

BUSINESS PLAN / FINANCIAL FORECAST

Northmark Brand Studio

A proposed branding practice delivering agreed strategy, identity and rollout assets for authorized business sponsors.

PLANNING EDITION / 2026-10-24

YEAR 1 REVENUE

591,360.00

USD

YEAR 1 NET INCOME

-31,197.85

USD

STARTUP USES

46,500.00

USD

Your guide to the plan

Detailed · Clear & Professional | Investor fundraising

Forecast from 2027-01-01 | 3 operating years | USD | base

01	Executive summary	2
02	Company & management	2
03	Products & business model	3
04	Market & competition	4
05	Marketing & sales	4
06	Operations & milestones	5
07	Funding request & use of funds	6
08	Financial plan	6
09	Risks & contingencies	7
10	Supporting documents	8
11	Annual financial appendix	8

Planning forecast. Assumptions require review; proposed funding is not secured.

01

Executive summary

Northmark Brand Studio proposes a four-specialist b2b branding studio in Chicago, Illinois; hybrid team serving domestic B2B clients. A proposed branding practice delivering agreed strategy, identity and rollout assets for authorized business sponsors. The central launch decision is: Can creative fees cover the paid studio when research, approval and revision time compete for one calendar?

Business overview

Business owners and marketing decision-makers commissioning a defined brand decision, identity system or rollout scope. Four paid creative specialists provide 560 available hours monthly at 55% billable utilization. Five services allocate the same creative hours. Fractional account coordination and founder direction are paid support budgets and do not add creative capacity. Printing and client advertising spend are outside agency revenue. The scenario is limited to this operating format; activity outside it needs its own inputs.

Key priorities

Begin with paid discovery or a limited identity assignment, recording interviews, production, review, revisions and collection. Accepted work within a controlled brief is more useful evidence than an uncommissioned concept. No assumed retainer renewals are added to hourly sales. 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 \$212,612.40 in equity. Launch spending is \$46,500.00, leaving \$166,112.40 in opening cash. Year 1 revenue is \$591,360.00 and net income is -\$31,197.85. 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

Northmark Brand Studio 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

Northmark Brand Studio is a fictional Chicago hybrid practice selling commissioned brand work. It uses shared meeting space and predominantly remote creative delivery. No launched identity, retained client or portfolio permission is supplied; samples must be labeled accurately.

Ownership & management

The proposed owner contribution is \$212,612.40 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

Four paid creative specialists supply the available hours. Three-quarter-time account/project coordination and half-time founder direction are prorated paid budgets. The founder directs and manages commercial work without being counted as another full production specialist. Creative team: 4 × \$6,250.00 monthly, plus a 15% employer-cost allowance; Account support: 1 × \$5,000.00 monthly, plus a 15% employer-cost allowance; Founder director: 1 × \$4,583.33 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

Strategy, visual identity, naming/messaging, launch materials and governance divide the same creative-hour pool. Each brief sets research, concepts, assets, review rounds and handover. Project font/stock rights and testing are purchased inputs, separate from internal software subscriptions.

Pricing & revenue streams

4 paid delivery FTE provide 560.000 scheduled hours per month (140.000 per person). Requested sold time starts at 55% of allocated capacity and follows a 1-month ramp. Five service shares total 100%; each hour is allocated once. Uniform monthly demand is assumed. Requested work grows 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Strategy: 20% of the shared capacity at \$175.00 per billable hour. Visual identity: 30% of the shared capacity at \$160.00 per billable hour. Naming: 15% of the shared capacity at \$165.00 per billable hour. Launch assets: 20% of the shared capacity at \$145.00 per billable hour. Governance: 15% of the shared capacity at \$155.00 per billable hour. 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 benefit is a coherent identity system tied to an agreed business decision and usable deliverables. Naming work does not establish legal clearance or exclusivity. Rights, permissions and any specialist legal review need a real engagement scope.

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

Business owners and marketing decision-makers commissioning a defined brand decision, identity system or rollout scope. 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

Begin with paid discovery or a limited identity assignment, recording interviews, production, review, revisions and collection. Accepted work within a controlled brief is more useful evidence than an uncommissioned concept. No assumed retainer renewals are added to hourly sales.

Competition & positioning

Alternatives are other branding studios, independent specialists and internal creative teams. Compare research, concepts, revision boundaries, usage rights and rollout support. A logo-only quote is not equivalent to the complete identity scope.

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 relevant business introductions and accurately labeled sample work. Portfolio and marketing overhead differ from referral commissions. Qualify the sponsor, decision process and access to business information before preparing extensive unpaid concepts.

Sales process

Agree the decision, deliverables, review authority, rights and change pricing before creative production. Eighteen weighted collection days are retained; client deposits and advance retainers are excluded. Client advertising and print invoices are paid directly and do not inflate studio turnover.

Retention & measurement

Supply the agreed files and usage instructions, then quote later governance or rollout work within the same hour pool. Track revision leakage, handover completeness and late payment. Brand governance is a service category rather than proof of an automatic renewal.

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

Workstations, calibrated displays, pen tablets, remote furniture, backup hardware and presentation equipment support launch. Digital rights and project research are consumed services, not physical stock. The furnished shared-office allowance does not imply a separately equipped conventional studio lease. 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 Six creative and management devices: \$15,000.00; Monitors and color calibration: \$5,000.00; Four creative pen tablets: \$1,600.00; Remote ergonomic furniture: \$6,000.00; Network and backup hardware: \$2,500.00; Presentation equipment: \$1,600.00; Prelaunch refundable office deposit: \$3,600.00.

Service delivery

Confirm the brand question, gather information, develop and review the agreed concepts, document approval and hand over rights and files. Director or sponsor delays can hold up production even when aggregate specialist hours remain available.

Launch & development milestones

Verify specialist coverage, client/rights documents, software eligibility, insurance and workspace terms. Complete a paid discovery-to-handover assignment before fixing larger commitments. The initial specialist team stays fixed rather than copying the source expansion.

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 \$46,500.00: \$35,300.00 for assets and refundable deposits, \$11,200.00 for expensed setup and \$0.00 for opening inventory. Refundable deposits (Prelaunch refundable office deposit: \$3,600.00) 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 \$212,612.40, 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 \$212,612.40 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 \$166,112.40 of opening cash and a forecast funding gap of \$0.00. Confirm the owner's available funds and transfer date before committing launch payments.

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

4 paid delivery FTE provide 560.000 scheduled hours per month (140.000 per person). Requested sold time starts at 55% of allocated capacity and follows a 1-month ramp. Five service shares total 100%; each hour is allocated once. Uniform monthly demand is assumed. Requested work grows 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed.

Named direct costs total 9% of operating receipts. External creative specialists: 6% of operating receipts, 0% allocated to tangible stock; Consumed font and stock licenses: 1.5% of operating receipts, 0% allocated to tangible stock; Project research and testing: 1.5% of operating receipts, 0% allocated to tangible stock. No purchased stock is held. All paid-role rows remain separate operating expenses. Fixed salary and overhead assumptions grow 3% annually. Collections use 18 days. Inventory uses 0 physical material days applied once to each material share. Supplier payments use 0 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 \$591,360.00, EBITDA -\$21,644.52, net income -\$31,197.85 and closing cash \$114,899.88. Year 2: revenue \$603,187.20, EBITDA -\$27,491.76, net income -\$37,045.10 and closing cash \$86,816.76. Year 3: revenue \$615,250.80, EBITDA -\$33,618.96, net income -\$43,172.29 and closing cash \$52,594.62. 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 \$52,594.62, 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

Unbounded concepts, late sponsor decisions and rights problems can absorb salaried time. A concentration of work in one specialist skill may prevent use of the apparent total pool. Invoice delays continue after payroll and external production are paid.

Contingency actions

Use a single approval authority, documented rounds and priced changes. Compare complete creative effort with collected fees and separate internal rework from new assignments. Test lower utilization and slower receipts with all paid budgets retained.

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

Verified creative coverage, authorized samples, client and rights terms, eligible software/stock quotes, actual workspace/deposit terms, insurance, paid effort logs and available funding remain outstanding. No trademark opinion, client endorsement or award is claimed. 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	52,594.62
Unfunded cash gap	0.00
Operating-period net income	-111,415.24
Final closing cash	52,594.62

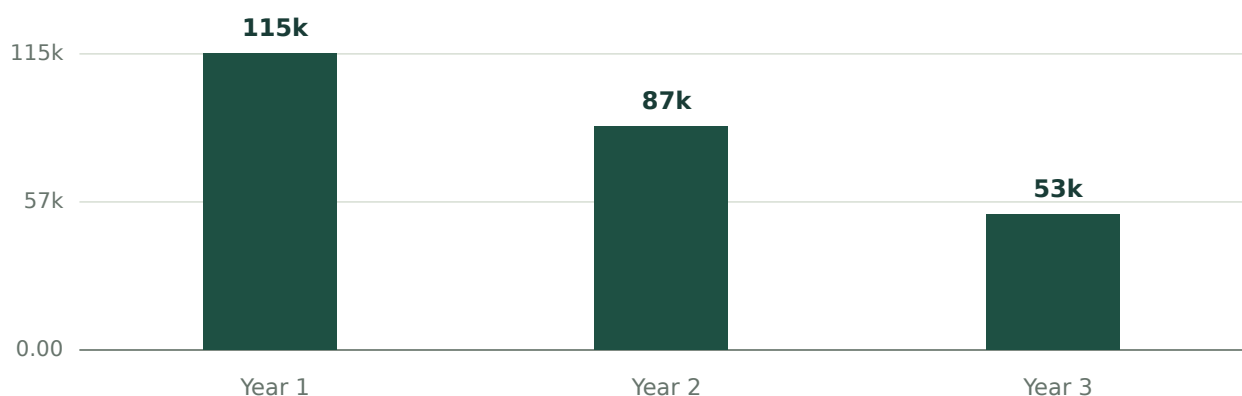
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	591,360.00	603,187.20	615,250.80
Cost of goods sold	53,222.40	54,286.80	55,372.44
Gross profit	538,137.60	548,900.40	559,878.36
Operating expenses	559,782.12	576,392.16	593,497.32
EBITDA	-21,644.52	-27,491.76	-33,618.96
Depreciation	9,553.33	9,553.34	9,553.33
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-31,197.85	-37,045.10	-43,172.29

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	166,112.40	114,899.88	86,816.76
Operating cash flow	-51,212.52	-28,083.12	-34,222.14
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-51,212.52	-28,083.12	-34,222.14
Closing cash	114,899.88	86,816.76	52,594.62

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	114,899.88	86,816.76	52,594.62
Receivables	29,568.00	30,159.36	30,762.54
Inventory	0.00	0.00	0.00
Assets and deposits	25,746.67	16,193.33	6,640.00
Total assets	170,214.55	133,169.45	89,997.16
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	170,214.55	133,169.45	89,997.16
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	11,200.00
Asset purchases	35,300.00
Opening stock purchases	0.00
Equity contributions	212,612.40
Loan proceeds	0.00
Cash at launch	166,112.40
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	615,984.03	634,463.37	653,497.62
Margin of safety	-24,624.03	-31,276.17	-38,246.82

Project payback

Measure	Forecast result
Initial project outlay (USD)	46,500.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-160,017.78

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.