

BUSINESS PLAN / FINANCIAL FORECAST

Juniper Bodyworks

A proposed independent collision and paint shop selling productive repair bay-days from six physical positions.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

760,666.50

USD

YEAR 1 NET INCOME

-143,897.07

USD

STARTUP USES

252,200.00

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

Juniper Bodyworks proposes a six-bay collision and paint repair shop in Columbus suburbs, Ohio, USA. A proposed independent collision and paint shop selling productive repair bay-days from six physical positions. The central launch decision is: Can productive bay-day revenue support the fixed skilled roster, premises and materials without billing parked vehicles or duplicated paint?

Business overview

Vehicle owners and authorized commercial or insurer contacts with an approved repair scope and identified payer. Six repair positions and a working-day calendar form one bay-day pool. Four production workers share those positions; five exclusive repair categories allocate productive occupation once. Owner estimating and support do not create technician hours. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Test approved paid repairs and record productive versus waiting bay days, worker effort, parts, outside services, rework, acceptance and collection. An estimate or insurer discussion is not an authorized repair. Several vehicles may occupy positions while only some are productive. The utilization target and mix need practical production evidence before the shop calendar is treated as reliable. 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 \$510,000.00 in equity. Launch spending is \$252,200.00, leaving \$257,800.00 in opening cash. Year 1 revenue is \$760,666.50 and net income is -\$143,897.07. 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

Juniper Bodyworks 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

Juniper Bodyworks is a fictional Columbus-suburban shop using a leased collision/paint facility. Six physical repair positions define the selected bay-day format, not six production employees. The premises size and installed equipment are planning assumptions. No operating shop, inspected spray installation, trade authorization or insurer repair-program approval is supplied.

Ownership & management

The proposed owner contribution is \$350,000.00; the remaining \$160,000.00 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

Two body technicians, one refinishing technician and one preparation/finishing technician are paid production roles. A full-time owner-manager/estimator and half-time customer administration are separately compensated. The owner is counted once and is not an extra productive technician. Bay occupation must be checked against the actual workers, skills and repair sequence rather than converted automatically into employee hours. Body technicians: 2 × \$5,416.67 monthly, plus a 15% employer-cost allowance; Refinishing tech: 1 × \$5,416.67 monthly, plus a 15% employer-cost allowance; Preparation tech: 1 × \$3,750.00 monthly, plus a 15% employer-cost allowance; Owner estimator: 1 × \$6,250.00 monthly, plus a 15% employer-cost allowance; Customer support: 1 × \$1,666.67 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 categories are cosmetic dents, bumpers, panels, collision/structural work and standalone refinishing. Prices are realized amounts per productive bay-day, not whole-repair quotations. Paint already included in an allocated collision or panel job is not billed again as standalone paint. Standard parts/paint and outside repair support are direct purchases; specialized work needs verified capability and scope.

Pricing & revenue streams

132 available productive bay-day units per month × 55% utilization = 72.6 sold units before ramp and seasonality. This shared capacity pool allocates completed work. 5 mutually exclusive service shares allocate that pool once. Each price is per productive bay-day. The 3-month ramp, 6% annual requested-volume growth, normalized monthly seasonality and 2% annual price growth are illustrative. Fractional units are expected monthly averages, not partial completed customer assignments. Actual scheduling, completed work and collections still need validation. Dent repair: 15% of the shared capacity at \$600.00 per productive bay-day. Bumpers: 20% of the shared capacity at \$800.00 per productive bay-day. Panels: 25% of the shared capacity at \$1,050.00 per productive bay-day. Collision work: 25% of the shared capacity at \$1,250.00 per productive bay-day. Paint only: 15% of the shared capacity at \$850.00 per productive bay-day. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed value is a documented repair boundary, visible progress and accepted handover. The forecast cannot establish structural competence, vehicle safety or successful repair. Actual repair methods, equipment suitability, inspection and any specialist work require qualified assessment. A vehicle waiting for parts or authorization does not automatically earn a productive bay-day.

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

Vehicle owners and authorized commercial or insurer contacts with an approved repair scope and identified payer. 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 approved paid repairs and record productive versus waiting bay days, worker effort, parts, outside services, rework, acceptance and collection. An estimate or insurer discussion is not an authorized repair. Several vehicles may occupy positions while only some are productive. The utilization target and mix need practical production evidence before the shop calendar is treated as reliable.

Competition & positioning

Customers may use another independent shop, a dealer repairer or an approved provider under their own arrangements. Compare the same repair scope, parts, paint, outside services, warranty and payment responsibility. No network membership, insurer reimbursement certainty or local quality ranking is claimed. A lower whole-repair quote may use a different technical or commercial boundary.

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 owner would build suitable vehicle-owner and commercial relationships and describe the shop's verified capabilities accurately. Fixed local marketing is separate from opening website/promotion. Track accepted and collected repair work, not only estimates. Do not invent insurer referrals, manufacturer certification, completed before/after results or a claims-processing guarantee.

Sales process

Confirm vehicle authority and payer, assess the requested repair appropriately, agree parts and scope and obtain approval before changes. Record completed work and acceptance before invoicing under the blended collection assumption. An expected insurer payment is not guaranteed cash. No vehicle sale, storage-charge stream or duplicate paint/material retail revenue is included.

Retention & measurement

Retain agreed scope, parts and work records, inspection/acceptance evidence and any actual warranty terms. Rework within the original obligation is not a new paid repair automatically. Monitor callback cause and consumed materials separately. Obtain permission before using vehicle images or claims information in a public portfolio.

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 include the booth/ventilation, frame measurement, joining equipment, compressor, body/preparation tools, dust extraction, mixing/storage equipment and shop improvements. Only parts and paint are eligible stock; outside repair services are not inventory. Lease and utility deposits are excluded pending real terms. Actual installed scope, facility readiness, waste arrangements and equipment condition need specialist checks and quotes. The launch asset budget is Installed spray booth and ventilation: \$60,000.00; Frame rack and measurement system: \$40,000.00; Welding and joining equipment: \$20,000.00; Compressor and air distribution: \$12,000.00; Body tools and durable shop equipment: \$15,000.00; Preparation and dust extraction: \$15,000.00; Paint mixing and storage equipment: \$10,000.00; Durable shop improvements: \$40,000.00; Office and security hardware: \$5,000.00.

Service delivery

Confirm authority and the approved estimate, assess readiness and required capability, order suitable parts, schedule productive work, review changes and document acceptance. This commercial outline is not a technical repair, paint or environmental procedure. Waiting, sequencing and rework consume finite premises and people. The bay-day ceiling does not certify that every mix can be delivered by the fixed production roster.

Launch & development milestones

Verify facility and operating suitability, qualified coverage, insurer scope, equipment installation and material/waste terms. Complete controlled paid repairs with separate productive/waiting and worker-effort logs. Review collected contribution before expanding commitments. No fit-out completion, certification, insurer approval or paid repair trial is represented as achieved.

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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 \$252,200.00: \$217,000.00 for assets, \$23,200.00 for expensed setup and \$12,000.00 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 \$510,000.00, comprising \$350,000.00 from the owner and \$160,000.00 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 \$350,000.00 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 \$160,000.00. Receiving all proposed equity leaves \$257,800.00 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

132 available productive bay-day units per month $\times$ 55% utilization = 72.6 sold units before ramp and seasonality. This shared capacity pool allocates completed work. 5 mutually exclusive service shares allocate that pool once. Each price is per productive bay-day. The 3-month ramp, 6% annual requested-volume growth, normalized monthly seasonality and 2% annual price growth are illustrative. Fractional units are expected monthly averages, not partial completed customer assignments. Actual scheduling, completed work and collections still need validation. Direct costs are 42% of net fees. Only purchased materials enter inventory; outside services are not stocked. Salaries are operating expenses, outside the direct-cost ratio. Salaries and fixed overhead grow 3% annually. Collections take 21 days, supplier payments 16 days and inventory coverage 9 days. The 21% flat income-tax provision and 15% employer-cost allowance are simplified planning inputs.

Financial outlook

Year 1: revenue \$760,666.50, EBITDA -\$107,080.39, net income -\$143,897.07 and closing cash \$121,920.23. Year 2: revenue \$897,199.32, EBITDA -\$47,182.32, net income -\$83,998.97 and closing cash \$71,424.98. Year 3: revenue \$970,051.80, EBITDA -\$23,103.00, net income -\$59,919.68 and closing cash \$44,740.07. 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 \$44,740.07, and the funding gap is \$0.00. Positive monthly operating EBITDA is not reached within the three years. 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 retained forecast has losses throughout the horizon and no recovery of startup uses. Parts delays, rework, low productive occupation, outside services and slower payments can worsen the result while skilled payroll and rent continue. Installed equipment allowances may omit real site requirements. Proposed external equity is uncommitted and does not prove a viable repair shop.

Contingency actions

Test fewer productive bay-days, higher materials, more outside services and slower collection without removing the paid roster. Validate practical scheduling against actual repair sequences and qualified capacity. Revise scope and funding when quotes or evidence change. Do not bill parked vehicles or duplicate included paint to improve weak economics.

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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 professional/operating eligibility, suitable facility and installation approvals, qualified repair arrangements, insurer/lease/deposit terms, installed equipment and material quotes, waste/vendor arrangements, paid repair/effort/collection records and committed equity remain outstanding. No roadworthiness result, certified process or secured funding 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	44,740.07
Unfunded cash gap	0.00
Operating-period net income	-287,815.72
Final closing cash	44,740.07

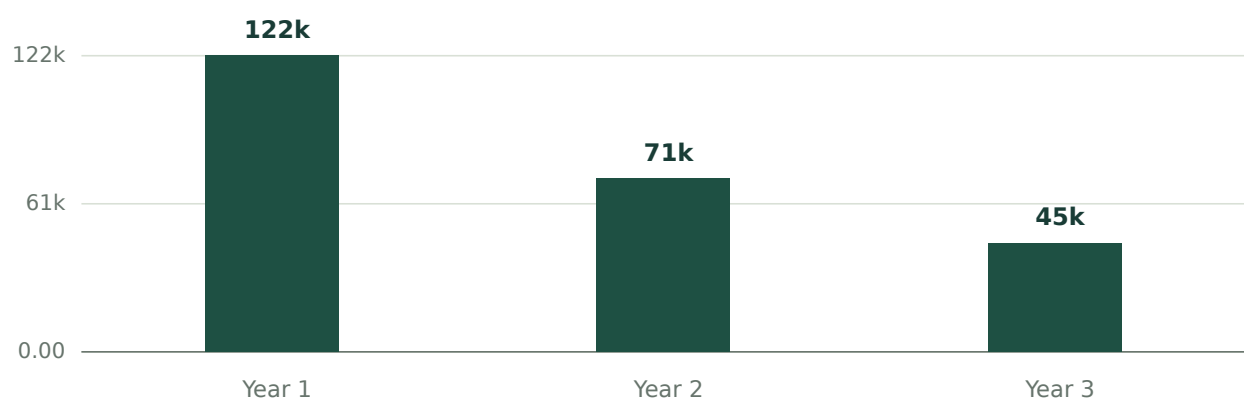
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	760,666.50	897,199.32	970,051.80
Cost of goods sold	319,479.93	376,823.76	407,421.72
Gross profit	441,186.57	520,375.56	562,630.08
Operating expenses	548,266.96	567,557.88	585,733.08
EBITDA	-107,080.39	-47,182.32	-23,103.00
Depreciation	36,816.68	36,816.65	36,816.68
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-143,897.07	-83,998.97	-59,919.68

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	257,800.00	121,920.23	71,424.98
Operating cash flow	-135,879.77	-50,495.25	-26,684.91
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-135,879.77	-50,495.25	-26,684.91
Closing cash	121,920.23	71,424.98	44,740.07

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	121,920.23	71,424.98	44,740.07
Receivables	48,406.05	52,336.63	56,586.36
Inventory	7,883.27	8,523.40	9,215.49
Fixed assets, net	180,183.32	143,366.67	106,549.99
Total assets	358,392.87	275,651.68	217,091.91
Payables	15,489.94	16,747.72	18,107.63
Loan balances	0.00	0.00	0.00
Total liabilities	15,489.94	16,747.72	18,107.63
Equity	342,902.93	258,903.96	198,984.28
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	23,200.00
Asset purchases	217,000.00
Opening stock purchases	12,000.00
Equity contributions	510,000.00
Loan proceeds	0.00
Cash at launch	257,800.00
Opening inventory balance	12,000.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	953,604.20	982,212.53	1,011,678.83
Margin of safety	-192,937.70	-85,013.21	-41,627.03

Project payback

Measure	Forecast result
Initial project outlay (USD)	252,200.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-465,259.93

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 six-bay format retained for 36 months: 132 available bay-days, 55% utilization, four production workers, paid owner estimator and half-time admin fixed. Original five shares/fees remain; standalone paint is exclusive. Three-month ramp and 6% requested growth replace utilization steps. Nine physical goods days replace eight effective days; 16-day blended payment retained. Lease and utility deposits excluded; setup paid once. 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.