

BUSINESS PLAN / FINANCIAL FORECAST

FrameHarbor Campaigns

A proposed advertising team combining campaign strategy, ad creative, paid search, paid social and campaign analysis while clients buy their own media directly.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

617,760.00

USD

YEAR 1 NET INCOME

-86,170.04

USD

STARTUP USES

21,400.00

USD

Your guide to the plan

Detailed · Clear & Professional | Investor fundraising

Forecast from 2027-01-01 | 3 operating years | USD | base

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Planning forecast. Assumptions require review; proposed funding is not secured.

01 Executive summary

FrameHarbor Campaigns proposes a hybrid creative and paid-campaign agency in United States; hybrid regional team. A proposed advertising team combining campaign strategy, ad creative, paid search, paid social and campaign analysis while clients buy their own media directly. The central launch decision is: Can approved creative and campaign work fill the specialist hour pool fast enough to support a paid director and operations team?

Business overview

Small and midsize US businesses preparing a campaign with a named budget owner, a decision-maker for creative approval and usable product or service evidence. Strategy, creative, media and analytics roles provide 4.5 delivery equivalents and 720 scheduled hours monthly. Five service lines allocate that pool once. The paid owner-director and quarter-time operations support add no delivery hours, and client media spending is excluded. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Begin with a paid campaign assignment that has an actual decision-maker and approved scope. Measure strategy time, creative revisions, media setup, analysis, acceptance and collection separately. A visually attractive demonstration does not prove that a buyer will pay for the complete team. The useful demand test is whether approved work produces enough collected fees without repeated unpriced revisions or extended approval delays. The proposed first operating month is January 2027. The owner should confirm service readiness, paid staffing and available cash before opening the calendar.

Financial highlights

The proposal requires \$260,000.00 in equity. Launch spending is \$21,400.00, leaving \$238,600.00 in opening cash. Year 1 revenue is \$617,760.00 and net income is -\$86,170.04. The first-year operating shortfall means sales do not yet cover the paid team and overhead. Funding provides time to establish demand; it does not remove that shortfall. The initial project outlay is not recovered within three operating years.

02 Company & management

FrameHarbor Campaigns will operate as an independent service business. The working owner will control scope, staffing, commercial terms and weekly cash decisions; legal formation and the ownership agreement must be completed before trading.

Company background

FrameHarbor Campaigns is a fictional independent hybrid agency. Its offer centers on a campaign brief, approved creative and coordinated paid-media delivery rather than a broad outsourced marketing department. Staff work remotely with limited workspace and client meetings. The scenario does not supply an incorporated entity, real office, portfolio or client. Ownership, formation, insurance and commercial agreements need completion before trading.

Ownership & management

The proposed owner contribution is \$150,000.00; the remaining \$110,000.00 is sought from external equity investors. The owner is also paid for an operating role. Investment valuation, ownership percentages, voting rights and distribution terms remain to be agreed.

Team & responsibilities

The proposed delivery roster is a three-quarter strategy lead, one-and-a-half creative specialists, one-and-a-half media specialists and a three-quarter campaign analyst. Strategy and analytics appear as a combined salary allowance while preserving their separate responsibilities and full source compensation. The paid owner-director handles sales, scope, review and cash; quarter-time operations manages records and scheduling. Neither support role increases the shared billable pool. Fractional staffing is aggregate coverage, not a promise that every skill is available at every hour. Strategy/analysis: 1 × \$10,937.50 monthly, plus a 15% employer-cost allowance; Creative team: 1 × \$8,750.00 monthly, plus a 15% employer-cost allowance; Media team: 1 × \$10,000.00 monthly, plus a 15% employer-cost allowance; Owner-director: 1 × \$9,166.67 monthly, plus a 15% employer-cost allowance; Operations support: 1 × \$1,041.67 monthly, plus a 15% employer-cost allowance. A weekly roster must cover delivery, preparation, travel, administration, leave and absence. The owner's salary appears once in payroll; contributed time is not an additional cash contribution.

03

Products & business model

The offer is limited to work the team can define, price and deliver consistently. Each agreement should identify the buyer, included tasks, access requirements, deliverables, acceptance and payment terms.

Products & services

Five separately scoped practices cover brand/campaign strategy, ad creative production, paid search management, paid social management and campaign analytics. Each sold hour belongs to one practice. Platform media purchases stay in client accounts and are paid directly by the client, without an agency markup or pass-through revenue. Large filming, printing, influencer procurement and website rebuilding are outside the ordinary offer and require a separate agreement.

Pricing & revenue streams

4.5 paid campaign delivery equivalents provide 720.000 scheduled hours per month (160.000 per person). Requested sold time starts at 50% of allocated capacity and follows a 3-month ramp. Five service shares total 100%; each hour is allocated once. Uniform monthly demand is

assumed. Requested work grows 10% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Strategy: 20% of the shared capacity at \$175.00 per billable hour. Ad creative: 25% of the shared capacity at \$150.00 per billable hour. Paid search: 20% of the shared capacity at \$155.00 per billable hour. Paid social: 20% of the shared capacity at \$150.00 per billable hour. Analytics: 15% of the shared capacity at \$150.00 per billable hour. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed value is a coherent campaign from brief to creative approval, media handoff and interpretation. The client retains budget authority and a named person approves claims and creative before release. Advertising statements need evidence and review; a forecast is not support for a product claim or sales promise. The agency offers accountable work and reporting rather than guaranteed leads, conversion improvement or a superior return on advertising spend.

04

Market & competition

The initial market is the specific buyer and buying occasion described below. The launch should be justified by paid work in a practical service area, rather than by applying a market-share percentage to a broad industry estimate.

Target customers

Small and midsize US businesses preparing a campaign with a named budget owner, a decision-maker for creative approval and usable product or service evidence. Confirm who commissions the work, who supplies access or records and who authorizes payment. Keep the initial territory small enough to support the promised response and delivery time.

Demand & validation

Begin with a paid campaign assignment that has an actual decision-maker and approved scope. Measure strategy time, creative revisions, media setup, analysis, acceptance and collection separately. A visually attractive demonstration does not prove that a buyer will pay for the complete team. The useful demand test is whether approved work produces enough collected fees without repeated unpriced revisions or extended approval delays.

Competition & positioning

Alternatives are an internal campaign team, specialist creative/media suppliers, a different integrated agency or a postponed campaign. Compare responsibility for the brief, creative rounds, platform work, measurement and account ownership. This case does not add SEO or email delivery just to resemble the published generic marketing-agency example. Its launch decision concerns a larger campaign-specialist payroll and the approval process needed to use it.

05

Marketing & sales

The acquisition process should bring in work that fits the team and produces collected contribution after delivery costs. Track qualified opportunities, accepted quotes, completed work and cash received as separate steps.

Customer acquisition

The proposed channels are direct introductions to marketing decision-makers, tightly scoped sample campaign work and referral relationships with complementary suppliers. Any demonstration must be labeled as a sample rather than an achieved client result. The agency funds its own recurring marketing allowance separately from client media budgets. Track the work won and collected through each route before assuming that referrals justify a larger team.

Sales process

Agree the brief, approval owner, revision boundary, media responsibilities and reporting definitions before the team schedules work. Bill only the agency service fees, with thirty-day collection across all practices. A media platform receipt is not agency income. Receivables are assumed fully collected after that delay; the separate paid credit-control contingency does not establish a writeoff engine or remove default risk.

Retention & measurement

Offer a new scoped campaign or review cycle after the buyer accepts delivered work. Keep a record of approved assets, allocated hours, media permissions, revision requests and late invoices so repeat work can be assessed on contribution. Do not call a continuing conversation a retainer renewal or uncommitted future work a backlog. Account exit should return agreed assets and revoke agency access.

06

Operations & milestones

Delivery must fit the paid team's hours, equipment and service window. Work should enter the calendar only after scope, competence, access and required resources are confirmed.

Facilities & resources

Six workstations, monitors, furniture, a capture/presentation kit and backup hardware support the hybrid roster. Client-specific production services and digital asset rights are direct purchases; internal creative, collaboration and reporting subscriptions are fixed overhead. They are services and intangible rights rather than stock for resale. Workspace, hardware, media/cyber coverage and supplier terms need configured quotes; the budget does not prove that a real office or complete production facility is ready. The launch asset budget is Six workstations: \$9,600.00; Monitors and peripherals: \$1,800.00; Office furniture: \$3,000.00; Capture and presentation kit: \$2,500.00; Network and backup equipment: \$1,500.00.

Service delivery

Receive an accepted brief, assign a single accountable reviewer and allocate strategy, creative, media and analysis hours before work starts. Log revisions and approval delays against that scope. Confirm the client's authority, rights in supplied material and evidence behind advertising claims before any release. Keep client media payments and agency fees separate. The pooled capacity is a planning simplification: a real skills roster must still cover specialist bottlenecks and leave.

Launch & development milestones

Before launch, confirm key skills and paid coverage, contract and claims-review responsibilities, insurance and access controls. Complete a paid campaign trial and measure the full approval/revision cycle. Inspect receivables and cash before committing to additional workspace or a larger creative brief. January 2027 is the forecast opening date; no campaign has been sold, approved or launched.

07

Funding request & use of funds

All proposed equity must be available before launch payments. The funding plan separates equipment and setup spending from the cash reserve needed to support operations.

Use of funds

Launch spending totals \$21,400.00: \$18,400.00 for assets, \$3,000.00 for expensed setup and \$0.00 for opening inventory. Setup covers an allowance for formation, professional preparation, training and launch work. Refundable premises deposits and additional site work are excluded until scoped quotes are available.

Sources of funding

Total proposed equity is \$260,000.00, comprising \$150,000.00 from the owner and \$110,000.00 from external investors. Neither contribution is committed. No borrowing is included, and financing receipts are separate from earned revenue.

Owner contribution

The owner must confirm the availability and transfer date of the \$150,000.00 contribution. Salary pays for the owner's continuing operating work. The company still needs cash for payroll, equipment and supplier invoices, even when the owner contributes additional time.

Funding request

The external equity request is \$110,000.00. Receiving all proposed equity leaves \$238,600.00 of opening cash and a forecast funding gap of \$0.00. The gap measures a cash shortfall after assumed funding; it is not a substitute for the investment request. Agree investor rights and reporting before accepting funds.

08

Financial plan

The forecast covers January 2027-December 2029 in USD, with launch spending reported separately. Its usefulness depends on the service mix, fee, staffing cost and collection terms below.

Forecast assumptions

4.5 paid campaign delivery equivalents provide 720.000 scheduled hours per month (160.000 per person). Requested sold time starts at 50% of allocated capacity and follows a 3-month ramp. Five service shares total 100%; each hour is allocated once. Uniform monthly demand is assumed. Requested work grows 10% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Direct costs are 7.5% of net fees. No product resale or purchased inventory is included. Salaries are operating expenses, outside the direct-cost ratio. Salaries and fixed overhead grow 3% annually. Collections take 30 days, supplier payments 0 days and inventory coverage 0 days. The 21% flat income-tax provision and 15% employer-cost allowance are simplified planning inputs.

Financial outlook

Year 1: revenue \$617,760.00, EBITDA -\$80,645.04, net income -\$86,170.04 and closing cash \$101,794.96. Year 2: revenue \$756,138.24, EBITDA \$22,998.60, net income \$13,804.12 and closing cash \$114,272.56. Year 3: revenue \$848,387.16, EBITDA \$85,253.52, net income \$62,985.52 and closing cash \$175,095.67. The first-year operating shortfall means sales do not yet cover the paid team and overhead. Funding provides time to establish demand; it does not remove that shortfall. EBITDA excludes depreciation, interest and income tax; net income includes depreciation and the tax provision.

Cash needs & financial resilience

The lowest forecast cash balance is \$96,554.20, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 13. The initial project outlay is not recovered within three operating years. Cash differs from profit because of equipment spending, depreciation, collection delays and financing. Review the monthly low point before committing the reserve.

Debt & repayment

No debt or investor distributions are included. Any borrowing option needs an amount, draw date, interest rate and repayment schedule before its affordability can be assessed. Pre-tax project payback measures recovery of the operating investment; it is not a promised dividend, investor return or financing approval.

09

Risks & contingencies

The main exposure is committing paid resources before collected sales justify them. The owner should use the service-specific risks below to decide when to narrow the offer, defer spending or stop.

Key risks

Specialists are paid while clients may delay the brief, reject concepts or withhold approval. The agency may then have unsold hours in one skill and a bottleneck in another despite spare pooled capacity. Thirty-day collections, client concentration and disputed scope can intensify cash pressure. External production and asset-license allowances are estimates, and the credit-control contingency does not make receivables collectible.

Contingency actions

Use a signed brief, limited revision rounds, named approvers and agreed change control. Schedule against actual skill availability and stop work when the client has not supplied access or evidence needed for the next stage. Test fewer sold hours, longer collections and additional review effort while retaining all paid roles. If the fixed team is unaffordable, revisit scope, funding and launch timing rather than describing the director as unpaid.

10

Supporting documents

The launch decision needs commercial evidence as well as a forecast. Maintain an organized working file so that costs, commitments and delivery capacity can be reviewed before money is spent.

Available supporting information

The operating proposal defines the customer, service boundary, paid roles, launch assets and collection terms. The accompanying annual financial statements set out earnings, cash flow and the balance sheet for the three-year period. All funding remains a proposal; the business is at the prelaunch stage.

Documents to obtain

A real paid campaign, role availability, specialist time logs, client approval and claims-substantiation process, supplier/license terms, platform authority, configured insurance and workspace/equipment quotes, collection/default evidence and equity commitments remain outstanding. The example provides no actual agency clients, performance record, case-study rights, signed creative approval or secured investment. Record the actual fee, total delivery effort and date of payment for each trial assignment. Update the forecast and funding decision when quotes, commitments or measured results change a material assumption.

THE FINANCIAL FORECAST

Annual financial appendix

All amounts are USD and cover the forecast period. Operating years exclude pre-opening expenses; closing balances are never added together.

Cash & operating summary

Indicator	USD
Minimum cash, including prelaunch	96,554.20
Unfunded cash gap	0.00
Operating-period net income	-9,380.40
Final closing cash	175,095.67

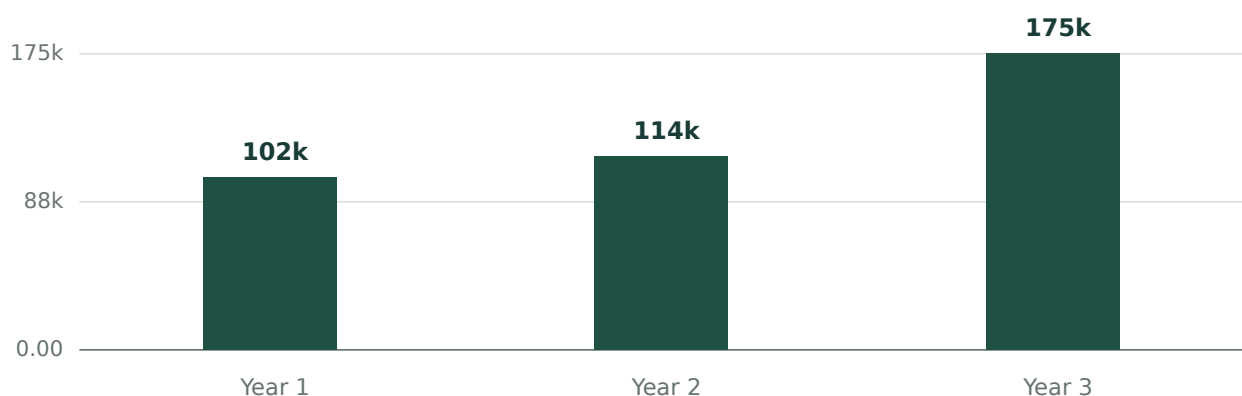
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	617,760.00	756,138.24	848,387.16
Cost of goods sold	46,332.00	56,710.44	63,629.16
Gross profit	571,428.00	699,427.80	784,758.00
Operating expenses	652,073.04	676,429.20	699,504.48
EBITDA	-80,645.04	22,998.60	85,253.52
Depreciation	5,525.00	5,525.00	5,525.00
Interest expense	0.00	0.00	0.00
Income tax	0.00	3,669.48	16,743.00
Net income	-86,170.04	13,804.12	62,985.52

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	238,600.00	101,794.96	114,272.56
Operating cash flow	-136,805.04	12,477.60	60,823.11
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-136,805.04	12,477.60	60,823.11
Closing cash	101,794.96	114,272.56	175,095.67

Closing cash, year by year



Year-end cash balances. Exact figures appear in the cash-flow table above.

Balance sheet - USD

Item	Year 1	Year 2	Year 3
Cash	101,794.96	114,272.56	175,095.67
Receivables	56,160.00	63,011.52	70,698.93
Inventory	0.00	0.00	0.00
Fixed assets, net	12,875.00	7,350.00	1,825.00
Total assets	170,829.96	184,634.08	247,619.60
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	170,829.96	184,634.08	247,619.60
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	3,000.00
Asset purchases	18,400.00
Opening stock purchases	0.00
Equity contributions	260,000.00
Loan proceeds	0.00
Cash at launch	238,600.00
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	708,884.34	730,151.11	752,055.49
Margin of safety	-91,124.34	25,987.13	96,331.67

Project payback

Measure	Forecast result
Initial project outlay (USD)	21,400.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-64,491.85

Review before committing

11 financial checks passed; 0 require attention. The forecast is a planning scenario, not an audit, financing approval or promised return.

Planning model, not audited accounts or tax advice. Revenue is invoiced as earned; monthly subscriptions only. Annual prepayments, refundable deposits, milestone invoices, unbilled contract assets, customer taxes, seller settlements, capitalized interest and tax-loss carryforwards are not modeled.

Collection and supplier terms use 30-day monthly interpolation. Inventory purchases and non-stock direct costs use supplier terms; operating costs, setup costs, taxes and opening stock are paid immediately. Stock coverage applies only to linked goods costs. Production stock is tracked separately at unit cost.

Fictional editorial scenario. Prices, workload, wages, costs and financing are illustrative planning inputs, not current quotes, measured local averages or actual company results.

Five-year source adapted to 36 months with 4.5 delivery FTE, paid director and quarter-time operations fixed. Original shares/fees remain; three-month ramp, 10% requested-hour growth, 2% fee and 3% payroll/overhead growth replace expansion. Strategy/analytics salaries are combined without losing pay. Direct costs remain 7.5%, with no inventory. Source noncash credit loss becomes a separate 0.5% paid credit-control contingency; full collection is assumed. Setup is paid once; equity is proposed and deposits excluded. Tax and employer allowance are illustrative.

A 15% illustrative employer allowance is added to paid salaries. The flat 21% native tax provision is a simplified planning input, not an entity or personal tax opinion. Customer sales-tax receipts/remittances and owner distributions are outside this scenario.

All equity is proposed, uncommitted month-0 cash. No debt is modeled. Opening cash is a reserve, not an extra startup expense. Asset/setup/insurance/premises allowances need scoped quotes; refundable premises deposits and site-specific additional works are excluded.

Calculation basis: operating and pre-opening periods remain separate. Stock, supplier terms, depreciation and debt terms affect profit and cash differently. Payback is project cash before financing, not an investor distribution. Review the assumptions and accounting policies alongside these statements.