Cabinet refinishing business Market Entry: A Sample Business Plan Template

ReviveCabinets LLC, Colorado LLC formed March 15, 2024. Founder Jordan Taylor (ex-Re-Bath district manager, $2.1M annual territory sales) and COO Alex Rivera (NKBA-certified master cabinetmaker). We provide on-site cabinet refinishing to Denver homeowners at $2,500-$8,000/job, targeting $450,000 Year 1 revenue with 50% gross margins. April 2024.

SECTION 1: EXECUTIVE SUMMARY

78% of Denver's 2.27M owner-occupied homes (U.S. Census 2023) require kitchen updates, but full cabinet replacement costs $8,000-$20,000 with 45% waste (EPA). ReviveCabinets delivers equivalent visual impact at $3,750 average job cost using low-VOC finishes and 3-5 day on-site refinishing. We capture value by charging 50-70% less than replacement while maintaining 50% gross margins through mobile operations and bulk material discounts.

Revenue comes from 120 jobs in Year 1 (67% conversion rate on 180 qualified leads). Average job size: $3,750 (Basic 50%, Premium 30%, Elite 20%). Gross margin starts at 48% Month 1, reaching 50% by Month 6 through labor efficiency gains. Fixed costs of $12,500/month require 67 jobs annually to break even. Profitability begins Month 10 with $75,000 net income in Year 1.

We seek $125,000 funding: $50,000 owner equity, $75,000 SBA 7(a) loan (6.5% interest, 7-year term). Funds allocated to $48,000 equipment (Graco sprayers, Ford Transit van), $20,000 launch marketing, $30,000 working capital. This finances 18 months of operations, achieving 8% Denver market share ($10.2M SOM) by Year 3 with $1.2M revenue and 26% net margins.

SECTION 2: COMPANY OVERVIEW

ReviveCabinets LLC formed as Colorado LLC for liability protection and pass-through taxation. Denver location targets 2.9M-person MSA with 78% owner occupancy and $85,000 median household income (U.S. Census). 60% ownership held by Jordan Taylor (Colorado Contractor License #987654), 40% by Alex Rivera.

Jordan Taylor managed Re-Bath Systems' Denver district (2018-2023), growing revenue from $1.4M to $2.1M annually. Alex Rivera completed 320+ cabinet projects over 15 years with NKBA certification. Sarah Kim (contract Marketing Director) generated 1,200+ leads/month at Houzz Pro via SEO.

Date	Milestone	Status	Next Steps
Mar 2024	LLC formation, DORA licensing	Complete	Secure SBA loan
Apr 2024	Van/equipment purchase	In progress	Finalize Sherwin-Williams supply agreement
May 2024	Website launch, Google Ads start	Pending	Achieve 15 qualified leads/week
Jun 2024	First 4 jobs completed	Pending	Implement Jobber CRM
Oct 2024	Break-even (67 jobs)	Pending	Hire part-time admin
Dec 2024	$450,000 revenue	Pending	Negotiate Boulder vendor agreements
Mar 2025	15 realtor partnerships	Pending	Launch referral tracking system
Jun 2026	Expand to Colorado Springs	Pending	Recruit local technician team

SECTION 3: MARKET ANALYSIS

TAM: $3.1B U.S. cabinet refinishing (IBISWorld 2024). SAM: $128M Front Range CO (Denver 72%, Boulder 8%, Colorado Springs 20% based on housing stock). SOM: $10.2M (8% SAM capture by Year 3). Calculation: Denver has 48,000 annual kitchen refresh projects (Census housing data x 1.67% renovation rate). At 8% market share, 3,840 jobs x $2,650 average revenue = $10.2M.

Target customers: Homeowners aged 35-65 with $85,000-$200,000 income and $400,000-$800,000 homes. 62% plan to sell within 3 years (NAR 2023), spending $5,000-$7,000 on pre-listing updates. Budget range: $2,500-$5,000 for refinishing (68% allocate under $6,000 per Angi 2023).

Market trends: 6.8% CAGR industry growth (IBISWorld), 45% post-2022 demand surge for "kitchen refresh" (Angi), 68% of millennials prioritize eco-renovations (McKinsey). Sustainability drives 32% of decisions with willingness to pay 15% premium for low-VOC finishes (NKBA survey).

Segment	Size ($)	Growth Rate	Our Share Target	Rationale
Pre-listing renovations	$42.6M	9.2%	12%	Realtor partnerships; 65% close rate on seller leads
Aging-in-place upgrades	$28.4M	7.1%	8%	Targeted FB ads to 55+ demographics
Post-pandemic refresh	$34.1M	5.3%	6%	Lower priority; competitive pricing focus
Luxury restoration	$22.9M	11.0%	15%	Alex Rivera's specialty; 40% gross margin premium

Category	Total Addressable	Serviceable Available	Serviceable Obtainable	Methodology
U.S. Market	$3.1B	N/A	N/A	IBISWorld R321910
Front Range CO	N/A	$128M	$10.2M	2.9M homes x 1.67% ren rate x $2,650 avg job
Denver Metro	N/A	$92.2M	$7.4M	72% of SAM x 8% Year 3 target

SECTION 4: COMPETITIVE ANALYSIS

Direct competitors: Cabinet Rescue ($3.2M revenue est., 5 Denver locations), Renew Cabinet Co. (franchise, $2.8M revenue), Pro Refinishers ($1.1M revenue). Cabinet Rescue dominates online with $45,000/month ad spend but has 14-day project timelines. Renew uses standardized spray systems limiting customization. Pro Refinishers charges $5,000+ but serves only luxury segment.

Competitive advantages: 1) 3-day turnaround (vs. 7-10 industry avg) via Festool dust extraction - verified in 12 beta projects. 2) 5-year warranty (competitors offer 1-2 years) reducing perceived risk. 3) Free 3D visualization tool increasing conversion by 22% in pilot tests. 4) $1,875 contribution margin/job ($3,750 revenue - $1,875 variable cost) vs. competitors' $1,400-$1,600.

Competitor	Revenue Est.	Pricing	Key Strength	Key Weakness	Our Differentiation
Cabinet Rescue	$3.2M	$3,200	Brand recognition	14-day project timelines	3-day completion; 25% faster
Renew Cabinet Co.	$2.8M	$2,800-$4,500	Franchise scalability	Limited finish options	12 finish types; custom color matching
Pro Refinishers	$1.1M	$5,000+	Luxury reputation	Only serves top 15% income bracket	Three-tier pricing; serves $85k+ incomes
Home Depot Installs	$18.7M	$4,000-$7,000	Brand trust	No refinishing expertise	Specialized technicians; NKBA certification
Rust-Oleum DIY	$220M	$300 kits	Low cost	47% failure rate (Consumer Reports)	Professional warranty; no client labor

Strengths	Weaknesses	Opportunities	Threats
NKBA-certified technicians	Limited brand awareness	Real estate referral network	Economic downturn reducing remodel spend
Mobile service model (no facility costs)	Dependent on 2 key personnel	Colorado Springs expansion	New EPA lead-safe regulations
50% gross margins	No warehouse inventory buffer	Hardware financing partnerships	Price wars from big-box stores

3-day project timeline	Seasonal demand (Q1-Q2 65% of volume)	Commercial kitchen contracts	Paint supply chain disruption

SECTION 5: PRODUCTS & SERVICES

Basic Refinishing ($2,500): Sanding, repair, 2 Sherwin-Williams Emerald Urethane coats (matte/satin/semi-gloss). Includes 1-year warranty. Serves 50% of jobs. Premium Refacing ($4,500): Liberty Hardware doors, Richelieu veneer, 3D design preview. 3-year warranty. Elite Restoration ($6,500): Antique repair, historical accuracy, LED lighting integration. 5-year warranty. All jobs include pre-1978 EPA lead-safe protocols.

Pricing set at 60% of cabinet replacement cost ($4,167 vs. $6,945 avg replacement). Basic tier targets $2,500-$3,500 budget segment (45% market). Premium at $4,500 captures 35% market. Elite at $6,500 serves 20% luxury segment. Tiered structure increases average revenue per job from $3,500 Year 1 to $4,000 Year 3 through upselling.

Tier	Price	Features	Target Customer	Expected % Revenue	Gross Margin
Basic	$2,500	2 finish coats, 1-year warranty	Home sellers, budget-conscious	50%	48%
Premium	$4,500	Custom doors, 3D preview, 3-year warranty	Mid-income upgraders	30%	52%
Elite	$6,500	Antique restoration, LED lighting, 5-year warranty	Luxury homeowners	20%	58%

Metric	Value	Calculation/Notes
Price per job	$3,750	($2,500 x 50%) + ($4,500 x 30%) + ($6,500 x 20%)
COGS per job	$1,875	Materials $950 (Sherwin-Williams bulk discount), Labor $925 (16 hrs x $57.81/hr)
Gross Profit per job	$1,875	$3,750 - $1,875
Gross Margin %	50%	$1,875 / $3,750
CAC	$1,417	$24,000 annual marketing / 17 customers

LTV	$4,500	$3,750 x (1 + 15% repeat rate) / 12.5% churn
LTV:CAC	3.17x	$4,500 / $1,417 (industry benchmark: 3x)
Payback Period	7.2 months	CAC / (Gross Profit x Monthly Churn) = $1,417 / ($1,875 x 12.5%)

SECTION 6: MARKETING & SALES

Google Ads target "cabinet refinishing Denver" (1,900 monthly searches, $2.40 CPC). Local SEO builds 50+ citations targeting "kitchen refresh near me" (1,300 searches). Real estate partnerships pay 5% referral fees ($125-$225/job). Digital channels generate 85% of leads at $1,417 CAC. Community events (hardware store "Cabinet Health Checks") capture 15% of leads at $850 CAC.

Sales cycle: 1) Lead capture via website form (62% mobile). 2) Automated SMS confirmation within 5 minutes. 3) In-home consultation with SketchUp 3D preview (35% no-show rate). 4) Quote delivery within 24 hours. 5) 65% close rate (industry avg 50%). Average sales cycle: 14 days. Conversion funnel: 180 leads -> 117 consultations -> 76 proposals -> 49 jobs.

Retention: Post-project NPS survey with $100 credit for referrals. "Revive Rewards" offers 10% off next service after 24 months. Email sequence sends seasonal care tips (open rate 42%). Target 15% repeat rate by Year 2, generating $108,000 expansion revenue.

Channel	Monthly Budget	Expected CAC		E L Conversion Rate	Expected Customers/Month	ROI	
Google Ads	$8,500	$1,700		106.1%	4.3	2.2x	
Facebook/Instagram	$3,000	$1,200		37	4.8%	1.8	2.8x
Realtor Partnerships	$1,500	$850		188.3%	1.5	4.1x	
Home Shows	$1,000	$1,000		125.0%	0.6	2.5x	
Referral Program	$500	$500		6 12.5%	0.8	5.6x	

Month	Google Ads	Social Media	Content/SEO	Events	Other	Total	Expected Leads	Expected Customers
1	2,000	500	1,000	0	500	4,000	25	1.0
2	3,000	1,000	1,000	500	500	6,000	38	1.5
3	4,000	1,500	1,000	1,000	500	8,000	50	2.0
4	5,000	2,000	1,000	1,500	500	10,000	63	2.5
5	6,000	2,500	1,000	2,000	500	12,000	75	3.0
6	7,000	3,000	1,000	2,500	500	14,000	88	3.5
7	8,000	3,000	1,000	3,000	500	15,500	97	3.9
8	8,500	3,000	1,000	3,500	500	16,500	103	4.1
9	8,500	3,000	1,000	4,000	500	17,000	106	4.3
10	8,500	3,000	1,000	4,500	500	17,500	110	4.4
11	8,500	3,000	1,000	5,000	500	18,000	113	4.5
12	8,500	3,000	1,000	5,500	500	18,500	116	4.6

SECTION 7: OPERATIONS

Daily workflow: 1) Jobber CRM dispatches crews by 7:30 AM. 2) Technicians arrive with climate-controlled van (2024 Ford Transit 150). 3) Setup HEPA dust containment in 45 minutes. 4) Sanding/spraying using Graco XTR sprayers (0.8 GPM output). 5) Daily client progress photos via Jobber app. 6) Cleanup verification with laser particle counter (OSHA compliance). Capacity: 2 crews complete 1.5 jobs/day (3 jobs total).

Primary suppliers: Sherwin-Williams (paint, 2% discount at $10k/month volume), Liberty Hardware (doors, net-30 terms), Graco (equipment, 15% trade discount). Backup suppliers: Benjamin Moore (paint), Amerock (hardware). Technology: Jobber ($49/user/month), QuickBooks Online ($30/month), SketchUp Pro ($299/year).

Vendor/Supplier	Service	Monthly Cost	Contract Terms	Backup Option
Sherwin-Williams	Paint/supplies	$833	Net-30, 2% discount	Benjamin Moore
Liberty Hardware	Cabinet doors	$1,250	Net-30, 5% volume rebate	Amerock
Graco Inc.	Sprayers/parts	$208	Annual maintenance contract	Sata Spray Technology
Colorado Dust Control	HEPA vacuums	$333	Month-to-month rental	Festool direct purchase
Jobber	CRM	$98	Annual prepay discount	Housecall Pro

Tool	Purpose	Monthly Cost	Users	Alternatives Considered
Jobber	Scheduling, invoicing	$98	4	ServiceTitan (too expensive)
QuickBooks Online	Accounting	$30	2	Xero (less construction features)
SketchUp Pro	3D visualization	$25	2	Home Designer Pro (less accurate)
Google Workspace	Email, docs	$12	4	Microsoft 365 ($2/user more)
Mailchimp	Email marketing	$20	1	Constant Contact (higher churn)

SECTION 8: MANAGEMENT TEAM

Organizational structure: Founder/CEO (sales/strategy), COO (operations), contract Marketing Director, 2 full-time technicians. Salaries: Technicians $50,000-$62,000 base + $5,000 performance bonus. Admin $42,000 part-time. Compensation philosophy: 15% above Denver construction labor average (BLS May 2023) with profit-sharing at $500k revenue.

Advisory board: Maria Chen (ex-Houzz GM, referral program design), David Miller (SBA lender, loan structuring). Compensation: $1,500/month retainer + 0.5% equity vesting over 2 years.

Month	Role	Salary	Priority	Source	Onboarding Time
1	Technician 1	$4,167	Critical	Trade school	2 weeks
1	Technician 2	$4,167	Critical	Trade school	2 weeks
6	Part-time Admin	$3,500	High	Upwork	1 week
10	Technician 3	$4,583	Medium	Employee referral	3 weeks
14	Technician 4	$4,583	Medium	Employee referral	3 weeks

SECTION 9: FINANCIAL PLAN

Key assumptions: 15 new customers/month Year 1 (ramps from 4 Month 1 to 17 Month 12). Average revenue per job: $3,750 Year 1, $3,900 Year 2, $4,000 Year 3. Monthly churn: 12.5% (industry avg 10-15%). COGS: 50% Year 1 (materials 25%, labor 25%), improving to 44% Year 3 through volume discounts. Marketing: 5.3% of revenue Year 1.

Revenue generated from 3 service tiers with 30% premium for Elite package. Growth drivers: 1) Realtor referrals (15 partners by Year 1 end, 5% fee). 2) Digital ad scaling (CAC decreases 12% Year 2). 3) Hardware upsells ($350 avg/add-on, 40% attachment rate). 4) Expansion to Boulder (Year 2 Q3).

Cost structure: 60% fixed costs ($7,500 labor, $2,000 software, $1,200 insurance, $1,000 vehicle). 40% variable costs (materials 25%, labor 15%). Fixed costs grow 3% quarterly; variable costs decrease 0.5% quarterly through efficiency. Breakeven at 67 jobs/year (12.5 fixed cost / $1,875 contribution margin).

Funding needs: $125,000 covers $112,500 startup costs + $12,500 contingency. Provides 18 months runway. Milestones: Month 6 - 15 jobs/month, Month 10 - profitability, Month 18 - SBA loan repayment capacity.

Category	Item	Cost	Notes
Legal Formation	LLC filing, operating agreement	$1,200	Colorado SOS fees + attorney
Licenses/Permits	DORA contractor license	$1,500	Biennial renewal
Equipment	Graco XTR sprayers (2)	$8,000	$4,000 each
Equipment	Festool dust extractors (2)	$3,600	$1,800 each
Equipment	2024 Ford Transit 150 van	$36,400	Financed 80%, $7,280 down
Technology	Website development	$5,000	WordPress + Elementor
Technology	Jobber CRM setup	$1,500	Custom workflow configuration

Initial Inventory	Sherwin-Williams paint stock	$7,000	3-month supply
Initial Inventory	Hardware stock (Liberty)	$5,000	Top 10 door styles
Marketing Launch	Google Ads 3-month reserve	$12,000	$4,000/month
Marketing Launch	Print collateral	$2,000	1,000 brochures, business cards
Working Capital	6 months operating expenses	$30,000	$5,000/month
Insurance	General liability annual	$5,000	$1M coverage
Insurance	Workers' comp annual	$2,200	Colorado mandated
Professional Fees	Accounting setup	$1,500	QuickBooks configuration
Contingency	10% buffer	$12,500	Unplanned expenses
	Total	$125,000	

C	Type	Monthly Cost	Annual Cost	Notes
Salaries	Fixed	$7,500	$90,000	2 techs @ $3,750 each

Benefits	Fixed	$1,125	$13,500		15% of payroll
Marketing	Variable	$2,000	$24,000		5.3% of Year 1 revenue
Loan Payment	Fixed	$1,200	$14,400		SBA 7(a) $75k @ 6.5%
Insurance	Fixed	$600	$7,200		General liability + workers' comp
Vehicle	Variable	$800	$9,600		Fuel, maintena insurance
Software	Fixed	$165	$1,980		Jobber, QuickBoo SketchUp
Materials	Variable	$9,375	$112,500		25% of revenue
Subcontractors	Variable	$0	$0		No subcontra Year 1
Office	Fixed	$0	$0		Home office
Professional Services	Fixed	$250	$3,000		Accountin legal retainer
Supplies	Variable	$600	$7,200		Sanding supplies, PPE
	Fixed Total	$10,840	$130,080		
	Variable Total	$12,975	$155,700		

	Combined Total	$23,815	$285,780	

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Year 1
Revenue	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000	55,000	60,000	65,000	450,000
COGS	5,500	8,250	11,000	13,750	16,500	19,250	22,000	24,750	27,500	30,250	33,000	35,750	225,000
Gross Profit	4,500	6,750	9,000	11,250	13,500	15,750	18,000	20,250	22,500	24,750	27,000	29,250	225,000
Marketing	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	24,000
Salaries	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	90,000
Rent	0	0	0	0	0	0	0	0	0	0	0	0	0
Software	165	165	165	165	165	165	165	165	165	165	165	165	1,980
Insurance	600	600	600	600	600	600	600	600	600	600	600	600	7,200
Other OpEx	1,575	1,575	1,575	1,575	1,575	1,575	1,575	1,575	1,575	1,575	1,575	1,575	18,900
Total OpEx	11,840	11,840	11,840	11,840	11,840	11,840	11,840	11,840	11,840	11,840	11,840	11,840	142,080
EBITDA	-7,340	-5,090	-2,840	-590	1,660	3,910	6,160	8,410	10,660	12,910	15,160	17,410	82,920
Depreciation	400	400	400	400	400	400	400	400	400	400	400	400	4,800
EBIT	-7,740	-5,490	-3,240	-990	1,260	3,510	5,760	8,010	10,260	12,510	14,760	17,010	78,120
Interest	406	399	392	385	378	371	364	357	350	343	336	329	4,491
Taxes (25%)	0	0	0	0	221	785	1,350	1,906	2,465	3,026	3,591	4,155	17,907
Net Income	-8,146	-5,889	-3,632	-1,375	661	2,754	4,046	5,747	7,445	9,141	10,833	12,526	55,722

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Beginning Cash	75,000	66,854	60,965	57,333	55,958	56,619	59,373	63,419	69,166	76,611	85,752	96,585
Cash In (Revenue)	7,000	10,500	14,000	17,500	21,000	24,500	28,000	31,500	35,000	38,500	42,000	45,500
Cash In (Funding)	75,000	0	0	0	0	0	0	0	0	0	0	0
Total Cash In	82,000	10,500	14,000	17,500	21,000	24,500	28,000	31,500	35,000	38,500	42,000	45,500

Cash Out (COGS)	5,500	8,250	11,000	13,750	16,500	19,250	22,000	24,750	27,500	30,250	33,000	35,750
Cash Out (OpEx)	11,840	11,840	11,840	11,840	11,840	11,840	11,840	11,840	11,840	11,840	11,840	11,840
Cash Out (CapEx)	48,000	0	0	0	0	0	0	0	0	0	0	0
Cash Out (Debt)	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Total Cash Out	66,540	21,290	24,040	26,790	29,540	32,290	35,040	37,790	40,540	43,290	46,040	48,790
Net Cash Flow	15,460	-10,790	-10,040	-9,290	-8,540	-7,790	-7,040	-6,290	-5,540	-4,790	-4,040	-3,290
Ending Cash	66,854	60,965	57,333	55,958	56,619	59,373	63,419	69,166	76,611	85,752	96,585	108,110

Metric	Y1	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y3 Total
Revenue	450,000	185,000	200,000	215,000	225,000	250,000	275,000	285,000	300,000	1,110,000
COGS	225,000	87,000	93,000	99,000	102,000	107,500	115,500	118,700	122,000	463,700
Gross Profit	225,000	98,000	107,000	116,000	123,000	142,500	159,500	166,300	178,000	646,300
OpEx	142,080	55,000	57,000	59,000	61,000	65,000	68,000	70,000	72,000	275,000
EBITDA	82,920	43,000	50,000	57,000	62,000	77,500	91,500	96,300	106,000	371,300
Net Income	55,722	28,500	33,500	38,500	42,000	53,000	63,000	66,500	74,000	259,500
Ending Cash	108,110	125,000	150,000	180,000	215,000	260,000	315,000	375,000	445,000	445,000

Metric	Value	Calculation
Monthly Fixed Costs	$12,500	Salaries $7,500 + Insurance $600 + Software $165 + Loan $1,200 + Other $3,035
Variable Cost per Job	$1,563	Materials $792 + Labor $771
Price per Job	$3,750	Average revenue

Contribution Margin per Job	$1,875	$3,750 - $1,875
Contribution Margin %	50%	$1,875 / $3,750
Break-Even Units per Month	6.7	$12,500 / $1,875
Break-Even Revenue per Month	$25,000	6.7 jobs x $3,750
Expected Break-Even Month	Month 10	Projection shows positive EBIT Month 5, cash flow positive Month 7
Safety Margin	33%	(17 jobs Month 12 - 6.7) / 17

Metric	Y1	Y2	Y3	Industry Benchmark
Gross Margin %	50.0%	52.7%	58.2%	50-70% (services)
Operating Margin %	12.5%	20.3%	24.7%	10-25%
Net Profit Margin %	12.4%	15.3%	23.4%	5-15%
Current Ratio	1.8	2.1	2.5	1.5-3.0
Quick Ratio	1.5	1.8	2.2	1.0-2.0
CAC Payback	7.2 months	6.5 months	5.8 months	6-18 months
LTV:CAC	3.17x	3.45x	3.82x	3x minimum
Monthly Burn Rate	$7,917	$0	$0	N/A
Runway (months)	13.6	24.0	36.0	18+ ideal

SECTION 10: RISK ANALYSIS

Top risks: 1) Economic downturn (Probability 4/5, Impact 5/5). Housing starts down 22% in 2022 recession (NAHB), reducing renovation spend. 2) EPA regulation changes (Probability 3/5, Impact 5/5). New lead-safe rules could add $1,200/job compliance cost. 3) Technician turnover (Probability 4/5, Impact 4/5). Industry average 35% annual turnover (BLS) increasing training costs.

Mitigation: Economic risk addressed through pre-listing renovation focus (62% of sellers renovate; NAR). EPA risk mitigated by $5,000 annual compliance budget and retained environmental consultant ($150/hr). Turnover reduced via $28/hr base wage (15% above Denver avg) and $5,000 retention bonus at 2 years.

Risk	Probability	Impact	Risk Score	Mitigation Strategy	Contingency Plan	Owner
Economic downturn	4	5	20	Target pre-listing renovations; offer GreenSky financing	Reduce marketing spend 30%; focus on referral leads	Jordan
EPA regulation changes	3	5	15	Annual compliance training; $5k regulatory budget	Pass 50% cost to clients via "compliance fee"	Alex
Technician turnover	4	4	16	$28/hr wage + $5k retention bonus	Cross-train admin staff for emergency coverage	Alex
Paint supply chain	3	3	9	Dual sourcing; 3-month inventory buffer	Switch to Benjamin Moore during shortages	Alex
Reputation damage	2	5	10	100% satisfaction guarantee; real-time updates	Allocate $2k/month for review management	Sarah
Real estate slowdown	3	4	12	Diversify to aging-in-place segment	Launch "kitchen refresh" DIY consultation service	Jordan
Insurance claim	2	4	8	Strict OSHA protocols; client waivers	Activate $1M liability coverage; legal retainer	Jordan
Competitor price war	3	3	9	Focus on Elite tier (58% margin)	Introduce $1,999 "Quick Refresh" loss leader	Jordan

SECTION 11: IMPLEMENTATION TIMELINE

Critical path: Month 1-3 equipment procurement and technician hiring. Month 4-6 lead generation scaling to 15 jobs/month. Month 7-9 implement referral tracking system. Key dependencies: SBA loan approval (Month 1), Sherwin-Williams supply agreement (Month 2), Jobber CRM configuration (Month 3). Failure points: Technician hiring delay extends breakeven by 60 days; Google Ads disapproval increases CAC by 25%.

Month	Milestone	Deliverables	Resources Needed	Success Metric	Owner
1	SBA loan funding	$75k deposit	Bank relationship manager	Loan approved	Jordan
1	Equipment purchase	Van, sprayers, tools	$48k startup budget	All equipment operational	Alex
2	Technician hiring	2 signed contracts	Job postings, interviews	100% retention at 90 days	Alex
3	Website launch	Live site, SEO baseline	$5k dev budget	50 organic visits/day	Sarah
4	First 4 jobs	Completed projects	Lead pipeline	95% client satisfaction	Alex
5	Google Ads scaling	15 leads/week	$4k ad budget	CAC under $1,500	Sarah
6	Break-even analysis	67 jobs completed	Financial tracking	Positive EBIT	Jordan
7	Cash flow positive	Ending cash > $60k	Collection process	30% jobs paid upfront	Jordan
8	Realtor partnerships	5 signed agreements	Referral fee structure	10% of leads from agents	Jordan
9	Process documentation	Operations manual	Time studies	3-day timeline achieved 90% of jobs	Alex
10	Profitability	$75k net income	Expense controls	20% net margin	Jordan
12	Year 1 review	Financial close	Audit preparation	$450k revenue achieved	Jordan

SECTION 12: APPENDIX

Supporting documents available: SBA loan term sheet, Sherwin-Williams supply agreement, technician job descriptions, 12-month cash flow model with sensitivity analysis. All assumptions documented per IBISWorld, U.S. Census, and Angi 2023 reports. Financial projections validated against NKBA industry benchmarks.