

BUSINESS PLAN / FINANCIAL FORECAST

Signal Grove

A remote marketing agency selling strategy, campaign management, content, creative production and email work from one paid delivery team.

PLANNING EDITION / 2026-10-19

YEAR 1 REVENUE

416,460.00

USD

YEAR 1 NET INCOME

-39,077.84

USD

STARTUP USES

15,200.00

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

Signal Grove proposes a remote b2b marketing agency in Austin, Texas, USA. A remote marketing agency selling strategy, campaign management, content, creative production and email work from one paid delivery team. The central launch decision is: Can a three-person delivery team sell enough well-scoped hours to support its paid management and client-service overhead?

Business overview

Owner-led B2B service companies that need a defined campaign or continuing marketing delivery, with one client sponsor authorized to approve the work. One 480-hour monthly delivery pool is allocated 20% to strategy, 25% to paid media management, 20% to content, 20% to design and 15% to email/CRM. Client media budgets are paid directly by clients. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Offer a paid, tightly scoped pilot with an agreed brief and review window. Record actual production hours, revisions, billed fees and the time needed to obtain client approval. The key evidence is repeated paid work that leaves sufficient contribution after delivery and account handling. An encouraging discovery call, unpaid sample or large social audience does not validate the billable-hour target. 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 \$140,000.00 in equity. Launch spending is \$15,200.00, leaving \$124,800.00 in opening cash. Year 1 revenue is \$416,460.00 and net income is -\$39,077.84. 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. Pre-tax project payback is 34.3 months.

02 Company & management

Signal Grove 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

Signal Grove is a proposed remote practice, using occasional Austin meeting space rather than a dedicated leased studio. The client buys specified marketing work, not a promise of sales growth. Every engagement needs an approved scope, an accountable buyer, access permissions and a definition of acceptance. The fictional business has no portfolio, incorporation record or signed clients. An entity, insurance and contract review would precede accepting real work.

Ownership & management

The proposed owner contribution is \$70,000.00; the remaining \$70,000.00 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 marketing specialist, designer and content specialist supply the three delivery equivalents. The working director sells, scopes, reviews quality and manages cash; the quarter-time account manager handles coordination. Neither increases the paid team's delivery capacity. All roles receive salary from the start, so weak sales cannot be hidden by calling founder time free. A real roster must also leave time for reviews, leave and handoffs within the nonbillable allowance. Marketing specialist: 1 × \$6,666.67 monthly, plus a 15% employer-cost allowance; Designer: 1 × \$5,416.67 monthly, plus a 15% employer-cost allowance; Content specialist: 1 × \$5,416.67 monthly, plus a 15% employer-cost allowance; Working managing director: 1 × \$8,333.33 monthly, plus a 15% employer-cost allowance; Fractional account manager (0.25 FTE coverage): 1 × \$1,562.50 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

Strategy includes briefs and research; media management covers campaign setup and reporting; content and design produce agreed assets; email work covers approved flows and CRM configuration. Work outside the signed deliverables becomes a change request. Advertising-platform charges, influencer payments, printing and client software purchases are excluded from the fee and paid directly by the client. Access to a platform is not an authorization to increase its budget.

Pricing & revenue streams

3 marketing delivery specialists provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 50% 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 10% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Strategy and research: 20% of the shared capacity at \$180.00 per billable hour. Paid media management: 25% of the shared capacity at \$160.00 per billable hour. Content and SEO: 20% of the shared capacity at \$145.00 per billable hour. Creative design: 20% of the shared capacity at \$140.00 per billable hour. Email and CRM: 15% of the shared capacity at \$165.00 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 one coordinated delivery process with a clear owner and measurable acceptance. It needs validation against the client's existing internal team, freelancers and other agencies. Report work completed and relevant campaign indicators without guaranteeing a commercial outcome. The client retains control of its accounts and underlying customer data; a departure process should hand back working files and revoke access.

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

Owner-led B2B service companies that need a defined campaign or continuing marketing delivery, with one client sponsor authorized to approve the work. 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

Offer a paid, tightly scoped pilot with an agreed brief and review window. Record actual production hours, revisions, billed fees and the time needed to obtain client approval. The key evidence is repeated paid work that leaves sufficient contribution after delivery and account handling. An encouraging discovery call, unpaid sample or large social audience does not validate the billable-hour target.

Competition & positioning

The relevant alternatives are an internal marketing hire, specialist freelancers, larger agencies and the client doing less marketing. Compare the same deliverables, revision limits, reporting duties and contract duration. Signal Grove proposes coordination and scope discipline, but no comparative performance advantage has been demonstrated. The sales conversation should identify work that is currently delayed or poorly owned rather than inventing a market-share estimate.

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 director would build a list of relevant B2B buyers, seek introductions and demonstrate a small number of clearly labeled concept projects. The planned acquisition allowance scales with earned fees; it is not a measured customer acquisition cost. Attribute an engagement to the activity that produced a paying client, then compare its contribution with prospecting and onboarding effort. Do not publish fictional client logos or testimonials.

Sales process

Qualify the buyer, agree the scope and hourly budget, approve access, deliver the work, obtain acceptance and invoice earned fees. The cash forecast assumes 30 collection days and no advance retainers. A signed but undelivered contract is not booked as immediate annual revenue. Actual deposits or longer payment terms would require a revised cash forecast.

Retention & measurement

Review delivered versus scoped hours and obtain explicit approval for additional work before production. Use a monthly plan to choose continuing tasks, not an unlimited-services promise. Track repeat fees, rework, client concentration and collection aging. If a relationship consumes management capacity without supporting the fee, narrow the scope or end it under the agreement rather than raising the utilization assumption.

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

The launch assets are laptops and remote workstations. Recurring software supports internal work; client-specific delivery tools and purchased specialist support sit in the direct-cost allowance. The flexible workspace input does not promise a dedicated office. Confirm software seat rights, cyber coverage, backup procedures and client data access before onboarding. A future premises deposit is not included in this remote format. The launch asset budget is Five laptops: \$6,000.00; Monitors and docks: \$1,500.00; Remote workstation equipment: \$1,200.00.

Service delivery

A brief moves through scoping, scheduling, production, internal review, client approval and closeout. The five practices divide one common hour budget; they are not five separate teams. Reserve nonbillable time for sales, revisions and administration. When one specialist becomes the bottleneck, the aggregate forecast is only a screening view; a real skills-based schedule can require a lower sales ceiling.

Launch & development milestones

Before launch, complete a paid scope trial, review contracts and insurance, select the software stack, verify workstation quotes and establish account-access controls. After launch, review planned versus delivered hours and collections every week. Add a hire only after the staffing budget includes both salary and demonstrable workload; the current case does not add staff automatically when inquiries increase.

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 \$15,200.00: \$8,700.00 for assets, \$6,500.00 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 \$140,000.00, comprising \$70,000.00 from the owner and \$70,000.00 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 \$70,000.00 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 \$70,000.00. Receiving all proposed equity leaves \$124,800.00 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.

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

3 marketing delivery specialists provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 50% 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 10% 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. Salaries are operating expenses, outside the direct-cost ratio. Salaries and fixed overhead grow 3% annually. Collections take 30 days, supplier payments 0 days and inventory coverage 0 days. The 21% flat income-tax provision and 15% employer-cost allowance are simplified planning inputs.

Financial outlook

Year 1: revenue \$416,460.00, EBITDA -\$36,177.84, net income -\$39,077.84 and closing cash \$50,762.16. Year 2: revenue \$509,747.04, EBITDA \$33,834.72, net income \$24,438.40 and closing cash \$73,481.64. Year 3: revenue \$571,936.20, EBITDA \$76,119.12, net income \$57,843.12 and closing cash \$129,042.33. 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 \$48,421.44, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 13. Pre-tax project payback is 34.3 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

The main exposure is selling a fixed promise that consumes more hours than the estimate while five paid roles continue. Client concentration, delayed approvals, late collection and inappropriate account access could worsen the cash position. A 10% growth input is a hypothesis about requested work. It neither creates additional specialist skills nor proves that enough suitable buyers can be found.

Contingency actions

Keep a time ledger by deliverable and review scope overruns before accepting more work. Test a slower acquisition ramp and longer collections with the full paid team retained. Reduce committed spending or defer expansion if the cash low point becomes unacceptable. Protect the client relationship through explicit access, approval and handover terms rather than unsupported performance promises.

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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

Paid pilot time records, actual software and equipment quotes, professional/cyber insurance terms, scoped client agreements, privacy/access procedures, a skills-based roster and written funding commitments are still required. There are no real case studies, signed customer orders or employee credentials attached to this example. 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	48,421.44
Unfunded cash gap	0.00
Operating-period net income	43,203.68
Final closing cash	129,042.33

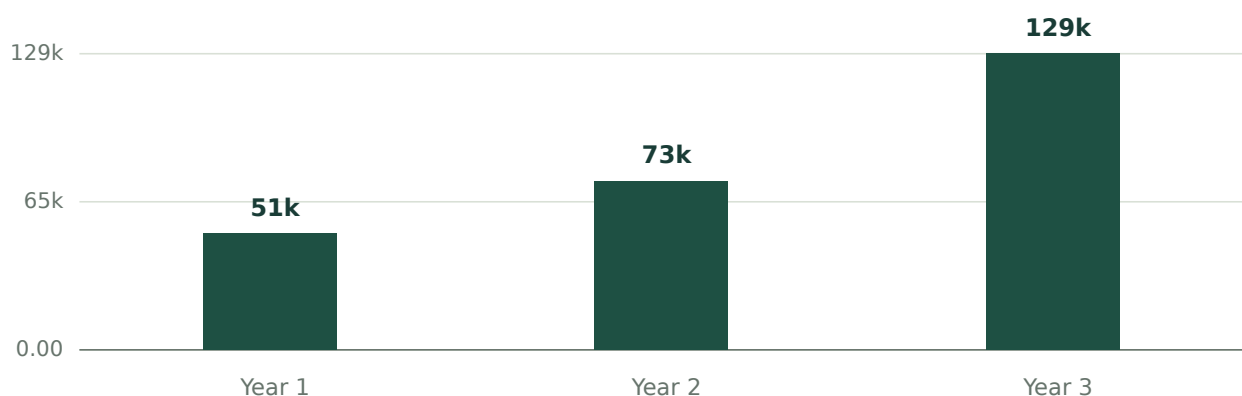
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	416,460.00	509,747.04	571,936.20
Cost of goods sold	29,152.20	35,682.36	40,035.48
Gross profit	387,307.80	474,064.68	531,900.72
Operating expenses	423,485.64	440,229.96	455,781.60
EBITDA	-36,177.84	33,834.72	76,119.12
Depreciation	2,900.00	2,900.00	2,900.00
Interest expense	0.00	0.00	0.00
Income tax	0.00	6,496.32	15,376.00
Net income	-39,077.84	24,438.40	57,843.12

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	124,800.00	50,762.16	73,481.64
Operating cash flow	-74,037.84	22,719.48	55,560.69
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-74,037.84	22,719.48	55,560.69
Closing cash	50,762.16	73,481.64	129,042.33

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	50,762.16	73,481.64	129,042.33
Receivables	37,860.00	42,478.92	47,661.35
Inventory	0.00	0.00	0.00
Fixed assets, net	5,800.00	2,900.00	0.00
Total assets	94,422.16	118,860.56	176,703.68
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	94,422.16	118,860.56	176,703.68
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	6,500.00
Asset purchases	8,700.00
Opening stock purchases	0.00
Equity contributions	140,000.00
Loan proceeds	0.00
Cash at launch	124,800.00
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	457,571.18	471,298.48	485,437.22
Margin of safety	-41,111.18	38,448.56	86,498.98

Project payback

Measure	Forecast result
Initial project outlay (USD)	15,200.00
Payback	34.28 months (first recovery in month 35)
Final cumulative project cash (USD)	10,914.65

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.

Three specialists provide the five service lines from one shared schedule. The three-year forecast holds that delivery team fixed, ramps sales over three months and includes a 15% employer-cost allowance. Requested delivery hours grow by 10% annually, subject to the team's capacity. Prices and the service mix are illustrative; client advertising spend is paid separately and excluded from agency revenue.

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.