

BUSINESS PLAN / FINANCIAL FORECAST

ClearHandover Services

A proposed mobile team cleaning released residential-renovation and small commercial workfronts through documented handover.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

217,074.00

USD

YEAR 1 NET INCOME

-56,643.47

USD

STARTUP USES

64,060.46

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

ClearHandover Services proposes a mobile post-construction cleaning service in Suburban mid-cost US service area; jurisdiction unselected. A proposed mobile team cleaning released residential-renovation and small commercial workfronts through documented handover. The central launch decision is: Can a fixed cleaning team earn collected contribution when construction handovers shift and payroll continues?

Business overview

Authorized contractors, property managers and homeowners commissioning an agreed cleaning phase after relevant construction work is released. Three paid cleaners share one individual service-hour pool across rough cleanup, final detail, glass/frame work, floor finishing and touch-up. Categories allocate sold hours once; an included finishing task is not charged again as a separate phase. Supplies and light disposal are distinct purchased inputs. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Test a paid released area and log preparation, surface work, travel, re-dusting, callback effort and collection. A contractor's projected completion date is not an available workfront. Repeatable demand means work actually released within the crew's calendar at collected fees that cover the full paid roster, rather than simply a large list of potential sites. 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 \$200,000.00 in equity. Launch spending is \$64,060.46, leaving \$135,939.54 in opening cash. Year 1 revenue is \$217,074.00 and net income is -\$56,643.47. 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

ClearHandover Services 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

ClearHandover Services is a fictional independent mobile cleaner in an unselected suburban US territory. It starts with employed cleaners and two used vans, serving released renovation and small commercial areas. The service must confirm access, readiness and assessed conditions before scheduling; it does not assume responsibility for unfinished construction or an unverified remediation scope.

Ownership & management

The proposed owner contribution is \$138,371.90; the remaining \$61,628.10 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

Three compensated cleaners provide the sold individual-hour pool. Three-quarter-time owner operations and quarter-time customer support are prorated budgets, not additional full-time cleaners. The separate workers-compensation policy allowance is outside the illustrative payroll burden allowance, which must be scoped to avoid overlap in actual quotes. Future staffing and leased-van expansion are omitted. Cleaners: $3 \times \$3,333.33$ monthly, plus a 15% employer-cost allowance; Owner operations: $1 \times \$4,062.50$ monthly, plus a 15% employer-cost allowance; Customer support: $1 \times \$916.67$ 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

Rough cleanup, final detail, glass/frame cleaning, floor finishing and touch-up share one calendar. The quote identifies the released phase, surface limits, debris allowance and handover standard. Included tasks cannot be sold twice under another label. Heavy disposal, high access and specialist contamination are outside the defined offer and need separate qualified assessment.

Pricing & revenue streams

3 paid individual cleaners provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 55% 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 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Rough cleanup: 20% of the shared capacity at \$60.00 per billable hour. Final detail: 40% of the shared capacity at \$75.00 per billable hour. Glass/frames: 15% of the shared capacity at \$85.00 per billable hour. Floor finish: 15% of the shared capacity at \$90.00 per billable hour. Touch-up: 10% of the shared capacity at \$65.00 per billable hour. Fees

exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed benefit is a clear cleaning handover with agreed surface and readiness conditions. The contractor needs to know whether dust-producing trades have finished and who authorizes a return visit. No occupational clearance, hazardous-remediation result or damage-free surface treatment is promised without suitable assessment, competence and actual contractual responsibility.

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

Authorized contractors, property managers and homeowners commissioning an agreed cleaning phase after relevant construction work is released. 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

Test a paid released area and log preparation, surface work, travel, re-dusting, callback effort and collection. A contractor's projected completion date is not an available workforce. Repeatable demand means work actually released within the crew's calendar at collected fees that cover the full paid roster, rather than simply a large list of potential sites.

Competition & positioning

Alternatives include other suitable construction cleaners, ordinary janitorial teams for appropriate tasks and contractor-employed labor. Compare readiness, surface/detail scope, debris limits, access, re-clean triggers and payment. An occupied-office contract has different work and timing. No local production-rate average, guaranteed clean-area throughput or competitor ranking is claimed.

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 contractor/property introductions and clearly described handover scopes. Base marketing and incremental lead/referral expenses are separate from paid owner coordination. Qualify the site release and responsible payer before estimating. Photographs require actual permission and accurate descriptions; the example supplies no completed contractor project or client endorsement.

Sales process

Agree released areas, safe access, surface exclusions, waste limits, acceptance, re-clean causes and invoice terms before dispatch. The forecast blends commercial invoice credit with completion-paid work. A contractor booking or site attendance does not equal accepted cleaning revenue. If trades re-enter or the phase changes, agree the additional work and collection terms.

Retention & measurement

Retain agreed handover records and quote later phases separately. Track re-clean reasons, surface complaints, released versus delayed dates and invoice aging. A touch-up category already consumes its allocation and cannot become uncounted free work. No automatic renewal or guaranteed stream of future contractor handovers is included.

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

Launch assets are used vans, HEPA vacuum equipment, a compact scrubber, glass/access tools, business devices and secure shelving. Only chemicals, filters and pads enter purchased stock; disposal is a service. Confirm surface compatibility, equipment configuration, actual vehicle cover and storage terms. Opening stock and recurring replenishment must be reconciled rather than paid twice. The launch asset budget is Two used cargo vans: \$45,000.00; HEPA vacuum equipment: \$3,000.00; Compact floor scrubber: \$4,500.00; Glass tools and access ladders: \$2,500.00; Office IT equipment: \$1,500.00; Van shelving and security: \$2,000.00.

Service delivery

Confirm site release and assessed conditions, prepare equipment and surface instructions, clean the agreed phase, document exceptions and obtain acceptance for billing. Revisit only under an agreed change or callback responsibility. The initial individual-hour pool remains fixed; simultaneous sites and late releases still require a real roster, route and equipment plan.

Launch & development milestones

Verify service permissions and boundaries, insurance, equipment suitability and contractor terms before opening. Complete a paid handover through collection and compare full effort with the fee. The initial funding proposal leaves a cash gap; the revised reserve adds only proposed external equity while retaining the fixed paid team and operating losses.

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 \$64,060.46: \$58,500.00 for assets, \$5,100.00 for expensed setup and \$460.46 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 \$200,000.00, comprising \$138,371.90 from the owner and \$61,628.10 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 \$138,371.90 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 \$61,628.10. Receiving all proposed equity leaves \$135,939.54 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

3 paid individual cleaners provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 55% 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 0% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Direct costs are 8% 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 21 days, supplier payments 9 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 \$217,074.00, EBITDA -\$44,743.47, net income -\$56,643.47 and closing cash \$77,855.89. Year 2: revenue \$241,544.16, EBITDA -\$30,552.12, net income -\$42,452.12 and closing cash \$47,027.75. Year 3: revenue \$246,375.24, EBITDA -\$33,558.36, net income -\$45,458.36 and closing cash \$13,187.84. 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 \$13,187.84, 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 construction, repeated dust, inaccessible surfaces, damage allegations and slow contractor payment can leave wages unfunded. Calendar slippage can concentrate several sites into one day. The simplified forecast has no job-level release schedule or retained-payment ledger, and the additional reserve does not prove the initial cleaning workload is profitable.

Contingency actions

Use a documented readiness gate, specific surface methods, before/after condition records and written re-clean decisions. Compare total paid effort and consumables with cash received per phase. Test delayed releases and later collection without lowering salaries. Defer new commitments when the actual site plan or collected contribution cannot support the reserve.

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

Actual jurisdiction and site-release/access agreements, surface/equipment review, suitable insurance including payroll-policy boundaries, configured supply/vehicle/storage quotes, paid phase records and equity commitments remain outstanding. No hazard clearance, issued approval, completed contractor reference or secured pipeline 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	13,187.84
Unfunded cash gap	0.00
Operating-period net income	-144,553.95
Final closing cash	13,187.84

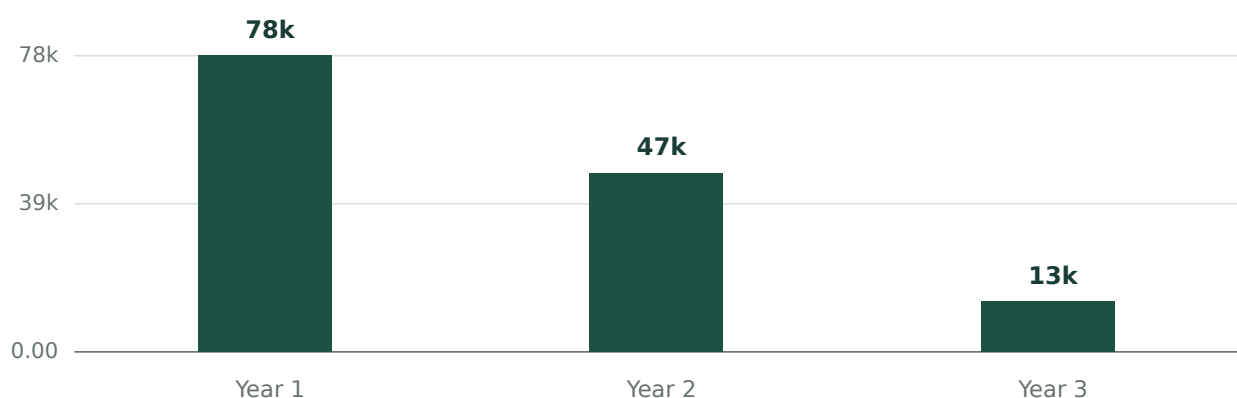
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	217,074.00	241,544.16	246,375.24
Cost of goods sold	17,365.92	19,323.60	19,710.12
Gross profit	199,708.08	222,220.56	226,665.12
Operating expenses	244,451.55	252,772.68	260,223.48
EBITDA	-44,743.47	-30,552.12	-33,558.36
Depreciation	11,900.00	11,900.00	11,900.00
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-56,643.47	-42,452.12	-45,458.36

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	135,939.54	77,855.89	47,027.75
Operating cash flow	-58,083.65	-30,828.14	-33,839.91
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-58,083.65	-30,828.14	-33,839.91
Closing cash	77,855.89	47,027.75	13,187.84

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	77,855.89	47,027.75	13,187.84
Receivables	13,813.80	14,090.08	14,371.89
Inventory	460.46	469.67	479.07
Fixed assets, net	46,600.00	34,700.00	22,800.00
Total assets	138,730.15	96,287.50	50,838.80
Payables	473.62	483.09	492.75
Loan balances	0.00	0.00	0.00
Total liabilities	473.62	483.09	492.75
Equity	138,256.53	95,804.41	50,346.05
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	5,100.00
Asset purchases	58,500.00
Opening stock purchases	460.46
Equity contributions	200,000.00
Loan proceeds	0.00
Cash at launch	135,939.54
Opening inventory balance	460.46
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	268,800.55	276,864.53	285,171.07
Margin of safety	-51,726.55	-35,320.37	-38,795.83

Project payback

Measure	Forecast result
Initial project outlay (USD)	64,060.46
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-186,812.16

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.

Five-year source narrowed to Jan 2027-Dec 2029; initial paid roster, mix and base fees retained. Later expansion omitted. Fixed utilization and three-month ramp; fees grow 2%, paid/fixed costs 3%. Fractional rows are prorated budgets. Owner pay counted once. Stock uses physical goods days; supplier lag is blended. Deposits/prepayments excluded; setup paid once. Source noncash loss allowances become conservative cash buffers. Tax/employer allowances illustrative. Initial funding gap 48440.26; only uncommitted equity increased, retaining operating losses.

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.