

BUSINESS PLAN / FINANCIAL FORECAST

Gatherline Planning

A proposed planning agency selling wedding, corporate and social-event coordination fees while clients contract with and pay event vendors directly.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

175,500.00

USD

YEAR 1 NET INCOME

10,351.77

USD

STARTUP USES

12,700.00

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

Gatherline Planning proposes a fee-only regional event planning agency in United States; regional service area to be selected. A proposed planning agency selling wedding, corporate and social-event coordination fees while clients contract with and pay event vendors directly. The central launch decision is: Can seasonal completed-event fees support the paid planning roster without double-counting client vendor budgets or accepting overlapping commitments?

Business overview

Couples, families and business event owners with a named decision-maker, an agreed event date and authority to approve the planning scope and pay the agency fee. Sixteen completion-aligned qualified inquiries monthly at 25% conversion request four events before the opening ramp and seasonal pattern. Five categories split those expected completions once. A fixed 5.5-event monthly ceiling is checked against 216 scheduled planner hours; client vendor budgets never enter agency revenue. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Test a paid, limited planning or coordination assignment. Record inquiry qualification, accepted scope, actual preparation, event attendance, travel, outside support and collection. The scenario aligns qualified opportunities to expected completion months as a workload proxy; it does not establish a real backlog or the lead time needed to plan a full wedding. Inquiries, booked future dates and completed paid events must be tracked separately. 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 \$60,000.00 in equity. Launch spending is \$12,700.00, leaving \$47,300.00 in opening cash. Year 1 revenue is \$175,500.00 and net income is \$10,351.77. A positive first-year result depends on achieving the proposed fees and workload while keeping delivery within the paid team's capacity. Pre-tax project payback is 11.2 months.

02 Company & management

Gatherline Planning 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

Gatherline Planning is a fictional fee-only regional agency using a home office and flexible meeting rooms. It would coordinate an agreed planning scope rather than own an event venue, carry catering inventory or resell a complete wedding budget. The initial service area and actual premises remain to be selected. Formation, location-specific permissions, insurance and operating agreements need review before real commitments.

Ownership & management

The proposed owner contribution is \$40,000.00; the remaining \$20,000.00 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 working owner is a full paid lead planner. Additional paid planner coverage is 0.35 FTE, with a separate 0.1 FTE administration allowance. Only the owner and planner generate scheduled planning capacity. Outside event-support providers are purchased in direct costs and do not create another independent fee pool. Fractional payroll rows are aggregate coverage budgets. A real dated roster must confirm event-day attendance, preparation, travel, absence and simultaneous bookings. Owner-planner: 1 × \$5,416.67 monthly, plus a 15% employer-cost allowance; Planner (0.35 FTE): 1 × \$1,604.17 monthly, plus a 15% employer-cost allowance; Admin (0.1 FTE): 1 × \$395.83 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

Five categories divide agency fees: full wedding planning, partial planning, wedding coordination, corporate-event planning and social-event planning. Define the deliverables, event size/boundary, meetings, attendance window, revision policy and handoff for each assignment. Clients select, contract with and pay venues, caterers and other event vendors directly. Their event spend is neither agency revenue nor agency purchases, and no vendor commission income is assumed.

Pricing & revenue streams

Qualified inquiries × conversion produce requested jobs, capped by paid delivery capacity. The inputs are 16 inquiries/month × 25% = 4 bookings before the 3-month ramp. Five exclusive categories allocate each booking once. The shared 5.5-job monthly ceiling requires 209.962 total delivery hours at the proposed mix, including a 1.5 total-work multiplier, within 216 scheduled paid hours. Seasonality changes requested bookings; capacity remains fixed. A different mix needs a new capacity test. Full wedding: 20% of the shared capacity at \$5,000.00

per job. Partial wedding: 15% of the shared capacity at \$3,500.00 per job. Coordination: 25% of the shared capacity at \$2,000.00 per job. Corporate: 25% of the shared capacity at \$6,000.00 per job. Social: 15% of the shared capacity at \$2,500.00 per job. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed value is a single planning process with a clear responsibility map, timeline and escalation contact. The client still approves the event decisions and retains the direct vendor contracts. Coordination does not guarantee a vendor's performance, weather, attendance or an event free of changes. A fee is justified by accepted planning and delivery work, not by treating the client's entire celebration budget as the agency's sales.

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

Couples, families and business event owners with a named decision-maker, an agreed event date and authority to approve the planning scope and pay the agency fee. 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

Test a paid, limited planning or coordination assignment. Record inquiry qualification, accepted scope, actual preparation, event attendance, travel, outside support and collection. The scenario aligns qualified opportunities to expected completion months as a workload proxy; it does not establish a real backlog or the lead time needed to plan a full wedding. Inquiries, booked future dates and completed paid events must be tracked separately.

Competition & positioning

Alternatives include planning by the client, coordination supplied by a venue, an independent planner and another agency. Compare responsibility for pre-event preparation, vendor liaison, on-site attendance and handover rather than simply comparing the total event budget. A venue coordinator may cover only the venue's obligations; the actual contract determines the boundary. No local provider ranking, achieved booking share or universal fee 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

The proposed channels are relevant venue/supplier introductions, clearly labeled sample schedules and referrals after accepted paid work. Agree any paid introduction terms and keep them separate from the client's direct vendor bills. Performance campaigns and referral fees are scenario expenses, not evidence of a conversion rate. Start in a manageable territory and inspect whether each source brings work that fits the actual event calendar.

Sales process

Confirm the date, decision-maker, scope, vendor responsibilities, cancellation rules and fee before accepting the assignment. The forecast assumes earned planning fees are collected six days after completion; advance deposits and milestone billings are not modeled. This conservative timing does not describe a mandatory industry contract. A real agreement needs a separate decision on lead time, payments and cancellations, with a revised cash model if those terms change.

Retention & measurement

After an accepted event, request feedback on the planning deliverables and record actual paid referrals or repeat business events separately. A wedding is not assumed to repeat annually for the same client. Keep event records and supplier performance observations with appropriate access controls and permission for any marketing use. The base case supplies no achieved referral rate or recurring corporate calendar.

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 laptops/monitors, office furniture, communication equipment and a printer/scanner. Planning software, meeting access and communications are ongoing overhead. Limited outside event support, project travel and minor printing/consumables are direct costs, with no stocked goods or venue asset. Confirm vendor scopes, availability, relevant insurance and actual workspace terms; the launch budget does not include a venue build, refundable room deposit or client vendor prepayments. The launch asset budget is Laptops and monitors: \$3,600.00; Office furniture: \$1,500.00; Event communication equipment: \$1,200.00; Printer and scanner: \$400.00.

Service delivery

Qualify the event and date, agree responsibilities, prepare the schedule, coordinate client-authorized vendors, review readiness, attend the agreed service window and close the file. The five category shares allocate completed events once. Their weighted task effort plus an explicit allowance fits the monthly planner-hour ceiling, but monthly spare hours cannot resolve two events requiring the same planner at the same time. Use a dated calendar and escalate unresolved vendor or client decisions before the event.

Launch & development milestones

Before launch, agree the event/fee boundary, cancellation and vendor responsibilities, verify coverage and obtain actual operating quotes. Complete a paid limited-scope assignment with an hour log and inspect the event-date calendar before expanding. Review seasonal cash before fixed commitments. January 2027 is a modeling date; no wedding, venue, corporate event or future date is booked in this example.

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 \$12,700.00: \$6,700.00 for assets, \$6,000.00 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 \$60,000.00, comprising \$40,000.00 from the owner and \$20,000.00 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 \$40,000.00 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 \$20,000.00. Receiving all proposed equity leaves \$47,300.00 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

Qualified inquiries × conversion produce requested jobs, capped by paid delivery capacity. The inputs are 16 inquiries/month × 25% = 4 bookings before the 3-month ramp. Five exclusive categories allocate each booking once. The shared 5.5-job monthly ceiling requires 209.962 total delivery hours at the proposed mix, including a 1.5 total-work multiplier, within 216 scheduled paid hours. Seasonality changes requested bookings; capacity remains fixed. A different mix needs a new capacity test. Direct costs are 10.5% 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 6 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 \$175,500.00, EBITDA \$18,032.41, net income \$10,351.77 and closing cash \$56,309.10. Year 2: revenue \$206,219.51, EBITDA \$38,809.71, net income \$28,988.48 and closing cash \$86,898.08. Year 3: revenue \$226,770.90, EBITDA \$51,393.81, net income \$39,073.77 and closing cash \$127,538.52. 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 \$34,398.71, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 3. Pre-tax project payback is 11.2 months. 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

Seasonal work can concentrate on the same dates while salaries and preparation continue across quieter months. Long lead times, cancellations, weather, vendor failure and delayed approvals can consume effort before fees are collected. The monthly ceiling and expected event fractions do not establish date-level feasibility. Outside support is limited and uncontracted, and direct client-vendor payment does not remove the agency's own coordination obligations.

Contingency actions

Maintain a dated capacity calendar and a clear task/responsibility list for every event. Decline overlapping work unless suitable, paid coverage is confirmed. Test fewer completions, longer preparation, cancellation and slower collection while retaining the paid roster. Revisit the payment and reserve plan before accepting long projects; do not fill a cash gap by counting client vendor budgets as agency income or assuming unpaid owner attendance.

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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 paid assignment/time logs, a dated planner roster, realistic planning lead times, client cancellation/payment terms, direct vendor agreements, outside-support availability, location-specific setup/insurance checks, workspace/equipment quotes and equity commitments remain outstanding. No booked event, client deposit, preferred-vendor agreement, secured venue date or achieved conversion series 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	34,398.71
Unfunded cash gap	0.00
Operating-period net income	78,414.02
Final closing cash	127,538.52

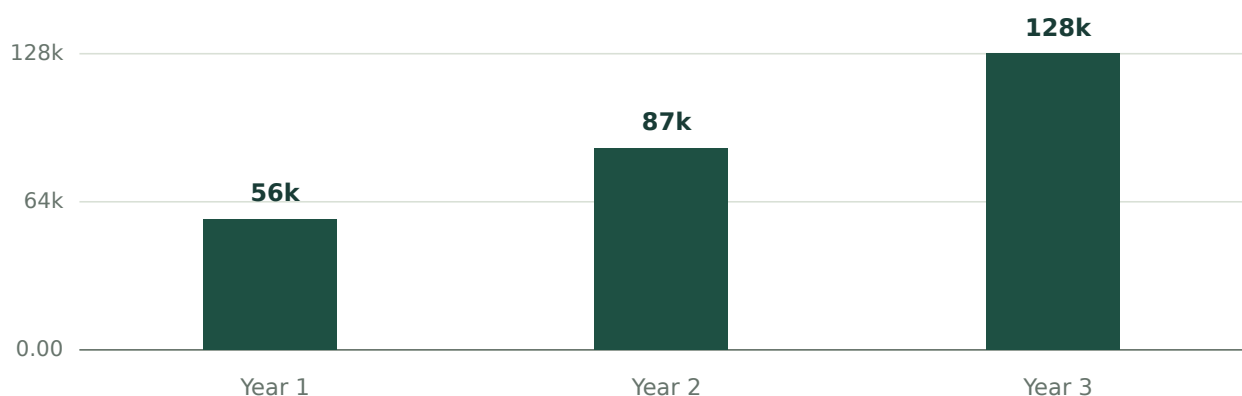
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	175,500.00	206,219.51	226,770.90
Cost of goods sold	18,427.55	21,653.06	23,810.97
Gross profit	157,072.45	184,566.45	202,959.93
Operating expenses	139,040.04	145,756.74	151,566.12
EBITDA	18,032.41	38,809.71	51,393.81
Depreciation	1,933.33	1,933.34	1,933.33
Interest expense	0.00	0.00	0.00
Income tax	5,747.31	7,887.89	10,386.71
Net income	10,351.77	28,988.48	39,073.77

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	47,300.00	56,309.10	86,898.08
Operating cash flow	9,009.10	30,588.98	40,640.44
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	9,009.10	30,588.98	40,640.44
Closing cash	56,309.10	86,898.08	127,538.52

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	56,309.10	86,898.08	127,538.52
Receivables	3,276.00	3,608.84	3,975.50
Inventory	0.00	0.00	0.00
Fixed assets, net	4,766.67	2,833.33	900.00
Total assets	64,351.77	93,340.25	132,414.02
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	64,351.77	93,340.25	132,414.02
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	6,000.00
Asset purchases	6,700.00
Opening stock purchases	0.00
Equity contributions	60,000.00
Loan proceeds	0.00
Cash at launch	47,300.00
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	152,817.72	157,402.26	162,124.58
Margin of safety	22,682.28	48,817.25	64,646.32

Project payback

Measure	Forecast result
Initial project outlay (USD)	12,700.00
Payback	11.15 months (first recovery in month 12)
Final cumulative project cash (USD)	91,560.43

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: original leads/conversion, shares/fees and seasonal weights; fixed paid 1.35 planner FTE plus 0.1 admin. The new 5.5-event ceiling uses weighted 25.45 task hours/event $\times 1.5$ total-work allowance = 209.9625 hours, within 216 scheduled hours. Date collisions need a real calendar; expected fractions are not contracts. Three-month ramp, 8% workload, 2% fee and 3% payroll/overhead growth. No backlog, deposits or inventory. Clients pay vendors directly. Setup paid once; equity proposed. 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.

Full wedding: demand exceeds available capacity or stock; unmet demand is excluded from revenue.

Partial wedding: demand exceeds available capacity or stock; unmet demand is excluded from revenue.

Coordination: demand exceeds available capacity or stock; unmet demand is excluded from revenue.

Corporate: demand exceeds available capacity or stock; unmet demand is excluded from revenue.

Social: demand exceeds available capacity or stock; unmet demand is excluded from revenue.

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.