

BUSINESS PLAN / FINANCIAL FORECAST

PocketHarbor Studio

A proposed mobile-app development studio creating and maintaining bespoke client-owned applications through a salaried specialist team.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

708,136.00

USD

YEAR 1 NET INCOME

-84,300.39

USD

STARTUP USES

44,500.00

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

PocketHarbor Studio proposes a boutique client-owned mobile app development studio in Moderate-cost US hybrid workspace; national business clients. A proposed mobile-app development studio creating and maintaining bespoke client-owned applications through a salaried specialist team. The central launch decision is: Can bespoke app fees cover the paid studio when requirements, review and release work consume unsold time?

Business overview

Authorized business product sponsors commissioning a defined app, design or maintenance deliverable with usable requirements and payment authority. Four paid app specialists provide one 640-hour available monthly pool across iOS, Android, cross-platform, design and maintenance work. A paid nonbillable owner principal and fractional operations support add no development hours. External specialists and project cloud/device testing are purchased separately; app-store sales and client hosting receipts are excluded. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Start with a paid discovery, design or limited build and record requirement work, engineering, review, testing, rework and collection. An app idea or demonstration is not a commissioned product. Repeatable demand means comparable paid work within the retained team's skills and calendar, rather than assumed user growth or future recurring software subscriptions. 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 \$285,947.46 in equity. Launch spending is \$44,500.00, leaving \$241,447.46 in opening cash. Year 1 revenue is \$708,136.00 and net income is -\$84,300.39. 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

PocketHarbor Studio 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

PocketHarbor Studio is a fictional independent mobile-app consultancy using a moderate-cost US hybrid workspace. It sells agreed work for client-owned products rather than operating a speculative app portfolio. Actual technical capability, client permissions, data and release responsibilities need verification before an engagement. No launched client application, user base or secured product contract is supplied.

Ownership & management

The proposed owner contribution is \$285,947.46 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

Four paid delivery specialists provide the app-hour pool. The paid owner principal manages scope, commercial terms and cash without being added as another developer. Quarter-time operations coverage is a prorated budget, not an extra full-time worker. Outside specialists are purchased separately. The initial roster stays fixed; later source staffing growth is omitted. App specialists: 4 × \$9,166.67 monthly, plus a 15% employer-cost allowance; Owner principal: 1 × \$10,416.67 monthly, plus a 15% employer-cost allowance; Operations support: 1 × \$1,250.00 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

Native iOS, native Android, cross-platform development, product design and app maintenance allocate the same sold delivery hours. Each scope states requirements, supported interfaces/devices, testing, acceptance and ownership. Client production hosting and platform/store responsibilities need an actual agreement. A maintenance category does not create automatic recurring revenue on top of the modeled hourly work.

Pricing & revenue streams

4 paid app delivery specialists provide 640.000 scheduled hours per month (160.000 per person). Requested sold time starts at 65% 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 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. iOS apps: 25% of the shared capacity at \$165.00 per billable hour. Android apps: 25% of the shared capacity at \$160.00 per billable hour. Cross-platform: 25% of the shared capacity at \$155.00 per billable hour. Design: 10% of the shared capacity at \$145.00 per billable hour. Maintenance: 15% of the shared capacity at \$135.00 per billable

hour. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed benefit is a defined, testable deliverable with clear ownership, acceptance and handover. Sponsors should know the unresolved interfaces, security/data questions and release dependencies. The studio does not guarantee store approval, user growth or defect-free operation. Technical tests and platform decisions must be verified for the actual product and its environment.

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 business product sponsors commissioning a defined app, design or maintenance deliverable with usable requirements and payment authority. 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

Start with a paid discovery, design or limited build and record requirement work, engineering, review, testing, rework and collection. An app idea or demonstration is not a commissioned product. Repeatable demand means comparable paid work within the retained team's skills and calendar, rather than assumed user growth or future recurring software subscriptions.

Competition & positioning

Alternatives include other app studios, suitable independent specialists, an internal product team and a simpler process or tool where appropriate. Compare requirements, design, device testing, ownership, release and support. A code-only quote is not equivalent to a fully accepted product scope. No platform-performance benchmark, local rate average or competitive superiority is claimed.

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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 relevant product/business introductions and accurately labeled samples or authorized project explanations. Recurring client acquisition and principal pay are separate budgets. Qualify sponsor authority, requirements, data access and budget before proposing a delivery date. Do not present a prototype as a live customer product or claim an unverified store partnership.

Sales process

Agree requirements, client-supplied assets/accounts, data responsibilities, deliverables, acceptance, changes and invoice terms before scheduling. The forecast uses invoice credit for earned service fees. App downloads, the client's subscription receipts and store proceeds are not studio revenue. Additional production support or ongoing platform costs require a separately authorized scope and cash review.

Retention & measurement

Close with accepted deliverables, authorized source/assets and an agreed support boundary. Quote later maintenance or features as new hourly work within the same calendar. Track requirement changes, unpriced fixes, release delays and invoice aging. A successful handover does not establish a recurring retainer or prove the client's product-market fit.

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 professional workstations/monitors, owned mobile test devices, furniture and network/meeting equipment. Internal tools/security are overhead; project cloud/device testing and specialists are direct costs. Digital code and unbilled work are not inventory. Confirm configured tool licenses, test coverage, client account responsibilities, secure access and professional cover before committing to a product. The launch asset budget is Workstations monitors and peripherals: \$18,000.00; Owned mobile test devices: \$6,000.00; Durable office furniture: \$4,000.00; Network and meeting equipment: \$2,000.00.

Service delivery

Define the product decision and acceptance tests, confirm data/interfaces, design, implement in controlled increments, test, review with the sponsor and hand over the agreed deliverable. Release responsibilities and client approvals need a dated plan. Four specialists provide one shared pool, so a platform-specific skill or reviewer shortage can limit work even when aggregate hours remain.

Launch & development milestones

Verify actual team skills, client/IP/data agreements, tool/testing configuration and insurance before launch. Complete a paid limited scope through acceptance and collection, then compare total studio effort with the fee. Inspect the cash trough before expanding. The retained initial team produces a first-year net loss even though the proposed owner reserve covers the forecast horizon.

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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 \$44,500.00: \$30,000.00 for assets, \$14,500.00 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 \$285,947.46, 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 \$285,947.46 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 \$241,447.46 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

4 paid app delivery specialists provide 640.000 scheduled hours per month (160.000 per person). Requested sold time starts at 65% 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 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Direct costs are 6% 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 \$708,136.00, EBITDA -\$75,633.72, net income -\$84,300.39 and closing cash \$101,437.74. Year 2: revenue \$787,962.24, EBITDA -\$23,421.48, net income -\$32,088.14 and closing cash \$76,728.74. Year 3: revenue \$803,721.48, EBITDA -\$31,452.12, net income -\$40,118.79 and closing cash \$43,963.35. 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 \$43,963.35, and the funding gap is \$0.00. Positive monthly operating EBITDA is not reached within the three years. 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.

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

Changing requirements, unavailable client interfaces, device defects, release delays and unpriced support can absorb salaried delivery time. A client-owned product may fail commercially without creating additional studio fees. The fixed-team forecast cannot prove platform suitability or actual market demand, and invoice-credit delays can consume the reserve before expected margin is collected.

Contingency actions

Use written acceptance and data/interface readiness, short review gates, agreed change pricing and controlled access. Track complete specialist and testing effort against collected fees. Test lower sold utilization, more rework and slower receipts while retaining payroll. Re-scope or defer commitments when actual skills, requirements or available cash cannot support the promised deliverable.

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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

Verified technical coverage, actual requirements and acceptance tests, client ownership/data and platform-account responsibilities, configured tool/testing and insurance quotes, paid delivery/collection records and owner-funding availability remain outstanding. No launched app, store approval, real user traction, client commercial result or committed retainer 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	43,963.35
Unfunded cash gap	0.00
Operating-period net income	-156,507.32
Final closing cash	43,963.35

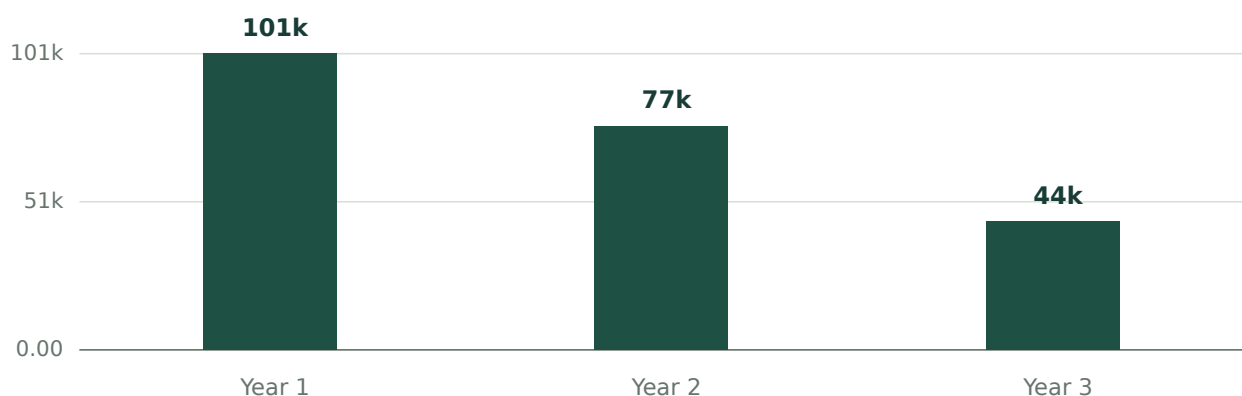
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	708,136.00	787,962.24	803,721.48
Cost of goods sold	42,488.16	47,277.72	48,223.44
Gross profit	665,647.84	740,684.52	755,498.04
Operating expenses	741,281.56	764,106.00	786,950.16
EBITDA	-75,633.72	-23,421.48	-31,452.12
Depreciation	8,666.67	8,666.66	8,666.67
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-84,300.39	-32,088.14	-40,118.79

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	241,447.46	101,437.74	76,728.74
Operating cash flow	-140,009.72	-24,709.00	-32,765.39
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-140,009.72	-24,709.00	-32,765.39
Closing cash	101,437.74	76,728.74	43,963.35

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	101,437.74	76,728.74	43,963.35
Receivables	64,376.00	65,663.52	66,976.79
Inventory	0.00	0.00	0.00
Fixed assets, net	21,333.33	12,666.67	4,000.00
Total assets	187,147.07	155,058.93	114,940.14
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	187,147.07	155,058.93	114,940.14
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	14,500.00
Asset purchases	30,000.00
Opening stock purchases	0.00
Equity contributions	285,947.46
Loan proceeds	0.00
Cash at launch	241,447.46
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	789,462.58	813,146.63	837,540.97
Margin of safety	-81,326.58	-25,184.39	-33,819.49

Project payback

Measure	Forecast result
Initial project outlay (USD)	44,500.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-241,984.11

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.