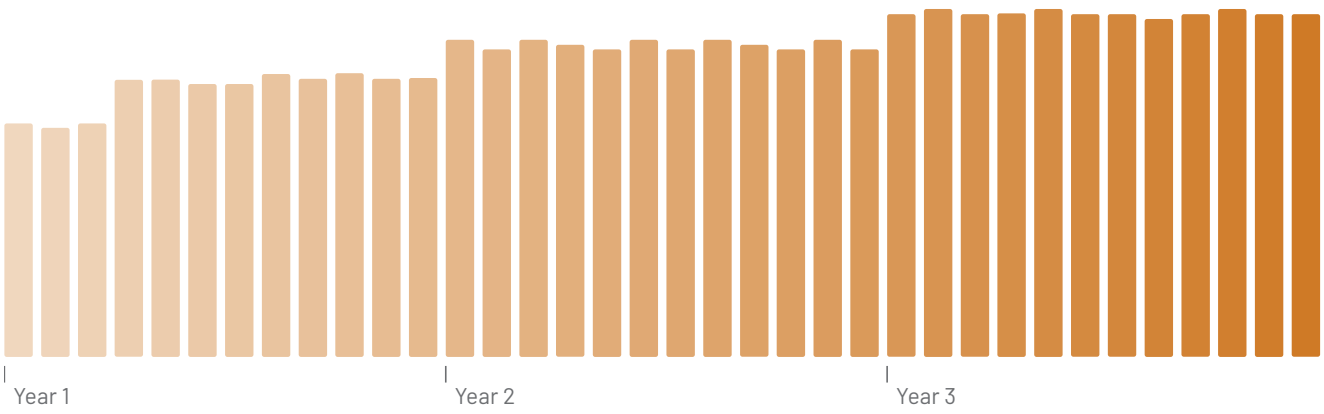
BUSINESS PLAN

Harbour Plumbing

Fixed-price plumbing and gas fitting for homes and small businesses on the Northern Beaches



PURPOSE	DATED	STATUS
Our working plan	**November 2026**	**Confidential**

Contents

The plan on a page 3

Executive summary 4

01 The business 6

Who we are 7 The business model 8
The problem we solve 9

02 The working plan 10

This quarter 11 The first 90 days 12 Milestones 14
The scorecard 16 The weekly graphs 18
The calendar of reviews 20 The weekly battle plan 21
Risks 22

03 The market 24

The market and its size 25 Why now 26 Who buys 27
The competition 28
Strengths, weaknesses, opportunities and threats 30

04 Services and pricing 31

What we sell 32 How the work is delivered 34

05 Marketing and sales 36

From enquiry to customer 37 How we find customers 38
The first twelve months 40 Keeping customers 42

06 Operations and team 43

How the business runs 44 The team 46

07 The financial plan 47

The plan in numbers 48 One-off costs and funding 49
The assumptions 50 Sales forecast 52
Profit and loss 53 Year 1 by month 54 Cash flow 56
Balance sheet 57 Break-even 58 Funding 59
Scenarios 60

Sources and notes 62

THE PLAN AT A GLANCE

$1.15M
REVENUE IN YEAR 3

$184K
NET PROFIT IN YEAR 3

603
CUSTOMERS WON IN YEAR 3

33%
MARGIN OF SAFETY, YEAR 1

	Year 1	Year 2	Year 3
Revenue	$895K	$1.05M	$1.15M
Gross profit	$388K	$480K	$555K
EBITDA	$142K	$202K	$257K
Net profit	**$97.5K**	**$142K**	**$184K**
Customers won	494	569	603
Repeat jobs	274	295	310
Cash, year end	$139K	$295K	$496K

All figures in Australian dollars, before GST.

The plan on a page

Where the business is going, and how it gets there. Each part is worked out in full on the page named beside it.

Where we are going

WHAT WE STAND FOR

page 7

Upfront pricing We confirm fixed written prices before starting any work.

Same-day service We arrive on site quickly to resolve urgent plumbing issues.

Licensed trade quality We carry out all gas fitting and plumbing to exact standard.

12-month guarantee We back every completed plumbing job with a 12-month warranty.

WHY WE EXIST

page 7

We deliver reliable plumbing, hot water and gas fitting with upfront fixed pricing for Northern Beaches properties.

THE LONG GOAL

page 7

We will build the most trusted local trade team across Sydney's Northern Beaches through clear fixed prices.

HOW WE WIN CUSTOMERS

page 38

WHO FOR	Northern Beaches homeowners and small business owners	
WHY US	Upfront fixed prices in writing before any plumbing work starts	
YEAR 1'S CUSTOMERS	Local Search Advertising	**0.83%**
	Local Letterbox Flyers	**0.17%**

How we get there

IN THREE YEARS

page 53

0 customers on monthly plans	**$0** billed a month	**3** people	**$496K** in the bank

By Nov 2029: $1.15M of revenue in year 3, and $184K of net profit.

THIS YEAR

page 14

0 customers on monthly plans	**$895K** revenue	**33%** margin of safety

Dec 2026	Local search ads live
Jan 2027	Trade pricing updated
Mar 2027	Letterbox flyers sent
May 2027	A qualified plumber joins
Sept 2027	Second service van ready

THIS QUARTER

page 11

New customers signed: from none to 168 by 25 February 2027

1	Set up for growth	Lead Plumber
2	Enquiries every week	Lead Plumber
3	New customers won and served	Lead Plumber
4	Run on the weekly statistics	Lead Plumber

WHAT COULD STOP US

page 22

1. Lead plumber injured on job site
2. Job takes longer than quoted
3. Local search ad cost rises

Executive summary

We provide licensed plumbing, gas fitting, hot water and drain services across Sydney's Northern Beaches.

The opportunity

Uncertain plumbing bills with unexpected charges added after work begins. 30.71 million people and actively trading businesses in Australia; about 150,000 of them require plumbing, drain, hot water or gas fitting services each year. We need 603 as customers in year 3: about one in 250.

What we sell

Three services: Blocked Drain Clearing at $220; Hot Water System Replacement at $1,450; and Bathroom Plumbing Renovation at $2,800. Add-ons: Callout Fee (waived on job approval) at $99 and Annual Gas Safety & Plumbing Check at $180.

How we win

Upfront fixed prices in writing before any plumbing work starts.

- Detailed line-item quotes provided before turning a wrench.
- 15 years operating experience on Sydney's Northern Beaches.

Who we serve

Northern Beaches homeowners and small business owners. Three kinds buy most: Northern Beaches owner, local business manager and renovating property owner.

The business and the team

The business

A proprietary limited company (Pty Ltd), already trading. This plan covers December 2026 to November 2029. Based at Shop 4, 12 Pittwater Road, Manly NSW 2095. harbour-plumbing.sitepages.app.

The team

The owner runs the business and is its lead plumber. A qualified plumber joins in month 6 and an apprentice plumber in month 14.

OUR MISSION

We deliver reliable plumbing, hot water and gas fitting with upfront fixed pricing for Northern Beaches properties.

OUR VISION

We will build the most trusted local trade team across Sydney's Northern Beaches through clear fixed prices.

01

SECTION 01

The business

We provide licensed plumbing, gas fitting, hot water and drain services across Sydney's Northern Beaches.

IN THIS SECTION

Who we are 7

The business model 8

The problem we solve 9

Dec 2026
THE FIRST MONTH

3
SERVICES, FROM $220

603
CUSTOMERS WON IN YEAR 3

Who we are

Upfront fixed prices in writing before any plumbing work starts

MISSION

We deliver reliable plumbing, hot water and gas fitting with upfront fixed pricing for Northern Beaches properties.

VISION

We will build the most trusted local trade team across Sydney's Northern Beaches through clear fixed prices.

THE BUSINESS

NAME
Harbour Plumbing

LEGAL FORM
A proprietary limited company (Pty Ltd)

REGISTRATION
An ABN, ASIC company registration and GST registration

WHERE
Shop 4, 12 Pittwater Road, Manly NSW 2095

STAGE
Already trading

WEBSITE
harbour-plumbing.sitepages.app

PHONE
02 9000 1234

WHO RUNS IT

Owner and Lead Plumber

Manages daily operations, pricing quotes, plumbing delivery and trade customer relationships.

WHAT WE HOLD TO

01
Upfront pricing
We confirm fixed written prices before starting any work.

02
Same-day service
We arrive on site quickly to resolve urgent plumbing issues.

03
Licensed trade quality
We carry out all gas fitting and plumbing to exact standard.

04
12-month guarantee
We back every completed plumbing job with a 12-month warranty.

The business model

On one page: who we serve, what we offer them, how we reach and keep them, what it takes, and how the money works. The figures are year 2's.

CUSTOMER SEGMENTS

- Northern Beaches owner
- Local business manager
- Renovating property owner

WHAT WE OFFER

- Upfront fixed pricing in writing before work begins
- Same-day plumbing and gas fitting callouts
- Complete 12-month guarantee on all trade labour

CHANNELS

- Local Search Advertising
- Returning Customers
- Local Letterbox Flyers

CUSTOMER RELATIONSHIPS

- Transparent line-item breakdowns on all quotes
- Long-term trust built on reliable emergency responses
- Professional service for homeowners and businesses

KEY ACTIVITIES

- Clearing blocked drains and repairing pipes
- Replacing gas and electric hot water systems
- Fitting plumbing for bathroom renovations

KEY RESOURCES

- NSW licensed plumbers and gasfitters
- Fully stocked trade service vehicles
- Manly workshop and dispatch office

KEY PARTNERS

- Local plumbing product suppliers
- Northern Beaches builders and tilers
- Gas hot water equipment distributors

COST STRUCTURE

- People: 31% of costs
- Marketing: 7% of costs
- Overheads and the rest: 62%

REVENUE STREAMS

- Monthly plans: 0% of revenue
- One-off sales: 100%
- Add-ons: Callout Fee (waived on job approval) and Annual Gas Safety & Plumbing Check
- Average monthly plan: $0

The problem we solve

What goes wrong for the people and businesses we serve, and what we do about each.

	THE PROBLEM		OUR ANSWER
01	Uncertain plumbing bills with unexpected charges added after work begins.	01	Upfront fixed pricing: we inspect first and quote in writing before touching a single valve.
02	Emergency burst pipes or dead hot water systems needing urgent response.	02	Same-day emergency response: fast on-site arrival for burst pipes, blocked drains and gas fitting.
03	Unreliable tradespeople who fail to show up or leave jobs unfinished.	03	Guaranteed workmanship: every job is completed by licensed plumbers with a 12-month guarantee.

WHAT MAKES IT WORK

Detailed line-item quotes provided before turning a wrench.

02

SECTION 02

The working plan

The quarter's four priorities, ranked, and the number it is judged by; the first 90 days' actions, each serving one; 36 months of milestones; six statistics graphed every week; the calendar of reviews and the weekly battle plan; then the six risks, each with its response.

IN THIS SECTION

This quarter	11
The first 90 days	12
Milestones	14
The scorecard	16
The weekly graphs	18
The calendar of reviews	20
The weekly battle plan	21
Risks	22

168
NEW CUSTOMERS THIS QUARTER

10
ACTIONS IN THE FIRST 90 DAYS

6
STATISTICS GRAPHED WEEKLY

This quarter

The first 13 weeks are judged by one number. Four priorities, ranked, reach it, each with who answers for it.

THE QUARTER'S NUMBER

New customers signed

0
At the start, 1 December 2026

→

168
By 25 February 2027, the end of week 13

Proposed from the forecast; the owner sets the number they commit to. The forecast stays the dashed line on the graphs.

HELD BESIDE IT

Cash, never under

$9,339

The reserve of two months of the fixed costs the plan adds, so customers are never won by spending the reserve.

1 Set up for growth ☐

ANSWERS FOR IT Lead Plumber

DONE WHEN

- Search ads active and calls tracked
- Upfront price menu ready for lead plumber

BY 3 December 2026, week 1

ITS ACTIONS 01 and 02, on page 12

2 Enquiries every week ☐

ANSWERS FOR IT Lead Plumber

DONE WHEN

- 201 enquiries in the 13 weeks, each counted by where it came from

BY 25 February 2027, week 13

ITS ACTIONS 03 and 08, on page 12

ITS STATISTICS Ad Clicks and service Calls, graphed on page 18

3 New customers won and served ☐

ANSWERS FOR IT Lead Plumber

DONE WHEN

- 12-month work guarantee issued on jobs
- Renovation quotes delivered in 24 hours
- Annual gas check offers sent to customers

BY 25 February 2027, week 13

ITS ACTIONS 04, 05 and 09, on page 12

ITS STATISTICS New Customers, graphed on page 18

4 Run on the weekly statistics ☐

ANSWERS FOR IT Lead Plumber

DONE WHEN

- Ad campaign report logged every Friday
- Conversion metric logged against target
- Weekly profit margin matches monthly plan

BY 25 February 2027, week 13

ITS ACTIONS 06, 07 and 10, on page 12

ITS STATISTICS All six, kept on page 16 and graphed on pages 18 and 19

> The quarter is reviewed on 25 February 2027 (page 20): each priority done or not, and why, and the next quarter's priorities and number set from its figures. Each week's battle plan (page 21) names the priority every target serves.

The first 90 days

The actions that start the business, in order, each with the quarter's priority it serves (page 11), who does it, when, and what done looks like. Tick each as it is done.

	Action	Priority	Who	When	Done looks like
☐ 01	**Set up search ads targeting Northern Beaches**	1	Lead Plumber	Week 1	Search ads active and calls tracked
☐ 02	**Audit callout fee waiver and pricing menus**	1	Lead Plumber	Week 1	Upfront price menu ready for lead plumber
☐ 03	**Answer emergency calls and confirm fixed quotes**	2	Lead Plumber	Every week	Jobs quoted in writing before work starts
☐ 04	**Deliver same-day hot water and drain repairs**	3	Lead Plumber	Every week	12-month work guarantee issued on jobs
☐ 05	**Inspect site and present bathroom renovation quote**	3	Lead Plumber	Every week	Renovation quotes delivered in 24 hours
☐ 06	**Track weekly ad click counts and phone enquiries**	4	Lead Plumber	Every week	Ad campaign report logged every Friday
☐ 07	**Review conversion rate of callouts to jobs**	4	Lead Plumber	Every week	Conversion metric logged against target
☐ 08	**Distribute flyer drop designs to local printer**	2	Lead Plumber	Weeks 2–4	Print proof approved for letterbox drop
☐ 09	**Perform 12-month checkups on gas fitting jobs**	3	Lead Plumber	Every week	Annual gas check offers sent to customers
☐ 10	**Reconcile weekly invoice payments and cash flow**	4	Lead Plumber	Every week	Weekly profit margin matches monthly plan

The 13 weeks

Each action across the weeks it is planned for, by the date each week ends: 3 Dec to 25 Feb.



Milestones: 36 months

What the plan expects to have done by when, and who is responsible for each. The figures come from the forecast; the weekly statistics show whether each is on its way. Tick each as it is done.

Year 1

Dec 2026 – Nov 2027

- ☐ **Month 1** Dec 2026 — **Lead Plumber**
  Local search ads live
- ☐ **Month 2** Jan 2027 — **Lead Plumber**
  Trade pricing updated
- ☐ **Month 4** Mar 2027 — **Lead Plumber**
  Letterbox flyers sent
- ☐ **Month 6** May 2027 — **Lead Plumber**
  A qualified plumber joins
- ☐ **Month 10** Sept 2027 — **Plumber**
  Second service van ready

AT THE END OF YEAR 1

Customers won	Revenue	Net profit	Cash	People
494	**$895K**	**$97.5K**	**$139K**	**2**

Milestones: years 2 and 3

What the plan expects in its second and third years, and where each year ends.

Year 2

Dec 2027 – Nov 2028

☐ **Month 14** Jan 2028 — **Lead Plumber**
An apprentice plumber joins

☐ **Month 19** June 2028 — **Lead Plumber**
Sales over the past 12 months pass $1,000,000

Year 3

Dec 2028 – Nov 2029

☐ **Month 25** Dec 2028 — **Lead Plumber**
50 new customers a month

AT THE END OF YEAR 2

Customers won	**569**
Revenue	**$1.05M**
Net profit	**$142K**
Cash	**$295K**
People	**3**

AT THE END OF YEAR 3

Customers won	**603**
Revenue	**$1.15M**
Net profit	**$184K**
Cash	**$496K**
People	**3**

The scorecard

The statistics the business is run on. Each is counted for the week ending Thursday, written in the tally opposite and put on its graph (pages 18 and 19) the same day.

Statistic	What counts	Kept by	The plan, first 13 weeks	Proposed scale
Ad Clicks	Weekly search clicks on hot water and drain ads	Lead Plumber	1,677 in 13 weeks	100 to 170, 10 a line
Service Calls	Weekly phone enquiries for plumbing callouts	Lead Plumber	201 in 13 weeks	0 to 30, 5 a line
New Customers	Count of new customers approving fixed quotes	Lead Plumber	168 in 13 weeks	0 to 25, 5 a line
Total Revenue	Total weekly sales from plumbing and gas fitting	Lead Plumber	$194,765 in 13 weeks	$0 to $20,000, $2,000 a line
Trade Hours	Billable hours completed on local job sites	Lead Plumber	746 in 13 weeks	40 to 75, 5 a line
Cash Balance	Weekly closing cash balance in bank account	Lead Plumber	$37,807 at week 13	$15,000 to $60,000, $5,000 a line

How the graphs are kept

Each graph shows 13 weeks: the first week and the twelve after it, by the date the week ends. The week's figure is plotted the day it closes, and the line between weeks is what is read: up, level or down.

A graph's scale runs from the lowest a week can be expected to go, a quiet week included, to the highest the plan expects in those weeks, with even lines between; for the money taken in, from a week with no sale to the week the largest sale is paid. It is set once and held: it is set again only when a week goes above its top or below its foot, and the graph notes the week that moved it.

Reading them

The dashed line is the plan. Where a week's figure sits against it, and which way the line is heading, decides the next week's actions: more of what raised it, and a fix for what dropped it.

Every quarter the actual figures go back into the forecast in section 07, and the next 90 days are written from them.

The weekly tally

Each week's figures, written in on the day the week closes and carried to the graphs on pages 18 and 19.

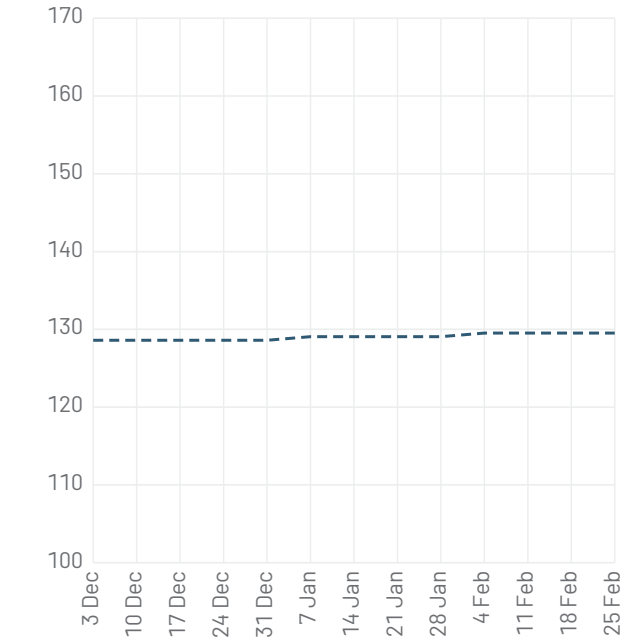
Week ending	Ad Clicks	Service Calls	New Customers	Total Revenue	Trade Hours	Cash Balance
3 Dec						
10 Dec						
17 Dec						
24 Dec						
31 Dec						
7 Jan						
14 Jan						
21 Jan						
28 Jan						
4 Feb						
11 Feb						
18 Feb						
25 Feb						

The weekly graphs

The first 13 weeks of the six statistics, three to a page and ready to keep. The dashed line is the plan; each week's actual figure is plotted beside it.

Ad Clicks

Weekly search clicks on hot water and drain ads

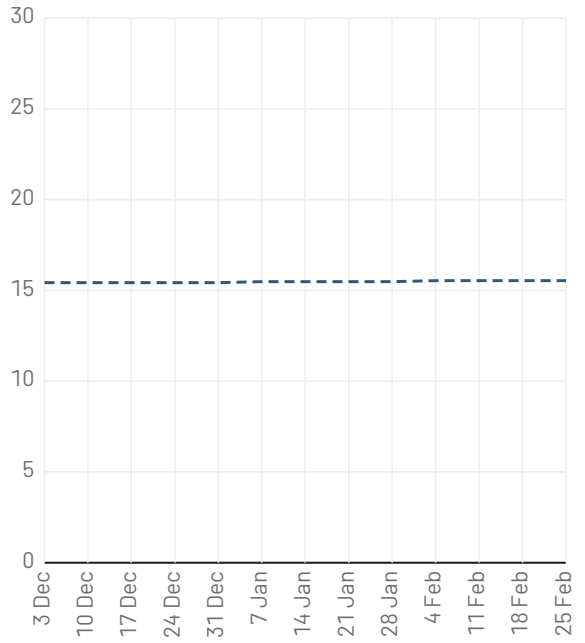


Proposed scale: 100 to 170, 10 a line

Week ending

Service Calls

Weekly phone enquiries for plumbing callouts

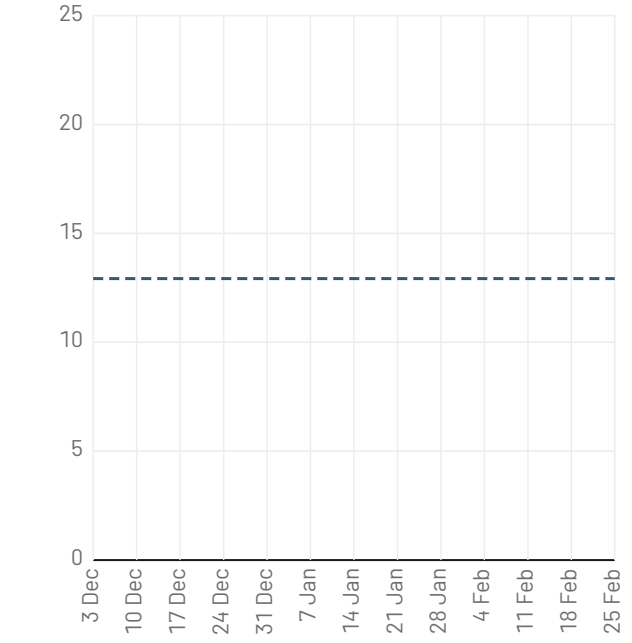


Proposed scale: 0 to 30, 5 a line

Week ending

New Customers

Count of new customers approving fixed quotes



Proposed scale: 0 to 25, 5 a line

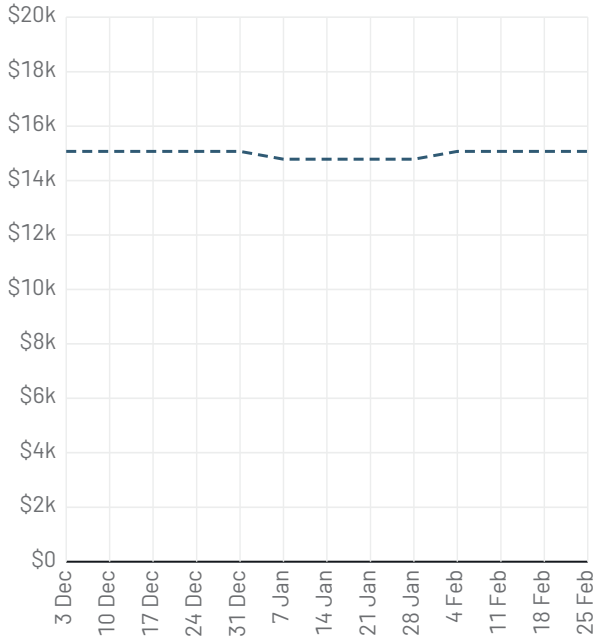
Week ending

The remaining graphs

The other three statistics, kept the same way: each week's figure is plotted beside the plan's dashed line.

Total Revenue

Total weekly sales from plumbing and gas fitting

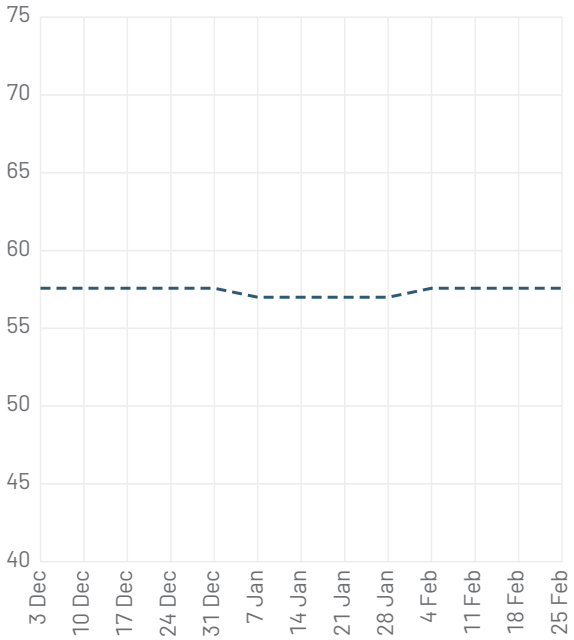


Proposed scale: $0 to $20,000, $2,000 a line

Week ending

Trade Hours

Billable hours completed on local job sites

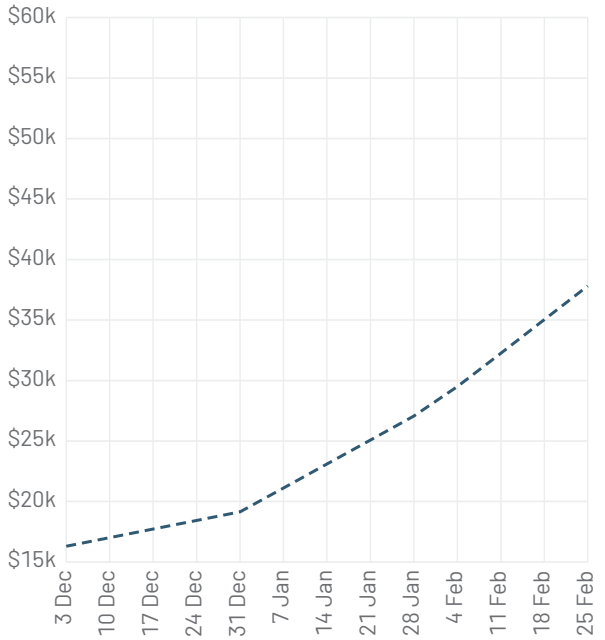


Proposed scale: 40 to 75, 5 a line

Week ending

Cash Balance

Weekly closing cash balance in bank account



Proposed scale: $15,000 to $60,000, $5,000 a line

Week ending

The calendar of reviews

From the daily huddle to the yearly rewrite. A working plan is never finished, so its review dates are in it from the first day.

Review	When	How long	Who comes	What it covers
Daily huddle	Each working day from month 6, once the qualified Plumber joins	15 minutes at most	Everyone working that day	What was done, what is next, and what is stuck.
Weekly meeting	Thursday, once the week closes at 2 p.m.	An hour	Everyone who keeps a statistic	The week's statistics, graphed before it starts; last week's targets, each done or debugged; what is stuck, which takes most of the hour; and the battle plan for the week from Friday.
Monthly review	The second Thursday of each month, once the books close; the first in month 2	60 to 90 minutes	The lead Plumber	The month's actual figures beside the plan's; the reason for each difference that matters; and the darkest risks.
Quarterly review	The Thursday of weeks 13, 26 and 39, in place of that week's meeting	Two to three hours	The lead Plumber, and anyone else who answers for a priority	The forecast figured again from the quarter's statistics, as a new version beside the first; each priority, done or not and why; the next quarter's priorities, its number and its 90 days of actions; and every risk.
Yearly review	The Thursday of week 52, in place of that quarter's review	A day	The lead Plumber, and anyone else who answers for a priority	The plan written again from the year's figures, and the prices reviewed.

Year 1, by date: December 2026 to November 2027

	Weekly	Monthly	Quarterly
Dec	3, 10, 17, 24, 31	–	–
Jan	7, 14, 21, 28	14 Jan	–
Feb	4, 11, 18, 25	11 Feb	25 Feb
Mar	4, 11, 18, 25	11 Mar	–
Apr	1, 8, 15, 22, 29	8 Apr	–
May	6, 13, 20, 27	13 May	27 May
Jun	3, 10, 17, 24	10 June	–
Jul	1, 8, 15, 22, 29	8 July	–
Aug	5, 12, 19, 26	12 Aug	26 Aug
Sep	2, 9, 16, 23, 30	9 Sept	–
Oct	7, 14, 21, 28	14 Oct	–
Nov	4, 11, 18, 25	11 Nov	25 Nov (yearly)

> The lead Plumber keeps the same calendar alone until the qualified Plumber joins in month 6. Each review opens on the figures it needs: the weekly graphs (pages 18 and 19), the month's accounts beside year 1 by month (page 54), and the forecast's assumptions (page 50).

The weekly battle plan

The week's targets, written at Thursday's meeting by whoever runs the week, each naming the quarter's priority it serves. A fresh sheet each week: the plan writes nothing on it.

The weekly meeting, in order

01
The statistics
Each graph brought up to date before the meeting, and read: up, level or down.

02
Last week's targets
Each one done, or debugged: what stopped it, and what is done about it.

03
What is stuck
Most of the hour: each problem named, its cause found, and its fix given to one person.

04
This week's battle plan
The targets for the week from Friday, written below, each serving one of the quarter's priorities.

WEEK ENDING _____ WRITTEN BY _____

	Target	Priority	Who	Done	If not done: what stopped it
01				☐	
02				☐	
03				☐	
04				☐	
05				☐	
06				☐	
07				☐	
08				☐	
09				☐	
10				☐	
11				☐	
12				☐	
13				☐	
14				☐	

THE QUARTER'S PRIORITIES

1. Set up for growth
2. Enquiries every week
3. New customers won and served
4. Run on the weekly statistics

Risks and how we answer them

The six risks that could knock the plan off course, the highest first: how likely each is, how much it would hurt, and our response.



Each risk sits where its likelihood and its impact meet; the heavier the cell's frame, the more it matters. The owner reviews every risk each quarter against the plan's figures, and the most heavily framed each month.

	Risk	Likelihood	Impact	Our response
1	**Lead plumber injured on job site** Responsible: Lead Plumber, then the plumber from month 6	■■□ Medium	■■■ High	Hire qualified plumber in month 6 to maintain job capacity and carry personal illness cover.
2	**Job takes longer than quoted** Responsible: Lead Plumber	■■□ Medium	■■□ Medium	Inspect pipework upfront and use fixed-rate menus for common Northern Beaches plumbing tasks.
3	**Local search ad cost rises** Responsible: Lead Plumber	■■□ Medium	■■□ Medium	Launch quarterly letterbox drops in month 4 to build direct local residential bookings.

The remaining risks

Risks 4 to 6, from the highest of them down.

	Risk	Likelihood	Impact	Our response
4	**Unexpected vehicle maintenance** Responsible: Lead Plumber, then the plumber from month 6	■□□ Low	■■□ Medium	Maintain a cash buffer and run monthly service schedules on all plumbing work vans.
5	**Customer disputes fixed invoice** Responsible: Lead Plumber	■□□ Low	■■□ Medium	Provide written upfront fixed quotes before starting work and obtain signature approval.
6	**Underestimating trade materials** Responsible: Lead Plumber, then the plumber from month 6	■■□ Medium	■□□ Low	Maintain standard stock inventory in trade vans for hot water and drain clearing jobs.

03

SECTION 03

The market

Northern Beaches homeowners and small business owners. 30.71 million people and actively trading businesses in Australia; about 150,000 of them require plumbing, drain, hot water or gas fitting services each year. We need 603 as customers in year 3: about one in 250.

IN THIS SECTION

The market and its size	25
Why now	26
Who buys	27
The competition	28
Strengths, weaknesses, opportunities and threats	30

30.71m

PEOPLE AND ACTIVELY TRADING BUSINESSES

150,000

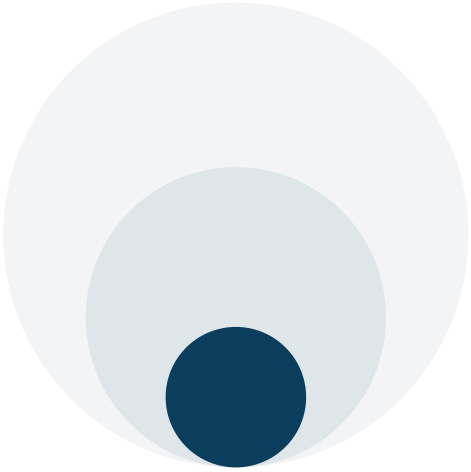
REQUIRE PLUMBING, DRAIN, HOT WATER OR GAS FITTING SERVICES EACH YEAR

603

CUSTOMERS WE NEED IN YEAR 3

The market and its size

Northern Beaches homeowners and small business owners in Australia. Homeowners and local businesses across Sydney's Northern Beaches.



30.71 million
people and actively trading businesses in Australia

150,000
likely to require plumbing, drain, hot water or gas fitting services each year: 0.5% of them

603
customers we need to win in year 3: about one in 250

How the market is sized

Market	Number	How it is counted	A year at our prices
The whole market	30,714,778	All people and actively trading businesses in Australia, from the official counts below	$35.8B
The market we can serve	150,000	Those likely to require plumbing, drain, hot water or gas fitting services each year: about 0.5% of the whole market	$175M
Our share in year 3	**603**	**The customers won in year 3, about one in 250 of those we can serve; the revenue is the plan's for year 3**	**$1.15M**

A year at our prices is one purchase a year at the average price, weighted by the mix in the assumptions.

What the counts are

What is counted	Number	Year	Source
People	27,900,000	March 2026	Australian Bureau of Statistics, National, state and territory population
Actively trading businesses	2,814,778	2026	ABS, Counts of Australian Businesses, latest release
Counted in all	**30,714,778**		

> The plan does not depend on winning a large share of its market. It depends on the channels in section 05 bringing enough enquiries, and on enough of them becoming customers: both are measured every week on the working plan's graphs.

Why now

Two changes in how property owners book emergency plumbing and trade repairs, each from a published source.

01

Plumbing trade businesses grow

31,380 businesses in Australia are in plumbing services, up 1.7% on 2024. This growth reflects steady national demand for licensed plumbing repairs.

Australian Bureau of Statistics, Counts of Australian Businesses, 2025

02

Peak demand in December

Interest peaks in December, where the busiest month has 1.44 times the views of the quietest. Emergency hot water and drain calls rise at end of year.

Wikimedia, English Wikipedia page views

Who buys

Three kinds of Northern Beaches homeowners and small business owners buy most: what each wants, what worries them, what starts a purchase and how we reach them.

01 Northern Beaches owner

Homeowner needing fast hot water system replacement or pipe repairs.

WANTS
Upfront fixed prices confirmed in writing before work

WORRIES ABOUT
Hidden costs added after work starts

WHAT STARTS IT
Hot water system fails unexpectedly

HOW WE REACH THEM
Local online search and local flyers

02 Local business manager

Commercial property manager needing urgent blocked drain clearing.

WANTS
Same-day plumbing arrival for urgent on-site repairs

WORRIES ABOUT
Business disruption from trade delays

WHAT STARTS IT
Sewer pipe or drain blockage on site

HOW WE REACH THEM
Direct phone call from web search

03 Renovating property owner

Owner planning full bathroom refits and complete gas fitting upgrades.

WANTS
Licensed trades with job guarantees

WORRIES ABOUT
Poor workmanship or quote blowout

WHAT STARTS IT
Commencing house or bathroom renovation

HOW WE REACH THEM
Returning customer and referral network

What each buys

Who	Usually buys	Price	Chosen by
01 Northern Beaches owner	Hot Water System Replacement	$1,450	35%
02 Local business manager	Blocked Drain Clearing	$220	45%
03 Renovating property owner	Bathroom Plumbing Renovation	$2,800	20%

Chosen by: the share of new customers who take each service.

The competition

Three kinds of competitor serve the same people and businesses. Each leaves a gap, and the business is built for it.

	Kind of competitor	What they charge	Their strength	Where they fall short
1	**Sole trader hourly plumbers**	Rates from AUD 100 callout fee plus hourly charges	Low initial callout fee estimate to win first visit	Unpredictable final invoice total with variable hours
2	**Franchise plumbing networks**	Jobs priced from AUD 300 to AUD 3,000 on trade menus	Extensive brand visibility and call volume	High callout fees and less local trade continuity
3	**General maintenance handymen**	Basic repairs starting around AUD 100	Inexpensive for small domestic tasks	Unlicensed for gas fitting or complex drainage works

Competing firms, counted

31,380

PLUMBING SERVICES

Australian Bureau of Statistics, Counts of Australian Businesses. Most are small firms: the work is won business by business.

Where we stand

The three kinds of competitor, numbered as on the page before, placed from vague hourly rates to upfront fixed pricing and from unlicensed basic repairs to fully licensed plumbing and gasfitting with 12-month guarantee.



Our edge

- Detailed line-item quotes provided before turning a wrench.
- 15 years operating experience on Sydney's Northern Beaches.
- NSW plumbing and gasfitting licence 123456C protects work quality.
- Callout fee of $99 is fully waived when proceeding with the job.

Strengths, weaknesses, opportunities and threats

Each weakness and threat is answered in the risks (page 22).

STRENGTHS

- 15 years of operating history on the Northern Beaches.
- Upfront fixed pricing menu eliminates invoice disputes.
- Dual qualified for both plumbing and licensed gas fitting.

S

WEAKNESSES

- Current capacity relies heavily on lead plumber availability.
- Marketing relies on local search and existing customer base.
- Weekend operations restricted outside emergency callouts.

W

OPPORTUNITIES

- Convert emergency callouts into bathroom renovation contracts.
- Expand quarterly letterbox flyer drops across local suburbs.
- Build annual gas safety inspection subscriptions for homes.

O

THREATS

- Rising cost of plumbing supplies and replacement hot water units.
- Competitors luring customers with deceptive initial estimates.
- Seasonal dips in non-urgent renovation bookings during winter.

T

04

SECTION 04

Services and pricing

Three services: Blocked Drain Clearing at $220; Hot Water System Replacement at $1,450; and Bathroom Plumbing Renovation at $2,800. Add-ons: Callout Fee (waived on job approval) at $99 and Annual Gas Safety & Plumbing Check at $180. Fixed prices in writing before any plumbing work starts

IN THIS SECTION

What we sell 32

How the work is delivered 34

$220
THE LOWEST PRICE

$1,167
THE AVERAGE ONE-OFF SALE

100%
OF YEAR-2 REVENUE FROM ONE-OFF SALES

What we sell

Three services, each at a set price, paid on completion of the job. Fixed prices in writing before any plumbing work starts

SERVICE 1

Blocked Drain Clearing

Northern Beaches homeowners and small businesses needing fast drain clearing and pipe inspection.

$220

- Upfront fixed price in writing
- High-pressure water jetting
- CCTV camera drain inspection

Chosen by 45% of new customers

SERVICE 2

Hot Water System Replacement

Homeowners replacing dead hot water systems with new energy-efficient gas or electric units.

$1,450

- Upfront written quote before start
- Full unit supply and installation
- Licensed gas fitting and connection
- 12-month workmanship guarantee

Chosen by 35% of new customers

SERVICE 3

Bathroom Plumbing Renovation

Northern Beaches property owners completing full bathroom renovations and complete plumbing refits.

$2,800

- Upfront fixed price written quote
- Rough-in and fit-out plumbing
- Toilet, vanity and shower installs
- Licensed gas fitting and drainage
- 12-month job guarantee

Chosen by 20% of new customers

Add-ons and pricing

Two add-ons, and how the prices are set and paid.

Add-ons

Add-on	What it is	Price
Callout Fee (waived on job approval)	Initial site inspection and diagnostic assessment across Northern Beaches suburbs.	$99
Annual Gas Safety & Plumbing Check	Comprehensive site inspection for gas lines, hot water systems and pipework.	$180

How the prices work

- Callout fee of $99 is waived when work proceeds.
- Standard menu pricing avoids unexpected billing charges.
- Competitive rates match local trade expectations.

How the work is delivered

Five steps, in the order a customer goes through them.

01
5 MINUTES
Initial call
Customer phones Manly shop to discuss urgent drain, pipe or hot water issues.

02
30 MINUTES
Onsite inspection
Plumber arrives same day to assess the work and provide a written quote.

03
5 MINUTES
Fixed approval
Customer agrees to the upfront fixed price in writing before work starts.

04
2 HOURS
Trade execution
Licensed plumber completes repairs or installation to full industry standards.

05
15 MINUTES
Job signoff
Plumber inspects site, tests pressure and issues a 12-month work guarantee.

Quality we hold to

- Every job includes a full pressure test and final visual site check.
- Plumbers carry valid NSW trade licences and adhere to safety codes.
- Workmanship is backed by an explicit 12-month written guarantee.
- Customer sign-off is captured on site before final invoicing.

What we deliver with

The six tools the work is done with, and what each is for.

Online bookings
Allows Northern Beaches customers to schedule non-urgent inspections and quote visits easily.

Campaign inbox and leads
Tracks call enquiries and renovation quotes from first contact to job approval.

Print material design
Generates quarterly letterbox flyers detailing upfront pricing for local residents.

High-pressure drain jetter
Clears stubborn tree roots and blocked drains across coastal residential properties.

CCTV drain inspection camera
Locates underground pipe cracks to provide accurate fixed renovation quotes.

Fitted mobile trade van
Carries essential pipes, hot water valves and gas fitting stock for same-day repairs.

05

SECTION 05

Marketing and sales

Two channels bring 1,007 enquiries and 494 new customers in year 1, and past customers come back for 274 repeat jobs. Over the three years a customer costs $100 to win and is worth $384.

IN THIS SECTION

From enquiry to customer 37

How we find customers 38

The first twelve months 40

Keeping customers 42

494
NEW CUSTOMERS IN YEAR 1

$100
TO WIN A CUSTOMER

3.8 : 1
A CUSTOMER'S VALUE TO THE COST OF WINNING THEM

From enquiry to customer

Phone calls become jobs through fast site visits and clear fixed quotes.

1,007
enquiries in year 1

494
customers won: 49% of enquiries

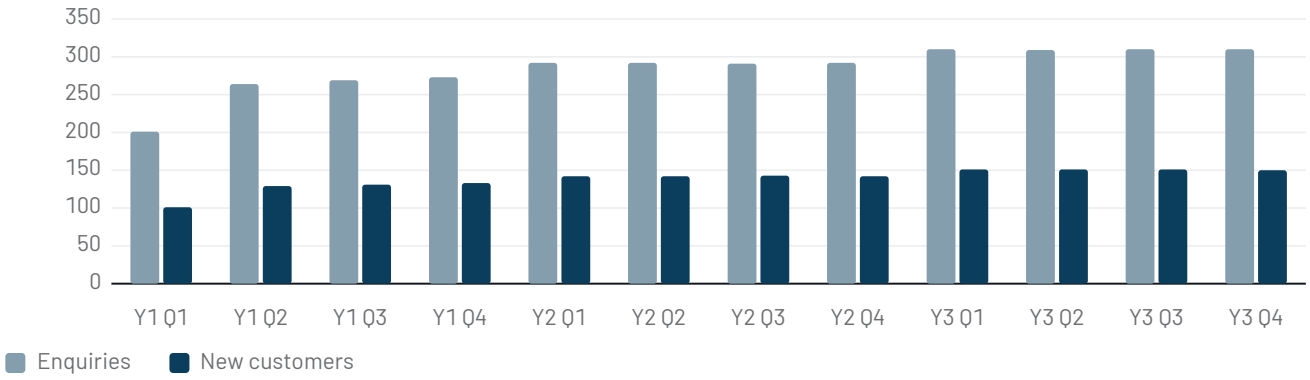
How a sale is made

- Ad clicks convert by offering rapid same-day response for hot water calls.
- Existing customers rebook through follow-up calls and annual safety checks.
- Flyer responses turn into bookings by showing clear upfront fixed pricing.

What a customer is worth

What a job adds, with its hours at the contract rate	**$251**
Cost to win a customer, years 1 to 3	**$100**
A customer's value, with the repeat jobs they come back for	**$384**
Value against the cost to win	**3.8 : 1**
Jobs a month that cover the fixed costs	**45**

A customer's value is their first job and the repeat jobs that follow (0.5 for each new customer in the forecast), each less the direct costs of serving them, their delivery hours at the contract rate and card fees. The cost to win one is the marketing spent for each new customer. The jobs a month that cover the fixed costs are the break-even's count (page 58), at month 12's costs: there the pay of the owner and the team is a fixed cost, and a job's own costs count only the hours bought in beyond theirs.



By quarter, over the three years

How we find customers

Two channels. In year 1 they bring 1,007 enquiries and 494 customers, at $102 of marketing each.

Channel	A month, at full pace	Year-1 cost	Enquiries	Customers	Cost to win one
Local Search Advertising	580 ad clicks	44,333	818	409	108
Local Letterbox Flyers	2,750 flyers	5,906	189	85	69
Returning Customers	23 repeat jobs	–	–	–	–
Year 1		**50,239**	**1,007**	**494**	**102**

Past customers also come back for 274 repeat jobs in year 1. That work wins no new customer, so the cost to win one leaves it out.

How each channel works

Local Search Advertising

Targeted online search ads capture urgent local searches for hot water, blocked drain and pipe repairs.

Local Letterbox Flyers

Quarterly flyer drops to local homeowners detail upfront fixed pricing and same-day plumbing callouts.

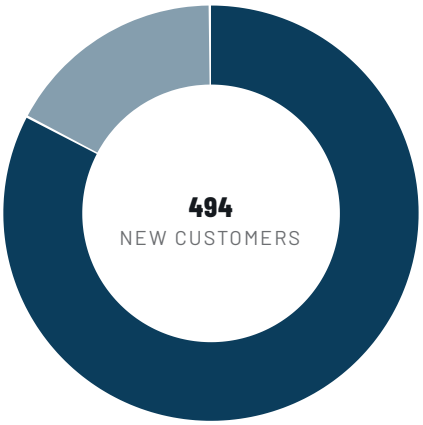
Returning Customers

Existing Northern Beaches residential and commercial customers rebook plumbing and gas fitting work.

The marketing budget

Where year 1's new customers come from, channel by channel, and what marketing costs in each of the three years.

New customers in year 1, by channel



Local Search Advertising	**0.83%**
Local Letterbox Flyers	**0.17%**

Marketing, year by year

	Marketing spend	Share of revenue	New customers	Cost to win one
Year 1	50,239	6%	494	102
Year 2	56,537	5%	569	99
Year 3	59,818	5%	603	99

The first twelve months

Each month has one focus. The actions are what gets done; the figures are the plan's for that month, and the weekly statistics show whether it worked.

01 DECEMBER 2026

Emergency callouts

Target local online search ads to capture urgent winter hot water and pipe calls.

67 enquiries **34** customers won to date
$3,622 marketing

02 JANUARY 2027

Drain service promo

Promote fixed-rate blocked drain clearing across Northern Beaches suburbs.

67 enquiries **67** customers won to date
$3,635 marketing

03 FEBRUARY 2027

Gas fitting safety

Offer annual gas safety checks to commercial customers and local homeowners.

67 enquiries
101 customers won to date
$3,648 marketing

04 MARCH 2027

Flyer distribution

Launch quarterly letterbox flyers highlighting upfront fixed pricing details.

88 enquiries
143 customers won to date
$4,286 marketing

05 APRIL 2027

Renovation quotes

Follow up emergency callout customers with quotes for complete bathroom refits.

88 enquiries
187 customers won to date
$4,308 marketing

06 MAY 2027

Staff recruitment

Hire a qualified plumber to handle increasing summer service call volumes.

88 enquiries
230 customers won to date
$4,329 marketing

Months seven to twelve

The second half of the first year, month by month, with the plan's figures for each.

07 JUNE 2027

Builder partnerships

Connect with local building contractors to secure fixed trade subcontracts.

89 enquiries
273 customers won to date
$4,350 marketing

08 JULY 2027

Commercial checks

Inspect small business plumbing systems ahead of peak holiday trade season.

90 enquiries
317 customers won to date
$4,371 marketing

09 AUGUST 2027

Peak summer push

Maintain 24/7 coverage for high December emergency pipe and hot water calls.

90 enquiries
361 customers won to date
$4,391 marketing

10 SEPTEMBER 2027

New year fleet check

Service all trade vehicles and restock specialised pipe jetting equipment.

90 enquiries
406 customers won to date
$4,412 marketing

11 OCTOBER 2027

Autumn campaign

Distribute targeted flyers for pre-winter hot water system replacements.

91 enquiries
449 customers won to date
$4,433 marketing

12 NOVEMBER 2027

Apprentice hiring

Induct an apprentice plumber to support senior tradespeople on large jobs.

92 enquiries
494 customers won to date
$4,454 marketing

Keeping customers, and growing with them

One-off work carries the business, so the plan is built on customers coming back, and on what more they buy when they do.

Keeping customers

- Annual safety checks bring property owners back for preventive maintenance.
- Waived callout fees encourage past customers to call for minor plumbing jobs.
- Consistent upfront pricing builds ongoing trust for future renovation work.

Growing with them

- Convert emergency drain calls into high-value bathroom plumbing contracts.
- Expand gas fitting services to small commercial kitchens across the area.
- Add qualified tradespeople to handle higher weekly call volumes efficiently.

06

SECTION 06

Operations and team

A proprietary limited company (Pty Ltd), already trading. This plan covers December 2026 to November 2029. The owner runs the business and is its lead plumber. A qualified plumber joins in month 6 and an apprentice plumber in month 14.

IN THIS SECTION

How the business runs 44

The team 46

3
PEOPLE BY MONTH 36

339
DELIVERY HOURS A MONTH BY MONTH 36

$6,116
OVERHEADS A MONTH

How the business runs

Workshop location
Daily dispatch operates out of the Manly shop for quick Northern Beaches access.

Operating hours
Standard trade hours run Monday to Saturday, while emergency burst pipe callouts stay available 24/7.

Job scheduling
Plumbing calls received before midday are scheduled for afternoon visits based on job urgency.

Supply management
Trade materials are sourced daily from established local plumbing merchants.

Payments
Customers pay on completion of the job.

Accounts and records
An outside accountant keeps the books monthly and files the GST return each quarter. The business is already registered for GST. The weekly statistics are kept every Thursday.

Running costs a month

Workshop Rent & Outgoings (Manly)	**$2,953**
Vehicle Leases & Fuel	**$1,951**
Public Liability & Trade Insurance	**$685**
Plumbing & Gasfitting Licence Fees	**$127**
Telecommunications & Accounting Software	**$401**
Running costs a month	**$6,116**

People and marketing are costed in the team and marketing plans. In Australian dollars, before GST.

Terms, laws and insurance

The terms every customer agrees to, the laws the business keeps to, and the insurance it holds.

The terms customers agree to

- The $99 callout fee is waived whenever a quoted job is approved.
- Written quotes must be signed by the customer before work starts.
- All completed plumbing labour carries a 12-month quality guarantee.
- Same-day visits are guaranteed for callouts received before midday.

The laws we work under

- Tradespeople hold current NSW plumbing and gasfitting operational licences.
- Work strictly adheres to national plumbing code standards and safety laws.
- Gas fitting installations pass required compliance testing before signoff.
- The Privacy Act 1988 and the Australian Privacy Principles.
- The Australian Consumer Law: no misleading claims in our advertising.

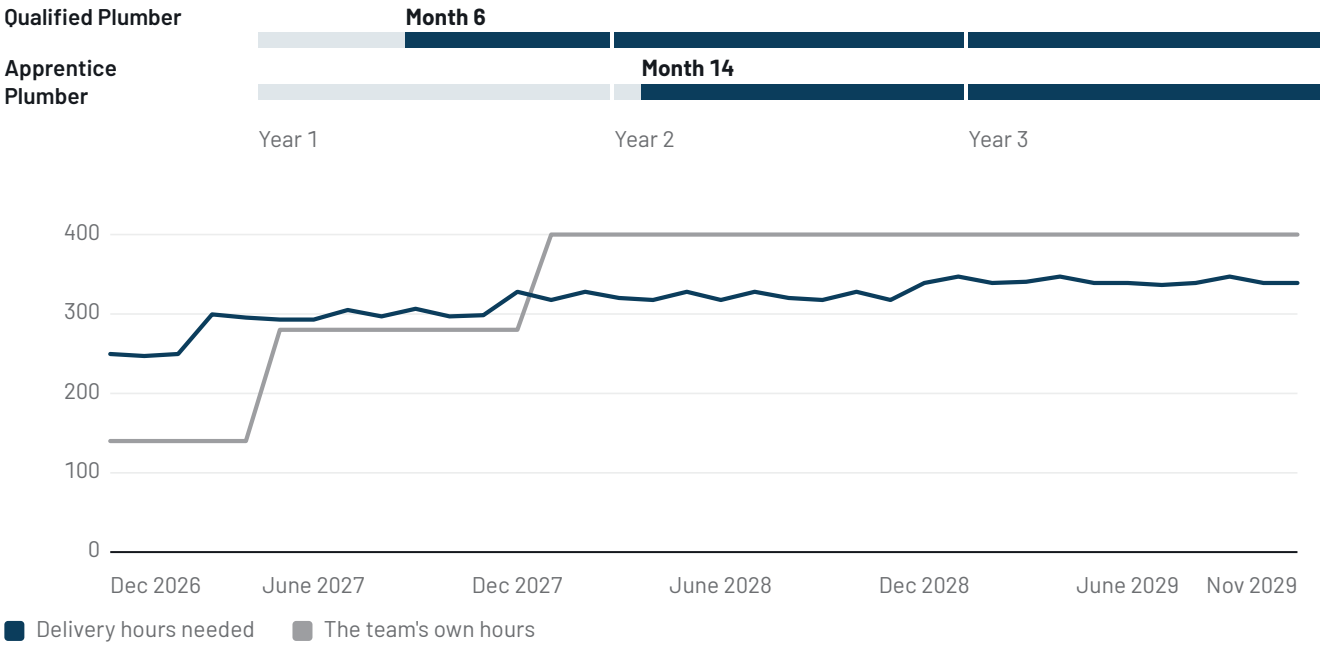
Insurance we hold

- Public liability insurance covers property damage up to ten million dollars.
- Workers compensation insurance covers employed tradespeople and apprentices.
- Third-party property insurance covers all operational mobile service vans.

The team

The owner runs the business and is its lead plumber. Two more join between months 6 and 14. Work beyond the team's own hours is contracted at $90 an hour, so a busy month never waits for a hire.

Role	What they do	From
Owner and Lead Plumber	Manages daily operations, pricing quotes, plumbing delivery and trade customer relationships.	In place
Qualified Plumber	Carries out drain clearing, hot water installs, burst pipe repairs and gas fitting.	Month 6
Apprentice Plumber	Assists qualified tradespeople with site setup, pipe installations and drain inspections.	Month 14



People costs	Year 1	Year 2	Year 3
Owner's salary	102,000	114,000	126,000
Delivery team	43,400	119,686	127,308
On-costs	19,629	31,547	34,196
Contracted delivery hours	69,106	4,431	–
People, in all	**234,135**	**269,664**	**287,504**

07

SECTION 07

The financial plan

Revenue of $895K, $1.05M and $1.15M over the three years. EBITDA is positive in every month, and net profit is $184K in year 3. The funding keeps cash above a reserve of two months of the fixed costs the plan adds, even at its lowest point.

IN THIS SECTION

The plan in numbers	48
One-off costs and funding	49
The assumptions	50
Sales forecast	52
Profit and loss	53
Year 1 by month	54
Cash flow	56
Balance sheet	57
Break-even	58
Funding	59
Scenarios	60

$1.15M
REVENUE IN YEAR 3

33%
MARGIN OF SAFETY, YEAR 1

$75K
FUNDING

The plan in numbers

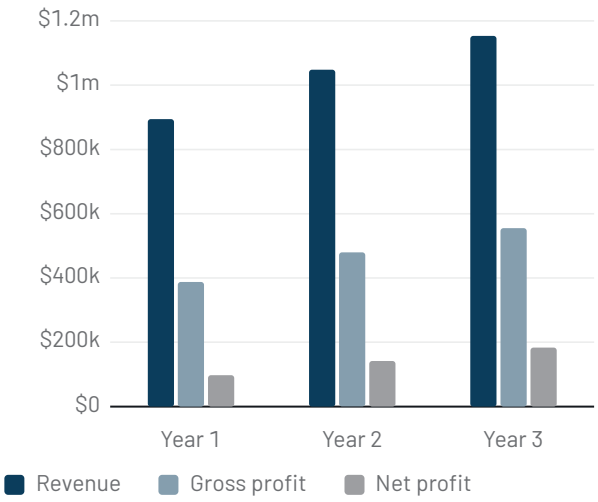
Revenue grows from $780K in the last 12 months to $895K in year 1 and $1.15M in year 3. EBITDA is positive in every month, and net profit is $184K in year 3, 16% of revenue.

$1.15M
REVENUE IN YEAR 3

$184K
NET PROFIT IN YEAR 3
16% of revenue

603
CUSTOMERS WON IN YEAR 3
and 310 repeat jobs

33%
MARGIN OF SAFETY
in year 1



	Year 1	Year 2	Year 3
Revenue	894,570	1,048,195	1,153,635
Gross profit	387,708	479,525	555,164
Gross margin	43%	46%	48%
EBITDA	142,448	201,847	257,288
Net profit	**97,461**	**142,010**	**183,591**
Net margin	11%	14%	16%
Customers won in the year	494	569	603
Repeat jobs in the year	274	295	310
Cash at year end	139,162	295,291	496,089

All figures in Australian dollars, before GST.

KEY MILESTONES

Month 6
May 2027
A qualified plumber joins

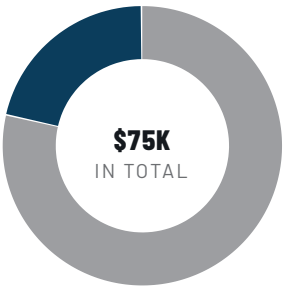
Month 14
Jan 2028
An apprentice plumber joins

Month 19
June 2028
Sales over the past 12 months pass $1,000,000

Month 25
Dec 2028
50 new customers a month

FUNDING

The owner funds the plan with $75,000. It pays for the one-off costs and the working capital the growth needs, and keeps a cash reserve of two months of the fixed costs the plan adds, and carries the cautious case too.



Equipment	**$59,000**
Working capital and a reserve of two months of the fixed costs the plan adds	**$16,000**

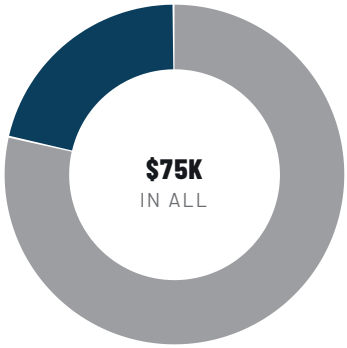
One-off costs and funding

What is bought and paid before the first month, and where the money comes from. At its lowest point, on the plan's first day, cash still stands at $16,000: at least two months of the fixed costs the plan adds.

What	How it is counted	Amount
Existing Service Van & Tools	Equipment, depreciated over 60 months	45,000
Drain CCTV & Water Jetter Unit	Equipment, depreciated over 48 months	14,000
One-off costs in all		**59,000**

Sources and uses

	Amount	Share
Sources		
The owner puts in	75,000	100%
Sources in all	**75,000**	**100%**
Uses		
Equipment	59,000	79%
Working capital and a reserve of two months of the fixed costs the plan adds	16,000	21%
Uses in all	**75,000**	**100%**



Equipment **$59,000**

Working capital and a reserve of two months of the fixed costs the plan adds **$16,000**

The reserve

Fixed costs a month, the year-1 average	**$24,055**
Less today's, which today's sales carry	**$19,385**
Months of the rest held in cash	**2**
The reserve	**$9,339**
Cash at its lowest, on the first day	**$16,000**

Fixed costs are the owner's pay, the team, marketing and overheads; today's sales carry today's, as they did in the last 12 months. The funding is sized on two tests: in the expected case cash never falls below a reserve of two months of the fixed costs the plan adds, and in the cautious case (page 60) it never goes below zero. The reserve carries what the plan adds through a slow quarter without new money.

The assumptions

Every figure in the plan comes from these. Prices are Australian dollars, before GST; the owner of the plan changes any of them and the plan follows.

Services

Service	Price	Share of customers	Hours each
Blocked Drain Clearing	220	45%	1.5 h
Hot Water System Replacement	1,450	35%	4 h
Bathroom Plumbing Renovation	2,800	20%	12 h

Finding customers

Channel	A month: start → full	Starts	Enquiries per unit	Become customers	Cost each
Local Search Advertising	557 → 580	month 1	12%	50%	$6.50
Returning Customers	22 → 23	month 1	100%	100%	–
Local Letterbox Flyers	2,500 → 2,750	month 4	0.8%	45%	$0.25

Customers and prices

Price rise each year, from year 2	**4%**
Card and payment fees	**1.2%**
One-off sales paid	**On completion of the job**

Costs, tax and funding

The assumptions behind what the business spends: its people, its costs, the tax it pays, and how it is funded.

People

Owner's salary, years 1 to 3	**8,500 · 9,500 · 10,500 a month**
Delivery hours the owner gives a month	**140**
A contracted delivery hour	**$90**
On-costs on salaries	**13.5% in all: 12% superannuation guarantee and 1.5% workers compensation**
Wages and costs rise each year	**3%**

Costs

Overheads	**$6,116 a month**
One-off costs	**$59,000**

Tax

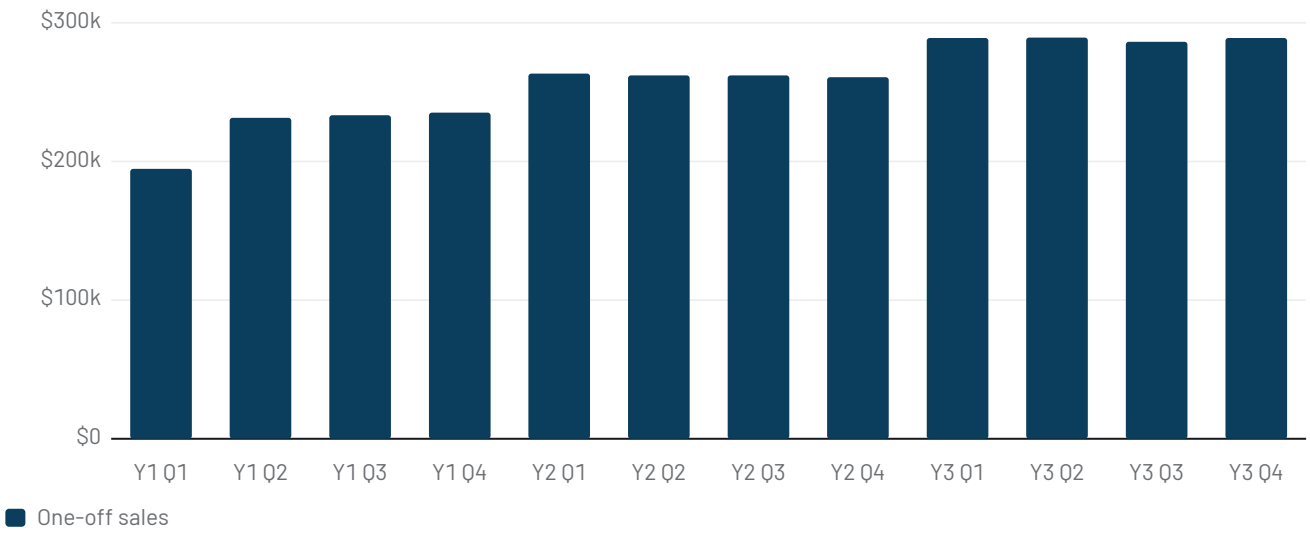
Tax on profit	**25% company tax (the base rate entity rate)**
When it is paid	**PAYG instalments with each quarter's BAS, the rest by 28 February after each year to 30 June**
GST	**10%, registered already; paid each quarter, by the 28th of the month after it ends, or 28 February for the quarter to December**

Funding

The owner puts in	**$75,000**
Reserve kept at the lowest point	**Two months of the fixed costs the plan adds**

Sales forecast

Revenue grows from $780,000 in the last 12 months to $894,570 in year 1 and $1,153,635 in year 3, with 494 new customers in year 1 and 603 in year 3.



	Year 1	Year 2	Year 3
Enquiries	1,007	1,167	1,239
New customers	494	569	603
Repeat jobs	274	295	310
Revenue	**894,570**	**1,048,195**	**1,153,635**
Growth on the year before		17%	10%

Jobs by service

	Year 1	Year 2	Year 3
Blocked Drain Clearing	346	389	410
Hot Water System Replacement	269	302	320
Bathroom Plumbing Renovation	153	173	183
Jobs in all	**768**	**864**	**913**

Profit and loss: three years

Gross margin of 43%, 46% and 48%. Net margin reaches 16% in year 3.

	Year 1	Year 2	Year 3
Revenue	**894,570**	**1,048,195**	**1,153,635**
Cost of sales			
Direct costs: parts, pipe fittings and trade materials	383,621	431,975	457,319
Contracted delivery hours	69,106	4,431	–
Delivery team	43,400	119,686	127,308
Card and payment fees	10,735	12,578	13,844
Total cost of sales	**506,862**	**568,670**	**598,471**
Gross profit	**387,708**	**479,525**	**555,164**
Gross margin	43%	46%	48%
Operating expenses			
Owner's salary	102,000	114,000	126,000
On-costs	19,629	31,547	34,196
Marketing	50,239	56,537	59,818
Overheads	73,392	75,594	77,862
Total operating expenses	**245,260**	**277,678**	**297,876**
EBITDA	**142,448**	**201,847**	**257,288**
Depreciation	12,500	12,500	12,500
Interest	–	–	–
Profit before tax	**129,948**	**189,347**	**244,788**
Tax on profit	32,487	47,337	61,197
Net profit	**97,461**	**142,010**	**183,591**
Net margin	11%	14%	16%

All figures in Australian dollars, before GST. Brackets are a loss. Tax is provided on each year's profit after losses carried forward.

Profit and loss: year 1 by month

The first year month by month: a month's revenue goes from $65.3K in Dec 2026 to $78K in Nov 2027. Months 1 to 6 here, 7 to 12 and the year's total opposite.

	Dec 2026	Jan 2027	Feb 2027	Mar 2027	Apr 2027	May 2027
Revenue	**65,300**	**64,070**	**65,300**	**77,480**	**77,580**	**76,350**
Cost of sales						
Total cost of sales	**38,705**	**37,713**	**38,705**	**48,163**	**48,354**	**41,012**
Gross profit	**26,595**	**26,357**	**26,595**	**29,317**	**29,226**	**35,338**
Operating expenses						
Owner's salary	8,500	8,500	8,500	8,500	8,500	8,500
On-costs	1,148	1,148	1,148	1,147	1,147	1,984
Marketing	3,622	3,635	3,648	4,286	4,308	4,329
Overheads	6,116	6,116	6,116	6,116	6,116	6,116
Total operating expenses	**19,386**	**19,399**	**19,412**	**20,049**	**20,071**	**20,929**
EBITDA	**7,209**	**6,958**	**7,183**	**9,268**	**9,155**	**14,409**
Depreciation	1,042	1,041	1,042	1,042	1,041	1,042
Interest	–	–	–	–	–	–
Profit before tax	**6,167**	**5,917**	**6,141**	**8,226**	**8,114**	**13,367**
Tax on profit	1,542	1,479	1,535	2,057	2,028	3,342
Net profit	**4,625**	**4,438**	**4,606**	**6,169**	**6,086**	**10,025**

Profit and loss: months 7 to 12

The second half of year 1, and the year's total.

	June 2027	July 2027	Aug 2027	Sept 2027	Oct 2027	Nov 2027	Year 1
Revenue	**76,350**	**79,150**	**77,800**	**79,370**	**77,800**	**78,020**	**894,570**
Cost of sales							
Total cost of sales	**41,013**	**43,156**	**42,179**	**43,329**	**42,180**	**42,353**	**506,862**
Gross profit	**35,337**	**35,994**	**35,621**	**36,041**	**35,620**	**35,667**	**387,708**
Operating expenses							
Owner's salary	8,500	8,500	8,500	8,500	8,500	8,500	102,000
On-costs	1,984	1,984	1,985	1,984	1,985	1,985	19,629
Marketing	4,350	4,371	4,391	4,412	4,433	4,454	50,239
Overheads	6,116	6,116	6,116	6,116	6,116	6,116	73,392
Total operating expenses	**20,950**	**20,971**	**20,992**	**21,012**	**21,034**	**21,055**	**245,260**
EBITDA	**14,387**	**15,023**	**14,629**	**15,029**	**14,586**	**14,612**	**142,448**
Depreciation	1,042	1,041	1,042	1,042	1,041	1,042	12,500
Interest	–	–	–	–	–	–	–
Profit before tax	**13,345**	**13,982**	**13,587**	**13,987**	**13,545**	**13,570**	**129,948**
Tax on profit	3,336	3,495	3,397	3,497	3,386	3,393	32,487
Net profit	**10,009**	**10,487**	**10,190**	**10,490**	**10,159**	**10,177**	**97,461**

Cash flow: year 1 by month

The funding arrives before the first month: $75,000 from the owner, less $59,000 of equipment, so the first month opens with $16,000, its lowest point.

	Dec 2026	Jan 2027	Feb 2027	Mar 2027	Apr 2027	May 2027
Opening cash	16,000	19,142	27,906	38,995	50,316	49,517
Received from customers	65,300	64,070	65,300	77,480	77,580	76,350
GST charged to customers	6,530	6,407	6,530	7,748	7,758	7,635
Cost of sales	(38,705)	(37,713)	(38,705)	(48,163)	(48,354)	(41,012)
Operating expenses	(19,386)	(19,399)	(19,412)	(20,049)	(20,071)	(20,929)
GST on what is bought	(10,597)	(4,601)	(4,700)	(5,695)	(5,716)	(4,366)
Interest	–	–	–	–	–	–
Loan repaid	–	–	–	–	–	–
Tax on profit paid	–	–	(1,991)	–	(6,307)	–
GST to or from the ATO	–	–	4,067	–	(5,689)	–
Net cash flow	**3,142**	**8,764**	**11,089**	**11,321**	**(799)**	**17,678**
Closing cash	**19,142**	**27,906**	**38,995**	**50,316**	**49,517**	**67,195**

	June 2027	July 2027	Aug 2027	Sept 2027	Oct 2027	Nov 2027	Year 1
Opening cash	67,195	84,850	87,607	105,529	123,893	121,258	16,000
Received from customers	76,350	79,150	77,800	79,370	77,800	78,020	894,570
GST charged to customers	7,635	7,915	7,780	7,937	7,780	7,802	89,457
Cost of sales	(41,013)	(43,156)	(42,179)	(43,329)	(42,180)	(42,353)	(506,862)
Operating expenses	(20,950)	(20,971)	(20,992)	(21,012)	(21,034)	(21,055)	(245,260)
GST on what is bought	(4,367)	(4,581)	(4,487)	(4,602)	(4,491)	(4,510)	(62,713)
Interest	–	–	–	–	–	–	–
Loan repaid	–	–	–	–	–	–	–
Tax on profit paid	–	(7,021)	–	–	(10,548)	–	(25,867)
GST to or from the ATO	–	(8,579)	–	–	(9,962)	–	(20,163)
Net cash flow	**17,655**	**2,757**	**17,922**	**18,364**	**(2,635)**	**17,904**	**123,162**
Closing cash	**84,850**	**87,607**	**105,529**	**123,893**	**121,258**	**139,162**	**139,162**

Customers pay one-off prices on completion of the job, so revenue is received in the month it is earned. Company tax for each year to 30 June is paid by 28 February after it, through the tax agent, less the PAYG instalments already paid with each quarter's BAS: the quarter's income at the rate the last return set, its tax over its income. The business is registered for GST: it charges 10% on top of what customers pay, reclaims it on what it buys, insurance aside, and pays the ATO the difference each quarter, by the 28th of the month after it ends, or 28 February for the quarter to December.

Balance sheet and cash

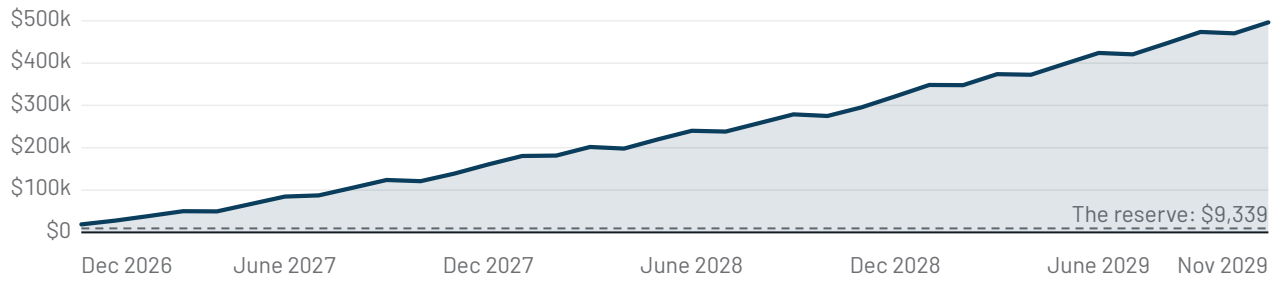
On the plan's first day and at the end of each year, for what the plan puts in and earns. By the end of year 3, the owner's equity is $498,062. No profit is taken out of the business: the owner's salary is one of the costs.

	Year 1	Year 2	Year 3
Assets			
Cash	139,162	295,291	496,089
Equipment, after depreciation	46,500	34,000	21,500
Total assets	**185,662**	**329,291**	**517,589**
Liabilities			
Loan	–	–	–
Tax owed on profit	6,620	6,600	10,126
GST owed to the ATO	6,581	8,220	9,401
Total liabilities	**13,201**	**14,820**	**19,527**
Owner's equity			
Capital put in	75,000	75,000	75,000
Retained profit	97,461	239,471	423,062
Total equity	**172,461**	**314,471**	**498,062**
Liabilities and equity	**185,662**	**329,291**	**517,589**

Cash, year by year	Year 1	Year 2	Year 3
Opening cash	–	139,162	295,291
Funding put in	75,000	–	–
Equipment bought	(59,000)	–	–
Cash from operations, after interest and tax	123,162	156,129	200,798
Loan repaid	–	–	–
Closing cash	**139,162**	**295,291**	**496,089**

Opening balance sheet	
Cash	16,000
Equipment, at cost	59,000
Total assets	**75,000**
Capital put in	75,000
Total equity	**75,000**

The plan's first day, at the start of December 2026, before any sale in it. What the business already owns and owes, and any tax on profit made before then, is in its own accounts.



Cash in the bank at each month's end, against the reserve the funding keeps

$498K
OWNER'S EQUITY, END OF YEAR 3

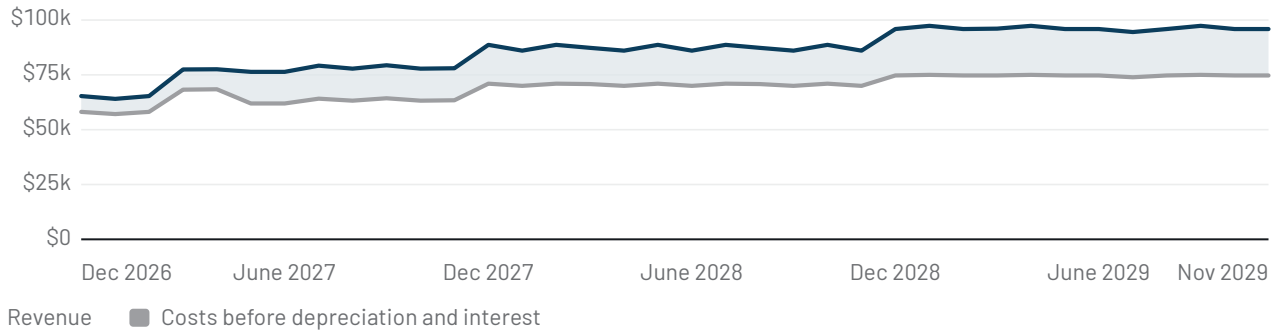
$423K
PROFIT KEPT IN THE BUSINESS BY YEAR 3

0.04
DEBT TO EQUITY
what it owes for each dollar the owner has in it

14.0
MONTHS OF FIXED COSTS HELD IN CASH

Break-even

Revenue is above the costs of running the business from the first month and stays above them: it already trades past break-even, and made $86,000 of profit before tax on $780,000 of sales in the last 12 months. In year 1, what customers pay could fall 33% and still cover the running costs.



Fixed costs a month, at month 12	**$27,255**
What a job adds at month 12, over its own costs	**$616**
Jobs a month that cover the fixed costs	**45**
Jobs in month 12	**68**

Break-even here is EBITDA: revenue against the costs of running the business, before depreciation, interest and tax. What customers pay counts in the month it arrives, against all that is paid out that month, before tax on profit and GST. Fixed costs are the owner's pay, the team, marketing and overheads. A customer's own costs are the direct costs of serving them, card fees and the hours bought in beyond what the owner and the team give, whose pay is in the fixed costs: at month 12, 6% of the hours at $90 an hour, or $6 for each hour of the work.

	Year 1	Year 2	Year 3
What customers pay	894,570	1,048,195	1,153,635
What covers the running costs	598,983	695,106	718,721
Cash margin of safety	**33%**	**34%**	**38%**

How far what customers pay in a year could fall and still cover the running costs.

What moves break-even

One thing changes	Break-even	Net profit, year 3	Cash at its lowest
The plan as written	**Month 1**	**183,591**	**16,000**
Prices 10% lower	Month 1	98,107	12,037
30% fewer enquiries	Month 1	30,037	14,675
Customers leave twice as fast	Month 1	183,591	16,000
Marketing costs a quarter more	Month 1	172,375	16,000

Each line changes one assumption and keeps the rest, with the same funding. Brackets are a loss, or cash below zero.

How the start is funded

The owner funds the plan with $75,000. It pays for the one-off costs and the working capital the growth needs, and keeps a cash reserve of two months of the fixed costs the plan adds, and carries the cautious case too.

$75,000
THE OWNER PUTS IN

$16,000
CASH AT THE LOWEST POINT
the first day

33%
MARGIN OF SAFETY, YEAR 1

What it pays for

Equipment	**59,000**
Working capital and a reserve of two months of the fixed costs the plan adds	**16,000**
In all	**75,000**

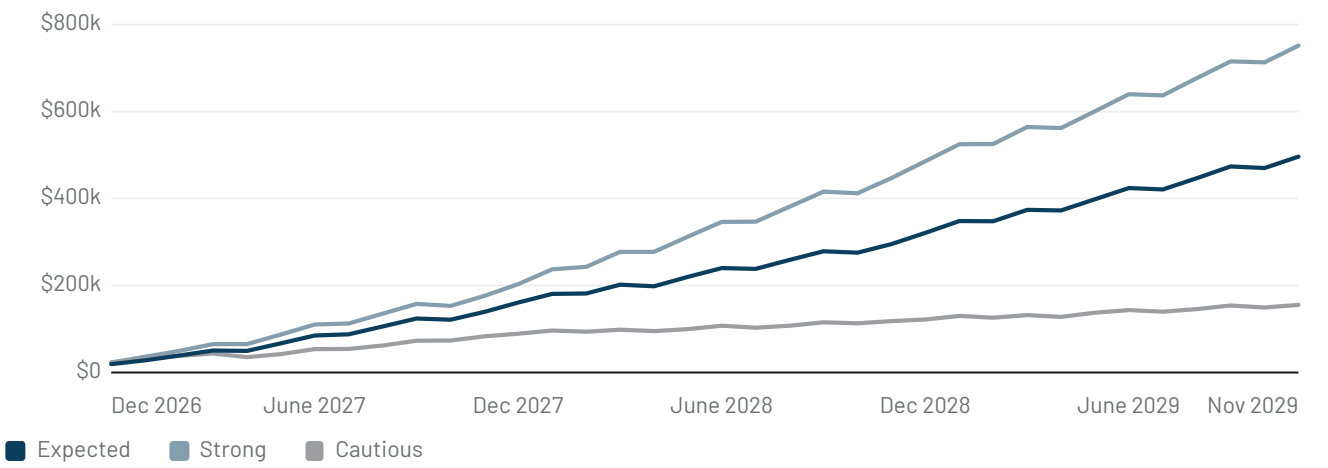
What it reaches

Margin of safety, year 1	**33%**
Customers on monthly plans by month 36	**0**
Monthly plans billing by month 36	**$0**
Revenue in year 3	**$1,153,635**
Net profit in year 3	**$183,591**
Cash at the end of year 3	**$496,089**

Three scenarios

What happens if the business does worse than planned, or better. In the cautious case cash at its lowest is still $16,000: the funding carries it.

	Cautious	Expected	Strong
What changes	The new marketing's first customers a month late, 20% fewer won, no price rise, and paid 30 days after each bill	The plan as written	25% more customers won
Revenue, year 1	707,930	894,570	1,120,060
Revenue, year 2	806,850	1,048,195	1,309,984
Revenue, year 3	**852,380**	**1,153,635**	**1,440,129**
Net profit, year 1	48,582	97,461	133,924
Net profit, year 2	31,217	142,010	247,766
Net profit, year 3	**29,242**	**183,591**	**288,781**
Customers won in year 3	483	603	755
Cash at its lowest	**16,000**	**16,000**	**16,000**



Cash in the bank at each month's end, in each case

What would hurt most

Of the four changes in the cautious case, customers paying 30 days after each bill would take cash lowest on its own: to $12,312, against $16,000 in the plan.

Each change on its own, in order of how low it takes cash

	Revenue, year 3	Net profit, year 3	Cash at its lowest
The plan as written	**1,153,635**	**183,591**	**16,000**
Paid 30 days after each bill	1,153,635	183,591	12,312
The new marketing's first customers a month late	1,150,844	182,271	16,000
20% fewer customers won	921,696	80,633	16,000
No price rise	1,066,600	119,098	16,000
All four: the cautious case	**852,380**	**29,242**	**16,000**

All four together leave more cash at its lowest than customers paying 30 days after each bill alone: with fewer customers won, less is spent serving them, while what customers owed before the plan still comes in.

What the owner watches, and what they do

When	What the owner does
New customers under the plan four weeks running	Move marketing money to the channels that win customers for the least, and review the offer and the follow-up.
Enquiries under the plan four weeks running	Put more into the channel that brings enquiries for the least, and answer every first contact the same day.
A customer paying after their terms	Call the day after a payment is missed, and hold the account until it is paid.
Cash heading under the reserve	Hold the next hire and any spend that is not bringing customers this quarter.
Delivery hours over the team's own two months running	Contract the overflow at $90 an hour and bring the next hire forward.

How the forecast is built

The forecast is built from the bottom up, month by month, for 36 months from Dec 2026. The marketing done each month brings enquiries at each channel's rate; enquiries become customers at its close rate; customers choose services in the plan's mix and pay for each service on completion of the job.

The work's hours are delivered by the owner and the team first, and contracted at $90 an hour beyond them. Prices rise 4% a year from year 2, wages and costs 3%.

Equipment is depreciated over its life; other one-off costs fall in month 1. Tax is provided at 25% company tax on the profit of each tax year, the year to 30 June, after losses carried forward, and paid on the dates under the monthly cash flow. Every figure is in Australian dollars and before GST, which the cash flow and balance sheet carry on lines of their own.

The funding is sized on two tests: in the expected case cash never falls below a reserve of two months of the fixed costs the plan adds, and in the cautious case it never goes below zero.

Words used in this plan

EBITDA
Revenue less the costs of running the business: profit before interest, tax and depreciation.

Margin of safety
How far what customers pay in a year could fall and still cover the running costs.

Gross margin
Gross profit as a share of revenue: what is kept of each sale after the cost of delivering it.

Net margin
Net profit, after every cost, interest and tax, as a share of revenue.

Cost to win a customer
Marketing, divided by the new customers won.

A customer's value
What a customer's work brings in, less their direct costs, card fees and every hour of the work at the contract rate.

The reserve
Cash kept back to cover two months of the fixed costs the plan adds. The funding is sized so cash never falls below it.

Proposed scale
A graph's scale, set from the lowest a week can be expected to go and the highest the plan expects over 13 weeks, and held until a week goes past it.

Sources

1. Australian Bureau of Statistics, National, state and territory population
2. Australian Bureau of Statistics, Counts of Australian Businesses, latest release
3. Wikimedia, English Wikipedia page views
4. business.gov.au, Register for goods and services tax (GST), 2026
5. business.gov.au, Lodge and pay tax, 2026
6. Australian Taxation Office, Starting PAYG instalments, and Due dates for lodging and paying your BAS, 2026

About the projections

This plan contains projections. They are estimates made on the assumptions in section 07, not promises of results, and actual results will differ. The plan is not financial, legal or tax advice; anyone lending to, investing in or relying on the business should take their own.

BUSINESS PLAN

Harbour Plumbing

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