

BUSINESS PLAN / FINANCIAL FORECAST

Airway Clear Services

A proposed mobile HVAC-cleaning service providing assessed residential and small commercial cleaning through one two-person field crew.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

192,107.30

USD

YEAR 1 NET INCOME

-18,587.59

USD

STARTUP USES

58,940.49

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

Airway Clear Services proposes a mobile hvac system cleaning crew in Mid-cost suburban US service area; jurisdiction unselected. A proposed mobile HVAC-cleaning service providing assessed residential and small commercial cleaning through one two-person field crew. The central launch decision is: Can a single paid crew fund travel, equipment and seasonal cleaning work without selling each crew hour twice?

Business overview

Authorized property owners and managers commissioning an agreed accessible system-cleaning or standalone component scope. One two-person crew offers 21 days multiplied by eight scheduled hours, or 168 whole-crew hours monthly before utilization. Five categories allocate each sold crew hour once. Standalone coil, blower or inspection work is billed separately only when it is not already included in a complete HVAC-cleaning scope. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Test suitable paid appointments and record assessment, travel, setup, complete crew time, consumables and collection. A seasonal inquiry is not a released system ready for work. Repeatable demand must fit the single van and whole-crew calendar. The chosen seasonal weights are scenario inputs rather than observed local booking history. 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 \$109,575.21 in equity. Launch spending is \$58,940.49, leaving \$50,634.72 in opening cash. Year 1 revenue is \$192,107.30 and net income is -\$18,587.59. 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

Airway Clear Services 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

Airway Clear Services is a fictional one-van mobile HVAC-cleaning business in an unselected suburban US territory. It serves assessed residential and small commercial appointments using a two-person crew. Actual system suitability, service permissions and technical boundaries must be checked. The plan does not establish a certified remediation provider or an approved health intervention.

Ownership & management

The proposed owner contribution is \$109,575.21 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

A paid lead technician and a paid cleaning technician work as one field crew. Owner management/dispatch has two-fifths-time coverage represented by a prorated budget, not another full-time technician. A whole-crew hour already includes both field workers. Their separate salaries are paid once; doubling the 168-hour calendar would overstate the sold delivery pool. Lead technician: 1 × \$4,833.33 monthly, plus a 15% employer-cost allowance; Cleaning technician: 1 × \$3,666.67 monthly, plus a 15% employer-cost allowance; Owner dispatch: 1 × \$1,733.33 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

Residential cleaning, commercial cleaning, standalone coil cleaning, standalone blower cleaning and inspection/verification share one crew calendar. The agreement defines included components and accessible areas. A component already included in a complete cleaning cannot also be billed as standalone work. Replacement, repair or specialist contamination scope needs separate appropriate assessment and authorization.

Pricing & revenue streams

168 available whole-crew hour units per month × 50% utilization = 84 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 whole-crew hour. 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. Home HVAC: 50% of the shared capacity at \$200.00 per whole-crew hour. Business HVAC: 25% of the shared capacity at \$230.00 per whole-crew hour. Coils: 12% of the shared capacity at

\$180.00 per whole-crew hour. Blowers: 8% of the shared capacity at \$180.00 per whole-crew hour. Inspection: 5% of the shared capacity at \$220.00 per whole-crew hour. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed benefit is an agreed cleaning scope with documented access, method, observed conditions and handover. The buyer needs to know which components can be reached and which findings require another provider. The company does not promise health improvements, mold clearance, energy savings or certification merely because inspection and cleaning appear in the service list.

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 property owners and managers commissioning an agreed accessible system-cleaning or standalone component 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 suitable paid appointments and record assessment, travel, setup, complete crew time, consumables and collection. A seasonal inquiry is not a released system ready for work. Repeatable demand must fit the single van and whole-crew calendar. The chosen seasonal weights are scenario inputs rather than observed local booking history.

Competition & positioning

Alternatives include suitable HVAC-cleaning firms, appropriate mechanical service providers and another assessed maintenance approach. Compare accessible components, method, exclusions, verification and payment. A low advertised appointment fee may describe a different scope from a crew-hour equivalent. No local price average, measured cleaning-performance advantage or health-effect comparison is claimed.

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 appropriate property/mechanical introductions and accurate local descriptions of included cleaning tasks. Acquisition spending is separate from paid owner dispatch. Qualify access, system condition, scope and payer authority before booking. Avoid unsupported health or savings claims and do not present an unverified credential as evidence of service capability.

Sales process

Agree accessible components, preparation, method, exclusions, standalone versus included tasks, acceptance and payment before dispatch. The forecast uses its selected blended collection delay rather than a separate booking-conversion model. A reservation is not completed revenue. Findings outside the cleaning scope require an approved change or a suitable referral before additional work.

Retention & measurement

At handover, record included work, accessible limitations and any separately recommended professional assessment. Quote a later visit only when appropriate and authorized. Track return work, system access problems and overdue fees. No automatic maintenance subscription or guaranteed cleaning interval is assumed; follow-up hours still draw from the same finite crew calendar.

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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 are a used van, negative-air/cleaning rig and compressor, durable component/access tools, inspection camera and business equipment. Consumables and filters form the stocked goods share; fuel, waste disposal and external services remain distinct direct purchases. Confirm configured equipment, system suitability, storage and insurance. The one-time launch allocation is paid once, outside recurring overhead. The launch asset budget is Used cargo van: \$32,000.00; Negative air cleaning rig and compressor: \$15,000.00; Durable coil blower and access tools: \$4,000.00; Inspection camera system: \$2,000.00; Computer and office equipment: \$1,200.00.

Service delivery

Assess the request and system, confirm safe access and the agreed component boundary, prepare the site, clean using suitable methods and document handover. The normalized seasonal pattern changes requested sold crew time without adding field workers or a second van. Daily travel, setup and nonbillable duties must fit inside the unsold share of the crew calendar.

Launch & development milestones

Verify actual service permissions and competence, methods/equipment suitability, contracts, insurance and supplier terms before opening. Complete a suitable paid appointment through collection and compare total crew time with the fee. Review winter and peak scheduling against the reserve before expanding. Initial owner-only funding covers forecast cash, but the first-year net loss remains visible.

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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 \$58,940.49: \$54,200.00 for assets, \$4,500.00 for expensed setup and \$240.49 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 \$109,575.21, 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 \$109,575.21 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 \$50,634.72 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

168 available whole-crew hour units per month × 50% utilization = 84 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 whole-crew hour. 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 8% 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 8 days, supplier payments 10 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 \$192,107.30, EBITDA -\$6,129.28, net income -\$18,587.59 and closing cash \$39,619.39. Year 2: revenue \$210,258.69, EBITDA \$4,154.79, net income -\$8,199.65 and closing cash \$42,607.70. Year 3: revenue \$214,463.90, EBITDA \$2,502.51, net income -\$9,741.58 and closing cash \$44,052.51. 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 \$31,043.34, 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

Inaccessible components, unsuitable systems, unexpected contamination, equipment failure and travel can reduce sold time while both field salaries continue. Seasonal peaks can exceed practical daily routing even when monthly averages fit. The forecast does not demonstrate a health outcome or actual booking series, and stock/payment averages cannot replace configured supplier terms.

Contingency actions

Use access and scope checks, clear stop/referral conditions, maintained equipment and documented component inclusion. Track whole-crew time, rework, consumables and receipts per appointment. Test quieter months and longer collections with payroll intact. Defer commitments when a system's conditions, equipment needs or available cash do not support the promised service.

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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 jurisdiction and service permissions, verified methods/competence, component/access agreements, configured equipment/supply and insurance quotes, suitable storage/vehicle terms, paid seasonal appointment records and owner-funding availability remain outstanding. No health assessment, remediation clearance, issued certification or achieved energy-saving result 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	31,043.34
Unfunded cash gap	0.00
Operating-period net income	-36,528.82
Final closing cash	44,052.51

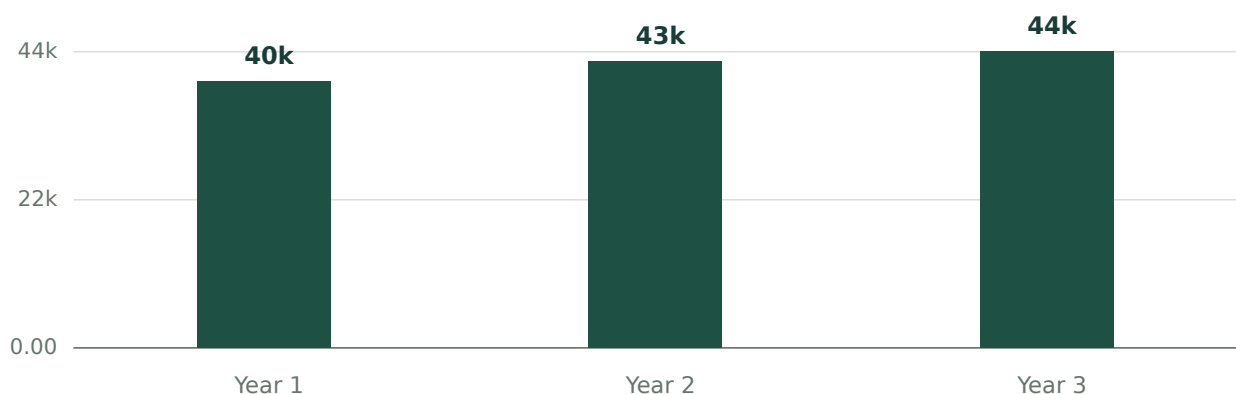
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	192,107.30	210,258.69	214,463.90
Cost of goods sold	15,368.56	16,820.71	17,157.11
Gross profit	176,738.74	193,437.98	197,306.79
Operating expenses	182,868.02	189,283.19	194,804.28
EBITDA	-6,129.28	4,154.79	2,502.51
Depreciation	11,266.67	11,266.66	11,266.67
Interest expense	0.00	0.00	0.00
Income tax	1,191.64	1,087.78	977.42
Net income	-18,587.59	-8,199.65	-9,741.58

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	50,634.72	39,619.39	42,607.70
Operating cash flow	-11,015.33	2,988.31	1,444.81
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-11,015.33	2,988.31	1,444.81
Closing cash	39,619.39	42,607.70	44,052.51

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	39,619.39	42,607.70	44,052.51
Receivables	4,122.72	4,205.17	4,289.28
Inventory	216.44	220.78	225.19
Fixed assets, net	42,933.33	31,666.67	20,400.00
Total assets	86,891.88	78,700.32	68,966.98
Payables	404.26	412.35	420.59
Loan balances	0.00	0.00	0.00
Total liabilities	404.26	412.35	420.59
Equity	86,487.62	78,287.97	68,546.39
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	4,500.00
Asset purchases	54,200.00
Opening stock purchases	240.49
Equity contributions	109,575.21
Loan proceeds	0.00
Cash at launch	50,634.72
Opening inventory balance	240.49
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	199,360.89	205,341.78	211,502.35
Margin of safety	-7,253.59	4,916.91	2,961.55

Project payback

Measure	Forecast result
Initial project outlay (USD)	58,940.49
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-62,265.86

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.