

BUSINESS PLAN / FINANCIAL FORECAST

Harbor Trace

A proposed unarmed investigation agency selling scoped authorized investigator hours and documented findings.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

205,040.00

USD

YEAR 1 NET INCOME

-12,737.51

USD

STARTUP USES

14,500.00

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

Harbor Trace proposes a two-investigator unarmed agency in Jacksonville, Florida, USA. A proposed unarmed investigation agency selling scoped authorized investigator hours and documented findings. The central launch decision is: Can two compensated investigators collect enough properly scoped work without treating paid access or a client request as unrestricted authority?

Business overview

Authorized individuals, business decision makers, insurers and legal representatives with a reviewed legitimate purpose and defined question. Two investigators, including the compensated owner, share scheduled field/research hours. Five categories allocate sold hours once; administration supports the same team without creating another case-hour pool. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Test appropriate paid assignments and log intake/review, research/field time, travel, record purchases, reporting and collection. An urgent request does not prove an acceptable or payable case. Field and desk research draw on the same investigators. Validate collected contribution after total effort and restrictions before treating the portfolio mix as established demand. 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 \$75,000.00 in equity. Launch spending is \$14,500.00, leaving \$60,500.00 in opening cash. Year 1 revenue is \$205,040.00 and net income is -\$12,737.51. 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. Pre-tax project payback is 34.3 months.

02 Company & management

Harbor Trace 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

Harbor Trace is a fictional Jacksonville unarmed agency using a shared private office. The selected format covers defined investigation and research services, rather than armed security or unrestricted personal-data access. Actual agency/professional eligibility, purpose and permitted methods need specialist review. No issued license, client case, database permission or completed investigation is supplied.

Ownership & management

The proposed owner contribution is \$75,000.00 and covers all modeled equity. No external equity is included. The owner is also paid for an operating role. Legal ownership, professional eligibility and distribution terms must be verified before trading.

Team & responsibilities

Two paid investigators include the owner once. Quarter-time administration handles intake, records and billing without adding investigative hours. Paid coverage remains fixed throughout the horizon. Actual competence, supervision, safe field arrangements and access restrictions must be verified, rather than inferred from a job title or a paid database subscription. Investigators: 2 × \$5,000.00 monthly, plus a 15% employer-cost allowance; Administration: 1 × \$958.33 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 five hourly categories are surveillance, background investigation, litigation support, asset/locate research and insurance investigation. The same investigator-hour pool is allocated once across them. Case travel and records/access purchases are direct costs, with no tangible inventory. Each task needs appropriate purpose, authority and permitted boundaries; the plan provides no surveillance, entry or information-acquisition procedure.

Pricing & revenue streams

2 paid investigators including the owner provide 320.000 scheduled hours per month (160.000 per person). Requested sold time starts at 50% 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 6% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Surveillance: 30% of the shared capacity at \$125.00 per billable hour. Background: 15% of the shared capacity at \$100.00 per billable hour. Legal support: 25% of the shared capacity at \$140.00 per billable hour. Locate work: 10% of the shared capacity at \$110.00 per billable hour. Insurance: 20% of the shared capacity at \$90.00 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 a defined question, a responsible investigator and a documented evidence/report boundary. No successful locate, admissible evidence, favorable claim decision or litigation outcome is guaranteed. A client's request does not establish unlimited access or a right to use intrusive methods. Findings should describe actual work and limitations under verified professional arrangements.

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 individuals, business decision makers, insurers and legal representatives with a reviewed legitimate purpose and defined question. 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 appropriate paid assignments and log intake/review, research/field time, travel, record purchases, reporting and collection. An urgent request does not prove an acceptable or payable case. Field and desk research draw on the same investigators. Validate collected contribution after total effort and restrictions before treating the portfolio mix as established demand.

Competition & positioning

Alternatives include another eligible agency, a client's suitable internal function or a specialist professional referral. Compare purpose, scope, permitted access, reporting, expense responsibility and qualifications. No clearance rate, local fee advantage or guaranteed database coverage is asserted. A cheap public-record search is different from a scoped professional investigation.

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

The owner would build relevant professional introductions and accurate service information with a clear scope boundary. Activity-linked acquisition spending is distinct from one-time website and launch work. Screen purpose and authority before reserving investigator time. Do not publish fictional case results, client endorsements or credentials, or imply unrestricted investigative powers.

Sales process

Review requester authority and purpose, the question, permitted scope, information access, expense limits and acceptance/payment terms. Invoice earned accepted work under a blended collection lag. The source's mixed immediate/invoiced payments are simplified without an advance or trust ledger. Credit-control contingency is a paid allowance while forecast fees are collected in full; it is not an invoice write-off forecast.

Retention & measurement

Keep the agreed authority, scope, access and report record under appropriate confidentiality and retention controls. A later inquiry needs current purpose and permission rather than automatic continuation of access. Track collected follow-on work without implying a subscribed surveillance service. Do not use sensitive case material in promotion without an appropriate review and permission.

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 computers/secure storage, cameras/field equipment and modest office furniture. Case systems, communications, insurance/licensing allowances and training are recurring costs. Purchased records access creates no stock or unrestricted permission. The refundable office deposit is excluded; actual access terms, cover and record-handling controls need verification. The launch asset budget is Computers and secure storage: \$4,000.00; Cameras and field equipment: \$3,000.00; Office furniture and equipment: \$1,000.00.

Service delivery

Review purpose and authority, confirm eligible methods and access, agree scope, schedule the same paid investigators, document work and limitations and deliver the accepted report before billing. This is a business outline, not an investigative technique or legal procedure. Scope restrictions, unavailable records and field delays consume the same team's calendar.

Launch & development milestones

Verify agency and professional eligibility, lawful purpose/access review, suitable client terms, insurer scope and record controls. Complete limited appropriate paid assignments with full effort and collection logs. Confirm owner reserve before committing resources. No license, private-record access approval, completed case or paid trial is represented as achieved.

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 \$14,500.00: \$8,000.00 for assets, \$6,500.00 for expensed setup and \$0.00 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 \$75,000.00, 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 the availability and transfer date of the \$75,000.00 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

No external equity is requested. Receiving the proposed owner equity leaves \$60,500.00 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

2 paid investigators including the owner provide 320.000 scheduled hours per month (160.000 per person). Requested sold time starts at 50% 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 6% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Direct costs are 9% of net fees. No product resale or purchased inventory is included. Salaries are operating expenses, outside the direct-cost ratio. Salaries and fixed overhead grow 3% annually. Collections take 15 days, supplier payments 0 days and inventory coverage 0 days. The 21% flat income-tax provision and 15% employer-cost allowance are simplified planning inputs.

Financial outlook

Year 1: revenue \$205,040.00, EBITDA -\$9,992.96, net income -\$12,737.51 and closing cash \$40,725.82. Year 2: revenue \$241,842.84, EBITDA \$14,228.52, net income \$9,436.70 and closing cash \$51,689.07. Year 3: revenue \$261,480.36, EBITDA \$24,561.00, net income \$17,599.35 and closing cash \$70,753.52. 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 \$37,451.64, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 3. Pre-tax project payback is 34.3 months. 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

The forecast retains an initial annual loss before later positive results; projected recovery depends on assumed workload and collected fees. Inappropriate requests, access limits, weak records, safety concerns, reporting effort and late payment can worsen contribution. Paid investigator and owner time continue during gaps. The proposed reserve is uncommitted, and no achieved case success supports demand.

Contingency actions

Decline or refer work when authority, purpose, competence or permitted access is inadequate. Use a reviewed scope and expense boundary and reassess changes before continuing. Test fewer sold hours, more case travel and slower collection with payroll retained. Do not repair the case with unrestricted data sales, unapproved methods or free owner work.

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 professional/agency eligibility, appropriate purpose and access review, client terms, suitable safe/insured work, database and records permissions, confidentiality controls, paid effort/collection evidence and confirmed owner funding remain outstanding. No guaranteed evidence admissibility, private access authority, achieved investigative result or secured finance 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	37,451.64
Unfunded cash gap	0.00
Operating-period net income	14,298.54
Final closing cash	70,753.52

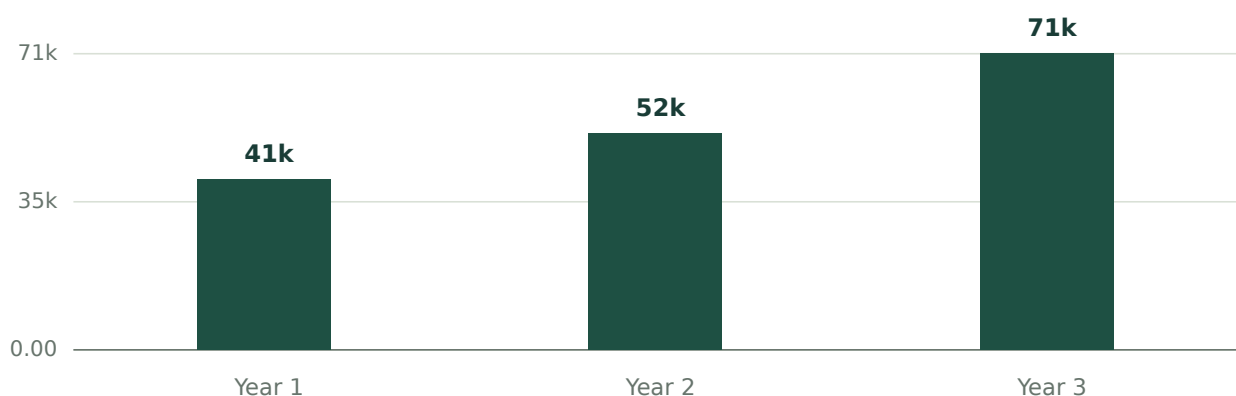
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	205,040.00	241,842.84	261,480.36
Cost of goods sold	18,453.60	21,765.84	23,533.20
Gross profit	186,586.40	220,077.00	237,947.16
Operating expenses	196,579.36	205,848.48	213,386.16
EBITDA	-9,992.96	14,228.52	24,561.00
Depreciation	2,283.33	2,283.34	2,283.33
Interest expense	0.00	0.00	0.00
Income tax	461.22	2,508.48	4,678.32
Net income	-12,737.51	9,436.70	17,599.35

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	60,500.00	40,725.82	51,689.07
Operating cash flow	-19,774.18	10,963.25	19,064.45
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-19,774.18	10,963.25	19,064.45
Closing cash	40,725.82	51,689.07	70,753.52

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	40,725.82	51,689.07	70,753.52
Receivables	9,320.00	10,076.79	10,895.02
Inventory	0.00	0.00	0.00
Fixed assets, net	5,716.67	3,433.33	1,150.00
Total assets	55,762.49	65,199.19	82,798.54
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	55,762.49	65,199.19	82,798.54
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	6,500.00
Asset purchases	8,000.00
Opening stock purchases	0.00
Equity contributions	75,000.00
Loan proceeds	0.00
Cash at launch	60,500.00
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	217,531.20	224,057.18	230,779.12
Margin of safety	-12,491.20	17,785.66	30,701.24

Project payback

Measure	Forecast result
Initial project outlay (USD)	14,500.00
Payback	34.34 months (first recovery in month 35)
Final cumulative project cash (USD)	3,401.54

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.

Source two-investigator hourly case retained for 36 months, with compensated owner already in the field team and quarter-time admin fixed. Original five shares/fees remain. Three-month ramp and 6% requested growth replace later staffing/utilization steps. Travel and records access are 9% purchased services with no stock. Source 1% uncollectible allowance becomes paid credit-control contingency with full collections assumed; 15-day blended lag has no advance ledger. Setup paid once, deposit excluded. Simplified 21% tax, 15% employer allowance, 2% fees and 3% fixed costs.

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.