

BUSINESS PLAN / FINANCIAL FORECAST

Stoneleaf Studio

A proposed small architectural studio selling defined residential-alteration and small-commercial design hours.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

476,982.00

USD

YEAR 1 NET INCOME

-11,925.98

USD

STARTUP USES

23,800.00

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

Stoneleaf Studio proposes a three-person hourly architectural studio in United States; jurisdiction and office market to be selected. A proposed small architectural studio selling defined residential-alteration and small-commercial design hours. The central launch decision is: Can a paid three-person design team collect sufficient scoped hours after consultant purchases, reviews and project delays?

Business overview

Authorized property owners and project sponsors with a defined design question, usable site information and an approved fee budget. The compensated principal and two design professionals share one scheduled delivery-hour pool. Five design stages/services allocate sold time once; operations support creates no extra designer or whole-project revenue. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Test paid limited commissions and log site/data preparation, design, coordination, reviews, revisions and collection. A property inquiry is not a signed design appointment or an approved project. Different stages compete for the same professionals. Validate the mix and full delivery effort before using the forecast to commit more staff or office space. 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 \$180,000.00 in equity. Launch spending is \$23,800.00, leaving \$156,200.00 in opening cash. Year 1 revenue is \$476,982.00 and net income is -\$11,925.98. 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. Pre-tax project payback is 26.3 months.

02

Company & management

Stoneleaf Studio 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

Stoneleaf Studio is a fictional independent practice using serviced office and meeting resources in a US market still to be selected. Its chosen work is residential alterations and small-commercial design services, rather than construction contracting. Actual entity, professional eligibility and jurisdictional scope need verification. No issued license, approved project, client portfolio or lease is supplied.

Ownership & management

The proposed owner contribution is \$110,000.00; 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 and two paid project architect/designer roles provide the delivery hours. Quarter-time operations/administration is a separate aggregate salary budget and does not add design capacity. The principal is already the compensated owner in the team. Actual professional responsibility, competence, supervision and absence coverage need evidence before the practice accepts work. Principal: 1 × \$9,166.67 monthly, plus a 15% employer-cost allowance; Design team: 2 × \$7,083.33 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

The five hourly categories are schematic design, design development, construction documents, construction administration and feasibility/code studies. They allocate the same professional-hour pool, rather than each representing a complete independent project. Outside technical consultants, rendering and survey work are purchased support. Construction value, client deposits and consultant capacity are not recast as this studio's separate revenue or employees.

Pricing & revenue streams

3 paid design professionals including the principal 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. Uniform monthly demand is assumed. Requested work grows 6% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Schematic: 15% of the shared capacity at \$165.00 per billable hour. Design develop: 30% of the shared capacity at \$175.00 per billable hour. Documents: 30% of the shared capacity at \$160.00 per billable hour. Site admin: 20% of the shared capacity at \$150.00 per billable hour. Feasibility: 5% of the shared capacity at \$180.00 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 an agreed design decision and deliverable with clear review and handover. The studio cannot guarantee a permit, construction cost, build schedule or structural result. Define the project inputs, responsibilities, revisions and acceptance before starting. Actual technical assessment and jurisdictional requirements belong with qualified professionals, not an assumed universal design package.

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

Authorized property owners and project sponsors with a defined design question, usable site information and an approved fee budget. 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 paid limited commissions and log site/data preparation, design, coordination, reviews, revisions and collection. A property inquiry is not a signed design appointment or an approved project. Different stages compete for the same professionals. Validate the mix and full delivery effort before using the forecast to commit more staff or office space.

Competition & positioning

Alternatives include another suitable architectural studio, a qualified design team within a larger provider or a narrower feasibility commission. Compare deliverables, professional responsibility, consultant inclusions, revisions and the construction-administration boundary. No local tariff or permit-success ranking is claimed. A drawing-only fee is different from a coordinated professional commission.

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 property/project introductions and show clearly labeled concept work. Fixed marketing and external business-development costs are separate from opening promotion. Qualify project authority, site information and professional fit before reserving time. Do not imply completed permits, awards, client references or actual credentials that this fictional example does not hold.

Sales process

Agree the authorized sponsor, project stage, information responsibilities, deliverables, consultant boundary, revisions and fee/payment terms. Invoice accepted professional hours under the blended collection assumption. The scenario has no advance-liability or construction-progress billing ledger. A new design stage requires an appropriate scope within the same delivery pool, rather than automatic whole-project sales.

Retention & measurement

Keep the approved brief, design decisions, review trail and issued deliverable record under suitable access and retention arrangements. A later stage or changed brief may require new authority, facts and fees. Record collected follow-on work rather than treating every concept as a guaranteed construction commission. Obtain permission before using plans or property material publicly.

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 CAD workstations/displays, plotter/scanner/network hardware and modest furniture/fit-out. BIM/CAD tools, cover, education and meeting space remain recurring budgets. Outside technical, survey and rendering services are not inventory. Actual professional tool rights, consultant scope, insured services and office/deposit terms need review and quotes. The launch asset budget is CAD workstations and displays: \$9,000.00; Plotter scanner and network: \$3,500.00; Office furniture and fit-out: \$4,500.00.

Service delivery

Qualify the project and professional boundary, confirm inputs and authority, schedule design and consultants, review decisions and changes, issue accepted deliverables and invoice. This is a commercial workflow rather than a design standard or technical procedure. Missing survey information and review loops consume paid hours. The fixed team must also meet actual project deadlines and professional duties.

Launch & development milestones

Verify professional eligibility, responsible coverage, client/consultant terms, insurer scope, tools and premises. Complete paid limited design work with coordination/revision and collection logs. Assess the resulting capacity before expanding commitments. No license, planning approval, completed building, paid pilot or equity commitment is presented as achieved.

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 \$23,800.00: \$17,000.00 for assets, \$6,800.00 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 \$180,000.00, comprising \$110,000.00 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 \$110,000.00 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 \$156,200.00 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 paid design professionals including the principal 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. 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 10% 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 \$476,982.00, EBITDA -\$1,770.48, net income -\$11,925.98 and closing cash \$105,687.02. Year 2: revenue \$562,595.88, EBITDA \$59,498.28, net income \$43,231.36 and closing cash \$150,172.39. Year 3: revenue \$608,278.68, EBITDA \$86,055.12, net income \$64,211.32 and closing cash \$215,351.81. 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 \$83,888.84, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 3. Pre-tax project payback is 26.3 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

The forecast retains an initial annual loss before later positive results; recovery depends on the assumed hours, fees and costs. Missing site information, consultant overruns, design changes, permit delays and slow payment can reduce contribution. Fixed salaries continue during project gaps. Proposed external equity does not establish profitable demand or professional readiness.

Contingency actions

Use clear staged scope, responsibilities and revision approval, and seek suitable specialist review where needed. Test fewer sold hours, greater consultant costs and longer collection with the team retained. Narrow the initial project boundary or defer commitments when evidence is inadequate. Do not replace professional fees with construction value or unpaid principal work to strengthen the result.

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

Actual professional/firm eligibility, project and site authority, suitable design/review arrangements, client and consultant terms, insurer/software/office/deposit quotes, paid effort/collection evidence and signed equity commitments remain outstanding. Entity and jurisdictional requirements need real review. No approved permit, guaranteed technical outcome or secured finance is 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	83,888.84
Unfunded cash gap	0.00
Operating-period net income	95,516.70
Final closing cash	215,351.81

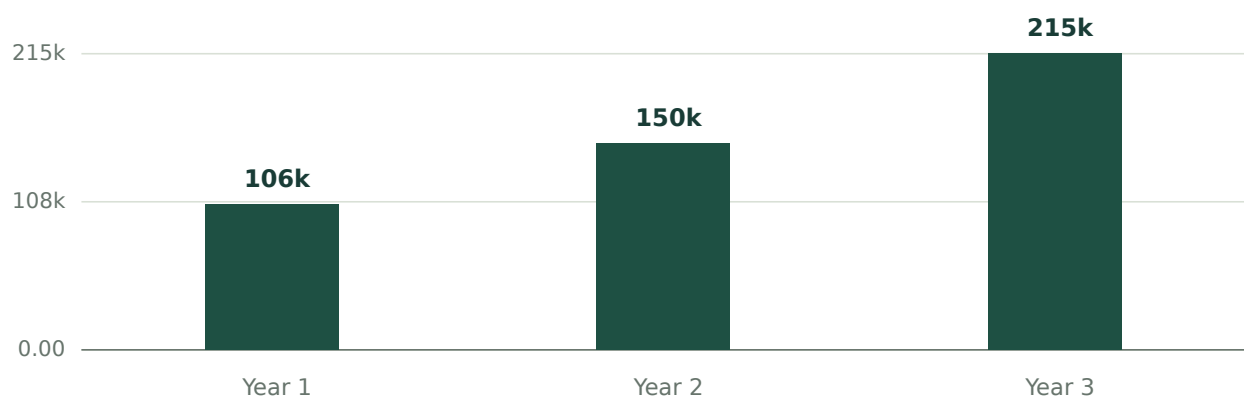
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	476,982.00	562,595.88	608,278.68
Cost of goods sold	47,698.20	56,259.60	60,827.88
Gross profit	429,283.80	506,336.28	547,450.80
Operating expenses	431,054.28	446,838.00	461,395.68
EBITDA	-1,770.48	59,498.28	86,055.12
Depreciation	4,775.00	4,775.00	4,775.00
Interest expense	0.00	0.00	0.00
Income tax	5,380.50	11,491.92	17,068.80
Net income	-11,925.98	43,231.36	64,211.32

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	156,200.00	105,687.02	150,172.39
Operating cash flow	-50,512.98	44,485.37	65,179.42
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-50,512.98	44,485.37	65,179.42
Closing cash	105,687.02	150,172.39	215,351.81

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	105,687.02	150,172.39	215,351.81
Receivables	43,362.00	46,882.99	50,689.89
Inventory	0.00	0.00	0.00
Fixed assets, net	12,225.00	7,450.00	2,675.00
Total assets	161,274.02	204,505.38	268,716.70
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	161,274.02	204,505.38	268,716.70
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	6,800.00
Asset purchases	17,000.00
Opening stock purchases	0.00
Equity contributions	180,000.00
Loan proceeds	0.00
Cash at launch	156,200.00
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	479,040.70	493,411.85	508,214.57
Margin of safety	-2,058.70	69,184.03	100,064.11

Project payback

Measure	Forecast result
Initial project outlay (USD)	23,800.00
Payback	26.34 months (first recovery in month 27)
Final cumulative project cash (USD)	69,293.03

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 initial three-person design-hour practice retained for 36 months, with paid principal already in delivery and quarter-time operations fixed. Original five shares/hourly fees remain. Three-month ramp and 6% requested growth replace later design-team expansion. Outside technical consultants, rendering and survey are 10% purchased services, not extra employees or inventory. No construction value or project deposits as revenue. Setup paid once; deposit excluded. Fees grow 2%, salary/fixed costs 3%; 21% tax and 15% employee allowance 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.