

BUSINESS PLAN / FINANCIAL FORECAST

ChannelLedger Digital

A proposed remote boutique maintaining client-owned search, paid-media, social, email and analytics work through a small paid specialist team.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

297,176.00

USD

YEAR 1 NET INCOME

-103,143.19

USD

STARTUP USES

16,000.00

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	7
10	Supporting documents	8
11	Annual financial appendix	9

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

01

Executive summary

ChannelLedger Digital proposes a remote channel-maintenance boutique in United States; remote service delivery. A proposed remote boutique maintaining client-owned search, paid-media, social, email and analytics work through a small paid specialist team. The central launch decision is: Can two delivery specialists support a paid nonbillable director and operations without relying on guaranteed rankings, conversions or unpaid owner work?

Business overview

Small and midsize businesses with existing digital channels, a named approver and authorized access to the website, advertising accounts, email system and reporting needed for a scoped task. Two paid delivery specialists provide 320 scheduled hours monthly, divided once across five channel services. The paid owner-director and quarter-time operations support add no sold capacity. Client advertising charges stay outside agency revenue and expenses. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Seek a paid diagnostic or maintenance task for a business that can provide the required access and an approver. Record setup, implementation, review, support, realized fee and collection. Test whether the buyer then commissions another defined task. A report opened or a social post liked is not proof of paid demand, retained clients or profitable delivery. The small specialist pool must justify its paid management structure. 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 \$225,000.00 in equity. Launch spending is \$16,000.00, leaving \$209,000.00 in opening cash. Year 1 revenue is \$297,176.00 and net income is -\$103,143.19. 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. The initial project outlay is not recovered within three operating years.

02

Company & management

ChannelLedger Digital 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

ChannelLedger Digital is a fictional remote boutique serving existing US business channels. It would maintain clearly agreed search, email, content and reporting tasks rather than replace every marketing function. Occasional meeting access is budgeted without a dedicated office lease. No registered business, operating address, client account or existing performance history is supplied. Formation, contracts, coverage and actual service readiness require confirmation.

Ownership & management

The proposed owner contribution is \$100,000.00; the remaining \$125,000.00 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 paid specialists supply all modeled delivery time. The paid owner-director handles selling, scope, client decisions, quality review and cash; quarter-time operations supports records and coordination. Neither support role increases sold hours. The native payroll budgets fractional operations as aggregate coverage. A real skills roster must confirm which person can carry search, media, email and analytical tasks; a pooled-hour model cannot resolve every skills mismatch. Digital specialists: 2 × \$7,083.33 monthly, plus a 15% employer-cost allowance; Owner-director: 1 × \$8,333.33 monthly, plus a 15% employer-cost allowance; Operations support: 1 × \$1,041.67 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

The five services are SEO maintenance, paid-media management, social content, email campaigns and analytics strategy. An assignment identifies the concrete change, asset or report rather than promising a generic monthly growth result. Large web builds, brand development, full video production and outsourced sales operations are excluded. The client pays media platforms directly. Email work requires review of sender identity, message content, address and opt-out arrangements rather than assuming that a business audience removes commercial-email obligations.

Pricing & revenue streams

2 paid digital delivery specialists provide 320.000 scheduled hours per month (160.000 per person). Requested sold time starts at 55% 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 10% annually, subject to the available-hour ceiling; fees grow

2% annually. Staffing stays fixed. SEO: 30% of the shared capacity at \$150.00 per billable hour. Paid media: 25% of the shared capacity at \$165.00 per billable hour. Social content: 20% of the shared capacity at \$140.00 per billable hour. Email work: 15% of the shared capacity at \$145.00 per billable hour. Analytics: 10% of the shared capacity at \$175.00 per billable hour. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed benefit is accountable channel work with clear approvals, change records and measurement definitions. Explain which indicator the work may affect and what cannot be attributed to a single task. Advertising claims need supporting evidence; the agency offers no guaranteed ranking, lead volume or return. Keep client ownership and access authority explicit, and avoid presenting an illustrative dashboard as actual client performance.

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 businesses with existing digital channels, a named approver and authorized access to the website, advertising accounts, email system and reporting needed for a scoped task. 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

Seek a paid diagnostic or maintenance task for a business that can provide the required access and an approver. Record setup, implementation, review, support, realized fee and collection. Test whether the buyer then commissions another defined task. A report opened or a social post liked is not proof of paid demand, retained clients or profitable delivery. The small specialist pool must justify its paid management structure.

Competition & positioning

Alternatives include a client employee, channel-specific freelancers, software-assisted internal work and other remote agencies. Compare implementation effort, access responsibility, reporting limits and the actual service boundary. Unlike the published generic marketing agency, this case keeps only two delivery specialists and emphasizes ongoing client-owned channels. Unlike the advertising-agency case, it does not carry a separate creative/media campaign team or sell brand-strategy production.

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 routes are introductions from complementary web/accounting/business-service providers, relevant educational examples and the agency's own modest paid promotion. Label demonstration work honestly and ask for permission before showing client material. The recurring acquisition budget is separate from launch promotion and client ad spend. Record completed paid work by channel instead of projecting an unmeasured referral conversion rate.

Sales process

Define the channel task, required access, data boundary, approval contact, acceptance and payment before scheduling. Invoice only earned agency fees, with fifteen-day collection and no advance annual retainer assumed. Pause a task when missing client access or approvals prevent delivery. Client media budgets, platform rebates, customer sales and software subscriptions paid directly by clients are not agency service income.

Retention & measurement

At the end of a task, document the delivered change, agreed reporting period and any new decision. A new paid scope can follow when the client has a continuing need; no actual retention percentage is supplied. Review repeated support effort, permissions and invoice timing to avoid an open-ended maintenance promise. Offboarding should hand back agreed records, remove agency permissions and follow the contract's data-retention terms.

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

Four workstation allowances, monitors/docks, remote furniture and backup hardware support the total roster. Internal software, security and communications are fixed costs. Client-specific reporting/data purchases and limited outside specialist review are direct services, outside employee pay and with no additional sold hours. No physical inventory is needed. Confirm actual license seats, device/security requirements and insured activities before using the composite budgets as commitments. The launch asset budget is Computers: \$7,200.00; Monitors and docks: \$1,400.00; Remote office furniture: \$1,800.00; Network and backup equipment: \$600.00.

Service delivery

Receive a scoped request, confirm account authority and usable data, record the baseline, implement the approved task, review and hand over. For email, inspect routing identity, subject accuracy, postal-address and opt-out arrangements against the proposed send. Use access controls and a change log for websites, media accounts and reporting. Separate completed work from client outcomes affected by demand, offer, competition and other channels. No ranking promise follows from delivering a task.

Launch & development milestones

Before launch, establish the skills roster, contract/access process, insurance and an internal security baseline. Complete a paid channel task and review its full delivery/support effort. Confirm whether a repeat purchase supports the calendar and inspect monthly cash before making longer commitments. January 2027 is a forecast date; there are no signed retainers, achieved search results or completed client implementations.

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 \$16,000.00: \$11,000.00 for assets, \$5,000.00 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 \$225,000.00, comprising \$100,000.00 from the owner and \$125,000.00 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 \$100,000.00 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 \$125,000.00. Receiving all proposed equity leaves \$209,000.00 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

2 paid digital delivery specialists provide 320.000 scheduled hours per month (160.000 per person). Requested sold time starts at 55% 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 10% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. 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 15 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 \$297,176.00, EBITDA -\$99,716.52, net income -\$103,143.19 and closing cash \$95,775.48. Year 2: revenue \$363,743.52, EBITDA -\$50,821.08, net income -\$54,247.74 and closing cash \$43,306.42. Year 3: revenue \$408,120.12, EBITDA -\$22,227.96, net income -\$25,654.63 and closing cash \$19,229.43. 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 \$19,229.43, 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

A small delivery pool must carry a full paid director and support costs from opening. Client access delays, unsold hours, specialist gaps and recurring unpriced support can erode contribution quickly. Platform changes and weak client offers can affect reported outcomes without changing the agency's salary obligations. No demand benchmark, referral pipeline or outcome guarantee supports the utilization assumption. The initial funding proposal did not cover the forecast cash shortfall. The revised proposal seeks more external equity to fund the modeled deficit; it does not make the operation profitable or establish investment merit.

Contingency actions

Use a narrow task catalogue, clear access readiness and an agreed support boundary. Review realized fee and total effort before repeating a service, and test lower workload, extended collections and extra review time while retaining the paid director. If forecast cash becomes negative, obtain a credible change in funding, scope or commitments before launch; sales growth assumptions alone do not resolve the shortfall. The reserve proposal was explicitly increased after that cash review, with the owner contribution unchanged. All prices, demand, paid salaries and operating losses are retained; external capital remains an uncommitted assumption. The business should not launch on a forecast reserve alone.

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 task and repeat-order evidence, actual staff coverage, scoped software/data-service quotes, client access and privacy terms, claims review, commercial-email checks, insurance, device/security arrangements, collection history and equity commitments remain outstanding. No real customer list, consent audit, campaign approval, measured ranking change, signed retainer or investor commitment 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	19,229.43
Unfunded cash gap	0.00
Operating-period net income	-183,045.56
Final closing cash	19,229.43

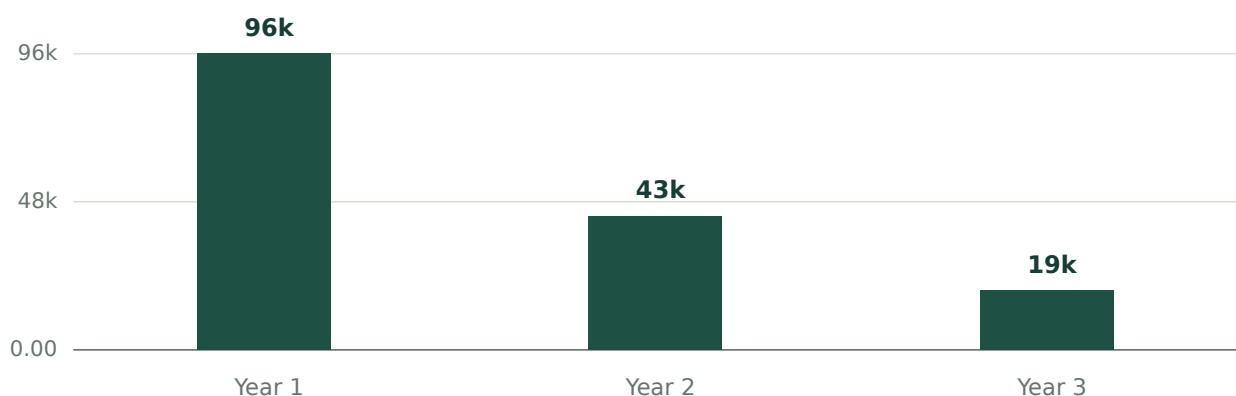
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	297,176.00	363,743.52	408,120.12
Cost of goods sold	20,802.32	25,462.08	28,568.52
Gross profit	276,373.68	338,281.44	379,551.60
Operating expenses	376,090.20	389,102.52	401,779.56
EBITDA	-99,716.52	-50,821.08	-22,227.96
Depreciation	3,426.67	3,426.66	3,426.67
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-103,143.19	-54,247.74	-25,654.63

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	209,000.00	95,775.48	43,306.42
Operating cash flow	-113,224.52	-52,469.06	-24,076.99
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-113,224.52	-52,469.06	-24,076.99
Closing cash	95,775.48	43,306.42	19,229.43

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	95,775.48	43,306.42	19,229.43
Receivables	13,508.00	15,155.98	17,005.01
Inventory	0.00	0.00	0.00
Fixed assets, net	7,573.33	4,146.67	720.00
Total assets	116,856.81	62,609.07	36,954.44
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	116,856.81	62,609.07	36,954.44
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	5,000.00
Asset purchases	11,000.00
Opening stock purchases	0.00
Equity contributions	225,000.00
Loan proceeds	0.00
Cash at launch	209,000.00
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	407,972.13	420,211.39	432,817.86
Margin of safety	-110,796.13	-56,467.87	-24,697.74

Project payback

Measure	Forecast result
Initial project outlay (USD)	16,000.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-205,770.57

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 delivery specialists, paid director and quarter-time operations fixed. Original shares/fees remain; three-month ramp, 10% workload, 2% fee and 3% payroll/overhead growth replace hiring. Direct costs: 5% external review and 2% reporting; no inventory or extra capacity. Setup paid once; client media outside fees. Forecast cash deficit prompted an explicit equity proposal of 225,000, owner 100,000; losses and unrecovered payback remain. Funding uncommitted; flat 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.