,699**	**55,195**	**77,019**	**86,678**	**86,594**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**206,400**	**162,776**	**130,753**	**106,804**	**87,213**	**71,800**	**58,839**	**48,741**	**34,629**	**26,779**	**33,858**	**32,422**
Sales receipts, slow start	7,223	30,636	47,440	59,142	68,448	75,472	81,071	87,347	97,765	98,838	86,859	82,116
Out: variable costs, slow start (lines 13 to 16)	23,522	35,334	44,064	51,408	56,536	61,108	63,844	74,134	78,290	64,434	60,970	63,047
Out: fixed costs (lines 1 to 12), principal, bills, less funding	27,325	27,325	27,325	27,325	27,325	27,325	27,325	27,325	27,325	27,325	27,325	27,325
Net cash flow, slow start	**(43,624)**	**(32,023)**	**(23,949)**	**(19,591)**	**(15,413)**	**(12,961)**	**(10,098)**	**(14,112)**	**(7,850)**	**7,079**	**(1,436)**	**(8,256)**
Closing cash, slow start	**162,776**	**130,753**	**106,804**	**87,213**	**71,800**	**58,839**	**48,741**	**34,629**	**26,779**	**33,858**	**32,422**	**24,166**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**3,998**	**5,613**	**6,904**	**6,904**	**5,613**	**4,321**	**3,998**	**7,227**	**9,165**	**2,706**	**1,092**	**2,061**

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 (about $131,268 a month, against month 12's own $119,454): closing cash runs $84,011 in month 1 and $146,197 in month 12, lowest $83,523 in month 2, 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.