Trucking Business Plan and Operations Starter Kit

A working kit for small for-hire trucking companies. It builds loaded and empty miles month by month, prices a loaded mile from linehaul, surcharge and detention, costs every mile, checks one driver against a planning ceiling, and scores the plan on six pass-or-fail tests.

TRUCKING COMPANIES
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PAGE 2

Start here

A small carrier pays for four trucks, four drivers and insurance from the first month, while, in this example's assumptions, its first months bring lower rates and more empty miles. This kit writes those numbers down and tests them before a lender asks.

WHAT IS INSIDE

3	Business plan, part one: freight and customers, trucks and lanes, where loads come from, rates
4	Business plan, part two, and the six-test pass or fail check
5	Startup budget: trucks and trailers, insurance deposit and fees, setup, working capital
6	Sales forecast builder for linehaul and the fuel surcharge, by loaded mile
7	Loaded and empty miles by month, revenue a loaded mile and break-even linehaul at three levels
8	Operating and cash break-even, break-even loaded miles, parking share and debt coverage
9	Driving time and on-duty hours a week against this example's planning ceiling
10	Costs a mile and a loaded mile, the insurance rule and factoring timing
11	Twelve-month cash forecast, expected and slow-start cases
12	Runway, and a worked example scored on the page 4 check
13	What moves the result: the worked example's what-if table
14	Week-close and month-end checklists, weekly numbers review and six questions to investigate
15	Your first 30 days, truck and yard questions, sources and what the full kit adds
16-18	An AI prompt that turns this kit into your own plan
19	The worked example's twelve-month cash forecast, filled in

HOW TO USE IT

1. Build loaded miles on page 6 from page 7, 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. Rates, diesel, insurance and the empty share move before the first load, and every worksheet expects your own figures.
3. After opening, use the page 14 checklists at each week's close and review the numbers weekly. Post loaded and empty miles to page 7 at month end and check costs a mile on page 10.

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 trucking 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, transportation compliance or financial advice. Operating authority, safety, insurance, driver and tax requirements vary by operation and location; the kit states no rule. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

A lender or a dealer asks how the company pays four trucks, insurance and drivers while brokers pay a new carrier less. Answer here in short sentences; draft the full sections on separate sheets.

1. Executive summary (write it last)

Summarize the company, the freight and lanes it serves, the money you need and what it buys, from the trucks to the first payroll; then give the month the page 6 forecast first clears cash break-even from page 8, and the page 4 result.

2. Freight, customers and rates

Describe the freight you haul, the trailers you run and the lanes you aim for. Say which brokers and shippers you will sell to, and the linehaul you expect a loaded mile on each.

3. Positioning and the fleet

Name the customers the company is built for and the loads you will turn down. Count the trucks, the trailers, the drivers and the miles each truck runs a week.

4. Loads, rates and what each customer pays

List each lane or customer with its linehaul, surcharge basis, detention terms and payment timing. A rate taken from a load board, with no payment terms beneath it, is a guess.

LANE OR CUSTOMER	LINEHAUL A LOADED MILE	SURCHARGE BASIS	DAYS TO PAY

> *Owner question: can four trucks earn more a loaded mile than they cost a mile, through early months that this example assumes pay less?*
>
> Write down your linehaul, empty share and costs a mile, then set the break-even linehaul on page 7 against the rates you are offered. In this example the margin after the owner wage is thin, so a small move in the rate decides the year.

PAGE 4

Business plan, part two

5. Operations

Describe a week from dispatch to delivery: who books loads, who invoices the day a load delivers, and what happens when a truck breaks down.

6. Team

List each driver and role with pay, and a market wage for your own hours. Name whose absence stops dispatch or billing.

7. Marketing and sales

Explain where loads come from and what each source costs. Check each month that loaded miles and rates add up to page 7.

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. Truck, trailer and insurance quotes, loan terms and every registration and filing 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. One driver in the highest-mile month (month 12's ramp level) fits your planning ceiling (page 9); the plan reaches break-even loaded miles (page 8).	
5. Broker or shipper setups approved; opening-month load commitments or a documented booking pipeline; written factoring approval and final terms if you factor (paid directly: documented payment terms).	
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 buy a truck, sign a factoring agreement or take an equipment loan. **Red:** Test 1 or 3 fails, so change the plan before you commit money. Tests 1 and 3 score the plan as written; Test 2 is the slow start, and the page 13 what-ifs stress-test Tests 1, 3 and 6. Count a test without evidence as a fail. Result:

_____

PAGE 5

Startup budget worksheet

Fill the estimate column first, then record each source: a dealer or insurer quote, or a documented calculation. In this example working capital through the ramp, not the trucks, decides whether the company carries it, so leave no line blank without a reason. The loan covers 80 percent of the trucks and trailers; owner money covers the rest. The $16,000 insurance deposit and the first year's $10,200 of road-use fees are paid at opening; page 10 shows how the monthly charges then fund the policy balance and the renewals.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
TRUCKS AND TRAILERS				
Four used tractors				
Four used 53-foot dry van trailers				
INSURANCE DEPOSIT AND ANNUAL ROAD-USE FEES				
Insurance deposit, 25 percent of the first year's premium				
First year's annual road-use fees and registrations				
DRIVERS AND SETUP				
Driver recruiting and onboarding				
Logging devices, dash cameras, securement gear and spares				
Company setup, filings and bookkeeping				
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 Test 6 passes but its cushion (page 4) is larger than that buffer, add the difference. If truck spending runs over, the contingency pays first and the reserve second; then rerun page 11.

PAGE 6

Sales forecast builder

Every other number depends on loaded miles, so build them from trucks, miles a week and the empty share, not from the payment you need to cover. Count miles first, month by month from page 7; the surcharge follows the loaded miles.

```
Monthly sales for a line = units times average revenue a loaded mile times days open in the month (or times 1 for units counted per month)
Units are loaded miles a month, from trucks x miles a week x working weeks a year / 12 x (1 - empty share) on page 7, so no days-open count applies
```

SALES LINE	UNIT	UNITS PER DAY OR MONTH	AVERAGE REVENUE A LOADED MILE	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Linehaul and detention	loaded miles				
Fuel surcharge	loaded miles				

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 = loaded miles in the month on page 7 times revenue a loaded mile, split into linehaul with detention and the fuel surcharge. The Ramp row is the loaded-mile share of full run from page 7, rounded to whole percents; the example opens in January and leaves the Season row at 100 percent, as its rate is flat all year.

CAPACITY CHECK

```
Driving hours a day = miles a week / driving days / average speed; on-duty hours a week = driving hours (miles / speed) + stops x (stop hours + detained share x detention hours) + daily check hours x work days a week; compare each with the planning inputs in your highest-mile month at month 12's ramp level
```

Take a truck at full run and set its driving and on-duty hours against your planning inputs (page 9). If the miles need more hours than one driver can work, the plan is wrong, however good the rate looks.

PAGE 7

Miles, loaded miles and the rate a loaded mile

A truck earns only on loaded miles and spends on every mile. This example assumes a new carrier runs more empty miles and takes lower rates in its first months; test that against written broker offers, load-board observations and your own booked loads. Build miles first, then price them.

```
Loaded miles = trucks x miles a week x working weeks a year / 12 x (1 - empty share); revenue a loaded mile = linehaul + fuel surcharge + detention; costs run on all miles
```

REVENUE A LOADED MILE	EXAMPLE
Linehaul	$2.250
Fuel surcharge: (diesel $6.35 - base $1.25) / surcharge-formula MPG 6	$0.850
Detention, $15 a load at an average of 550 loaded miles a load	$0.027
Total	**$3.127**

	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Loaded miles, % of full run	49	62	75	83	90	93	100	100	100	100	100	100
Empty miles, % of all miles	25	25	20	20	17	17	15	15	15	15	15	15
Loaded miles (000)	15.3	19.4	23.5	26.0	28.2	29.1	31.3	31.3	31.3	31.3	31.3	31.3
All miles (000)	20.4	25.9	29.3	32.5	33.9	35.0	36.8	36.8	36.8	36.8	36.8	36.8
Early empty miles ($)	4,832	6,114	3,467	3,837	1,604	1,658	0	0	0	0	0	0
New-carrier rate gap ($)	1,681	2,127	2,573	0	0	0	0	0	0	0	0	0
Ramp retention pay ($)	6,212	2,472	0	0	0	0	0	0	0	0	0	0

The example opens in January and applies no season list: the rate is flat all year. All four trucks start at opening and follow one ramp; page 6 prints its loaded-mile share by month, rounded to whole percents. Linehaul $2.25 a loaded mile, diesel $6.35 a gallon, surcharge base $1.25 at 6.0 MPG, detention $15 a load over 550 loaded miles. Every rate is dated and illustrative; enter your own. The three ramp lines (early empty miles, the new-carrier rate gap net of the factoring fee, and ramp retention pay, a fixed amount a driver in months 1 and 2 set from the planned miles to bring each driver to 80 percent of full-run pay, an operator judgment) are fixed lines 9 to 11 and are zero at full run. Full run: 4 trucks x 2,300 miles a week x 48 working weeks a year / 12 = 36,800 miles a month; x (1 - 0.15) = 31,280 loaded miles. Break-even loaded miles a month (fixed costs and principal over the margin a loaded mile, page 8): 29,306.9, so 29,307.

Ramp lines: early empty miles = loaded miles x (1 / (1 - the month's empty share) - 1 / (1 - 0.15)) x cost a mile ($2.010). New-carrier rate gap = loaded miles x 5 percent of linehaul x (1 - the 2.5 percent factoring fee), months 1 to 3. Ramp retention pay = 4 drivers x a fixed $1,553 and $618 a driver in month 1 and month 2: (0.8 x $6,348 full-run pay a driver = $5,078) minus the month's pay a driver on the all-miles row above, set in advance; it is a fixed retention payment, not a guarantee that grows when miles fall, so the slow start holds it whole.

BREAK-EVEN LINEHAUL A LOADED MILE	LINEHAUL	SHARE OF THE EXAMPLE RATE
After the owner wage	$2.206	98%
Before the owner wage	$2.068	92%
Truck level, before overhead and the owner wage	$2.024	90%

Break-even linehaul = ((fixed costs at that level / loaded miles) + cost a mile / (1 - empty share)) / (1 - factoring share) - fuel surcharge - detention a loaded mile. Fixed costs a month: after the owner wage, lines 1 to 12 at full run plus principal ($20,062); before the wage, without line 4 ($15,867); at truck level, also without overhead, line 8 ($14,507). Here: loaded miles 31,280, cost a mile $2.010, empty share 0.15, factoring 2.5 percent, surcharge $0.850, detention $0.027.

MY MONTH	LOADED MILES	EMPTY SHARE	REVENUE A LOADED MILE	RATE GAP

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. Here the recurring lines total $15,090 at full run; ramp lines 9 to 11 total $36,577 over year 1 (page 7), $3,048.08 a month on average, so year 1 averages $18,138.42.

FIXED COSTS PER MONTH	PER MONTH
1. Truck parking, four trucks	
2. Insurance: liability, cargo and physical damage, four trucks, charged monthly	
3. Minimum staff: none; drivers are paid by the mile in line 14	
4. Owner's market wage (dispatch, safety, billing and broker work)	
5. Loan interest (truck and trailer loan)	
6. Annual road-use fees and registrations, charged monthly	
7. Logging and telematics service	
8. Company overhead: load board, software, phone, bookkeeping, driver testing and recruiting	
9. Early empty miles (months 1 to 6 only; zero at full run)	
10. New-carrier rate gap (months 1 to 3 only; zero at full run)	
11. Ramp retention pay, a fixed amount a driver (months 1 to 2 only; zero at full run)	
12. Bank fees (inside line 8 in this example)	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Fuel for all miles, as a share of sales	
14. Driver pay by the mile, all miles, with payroll taxes and workers' compensation (excludes benefits); drivers are paid in addition to line 3	
15. Repair, tires and tolls, all miles	
16. Factoring fee, 2.5 percent of sales (and any dispatch service)	
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 loaded miles = (fixed costs with line 4 even if undrawn, plus principal and other recurring
cash out) divided by one loaded mile's contribution, surcharge included (page 7); 0 if covered
Month-12 run rate = average monthly sales over a year at month 12's ramp, 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
Operating break-even sales			
Cash break-even sales			
Break-even loaded miles a month (use cash break-even)	one figure per month		
Parking share and debt service coverage at full-run sales		ratios, monthly only	

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

PAGE 9

Capacity: what one driver can run

A truck can only run the miles its driver can drive. This page checks one solo driver at full run against this example's planning ceiling, not a compliance check. Stops and detention, not driving, decide how close a truck runs to it.

```
Driving hours a day = miles a week / driving days / average speed; on-duty hours a week = driving hours (miles / speed) + stops x (stop hours + detained share x detention hours) + daily check hours x work days a week
```

ONE TRUCK, ONE DRIVER, AT FULL RUN	THIS EXAMPLE	PLANNING INPUT	SHARE USED
Driving time a day, used as a planning ceiling	8.4 hours	11 hours	76%
On-duty hours a week (driving, stops, detention, daily checks)	63.9 hours	70 hours	91%

Inputs: an average road speed of 50 miles an hour, 5.5 driving days and 6 work days a week, 2 stops a load at 1.5 hours, extra detention of 1.5 hours on 39.3 percent of stops, and half an hour of checks a work day. The planning inputs are driving time a day, used as a planning ceiling, of 11 hours, and 70 on-duty hours a week. Ask a qualified transportation compliance professional which limits apply to your operation. Loads a week 3.6; stops 7.1; stop and detention hours 14.9. Test 4 takes the highest-mile month at month 12's ramp level; with no season and full run from month 7, every month ties, so month 12 is checked.

MY TRUCK	MILES A WEEK	DRIVING HOURS A DAY	ON-DUTY HOURS A WEEK

PAGE 10

Costs a mile, insurance and factoring

Fuel, driver pay and upkeep run on every mile, loaded or empty, so each one is divided by the loaded share before it is set against revenue. Insurance and factoring set when the cash leaves and arrives.

```
Cost a loaded mile = cost a mile / (1 - empty share); share of sales = cost a loaded mile / revenue a loaded mile
```

COST	A MILE	A LOADED MILE	SHARE OF SALES
Fuel ($6.35 / 6.5 MPG truck fuel economy)	$0.977	$1.149	36.8%
Driver pay with payroll taxes and workers' compensation	$0.690	$0.812	26.0%
Repair, tires and tolls	$0.343	$0.404	12.9%
Factoring fee		$0.078	2.5%

Insurance: a $16,000 deposit at opening, then $5,333 a month: the first policy's $48,000 balance plus the $16,000 renewal deposit, spread over 12 months, so every policy year costs one premium of $64,000. Road-use fees and registrations: $10,200 at opening, then $850 a month toward the next renewal.

Lines 13 to 15 use the full-run empty share; the extra empty miles of ramp months go only in line 9. Factoring: 95 percent of each invoice is advanced in the month billed; the 5 percent reserve, less the 2.5 percent fee, arrives the next month. The forecast books 97.5 percent of each month's billings as received and the 2.5 percent fee as a cost in the same month; that nets to the 95 percent advance, and the last 2.5 percent arrives the next month. Fuel is bought on a card and drivers are paid weekly, both in the month of the miles. The payroll burden of 15 percent covers payroll taxes and workers' compensation and excludes benefits; it is an illustrative planning figure that varies by state, class of work and claims history.

MY COST	A MILE	A LOADED MILE	SHARE OF SALES

PAGE 11

Twelve-month cash forecast

Drivers, fuel, insurance and the loan leave monthly; factored invoices pay in the month. Enter $000 (51.25 means $51,250).

EXPECTED CASE ($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Opening cash												
In: 97.5 percent of billings plus the reserve when released												
Memo, not cash: invoices billed this month												
In: owner money and loans received												
Out: fuel, driver pay, upkeep, factoring (lines 13 to 16)												
Out: owner wage, if drawn in cash (line 4)												
Out: ramp lines (lines 9 to 11)												
Out: other costs with interest (lines 1 to 3, 5 to 8, 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: owed to you = last month's + billed minus paid												
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 opening day after startup spending is paid; each closing balance opens the next month, and the slow start opens with the same cash. Your floor is at least one full-run month of fixed costs plus principal. Drivers, fuel and repairs are paid in the month of the miles. 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; driver pay is by the mile and falls with miles; any pay you cannot cut belongs in line 3. The first month either case falls below your floor is your planning deadline: act before it. Then run a second year at the month-12 run rate (page 8), month by month with the seasons continuing, and check the floor holds.

PAGE 12

Runway, and what the ramp of a new carrier costs

Runway: the run of months, counted from the last closed month (before opening, from opening day), until the first month whose closing cash ends under your floor

Worked example: an imagined four-truck dry van carrier

Invented carrier figures, there only to show how the arithmetic runs. Cash floor $20,062. Factored invoices: The forecast books 97.5 percent of each month's billings as received and the 2.5 percent fee as a cost in the same month; that nets to the 95 percent advance, and the last 2.5 percent arrives the next month.

Page 5, budget	Total startup budget $501,400, funded by a $288,000 loan (12 percent over 4 years) and $213,400 of owner money, including a $102,600 working capital reserve left whole on the day the trucks start. The carrier's two sizing passes: floor $20,062, plus one more month, a buffer of $20,062, plus $62,438 (the low point of a first pass that starts with no cash), rounded up to $102,600. Before the reserve: trucks and trailers $360,000; insurance deposit and annual road-use fees $26,200; drivers and setup $12,600; contingency $0.
Page 8, costs	Fixed costs $15,090 a month, with truck parking at $600 and $2,612 of loan interest; principal $4,972 a month (both year 1 averages); variable share 78.1 percent, which leaves a contribution margin ratio of 0.219. Lines 13 to 16 take 36.75, 25.96, 12.9 and 2.5 percent of sales, the last being factoring. Lines 1 to 8 and 12 run $600, $5,333, $0, $4,195, $2,612, $850, $140, $1,360 and $0 a month, $15,090 at full run, where lines 9 to 11 are zero; with the year 1 averages of lines 9 to 11 ($1,793, $532 and $724), year 1 averages $18,138.
Page 8, break-even	The carrier breaks even on operations at about $68,937 a month. Cash break-even (fixed $15,090 plus principal $4,972, divided by 0.219) is about $91,651 a month: 29,306.9 loaded miles a month of linehaul and detention once the fuel surcharge adds its share, so 29,307, against the 31,280 the plan assumes.
Page 6, sales	Linehaul and detention: 31,280 loaded miles a month at $2.28. Fuel surcharge: 31,280 loaded miles a month at $0.85. Full-run month about $97,821; loaded miles ramp 49, 62, 75, 83, 90, 93 percent in months 1 to 6, then 100 percent; the rate is flat all year, so no season applies.
Page 19, expected case	Month-1 billings $47,932; month 1 closes at $79,107, month 12 at $48,095. Low: month 6, closing $40,162, $20,099 over the floor.
Page 19, slow start	At 70 percent of planned miles, the first month bills $33,553; month 1 closes at $76,319, month 12 at minus $18,751. Cash drops under the floor in month 5 (closing $19,640) and below zero in month 9 (closing minus $3,532), for a runway from opening of 4 months.
Page 8, coverage	With four trucks at full run, sales of $97,821, planning coverage, before income tax and truck replacement, is 1.18 against the 1.25 an example lender would want; at the month-12 run rate it is again 1.18, and Test 3 asks for both. Parking share is about 0.6 percent.

PAGE 4 RESULT FOR THIS EXAMPLE: RED

Gate 0 is taken as met for this carrier. Test 1 passes: with miles held at month 12, the carrier bills about $97,821 a month, above the $91,651 break-even; cash holds the floor through a second year at that rate (lowest close $49,445, month 1 of year 2). (For context only: planned sales first reach page 8's $91,651 cash break-even in month 7.) Test 2 fails: at 70 percent of planned miles for 12 months, cash crosses the floor in month 5; about $38,900 more opening cash would carry the slow start. Test 3 fails: the trucks do not earn the lender's coverage (1.18 at full run and 1.18 at the month-12 run rate, against 1.25). Test 4 passes (highest-mile month at month 12's ramp level, this example's planning ceiling, not a compliance check): driving time a day is 8.4 hours against the 11-hour planning input and on-duty hours a week are 63.9 against 70 (page 9); the plan's 31,280 full-run loaded miles reach the 29,306.9 break-even (page 8). With no approved setups, load commitments or factoring approval before opening, Test 5 fails. Test 6 passes: a year of four trucks at full run leaves about $16,212 after principal, and every full-run month stays above zero, so the steady year's cushion is zero. The steady state comes later; page 19's first year loses about $54,505 in cash while the trucks ramp and empty miles run high. The example sets nothing aside for tax or for replacing trucks (page 19); score your own plan with yours. All four trucks start at opening in this example. Buying trucks 3 and 4 later would lower the cash low only if they started later without their own ramp; this kit does not model a second ramp, so test the timing with your own figures. Over 24 months the lowest close here is $40,162 in month 6.

PAGE 13

What moves the result

Each row changes one input (or names both) and reruns the forecast, naming Test 1, 3 or 6 if it newly fails or passes. All rows but the revenue-a-loaded-mile and fixed-cost rows give the slow start (Test 2), rerun at 70 percent of plan; the seasonal row scales its loss; hand checks may differ by a few dollars.

WHAT MOVES THE RESULT (FULL-RUN MONTHLY CHANGES; FLOOR DEADLINES RERUN OVER THE 12-MONTH PLAN)

CHANGE	MONTHLY CASH	CASH BREAK-EVEN AND DEADLINE
Sales volume 10 percent lower (variable costs fall; fixed stay)	minus $2,141	Expected case holds the floor; slow start deadline unchanged (month 5); the month-12 run rate falls below cash break-even; would fail Tests 1 and 6
Linehaul and detention: average revenue a loaded mile 5 percent higher, same volume (only sales-linked fees rise)	plus $3,473	Break-even loaded miles fall from 29,306.9 to 25,217.3 a month, so from 29,307 to 25,218: per-unit costs stay the same, so the ratio rises from 0.219 to 0.245 on the new sales; would pass Test 3
Fixed costs $500 lower	plus $500	Cash break-even falls to about $89,367
Mid-2025 linehaul $1.63 and diesel $3.72, surcharge recomputed (lasting)	minus $17,388	Expected case below the floor in month 4 (closing $3,951), below zero in month 5; slow start below the floor in month 4 (closing $1,105); the month-12 run rate falls below cash break-even; would fail Tests 1 and 6
Diesel $1.00 higher (lasting): with the surcharge unchanged, the figure shown; if the surcharge formula passes the rise through, minus $579	minus $5,664	Expected case below the floor in month 6 (closing $12,914), below zero in month 9; slow start below the floor in month 4 (closing $15,873); the month-12 run rate falls below cash break-even; would fail Tests 1 and 6
Linehaul 10 percent lower in January and February (rerun through page 11), $6,862 less in each	minus $6,862	Expected case still clears the floor; slow start deadline unchanged (month 5)
Payroll burden 18 percent, not 15 (lasting; $662 by hand; the two-decimal shares give the figure shown)	minus $655	Expected case still clears the floor; slow start deadline unchanged (month 5)
Empty miles 20 percent at full run, not 15, same miles (lasting)	minus $5,614	Expected case below the floor in month 10 (closing $16,722); slow start below the floor in month 6 (closing $12,130); the month-12 run rate falls below cash break-even; would fail Tests 1 and 6
Owner drives truck 1 in a driver's place; line 4 stays; 6 percent dispatch on trucks 2 to 4 (lasting); the on-duty week is 63.9 of 70 hours (page 9), so with management Test 4 fails	minus $4,402	Expected case below the floor in month 7 (closing $17,042); slow start below the floor in month 4 (closing $19,647); the month-12 run rate falls below cash break-even; would fail Tests 1 and 6
Truck repair overrun of $10,000 beyond the contingency, taken from the reserve	no change	Expected case still clears the floor; slow start below the floor in month 4 (closing $17,936)
Opening 3 months late (truck parking, insurance, loan interest and principal, $13,517 a month, paid while closed; no sales; the ramp starts at the new opening, and seasons stay on the calendar)	no change	Expected case below the floor in month 6 from the planned opening, below zero in month 9; slow start below the floor in month 5 from the planned opening, as on time; about $20,500 more opening cash holds the expected case at the floor; would fail Test 1

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
A loaded mile's contribution zero or below: break-even loaded miles are N/A; score Test 4 as failed
Fixed costs and principal already covered: break-even loaded miles are 0, never a negative number
No loan: coverage is N/A; score Test 3 as passed
```

PAGE 14

Week-close and month-end checklists, weekly review, six questions

Operations checklists for running the trucks, not a compliance program. Add each safety, records and driver step your operation and your own advisers call for.

AT THE CLOSE OF EACH WEEK

- ☐ Post loaded and empty miles for each truck.
- ☐ Send every delivered load's invoice and paperwork the day it delivers.
- ☐ Check fuel bought against miles driven for each truck.
- ☐ Book next week's first loads for each truck.
- ☐ Log detention hours and the invoices sent for them.
- ☐ Note every repair and the days a truck was down.

MONTH END AND THE MILES

- ☐ Post loaded miles, empty share and revenue a loaded mile to page 7.
- ☐ Set costs a mile against page 10.
- ☐ List invoices unpaid past 30 days and the reserve still held.
- ☐ Compare the rate on each lane with the break-even linehaul on page 7.
- ☐ Check insurance, fees and loan payments against the plan.
- ☐ Review each driver's miles against the planning inputs on page 9.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Loaded miles per truck				
Empty share of all miles				
Revenue a loaded mile				
Fuel cost a mile				
Invoices billed and paid				
Cash on hand against the floor				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Do loads, breakdowns and broker calls all wait for the owner, even at night?
2. **Reactive operations.** Over a month, how many loads ran empty to a pickup longer than planned, and why?
3. **Growth without structure.** Which brokers sent repeat loads, and at what rate against the first load?
4. **Talent and retention.** Which driver's departure would park a truck, and how long would it take to seat a replacement?
5. **Revenue plateau.** Has revenue a loaded mile moved in a year, and how much came from the surcharge rather than the linehaul?
6. **Systems gap.** Can you name, today, every invoice unpaid past 30 days and every truck due for service?

Hypotheses from AI-assisted World Consulting Group desk research, described on page 2. Check each one against a record: the load log, the page 7 miles table, the factoring statement or the fuel card report.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and log loaded and empty miles for every truck.
Week 2	Fill page 7 with your own rates and empty share, and mark the lane that pays least a loaded mile.
Week 3	Set costs a mile on page 10 from fuel and repair bills, and check one driver's week on page 9.
Week 4	Enter actual closing cash on page 11 and recalculate runway. List invoices unpaid past 30 days.
After month 1	Compare revenue a loaded mile with the break-even linehaul on page 7 and the cost of each freight source.

BEFORE YOU BUY TRUCKS OR RENT A YARD, 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 each used vehicle, and what will each repair cost?
- ☐ What does the yard or truck parking cost, what does it include, and how much notice does either side give to end it?
- ☐ What does insurance cost for the vehicles, drivers and cargo, and what does it exclude?
- ☐ If vehicles are financed or leased, what is the monthly payment and what does ending early cost?
- ☐ Which customers require proof of insurance or other documents before you start, and how long do they take to arrange?
- ☐ What is your plan, and its cost, when a vehicle is off the road?

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

WHAT THE FULL KIT ADDS

The full Trucking 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 lane and load calculator, a cost-a-mile tracker, and dispatch and hiring checklists. Release status is on the kit page.

SOURCES

Public sources. DAT Freight and Analytics, monthly truckload rate releases (spot and contract van linehaul and fuel surcharge), September 2026, dat.com/company/news-events/news-releases; DAT weekly spot rates via AJOT, week of Oct 10 to 16, 2026, ajot.com. U.S. Energy Information Administration, Gasoline and Diesel Fuel Update, week of 2026-10-26, eia.gov/petroleum/gasdiesel. American Transportation Research Institute, An Analysis of the Operational Costs of Trucking, 2026 update, as reported by FleetOwner, 2026-07, fleetowner.com. 1-800 Insurance, Workers' comp for trucking, 2026-01-31, 1800insurance.com/guides/workers-comp-for-trucking. BLS OEWS May 2025 via O*NET OnLine, Heavy and Tractor-Trailer Truck Drivers and Dispatchers, onetonline.org/link/localwages/53-3032.00 and 43-5032.00. FreightWaves, factoring and quick pay, 2026-03-30, and fuel surcharge practice, 2026-03-18, freightwaves.com. Equipment, insurance and setup figures: vendor and broker publications (Truck Dispatch Experts, Apex Capital, AtoB). The $2.25 linehaul is an illustrative planning figure set near those dated rates. All accessed 2026-11-02.
World Consulting Group material. Origin of the questions: AI-assisted World Consulting Group desk research on small for-hire trucking 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. Trucking companies owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, transportation compliance 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 an AI assistant and paste the prompt below (copy-ready on the kit page). Do not enter driver, employee or customer names, health details, or any account, license or government number. Use totals and averages only. Never paste login details.

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 driver records or customer invoices. 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 run, or am starting, a small for-hire trucking company. I have attached the Trucking Business Plan and Operations Starter Kit from businessconsultant.services. Help me make it my own plan, using my numbers only.

Follow these rules for the whole conversation:
1. Use only numbers I give you, or numbers you calculate from mine with the formulas below. Never invent a rate, price, wage, 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 = loaded miles (trucks x miles a week x working weeks / 12 x (1 - empty share) x the month's ramp share) x revenue a loaded mile (linehaul + fuel surcharge + detention a load / loaded miles a load). Costs run on all miles (page 10): lines 13 to 15 use the full-run empty share; the extra empty miles of ramp months go only in line 9. Break-even linehaul = ((fixed costs at that level / loaded miles) + cost a mile / (1 - empty share)) / (1 - factoring share) - fuel surcharge - detention a loaded mile; fixed costs after my wage = lines 1 to 12 at full run plus principal, before my wage without line 4, at truck level also without overhead.
- 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 driving hours are paid by the mile in line 14, never also in line 3. 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 loaded miles = (fixed costs with line 4 even if undrawn, plus principal and other recurring cash out) divided by one loaded mile's contribution, surcharge included (page 7); 0 if covered. If fixed costs and principal are already covered, report 0 and say so; never report a negative break-even count. Driving hours a day = miles a week / driving days / average speed; on-duty hours a week = driving hours (miles / speed) + stops x (stop hours + detained share x detention hours) + daily check hours x work days a week; compare each with the planning inputs in my highest-mile month at month 12's ramp level.
- Parking 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, 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, 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 opening day after startup spending is paid. Place every receipt and payment (deposits, supplier invoices, startup bills, funding) in the month the cash moves. Income tax set-aside, equipment replacement and stock build-up go in their own row. Open month 1 with the cash I give; report the page 5 two-pass size beside it, never as a substitute. Place each receipt in the month my payment terms say, or mark [NEED: payment timing]. In the slow-start case, every month's sales on every line 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 driver pay is by the mile and falls with miles; any pay you cannot cut belongs in line 3). Runway = the number of consecutive future months, counted from the latest closed month (before opening, from opening day), before the first month in which closing cash falls below my cash floor.
(Continued on page 17.)

PAGE 17

The prompt, continued

Paste this part directly after the rules on page 16, as one message.

5. Do not give legal, tax, licensing, permit, operating authority, safety, driver qualification, insurance requirements, employment, wage or lease advice. Do not name laws, license or permit types, agencies, government fees or wage rates, even as examples. When my question touches these, write only "Review this with a qualified professional" and continue with the rest. You may record and use figures I give from my own records, such as my sales tax rate and when I remit it, without checking, interpreting or advising on them.
6. Do not quote statistics, studies or sources that are not in the kit. For the market and marketing sections, use only what I tell you, and list the local facts I should gather.
7. Work every total step by step and recheck it a second way. In the cash forecast, show the arithmetic for month 1, one later month and the year total; give plain numbers for the other months.
8. If a formula would divide by zero or a contribution margin is zero or below, write N/A, say why, and do not continue that calculation. If my lender defines coverage differently, show both results and label each. If cash never falls below my floor in the forecast, write the runway as more than 24 months; otherwise give the runway in months and, separately, the first month below it, counting year 2. With no loan, Test 3 passes.
9. Do not enter driver, employee or customer names, health details, or any account, license or government number. Use totals and averages only. Never paste login details.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it needs only the page 7, 9 and 10 results I gave, not the tables. Each month: cash in = sales receipts plus money arriving (if I factor, book the advance plus the fee as received in the month billed, so the fee in cash out nets back to the advance, plus the reserve, less any fee, in the month my terms release it, the month after billing in the example); 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. Freight and customers, trucks and trailers, lanes and miles a week, the empty share, rates and the surcharge, drivers and their pay, and payment terms.
b. Sales build: the page 7 inputs (trucks, miles a week, working weeks a year (0 to 52; otherwise mark [NEED: working weeks a year]), the empty share at full run and in each ramp month, loaded miles a load, linehaul, detention a load, the surcharge formula's base price and its MPG from my rate terms, and my trucks' own fuel economy in MPG; the two MPG figures are different inputs and one never stands in for the other), my miles share for each month 1 to 12, a season index for each month 1 to 12 for each sales line if my rates or miles vary by season (100 = average; this example uses none), 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 item in b, give its source and date.
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (dealer quote, insurer quote or calculation) for each line on page 5, from the trucks and trailers to the working capital reserve.
e. Monthly fixed costs for lines 1 to 12 on page 8, including parking, insurance, road-use fees, software and overhead, loan interest and my market wage; whether I draw that wage in cash; the ramp lines by month, figured as page 7 prints them (early empty miles above the full-run empty share, the new-carrier rate gap net of the factoring fee, and any retention pay as a fixed amount a driver set in advance, never recomputed from the miles run); 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 driving hours are paid by the mile in line 14, never also in line 3.
f. Variable costs for lines 13 to 16: my raw per-mile inputs control (fuel price and my trucks' fuel economy, driver pay a mile with payroll costs, repair, tires and tolls a mile, the empty share and revenue a loaded mile) and the shares are derived from them; any percentage I give is a cross-check only, and if it differs from the derived share by more than 1 point, stop and write [NEED: reconcile variable cost inputs]. Line 16 is the factoring fee and any dispatch service, at the rate my agreement sets.
g. Average speed, driving days a week, work days a week, stops a load, stop and detention hours, the detained share of stops, daily check hours, and my planning inputs for driving hours a day and on-duty hours a week.
h. Fuel price and MPG, driver pay a mile and payroll costs, repair, tires and tolls a mile, insurance a truck a year and its deposit, road-use fees and registrations a year, the factoring advance and fee.
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 broker or shipper pays (the share of a month's invoices paid that month and in each later month), the factoring advance, reserve and fee if I factor, and when fuel, drivers and repairs are paid.
k. For every other cash line (payroll, card settlements, insurance, loan payments, rent and fixed bills), when it is paid, or confirm it is paid in the month it is incurred.
l. Monthly cash out beyond operating costs: income tax set-aside and vehicle replacement.
m. Cash on hand on opening 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, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by line and month (linehaul and detention, fuel surcharge), with annual sales and the capacity check from page 9.
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 loaded miles a month (use cash break-even); parking 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 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 (when Test 6 passes, add any excess to the reserve). Add memo rows for each month; they track amounts owed and do not change closing cash: sales tax collected, remitted and owed at month end (last month's owed + collected minus remitted), and amounts owed to me (last month's + billed minus paid), money not yet in the bank.
6. Loaded and all miles by month, revenue a loaded mile, and break-even linehaul after and before my wage and at truck level.
7. Driving hours a day and on-duty hours a week for one truck at full run, each against my planning input.
8. Costs a mile, a loaded mile and as shares of sales, and insurance and fee cash by year.
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 rate, mile or cost I should verify, and every question that needs a qualified professional.

WHEN THE ANSWER COMES BACK

Copy each table into the matching kit page in pencil. Check every [NEED: ...] gap and MY ESTIMATE figure, starting with the rates, the empty share and costs a mile, 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 $20,062.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**102,600**	**79,107**	**61,290**	**50,929**	**44,607**	**42,041**	**40,162**	**41,341**	**42,692**	**44,043**	**45,393**	**46,744**
In: sales receipts	46,734	60,331	73,048	80,996	87,868	90,900	97,650	97,821	97,821	97,821	97,821	97,821
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: fuel, driver pay, upkeep, factoring (lines 13 to 16)	37,440	47,373	57,307	63,419	68,768	71,059	76,409	76,408	76,408	76,409	76,408	76,408
Out: owner wage, if drawn in cash (line 4)	4,195	4,195	4,195	4,195	4,195	4,195	4,195	4,195	4,195	4,195	4,195	4,195
Out: ramp lines (lines 9 to 11)	12,725	10,713	6,040	3,837	1,604	1,658	0	0	0	0	0	0
Out: other costs with interest (lines 1 to 3, 5 to 8, 12)	10,895	10,895	10,895	10,895	10,895	10,895	10,895	10,895	10,895	10,895	10,895	10,895
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	4,972	4,972	4,972	4,972	4,972	4,972	4,972	4,972	4,972	4,972	4,972	4,972
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(23,493)**	**(17,817)**	**(10,361)**	**(6,322)**	**(2,566)**	**(1,879)**	**1,179**	**1,351**	**1,351**	**1,350**	**1,351**	**1,351**
Closing cash, expected	**79,107**	**61,290**	**50,929**	**44,607**	**42,041**	**40,162**	**41,341**	**42,692**	**44,043**	**45,393**	**46,744**	**48,095**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**102,600**	**76,319**	**54,614**	**39,531**	**27,936**	**19,640**	**11,808**	**6,615**	**1,542**	**(3,532)**	**(8,605)**	**(13,678)**
Sales receipts, slow start	32,714	42,232	51,134	56,697	61,507	63,630	68,355	68,475	68,475	68,475	68,475	68,475
Out: variable costs, slow start (lines 13 to 16)	26,208	33,162	40,115	44,393	48,137	49,742	53,486	53,486	53,487	53,486	53,486	53,486
Out: fixed costs (lines 1 to 12), principal, bills, less funding	32,787	30,775	26,102	23,899	21,666	21,720	20,062	20,062	20,062	20,062	20,062	20,062
Net cash flow, slow start	**(26,281)**	**(21,705)**	**(15,083)**	**(11,595)**	**(8,296)**	**(7,832)**	**(5,193)**	**(5,073)**	**(5,074)**	**(5,073)**	**(5,073)**	**(5,073)**
Closing cash, slow start	**76,319**	**54,614**	**39,531**	**27,936**	**19,640**	**11,808**	**6,615**	**1,542**	**(3,532)**	**(8,605)**	**(13,678)**	**(18,751)**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**1,351**	**1,351**	**1,351**	**1,351**	**1,351**	**1,351**	**1,351**	**1,351**	**1,351**	**1,351**	**1,351**	**1,351**

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. Driver pay is by the mile and falls with miles; any pay you cannot cut belongs in line 3. 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 holds no stock; enter your own amounts. Second year at the month-12 run rate (about $97,821 a month, against month 12's own $97,821): closing cash runs $49,445 in month 1 and $64,303 in month 12, lowest $49,445 in month 1, above the floor. The forecast books 97.5 percent of each month's billings as received and the 2.5 percent fee as a cost in the same month; that nets to the 95 percent advance, and the last 2.5 percent arrives the next month. 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.