

# Sample Business Plan to Help You Start a Gutter cleaning business Venture

---

ClearFlow Gutter Solutions, LLC (Colorado LLC founded March 15, 2024) provides residential/commercial gutter maintenance to Denver metro homeowners at \$179-\$249 per service, targeting \$350,000 Year 1 revenue with 62% gross margins. James R. Thompson (ex-Mr. Handyman Denver Ops Manager, scaled to \$2.1M revenue) and Maria Delgado (ex-LawnGuru Branch Manager, 92% customer retention) founded the company.

# 1. EXECUTIVE SUMMARY

---

130 million US homes require gutter maintenance, with 38% of Denver homes over 15 years old generating \$1.2M serviceable obtainable market. Clogged gutters cause \$5,000+ average water damage repairs (National Roofing Contractors Association). ClearFlow solves this through tech-enabled scheduling, OSHA-compliant safety protocols, and subscription plans (\$199-\$329/year). We charge \$179 for standard cleaning (60-90 minutes/job) with 62% gross margins from \$68 direct labor costs (2 techs at \$30/hr including payroll taxes).

Our model targets homeowners earning \$75,000+ in Denver-Aurora-Lakewood MSA (2.7M population, 68% homeownership). Year 1 revenue: \$350,000 from 1,600 jobs (\$185 average) and \$54,000 subscriptions. Gross profit: \$217,000 (62% margin). Fixed costs: \$112,000 annually. Break-even at 101 jobs/month. Profitability achieved Month 14 with \$112,000 net income (32% net margin) after \$890/month SBA loan repayment.

We seek \$125,000 funding: \$75,000 SBA 7(a) loan (10-year term, 7.5% interest) and \$50,000 owner investment. Funds allocated to \$30,000 vehicle down payments (40%), \$28,000 equipment (22%), \$25,000 marketing (20%), and \$17,000 working capital (14%). This enables 65% customer retention via subscriptions, \$675,000 Year 3 revenue, and 28% EBITDA margin. Investor ROI: 3.2x by Year 5 based on \$190,000 annual net income.

## 2. COMPANY OVERVIEW

---

Colorado LLC formed March 15, 2024, chosen for liability protection and pass-through taxation. Denver location selected for \$610,000 average home value (22% above national) and 2.7M-person serviceable market. Ownership: James R. Thompson (60%), Maria Delgado (30%), Denver Home Services Fund (10% for \$25,000 equity).

James R. Thompson (CEO): Scaled Mr. Handyman Denver to \$2.1M revenue in 3 years with 22% EBITDA margin. Maria Delgado (COO): Achieved 92% customer retention at LawnGuru through subscription models. David Lin (Lead Technician): Reduced workplace incidents by 78% at RoofPro Services via OSHA-compliant protocols.

Date	Milestone	Status	Next Steps
Mar 2024	LLC formation, EIN secured	Complete	N/A
Apr 2024	\$50,000 owner capital deployed	Complete	N/A
May 2024	2 Ford Transit Vans purchased	Complete	N/A
Jun 2024	Google LSA campaign launch	Complete	Optimize CPC to \$18
Jul 2024	First 50 jobs completed	Complete	Implement CRM
Aug 2024	Subscription plan rollout	Pending	Achieve 15 subscribers
Dec 2024	1,200 jobs completed	Pending	Hit \$250,000 revenue
Mar 2025	Hire 2 additional technicians	Pending	Train on safety protocols

### 3. MARKET ANALYSIS

US gutter cleaning market: \$2.6B annually (IBISWorld 2023). Colorado SAM: \$180M (3% of national). Denver SOM: \$1.2M (10% of SAM based on 38% homes >15 years old requiring biannual service). Calculation: 420,000 Denver metro homes x 65% service rate x \$175 avg. price = \$47.8M annual revenue potential. ClearFlow targets 2.5% share (\$1.2M) by Year 3 through subscription retention.

Primary customers: Homeowners (70%) in 1,500+ sq. ft. homes earning \$75,000+ (Denver median \$82,500). 68% homeownership rate with 220,000 target homes. Commercial segment: Property managers controlling 10+ unit buildings (20% of revenue), budgeting \$300-\$500/month per property. New construction contractors (10%) pay \$400-\$900 for post-build gutter installation inspections.

Market trends: 1) Subscription adoption growing 18% annually (HomeAdvisor 2023), 2) Safety compliance demand up 33% post-OSHA 2022 enforcement, 3) Digital booking usage increased to 68% of homeowners (J.D. Power 2023).

Segment	Size (\$)	Growth Rate	Our Share Target	Rationale
Homeowners (1,500+ sq ft)	\$33.5M	5.2%	1.8%	70% of SOM, focus on premium pricing
Property Managers	\$9.6M	7.1%	3.1%	20% of SOM, commercial contracts
New Construction	\$4.8M	4.0%	2.0%	10% of SOM, installer partnerships
DIY Homeowners	\$24.0M	-2.3%	0.0%	Not targeted, safety liability

Category	Total Addressable	Serviceable Available	Serviceable Obtainable	Methodology
National	\$2.6B	N/A	N/A	130M homes x 65% service rate x \$175 avg
Colorado	N/A	\$180M	N/A	3% of national market (IBISWorld)
Denver Metro	N/A	N/A	\$1.2M	10% of CO SAM based on home age/density

## 4. COMPETITIVE ANALYSIS

Market fragmented: 70% independent contractors (avg. \$140/job, 45% gross margins), 30% franchises/multi-service (Gutter Guys avg. \$220/job). Gutter Guys Denver revenue: ~\$440,000 annually (2,000 jobs x \$220). LeafFilter focuses on \$1,500+ installations (85% gross margins) but neglects recurring cleaning. Denver Gutter Cleaning undercuts at \$120/job but lacks safety compliance (3 OSHA violations in 2023).

ClearFlow advantages: 1) Subscription model drives 65% retention (vs. industry 40%) with \$620 LTV, 2) OSHA-certified safety reduces incident costs by \$1,200/job (BLS data), 3) Digital booking cuts scheduling time to 2.1 minutes (vs. industry 8.7 minutes), 4) Tiered pricing captures 22% premium over independents.

Competitor	Revenue Est.	Pricing	Key Strength	Key Weakness	Our Differentiation
Gutter Guys Denver	\$440,000	\$220	Brand recognition	72-hour scheduling	48-hour service guarantee
LeafFilter	\$1.2M	\$1,500+	High margins	No recurring service	Subscription maintenance plans
Denver Gutter Cleaning	\$180,000	\$120-\$160	Low price	3 OSHA violations	OSHA 10-certified technicians
Mr. Handyman	\$2.1M	\$195	Cross-sell	15% gutter focus	Dedicated gutter specialists
DIY Homeowners	N/A	\$0	Cost savings	High injury risk	Safety guarantee

Strengths	Weaknesses	Opportunities	Threats
65% subscription retention target	Limited brand awareness	Expand to CO Springs (250K homes)	Economic downturn (deferred maintenance)
OSHA-certified safety protocols	Seasonal revenue (65% spring/fall)	Commercial property contracts	Franchise expansion (Gutter Guys)
\$110 CAC (below \$140 industry)	Dependent on 2 founders	Winter ice dam inspections	Technician turnover (40% industry avg)
80% contribution margin	No physical office	Insurance referral partnerships	Vehicle accident liability

## 5. PRODUCTS & SERVICES

Standard Cleaning (\$179): Debris removal from 200 ft gutters/downspouts, ground inspection, roof sweep (20 ft max), 30-day guarantee. Premium Maintenance (\$249): Adds pressure-tested downspouts, minor reattachment, photo reports. Gutter Guard Installation (\$400-\$900): Aluminum mesh per 10 ft section with 5-year warranty. Biannual Subscription (\$329/year): Two cleanings with 7% savings and priority scheduling.

Pricing set 15% above independents (\$155 avg) but 10% below franchises (\$275 avg) based on \$68 direct costs (2 techs x 1.2 hours x \$28.33/hr including payroll taxes). Gross margins: 62% Standard, 68% Premium, 75% Subscriptions. Subscription pricing captures \$110 annual value (vs. \$358 standalone) to drive 65% retention.

Tier	Price	Features	Target Customer	% Revenue	Gross Margin
Standard Cleaning	\$179	Basic debris removal	First-time homeowners	52%	62%
Premium Maintenance	\$249	Photo reports, reattachment	Homeowners >55 yrs	28%	68%
Biannual Subscription	\$329/yr	2 cleanings + priority	70% of customers	18%	75%
Gutter Guard Install	\$650 avg	5-year warranty	New construction	2%	75%

Metric	Value	Calculation/Notes
Price per service	\$185	Weighted avg: (52% x \$179) + (28% x \$249)
COGS per service	\$70	Labor: \$68 (2 techs x 1.2 hrs x \$28.33), Supplies: \$2
Gross Profit	\$115	\$185 - \$70
Gross Margin	62%	\$115 / \$185
CAC	\$110	\$5,000 Google Ads / 45 leads x 90% close rate

LTV	\$620	3.2 jobs x \$185 x 65% retention rate / 15% churn
LTV:CAC	5.6x	\$620 / \$110 (industry benchmark: 3x)
Payback Period	3.2 months	\$110 CAC / (\$115 GP x 30% monthly utilization)

## 6. MARKETING & SALES

Primary channel: Google Local Service Ads (\$5,000/month) targeting "gutter cleaning Denver" (1,900 monthly searches). CPC: \$18 (2023 Denver home services avg), CTR: 8.2%, conversion: 45%. Secondary: Facebook Ads (\$1,200/month) targeting homeowners 45-65 in Cherry Creek/Highlands Ranch (CPM \$12.50, conversion 3.8%). Door-to-door canvassing in \$750k+ home zones yields 12% conversion at \$8.30 CAC.

Sales cycle: 1) Lead capture via LSA/website (45-second form), 2) Qualification via SMS assessment (72% conversion), 3) Online booking (Calendly integration, 88% completion), 4) Service within 72 hours (92% on-time rate), 5) Post-service photo report with subscription offer (38% conversion). Average cycle: 4.2 days.

Retention: Biannual subscribers get 7% discount and priority scheduling. Automated SMS reminders sent 14 days pre-season (spring/fall). Loyalty program: Free cleaning after 5 visits. Target churn: 1.25% monthly (vs. industry 3.5%). Expansion revenue: 22% of customers upgrade to Premium within 12 months.

Channel	Monthly Budget	CAC	L Conv. Rate	Customers/Mo	ROI	
Google LSA	\$5,000	\$110	4545%	20	4.6x	
Facebook Ads	\$1,200	\$132	9	38%	5	3.7x
Door-to-Door	\$800	\$8	9612%	12	14.4x	
Referral Program	\$500	\$25	20100%	20	24.8x	
Total	\$7,500	\$110	1703%	57	5.6x	

Month	Google Ads	Social Media	Content/SEO	Events	Other	Total	Leads	Customers
1	3,000	800	500	0	200	4,500	27	12
2	4,000	1,000	500	0	300	5,800	35	16
3	5,000	1,200	500	0	400	7,100	45	20
4	5,000	1,200	500	500	400	7,600	48	22
5	5,000	1,200	500	1,000	400	8,100	51	23
6	5,000	1,200	500	1,500	400	8,600	54	24
7	5,000	1,200	500	1,500	400	8,600	54	24
8	5,000	1,200	500	1,500	400	8,600	54	24
9	5,000	1,200	500	1,500	400	8,600	54	24
10	5,000	1,200	500	1,500	400	8,600	54	24
11	5,000	1,200	500	1,500	400	8,600	54	24
12	5,000	1,200	500	1,500	400	8,600	54	24

## 7. OPERATIONS

Daily workflow: 1) 6:30 AM tech briefing via Slack, 2) GPS dispatch to jobs within 30-mile radius (avg. 12 miles between jobs), 3) 60-90 minute service with photo documentation, 4) Digital invoice via Square (98% same-day payment), 5) Subscription offer SMS within 1 hour. Capacity: 8 jobs/tech/day (16 total). Van utilization: 6.2 hours/day. Safety protocol: Daily ladder inspection checklist, fall arrest for roofs >12 ft.

Key vendors: Grainger (ladders/safety gear, \$1,200/month, net-30 terms), GutterGuard Systems (guards, \$450/unit, 2% discount at 50+ units), Pep Boys (vehicle maintenance, \$200/month flat fee). Technology: Zoho Creator CRM (\$99/month) for scheduling, QuickBooks Online (\$30/month) for accounting, Square POS (\$60/month).

Vendor/Supplier	Service	Monthly Cost	Contract Terms	Backup Option
Grainger	Ladders, safety gear	\$1,200	Net-30, 2% discount	Home Depot Pro
GutterGuard Systems	Gutter guards	\$1,800	FOB Ohio, 30-day	LeafFilter alternatives
Pep Boys	Vehicle maintenance	\$200	12-month, \$2,400 prepay	Firestone
Denver Embroidery	Uniforms	\$350	Per-order, \$50 min	Staples embroidery
CoverWallet	Insurance	\$1,000	Annual premium	Progressive Commercial

Tool	Purpose	Monthly Cost	Users	Alternatives Considered
Zoho Creator	Custom CRM/scheduling	\$99	4	Jobber (\$129)
QuickBooks Online	Accounting	\$30	2	Xero (\$35)
Square	Payments/invoicing	\$60	4	Stripe (\$45)
Google Workspace	Email/docs	\$12	4	Microsoft 365 (\$8)
Mailchimp	Email marketing	\$20	1	Constant Contact (\$12)

## 8. MANAGEMENT TEAM

---

Flat structure: CEO (operations/finance), COO (customer experience), Lead Technician (safety/training). Salaries: CEO \$75,000, COO \$65,000, Lead Tech \$55,000 (Year 1). Bonus structure: 10% of EBITDA above \$100,000. Year 1 payroll: \$195,000 including 18% payroll taxes and benefits.

Advisory board: Robert Chen (ex-ServiceMaster VP, 2% equity), Linda Torres (CO home services attorney, \$150/hr retainer). Board meets quarterly to review safety metrics and expansion strategy.

Month	Role	Salary	Priority	Source	Onboarding Time
1	PT Admin	\$2,500	High	Craigslist	2 weeks
3	FT Technician	\$3,750	High	Indeed	3 weeks
6	FT Technician	\$3,750	High	Employee referral	2 weeks
9	Sales Rep	\$3,250	Medium	LinkedIn	4 weeks
12	FT Technician	\$3,750	Medium	Job board	3 weeks

## 9. FINANCIAL PLAN

Key assumptions: 15 new customers/month Year 1 (growing to 25/month Year 2), 43% close rate from leads, \$185 average revenue per job, 1.25% monthly churn, 62% gross margin. Direct labor: 2.4 hours/job at \$28.33/hr (includes payroll taxes). Marketing: \$7,500/month stabilized by Month 3. Seasonality: 65% revenue in Q2/Q3 (spring/fall).

Revenue drivers: 1) Google LSA scaling to 45 leads/month at \$110 CAC, 2) Subscription conversion increasing from 18% to 26% Year 2, 3) Commercial contracts adding \$100,000 Year 3 revenue. Growth path: 1,600 jobs Year 1 (133/month avg), 2,400 Year 2 (200/month), 3,000 Year 3 (250/month).

Cost structure: 65% variable (labor, supplies, payment processing), 35% fixed (marketing, insurance, software). Variable costs scale at 38% of revenue. Fixed costs grow 22% Year 2 with team expansion. Year 1 operating expenses: \$170,000 (\$14,167/month avg).

Funding: \$125,000 total. \$75,000 SBA loan (7.5% interest, 10-year term), \$50,000 owner equity. Funds allocated: \$30,000 vehicles (24%), \$28,000 equipment (22%), \$25,000 marketing (20%), \$17,000 working capital (14%), \$12,000 insurance (10%), \$8,000 software (6%), \$5,000 legal (4%). Funds 18 months of operations to profitability.

Category	Item	Cost	Notes
Legal/Formation	LLC filing	\$50	Colorado SOS fee
Licenses/Permits	Business license	\$150	Denver city permit
Equipment	2 Ford Transit Vans	\$30,000	\$15,000 down each
Equipment	Ladder, safety gear	\$18,000	GatorGrin SnapSafe harnesses
Equipment	Blowers	\$10,000	Husqvarna commercial
Technology	Zoho Creator setup	\$2,500	Custom CRM development

Technology	Website development	\$15,000	WordPress + Calendly
Marketing	Brand design	\$1,000	Logo, van wraps
Marketing	Google LSA deposit	\$500	Initial ad spend
Working Capital	3-month expenses	\$17,000	\$5,667 x 3
Insurance	General liability	\$10,000	\$2M coverage CoverW
Insurance	Workers comp	\$2,000	Colorado required
Professional Fees	Accounting setup	\$1,500	QuickBooks configura
Professional Fees	Legal review	\$3,500	Contract template
Contingency	10% buffer	\$12,500	Unplanned expense
Total		\$125,000	

Category	T: Monthly Cost	Annual Cost	Notes
Labor	Variable	\$96,000	2 FT techs + 1 PT admin

Fuel & Vehicle	Variable \$1,200	\$14,400	2 vans, 1,200 miles/mo
Supplies	Variable \$600	\$7,200	Debris bags, cleaning tools
Payment Processing	Variable \$500	\$6,000	2.9% + \$0.30 per transaction
Rent	Fixed \$208	\$2,500	Storage unit only
Insurance	Fixed \$1,000	\$12,000	General liability + workers' comp
Marketing	Fixed \$2,083	\$25,000	Google Ads, Facebook referrals
Software	Fixed \$400	\$4,800	Zoho, QuickBooks Square
Professional Services	Fixed \$333	\$4,000	Accounting, legal
Utilities	Fixed \$100	\$1,200	Cell phones, internet
Loan Payments	Fixed \$890	\$10,680	SBA 7(a) repayment
Other	Mixed \$250	\$3,000	Training, uniforms
Fixed Total	\$4,874	\$58,488	
Variable Total	\$10,300	\$123,600	



Cash Out (COGS)	3,591	4,921	6,327	7,733	9,139	10,545	10,545	10,545	10,545	10,545	10,545	10,545
Cash Out (OpEx)	12,618	13,918	18,958	19,458	19,958	20,458	20,458	20,458	20,458	20,458	20,458	20,458
Cash Out (CapEx)	47,000	0	0	0	0	0	0	0	0	0	0	0
Cash Out (Debt)	0	0	890	890	890	890	890	890	890	890	890	890
Total Cash Out	63,209	18,839	26,175	28,081	29,987	31,893	31,893	31,893	31,893	31,893	31,893	31,893
Net Cash Flow	21,241	-5,889	-9,525	-7,731	-5,937	-4,143	-4,143	-4,143	-4,143	-4,143	-4,143	-4,143
Ending Cash	98,439	89,753	78,327	72,127	67,217	63,189	59,167	55,150	51,139	47,133	43,133	39,138

Metric	Y1	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y3 Total
Revenue	250,000	150,000	187,500	187,500	150,000	187,500	225,000	225,000	187,500	675,000
COGS	95,000	57,000	71,250	71,250	57,000	71,250	85,500	85,500	71,250	256,500
Gross Profit	155,000	93,000	116,250	116,250	93,000	116,250	139,500	139,500	116,250	418,500
OpEx	223,520	55,000	55,000	55,000	55,000	75,000	75,000	75,000	75,000	300,000
EBITDA	-68,520	38,000	61,250	61,250	38,000	41,250	64,500	64,500	41,250	118,500
Net Income	-101,880	24,700	39,813	39,813	24,700	26,813	41,925	41,925	26,813	77,250
Ending Cash	39,138	85,000	150,000	215,000	280,000	350,000	425,000	500,000	575,000	575,000

Metric	Value	Calculation
Monthly Fixed Costs	\$14,167	$(\$58,488 \text{ fixed} + \$10,680 \text{ loan}) / 12$
Variable Cost per Job	\$70	COGS per service
Price per Job	\$185	Weighted average
Contribution Margin	\$115	$\$185 - \$70$

Contribution Margin %	62%	\$115 / \$185
Break-Even Units	123	\$14,167 / \$115
Break-Even Revenue	\$22,755	123 x \$185
Expected Break-Even	Month 14	Per cash flow projection
Safety Margin	8%	(133 projected jobs - 123 BE) / 133

Metric	Y1	Y2	Y3	Industry Benchmark
Gross Margin %	62%	62%	62%	50-70% services
Operating Margin %	-40.7%	21.3%	26.7%	15-25% home services
Net Profit Margin %	-40.7%	13.8%	11.4%	5-15% home services
Current Ratio	1.2	2.1	3.0	1.5+ healthy
CAC Payback	3.2 mo	2.8 mo	2.5 mo	6-18 months
LTV:CAC Ratio	5.6x	6.1x	6.5x	3x+ strong
Monthly Burn Rate	\$8,490	\$0	\$0	N/A
Runway (months)	12.7	N/A	N/A	6+ minimum

## 10. RISK ANALYSIS

Top risks: 1) Seasonality (65% revenue in Q2/Q3, 80% probability, 4/5 impact), 2) Technician turnover (40% industry rate, 70% probability, 3/5 impact), 3) Economic downturn (deferred maintenance, 60% probability, 4/5 impact), 4) Vehicle accidents (2.1% industry rate, 50% probability, 5/5 impact).

Mitigation: 1) Winter ice dam inspections (\$150/service) to fill Q4 gap, 2) \$1,000 retention bonus after 12 months reducing turnover to 25%, 3) Emphasize \$5,000 water damage prevention in marketing during recessions, 4) GPS monitoring and \$2M liability insurance limiting accident costs to \$500 deductible.

Risk	Probability	Impact	Risk Score	Mitigation Strategy	Contingency Plan	Owner
Seasonal revenue dip	4	4	16	Winter ice dam inspections (\$150/service)	Reduce marketing spend 30% in Q4	COO
Tech turnover >30%	3	3	9	\$1,000 retention bonus after 12 months	Cross-train admin staff for field work	CEO
Economic downturn	3	4	12	Highlight \$5,000 damage prevention	Introduce \$99 basic cleaning tier	COO
Vehicle accident	2	5	10	GPS monitoring + defensive driving training	Backup van rental agreement	Lead Tech
OSHA violation	2	5	10	Daily safety checklists + third-party audits	Emergency safety consultant retainer	Lead Tech
Google LSA CPC >\$25	3	3	9	Diversify to Facebook Ads + door-to-door	Reduce ad spend, focus on referrals	Marketing Mgr
Subscription churn >2%	3	4	12	Automated SMS reminders + loyalty rewards	Free fall cleaning for renewals	COO
Competitor price war	2	3	6	Emphasize safety certifications in marketing	Bundle services (e.g., gutter + window)	CEO

## 11. IMPLEMENTATION TIMELINE

Year 1 priorities: Achieve 101 jobs/month break-even by Month 14, secure 100 subscription customers, maintain <2% monthly churn. Critical path: Google LSA optimization by Month 3 (CPC < \$18), CRM implementation by Month 2, technician hiring by Month 3. Dependencies: SBA loan approval (Month 0), van delivery (Month 1), insurance coverage (Month 1).

Month	Milestone	Deliverables	Resources Needed	Success Metric	Owner
1	Operational launch	2 vans deployed, 50 jobs booked	\$47,000 CapEx, 2 techs	50 jobs completed	CEO
2	CRM implementation	Zoho Creator live, booking integration	\$2,500 dev, 40 hours	85% online booking rate	COO
3	Google LSA optimization	CPC < \$18, 45 leads/month	\$5,000 ad spend	CAC < \$110	Marketing Mgr
4	Subscription rollout	Biannual plan live, 15 subscribers	Email templates, training	18% conversion rate	COO
5	First commercial contract	Property manager signed (20 units)	Proposal template	\$800 monthly revenue	CEO
6	Hire second technician	Full training completed	\$3,750 salary, tools	100% safety compliance	Lead Tech
7	500th job completed	Customer survey data	Feedback system	90% satisfaction rate	COO
8	Cash flow positive	Ending cash > \$40,000	Expense tracking	\$1,200 net cash flow	CEO
9	100 subscribers	Subscription dashboard	CRM update	26% of revenue	COO
10	Winter service launch	Ice dam inspection package	Training, marketing	20 Q4 jobs	Lead Tech
11	Hire sales rep	Commercial contract pipeline	\$3,250 salary	\$5,000 commercial revenue	CEO

12	Year 1 review	Financial audit, Y2 plan	Accountant, team	\$250,000 revenue	CEO
----	---------------	-----------------------------	---------------------	----------------------	-----

## 12. APPENDIX

---

Supporting documents: SBA loan commitment letter, Grainger vendor agreement, CoverWallet insurance quote, Zoho Creator scope of work. All financial assumptions documented with IBISWorld, BLS, and HomeAdvisor 2023 data. Customer survey methodology available upon request.