Crafting Your Automatic car wash Strategy: US Market Sample Business Plan

SparkleFlow Express Wash, LLC (Texas LLC founded March 15, 2024). Marcus Chen, ex-COO of SpeedWash Southwest (grew 5 locations to $4.2M revenue in 3 years), launching automated touchless wash at $14.99 avg ticket targeting $820,000 Year 1 revenue. Austin, TX. August 2024.

1. EXECUTIVE SUMMARY

US car owners waste 1.2 billion hours annually waiting for washes (IBISWorld 2024), with 68% abandoning service due to wait times over 10 minutes (J.D. Power). SparkleFlow solves this via 4-minute automated touchless washes using PDQ ExpressPro 4000 tunnels. We capture time-pressed urban professionals (28-55, $65K+ income) on Austin's East Riverside Drive (42,000 vehicles/day). Our water reclamation system (95% recovery) meets Texas drought regulations while reducing water costs by $18,200/year versus competitors.

We generate revenue through $14.99-$24.99 wash tiers (85% of revenue) and unlimited memberships ($29.99-$69.99/month, 15% of revenue). Year 1 gross margin is 76.8% ($814,080 gross profit on $1,060,000 revenue) with COGS at 23.2% (chemicals $0.85/wash, water $0.42/wash, labor $1.15/wash). Break-even occurs at 125 washes/day (Month 14) with $510,000 annual fixed costs covered by $11.20 contribution margin per wash.

We seek $750,000 SBA 7(a) loan (7.25% interest, 10-year term) allocated: $375,000 (50%) for tunnel equipment, $95,000 (12.7%) for HydroCycle water system, $40,000 (5.3%) for launch marketing, $240,000 (32%) working capital. This funds 14-month path to profitability, 8% Austin market share capture by Year 3, and expansion to Georgetown, TX by Q2 2026. Projected 32% IRR by Year 5 with $986,000 net income in Year 3.

2. COMPANY OVERVIEW

Formed as Texas LLC for liability protection and pass-through taxation. Leased 8,500 sq. ft. C-2 zoned property at 3400 East Riverside Drive (Austin) due to 42,000 daily vehicles, 1.2M population within 10 miles, and zero LEED-certified competitors within 5 miles. Ownership: Marcus Chen (60%), Elena Rodriguez (30%), Venture Partners Capital (10%).

Marcus Chen (CEO): Grew SpeedWash Southwest revenue from $1.1M to $4.2M in 36 months through automated pricing algorithms. Elena Rodriguez (COO): Reduced wash downtime 37% at SparklePro Auto Spa via predictive maintenance protocols. David Kim (CTO): Built IoT monitoring for 12 PDQ tunnels across Texas, cutting repair costs 28%.

Date	Milestone	Status	Next Steps
Mar 15, 2024	LLC formation	Complete	N/A
Apr 30, 2024	SBA loan application	In progress	Submit final financials by May 15
Jun 1, 2024	Site buildout start	Pending	Secure construction permits by May 20
Aug 15, 2024	Equipment installation	Pending	PDQ technician onsite Aug 10-20
Sep 1, 2024	Soft launch (app beta)	Pending	Enroll 500 test users by Aug 25
Oct 1, 2024	Full commercial launch	Pending	Achieve 100 washes/day by Oct 15
Dec 1, 2024	First membership cohort	Pending	Convert 15% of wash customers
Feb 1, 2025	Solar canopy Phase 1	Pending	Install 15kW system by Jan 15

3. MARKET ANALYSIS

US car wash TAM: $12.8 billion (IBISWorld 2024). SAM for Austin metro: $38 million annual spend (calculated as 1.2M population *1.9 vehicles/household* 41% wash frequency * $41 avg annual spend). SOM: $2.8 million (7.3% SAM capture by Year 3) based on 8,000 daily vehicles on East Riverside Drive, 12% conversion rate to wash customers, and 8% market share target.

Primary customers: Urban professionals (28-55, 62% male, 38% female) with household income $65,000-$120,000. 41% wash monthly (J.D. Power), budgeting $15-$25 per wash. Secondary: Ride-share drivers (18,500 in Austin) washing 2.3x/week at $9.99 fleet rate, and eco-conscious consumers (27% of target) willing to pay 15% premium for water reclamation.

Key trends: Express exterior segment growing at 9.2% CAGR (vs 5.3% industry average) due to 73% consumer preference for contactless service (McKinsey 2023). Subscription models now drive 34% of revenue for top chains (up from 12% in 2020). Water reclamation mandates expanding to 18 states by 2026 (EPA draft).

Segment	Size ($)	Growth Rate	Our Share Target	Rationale
Urban Professionals	$22.8M	8.1%	6.2%	42,000 VPD corridor; 12% conversion rate
Ride-Share Drivers	$5.7M	14.3%	11.5%	18,500 drivers; $9.99 fleet pricing
Eco-Conscious	$4.2M	19.7%	9.8%	27% of market; 15% price premium
Fleet Operators	$5.3M	6.2%	4.1%	320 local fleets; custom contracts

Category	Total Addressable	Serviceable Available	Serviceable Obtainable	Methodology
National	$12.8B	N/A	N/A	IBISWorld 2024 report
Austin Metro	N/A	$38M	$2.8M	1.2M pop *1.9 veh* 41% freq * $41 spend
Travis County	N/A	$29.6M	$2.17M	940K pop *1.9 veh* 41% * $41
10-Mile Radius	N/A	$14.8M	$1.09M	Direct trade area modeling

4. COMPETITIVE ANALYSIS

Direct competitors: WashWorld Express ($4.2M Austin revenue, 3 locations) charges $12-$25 with 22% market share but uses only 65% water reclamation. SparklePro Auto Spa ($3.8M revenue) offers full-service at $18-$35 but has 18-minute wait times. QuickShine Express ($2.1M revenue) undercuts at $9.99 but lacks 24/7 operation. Indirect: Gas station self-serve ($4.99, 32% market share) and mobile apps ($29.99, 8% share) suffer from inconsistency.

Competitive advantages: 1) 95% water reclamation (vs 65% avg) reduces water costs by $18,200/year and meets TCEQ drought standards; 2) 24/7 license plate recognition (LPR) drives 33% higher off-peak revenue (10 PM-6 AM); 3) AI dynamic pricing increases ticket value 8.7% via weather-based upsells; 4) LEED-certified design (pending) attracts municipal contracts (15% revenue target by Year 3).

Competitor	Revenue Est.	Pricing	Key Strength	Key Weakness	Our Differentiation
WashWorld Express	$4.2M	$12-$25	Digital loyalty program	65% water reclamation	95% reclamation + 24/7 LPR access
SparklePro Auto Spa	$3.8M	$18-$35	Full-service options	18-min avg wait time	4-min touchless; no staff bottlenecks
QuickShine Express	$2.1M	$9.99 base	Lowest price point	No night operation	15% off-peak discount via app
Shell Self-Serve	$1.7M	$4.99	Fuel discounts	DIY effort required	Hands-free; 100% automated
Spiffy Mobile	$0.9M	$29.99	Doorstep convenience	$12.50 avg wait cost	$0.42/wash lower water cost

Strengths	Weaknesses	Opportunities	Threats
95% water reclamation (saves $18,200/yr)	Higher CapEx ($1.2M vs $950K avg)	TCEQ drought grants (up to $50K)	Price war from QuickShine ($9.99)
24/7 LPR access (33% off-peak revenue)	Unproven in Austin market	Uber driver hub partnerships	New PDQ tunnel patent expiring 2025
AI pricing engine (8.7% ticket lift)	Limited brand recognition	LEED municipal contracts (15% rev)	TCEQ water rules tightening

76.8% gross margin (vs 68% avg)	No interior cleaning service	Solar tax credits (30% of $45K)	East Riverside road construction (Q3 2024)

5. PRODUCTS & SERVICES

Core service: 4-minute touchless wash using PDQ ExpressPro 4000 tunnel with 1800 PSI pressure, biodegradable chemicals (EcoWash Solutions), and spot-free rinse. Process: 1) License plate recognition triggers membership verification, 2) Undercarriage flush (30 seconds), 3) Ceramic sealant application (60 seconds), 4) Heated air drying (90 seconds). Add-ons deploy via in-lane digital screens offering 20% discounts on upgrades.

Pricing set at $14.99 (base) to undercut SparklePro ($18) while avoiding QuickShine's race-to-bottom ($9.99). Premium tier at $19.99 captures 28% of washes (vs 19% industry avg) due to polymer sealant upsell. Memberships priced at $29.99-$69.99 target 14-month LTV ($320) vs $18 CAC. Fleet pricing at $9.99 (min 10 washes) secures 18,500 ride-share drivers.

Tier	Price	Features	Target Customer	Expected % Rev	Gross Margin
Express Exterior	$14.99	4-min cycle, sealant, tire shine	Urban professionals	52%	82.1%
Premium Wash + Wax	$19.99	Triple foam, heated drying	Eco-conscious	28%	79.3%
Ultimate Protection	$24.99	Wheel detox, clay prep	Fleet operators	5%	76.5%
Basic Membership	$29.99/mo	1 wash/day, $5 upgrades	Commute regulars	8%	84.2%
Plus Membership	$44.99/mo	Daily Premium, free upgrades	Ride-share drivers	5%	86.7%
Family Membership	$69.99/mo	2 vehicles, all features	Multi-car households	2%	83.9%

Metric	Value	Calculation/Notes
Price per unit	$14.75	Avg ticket incl. add-ons (Year 1)
COGS per unit	$3.37	Chemicals $0.85 + Water $0.42 + Labor $1.15 + Card fees $0.95
Gross Profit per unit	$11.38	$14.75 - $3.37
Gross Margin %	77.2%	$11.38 / $14.75

CAC	$18.00	$50,000 marketing / 2,778 customers (Year 1)
LTV	$320.00	$14.75 *4.2 washes/mo* 14 months * 77.2% margin
LTV:CAC ratio	17.8	$320 / $18
Payback Period	1.1 months	$18 CAC / ($11.38 GP * 4.2 washes/mo)

6. MARKETING & SALES

Go-to-market: Geo-fenced digital ads targeting 1-mile radius of location (Google/Facebook), Tesla owner clubs, and Uber driver hubs. $8,500/month Google Ads budget yields 145 leads/month (CPC $2.40, CTR 3.2%, conversion 4.1%). Local partnerships: $10K sponsorship to Austin Environmental Alliance for "Water Neutral Wash" certification. Free first wash via app drives 68% trial conversion.

Sales cycle: 1) Awareness (geo-fenced ads, roadside signage), 2) Trial (free wash via app), 3) Conversion (in-lane upsell screens at 20% discount), 4) Retention (membership auto-renewal). Conversion rate: 68% trial to paid wash, 22% to membership. Sales cycle: 3.2 days from first ad impression to paid wash.

Retention: "Wash Streak" rewards (5 consecutive washes = free upgrade), weather-triggered offers ("Rain coming? Get RainShield for $5.99"), and vehicle health reports. Target churn: 5.8% monthly (vs 7% industry avg) via $10 referral credits and 30-day membership pauses. Expansion revenue: $4.20/add-on per wash from 38% attachment rate.

Channel	Monthly Budget	Expected CAC	Expected Leads/Mo	Conversion Rate	Expected Customers/Mo	ROI
Google Ads	$8,500	$15.20	145	4.1%	118	21.1x
Facebook/Instagram	$3,200	$19.80	85	3.8%	64	16.2x
TikTok Influencers	$1,500	$22.50	40	2.5%	30	14.2x
Uber Driver Hubs	$2,000	$8.50	120	15.0%	102	37.6x
Apart. Complexes	$1,800	$12.00	90	6.7%	60	26.7x
Referral Program	$1,000	$5.00	200	50.0%	100	64.0x

Month	Google Ads	Social Media	Content/SEO	Events	Other	Total	Expected Leads	Expected Customers
1	$8,500	$3,200	$500	$0	$500	$12,700	380	274
2	$8,500	$3,200	$500	$0	$500	$12,700	380	274
3	$8,500	$3,200	$500	$1,500	$500	$14,200	530	384
4	$8,500	$3,200	$500	$0	$500	$12,700	380	274
5	$8,500	$3,200	$500	$0	$500	$12,700	380	274
6	$8,500	$3,200	$500	$2,000	$500	$14,700	580	420
7	$8,500	$3,200	$500	$0	$500	$12,700	380	274
8	$8,500	$3,200	$500	$0	$500	$12,700	380	274
9	$8,500	$3,200	$500	$1,500	$500	$14,200	530	384
10	$8,500	$3,200	$500	$0	$500	$12,700	380	274
11	$8,500	$3,200	$500	$0	$500	$12,700	380	274

12	$8,500	$3,200	$500	$2,000	$500	$14,700	580	420

7. OPERATIONS

Daily workflow: 6 AM-10 PM staffed operation (1 Site Manager, 2 Technicians) monitoring IoT sensors for chemical mix (target 3.2% concentration), water pressure (1800 PSI), and motor health. Unstaffed 10 PM-6 AM uses LPR for membership verification and app payments. Capacity: 30 vehicles/hour/lane (120 total), with 4-minute cycle time. Daily throughput: 220 washes (Year 1) scaling to 390 (Year 3).

Key vendors: PDQ Manufacturing for tunnel maintenance ($3,125/month, 4-hour SLA), EcoWash Solutions for chemicals (3-year contract at $0.85/wash), HydroCycle Systems for water reclamation service ($1,200/month). Technology stack: WashOS SaaS ($299/month) for analytics, Lightspeed POS ($99/month), Salesforce CRM ($125/user/month).

Vendor/Supplier	Service	Monthly Cost	Contract Terms	Backup Option
PDQ Manufacturing	Tunnel maintenance	$3,125	3-year, 4-hour SLA	Local PDQ-certified technician pool
EcoWash Solutions	Chemical supply	$2,850	3-year, price lock	Chemical Warehouse (15% premium)
HydroCycle Systems	Water system service	$1,200	2-year renewable	TCEQ-certified local vendor
SolarTech TX	Solar installation	$0 (Phase 1)	Lease-to-own	SunPower (30-day notice)
AT&T	5G connectivity	$149	Month-to-month	Verizon Business

Tool	Purpose	Monthly Cost	Users	Alternatives Considered
WashOS Platform	Scheduling, analytics	$299	4	WashTools (rejected: no LPR integration)
Lightspeed Retail	POS, loyalty	$99	3	Toast (rejected: restaurant-focused)
Salesforce Service Cloud	CRM	$500	2	HubSpot (rejected: limited IoT data)
PDQ Tunnel Control	Equipment monitoring	$199	1	Custom build (rejected: $45K dev cost)
QuickBooks Online	Accounting	$50	2	Xero (rejected: payroll integration)

8. MANAGEMENT TEAM

Organizational structure: Flat hierarchy with CEO, COO, CTO, Marketing Director. Compensation: Base salaries at 10% below market (offset by 5% revenue bonus pool). Site Manager: $65,000 base ($5,417/month), Technicians: $48,000 base ($4,000/month). No equity grants beyond founders.

Advisory board: James Wilson (ex-VP Operations, PDQ Manufacturing) - equipment optimization; Maria Lopez (ex-Director, TCEQ) - regulatory compliance. Compensation: $1,500/month retainer + $200/hour consulting.

Month	Role	Salary	Priority	Source	Onboarding Time
1	Site Manager	$5,417	High	Industry referral	2 weeks
1	Technician (x2)	$4,000	High	Craigslist, Indeed	3 weeks
3	Customer Support Lead	$3,833	Medium	Upwork	4 weeks
6	Marketing Specialist	$4,583	Medium	LinkedIn	3 weeks
9	Additional Technician	$4,000	Low	Internal referral	2 weeks

9. FINANCIAL PLAN

Key assumptions: Wash volume starts at 100/day Month 1, reaches 220/day by Month 6 (Year 1 avg: 220/day). Avg ticket: $14.75 Year 1, $15.20 Year 2, $15.50 Year 3. Monthly churn: 5.8% (14-month LTV). COGS: 23.2% of revenue (chemicals 5.8%, water 2.9%, labor 7.8%, card fees 6.7%). Fixed costs: $42,500/month ($102,000 lease, $15,000 payroll).

Revenue model: 85% from wash sales (base + add-ons), 15% from memberships. Growth drivers: 1) Ride-share fleet contracts (target 5% market share by Year 2), 2) Municipal LEED contracts (15% revenue by Year 3), 3) Dynamic pricing increasing ticket value 8.7% annually. Membership penetration: 15% of wash customers by Year 1 end.

Cost structure: 68% fixed costs ($290,500 Year 1: lease, salaries, loan payments), 32% variable ($213,000: chemicals, water, card fees). Variable costs scale at 0.72x revenue growth. Payroll taxes at 15.3% of salaries included in OpEx. Depreciation: 7-year straight-line on $470,000 equipment ($5,600/month).

Funding needs: $750,000 SBA loan covers $610,000 CapEx (tunnel, water system) and $140,000 working capital. Provides 18 months runway post-launch. Milestones funded: 14-month profitability, 220 washes/day volume, 15% membership penetration.

Ca	Item	Co	Notes
Legal/Formation	Texas LLC filing	$300	State fee
Licenses/Permits	TCEQ water discharge	$2,500	Required for reclamation
Equipment	PDQ ExpressPro 4000	$374,000	4-lane tunnel system
Equipment	HydroCycle Pro 5000	$95,000	95% water recovery
Technology	App development	$45,000	iOS/Android LPR integration
Technology	POS/LPR hardware	$20,000	Lightspeed + camera system

Marketing	Launch campaign	$40,000	Digital ads, partnerships
Working Capital	6 months OpEx	$240,000	$40,000/month pre-revenue
Insurance	General liability	$12,000	Annual premium
Professional Fees	SBA loan consultant	$8,500	7(a) application support
Site Buildout	Paving/signage	$85,000	C-2 zoning compliance
Initial Supplies	Chemical inventory	$15,000	3-month supply
Training	PDQ technician	$5,000	5-day onsite training
Contingency (10%)	Unplanned costs	$119,700	Applied to all categories
	TOTAL	$1,200,000	

C	Type	M C	Annual Cost	Notes
Rent	Fixed	$8,500	$102,000	5-year lease
Salaries	Fixed	$12,833	$154,000	3 FTEs pre-bonus

Payroll Taxes	Fixed	$1,963	$23,560	15.3% of salaries
Loan Payment	Fixed	$8,208	$98,500	SBA 7(a) amortization
Insurance	Fixed	$1,000	$12,000	General liability
Software	Fixed	$1,057	$12,680	WashOS, POS, CRM
Marketing	Fixed	$4,167	$50,000	Year 1 budget
Utilities	Variable	$5,667	$68,000	Water/electr
Chemicals	Variable	$3,500	$42,000	$0.85/wash at 220/day
Maintenance	Variable	$3,000	$36,000	PDQ/HydroC contracts
Card Processing	Variable	$7,958	$95,500	2.9% + $0.30 per transaction
Other	Variable	$1,250	$15,000	Supplies, travel
FIXED TOTAL		$37,637	$451,640	
VARIABLE TOTAL		$21,382	$256,500	
COMBINED TOTAL		$59,019	$708,140	

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Year 1
Revenue	$14,750	$22,125	$36,875	$49,167	$61,458	$73,750	$73,750	$73,750	$73,750	$73,750	$73,750	$73,750	$672,708
COGS	$3,393	$5,089	$8,481	$11,308	$14,135	$16,963	$16,963	$16,963	$16,963	$16,963	$16,963	$16,963	$154,723

Gross Profit	$11,358	$17,036	$28,394	$37,858	$47,323	$56,788	$56,788	$56,788	$56,788	$56,788	$56,788	$56,788	$517,986
Marketing	$12,700	$12,700	$14,200	$12,700	$12,700	$14,700	$12,700	$12,700	$14,200	$12,700	$12,700	$14,700	$154,600
Salaries	$12,833	$12,833	$12,833	$12,833	$12,833	$12,833	$12,833	$12,833	$12,833	$12,833	$12,833	$12,833	$154,000
Rent	$8,500	$8,500	$8,500	$8,500	$8,500	$8,500	$8,500	$8,500	$8,500	$8,500	$8,500	$8,500	$102,000
Software	$1,057	$1,057	$1,057	$1,057	$1,057	$1,057	$1,057	$1,057	$1,057	$1,057	$1,057	$1,057	$12,680
Insurance	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$12,000
Other OpEx	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$12,000
Total OpEx	$37,090	$37,090	$38,590	$37,090	$37,090	$39,090	$37,090	$37,090	$38,590	$37,090	$37,090	$39,090	$447,280
EBITDA	-$25,733	-$20,054	-$10,196	$768	$10,233	$17,698	$19,698	$19,698	$18,198	$19,698	$19,698	$17,698	$70,706
Depreciation	$5,600	$5,600	$5,600	$5,600	$5,600	$5,600	$5,600	$5,600	$5,600	$5,600	$5,600	$5,600	$67,200
EBIT	-$31,333	-$25,654	-$15,796	-$4,832	$4,633	$12,098	$14,098	$14,098	$12,598	$14,098	$14,098	$12,098	$3,506
Interest	$4,531	$4,509	$4,486	$4,463	$4,440	$4,417	$4,394	$4,371	$4,348	$4,325	$4,302	$4,279	$52,665
Taxes (25%)	$0	$0	$0	$0	$0	$1,920	$2,426	$2,432	$2,063	$2,443	$2,449	$1,955	$13,711
Net Income	-$35,864	-$30,163	-$20,282	-$9,295	$193	$5,761	$7,278	$7,295	$6,187	$7,330	$7,347	$5,864	-$62,870

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Beginning Cash	$240,000	$204,136	$173,973	$153,691	$144,396	$144,589	$150,350	$157,628	$164,923	$171,110	$178,440	$185,787
Cash In (Revenue)	$14,750	$22,125	$36,875	$49,167	$61,458	$73,750	$73,750	$73,750	$73,750	$73,750	$73,750	$73,750
Cash In (Funding)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total Cash In	$14,750	$22,125	$36,875	$49,167	$61,458	$73,750	$73,750	$73,750	$73,750	$73,750	$73,750	$73,750
Cash Out (COGS)	$3,393	$5,089	$8,481	$11,308	$14,135	$16,963	$16,963	$16,963	$16,963	$16,963	$16,963	$16,963
Cash Out (OpEx)	$37,090	$37,090	$38,590	$37,090	$37,090	$39,090	$37,090	$37,090	$38,590	$37,090	$37,090	$39,090
Cash Out (CapEx)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

Cash Out (Debt)	$8,208	$8,208	$8,208	$8,208	$8,208	$8,208	$8,208	$8,208	$8,208	$8,208	$8,208	$8,208
Cash Out (Taxes)	$0	$0	$0	$0	$0	$1,920	$2,426	$2,432	$2,063	$2,443	$2,449	$1,955
Total Cash Out	$48,691	$50,387	$55,279	$56,606	$59,433	$66,181	$64,687	$64,693	$65,824	$64,704	$64,710	$66,216
Net Cash Flow	-$33,941	-$28,262	-$18,404	-$7,439	$2,025	$7,569	$9,063	$9,057	$7,926	$9,046	$9,040	$7,534
Ending Cash	$204,136	$173,973	$153,691	$144,396	$144,589	$150,350	$157,628	$164,923	$171,110	$178,440	$185,787	$191,651

Metric	Y1	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y3 Total
Revenue	$1,060,000	$325,000	$355,000	$385,000	$415,000	$455,000	$485,000	$515,000	$545,000	$1,950,00
COGS	$245,920	$75,400	$82,360	$89,320	$96,280	$105,560	$112,520	$119,480	$126,440	$450,000
Gross Profit	$814,080	$249,600	$272,640	$295,680	$318,720	$349,440	$372,480	$395,520	$418,560	$1,500,00
OpEx	$603,500	$155,000	$157,500	$160,000	$162,500	$166,000	$168,500	$171,000	$173,500	$679,000
EBITDA	$210,580	$94,600	$115,140	$135,680	$156,220	$183,440	$203,980	$224,520	$245,060	$821,000
Net Income	$147,710	$66,220	$80,598	$94,976	$109,354	$128,408	$142,786	$157,164	$171,542	$575,890
Ending Cash	$191,651	$217,871	$298,469	$393,445	$502,799	$631,207	$773,993	$931,157	$1,102,699	

Metric	Value	Calculation
Monthly Fixed Costs	$42,500	Lease $8,500 + Salaries $12,833 + Payroll Taxes $1,963 + Loan $8,208 + Insurance $1,000 + Software $1,057 + Marketing $4,167 + Other $1,000 + Depreciation $5,600 - Maintenance $3,000 (variable)
Variable Cost per Wash	$3.37	Chemicals $0.85 + Water $0.42 + Labor $1.15 + Card fees $0.95
Price per Wash	$14.75	Avg ticket Year 1

Contribution Margin per Wash	$11.38	$14.75 - $3.37
Contribution Margin %	77.2%	$11.38 / $14.75
Break-Even Units per Month	3,739	$42,500 / $11.38
Break-Even Revenue per Month	$55,150	3,739 * $14.75
Expected Break-Even Month	14	Per cash flow projection
Safety Margin	40.1%	(80,300 annual washes - 45,536 BE) / 80,300

Metric	Y1	Y2	Y3	Industry Benchmark
Gross Margin %	76.8%	76.2%	76.9%	68-75%
Operating Margin %	14.0%	21.5%	34.8%	15-25%
Net Profit Margin %	13.9%	19.7%	29.5%	10-20%
Current Ratio	1.8	2.3	3.1	1.5-2.0
Quick Ratio	1.5	2.0	2.8	1.0-1.5
CAC Payback Period	1.1 months	1.0 months	0.9 months	3-6 months
LTV:CAC Ratio	17.8	19.2	20.5	3-5x
Monthly Burn Rate	$33,941	$0	$0	N/A
Runway (months)	7.1	N/A	N/A	N/A

10. RISK ANALYSIS

Top risks: 1) Drought restrictions (Probability 4/5, Impact 5/5) limiting wash operations; 2) Price war with QuickShine ($9.99 base) eroding margins (Probability 3/5, Impact 4/5); 3) Equipment downtime exceeding 5% threshold (Probability 3/5, Impact 4/5); 4) SBA loan delay stalling launch (Probability 2/5, Impact 5/5). These represent 82% of potential EBITDA impact.

Mitigation: 1) HydroCycle system maintains 95% reclamation, exceeding TCEQ 80% mandate; $10K/month drought contingency fund; 2) Avoid price matching; emphasize water reclamation value (27% of customers pay 15% premium); 3) PDQ 4-hour SLA with $50K spare parts inventory; predictive maintenance cuts downtime 30%; 4) $150K bridge loan from Venture Partners Capital with 12% interest.

Risk	Probability	Impact	Risk Score	Mitigation Strategy	Contingency Plan	Owner
Drought restrictions	4	5	20	95% water reclamation; biannual TCEQ audits	Drought mode (reduced cycles); rainwater capture pilot	COO
Price war	3	4	12	Dynamic pricing; eco-certification marketing	Target ride-share fleet contracts (18,500 drivers)	CEO
Equipment downtime	3	4	12	PDQ 4-hour SLA; $50K spare parts	Manual wash backup (cost: $2.10/wash)	CTO
SBA loan delay	2	5	10	Phased equipment rollout	$150K bridge loan (12% interest)	CEO
Cybersecurity breach	2	4	8	PCI-DSS compliance; MFA enforcement	Offline payment fallback; $1M cyber insurance	CTO
Membership churn	3	3	9	Wash Streak rewards; weather triggers	Pause option; referral credits	Marketing
Road construction	4	2	8	East Riverside Drive detour signage	Mobile app wait-time tracker; free vacuum	COO
Chemical supply disruption	2	3	6	3-year EcoWash contract; 30-day inventory	Chemical Warehouse alternative (15% premium)	COO

11. IMPLEMENTATION TIMELINE

First 12 months prioritize SBA loan approval (Month 2), equipment installation (Month 4), and achieving 15% membership penetration (Month 10). Critical path: TCEQ water permit (30-day lead time) and PDQ technician availability. Dependencies: Lease signing triggers buildout; loan funding enables equipment order. Key metric: Wash volume reaching 150/day by Month 5 to maintain cash runway.

Month	Milestone	Deliverables	Resources Needed	Success Metric	Owner
1	SBA loan approval	Finalized application, collateral docs	$8,500 consultant fee	Commitment letter signed	CEO
2	Site buildout start	Permits, contractor agreements	$85,000 buildout budget	Construction commenced	COO
3	Equipment order	PDQ/HydroCycle contracts	$470,000 CapEx	Delivery schedule confirmed	CTO
4	App beta launch	Test version, 500 users	$45,000 dev cost	15% conversion to paid wash	CTO
5	Staff hiring	Site Manager, 2 Technicians	$12,833/month payroll	All roles filled by Month 5 end	COO
6	Soft launch	100 washes/day capacity	$40,000 marketing spend	100 washes/day achieved	Marketing
7	Full commercial launch	24/7 operation, all services	Full staffing	150 washes/day sustained	COO
8	Membership program	Basic/Plus/Family tiers	CRM configuration	10% wash customers enrolled	Marketing
9	Fleet partnership	Uber driver hub agreement	$2,000 sponsorship	500 fleet washes/month	CEO
10	15% membership penetration	Retention dashboard	WashOS analytics	15% of wash customers enrolled	Marketing
11	Break-even volume	125 washes/day sustained	Cash flow monitoring	Positive EBITDA for 30 days	CEO
12	Year 1 financial close	Audited statements	$5,000 accounting fee	Net income >$140,000	CEO

12. APPENDIX

Supporting documents available: PDQ equipment quotes, TCEQ water permit application, SBA loan term sheet, 3-year chemical supply agreement with EcoWash Solutions, and detailed market size methodology. All financial assumptions documented in SparkleFlow Financial Model v3.1 (Excel). Key references: IBISWorld Car Wash Report 2024, J.D. Power Consumer Wash Study 2023, FHWA Vehicle Ownership Data 2023.