

# The Ultimate Exterior Painting Contractor Business Plan Sample for US Launch

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Summit Shield Exterior Coatings LLC (Colorado LLC, founded April 15, 2024). Michael Reynolds (CEO) delivered \$15M+ in painting projects over 15 years as Mountain View Painting project manager. We provide weather-resilient exterior painting to Denver metro homeowners at \$5,200 average job value, targeting \$420,000 Year 1 revenue with 58% gross margin. Plan dated October 26, 2024.

## SECTION 1: EXECUTIVE SUMMARY

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Denver homeowners lose \$18.7M annually to premature paint failure due to high-altitude UV degradation (Denver Metro Code Enforcement 2023). Summit Shield solves this with a proprietary 10-year warranty coating system validated at 10,000 UV hours, capturing homeowners in 80209/80210/80231 zip codes where 68% own homes (U.S. Census 2023) and median income is \$92,000. Our digital booking platform reduces sales cycle to 7 days versus industry average 14 days.

We charge \$5,200 for 1,500 sq ft homes (28% below ProCoat's \$7,250 quote) with 42% COGS (paint 25%, labor 17%). Year 1 revenue: \$420,000 from 84 jobs. Gross margin: 58% (\$243,600) exceeding industry average 48% (IBISWorld). Profitability at 6 jobs/month (Month 5) with \$244,755 net income by Year 3.

Seeking \$100,000 SBA 7(a) loan (10-year term, 7.5% interest) to cover 54% of \$185,000 startup costs. Funds allocated: \$78,000 equipment (42%), \$25,000 marketing (14%), \$15,000 paint inventory (8%). Enables 84 jobs in Year 1, \$1.1M revenue by Year 3, and 22.2% net margin. Projected 3.1x ROI by Year 5 based on 7x EBITDA industry multiple.

## SECTION 2: COMPANY OVERVIEW

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Colorado LLC formed April 15, 2024 for liability protection and pass-through taxation. Location: Denver Tech Center (4820 S Ulster St) provides 20-minute access to 78% of target zip codes (80209/80210/80231). Ownership: Reynolds 30%, Nguyen 30%, Colorado Home Services Fund 40% (\$100,000 equity).

Michael Reynolds (CEO): Colorado contractor license #987654, managed \$3.2M/year division at Mountain View Painting (2019-2023). Sarah Nguyen (COO): Reduced scheduling errors by 37% at Denver Pro Painting through Jobber implementation (2021-2023).

Date	Milestone	Status	Next Steps
Apr 15, 2024	LLC formation	Complete	N/A
May 1, 2024	DORA contractor license	Complete	N/A
Jun 15, 2024	Fleet financing	Complete	N/A
Jul 1, 2024	Website launch	Complete	Drive 50 leads/month
Aug 1, 2024	First 10 jobs	Complete	Achieve 4.5 Google rating
Oct 2024	SBA loan application	In Progress	Close by Nov 30, 2024
Jan 2025	12 jobs/month	Target	Hire 2nd foreman
Dec 2025	\$728,000 revenue	Target	Expand to Boulder

## SECTION 3: MARKET ANALYSIS

TAM: \$12.3B U.S. exterior painting (IBISWorld 2024). SAM: \$210M Colorado market (2024 state contractor data: 17,500 annual jobs x \$12,000 avg value). SOM: \$4.2M Denver metro (2% of SAM: 8,750 addressable jobs x \$4,800 avg). Methodology: SAM = Colorado jobs (17,500) x avg job value (\$12,000); SOM = Denver metro jobs (8,750) x 2% market capture.

Target customer: Homeowners in 80209/80210/80231 zip codes. Median age 42, home value \$525,000, 42% remodeled past 5 years. Budget: \$4,500-\$8,000 for repaints (68% pay cash, 32% use credit). Buying triggers: Pre-sale prep (31%), weather damage (29%), >7-year paint age (40%). Commercial segment: Property managers budget \$12,000-\$25,000/job with 90-day payment terms.

Key trends: 1) 30% faster paint degradation at 5,000+ ft elevation (Colorado State University 2023); 2) Eco-friendly paint demand +18% YoY (EPA); 3) 61% prioritize curb appeal pre-sale (NAR 2023); 4) Digital estimates adoption +22% (HomeAdvisor 2024).

Segment	Size (\$)	Growth Rate	Our Share Target	Rationale
Single-family homeowners	\$2.94M	5.2%	1.4%	70% of SOM, 68% homeownership rate
Property management firms	\$840,000	6.1%	1.8%	20% of SOM, 12% vacancy rate drives repaints
Real estate investors	\$420,000	4.3%	2.5%	10% of SOM, 31% use pre-sale painting

Category	Total Addressable	Serviceable Available	Serviceable Obtainable	Methodology
U.S. Market	\$12,300,000,000	N/A	N/A	IBISWorld 2024 report
Colorado	N/A	\$210,000,000	N/A	17,500 jobs x \$12,000 avg
Denver Metro	N/A	N/A	\$4,200,000	8,750 jobs x 2% capture x \$4,800 avg

## SECTION 4: COMPETITIVE ANALYSIS

Direct competitors: Mountain View Painting (\$3.5M revenue, 4.7 Google stars), ProCoat Exterior (\$2.1M revenue, commercial focus), Denver Pro Painting (\$1.8M revenue, franchise model). Mountain View dominates commercial but has no digital estimates; ProCoat charges \$7,250 for 1,500 sq ft homes; Denver Pro averages 4.3 stars with 14-day scheduling delays. Indirect: Angi (28% conversion fee) and DIY (35% rework rate per Sherwin-Williams).

Competitive advantages: 1) 10-year warranty (vs 5-year standard) reducing customer acquisition cost (CAC) by 22%; 2) Proprietary UV-resistant primer cutting paint degradation by 30% (validated by Colorado State University test lab); 3) Digital booking platform achieving 41% quote-to-close rate (vs industry 28%); 4) Bilingual crews serving 32% Spanish-speaking households in target zip codes.

Competitor	Revenue Est.	Pricing (1,500 sq ft)	Key Strength	Key Weakness	Our Differentiation
Mountain View	\$3.5M	\$6,800	Commercial contracts	No online booking	7-day scheduling vs 14 days
ProCoat	\$2.1M	\$7,250	Brand recognition	5-year warranty	10-year warranty at 28% lower price
Denver Pro	\$1.8M	\$6,500	Franchise support	4.3-star average	4.9-star target with photo updates
Angi	N/A	\$5,900	Lead volume	28% service fee	Direct booking saves \$1,150/job
DIY	N/A	\$2,800	Low cost	35% rework rate	Professional warranty eliminates rework

Strengths	Weaknesses	Opportunities	Threats
10-year warranty	Limited brand awareness	HOA repaint contracts (\$180k potential)	Economic downturn (2023 recession risk +15%)
58% gross margin	2 crews capacity (12 jobs/month)	Commercial expansion (42% growth)	Paint price volatility (+12% YoY)

41% quote-to-close rate	No weekend service	Real estate investor partnerships	OSHA violations (3.2% industry rate)
Bilingual crews	Dependent on 2 owners	Digital ad CAC 22% below competitors	Competitor warranty extension

## SECTION 5: PRODUCTS & SERVICES

Core service: Exterior painting for homes 1,500-3,500 sq ft. Process includes: 1) Digital consultation (photo upload), 2) Power washing (3,000 PSI), 3) Epoxy primer for stucco/acrylic for wood, 4) Two-coat top finish with back-rolling, 5) Digital sign-off. Includes: Prep, disposal, 10-year warranty covering UV/hail damage. Excludes: Structural repairs, interior work.

Pricing: \$3.47/sq ft for 1,500 sq ft homes (\$5,200 total). Tiered discounts: 5% for >2,500 sq ft, 10% for commercial. Beats ProCoat's \$4.83/sq ft. Gross margin: 58% (\$3,016 gross profit per \$5,200 job) vs industry 48%. Rationale: 20% Sherwin-Williams discount and 17% labor efficiency from digital scheduling.

Tier	Price	Features	Target Customer	% Revenue	Gross Margin
Basic Home	\$5,200	Siding, trim, 2 coats	Homeowners	65%	55%
Premium Home	\$7,800	+ decks, gutters, stain	Homeowners	20%	62%
Commercial	\$9,600	3,000 sq ft, HOA compliance	Property managers	15%	60%

Metric	Value	Calculation/Notes
Price per job	\$5,000	Year 1 avg: (\$5,200x65% + \$7,800x20% + \$9,600x15%)
COGS per job	\$2,100	Paint \$1,250 (25%), labor \$850 (17%)
Gross Profit	\$2,900	\$5,000 - \$2,100
Gross Margin	58%	\$2,900 / \$5,000
CAC	\$500	\$42,000 marketing / 84 jobs
LTV	\$6,250	\$5,000 x 1.25 (1.25x repeat rate)
LTV:CAC	12.5	\$6,250 / \$500

Payback Period	2.1 months	$\$500 \text{ CAC} / (\$2,900 \text{ gross profit} \times 8.3\% \text{ monthly jobs})$
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## SECTION 6: MARKETING & SALES

Go-to-market: Digital channels (60% budget) targeting homeowners via Google Local Service Ads (\$3,500/mo, CPC \$2.40, CTR 3.2%, 145 leads/mo at \$58.60 CAC). Local marketing (30%): Real estate agent referrals (5% fee, 12% conversion, 22 leads/mo). Referral program (10%): \$200 bonus yielding 8 leads/mo. CAC target: \$500 vs industry \$650.

Sales cycle: 1) Lead (7 days avg), 2) Qualification (15-min call, 68% qualified), 3) Estimate (digital/photo, 92% conversion), 4) Proposal (SketchUp mockup, 41% close rate), 5) Payment (20% deposit), 6) Scheduling (14 days max). Close rate: 41% (vs industry 28%) due to 3D renderings.

Retention: Post-job survey with \$25 gift card (75% response target, 12-point NPS increase). ShieldCare plan: \$199/year (24% uptake target) for annual inspection +10% discount. Target churn: 8% annually (vs industry 15%) via 24-month follow-up inspections.

Channel	M CAC Budget	Leads/Mo	Conv. Rate	Customers/Mo	ROI	
Google Ads	\$3,500	145	4.1%	5.9	495%	
Facebook/Instagram	\$1,000	\$72.46	55	3.6%	2.0	398%
Real Estate Referrals	\$0	\$45.45	22	12%	2.6	640%
Customer Referrals	\$167	\$20.83	8	100%	8.0	1,440%
Door-to-Door	\$1,116	\$82.67	40	2.5%	1.0	252%

Month	Google	Social	SEO/Content	Events	Other	Total	Leads	Customers
1	1,500	500	0	0	500	2,500	45	3
2	1,750	600	200	0	500	3,050	52	4
3	2,000	700	400	0	500	3,600	62	5
4	2,250	800	600	300	500	4,450	77	6
5	2,500	900	800	500	500	5,200	90	7
6	2,750	1,000	1,000	700	500	5,950	103	8
7	3,000	1,100	1,200	900	500	6,700	116	9
8	3,250	1,200	1,400	1,100	500	7,450	129	10
9	3,500	1,300	1,600	1,300	500	8,200	142	11
10	3,750	1,400	1,800	1,500	500	8,950	155	12
11	4,000	1,500	2,000	1,700	500	9,700	168	13
12	4,250	1,600	2,200	1,900	500	10,450	181	14

## SECTION 7: OPERATIONS

Daily workflow: Crews (3-person teams) start 7 AM with digital dispatch via Jobber. Power washing (2 hrs), prep (4 hrs), priming (3 hrs), painting (6 hrs). 3-7 day job duration based on sq ft. Capacity: 2 crews x 20 days/mo x 0.8 efficiency = 32 jobs/mo. Quality control: Foreman photo verification at 5 stages, COO final inspection.

Key vendors: Sherwin-Williams (paint, net 30 terms, \$15,000 initial inventory), Grainger (safety gear, \$450/mo), United Rentals (lifts, \$200/job). Technology: Jobber (\$129/mo, 5 users), QuickBooks Online (\$50/mo), Twilio SMS (\$0.0075/message).

Vendor	Service	Monthly Cost	Contract Terms	Backup Option
Sherwin-Williams	Paint inventory	\$1,250	Net 30, 20% discount	Benjamin Moore
Grainger	Safety equipment	\$450	Month-to-month	United Rentals
United Rentals	Aerial lifts	\$200	Per-job billing	Sunstate Equipment
Jobber	CRM/Scheduling	\$129	Annual \$1,548	Housecall Pro

Tool	Purpose	Monthly Cost	Users	Alternatives
Jobber	Scheduling, CRM	\$129	5	Housecall Pro (\$99)
QuickBooks Online	Accounting	\$50	2	Xero (\$30)
Twilio	Customer SMS	\$38	1	MessageBird (\$42)
Canva	Marketing assets	\$12.99	2	Adobe Express (\$10)

## SECTION 8: MANAGEMENT TEAM

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Organizational structure: CEO (Reynolds), COO (Nguyen), Lead Foreman (Lopez), 2 painters, 1 assistant, part-time marketer. Compensation: Foreman \$22/hr (\$45,760/year), painters \$18/hr (\$37,440), bonuses at 120% of quota. No salaries >\$85,000 in Year 1.

Advisory board: James Carter (ex-Director, Sherwin-Williams Commercial), 0.5% equity for paint supply guidance. Maria Chen (SBA lender, 20+ years), 0.3% equity for financing strategy.

Month	Role	Salary	Priority	Source	Onboarding
1	Lead Foreman	\$45,760	Critical	Indeed	2 weeks
2	Painter	\$37,440	Critical	Craigslist	1 week
3	Painter	\$37,440	Critical	Craigslist	1 week
4	Assistant	\$32,000	High	Referral	1 week
6	Part-time Marketer	\$25,000	Medium	Agency	2 weeks

## SECTION 9: FINANCIAL PLAN

Key assumptions: 1) 7 jobs/month in Q1 ramping to 14/month by Q4; 2) \$5,000 avg revenue/job (15% upsell by Year 2); 3) 8% monthly churn; 4) COGS 42% (paint 25%, labor 17%); 5) CAC \$500; 6) Fixed costs \$16,633/month. Based on Denver contractor benchmarks (IBISWorld).

Revenue model: 84 jobs Year 1 (\$420,000), 140 jobs Year 2 (\$728,000), 210 jobs Year 3 (\$1,102,500). Growth drivers: 1) Google Ads scaling to 181 leads/month by Month 12; 2) Commercial jobs increasing from 10% to 15% of mix; 3) ShieldCare plan adding \$2,378/mo by Year 2.

Cost structure: 65% fixed costs (\$199,600 Year 1: labor \$120k, rent \$37.8k, software \$4.8k), 35% variable (COGS \$176.4k). Fixed costs scale at 0.3% per additional job; variable costs scale linearly at 42% of revenue. Breakeven at 6 jobs/month (\$16,633 fixed / \$2,900 contribution margin).

Funding needs: \$185,000 total startup. \$100,000 SBA loan (54%), \$85,000 owner equity (46%). Covers 12 months runway to profitability (Month 5). Milestones: 84 jobs Year 1, 4.9 Google rating, \$728,000 Year 2 revenue.

Category	Item	Cost	Notes
Legal/Compliance	LLC filing, operating agreement	\$1,200	Colorado SOS \$500 + attorney
Licensing	DORA contractor license	\$1,500	Colorado DORA fee
Equipment	2 Ford Transit vans	\$58,000	Financed, \$29k each
Equipment	Tools, ladders, safety gear	\$20,000	One-time purchase
Technology	Website development	\$3,500	WordPress + Elementor
Technology	Software/QuickBooks setup	\$700	Annual subscriptions
Inventory	Initial Paint stock (50 jobs)	\$15,000	Berwin-Williams discount

Marketing, SEO, ads Launch		\$25,000	month runway
Working months operating expenses Capital		\$47,500	\$9,600 / 12 x 3
Insurance General liability, workers' comp		\$9,000	annual premium
Professional Accounting setup Fees		\$2,500	CPA services
Office Warehouse shelving, office furniture Setup		\$8,000	Ukora storage unit
Branding, uniforms, signage		\$4,500	local designer
Training OSHA certification		\$1,200	crew certifications
Contingency buffer		\$18,500	10% of total
<b>TOTAL</b>		<b>\$185,000</b>	

C Type	M Annual Cost	C	Notes
Fixed	\$2,250	\$2,250	Office \$2,200 + warehouse \$950
Fixed	\$10,000	\$10,000	\$12,000 2 crew, 1 office, 1 foreman
Fixed	\$1,000	\$1,000	\$12,000 of payroll
Fixed	\$900	\$900	\$10,000 General liability + workers' comp
Fixed	\$400	\$4,800	\$4,800 Uber, QuickBooks, Twilio
Fixed	\$567	\$6,800	\$6,800 Electric, internet, phone

Marketing	Fixed	\$3,500	\$42,000	Google Ads, social, referrals
Vehicle Lease	Fixed	\$1,200	\$14,400	Ford Transits
Fuel/Maintenance	Variable	\$400	\$4,800	12/mile x 40,000 miles
Payment Supplies	Variable	\$1,050	\$12,600	5% of revenue
Subcontractors	Variable	\$700	\$8,400	7% of revenue
Loan Interest	Fixed	\$625	\$7,500	\$100k SBA at 7.5%
<b>Fixed Total</b>		<b>\$6,625</b>	<b>\$69,600</b>	
<b>Variable Total</b>		<b>\$2,550</b>	<b>\$26,800</b>	
<b>Combined Total</b>		<b>\$9,175</b>	<b>\$96,400</b>	

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Year 1
Revenue	20,000	25,000	30,000	35,000	40,000	45,000	50,000	55,000	60,000	65,000	70,000	75,000	520,000
COGS	8,400	10,500	12,600	14,700	16,800	18,900	21,000	23,100	25,200	27,300	29,400	31,500	218,400
Gross Profit	11,600	14,500	17,400	20,300	23,200	26,100	29,000	31,900	34,800	37,700	40,600	43,500	301,600
Marketing	2,500	3,050	3,600	4,450	5,200	5,950	6,700	7,450	8,200	8,950	9,700	10,450	72,000
Salaries	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	120,000
Rent	2,625	2,625	2,625	2,625	2,625	2,625	2,625	2,625	2,625	2,625	2,625	2,625	31,500
Software	400	400	400	400	400	400	400	400	400	400	400	400	4,800
Insurance	900	900	900	900	900	900	900	900	900	900	900	900	10,800
Other OpEx	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208	2,208	26,500
Total OpEx	18,633	19,183	19,733	20,583	21,333	22,083	22,833	23,583	24,333	25,083	25,833	26,583	265,600
EBITDA	-7,033	-4,683	-2,333	-283	1,867	4,017	6,167	8,317	10,467	12,617	14,767	16,917	36,000
Depreciation	1,308	1,308	1,308	1,308	1,308	1,308	1,308	1,308	1,308	1,308	1,308	1,308	15,700
EBIT	-8,341	-5,991	-3,641	-1,591	559	2,709	4,859	7,009	9,159	11,309	13,459	15,609	20,300

Interest	625	625	625	625	625	625	625	625	625	625	625	625	7,500
Taxes (25%)	0	0	0	0	0	521	1,059	1,596	2,133	2,670	3,207	3,744	14,975
Net Income	-8,966	-6,616	-4,266	-2,216	-66	1,563	3,175	4,788	6,401	8,014	9,627	11,238	-2,175

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Beginning Cash	47,000	33,534	22,418	13,652	6,936	1,770	3,333	6,508	11,296	17,697	25,711	35,338
Cash In	14,500	18,500	22,500	26,500	30,500	34,500	38,500	42,500	46,500	50,500	54,500	58,500
Total Cash In	14,500	18,500	22,500	26,500	30,500	34,500	38,500	42,500	46,500	50,500	54,500	58,500
Cash Out	28,966	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000
Total Cash Out	28,966	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000	24,000
Net Cash Flow	-14,466	-5,500	-1,500	2,500	6,500	10,500	14,500	18,500	22,500	26,500	30,500	34,500
Ending Cash	33,534	22,418	13,652	6,936	1,770	3,333	6,508	11,296	17,697	25,711	35,338	46,576

Metric	Y1	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y3 Total
Revenue	420,000	182,000	187,460	193,084	198,876	273,000	281,190	289,626	298,314	1,102,500
COGS	176,400	76,440	78,733	81,095	83,528	114,660	118,099	121,643	125,292	463,050
Gross Profit	243,600	105,560	108,727	111,989	115,348	158,340	163,091	167,983	173,022	639,450
OpEx	199,600	85,000	87,550	90,177	92,882	107,500	110,725	114,047	117,468	394,950
EBITDA	44,000	20,560	21,177	21,812	22,466	50,840	52,366	53,936	55,554	244,500
Net Income	44,000	15,000	16,000	17,000	18,000	45,000	47,000	49,000	51,000	244,500
Ending Cash	46,576	65,000	85,000	107,000	131,000	176,000	223,000	272,000	323,000	323,000

Metric	Value	Calculation
Monthly Fixed Costs	\$16,633	From OpEx table

Variable Cost per Job	\$2,100	COGS per job
Price per Job	\$5,000	Year 1 average
Contribution Margin	\$2,900	\$5,000 - \$2,100
Contribution Margin %	58%	\$2,900 / \$5,000
Break-Even Units	5.7	\$16,633 / \$2,900
Break-Even Revenue	\$28,700	5.7 x \$5,000
Expected Break-Even	Month 5	P&L shows positive EBITDA Month 5
Safety Margin	15.8%	(7 jobs - 5.7) / 7

Metric	Y1	Y2	Y3	Industry Benchmark
Gross Margin %	58.0%	58.0%	58.0%	48.0%
Operating Margin %	10.5%	12.4%	22.2%	8.5%
Net Profit Margin %	10.5%	12.4%	22.2%	5.0%
Current Ratio	1.8	2.1	2.5	1.5
Quick Ratio	1.2	1.5	1.8	1.0
CAC Payback	2.1	1.9	1.7	6.0
LTV:CAC	12.5	13.0	13.5	3.0
Monthly Burn Rate	14,000	0	0	N/A
Runway (months)	3.3	N/A	N/A	N/A

## SECTION 10: RISK ANALYSIS

Top risks: 1) Crew turnover (probability 4/5, impact \$15k/job delay); 2) Paint price volatility (probability 3/5, impact 5% margin erosion); 3) Weather delays (probability 4/5, impact 8 jobs/quarter); 4) Negative reviews (probability 2/5, impact 15% lead drop per 0.5-star decline). Based on Colorado contractor incident reports (DORA 2023).

Mitigation: 1) \$22/hr wage (12% above \$19.60 industry) + \$1,000 retention bonus at 12 months; 2) Fixed-price contracts with 6-month validity + bulk Sherwin-Williams agreements; 3) Weather clauses allowing 14-day rescheduling + indoor prep work; 4) 24-hour review response protocol + \$250 satisfaction guarantee.

Risk	Probability	Impact	Risk Score	Mitigation Strategy	Contingency Plan	Owner
Crew turnover	4	4	16	\$22/hr wage + retention bonus	Pre-vetted subcontractors	Nguyen
Paint price volatility	3	3	9	Bulk contracts + 6-month pricing	Switch to Benjamin Moore	Reynolds
Weather delays	4	3	12	Weather clauses + indoor work	Commercial backlog utilization	Lopez
Negative reviews	2	4	8	24-hour response + guarantee	Google ad spend increase 20%	Marketer
Economic downturn	3	4	12	Commercial diversification	Payment plans for homeowners	Reynolds
OSHA violation	2	5	10	Biweekly safety training	Third-party safety audit	Lopez
Cash flow gap	3	4	12	20/40/40 payment terms	\$50k LOC activation	Nguyen
Competitor warranty	2	3	6	Patent pending on coating system	Free gutter sealing add-on	Reynolds

## SECTION 11: IMPLEMENTATION TIMELINE

Year 1 priorities: Achieve 7 jobs/month by Month 5, maintain >4.8 Google rating, hit \$35k monthly revenue by Month 6.  
 Critical path: SBA loan approval by Nov 30 (Month 7), crew hiring by Month 2, Google Ads optimization by Month 4.  
 Dependencies: Loan funding required for marketing spend; OSHA certification needed before crew deployment.

Month	Milestone	Deliverables	Resources Needed	Success Metric	Owner
1	SBA loan application	Complete package	\$5k legal fees	Submitted by Oct 30	Reynolds
2	Crew hiring	2 painters, 1 foreman	\$8k recruitment	100% positions filled	Nguyen
3	Google Ads launch	5 campaigns live	\$3.5k budget	145 leads/month	Marketer
4	First 10 jobs	Completed projects	2 crews deployed	4.5+ Google rating	Lopez
5	Profitability	Positive EBITDA	7 jobs completed	\$1,867 EBITDA	Nguyen
6	Referral program	20 active referrals	\$167 budget	8 jobs from referrals	Marketer
7	SBA loan close	\$100k funding	Bank approval	Disbursed by Nov 30	Reynolds
8	ShieldCare launch	20 subscribers	\$2k marketing	\$3,980 revenue	Nguyen
9	Commercial expansion	3 property manager contracts	COO time	\$28,800 revenue	Reynolds
10	4.9 Google rating	50+ reviews	\$25 gift cards	75% survey response	Marketer
11	12 jobs/month	132 annual jobs	Additional van	\$60k revenue	Lopez
12	Year 1 review	Financial audit	CPA services	\$420k revenue achieved	Reynolds

## SECTION 12: APPENDIX

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Available documentation: 1) Sherwin-Williams contractor discount agreement; 2) Colorado DORA license #987654; 3) SBA 7(a) term sheet; 4) Colorado State University UV test report; 5) Detailed market size methodology. All financial assumptions validated against IBISWorld 2024 Painting Industry Report and U.S. Census 2023 homeowner data.