

BUSINESS PLAN / FINANCIAL FORECAST

Copperline Plumbing

A proposed residential and light-commercial plumbing contractor with two productive technicians, a small shop and paid management and dispatch support.

PLANNING EDITION / 2026-10-19

YEAR 1 REVENUE

345,345.00

USD

YEAR 1 NET INCOME

-50,718.35

USD

STARTUP USES

130,000.00

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

Copperline Plumbing proposes a two-technician service contractor in Austin suburbs, Texas, USA. A proposed residential and light-commercial plumbing contractor with two productive technicians, a small shop and paid management and dispatch support. The central launch decision is: Can two technicians sell sufficient service time after materials, dispatch, owner pay and fleet commitments?

Business overview

Homeowners and small property operators who can approve a defined repair or installation and provide access within the service territory. Two technicians share 346.667 paid hours per month. One sold-hour pool is divided among routine repairs, drains, fixtures, water heaters and pipe work; all-in hourly equivalents include standard materials. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Measure paid service calls in a compact territory: task, technician time, travel, supplied materials, callback work and cash received. The initial utilization target deliberately leaves time outside sold work, but it does not validate demand. Compare completed, paid technician hours with the roster. Additional inquiries are useful only when the right technician, equipment and parts can deliver the quoted job. 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 \$230,000.00 in equity. Launch spending is \$130,000.00, leaving \$100,000.00 in opening cash. Year 1 revenue is \$345,345.00 and net income is -\$50,718.35. 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. The initial project outlay is not recovered within three operating years.

02

Company & management

Copperline Plumbing 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

Copperline Plumbing is a fictional independent service contractor with two technician routes and a small administrative/shop base. The selected scope is residential and light-commercial service, rather than new-building construction. No actual entity, address, contractor license or signed lease is supplied. Trade authorization, insurance and local work permissions are prerequisites to verify, not achievements implied by this plan.

Ownership & management

The proposed owner contribution is \$115,000.00; the remaining \$115,000.00 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

Two paid productive technicians supply the delivery hours. A half-time working owner handles estimates, quality, supplier relationships and cash; half-time dispatch support handles scheduling and administration. Neither support role adds sold technician hours. Paid technician hours are committed before considering how many hours are sold. It assumes suitable qualified coverage can be hired, but claims no real credentials or completed recruiting. Productive plumbing technicians: 2 × \$5,000.00 monthly, plus a 15% employer-cost allowance; Working owner and operations manager (0.5 FTE coverage): 1 × \$3,333.34 monthly, plus a 15% employer-cost allowance; Dispatcher and administrator (0.5 FTE coverage): 1 × \$1,750.00 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 consists of routine repairs, drain work, fixture installation, water-heater service and limited pipe repair or repiping. The five categories allocate one technician-hour pool. Hourly equivalents include standard materials; the customer is not charged again for those same parts in an invented retail stream. Major construction, excavation, emergency coverage guarantees and other trades are outside this selected format.

Pricing & revenue streams

2 plumbing technicians provide 346.667 scheduled hours per month (173.333 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. Routine plumbing repairs: 30% of the shared capacity at \$150.00 per billable hour. Drain cleaning: 25% of the shared capacity at \$175.00 per billable hour.

Fixture installation: 15% of the shared capacity at \$200.00 per billable hour. Water heater services: 20% of the shared capacity at \$300.00 per billable hour. Pipe repair and repiping: 10% of the shared capacity at \$225.00 per billable hour. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed value is an agreed scope, an organized service window and a documented repair or installation. The final quote should distinguish ordinary parts from exceptional fixtures, access work and changes discovered on site. Reliability must be tested through real completed jobs. A promise to handle any plumbing problem at one price would invalidate both the service-time and materials assumptions.

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 small property operators who can approve a defined repair or installation and provide access within the service territory. 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

Measure paid service calls in a compact territory: task, technician time, travel, supplied materials, callback work and cash received. The initial utilization target deliberately leaves time outside sold work, but it does not validate demand. Compare completed, paid technician hours with the roster. Additional inquiries are useful only when the right technician, equipment and parts can deliver the quoted job.

Competition & positioning

Customers may choose independent contractors, larger service networks, a property manager's existing supplier or postpone discretionary replacement. Compare job scope, authorization, response commitments, parts and warranty responsibilities. No named competitor price or quality ranking is invented. Texas provides official license information for consumers; the sample does not present a fictional license number or imply that the business has been approved.

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

Use accurate service listings, local property relationships and referrals from satisfactory paid work. The fixed marketing allowance is distinct from the percentage referral allowance. Record which qualified requests become profitable completed work. Screen location and scope before consuming a service slot, and avoid advertising emergency capacity that the two-route roster has not demonstrated.

Sales process

Confirm the customer's authority, access and fault description, inspect or diagnose as appropriate, quote the included job, obtain approval and document changes before proceeding. Invoice completed work and collect under agreed terms. The forecast uses seven collection days across revenue. Deposits, annual service-plan prepayments and large-construction progress billing are not part of this case.

Retention & measurement

Keep an accurate work record and a clear route for service concerns. Track callbacks separately so revisiting a failed repair does not become new forecast sales. Record material usage, supplier credits and actual warranty responsibilities. A repeat-customer reminder can support planned maintenance, but neither repeat frequency nor a particular property-management contract is claimed as proven demand.

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

Two used vans, service tools, drain equipment, shop equipment and dispatch hardware are launch assets. Fleet fuel and maintenance are recurring operating costs, while fixtures and consumed job materials sit in direct costs. The stock ledger models only the material share; purchased warranty services are not inventory. Actual shop condition, refundable deposit and special fit-out requirements remain outside the selected unquoted premises allowance. The launch asset budget is Two used service vans: \$90,000.00; Plumbing tools and drain equipment: \$15,000.00; Durable shop equipment: \$5,000.00; Dispatch and field hardware: \$2,000.00.

Service delivery

Dispatch groups calls by geography and capability, technicians prepare common parts, confirm scope, deliver the job and close the record. Productive time is constrained by the two-person roster, even though five service streams appear in the forecast. Unexpected access problems, material substitutions or a long water-heater job can displace later appointments. Monthly average capacity does not resolve peak-day scheduling.

Launch & development milestones

Verify the trade structure and required permissions, actual insurer terms, shop conditions, van and equipment quotes, supplier terms and technician coverage. Complete paid job trials before fixing the territory and service promise. Start with a controlled calendar and inspect collected contribution and callbacks weekly. A third technician or new van requires a revised staffing budget and funding assessment.

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 \$130,000.00: \$112,000.00 for assets, \$12,000.00 for expensed setup and \$6,000.00 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 \$230,000.00, comprising \$115,000.00 from the owner and \$115,000.00 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 \$115,000.00 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 \$115,000.00. Receiving all proposed equity leaves \$100,000.00 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

2 plumbing technicians provide 346.667 scheduled hours per month (173.333 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 25% 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 7 days, supplier payments 14 days and inventory coverage 14 days. The 21% flat income-tax provision and 15% employer-cost allowance are simplified planning inputs.

Financial outlook

Year 1: revenue \$345,345.00, EBITDA -\$27,301.68, net income -\$50,718.35 and closing cash \$71,519.33. Year 2: revenue \$422,702.28, EBITDA \$20,117.04, net income -\$3,299.62 and closing cash \$90,760.54. Year 3: revenue \$474,271.92, EBITDA \$48,720.24, net income \$19,989.85 and closing cash \$133,184.37. 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 \$71,519.33, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 13. 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

Materials can cost more than their all-in price allowance, while owner pay, rent and fleet commitments continue. Weak route density, callbacks, absences and late collections can reduce available cash. Supplier credit is an illustrative term, not a committed facility. The small shop allowance does not establish that a real property has suitable permitted use or needs no additional work.

Contingency actions

Track all-in contribution by job and identify the material or time condition that requires a new quote. Reduce the territory or narrow the task list when the roster cannot deliver reliably. Test fewer billable hours, higher parts costs and loss of supplier credit with the fixed team retained. Do not improve a weak forecast by omitting owner pay or assuming uncontracted emergency premiums.

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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 trade credentials and permissions, shop and deposit terms, vehicle inspections, tools and material quotes, supplier credit agreements, suitable customer terms, paid job/callback records, staffing coverage and funding commitments remain to be obtained. This example contains no issued permit, lease, lender decision or actual customer contract. 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	71,519.33
Unfunded cash gap	0.00
Operating-period net income	-34,028.12
Final closing cash	133,184.37

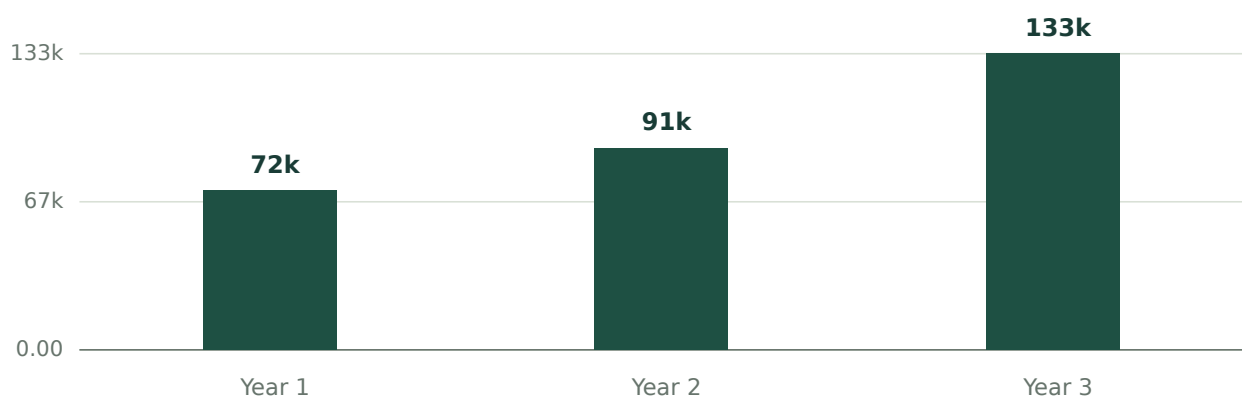
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	345,345.00	422,702.28	474,271.92
Cost of goods sold	86,336.25	105,675.60	118,568.04
Gross profit	259,008.75	317,026.68	355,703.88
Operating expenses	286,310.43	296,909.64	306,983.64
EBITDA	-27,301.68	20,117.04	48,720.24
Depreciation	23,416.67	23,416.66	23,416.67
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	5,313.72
Net income	-50,718.35	-3,299.62	19,989.85

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	100,000.00	71,519.33	90,760.54
Operating cash flow	-28,480.67	19,241.21	42,423.83
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-28,480.67	19,241.21	42,423.83
Closing cash	71,519.33	90,760.54	133,184.37

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	71,519.33	90,760.54	133,184.37
Receivables	7,325.50	8,219.21	9,221.95
Inventory	3,516.24	3,945.22	4,426.54
Fixed assets, net	88,583.33	65,166.67	41,750.00
Total assets	170,944.40	168,091.64	188,582.86
Payables	3,662.75	4,109.61	4,610.98
Loan balances	0.00	0.00	0.00
Total liabilities	3,662.75	4,109.61	4,610.98
Equity	167,281.65	163,982.03	183,971.88
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	12,000.00
Asset purchases	112,000.00
Opening stock purchases	6,000.00
Equity contributions	230,000.00
Loan proceeds	0.00
Cash at launch	100,000.00
Opening inventory balance	6,000.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	383,264.00	394,761.95	406,604.91
Margin of safety	-37,919.00	27,940.33	67,667.01

Project payback

Measure	Forecast result
Initial project outlay (USD)	130,000.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-91,501.91

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.

Two technicians share one pool of paid hours across five service lines. Staffing stays fixed throughout the three-year forecast; sales ramp over three months and demand growth is limited by available productive hours. Hourly service fees include standard materials. Payroll carries a 15% employer-cost allowance. Materials equal 24% of revenue and enter purchased inventory; outsourced warranty work equals 1% and does not. The 21% income-tax provision is a simplified planning assumption.

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.