

BUSINESS PLAN / FINANCIAL FORECAST

Roomwise Organizing

A proposed mobile organizing team selling hands-on home and small-office sessions while clients buy major storage products directly.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

173,756.00

USD

YEAR 1 NET INCOME

12,572.91

USD

STARTUP USES

7,250.00

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

Roomwise Organizing proposes a two-organizer mobile home and office service in Columbus, Ohio metro, USA. A proposed mobile organizing team selling hands-on home and small-office sessions while clients buy major storage products directly. The central launch decision is: Can two paid organizers earn enough from accepted sessions without counting client storage-product spending as service income?

Business overview

Columbus-area households and small-office decision-makers seeking a defined organizing task, willing to make retention/disposal decisions and able to authorize access and payment. The paid owner-organizer and one paid organizer share 320 scheduled hours monthly. Five services divide sold organizer time once. Travel, assessment, preparation and administration reduce the sold share; client storage purchases create no merchandise revenue. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Begin with a paid session in a specific area. Record assessment, travel, hands-on organizer-hours, client decisions, supplies and collected fees. Test whether the scope fits the booked time and whether the buyer wants another paid visit. Expressions of interest in decluttering do not establish completed service hours. Keep the service territory practical before adding travel-heavy appointments. 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 \$50,000.00 in equity. Launch spending is \$7,250.00, leaving \$42,750.00 in opening cash. Year 1 revenue is \$173,756.00 and net income is \$12,572.91. A positive first-year result depends on achieving the proposed fees and workload while keeping delivery within the paid team's capacity. Pre-tax project payback is 8.2 months.

02 Company & management

Roomwise Organizing 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

Roomwise Organizing is a fictional owner-led mobile service in the Columbus metropolitan area. It uses a home office and equipment storage without a storefront or owned vehicle fleet. It organizes possessions and paper systems within an agreed nonclinical scope. No existing business, address, credentials or customer schedule is supplied. Entity, permissions, insurance and actual operating arrangements remain to be confirmed.

Ownership & management

The proposed owner contribution is \$30,000.00; the remaining \$20,000.00 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

The owner and one organizer are both compensated and both contribute to the same delivery pool. The owner's selling, scheduling and cash responsibilities must fit nonbillable time rather than create another unpaid role. Two organizers attending together consume two organizer-hours for each elapsed hour. Travel and client decision time must be logged against the real roster; a half-day appointment is not automatically a half-day of fully billable work. Owner-organizer: 1 × \$5,000.00 monthly, plus a 15% employer-cost allowance; Organizer: 1 × \$3,666.67 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

The offer covers closet/wardrobe work, kitchen/pantry organization, home-office paper systems, move unpacking/setup and maintenance visits. Each task has a defined area, decision-maker and session boundary. Clients buy major storage products directly, so bins and shelving do not create product-sales revenue. Heavy moving, removals, structural installation, hazardous cleanup and therapeutic outcomes are outside the case.

Pricing & revenue streams

2 paid organizers including the owner provide 320.000 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 10% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Closets: 30% of the shared capacity at \$85.00 per billable hour. Kitchens: 25% of the shared capacity at \$90.00 per billable hour. Paper systems: 15% of the shared capacity at \$95.00 per billable hour. Move unpacking: 20% of the shared capacity at \$100.00 per billable hour. Maintenance: 10% of the shared capacity at \$75.00 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 usable arrangement the client understands and can maintain. The client decides what to retain, donate or discard; the team should not dispose of property merely to finish a session faster. A plan for a room is not a promise of permanent tidiness, mental-health improvement or a specific resale value. Review the result against the agreed task and the client's acceptance.

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

Columbus-area households and small-office decision-makers seeking a defined organizing task, willing to make retention/disposal decisions and able to authorize access and payment. 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

Begin with a paid session in a specific area. Record assessment, travel, hands-on organizer-hours, client decisions, supplies and collected fees. Test whether the scope fits the booked time and whether the buyer wants another paid visit. Expressions of interest in decluttering do not establish completed service hours. Keep the service territory practical before adding travel-heavy appointments.

Competition & positioning

A buyer may organize personally, ask a household/office member, use another organizer or commission a moving/unpacking supplier. Compare who makes decisions, which tasks are included and how simultaneous workers are charged. General cleaning and heavy removal are different purchases. The example does not claim a superior method, certified specialty, local hourly average or measured market share.

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 proposed channels are relevant moving/property-service introductions, clearly labeled sample organizing plans and referrals after accepted sessions. Obtain permission for any before/after image, with sensitive information removed. Recurring performance marketing and website upkeep are separate from the launch build. Track paid assignments by source and total effort rather than treating a referral conversation as a booked project.

Sales process

Agree the area, session length, organizer count, access, property decisions, products and payment before attendance. The forecast uses a three-day blended collection delay without advance package deposits. Major storage products and external moving/disposal services are the client's direct purchases. A task that needs more time requires a new approved scope; no unlimited whole-house result is implied by an hourly fee.

Retention & measurement

After an accepted session, discuss whether another area or a maintenance visit is useful. Log the new paid scope separately and avoid promising that a household will purchase repeated visits indefinitely. Keep the client's preferences and agreed layout without retaining unnecessary sensitive records. No achieved maintenance-plan renewal or referral rate is supplied.

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 two laptop/office allowances, reusable organizing tools and modest office/storage fixtures. Labels, bags and gloves are minor consumable stock; travel is a direct service cost rather than inventory. No owned van or retail stock is assumed. Check actual transport/reimbursement coverage, storage access, insurance, tools and supplier prices before committing to the budget. The launch asset budget is Laptops and office hardware: \$2,400.00; Reusable organizing tools: \$800.00; Office and storage fixtures: \$600.00.

Service delivery

Confirm the area and decision rules, review access, work with the client through sorting/arrangement, document the accepted system and close the session. Protect papers and other sensitive information through limited access, careful handling and agreed retention/disposal. A client-authorized document decision is different from an organizer deciding what may be destroyed. Secure commercial handling arrangements require verification before real work.

Launch & development milestones

Before launch, agree the service/property boundary, paid staffing and transport arrangements, verify insurance and prepare client-access and sensitive-information terms. Complete a paid session with a full time log and acceptance record. Review route density and collections before offering larger projects. January 2027 is a modeling start, not evidence of an established client book.

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 \$7,250.00: \$3,800.00 for assets, \$3,300.00 for expensed setup and \$150.00 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 \$50,000.00, comprising \$30,000.00 from the owner and \$20,000.00 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 \$30,000.00 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 \$20,000.00. Receiving all proposed equity leaves \$42,750.00 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 paid organizers including the owner provide 320.000 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 10% annually, subject to the available-hour ceiling; fees grow 2% annually. Staffing stays fixed. Direct costs are 5.5% 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 3 days, supplier payments 0 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 \$173,756.00, EBITDA \$19,335.31, net income \$12,572.91 and closing cash \$54,902.74. Year 2: revenue \$212,677.44, EBITDA \$49,848.84, net income \$38,495.80 and closing cash \$94,312.34. Year 3: revenue \$238,623.96, EBITDA \$68,718.84, net income \$53,403.08 and closing cash \$148,604.06. 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 \$33,306.73, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 3. Pre-tax project payback is 8.2 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

Slow property decisions, unsuitable access, emotional difficulty, scope expansion and distant visits can consume hours without equivalent fee growth. Damage, accidental disposal or inappropriate access to papers can outweigh a small session margin. The model does not establish clinical competence or permission to remove property. Paid owner and staff costs remain even if appointments are canceled.

Contingency actions

Use a clear session scope, client decision checkpoints and permission before disposal or photographs. Refer heavy, hazardous or clinical needs to appropriate providers rather than broadening the promise. Test canceled sessions, longer travel and fewer sold hours while retaining both salaries. Review the actual organizing process and cash reserve before extending the service radius or adding people.

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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

Paid session logs, staff capability and coverage, client property/access/photo permissions, information-handling terms, appropriate insurance and transport arrangements, storage and equipment quotes, collection evidence and equity commitments remain outstanding. No real customer testimonial, before/after portfolio, therapeutic result, certification or secured funding is provided. 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	33,306.73
Unfunded cash gap	0.00
Operating-period net income	104,471.79
Final closing cash	148,604.06

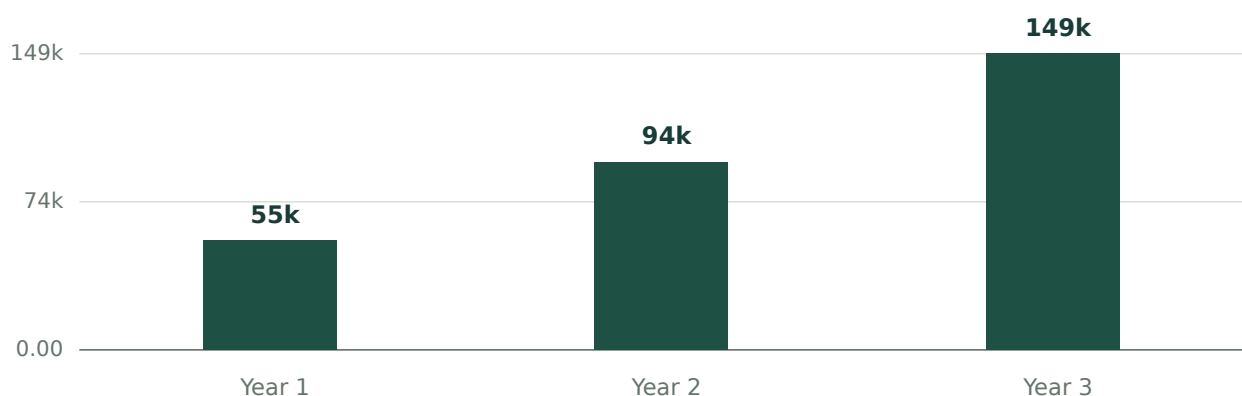
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	173,756.00	212,677.44	238,623.96
Cost of goods sold	9,556.58	11,697.24	13,124.28
Gross profit	164,199.42	200,980.20	225,499.68
Operating expenses	144,864.11	151,131.36	156,780.84
EBITDA	19,335.31	49,848.84	68,718.84
Depreciation	1,120.00	1,120.00	1,120.00
Interest expense	0.00	0.00	0.00
Income tax	5,642.40	10,233.04	14,195.76
Net income	12,572.91	38,495.80	53,403.08

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	42,750.00	54,902.74	94,312.34
Operating cash flow	12,152.74	39,409.60	54,291.72
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	12,152.74	39,409.60	54,291.72
Closing cash	54,902.74	94,312.34	148,604.06

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	54,902.74	94,312.34	148,604.06
Receivables	1,579.60	1,772.31	1,988.53
Inventory	110.57	124.06	139.20
Fixed assets, net	2,680.00	1,560.00	440.00
Total assets	59,272.91	97,768.71	151,171.79
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	59,272.91	97,768.71	151,171.79
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	3,300.00
Asset purchases	3,800.00
Opening stock purchases	150.00
Equity contributions	50,000.00
Loan proceeds	0.00
Cash at launch	42,750.00
Opening inventory balance	150.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	151,982.01	156,541.39	161,237.91
Margin of safety	21,773.99	56,136.05	77,386.05

Project payback

Measure	Forecast result
Initial project outlay (USD)	7,250.00
Payback	8.21 months (first recovery in month 9)
Final cumulative project cash (USD)	128,675.26

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 adapted to 36 months with two paid organizers including the owner, fixed throughout. Original shares and fees remain; three-month ramp, 10% requested-hour growth, 2% fee and 3% payroll/overhead growth replace hiring. Direct costs are 4% travel and 1.5% minor goods; only goods enter stock. Fourteen physical stock days replace the source rounded four-day total-cost equivalent. Clients buy major storage products directly. Setup paid once; equity proposed and refundable deposit excluded. Tax/employer allowance illustrative.

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.