

BUSINESS PLAN / FINANCIAL FORECAST

Waterline Civil Studio

A proposed consultancy delivering agreed civil design, review and construction-engineering services subject to verified professional authority.

PLANNING EDITION / 2026-10-24

YEAR 1 REVENUE

681,120.00

USD

YEAR 1 NET INCOME

9,550.97

USD

STARTUP USES

56,092.31

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

Waterline Civil Studio proposes a principal-led civil-engineering consultancy with three engineers and designers in Suburban Chicago, Illinois; regional public and private infrastructure clients. A proposed consultancy delivering agreed civil design, review and construction-engineering services subject to verified professional authority. The central launch decision is: Can professional fees cover the paid team while review cycles and 45-day collections delay cash?

Business overview

Authorized public and private sponsors commissioning a defined professional scope with usable project information and review authority. The paid principal plus three engineers/designers supply 640 scheduled professional hours monthly at 55% billable utilization. Five services allocate those hours once. Half-time administration adds no engineering hours. Survey, geotechnical and specialist review are purchased separately; client construction budgets are excluded. The scenario is limited to this operating format; activity outside it needs its own inputs.

Key priorities

Start with a paid bounded assignment and record information gathering, design, checking, revisions and collection. Procurement opportunities are not awards. Verify the relevant skill and review capacity before counting more billable hours. 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 \$288,642.97 in equity. Launch spending is \$56,092.31, leaving \$232,550.66 in opening cash. Year 1 revenue is \$681,120.00 and net income is \$9,550.97. A positive first-year result depends on achieving the proposed fees and workload while keeping delivery within the paid team's capacity. The initial project outlay is not recovered within three operating years.

02 Company & management

Waterline Civil 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

Waterline Civil Studio is a fictional suburban Chicago consultancy selling professional work for client-owned projects. Individual/firm authority and actual technical competence remain prerequisites, rather than credentials supplied by this plan.

Ownership & management

The proposed owner contribution is \$288,642.97 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

The paid principal and three paid engineers/designers supply delivery; half-time administration supports projects and invoices. Principal pay and hours appear once. Discipline coverage, checking and absence resilience require a named roster. Principal engineer: 1 × \$10,416.67 monthly, plus a 15% employer-cost allowance; Engineers/design: 3 × \$7,500.00 monthly, plus a 15% employer-cost allowance; Operations/admin: 1 × \$2,166.67 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

Transportation, site/utilities, water/stormwater, bridge/structural and construction-engineering scopes share professional hours. Agreements identify surveys, assumptions, deliverables and checks. External surveys/geotechnical work and specialist peer review remain direct purchased services.

Pricing & revenue streams

4 paid engineering professionals provide 640.000 scheduled hours per month (160.000 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. Transportation: 20% of the shared capacity at \$170.00 per billable hour. Site utilities: 30% of the shared capacity at \$155.00 per billable hour. Water design: 25% of the shared capacity at \$165.00 per billable hour. Structural: 10% of the shared capacity at \$185.00 per billable hour. Construction: 15% of the shared capacity at \$140.00 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 value is a reviewed deliverable with explicit inputs and responsibilities. Accepted work does not guarantee authority approval, construction cost or project outcome. Each specialist discipline needs competent, authorized coverage.

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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 public and private sponsors commissioning a defined professional scope with usable project information and review authority. 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

Start with a paid bounded assignment and record information gathering, design, checking, revisions and collection. Procurement opportunities are not awards. Verify the relevant skill and review capacity before counting more billable hours.

Competition & positioning

Alternatives include engineering consultancies, internal project engineers and specialist firms. Compare discipline, inputs, checking and review obligations. Another public project's rate schedule does not establish demand or a matched tariff here.

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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 qualified sponsor introductions and submissions reflecting actual credentials. External bid support differs from principal sales time. Do not imply procurement eligibility, past projects or licenses not supplied by the fictional case.

Sales process

Agree inputs, deliverables, technical review, changes and invoice approval. Earned professional fees use the source 45-day collection assumption. Client contractor payments and infrastructure asset values are outside consultancy revenue.

Retention & measurement

Document delivered milestones, review comments and remaining duties. Later phases need scope and available professional hours. Track unpriced revisions and aging invoices so a continuing project does not conceal unpaid work.

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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

Engineering workstations, plotting/admin hardware, furniture and field instruments support launch. CAD subscriptions are overhead; surveys and specialist review are direct services. No client construction materials or infrastructure assets are held. 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 Engineering workstations and displays: \$12,800.00; Plotter network and admin equipment: \$4,500.00; Office furniture and fit-out: \$6,000.00; Field inspection instruments: \$6,000.00; Refundable office deposit: \$2,600.00.

Service delivery

Confirm authority and inputs, plan disciplines/checks, prepare technical work, review internally and close client comments. Four professionals share hours; aggregate capacity cannot prove suitable independent checking for every service.

Launch & development milestones

Verify professional/firm authority, disciplines, insurance, contracts and software/office terms. Complete paid milestones through acceptance and collection. Later source engineering/design expansion is excluded from the starting-team scenario.

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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 \$56,092.31: \$31,900.00 for assets and refundable deposits, \$24,192.31 for expensed setup and \$0.00 for opening inventory. Refundable deposits (Refundable office deposit: \$2,600.00) 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 \$288,642.97, 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 \$288,642.97 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 \$232,550.66 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

4 paid engineering professionals provide 640.000 scheduled hours per month (160.000 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. Survey and geotechnical services: 7% of operating receipts, 0% allocated to tangible stock; Specialist technical peer review: 2% 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 45 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 \$681,120.00, EBITDA \$20,256.48, net income \$9,550.97 and closing cash \$165,128.30. Year 2: revenue \$694,742.40, EBITDA \$14,986.08, net income \$5,387.34 and closing cash \$176,979.50. Year 3: revenue \$708,637.32, EBITDA \$9,439.80, net income \$1,005.77 and closing cash \$184,415.07. 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 \$150,363.60, 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.

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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

Poor surveys, changing design and unavailable specialists can absorb hours and delay invoices. Large client project values create no extra professional capacity. Collection delays add cash exposure after payroll and subconsultants are paid.

Contingency actions

Use input acceptance, defined technical checks and priced changes. Track effort, subconsultant commitments and receivables. Test lower billing or delayed acceptance with the paid roster retained; defer unsupported disciplines and commitments.

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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

Individual/firm authorization, discipline coverage, survey/review quotes, client contracts, insurance, software and paid milestone records remain outstanding. No licensed person, design approval or awarded public contract 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	150,363.60
Unfunded cash gap	0.00
Operating-period net income	15,944.08
Final closing cash	184,415.07

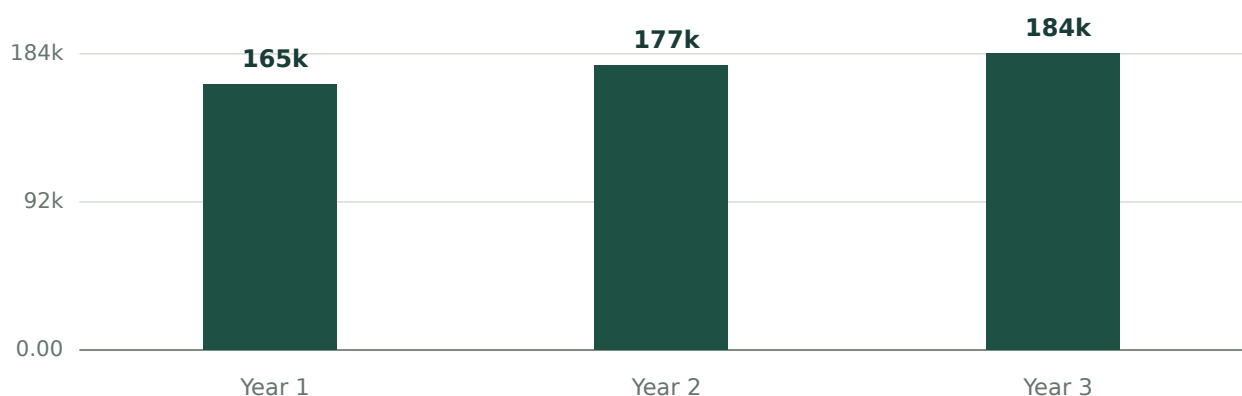
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	681,120.00	694,742.40	708,637.32
Cost of goods sold	61,300.80	62,526.72	63,777.36
Gross profit	619,819.20	632,215.68	644,859.96
Operating expenses	599,562.72	617,229.60	635,420.16
EBITDA	20,256.48	14,986.08	9,439.80
Depreciation	8,166.67	8,166.66	8,166.67
Interest expense	0.00	0.00	0.00
Income tax	2,538.84	1,432.08	267.36
Net income	9,550.97	5,387.34	1,005.77

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	232,550.66	165,128.30	176,979.50
Operating cash flow	-67,422.36	11,851.20	7,435.57
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-67,422.36	11,851.20	7,435.57
Closing cash	165,128.30	176,979.50	184,415.07

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	165,128.30	176,979.50	184,415.07
Receivables	85,140.00	86,842.80	88,579.67
Inventory	0.00	0.00	0.00
Assets and deposits	23,733.33	15,566.67	7,400.00
Total assets	274,001.63	279,388.97	280,394.74
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	274,001.63	279,388.97	280,394.74
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	24,192.31
Asset purchases	31,900.00
Opening stock purchases	0.00
Equity contributions	288,642.97
Loan proceeds	0.00
Cash at launch	232,550.66
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	657,647.83	677,377.30	697,698.96
Margin of safety	23,472.17	17,365.10	10,938.36

Project payback

Measure	Forecast result
Initial project outlay (USD)	56,092.31
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-99,989.62

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.