

House painting business Market Entry: A Sample Business Plan Template

TITLE PAGE

BrightCoat Painting Solutions, LLC (Texas LLC). Founded March 15, 2024 in Austin, TX by Jordan Taylor (ex-regional account manager for national painting franchise generating \$2.1M annual revenue) and Marcus Lee (15-year master painter with OSHA 30 certification). We provide eco-conscious exterior/interior painting services to homeowners at \$3,600 average job value, targeting \$648,000 Year 1 revenue. Document dated October 26, 2023.

SECTION 1: EXECUTIVE SUMMARY

42% of Austin homes were built pre-1990 (US Census), requiring repainting every 7-10 years per Painting and Decorating Contractors of America data. Current market gap: 71% of contractors lack EPA Lead-Safe certification (ABC 2023), causing \$1.2M in annual fines for unlicensed operators in Travis County. BrightCoat solves this with certified crews using low-VOC paints, capturing 1.4% of Austin's \$65M annual painting market.

We charge \$3,600 average per job (exterior \$4,500-\$12,000; interior \$2,000-\$6,000) with 45% gross margin. Year 1 revenue: \$648,000 from 180 jobs. Fixed costs: \$17,361/month. Break-even at 11 jobs/month (Month 10). Net margin: 6.4% Year 1, scaling to 10.0% by Year 3.

Seeking \$175,000: \$75,000 owner equity, \$100,000 SBA 7(a) loan (7.5% interest, 10-year term). Funds allocate to \$28,000 equipment (40%), \$48,000 marketing (48%), \$24,000 inventory (24%), \$55,400 operations (55.4% of loan). Enables 129-job break-even by October 2024, \$120,000 net profit by Year 3.

SECTION 2: COMPANY OVERVIEW

Texas LLC formed March 15, 2024 for liability protection and pass-through taxation. Operating in Travis/Williamson/Hays counties where 12,500 homes painted annually (IBISWorld). Location chosen for 18% housing growth rate (2020-2023) and \$98,500 median household income. Ownership: Jordan Taylor 60% (capital contribution \$45,000), Marcus Lee 40% (\$30,000).

Jordan Taylor: Generated \$2.1M annual revenue managing 12-painter team at Five Star Painting (2019-2023). Marcus Lee: Completed 327 painting jobs since 2009 with 98.7% on-time completion rate. Elena Rodriguez: Managed 142 projects/year at Austin Renovations with 94% client retention.

Date	Milestone	Status	Next Steps
Mar 15, 2024	LLC formation	Complete	Secure SBA loan
Apr 10, 2024	TDLR licensing	Complete	Finalize Sherwin-Williams partnership
May 1, 2024	Office lease signed	Complete	Hire 2 crew members
Jun 15, 2024	Website launch	Pending	Begin Google Ads campaign
Jul 1, 2024	First revenue job	Pending	Track CSAT scores
Oct 31, 2024	Break-even point	Pending	Expand to commercial clients

SECTION 3: MARKET ANALYSIS

TAM: \$23.7B US residential painting (IBISWorld 2023). SAM: \$1.8B Texas market (7.6% of US). SOM: \$65M Austin (3.6% of Texas). Calculation: 12,500 homes painted annually x \$5,200 average job value (HomeAdvisor 2023). Year 1 target: 180 jobs (\$648,000 revenue) = 1.4% SOM capture.

Primary customers: Homeowners 30-65 in ZIP codes 78704 (median income \$142,000), 78731 (\$118,500), 78664 (\$97,200). 62% homeownership rate (US Census). 68% prioritize curb appeal (HomeAdvisor), budgeting \$4,000-\$8,000 for exterior projects. Real estate investors account for 22% of jobs (average \$5,200).

Key trends: 7.1% CAGR for low-VOC paints (Grand View Research), 54% of homeowners research online first (Angi 2023), 71% labor shortage in painting trades (ABC 2023), 18% Austin housing growth (2020-2023).

Segment	Size (\$)	Growth Rate	Our Share Target	Rationale
Single-family homes	42.25M	3.8%	1.4%	Core focus; 180 jobs Year 1
Real estate investors	9.75M	6.2%	2.1%	22% of jobs; \$5,200 avg
New construction	10.4M	8.1%	0.5%	Year 2 expansion target
Commercial (HOAs)	2.6M	4.5%	0.0%	Year 3 entry

Category	Total Addressable	Serviceable Available	Serviceable Obtainable	Methodology
US Market	\$23.7B	N/A	N/A	IBISWorld 2023 report
Texas Market	N/A	\$1.8B	N/A	7.6% of US market
Austin Market	N/A	N/A	\$65M	12,500 jobs x \$5,200 avg

SECTION 4: COMPETITIVE ANALYSIS

Top 3 competitors: Five Star Painting (Austin franchise, est. \$1.2M revenue), Austin Pro Painters (\$850k revenue), Paintzen (defunct 2022). Five Star charges 15% premium (\$4,140 avg job) but has 28% customer complaint rate (BBB). Austin Pro Painters lacks digital tools; 72% of quotes delivered via paper. Paintzen failed due to 22% CAC ratio (vs. industry 15%) and \$187 CAC.

Competitive edges: 1) EPA Lead-Safe certification (required for 42% of Austin homes; 33% competitors lack), 2) Sherwin-Williams 12% discount (vs. industry 8-10%), 3) Jobber CRM reducing admin time by 3.2 hrs/job (verified by pilot), 4) Bilingual service capturing 38% Spanish-speaking homeowners.

Competitor	Revenue Est.	Pricing	Key Strength	Key Weakness	Our Differentiation
Five Star Painting	\$1.2M	\$4,140 avg	National leads	28% complaint rate	Local expertise + 15% lower price
Austin Pro Painters	\$850k	\$3,850 avg	10+ years local	No digital estimates	Online booking + virtual estimates
Paintzen (defunct)	\$0	\$3,200 avg	VC funding	22% CAC ratio	Profitable unit economics
DIY (Home Depot)	N/A	\$1,200 avg	Low cost	57% repaint rate (Angi)	10-year warranty
Handyman services	\$200-\$500/job	\$350 avg	Speed	No insurance	\$1M liability coverage

Strengths	Weaknesses	Opportunities	Threats
EPA Lead-Safe certified	New brand (0 reviews)	7.1% low-VOC paint growth	18% housing slowdown risk
Sherwin-Williams 12% discount	Limited crew capacity (4)	54% online research trend	Paint material cost +8.2% (2023)
Jobber CRM efficiency	No commercial experience	Real estate investor growth	Unlicensed competitors (-15% price)
Bilingual service	Owner-dependent sales	HOA contracts (22% growth)	OSHA compliance fines (\$5k avg)

SECTION 5: PRODUCTS & SERVICES

Exterior painting: \$4,500-\$12,000/job includes pressure washing, scraping, 2-coat application with Benjamin Moore Aura (covers 400 sq ft/gal). Interior: \$2,000-\$6,000 includes wall/ceiling/trim painting with Sherwin-Williams Emerald. Curb Appeal Package (\$3,800) bundles front door, shutters, garage trim. All jobs include digital photo logs and 10-year warranty.

Pricing based on cost-plus: Materials 28% (\$1,008 avg job), labor 27% (\$972), gross margin 45%. 5% military discount maintains 42.5% margin. Tiered pricing: Standard (\$3,600, 70% jobs), Premium (\$4,320 + color consult, 25%), Elite (\$5,040 + 15-yr warranty, 5%). Competitor avg: \$3,850 (Austin Pro Painters).

Tier	Price	Features	Target Customer	% Revenue	Gross Margin
Standard	\$3,600	Basic prep, 10-yr warranty	Homeowners	70%	45.0%
Premium	\$4,320	+Color consult, UV sealant	Real estate investors	25%	46.5%
Elite	\$5,040	+15-yr warranty, priority scheduling	High-net-worth	5%	48.2%

Metric	Value	Calculation/Notes
Price per job	\$3,600	Weighted avg of 180 jobs
COGS per job	\$1,980	Materials \$1,008 (28%) + Labor \$972 (27%)
Gross Profit/job	\$1,620	\$3,600 - \$1,980
Gross Margin %	45.0%	\$1,620 / \$3,600
CAC	\$266	\$48,000 annual marketing / 180 jobs
LTV	\$4,320	\$3,600 x 1.2 (10% repeat rate)
LTV:CAC	16.2x	\$4,320 / \$266 (industry avg 3x)

Payback Period	1.9 months	$\$266 \text{ CAC} / (\$1,620 \text{ GP} / 12 \text{ months})$
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SECTION 6: MARKETING & SALES

Digital channels (70% budget): Google Ads CPC \$2.40 (Austin painting keywords), CTR 3.2%, conversion 4.1% -> 145 leads/month at \$58.60 CAC. Local channels (30%): Direct mail \$0.28/lead (5,000 postcards @ \$1,400), 2.1% conversion -> 105 leads/month at \$13.33 CAC. Blended CAC: \$266 (vs. industry \$320).

Sales cycle: 72-hour lead response (Google requirement). 41% virtual estimate conversion (vs. industry 35%). 68% proposal acceptance rate. 5-14 day project timeline. Average sales cycle: 11.3 days. 25% deposit via Stripe (3% fee).

Retention: 10% discount for jobs within 24 months drives 10% repeat rate. Paint Preservation Program (\$299/year) targets 15% adoption (Year 2). CSAT target: 95% (industry avg 89%). Churn rate: 3.2% monthly (vs. SMB avg 5.6%).

Channel	Monthly Budget	CAC	L Conv. Rate	Customers/Mo	ROI	
Google Ads	\$2,500	\$58.60	145.1%	6.0	27.5x	
Facebook/Instagram	\$800	\$72.70	110	3.6%	4.0	22.4x
Direct Mail	\$1,400	\$13.33	105.1%	2.2	121.8x	
Realtor Referrals	\$500	\$0	0 100%	1.5	100% margin	
Houzz/Nextdoor	\$300	\$42.86	702.8%	2.0	37.8x	

Month	Google Ads	Social Media	Content/SEO	Events	Other	Total	Leads	Customers
1	1,000	300	500	0	200	2,000	116	2.4
2	1,500	400	500	0	200	2,600	151	3.1
3	2,000	500	500	0	200	3,200	186	3.8
4	2,200	600	500	300	200	3,800	204	4.2
5	2,300	700	500	300	200	4,000	213	4.4
6	2,400	750	500	300	200	4,150	222	4.6
7	2,450	780	500	300	200	4,230	226	4.7
8	2,480	800	500	300	200	4,280	229	4.7
9	2,500	800	500	300	200	4,300	231	4.8
10	2,500	800	500	300	200	4,300	231	4.8
11	2,500	800	500	300	200	4,300	231	4.8
12	2,500	800	500	300	200	4,300	231	4.8

SECTION 7: OPERATIONS

Daily workflow: 8 AM crew dispatch -> 9 AM site start -> 5 PM wrap. Each 4-person crew handles 1.5 jobs/week (5 days exterior, 3 days interior). Capacity: 6.2 jobs/week (2 crews x 3.1 jobs). Jobber CRM automates scheduling; average admin time: 1.8 hrs/job (vs. industry 5 hrs). Rain delays mitigated by 15% schedule buffer; 92% on-time completion target.

Primary supplier: Sherwin-Williams North Lamar (net-30 terms, 12% discount). Backup: Austin Paint Supply. Grainger for tools (next-day delivery). Technology: Jobber (\$129/mo) reduces scheduling errors by 37% (verified pilot).

Vendor/Supplier	Service	Monthly Cost	Contract Terms	Backup Option
Sherwin-Williams	Paint/supplies	\$3,200	Net-30, 12% discount	Austin Paint Supply
Grainger	Tools/equipment	\$450	Net-15	Local hardware stores
USLI	Liability insurance	\$800	Annual policy	Travelers Insurance
Waste Management	Debris disposal	\$220	Per-load billing	Local dumpster co

Tool	Purpose	Monthly Cost	Users	Alternatives Considered
Jobber	CRM/scheduling	\$129	4	ServiceTitan (\$199/mo)
QuickBooks Online	Accounting	\$35	2	Xero (\$29/mo)
Stripe	Payments	\$162	2	Square (\$275/mo)
SEMrush	SEO	\$119	1	Ahrefs (\$99/mo)

SECTION 8: MANAGEMENT TEAM

Lean structure: 2 owners + 2 crew leads (Year 1). Salaries: Owners \$45,000 each (Year 1), crew leads \$48,000 (\$23.08/hr). No bonuses until Month 10 profitability. Advisory board: Real estate agent (10% referral fee), CPA (\$150/hr).

Month	Role	Salary	Priority	Source	Onboarding
4	Crew Lead 1	\$48,000	High	Indeed	2 weeks
4	Crew Lead 2	\$48,000	High	Indeed	2 weeks
8	Estimator	\$42,000	Medium	Internal	3 weeks
11	Marketing Specialist	\$50,000	Low	Upwork	4 weeks

SECTION 9: FINANCIAL PLAN

Key assumptions: 15 jobs/month by Month 6 (ramp from 3 in Month 1), 45% gross margin, 3.2% monthly churn, \$266 CAC. Revenue growth: 180 jobs Year 1 (15/mo avg), 242 jobs Year 2 (20.2/mo), 333 jobs Year 3 (27.8/mo). COGS: 55% (materials 28%, labor 27%). Fixed costs: \$17,361/month.

Revenue model: 70% residential exterior (\$4,500 avg), 25% interior (\$3,200 avg), 5% add-ons (\$299 preservation program). Growth drivers: 10% real estate referral fee (targeting 22% of jobs), 15% commercial expansion Year 2.

Cost structure: 55% COGS (variable), 45% OpEx (78% fixed). Fixed costs dominate early: rent \$1,200, software \$164, insurance \$800, loan \$958. Variable costs scale with jobs: materials 28%, labor 27%, marketing \$266/job.

Funding: \$175,000 total. \$75,000 equity covers \$28,000 equipment + \$47,000 startup. \$100,000 SBA loan funds \$48,000 marketing + \$24,000 inventory + \$28,000 operations. Provides 14.2 months runway at \$12,300 avg monthly burn (Months 1-5).

Category	Item	Cost	Notes
Legal/Formation	LLC filing	300	Texas SOS fee
Licenses/Permits	TDLR license	200	Residential Improvement Contract
Equipment	Airless sprayers (2)	3,000	Graco Magnum X7
Equipment	Ladder scaffolding	450	Werner 28-ft extension
Equipment	Pressure washer	2,000	Simpson 3200 PSI
Technology	Website development	2,500	WordPress + Elementor

Initial Inventory	Paint 2,000 stock (500 gal)	Sherwin- SuperPa
Marketing Launch	Google Ads deposit 1,500	Prepaid 3 months
Working Capital	3 months 80,000 OpEx	\$26,667 x 3
Insurance	Annual liability 9,000	\$1M coverage
Professional Fees	Accounting setup 1,500	QuickBo configura
Office Setup	Storage shelving 1,800	800 sq ft space
Branding	Magnetic vehicle signs 200	2 vehicles
Training	OSHA certification 1,000	4 crew members
Contingency (10%)	Miscellaneous 17,540	10% of total
Total	175,400	

Category	T. Monthly Cost	Annual Cost	Notes
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Rent	Fixed 14,400	14,400	800 sq ft office
Salaries	Variable 120,000	120,000	2 owners + 2 crew
Benefits	Fixed 18,000	18,000	15% of payroll
Insurance	Fixed 9,600	9,600	Liability + workers' comp
Software	Fixed 1,968	1,968	Jobber, QuickBooks etc.
Marketing	Variable 48,000	48,000	\$266 CAC x 15 jobs
Materials	Variable 120,960	120,960	28% of \$36,000 revenue
Labor	Variable 116,640	116,640	27% of revenue
Vehicle/Fuel	Variable 12,000	12,000	2 vans, 1,500 miles/mo
Loan Payment	Fixed 11,500	11,500	SBA 7(a) 10-yr term
Supplies	Variable 5,900	5,900	Tarps, tape, etc.
Total	39,814	477,768	

Fixed Total		4,722	56,664
Variable Total		35,092	421,104

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Y1
Revenue	10,800	14,400	18,000	25,200	28,800	36,000	43,200	46,800	50,400	54,000	54,000	54,000	435,600
COGS	5,940	7,920	9,900	13,860	15,840	19,800	23,760	25,740	27,720	29,700	29,700	29,700	239,580
Gross Profit	4,860	6,480	8,100	11,340	12,960	16,200	19,440	21,060	22,680	24,300	24,300	24,300	196,020
Marketing	2,000	2,600	3,200	3,800	4,000	4,150	4,230	4,280	4,300	4,300	4,300	4,300	48,060
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	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	14,400
Software	164	164	164	164	164	164	164	164	164	164	164	164	1,968
Insurance	800	800	800	800	800	800	800	800	800	800	800	800	9,600
Other OpEx	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	1,558	18,696
Total OpEx	15,722	16,322	16,922	17,522	17,722	17,872	17,952	18,002	18,022	18,022	18,022	18,022	212,024
EBITDA	-10,862	-9,842	-8,822	-6,182	-4,762	-1,672	1,488	3,058	4,658	6,278	6,278	6,278	-16,004
Depreciation	2,333	2,333	2,333	2,333	2,333	2,333	2,333	2,333	2,333	2,333	2,333	2,333	28,000
EBIT	-13,195	-12,175	-11,155	-8,515	-7,095	-4,005	-845	725	2,325	3,945	3,945	3,945	-44,004
Interest	625	625	625	625	625	625	625	625	625	625	625	625	7,500
Taxes	0	0	0	0	0	0	0	0	740	1,270	1,270	1,270	4,790
Net Income	-13,820	-12,800	-11,780	-9,140	-7,720	-4,630	-1,470	100	1,585	3,050	3,050	3,050	-41,604

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Beginning Cash	175,000	163,680	152,180	141,580	133,320	126,380	122,210	120,740	120,840	122,425	125,475	128,525
Cash In	2,700	5,400	9,000	16,200	21,600	28,800	36,000	39,600	43,200	46,800	54,000	54,000
Total Cash In	2,700	5,400	9,000	16,200	21,600	28,800	36,000	39,600	43,200	46,800	54,000	54,000
Cash Out	14,000	12,700	11,800	10,920	14,320	15,870	17,550	17,800	16,235	13,750	10,950	10,950

Total Cash Out	14,000	12,700	11,800	10,920	14,320	15,870	17,550	17,800	16,235	13,750	10,950	10,950
Net Cash Flow	-11,300	-7,300	-2,800	5,280	7,280	12,930	18,450	21,800	26,965	33,050	43,050	43,050
Ending Cash	163,680	152,180	141,580	133,320	126,380	122,210	120,740	120,840	122,425	125,475	128,525	131,575

Metric	Y1	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y3 Total
Revenue	648,000	218,750	218,750	218,750	218,750	300,000	300,000	300,000	300,000	1,200,000
COGS	356,400	120,313	120,313	120,313	120,313	165,000	165,000	165,000	165,000	660,000
Gross Profit	291,600	98,438	98,438	98,438	98,438	135,000	135,000	135,000	135,000	540,000
OpEx	250,000	77,500	77,500	77,500	77,500	105,000	105,000	105,000	105,000	420,000
EBITDA	41,600	20,938	20,938	20,938	20,938	30,000	30,000	30,000	30,000	120,000
Net Income	41,600	16,750	16,750	16,750	16,750	24,000	24,000	24,000	24,000	96,000
Ending Cash	131,575	181,825	232,075	282,325	332,575	394,575	456,575	518,575	580,575	580,575

Metric	Value	Calculation
Monthly Fixed Costs	17,361	Rent \$1,200 + Salaries \$10,000 + Benefits \$1,500 + Insurance \$800 + Software \$164 + Loan \$958 + Other \$2,739
Variable Cost per Job	1,980	Materials \$1,008 + Labor \$972
Price per Job	3,600	Weighted average
Contribution Margin per Job	1,620	\$3,600 - \$1,980
Contribution Margin %	45.0%	\$1,620 / \$3,600
Break-Even Units/Mo	10.7	\$17,361 / \$1,620
Break-Even Revenue/Mo	38,520	10.7 x \$3,600

Expected Break-Even Month	10	Projected Month 10 revenue \$54,000 > \$38,520
Safety Margin	28.6%	$(\$54,000 - \$38,520) / \$54,000$

Metric	Y1	Y2	Y3	Industry Benchmark
Gross Margin %	45.0%	45.0%	45.0%	40-50% (IBISWorld)
Operating Margin %	6.4%	9.6%	10.0%	5-12% (SBA)
Net Profit Margin %	6.4%	9.6%	8.0%	3-10% (Painting Industry)
Current Ratio	1.8	2.1	2.5	1.5+ (Healthy)
CAC Payback	1.9 mo	1.7 mo	1.5 mo	6-18 mo (SaaS Capital)
LTV:CAC	16.2x	18.5x	20.0x	3x (Benchmark)
Monthly Burn (Y1)	12,300	N/A	N/A	N/A
Runway (mo)	14.2	N/A	N/A	12+ (Safe)

SECTION 10: RISK ANALYSIS

Top risks: 1) Weather delays (probability 4/5, impact \$1,200/job loss; Austin averages 9 rainy days/month spring), 2) Paint cost inflation (probability 3/5, impact 8.2% YoY per Sherwin-Williams), 3) Crew turnover (probability 4/5, impact \$3,500 replacement cost per worker), 4) Negative reviews (probability 3/5, impact 22% lead drop per BrightLocal).

Mitigation: Weather buffer (15% schedule padding), paint price hedging (6-month Sherwin-Williams contracts), \$500 retention bonus after 6 months, real-time CSAT tracking with 24-hour issue resolution protocol.

Risk	Probability	Impact	Risk Score	Mitigation Strategy	Contingency Plan	Owner
Weather delays	4	4	16	15% schedule buffer; indoor jobs during rain	Temporary tarp systems (\$1,200/job)	Marcus
Paint cost inflation	3	3	9	6-mo fixed-price contracts with Sherwin-Williams	Pass 50% cost to customers	Jordan
Crew turnover	4	3	12	\$500 retention bonus after 6 months	Temp agency backup (\$25/hr)	Marcus
Negative reviews	3	4	12	Real-time CSAT tracking + 24-hr resolution	Free touch-up service	Elena
OSHA fines	2	5	10	Quarterly safety training	\$5k reserve fund	Marcus
Housing slowdown	3	4	12	Commercial client diversification	Reduce crew to 2	Jordan
Underbidding	4	3	12	Jobber estimating templates	10% buffer in quotes	Elena
Unlicensed competition	3	2	6	Highlight licensing in marketing	Report to TDLR	Jordan

SECTION 11: IMPLEMENTATION TIMELINE

Critical path: SBA loan approval (Month 1-2), Sherwin-Williams partnership (Month 2), crew hiring (Month 3).
 Dependencies: TDLR license required before marketing spend. Key priority: Achieve 11 jobs/month by Month 10 for break-even. Failure to hit Month 6 target (6 jobs) triggers marketing budget reallocation.

Month	Milestone	Deliverables	Resources	Success Metric	Owner
1	SBA loan submission	Complete application	\$500 CPA fee	Loan approved	Jordan
2	Sherwin-Williams partnership	12% discount agreement	Owner equity	Net-30 terms	Marcus
3	Crew hiring	2 certified painters	\$3,000 recruitment	OSHA 30 certified	Marcus
4	First revenue job	Completed project	Marketing budget	\$4,500 revenue	Elena
5	Google Ads optimization	CAC < \$275	\$4,000 budget	145 leads/mo	Jordan
6	6 jobs/month target	36 jobs total	Full crew capacity	\$21,600 revenue	Marcus
7	CSAT tracking live	95%+ score	Survey tool	50+ responses	Elena
8	Paint Preservation launch	15 sign-ups	\$500 marketing	\$4,485 revenue	Jordan
9	Negative review protocol	0 unresolved issues	Training docs	24-hr resolution	Elena
10	Break-even achieved	Positive net income	11 jobs	\$38,520 revenue	Jordan
11	Realtor referral program	10 signed agents	10% commission	2.2 jobs/mo	Jordan
12	Year 1 financial close	Audit-ready books	\$1,500 CPA	\$41,600 net profit	Jordan

SECTION 12: APPENDIX

Supporting documents: Sherwin-Williams partnership letter, SBA loan term sheet, TDLR license copy, 12-month cash flow model with sensitivity analysis (+/-15% revenue variance). Key assumptions validated via Painting and Decorating Contractors of America benchmarks and Austin housing data (US Census 2023).