

BUSINESS PLAN / FINANCIAL FORECAST

MesaRoof Commercial

A proposed commercial roofing contractor delivering defined low-slope roof work with employed field crews and purchased materials and specialist services.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

2,264,490.80

USD

YEAR 1 NET INCOME

-6,924.94

USD

STARTUP USES

252,948.64

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

MesaRoof Commercial proposes a small independent commercial low-slope roofing contractor in Dallas-Fort Worth, Texas. A proposed commercial roofing contractor delivering defined low-slope roof work with employed field crews and purchased materials and specialist services. The central launch decision is: Can seasonal commercial roof work fund a year-round field team and the gap between material purchases and collected progress fees?

Business overview

Authorized commercial property owners and managers commissioning assessed roof replacement, recover, coating, repair or maintenance work. Twelve individual roofers supply one paid-hour pool, allocated once across five roof scopes. Inclusive realized revenue per productive roofer hour represents both labor and the scoped purchased inputs; it is not a material markup added to the same contract a second time. Seasonal weights change sold hours within fixed paid capacity. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Use a limited paid repair or assessed project to document site effort, material quantities, access costs, weather interruptions and collection. A roof inquiry does not prove a viable replacement job. Demand must arrive in a sequence the employed crews can deliver within the selected calendar, rather than relying on the future staffing expansion in the original estimate. 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 \$975,187.70 in equity. Launch spending is \$252,948.64, leaving \$722,239.06 in opening cash. Year 1 revenue is \$2,264,490.80 and net income is -\$6,924.94. Year 1 EBITDA is positive, but depreciation and the income-tax provision bring net income below zero. Operating contribution before those charges does not eliminate the net loss. The initial project outlay is not recovered within three operating years.

02 Company & management

MesaRoof Commercial 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

MesaRoof Commercial is a fictional independent Dallas-Fort Worth contractor serving commercial property decision-makers directly. It begins with employed roofing crews, a contractor yard and owned vehicles/tools. The plan concerns assessed low-slope work, with the real operating permissions, technical capability and site requirements still to be verified before any contract is accepted.

Ownership & management

The proposed owner contribution is \$975,187.70 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

Twelve paid field roofers supply the modeled individual roofer-hour pool. The paid owner estimator manages scope, suppliers and cash; scheduling support has three-quarter-time budgeted coverage. Management does not add roof hours. Actual supervision, skill mix, absence and safe-site arrangements must be scheduled; a headcount total alone does not establish coverage for concurrent workfronts. Field roofers: 12 × \$5,000.00 monthly, plus a 15% employer-cost allowance; Owner estimator: 1 × \$9,166.67 monthly, plus a 15% employer-cost allowance; Scheduling support: 1 × \$3,437.50 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

Replacement, recover, coatings, leak repairs and maintenance divide one productive-hour pool. Prices are inclusive realized revenue per individual roofer hour for the selected scopes. Roofing materials and freight, access/subcontract services and tear-off disposal are distinct purchased cost categories. Existing conditions can rule out a quoted treatment and require a new scope assessment.

Pricing & revenue streams

12 paid individual roofers provide 1920.000 scheduled hours per month (160.000 per person). Requested sold time starts at 55% of allocated capacity and follows a 3-month ramp. Five service shares total 100%; each hour is allocated once. The twelve seasonal weights average one and change requested hours, with capacity retained. Requested work grows 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Replacement: 45% of the shared capacity at \$220.00 per billable hour. Recover: 20% of the shared capacity at \$200.00 per billable hour. Coatings: 15% of the shared capacity at \$170.00 per billable hour.

Leak repairs: 15% of the shared capacity at \$145.00 per billable hour. Maintenance: 5% of the shared capacity at \$110.00 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 an assessed scope with documented preparation, installation, access and handover responsibilities. Buyers need to know which substrate, drainage or structural conditions remain unresolved. No leak-free guarantee, system approval or completion date is inferred from the forecast. Any warranty promise must match the actual contract, products, installer capability and insurance.

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

Authorized commercial property owners and managers commissioning assessed roof replacement, recover, coating, repair or maintenance work. 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

Use a limited paid repair or assessed project to document site effort, material quantities, access costs, weather interruptions and collection. A roof inquiry does not prove a viable replacement job. Demand must arrive in a sequence the employed crews can deliver within the selected calendar, rather than relying on the future staffing expansion in the original estimate.

Competition & positioning

Alternatives are suitable roofing contractors, a different assessed treatment or deferring work where the owner has appropriate advice. Compare roof scope, substrate preparation, access, disposal, weather allowances and warranty terms. A material-only price cannot be compared with inclusive field-hour revenue. No market ranking or claim of representative Dallas-Fort Worth pricing is made.

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 property-manager introductions, assessment relationships and accurately labeled project information. Fixed brand marketing and incremental bid/referral spending are separate budgets. Qualify building access, decision authority and the real work window before dedicating estimating time. The case does not supply completed reference roofs or permission to advertise a manufacturer's approval.

Sales process

Agree assessed conditions, included work, access, staging, weather/change treatment, acceptance and invoicing before mobilization. The forecast uses an average collection delay for earned fees and does not maintain a detailed contract-retention or deposit schedule. Obtain the actual progress-payment terms before signing; an approved contract value is not all earned or collected at opening.

Retention & measurement

After handover, record agreed inspection, rectification and any separately scoped maintenance. Track callbacks, material performance concerns, invoice aging and repeat property decisions. Maintenance is a genuine work category, not an automatic subscription renewal. Claims about long-term roof life or savings need evidence for the actual system and site rather than the planning case.

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 work trucks, material/dump trailers, membrane tools, reusable access/fall-protection equipment, yard fitout and office devices. Job access rentals and disposal are direct purchases. Stock represents bought roofing materials only, with physical coverage applied to that share. Verify transport, storage, equipment configuration, supplier terms and site-specific insurance before committing the allowances. The launch asset budget is Three used work trucks: \$105,000.00; Two material and dump trailers: \$24,000.00; Membrane welders and roof power tools: \$30,000.00; Reusable fall protection ladders and staging: \$18,000.00; Shop racking security and fitout: \$12,000.00; Computers tablets and office equipment: \$6,000.00.

Service delivery

Assess the roof, confirm technical/site responsibilities, plan materials and access, prepare the workforce, complete agreed work and document handover for billing. The normalized seasonal pattern lowers winter demand and raises suitable busier periods without adding workers. Weather and simultaneous sites require a real crew plan; an annual average cannot establish a safe daily schedule.

Launch & development milestones

Before launch, verify relevant permissions, installer competence, supervision, insurance and configured material/access quotes. Complete an assessed paid scope and reconcile material consumption, total crew effort and collection. Review the seasonal cash trough before committing to larger roofs. The first-year net loss remains visible even though the proposed owner reserve 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 \$252,948.64: \$195,000.00 for assets, \$35,000.00 for expensed setup and \$22,948.64 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 \$975,187.70, 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 \$975,187.70 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 \$722,239.06 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

12 paid individual roofers provide 1920.000 scheduled hours per month (160.000 per person). Requested sold time starts at 55% of allocated capacity and follows a 3-month ramp. Five service shares total 100%; each hour is allocated once. The twelve seasonal weights average one and change requested hours, with capacity retained. Requested work grows 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Direct costs are 42% 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 35 days, supplier payments 19 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 \$2,264,490.80, EBITDA \$63,029.43, net income -\$6,924.94 and closing cash \$606,562.17. Year 2: revenue \$2,478,453.17, EBITDA \$143,191.16, net income \$74,320.70 and closing cash \$717,252.87. Year 3: revenue \$2,528,022.24, EBITDA \$134,202.50, net income \$66,492.03 and closing cash \$820,046.29. Year 1 EBITDA is positive, but depreciation and the income-tax provision bring net income below zero. Operating contribution before those charges does not eliminate the net 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 \$452,752.25, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 3. 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

Weather, hidden substrate damage, access constraints, defective work and delayed progress payment can leave payroll and materials unfunded. The stock/payment controls are simplified averages, while a large roof can concentrate purchases. The fixed crew ceiling also limits how quickly missed weather days can be recovered; no extra subcontract capacity is assumed silently.

Contingency actions

Use readiness inspections, approved change decisions, a dated weather/access plan and material receipts tied to each scope. Monitor weekly paid hours, completed progress and overdue invoices. Test a delayed mobilization and slower collections while retaining year-round payroll. Defer purchases or new commitments when actual project timing cannot fit the reserve.

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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

Site-specific technical review, actual permissions and qualified supervision, assessed roof contracts and payment/retention terms, material/system and access quotes, supplier credit, configured cover and paid job records remain outstanding. No issued project approval, real warranty history, committed customer backlog or external investor agreement 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	452,752.25
Unfunded cash gap	0.00
Operating-period net income	133,887.79
Final closing cash	820,046.29

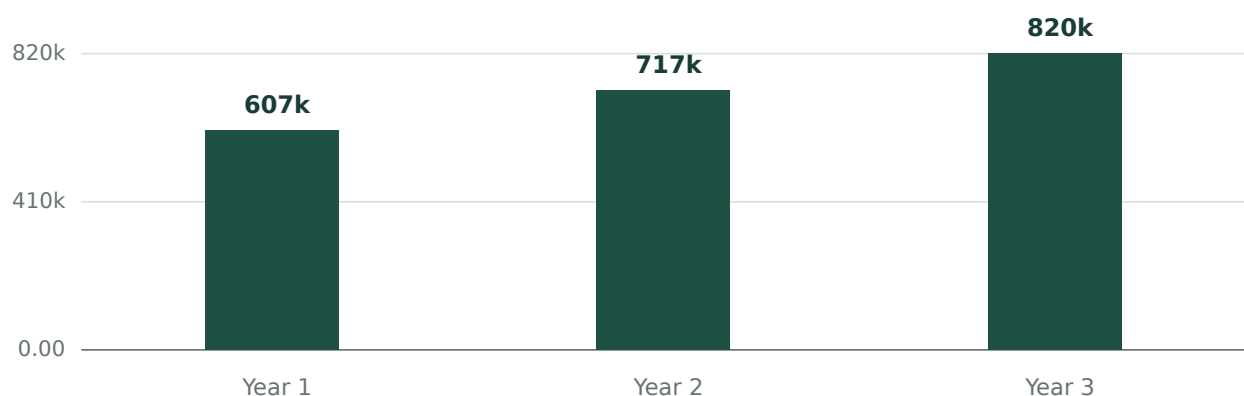
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	2,264,490.80	2,478,453.17	2,528,022.24
Cost of goods sold	951,086.17	1,040,950.38	1,061,769.29
Gross profit	1,313,404.63	1,437,502.79	1,466,252.95
Operating expenses	1,250,375.20	1,294,311.63	1,332,050.45
EBITDA	63,029.43	143,191.16	134,202.50
Depreciation	39,800.00	39,800.00	39,800.00
Interest expense	0.00	0.00	0.00
Income tax	30,154.37	29,070.46	27,910.47
Net income	-6,924.94	74,320.70	66,492.03

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	722,239.06	606,562.17	717,252.87
Operating cash flow	-115,676.89	110,690.70	102,793.42
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-115,676.89	110,690.70	102,793.42
Closing cash	606,562.17	717,252.87	820,046.29

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	606,562.17	717,252.87	820,046.29
Receivables	194,051.00	197,932.02	201,890.66
Inventory	18,358.91	18,726.09	19,100.61
Fixed assets, net	155,200.00	115,400.00	75,600.00
Total assets	974,172.08	1,049,310.98	1,116,637.56
Payables	40,909.32	41,727.52	42,562.07
Loan balances	0.00	0.00	0.00
Total liabilities	40,909.32	41,727.52	42,562.07
Equity	933,262.76	1,007,583.46	1,074,075.49
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	35,000.00
Asset purchases	195,000.00
Opening stock purchases	22,948.64
Equity contributions	975,187.70
Loan proceeds	0.00
Cash at launch	722,239.06
Opening inventory balance	22,948.64
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	2,146,898.58	2,211,305.47	2,277,644.45
Margin of safety	117,592.22	267,147.70	250,377.79

Project payback

Measure	Forecast result
Initial project outlay (USD)	252,948.64
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-68,006.11

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.