

BUSINESS PLAN / FINANCIAL FORECAST

RouteReady Auto

A single owner-operated service van providing booked diagnostics, light repairs and maintenance at suitable customer locations.

PLANNING EDITION / 2026-10-19

YEAR 1 REVENUE

163,785.60

USD

YEAR 1 NET INCOME

-11,599.86

USD

STARTUP USES

59,000.00

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

RouteReady Auto proposes a one-van mobile maintenance service in Austin suburbs, Texas, USA. A single owner-operated service van providing booked diagnostics, light repairs and maintenance at suitable customer locations. The central launch decision is: Can one paid owner-mechanic earn enough from the route after travel, parts and unbillable time?

Business overview

Local vehicle owners who can provide safe access and want selected light repairs completed without taking the vehicle to a workshop. One mechanic has 160 scheduled hours per month. The sold-hour pool is split among five all-in service packages; dividing each allocation by its task duration gives the completed-job target. 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 service territory. Record the vehicle, agreed task, actual parts cost, wrench time, travel, preparation, return visits and collected fee. Compare the full elapsed route day with the sold-hour plan. A calendar filled with inquiries is not evidence of completed repairs, and a job taking longer than its package assumption consumes capacity that cannot be sold twice. 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 \$110,000.00 in equity. Launch spending is \$59,000.00, leaving \$51,000.00 in opening cash. Year 1 revenue is \$163,785.60 and net income is -\$11,599.86. 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

RouteReady Auto 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

RouteReady Auto is a fictional owner-operated service with no retail workshop. The selected format handles booked light work on a suitable private surface within a practical suburban radius. No existing van, trade credential, inspection approval or operating license is claimed. A real business must confirm the local operating boundary, insurance and waste arrangements before promising service at a customer address.

Ownership & management

The proposed owner contribution is \$65,000.00; the remaining \$45,000.00 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

The owner-mechanic is both the only productive mechanic and a paid employee in the scenario. Fractional dispatch support handles messages and scheduling; it creates no second repair route. The 160-hour monthly schedule includes time that cannot be billed. Travel, parts sourcing, quoting, leave and administration reduce the sold share through utilization. A second van or hired mechanic would need a new model with its full commitments. Working owner-mechanic: 1 × \$5,000.00 monthly, plus a 15% employer-cost allowance; Fractional dispatcher (0.2 FTE coverage): 1 × \$500.00 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

The offer includes standalone diagnostics, selected brake work, battery replacement, charging-system component work and scheduled maintenance. Package prices include the modeled parts and labor together. A diagnostic hour allocated to a standalone diagnosis is not sold again as part of another package. Heavy engine or transmission rebuilding, towing, body repair and work requiring a full workshop are excluded from this case.

Pricing & revenue streams

1 owner-mechanic provides 160.000 scheduled hours per month (160.000 per person). Requested sold time starts at 45% 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. Standalone diagnostics: 20% of the shared capacity at \$150.00 per billable hour. Brake pads and rotors: 30% of the shared capacity at \$420.00 per 2-hour package. Battery replacement: 15% of the shared capacity at \$260.00 per billable hour. Alternator and starter: 20% of the shared capacity at \$520.00 per 2-hour package. Scheduled maintenance: 15% of the shared capacity at \$190.00 per 1.25-hour package. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed customer value is a convenient booked visit with a defined job and a transparent all-in quote. Convenience must survive actual travel, parts availability and site conditions. The customer should know which work can be done, what happens if the initial diagnosis changes the scope and when workshop referral is appropriate. No repair outcome, arrival time or superiority over a garage is guaranteed.

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

Local vehicle owners who can provide safe access and want selected light repairs completed without taking the vehicle to a workshop. 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 service territory. Record the vehicle, agreed task, actual parts cost, wrench time, travel, preparation, return visits and collected fee. Compare the full elapsed route day with the sold-hour plan. A calendar filled with inquiries is not evidence of completed repairs, and a job taking longer than its package assumption consumes capacity that cannot be sold twice.

Competition & positioning

Customers can use independent garages, dealership service, other mobile operators or postpone nonurgent work. Compare the same repair boundary, parts specification, diagnostic charge and warranty arrangement. A workshop may remain the better option for lifting, specialist equipment or an unsuitable driveway. The plan makes no assertion about local garage prices, market share or the availability of customers.

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

Start with accurate local listings, a clear service-area page and referrals from completed paid jobs. The marketing percentage is an allowance, not proof of a functioning lead channel. Screen requests before driving: an unsuitable site or excluded repair should not occupy a sellable slot. Track paid contribution by route area so a distant low-value call does not appear attractive merely because the invoice is positive.

Sales process

Collect vehicle and access details, confirm the likely parts and job boundary, issue the quote, book the visit, obtain approval for changes and collect payment after completion. Zero collection days are assumed. Fleet credit contracts and insurer receivables are excluded. No cancellation fees, deposits or customer sales-tax receipts are included as service revenue.

Retention & measurement

Provide the agreed work record and follow-up route for concerns. Track callbacks, parts failures and rework separately from new paid work. A reminder can support repeat maintenance only when the customer consents and the service remains appropriate. Budget quality obligations from real repair history; the parts ratio is not evidence that a particular supplier or warranty will absorb every replacement cost.

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

One used van, diagnostic tools and a field tablet are launch assets. Fuel, vehicle upkeep, insurance and software have distinct recurring allowances. The parts inventory input covers consumable stock rather than a retail parts store. Actual lift/support equipment, spill containment and waste handling must suit the tasks; the model is not a technical vehicle-maintenance procedure. No leased workshop or second vehicle is funded. The launch asset budget is Used service van: \$42,000.00; Service tools and diagnostic equipment: \$8,000.00; Tablet and administration hardware: \$1,000.00.

Service delivery

The dispatcher groups suitable appointments by route; the mechanic confirms parts, inspects the site, completes the agreed job and closes the record. Task durations exclude travel because utilization already removes nonbillable time. Five stream allocations sum to the same one-person schedule. An interrupted repair, unavailable part or workshop referral can break the route even when average monthly capacity appears sufficient.

Launch & development milestones

Verify insurance and vehicle condition, obtain tool and parts quotes, define the approved task list, arrange used-fluid and battery handling and test paid routes before advertising broad coverage. Open a small appointment calendar, then compare actual delivery time and margin weekly. Do not commit to a second route until its incremental demand, paid staffing, vehicle and reserve are modeled together.

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 \$59,000.00: \$51,000.00 for assets, \$5,500.00 for expensed setup and \$2,500.00 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 \$110,000.00, comprising \$65,000.00 from the owner and \$45,000.00 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 \$65,000.00 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 \$45,000.00. Receiving all proposed equity leaves \$51,000.00 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

1 owner-mechanic provides 160.000 scheduled hours per month (160.000 per person). Requested sold time starts at 45% 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 30% 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 0 days, supplier payments 0 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 \$163,785.60, EBITDA -\$866.53, net income -\$11,599.86 and closing cash \$51,591.20. Year 2: revenue \$200,473.68, EBITDA \$17,854.56, net income \$5,625.78 and closing cash \$67,823.16. Year 3: revenue \$224,931.36, EBITDA \$29,271.24, net income \$14,644.99 and closing cash \$93,058.81. 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 \$45,340.02, 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.

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

Travel distances, wrong parts, unsuitable access, breakdowns and repeated visits can remove both fee income and productive time. The owner is a single operational dependency. Parts are inside the customer package, so an unfavorable component price directly reduces contribution. The case assumes uniform monthly demand and does not establish seasonal scheduling, insurance adequacy or guaranteed waste-service availability.

Contingency actions

Narrow the service radius and job list when route evidence does not support the assumptions. Review parts margin by completed package and retain a workshop referral option for excluded work. Test lower utilization and higher parts costs while keeping owner pay and vehicle costs. A safer scope or postponed visit is preferable to accepting work the selected equipment and site cannot support.

10

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 route logs, parts invoices, vehicle inspection and equipment quotes, insurer terms, waste-service arrangements, suitable customer authorization and warranty terms, absence coverage and actual funding commitments are still needed. This sample includes no real vehicle registration, mechanic credential or completed customer repair. 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	45,340.02
Unfunded cash gap	0.00
Operating-period net income	8,670.91
Final closing cash	93,058.81

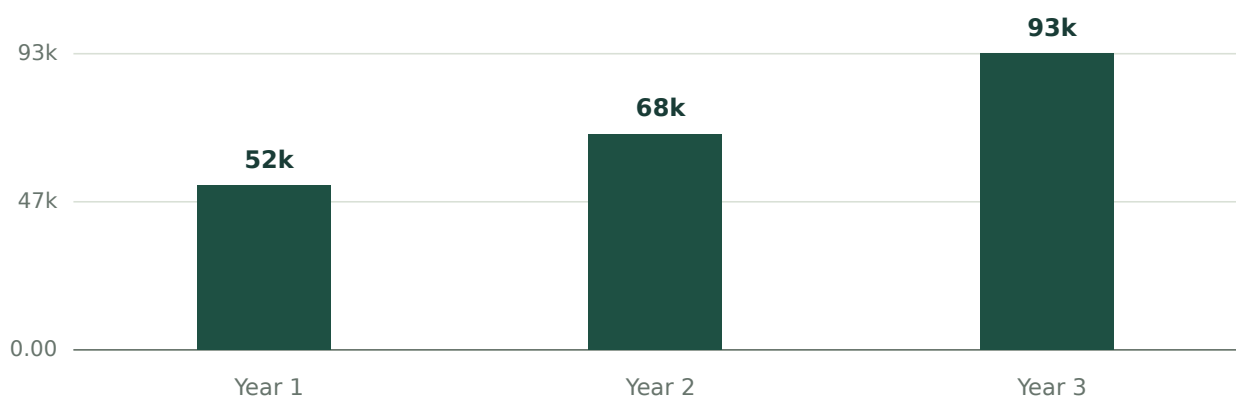
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	163,785.60	200,473.68	224,931.36
Cost of goods sold	49,135.68	60,142.08	67,479.48
Gross profit	114,649.92	140,331.60	157,451.88
Operating expenses	115,516.45	122,477.04	128,180.64
EBITDA	-866.53	17,854.56	29,271.24
Depreciation	10,733.33	10,733.34	10,733.33
Interest expense	0.00	0.00	0.00
Income tax	0.00	1,495.44	3,892.92
Net income	-11,599.86	5,625.78	14,644.99

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	51,000.00	51,591.20	67,823.16
Operating cash flow	591.20	16,231.96	25,235.65
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	591.20	16,231.96	25,235.65
Closing cash	51,591.20	67,823.16	93,058.81

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	51,591.20	67,823.16	93,058.81
Receivables	0.00	0.00	0.00
Inventory	1,042.27	1,169.43	1,312.10
Fixed assets, net	40,266.67	29,533.33	18,800.00
Total assets	92,900.14	98,525.92	113,170.91
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	92,900.14	98,525.92	113,170.91
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	5,500.00
Asset purchases	51,000.00
Opening stock purchases	2,500.00
Equity contributions	110,000.00
Loan proceeds	0.00
Cash at launch	51,000.00
Opening inventory balance	2,500.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	165,254.30	170,211.74	175,319.02
Margin of safety	-1,468.70	30,261.94	49,612.34

Project payback

Measure	Forecast result
Initial project outlay (USD)	59,000.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-11,552.83

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.

One van and one productive owner-mechanic serve five service packages throughout the three-year forecast. Package prices, task times and mix are illustrative; each package fee includes parts and labor. Its hourly revenue equivalent is the package price divided by its task hours, so the same labor is not charged twice. Sales ramp over three months, with employer costs included in payroll. Parts stock is tracked separately. Expansion to a second van is excluded.

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.