

BUSINESS PLAN / FINANCIAL FORECAST

Oakline Craft

A proposed finish-carpentry crew installing and repairing defined residential woodwork with a small workshop and mobile tools.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

399,643.20

USD

YEAR 1 NET INCOME

-48,651.44

USD

STARTUP USES

70,906.50

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	9

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

01

Executive summary

Oakline Craft proposes a residential finish carpentry service in Suburban mid-cost US service area; jurisdiction unselected. A proposed finish-carpentry crew installing and repairing defined residential woodwork with a small workshop and mobile tools. The central launch decision is: Can finish-carpentry fees cover the employed crew, workshop and materials cycle without counting setup or owner work twice?

Business overview

Homeowners and authorized property decision-makers commissioning a defined finish-carpentry or minor wood-repair scope. Three employed carpenters share one sold craftsperson-hour pool across five work types. The hourly equivalent includes ordinary purchased timber, hardware and finishes; major cabinet units are customer-supplied. Fractional owner estimating and administration are paid separately without adding delivery hours. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Complete a paid limited installation or trim scope and record measurements, preparation, site fit, material use and total carpenter time. An estimate request does not prove a ready workfront or suitable supplied cabinets. The initial utilization assumption needs repeated collected jobs, with enough margin to support both the workshop and paid nonbillable management. 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 \$179,526.29 in equity. Launch spending is \$70,906.50, leaving \$108,619.79 in opening cash. Year 1 revenue is \$399,643.20 and net income is -\$48,651.44. 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

Oakline Craft 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

Oakline Craft is a fictional finish-carpentry service using a small workshop and two used vans in an unselected suburban US territory. It serves existing-home scopes rather than acting as a new-build developer. Major cabinet units are customer supplied. Actual contractor responsibilities, site permissions and suitable supervision must be established before advertising or accepting work.

Ownership & management

The proposed owner contribution is \$179,526.29 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

Three paid carpenters provide the individual craftsman-hour pool. Three-quarter-time owner estimating/management and quarter-time administration are prorated monthly budgets, not two full-time additions. All paid coverage is retained throughout the horizon. The owner must fit estimating and coordination within the management allowance rather than adding unpaid field hours to make a schedule work. Carpenters: $3 \times \$5,166.67$ monthly, plus a 15% employer-cost allowance; Owner estimator: $1 \times \$4,000.00$ monthly, plus a 15% employer-cost allowance; Admin support: $1 \times \$958.33$ 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

Trim/molding, cabinet fitting, door/window woodwork, deck/framing repairs and built-in shelving divide the same sold-hour pool. The agreement defines preparation, finish, hardware and material responsibility. Customer-supplied cabinets are not also sold as company merchandise. Repairs with structural or other specialist implications require an assessed scope and appropriate qualified responsibility before acceptance.

Pricing & revenue streams

3 paid individual carpenters provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 58% 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 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Trim: 30% of the shared capacity at \$125.00 per billable hour. Cabinet fitting: 20% of the shared capacity at \$140.00 per billable hour. Doors/windows: 20% of the shared capacity at \$115.00 per billable hour. Deck repairs: 15% of the shared capacity at \$130.00 per billable hour. Shelving: 15% of the shared capacity at \$150.00 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 careful measurement, agreed details and a clear installation/repair handover. Customers need to know the condition of supplied units, site readiness and how selection changes affect the quote. No increase in property value, specialist design approval or finish guarantee is inferred from a forecast; actual contract obligations must match the company's capability.

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

Homeowners and authorized property decision-makers commissioning a defined finish-carpentry or minor wood-repair 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

Complete a paid limited installation or trim scope and record measurements, preparation, site fit, material use and total carpenter time. An estimate request does not prove a ready workfront or suitable supplied cabinets. The initial utilization assumption needs repeated collected jobs, with enough margin to support both the workshop and paid nonbillable management.

Competition & positioning

Alternatives include suitable independent carpenters, other small crews and a larger remodeler for broader coordination. Compare material responsibility, preparation, finish detail, waste removal and change terms. A cabinet supply quote is not comparable with installation-only work. No local-average fee, quantified quality advantage or claimed shortage of competitors is supplied.

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 design/property introductions and accurately labeled examples of specific joinery or finish details. Local marketing has its own recurring budget. Qualify the property's readiness, supplied components and decision authority before a site measure. Use completed customer images only with permission; a concept or workshop sample should be described as such.

Sales process

Record dimensions, supplied materials, condition assumptions, included finish, access, changes, acceptance and payment in the quote. The collection assumption blends payment at completion and short invoice credit. An order for cabinets is not company revenue. If units or site conditions differ from the approved scope, agree the revised fee and timing before proceeding.

Retention & measurement

At handover, document fit, finish and any agreed adjustment. Quote another room or repair as a separate paid scope. Track return visits, supplied-component defects, extra material use and invoice age. Referral work must still pass readiness and capacity checks; the model contains no automatic maintenance subscription or guaranteed repeat-purchase volume.

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 used vans, carpenter tool kits, dust extraction, benches/racking and business devices. Stock holds only timber, hardware, finishes and consumables. The physical stock allowance is applied to that goods share once; outside disposal is not inventory. The first-year setup allocation is paid once before launch and removed from recurring costs. The launch asset budget is Two used work vans: \$36,000.00; Three carpenter tool kits: \$18,000.00; Dust extraction equipment: \$3,000.00; Workshop benches and racking: \$4,000.00; Office and field IT equipment: \$2,000.00.

Service delivery

Confirm measurements and component responsibility, inspect readiness, order included materials, schedule workshop preparation, fit the work and document acceptance. Assign actual carpentry skills and vehicle/tools to each site. Three carpenters create one aggregate individual-hour pool, not three whole-crew calendars. Management and administration support the process inside their separate paid coverage.

Launch & development milestones

Verify actual permissions, site/specialist boundaries, workshop suitability, configured tool costs and insurance. Complete a limited paid scope through collection and compare total effort with the planning fee. Check reserve cash before a longer workshop commitment. The first-year loss remains part of the decision even when the owner-only proposal covers forecast cash needs.

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 \$70,906.50: \$63,000.00 for assets, \$5,000.00 for expensed setup and \$2,906.50 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 \$179,526.29, 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 \$179,526.29 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 \$108,619.79 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

3 paid individual carpenters provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 58% 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 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Direct costs are 24.5% 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 8 days, supplier payments 21 days and inventory coverage 10 days. The 21% flat income-tax provision and 15% employer-cost allowance are simplified planning inputs.

Financial outlook

Year 1: revenue \$399,643.20, EBITDA -\$35,784.77, net income -\$48,651.44 and closing cash \$69,377.51. Year 2: revenue \$444,693.84, EBITDA -\$12,789.72, net income -\$25,656.38 and closing cash \$56,460.51. Year 3: revenue \$453,587.88, EBITDA -\$16,410.72, net income -\$29,277.39 and closing cash \$39,919.96. 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 \$39,919.96, 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

Wrong measurements, unsuitable customer-supplied cabinets, delayed selections, hidden damage and return adjustments can consume paid craft time. Materials may be purchased before collection. The scenario does not establish that the selected mix can be routed efficiently; a busy order book can still produce inadequate contribution when travel and rework rise.

Contingency actions

Use signed dimensions/component checks, a readiness gate and written change decisions. Record workshop, site and travel time alongside materials and cash received. Test fewer sold hours and later payment while retaining the crew. Narrow the scope or defer commitments if the actual supplied products, permissions or collected margin do not support the plan.

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 jurisdiction and work permissions, site/structural review as applicable, workshop and configured vehicle/tool quotes, supplied-component agreements, insurance, paid job time/material records and owner-funding availability remain outstanding. No measured local demand, completed client portfolio, issued approval or committed external investment 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	39,919.96
Unfunded cash gap	0.00
Operating-period net income	-103,585.21
Final closing cash	39,919.96

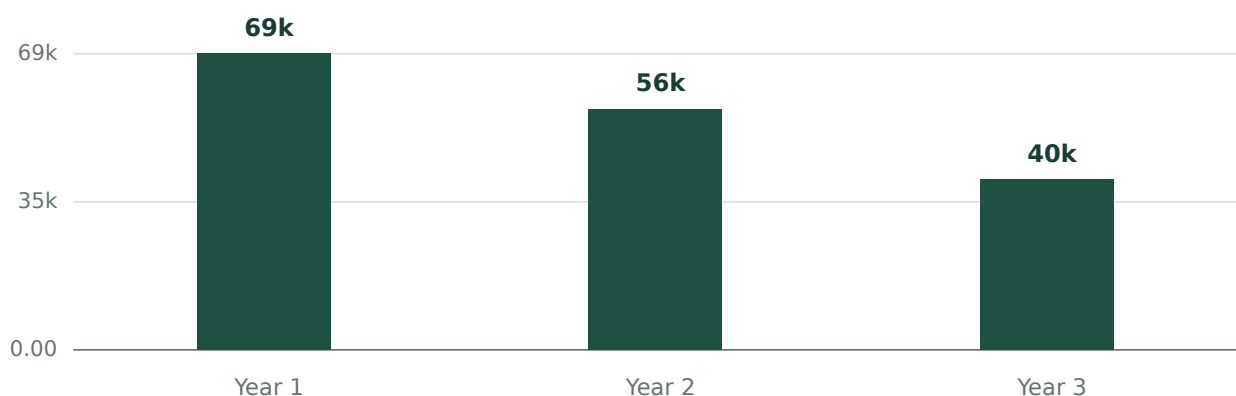
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	399,643.20	444,693.84	453,587.88
Cost of goods sold	97,912.55	108,950.04	111,129.00
Gross profit	301,730.65	335,743.80	342,458.88
Operating expenses	337,515.42	348,533.52	358,869.60
EBITDA	-35,784.77	-12,789.72	-16,410.72
Depreciation	12,866.67	12,866.66	12,866.67
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-48,651.44	-25,656.38	-29,277.39

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	108,619.79	69,377.51	56,460.51
Operating cash flow	-39,242.28	-12,917.00	-16,540.55
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-39,242.28	-12,917.00	-16,540.55
Closing cash	69,377.51	56,460.51	39,919.96

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	69,377.51	56,460.51	39,919.96
Receivables	9,688.32	9,882.09	10,079.73
Inventory	2,906.49	2,964.62	3,023.92
Fixed assets, net	50,133.33	37,266.67	24,400.00
Total assets	132,105.65	106,573.89	77,423.61
Payables	6,230.80	6,355.42	6,482.53
Loan balances	0.00	0.00	0.00
Total liabilities	6,230.80	6,355.42	6,482.53
Equity	125,874.85	100,218.47	70,941.08
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	5,000.00
Asset purchases	63,000.00
Opening stock purchases	2,906.50
Equity contributions	179,526.29
Loan proceeds	0.00
Cash at launch	108,619.79
Opening inventory balance	2,906.50
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	448,798.09	462,262.14	476,130.07
Margin of safety	-49,154.89	-17,568.30	-22,542.19

Project payback

Measure	Forecast result
Initial project outlay (USD)	70,906.50
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-139,606.33

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.