



2027 Business Planning Workbook

Preview Edition — draft next year's plan while this year's results are fresh, and bring it to Dealer Week.

About This Preview

This is a preview of the MRAA member resource “2027 Business Planning Workbook.” It introduces the eight-step planning process and gives you enough to gather your inputs and close the loop on 2026 this month. The complete workbook — including the 2026 results table and carry-forward worksheet, the market assumption register and three-case planning, the department revenue and gross target tables, the absorption test, the expense, headcount and capital plans, the inventory and floorplan plan, the marketing budget and annual calendar, the pay plan test, the one-page plan and monthly scorecard, the Dealer Week prep sheet, the planning calendar, and the 2027 planning checklist — is available exclusively to MRAA member dealers.



MARINE RETAILERS ASSOCIATION OF THE AMERICAS

What This Workbook Does for You

You have run this dealership through another summer. While service, parts and storage are in one of their peak seasons for most dealerships, you know a lot about what worked and what did not in other areas of the business. Most of it lives in your head, and by February it will be gone. Don't let next year happen to you the same way this one did.

Most dealership plans get written in December, in a hurry, by one person, and never opened again. That is a timing problem more than anything else. December is a bad month to think clearly about next year. Whatever gets written has no time to be tested by anyone else's judgment.

October or early November are better months. You have nine or 10 months of real results in hand. While service and storage are still busy, the selling season has ended in most markets, and there is enough runway to write a draft, sit with it, and fix it. It also puts a written plan in your hands before Dealer Week in December, which turns that event into a working session against something real instead of a source of loose inspiration.

This workbook walks you through eight steps. At the end, you will have a one-page plan your managers can read, a scorecard you review monthly, and a list of the assumptions you are least sure about, ready to test in Tampa. The goal is a plan that is complete enough to act on and loose enough to change.

Steps to Building Your 2027 Plan

Step	What you do	When	Who owns it	What you end up with
1	Close the loop on 2026 honestly.	October or early November	Dealer principal and controller	A largely complete picture of this year, plus the one thing you are fixing.
2	Write down your market assumptions.	October or early November	General manager	An assumption register with confidence levels and test flags.
3	Set department revenue and gross targets.	October or early November	Each department manager	Targets the managers own because they built them.*
4	Build the expense and headcount plan.	November or early December	Controller	Costs built from run rate, with headcount tied to triggers.
5	Update the inventory and floorplan plan.	November or early December	Sales manager and dealer principal	An updated order plan and a written days in stock threshold.
6	Build the marketing budget and calendar.	November or early December	Marketing lead	Spend mapped to your season, tied to Step 3 targets.
7	Check people, pay, and capacity.	December	Dealer principal	Pay plans that reward what the business plan asks for.
8	Write the one page plan and the scorecard.	December	Dealer principal	A plan your team can read, and a monthly review that runs.

**You might ask service, parts and storage to make time to set department revenue and gross targets in August when business is slower.*

Steps 1 through 3 are October or early November work. Steps 4 through 6 are November or early December. Steps 7 and 8 come after Dealer Week, once you have tested your weakest assumptions.



Before You Start

Who Should Be In The Room

- ☐ Dealer principal, who owns the plan and the final numbers.
- ☐ General manager, who owns the operating assumptions and holds departments accountable.
- ☐ Department managers for sales, service, parts, and F&I. Each owns their own targets and has to believe them.
- ☐ Controller or accountant, who owns the expense structure and the reality check.
- ☐ Marketing lead, who owns the budget, the calendar, and the demand behind your sales targets.

What To Gather

- ☐ Year-to-date financial statement through September, with a prior year comparison.*
- ☐ The last three full years of financial statements, so you see trend instead of a snapshot.
- ☐ Your original 2026 plan or budget, if you wrote one, to compare intent against outcome.
- ☐ Your completed September Q3 Close-Out and Year-to-Date Performance Review Workbook.
- ☐ Your completed Q4 Cash Flow and Floorplan Management forecast and curtailment calendar.
- ☐ Unit sales by month, by brand, and by segment for the last three years.
- ☐ Service labor hours sold and available, effective labor rate, and absorption by month.
- ☐ Current headcount by department, with pay structure and any open positions.
- ☐ Marketing spend by channel this year, with whatever attribution data you have.
- ☐ OEM 2027 program information, pricing, and allocation expectations as you know them today.

**Because the fourth quarter is often busy for service, parts and storage, you may benefit from reviewing the previous 12 months to gain insight into the performance of these areas.*

A Note On The Numbers In This Workbook

You will not find benchmark figures here, and that is on purpose. A target pulled from a general industry average is a wish with a decimal point on it.

Every number in your plan should come from one of three places: your own trailing three-year history, your twenty group or peer benchmark, or a specific commitment someone in the room is willing to own.

Where you honestly do not know, write down the assumption and flag it for Dealer Week. An assumption you plan to test beats a confident guess.

Step 1: Close The Loop On 2026

You cannot plan next year credibly without an honest account of this one. This step takes about an hour, and it prevents the most common planning mistake, which is building next year's targets on a version of this year that never actually happened.



The Five Questions

Answer each one in a few sentences. These matter more than the numbers, because they capture the reasoning the numbers only hint at.

1. Where did we beat the plan, and was that because of something we did or something the market did?
2. Where did we miss, and was the cause demand, capacity, pricing, or execution?
3. What did we start this year and not finish, and is it still worth finishing?
4. What did we spend money on that produced nothing we can measure?
5. If we could only fix one thing for 2027, what would move net profit the most?

Write The Answer To Question Five on Its Own Page

Whatever you name there should show up in every step that follows. If your one thing is service capacity, it belongs in your revenue targets, your headcount plan, and your capital plan.

A plan that does not visibly attack the thing you named will not change next year's result. Put the page on the wall of the room where you do the rest of this work.

The complete member resource includes:

- The What Actually Happened table — fifteen measures, from new and used units and gross to F&I per unit, service absorption, and floorplan interest paid — laid out across 2024 actual, 2025 actual, 2026 year to date, 2026 projected full year, and your 2027 plan
- The Carry Forward worksheet that assigns every 2026 lesson a place in the 2027 plan and an owner



Step 2: Write Down Your Market Assumptions

Every revenue number later in this workbook rests on assumptions about things you do not control. Writing them down separately does two useful things. It makes the plan testable when reality goes a different way, and it keeps an optimistic assumption from hiding inside a department target where nobody can see it. This is especially important during uncertain times, such as an election year.

The complete member resource includes:

- The Assumption Register — twelve market assumptions, from retail demand and OEM allocation to technician availability and local competition, each with your 2027 assumption, its basis, a high, medium, or low confidence rating, and a flag for testing at Dealer Week
- Build Three Cases — the downside, base, and upside worksheet that tells you in advance which decisions you would reverse and what would tell you to reverse them



Steps 3 through 8

Build each department separately, then add them up. Starting from a desired net profit and working backward tends to produce targets nobody believes. Starting from department capacity and market reality produces targets people will work toward.

The remaining steps supply the targets, the budgets, and the plan your team will actually use. They are member-only.



The complete member resource includes:

- Step 3: Department Revenue and Gross Targets — target tables for new boats, used boats including the acquisition plan, F&I, service and parts, and storage, rentals and other revenue, plus the roll-up and the Absorption Test to run before you go any further
- Step 4: The Expense and Headcount Plan — personnel by department with hiring triggers, operating expenses built from run rate, and the capital plan
- Step 5: The Inventory and Floorplan Plan — the order plan, inventory position targets, and how to carry this year's Q4 curtailment lesson forward as a written days in stock threshold and action
- Step 6: The Marketing Budget and Calendar — budget by channel and department, the annual month-by-month calendar, and where your off-season pipeline and boat show pre-booking belong
- Step 7: People, Pay, and Capacity — the worksheet that tests each pay plan against what the 2027 plan asks for, plus capacity and development
- Step 8: The One-Page Plan and Monthly Scorecard — plus the six common planning mistakes, how to bring your draft to Dealer Week, December 6 to 9 in Tampa, and the Dealer Week prep sheet
- The October, November, and December planning calendar and the thirteen-item 2027 Planning Checklist



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