

BUSINESS PLAN / FINANCIAL FORECAST

FlowLedger Advisory

A proposed independent advisory boutique selling diagnostics, demand/inventory planning, sourcing, logistics design and implementation support to manufacturing and distribution clients.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

410,784.00

USD

YEAR 1 NET INCOME

-110,864.99

USD

STARTUP USES

18,400.00

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	5
06	Operations & milestones	5
07	Funding request & use of funds	6
08	Financial plan	7
09	Risks & contingencies	7
10	Supporting documents	8
11	Annual financial appendix	9

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

01 Executive summary

FlowLedger Advisory proposes a independent supply chain advisory boutique in Dallas-Fort Worth, Texas office; national US B2B clients. A proposed independent advisory boutique selling diagnostics, demand/inventory planning, sourcing, logistics design and implementation support to manufacturing and distribution clients. The central launch decision is: Can three paid consultants fund the selling time and collection lag needed to deliver useful advisory work?

Business overview

US manufacturers and distributors with a defined operating decision, a named sponsor, usable authorized records and a budget for scoped advisory work. The paid principal and two paid consultants provide 480 scheduled consulting hours monthly. Five practices share sold hours once. Fractional operations support creates no extra billable capacity. The firm sells advice, with no freight, inventory resale or managed-warehouse revenue. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Seek a paid diagnostic tied to a concrete decision and a sponsor who can provide the required records. Track data preparation, analysis, review, travel, implementation support and collection rather than only the hours in a client presentation. A positive meeting is not a consulting backlog. The demand test must justify all paid consultants while the practice spends nonbillable time selling and scoping its next assignment. 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 \$225,000.00 in equity. Launch spending is \$18,400.00, leaving \$206,600.00 in opening cash. Year 1 revenue is \$410,784.00 and net income is -\$110,864.99. 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

FlowLedger Advisory 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

FlowLedger Advisory is a fictional Dallas-Fort Worth boutique serving national US business clients. It would sell agreed analysis and implementation assistance rather than take custody of stock or operate transport and warehousing. A small office and meetings are budgeted. No incorporated business, actual office, professional credential or signed client is supplied; those operating arrangements need confirmation.

Ownership & management

The proposed owner contribution is \$125,000.00; the remaining \$100,000.00 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 principal is already one of the three paid delivery consultants and receives one full salary. Two other consultants contribute to the same hour pool, with 0.3 FTE paid operations coverage for scheduling and records. The principal must balance delivery with selling, review and cash work inside the nonbillable allowance. A real skills roster must establish who can handle each analysis and travel requirement; aggregate available hours alone do not prove capability. Owner-principal: 1 × \$12,500.00 monthly, plus a 15% employer-cost allowance; Consultants: 2 × \$8,750.00 monthly, plus a 15% employer-cost allowance; Operations support: 1 × \$1,250.00 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 practices are supply-chain diagnostics, demand and inventory planning, strategic sourcing, warehouse/logistics design and implementation support. Define the client decision, data, deliverable and acceptance for each assignment. The design scope is advisory analysis, without assuming authority to issue engineering approvals. Freight brokerage, stock resale, supplier commissions, operated warehouses and client cost savings are not separate revenue streams.

Pricing & revenue streams

3 paid consultants including the principal provide 480,000 scheduled hours per month (160,000 per person). Requested sold time starts at 40% 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. Diagnostics: 20% of the shared capacity at \$185.00 per billable hour. Planning: 25% of the shared capacity at \$205.00 per billable hour. Sourcing: 20%

of the shared capacity at \$190.00 per billable hour. Logistics design: 15% of the shared capacity at \$175.00 per billable hour. Implementation: 20% of the shared capacity at \$210.00 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 decision the client can assess using stated records, assumptions and alternatives. Distinguish identified opportunities from savings actually realized after implementation. The client retains purchasing and operational authority. No percentage cost reduction, inventory reduction, forecast accuracy improvement or delivery-service gain is guaranteed by the scenario.

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

US manufacturers and distributors with a defined operating decision, a named sponsor, usable authorized records and a budget for scoped advisory work. 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

Seek a paid diagnostic tied to a concrete decision and a sponsor who can provide the required records. Track data preparation, analysis, review, travel, implementation support and collection rather than only the hours in a client presentation. A positive meeting is not a consulting backlog. The demand test must justify all paid consultants while the practice spends nonbillable time selling and scoping its next assignment.

Competition & positioning

Alternatives include an internal operations team, software-supported analysis, another independent adviser and specialist engineering or logistics suppliers. Compare data responsibilities, decision scope, incentives and implementation boundaries. Public frameworks and software reports may be useful without replacing tailored work. The case claims no exclusive method, client savings record, national market share or superior professional qualification.

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 routes are relevant manufacturing/distribution introductions, clearly labeled sample analyses and referrals from complementary advisers. Explain the decision a paid diagnostic would support and the records needed before quoting. Referral expense and the fixed marketing allowance are distinct from principal salary. Record paid work and collected contribution by source before treating a relationship as repeat demand.

Sales process

Agree the decision question, data availability, deliverables, review process, travel and fee basis before assigning capacity. The forecast assumes thirty-day collection on earned fees. Non-reimbursed client travel is an expense rather than extra revenue; financing and client procurement spend are also outside advisory income. Missing or unusable records should trigger a change in scope rather than unpriced reconstruction work.

Retention & measurement

After acceptance, propose a further scoped implementation or review task if the client has a clear need and budget. Maintain a record of the recommendation, client decision and assumptions without claiming responsibility for unmeasured operating outcomes. A renewed assignment is earned only when commissioned; it is not guaranteed by completing a diagnostic. Agree handover and information-retention responsibilities when the work ends.

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 consulting laptops, monitors/docks and secure network/backup equipment. Recurring software is overhead; client-specific data/research and limited outside specialist analysis are direct purchased services. The business has no owned freight fleet, resale stock or warehouse inventory. Confirm software/data rights, travel arrangements, office/deposit terms and professional/cyber insurance against actual assignments. The launch asset budget is Consulting laptops: \$7,200.00; Monitors and docking: \$2,000.00; Secure network equipment: \$1,200.00.

Service delivery

Define the question, obtain authorized usable records, establish assumptions, compare options, review the work and deliver an agreed recommendation or implementation task. Limit access to client information and agree protection, retention and disposal before receiving sensitive records. Five practice shares use the same consulting hours; outside analysis assists those hours without creating another billable team. A client remains responsible for authorizing operational changes.

Launch & development milestones

Before launch, verify the skills roster, client-data and engagement terms, insurance and supplier rights. Complete a paid diagnostic with a record of all delivery and travel effort, then test collection. Inspect the monthly reserve before committing to extended office or travel obligations. January 2027 is a planning date; no advisory engagement, savings case study or client approval has been achieved.

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 \$18,400.00: \$10,400.00 for assets, \$8,000.00 for expensed setup and \$0.00 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 \$225,000.00, comprising \$125,000.00 from the owner and \$100,000.00 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 \$125,000.00 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 \$100,000.00. Receiving all proposed equity leaves \$206,600.00 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

3 paid consultants including the principal provide 480.000 scheduled hours per month (160.000 per person). Requested sold time starts at 40% 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 4% of net fees. No product resale or purchased inventory is included. Salaries are operating expenses, outside the direct-cost ratio. Salaries and fixed overhead grow 3% annually. Collections take 30 days, supplier payments 0 days and inventory coverage 0 days. The 21% flat income-tax provision and 15% employer-cost allowance are simplified planning inputs.

Financial outlook

Year 1: revenue \$410,784.00, EBITDA -\$107,398.32, net income -\$110,864.99 and closing cash \$61,857.68. Year 2: revenue \$502,799.64, EBITDA -\$39,295.92, net income -\$42,762.58 and closing cash \$18,005.79. Year 3: revenue \$564,141.24, EBITDA \$925.68, net income -\$2,540.99 and closing cash \$13,819.67. 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 \$12,971.13, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 25. 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

Selling and data cleanup can leave a paid consulting team underused while fees wait for client approval and collection. Specialist gaps, unusable records and concentration in a few large assignments add risk. The initial funding proposal did not cover the forecast cash shortfall; a larger external equity proposal supports the reserve without removing operating losses or establishing investment merit.

Contingency actions

Use data-readiness checks, bounded deliverables, review dates and clear change control. Test lower sold hours, later payment and extra travel while retaining all salaries. The proposed reserve was explicitly increased after the early cash review, with the owner contribution unchanged and all operating inputs retained. External equity remains uncommitted; a funded forecast is not evidence that clients will buy enough work or that payback will be reached.

10

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 diagnostic and collection records, consultant competencies and availability, client data/access agreements, software/research rights, outside-analysis terms, insurance and office/equipment quotes, actual travel budgets and equity commitments remain outstanding. No real client savings, client confidentiality permission, signed mandate, freight license, engineering approval or committed investment 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	12,971.13
Unfunded cash gap	0.00
Operating-period net income	-156,168.56
Final closing cash	13,819.67

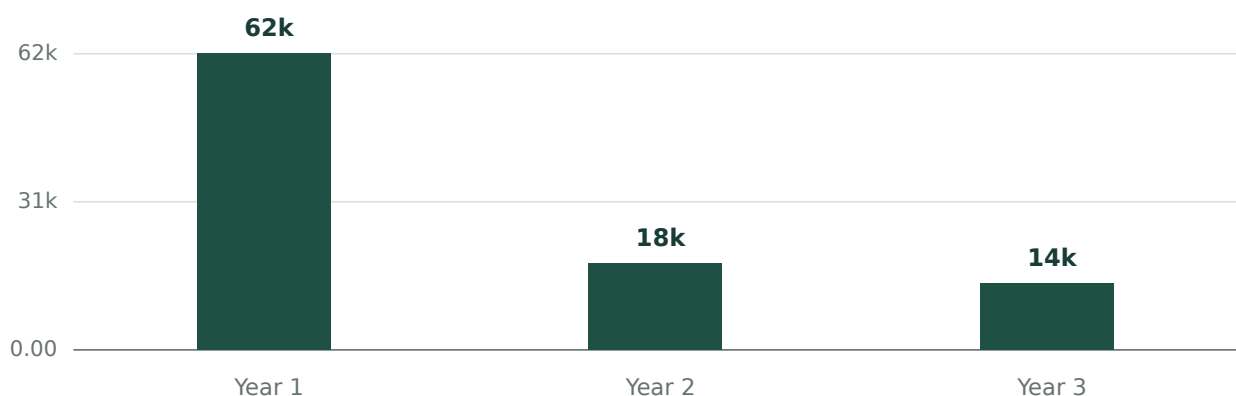
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	410,784.00	502,799.64	564,141.24
Cost of goods sold	16,431.36	20,112.00	22,565.64
Gross profit	394,352.64	482,687.64	541,575.60
Operating expenses	501,750.96	521,983.56	540,649.92
EBITDA	-107,398.32	-39,295.92	925.68
Depreciation	3,466.67	3,466.66	3,466.67
Interest expense	0.00	0.00	0.00
Income tax	0.00	0.00	0.00
Net income	-110,864.99	-42,762.58	-2,540.99

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	206,600.00	61,857.68	18,005.79
Operating cash flow	-144,742.32	-43,851.89	-4,186.12
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-144,742.32	-43,851.89	-4,186.12
Closing cash	61,857.68	18,005.79	13,819.67

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	61,857.68	18,005.79	13,819.67
Receivables	37,344.00	41,899.97	47,011.77
Inventory	0.00	0.00	0.00
Fixed assets, net	6,933.33	3,466.67	0.00
Total assets	106,135.01	63,372.43	60,831.44
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	106,135.01	63,372.43	60,831.44
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	8,000.00
Asset purchases	10,400.00
Opening stock purchases	0.00
Equity contributions	225,000.00
Loan proceeds	0.00
Cash at launch	206,600.00
Opening inventory balance	0.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	530,782.12	546,705.70	563,106.96
Margin of safety	-119,998.12	-43,906.06	1,034.28

Project payback

Measure	Forecast result
Initial project outlay (USD)	18,400.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-211,180.33

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 principal, two consultants and fractional operations fixed. Original shares/fees remain; three-month ramp, 10% workload, 2% fee and 3% payroll/overhead growth replace hiring. Principal paid once inside capacity. Direct costs: 3% outside analysis and 1% data; no stock. Travel is not reimbursed revenue. Early cash shortfall prompted an explicit equity proposal of 225,000, owner 125,000 unchanged; losses and unrecovered payback remain. Setup paid once; 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.