

## BUSINESS PLAN / FINANCIAL FORECAST

# SunMotive Projects

A proposed customer-funded solar contractor coordinating installed PV, storage and maintenance work through reserved external crews and paid internal technical support.

PLANNING EDITION / 2026-10-20

## YEAR 1 REVENUE

1,653,960.00

USD

## YEAR 1 NET INCOME

94,597.19

USD

## STARTUP USES

123,575.60

USD

## Your guide to the plan

Detailed · Clear &amp; 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

SunMotive Projects proposes a customer-funded solar installation and maintenance contractor in Phoenix metropolitan area, Arizona. A proposed customer-funded solar contractor coordinating installed PV, storage and maintenance work through reserved external crews and paid internal technical support. The central launch decision is: Can equipment-inclusive project fees support purchased crew labor, internal technical roles and hardware-to-collection cash timing?

### Business overview

Authorized Phoenix-area property owners commissioning an assessed solar installation, retrofit or maintenance scope with confirmed payment responsibility. Two reserved external three-person crews provide 280 aggregate crew-hours monthly before sold utilization. Five equipment-inclusive services allocate that pool once. A crew hour is not three separately billed person-hours. External installation labor is purchased in the direct-cost allowance and is not duplicated as internal field payroll. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

### Key priorities

Test a paid permitted scope from assessment through installation, acceptance and collection. Record aggregate crew hours, hardware, internal technical effort and external invoices. A savings inquiry or system quotation is not completed revenue. Reserved external hours are a planning availability assumption; real agreements must establish availability, price and any minimum retainer before commitments. 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 \$536,753.20 in equity. Launch spending is \$123,575.60, leaving \$413,177.60 in opening cash. Year 1 revenue is \$1,653,960.00 and net income is \$94,597.19. 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 11.7 months.

## 02 Company & management

SunMotive Projects 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

SunMotive Projects is a fictional independent contractor in the Phoenix metropolitan area. It coordinates customer-funded installation and maintenance rather than owning generating systems or selling electricity. The actual project, trade permissions, technical design and utility/interface responsibilities remain to be established. The case supplies no approved installer status, issued permit or connected customer system.

## Ownership & management

The proposed owner contribution is \$536,753.20 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

The internal paid roster comprises electrician coverage, half-time PV design, owner project management and half-time office support. Reserved external field crews provide the separate crew-hour pool; their purchased labor is included in direct costs once. Fractional internal rows are prorated budgets. No extra employed installer team or multiplied person-hour revenue is assumed. Electrician: 1 × \$6,250.00 monthly, plus a 15% employer-cost allowance; PV design budget: 1 × \$3,125.00 monthly, plus a 15% employer-cost allowance; Owner project lead: 1 × \$7,916.67 monthly, plus a 15% employer-cost allowance; Office budget: 1 × \$1,875.00 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.

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# 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

Residential PV, commercial PV, battery retrofits, inverter replacement and preventive maintenance divide the sold crew-hour pool. Realized prices include the selected hardware and installed scope. Outside engineering/permits and delivery/lifting remain distinct purchased inputs. An included inverter or commissioning task cannot also be sold as another standalone job within the same agreed project.

## Pricing & revenue streams

280 available whole-crew hour units per month × 60% utilization = 168 sold units before ramp and seasonality. This shared capacity pool allocates completed work. 5 mutually exclusive service shares allocate that pool once. Each price is per whole-crew hour. The 3-month ramp, 0% annual requested-volume growth, normalized monthly seasonality and 2% annual price growth are illustrative. Fractional units are expected monthly averages, not partial completed customer assignments. Actual scheduling, completed work and collections still need validation. Home PV: 50% of the shared capacity at \$900.00 per whole-crew hour. Business PV: 25% of the

shared capacity at \$1,000.00 per whole-crew hour. Battery work: 15% of the shared capacity at \$1,000.00 per whole-crew hour. Inverter work: 5% of the shared capacity at \$600.00 per whole-crew hour. PV upkeep: 5% of the shared capacity at \$300.00 per whole-crew hour. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

## Customer value

The proposed benefit is coordinated scope, hardware, design interfaces and handover with a clear owner for each responsibility. Customers need actual system suitability, roof/electrical readiness and connection conditions. The business does not promise bill savings, incentive eligibility, battery backup performance or utility approval from a financial scenario. Those claims require project-specific verified evidence.

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# 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 Phoenix-area property owners commissioning an assessed solar installation, retrofit or maintenance scope with confirmed payment responsibility. 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 a paid permitted scope from assessment through installation, acceptance and collection. Record aggregate crew hours, hardware, internal technical effort and external invoices. A savings inquiry or system quotation is not completed revenue. Reserved external hours are a planning availability assumption; real agreements must establish availability, price and any minimum retainer before commitments.

## Competition & positioning

Alternatives include other suitable installers, specialist retrofit providers and maintenance contractors for the relevant scope. Compare configured equipment, design responsibility, installation, connection, warranties and collection. Hardware-only pricing and financed system offers contain different items. No Phoenix market-share estimate, production claim or national-average installed tariff is asserted.

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## 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 appropriate property/design relationships and accurate explanations of the selected work. Brand and sales-linked acquisition budgets are separate from paid owner management. Qualify property authority, system readiness and financing/payment before reserving crews. Do not advertise unverified savings, tax benefits, incentives or manufacturer approval as a way to turn inquiries into jobs.

### Sales process

Agree configured hardware, design/trade and utility responsibilities, work boundary, acceptance, changes and payment before ordering. The forecast uses its selected collection average rather than customer deposits, finance-provider draws or incentive timing. System bookings are not all earned immediately. Actual permit, interconnection and milestone exceptions need a separate project cash review.

### Retention & measurement

At handover, retain actual installed-system records and agreed support responsibilities. Quote later maintenance or retrofit work separately; its hours already belong in the shared allocation. Track external crew defects, hardware issues and invoice aging. No automatic maintenance renewal or achieved energy-production series is supplied, and warranty representations need actual support from the responsible parties.

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## 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 support technical assessment, coordination and service rather than an owned external installation fleet. PV, battery and inverter hardware is tangible purchased stock; crew labor and engineering services cannot be inventoried. Apply physical stock coverage only to hardware. Confirm storage, configured equipment and subcontract terms, including any reserved-capacity charge absent from the forecast. The launch asset budget is Service van: \$52,000.00; Electrical test equipment: \$8,500.00; Ladders and durable safety equipment: \$6,500.00; Office computers and network: \$5,000.00; Warehouse racking and fixtures: \$4,500.00.

## Service delivery

Assess readiness, establish design/permission responsibilities, confirm hardware and crew availability, schedule agreed installation, document required checks and obtain acceptance for billing. The 280-hour pool is aggregate external crew time, not 840 billable person-hours. Internal technical roles do not duplicate that sold pool. Later source crew expansion is omitted from this horizon.

## Launch & development milestones

Verify actual trade/project permissions, technical and connection responsibilities, configured hardware, insurance and external crew agreements before commitments. Complete an appropriate paid scope through collection. Inspect hardware purchases against available cash before accepting concurrent projects. The model assumes no subsidy or customer incentive as company revenue; any real commercial terms need independent confirmation.

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# 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 \$123,575.60: \$76,500.00 for assets, \$15,500.00 for expensed setup and \$31,575.60 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 \$536,753.20, 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 \$536,753.20 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 \$413,177.60 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

280 available whole-crew hour units per month  $\times$  60% utilization = 168 sold units before ramp and seasonality. This shared capacity pool allocates completed work. 5 mutually exclusive service shares allocate that pool once. Each price is per whole-crew hour. The 3-month ramp, 0% annual requested-volume growth, normalized monthly seasonality and 2% annual price growth are illustrative. Fractional units are expected monthly averages, not partial completed customer assignments. Actual scheduling, completed work and collections still need validation. Direct costs are 65% 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 9 days, supplier payments 10 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 \$1,653,960.00, EBITDA \$140,357.76, net income \$94,597.19 and closing cash \$511,211.46. Year 2: revenue \$1,840,406.40, EBITDA \$186,300.72, net income \$134,563.86 and closing cash \$660,859.87. Year 3: revenue \$1,877,214.60, EBITDA \$186,276.48, net income \$134,544.76 and closing cash \$810,471.53. 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 \$401,871.20, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 2. Pre-tax project payback is 11.7 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.

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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

Hardware lead times, unsuitable sites, connection delays, unavailable crews and installation defects can postpone acceptance and cash. A variable external labor allowance does not secure reserved crews or cover an undisclosed retainer. Blended payment/stock timing cannot replace a detailed project purchase schedule, and positive forecast income does not prove system performance or demand.

### Contingency actions

Use readiness and responsibility gates, configured procurement quotes and written subcontract/change terms. Reconcile hardware, whole-crew hours and internal review effort with collected project fees. Test delayed connection, slower payment and external cost increases. Defer orders when actual site conditions, crew commitments or the available reserve cannot support delivery.

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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

Actual trade/project permissions, design and utility/interface responsibilities, configured hardware and external crew agreements, insurance, property/customer payment terms, paid installation records and owner-funding availability remain outstanding. No issued permit, incentive eligibility, guaranteed savings, utility approval, connected system or customer finance commitment 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 &amp; operating summary

| Indicator                         | USD               |
|-----------------------------------|-------------------|
| Minimum cash, including prelaunch | 401,871.20        |
| <b>Unfunded cash gap</b>          | <b>0.00</b>       |
| Operating-period net income       | 363,705.81        |
| <b>Final closing cash</b>         | <b>810,471.53</b> |

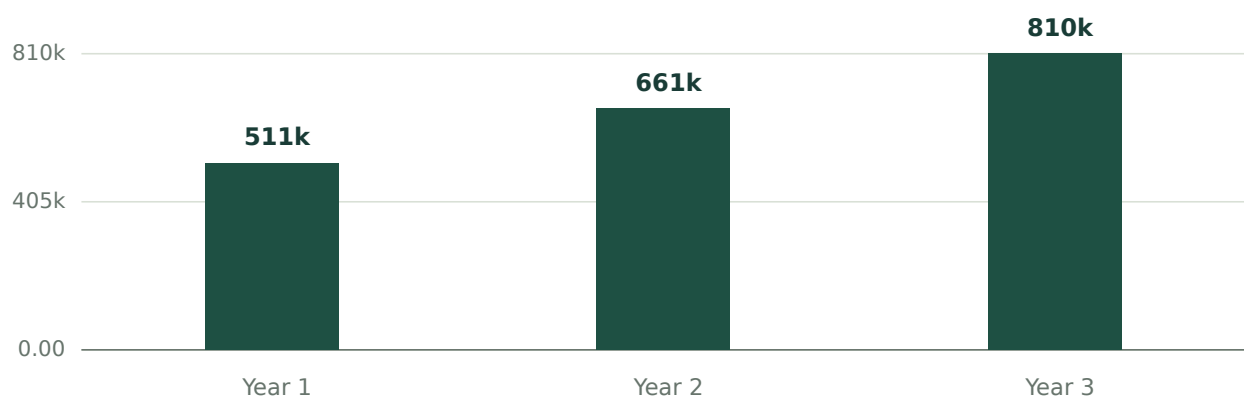
## Profit and loss - USD

| Item                | Year 1            | Year 2            | Year 3            |
|---------------------|-------------------|-------------------|-------------------|
| Revenue             | 1,653,960.00      | 1,840,406.40      | 1,877,214.60      |
| Cost of goods sold  | 1,075,074.00      | 1,196,264.16      | 1,220,189.52      |
| <b>Gross profit</b> | <b>578,886.00</b> | <b>644,142.24</b> | <b>657,025.08</b> |
| Operating expenses  | 438,528.24        | 457,841.52        | 470,748.60        |
| <b>EBITDA</b>       | <b>140,357.76</b> | <b>186,300.72</b> | <b>186,276.48</b> |
| Depreciation        | 15,966.67         | 15,966.66         | 15,966.67         |
| Interest expense    | 0.00              | 0.00              | 0.00              |
| Income tax          | 29,793.90         | 35,770.20         | 35,765.05         |
| <b>Net income</b>   | <b>94,597.19</b>  | <b>134,563.86</b> | <b>134,544.76</b> |

## Cash flow - USD

| Item                       | Year 1            | Year 2            | Year 3            |
|----------------------------|-------------------|-------------------|-------------------|
| Opening cash               | 413,177.60        | 511,211.46        | 660,859.87        |
| <b>Operating cash flow</b> | <b>98,033.86</b>  | <b>149,648.41</b> | <b>149,611.66</b> |
| Investing cash flow        | 0.00              | 0.00              | 0.00              |
| Financing cash flow        | 0.00              | 0.00              | 0.00              |
| <b>Net cash movement</b>   | <b>98,033.86</b>  | <b>149,648.41</b> | <b>149,611.66</b> |
| <b>Closing cash</b>        | <b>511,211.46</b> | <b>660,859.87</b> | <b>810,471.53</b> |

## 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                             | 511,211.46        | 660,859.87        | 810,471.53        |
| Receivables                      | 45,108.00         | 46,010.16         | 46,930.37         |
| Inventory                        | 31,575.60         | 32,207.11         | 32,851.26         |
| Fixed assets, net                | 60,533.33         | 44,566.67         | 28,600.00         |
| <b>Total assets</b>              | <b>648,428.39</b> | <b>783,643.81</b> | <b>918,853.16</b> |
| Payables                         | 32,578.00         | 33,229.56         | 33,894.15         |
| Loan balances                    | 0.00              | 0.00              | 0.00              |
| <b>Total liabilities</b>         | <b>32,578.00</b>  | <b>33,229.56</b>  | <b>33,894.15</b>  |
| <b>Equity</b>                    | <b>615,850.39</b> | <b>750,414.25</b> | <b>884,959.01</b> |
| <b>Reconciliation difference</b> | <b>0.00</b>       | <b>0.00</b>       | <b>0.00</b>       |

## Launch budget & proposed funding

| Item                        | USD               |
|-----------------------------|-------------------|
| Setup expenses              | 15,500.00         |
| Asset purchases             | 76,500.00         |
| Opening stock purchases     | 31,575.60         |
| <b>Equity contributions</b> | <b>536,753.20</b> |
| Loan proceeds               | 0.00              |
| <b>Cash at launch</b>       | <b>413,177.60</b> |
| Opening inventory balance   | 31,575.60         |
| Opening loan balance        | 0.00              |

## Operating break-even - USD

| Measure            | Year 1       | Year 2       | Year 3       |
|--------------------|--------------|--------------|--------------|
| Break-even revenue | 1,193,770.62 | 1,229,584.29 | 1,266,471.94 |
| Margin of safety   | 460,189.38   | 610,822.11   | 610,742.66   |

## Project payback

| Measure                             | Forecast result                                  |
|-------------------------------------|--------------------------------------------------|
| Initial project outlay (USD)        | 123,575.60                                       |
| <b>Payback</b>                      | <b>11.73 months (first recovery in month 12)</b> |
| Final cumulative project cash (USD) | 375,047.48                                       |

## 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 narrowed to Jan 2027-Dec 2029; initial paid roster, mix and base fees retained. Later expansion omitted. Fixed utilization and three-month ramp; fees grow 2%, paid/fixed costs 3%. Fractional rows are prorated budgets. Owner pay counted once. Stock uses physical goods days; supplier lag is blended. Deposits/prepayments excluded; setup paid once. Source noncash loss allowances become conservative cash buffers. Tax/employer allowances 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.