

BUSINESS PLAN / FINANCIAL FORECAST

CircuitHarbor Repair

A proposed independent shop diagnosing and repairing supported customer phones, computers and consoles.

PLANNING EDITION / 2026-10-24

YEAR 1 REVENUE

437,976.00

USD

YEAR 1 NET INCOME

188.84

USD

STARTUP USES

55,989.48

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

CircuitHarbor Repair proposes a three-technician suburban electronics repair storefront in Secondary suburban US trade area; illustrative 1,000-square-foot leased store. A proposed independent shop diagnosing and repairing supported customer phones, computers and consoles. The central launch decision is: Can repair-hour fees fund the paid shop when parts, failed diagnosis and customer approval consume cash and bench time?

Business overview

Device owners and authorized small-business contacts approving repair scope, data permissions and payment responsibility. Three paid technicians, including the owner, supply 480 scheduled hours monthly at 55% base productive utilization with the retained seasonal pattern. Five services share those sold hours. Prices are realized revenue per productive hour with parts allowances, not per-device tariffs. Outside board repair is purchased separately. The scenario is limited to this operating format; activity outside it needs its own inputs.

Key priorities

Trial paid jobs across device types and record diagnosis, approval waits, parts, success, failure and callbacks. Compare receipts with all technician time. Advertised repair speed elsewhere does not validate this shop's hours or failure rate. 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 \$157,071.36 in equity. Launch spending is \$55,989.48, leaving \$101,081.88 in opening cash. Year 1 revenue is \$437,976.00 and net income is \$188.84. A positive first-year result depends on achieving the proposed fees and workload while keeping delivery within the paid team's capacity. The initial project outlay is not recovered within three operating years.

02

Company & management

CircuitHarbor Repair 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

CircuitHarbor Repair is a fictional independent storefront for supported phones, laptops and consoles. It sells repairs rather than replacement devices. Customer-device custody and data access need explicit terms before equipment is accepted.

Ownership & management

The proposed owner contribution is \$157,071.36 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

Three paid technicians include the working owner, counted once in payroll and hours. Three-quarter-time customer service is a prorated budget. Purchased board repair is not another employee or an uncoded extension of bench capacity. Techs incl owner: 3 × \$4,583.33 monthly, plus a 15% employer-cost allowance; Service/admin: 1 × \$2,625.00 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.

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

Screen, battery/port, laptop, console and software/diagnostic work share productive hours. Intake defines condition, data authority, approval and failure terms. The hourly realization is a planning fee, not a promise every device is repairable for one ticket price.

Pricing & revenue streams

3 paid delivery FTE provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 55% of allocated capacity and follows a 1-month ramp. Five service shares total 100%; each hour is allocated once. The twelve seasonal weights average one and change requested hours, with capacity retained. Requested work grows 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Phone screens: 35% of the shared capacity at \$145.00 per billable hour. Battery and port: 20% of the shared capacity at \$125.00 per billable hour. Laptop repair: 25% of the shared capacity at \$150.00 per billable hour. Consoles: 12% of the shared capacity at \$135.00 per billable hour. Diagnostics: 8% of the shared capacity at \$110.00 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 an informed repair decision and documented result. Failed diagnosis or uneconomic board work may end without repair. Agree diagnostic charges and responsibility first; every intake cannot become a full-price successful sale.

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

Device owners and authorized small-business contacts approving repair scope, data permissions and payment responsibility. 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

Trial paid jobs across device types and record diagnosis, approval waits, parts, success, failure and callbacks. Compare receipts with all technician time. Advertised repair speed elsewhere does not validate this shop's hours or failure rate.

Competition & positioning

Alternatives include independent shops, manufacturer service and device replacement. Compare parts, repair limits, custody/data terms and full price. Device tariffs cannot be copied as hourly realizations without duration and mix evidence.

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 accurate local listings, small-business relationships and authorized repair explanations. Baseline marketing differs from variable advertising. Screen unsupported devices and requests before intake rather than promising universal same-day repair.

Sales process

Record condition and access authority, diagnose under agreed terms, obtain approval, procure parts and test before handover. Three weighted collection days retain limited B2B credit. Diagnostic charges credited to repair must not be counted again.

Retention & measurement

Keep parts, tests and outcome records with a callback route. Warranty or failed rework uses the same paid people and stock. New faults become new sales only after confirming they fall outside earlier responsibility.

06

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

ESD benches, rework equipment, diagnostic hardware, POS/network tools, secure storage and minor fit-out support launch. Parts enter stock; board work and freight are separate services. Customer devices are custody items rather than owned inventory. 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 ESD benches and durable hand tools: \$6,000.00; Soldering and board rework equipment: \$6,000.00; Diagnostic and testing hardware: \$4,000.00; POS computers and network: \$3,500.00; Counter shelving and secure storage: \$5,000.00; Minor leasehold improvements and sign: \$8,000.00; Prelaunch refundable rent deposit: \$5,000.00.

Service delivery

Intake, diagnose, obtain the decision, procure the right part, repair and test, then hand over or explain failure. Waiting parts and unsupported faults can occupy storage without producing billable bench time.

Launch & development milestones

Verify technical coverage, custody/data/failure terms, suppliers, waste arrangements, insurance and premises. Complete paid repair trials through outcome and collection. The fixed starting team excludes later source technician growth.

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 \$55,989.48: \$37,500.00 for assets and refundable deposits, \$9,000.00 for expensed setup and \$9,489.48 for opening inventory. Refundable deposits (Prelaunch refundable rent deposit: \$5,000.00) 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 \$157,071.36, 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 \$157,071.36 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 \$101,081.88 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 delivery FTE provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 55% of allocated capacity and follows a 1-month ramp. Five service shares total 100%; each hour is allocated once. The twelve seasonal weights average one and change requested hours, with capacity retained. Requested work grows 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed.

Named direct costs total 29% of operating receipts. Replacement parts: 26% of operating receipts, 100% allocated to tangible stock; Outsourced board services: 2% of operating receipts, 0% allocated to tangible stock; Repair parts and device freight: 1% of operating receipts, 0% allocated to tangible stock. Only tangible material shares enter purchased stock; purchased services, assistance and paid employee costs do not. All paid-role rows remain separate operating expenses. Fixed salary and overhead assumptions grow 3% annually. Collections use 3 days. Inventory uses 30 physical material days applied once to each material share. Supplier payments use 5 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 \$437,976.00, EBITDA \$9,689.22, net income \$188.84 and closing cash \$106,964.07. Year 2: revenue \$446,735.51, EBITDA \$7,089.38, net income -\$2,194.99 and closing cash \$112,043.15. Year 3: revenue \$455,670.21, EBITDA \$4,353.27, net income -\$4,823.57 and closing cash \$114,489.15. A positive first-year result depends on achieving the proposed fees and workload while keeping delivery within the paid team's capacity. 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 \$96,972.49, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 5. 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

Obsolete or wrong parts, failed board work, hidden damage and data disputes can create losses on a busy calendar. Parts precede handover receipts while payroll/rent continue. Seasonality does not prove successful repair conversion.

Contingency actions

Use intake evidence, approval limits, diagnostic/failure terms and separate success, failure and warranty records. Track parts write-offs and complete bench effort. Test lower paid hours and higher parts/rework cost with owner pay retained.

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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

Actual skills, client custody/data/failure terms, parts grade/returns, board quotes, waste collection, insurance, lease terms and paid outcome records remain outstanding. No device-maker authorization or guaranteed data recovery is claimed. 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	96,972.49
Unfunded cash gap	0.00
Operating-period net income	-6,829.72
Final closing cash	114,489.15

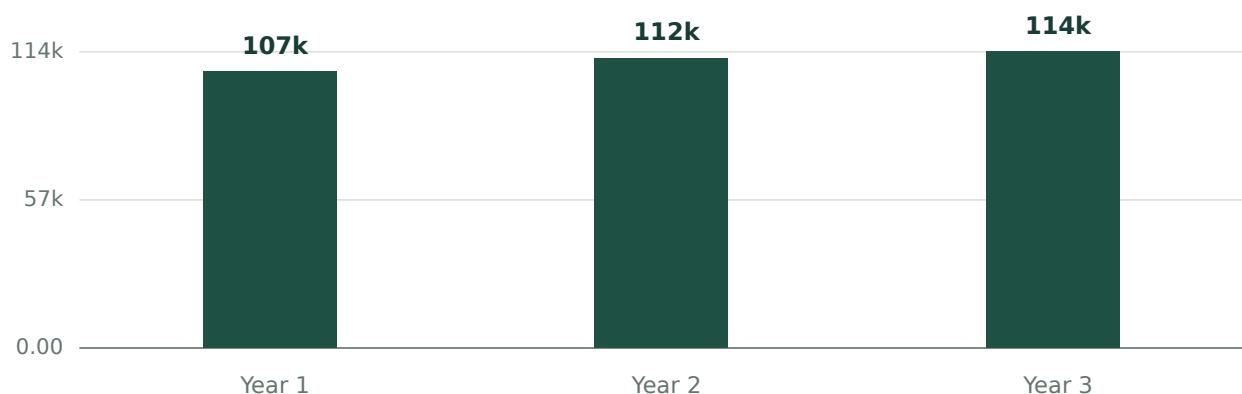
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	437,976.00	446,735.51	455,670.21
Cost of goods sold	127,013.05	129,553.35	132,144.41
Gross profit	310,962.95	317,182.16	323,525.80
Operating expenses	301,273.73	310,092.78	319,172.53
EBITDA	9,689.22	7,089.38	4,353.27
Depreciation	7,500.00	7,500.00	7,500.00
Interest expense	0.00	0.00	0.00
Income tax	2,000.38	1,784.37	1,676.84
Net income	188.84	-2,194.99	-4,823.57

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	101,081.88	106,964.07	112,043.15
Operating cash flow	5,882.19	5,079.08	2,446.00
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	5,882.19	5,079.08	2,446.00
Closing cash	106,964.07	112,043.15	114,489.15

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	106,964.07	112,043.15	114,489.15
Receivables	3,649.80	3,722.80	3,797.25
Inventory	9,489.48	9,679.27	9,872.86
Assets and deposits	30,000.00	22,500.00	15,000.00
Total assets	150,103.35	147,945.22	143,159.26
Payables	1,843.15	1,880.01	1,917.62
Loan balances	0.00	0.00	0.00
Total liabilities	1,843.15	1,880.01	1,917.62
Equity	148,260.20	146,065.21	141,241.64
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	9,000.00
Asset purchases	37,500.00
Opening stock purchases	9,489.48
Equity contributions	157,071.36
Loan proceeds	0.00
Cash at launch	101,081.88
Opening inventory balance	9,489.48
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	423,295.36	435,994.02	449,074.34
Margin of safety	14,680.64	10,741.49	6,595.87

Project payback

Measure	Forecast result
Initial project outlay (USD)	55,989.48
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-37,120.62

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.