

BUSINESS PLAN / FINANCIAL FORECAST

Spanlight Interiors

A proposed one-crew installer selling defined stretch-ceiling systems per installed square foot.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

277,113.43

USD

YEAR 1 NET INCOME

-62,198.46

USD

STARTUP USES

57,000.00

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

Spanlight Interiors proposes a one-crew mobile stretch-ceiling installer in Dallas-Fort Worth suburbs, Texas, USA. A proposed one-crew installer selling defined stretch-ceiling systems per installed square foot. The central launch decision is: Can a compensated two-person crew sell enough installed area after membranes, specialist electrical work and estimating/support costs?

Business overview

Authorized homeowners, fit-out buyers and small-commercial property sponsors with suitable interiors and agreed finish requirements. One two-person crew shares a fixed monthly installed-area pool. Matte, gloss and satin PVC, acoustic fabric and backlit systems allocate area once. Owner estimating and scheduling support do not multiply installation area. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Test paid suitable rooms and log measured installed area, crew days, travel/setup, waste, specialist work, callbacks and collection. A sample request or showroom reaction is not an accepted order. Backlit and acoustic systems draw from the same crew and need their own effort validation. The source area and utilization assumptions do not prove local paid demand. 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 \$190,000.00 in equity. Launch spending is \$57,000.00, leaving \$133,000.00 in opening cash. Year 1 revenue is \$277,113.43 and net income is -\$62,198.46. 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

Spanlight Interiors 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

Spanlight Interiors is a fictional Dallas-Fort Worth suburban installer using one owned van and a small workshop/storage base. Its selected work is residential and light-commercial ceiling interiors, rather than structural construction or a franchise. Actual jurisdiction, insured scope and suitable sites need verification. No completed installation, supplier appointment, lease or customer order is supplied.

Ownership & management

The proposed owner contribution is \$100,000.00; the remaining \$90,000.00 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

Two paid installers form one crew. Half-time owner estimating/management and fractional scheduling support are separately compensated budgets and add no second crew. The two installers do not multiply the available installed-area pool again. Outside electrical services remain purchased job work; actual eligible specialist coverage and crew capability must be verified. Installers: 2 × \$4,583.33 monthly, plus a 15% employer-cost allowance; Owner estimator: 1 × \$2,916.67 monthly, plus a 15% employer-cost allowance; Scheduling support: 1 × \$750.00 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.

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 five installed-area categories are matte PVC, gloss PVC, satin PVC, acoustic fabric and translucent backlit systems. Fees are per accepted installed square foot rather than whole-room prices or separate material resale. Membranes and ordinary job materials are direct goods; electrical job services are purchased support. Component labels do not establish tested fire, acoustic or lighting performance for a real assembly.

Pricing & revenue streams

6300 available installed square foot units per month × 35% utilization = 2205 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 installed square foot. The 3-month ramp, 6% 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. Matte PVC: 45% of the shared capacity at \$8.50 per installed square foot. Gloss PVC: 20% of the shared capacity at \$10.00 per installed square foot. Satin PVC: 15% of the shared capacity at \$12.00 per installed square foot. Acoustic fabric: 10% of the shared capacity at \$16.00 per installed square foot. Backlit: 10% of the shared capacity at \$22.00 per installed square foot. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed value is an agreed finish, measured scope and documented accepted installation. Room geometry, substrate, access, services and component compatibility can change effort and materials. No guaranteed installation speed, structural result, fire rating or acoustic improvement is claimed. Actual system specifications and specialist responsibilities need appropriate review before a quote is fixed.

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 homeowners, fit-out buyers and small-commercial property sponsors with suitable interiors and agreed finish requirements. 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 paid suitable rooms and log measured installed area, crew days, travel/setup, waste, specialist work, callbacks and collection. A sample request or showroom reaction is not an accepted order. Backlit and acoustic systems draw from the same crew and need their own effort validation. The source area and utilization assumptions do not prove local paid demand.

Competition & positioning

Buyers may choose another suitable stretch-ceiling installer, a different ceiling finish or deferring a discretionary interior project. Compare complete system, access, trim, electrical boundary, finish and acceptance terms. No local quote ranking or validated performance advantage is asserted. A membrane-only price is different from an installed and coordinated room.

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 owner would seek relevant interior/property introductions and show clearly labeled finish samples or concepts. Fixed brand marketing is separate from variable lead spending and launch setup. Qualify site and finish fit before reserving installation days. Do not publish fictional room results, supplier accreditation, performance certificates or customer testimonials.

Sales process

Measure and assess a suitable site, confirm the authorized buyer, agree finish/system details, included area and specialist boundaries, and approve changes before extra work. Invoice accepted installation under the blended completion/commercial terms. No material-only retail, client advance or progress-liability ledger is modeled. Electrical responsibilities require a suitable separate job scope.

Retention & measurement

Keep the approved measurement, finish/system specification, acceptance and callback responsibilities. A defect correction is not automatically a new paid area sale. Additional rooms or changed finishes need a new assessed scope. Track collected follow-on work and actual material waste, and obtain permission before showing a client interior publicly.

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 include the van, durable toolkits, scaffold/ladders, secure racking and field/office hardware. Membranes and job materials have physical stock coverage; outside electrical work cannot be inventoried. Training and preopening pay are distinct launch expenses, while recurring maintenance remains operating cost. Shop deposit and unquoted site/system requirements are excluded until verified. The launch asset budget is Used cargo installation van: \$28,000.00; Durable installation toolkits: \$6,000.00; Rolling scaffold and ladders: \$3,500.00; Van racking and secure storage: \$1,500.00; Office and field IT hardware: \$2,000.00.

Service delivery

Confirm authority and site readiness, measure and agree the system, obtain suitable materials and specialist support, schedule the same crew and document accepted installed area before billing. This is a commercial outline, not an installation, heating or electrical procedure. Complex rooms, waiting and callbacks consume the same crew calendar. A new finish category creates no additional installers.

Launch & development milestones

Verify service competence, system/site compatibility, appropriate permissions and specialist arrangements, insurer terms and actual workshop/equipment quotes. Complete paid suitable-room trials with area, crew-effort, waste and collection logs. Confirm the revised reserve before commitments. No certification, inspected installation, completed customer room or secured finance is presented as achieved.

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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 \$57,000.00: \$41,000.00 for assets, \$13,000.00 for expensed setup and \$3,000.00 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 \$190,000.00, comprising \$100,000.00 from the owner and \$90,000.00 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 \$100,000.00 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 \$90,000.00. Receiving all proposed equity leaves \$133,000.00 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.

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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

6300 available installed square foot units per month $\times$ 35% utilization = 2205 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 installed square foot. The 3-month ramp, 6% 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 34% 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 6 days, supplier payments 0 days and inventory coverage 7 days. The 21% flat income-tax provision and 15% employer-cost allowance are simplified planning inputs.

Financial outlook

Year 1: revenue \$277,113.43, EBITDA -\$53,431.79, net income -\$62,198.46 and closing cash \$75,766.33. Year 2: revenue \$326,852.64, EBITDA -\$30,179.64, net income -\$38,946.30 and closing cash \$45,034.39. Year 3: revenue \$353,393.16, EBITDA -\$21,044.16, net income -\$29,810.83 and closing cash \$23,393.06. 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 \$23,393.06, 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.

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

The initial equity proposal failed the cash forecast. A separate revised external-equity scenario adds reserve while retaining owner contribution, all fees, installed-area demand, payroll, forecast losses and lack of payback. Material waste, complex geometry, specialist availability, callbacks and late payment can worsen the result. More proposed capital does not establish investment merit or system suitability.

Contingency actions

Preserve the original reserve inputs and cash shortfall with the explicit revised proposal. Confirm actual funds, measured scope, component compatibility and specialist coverage before committing. Test lower installed area, higher materials and longer collection with the paid crew retained. Narrow scope or defer opening rather than add material resale, duplicate crew area or free owner estimating.

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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 competent installation boundary, site/system specifications, applicable permissions, suitable electrical specialists, quotes for insurance, materials, equipment, workshop space and deposits, records of paid area, effort, waste and collections and signed equity commitments remain outstanding. No tested assembly rating, guaranteed acoustic result, approved installation or secured financing 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 & operating summary

Indicator	USD
Minimum cash, including prelaunch	23,393.06
Unfunded cash gap	0.00
Operating-period net income	-130,955.59
Final closing cash	23,393.06

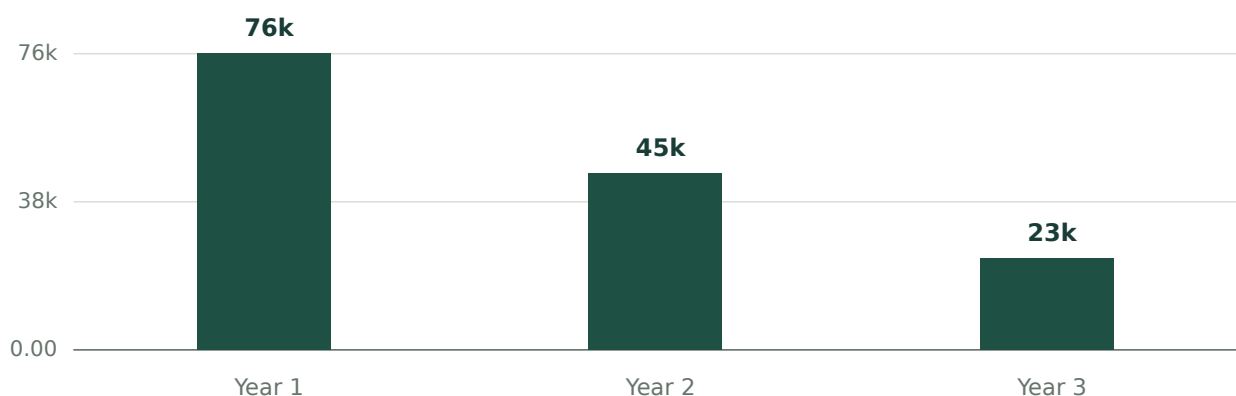
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	277,113.43	326,852.64	353,393.16
Cost of goods sold	94,218.53	111,129.96	120,153.72
Gross profit	182,894.90	215,722.68	233,239.44
Operating expenses	236,326.69	245,902.32	254,283.60
EBITDA	-53,431.79	-30,179.64	-21,044.16
Depreciation	8,766.67	8,766.66	8,766.67
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-62,198.46	-38,946.30	-29,810.83

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	133,000.00	75,766.33	45,034.39
Operating cash flow	-57,233.67	-30,731.94	-21,641.33
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-57,233.67	-30,731.94	-21,641.33
Closing cash	75,766.33	45,034.39	23,393.06

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	75,766.33	45,034.39	23,393.06
Receivables	5,038.43	5,447.54	5,889.89
Inventory	1,763.45	1,906.64	2,061.46
Fixed assets, net	32,233.33	23,466.67	14,700.00
Total assets	114,801.54	75,855.24	46,044.41
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	114,801.54	75,855.24	46,044.41
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	13,000.00
Asset purchases	41,000.00
Opening stock purchases	3,000.00
Equity contributions	190,000.00
Loan proceeds	0.00
Cash at launch	133,000.00
Opening inventory balance	3,000.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	366,166.35	377,152.08	388,466.76
Margin of safety	-89,052.92	-50,299.44	-35,073.60

Project payback

Measure	Forecast result
Initial project outlay (USD)	57,000.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-166,606.94

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.

Source one-crew area-based format retained for 36 months: 6,300 available installed square feet, 35% utilization and original five shares/fees. Two paid installers, half-time owner estimator and 0.2 scheduling coverage fixed; no worker multiplier on area. Three-month ramp and 6% requested growth replace utilization steps. Seven physical material days replace six effective days; no supplier credit. Electrical work stays purchased service. Setup paid once, deposit excluded. Fees grow 2%, salary/fixed costs 3%; 21% tax and 15% employee allowance simplified.

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.