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Cleaning Business Plan Template

For residential and commercial cleaning companies

Company name: []

Owner: []

Date: []

Version: []

Template version 1, October 2026, by Let's Talk Business Plans.

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How to use this template

- Replace every [bracketed field]. Delete the grey guidance and every shaded box before you send the plan.
- Work through the worksheets in section 5 first: rate per crew-hour (5.2), crew capacity (5.3) and recurring clients (5.4). They give you the numbers the other sections ask for.
- Build the full projections in the free Excel workbook, then copy the summary figures into section 8: letstalkbusinessplans.com/posts/excel-business-plan-templates-free-download. Enter your visits or recurring clients as its units.
- The SBA says you don't have to stick to the exact outline: use the sections that make the most sense for your business ([SBA: Write your business plan](#)).

Scope note

Built for residential and commercial cleaning companies that work in visits or contracts. Janitorial contracts, pressure washing and carpet cleaning have the same visit-based shape; use section 5 and adapt it.

Regulated work (biohazard, restoration, medical facilities) has rules this template does not cover: check with your regulator.

Known limitations of this template

- No built-in calculations: Word has none. The arithmetic is laid out for you; the Excel workbook does the 5-year model.
- The Excel workbook has no hourly payroll, no churn line, one shared ramp-up table and one shared seasonality pattern. Section 8 shows how to work around each.
- No market prices, wages, margins or utilization figures are supplied. Every number shown is a labelled example.
- No legal rules for contractor classification, licensing, bonding, insurance, or chemical and workplace safety. Check with your state or an attorney.
- Janitorial contracts, pressure washing, carpet cleaning and regulated work are named but not separately built.
- The SBA asks for five years of projections with balance sheets, cash flow statements and capital expenditure budgets ([SBA](#)). This file holds summary tables only and does not cover everything the SBA lists.
- Checked in LibreOffice only. It has not been opened in Microsoft Word.
- Not legal, tax, accounting, insurance or lending advice.

Contents

One-page summary.....	5
1. Executive summary.....	6
2. Company description.....	6
3. Market analysis.....	7
4. Organization and management.....	7
5. Service line.....	8
5.1 Service menu.....	8
5.2 Pricing and your effective rate per crew-hour.....	8
5.3 Crew capacity and the first-hire trigger.....	9
5.4 Recurring clients, cancellations and your largest client.....	10
5.5 Employees or independent contractors: a decision box.....	11
5.6 Insurance, bonding and license checklist.....	11
5.7 Equipment, supplies and vehicle startup list.....	12
5.8 Seasonality and slow months.....	13
6. Marketing and sales.....	13
7. Funding request.....	14
8. Financial projections.....	14
8.1 Startup costs and funding (sources and uses).....	15
8.2 Profit and loss summary, Years 1 to 5.....	15
8.3 Cash, break-even and the loan.....	15
8.4 Balance sheet.....	16
9. Risks and what you'll do.....	16
10. Appendix checklist.....	16

One-page summary

Fill this in last, from the sections that follow. Keep it to one page.

Item	Your answer
Who the company cleans for (residential / commercial / both)	[]
What the company offers (section 5.1)	[]
Number of crews, and crew size	[]
Effective rate per crew-hour (section 5.2)	[\$]
Recurring clients and monthly recurring revenue (section 5.4)	[number] / [\$]
First-hire trigger: the first month booked crew-hours pass one crew's (section 5.3)	[month]
Startup costs (section 5.7, section 8.1)	[\$]
Funding request, if any (section 7)	[\$] for [uses]

1. Executive summary

How to fill this in (delete before sending)

Write this section last, in one page. Say who the company cleans for, how it prices, how much one crew can do and what the plan asks for.

The SBA describes it as: “Briefly tell your reader what your company is and why it will be successful.” ([SBA](#))

Questions to answer in this section:

- What is the business, in two sentences?
 - What does a visit pay per crew-hour once travel and admin are counted?
 - How many recurring clients are signed, and how large is the biggest one's share?
 - How much funding is needed, for what, and how will it be repaid?
-
- The company: [name] cleans [homes / offices / both] in [service area] with [number] crew(s).
 - Rate: an effective [\$] per crew-hour on the main visit type (section 5.2).
 - Capacity: one crew does about [number] visits a week; the first hire is due in [month] (section 5.3).
 - Recurring clients: [number] clients, [\$] a month; the largest client is [%] of the total (section 5.4).
 - Funding request: [\$] for [uses] (section 7), or: no funding requested.

2. Company description

How to fill this in (delete before sending)

Give the facts a reader checks first: who owns the company, its legal form, where it works and since when. If crews or the office work from your home, zoning can still apply: the SBA says “zoning ordinances can still apply even to home-based businesses” and to check with your department of city planning ([SBA: Launch your business](#)).

Questions to answer in this section:

- Who do you clean for: homes, offices or both?
- Where is the home base, and which towns do crews cover?

Legal name and structure: [sole proprietor / LLC / corporation / partnership]. Owner(s): [name, % owned].

Start date: [month, year]. Service area: [towns, ZIP codes or radius].

Home base: [home / rented space / other]. Zoning checked with: [city planning office, date].

Federal EIN: [number, or date applied]. The IRS says: “You never have to pay a fee for an EIN.” ([IRS: Get an EIN](#))

Clients: [residential / commercial / both]. Licenses and registrations held or applied for: [list] (details in section 5.6).

3. Market analysis

How to fill this in (delete before sending)

Describe your service area and client types from your own research: calls, quotes, local listings, conversations with clients. Say where each number comes from and the date.

This template supplies no market-size figure and no price. Use a figure only if you can link its source.

Questions to answer in this section:

- Who buys cleaning in your service area, and how did you find out?
- What do other cleaners, franchises and clients who clean for themselves offer, and how do you know?

Service area and client types: [residential / commercial; neighborhoods or building types; how you counted them].

Demand evidence: [quote requests, waiting list, letters of intent, repeat clients, with source and date].

Competitor or alternative	Services	Price you found (your own research: source and date)	How you differ
[Other cleaners]	[]	[\$, source, date]	[]
[A franchise]	[]	[\$, source, date]	[]
[Clients who clean for themselves]	[]	[]	[]

4. Organization and management

How to fill this in (delete before sending)

Show who cleans, who schedules, who quotes and who bills. In a small company that is often the owner; say so.

The crew-hours each person can give feed the capacity worksheet in section 5.3. Planned hires feed the Excel workbook's Payroll section: role, headcount, annual salary per person and start month.

Questions to answer in this section:

- Who runs the company, and what have they done before?
- Who handles scheduling, quoting and billing?
- Which hires are planned, and in which month?

Person or role	Cleans / schedules / quotes / bills	Crew-hours available a week	Experience
[]	[]	[]	[]
[]	[]	[]	[]
[]	[]	[]	[]

Planned hires (feeds the Excel workbook: Assumptions, section 5, Payroll)

Planned hire (role)	Headcount	Annual salary per person	Start month	Notes
[]	[]	[\$]	[month]	[]
[]	[]	[\$]	[month]	[]
[]	[]	[\$]	[month]	[]

Advisers: [accountant], [insurance agent], [attorney], [mentor].

5. Service line

How to fill this in (delete before sending)

Describe what crews clean, how long a visit really takes including travel and admin, and how clients pay. Then fill in the worksheets: service menu (5.1), rate per crew-hour (5.2), crew capacity (5.3), recurring clients (5.4), the employee or contractor decision (5.5), insurance, bonding and licenses (5.6), the startup list (5.7) and slow months (5.8).

Questions to answer in this section:

- What exactly does a client get on each visit?
- How many crew-hours does each type of visit really take?

5.1 Service menu

The rows are prompts, not a list of standard services. Replace them with the services you offer.

Service	Client type	What is included	On-site crew-hours	Who does it	Pricing model (5.2)
Recurring residential	[]	[]	[]	[]	[]
One-time or deep clean	[]	[]	[]	[]	[]
Move-in or move-out	[]	[]	[]	[]	[]
Office or commercial	[]	[]	[]	[]	[]
[Other]	[]	[]	[]	[]	[]

5.2 Pricing and your effective rate per crew-hour

Set prices from your own costs and your own market research; this template gives no market rates. Then check what each price pays per crew-hour once travel and admin are counted: $\text{effective rate per crew-hour} = \text{price per visit or job} \div (\text{on-site crew-hours} + \text{travel crew-hours} + \text{admin crew-hours})$.

A crew-hour is one hour of one crew's time. To convert from labor-hours, divide by the crew size: a crew of 2 that spends 6.0 labor-hours on site has spent 3.0 crew-hours (Example — replace with your numbers). This worksheet asks for nothing about what crews are paid.

Pricing model	How the client is charged	Unit you enter	Used for which services
Per visit	A set price each visit	[]	[]
Hourly	A price per hour of crew time	[]	[]
Flat rate	One price for a defined job	[]	[]
Per area	A price per room, floor or area	[]	[]

Yours: crew-hours per visit, and the rate they produce

Your visit type	Price	On-site	Travel	Admin	Total crew-hours	Rate per crew-hour	Labor cost per visit	Supplies per visit
[]	[\$]	[]	[]	[]	[]	[\$]	[\$]	[\$]
[]	[\$]	[]	[]	[]	[]	[\$]	[\$]	[\$]
[]	[\$]	[]	[]	[]	[]	[\$]	[\$]	[\$]
[]	[\$]	[]	[]	[]	[]	[\$]	[\$]	[\$]

Example — replace with your numbers. A hypothetical cleaning company, made-up inputs, not a market rate. Crew of two; hours are crew-hours of one crew

Visit type (example unit)	Price	On-site	Travel	Admin	Total crew-hours	Rate per crew-hour
Recurring home visit, every two weeks	\$190	3.0	0.5	0.5	4.0	\$47.50
Deep clean, one time	\$360	6.0	0.5	1.0	7.5	\$48.00
Move-out clean	\$420	7.0	0.5	0.5	8.0	\$52.50
Office, evenings, one month of one client (13 visits)	\$1,260	19.5	6.5	2.0	28.0	\$45.00

Example — replace with your numbers: how the office row is built. 13 visits $\times$ 1.5 on-site = 19.5; 13 visits $\times$ 0.5 travel = 6.5; 2.0 admin for billing and supplies each month; 19.5 + 6.5 + 2.0 = 28.0 crew-hours; \$1,260 $\div$ 28.0 = \$45.00.

5.3 Crew capacity and the first-hire trigger

Fill this in for one crew. A year has 52 weeks, so a month averages $52 \div 12$ weeks. Use the same basis everywhere in your plan. Enter your own crew-hours: this template gives no default. The examples in 5.3 and 5.4 and the other example tables are independent examples, not one company.

Line	Worksheet	Yours	Example — replace with your numbers
a	Crew-hours available a week (one crew)	[]	48.0
b	On-site crew-hours per visit	[]	3.0
c	Travel crew-hours per visit	[]	0.5
d	Admin and quoting crew-hours per visit	[]	0.5
e	Total crew-hours per visit = b + c + d	[]	4.0
f	Visits a week = a $\div$ e	[]	12
g	Price per visit (from 5.2)	[\$]	\$190
h	Revenue a week = f $\times$ g	[\$]	\$2,280
i	Revenue a month = h $\times$ 52 $\div$ 12	[\$]	\$9,880
j	Visits a month = f $\times$ 52 $\div$ 12	[]	52
k	One crew's crew-hours a month = a $\times$ 52 $\div$ 12	[]	208

First-hire trigger: the first month in which booked crew-hours are more than one crew's crew-hours a month (line k). Enter your booked crew-hours for each month of Year 1.

One crew's crew-hours a month (line k). Yours: []. Example — replace with your numbers: 208.

Month	1	2	3	4	5	6	7	8	9	10	11	12
Example — replace with your numbers: booked crew-hours	120	136	152	168	180	192	200	208	216	224	232	240
Your booked crew-hours	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]
Over line k? (Y/N)	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]

First month booked crew-hours are over one crew's. Yours: [month]. Example — replace with your numbers: month 9 (216 crew-hours booked against 208). Month 8 equals 208, which is not over.

Hiring takes lead time (finding, checking and training a person). Your lead time: [] months. Start hiring that many months before the first month over line k.

5.4 Recurring clients, cancellations and your largest client

List every client on a regular schedule, signed or still in the pipeline. Client type is enough; names are not needed. A weekly client is about 4.3 visits a month ($52 \div 12$): round it or use $52 \div 12$, and use the same basis everywhere. If you are asking for a loan, ask your lender what it requires.

Yours: clients on a regular schedule

Client type	Frequency	Visits a month	Price per visit or per month	Monthly value	Notice period	Signed or pipeline
[]	[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]	[]
[]	[]	[]	[]	[]	[]	[]

- Monthly recurring revenue = the monthly value of all signed recurring clients: [\$].
- Largest client's share = the largest client's monthly value $\div$ monthly recurring revenue: [%].
- Signed versus pipeline: [%] of monthly recurring revenue is signed, [%] is pipeline.

Example — replace with your numbers. Made-up counts for one month; no rate is implied

Client type	Clients	Visits a month	Price per visit or month	Monthly value, each	Monthly value, total
Home, weekly	6	4	\$170 a visit	\$680	\$4,080
Home, every two weeks	10	2	\$190 a visit	\$380	\$3,800
Office, evenings	2	13	\$1,260 a month	\$1,260	\$2,520
Monthly recurring revenue					\$10,400

Example — replace with your numbers: the largest client is \$1,260 (an office client); its share is $\$1,260 \div \$10,400 = 12.1\%$. This is arithmetic only: no share is a target or a warning.

Clients in and out. Clients at the start of a month + new clients – lost clients = clients at the end of the month. Each month starts where the last one ended.

Yours: clients in and out, months 1 to 12

Month	1	2	3	4	5	6	7	8	9	10	11	12
Clients at start	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]
+ New	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]
– Lost	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]
= At end	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]

Your lost-client rate, if you want one = clients lost $\div$ clients at the start of the month: [%]. Clients lost and replaced each month: [].

Example — replace with your numbers. Made-up counts to show the sum; they imply no rate

Month	1	2	3	4	5	6	7	8	9	10	11	12
+ New	8	8	8	8	6	6	6	6	5	5	5	5
- Lost	0	1	1	1	2	2	2	2	2	2	2	2
= At end	8	15	22	29	33	37	41	45	48	51	54	57

Example — replace with your numbers: totals are 76 new and 19 lost; $76 - 19 = 57$. These counts only show how the sum works. They are not a rate, and no count is a target or a warning.

The Excel workbook has no churn line. Work cancellations here, then lower the visits you enter in the workbook and say so in your assumptions.

5.5 Employees or independent contractors: a decision box

Decision box: who does the cleaning?

- This is a decision with tax and legal consequences. This template states no rule and does not say which choice fits.
- The IRS says classification turns on “the extent of the right to direct and control the worker”. It sorts the facts into three categories: behavioral (does the company control what the worker does and how), financial (these include “how worker is paid, whether expenses are reimbursed, who provides tools/supplies”) and type of relationship (written contracts, benefits, how long the relationship continues). It adds that “no one factor stands alone” ([IRS: Independent contractor or employee?](#)).
- SBA warns: “Independent contractors can sometimes qualify as employees in a legal sense.” A contractor found to meet the legal definition of an employee can mean back taxes, penalties and benefits ([SBA: Manage your business](#)).
- If it is still unclear, the IRS says the business or the worker may file Form SS-8 and the IRS will review the facts and decide the worker's status ([IRS](#)).
- Check with an attorney and your state agency before you decide.

Your own facts	Your answer
Who sets the schedule and how the work is done	[]
Who supplies equipment and supplies	[]
How pay is set, and whether expenses are reimbursed	[]
Written agreements, and how long the relationship is expected to last	[]
Date you checked with an attorney or your state agency, and what they said	[]
Your decision for each role, and why	[]

If you hire employees, the SBA says you will be responsible for state employment taxes, which “vary by state” ([SBA: Manage your business](#)). Check with your state.

5.6 Insurance, bonding and license checklist

This template states no rule for any state or trade. The SBA says license and permit “requirements and fees vary based on your business activities, location, and government rules” ([SBA: licenses and permits](#)) and “Laws requiring insurance vary by state” ([SBA: business insurance](#)). Leave the status column blank until you have checked.

Item	Applies? (Y/N)	Status	Where to check
General liability insurance (SBA table: "Any business")	[]		SBA: business insurance Ask your insurance agent.
Professional liability insurance (SBA table: "Businesses that provide services to customers")	[]		SBA: business insurance Ask your insurance agent.
Home-based business coverage, if run from home (SBA table: "Businesses that are run out of the owner's personal home")	[]		SBA: business insurance Ask your insurance agent.
Commercial auto, if crews drive	[]		Ask your insurance agent.
Workers' compensation and unemployment, if you hire (rules vary by state)	[]		SBA: Manage your business Check with your state.
Bonding, if a client asks	[]		If a client asks, ask what they mean and ask your insurance agent.
Local business license (state, county or city)	[]		SBA: licenses and permits Check with your state. Check your county and city too.
Zoning, if home-based	[]		SBA: Launch your business Check with your state. Check with your department of city planning.
Federal EIN	[]		IRS: Get an EIN Free from the IRS. Check with your state for a state tax ID.
Chemical safety and training	[]		Check with your state workplace-safety agency and your insurer. SBA lists "workplace health and safety laws" among the requirements to check (SBA: Manage your business). Check with your state.

The SBA's insurance table does not list commercial auto, workers' compensation or bonding, so those rows carry no SBA wording. SBA's list of locally regulated activities does not say whether cleaning is a licensed trade: check with your state, county and city.

5.7 Equipment, supplies and vehicle startup list

How to fill this in (delete before sending)

List what the company must buy before the first paid visit. Categories only: this template has no price list. Enter your own quotes.

Each category feeds a line in the Excel workbook's Startup & Funding section (Assumptions, section 6): Equipment, Vehicles, Computers and software, Initial inventory, Deposits, Licenses and permits, Legal and professional fees, Pre-opening marketing, Pre-opening payroll and training, Other startup costs, and the working-capital reserve.

The total feeds section 8.1 (sources and uses) and the use of funds in section 7.

The SBA lists these among the uses of a microloan: "Working capital, Inventory, Supplies, Furniture, Fixtures, Machinery, Equipment" ([SBA: Microloans](#)).

Questions to answer in this section:

- What must be bought before the first paid visit?
- How much cash is needed to pay crews before clients pay?

Item	Needed? (Y/N)	Amount	When	Workbook line
Vacuums and cleaning equipment	[]	[\$]	[]	Equipment
Starter stock of supplies	[]	[\$]	[]	Initial inventory
Uniforms and protective gear	[]	[\$]	[]	Equipment
Vehicle, or use of a vehicle	[]	[\$]	[]	Vehicles
Insurance, first premium	[]	[\$]	[]	Other startup costs
License and permit fees	[]	[\$]	[]	Licenses and permits
Scheduling, invoicing and payment software	[]	[\$]	[]	Computers and software
Launch marketing	[]	[\$]	[]	Pre-opening marketing
Deposits	[]	[\$]	[]	Deposits (rent, utilities)
Working-capital reserve (cash to pay crews before clients pay)	[]	[\$]	[]	Working-capital reserve
Total		[\$]		Section 8.1

5.8 Seasonality and slow months

Questions to answer: Which months do clients cancel or add extra cleanings? Which months are slow? What do you do in a slow month? This template shows no seasonal pattern: fill in your own.

Calendar month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Sales, % of an average month	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]
What changes this month	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]

The Excel workbook takes one shared factor per calendar month for all revenue lines (Assumptions, section 4; 100% = an average month).

6. Marketing and sales

How to fill this in (delete before sending)

Describe how clients find the company, how a quote becomes a first visit and how a one-time client becomes a recurring one.

Put the marketing budget in the Excel workbook (OpEx tab) and copy the total here.

Questions to answer in this section:

- How will the first clients find you?
- What happens between a request for a quote and the first visit?
- How clients find the company: [referrals / local search / directories / property managers / flyers].
- Quote walk-through: [request → walk-through or photos → written quote → booking → first visit].
- Quotes sent per client won: []. Time from first contact to first visit: [].
- Referrals and recurring starts: [how a client is asked for a referral; how a one-time client moves to a schedule].
- Commercial bids: [who is bid on, what the bid includes, how it is priced from section 5.2].
- Marketing budget: [\$ a month] (Excel workbook: OpEx tab).

7. Funding request

How to fill this in (delete before sending)

The SBA asks you to explain “how much funding you’ll need over the next five years and what you’ll use it for”, and to “Specify whether you want debt or equity” ([SBA](#)).

Skip this section if you are not asking for money. Make the amount match section 8.1 and the startup list in 5.7.

Questions to answer in this section:

- How much is needed, and is it debt or equity?
- What will each dollar buy?
- How will it be repaid from the company's cash flow?

Item	Your answer
Amount requested	[\$]
Debt or equity	[loan / owner equity / investor equity / other]
Terms you would like, and the period the request covers	[]
Use of funds (from section 5.7)	[]
Repayment from cash flow	[]

Paths to check (ask your lender what it requires)

- SBA microloans are made through intermediary lenders, which make all credit decisions and set all terms ([SBA: Microloans](#)).
- SBA 7(a) loans are applied for directly through a local lender and are repaid from the cash flow of the business ([SBA: 7\(a\) loans](#)).
- This template states no amount, rate or term, and promises no loan or approval.

8. Financial projections

How to fill this in (delete before sending)

The SBA asks for “a prospective financial outlook for the next five years”, with forecasted income statements, balance sheets, cash flow statements and capital expenditure budgets, and quarterly or monthly projections for the first year ([SBA](#)).

Build the numbers in the free Excel workbook: letstalkbusinessplans.com/posts/excel-business-plan-templates-free-download. Copy the summary figures below and attach the printouts (section 10).

This file holds summary tables only. Each table names the workbook tab that fills it.

Questions to answer in this section:

- Do the projections match the funding request?
- What has to be true for these numbers to happen?

Workbook bridge and its limits

- Units: enter visits (or recurring clients) per month at full Year-1 volume, and the price per unit, in Assumptions, section 2 (up to 5 revenue lines). Annual unit growth and price increase apply each year from Year 2.
- Ramp-up is one six-month table shared by all revenue lines; month 7 onward runs at 100%. Customer movement from 5.4 for months 7 to 12 cannot be entered month by month.
- Supplies: enter them as a % of that revenue line's sales (direct cost).
- Payroll is salaried by role from a start month. It has no hourly scheduling, overtime or bonuses. For crews paid by the hour, work out an annual figure per person by hand: [your hourly pay] × [paid hours a week] × 52. Benefits, workers' compensation and unemployment are one shared % of wages.
- No churn line: work cancellations in 5.4, then lower the visits you enter and say so in your assumptions.
- Seasonality is one factor per calendar month for all revenue lines (100% = an average month).
- Lowest month-end cash is read from the Key Ratios tab (row "Lowest month-end cash in the year"); Cash Flow shows month-end cash.
- The workbook is not cleaning-specific and has no crew-capacity or route-time model.

8.1 Startup costs and funding (sources and uses)

From the Excel workbook, Startup & Funding tab

Uses of funds	Amount	Sources of funds	Amount
Equipment and supplies (5.7)	[\$]	Loan	[\$]
Vehicle (5.7)	[\$]	Owner equity	[\$]
Licenses, insurance and deposits (5.7)	[\$]	Investor equity	[\$]
Marketing before opening (5.7)	[\$]		
Working-capital reserve (5.7)	[\$]		
Total uses	[\$]	Total sources	[\$]

8.2 Profit and loss summary, Years 1 to 5

From the Excel workbook, P&L tab (annual columns)

Line	Year 1	Year 2	Year 3	Year 4	Year 5
Sales	[\$]	[\$]	[\$]	[\$]	[\$]
Direct costs	[\$]	[\$]	[\$]	[\$]	[\$]
Gross profit	[\$]	[\$]	[\$]	[\$]	[\$]
Payroll	[\$]	[\$]	[\$]	[\$]	[\$]
Operating expenses	[\$]	[\$]	[\$]	[\$]	[\$]
EBITDA	[\$]	[\$]	[\$]	[\$]	[\$]
Net income	[\$]	[\$]	[\$]	[\$]	[\$]

8.3 Cash, break-even and the loan

From the Excel workbook, Cash Flow, Key Ratios, Break-Even and Loan tabs

Line	Year 1	Year 2	Year 3	Year 4	Year 5
Ending cash	[\$]	[\$]	[\$]	[\$]	[\$]
Lowest month-end cash (and month)	[\$] ([month])	[\$] ([month])	[\$] ([month])	[\$] ([month])	[\$] ([month])
Annual debt service	[\$]	[\$]	[\$]	[\$]	[\$]
Debt service coverage ratio	[x]	[x]	[x]	[x]	[x]

Break-even sales per month (Excel: Break-Even tab): [\$] on a profit basis, [\$] on a cash basis.

8.4 Balance sheet

The balance sheet at each year-end (total assets, liabilities and equity) is on the Excel workbook's Balance Sheet tab. Copy the five year-end columns here or attach the printout in section 10: [].

Main assumptions: [visits a week, price per visit, crew-hours, hiring month, payroll, rent, insurance, loan terms].

9. Risks and what you'll do

How to fill this in (delete before sending)

For each risk, change the matching input in the Excel workbook and note what happens to cash. Then write the reserve or action. No probabilities are needed.

Questions to answer in this section:

- What could stop crews from cleaning, and how long could you cover the bills?

Risk	What to change or check	Effect on cash	Your plan (reserve or action)
A key crew lead leaves	Payroll start months; visits a week (5.3)	[]	[]
A large client cancels (5.4: largest client's share)	Remove that client's visits	[]	[]
A slow month (5.8)	Lower the seasonality for those months	[]	[]
A crew member is injured	Ask your insurance agent; payroll	[]	[]
A client dispute or damage claim	Ask your insurance agent; insurance cost	[]	[]
Supplies or vehicle costs rise	Supplies % of sales; vehicle and travel	[]	[]
A license is lost or insurance lapses	Licenses and insurance costs (5.6)	[]	[]

10. Appendix checklist

This appendix is an addition to the SBA's sections. Attach what your reader asks for and tick it.

- ☐ Certificates of insurance
- ☐ License and permit copies
- ☐ Sample quote and service agreement
- ☐ Recurring-client list (client type, schedule, monthly value)
- ☐ Crew handbook
- ☐ Vehicle records
- ☐ Excel workbook printouts: P&L, Cash Flow, Balance Sheet, Key Ratios

Sources for the rules quoted in this template: SBA (Plan your business; Launch your business; Manage your business; Microloans; 7(a) loans) and IRS (Independent contractor or employee; Get an EIN) pages. The links are in each section. Check each page again before you rely on it.