

Handyman business Startup: A Real-World Sample Business Plan

QuickFix Local LLC (Texas LLC, founded March 2024) is an Austin-based handyman service targeting homeowners in zip codes 78701-78759 with flat-rate pricing starting at \$99/job. We project \$210,000 Year 1 revenue at 62% gross margin. Founders Marcus Rivera (ex-Mr. Handyman Austin ops lead, 12 years home services) and Lisa Tran (ex-HomeAdvisor CX director) launched with \$50,000 owner investment.

1. Executive Summary

Austin homeowners spend \$33.3 million annually on handyman services (180,000 households x \$185/job), but 68% report unreliable service (HomeAdvisor 2023). QuickFix Local solves this with 2.3-hour average technician arrival (vs industry 4.7 hours) using GPS-tracked W-2 technicians and flat-rate pricing. We charge \$99-\$249/job with 15-20% material markup, achieving 62% gross margin. Year 1 revenue: \$210,000 (1,400 jobs at \$150 avg). Fixed costs: \$11,400/month. Break-even at 123 jobs/month by Month 14.

We seek \$110,000 SBA 7(a) loan (5-year term, 7.5% interest) plus \$50,000 owner investment. Funds allocated: \$68,000 vehicles (2 cargo vans), \$12,000 tools, \$9,500 insurance, \$15,000 marketing launch, \$60,000 working capital (6 months ops). This funding enables 1,400 Year 1 jobs, \$22,000 net profit, and expansion to 4 technicians by Month 10. ROI: 18.8% net margin by Year 3 (\$480,000 revenue).

2. Company Overview

QuickFix Local LLC formed March 2024 under Texas LLC law for liability protection and pass-through taxation. Austin location selected due to 2.3% annual population growth (979,882 residents) and 42-year average home age requiring maintenance. Ownership: Rivera 60%, Tran 30%, Carter 10% silent equity. Registered at 3101 S Congress Ave, Austin (virtual dispatch center).

Rivera (CEO) grew Mr. Handyman Austin franchise revenue 37% in 3 years to \$380,000/year. Tran (COO) reduced HomeAdvisor Southwest customer acquisition cost (CAC) from \$142 to \$89 in 18 months. Mendez (Lead Tech) completed 1,200+ jobs annually at Angi with 4.9/5 rating.

Date	Milestone	Status	Next Steps
Mar 2024	Texas LLC registration	Complete	N/A
Apr 2024	Texas contractor license #C100987	Complete	N/A
May 2024	2 branded cargo vans acquired	Complete	N/A
Jun 2024	Zoho CRM/Square integration	Complete	Optimize lead routing by Jul 15
Jul 2024	First 50 jobs completed	Target	Achieve \$7,500 revenue
Oct 2024	50 Google My Business reviews	Target	Maintain 4.8+ avg rating
Dec 2024	Break-even (123 jobs/month)	Target	Sustain 130+ jobs/month
Mar 2025	Hire 2 additional technicians	Target	Complete OSHA 30 training

3. Market Analysis

U.S. handyman TAM: \$11.9 billion (2023, IBISWorld). Texas SAM: \$980 million (8.2% of national market). Austin SOM: \$33.3 million (180,000 households x \$185/job). Our Year 1 SOM target: \$210,000 (0.63% share). Methodology: 1,400 jobs x \$150 avg revenue. Austin has 452,000 homes (58.3% ownership rate), with 68% hiring pros for repairs (HomeAdvisor).

Primary customers: Homeowners 35-65 in zip codes 78701-78759 (112,000 households). Median income \$87,400 (U.S. Census 2023). Budget: \$100-\$300/job for non-emergency repairs. 41% use online booking (HomeAdvisor). Secondary: Property managers controlling 28,000 rental units (Austin Apartment Association) spending \$199/turnover.

Segment	Size (\$)	Growth Rate	Our Share Target	Rationale
Homeowners (35-65)	\$22.6M	5.2%	0.7%	Direct digital targeting; 112k HH
Property Managers	\$5.4M	6.1%	1.2%	Bulk contracts; 28k rental units
Real Estate Investors	\$3.1M	4.8%	0.9%	Pre-listing repair bundles
Senior Home Modifications	\$2.2M	7.3%	0.5%	Partnerships with 12 senior communities

Category	Total Addressable	Serviceable Available	Serviceable Obtainable	Methodology
U.S. Market	\$11.9B	N/A	N/A	IBISWorld 2023
Texas Market	N/A	\$980M	N/A	8.2% of \$11.9B
Austin MSA	N/A	N/A	\$33.3M	180k HH x \$185/job
QuickFix Y1 Target	N/A	N/A	\$210,000	1,400 jobs x \$150

4. Competitive Analysis

Direct competitors: Mr. Handyman Austin (franchise, \$150/hr, \$380k revenue), Austin Handyman Pro (independent, \$125/hr, 4.7 Google stars), Handy platform (20% fee, \$95/hr). Mr. Handyman holds 18% local market share but has 48-hour avg. response time. Handy processes 120 Austin jobs/month but has 32% customer complaint rate (Trustpilot).

Our advantages: 1) 2.3-hour avg. arrival (vs 4.7 industry) via GPS-optimized routing, 2) Flat-rate pricing (\$99 vs \$125/hr industry avg) reducing quote abandonment by 38% (HomeAdvisor data), 3) 100% W-2 technicians (vs 76% gig workers) cutting rework by 22%, 4) \$100 service credit for unresolved complaints (vs industry standard \$25).

2.3-hr response; 25% lower price 24/7 online booking; real-time tracking Vetted W-2 techs; \$100 service credit Background-checked techs; 100-day warranty Same-day service guarantee

Competitor	Revenue Est.	Pricing	Key Strength	Key Weakness	Our Differentiation
Mr. Handyman	\$380k	\$150/hr	Brand recognition	48-hr response time	
Austin Handyman Pro	\$210k	\$125/hr	4.7 Google stars	No booking platform	
Handy	\$1.2M (national)	\$95/hr + 20% fee	National scale	32% complaint rate	
TaskRabbit	\$850k (local)	\$85/hr	Low price	Unvetted workers	
Home Depot	\$2.1M (local)	\$135/hr	Retail presence	Limited availability	

Strengths	Weaknesses	Opportunities	Threats
2.3-hr avg response time	Limited brand awareness	Austin population growth (2.3%/yr)	TaskRabbit price undercutting
62% gross margin	Only 2 initial technicians	Senior home mod market (7.3% growth)	Economic downturn reducing DIY
W-2 technician model	No retail storefront	Property manager contracts (28k units)	Increased insurance premiums

\$100 service credit policy	Dependent on founder ops	Smart home install growth (12.1%)	Technician turnover (25% industry avg)
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5. Products & Services

We deliver 5 core service categories: Interior Repairs (drywall patching, \$99 flat rate), Exterior Maintenance (gutter cleaning, \$149), Plumbing (\$129 faucet replacement), Smart Home (\$249 thermostat + 3 fixes), and Move-In/Move-Out (\$199 turnover package). Each job includes digital report with before/after photos, 100-day labor warranty, and material receipts showing 15-20% markup. Technicians carry \$2,500 in common parts inventory per van.

Pricing set at 18% below Mr. Handyman's hourly rate (\$125 vs \$150) but 22% above Handy's base rate (\$102) to cover W-2 labor costs. \$99 Basic Fix tier targets 52% of jobs (drywall, outlets). \$249 Premium Package includes smart home setup + 3 small fixes at 65% gross margin. Subscription plan (\$39/month) provides 20% discount on all services, yielding \$15.60/month gross profit per subscriber after \$23.40 CAC.

Tier	Price	Features	Target Customer	Expected % Revenue	Gross Margin
Basic Fix	\$99	Drywall, outlets, hinges	Homeowners	52%	68%
Standard Repair	\$149	Faucets, cabinets, gutters	Homeowners/PMs	33%	63%
Premium Package	\$249	Smart home + 3 fixes	Investors	12%	65%
Subscription	\$39/mo	1 service/qtr + 20% off	Loyal customers	3%	40%

Metric	Value	Calculation/Notes
Price per job	\$150	Weighted avg: $(52\% \times \$99) + (33\% \times \$149) + (12\% \times \$249) + (3\% \times \$468)$ [subscription ARPU]
COGS per job	\$57	Labor \$37.50 (0.5 hrs x \$75), materials \$15, vehicle \$4.50
Gross Profit/job	\$93	$\$150 - \57
Gross Margin	62%	$\$93 / \150
CAC	\$58.60	\$2,500 Google Ads / 42 leads; 29% close rate = 12 customers

LTV	\$450	3 jobs/year x \$150 x 1.5 years avg. retention
LTV:CAC	7.7x	\$450 / \$58.60
Payback Period	2.4 months	\$58.60 CAC / (\$93 GP x 29% close rate)

6. Marketing & Sales

Google Local Service Ads (LSA) drive 68% of leads at \$2,500/month budget. Targeting "handyman Austin" (1,900 searches/mo, \$4.20 CPC) and "drywall repair Austin" (720 searches/mo, \$5.10 CPC). Expected output: 595 clicks/month (238 clicks x \$2.50 avg CPC), 173 qualified leads (29% conversion), 50 jobs (29% close rate). CAC: \$50 (\$2,500 / 50 jobs). SEO targets 45 keywords; "best handyman near me" ranks #3 locally (1,300 searches/mo).

Sales cycle: 1) Lead books online/call -> 2) 15-min scope call (72% qualification rate) -> 3) Instant quote via text -> 4) Booking (68% conversion) -> 5) Service within 2.3 hrs -> 6) Digital invoice + review request (52% review rate). Average cycle: 18 hours. 38% of jobs booked same-day.

Channel	Monthly Budget	Expected CAC	Expected Leads/Mo	Conversion Rate	Expected Customers/Mo	ROI
Google LSA	\$2,500	\$50	173	29%	50	186%
Facebook Ads	\$800	\$62	32	25%	8	150%
Referral Program	\$300	\$38	16	50%	8	242%
Google My Business	\$0	\$0	22	32%	7	Infinite
Property Manager Contracts	\$200	\$40	5	40%	2	225%
Total	\$3,800	\$51.40	248	27.8%	75	182%

Month	Google Ads	Social Media	Content/SEO	Events	Other	Total	Expected Leads	Expected Customers
1-3	\$2,500	\$800	\$500	\$0	\$200	\$4,000	248	75
4-6	\$2,200	\$700	\$400	\$0	\$150	\$3,450	215	65
7-9	\$2,000	\$600	\$300	\$200	\$100	\$3,200	197	59
10-12	\$1,800	\$500	\$200	\$300	\$50	\$2,850	175	53

7. Operations

Daily workflow: 1) 7 AM dispatch meeting -> 2) Jobs assigned via Zoho CRM with GPS routing -> 3) Techs arrive with pre-loaded van inventory -> 4) Digital job report sent post-service -> 5) Payment via Square (92% card, 8% cash). Capacity: 2 technicians handle 8 jobs/day (1.5 hrs/job) at 75% utilization. Dispatch manager schedules jobs with 30-min buffers. 100% of jobs completed within 24 hours of booking.

Home Depot Pro Xtra provides 2% discount on tools with net-30 terms (\$1,200/month spend). Samsara GPS tracking costs \$35/vehicle/month. QuickBooks Online handles accounting at \$50/month. Fleet maintenance at Austin Fleet Services: \$180/van/month. Insurance through Travelers: \$792/month (\$9,500 annual).

Vendor/Supplier	Service	Monthly Cost	Contract Terms	Backup Option
Home Depot Pro Xtra	Tools/supplies	\$1,200	Net-30	Grainger
Austin Fleet Services	Vehicle maintenance	\$360	Month-to-month	Firestone
Travelers	Insurance	\$792	Annual	Progressive Commercial
Custom Ink	Uniforms	\$120	Per order	SanMar
Samsara	Fleet tracking	\$70	Annual	Verizon Connect

Tool	Purpose	Monthly Cost	Users	Alternatives Considered
Zoho One	CRM/service mgmt	\$120	4	ServiceTitan (\$299)
Square	Payments/invoicing	\$45	4	QuickBooks Payments (\$35)
QuickBooks Online	Accounting	\$50	2	Xero (\$30)
Calendly	Booking	\$12	4	Acuity (\$23)
Mailchimp	Email marketing	\$20	1	Constant Contact (\$12)

8. Management Team

Organizational structure: Rivera (CEO) oversees P&L and strategy (\$85,000 salary). Tran (COO) manages ops and marketing (\$75,000 salary). Mendez (Lead Tech) supervises field staff (\$55,000 salary + \$5,000 bonus). Technicians: \$22/hr + health stipend (\$45,760/year). No equity grants; bonuses tied to net profit (10% of salary).

Month	Role	Salary	Priority	Source	Onboarding Time
1	Dispatch Manager	\$3,000	High	Craigslist	2 weeks
3	Marketing Assistant	\$2,500	Medium	Upwork	3 weeks
6	Technician #3	\$3,800	High	Indeed	4 weeks
9	Technician #4	\$3,800	High	Employee referral	2 weeks
12	Accountant (contract)	\$800	Low	Local CPA	1 week

9. Financial Plan

Key assumptions: 20 jobs Month 1 growing 15% monthly to 150 jobs by Month 12. Avg revenue/job: \$150. Material cost: 10% of job price. Labor cost: \$75/hr per tech (includes wages + benefits). Monthly churn: 4.2% (home services industry avg). CAC: \$51.40. Fixed costs: \$11,400/month. Variable costs: 38% of revenue.

Revenue model: 75% from homeowners (\$150 avg job), 20% property managers (\$199/turnover), 5% real estate investors (\$249/package). Growth drivers: Google LSA (50 jobs/month), referrals (8 jobs/month), property manager contracts (2 jobs/month). Year 2 target: 2,400 jobs (\$360,000 revenue).

Cost structure: 62% variable (labor 25%, materials 10%, vehicle 3%, payment processing 2%, CAC 22%), 38% fixed (salaries 53%, rent 19%, software 3%, insurance 8%, marketing 17%). Fixed costs grow 3% quarterly with staff hires.

Funding: \$160,000 total (\$50,000 owner, \$110,000 SBA loan). Runway: 14 months. Milestones: Month 6 - 50 jobs/month, Month 10 - hire 2 techs, Month 14 - break-even.

Category	Item	Cost	Notes
Legal/Formation	Texas LLC filing	\$300	State fee
Licenses/Permits	Commercial license	\$1,200	Texas HB 1220
Equipment	2 cargo vans	\$68,000	2023 Ford Transit 250
Equipment	Tools	\$12,000	Home Depot Pro Xtra
Technology	CRM software setup	\$4,500	Zoho + Calendly integration
Marketing Launch	Google Ads deposit	\$1,500	Prepaid 3 months

Marketing Launch	Veh \$1,500 branding	Magnets + decals
Working Capital	6 \$60,000 months operating	\$10,000 x 6 months
Insurance	Ann \$1,500 premium	Travelers Commer Package
Professional Fees	Acco \$1,500 setup	Bookkee system
Website	Deve \$2,500 ment	WordPre + booking plugin
Rent Deposit	Ware \$1,200 security	1,200 sq ft @ \$1.50/sq ft
Branding	Unif \$600	20 shirts/ha @ \$30
Training	OSH \$900 30 certification	3 staff @ \$300
Contingency	10% \$13,000 buffer	Based on \$130,000 hard costs
TOTAL	\$185,000	

Category	Monthly Cost	Annual Cost	Notes
Salaries	Fixed \$6,800	\$81,600	CEO \$3,542, COO \$3,125, Lead Tech \$2,292
Benefits	Fixed \$1,020	\$12,240	15% of payroll
Rent	Fixed \$1,800	\$21,600	1,200 sq ft warehouse
Insurance	Fixed \$792	\$9,504	Travelers Commercial
Software	Fixed \$247	\$2,964	Zoho, Square, QuickBooks
Marketing	Fixed \$3,800	\$45,600	Google Ads, referrals, GMB
Vehicle Payment	Fixed \$1,133	\$13,600	SBA loan portion
Vehicle Maintenance	Variable \$160	\$4,320	\$0.15/mile @ 2,400 miles/month
Fuel	Variable \$480	\$5,760	\$3.20/gal @ 1,200 gal/month
Materials	Variable \$1,900	\$22,800	10% of \$19,000 revenue

Labor	Variable	\$175	\$57,000	25 hrs/day x \$75/hr x 25 days
Payment Processing	Variable	\$386	\$4,560	2.6% + \$0.10 of revenue
Fixed Total		\$14,592	\$175,104	
Variable Total		\$7,470	\$89,640	
Combined Total		\$22,062	\$264,744	

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Y1 Total
Revenue	\$3,000	\$3,450	\$3,968	\$4,563	\$5,247	\$6,034	\$6,939	\$7,980	\$9,177	\$10,554	\$12,137	\$13,958	\$84,963
COGS	\$1,140	\$1,311	\$1,508	\$1,734	\$1,994	\$2,293	\$2,637	\$3,032	\$3,487	\$4,011	\$4,612	\$5,304	\$32,289
Gross Profit	\$1,860	\$2,139	\$2,460	\$2,829	\$3,253	\$3,741	\$4,302	\$4,948	\$5,690	\$6,543	\$7,525	\$8,654	\$52,674
Marketing	\$4,000	\$4,000	\$4,000	\$3,450	\$3,450	\$3,450	\$3,200	\$3,200	\$3,200	\$2,850	\$2,850	\$2,850	\$39,050
Salaries	\$6,800	\$6,800	\$6,800	\$6,800	\$6,800	\$6,800	\$6,800	\$6,800	\$10,600	\$10,600	\$10,600	\$10,600	\$92,400
Rent	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800	\$21,600
Software	\$247	\$247	\$247	\$247	\$247	\$247	\$247	\$247	\$247	\$247	\$247	\$247	\$2,964
Insurance	\$792	\$792	\$792	\$792	\$792	\$792	\$792	\$792	\$792	\$792	\$792	\$792	\$9,504
Other OpEx	\$3,000	\$3,000	\$3,000	\$2,600	\$2,600	\$2,600	\$2,400	\$2,400	\$2,400	\$2,100	\$2,100	\$2,100	\$30,000
Total OpEx	\$16,639	\$16,639	\$16,639	\$15,689	\$15,689	\$15,689	\$15,239	\$15,239	\$18,839	\$18,389	\$18,389	\$18,389	\$195,518
EBITDA	-\$14,779	-\$14,500	-\$14,179	-\$12,860	-\$12,436	-\$11,948	-\$10,937	-\$10,291	-\$13,149	-\$11,846	-\$10,864	-\$9,735	-\$142,844
Depreciation	\$1,431	\$1,431	\$1,431	\$1,431	\$1,431	\$1,431	\$1,431	\$1,431	\$1,431	\$1,431	\$1,431	\$1,431	\$17,172
EBIT	-\$16,210	-\$15,931	-\$15,610	-\$14,291	-\$13,867	-\$13,379	-\$12,368	-\$11,722	-\$14,580	-\$13,277	-\$12,295	-\$11,166	-\$160,016
Interest	\$688	\$679	\$669	\$660	\$651	\$641	\$632	\$622	\$613	\$603	\$594	\$584	\$7,876
Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Income	-\$16,898	-\$16,610	-\$16,279	-\$14,951	-\$14,518	-\$14,020	-\$13,000	-\$12,344	-\$15,193	-\$13,880	-\$12,889	-\$11,750	-\$167,892

Line Item	N	N	N	N	N	N	N	N	N	N	N	M12
Beginning Cash	\$130,370	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$130,370
Cash In												
Revenue Collections	\$290,000	\$90,000	\$103,500	\$119,025	\$136,879	\$157,411	\$181,023	\$208,176	\$239,402	\$270,000	\$310,166	\$1,800,000
Loan Proceeds	\$100,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$100,000
Total Cash In	\$130,370	\$90,000	\$103,500	\$119,025	\$136,879	\$157,411	\$181,023	\$208,176	\$239,402	\$270,000	\$310,166	\$1,800,000
Cash Out												
COGS Payments	\$180,000	\$34,200	\$39,330	\$45,230	\$51,914	\$59,716	\$68,789	\$79,107	\$91,073	\$105,120	\$120,400	\$1,204,000
OpEx Payments	\$163,163	\$38,000	\$40,000	\$42,000	\$44,000	\$46,000	\$48,000	\$50,000	\$52,000	\$53,000	\$53,989	\$539,989
CapEx	\$68,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$68,000
Debt Service	\$0	\$2,620	\$2,620	\$2,620	\$2,620	\$2,620	\$2,620	\$2,620	\$2,620	\$2,620	\$2,620	\$26,200
Total Cash Out	\$85,263	\$36,800	\$41,950	\$47,850	\$53,534	\$60,336	\$69,409	\$81,727	\$95,693	\$110,740	\$126,817	\$1,258,177
Net Cash Flow	\$26,107	\$53,200	\$61,550	\$71,795	\$84,965	\$97,695	\$112,234	\$129,069	\$148,329	\$164,260	\$183,349	\$1,741,823
Ending Cash Balance	\$97,600	\$153,200	\$214,750	\$286,545	\$371,510	\$469,205	\$581,439	\$710,508	\$858,837	\$1,023,097	\$1,206,446	\$1,948,269

Metric	Y1	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y3 Total
Revenue	\$210,000	\$90,000	\$103,500	\$119,025	\$136,879	\$157,411	\$181,023	\$208,176	\$239,402	\$480,000
COGS	\$80,000	\$34,200	\$39,330	\$45,230	\$51,914	\$59,716	\$68,789	\$79,107	\$91,073	\$182,400
Gross Profit	\$130,000	\$55,800	\$64,170	\$73,795	\$84,965	\$97,695	\$112,234	\$129,069	\$148,329	\$297,600
OpEx	\$108,000	\$38,000	\$40,000	\$42,000	\$44,000	\$46,000	\$48,000	\$50,000	\$52,000	\$208,000
EBITDA	\$22,000	\$17,800	\$24,170	\$31,795	\$40,965	\$51,695	\$64,234	\$79,069	\$96,329	\$89,600
Net Income	\$22,000	\$14,240	\$19,336	\$25,436	\$32,772	\$41,356	\$51,387	\$63,255	\$77,063	\$90,000
Ending Cash	\$12,000	\$25,000	\$45,000	\$70,000	\$100,000	\$135,000	\$175,000	\$220,000	\$270,000	\$270,000

Metric	Value	Calculation
Monthly Fixed Costs	\$11,400	Salaries \$6,800 + Rent \$1,800 + Software \$247 + Insurance \$792 + Marketing \$1,761 (avg)

Variable Cost per Job	\$57	Labor \$37.50 + Materials \$15 + Vehicle \$4.50
Price per Job	\$150	Weighted average
Contribution Margin per Job	\$93	\$150 - \$57
Contribution Margin %	62%	\$93 / \$150
Break-Even Units per Month	123	\$11,400 / \$93
Break-Even Revenue per Month	\$18,450	123 x \$150
Expected Break-Even Month	Month 14	Per cash flow projection
Safety Margin	18.7%	(150 jobs - 123) / 150 jobs at Month 12

Metric	Y1	Y2	Y3	Industry Benchmark
Gross Margin %	62%	62%	62%	50-65% (IBISWorld)
Operating Margin %	10.5%	19.7%	18.8%	10-20% (Home Services)
Net Profit Margin %	10.5%	19.7%	18.8%	8-15% (SBA)
Current Ratio	1.2	2.1	3.0	1.5+ (healthy)
CAC Payback Period	2.4 months	2.0 months	1.8 months	6-18 months (SaaS)
LTV:CAC Ratio	7.7x	8.2x	8.5x	3x+ (good)
Monthly Burn Rate	\$14,000	\$0	\$0	N/A
Runway (months)	7.9	Infinite	Infinite	6+ (safe)

10. Risk Analysis

Top risks: 1) Technician turnover (30% probability, \$5,000 replacement cost per tech), 2) Economic downturn reducing discretionary repairs (25% probability, 15% revenue impact), 3) Liability claim exceeding \$1M (5% probability, \$250,000 deductible), 4) Google Ads CPC increase to \$6.00 (40% probability, \$1,200 higher monthly CAC).

Mitigation: 1) \$500 signing bonus + \$1,000 annual retention bonus for technicians (cuts turnover to 18%), 2) Focus on essential repairs (leaks, safety) which are 63% of jobs and recession-resistant, 3) \$2M umbrella insurance (\$1,200/year), 4) Diversify to Facebook Ads (current CAC \$62 vs Google \$50).

Risk	Probability (1-5)	Impact (1-5)	Risk Score	Mitigation Strategy	Contingency Plan	Owner
Tech turnover	3	4	12	\$1,500 retention bonus; career path to lead tech	Cross-train dispatch staff for field support	Tran
Economic downturn	2	4	8	Shift marketing to essential repairs (leaks, safety)	Introduce \$79 emergency fix tier	Rivera
Liability claim	1	5	5	\$2M umbrella insurance; OSHA 30 training	Legal reserve fund (\$500/month)	Rivera
Google CPC increase	4	2	8	Diversify to Facebook Ads (current 22% of leads)	Negotiate Home Depot referral program	Tran
Vehicle breakdown	3	3	9	Monthly maintenance; \$500/month reserve	Partner with U-Haul for emergency rentals	Mendez
Scope creep	4	2	8	Digital scope confirmation; 50% deposit >\$200	Pre-approved material cost thresholds	Tran
Reputation damage	2	5	10	24-hr complaint resolution; \$100 service credit	PR agency retainer (\$500/month)	Tran
Loan repayment	1	5	5	14-month break-even; 18% net margin Y3	Deferral request to SBA	Rivera

11. Implementation Timeline

Critical path: Achieve 50 Google reviews by Month 6 (requires 83 jobs at 60% review request rate). Key dependency: Zoho CRM integration must complete by Month 2 to track conversion metrics. Month 1-3 focus: Establish Google LSA pipeline (50 jobs/month). Month 4-6: Secure 3 property manager contracts (150 units). Month 7-9: Optimize technician routing to hit 2.3-hour arrival target.

Month	Milestone	Deliverables	Resources Needed	Success Metric	Owner
1	Launch operations	2 vans branded; 50 jobs booked	\$4,000 marketing; 2 techs	\$3,000 revenue	Rivera
2	Google Ads optimization	CAC < \$60; 4.0+ GMB rating	\$4,000 ad spend; review requests	50 leads; 15 jobs	Tran
3	First property manager contract	50-unit agreement signed	Proposal deck; site visit	\$1,000 monthly revenue	Rivera
4	Dispatch system refinement	Arrival time < 2.5 hrs	Zoho routing rules; GPS data	90% on-time rate	Mendez
5	50 Google reviews	4.8+ avg rating	Review request automation	50 reviews; <5% negative	Tran
6	Break-even analysis	Cash flow positive projection	Q2 financials; forecast model	100 jobs/month target	Rivera
7	Technician #3 hire	OSHA 30 certified	Job posting; background check	120 jobs/month capacity	Mendez
8	Subscription plan launch	20+ subscribers	Email campaign; pricing page	\$800 monthly recurring revenue	Tran
9	Second property manager contract	75-unit agreement	Turnover package demo	\$1,500 monthly revenue	Rivera
10	Technician #4 hire	100% capacity utilization	Referral bonus; training	150 jobs/month	Mendez
11	Break-even achieved	123+ jobs completed	Marketing spend optimization	\$18,450 monthly revenue	Rivera

12	Year 1 financial review	Y2 budget approved	Audit-ready books; KPI report	\$210,000 revenue; 10.5% net margin	Rivera
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