

THE COMPLETE FREE EXAMPLE

Self-service car wash business plan example



Context illustration of the operating format; not a real customer business.

Updated 2026-10-04 · By SBA Loan editorial

Illustrative case · Four-bay retrofit of an existing leased wash site · United States · illustrative leased-site case

Four Bay Wash is a fictional owner-managed retrofit of an existing self-service site. This example shows how paid bay use connects to sales, operating costs and financing. It is an educational plan with calculated exhibits, not a description of an actual operating company.

The pump-system figure uses a prior dated item observation. The supplier now requires a current quotation; see the [price status and installed-scope check](#) before using this budget.

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[Read this complete example online](#)

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Connect the request to the evidence

The project	The numbers	The evidence
Format, location, scope and owner experience.	Uses, equity, monthly cash and financing.	Quotes, research, records and lender instructions.
Planning documents organize the case; the lender makes the financing decision.		

Use the case to organize real evidence

The assumptions are consistent across all six pages. To adapt the plan, select a site, confirm its condition and legal use, obtain complete quotations and replace the demand assumptions with supported local evidence. No customer, contract, trade history or owner qualification is invented for this example.

Four Bay Wash - illustrative business plan

Concept and customer

Four Bay Wash would provide convenient self-service cleaning for drivers who prefer to control the washing process. Its offer centers on usable equipment, clear payment instructions, a clean site and reliable opening hours. The plan assumes four manually operated bays; it includes no automatic wash, conveyor or detailing service.

Market and demand validation

A real site study would compare access, visibility, traffic direction, competing wash formats, nearby pricing and demand across weather conditions. For an existing operation, reconcile payment logs to bank deposits and examine bay-level downtime before using past sales. No selected location or verified demand study is available in this fictional case.

Operations and staffing

The owner oversees equipment service, consumables, cash control and local-authority coordination. Paid attendants cover 20 hours per week, focusing on inspections, cleaning and customer problems. Opening procedures would include leak checks, payment tests, chemical levels and a review of any bay outage. Discharge and water-system requirements must be established for the selected site. Operational water guidance.

Pricing and sales logic

The model uses \$10.00 per occupied session, 15 minutes per visit and 94.0% available equipment time. At 50.0% mature utilization, it produces 90.2 sessions daily. The launch ramp takes 12 months; price and mature utilization are then held flat.

Funding and financial exhibits

Opening uses total \$286,904. They are funded by \$200,000 assumed debt and \$86,904 owner equity, leaving \$50,000 operating cash. The startup budget separates the listed pump price from the site and installation allowances.

Linked financial exhibits · owner compensation included; income taxes excluded

Base reference case	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	\$259,891	\$324,864	\$324,864	\$324,864	\$324,864
Operating surplus (EBITDA)	\$56,017	\$108,125	\$108,125	\$108,125	\$108,125
Profit before income tax	\$15,828	\$69,221	\$70,641	\$72,208	\$73,940
Principal + interest	\$31,716	\$31,716	\$31,716	\$31,716	\$31,716
Change in cash after debt	\$22,669	\$76,409	\$76,409	\$76,409	\$76,409
Year-end cash	\$72,669	\$149,078	\$225,487	\$301,895	\$378,304
Year-end loan balance	\$187,732	\$174,179	\$159,206	\$142,666	\$124,394

Risk response

Management would compare actual paid sessions and uptime with the forecast weekly. A persistent shortfall calls for checking access, pricing, payment reliability and equipment condition before increasing marketing. Major unplanned failures and local seasonal patterns require additional cash scenarios; the lower-demand case alone does not cover every operating risk.

What is inside the monthly calculation

- Available capacity is reduced by equipment downtime before customer utilization is applied.
- Water, chemicals, variable energy and payment fees follow completed sessions. Rent and the base staffing roster do not automatically shrink with demand.
- Owner compensation is included in operating costs. No additional distributions are made.
- Inventory and unsettled receipts tie to the balance sheet; principal reduces debt and cash, while interest reduces profit.
- The model excludes income taxes, seasonality, property appreciation, refinancing and terminal sale proceeds. Opening contingency is assumed spent, while the cash reserve remains available.

Evidence still needed for a real funding decision

The case has no actual site inspection, lease, contractor quotation, utility tariff, local customer study or owner biography. It assumes existing infrastructure can support a retrofit. A drainage upgrade or materially different occupancy pattern would require rebuilding the budget and projections.

Base Year 1 cash coverage is 1.71x; the lower case is 0.10x. These figures illustrate sensitivity using a defined cash calculation. They do not establish eligibility or approval. [Lender application guidance](#).

Supporting documents for this example

A bay-by-bay technical inspection; lease and equipment ownership terms; drainage, discharge and water-supply confirmation; a complete retrofit quotation; local competing formats and receipts; genuine transaction logs if acquiring an operating site.

Use these records to support the funding summary, sources-and-uses schedule, assumptions note and outstanding-document register. The plan should identify each appendix and its date. Do not describe a record as obtained until it exists and has been checked.

[Open the full document checklist](#). The proposed personal planning package explains the planned deliverables and current availability.

Observed industry evidence

What the SBA records show

The evidence appendix can cite 243 FY2025 disbursed-status records in the broader category, with a median approved amount of \$622,600. That documents historical lending activity. It does not validate this example's sales forecast, site or requested amount.

The category covers car washes across operating formats, including formats other than self-service. It is broader than this operating case. Loan amounts measure financing recorded by SBA, not the cost of opening this business.

[Explore amounts, terms, lenders, states and outcomes](#) →

Source: SBA 7(a) and 504 FOIA files, snapshot 30 June 2026. Recomputed from original records on 1 October 2026. FY2025 is the most recent complete fiscal year in these files. Definitions and exclusions.

Read the linked financial statements

These statements use the same base-case monthly calculation as the budget and operating guides. Amounts are USD, rounded for display. They are fictional forecasts, not a client business’s trading results. Owner compensation is included; income taxes, later replacement capital spending and distributions are excluded.

Forecast income statement

Forecast income statement · five years, before income taxes

Metric	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	\$259,891	\$324,864	\$324,864	\$324,864	\$324,864
Variable operating costs	\$51,458	\$64,323	\$64,323	\$64,323	\$64,323
Paid roster and fixed overhead	\$152,416	\$152,416	\$152,416	\$152,416	\$152,416
EBITDA, after owner compensation	\$56,017	\$108,125	\$108,125	\$108,125	\$108,125
Depreciation	\$20,740	\$20,740	\$20,740	\$20,740	\$20,740
Interest expense	\$19,448	\$18,163	\$16,744	\$15,176	\$13,444
Profit before income tax	\$15,828	\$69,221	\$70,641	\$72,208	\$73,940

Forecast cash flow

Forecast cash flow · five years, before income taxes

Metric	Year 1	Year 2	Year 3	Year 4	Year 5
Opening cash	\$50,000	\$72,669	\$149,078	\$225,487	\$301,895
EBITDA	\$56,017	\$108,125	\$108,125	\$108,125	\$108,125
Increase in inventory and receivables	\$1,631	\$0	\$0	\$0	\$0
Interest paid	\$19,448	\$18,163	\$16,744	\$15,176	\$13,444
Operating cash after interest	\$34,938	\$89,962	\$91,381	\$92,949	\$94,681
Loan principal repaid	\$12,268	\$13,553	\$14,972	\$16,540	\$18,272
Net change in cash	\$22,669	\$76,409	\$76,409	\$76,409	\$76,409
Closing cash	\$72,669	\$149,078	\$225,487	\$301,895	\$378,304

Forecast balance sheet

Forecast balance sheet · five years, before income taxes

Metric	Year 1	Year 2	Year 3	Year 4	Year 5
Cash	\$72,669	\$149,078	\$225,487	\$301,895	\$378,304
Inventory	\$1,327	\$1,327	\$1,327	\$1,327	\$1,327
Card receivables	\$1,805	\$1,805	\$1,805	\$1,805	\$1,805
Refundable premises deposit	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000
Net fixed assets	\$186,664	\$165,924	\$145,183	\$124,443	\$103,702
Total assets	\$270,465	\$326,133	\$381,801	\$437,469	\$493,138
Loan balance	\$187,732	\$174,179	\$159,206	\$142,666	\$124,394
Contributed owner equity	\$86,904	\$86,904	\$86,904	\$86,904	\$86,904
Retained earnings	-\$4,172	\$65,050	\$135,690	\$207,899	\$281,839
Total liabilities and equity	\$270,465	\$326,133	\$381,801	\$437,469	\$493,138

Interest is included in operating cash here; principal is a financing outflow. Inventory and receivables changes bridge earnings to cash. Preopening expenses were recorded at opening, which is why retained earnings do not begin at zero. The initial funding schedule remains on the [startup-cost page](#).

First-year monthly cash flow

Base case · first twelve months, USD

Month	Operating cash after interest	Principal repaid	Cash change	Closing cash
1	-\$1,720	\$976	-\$2,696	\$47,304
2	-\$657	\$984	-\$1,642	\$45,662
3	\$141	\$993	-\$852	\$44,810
4	\$938	\$1,001	-\$63	\$44,748
5	\$1,736	\$1,009	\$727	\$45,474
6	\$2,534	\$1,018	\$1,516	\$46,991
7	\$3,332	\$1,026	\$2,306	\$49,297
8	\$4,130	\$1,035	\$3,095	\$52,392
9	\$4,928	\$1,043	\$3,885	\$56,277
10	\$5,727	\$1,052	\$4,674	\$60,952
11	\$6,525	\$1,061	\$5,464	\$66,416
12	\$7,323	\$1,070	\$6,254	\$72,669

Download the forecast statements and monthly cash figures (CSV). The download contains this educational case only; it is not the planned personalized Excel workbook.

Sources and scope

Reference-case assumptions and calculation method · Checked 2026-10-01 · Fictional US planning case authored 1 October 2026. Budget allowances, demand, rent, labor, finance and scenarios are assumptions, not market averages.

<https://www.businessplanlibrary.com/methodology/planning-cases/>

SBA - 7(a) loans · Checked 2026-10-01 · United States; permitted uses, lender application process and ability-to-repay requirement. No approval, rate or equity percentage is promised.

<https://www.sba.gov/loans/7a-loans/>

SBA - 504 loans · Checked 2026-10-01 · United States; qualifying long-term fixed assets; working capital and inventory excluded.

<https://www.sba.gov/loans/504-loans/>

Kleen-Rite - PSP400 four-bay pump system · Checked 2026-10-02 · Current page is call-to-order without a displayed price. The Oct 1 item observation retained in the model is historical, not a current offer. Pump stand only; water production, meters, bay/installation kits, site works and installed quotation are separate.

<https://www.highpressurepumpsandparts.com/p-73978-kleen-rite-psp400-operator-pro-plus-self-serve-vfd-direct-drive-4-bay-pump-system.aspx>

EPA WaterSense at Work - Vehicle Washes · Checked 2026-10-01 · November 2023 US guidance: wash formats, water use and discharge considerations. The case water allowance and tariff are assumptions, not EPA price data.

<https://nepis.epa.gov/Exe/ZyPURL.cgi?Dockey=P1018SSR.TXT>

Related resources

Compare: coffee shop

Document edition

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The narrative, figures, sources and evidence gaps reproduce the full HTML example with content revision 2026-10-04. This PDF adds page navigation and the existing operating-scene illustration. Navigation, duplicate product offers and site controls are excluded from the document rendition.

Model run: self-service-car-wash-2026-10-04. Model checked: 2026-10-04. The source dates retain their original meaning; PDF generation does not refresh supplier prices or validate a real site.

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