

BUSINESS PLAN / FINANCIAL FORECAST

Beacon Dialog

A proposed engineering studio delivering scoped chatbot design, implementation, integrations, evaluation and maintenance hours.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

385,264.00

USD

YEAR 1 NET INCOME

-40,459.84

USD

STARTUP USES

18,600.00

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

Beacon Dialog proposes a two-engineer custom chatbot studio in Dallas-Fort Worth hybrid office, Texas, USA. A proposed engineering studio delivering scoped chatbot design, implementation, integrations, evaluation and maintenance hours. The central launch decision is: Can two paid engineers deliver collected implementation hours without confusing development fees with recurring software or client usage revenue?

Business overview

B2B sponsors with an approved use case, usable content/data, system access and an accountable decision maker. The compensated principal and one software engineer share scheduled engineering hours. Five services allocate sold time once. Operations support handles coordination and does not create another engineering team. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Test a paid limited use case and log data/content preparation, engineering, integration delays, evaluation, revisions, handover and collection. A prototype request or interest in AI is not paid demand. Integration and maintenance draw from the same engineering calendar as new builds. Validate total effort and collected contribution before promising a larger implementation pipeline. 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 \$170,000.00 in equity. Launch spending is \$18,600.00, leaving \$151,400.00 in opening cash. Year 1 revenue is \$385,264.00 and net income is -\$40,459.84. 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

Beacon Dialog 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

Beacon Dialog is a fictional Dallas-Fort Worth hybrid studio serving defined national B2B projects. Clients buy professional implementation and maintenance work rather than a proprietary SaaS subscription. No working client chatbot, vendor partnership, model access or existing portfolio is supplied. Actual provider, use case and deployment conditions remain decisions to validate.

Ownership & management

The proposed owner contribution is \$100,000.00; the remaining \$70,000.00 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

A paid principal engineer and one paid software engineer provide the delivery pool. Quarter-time operations support coordinates projects and billing without adding engineering hours. The principal is already included in paid delivery and is not an unpaid director. Real competence, review coverage and handover responsibilities need evidence before client deployments. Principal engineer: 1 × \$12,916.67 monthly, plus a 15% employer-cost allowance; Software engineer: 1 × \$10,416.67 monthly, plus a 15% employer-cost allowance; Operations support: 1 × \$1,250.00 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 hourly categories are discovery/conversation design, custom chatbot development, application/CRM integration, testing/evaluation and optimization/maintenance. Maintenance is allocated professional time, not assumed subscription revenue. Development compute/API use and external QA/security review sit in direct costs. Client production usage, platform charges and hosting are outside fees unless separately scoped in a revised case.

Pricing & revenue streams

2 paid engineers including the principal provide 320.000 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. Uniform monthly demand is assumed. Requested work grows 6% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Discovery: 15% of the shared capacity at \$200.00 per billable hour. Chatbot build: 35% of the shared capacity at \$210.00 per billable hour. Integrations: 25% of the shared capacity at \$210.00 per billable hour. AI evaluation: 15% of the shared capacity at \$180.00 per billable hour. Maintenance: 10% of the shared capacity at \$160.00 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 defined user task, tested behavior and an accountable handover. The studio cannot guarantee answer accuracy, safe autonomous actions, conversion improvement or regulatory compliance. Agree permitted use, failure handling and acceptance tests with the client before building. A labeled demonstration is not evidence of performance on real customer data.

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

B2B sponsors with an approved use case, usable content/data, system access and an accountable decision maker. 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

Test a paid limited use case and log data/content preparation, engineering, integration delays, evaluation, revisions, handover and collection. A prototype request or interest in AI is not paid demand. Integration and maintenance draw from the same engineering calendar as new builds. Validate total effort and collected contribution before promising a larger implementation pipeline.

Competition & positioning

Alternatives include an internal engineering team, another studio, configurable software or a simpler workflow without a chatbot. Compare the same access, integration, evaluation, support and ownership boundary. No provider benchmark or performance advantage is invented. A subscription tool price is not directly comparable with a scoped custom implementation fee.

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 principal would seek relevant business introductions and show clearly labeled concept examples using approved nonclient material. Fixed brand marketing is separate from sales/referral fees and launch portfolio setup. Qualify the use case, sponsor and data readiness before offering a start. Do not imply actual client results, model-provider endorsement or guaranteed business gains.

Sales process

Agree the task, systems and data access, deliverables, evaluation/acceptance criteria, client responsibilities and support boundary. Obtain authority for changes, deliver agreed work and invoice accepted hours under the longer collection assumption. No client production API budget is treated as the studio's earned fees. Continuing support requires an explicit scope and cannot be sold twice inside the same hour pool.

Retention & measurement

Keep the approved requirements, evaluation evidence, configuration/version handover and agreed support scope. A later model, data or integration change may require reassessment and a paid new engagement. Track collected maintenance work rather than assuming an automatic monthly subscription. Client content and access must follow the agreed handling and closeout arrangements.

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

Launch assets are configured engineering laptops, displays and network/backup hardware. Engineering tools, training, professional/cyber cover and meeting space remain recurring costs. Development compute and outside QA/security services create no physical inventory. Actual tool licenses, provider/data terms, client environments and support coverage require checked configurations and quotes. The launch asset budget is Configured engineering laptops: \$6,600.00; Monitors and docks: \$1,800.00; Network and secure backup hardware: \$1,200.00.

Service delivery

Qualify the use case and authority, agree inputs and acceptance, schedule engineering, build within the approved boundary, evaluate with the client and document handover and support. This is a business workflow, not a technical assurance protocol. Missing content or system access consumes time and can delay collection. A new project does not create a third engineer.

Launch & development milestones

Validate a narrow use case, responsible data/system access, provider/tool terms, suitable insurance and client acceptance tests. Complete a paid limited implementation with effort, evaluation and collection records. Review the support burden before taking additional projects. No production deployment, achieved benchmark, actual customer pilot or secured equity is supplied.

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 \$18,600.00: \$9,600.00 for assets, \$9,000.00 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 \$170,000.00, comprising \$100,000.00 from the owner and \$70,000.00 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 \$70,000.00. Receiving all proposed equity leaves \$151,400.00 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.

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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

2 paid engineers including the principal provide 320.000 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. Uniform monthly demand is assumed. Requested work grows 6% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Direct costs are 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 45 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 \$385,264.00, EBITDA -\$37,259.84, net income -\$40,459.84 and closing cash \$61,604.16. Year 2: revenue \$454,415.40, EBITDA \$14,032.32, net income \$8,557.52 and closing cash \$69,095.75. Year 3: revenue \$491,314.08, EBITDA \$35,625.60, net income \$25,616.20 and closing cash \$93,299.62. 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 \$59,297.82, 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

The forecast retains an initial annual loss and no recovery of startup uses within the horizon. Integration changes, weak client data, evaluation/rework, provider costs and slow payment can reduce contribution. Salaries and office costs continue during project gaps. Proposed external equity is uncommitted, and the illustrative compute ratio is not a current provider quote.

Contingency actions

Use bounded scope, client-approved access and measurable acceptance; request a change when requirements or effort shift. Test fewer sold hours, more review/compute and longer collection with engineers retained. Narrow or defer commitments when the use case or records are inadequate. Do not repair the case with invented SaaS renewals, unpaid principal work or untested performance claims.

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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

Actual use-case evidence, approved data/system access, provider/tool/client terms, suitable testing and handover arrangements, insurer quotes, paid engineering/review/collection logs and signed equity commitments remain outstanding. Entity-specific privacy and tax questions require review. No model certification, guaranteed accuracy or secured financing is presented. 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	59,297.82
Unfunded cash gap	0.00
Operating-period net income	-6,286.12
Final closing cash	93,299.62

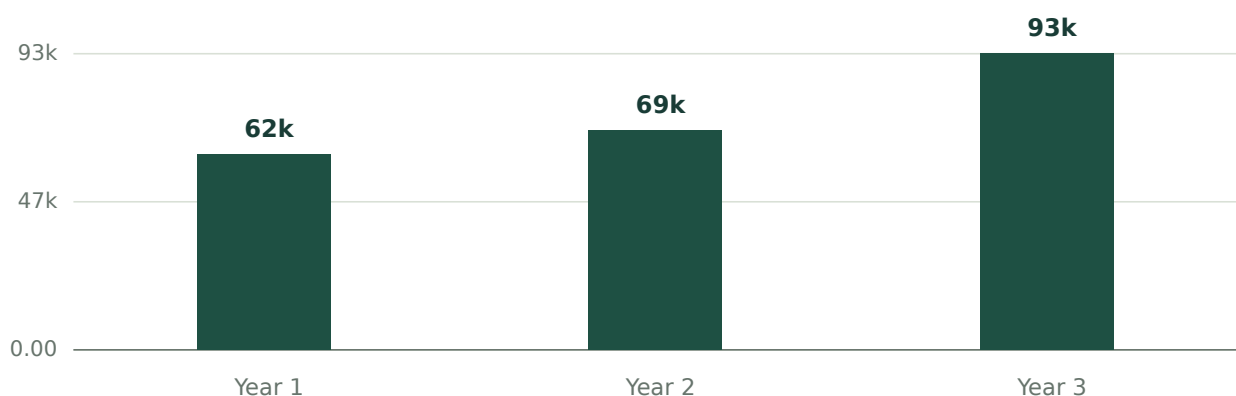
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	385,264.00	454,415.40	491,314.08
Cost of goods sold	19,263.20	22,720.68	24,565.68
Gross profit	366,000.80	431,694.72	466,748.40
Operating expenses	403,260.64	417,662.40	431,122.80
EBITDA	-37,259.84	14,032.32	35,625.60
Depreciation	3,200.00	3,200.00	3,200.00
Interest expense	0.00	0.00	0.00
Income tax	0.00	2,274.80	6,809.40
Net income	-40,459.84	8,557.52	25,616.20

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	151,400.00	61,604.16	69,095.75
Operating cash flow	-89,795.84	7,491.59	24,203.87
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-89,795.84	7,491.59	24,203.87
Closing cash	61,604.16	69,095.75	93,299.62

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	61,604.16	69,095.75	93,299.62
Receivables	52,536.00	56,801.93	61,414.26
Inventory	0.00	0.00	0.00
Fixed assets, net	6,400.00	3,200.00	0.00
Total assets	120,540.16	129,097.68	154,713.88
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	120,540.16	129,097.68	154,713.88
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	9,000.00
Asset purchases	9,600.00
Opening stock purchases	0.00
Equity contributions	170,000.00
Loan proceeds	0.00
Cash at launch	151,400.00
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	426,208.88	438,995.27	452,165.07
Margin of safety	-40,944.88	15,420.13	39,149.01

Project payback

Measure	Forecast result
Initial project outlay (USD)	18,600.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-67,616.18

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.

Source first-year two-engineer hourly studio retained for 36 months; paid principal is already in delivery and quarter-time operations support stays fixed. Original five shares/fees remain. Three-month ramp and 6% requested-hour growth replace later engineer expansion. Development API/compute and outside QA/security are 5% purchased project services; client production usage is excluded unless newly scoped. Setup paid once, office deposit excluded. Fees grow 2%, salary/fixed costs 3%; 21% tax and 15% employee allowance are simplified.

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.