

BUSINESS PLAN / FINANCIAL FORECAST

SignalPier Launch

A proposed agency coordinating a defined product-launch scope through paid strategy, creative, execution and analysis work.

PLANNING EDITION / 2026-10-24

YEAR 1 REVENUE

646,272.00

USD

YEAR 1 NET INCOME

6,340.01

USD

STARTUP USES

39,100.00

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

SignalPier Launch proposes a three-specialist hourly product-launch consultancy in Moderate-cost US hybrid serviced office; national B2B sponsors. A proposed agency coordinating a defined product-launch scope through paid strategy, creative, execution and analysis work. The central launch decision is: Can the agency earn collected fees when launch deadlines, revisions and client dependencies consume the same paid team?

Business overview

Authorized B2B product sponsors with a defined launch decision, usable product information and control of approval and supplier budgets. Three delivery specialists supply 480 available hours monthly at 60% billable utilization. Five services allocate those hours once. Three-quarter-time principal and half-time operations support are paid budgets without extra delivery hours. Clients pay media and event suppliers directly; their budgets are excluded. The scenario is limited to this operating format; activity outside it needs its own inputs.

Key priorities

Start with paid discovery or a bounded launch phase and log preparation, coordination, delivery, revisions and collection. A client product announcement is not proof of paid agency demand. Validate that repeat phases fit the retained team and decision 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 \$234,288.73 in equity. Launch spending is \$39,100.00, leaving \$195,188.73 in opening cash. Year 1 revenue is \$646,272.00 and net income is \$6,340.01. A positive first-year result depends on achieving the proposed fees and workload while keeping delivery within the paid team's capacity. The initial project outlay is not recovered within three operating years.

02 Company & management

SignalPier Launch 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

SignalPier Launch is a fictional B2B consultancy using serviced hybrid space. It coordinates agreed launch work for products owned by clients. Product readiness, customer adoption and supplier spending remain the sponsor's responsibilities unless explicitly commissioned within the agency scope.

Ownership & management

The proposed owner contribution is \$234,288.73 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 specialists supply the delivery calendar. A three-quarter-time managing principal and half-time operations coordinator are prorated paid support budgets. These roles manage scope and cash without adding unpriced production hours. The later source expansion is excluded. Delivery team: 3 × \$7,500.00 monthly, plus a 15% employer-cost allowance; Principal budget: 1 × \$9,375.00 monthly, plus a 15% employer-cost allowance; Operations: 1 × \$2,291.67 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

Launch strategy, positioning/messaging, creative, execution and analytics divide one delivery-hour pool. A phase brief states deliverables, inputs, acceptance and change control. Freelance creative and research are purchased inputs; client advertising and event spend are paid directly.

Pricing & revenue streams

3 paid delivery FTE provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 60% 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. Strategy: 20% of the shared capacity at \$200.00 per billable hour. Messaging: 20% of the shared capacity at \$190.00 per billable hour. Creative: 25% of the shared capacity at \$175.00 per billable hour. Execution: 25% of the shared capacity at \$185.00 per billable hour. Analytics: 10% of the shared capacity at \$190.00 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 benefit is coordinated work with a visible sequence of dependencies and approvals. A launch date is credible only when the product, approvals and suppliers are ready. The agency does not guarantee product demand, launch revenue or a successful investment raise.

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 B2B product sponsors with a defined launch decision, usable product information and control of approval and supplier budgets. 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

Start with paid discovery or a bounded launch phase and log preparation, coordination, delivery, revisions and collection. A client product announcement is not proof of paid agency demand. Validate that repeat phases fit the retained team and decision calendar.

Competition & positioning

Alternatives include an internal launch team, specialist freelancers and other launch agencies. Compare strategic work, creative delivery, dependency management and acceptance. A client's large media budget is not evidence of this agency's earned revenue or margin.

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 qualified product/business introductions and accurately labeled sample launch plans. Acquisition campaigns differ from principal salary. Screen product readiness, approval authority and the real budget owner before reserving specialist time against a headline launch date.

Sales process

Agree the launch decision, deliverables, dependencies, milestone acceptance and change pricing. Earned B2B fees are invoiced on assumed 30-day terms; advance deposits are not modeled. Suppliers paid directly by the client require separate readiness checks without inflating agency turnover.

Retention & measurement

Close each phase with accepted work, outstanding dependencies and scope records. Quote later optimization as new work within the calendar. Track revisions and coordination leakage so a continuing relationship does not conceal unpaid services or delayed invoices.

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

Professional workstations, network/meeting equipment and durable furniture support launch. Internal subscriptions and training are overhead; freelance creative/research and client travel have separate cost owners. Neither client product inventory nor media deposits sit in agency assets. 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 Laptops monitors and peripherals: \$11,000.00; Network and meeting equipment: \$2,000.00; Durable office furniture: \$4,500.00; Prelaunch refundable office deposit: \$3,600.00.

Service delivery

Establish the launch question, verify product and approval readiness, agree a phase plan, deliver and review work, then accept and invoice it. Parallel client launches share three specialists. A blocked approval can leave paid hours unsold rather than creating extra capacity next month.

Launch & development milestones

Verify specialist coverage, client/supplier responsibility, contracts, workspace and insurance. Complete a paid phase through collection and review the full effort before taking concurrent launches. The forecast retains the original starting team without later expansion.

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 \$39,100.00: \$21,100.00 for assets and refundable deposits, \$18,000.00 for expensed setup and \$0.00 for opening inventory. Refundable deposits (Prelaunch refundable office deposit: \$3,600.00) 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 \$234,288.73, 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 \$234,288.73 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 \$195,188.73 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 60% 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. Freelance creative and research: 10% 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 30 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 \$646,272.00, EBITDA \$13,258.68, net income \$6,340.01 and closing cash \$152,906.08. Year 2: revenue \$659,197.44, EBITDA \$8,340.96, net income \$2,455.02 and closing cash \$159,517.30. Year 3: revenue \$672,381.48, EBITDA \$3,169.08, net income -\$2,064.26 and closing cash \$161,587.71. A positive first-year result depends on achieving the proposed fees and workload while keeping delivery within the paid team's capacity. 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 \$142,297.18, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 1. 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 product changes, approval bottlenecks and immovable deadlines can create rush work and unpriced revisions. Client-paid suppliers may still block delivery. Salaries and overhead continue while an invoice waits for acceptance or payment.

Contingency actions

Use readiness gates, a single approval owner and documented change pricing. Measure total effort by phase and reserve capacity for coordination. Test fewer sold hours and later receipts without dropping paid principal support or relying on client media spending as revenue.

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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

Product/approval readiness, actual specialist capability, client contracts, supplier responsibilities, software/insurance/workspace quotes and paid phase records remain outstanding. No completed launch, product result or committed project pipeline is asserted. 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	142,297.18
Unfunded cash gap	0.00
Operating-period net income	6,730.77
Final closing cash	161,587.71

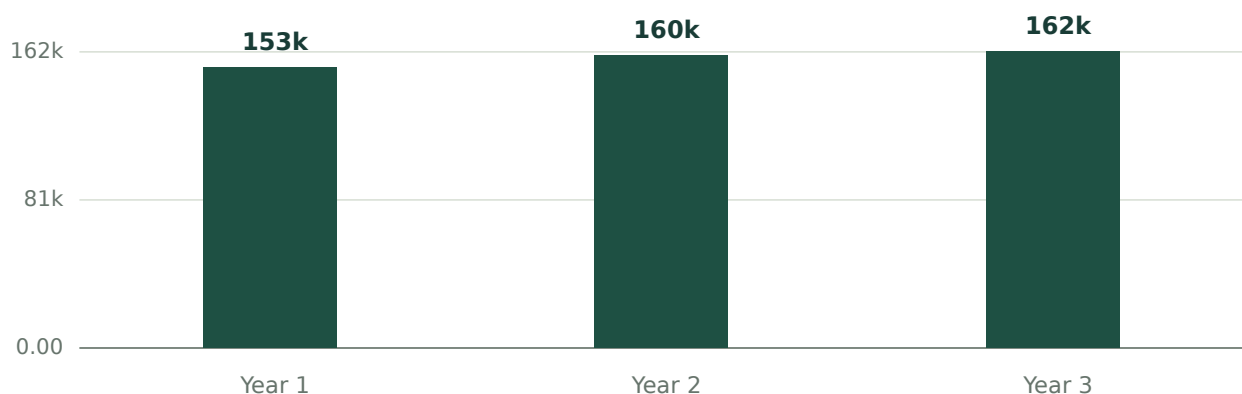
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	646,272.00	659,197.44	672,381.48
Cost of goods sold	64,627.20	65,919.72	67,238.16
Gross profit	581,644.80	593,277.72	605,143.32
Operating expenses	568,386.12	584,936.76	601,974.24
EBITDA	13,258.68	8,340.96	3,169.08
Depreciation	5,233.34	5,233.32	5,233.34
Interest expense	0.00	0.00	0.00
Income tax	1,685.33	652.62	0.00
Net income	6,340.01	2,455.02	-2,064.26

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	195,188.73	152,906.08	159,517.30
Operating cash flow	-42,282.65	6,611.22	2,070.41
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-42,282.65	6,611.22	2,070.41
Closing cash	152,906.08	159,517.30	161,587.71

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	152,906.08	159,517.30	161,587.71
Receivables	53,856.00	54,933.12	56,031.79
Inventory	0.00	0.00	0.00
Assets and deposits	15,866.66	10,633.34	5,400.00
Total assets	222,628.74	225,083.76	223,019.50
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	222,628.74	225,083.76	223,019.50
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	18,000.00
Asset purchases	21,100.00
Opening stock purchases	0.00
Equity contributions	234,288.73
Loan proceeds	0.00
Cash at launch	195,188.73
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	630,152.02	649,056.46	668,528.50
Margin of safety	16,119.98	10,140.98	3,852.98

Project payback

Measure	Forecast result
Initial project outlay (USD)	39,100.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-70,363.07

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.