

BUSINESS PLAN / FINANCIAL FORECAST

RouteCanopy Oil Care

A proposed mobile service supplying oil, filters and a documented oil change at an agreed customer site.

PLANNING EDITION / 2026-10-24

YEAR 1 REVENUE

205,603.20

USD

YEAR 1 NET INCOME

-40,067.21

USD

STARTUP USES

86,398.92

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

RouteCanopy Oil Care proposes a two-van mobile oil-change service in Temperate suburban US metro; compact residential, workplace and small-fleet routes. A proposed mobile service supplying oil, filters and a documented oil change at an agreed customer site. The central launch decision is: Can two paid mobile routes cover oil, filters, travel and the cash gap before fleet invoices are collected?

Business overview

Vehicle owners, workplace coordinators and small-fleet managers authorizing an oil change for a supported vehicle at an accessible service location. Two paid technicians, each assigned to one van, share 264 available appointment slots per month: two vans, 22 route days and six complete appointments per van-day. The five packages divide that appointment pool once at 55% utilization; dispatch does not create another route. The scenario is limited to this operating format; activity outside it needs its own inputs.

Key priorities

Trial a compact paid route and log travel, setup, oil quantity, service work, cleanup and receipts for every stop. Compare fleet clusters with separate residential visits before treating six daily slots as repeatable. A booking request is useful only when the vehicle and site are suitable. 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 \$177,611.45 in equity. Launch spending is \$86,398.92, leaving \$91,212.53 in opening cash. Year 1 revenue is \$205,603.20 and net income is -\$40,067.21. 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

RouteCanopy Oil Care proposes the operating format described in this example. The responsible management team must confirm legal formation, scope, paid staffing, commercial terms and cash controls before opening.

Company background

RouteCanopy Oil Care is a fictional two-van operator using secure storage and parking rather than a customer-facing garage. The opening territory is deliberately compact so scattered bookings do not consume the service day. Vehicle eligibility and site permission must be confirmed before accepting a visit.

Ownership & management

The proposed owner contribution is \$177,611.45 and covers all modeled equity. No external equity is included. Contributions and operating remuneration are separate; the listed paid roles do not establish the owner's employment or tax status.

Team & responsibilities

Two technicians are paid throughout the operating year. Quarter-time dispatch and accounts coverage is a prorated salary budget, not a third technician. An owner may occupy a paid technician role; ownership does not add free field labor or another appointment pool. Mobile techs: 2 × \$4,333.33 monthly, plus a 15% employer-cost allowance; Dispatch/accounts: 1 × \$875.00 monthly, plus a 15% employer-cost allowance. Paid roles are counted once in operating expenses. A zero employer allowance excludes burden from the forecast; it does not prove that no statutory charge or benefit is owed. Confirm the actual roster and fully loaded pay before launch.

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

Synthetic blend, full synthetic, high-mileage, European synthetic and light-diesel packages include the specified oil, filter and normal consumables. Quotes must identify oil grade, quantity and exceptions. A difficult access point or unsupported vehicle needs a revised scope rather than an assumed standard slot.

Pricing & revenue streams

264 available service job units per month × 55% utilization = 145.2 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 service job. The 1-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. Blend oil: 20% of the shared capacity at \$89.00 per service job. Full synthetic: 40% of the shared capacity at \$109.00 per service job. High mileage: 15% of the shared capacity at \$119.00 per service job. European oil: 15% of the shared capacity at \$139.00 per service job. Light diesel: 10% of the shared capacity at \$179.00 per service job. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price. Displayed shares are rounded to two decimals; calculations retain the full-precision mix.

Customer value

The proposed benefit is convenient planned maintenance with a clear service record and agreed vehicle specification. Appointment convenience depends on access, route grouping and materials on the van. The offer promises neither an all-vehicle repair capability nor a measured improvement in vehicle performance.

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

Vehicle owners, workplace coordinators and small-fleet managers authorizing an oil change for a supported vehicle at an accessible service location. 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

Trial a compact paid route and log travel, setup, oil quantity, service work, cleanup and receipts for every stop. Compare fleet clusters with separate residential visits before treating six daily slots as repeatable. A booking request is useful only when the vehicle and site are suitable.

Competition & positioning

Buyers can use fixed oil-change shops, other mobile operators or an existing fleet maintenance supplier. Compare the complete oil/filter specification, vehicle access and travel commitment. A shop-only tariff is not evidence that a mobile route can deliver the same package at the same margin.

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 local fleet introductions, workplace appointment blocks and accurate service-area listings. Ongoing marketing and field payroll are separate costs. Qualify vehicle details and location before buying a lead or offering a time, and measure completed paid stops rather than contact counts.

Sales process

Confirm vehicle specification, service-site permission and package exceptions, then approve the scope before dispatch. Retail work is assumed paid at completion; the source mix gives 20% of revenue to fleet invoices at 30 days, producing six weighted collection days. No advance fleet contract is secured.

Retention & measurement

Record the oil/filter specification, work completed and any concern requiring follow-up. Group a later maintenance visit only with customer authorization. A callback consumes route time and replacement materials; it is not another paid appointment merely because the van returns.

06

Operations & milestones

Operating delivery must fit the actual premises, equipment, paid roster and service window. Confirm required resources and permissions before accepting customer or participant commitments.

Facilities & resources

Two used vans, oil-handling upfits, reusable access tools and field payment hardware are launch assets. Oil/filter stock is distinct from used-oil collection, fuel, maintenance and warranty assistance. Storage, containment and collection arrangements require actual site and supplier checks before fluids are loaded. The refundable premises deposit is paid before opening and remains at cost without depreciation in the asset ledger; no refund is assumed. This aggregation is a planning proxy rather than formal accounting classification. The launch asset budget is Two used service vans: \$60,000.00; Oil handling and containment upfits: \$12,000.00; Ramps jacks and hand tools: \$4,000.00; Field tablets and card readers: \$1,000.00; Prelaunch storage deposit: \$900.00.

Service delivery

Dispatch checks vehicle eligibility and groups stops geographically, technicians prepare the correct oil and filters, complete the approved service and close the record. Six available slots per van-day include a complete visit allowance. Peak traffic, weather or a slow vehicle can displace later work even below monthly capacity.

Launch & development milestones

Inspect the vans and upfits, confirm access and waste arrangements, obtain insurance and supplier terms, then complete a paid route trial. Keep the initial two-van roster fixed during the forecast. Expansion should follow collected route contribution and a funded staffing revision. The initial funding proposal of \$140,725.25 leaves a lowest forecast cash balance of -\$26,886.20. The revised proposal adds \$36,886.20 of uncommitted owner cash, bringing total proposed funding to \$177,611.45. Revenue and paid costs are unchanged; the added reserve targets a selected \$10,000 minimum cash balance and does not remove the operating loss.

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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 \$86,398.92: \$77,900.00 for assets and refundable deposits, \$6,500.00 for expensed setup and \$1,998.92 for opening inventory. Refundable deposits (Prelaunch storage deposit: \$900.00) are paid once before opening and held at cost without depreciation in the planning asset ledger. This aggregates their carrying value with other assets as a planning proxy; refund timing, impairment and formal accounting classification are not modeled. Deposit cash is unavailable for operations. Additional site work needs scoped quotes.

Sources of funding

Total proposed equity is \$177,611.45, 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 availability and transfer of the proposed \$177,611.45 contribution. The saved payroll rows fund continuing operating work separately from contributed capital. Equipment, setup, supplier and payroll obligations require cash even when additional time is contributed.

Funding request

No external equity is requested. Receiving the proposed owner equity leaves \$91,212.53 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

264 available service job units per month × 55% utilization = 145.2 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 service job. The 1-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.

Named direct costs total 25% of operating receipts. Oil filters and service consumables: 25% of operating receipts, 100% allocated to tangible stock. Only tangible material shares enter purchased stock; purchased services, assistance and paid employee costs do not. All paid-role rows remain separate operating expenses. Fixed salary and overhead assumptions grow 3% annually. Collections use 6 days. Inventory uses 14 physical material days applied once to each material share. Supplier payments use 15 effective total-direct-cost days across material purchases and outside services, a blended timing approximation rather than a material-only credit schedule. Displayed rates and stock days are rounded to two decimals; calculations retain full input precision. The 21% income-tax provision is a scenario input. Personal taxes and customer sales-tax remittances are outside this scenario. Role-specific employer allowances follow the saved payroll rows.

Financial outlook

Year 1: revenue \$205,603.20, EBITDA -\$24,533.88, net income -\$40,067.21 and closing cash \$65,393.63. Year 2: revenue \$209,715.24, EBITDA -\$26,569.20, net income -\$42,102.54 and closing cash \$38,758.76. Year 3: revenue \$213,909.60, EBITDA -\$28,691.76, net income -\$44,225.09 and closing cash \$10,000.00. 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 \$10,000.00, 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

Sparse routes, excess oil quantities, wrong parts, spills and callbacks can erase the margin on an all-in fee. Both technicians remain paid when bookings are weak. Fleet credit also delays cash after the van has already consumed fuel, oil and a service slot.

Contingency actions

Limit the territory, verify vehicle specifications before loading and maintain a clear exception-price process. Compare collected contribution by route day and isolate callback costs. Test fewer completed appointments and slower fleet payments before committing to additional vans or a wider service promise.

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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

Vehicle inspections, configured upfit/tool quotes, actual fluid/filter purchase baskets, site permissions, used-oil handling and collection terms, insurance, paid route logs and available owner cash remain outstanding. No operating fleet account or regulatory approval 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	10,000.00
Unfunded cash gap	0.00
Operating-period net income	-126,394.84
Final closing cash	10,000.00

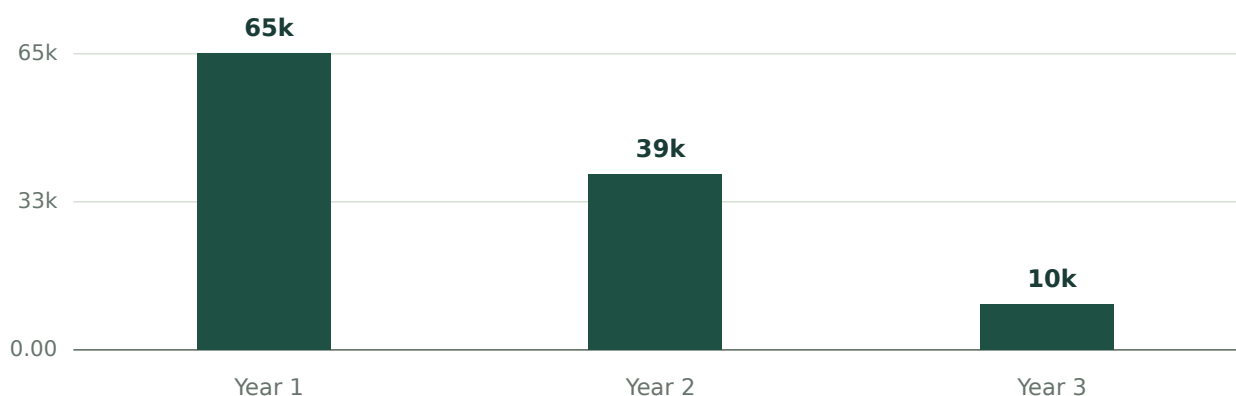
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	205,603.20	209,715.24	213,909.60
Cost of goods sold	51,400.80	52,428.84	53,477.40
Gross profit	154,202.40	157,286.40	160,432.20
Operating expenses	178,736.28	183,855.60	189,123.96
EBITDA	-24,533.88	-26,569.20	-28,691.76
Depreciation	15,533.33	15,533.34	15,533.33
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-40,067.21	-42,102.54	-44,225.09

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	91,212.53	65,393.63	38,758.76
Operating cash flow	-25,818.90	-26,634.87	-28,758.76
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-25,818.90	-26,634.87	-28,758.76
Closing cash	65,393.63	38,758.76	10,000.00

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	65,393.63	38,758.76	10,000.00
Receivables	3,426.72	3,495.25	3,565.16
Inventory	1,998.92	2,038.90	2,079.68
Assets and deposits	62,366.67	46,833.33	31,300.00
Total assets	133,185.94	91,126.24	46,944.84
Payables	2,141.70	2,184.54	2,228.23
Loan balances	0.00	0.00	0.00
Total liabilities	2,141.70	2,184.54	2,228.23
Equity	131,044.24	88,941.70	44,716.61
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	6,500.00
Asset purchases	77,900.00
Opening stock purchases	1,998.92
Equity contributions	177,611.45
Loan proceeds	0.00
Cash at launch	91,212.53
Opening inventory balance	1,998.92
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	244,422.68	251,755.12	259,307.94
Margin of safety	-38,819.48	-42,039.88	-45,398.34

Project payback

Measure	Forecast result
Initial project outlay (USD)	86,398.92
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-167,611.45

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 follows the selected sales or service activity. Any modeled subscriptions use monthly billing. Annual prepayments, milestone invoices, unbilled contract assets, customer taxes, seller settlements, capitalized interest and tax-loss carryforwards are not modeled. Refundable launch deposits are included at cost; refund timing, impairment and formal classification are outside scope.

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 organization results.

2027-2029 holds the source initial roster, workload, mix and base fees; later expansion is omitted. Fees grow 2%, paid/fixed costs 3%; payroll adds 15% employer allowance and uses prorated cent-rounded budgets. Named direct costs stay separate. Physical material stock days apply once; AP uses effective mixed-cost days. Deposits are paid at cost with no depreciation or assumed refund. Credit-loss provisions become cash buffers; asset depreciation is illustrative.

Role-specific employer-cost allowances follow the saved paid-role rows; zero excludes employer burden rather than proving no obligation. The 21% income-tax provision is an explicit scenario input. A zero input excludes entity income taxes from these results and establishes no exemption; personal taxes, customer sales-tax receipts/remittances and distributions are outside the 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; the listed refundable deposits are included, while unquoted additional site works are excluded.

Inventory days are physical material coverage applied once to each named COGS row's inventory share. Payment days are the effective blended delay across all direct-cost purchases and services, not a physical material supplier term. The shared payment schedule is a simplified timing proxy; material-specific supplier schedules are not modeled.

Refundable deposits are paid once before opening and retained at cost without depreciation in the planning asset ledger. Assets and deposits are aggregated as a planning proxy; their formal accounting classification, impairment, refund timing and recovery are not modeled. Deposit cash is not available operating cash.

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.