ITERAQ LTD
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Illustrative business · Sample report

Business plan report · 2026-09-14

GBP · Forecast years: 3 · Base

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Planning assumptions only. VAT, loss relief, dividends and country-specific accounting adjustments are excluded. Negative cash shows funding still needed, not an approved credit line. Returns are not guaranteed.

Business idea

Fictional business and illustrative assumptions. This sample demonstrates ITERAQ report formats; it is not a customer result or verified market forecast. A fictional digital-services studio preparing its first three-year plan.

Target customers

Small local businesses that need a simple website and monthly support.

Customer problem

Potential customers may lack the time and skills to maintain their websites. This is a hypothesis to validate.

Your solution

A fixed-scope website package with optional support, clear handover and documented tasks.

Sales channels

Local outreach, referral partners and a small landing-page experiment. No acquired customers are claimed.

Competition and alternatives

Compare three local providers on scope, price and support before setting the final offer.

Operations

Record requirements, agree scope, deliver a draft, test and hand over files.

Team and responsibilities

A founder-led operation using outside specialists when the scope requires them.

Risks and mitigations

Illustrative demand and costs may be wrong. Lower sales, delayed payments and higher delivery costs reduce cash.

Milestones

First 30 days: customer interviews. Days 31–60: pilot offer. Days 61–90: review delivery costs and revise the plan.

Profit & loss

GBP · Base

	Year 1	Year 2
Revenue	145,969	150,349
Direct costs	35,354	37,143
Gross profit	110,615	113,205
Operating costs	48,438	49,407
EBITDA	62,177	63,798
Depreciation	1,000	1,000
Operating profit	61,177	62,798
Loan interest	0	0
Estimated profit tax	12,235	12,560
Net profit	48,941	50,238

Profit & loss

GBP · Base

	Year 3
Revenue	154,859
Direct costs	39,023
Gross profit	115,836
Operating costs	50,395
EBITDA	65,441
Depreciation	1,000
Operating profit	64,441
Loan interest	0
Estimated profit tax	12,888
Net profit	51,553

Cash flow

GBP · Base

	Year 1	Year 2
Opening cash	25,000	63,780
Cash collected	139,805	150,164
Supplier payments	35,351	37,143
Operating costs	48,438	49,407
Loan interest	0	0
Estimated profit tax	12,235	12,560
Operating cash flow	43,780	51,054
Equipment investment	5,000	0
Loan principal repaid	0	0
Change in cash	38,780	51,054
Closing cash	63,780	114,833

Cash flow

GBP · Base

	Year 3
Opening cash	114,833
Cash collected	154,668
Supplier payments	39,023
Operating costs	50,395
Loan interest	0
Estimated profit tax	12,888
Operating cash flow	52,362
Equipment investment	0
Loan principal repaid	0
Change in cash	52,362
Closing cash	167,196

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Balance sheet

GBP · Base

	Year 1	Year 2
Closing cash	63,780	114,833
Trade receivables	6,165	6,350
Inventory	1,507	1,583
Equipment, net	4,000	3,000
Total assets	75,451	125,766
Trade payables	1,510	1,586
Loan balance	0	0
Total liabilities	1,510	1,586
Paid-in capital	25,000	25,000
Retained earnings	48,941	99,180
Equity	73,941	124,180
Balance reconciliation	0	0

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Balance sheet

GBP · Base

	Year 3
Closing cash	167,196
Trade receivables	6,540
Inventory	1,663
Equipment, net	2,000
Total assets	177,399
Trade payables	1,666
Loan balance	0
Total liabilities	1,666
Paid-in capital	25,000
Retained earnings	150,732
Equity	175,732
Balance reconciliation	0

Costs, funding and timing

Monthly fixed operating costs: 4,000

Annual cost growth (%): 2

Initial equity paid in: 25,000

Initial loan received: 0

Annual loan interest (%): 5

Loan repayment months: 36

Equipment bought in month 1: 5,000

Equipment useful life (months): 60

Profit tax assumption (%): 20

Customer collection days: 15

Supplier payment days: 15

Target inventory days: 15

Revenue streams

Illustrative business · Sample report: 24 × 500 GBP
Direct cost per unit: 120; Annual volume growth (%): 3; Monthly subscriber churn (%): 0