

## BUSINESS PLAN / FINANCIAL FORECAST

# Alder Home Tasks

A proposed owner-only service for minor home repairs, assembly, patching, sealing and preventive maintenance.

PLANNING EDITION / 2026-10-20

## YEAR 1 REVENUE

74,415.00

USD

## YEAR 1 NET INCOME

-4,621.19

USD

## STARTUP USES

30,150.00

USD

## Your guide to the plan

Detailed · Clear &amp; 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.

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## Executive summary

Alder Home Tasks proposes a small owner-operated minor home maintenance route in Suburban United States; jurisdiction to be selected. A proposed owner-only service for minor home repairs, assembly, patching, sealing and preventive maintenance. The central launch decision is: Can one compensated owner sell enough field hours after administration and travel to support a modest maintenance route?

### Business overview

Homeowners and small residential property operators who can approve a limited task and provide suitable access. The owner has 160 compensated monthly hours, with 40 reserved for administration before allocating 120 field hours. Five task categories split sold field time once; there are no other employees or crews. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

### Key priorities

Run paid trials in a compact territory and record task hours, travel, material purchases, callback effort and collection. A full inquiry inbox does not prove the owner can sell the assumed field hours. Track small tasks that can be grouped without increasing travel overhead. The case supplies no existing bookings, customer reviews or observed neighborhood demand. 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 \$50,000.00 in equity. Launch spending is \$30,150.00, leaving \$19,850.00 in opening cash. Year 1 revenue is \$74,415.00 and net income is -\$4,621.19. Year 1 EBITDA is positive, but depreciation and the income-tax provision bring net income below zero. Operating contribution before those charges does not eliminate the net loss. The initial project outlay is not recovered within three operating years.

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## Company & management

Alder Home Tasks 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

Alder Home Tasks is a fictional home-based route using an existing garage for tools and a compact used van. The selected format covers minor tasks, rather than major remodeling or specialist trade services. It has no new shop lease, storefront or existing customer round. The actual jurisdiction and permitted task boundary still need to be selected and checked.

## Ownership & management

The proposed owner contribution is \$50,000.00 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 owner is the only worker and receives economic compensation throughout the forecast. Administrative time is removed from the paid month before calculating available field hours, so it is not deducted again as another unpaid role. There is no hired assistant or subcontracted crew. A zero employer allowance on owner remuneration does not establish the owner's personal tax treatment. Owner operator: 1 × \$4,000.00 monthly, with no employer-cost allowance. A weekly roster must cover delivery, preparation, travel, administration, leave and absence. The owner's economic remuneration appears once in operating costs; it is not a second employee salary.

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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 general home repairs, assembly and mounting, painting or drywall patching, caulking and weatherproofing, and preventive home maintenance. Prices are hourly equivalents for defined limited work. Customers buy major fixtures themselves; routine consumables remain in direct costs. Structural work, major remodeling and tasks requiring specialist capability are outside this chosen offer.

## Pricing & revenue streams

1 owner service operator provides 120.000 scheduled hours per month (120.000 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 6% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Home repairs: 30% of the shared capacity at \$110.00 per billable hour. Assembly: 25% of the shared capacity at \$95.00 per billable hour. Paint and patch: 15% of the shared capacity at \$105.00 per billable hour. Caulk and seal: 15% of the shared capacity at \$100.00 per billable hour. Maintenance: 15% of the shared capacity at \$100.00 per billable hour. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

## Customer value

The proposed value is a clearly bounded task, an agreed time allowance and a documented finish. Convenience must hold up after travel, preparation and cleanup. The owner should explain when an unsuitable wall, hidden defect or different fixture changes the work. No promise of universal repair capability, guaranteed savings or licensed specialist coverage is made.

## 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

Homeowners and small residential property operators who can approve a limited task and provide suitable access. 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

Run paid trials in a compact territory and record task hours, travel, material purchases, callback effort and collection. A full inquiry inbox does not prove the owner can sell the assumed field hours. Track small tasks that can be grouped without increasing travel overhead. The case supplies no existing bookings, customer reviews or observed neighborhood demand.

### Competition & positioning

Alternatives include another suitable handyman, a specialist trade contractor, the homeowner doing an appropriate task or postponing discretionary work. Compare the actual scope, customer-supplied fixtures, cleanup and callback responsibility. No local price ranking is invented. A task that needs a different trade should be referred instead of squeezed into the same hourly service promise.

## 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

Use accurate local task descriptions, relevant neighborhood introductions and referrals after accepted work. A small fixed marketing budget is distinct from one-time launch spending. Qualify location and task fit before offering a slot. Do not promote credentials, emergency coverage or completed client projects that are absent from this prelaunch example.

## Sales process

Agree the task, material responsibility, access and the point at which extra work needs approval. Complete accepted work and collect on completion. The scenario carries no customer receivables, service-plan advance or supplier credit. Customer purchases of major fixtures do not enter the operator's revenue or create an invented retail margin.

## Retention & measurement

Keep a task and materials record so a callback can be distinguished from a new maintenance request. Ask whether a future task is appropriate rather than assuming an automatic renewal. Record repeat paid work and actual travel effort. Use property photographs only with the customer's permission and avoid presenting concept work as an actual portfolio.

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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

The launch assets are a compact used van, tools and ladders, secure van shelving and reporting/payment hardware. Ordinary materials are bought per job and leave no planned closing stock. Home utilities and vehicle upkeep remain recurring costs; an existing garage does not create a new commercial lease. Real tool suitability, storage access, cover and vehicle condition need checks. The launch asset budget is Used compact service van: \$20,000.00; Tools and ladders: \$5,000.00; Van shelving and security: \$1,500.00; Laptop phone and card reader: \$1,500.00.

## Service delivery

Qualify the task remotely, inspect the actual work and access as appropriate, confirm approval, perform work within competence, clean up and document acceptance before payment. This is an operating sequence, not a technical procedure. Travel, quoting and callbacks consume the same owner's time. A long repair displaces another appointment unless the calendar is revised.

## Launch & development milestones

Choose the service area and task boundary, confirm business and insurance requirements, inspect the van and tools and complete paid trial visits. Compare sold field hours with the already reduced field-hour pool. Review contribution and callbacks before filling a wider route. No completed trial, standing customer list or verified permission is supplied.

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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 \$30,150.00: \$28,000.00 for assets, \$2,150.00 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 \$50,000.00, 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 \$50,000.00 contribution. Economic remuneration pays for the owner's continuing operating work; it is separate from contributed capital. 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 \$19,850.00 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

1 owner service operator provides 120.000 scheduled hours per month (120.000 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 6% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Direct costs are 7% of net fees. No product resale or purchased inventory is included. Paid employee costs and owner economic remuneration are operating expenses, outside the direct-cost ratio. Salaries and fixed overhead grow 3% annually. Collections take 0 days, supplier payments 0 days and inventory coverage 0 days. The 21% flat income-tax provision and role-specific employer-cost allowances are simplified planning inputs; personal owner taxes are not modeled.

## Financial outlook

Year 1: revenue \$74,415.00, EBITDA \$1,685.51, net income -\$4,621.19 and closing cash \$21,278.81. Year 2: revenue \$87,771.84, EBITDA \$11,325.60, net income \$4,167.76 and closing cash \$31,496.57. Year 3: revenue \$94,898.88, EBITDA \$15,539.16, net income \$7,496.44 and closing cash \$45,043.01. Year 1 EBITDA is positive, but depreciation and the income-tax provision bring net income below zero. Operating contribution before those charges does not eliminate the net loss. 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 \$15,271.41, 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.

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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 an initial annual loss and does not recover startup uses during the horizon. Small jobs can be unprofitable after travel, callbacks and time spent sourcing consumables. Owner pay continues during weak demand. The minor-task boundary can fail if more complex work is accepted without the right competence, scope or price.

## Contingency actions

Keep a compact route and decline or refer unsuitable work. Test fewer sold hours, more travel and higher callback/material costs while retaining owner compensation. Change task scope or timing when evidence warrants it. A larger calendar cannot be supported by treating administrative time as billable or owner labor as free.

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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 task permissions, insured scope, customer terms, vehicle/tool checks, paid time and callback logs, consumable quotes and confirmed owner funding are still required. The home storage arrangement and any exclusions need review against real circumstances. No hired workforce, issued trade approval or proven repeat demand 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 | 15,271.41        |
| <b>Unfunded cash gap</b>          | <b>0.00</b>      |
| Operating-period net income       | 7,043.01         |
| <b>Final closing cash</b>         | <b>45,043.01</b> |

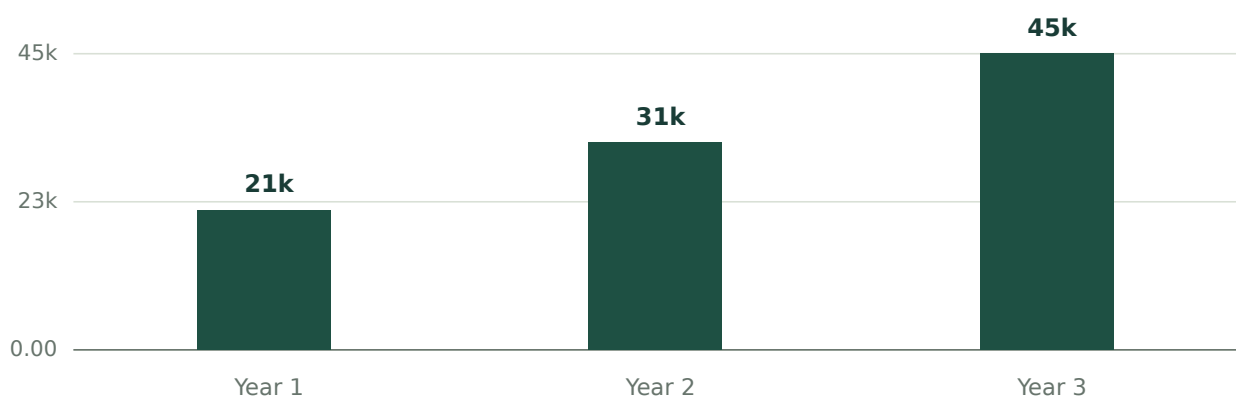
## Profit and loss - USD

| Item                | Year 1           | Year 2           | Year 3           |
|---------------------|------------------|------------------|------------------|
| Revenue             | 74,415.00        | 87,771.84        | 94,898.88        |
| Cost of goods sold  | 5,209.16         | 6,144.00         | 6,642.84         |
| <b>Gross profit</b> | <b>69,205.84</b> | <b>81,627.84</b> | <b>88,256.04</b> |
| Operating expenses  | 67,520.33        | 70,302.24        | 72,716.88        |
| <b>EBITDA</b>       | <b>1,685.51</b>  | <b>11,325.60</b> | <b>15,539.16</b> |
| Depreciation        | 6,050.00         | 6,050.00         | 6,050.00         |
| Interest expense    | 0.00             | 0.00             | 0.00             |
| Income tax          | 256.70           | 1,107.84         | 1,992.72         |
| <b>Net income</b>   | <b>-4,621.19</b> | <b>4,167.76</b>  | <b>7,496.44</b>  |

## Cash flow - USD

| Item                       | Year 1           | Year 2           | Year 3           |
|----------------------------|------------------|------------------|------------------|
| Opening cash               | 19,850.00        | 21,278.81        | 31,496.57        |
| <b>Operating cash flow</b> | <b>1,428.81</b>  | <b>10,217.76</b> | <b>13,546.44</b> |
| Investing cash flow        | 0.00             | 0.00             | 0.00             |
| Financing cash flow        | 0.00             | 0.00             | 0.00             |
| <b>Net cash movement</b>   | <b>1,428.81</b>  | <b>10,217.76</b> | <b>13,546.44</b> |
| <b>Closing cash</b>        | <b>21,278.81</b> | <b>31,496.57</b> | <b>45,043.01</b> |

## 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                             | 21,278.81        | 31,496.57        | 45,043.01        |
| Receivables                      | 0.00             | 0.00             | 0.00             |
| Inventory                        | 0.00             | 0.00             | 0.00             |
| Fixed assets, net                | 21,950.00        | 15,900.00        | 9,850.00         |
| <b>Total assets</b>              | <b>43,228.81</b> | <b>47,396.57</b> | <b>54,893.01</b> |
| Payables                         | 0.00             | 0.00             | 0.00             |
| Loan balances                    | 0.00             | 0.00             | 0.00             |
| <b>Total liabilities</b>         | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      |
| <b>Equity</b>                    | <b>43,228.81</b> | <b>47,396.57</b> | <b>54,893.01</b> |
| <b>Reconciliation difference</b> | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      |

## Launch budget & proposed funding

| Item                        | USD              |
|-----------------------------|------------------|
| Setup expenses              | 2,150.00         |
| Asset purchases             | 28,000.00        |
| Opening stock purchases     | 0.00             |
| <b>Equity contributions</b> | <b>50,000.00</b> |
| Loan proceeds               | 0.00             |
| <b>Cash at launch</b>       | <b>19,850.00</b> |
| Opening inventory balance   | 0.00             |
| Opening loan balance        | 0.00             |

## Operating break-even - USD

| Measure            | Year 1    | Year 2    | Year 3    |
|--------------------|-----------|-----------|-----------|
| Break-even revenue | 72,459.65 | 74,633.11 | 76,872.03 |
| Margin of safety   | 1,955.35  | 13,138.73 | 18,026.85 |

## Project payback

| Measure                             | Forecast result                          |
|-------------------------------------|------------------------------------------|
| Initial project outlay (USD)        | 30,150.00                                |
| <b>Payback</b>                      | <b>Not recovered within the forecast</b> |
| Final cumulative project cash (USD) | -1,599.73                                |

## 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 owner-only format retained for 36 months. Forty admin hours are removed once from 160 paid owner hours, leaving 120 field hours before 55% sold utilization. Five source shares and hourly fees remain; fixed roster, three-month ramp and 6% requested growth. Owner economic pay is included once with zero employer allowance. Materials are bought per job, with no stock, customer credit or supplier credit. Setup paid once; home garage has no new lease. Native 21% tax provision is simplified; 2% fees and 3% fixed costs.

Employer-cost allowances follow each paid role row. A zero allowance on owner economic remuneration does not establish the owner's personal tax treatment. The flat 21% income-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.