ONE UNIT · ONE DECISION QUESTION

What does a cash-positive month actually tell you?

Consider an invented self-service laundromat. One paid wash cycle is the unit. We compare monthly operating cash, simple payback and discounted value using the public Planner's fictional inputs.

FICTIONAL EXAMPLE · ALL INPUTS INVENTED · NO CUSTOMER OR MARKET DATA

Inputs from the public Quick Check example

Initial cash outlay **$100,000.00**	Base paid cycles / month **3,000**	Price / cycle **$4.00**	Variable cash cost / cycle **$1.00**
Fixed cash costs / month **$6,000.00**	Projection **10 years**	Annual discount rate **10%**	Sales scenarios **80% · 100% · 120%**

Contribution: $4 price − $1 variable cost = $3 per cycle.

Monthly break-even: $6,000 fixed costs ÷ $3 contribution = 2,000 paid cycles.

Cash and value: cycles × $3 − $6,000 = monthly operating cash; simple payback = $100,000 ÷ positive monthly cash. NPV = $-\$100{,}000 + \Sigma(12 \times \text{monthly cash} \div 1.10^{\text{year}})$ for years 1–10, with cash at each year end.

Three sales cases, same costs

Lower sales

2,400 cycles / month

Monthly operating cash	**$1,200.00**
Simple payback	**83.3 months**
10-year NPV	**−$11,518.23**

Base sales

3,000 cycles / month

Monthly operating cash	**$3,000.00**
Simple payback	**33.3 months**
10-year NPV	**$121,204.42**

Higher sales

3,600 cycles / month

Monthly operating cash	**$4,800.00**
Simple payback	**20.8 months**
10-year NPV	**$253,927.07**

Read both measures. Lower sales still produces positive monthly operating cash, yet its 10-year NPV is negative. Simple payback ignores discounting, so a payback inside the ten-year window does not make NPV positive.

Try your own inputs in Quick Check | See Professional report sample pages

Source and period. Feasivio's public Quick Check fictional example, read 14 October 2026. Inputs are estimates invented for demonstration. Monthly cash is before income tax and financing; the ten-year NPV treats operating cash as arriving at each year end. No actual trading period or customer result is represented.

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