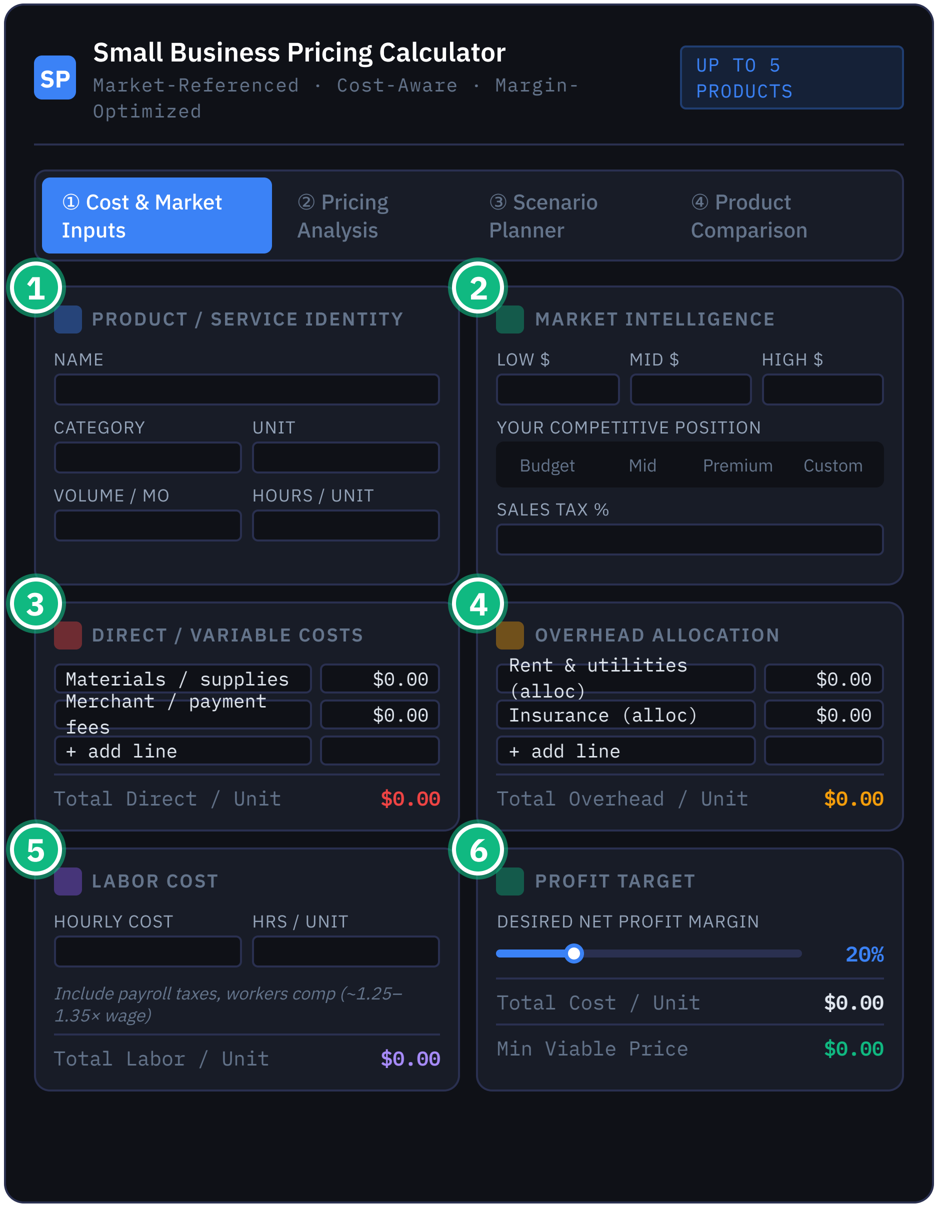
The four-tab flow

Work top-to-bottom through Tab 1, then read Tab 2. Tabs 3 and 4 are scenario and comparison views.



What each tab and card is for

1. **Identity**
Name the product. Pick the category. Define one "unit." Enter realistic monthly volume.

2. **Market Intelligence**
Three competitor prices (Low / Mid / High) and your chosen position. Half the calculator's value lives here.

3. **Direct / Variable Costs**
Per-unit costs that exist only when you sell a unit — materials, supplies, merchant fees.

4. **Overhead Allocation**
Monthly fixed costs already divided by expected volume — rent, insurance, software, owner admin time.

5. **Labor Cost**
Fully-burdened hourly rate × hours per unit. Wages plus payroll taxes and benefits.

6. **Profit Target**
Slide your desired net margin. The Minimum Viable Price updates in real time.

▶ **Then read Tab 2 (Pricing Analysis)**
Verdict, four KPIs, price positioning map, unit economics, break-even. Tabs 3 and 4 are for scenarios and side-by-side product comparison.

Inputs in action

Same form, filled in: residential lawn mowing, 80 mows/month, mid-market position at $65.

Small Business Pricing Calculator

Market-Referenced · Cost-Aware · Margin-Optimized

LAWN MOWING - STD.

① Cost & Market Inputs | ② Pricing Analysis | ③ Scenario Planner | ④ Product Comparison

A

PRODUCT / SERVICE IDENTITY

NAME: Lawn Mowing - Standard Residential

CATEGORY: Service (Hourly)

UNIT: each visit

VOLUME / MO: 80

HOURS / UNIT: 1.0

B

MARKET INTELLIGENCE

LOW	MID	HIGH
$50.00	$65.00	$90.00

POSITION: Budget | **Mid** | Premium | Custom

SALES TAX %: 0%

C

DIRECT / VARIABLE COSTS

Fuel & equipment supplies	$4.00
Blade wear, edger line	$1.50
Merchant fees (3%)	$2.00
Total Direct / Unit	$7.50

D

OVERHEAD ALLOCATION

Truck loan & insurance	$7.50
Liability insurance	$2.00
Software (Jobber, QB)	$2.00
Owner admin time	$12.50
Total Overhead / Unit	$24.00

LABOR COST

HOURLY COST: $22.00

HRS / UNIT: 1.0

$17/hr wage × 1.29 burden = $22

Total Labor / Unit: $22.00

E

PROFIT TARGET

DESIRED NET PROFIT MARGIN: 20%

Total Cost / Unit: $53.50

Min Viable Price: $66.88

What changed when we filled it in

A — Unit defined precisely
"Each visit" — not "lawn jobs." Volume is the average of the last six months, not the best month.

B — Market range from real research
Five competitor quotes: $50 / $65 / $90. Mid-Market position selected — the safest default for most service businesses.

C — Three direct cost lines
Fuel, blade wear, merchant fees. Total $7.50 per visit — small but real. Merchant fees scale with the price.

D — Overhead already divided
Monthly fixed costs ($1,920) divided by 80 visits = $24/visit. Note the owner admin time line — easy to forget, biggest single number.

E — Target margin sets Min Viable Price
$53.50 total cost ÷ (1 − 20%) = $66.88. The lowest price that hits the margin target. Mid-Market $65 is just below it — a teaching moment.

Tip — try several positions

Once filled in, click Budget → Mid → Premium one at a time. Watch the right-side price band move and the verdict change. Each repositioning is a separate strategic choice with a different profit number attached.

Reading the results

Tab 2 (Pricing Analysis) at the lawn-mowing example: verdict, KPIs, price band, unit economics, break-even.

Five things to read off the screen

1. **Verdict Banner: ✅ Viable**
   17.7% sits within 80% of the 20% target (threshold 16%). Green. But note: you are below target — there is room to improve.

2. **Four KPIs at a glance**
   Price, all-in cost, net margin, monthly profit. Color-coded: green = on target, yellow = below target, red = losing.

3. **Price Positioning Map**
   Your price ($65, blue star) sits just below the Min Viable Price ($66.88). Cost floor ($53.50) is the red/green boundary. Premium ($90) is well to the right.

4. **Unit Economics Table**
   Labor is 33.8% of revenue. Overhead is 36.9%. Direct cost is only 11.5%. Tells you where to focus cost reduction efforts.

5. **Break-Even = 55 mows/month**
   Forecasting 80 — a 31% volume cushion. Moderately healthy. A 25% drop in demand and the business breaks even; deeper and it loses.

The owner's three levers

- Reposition to Premium ($90) — adds $2,000/month if defensible
- Cut overhead by $200 — margin climbs from 17.7% to 21.5%
- Raise volume to 100 — profit grows linearly (watch for new hire costs)

Use Tab 3 (Scenario Planner) to model each lever in isolation.