

BUSINESS PLAN / FINANCIAL FORECAST

StoryQuay Content

A proposed commissioned content agency creating written, visual and video assets to an agreed brief.

PLANNING EDITION / 2026-10-24

YEAR 1 REVENUE

376,560.00

USD

YEAR 1 NET INCOME

-57,914.22

USD

STARTUP USES

27,800.00

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

StoryQuay Content proposes a cross-skilled hourly b2b content production agency in Moderate-cost US hybrid workspace; national business clients. A proposed commissioned content agency creating written, visual and video assets to an agreed brief. The central launch decision is: Can the asset mix cover paid production and approval effort before monthly invoices are collected?

Business overview

Authorized business marketing teams commissioning approved content with usable source information and rights. Two-and-a-half producer FTE plus half of the paid creative director provide 480 available production hours monthly at 50% billable utilization. The director is paid for a full operating role but adds only the retained half-delivery contribution. Five services share those hours; no second retainer-bundle pool is added. The scenario is limited to this operating format; activity outside it needs its own inputs.

Key priorities

Use a paid mixed-asset brief to measure research, capture, editing, fact review, client approval and rework. Compare the promised deliverable mix with actual paid effort. An approved asset set and collected invoice establish a trial result, not a guaranteed recurring content calendar. 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 \$244,921.63 in equity. Launch spending is \$27,800.00, leaving \$217,121.63 in opening cash. Year 1 revenue is \$376,560.00 and net income is -\$57,914.22. 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

StoryQuay Content 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

StoryQuay Content is a fictional hybrid agency serving national B2B clients. It sells agreed content production rather than operating client advertising accounts or reselling printed products. A monthly client relationship is quoted from work effort; it does not add separate automatic subscription revenue.

Ownership & management

The proposed owner contribution is \$244,921.63 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 roster comprises 2.5 producer FTE, a full creative director and half-time operations support. Three prorated producer budget units represent 2.5 full-time equivalents; only half of the paid creative director's time adds delivery hours. No unpaid founder production is added. Producer budgets: 3 × \$4,861.11 monthly, plus a 15% employer-cost allowance; Creative director: 1 × \$8,750.00 monthly, plus a 15% employer-cost allowance; Operations admin: 1 × \$2,000.00 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.

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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

Articles, social assets, video, graphic design and longer case studies/ebooks share the production calendar. Briefs specify source interviews, capture, editing, versions, permissions and review rounds. Client-specific stock/music rights and outside specialists are direct purchases.

Pricing & revenue streams

3 paid production-equivalent FTE provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 50% 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. Articles: 25% of the shared capacity at \$125.00 per billable hour. Social assets: 20% of the shared capacity at \$110.00 per billable hour. Video: 25% of the shared capacity at \$150.00 per billable hour. Graphic design: 20% of the shared capacity at \$120.00 per billable hour. Long-form: 10% of the shared capacity at \$160.00 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 usable, approved material with a clear brief and rights trail. The agency must distinguish a demonstrated customer result from a client assertion. Commissioning content does not guarantee rankings, leads, sales or platform distribution.

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 business marketing teams commissioning approved content with usable source information and rights. 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 paid mixed-asset brief to measure research, capture, editing, fact review, client approval and rework. Compare the promised deliverable mix with actual paid effort. An approved asset set and collected invoice establish a trial result, not a guaranteed recurring content calendar.

Competition & positioning

Alternatives include internal teams, independent producers and other agencies. Compare the asset mix, research, rights, production quality and approval responsibility. A per-post quotation cannot establish the workload of a video-heavy monthly brief.

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 relevant B2B introductions and accurately labeled production samples. Fixed sales/marketing spending remains separate from director salary. Qualify source availability, reviewer authority and deadlines before reserving scarce capture or editing time.

Sales process

Agree content scope, input deadlines, factual approval, rights, revisions and invoice terms. All services use 30-day customer credit, with no upfront retainer assumption. Client media spend is outside receipts, and freelancer purchases do not create a second earned client-fee stream.

Retention & measurement

Archive accepted versions and scope notes, then quote the next brief against the same available hours. Review late client inputs, revision counts and invoice aging. A standing content meeting is not evidence that the buyer will renew or pay for every proposed asset.

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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

Configured workstations, modest camera/audio/lighting equipment and durable furniture/network tools support launch. Eligible project stock/music rights are direct services; an ineligible individual subscription is not assumed to cover agency usage. No physical production inventory is 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 Creative laptops monitors and docks: \$10,000.00; Camera lighting and audio equipment: \$3,500.00; Furniture network and meeting equipment: \$2,500.00; Refundable workspace deposit: \$1,100.00.

Service delivery

Gather the brief and source material, schedule the asset mix, create, review facts and rights, revise within scope and deliver approved versions. The cross-skilled team still needs actual specialist coverage; aggregate hours cannot compensate for missing capture or editing capability.

Launch & development milestones

Verify people, permissions, eligible software/media rights, insurance and workspace terms. Complete a paid brief through approval and collection before promising a recurring bundle. Later producer expansion remains excluded until a new funded roster is justified. The initial funding proposal of \$153,810.64 leaves a lowest forecast cash balance of -\$81,110.99. The revised proposal adds \$91,110.99 of uncommitted owner cash, bringing total proposed funding to \$244,921.63. Revenue and paid costs are unchanged; the added reserve targets a selected \$10,000 minimum cash balance and does not remove the operating loss.

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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 \$27,800.00: \$17,100.00 for assets and refundable deposits, \$10,700.00 for expensed setup and \$0.00 for opening inventory. Refundable deposits (Refundable workspace deposit: \$1,100.00) 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 \$244,921.63, 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 \$244,921.63 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 \$217,121.63 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

3 paid production-equivalent FTE provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 50% 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 7% of operating receipts. Specialist freelance production: 5% of operating receipts, 0% allocated to tangible stock; Project stock media and music licenses: 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 30 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 \$376,560.00, EBITDA -\$53,047.56, net income -\$57,914.22 and closing cash \$132,694.07. Year 2: revenue \$384,091.20, EBITDA -\$58,084.56, net income -\$62,951.24 and closing cash \$73,981.91. Year 3: revenue \$391,773.00, EBITDA -\$63,341.76, net income -\$68,208.42 and closing cash \$10,000.00. 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 \$10,000.00, 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.

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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

Late inputs, unsupported claims, rights errors and repeated review can consume the content fee. Video-heavy work may exhaust the relevant skill before other hours are used. Full payroll continues while accepted deliverables and invoices wait for client approval.

Contingency actions

Require source and reviewer readiness, price the asset mix and track all approval/rework time. Test fewer sold hours and slower collections with the paid director and producers retained. Narrow deliverables when actual capacity cannot support the requested deadline.

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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 producer skills, authorized case evidence, client approval/rights agreements, eligible software and stock quotes, insurance, actual premises terms and paid production records remain outstanding. No live content results or committed monthly retainer 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	10,000.00
Unfunded cash gap	0.00
Operating-period net income	-189,073.88
Final closing cash	10,000.00

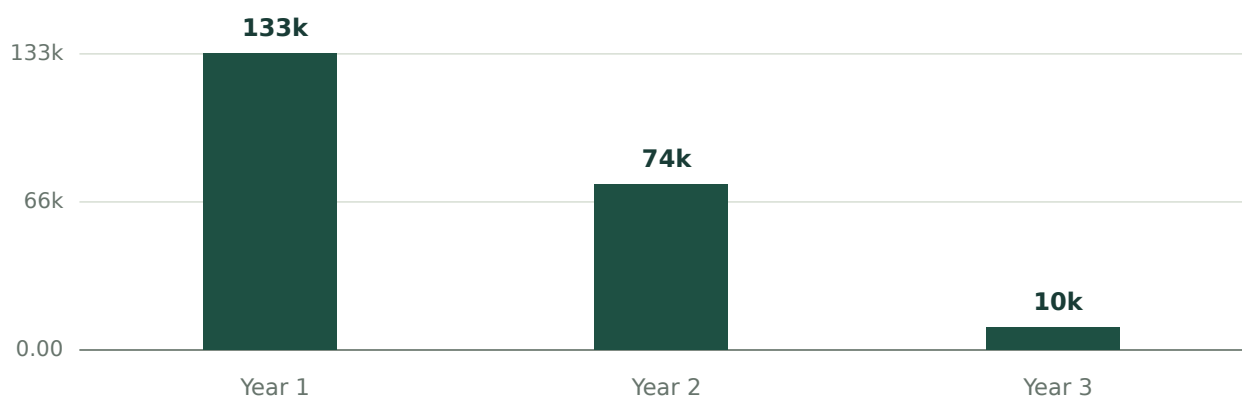
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	376,560.00	384,091.20	391,773.00
Cost of goods sold	26,359.20	26,886.36	27,424.20
Gross profit	350,200.80	357,204.84	364,348.80
Operating expenses	403,248.36	415,289.40	427,690.56
EBITDA	-53,047.56	-58,084.56	-63,341.76
Depreciation	4,866.66	4,866.68	4,866.66
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-57,914.22	-62,951.24	-68,208.42

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	217,121.63	132,694.07	73,981.91
Operating cash flow	-84,427.56	-58,712.16	-63,981.91
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-84,427.56	-58,712.16	-63,981.91
Closing cash	132,694.07	73,981.91	10,000.00

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	132,694.07	73,981.91	10,000.00
Receivables	31,380.00	32,007.60	32,647.75
Inventory	0.00	0.00	0.00
Assets and deposits	12,233.34	7,366.66	2,500.00
Total assets	176,307.41	113,356.17	45,147.75
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	176,307.41	113,356.17	45,147.75
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	10,700.00
Asset purchases	17,100.00
Opening stock purchases	0.00
Equity contributions	244,921.63
Loan proceeds	0.00
Cash at launch	217,121.63
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	434,535.48	447,571.60	460,998.99
Margin of safety	-57,975.48	-63,480.40	-69,225.99

Project payback

Measure	Forecast result
Initial project outlay (USD)	27,800.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-234,921.63

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.