

BUSINESS PLAN / FINANCIAL FORECAST

TransferPath Partners

A proposed seller-side brokerage coordinating defined Main Street business-sale assignments for completion-based fees.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

480,150.00

USD

YEAR 1 NET INCOME

48,987.32

USD

STARTUP USES

41,500.00

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

TransferPath Partners proposes a small independent seller-side small-business brokerage in Columbus, Ohio; remote-first with hybrid meeting space. A proposed seller-side brokerage coordinating defined Main Street business-sale assignments for completion-based fees. The central launch decision is: Can expected closing fees support paid transaction staff when individual deals can fail or move across months?

Business overview

Authorized owners seeking to sell an eligible established business under a separately agreed advisory and brokerage scope. Three assumed late-stage seller opportunities per month multiplied by a 30% closing probability yield 0.9 expected closings, allocated once across five asset-value bands. Each completed closing earns its selected commission. Fractional averages express uncertainty; they do not describe partial businesses sold or an independently capacity-capped funnel. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

The model begins with an assumed late-stage pipeline, not a proven mandate book. Test it against authorized seller engagements, usable financial information, suitable buyers and actual completion receipts. The expected closing fraction spreads risk over time. An accepted offer or signed letter cannot be treated as an earned completion commission before its contractual trigger occurs. 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 \$141,859.42 in equity. Launch spending is \$41,500.00, leaving \$100,359.42 in opening cash. Year 1 revenue is \$480,150.00 and net income is \$48,987.32. A positive first-year result depends on achieving the proposed fees and workload while keeping delivery within the paid team's capacity. Pre-tax project payback is 8.8 months.

02 Company & management

TransferPath Partners 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

TransferPath Partners is a fictional remote-first seller-side brokerage with Columbus meeting space. The case assumes late-stage opportunities already exist at opening; it does not model creating that pipeline from cold leads. Actual transaction permissions, service boundaries and qualified professional support must be checked before any real mandate is accepted.

Ownership & management

The proposed owner contribution is \$141,859.42 and covers all modeled equity. No external equity is included. The owner is also paid for an operating role. Legal ownership, professional eligibility and distribution terms must be verified before trading.

Team & responsibilities

The paid roster comprises an owner principal, an associate broker, half-time analyst coverage and quarter-time coordination. Fractional rows are prorated budgets rather than full-time additions. Outside co-brokers and deal specialists are distinct direct purchases. Staffing is an execution assumption; the demand-led forecast does not establish a separate capacity ceiling or guaranteed closing throughput. Owner principal: 1 × \$7,500.00 monthly, plus a 15% employer-cost allowance; Associate broker: 1 × \$5,000.00 monthly, plus a 15% employer-cost allowance; Analyst budget: 1 × \$2,916.67 monthly, plus a 15% employer-cost allowance; Coordinator budget: 1 × \$937.50 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

Five sale-value bands distinguish the expected commission mix. Each closing belongs to one band and earns one modeled fee. Underlying business sale proceeds belong to the seller and are not brokerage revenue. Scope must identify work performed by external transaction specialists and what any cooperating broker receives, so those fees are not also counted as employee incentives.

Pricing & revenue streams

0.9 expected closing units per month before ramp and seasonality. This is one demand pool; there is no independent capacity ceiling. Validate paid delivery and scheduling separately before accepting that workload. 5 mutually exclusive service shares allocate that pool once. Each price is per expected closing. The 3-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. Small sales: 25% of the shared demand pool at \$15,000.00 per expected closing. Lower-mid sales: 30% of the shared demand pool at \$30,000.00 per expected closing. Mid sales: 20% of the shared demand pool at \$55,000.00 per expected closing. Upper-mid sales: 15% of the shared demand pool at \$85,000.00 per expected closing. Larger sales: 10% of the shared demand pool at \$120,000.00 per expected closing. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed value is an organized sale process with clear mandate, information, buyer qualification and completion responsibilities. A seller should understand confidentiality, fee triggers, exclusions and risks of a failed transaction. The business does not promise a sale price, completion date or assured financing; regulated legal, tax or transaction opinions need appropriate verified professionals.

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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 owners seeking to sell an eligible established business under a separately agreed advisory and brokerage 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

The model begins with an assumed late-stage pipeline, not a proven mandate book. Test it against authorized seller engagements, usable financial information, suitable buyers and actual completion receipts. The expected closing fraction spreads risk over time. An accepted offer or signed letter cannot be treated as an earned completion commission before its contractual trigger occurs.

Competition & positioning

Alternatives include other suitable business brokers, appropriate transaction advisers and an owner-managed sale with separately arranged professional support. Compare mandate scope, confidentiality, buyer work, specialist costs and fee triggers. A percentage applied to headline asking value is not equivalent to a collected commission. No Columbus closing-rate average or competitor ranking is claimed.

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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 appropriate seller introductions, professional relationships and targeted owner outreach. Launch campaign spending is separate from recurring acquisition and owner pay. Qualify authority, transaction readiness, scope and realistic expectations before accepting a mandate. Do not publish confidential listings or imply an existing sold-deal record without actual permission and evidence.

Sales process

Agree mandate, confidentiality, included tasks, cooperating-provider fees, cancellation and precise commission trigger before work. The forecast assumes earned fees collected at closing through an appropriate actual settlement process. It does not model holding client funds, seller installments or post-closing fee credit. A different collection contract needs a new cash forecast.

Retention & measurement

A completed or terminated mandate ends with a documented account of work and authorized next actions. Referrals are possible but no renewal rate is assumed. Track failed transactions, time spent before termination and uncollected contractual fees. Another sale is a new assignment; it cannot be counted as repeat subscription income or a second commission on the same closing.

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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 workstations, secure network equipment and meeting hardware. Internal CRM/file-room and transaction-data tools are recurring costs. The brokerage holds no saleable business inventory. Confirm secure information sharing, actual office terms, professional coverage and specialist agreements before relying on the modest physical asset budget. The launch asset budget is Three configured workstations: \$4,500.00; Secure network equipment: \$1,200.00; Meeting equipment: \$800.00.

Service delivery

Verify the mandate and transaction boundary, organize authorized information, qualify suitable buyer interest, coordinate agreed diligence and professional support, then document completion and fee collection. Deal stages require actual evidence. The monthly expected closing average does not schedule legal work, guarantee financing or demonstrate that every transaction fits the paid staff's expertise.

Launch & development milestones

Verify transaction permissions and professional responsibilities, establish confidentiality and fee agreements and check the assumed opening pipeline before launch. Follow a real permitted assignment to completion or documented termination. Compare paid staff effort and specialist invoices with collected fees. A profitable expected forecast does not remove month-to-month closing concentration or the risk of several failures.

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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 \$41,500.00: \$6,500.00 for assets, \$35,000.00 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 \$141,859.42, 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 the availability and transfer date of the \$141,859.42 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

No external equity is requested. Receiving the proposed owner equity leaves \$100,359.42 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

0.9 expected closing units per month before ramp and seasonality. This is one demand pool; there is no independent capacity ceiling. Validate paid delivery and scheduling separately before accepting that workload. 5 mutually exclusive service shares allocate that pool once. Each price is per expected closing. The 3-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. Direct costs are 23% 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 0 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 \$480,150.00, EBITDA \$67,998.62, net income \$48,987.32 and closing cash \$151,406.74. Year 2: revenue \$534,276.00, EBITDA \$98,181.24, net income \$75,935.80 and closing cash \$229,402.54. Year 3: revenue \$544,961.52, EBITDA \$97,341.12, net income \$75,272.08 and closing cash \$306,734.62. A positive first-year result depends on achieving the proposed fees and workload while keeping delivery within the paid team's capacity. 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 \$85,920.84, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 3. Pre-tax project payback is 8.8 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.

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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

Buyer finance, diligence findings, seller expectations and closing conditions can delay or cancel a deal after substantial paid work. Expected averages smooth those outcomes and can conceal concentrated cash risk. The scenario has no committed opening mandates or buyer finance; its commission mix and pipeline must not be presented as achieved transaction history.

Contingency actions

Use readiness checks, explicit fee triggers, controlled confidential disclosure and a dated pipeline review. Track time and outside costs before completion rather than only successful commissions. Test consecutive delayed or failed closings while retaining payroll. Defer recruitment and discretionary outreach if actual mandate quality and reserve cash do not support the expected volume.

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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 transaction permissions, actual mandates and fee triggers, confidentiality/data procedures, suitable legal/tax/specialist arrangements, professional cover, permitted completed-or-terminated deal records and owner-funding availability remain outstanding. No authorized seller pipeline, completed sale, guaranteed valuation or buyer financing commitment 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	85,920.84
Unfunded cash gap	0.00
Operating-period net income	200,195.20
Final closing cash	306,734.62

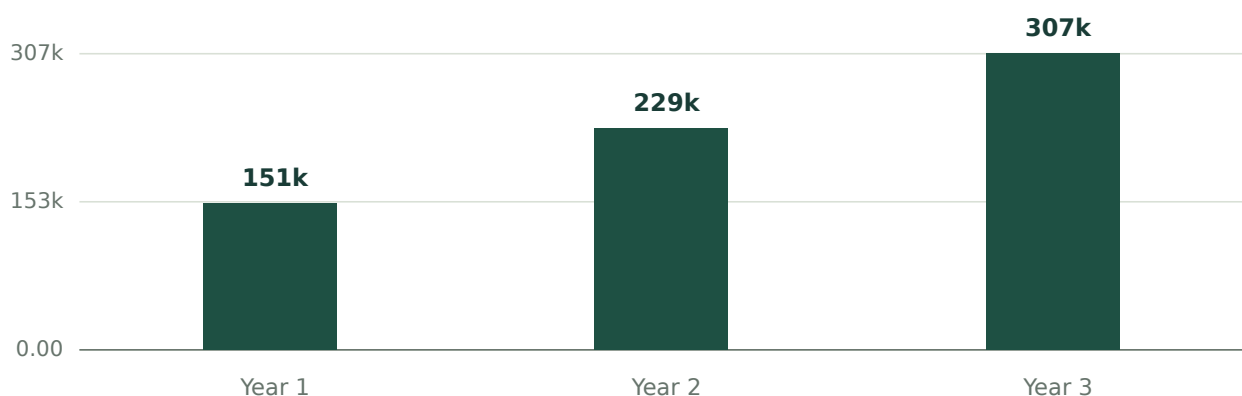
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	480,150.00	534,276.00	544,961.52
Cost of goods sold	110,434.50	122,883.60	125,341.20
Gross profit	369,715.50	411,392.40	419,620.32
Operating expenses	301,716.88	313,211.16	322,279.20
EBITDA	67,998.62	98,181.24	97,341.12
Depreciation	2,060.00	2,060.00	2,060.00
Interest expense	0.00	0.00	0.00
Income tax	16,951.30	20,185.44	20,009.04
Net income	48,987.32	75,935.80	75,272.08

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	100,359.42	151,406.74	229,402.54
Operating cash flow	51,047.32	77,995.80	77,332.08
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	51,047.32	77,995.80	77,332.08
Closing cash	151,406.74	229,402.54	306,734.62

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	151,406.74	229,402.54	306,734.62
Receivables	0.00	0.00	0.00
Inventory	0.00	0.00	0.00
Fixed assets, net	4,440.00	2,380.00	320.00
Total assets	155,846.74	231,782.54	307,054.62
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	155,846.74	231,782.54	307,054.62
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	35,000.00
Asset purchases	6,500.00
Opening stock purchases	0.00
Equity contributions	141,859.42
Loan proceeds	0.00
Cash at launch	100,359.42
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	384,174.52	395,699.77	407,571.10
Margin of safety	95,975.48	138,576.23	137,390.42

Project payback

Measure	Forecast result
Initial project outlay (USD)	41,500.00
Payback	8.79 months (first recovery in month 9)
Final cumulative project cash (USD)	222,020.98

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.

Five-year source narrowed to Jan 2027-Dec 2029; initial paid roster, mix and base fees retained. Later expansion omitted. Fixed utilization and three-month ramp; fees grow 2%, paid/fixed costs 3%. Fractional rows are prorated budgets. Owner pay counted once. Stock uses physical goods days; supplier lag is blended. Deposits/prepayments excluded; setup paid once. Source noncash loss allowances become conservative cash buffers. Tax/employer allowances illustrative.

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.