

BUSINESS PLAN / FINANCIAL FORECAST

HarborPost Guarding

A proposed unarmed guarding agency selling scoped and staffed post coverage with assignment reporting.

PLANNING EDITION / 2026-10-24

YEAR 1 REVENUE

514,867.20

USD

YEAR 1 NET INCOME

-21,289.72

USD

STARTUP USES

25,900.00

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

HarborPost Guarding proposes a contract unarmed-guarding agency with a paid eight-officer roster in Jacksonville, Florida; local staffed assignments. A proposed unarmed guarding agency selling scoped and staffed post coverage with assignment reporting. The central launch decision is: Can billed post-hours fund the full officer roster while client invoices are still outstanding?

Business overview

Authorized commercial, residential, construction and event decision-makers commissioning an eligible unarmed coverage assignment. Eight committed paid officer FTE provide 1,280 scheduled guard hours monthly; 80% is allocated to billed assignments across five categories. A separate paid operations/administration manager handles scheduling and contracts. Monthly average hours do not prove shift relief, required skills or continuous coverage. The scenario is limited to this operating format; activity outside it needs its own inputs.

Key priorities

Validate a limited paid assignment through staffing, reporting, acceptance and collection. Compare the shift plan with the full roster before proposing another site. A pool of available monthly hours does not prove continuous coverage or sufficient qualified officers on the specific night a client requests. 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 \$181,651.64 in equity. Launch spending is \$25,900.00, leaving \$155,751.64 in opening cash. Year 1 revenue is \$514,867.20 and net income is -\$21,289.72. 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

HarborPost Guarding 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

HarborPost Guarding is a fictional Jacksonville agency proposing unarmed assignments from a small dispatch office. Launch depends on verifying agency, manager and officer eligibility and suitable insurance. The plan does not represent an operating license, a signed security contract or an approved fire-watch assignment.

Ownership & management

The proposed owner contribution is \$181,651.64 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

All eight officer FTE receive the full retained source base salary; only a share of their available schedule is billed. One paid operations/administration manager, treated as the owner's operating role, adds no post-hours. Relief, breaks and absences must fit an actual roster before any coverage promise. Security officers: 8 × \$3,466.67 monthly, plus a 15% employer-cost allowance; Operations/admin: 1 × \$5,000.00 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

Commercial, residential, construction, event and fire-watch categories allocate guard hours once. Each contract needs post duties, site conditions, escalation, reporting and a coverage window. A more expensive category is not a separate crew, and fire watch is accepted only after the assignment's actual requirements are established.

Pricing & revenue streams

8 paid officers provide 1280.000 scheduled hours per month (160.000 per person). Requested sold time starts at 80% 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. Commercial: 35% of the shared capacity at \$40.00 per billable hour. Residential: 25% of the shared capacity at \$40.00 per billable hour. Construction: 20% of the shared capacity at \$42.00 per billable hour. Events: 10% of the shared capacity at \$50.00 per billable hour. Fire watch: 10% of the shared capacity at \$45.00 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 agreed staffing, clear post instructions and an auditable shift report. Coverage should be sold only when the roster can perform the duties. No prevention guarantee or claim that the company can replace every public emergency or specialist response service is made.

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 commercial, residential, construction and event decision-makers commissioning an eligible unarmed coverage assignment. 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

Validate a limited paid assignment through staffing, reporting, acceptance and collection. Compare the shift plan with the full roster before proposing another site. A pool of available monthly hours does not prove continuous coverage or sufficient qualified officers on the specific night a client requests.

Competition & positioning

Clients may choose other licensed guarding agencies, an internal security team or an existing facilities contract. Compare duties, supervision, relief, insurance and reporting. An hourly bid is incomplete if its paid coverage assumptions cannot meet the actual post schedule.

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 property/facilities introductions and scoped bids. The sales-acquisition allowance is distinct from management salary and prelaunch collateral. Screen work conditions and payment authority before pursuing volume, and do not advertise a credential or government-contract award that has not been obtained.

Sales process

Agree the assignment, duties, hours, eligibility, reporting and payment process before deployment. The model retains 27 weighted collection days from mostly 30-day invoicing, with no separately modeled deposit liability. Confirm who signs timesheets and resolves disputes before payroll starts.

Retention & measurement

Review shift records, incidents, staffing changes and invoice aging with the authorized client. A renewal must be checked against roster availability and current scope. Additional hours require an approved change; replacing an absent officer is coverage work rather than a new independent sale.

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

Field radios/devices and office hardware are launch assets. Deployment reimbursements and uniform/training services are direct costs, while salaries, insurance and dispatch overhead remain separate. No owned patrol fleet or tangible resale stock is modeled. 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 Field radios and durable devices: \$8,000.00; Office equipment and computers: \$4,000.00; Deposit startup cash: \$2,400.00.

Service delivery

Confirm post instructions and eligibility, roster named coverage and relief, brief officers, record shifts, review reports and invoice authorized hours. The available-hour assumption allows leave/training below a gross work year, but does not settle actual overtime or legal scheduling requirements.

Launch & development milestones

Verify Florida agency/manager/officer requirements against the actual people and scope, bind suitable insurance and complete a documented paid assignment. Inspect payroll coverage through collection before adding another site. The fixed eight-officer case excludes later source expansion to sixteen officers.

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 \$25,900.00: \$14,400.00 for assets and refundable deposits, \$11,500.00 for expensed setup and \$0.00 for opening inventory. Refundable deposits (Deposit startup cash: \$2,400.00) 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 \$181,651.64, 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 \$181,651.64 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 \$155,751.64 of opening cash and a forecast funding gap of \$0.00. Confirm the owner's available funds and transfer date before committing launch payments.

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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

8 paid officers provide 1280.000 scheduled hours per month (160.000 per person). Requested sold time starts at 80% 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 3.5% of operating receipts. Deployment travel and reimbursements: 2% of operating receipts, 0% allocated to tangible stock; Uniform rental and field training: 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 27 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 \$514,867.20, EBITDA -\$17,289.72, net income -\$21,289.72 and closing cash \$99,846.88. Year 2: revenue \$525,164.52, EBITDA -\$22,632.72, net income -\$26,632.72 and closing cash \$76,441.86. Year 3: revenue \$535,667.76, EBITDA -\$28,232.76, net income -\$32,232.76 and closing cash \$47,421.36. 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 \$47,421.36, 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.

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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

Absence, unsuitable post duties, unpriced relief and overtime can raise paid coverage above billed hours. A disputed timesheet can delay a large invoice while the entire roster still requires pay. Aggregate utilization cannot demonstrate a safe or workable shift calendar.

Contingency actions

Price from the complete roster and written duties, retain relief coverage and require timely shift approval. Monitor paid versus billed hours, overtime and receivable age by assignment. Reduce or decline coverage when verified staff, scope or cash cannot support it.

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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

Agency/manager/officer eligibility, actual training and insurance, site/post instructions, named shift and relief rosters, employment/overtime terms, signed client terms and funding availability remain outstanding. The official Florida agency application is contextual evidence, not approval of this fictional operator. 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	47,421.36
Unfunded cash gap	0.00
Operating-period net income	-80,155.20
Final closing cash	47,421.36

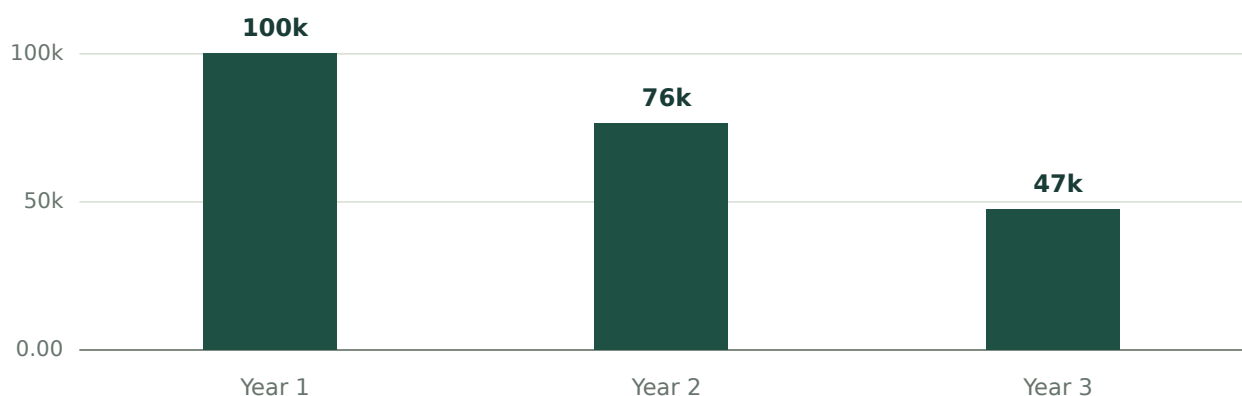
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	514,867.20	525,164.52	535,667.76
Cost of goods sold	18,020.28	18,380.76	18,748.32
Gross profit	496,846.92	506,783.76	516,919.44
Operating expenses	514,136.64	529,416.48	545,152.20
EBITDA	-17,289.72	-22,632.72	-28,232.76
Depreciation	4,000.00	4,000.00	4,000.00
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-21,289.72	-26,632.72	-32,232.76

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	155,751.64	99,846.88	76,441.86
Operating cash flow	-55,904.76	-23,405.02	-29,020.50
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-55,904.76	-23,405.02	-29,020.50
Closing cash	99,846.88	76,441.86	47,421.36

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	99,846.88	76,441.86	47,421.36
Receivables	38,615.04	39,387.34	40,175.08
Inventory	0.00	0.00	0.00
Assets and deposits	10,400.00	6,400.00	2,400.00
Total assets	148,861.92	122,229.20	89,996.44
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	148,861.92	122,229.20	89,996.44
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	11,500.00
Asset purchases	14,400.00
Opening stock purchases	0.00
Equity contributions	181,651.64
Loan proceeds	0.00
Cash at launch	155,751.64
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	533,319.41	549,318.97	565,798.77
Margin of safety	-18,452.21	-24,154.45	-30,131.01

Project payback

Measure	Forecast result
Initial project outlay (USD)	25,900.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-134,230.28

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.