

BUSINESS PLAN / FINANCIAL FORECAST

Meadow Haven Care

A proposed independent at-need funeral home coordinating defined services and goods with outsourced cremation.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

907,425.00

USD

YEAR 1 NET INCOME

7,061.17

USD

STARTUP USES

448,850.00

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

Meadow Haven Care proposes a small at-need funeral home with outsourced cremation in Suburban Ohio, USA; premises to be selected. A proposed independent at-need funeral home coordinating defined services and goods with outsourced cremation. The central launch decision is: Can collected at-need case fees support the paid service roster, facility and purchased goods without relying on preneed funds or mandatory bundles?

Business overview

Authorized family decision makers and representatives arranging an at-need disposition and selected ceremony/services. Expected accepted at-need cases form one demand pool with seasonal weights. Five exclusive statistical case groups allocate each case once. These forecast averages do not impose package-only customer choices or certify physical delivery capacity. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Validate accepted at-need arrangements and record chosen services, staff effort, facility/vendor timing, purchased goods and collection. The monthly case volume and seasonal profile are scenarios rather than an observed local death or referral series. A community introduction is not a guaranteed case. Demand growth does not prove that the fixed roster and facility can serve every peak date. 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 \$690,000.00 in equity. Launch spending is \$448,850.00, leaving \$241,150.00 in opening cash. Year 1 revenue is \$907,425.00 and net income is \$7,061.17. 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 35.9 months.

02

Company & management

Meadow Haven Care 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

Meadow Haven Care is a fictional suburban Ohio provider using a leased funeral facility and outsourced cremation. The format excludes cemetery ownership, an owned crematory and preneed/trust business. Actual professional/facility eligibility and authorizations need verification. No existing establishment, license, referral source or family arrangement is supplied.

Ownership & management

The proposed owner contribution is \$500,000.00; the remaining \$190,000.00 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

A paid owner-manager, director/embalmer coverage, two paid attendants and a full arrangement administrator support the service calendar. Fractional director coverage is an aggregate salary budget rather than a claim that one person provides every duty. The owner is counted once. Actual eligible professionals, supervision, on-call arrangements and peak-case schedules require verification outside the demand forecast. Owner manager: 1 × \$6,666.67 monthly, plus a 15% employer-cost allowance; Directors: 1 × \$7,750.00 monthly, plus a 15% employer-cost allowance; Attendants: 2 × \$3,333.33 monthly, plus a 15% employer-cost allowance; Arrangements admin: 1 × \$4,166.67 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 financial case groups are traditional burial, graveside burial, viewing cremation, memorial cremation and direct cremation. Each accepted case appears once. FTC guidance calls for accurate itemized prices and consumer selection; these statistical groupings do not replace an appropriate customer price list. Caskets/urns, preparation goods, outsourced cremation and overflow support are direct costs; cemetery and preneed receipts are excluded.

Pricing & revenue streams

18 expected accepted case units per month before ramp and seasonality. This is one demand pool; there is no independent capacity ceiling. Validate paid delivery and scheduling separately before accepting that workload. 5 mutually exclusive service shares allocate that pool once. Each price is per accepted case. 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. Traditional: 20% of the shared demand pool at \$8,000.00 per accepted case. Graveside: 10% of the shared demand pool at \$5,500.00 per accepted case. Viewing: 15% of the shared demand pool at \$6,200.00 per accepted case. Memorial: 25% of the shared demand pool at \$3,900.00 per accepted case. Direct: 30% of the shared demand pool at \$1,900.00 per accepted case. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed value is a clear, respectful arrangement process with documented choices, responsibilities and prices. No outcome, emotional benefit or universal ceremony package is promised. Establish the authorized decision maker and requested services without pressuring additional purchases. Actual price disclosures, authorizations, care arrangements and professional duties require appropriate review before serving families.

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 family decision makers and representatives arranging an at-need disposition and selected ceremony/services. 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

Validate accepted at-need arrangements and record chosen services, staff effort, facility/vendor timing, purchased goods and collection. The monthly case volume and seasonal profile are scenarios rather than an observed local death or referral series. A community introduction is not a guaranteed case. Demand growth does not prove that the fixed roster and facility can serve every peak date.

Competition & positioning

Families may consider another suitable funeral provider, a direct-cremation specialist or a different selected service arrangement. Compare chosen goods/services and actual charges on an equivalent basis. No local price ranking, referral exclusivity or guaranteed service preference is claimed. Financial case-group averages cannot replace comparison of the family's actual selections and circumstances.

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 owner would provide accurate service and price information and develop appropriate community relationships without invented endorsements. Activity-linked outreach is separate from opening website/promotion. Track accepted and collected arrangements rather than assuming a referral entitlement. Do not present fictional family testimonials, institutional referrals, professional approvals or a completed local service history.

Sales process

Identify the authorized arranger, provide appropriate price information, document selected goods/services and obtain the necessary reviewed permissions before performance. Agree what the provider supplies and what any third party supplies. Invoice/collect under the blended earned-fee timing assumption. Preneed deposits, trust balances and uncontracted insurance benefits do not fund operating cash in this scenario.

Retention & measurement

Maintain the arrangement, authorization, selected-item, service and payment record under appropriate access and retention arrangements. Family information is sensitive and does not become promotional content automatically. A future family inquiry is not a subscription or an assured repeat case. Do not infer preneed revenue from maintaining appropriate contact or providing service information.

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 include preparation-room/leasehold works, refrigeration, tables/lifts/instruments, coach, removal van/cots, arrangement/chapel furniture and IT equipment. Only containers and preparation goods enter physical stock; outsourced cremation and overflow labor are purchased services. Reusable viewing caskets are durable assets, not sold twice as inventory. Lease deposit and any unquoted facility requirements are excluded. The launch asset budget is Preparation room and leasehold works: \$180,000.00; Mortuary refrigeration installation: \$25,000.00; Tables lifts and instruments: \$30,000.00; Used funeral coach: \$60,000.00; Used removal van and cots: \$45,000.00; Chapel and arrangement furniture: \$30,000.00; Office IT and livestream equipment: \$12,000.00; Reusable viewing caskets: \$5,000.00.

Service delivery

Confirm authority and choices, review readiness and permissions, coordinate eligible staff and vendors, document the agreed service and reconcile acceptance and payment. This is a commercial sequence, not a care, embalming or health/safety procedure. Case dates and facility/vendor windows need a practical schedule. Expected demand has no independent physical-capacity certification in this model.

Launch & development milestones

Verify establishment and professional eligibility, facility suitability, price/disclosure and authorization documents, insured activities and cremation/transfer vendor arrangements. Test real cost and scheduling evidence before opening. Confirm proposed equity before facility commitments. No license, approved installation, family case, vendor contract or committed investment is presented 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 \$448,850.00: \$387,000.00 for assets, \$51,850.00 for expensed setup and \$10,000.00 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 \$690,000.00, comprising \$500,000.00 from the owner and \$190,000.00 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 \$500,000.00 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 \$190,000.00. Receiving all proposed equity leaves \$241,150.00 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.

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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

18 expected accepted case units per month before ramp and seasonality. This is one demand pool; there is no independent capacity ceiling. Validate paid delivery and scheduling separately before accepting that workload. 5 mutually exclusive service shares allocate that pool once. Each price is per accepted case. 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 24.5% 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 9 days, supplier payments 12 days and inventory coverage 30 days. The 21% flat income-tax provision and 15% employer-cost allowance are simplified planning inputs.

Financial outlook

Year 1: revenue \$907,425.00, EBITDA \$75,473.19, net income \$7,061.17 and closing cash \$285,591.97. Year 2: revenue \$1,080,118.84, EBITDA \$178,112.39, net income \$96,355.92 and closing cash \$435,755.29. Year 3: revenue \$1,167,824.41, EBITDA \$221,614.24, net income \$130,722.39 and closing cash \$620,095.40. 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 \$202,442.33, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 3. Pre-tax project payback is 35.9 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.

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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 positive forecast depends on assumed accepted cases, selected fees, goods ratios and fixed staffing; it is not actual local demand or investment proof. A different choice mix, facility work, vendor delay, peak-date conflict or slower collection can reduce contribution. The paid roster and building remain costs during weak demand. Proposed external equity and supplier timing are uncommitted assumptions.

Contingency actions

Keep customer selection and clear price information distinct from statistical forecast groups. Verify actual staffing, professional/facility readiness, vendor windows and cash before accepting commitments. Test fewer cases, a different mix, higher goods/services and later payment with the paid roster retained. Do not use trust/preneed funds, forced bundles or invented referrals to support the case.

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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 establishment/professional eligibility, facility and safe-care arrangements, reviewed price/disclosure and authorization documents, insurer/lease/deposit terms, cremation/transfer and goods contracts, paid case/cost/scheduling/collection records and signed equity commitments remain outstanding. No complete regulatory review, actual compliant price list, issued license or secured financing 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	202,442.33
Unfunded cash gap	0.00
Operating-period net income	234,139.48
Final closing cash	620,095.40

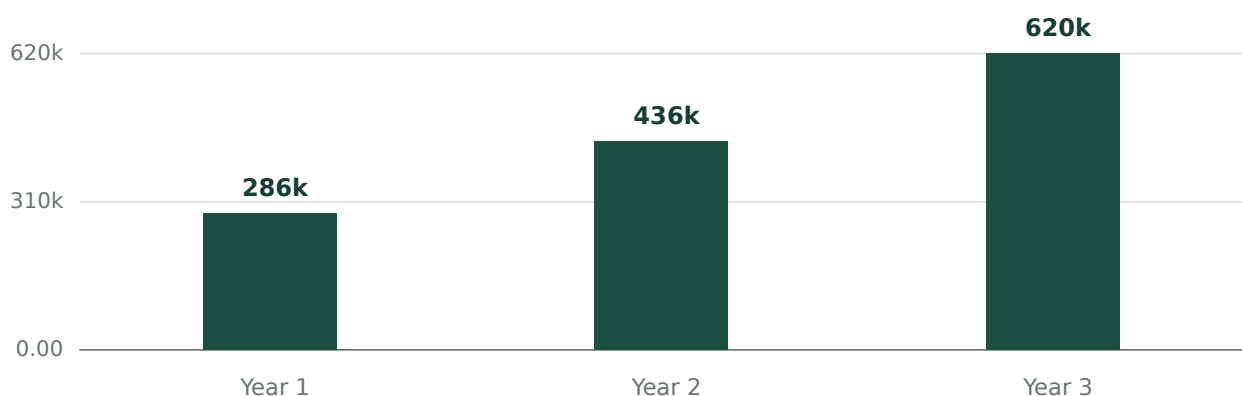
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	907,425.00	1,080,118.84	1,167,824.41
Cost of goods sold	222,319.15	264,629.13	286,116.98
Gross profit	685,105.85	815,489.71	881,707.43
Operating expenses	609,632.66	637,377.32	660,093.19
EBITDA	75,473.19	178,112.39	221,614.24
Depreciation	56,142.85	56,142.87	56,142.85
Interest expense	0.00	0.00	0.00
Income tax	12,269.17	25,613.60	34,749.00
Net income	7,061.17	96,355.92	130,722.39

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	241,150.00	285,591.97	435,755.29
Operating cash flow	44,441.97	150,163.32	184,340.11
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	44,441.97	150,163.32	184,340.11
Closing cash	285,591.97	435,755.29	620,095.40

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	285,591.97	435,755.29	620,095.40
Receivables	25,724.25	27,813.06	30,071.48
Inventory	11,575.92	12,515.89	13,532.17
Fixed assets, net	330,857.15	274,714.28	218,571.43
Total assets	653,749.29	750,798.52	882,270.48
Payables	8,538.12	9,231.43	9,981.00
Loan balances	0.00	0.00	0.00
Total liabilities	8,538.12	9,231.43	9,981.00
Equity	645,211.17	741,567.09	872,289.48
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	51,850.00
Asset purchases	387,000.00
Opening stock purchases	10,000.00
Equity contributions	690,000.00
Loan proceeds	0.00
Cash at launch	241,150.00
Opening inventory balance	10,000.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	798,043.55	821,984.92	846,644.35
Margin of safety	109,381.45	258,133.92	321,180.06

Project payback

Measure	Forecast result
Initial project outlay (USD)	448,850.00
Payback	35.86 months (first recovery in month 36)
Final cumulative project cash (USD)	2,727.17

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 demand-driven 18 monthly at-need cases retained with original five exclusive case shares/fees and seasonality; no invented physical capacity limit. Fixed paid roster, three-month ramp and 6% volume growth replace five-year case/staff steps. Thirty physical goods days replace 17 effective days; 12-day blended payment retained. No preneed/trust funds or cemetery revenue. Source noncash collection loss becomes paid credit-control contingency. Setup paid once, deposit excluded; 2% fees, 3% salary/fixed growth, simplified 21% tax and 15% allowance.

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.