

BUSINESS PLAN / FINANCIAL FORECAST

SiteLedger Advisory

A proposed independent practice assessing defined development assumptions and feasibility questions for authorized sponsors.

PLANNING EDITION / 2026-10-24

YEAR 1 REVENUE

412,368.00

USD

YEAR 1 NET INCOME

16,244.43

USD

STARTUP USES

26,500.00

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	5
08	Financial plan	6
09	Risks & contingencies	7
10	Supporting documents	8
11	Annual financial appendix	8

Planning forecast. Assumptions require review; proposed funding is not secured.

01 Executive summary

SiteLedger Advisory proposes a two-professional real-estate feasibility consultancy in Dallas, Texas base; US developer and lender clients. A proposed independent practice assessing defined development assumptions and feasibility questions for authorized sponsors. The central launch decision is: Can advisory fees fund the paid practice while billing and collection defer receipts from completed analysis?

Business overview

Developers and lenders commissioning bounded property analysis with usable project records and decision authority. Two paid feasibility professionals supply 320 available hours monthly at 55% utilization. Five services share those hours. Fractional principal/business-development and administration budgets add no delivery hours. Specialist advice, site travel and data are direct purchases; client property values and project sales are excluded. The scenario is limited to this operating format; activity outside it needs its own inputs.

Key priorities

Start with a paid bounded study and log research, site work, review, revisions and collection. A proposed development is not an advisory contract. Validate which decisions generate repeat paid work within actual competence. 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 \$164,584.12 in equity. Launch spending is \$26,500.00, leaving \$138,084.12 in opening cash. Year 1 revenue is \$412,368.00 and net income is \$16,244.43. 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

SiteLedger Advisory 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

SiteLedger Advisory is a fictional Dallas practice selling analysis rather than property. Client land value, financing requests and development sales remain outside earned advisory fees. The scope supports a decision rather than taking a development interest.

Ownership & management

The proposed owner contribution is \$164,584.12 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

Two paid professionals supply delivery hours. Four-tenths-time principal/business development and four-tenths-time administration are prorated paid budgets. The principal manages commercial work without becoming another free analyst or delivery professional. Advisory team: 2 × \$7,083.33 monthly, plus a 15% employer-cost allowance; Principal budget: 1 × \$4,666.67 monthly, plus a 15% employer-cost allowance; Operations/admin: 1 × \$1,666.67 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

Market, financial, site, highest/best-use and lender reviews divide professional hours. Agreements identify inputs, specialists and limitations. Highest/best-use is a bounded planning comparison here and excludes a regulated appraisal opinion.

Pricing & revenue streams

2 paid delivery FTE provide 320.000 scheduled hours per month (160.000 per person). Requested sold time starts at 55% 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. Market study: 25% of the shared capacity at \$175.00 per billable hour. Financial study: 30% of the shared capacity at \$200.00 per billable hour. Site review: 20% of the shared capacity at \$190.00 per billable hour. Use analysis: 15% of the shared capacity at \$210.00 per billable hour. Lender review: 10% of the shared capacity at \$220.00 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 value is a framework showing which assumptions drive a project decision. A favorable scenario guarantees no permit, financing or property result. Preserve a negative conclusion when evidence does not support proceeding.

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

Developers and lenders commissioning bounded property analysis with usable project records and decision authority. 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 a paid bounded study and log research, site work, review, revisions and collection. A proposed development is not an advisory contract. Validate which decisions generate repeat paid work within actual competence.

Competition & positioning

Alternatives include other advisers, internal development teams and specialist consultants. Compare data dates, format, scope and checking. A large financing request says nothing about the small practice's earned fee 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 relevant developer/lender introductions and labeled sample analyses. Recurring marketing differs from proposal/referral cost. Qualify the decision, records and approval authority before providing extensive unpaid analysis.

Sales process

Agree the question, inputs, limits, deliverables, changes and approval. Forty-five collection days include the source billing-delay plus credit assumption. Property sales, project proceeds and loan draws are not consultancy revenue.

Retention & measurement

Close with dated findings and unresolved specialist questions. New phases need a new scope and available hours. An adverse feasibility conclusion can be a valid delivered result without automatically earning another fee.

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

Workstations, backup hardware, office equipment and site tablets support launch. Furnished office utilities/internet are bundled; mobile communications and upkeep are separate. Project data and specialist visits are services rather than property inventory. 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 Workstations and durable peripherals: \$7,500.00; Secure network and backup hardware: \$1,500.00; Office printer and durable equipment: \$1,000.00; Durable site tablets: \$2,000.00; Prelaunch office security deposit: \$3,000.00.

Service delivery

Define the question, examine records, purchase scoped inputs, test assumptions and sensitivities, review and explain the conclusion. Two professionals share hours; that pool cannot prove competence in every property type or jurisdiction.

Launch & development milestones

Verify professional boundaries, capability, contracts, data and insurance. Complete paid studies through acceptance and collection before larger commitments. Later source team growth and client development investment are outside this scenario.

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 \$26,500.00: \$15,000.00 for assets and refundable deposits, \$11,500.00 for expensed setup and \$0.00 for opening inventory. Refundable deposits (Prelaunch office security deposit: \$3,000.00) 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 \$164,584.12, 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 \$164,584.12 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 \$138,084.12 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 delivery FTE provide 320.000 scheduled hours per month (160.000 per person). Requested sold time starts at 55% 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 11% of operating receipts. External specialist support: 7% of operating receipts, 0% allocated to tangible stock; Project travel and site visits: 2.5% of operating receipts, 0% allocated to tangible stock; Project-specific data services: 1.5% 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 45 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 \$412,368.00, EBITDA \$24,429.24, net income \$16,244.43 and closing cash \$106,649.22. Year 2: revenue \$420,615.36, EBITDA \$21,584.76, net income \$13,997.26 and closing cash \$123,482.22. Year 3: revenue \$429,027.72, EBITDA \$18,583.44, net income \$11,626.26 and closing cash \$137,923.60. 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 \$89,889.97, 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

Incomplete records, stale comparable data and changing assumptions consume research time and weaken conclusions. Sponsor review delays cash while staff are paid. Optimistic project values cannot fund the practice before its fee is collected.

Contingency actions

Use dated inputs, explicit sensitivities and scoped specialist escalation. Track complete effort and invoice aging. Test lower utilization and slower receipts with paid budgets retained; narrow or decline work beyond demonstrated competence.

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 capability, client/specialist terms, project/data access, insurance, workspace/software quotes and paid records remain outstanding. No appraisal credential, lender endorsement, permit, financing or property sale 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	89,889.97
Unfunded cash gap	0.00
Operating-period net income	41,867.95
Final closing cash	137,923.60

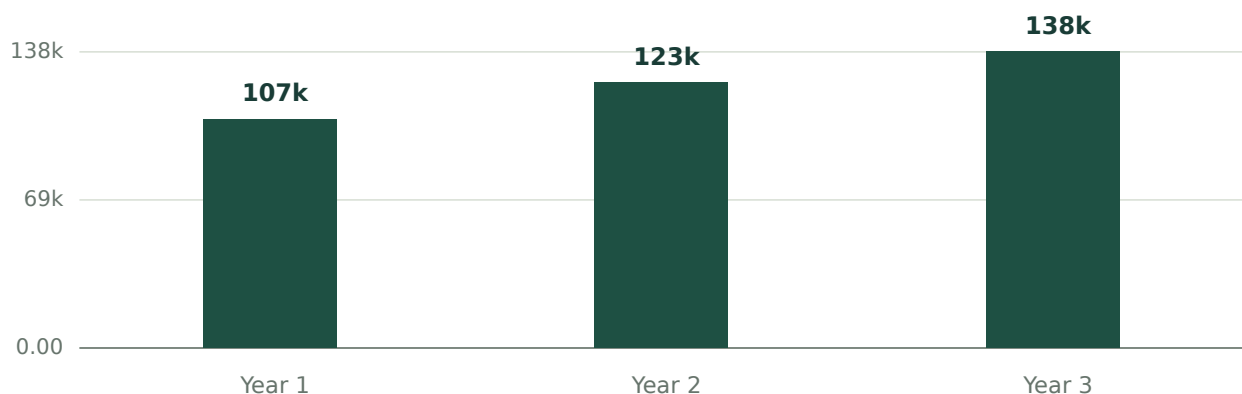
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	412,368.00	420,615.36	429,027.72
Cost of goods sold	45,360.48	46,267.68	47,193.00
Gross profit	367,007.52	374,347.68	381,834.72
Operating expenses	342,578.28	352,762.92	363,251.28
EBITDA	24,429.24	21,584.76	18,583.44
Depreciation	3,866.67	3,866.66	3,866.67
Interest expense	0.00	0.00	0.00
Income tax	4,318.14	3,720.84	3,090.51
Net income	16,244.43	13,997.26	11,626.26

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	138,084.12	106,649.22	123,482.22
Operating cash flow	-31,434.90	16,833.00	14,441.38
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-31,434.90	16,833.00	14,441.38
Closing cash	106,649.22	123,482.22	137,923.60

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	106,649.22	123,482.22	137,923.60
Receivables	51,546.00	52,576.92	53,628.47
Inventory	0.00	0.00	0.00
Assets and deposits	11,133.33	7,266.67	3,400.00
Total assets	169,328.55	183,325.81	194,952.07
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	169,328.55	183,325.81	194,952.07
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	11,500.00
Asset purchases	15,000.00
Opening stock purchases	0.00
Equity contributions	164,584.12
Loan proceeds	0.00
Cash at launch	138,084.12
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	384,207.49	395,733.79	407,605.89
Margin of safety	28,160.51	24,881.57	21,421.83

Project payback

Measure	Forecast result
Initial project outlay (USD)	26,500.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-15,531.03

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.