

BUSINESS PLAN / FINANCIAL FORECAST

Quarry Shield

A proposed B2B security practice selling authorized assessments, testing, incident work, monitoring support and advisory hours.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

441,210.00

USD

YEAR 1 NET INCOME

-148,654.88

USD

STARTUP USES

21,500.00

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	4
06	Operations & milestones	5
07	Funding request & use of funds	6
08	Financial plan	6
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

Quarry Shield proposes a small specialist-hour security practice in Dallas-Fort Worth hybrid office, Texas, USA. A proposed B2B security practice selling authorized assessments, testing, incident work, monitoring support and advisory hours. The central launch decision is: Can a paid specialist team collect enough scoped security hours without implying continuous coverage or a security guarantee?

Business overview

Small and midsize employers with an authorized sponsor, defined systems and a specific security engagement. A principal and two analysts share one specialist-hour pool. Five service categories allocate sold hours once; paid operations coordination does not add technical capacity. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Offer controlled paid engagements and log specialist effort, access delays, retesting, purchased support, client acceptance and collection. An alarming headline or prospect discussion is not paid demand. Incident work can interrupt planned assessments within the same team. Validate the selected mix and delivery calendar before treating all service targets as independently available. 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 \$370,000.00 in equity. Launch spending is \$21,500.00, leaving \$348,500.00 in opening cash. Year 1 revenue is \$441,210.00 and net income is -\$148,654.88. 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

Quarry Shield 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

Quarry Shield is a fictional Dallas-Fort Worth hybrid practice serving selected national business clients. Its format is scoped professional services, rather than a continuous security operations center or software reseller. No client environment, credential, accredited status or operating incident history is supplied. Actual entity, insured scope and engagement authority need verification before any access.

Ownership & management

The proposed owner contribution is \$125,000.00; the remaining \$245,000.00 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

The compensated principal is already one of three delivery specialists, alongside two paid analysts. Fractional operations support handles scheduling, records and billing without increasing specialist hours. All roles retain their paid budgets during weak utilization. Actual skills, supervision, backup and restricted-system access must be established rather than inferred from job titles. Principal: 1 × \$12,500.00 monthly, plus a 15% employer-cost allowance; Security analysts: 2 × \$10,833.33 monthly, plus a 15% employer-cost allowance; Operations support: 1 × \$1,250.00 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

The five categories are security assessments, penetration testing, incident response, monitoring support and compliance advisory. They share scheduled specialist hours and do not create separate simultaneous teams. Monitoring support is defined work, not round-the-clock coverage. No product resale, accredited certification, insurer approval or guaranteed incident containment is sold in this scenario.

Pricing & revenue streams

3 paid security specialists including the principal provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 35% of allocated capacity and follows a 3-month ramp. Five service shares total 100%; each hour is allocated once. Uniform monthly demand is assumed. Requested work grows 8% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Assessments: 20% of the shared capacity at \$225.00 per billable hour. Pen testing: 25% of the shared capacity at \$250.00 per billable hour. Incident work: 20% of the shared capacity at \$300.00 per billable hour. Monitoring help: 15% of the shared capacity at \$175.00 per billable hour. Advisory: 20% of the shared capacity at \$225.00 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 a clearly authorized question, a controlled engagement boundary and understandable findings with agreed acceptance. A completed test cannot guarantee that systems are free of weakness. Written scope should establish systems, allowed activities, timing, evidence access and escalation. The example provides no technical test procedure or permission to access any real environment.

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

Small and midsize employers with an authorized sponsor, defined systems and a specific security engagement. 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

Offer controlled paid engagements and log specialist effort, access delays, retesting, purchased support, client acceptance and collection. An alarming headline or prospect discussion is not paid demand. Incident work can interrupt planned assessments within the same team. Validate the selected mix and delivery calendar before treating all service targets as independently available.

Competition & positioning

Alternatives include another security practice, a suitable internal team, specialist tools with competent internal review or a narrower engagement. Compare authorized scope, deliverable, review effort and ongoing obligations. No named vendor performance or fee advantage is claimed. A certificate, automated scan and staffed professional assessment are different offers and need equivalent comparison.

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 principal would seek relevant business introductions and publish clearly labeled example deliverables that contain no client data. Fixed marketing and activity-linked referral/sales costs are distinct. Qualify sponsor authority and engagement readiness before reserving time. Do not imply a security accreditation, customer reference or partnership that has not been verified.

Sales process

Confirm sponsor authority and the engagement boundary, agree access and information handling, define acceptance and limitations, then deliver and invoice accepted hours. The scenario uses blended invoice collection timing. A discovery call does not authorize testing, and no incident-response retainer or prepaid service liability is included. Any wider monitoring promise needs a new roster and cost model.

Retention & measurement

Keep the agreed scope, authorized evidence, findings, access changes and closeout record under appropriate retention controls. Follow-on remediation or retesting requires a defined new scope unless already included. An annual review request is not a subscription commitment. Revoke temporary access and obtain permission before using any engagement material in sales.

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 security workstations, displays and secure network/backup hardware. Tools, secure cloud, insurance and training remain recurring budgets. Outside specialists and engagement cloud/data services are purchased support, not inventory or extra employees. Real licensing terms, access controls, evidence storage and professional cover need checked configurations and quotes. The launch asset budget is Security workstations: \$8,000.00; Monitors and docking equipment: \$2,000.00; Secure network and backup hardware: \$2,000.00.

Service delivery

Agree authorization and scope, establish readiness and communications, schedule specialists, perform only approved activities, review findings and document acceptance and access closeout. This commercial workflow is not a technical testing or incident response playbook. Unknown systems, urgent findings and evidence restrictions can change effort. No concurrent coverage beyond the fixed team is demonstrated.

Launch & development milestones

Verify team competence, engagement terms, insured work, tool permissions, secure evidence handling and backup/escalation arrangements. Complete paid limited engagements with effort and collection logs before making recurring coverage commitments. Confirm proposed capital before hiring. No certification, customer pilot, system authorization or secured finance is represented as completed.

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 \$21,500.00: \$12,000.00 for assets, \$9,500.00 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 \$370,000.00, comprising \$125,000.00 from the owner and \$245,000.00 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 \$125,000.00 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 \$245,000.00. Receiving all proposed equity leaves \$348,500.00 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

3 paid security specialists including the principal provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 35% of allocated capacity and follows a 3-month ramp. Five service shares total 100%; each hour is allocated once. Uniform monthly demand is assumed. Requested work grows 8% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Direct costs are 4% 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 30 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 \$441,210.00, EBITDA -\$144,654.87, net income -\$148,654.88 and closing cash \$163,735.13. Year 2: revenue \$530,222.28, EBITDA -\$80,417.28, net income -\$84,417.26 and closing cash \$79,242.66. Year 3: revenue \$584,092.68, EBITDA -\$48,472.56, net income -\$52,472.57 and closing cash \$26,280.90. 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 \$26,280.90, 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

The original reserve proposal failed the cash forecast. The explicit revised external-equity scenario increases opening reserve while retaining owner contribution, all prices, demand, payroll, forecast losses and lack of payback. Access delays, urgent response, liability and slow collections can worsen the result. Extra proposed equity does not prove commercial attractiveness or competent delivery.

Contingency actions

Preserve the initial reserve inputs and cash shortfall as the reason for the revised proposal. Confirm actual investor commitments and suitable engagement authority before accepting work. Test lower sold hours, longer collection and expensive specialist support while retaining payroll. Narrow the service promise or defer commitments rather than invent continuous coverage or remove principal compensation.

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

Verified skills, appropriate written authorization, insurer and contract review, evidence/access controls, licensed tools, escalation coverage, paid engagement and collection records and signed equity commitments remain outstanding. Entity and data-handling requirements need case-specific review. No compliance certificate, guaranteed cyber protection, actual client access or secured funding 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	26,280.90
Unfunded cash gap	0.00
Operating-period net income	-285,544.71
Final closing cash	26,280.90

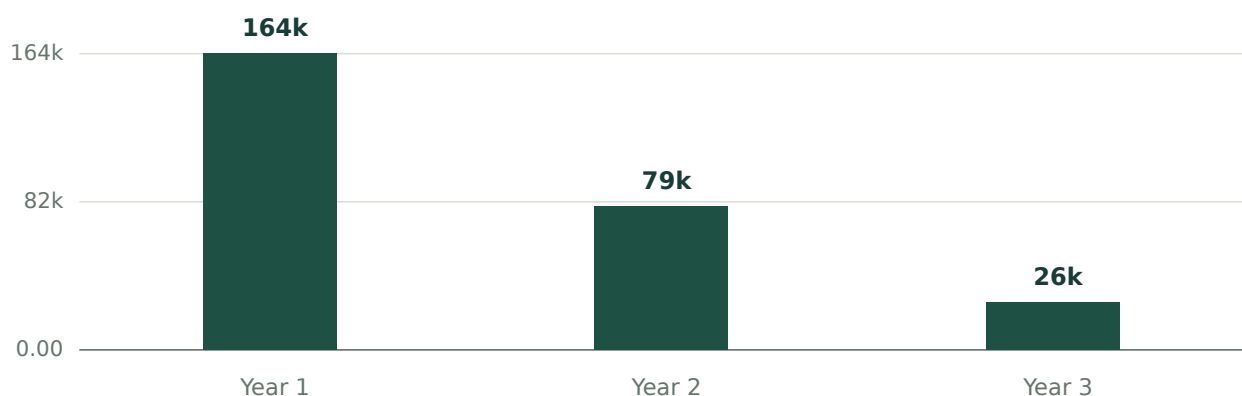
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	441,210.00	530,222.28	584,092.68
Cost of goods sold	17,648.40	21,208.80	23,363.76
Gross profit	423,561.60	509,013.48	560,728.92
Operating expenses	568,216.47	589,430.76	609,201.48
EBITDA	-144,654.87	-80,417.28	-48,472.56
Depreciation	4,000.01	3,999.98	4,000.01
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-148,654.88	-84,417.26	-52,472.57

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	348,500.00	163,735.13	79,242.66
Operating cash flow	-184,764.87	-84,492.47	-52,961.76
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-184,764.87	-84,492.47	-52,961.76
Closing cash	163,735.13	79,242.66	26,280.90

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	163,735.13	79,242.66	26,280.90
Receivables	40,110.00	44,185.19	48,674.39
Inventory	0.00	0.00	0.00
Fixed assets, net	7,999.99	4,000.01	0.00
Total assets	211,845.12	127,427.86	74,955.29
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	211,845.12	127,427.86	74,955.29
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	9,500.00
Asset purchases	12,000.00
Opening stock purchases	0.00
Equity contributions	370,000.00
Loan proceeds	0.00
Cash at launch	348,500.00
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	601,049.64	619,081.15	637,653.52
Margin of safety	-159,839.64	-88,858.87	-53,560.84

Project payback

Measure	Forecast result
Initial project outlay (USD)	21,500.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-343,719.10

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.

Source initial three-specialist hourly practice retained for 36 months, with the principal already in delivery payroll and 0.3 operations coverage fixed. Original five shares and hourly fees remain. Three-month ramp and 8% requested-hour growth replace later specialist expansion; 2% fees and 3% salary/fixed-cost growth. External specialists/cloud are 4% purchased services without stock. No product resale, continuous SOC or certification service. Setup paid once, office deposit excluded. Tax 21% and employee allowance 15% are simplified.

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.