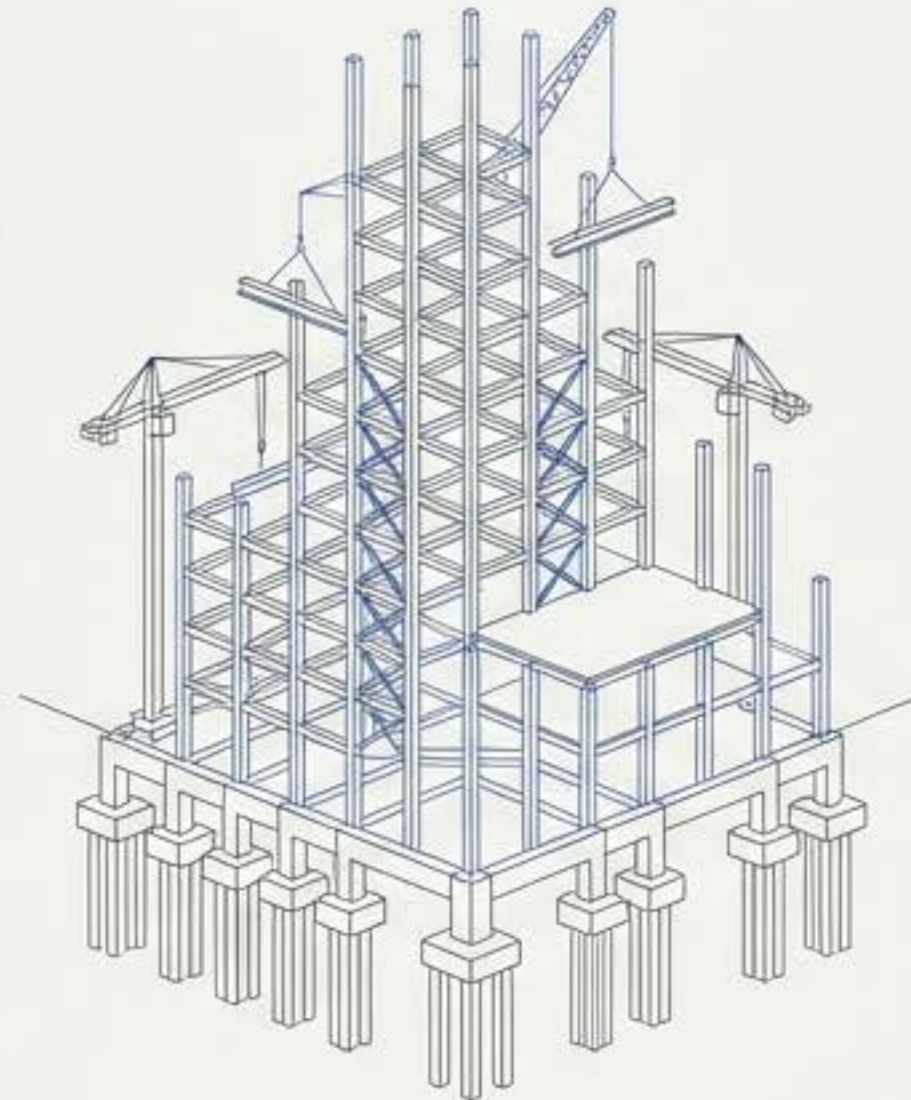


# The \$903K Blueprint: Financial Requirements for Launch

Capital Structure, Startup Budget, and Cash Runway to July 2026.



Confidential Financial Planning Document.

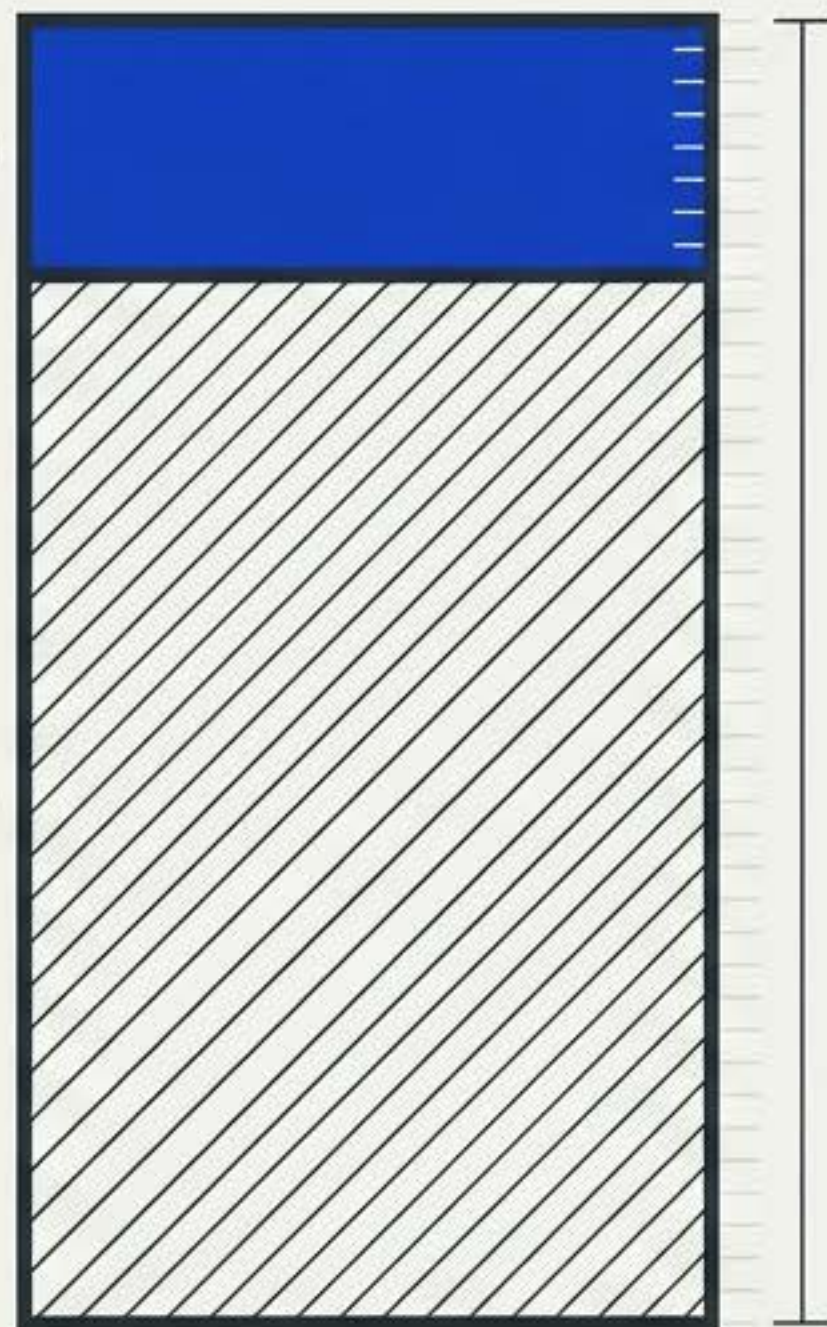
# The challenge isn't buying equipment; it is funding the 7-month gap to profitability.

## Segment A:

Asset Acquisition - \$146,000  
(Initial Outlays)

## Segment B: Operational

Survival - \$757,000  
(Working Capital Runway)

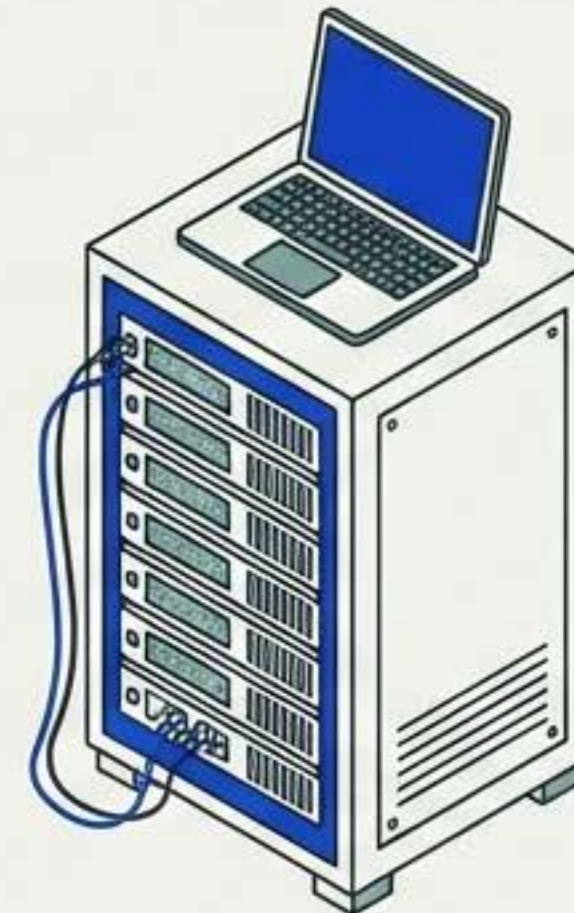


The total launch budget is \$903,000. While physical assets cost \$146,000, the remaining \$757,000 is a cash buffer required to cover operating shortfalls until the projected breakeven in July 2026.

# Physical Infrastructure & Hardware (Q1 2026)



**Office Setup/Furnishings: \$45,000**



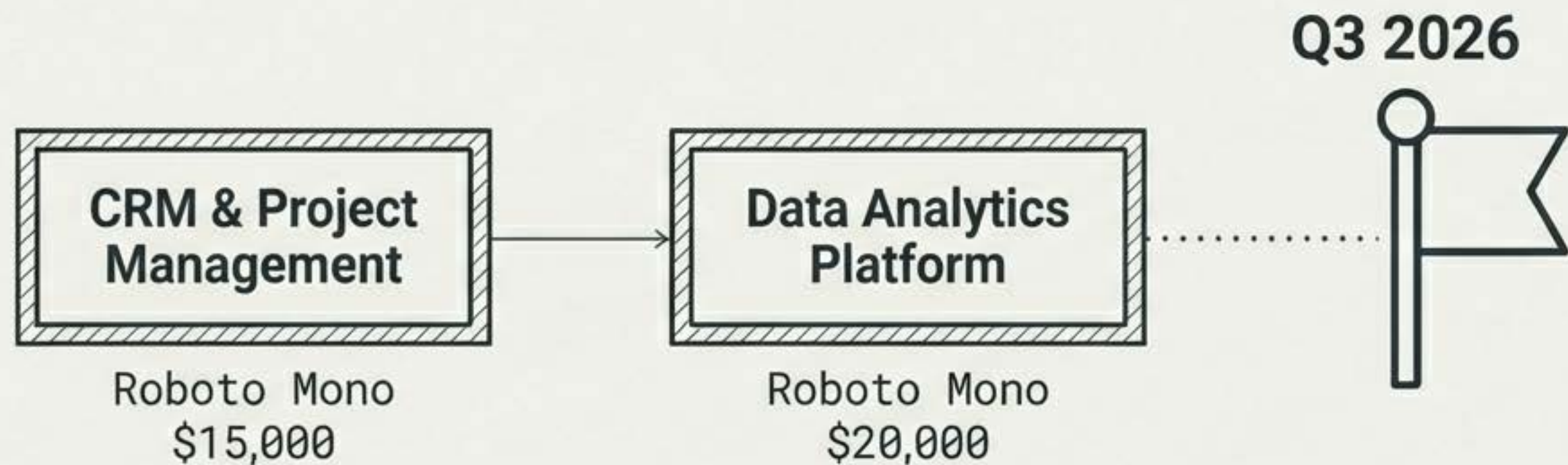
**IT Hardware: \$25,000**



**Real Estate:** Target flexible co-working spaces to reduce the \$45k furnishing liability.  
**IT Strategy:** Prioritize refurbished enterprise hardware over new units to capture 15-25% savings.

Cash Impact: Q1 2026 (Immediate).

# System Integration & Business Intelligence



**Integration Risk:** If systems are not live by Q3 2026, client onboarding efficiency drops, directly threatening the cash runway.

**Strategic Callout:** Avoid custom builds. Use off-the-shelf CRM features and phase the analytics rollout to preserve early cash.

# Market Presence & Legal Compliance

## Brand (\$28,000 Total)



**Focus on clarity** over flash. Use **template sites** to save thousands. Amateurish branding slows sales velocity.

## Legal Foundation (\$5,000)



**Insight:** File directly with the Secretary of State to avoid premium aggregator fees.

# The 7-Month Gap to Stability

Launch  
(Jan)

July 2026  
(Breakeven)

The Valley of Death

**Required Cash Buffer: \$757,000**

**Implied Monthly Burn: ~\$108,143**

**This capital is not for growth; it is for existence.** It covers the cumulative negative cash flow for 7 months. If client onboarding exceeds 14 days, the burn rate accelerates, and the July 2026 target slips.

# The Primary Drain: Human Capital Costs

## Monthly Burn Contribution



Founder



Junior Consultant



Office Manager

# Annualized: \$300,000 Year 1

**Hire Slow:** Delaying the Junior Consultant hire by 2 months saves \$10,000 in immediate cash flow + taxes.

Use variable labor/contractors for specialized tasks to avoid fixed salary commitments too early.

# Non-Wage Operating Baseline

**Total Fixed Overhead:  
\$11,100 / month**

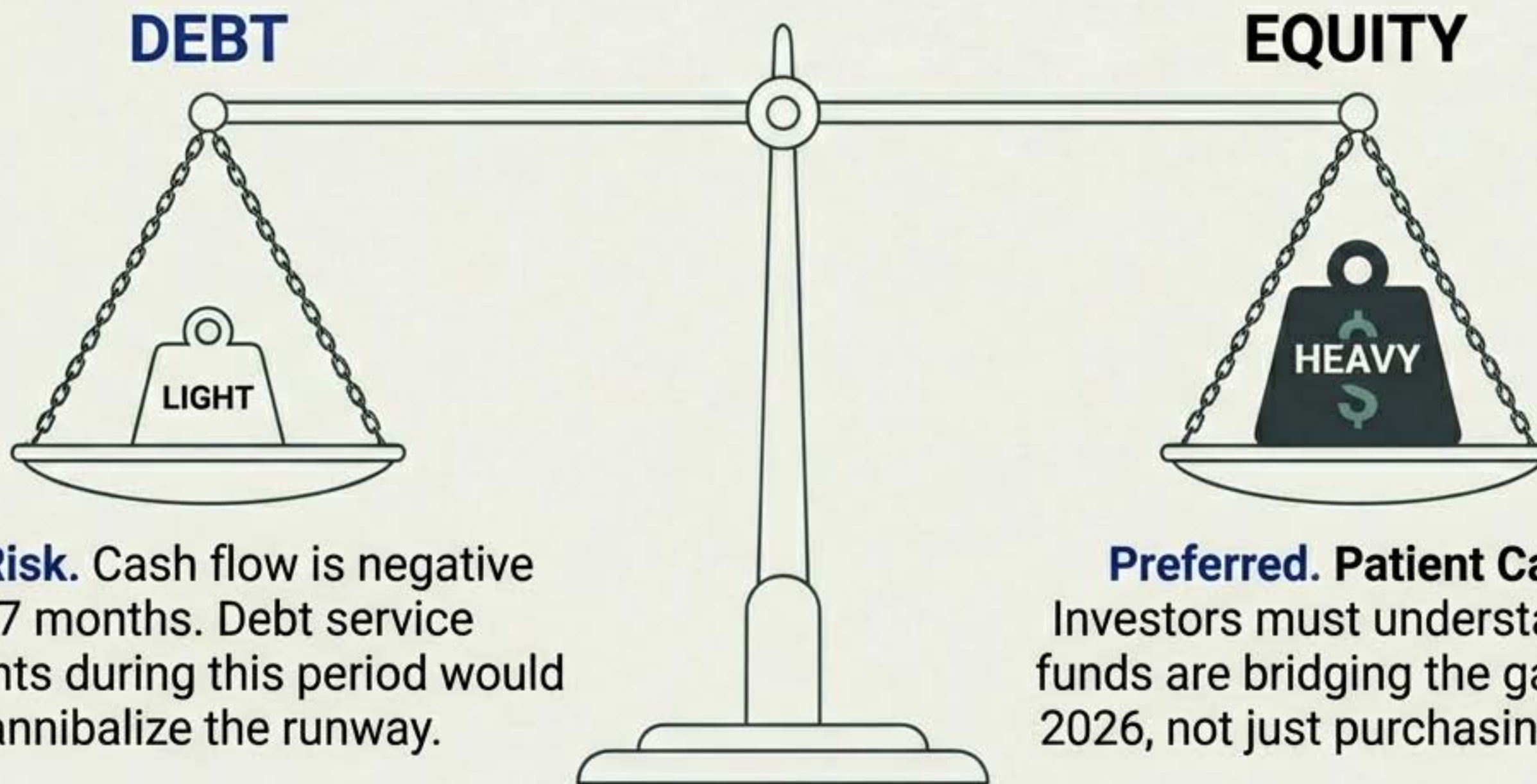
Rent: \$5,000

Software/Admin: \$1,200

Other: \$4,900

“ This \$11,100 is the **absolute floor**. Gross profit must cover this amount **every month** before a single dollar can be allocated to payroll. ”

# Financing the \$757k Requirement



**High Risk.** Cash flow is negative for 7 months. Debt service payments during this period would cannibalize the runway.

**Preferred. Patient Capital.** Investors must understand their funds are bridging the gap to July 2026, not just purchasing assets.

**Capital Structure Note:** The raise must cover the initial build (\$146k) AND the first six months of burn (\$757k).

# Vulnerability Analysis: What threatens the runway?



## Scenario A: Sales Drag

If client onboarding takes 14+ days, churn risk rises, extending the burn period beyond July.



## Scenario B: Integration Lag

If Systems Integration misses the Q3 2026 window, sales efficiency drops.



## Scenario C: CAC Inflation

Projected Customer Acquisition Cost (CAC) is \$2,500. Increases here directly reduce margin available for overhead.

# The 'Lean Launch' Optimization Strategy

| DO THIS   | NOT THAT                               |
|---|--|
| ✓ <b>Real Estate:</b> Lease flexible co-working space         | ✗ Long-term office leases (\$45k risk) |
| ✓ <b>IT Assets:</b> Lease or buy refurbished enterprise gear  | ✗ Brand new hardware                   |
| ✓ <b>Systems:</b> Phase analytics rollout & off-the-shelf CRM | ✗ Custom software builds               |
| ✓ <b>Staffing:</b> Delay hires until revenue events           | ✗ Front-loading the 3.0 FTE team       |

# Launch Readiness Snapshot

**\$903,000**

Total Capital Ask



**July 2026**

Breakeven Target



**7 Months**

Runway Duration



**~\$108,000**

Monthly Burn



**Secure the runway first; the assets are secondary. The goal is survival until self-sustainability in July 2026.**