

BUSINESS PLAN / FINANCIAL FORECAST

Oakridge Turnover

A proposed mobile crew clearing authorized nonhazardous property contents and debris with documented disposal and turnover work.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

231,550.00

USD

YEAR 1 NET INCOME

-45,118.25

USD

STARTUP USES

69,000.00

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

Oakridge Turnover proposes a one-crew authorized property cleanout service in Columbus suburbs, Ohio, USA. A proposed mobile crew clearing authorized nonhazardous property contents and debris with documented disposal and turnover work. The central launch decision is: Can one paid cleanout crew earn sufficient crew-day fees after disposal, travel and delayed property-client payments?

Business overview

Banks, REO asset managers, brokers and property investors who can authorize access and the exact removal scope. One three-person crew shares twenty available crew days each month. Five mutually exclusive cleanout types divide sold days once; remote office support adds coordination rather than another crew. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Test authorized paid properties and record contents volume, crew days, loading/travel time, disposal tickets, consumables and payment. Broker introductions do not establish a bank contract. Heavy contents can occupy more than one crew day without creating a second crew. The utilization target remains an illustrative workload until accepted work and collections support it. 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 \$150,000.00 in equity. Launch spending is \$69,000.00, leaving \$81,000.00 in opening cash. Year 1 revenue is \$231,550.00 and net income is -\$45,118.25. 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

Oakridge Turnover 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

Oakridge Turnover is a fictional Columbus-suburban contractor with one tow vehicle, one dump trailer, home administration and secure rented storage. Its role begins with a property contact authorized to commission a defined cleanout. It does not perform eviction, repossession, demolition or hazardous remediation. No existing bank vendor approval, property access or paid contract is supplied.

Ownership & management

The proposed owner contribution is \$150,000.00 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 compensated owner is explicitly the existing crew lead and driver, alongside two paid crew members. Remote coordination is paid for limited coverage and does not add field capacity. All three crew members work on the same day pool; their headcount does not triple saleable crew days. The selected roster is fixed rather than copying later source expansion. Owner crew lead: 1 × \$5,000.00 monthly, plus a 15% employer-cost allowance; Crew members: 2 × \$3,500.00 monthly, plus a 15% employer-cost allowance; Office coordinator: 1 × \$1,200.00 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.

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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 light interior cleanout, standard house cleanout, heavy contents removal, exterior debris cleanup and final turnover cleaning. Prices are per whole-crew day and are not complete-house bids. Disposal/recycling purchases and ordinary bags/cleaning goods sit in direct costs. Repairs, demolition, hazard work and resale proceeds are excluded; a day is allocated to only one category.

Pricing & revenue streams

20 available crew day units per month × 50% utilization = 10 sold units before ramp and seasonality. This shared capacity pool allocates completed work. 5 mutually exclusive service shares allocate that pool once. Each price is per crew day. The 3-month ramp, 6% annual requested-volume growth, normalized monthly seasonality and 2% annual price growth are illustrative. Fractional units are expected monthly averages, not partial completed customer assignments. Actual scheduling, completed work and collections still need validation. Light cleanout: 15% of the shared capacity at \$1,600.00 per crew day. House cleanout: 35% of the shared capacity at \$2,200.00 per crew day. Heavy contents: 25% of the shared capacity at \$3,000.00 per crew day. Exterior debris: 15% of the shared capacity at \$1,500.00 per crew day. Turnover clean: 10% of the shared capacity at \$1,200.00 per crew day. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed value is a clear inventory/removal decision, documented accepted work and a traceable handover. The client must identify authority and items to retain before removal begins. A contents cleanout is not a guarantee that a property is safe, legally vacant or ready for occupancy. Ambiguous ownership or unexpected hazards require a separate decision rather than automatic disposal.

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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

Banks, REO asset managers, brokers and property investors who can authorize access and the exact removal scope. 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 authorized paid properties and record contents volume, crew days, loading/travel time, disposal tickets, consumables and payment. Broker introductions do not establish a bank contract. Heavy contents can occupy more than one crew day without creating a second crew. The utilization target remains an illustrative workload until accepted work and collections support it.

Competition & positioning

Buyers may use another cleanout contractor, a suitable hauling/cleaning combination or an existing property-services vendor. Compare the same retained-item instructions, contents boundary, disposal evidence and final cleaning scope. No local competitor rate or quality ranking is claimed. A low fee can omit disposal, heavy items or reporting that this buyer actually needs.

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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 owner would approach relevant property decision makers and describe the exact authorization, removal and reporting process. Fixed brand marketing is separate from lead/referral fees and opening promotion. Screen property location and access before a crew slot is offered. Do not claim approved-vendor status, bank references or a completed portfolio without real evidence.

Sales process

Confirm who can authorize entry and removal, agree retained/excluded items and site conditions, quote the day scope and change authority, then obtain acceptance and invoice. The scenario uses blended property-client collection timing, not a funded work order or automatic reimbursement. Disposal charges are purchased costs. No proceeds from abandoned contents are included as revenue.

Retention & measurement

Keep the approved removal list, dated work evidence, disposal receipts, acceptance and invoice status. A disputed removal or incomplete original task is not automatically a paid return visit. Review actual repeat property work before promising a standing route. Customer and property information should be used only with appropriate permission and access controls.

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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 include the tow vehicle, dump trailer, loading tools, floor equipment and reporting devices. Only bags and cleaning goods enter physical stock; disposal/recycling services cannot be stored. Storage deposit is excluded pending actual terms. Real vehicle capacity, accepted disposal streams, equipment condition and any extra handling need verified arrangements and quotes. The launch asset budget is Used tow vehicle: \$38,000.00; Dump trailer: \$11,000.00; Moving and loading equipment: \$3,500.00; Floor cleaning equipment: \$2,200.00; Computers and reporting devices: \$1,500.00.

Service delivery

Confirm authority and retained items, screen the site, agree scope and readiness, schedule the same crew, document removal and disposal, then obtain handover approval. This is a commercial sequence rather than a hazard-handling procedure. Unexpected substances, unsafe access or ownership ambiguity stop the ordinary workflow. More contents or longer travel consume the same crew day.

Launch & development milestones

Verify local operating requirements, site and disposal arrangements, insured tasks, storage and fleet condition. Complete controlled paid cleanouts with ticket and crew-day logs before taking a broad property portfolio. Review collections and callbacks after handover. No vendor approval, completed safety review or paid property trial is represented as achieved.

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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 \$69,000.00: \$56,200.00 for assets, \$12,300.00 for expensed setup and \$500.00 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 \$150,000.00, 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 \$150,000.00 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

No external equity is requested. Receiving the proposed owner equity leaves \$81,000.00 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

20 available crew day units per month × 50% utilization = 10 sold units before ramp and seasonality. This shared capacity pool allocates completed work. 5 mutually exclusive service shares allocate that pool once. Each price is per crew day. The 3-month ramp, 6% annual requested-volume growth, normalized monthly seasonality and 2% annual price growth are illustrative. Fractional units are expected monthly averages, not partial completed customer assignments. Actual scheduling, completed work and collections still need validation. Direct costs are 14% of net fees. Only purchased materials enter inventory; outside services are not stocked. Salaries are operating expenses, outside the direct-cost ratio. Salaries and fixed overhead grow 3% annually. Collections take 24 days, supplier payments 4 days and inventory coverage 14 days. The 21% flat income-tax provision and 15% employer-cost allowance are simplified planning inputs.

Financial outlook

Year 1: revenue \$231,550.00, EBITDA -\$33,393.25, net income -\$45,118.25 and closing cash \$31,463.21. Year 2: revenue \$273,111.12, EBITDA -\$7,222.44, net income -\$18,947.44 and closing cash \$22,889.32. Year 3: revenue \$295,287.72, EBITDA \$3,537.36, net income -\$8,187.64 and closing cash \$24,965.49. 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 \$21,725.21, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 25. 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.

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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 forecast retains losses throughout the horizon and does not recover startup uses. Heavy contents, poor access, extra disposal charges, disputed authority and slow client payment can deepen cash pressure. The crew and owner remain paid while work is delayed. The proposed owner reserve is uncommitted, and a complete model does not prove viable property demand.

Contingency actions

Require clear removal authority and a reviewed site boundary, with suitable specialist referral for excluded work. Track all-in crew days and disposal costs, and revise quotes when scope changes. Test fewer accepted days and later collection with payroll retained. Delay commitments or narrow the territory rather than relying on unapproved resale proceeds or free owner labor.

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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 access/removal authority forms, appropriate operating permissions, insured scope, competent site assessment, disposal/recycling acceptance and pricing, storage/deposit terms, inspected equipment, paid work records and confirmed owner reserve remain outstanding. No right to dispose of disputed property, hazard clearance or secured finance is asserted. 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	21,725.21
Unfunded cash gap	0.00
Operating-period net income	-72,253.33
Final closing cash	24,965.49

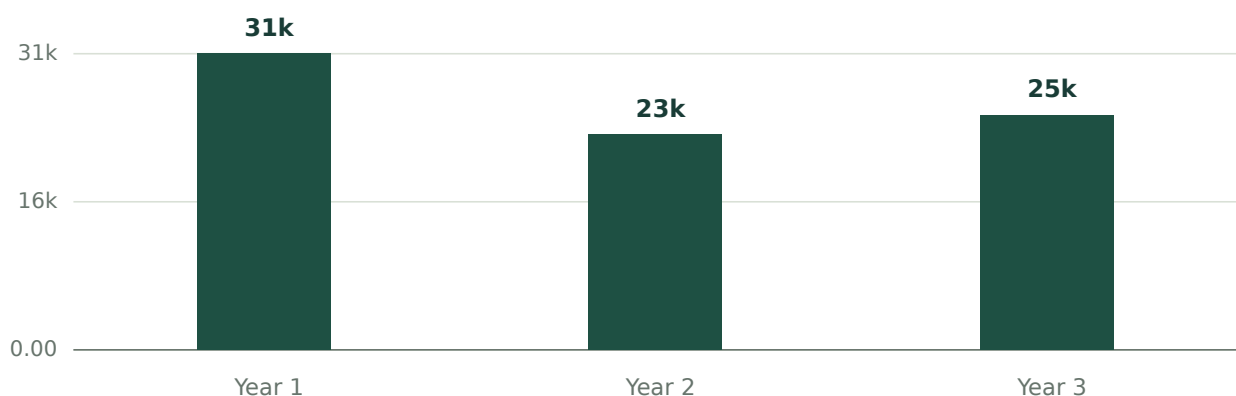
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	231,550.00	273,111.12	295,287.72
Cost of goods sold	32,417.00	38,235.48	41,340.24
Gross profit	199,133.00	234,875.64	253,947.48
Operating expenses	232,526.25	242,098.08	250,410.12
EBITDA	-33,393.25	-7,222.44	3,537.36
Depreciation	11,725.00	11,725.00	11,725.00
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-45,118.25	-18,947.44	-8,187.64

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	81,000.00	31,463.21	22,889.32
Operating cash flow	-49,536.79	-8,573.89	2,076.17
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-49,536.79	-8,573.89	2,076.17
Closing cash	31,463.21	22,889.32	24,965.49

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	31,463.21	22,889.32	24,965.49
Receivables	16,840.00	18,207.41	19,685.85
Inventory	196.47	212.42	229.67
Fixed assets, net	44,475.00	32,750.00	21,025.00
Total assets	92,974.68	74,059.15	65,906.01
Payables	392.93	424.84	459.34
Loan balances	0.00	0.00	0.00
Total liabilities	392.93	424.84	459.34
Equity	92,581.75	73,634.31	65,446.67
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	12,300.00
Asset purchases	56,200.00
Opening stock purchases	500.00
Equity contributions	150,000.00
Loan proceeds	0.00
Cash at launch	81,000.00
Opening inventory balance	500.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	274,089.17	282,311.67	290,781.53
Margin of safety	-42,539.17	-9,200.55	4,506.19

Project payback

Measure	Forecast result
Initial project outlay (USD)	69,000.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-125,034.51

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 five-year case narrowed to 36 months: one three-person crew, 20 available crew-days, 50% initial utilization and original five shares/fees. Paid owner is explicitly the existing lead, not an added manager; support fixed at 0.3 coverage. Three-month ramp and 6% requested growth replace source utilization steps. Fourteen physical consumable days replace two effective days; four-day blended payment lag retained. Setup paid once, deposit excluded. Simplified 21% tax, 15% employee allowance, 2% fees and 3% fixed-cost growth.

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.