

BUSINESS PLAN / FINANCIAL FORECAST

Quiet Harbor

A proposed specialist remediation operator with one response van, a small trained roster and a tightly controlled job-acceptance process.

PLANNING EDITION / 2026-10-19

YEAR 1 REVENUE

242,880.00

USD

YEAR 1 NET INCOME

-51,962.73

USD

STARTUP USES

89,000.00

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

Quiet Harbor proposes a specialist trauma-remediation service in Austin metropolitan area, Texas, USA. A proposed specialist remediation operator with one response van, a small trained roster and a tightly controlled job-acceptance process. The central launch decision is: Can screened job demand and collection timing support a paid specialist roster, disposal services and the opening reserve?

Business overview

Authorized property owners, managers or other payers seeking a documented specialist response after the relevant authorities have released the location. Fifteen qualified monthly inquiries convert at an illustrative 40% rate into six jobs before ramping. Five exclusive job categories divide that demand. Capacity is capped at 6.6 total jobs per month against 240 paid technician hours. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Validate screened inquiries, lawful access, payer responsibility, written scope and actual paid job time. Six monthly jobs is a planning outcome from the inquiry assumption, not observed demand. Record aggregate technician hours, preparation, waste handling, external services and collection dates for each category. A referral conversation or an insurance claim number is not a confirmed job or a promise of reimbursement. 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 \$190,000.00 in equity. Launch spending is \$89,000.00, leaving \$101,000.00 in opening cash. Year 1 revenue is \$242,880.00 and net income is -\$51,962.73. 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

Quiet Harbor 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

Quiet Harbor is a fictional prelaunch specialist operator. It is not a general cleaning service, an emergency medical responder or an investigative contractor. Work would begin only after lawful access and scene release are confirmed. The example asserts no training completion, certification, clearance, referral agreement or authority to transport regulated waste. Site acceptance depends on competent scope review and actual arrangements.

Ownership & management

The proposed owner contribution is \$95,000.00; the remaining \$95,000.00 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

A working owner manages intake, payer authorization, specialist suppliers and cash. A proposed four-person field roster provides a combined 1.5 paid field equivalents, or 240 scheduled hours monthly; it is not four full-time crews. Appropriate overlap and job coverage remain an operating prerequisite. No 24-hour response guarantee is sold. The owner is not counted as extra technician capacity. Working owner-manager: 1 × \$5,000.00 monthly, plus a 15% employer-cost allowance; Paid field technician equivalents (1.5 FTE coverage): 1 × \$7,800.00 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 mutually exclusive invoice categories cover trauma scenes, unattended deaths, blood spills, infectious-risk decontamination and vehicle biohazard work. A job appears in one category. Prices are all-in scope assumptions, with specialist waste collection and external testing inside direct costs. Structural rebuilding, asbestos/lead abatement, hazardous-drug remediation and medical treatment are excluded. A change of hazard or site boundary requires reassessment.

Pricing & revenue streams

Qualified inquiries × conversion produce requested jobs, capped by the paid roster. The base inputs are 15 inquiries/month × 40% = 6 jobs before the 3-month ramp. Five exclusive categories split those jobs once. The common 6.6-job ceiling uses 236.808 paid technician hours, within 240 scheduled hours at the stated mix. A different mix needs a new capacity test. Trauma scene remediation: 30% of the shared capacity at \$4,000.00 per job. Unattended death remediation: 30% of the shared capacity at \$5,500.00 per job. Blood spill decontamination: 15% of the shared capacity at \$1,800.00 per job. Infectious-risk decontamination: 20% of the

shared capacity at \$2,200.00 per job. Vehicle biohazard remediation: 5% of the shared capacity at \$2,400.00 per job. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed offer is a discreet, authorized and documented service with clear acceptance and closeout arrangements. It does not promise that an arbitrary site is safe merely because a cleaning invoice has been issued. The actual verification method, residual contamination and any specialist referral must match the agreed scope. Marketing should not exploit distressed customers or imply official endorsement.

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 property owners, managers or other payers seeking a documented specialist response after the relevant authorities have released the location. 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

Validate screened inquiries, lawful access, payer responsibility, written scope and actual paid job time. Six monthly jobs is a planning outcome from the inquiry assumption, not observed demand. Record aggregate technician hours, preparation, waste handling, external services and collection dates for each category. A referral conversation or an insurance claim number is not a confirmed job or a promise of reimbursement.

Competition & positioning

Alternatives include other qualified remediation firms, relevant restoration contractors and separately retained specialists. Compare accepted hazard scope, documentation, response coverage and payment terms. Domestic cleaning is not treated as an interchangeable low-cost substitute. No local competitor is ranked and no customer, insurer, police department or public authority is described as endorsing this proposed business.

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 owner would provide a clear intake route and accurate scope information to appropriate property and restoration contacts. Lead generation has a percentage allowance; the answering service has a fixed cost. Neither establishes an actual referral channel. Track authorized, completed and collected work separately from incoming calls. No commission arrangement with officials or unverified preferred-vendor status is assumed.

Sales process

Confirm scene release, property access, decision authority and payer before quoting. Review hazards and exclusions, agree scope and payment, schedule competent coverage, document delivery and close the invoice. The model assumes 32 collection days for all revenue. It does not guarantee insurer payment or accelerate collections because a customer is distressed. Written terms and collection limits need real professional review.

Retention & measurement

Repeat relationships may involve property managers or restoration partners, while many individual clients will have no repeat occasion. Track documentation completeness, complaints, scope changes, unpaid invoices and collected contribution. Handle sensitive information discreetly with limited access. Do not invent testimonials or use private scene photographs as promotional proof. Referral reliability is a hypothesis until actual relationships are established.

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 budget includes a response van, contained equipment, instruments, durable tools and administration hardware. It is an unquoted asset list, not a site-specific remediation specification. OSHA describes an exposure-control plan and worker-protection measures for occupational blood exposure. Waste classification, storage and transport arrangements require separate local verification. This case purchases external waste services and does not assume an in-house treatment facility. The launch asset budget is Response cargo van: \$55,000.00; Portable HEPA air scrubbers: \$4,000.00; HEPA vacuum: \$2,500.00; Portable extraction equipment: \$3,000.00; Verification instruments: \$2,200.00; Durable containment and tools: \$2,000.00; Van shelving and secure fixtures: \$1,800.00; Computer and field tablet: \$1,500.00.

Service delivery

Screen the request, confirm authority and scope, assign appropriate coverage, obtain the necessary specialist services, perform the agreed work and document closeout. Weighted task hours are multiplied by a 1.2 paid-time allowance. The 6.6-job monthly ceiling consumes 236.808 aggregate field hours at the proposed service mix, within 240 scheduled hours. Peak arrival patterns and simultaneous jobs still need a real roster.

Launch & development milestones

Before taking work, verify competence and exposure-control arrangements, insurer terms, lawful storage, qualified waste contractors, written job authority and site acceptance procedures. Obtain actual equipment and training quotes, then test the intake-to-closeout process with appropriate supervision. A January forecast start does not authorize operations or establish that permissions, coverage or disposal capacity are available.

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 \$89,000.00: \$72,000.00 for assets, \$15,000.00 for expensed setup and \$2,000.00 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 \$190,000.00, comprising \$95,000.00 from the owner and \$95,000.00 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 \$95,000.00 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 \$95,000.00. Receiving all proposed equity leaves \$101,000.00 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 the paid roster. The base inputs are 15 inquiries/month × 40% = 6 jobs before the 3-month ramp. Five exclusive categories split those jobs once. The common 6.6-job ceiling uses 236.808 paid technician hours, within 240 scheduled hours at the stated mix. A different mix needs a new capacity test. Direct costs are 15.5% 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 32 days, supplier payments 5 days and inventory coverage 11 days. The 21% flat income-tax provision and 15% employer-cost allowance are simplified planning inputs.

Financial outlook

Year 1: revenue \$242,880.00, EBITDA -\$36,494.40, net income -\$51,962.73 and closing cash \$43,078.72. Year 2: revenue \$297,285.12, EBITDA -\$2,485.80, net income -\$17,954.14 and closing cash \$37,734.85. Year 3: revenue \$303,230.88, EBITDA -\$4,775.28, net income -\$20,243.61 and closing cash \$32,433.85. 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 \$32,433.85, 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

Case mix can shift toward long jobs while the average invoice fails to cover the extra time. Delayed payer authorization or collection can consume the reserve, and a waste contractor or field-worker absence can block delivery. The modeled monthly ceiling does not demonstrate safe work at a specific site. Specialist insurance and required external services remain unquoted, material assumptions.

Contingency actions

Decline or refer hazards and work outside verified capability. Recalculate the case mix, task hours and cash timing when evidence changes. Test lower conversion and slower collections with the paid roster and store retained. Expand only after coverage, competence, suppliers and funding are supported. A negative or unrecovered financial result remains visible instead of being repaired with assumed reimbursement.

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 competence and training records, exposure-control arrangements, professional hazard assessment, insurer terms, waste classification and contractor records, site authority forms, scoped equipment quotes, paid time logs and verified funding are still needed. None is represented as a completed attachment, legal opinion or public approval in this sample. 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	32,433.85
Unfunded cash gap	0.00
Operating-period net income	-90,160.48
Final closing cash	32,433.85

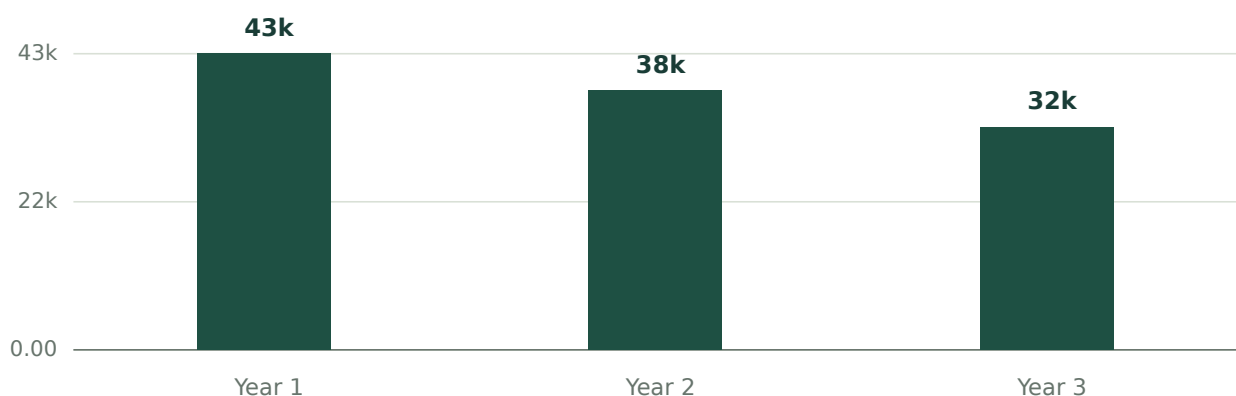
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	242,880.00	297,285.12	303,230.88
Cost of goods sold	37,646.40	46,079.16	47,000.76
Gross profit	205,233.60	251,205.96	256,230.12
Operating expenses	241,728.00	253,691.76	261,005.40
EBITDA	-36,494.40	-2,485.80	-4,775.28
Depreciation	15,468.33	15,468.34	15,468.33
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-51,962.73	-17,954.14	-20,243.61

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	101,000.00	43,078.72	37,734.85
Operating cash flow	-57,921.28	-5,343.87	-5,301.00
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-57,921.28	-5,343.87	-5,301.00
Closing cash	43,078.72	37,734.85	32,433.85

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	43,078.72	37,734.85	32,433.85
Receivables	23,552.00	26,425.34	26,953.86
Inventory	445.28	499.60	509.60
Fixed assets, net	56,531.67	41,063.33	25,595.00
Total assets	123,607.67	105,723.12	85,492.31
Payables	570.40	639.99	652.79
Loan balances	0.00	0.00	0.00
Total liabilities	570.40	639.99	652.79
Equity	123,037.27	105,083.13	84,839.52
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	15,000.00
Asset purchases	72,000.00
Opening stock purchases	2,000.00
Equity contributions	190,000.00
Loan proceeds	0.00
Cash at launch	101,000.00
Opening inventory balance	2,000.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	291,865.77	300,621.76	309,640.65
Margin of safety	-48,985.77	-3,336.64	-6,409.77

Project payback

Measure	Forecast result
Initial project outlay (USD)	89,000.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-157,566.15

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.

Illustrative job volume is based on inquiries, conversion and the service mix; prices and technician hours are planning inputs. A proposed four-person field roster provides 1.5 full-time equivalents, with pay budgeted for this fixed roster throughout the sales ramp. Job capacity is capped at 6.6 per month, with a three-month ramp and a 15% employer-cost allowance. Collections allow for payment delay; bad-debt write-offs are not modeled.

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.

Trauma scene remediation: demand exceeds available capacity or stock; unmet demand is excluded from revenue.

Unattended death remediation: demand exceeds available capacity or stock; unmet demand is excluded from revenue.

Blood spill decontamination: demand exceeds available capacity or stock; unmet demand is excluded from revenue.

Infectious-risk decontamination: demand exceeds available capacity or stock; unmet demand is excluded from revenue.

Vehicle biohazard remediation: demand exceeds available capacity or stock; unmet demand is excluded from revenue.

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.