

BUSINESS PLAN / FINANCIAL FORECAST

Carefront Builders

A proposed regional general contractor coordinating defined healthcare-facility additions and renovations through paid project supervision and purchased trade packages.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

6,413,000.00

USD

YEAR 1 NET INCOME

181,879.23

USD

STARTUP USES

248,910.34

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

Carefront Builders proposes a healthcare-facility general contractor in Virginia and Maryland; actual jurisdictions and sites unselected. A proposed regional general contractor coordinating defined healthcare-facility additions and renovations through paid project supervision and purchased trade packages. The central launch decision is: Can supervised healthcare construction progress support purchased trades and the lag between earned progress and collected project cash?

Business overview

Authorized private healthcare property owners and project sponsors commissioning assessed construction scopes with agreed design, site and payment responsibilities. A 2,000-square-foot monthly progress-capacity assumption multiplied by 55% utilization yields 1,100 earned progress-square-foot equivalents before ramp. Five distinct work types allocate that area once and earn their selected inclusive fee per progress square foot. This recognizes completed-equivalent progress over time, not a new whole building or contract every month. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Obtain a real permitted, funded limited scope and document workforce readiness, accepted progress, trade availability and collection. The average progress-area ceiling represents an initial management assumption equivalent to two small progressing workfronts; it is not an awarded backlog. Demand must justify both supervision and purchased trades without relying on later source-project expansion. 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 \$2,596,747.82 in equity. Launch spending is \$248,910.34, leaving \$2,347,837.48 in opening cash. Year 1 revenue is \$6,413,000.00 and net income is \$181,879.23. 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 34.8 months.

02 Company & management

Carefront Builders 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

Carefront Builders is a fictional regional contractor proposing work for private healthcare-facility owners in Virginia and Maryland. Its role is construction coordination and supervision, not operating hospitals or owning their medical assets. Actual sites, design interfaces, contractor permissions and healthcare-specific responsibilities must be established before an awarded project can be represented.

Ownership & management

The proposed owner contribution is \$2,596,747.82 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 roster comprises two project managers, two site superintendents, an owner managing director, an estimator and half-time project administration. The fractional administration row is a prorated budget. Field trades are purchased separately and not duplicated as employee construction labor. The progress-capacity assumption still requires a real workforce, supervision and specialist-resource schedule. Project managers: 2 × \$9,166.67 monthly, plus a 15% employer-cost allowance; Site superintendents: 2 × \$8,333.33 monthly, plus a 15% employer-cost allowance; Owner director: 1 × \$10,000.00 monthly, plus a 15% employer-cost allowance; Estimator: 1 × \$7,083.33 monthly, plus a 15% employer-cost allowance; Project admin: 1 × \$2,291.67 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

Hospital additions, ward renovations, outpatient clinics, diagnostic suites and behavioral-health facilities divide one progress-area pool. Prices are inclusive earned construction fees per completed-equivalent square foot, not monthly invoices for an entire building. Purchased materials, trade subcontractors, rented/site services, protection/waste and permits/testing are separate direct categories. Client medical equipment and land remain excluded.

Pricing & revenue streams

2000 available earned progress square foot units per month × 55% utilization = 1100 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 earned progress square foot. The 3-month ramp, 0% 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. Additions: 20% of the shared capacity at \$850.00 per earned progress square foot. Ward renewal: 25% of the shared capacity at \$550.00 per earned progress square foot. Clinics: 30% of the shared capacity at \$300.00 per earned progress square foot. Diagnostics: 15% of the shared capacity at \$650.00 per earned progress square foot. Behavioral: 10% of the shared capacity at \$350.00 per earned progress square foot. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed benefit is a defined scope, coordinated trades and documented progress with clear site and owner interfaces. Occupied clinical settings can impose project-specific access and operational constraints that must be assessed. The company does not claim healthcare accreditation, specialist infection-control approval, issued permits or clinical readiness from a financial planning scenario.

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 private healthcare property owners and project sponsors commissioning assessed construction scopes with agreed design, site and payment responsibilities. 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

Obtain a real permitted, funded limited scope and document workfront readiness, accepted progress, trade availability and collection. The average progress-area ceiling represents an initial management assumption equivalent to two small progressing workfronts; it is not an awarded backlog. Demand must justify both supervision and purchased trades without relying on later source-project expansion.

Competition & positioning

Alternatives include suitable regional general contractors, specialist healthcare construction providers and appropriately organized owner-led packages. Compare technical/site responsibilities, trade coordination, work windows, changes, progress measurement and payment. Whole-project cost estimates contain different timing from this earned-area model. No regional construction-cost average, clinical expertise ranking or measured competitive 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 suitable owner, design and project-management introductions supported by accurately scoped capability information. Bid/marketing spending and owner management pay are separate. Qualify actual credentials, procurement conditions, design readiness and payer authority before committing estimating effort. Do not present a concept or hypothetical facility as a completed healthcare reference project.

Sales process

Agree design/site responsibilities, scope, workfront release, progress measurement, changes, inspection/acceptance and payment before mobilizing. The 45-day collection input blends ordinary progress receipts and a longer retained portion as one approximation. It is not an actual retainage ledger. Real deposits, contract assets, milestones and retention releases need a separate project cash schedule before commitment.

Retention & measurement

At accepted handover, document outstanding work, rectification and the agreed transition to the owner's operations. A later facility phase needs a new scope and authorization; it is not automatic renewal revenue. Track defects, change recovery and retained or overdue payments. Clinical performance and operational outcomes remain the owner's separate responsibilities unless an actual contract establishes otherwise.

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 two site pickups, reusable instruments/tools, office computers/plotter and furniture/racking. Heavy equipment and trade work are purchased rather than added as another owned fleet. Only directly bought building materials enter stock, with seven physical days applied to that goods share once. Confirm site logistics, configured cover and actual supplier/trade terms. The launch asset budget is Two used site pickup trucks: \$90,000.00; Reusable site instruments and tools: \$35,000.00; Office computers and plotter: \$20,000.00; Office furniture and storage racking: \$15,000.00.

Service delivery

Confirm design and site release, establish project-specific specialist responsibilities, procure defined materials/trades, supervise agreed work, document earned progress and secure acceptance for billing. The shared progress-area proxy must be reconciled to actual work packages and sites. It does not convert payroll hours into square feet or establish healthcare compliance, technical completion or a safe occupancy decision.

Launch & development milestones

Verify jurisdiction/site permissions, competent supervision and specialist arrangements, contract/payment terms and insurance before opening workfronts. Complete accepted paid progress through collection and compare actual trade/material purchases with cash timing. Inspect monthly cash before another site commitment. The forecast keeps initial workfront scale fixed and includes no assured award, permit or clinical approval.

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 \$248,910.34: \$160,000.00 for assets, \$53,541.67 for expensed setup and \$35,368.67 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 \$2,596,747.82, 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 \$2,596,747.82 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 \$2,347,837.48 of opening cash and a forecast funding gap of \$0.00. Confirm the owner's available funds and transfer date before committing launch payments.

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

2000 available earned progress square foot units per month × 55% utilization = 1100 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 earned progress square foot. The 3-month ramp, 0% 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 80% 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 45 days, supplier payments 10 days and inventory coverage 7 days. The 21% flat income-tax provision and 15% employer-cost allowance are simplified planning inputs.

Financial outlook

Year 1: revenue \$6,413,000.00, EBITDA \$277,139.00, net income \$181,879.23 and closing cash \$1,845,350.05. Year 2: revenue \$7,135,920.00, EBITDA \$379,887.60, net income \$272,724.52 and closing cash \$2,137,653.19. Year 3: revenue \$7,278,638.40, EBITDA \$378,582.00, net income \$271,693.09 and closing cash \$2,428,623.15. 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 \$1,639,882.53, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 3. Pre-tax project payback is 34.8 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

Design changes, occupied-site restrictions, trade delays, hidden conditions, inspection issues and retained progress payments can concentrate cash demands. The expected area proxy cannot show the detailed construction sequence or claim ledger. Blended collection and supplier terms may understate a project's peak funding need, even when the aggregate forecast shows positive income and cash.

Contingency actions

Use project readiness and responsibility gates, a dated trade/workfront plan, documented change approval and accepted progress records. Reconcile materials, subcontract packages and supervision without duplicating labor. Test delayed progress, disputed changes and later retention release using actual contracts. Defer workfront commitments when site conditions or available cash do not support the real schedule.

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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 contractor and site permissions, qualified design/healthcare-specialist responsibility, awarded scopes, progress/retention and change terms, trade/material/equipment quotes, configured insurance, accepted paid progress records and owner-funding availability remain outstanding. No issued permit, clinical approval, operational hospital, signed project backlog or committed trade credit 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	1,639,882.53
Unfunded cash gap	0.00
Operating-period net income	726,296.84
Final closing cash	2,428,623.15

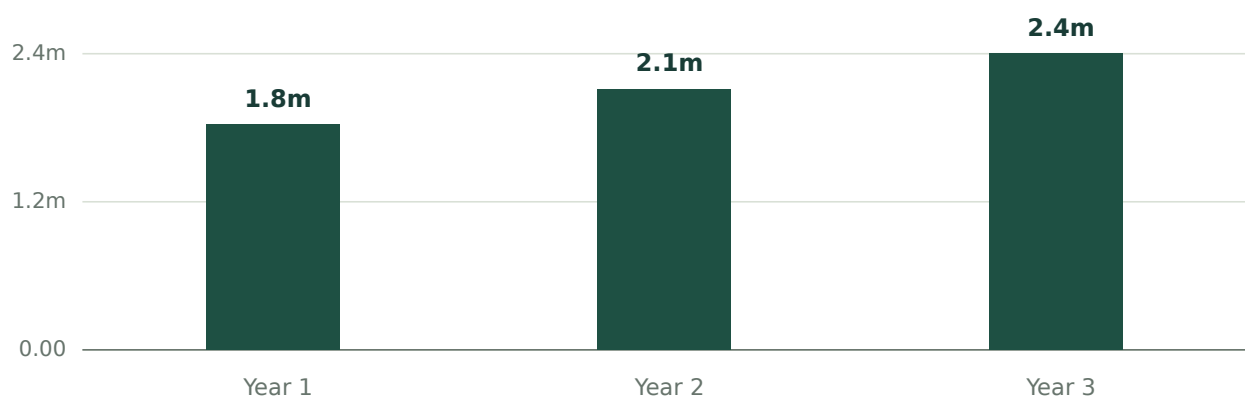
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	6,413,000.00	7,135,920.00	7,278,638.40
Cost of goods sold	5,130,400.00	5,708,736.00	5,822,910.72
Gross profit	1,282,600.00	1,427,184.00	1,455,727.68
Operating expenses	1,005,461.00	1,047,296.40	1,077,145.68
EBITDA	277,139.00	379,887.60	378,582.00
Depreciation	34,666.67	34,666.66	34,666.67
Interest expense	0.00	0.00	0.00
Income tax	60,593.10	72,496.42	72,222.24
Net income	181,879.23	272,724.52	271,693.09

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	2,347,837.48	1,845,350.05	2,137,653.19
Operating cash flow	-502,487.43	292,303.14	290,969.96
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-502,487.43	292,303.14	290,969.96
Closing cash	1,845,350.05	2,137,653.19	2,428,623.15

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	1,845,350.05	2,137,653.19	2,428,623.15
Receivables	874,500.00	891,990.00	909,829.80
Inventory	35,368.67	36,076.04	36,797.56
Fixed assets, net	125,333.33	90,666.67	56,000.00
Total assets	2,880,552.05	3,156,385.90	3,431,250.51
Payables	155,466.67	158,576.00	161,747.52
Loan balances	0.00	0.00	0.00
Total liabilities	155,466.67	158,576.00	161,747.52
Equity	2,725,085.38	2,997,809.90	3,269,502.99
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	53,541.67
Asset purchases	160,000.00
Opening stock purchases	35,368.67
Equity contributions	2,596,747.82
Loan proceeds	0.00
Cash at launch	2,347,837.48
Opening inventory balance	35,368.67
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	4,856,039.33	5,001,720.00	5,151,773.04
Margin of safety	1,556,960.67	2,134,200.00	2,126,865.36

Project payback

Measure	Forecast result
Initial project outlay (USD)	248,910.34
Payback	34.82 months (first recovery in month 35)
Final cumulative project cash (USD)	37,187.09

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.