

BUSINESS PLAN / FINANCIAL FORECAST

PortLedger Brokerage

A proposed service-only customs brokerage charging discrete filing and review fees to authorized importer and exporter clients.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

376,200.00

USD

YEAR 1 NET INCOME

-21,882.28

USD

STARTUP USES

23,000.00

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	8
10	Supporting documents	8
11	Annual financial appendix	9

Planning forecast. Assumptions require review; proposed funding is not secured.

01 Executive summary

PortLedger Brokerage proposes a small independent fee-only customs brokerage in Houston, Texas; electronic service to US ports. A proposed service-only customs brokerage charging discrete filing and review fees to authorized importer and exporter clients. The central launch decision is: Can separately earned service fees fund the brokerage roster without mistaking client duties or shipment value for revenue?

Business overview

Importers and exporters commissioning authorized customs-entry, filing and classification support with their own goods, duties and transport arrangements. Thirty assumed billed accounts each request six separately billable service jobs monthly, giving one expected pool of 180 jobs before ramp. Six disjoint categories allocate that pool once. A filing included in an entry fee cannot also be billed as a standalone service job in the same scope. Duties and client funds are excluded from fee revenue. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

The initial demand assumption is thirty active billed accounts averaging six paid service jobs each month. Test it using authorized clients, actual task descriptions, earned fees and collection. An account agreement or shipment count does not itself demonstrate separately billable work. The account pool is assumed at launch rather than built from a second retention or lead-conversion forecast. 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 \$143,082.00 in equity. Launch spending is \$23,000.00, leaving \$120,082.00 in opening cash. Year 1 revenue is \$376,200.00 and net income is -\$21,882.28. 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

PortLedger Brokerage 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

PortLedger Brokerage is a fictional Houston fee-only practice serving authorized clients electronically across US ports. Its proposed principal role requires real professional and business permissions before service. The plan defines fee income rather than goods ownership, logistics operations or client money advances. No issued license, operational filing access or existing importer account is supplied.

Ownership & management

The proposed owner contribution is \$143,082.00 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

The paid roster comprises an owner principal broker, half-time other broker coverage, two entry specialists and half-time billing support. Fractional coverage uses prorated budget rows rather than additional full-time staff. Staffing is a cost and execution assumption; the demand-led model does not claim a separate job-capacity ceiling. Real competence and filing coverage must be tested. Owner broker: 1 × \$7,500.00 monthly, plus a 15% employer-cost allowance; Other broker budget: 1 × \$3,125.00 monthly, plus a 15% employer-cost allowance; Entry specialists: 2 × \$4,333.33 monthly, plus a 15% employer-cost allowance; Billing support: 1 × \$2,083.33 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

Standard entries, complex entries, standalone ISF filings, standalone AES filings, classification reviews and post-entry corrections are six disjoint fee categories. The buyer's agreement must distinguish bundled work from separately commissioned jobs. Duties, transport charges and bonds are outside revenue. A service job is one authorized billable task, not automatically one shipment or six billed tasks per entry.

Pricing & revenue streams

180 expected service job units per month before ramp and seasonality. This is one demand pool; there is no independent capacity ceiling. Validate paid delivery and scheduling separately before accepting that workload. 6 mutually exclusive service shares allocate that pool once. Each price is per service job. The 3-month ramp, 0% annual requested-volume growth, normalized monthly seasonality and 2% annual price growth are illustrative. Fractional units are expected monthly averages, not partial completed customer assignments. Actual scheduling, completed work and collections still need validation. Standard entry: 45% of the

shared demand pool at \$200.00 per service job. Complex entry: 15% of the shared demand pool at \$350.00 per service job. ISF filing: 20% of the shared demand pool at \$50.00 per service job. AES filing: 10% of the shared demand pool at \$150.00 per service job. Classification: 5% of the shared demand pool at \$250.00 per service job. Corrections: 5% of the shared demand pool at \$200.00 per service job. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed benefit is an organized instruction, review and filing record with a clear responsibility for client information and exceptions. It does not guarantee admissibility, release timing, tariff outcomes or absence of penalties. Actual filing authority, advice boundaries and record requirements must be verified against the real client and jurisdiction before work is accepted.

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

Importers and exporters commissioning authorized customs-entry, filing and classification support with their own goods, duties and transport arrangements. 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

The initial demand assumption is thirty active billed accounts averaging six paid service jobs each month. Test it using authorized clients, actual task descriptions, earned fees and collection. An account agreement or shipment count does not itself demonstrate separately billable work. The account pool is assumed at launch rather than built from a second retention or lead-conversion forecast.

Competition & positioning

Alternatives include other suitable brokerages and qualified arrangements available to the importer for the actual transaction. Compare authorized scope, filing support, exception handling, included services and fee terms. Freight-forwarding or all-in landed-cost quotations contain different items. No claimed processing advantage, measured port market share or ranking of licensed competitors is supplied.

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 importer introductions, industry meetings and clear explanations of the standalone fee categories. Referral spending and fixed outreach are separate from owner pay. Qualify the client's authority, records, goods scope and payment policy before onboarding. Do not promise a customs outcome or imply a government endorsement to obtain an account.

Sales process

Obtain the actual client authorization, service instructions, fee schedule, records and payment responsibilities before beginning. The forecast assumes most fee revenue on invoice credit with a smaller prepaid share. Client duties and settlement balances never become service revenue. Agree in advance when an exception, amendment or separately requested filing produces an additional earned fee.

Retention & measurement

Review task accuracy, exception causes, service response and invoice aging with each account. Further work requires fresh usable instructions; an active account does not guarantee monthly jobs. The forecast contains no independent renewal or churn engine. Reconcile the fee ledger separately from any client-money process required by actual operations, which is outside this scenario.

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 computers, office furniture, secure network equipment and scanning hardware. Transaction filing services and outside specialists are direct costs; internal records software is overhead. The business carries no imported-goods stock or warehouse assets. Confirm actual filing/software access, secure document retention, insurance and office terms before committing the allowances. The launch asset budget is Computers and monitors: \$7,200.00; Office furniture: \$5,000.00; Network and security equipment: \$1,800.00; Document scanning equipment: \$1,000.00.

Service delivery

Verify authority and instructions, check documents, identify the specific billable task, prepare and review the filing or analysis, handle authorized exceptions and invoice earned fees. A category allocation is commercial bookkeeping, not evidence of professional capacity. Test case complexity, review time and absence coverage before accepting the modeled average volume.

Launch & development milestones

Before trading, verify actual broker/entity permissions, filing access, professional coverage, client authorization and record procedures. Complete permitted paid tasks through collection and compare complexity with the roster. Confirm the owner reserve before signing office commitments. The first-year net loss is retained; the account assumption and fees are still unproven.

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 \$23,000.00: \$15,000.00 for assets, \$8,000.00 for expensed setup and \$0.00 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 \$143,082.00, 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 \$143,082.00 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

No external equity is requested. Receiving the proposed owner equity leaves \$120,082.00 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

180 expected service job units per month before ramp and seasonality. This is one demand pool; there is no independent capacity ceiling. Validate paid delivery and scheduling separately before accepting that workload. 6 mutually exclusive service shares allocate that pool once. Each price is per service job. The 3-month ramp, 0% annual requested-volume growth, normalized monthly seasonality and 2% annual price growth are illustrative. Fractional units are expected monthly averages, not partial completed customer assignments. Actual scheduling, completed work and collections still need validation. Direct costs are 7% of net fees. No product resale or purchased inventory is included. Salaries are operating expenses, outside the direct-cost ratio. Salaries and fixed overhead grow 3% annually. Collections take 24 days, supplier payments 0 days and inventory coverage 0 days. The 21% flat income-tax provision and 15% employer-cost allowance are simplified planning inputs.

Financial outlook

Year 1: revenue \$376,200.00, EBITDA -\$15,794.88, net income -\$21,882.28 and closing cash \$75,039.72. Year 2: revenue \$418,608.00, EBITDA \$11,741.16, net income \$5,957.52 and closing cash \$84,650.04. Year 3: revenue \$426,980.16, EBITDA \$8,325.72, net income \$3,259.32 and closing cash \$91,551.22. 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. 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 \$65,499.54, 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

Incorrect client information, complex exceptions, unavailable qualified review and slow fee payment can consume the salaried team's time. Counting bundled filings again would overstate revenue. The demand assumption is an expected average, not a committed account book, and no hidden capacity calculation establishes that the proposed roster can process every mix.

Contingency actions

Use onboarding and document-readiness checks, a disjoint task ledger and named review responsibility. Track actual fees, task complexity, total paid effort and overdue invoices. Test fewer billed tasks and longer collections without reducing paid coverage. Reject or re-scope work when authority, competence or the cash cycle cannot support the commitment.

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 professional/entity permissions, filing access, authorized client and fee agreements, secure records procedures, configured transaction/software and insurance quotes, complexity-based paid task records and owner-funding availability remain outstanding. No license, government endorsement, committed importer account, guaranteed release result or client duty facility 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	65,499.54
Unfunded cash gap	0.00
Operating-period net income	-12,665.44
Final closing cash	91,551.22

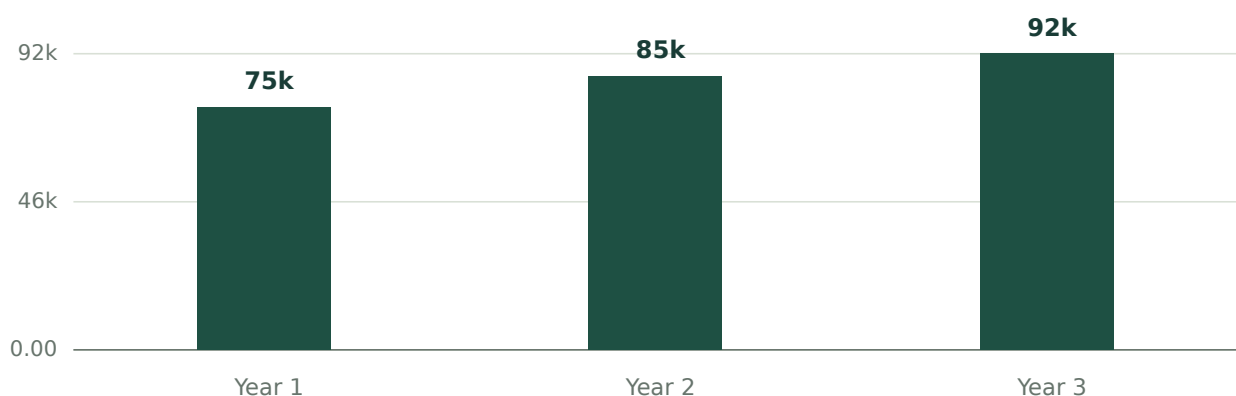
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	376,200.00	418,608.00	426,980.16
Cost of goods sold	26,334.00	29,302.56	29,888.52
Gross profit	349,866.00	389,305.44	397,091.64
Operating expenses	365,660.88	377,564.28	388,765.92
EBITDA	-15,794.88	11,741.16	8,325.72
Depreciation	4,200.00	4,200.00	4,200.00
Interest expense	0.00	0.00	0.00
Income tax	1,887.40	1,583.64	866.40
Net income	-21,882.28	5,957.52	3,259.32

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	120,082.00	75,039.72	84,650.04
Operating cash flow	-45,042.28	9,610.32	6,901.18
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-45,042.28	9,610.32	6,901.18
Closing cash	75,039.72	84,650.04	91,551.22

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	75,039.72	84,650.04	91,551.22
Receivables	27,360.00	27,907.20	28,465.34
Inventory	0.00	0.00	0.00
Fixed assets, net	10,800.00	6,600.00	2,400.00
Total assets	113,199.72	119,157.24	122,416.56
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	113,199.72	119,157.24	122,416.56
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	8,000.00
Asset purchases	15,000.00
Opening stock purchases	0.00
Equity contributions	143,082.00
Loan proceeds	0.00
Cash at launch	120,082.00
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	393,749.87	405,562.27	417,729.36
Margin of safety	-17,549.87	13,045.73	9,250.80

Project payback

Measure	Forecast result
Initial project outlay (USD)	23,000.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-47,193.34

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.