

BUSINESS PLAN / FINANCIAL FORECAST

ClearSpan Auto Glass

A proposed independent repair and replacement shop coordinating glass supply, installation and purchased calibration where the agreed vehicle scope requires it.

PLANNING EDITION / 2026-10-24

YEAR 1 REVENUE

539,679.36

USD

YEAR 1 NET INCOME

-8,468.07

USD

STARTUP USES

88,970.33

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

ClearSpan Auto Glass proposes a two-technician auto-glass workshop with one mobile van in illustrative midsize US metro; local shop and scheduled mobile service. A proposed independent repair and replacement shop coordinating glass supply, installation and purchased calibration where the agreed vehicle scope requires it. The central launch decision is: Can the proposed job mix pay the installers while glass purchases and insurance receipts occur at different times?

Business overview

Vehicle owners and authorized insurance or fleet contacts approving a supported glass repair or replacement with clear payment responsibility. Two paid installers operate a shared 176-job monthly booking pool: 22 service days and eight mixed-service slots per day across the shop/mobile calendar. Five repair and replacement categories allocate the same completed jobs at 55% utilization. Purchased calibration is a direct outside service, not additional in-house capacity. The scenario is limited to this operating format; activity outside it needs its own inputs.

Key priorities

Complete paid trials covering the proposed mix and record glass procurement, installer time, mobile travel, calibration scheduling, returns and payment. Eight available mixed slots daily is a planning input rather than demonstrated throughput. A change toward complex replacements requires a fresh schedule and contribution review. 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 \$228,597.65 in equity. Launch spending is \$88,970.33, leaving \$139,627.32 in opening cash. Year 1 revenue is \$539,679.36 and net income is -\$8,468.07. Depreciation and any interest charges bring the first-year net result below zero. The first-year calculated income-tax provision is zero; it does not cause this loss. The initial project outlay is not recovered within three operating years.

02

Company & management

ClearSpan Auto Glass proposes the operating format described in this example. The responsible management team must confirm legal formation, scope, paid staffing, commercial terms and cash controls before opening.

Company background

ClearSpan Auto Glass is a fictional independent workshop with one mobile van and two installation positions. It combines retail and insurance work in a local service area. The premises, vehicle coverage and ability to procure the correct glass must be verified before opening appointments.

Ownership & management

The proposed owner contribution is \$228,597.65 and covers all modeled equity. No external equity is included. Contributions and operating remuneration are separate; the listed paid roles do not establish the owner's employment or tax status.

Team & responsibilities

Two paid glass installers provide the delivery roster. A paid owner-manager handles estimates, quality, supplier coordination and cash, while half-time customer-service coverage manages appointments and claims paperwork. Neither support role is counted as another installer or another mobile van. Glass installers: 2 × \$4,333.33 monthly, plus a 15% employer-cost allowance; Owner manager: 1 × \$5,000.00 monthly, plus a 15% employer-cost allowance; Service/dispatch: 1 × \$1,750.00 monthly, plus a 15% employer-cost allowance. Paid roles are counted once in operating expenses. A zero employer allowance excludes burden from the forecast; it does not prove that no statutory charge or benefit is owed. Confirm the actual roster and fully loaded pay before launch.

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

Chip repair, standard windshield, ADAS windshield, side-window and back-glass replacement allocate one mixed-job pool. Each quote identifies the vehicle, glass specification and calibration responsibility. The ADAS package includes purchased calibration; selling that package does not establish that the shop owns calibration equipment.

Pricing & revenue streams

176 available service job units per month × 55% utilization = 96.8 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 service job. The 1-month ramp, 0% 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. Chip repair: 20% of the shared capacity at \$95.00 per service job. Standard glass: 35% of the shared capacity at \$450.00 per service job. ADAS glass: 25% of the shared capacity at \$850.00 per service job. Side window: 12% of the shared capacity at \$330.00 per service job. Back glass: 8% of the shared capacity at \$450.00 per service job. Fees exclude customer sales tax. Confirm

scope and any exceptional materials before accepting a fixed price. Displayed shares are rounded to two decimals; calculations retain the full-precision mix.

Customer value

The proposed value is a correctly scoped repair or replacement with a documented completion and handover. Buyers need clarity on glass availability, fit, curing/return-to-use instructions and outside calibration. The plan makes no guarantee that every chip is repairable or every insurer authorizes the full proposed fee.

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 insurance or fleet contacts approving a supported glass repair or replacement with clear payment responsibility. 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

Complete paid trials covering the proposed mix and record glass procurement, installer time, mobile travel, calibration scheduling, returns and payment. Eight available mixed slots daily is a planning input rather than demonstrated throughput. A change toward complex replacements requires a fresh schedule and contribution review.

Competition & positioning

Alternatives include other glass specialists, dealer service departments and existing fleet providers. Compare glass specification, mobile availability, calibration and payment responsibility on the same job. An insurance deductible is the customer portion of a transaction, not the complete earned selling price.

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

Proposed channels are accurate local listings, repair referrals and authorized fleet or insurance contacts. The fixed marketing budget buys no guaranteed network access. Record which inquiries become approved, completed and collected work before increasing advertising or accepting a larger claims workload.

Sales process

Confirm vehicle details, damage, authorization and who pays before ordering glass. Agree extras and calibration responsibility, complete the work and submit an accurate invoice. Fifteen weighted collection days are an illustrative mix; insurer review, disputed scope and customer authorization can extend the actual delay.

Retention & measurement

Keep installation and calibration records and a clear route for concerns. Track supplier defects and warranty visits separately from new sales. A second visit to correct a leak or fit issue consumes the same paid roster and cannot be counted as another ordinary paid replacement.

06

Operations & milestones

Operating delivery must fit the actual premises, equipment, paid roster and service window. Confirm required resources and permissions before accepting customer or participant commitments.

Facilities & resources

The launch uses a van, handling equipment, chip-repair systems, racks, workshop improvements, hardware and signage. Glass/resin/adhesive materials enter stock; purchased calibration does not. Supplier SKU availability, return rights, calibrated-service terms and suitable storage need quotes and agreements. The refundable premises deposit is paid before opening and remains at cost without depreciation in the asset ledger; no refund is assumed. This aggregation is a planning proxy rather than formal accounting classification. The launch asset budget is Used mobile service van: \$35,000.00; Installation and glass handling equipment: \$8,000.00; Professional chip repair systems: \$3,000.00; Glass storage and van racks: \$4,500.00; Workshop durable improvements: \$10,000.00; Computers and payment hardware: \$2,000.00; Durable premises signage: \$2,000.00; Prelaunch refundable lease deposit: \$4,800.00.

Service delivery

Identify the correct glass, confirm parts and authorization, reserve the shop/mobile slot, install or repair, coordinate outside calibration and document handover. Both installers share the schedule; two workshop positions do not automatically create two simultaneous full mobile crews.

Launch & development milestones

Verify installer skills, premises suitability, glass supply, calibration coverage and insurance. Run a paid mix trial through final collection before treating the slot plan as usable capacity. Hold the initial roster fixed; another van or calibration operation needs separate equipment, people and funding.

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 \$88,970.33: \$69,300.00 for assets and refundable deposits, \$16,000.00 for expensed setup and \$3,670.33 for opening inventory. Refundable deposits (Prelaunch refundable lease deposit: \$4,800.00) are paid once before opening and held at cost without depreciation in the planning asset ledger. This aggregates their carrying value with other assets as a planning proxy; refund timing, impairment and formal accounting classification are not modeled. Deposit cash is unavailable for operations. Additional site work needs scoped quotes.

Sources of funding

Total proposed equity is \$228,597.65, entirely from the owner. This contribution is uncommitted. No external investors or borrowing are included, and financing receipts are separate from earned revenue.

Owner contribution

The owner must confirm availability and transfer of the proposed \$228,597.65 contribution. The saved payroll rows fund continuing operating work separately from contributed capital. Equipment, setup, supplier and payroll obligations require cash even when additional time is contributed.

Funding request

No external equity is requested. Receiving the proposed owner equity leaves \$139,627.32 of opening cash and a forecast funding gap of \$0.00. Confirm the owner's available funds and transfer date before committing launch payments.

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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

176 available service job units per month $\times$ 55% utilization = 96.8 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 service job. The 1-month ramp, 0% 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.

Named direct costs total 43.05% of operating receipts. Glass panels, resins and adhesives: 34.98% of operating receipts, 100% allocated to tangible stock; Purchased ADAS calibration: 8.07% of operating receipts, 0% allocated to tangible stock. Only tangible material shares enter purchased stock; purchased services, assistance and paid employee costs do not. All paid-role rows remain separate operating expenses. Fixed salary and overhead assumptions grow 3% annually. Collections use 15 days. Inventory uses 7 physical material days applied once to each material share. Supplier payments use 15 effective total-direct-cost days across material purchases and outside services, a blended timing approximation rather than a material-only credit schedule. Displayed rates and stock days are rounded to two decimals; calculations retain full input precision. The 21% income-tax provision is a scenario input. Personal taxes and customer sales-tax remittances are outside this scenario. Role-specific employer allowances follow the saved payroll rows.

Financial outlook

Year 1: revenue \$539,679.36, EBITDA \$4,698.60, net income -\$8,468.07 and closing cash \$131,519.28. Year 2: revenue \$550,473.00, EBITDA \$1,981.08, net income -\$11,185.58 and closing cash \$133,170.81. Year 3: revenue \$561,482.40, EBITDA -\$875.52, net income -\$14,042.19 and closing cash \$131,959.17. Depreciation and any interest charges bring the first-year net result below zero. The first-year calculated income-tax provision is zero; it does not cause this loss. 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 \$127,212.23, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 1. 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

Incorrect glass, delayed deliveries, fit problems and outside calibration queues can tie up vehicles and technicians. Insurance disputes extend collections while parts and payroll are already paid. The blended materials ratio also changes if the actual mix shifts toward more expensive vehicles.

Contingency actions

Confirm vehicle/SKU data before purchase, agree return and calibration responsibilities and leave room for rework. Monitor contribution and collection by job type. Test higher glass costs, fewer usable slots and slower insurance payments without removing the paid installers from the forecast.

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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 shop/deposit terms, installer capability, glass and adhesive baskets, supplier credit/returns, calibration quotes, insurance, customer/insurer agreements and paid job records remain outstanding. No approved insurance network appointment or calibration credential is asserted. 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	127,212.23
Unfunded cash gap	0.00
Operating-period net income	-33,695.84
Final closing cash	131,959.17

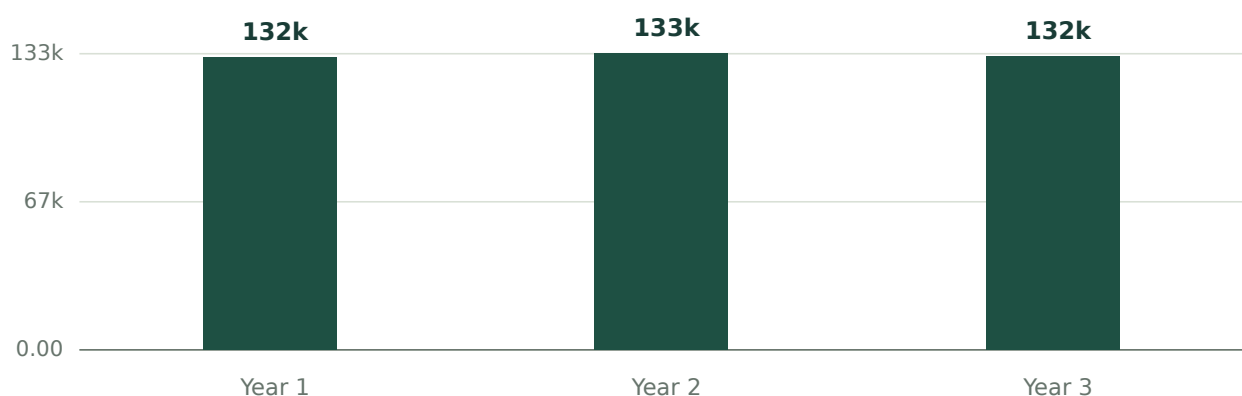
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	539,679.36	550,473.00	561,482.40
Cost of goods sold	232,320.00	236,966.40	241,705.68
Gross profit	307,359.36	313,506.60	319,776.72
Operating expenses	302,660.76	311,525.52	320,652.24
EBITDA	4,698.60	1,981.08	-875.52
Depreciation	13,166.67	13,166.66	13,166.67
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-8,468.07	-11,185.58	-14,042.19

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	139,627.32	131,519.28	133,170.81
Operating cash flow	-8,108.04	1,651.53	-1,211.64
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-8,108.04	1,651.53	-1,211.64
Closing cash	131,519.28	133,170.81	131,959.17

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	131,519.28	133,170.81	131,959.17
Receivables	22,486.64	22,936.38	23,395.10
Inventory	3,670.33	3,743.74	3,818.61
Assets and deposits	56,133.33	42,966.67	29,800.00
Total assets	213,809.58	202,817.60	188,972.88
Payables	9,680.00	9,873.60	10,071.07
Loan balances	0.00	0.00	0.00
Total liabilities	9,680.00	9,873.60	10,071.07
Equity	204,129.58	192,944.00	178,901.81
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	16,000.00
Asset purchases	69,300.00
Opening stock purchases	3,670.33
Equity contributions	228,597.65
Loan proceeds	0.00
Cash at launch	139,627.32
Opening inventory balance	3,670.33
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	530,808.45	546,732.74	563,135.37
Margin of safety	8,870.91	3,740.26	-1,652.97

Project payback

Measure	Forecast result
Initial project outlay (USD)	88,970.33
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-96,638.48

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 follows the selected sales or service activity. Any modeled subscriptions use monthly billing. Annual prepayments, milestone invoices, unbilled contract assets, customer taxes, seller settlements, capitalized interest and tax-loss carryforwards are not modeled. Refundable launch deposits are included at cost; refund timing, impairment and formal classification are outside scope.

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 organization results.

2027-2029 holds the source initial roster, workload, mix and base fees; later expansion is omitted. Fees grow 2%, paid/fixed costs 3%; payroll adds 15% employer allowance and uses prorated cent-rounded budgets. Named direct costs stay separate. Physical material stock days apply once; AP uses effective mixed-cost days. Deposits are paid at cost with no depreciation or assumed refund. Credit-loss provisions become cash buffers; asset depreciation is illustrative.

Role-specific employer-cost allowances follow the saved paid-role rows; zero excludes employer burden rather than proving no obligation. The 21% income-tax provision is an explicit scenario input. A zero input excludes entity income taxes from these results and establishes no exemption; personal taxes, customer sales-tax receipts/remittances and distributions are outside the 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; the listed refundable deposits are included, while unquoted additional site works are excluded.

Inventory days are physical material coverage applied once to each named COGS row's inventory share. Payment days are the effective blended delay across all direct-cost purchases and services, not a physical material supplier term. The shared payment schedule is a simplified timing proxy; material-specific supplier schedules are not modeled.

Refundable deposits are paid once before opening and retained at cost without depreciation in the planning asset ledger. Assets and deposits are aggregated as a planning proxy; their formal accounting classification, impairment, refund timing and recovery are not modeled. Deposit cash is not available operating cash.

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.