

BUSINESS PLAN / FINANCIAL FORECAST

CedarLine Painting

A proposed local painting contractor selling defined preparation and coating scopes through a paid field team.

PLANNING EDITION / 2026-10-24

YEAR 1 REVENUE

504,192.00

USD

YEAR 1 NET INCOME

-107,160.23

USD

STARTUP USES

112,058.78

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

CedarLine Painting proposes a four-painter residential and light-commercial contractor in Charlotte, North Carolina; compact local project territory. A proposed local painting contractor selling defined preparation and coating scopes through a paid field team. The central launch decision is: Can priced preparation and coating work cover the paid crew through seasonal gaps and material commitments?

Business overview

Homeowners and light-commercial property decision-makers authorizing a defined repainting scope and access window. Four salaried field painters supply 640 available individual painter hours monthly. The five scopes allocate one sold-hour pool at 65% base utilization with the retained monthly seasonal pattern. The owner estimator and administrative support add no field hours; realized prices are per productive painter hour, not a whole-crew day. The scenario is limited to this operating format; activity outside it needs its own inputs.

Key priorities

Use a paid project trial to compare estimated preparation, field hours, materials and callbacks with the collected fee. Record the actual seasonal booking calendar. The selected monthly factors are planning weights, and a full summer pipeline does not prove winter work will cover year-round salaries. 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 \$402,469.25 in equity. Launch spending is \$112,058.78, leaving \$290,410.47 in opening cash. Year 1 revenue is \$504,192.00 and net income is -\$107,160.23. 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

CedarLine Painting 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

CedarLine Painting is a fictional Charlotte contractor serving direct residential and light-commercial buyers. It starts with four paid field painters and a small storage/office base. The local territory is selected to limit travel and coordination rather than to claim a measured share of the Charlotte market.

Ownership & management

The proposed owner contribution is \$402,469.25 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

Four painters supply the field-hour pool. The paid owner-manager estimates, manages changes and reviews quality; half-time administration handles scheduling and invoices. These roles are paid once and add no assumed painting capacity. Later staffing and leased-van expansion are excluded from this fixed-team case. Field painters: 4 × \$4,166.67 monthly, plus a 15% employer-cost allowance; Owner estimator: 1 × \$5,416.67 monthly, plus a 15% employer-cost allowance; Schedule/admin: 1 × \$1,750.00 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

Interior, exterior, trim/door, cabinet and commercial scopes divide productive painter hours. Quotes must describe preparation, coatings, protection, access and finish acceptance. Project lift rentals and specialist outside preparation remain direct costs, separate from owned ladders, sprayers and salaried painter time.

Pricing & revenue streams

4 paid individual painters provide 640.000 scheduled hours per month (160.000 per person). Requested sold time starts at 65% of allocated capacity and follows a 1-month ramp. Five service shares total 100%; each hour is allocated once. The twelve seasonal weights average one and change requested hours, with capacity retained. Requested work grows 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Interior: 35% of the shared capacity at \$95.00 per billable hour. Exterior: 25% of the shared capacity at \$110.00 per billable hour. Trim and doors: 15% of the shared capacity at \$80.00 per billable hour. Cabinets: 10% of the shared capacity at \$125.00 per billable hour. Commercial: 15% of the shared capacity at \$105.00 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 a defined finish and an orderly site with preparation explicitly priced. A square-foot or room quote must be translated into the actual painter effort and material scope. Concealed damage and excluded hazardous work require a new decision before the crew proceeds.

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

Homeowners and light-commercial property decision-makers authorizing a defined repainting scope and access window. 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

Use a paid project trial to compare estimated preparation, field hours, materials and callbacks with the collected fee. Record the actual seasonal booking calendar. The selected monthly factors are planning weights, and a full summer pipeline does not prove winter work will cover year-round salaries.

Competition & positioning

Buyers may choose another painting contractor, an existing maintenance team or defer discretionary repainting. Compare preparation, coating specification, access, protection and acceptance. A low quote that omits preparation or access rental cannot be treated as equivalent to the complete modeled scope.

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 accurate local listings, property relationships and authorized before/after examples. Baseline website/brand spending differs from sales-dependent lead and referral costs. Qualify surface condition, scope and timing before sending the estimator or accepting a job into a seasonal peak.

Sales process

Inspect the surfaces, define preparation and exclusions, agree the coating and work window, then authorize changes before delivery. The model uses five weighted collection days from a limited commercial credit share. Deposits and progress billing are excluded; no deposit inflow should be assumed to finance materials.

Retention & measurement

Close with an agreed inspection and record of the coating and work completed. Separate correction work from a new paid project. Track preparation overruns, remaining materials and callbacks so a repeat customer does not conceal a loss on the original scope.

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, a trailer, sprayers, durable access/protection equipment, shop fittings and office hardware support launch. Coatings and sundries are stock; hired access equipment and specialist preparation are services. Actual storage, coating system, vehicle condition and supplier credit need verification. 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 work vans: \$60,000.00; Small enclosed equipment trailer: \$6,000.00; Sprayers sanders and durable power tools: \$10,000.00; Reusable ladders access and protection: \$6,000.00; Shop racking ventilation and security: \$8,000.00; Computers tablets and office equipment: \$4,000.00; Prelaunch lease deposit: \$3,000.00.

Service delivery

Estimate and inspect, schedule appropriate painter skills, order coatings, protect the site, prepare, apply, inspect and hand over. Four painters share individual hours; overlapping sites do not multiply that pool. Exterior conditions and client access can consume time already budgeted in nonbillable capacity.

Launch & development milestones

Verify the operating scope, insurance, site/base and vehicle/tool quotes, then complete paid projects through collection. Review seasonal gaps before extending fixed commitments. Keep later source expansion outside this case until a new roster and funded workload justify it. The initial funding proposal of \$247,555.95 leaves a lowest forecast cash balance of -\$144,913.30. The revised proposal adds \$154,913.30 of uncommitted owner cash, bringing total proposed funding to \$402,469.25. 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 \$112,058.78: \$97,000.00 for assets and refundable deposits, \$13,000.00 for expensed setup and \$2,058.78 for opening inventory. Refundable deposits (Prelaunch lease deposit: \$3,000.00) 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 \$402,469.25, 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 \$402,469.25 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 \$290,410.47 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 individual painters provide 640.000 scheduled hours per month (160.000 per person). Requested sold time starts at 65% of allocated capacity and follows a 1-month ramp. Five service shares total 100%; each hour is allocated once. The twelve seasonal weights average one and change requested hours, with capacity retained. Requested work grows 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed.

Named direct costs total 31% of operating receipts. Coatings sundries and inbound freight: 21% of operating receipts, 100% allocated to tangible stock; Project access equipment rentals: 2% of operating receipts, 0% allocated to tangible stock; Specialist subcontracted preparation: 8% of operating receipts, 0% 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 5 days. Inventory uses 7 physical material days applied once to each material share. Supplier payments use 16 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 \$504,192.00, EBITDA -\$87,826.90, net income -\$107,160.23 and closing cash \$202,785.81. Year 2: revenue \$514,275.78, EBITDA -\$93,436.66, net income -\$112,770.00 and closing cash \$109,312.00. Year 3: revenue \$524,561.30, EBITDA -\$99,274.14, net income -\$118,607.47 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

Extra preparation, access delays, unsuitable application conditions and callbacks can consume salaried time with no new fee. Supplier credit is uncommitted and residential collections may slip beyond completion. A shift toward more complex surfaces can invalidate the blended coatings allowance.

■ Contingency actions

Require condition-based scopes, documented change authorization and staged quality checks. Track complete painter effort and materials by project. Test lower seasonal utilization, lost supplier credit and higher coatings costs while retaining the paid crew, then narrow scope or postpone commitments if cash becomes inadequate.

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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

Actual field qualifications, work permissions, insurance, premises and deposit terms, equipment/coating quotes, supplier terms, customer scopes and paid seasonal project records remain outstanding. No awarded repainting contract or verified coating-performance promise 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	-338,537.70
Final closing cash	10,000.00

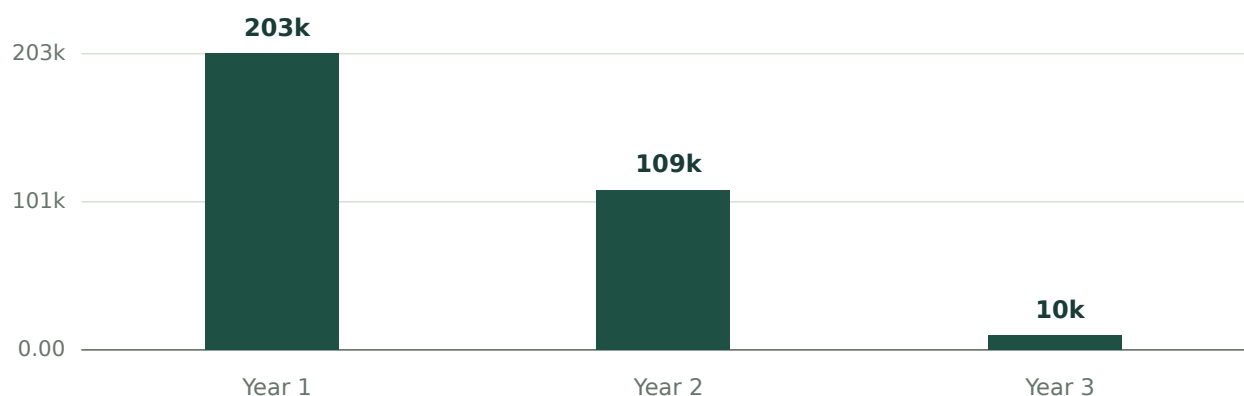
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	504,192.00	514,275.78	524,561.30
Cost of goods sold	156,299.54	159,425.52	162,614.01
Gross profit	347,892.46	354,850.26	361,947.29
Operating expenses	435,719.36	448,286.92	461,221.43
EBITDA	-87,826.90	-93,436.66	-99,274.14
Depreciation	19,333.33	19,333.34	19,333.33
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-107,160.23	-112,770.00	-118,607.47

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	290,410.47	202,785.81	109,312.00
Operating cash flow	-87,624.66	-93,473.81	-99,312.00
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-87,624.66	-93,473.81	-99,312.00
Closing cash	202,785.81	109,312.00	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	202,785.81	109,312.00	10,000.00
Receivables	5,602.13	5,714.18	5,828.46
Inventory	1,647.03	1,679.97	1,713.57
Assets and deposits	77,666.67	58,333.33	39,000.00
Total assets	287,701.64	175,039.48	56,542.03
Payables	5,392.62	5,500.46	5,610.48
Loan balances	0.00	0.00	0.00
Total liabilities	5,392.62	5,500.46	5,610.48
Equity	282,309.02	169,539.02	50,931.55
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	13,000.00
Asset purchases	97,000.00
Opening stock purchases	2,058.78
Equity contributions	402,469.25
Loan proceeds	0.00
Cash at launch	290,410.47
Opening inventory balance	2,058.78
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	653,051.14	672,643.03	692,822.59
Margin of safety	-148,859.14	-158,367.25	-168,261.29

Project payback

Measure	Forecast result
Initial project outlay (USD)	112,058.78
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-392,469.25

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.