

BUSINESS PLAN / FINANCIAL FORECAST

ContourOak Engineering

A proposed civil/structural consultancy delivering scoped design analysis and construction support with paid engineering and CAD coverage.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

501,666.00

USD

YEAR 1 NET INCOME

-18,435.92

USD

STARTUP USES

44,500.00

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

ContourOak Engineering proposes a small independent civil and structural design consultancy in Secondary US metro service area; jurisdiction unselected. A proposed civil/structural consultancy delivering scoped design analysis and construction support with paid engineering and CAD coverage. The central launch decision is: Can the engineering roster support specialized review and the long invoice cycle within its fixed paid coverage?

Business overview

Authorized small commercial owners and development-team sponsors commissioning a defined professional service within verified competence and permissions. One principal, one-and-a-half project-engineer coverage and half-time CAD coverage provide a shared 480 available-hour pool monthly. Five service types allocate sold hours once. The principal is already included in delivery and paid once; no additional owner delivery pool is added. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Complete a permitted paid limited study or review and record usable data, engineer/CAD effort, checking, client decisions and collection. A planned development does not establish a ready design commission. Demand must justify paid specialist coverage and the long invoice-credit period, rather than assuming future staff growth or treating all available hours as readily interchangeable work. 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 \$231,677.78 in equity. Launch spending is \$44,500.00, leaving \$187,177.78 in opening cash. Year 1 revenue is \$501,666.00 and net income is -\$18,435.92. 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

ContourOak Engineering 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

ContourOak Engineering is a fictional independent consultancy in an unselected secondary US metropolitan area. It proposes a small leased office serving commercial development decisions and design/support scopes. Actual professional/entity permissions, qualified responsible review and jurisdiction-specific requirements remain to be verified. The plan does not establish an issued license or approved project.

Ownership & management

The proposed owner contribution is \$231,677.78 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 delivery roster includes the owner principal engineer, one-and-a-half project-engineer coverage and half-time CAD support. Together they provide three delivery equivalents; the principal is not added again as a fourth worker. Fractional rows are prorated salary budgets. Aggregate hours do not make engineering and drafting skills interchangeable or establish simultaneous qualified review coverage. Owner engineer: 1 × \$11,250.00 monthly, plus a 15% employer-cost allowance; Engineer budget: 1 × \$12,500.00 monthly, plus a 15% employer-cost allowance; CAD budget: 1 × \$2,833.33 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

Civil site design, stormwater analysis, structural reviews, feasibility work and construction support share one sold-hour pool. Each engagement defines actual design/review responsibilities, inputs, deliverables and reliance limits. Specialist subconsultants, absorbed travel and outsourced reproduction are purchased separately. Any signed or sealed deliverable requires the actual competent and authorized professional arrangement to be established.

Pricing & revenue streams

3 paid engineering and CAD delivery equivalents provide 480.000 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 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Civil design: 35% of the shared capacity at \$165.00 per billable hour. Stormwater: 20% of the shared capacity at \$175.00 per billable hour. Structures: 20% of the shared capacity at \$190.00 per billable hour. Feasibility: 15% of the shared capacity at \$180.00 per billable hour. Site support: 10% of the shared capacity at

\$150.00 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 a clearly scoped technical decision or deliverable with documented assumptions, checking and responsibility. Clients should know which surveys, site data or other disciplines remain outside scope. The company would not guarantee permit approval, construction cost or a building outcome merely because its forecast contains a paid design category.

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 small commercial owners and development-team sponsors commissioning a defined professional service within verified competence and permissions. 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

Complete a permitted paid limited study or review and record usable data, engineer/CAD effort, checking, client decisions and collection. A planned development does not establish a ready design commission. Demand must justify paid specialist coverage and the long invoice-credit period, rather than assuming future staff growth or treating all available hours as readily interchangeable work.

Competition & positioning

Alternatives include other suitable engineering firms, independent specialists and a client's existing design team. Compare discipline, deliverable, inputs, checking, responsibility and fee terms. A contractor's construction estimate is not comparable with professional analysis. No local rate average, approval-speed claim, technical superiority or measured market share is asserted.

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 appropriate architect/developer introductions, scoped technical explanations and professional relationships. Marketing/proposal expense is separate from owner pay. Qualify project readiness, relevant competence, client authority and payment before developing a full proposal. Do not imply an issued registration, real project credit or public approval that has not been established.

Sales process

Agree the professional scope, supplied survey/data, interfaces with other disciplines, deliverables, review/change process and invoice terms before work. The forecast uses a long customer collection delay without treating unbilled work as cash. Actual milestone billing, retainage or suspended projects require a separate cash review. Additional design changes need an authorized fee and schedule.

Retention & measurement

Close with accepted deliverables and a clear record of continuing responsibilities, then scope any subsequent site phase separately. Track rework causes, missing client inputs, reliance requests and overdue invoices. Further project stages are not automatic renewal revenue. Construction outcomes should not be claimed as proof of design performance without relevant project-specific evidence.

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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 CAD workstations, furniture, inspection/measurement equipment, a plotter/printer and secure network/backup hardware. Project reproduction and specialists are direct purchases; internal software is overhead. There is no tangible resale stock. Confirm configured technical tools, licenses, secure records and professional cover before relying on the equipment and office allowances. The launch asset budget is CAD workstations and monitors: \$12,000.00; Office furniture: \$8,000.00; Inspection and measurement equipment: \$5,000.00; Plotter and office printer: \$3,500.00; Network and backup equipment: \$2,500.00.

Service delivery

Confirm scope and competence, check usable site inputs, assign engineering/CAD work, coordinate interfaces, complete documented checking and hand over the agreed deliverable. Identify who can approve or issue each professional output. The initial roster remains fixed, so a real discipline and reviewer schedule must support each promised date before acceptance.

Launch & development milestones

Verify actual permissions and responsible professional coverage, contracts, insurance and configured tools before trading. Complete a paid limited deliverable through invoice collection. Inspect the reserve under slower payment before making a longer office commitment. The first-year net loss remains visible; future project-engineer expansion from the source estimate is omitted.

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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 \$44,500.00: \$31,000.00 for assets, \$13,500.00 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 \$231,677.78, 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 \$231,677.78 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 \$187,177.78 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 engineering and CAD delivery equivalents provide 480.000 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 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Direct costs are 8% 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 45 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 \$501,666.00, EBITDA -\$5,438.92, net income -\$18,435.92 and closing cash \$108,466.19. Year 2: revenue \$558,217.44, EBITDA \$32,039.88, net income \$18,886.14 and closing cash \$134,117.49. Year 3: revenue \$569,381.76, EBITDA \$27,937.68, net income \$15,645.43 and closing cash \$156,500.71. 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 \$88,406.64, 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

Missing surveys, design changes, discipline interfaces, reliance disputes and delayed fees can absorb paid specialist time. A small team can lose critical review capacity through absence. The forecast uses pooled hours and average collection rather than a complete project/backlog or professional-review schedule; those limits can change the practical workload and reserve.

Contingency actions

Use scope/data-readiness gates, identified review responsibility, written change decisions and a weekly project/cash review. Compare collected fees with full engineer, CAD and subconsultant effort. Test project delay and slower invoices while retaining salaries. Decline or re-scope commitments when the relevant competence, review capacity or cash is unavailable.

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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

Verified professional/entity permissions, responsible review and discipline coverage, client scope/reliance and data agreements, configured tool and insurance quotes, actual paid deliverable/collection records and owner-funding availability remain outstanding. No sealed design, issued permit, professional certificate or committed customer project 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	88,406.64
Unfunded cash gap	0.00
Operating-period net income	16,095.65
Final closing cash	156,500.71

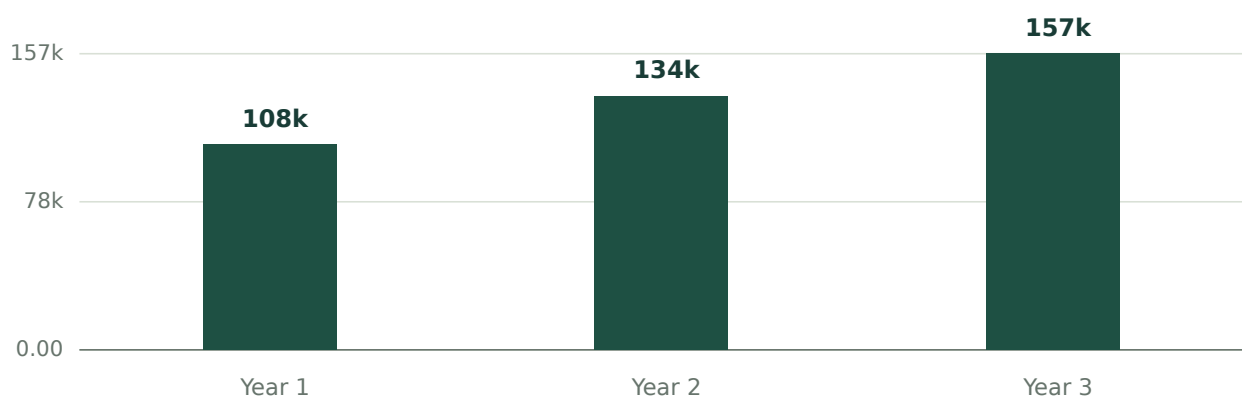
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	501,666.00	558,217.44	569,381.76
Cost of goods sold	40,133.28	44,657.28	45,550.56
Gross profit	461,532.72	513,560.16	523,831.20
Operating expenses	466,971.64	481,520.28	495,893.52
EBITDA	-5,438.92	32,039.88	27,937.68
Depreciation	8,133.33	8,133.34	8,133.33
Interest expense	0.00	0.00	0.00
Income tax	4,863.67	5,020.40	4,158.92
Net income	-18,435.92	18,886.14	15,645.43

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	187,177.78	108,466.19	134,117.49
Operating cash flow	-78,711.59	25,651.30	22,383.22
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-78,711.59	25,651.30	22,383.22
Closing cash	108,466.19	134,117.49	156,500.71

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	108,466.19	134,117.49	156,500.71
Receivables	68,409.00	69,777.18	71,172.72
Inventory	0.00	0.00	0.00
Fixed assets, net	22,866.67	14,733.33	6,600.00
Total assets	199,741.86	218,628.00	234,273.43
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	199,741.86	218,628.00	234,273.43
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	13,500.00
Asset purchases	31,000.00
Opening stock purchases	0.00
Equity contributions	231,677.78
Loan proceeds	0.00
Cash at launch	187,177.78
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	507,662.60	522,892.34	538,579.47
Margin of safety	-5,996.60	35,325.10	30,802.29

Project payback

Measure	Forecast result
Initial project outlay (USD)	44,500.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-61,134.08

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.