

BUSINESS PLAN / FINANCIAL FORECAST

FieldLedger Advisory

A proposed Iowa advisory practice combining crop and soil work, nutrient planning, precision analysis, farm business advice and grower training.

PLANNING EDITION / 2026-10-19

YEAR 1 REVENUE

462,189.20

USD

YEAR 1 NET INCOME

25,151.16

USD

STARTUP USES

19,000.00

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

FieldLedger Advisory proposes a three-consultant crop advisory practice in Central Iowa, USA. A proposed Iowa advisory practice combining crop and soil work, nutrient planning, precision analysis, farm business advice and grower training. The central launch decision is: Can paid advisory demand fit one seasonal consultant-hour pool and still cover year-round payroll and collection delays?

Business overview

Commercial crop farms and agribusiness buyers with a defined advisory need, usable farm records and a person authorized to commission the work. Three consultants, including the compensated owner, provide 480 scheduled hours monthly. Five services allocate that pool once; 55% base utilization is adjusted by an explicitly illustrative twelve-month seasonal pattern. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Seek a paid, limited assignment with agreed records and deliverables, then document collection of inputs, analysis time, field travel, review and the buyer's acceptance. The evidence needed is repeat paid advisory work that fits the seasonal calendar. Expressions of interest at an event do not prove spring field capacity or a reliable advisory budget. Keep sensitive farm data out of public marketing examples. 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 \$160,000.00 in equity. Launch spending is \$19,000.00, leaving \$141,000.00 in opening cash. Year 1 revenue is \$462,189.20 and net income is \$25,151.16. A positive first-year result depends on achieving the proposed fees and workload while keeping delivery within the paid team's capacity. Pre-tax project payback is 14.1 months.

02 Company & management

FieldLedger Advisory 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

FieldLedger Advisory is a fictional independent practice based in central Iowa, using a small hybrid office and scheduled field visits. It provides agreed analysis and recommendations rather than selling crop inputs, owning a laboratory or guaranteeing yield. The scenario names no real farm, street address, credential or signed client. The service area must be chosen against actual travel, crop calendars and the team's verified competence.

Ownership & management

The proposed owner contribution is \$100,000.00; the remaining \$60,000.00 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

Three compensated delivery consultants include the working owner. The owner also manages scope, review and cash within nonbillable time; that role does not create a fourth consultant. Half-time administrative support handles records, scheduling and invoices. All staff are paid year-round. Specialist knowledge, succession and field availability need real validation, since aggregate FTE alone cannot demonstrate that every advisory assignment can be delivered. Working owner-consultant: 1 × \$7,083.33 monthly, plus a 15% employer-cost allowance; Other delivery consultants: 2 × \$7,083.33 monthly, plus a 15% employer-cost allowance; Administrative support (0.5 FTE coverage): 1 × \$2,083.34 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

The five services are crop and soil advisory, nutrient plans, precision agriculture analysis, farm business advisory and grower training. They divide one hour pool, with training receiving the final 10%. Lab analysis, project data and project travel are purchased inputs, not additional product resale. Specialist imagery is rented when scoped. Input sales, pesticide application, in-house laboratory operation and owned vehicle fleets are excluded.

Pricing & revenue streams

3 consultants provide 480,000 scheduled hours per month (160,000 per person). Requested sold time starts at 55% of allocated capacity and follows a 3-month ramp. Five service shares total 100%; each hour is allocated once. The twelve seasonal weights average one and change requested hours, with capacity retained. Requested work grows 8% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Crop and soil advisory: 30% of the shared capacity at \$135.00 per billable hour. Nutrient management plans: 25% of the shared capacity at \$150.00 per billable hour. Precision agriculture analysis: 20% of the shared capacity at \$165.00 per billable hour. Farm business advisory: 15% of the shared capacity at \$175.00 per billable hour. Grower training: 10% of the shared capacity at \$200.00 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 documented decision with clear data needs, assumptions and limitations. Advice should distinguish field observations from the client's supplied records and explain what additional information would change the recommendation. A forecast does not establish a yield improvement or savings claim. Independence also depends on actual commercial relationships; no product commission, supplier endorsement or guaranteed agronomic result is asserted.

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

Commercial crop farms and agribusiness buyers with a defined advisory need, usable farm records and a person authorized to commission the work. 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

Seek a paid, limited assignment with agreed records and deliverables, then document collection of inputs, analysis time, field travel, review and the buyer's acceptance. The evidence needed is repeat paid advisory work that fits the seasonal calendar. Expressions of interest at an event do not prove spring field capacity or a reliable advisory budget. Keep sensitive farm data out of public marketing examples.

Competition & positioning

Alternatives include independent advisers, cooperatives, input suppliers, extension information and the farm's own staff. Compare the specific service, incentives, data access and deliverable. Iowa State's Ag Decision Maker provides public farm-management information; the existence of public resources does not establish demand for this private practice. No competitor ranking or measured Iowa market size is claimed.

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 relevant farm and agribusiness introductions, clearly labeled sample analyses and educational meetings. Marketing has a fixed allowance, with no proven conversion rate. Explain why a buyer would pay for tailored interpretation and field work when general information is available. Record the problem commissioned, realized fee and total delivery effort before broadening the offer or geography.

Sales process

Agree the decision question, field access, required records, deliverables and fee basis before scheduling. Complete the work, explain limitations and invoice earned fees. Customers are assumed to pay 24 days after billing across all services and no annual advance subscriptions. Crop sales or a client's harvest receipts are not the practice's revenue. Lab fees are purchased inputs in this scenario rather than a second billed product stream.

Retention & measurement

A seasonal review can turn a completed assignment into a new scoped engagement, but no renewal rate is assumed as actual traction. Track accepted recommendations, data gaps, delivery hours, late invoices and client concentration. Preserve the distinction between advice delivered and outcomes affected by weather, management and input decisions. Never describe an unmeasured yield change as proof of the consultant's performance.

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

Computers, field sampling/GPS equipment, office furniture and shared hardware are launch assets. Recurring data subscriptions differ from project-specific laboratory and imagery services in direct costs. The practice has no owned fleet; project travel is inside the direct allowance and other meetings have a separate overhead allowance. Actual field access, sampling arrangements, data licenses and professional insurance require confirmation. The launch asset budget is Computers and mobile workstations: \$6,300.00; Field sampling and GPS equipment: \$2,500.00; Office furniture: \$2,000.00; Printer displays and network: \$1,200.00.

Service delivery

Plan the assignment, request usable records, schedule field access, commission external tests, interpret results, review the recommendation and close the file. The twelve seasonal weights average one and peak at 1.20 in spring. These weights change requested hours, while each service remains limited to its share of available consulting time. Seasonal demand never multiplies the payroll headcount or creates a second hour pool.

Launch & development milestones

Before launch, verify capability, insurance, laboratory and data-service terms, consent for farm information and field access. Complete a paid pilot and prepare a skills-based spring schedule. Inspect monthly cash before committing to a longer office term. The January operating start is a modeling date; actual field timing depends on the clients and conditions, and no crop calendar or yield outcome is promised.

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 \$19,000.00: \$12,000.00 for assets, \$7,000.00 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 \$160,000.00, comprising \$100,000.00 from the owner and \$60,000.00 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 \$100,000.00 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 \$60,000.00. Receiving all proposed equity leaves \$141,000.00 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

3 consultants provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 55% of allocated capacity and follows a 3-month ramp. Five service shares total 100%; each hour is allocated once. The twelve seasonal weights average one and change requested hours, with capacity retained. Requested work grows 8% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Direct costs are 9% 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 24 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 \$462,189.20, EBITDA \$43,508.40, net income \$25,151.16 and closing cash \$143,107.20. Year 2: revenue \$548,781.89, EBITDA \$109,540.79, net income \$83,752.47 and closing cash \$227,685.26. Year 3: revenue \$604,538.14, EBITDA \$147,797.23, net income \$113,975.07 and closing cash \$342,211.66. A positive first-year result depends on achieving the proposed fees and workload while keeping delivery within the paid team's capacity. 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 \$83,549.68, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 3. Pre-tax project payback is 14.1 months. 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

Seasonal work can arrive in a narrow field window while salaries continue through quieter months. Weather, unusable client records, delayed lab results and a gap in specialist coverage can postpone delivery and collection. The seasonal pattern is an assumption rather than a measured Iowa demand series. Growth in requested hours cannot compensate for an unavailable skill or inaccessible field.

Contingency actions

Set assignment boundaries and data deadlines, book spring capacity against the real roster and retain external laboratory contingencies. Test lower utilization and longer collections while retaining the year-round paid team. Delay discretionary commitments if the winter cash reserve becomes inadequate. Revise the model after paid evidence; do not imply that optimistic advisory outcomes guarantee repeat work.

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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

Verified consultant competencies, scoped paid-pilot records, client data/access agreements, laboratory and imagery quotes, sampling arrangements, insurance terms, an actual seasonal roster and funding commitments remain outstanding. No real farm results, client biographies, credential certificates or crop-yield improvements are supplied. 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	83,549.68
Unfunded cash gap	0.00
Operating-period net income	222,878.70
Final closing cash	342,211.66

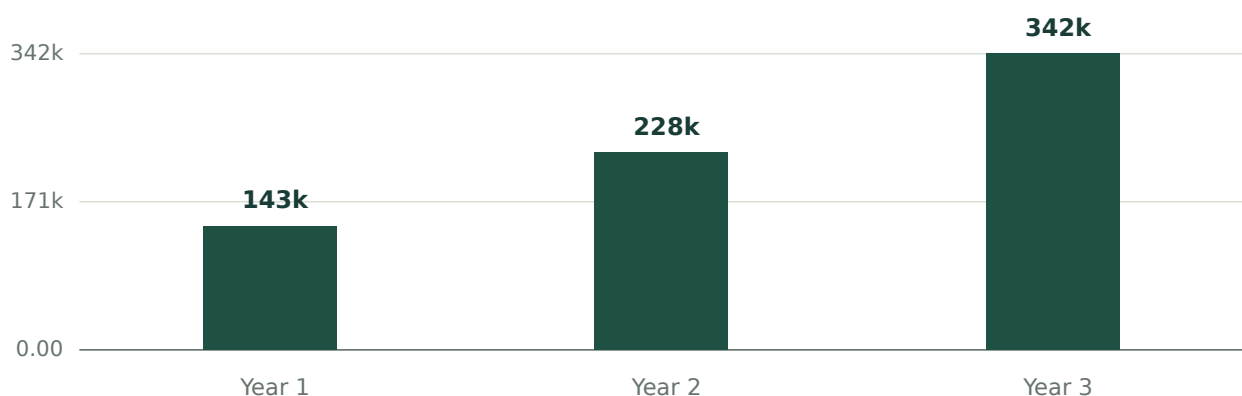
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	462,189.20	548,781.89	604,538.14
Cost of goods sold	41,597.06	49,390.32	54,408.45
Gross profit	420,592.14	499,391.57	550,129.69
Operating expenses	377,083.74	389,850.78	402,332.46
EBITDA	43,508.40	109,540.79	147,797.23
Depreciation	3,525.00	3,525.00	3,525.00
Interest expense	0.00	0.00	0.00
Income tax	14,832.24	22,263.32	30,297.16
Net income	25,151.16	83,752.47	113,975.07

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	141,000.00	143,107.20	227,685.26
Operating cash flow	2,107.20	84,578.06	114,526.40
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	2,107.20	84,578.06	114,526.40
Closing cash	143,107.20	227,685.26	342,211.66

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	143,107.20	227,685.26	342,211.66
Receivables	26,568.96	29,268.37	32,242.04
Inventory	0.00	0.00	0.00
Fixed assets, net	8,475.00	4,950.00	1,425.00
Total assets	178,151.16	261,903.63	375,878.70
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	178,151.16	261,903.63	375,878.70
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	7,000.00
Asset purchases	12,000.00
Opening stock purchases	0.00
Equity contributions	160,000.00
Loan proceeds	0.00
Cash at launch	141,000.00
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	413,303.35	425,702.37	438,473.83
Margin of safety	48,885.85	123,079.52	166,064.31

Project payback

Measure	Forecast result
Initial project outlay (USD)	19,000.00
Payback	14.06 months (first recovery in month 15)
Final cumulative project cash (USD)	249,604.38

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.

Three consultants in Iowa deliver the proposed service mix using an illustrative monthly seasonal pattern and hourly fees. The working owner is one of those consultants and is paid once. Staffing stays fixed over the three-year forecast; sales ramp over three months and employer costs are included in payroll. Requested hours grow 8% annually and fees 2%, within available capacity. External labs and project travel are direct purchased services; no product inventory is held.

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.