

BUSINESS PLAN / FINANCIAL FORECAST

ReleaseHarbor Agency

A proposed agency providing scoped publicity, marketing management and release analysis for client-owned music.

PLANNING EDITION / 2026-10-24

YEAR 1 REVENUE

370,800.00

USD

YEAR 1 NET INCOME

-65,634.45

USD

STARTUP USES

28,700.00

USD

Your guide to the plan

Detailed · Clear & Professional | Investor fundraising

Forecast from 2027-01-01 | 3 operating years | USD | base

01	Executive summary	2
02	Company & management	2
03	Products & business model	3
04	Market & competition	4
05	Marketing & sales	4
06	Operations & milestones	5
07	Funding request & use of funds	6
08	Financial plan	6
09	Risks & contingencies	7
10	Supporting documents	8
11	Annual financial appendix	9

Planning forecast. Assumptions require review; proposed funding is not secured.

01 Executive summary

ReleaseHarbor Agency proposes a three-specialist hourly music-marketing agency in Nashville, Tennessee remote-first base; national independent artists and small labels. A proposed agency providing scoped publicity, marketing management and release analysis for client-owned music. The central launch decision is: Can service fees cover the paid agency without treating client media spend or promised audience growth as revenue?

Business overview

Independent artists and small labels with authorized rights, usable release assets and control of the service budget. Three paid delivery professionals supply 480 available hours monthly at 50% billable utilization. Five fee services divide the same hours; the paid director and fractional administration add no delivery capacity. Clients pay advertising and creator sponsorship budgets directly, so those sums are outside fees and costs. The scenario is limited to this operating format; activity outside it needs its own inputs.

Key priorities

Complete a paid release scope and log planning, delivery, approvals, revisions and collection. A release announcement or follower count is not proof of agency traction. Repeat demand means comparable commissioned work that fits the paid team's calendar. 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 \$253,548.94 in equity. Launch spending is \$28,700.00, leaving \$224,848.94 in opening cash. Year 1 revenue is \$370,800.00 and net income is -\$65,634.45. 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

ReleaseHarbor Agency 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

ReleaseHarbor Agency is a fictional Nashville remote-first practice serving independent artists and small labels. It earns commissioned service fees for music owned by clients. The company does not acquire a music catalogue or count the client's recording, media or sponsorship budget as its own sales.

Ownership & management

The proposed owner contribution is \$253,548.94 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

Three paid delivery specialists supply the service-hour pool. A paid agency director and quarter-time administrative coordinator handle commercial direction and administration without adding production hours. Later source staffing expansion is excluded from the fixed starting roster. Delivery team: 3 × \$5,416.67 monthly, plus a 15% employer-cost allowance; Agency director: 1 × \$7,083.33 monthly, plus a 15% employer-cost allowance; Admin support: 1 × \$1,041.67 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

Publicity, ad management, social management, release strategy and audience reporting allocate the same hours. Each scope defines deliverables, approval and rights. Outside creative, publicity support and distribution services are direct purchases, with no physical inventory.

Pricing & revenue streams

3 paid delivery FTE provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 50% of allocated capacity and follows a 1-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. Music publicity: 25% of the shared capacity at \$125.00 per billable hour. Ad services: 25% of the shared capacity at \$150.00 per billable hour. Social services: 25% of the shared capacity at \$100.00 per billable hour. Release advice: 15% of the shared capacity at \$150.00 per billable hour. Analytics: 10% of the shared capacity at \$125.00 per billable hour. 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 value is organized, authorized release work with clear reporting and spending boundaries. Work can be accepted without guaranteeing editorial interest, audience growth or sales. Artist expectations must be tied to deliverables the agency can control.

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

Independent artists and small labels with authorized rights, usable release assets and control of the service budget. 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

Complete a paid release scope and log planning, delivery, approvals, revisions and collection. A release announcement or follower count is not proof of agency traction. Repeat demand means comparable commissioned work that fits the paid team's calendar.

Competition & positioning

Alternatives include other music agencies, independent specialists and artist or label self-management. Compare actual publicity effort, assets, reporting and media responsibility. A bundled promotion quote may include spending that this agency's service-only fee deliberately excludes.

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 relevant artist/label introductions and accurately labeled work samples. Agency marketing and referral commissions have separate budgets. Qualify rights, assets, timeline and budget before pitching a release that would require unpriced urgent work.

Sales process

Agree rights, deliverables, approval deadlines, fee and change terms before starting. Eighteen weighted collection days retain the source credit mix; advance retainers are excluded. Clients fund media and creator sponsorship directly, without those funds passing through agency revenue.

Retention & measurement

Review the agreed work and limitations with the client, then quote a new release or continuing scope within the same hours. Track unpriced social revisions and late assets. A successful delivery does not establish that the next release will produce a particular audience result.

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

Opening workstations, displays, video equipment, backup hardware, furniture and audio monitoring support delivery. Internal music data/software subscriptions differ from campaign distribution and specialist purchases. Royalty assets, client media balances and physical music inventory are excluded. 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 Opening computer equipment: \$9,000.00; Displays and docks: \$2,500.00; Video and content equipment: \$1,800.00; Network and backup equipment: \$1,200.00; Office furniture: \$2,000.00; Audio monitoring equipment: \$1,500.00; Prelaunch refundable workspace deposit: \$1,200.00.

Service delivery

Confirm rights and release readiness, define the campaign, schedule service hours, obtain approvals, deliver agreed work and explain the report. Simultaneous release dates compete for the same specialists; an aggregate monthly pool cannot settle a peak-week shortage.

Launch & development milestones

Verify rights/client terms, specialist coverage, tool eligibility, insurance and workspace. Complete a paid release scope through collection before promising ongoing coverage. Retain the initial roster until a funded revision supports more people or a broader scope. The initial funding proposal of \$142,825.53 leaves a lowest forecast cash balance of -\$100,723.41. The revised proposal adds \$110,723.41 of uncommitted owner cash, bringing total proposed funding to \$253,548.94. Revenue and paid costs are unchanged; the added reserve targets a selected \$10,000 minimum cash balance and does not remove the operating loss.

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 \$28,700.00: \$19,200.00 for assets and refundable deposits, \$9,500.00 for expensed setup and \$0.00 for opening inventory. Refundable deposits (Prelaunch refundable workspace deposit: \$1,200.00) 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 \$253,548.94, 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 \$253,548.94 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 \$224,848.94 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

3 paid delivery FTE provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 50% of allocated capacity and follows a 1-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.

Named direct costs total 10% of operating receipts. Outsourced creative production: 6% of operating receipts, 0% allocated to tangible stock; Specialist publicity support: 2.5% of operating receipts, 0% allocated to tangible stock; Campaign distribution services: 1.5% of operating receipts, 0% allocated to tangible stock. No purchased stock is held. All paid-role rows remain separate operating expenses. Fixed salary and overhead assumptions grow 3% annually. Collections use 18 days. Inventory uses 0 physical material days applied once to each material share. Supplier payments use 0 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 \$370,800.00, EBITDA -\$60,141.12, net income -\$65,634.45 and closing cash \$146,167.82. Year 2: revenue \$378,216.00, EBITDA -\$65,115.72, net income -\$70,609.06 and closing cash \$80,681.30. Year 3: revenue \$385,780.32, EBITDA -\$70,303.08, net income -\$75,796.41 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

Late music/assets, repeated creative changes and unrealistic audience expectations can consume paid time. Client-controlled media delays can still block agency work. The retained source starting fees may not cover the paid agency merely because artists have large promotional budgets.

Contingency actions

Use asset/readiness gates, explicit deliverables and timely approvals. Record all effort and collected fees, and test lower sold utilization or longer receipts with director pay retained. Re-scope work instead of guaranteeing editorial or streaming outcomes.

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

Authorized rights and samples, actual client terms, specialist/tool quotes, insurance, workspace terms and paid release effort/collection records remain outstanding. No playlist placement, press endorsement, streaming result or signed label account 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	-212,039.92
Final closing cash	10,000.00

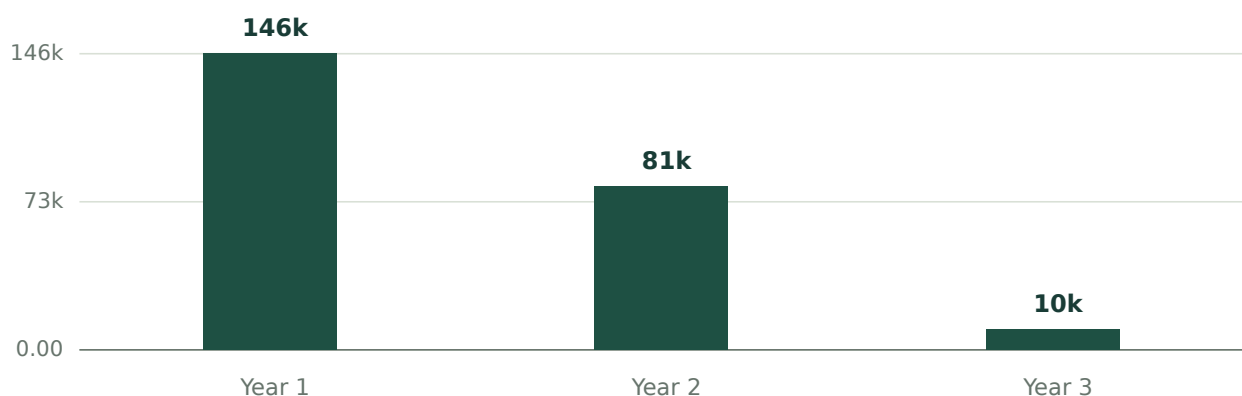
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	370,800.00	378,216.00	385,780.32
Cost of goods sold	37,080.00	37,821.60	38,578.08
Gross profit	333,720.00	340,394.40	347,202.24
Operating expenses	393,861.12	405,510.12	417,505.32
EBITDA	-60,141.12	-65,115.72	-70,303.08
Depreciation	5,493.33	5,493.34	5,493.33
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-65,634.45	-70,609.06	-75,796.41

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	224,848.94	146,167.82	80,681.30
Operating cash flow	-78,681.12	-65,486.52	-70,681.30
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-78,681.12	-65,486.52	-70,681.30
Closing cash	146,167.82	80,681.30	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	146,167.82	80,681.30	10,000.00
Receivables	18,540.00	18,910.80	19,289.02
Inventory	0.00	0.00	0.00
Assets and deposits	13,706.67	8,213.33	2,720.00
Total assets	178,414.49	107,805.43	32,009.02
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	178,414.49	107,805.43	32,009.02
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	9,500.00
Asset purchases	19,200.00
Opening stock purchases	0.00
Equity contributions	253,548.94
Loan proceeds	0.00
Cash at launch	224,848.94
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	441,140.49	454,374.74	468,006.17
Margin of safety	-70,340.49	-76,158.74	-82,225.85

Project payback

Measure	Forecast result
Initial project outlay (USD)	28,700.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-243,548.94

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.