

BUSINESS PLAN / FINANCIAL FORECAST

Clearpath Duct Care

A proposed single-van residential and light-commercial duct service selling whole-crew cleaning and inspection hours.

PLANNING EDITION / 2026-10-20

YEAR 1 REVENUE

158,918.79

USD

YEAR 1 NET INCOME

-38,738.05

USD

STARTUP USES

52,900.00

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

Clearpath Duct Care proposes a single-van whole-crew duct service in Suburban United States; service territory to be selected. A proposed single-van residential and light-commercial duct service selling whole-crew cleaning and inspection hours. The central launch decision is: Can one compensated two-person crew cover year-round costs at the selected seasonal sold-hour level without double-selling technicians or bundled tasks?

Business overview

Authorized homeowners and small property operators seeking a defined compatible duct or vent task with suitable access. One two-person crew shares 147 available whole-crew hours each month. Five exclusive service categories split sold crew time once; routine preparation is already outside the available field pool and paid administration adds no second crew. The business will accept assignments within this service boundary and quote separately or refer work that falls outside it.

Key priorities

Test paid appropriate visits and log full crew time, travel, preparation, consumables, outside support, callbacks and collection. The seasonal pattern is illustrative rather than a measured route history. Commercial and residential tasks draw from the same crew calendar. Validate quiet months and total effort before promising a larger territory or recurring customer round. 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 \$105,000.00 in equity. Launch spending is \$52,900.00, leaving \$52,100.00 in opening cash. Year 1 revenue is \$158,918.79 and net income is -\$38,738.05. 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

Clearpath Duct Care 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

Clearpath Duct Care is a fictional mobile operator with one owned cargo van, a small storage/parking base and a compact suburban territory still to be chosen. Its offer is defined cleaning and inspection, rather than hazardous remediation or a health treatment. No actual certification, property assessment, customer route or premises agreement is supplied.

Ownership & management

The proposed owner contribution is \$105,000.00 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 compensated owner is explicitly the existing lead field technician, working with one paid cleaning technician. Paid administration provides limited coverage without adding field capacity. An hour is an hour of the whole two-person crew, so the two workers never multiply the sold pool again. Routine setup is excluded before the available field hours; utilization then accounts for travel, gaps and downtime. Owner crew lead: 1 × \$5,000.00 monthly, plus a 15% employer-cost allowance; Field technician: 1 × \$3,833.33 monthly, plus a 15% employer-cost allowance; Administration: 1 × \$800.00 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 crew-hour categories are residential ducts, light-commercial ducts, standalone dryer vents, standalone coil/air-handler cleaning and duct inspection. A task already included in a duct-service bundle is not sold again as a separate appointment. Ordinary consumables/fuel and purchased disposal/specialist support are direct costs. Actual system compatibility and excluded hazards need a verified service boundary.

Pricing & revenue streams

147 available whole-crew hour units per month × 55% utilization = 80.85 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, 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. Home ducts: 50% of the shared capacity at \$165.00 per whole-crew hour. Business ducts: 25% of the shared capacity at \$190.00 per whole-crew hour. Dryer vents: 10% of the shared capacity at \$200.00 per whole-crew hour. Coil cleaning: 10% of the shared capacity at \$180.00 per whole-crew hour. Inspection: 5% of the shared capacity at \$150.00 per whole-crew hour. Fees exclude customer sales tax. Confirm scope and any exceptional materials before accepting a fixed price.

Customer value

The proposed value is an agreed accessible task and a documented account of the work done. The business does not promise improved health, a particular air-quality result, mold clearance or a universally clean system. The customer needs clear limitations and suitable specialist referral when conditions exceed competence. A general maintenance message does not prove paid local demand.

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 and small property operators seeking a defined compatible duct or vent task with suitable access. 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 appropriate visits and log full crew time, travel, preparation, consumables, outside support, callbacks and collection. The seasonal pattern is illustrative rather than a measured route history. Commercial and residential tasks draw from the same crew calendar. Validate quiet months and total effort before promising a larger territory or recurring customer round.

Competition & positioning

Buyers may choose another suitable duct firm, an appropriate HVAC specialist or a different scoped maintenance decision after advice. Compare the actual components, access, included tasks, disposal and reporting boundary. No local price or health-performance ranking is asserted. A standalone vent appointment differs from an included step within a larger duct task.

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 publish accurate service boundaries and seek relevant property introductions and referrals after accepted work. Activity-linked digital marketing is separate from one-time launch promotion. Qualify the system and access before reserving crew time. Do not claim certification, health protection, achieved mold remediation or real customer results that are absent from the example.

Sales process

Confirm authority, system/task compatibility, access and exclusions, agree the included crew-hour work and change process and document acceptance. Collect under the blended residential/commercial timing assumption. No prepaid annual plan or separate extra fee for an already included task is modeled. Purchased specialists require a defined responsibility boundary rather than automatic additional crew capacity.

Retention & measurement

Keep the authorized scope, system/task record, observations, acceptance and callback responsibility. A reminder is not an automatically booked annual service. Track collected repeat work and all-in crew effort before treating the route as established. Obtain permission for property records or photographs and do not turn inspection limitations into unsupported safety claims.

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 the used van, vacuum/compressor/agitation kit, inspection camera, scheduling hardware and durable access/tools. Consumable and fuel holding applies only to goods; disposal and outside specialists are not inventory. Initial formation/training/launch expense is paid once rather than recurring. The storage deposit and unquoted specialist/system needs are excluded pending real terms. The launch asset budget is Used cargo service van: \$32,000.00; Vacuum compressor and agitation kit: \$12,000.00; Duct inspection camera: \$1,000.00; Scheduling computer: \$1,200.00; Ladders and durable tools: \$1,500.00.

Service delivery

Qualify the task and authority, assess access and capability, agree scope, schedule the same whole crew, perform only appropriate work and document acceptance before collection. This is a commercial outline, not a cleaning or safe-work procedure. Unsuitable systems or hazards require a new assessment/referral. Seasonal interest does not create another crew or more van time.

Launch & development milestones

Verify service competence, operating/insurance boundary, actual equipment/system fit and storage terms. Complete controlled paid visits with whole-crew, callback and collection logs. Review quiet-month cash before fixing larger commitments. No certification, completed safety review, proven route or paid trial is represented as 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 \$52,900.00: \$47,700.00 for assets, \$4,500.00 for expensed setup and \$700.00 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 \$105,000.00, 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 \$105,000.00 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

No external equity is requested. Receiving the proposed owner equity leaves \$52,100.00 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

147 available whole-crew hour units per month $\times$ 55% utilization = 80.85 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, 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 9% 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 8 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 \$158,918.79, EBITDA -\$28,313.05, net income -\$38,738.05 and closing cash \$20,902.76. Year 2: revenue \$184,096.00, EBITDA -\$12,304.03, net income -\$22,997.97 and closing cash \$8,038.76. Year 3: revenue \$199,044.65, EBITDA -\$4,887.82, net income -\$15,986.98 and closing cash \$2,162.11. 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 \$1,378.41, and the funding gap is \$0.00. Positive monthly operating EBITDA is first reached in month 4. 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 retained forecast has losses in all three years, no recovery of startup uses and only a thin cash reserve after assumed owner funding. This adverse result has not been improved for presentation. Quiet months, travel, incompatible systems, callbacks, equipment failure and specialist costs can worsen it. The proposed owner contribution remains uncommitted.

Contingency actions

Verify actual reserve before commitments and test fewer sold crew hours, longer travel and higher support costs while retaining both paid field roles. Narrow scope or territory and defer opening when resources or cash are inadequate. Keep the whole-crew unit explicit and avoid duplicate bundle billing. Additional demand claims or unpaid owner time cannot establish profitable route economics.

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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 service boundary, appropriate permissions and insured tasks, system/access assessments, equipment and disposal/specialist quotes, storage/deposit terms, paid crew/time/callback/collection logs and confirmed owner reserve remain outstanding. No health guarantee, certified air-quality result, established route 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	1,378.41
Unfunded cash gap	0.00
Operating-period net income	-77,723.00
Final closing cash	2,162.11

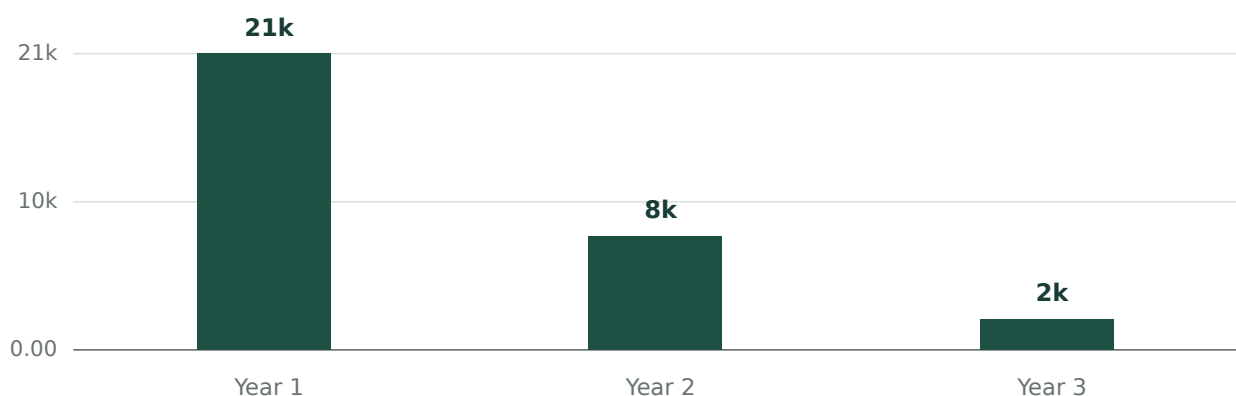
Profit and loss - USD

Item	Year 1	Year 2	Year 3
Revenue	158,918.79	184,096.00	199,044.65
Cost of goods sold	14,302.68	16,568.63	17,914.06
Gross profit	144,616.11	167,527.37	181,130.59
Operating expenses	172,929.16	179,831.40	186,018.41
EBITDA	-28,313.05	-12,304.03	-4,887.82
Depreciation	10,425.00	10,425.00	10,425.00
Interest expense	0.00	0.00	0.00
Income tax	0.00	268.94	674.16
Net income	-38,738.05	-22,997.97	-15,986.98

Cash flow - USD

Item	Year 1	Year 2	Year 3
Opening cash	52,100.00	20,902.76	8,038.76
Operating cash flow	-31,197.24	-12,864.00	-5,876.65
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net cash movement	-31,197.24	-12,864.00	-5,876.65
Closing cash	20,902.76	8,038.76	2,162.11

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	20,902.76	8,038.76	2,162.11
Receivables	3,405.40	3,681.92	3,980.89
Inventory	178.79	193.30	209.00
Fixed assets, net	37,275.00	26,850.00	16,425.00
Total assets	61,761.95	38,763.98	22,777.00
Payables	0.00	0.00	0.00
Loan balances	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity	61,761.95	38,763.98	22,777.00
Reconciliation difference	0.00	0.00	0.00

Launch budget & proposed funding

Item	USD
Setup expenses	4,500.00
Asset purchases	47,700.00
Opening stock purchases	700.00
Equity contributions	105,000.00
Loan proceeds	0.00
Cash at launch	52,100.00
Opening inventory balance	700.00
Opening loan balance	0.00

Operating break-even - USD

Measure	Year 1	Year 2	Year 3
Break-even revenue	193,196.09	198,991.92	204,962.11
Margin of safety	-34,277.30	-14,895.92	-5,917.46

Project payback

Measure	Forecast result
Initial project outlay (USD)	52,900.00
Payback	Not recovered within the forecast
Final cumulative project cash (USD)	-101,894.79

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-van two-person crew retained for 36 months: 147 available whole-crew hours, 55% utilization, original five shares/fees and seasonality. Paid owner is explicitly existing lead; no extra technician multiplier. Admin fixed at 0.2 coverage. Three-month ramp and 6% requested growth replace utilization steps. Seven physical consumable/fuel days replace five effective days. Source launch expense moved to setup 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.