

BUSINESS PLAN / FINANCIAL FORECAST

Benchline PC Care

A proposed suburban PC and laptop repair shop with two paid technicians, a half-time owner/service desk and limited on-site support.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

215,292.00

USD

YEAR 1 NET INCOME

-15,560.38

USD

STARTUP USES

24,900.00

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	5
06	Operations & milestones	5
07	Funding request & use of funds	6
08	Financial plan	7
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

Benchline PC Care proposes a two-technician pc repair storefront in Suburban Columbus, Ohio, USA. A proposed suburban PC and laptop repair shop with two paid technicians, a half-time owner/service desk and limited on-site support. The central launch decision is: Can approved paid repairs cover two technicians and a half-time service desk while protecting customer devices and data?

Business overview

Households and small businesses that can authorize work on a computer, approve a bounded repair scope and pay when the agreed work is completed. Qualified inquiries and repair approval request one pool of work-order equivalents. Each equivalent represents 1.75 active billable technician hours; five categories divide that pool once. A 120-order monthly ceiling needs 315 total-work hours within 320 scheduled technician hours at the stated mix. The half-time paid owner does not add repair capacity. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Record qualified inquiries, accepted paid work, declined quotes and completed orders separately. The source approval and active-time inputs are assumptions rather than an observed shop funnel. Run paid repair trials and log hands-on time, unattended scans, parts, customer decisions, on-site travel, callbacks and payment. Unattended processing and customer waiting are not sold technician 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 \$90,000.00 in equity. Launch spending is \$24,900.00, leaving \$65,100.00 in opening cash. Year 1 revenue is \$215,292.00 and net income is -\$15,560.38. 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. Pre-tax project payback is 29.8 months.

02 Company & management

Benchline PC Care 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

Benchline PC Care is a fictional two-bench storefront in suburban Columbus with limited local on-site visits. It repairs customer-owned PCs and laptops without a merchandise retail business, owned service fleet or specialist data-recovery laboratory. The scenario has an illustrative occupancy allowance for roughly a thousand square feet rather than a selected ready property. Legal setup, permitted use, insurance and actual premises terms remain unresolved.

Ownership & management

The proposed owner contribution is \$60,000.00; the remaining \$30,000.00 is sought from external equity investors. The owner is also paid for an operating role. Investment valuation, ownership percentages, voting rights and distribution terms remain to be agreed.

Team & responsibilities

Two full paid technicians supply all repair capacity. A half-time paid owner-manager handles intake, quotes, customer decisions, records and collection without adding repair hours. Salary rows preserve these roles as employee budgets. Travel, preparation, ticket work and rework are reflected by an explicit total-work allowance on average active repair effort; they cannot create another service route or justify billing unattended computer time. Repair technicians: 2 × \$4,000.00 monthly, plus a 15% employer-cost allowance; Owner and desk: 1 × \$2,166.67 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 categories are diagnostics/tune-ups, malware/operating-system repair, hardware replacement, data backup/migration and on-site PC support. The model uses an average work-order equivalent with the same active-time assumption across categories, not a fixed quote for every real fault. Each equivalent fee is the source hourly realization multiplied by active hours. Ordinary modeled parts are included in that fee economics; there is no additional product resale stream or duplicated labor charge.

Pricing & revenue streams

Qualified inquiries × conversion produce requested jobs, capped by paid delivery capacity. The inputs are 160 inquiries/month × 60% = 96 bookings before the 3-month ramp. Five exclusive categories allocate each booking once. The shared 120-job monthly ceiling requires 315.000 total delivery hours at the proposed mix, including a 1.5 total-work multiplier, within 320 scheduled paid hours. Seasonality changes requested bookings; capacity remains fixed. A different mix needs a new capacity test. Diagnostics: 15% of the shared capacity at \$148.75 per job. OS and malware: 25% of the shared capacity at \$175.00 per job. Hardware repair: 30%

of the shared capacity at \$253.75 per job. Data migration: 15% of the shared capacity at \$192.50 per job. On-site support: 15% of the shared capacity at \$218.75 per job. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed value is a clear intake record, an approved scope and a documented handover. Explain what the technician will attempt, what the customer must approve and how changed conditions affect the quote. A diagnosis is not a guarantee that repair is economical, malware can always be removed or lost data can be recovered. The buyer retains authority over data access and any destructive action.

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

Households and small businesses that can authorize work on a computer, approve a bounded repair scope and pay when the agreed work is completed. 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

Record qualified inquiries, accepted paid work, declined quotes and completed orders separately. The source approval and active-time inputs are assumptions rather than an observed shop funnel. Run paid repair trials and log hands-on time, unattended scans, parts, customer decisions, on-site travel, callbacks and payment. Unattended processing and customer waiting are not sold technician hours.

Competition & positioning

Alternatives include the device manufacturer, another repair shop, a suitable on-site supplier, self-help or replacing the device. Compare the same fault boundary, ordinary parts allowance, diagnostic charge, data responsibility and warranty terms. Some cases should be referred rather than repaired in house. The example does not claim an authorized-brand relationship, superior recovery success or a local price benchmark.

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

The proposed channels are clear local repair information, relevant small-business introductions and referrals after accepted work. Show an honest demonstration without exposing a real customer's screen, file or account. The marketing allowance is an expense assumption, not proof of incoming inquiries. Review which source produces approved and collected work that fits the two technicians' skills.

Sales process

Document device identity and condition, the person authorized to approve work, the proposed task, parts boundary and payment before repair. Under the scenario, completed work is paid at pickup or completion, without business credit or assumed supplier trade finance. A more complex repair needs a revised quote. Client software subscriptions, replacement-device purchases and financing receipts are not extra repair revenue.

Retention & measurement

Keep the agreed service history needed for support and warranty review, with a documented information-retention boundary. Repeat work must be a new authorized task rather than an open-ended promise of free support. Track callback effort and any actual paid follow-on work separately. No recurring managed-service contract, observed customer retention or achieved business account is supplied.

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

The launch assets cover ESD benches/tools, diagnostic computers/monitors, instruments, secure storage hardware, POS/security hardware and modest durable fitout/signage. Only ordinary parts and consumables are inventory; per-job software and outside specialist services are not stocked. A lean parts shelf does not establish availability for every device. Actual lease/deposit, customer-device coverage, licenses and equipment compatibility need configured quotes. The launch asset budget is ESD benches and repair tools: \$3,000.00; Diagnostic computers and monitors: \$5,000.00; Diagnostic instruments: \$2,200.00; Secure data storage equipment: \$2,000.00; POS and security hardware: \$1,200.00; Durable shop fitout and signage: \$6,000.00.

Service delivery

Intake and document the device, obtain scope and data permissions, perform approved diagnosis/repair, review against the ticket and hand over after acceptance. Plan for necessary backups and obtain approval before actions that may remove or alter data. Restrict access, protect stored information and agree retention and disposal. Actual recycling and specialist recovery suppliers require review; no verified recycler certification, secure-erasure result or data-loss guarantee is claimed.

Launch & development milestones

Before opening, verify the premises and paid skills roster, customer-device/data terms, insurance and actual equipment/parts prices. Complete paid trial tickets with active-time and callback logs. Test secure file handling and handover before accepting sensitive work. Review whether the measured average effort fits the monthly ceiling. January 2027 is a modeling date; no shop lease or paid repair pipeline is committed.

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 \$24,900.00: \$19,400.00 for assets, \$4,500.00 for expensed setup and \$1,000.00 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 \$90,000.00, comprising \$60,000.00 from the owner and \$30,000.00 from external investors. Neither contribution is committed. No borrowing is included, and financing receipts are separate from earned revenue.

Owner contribution

The owner must confirm the availability and transfer date of the \$60,000.00 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

The external equity request is \$30,000.00. Receiving all proposed equity leaves \$65,100.00 of opening cash and a forecast funding gap of \$0.00. The gap measures a cash shortfall after assumed funding; it is not a substitute for the investment request. Agree investor rights and reporting before accepting funds.

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

Qualified inquiries × conversion produce requested jobs, capped by paid delivery capacity. The inputs are 160 inquiries/month × 60% = 96 bookings before the 3-month ramp. Five exclusive categories allocate each booking once. The shared 120-job monthly ceiling requires 315,000 total delivery hours at the proposed mix, including a 1.5 total-work multiplier, within 320 scheduled paid hours. Seasonality changes requested bookings; capacity remains fixed. A different mix needs a new capacity test. Direct costs are 15% 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 0 days, supplier payments 0 days and inventory coverage 14 days. The 21% flat income-tax provision and 15% employer-cost allowance are simplified planning inputs.

Financial outlook

Year 1: revenue \$215,292.00, EBITDA -\$10,306.44, net income -\$15,560.38 and closing cash \$54,585.59. Year 2: revenue \$258,726.24, EBITDA \$18,964.68, net income \$10,847.76 and closing cash \$70,546.03. Year 3: revenue \$285,012.72, EBITDA \$34,353.24, net income \$23,004.70 and closing cash \$98,651.19. 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 \$50,542.68, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 3. Pre-tax project payback is 29.8 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.

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

The shop and technicians continue to cost money when inquiry approval is weak. Parts delays, complex faults, unpriced rework, insecure information handling or device damage can consume margin and delay collection. The average work-order assumption and pooled ceiling do not prove feasibility for every fault or a day with on-site visits. A customer's authorization and data readiness must be confirmed for each ticket.

Contingency actions

Use bounded diagnostic and repair scopes, written approval for changes, a parts policy and an acceptance record. Refer unsupported work instead of promising recovery or assuming unpaid overtime. Test fewer approvals, longer active repair effort, parts shortages and callbacks while retaining both technician salaries and the paid service desk. Revisit the premises or service mix if measured contribution does not support the commitments.

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

Paid repair/hour and collection logs, staff skills, actual premises/deposit and equipment quotes, configured customer-device/cyber insurance, software rights, scope/data permissions, backup/retention procedures, supplier and recycling arrangements and equity commitments remain outstanding. No actual recovered files, authorized-brand credential, approved trade-credit account or secured financing 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	50,542.68
Unfunded cash gap	0.00
Operating-period net income	18,292.08
Final closing cash	98,651.19

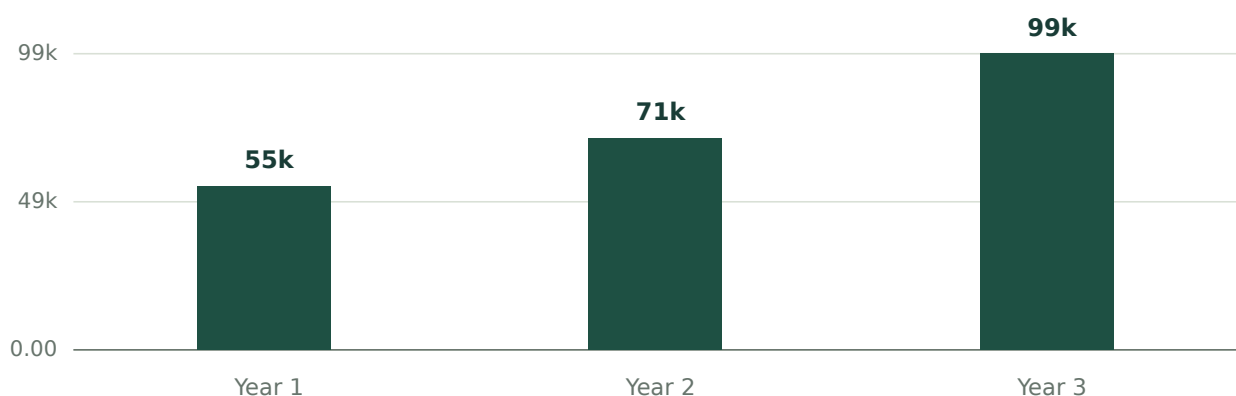
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	215,292.00	258,726.24	285,012.72
Cost of goods sold	32,293.80	38,808.96	42,751.92
Gross profit	182,998.20	219,917.28	242,260.80
Operating expenses	193,304.64	200,952.60	207,907.56
EBITDA	-10,306.44	18,964.68	34,353.24
Depreciation	5,233.34	5,233.32	5,233.34
Interest expense	0.00	0.00	0.00
Income tax	20.60	2,883.60	6,115.20
Net income	-15,560.38	10,847.76	23,004.70

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	65,100.00	54,585.59	70,546.03
Operating cash flow	-10,514.41	15,960.44	28,105.16
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-10,514.41	15,960.44	28,105.16
Closing cash	54,585.59	70,546.03	98,651.19

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	54,585.59	70,546.03	98,651.19
Receivables	0.00	0.00	0.00
Inventory	1,187.37	1,308.01	1,440.89
Fixed assets, net	14,166.66	8,933.34	3,700.00
Total assets	69,939.62	80,787.38	103,792.08
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	69,939.62	80,787.38	103,792.08
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	4,500.00
Asset purchases	19,400.00
Opening stock purchases	1,000.00
Equity contributions	90,000.00
Loan proceeds	0.00
Cash at launch	65,100.00
Opening inventory balance	1,000.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	228,175.05	235,020.38	242,071.15
Margin of safety	-12,883.05	23,705.86	42,941.57

Project payback

Measure	Forecast result
Initial project outlay (USD)	24,900.00
Payback	29.83 months (first recovery in month 30)
Final cumulative project cash (USD)	17,670.59

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 adapted to 36 months with two technicians and half-time paid owner fixed. Source inquiry/approval and 1.75 active hours remain; each job-equivalent fee is source hourly price $\times 1.75$. A 120-job ceiling requires 315 of 320 paid hours with 1.5 total-work allowance. Three-month ramp, 8% demand, 2% fee and 3% payroll/overhead growth. Parts are 13% of fees and services 2%; fourteen physical stock days replace rounded source twelve. Setup paid once; equity proposed, deposits excluded. Tax/employer allowance 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.