Building a HVAC business Enterprise: A Detailed Sample Plan

ClimateCare Solutions LLC, Colorado LLC founded March 2023. Michael Reynolds (ex-ABC Climate Systems ops manager, $2.1M P&L oversight) and Jessica Tran (ex-Summit Home Services COO, scaled to $850k revenue) deliver HVAC installation/repair services to Front Range homeowners at $320 avg ticket. Targeting $780,000 Year 1 revenue with 52% gross margin. Plan dated October 2023.

SECTION 1: EXECUTIVE SUMMARY

Colorado homeowners lose $410 annually due to inefficient HVAC systems (EIA 2023), with 42% of homes using systems over 10 years old. ClimateCare Solutions solves this via NATE-certified technicians providing transparent flat-rate pricing ($129 tune-ups, $7,500+ equipment installs) and 24/7 emergency service. We achieve 52% gross margin by maintaining $154 COGS per $320 service call (48% parts/labor) and 35% equipment gross margin.

Revenue model: 70% service calls ($320 avg ticket), 20% equipment sales ($9,250 avg), 10% maintenance plans ($249 avg). Year 1 gross profit: $405,600 ($780,000 revenue x 52%). Fixed costs: $380,000 annually. Break-even at 2,289 service calls (vs. projected 2,400). Achieve $82,000 net profit (10.5% margin) by Year 1 end.

Seeking $350,000: $200,000 SBA 7(a) loan (10-year term, 7.5% interest, $2,387 monthly payment) and $150,000 equity. Funds deploy to $135,000 for 3 service vehicles (2023 Ford Transit, $45,000 each), $20,000 parts inventory, and 6 months working capital. Enables 1,500 service calls by Month 12, $780,000 revenue, and 18-month path to profitability.

SECTION 2: COMPANY OVERVIEW

Colorado LLC formed March 2023 (EIN 87-1234567), electing S-Corp at $1.5M revenue. Headquarters at 4401 E Hampden Ave, Denver (3,200 sq. ft. leased @ $3,200/month). Chose Colorado LLC for liability protection and pass-through taxation; S-Corp election saves $18,200 annual payroll taxes at $150k salary threshold. Service area: Denver, Arapahoe, Jefferson, Douglas, Boulder counties (2.9M population).

Michael Reynolds (CEO, 60%): Managed $2.1M P&L at ABC Climate Systems (2018-2022), grew revenue 32% CAGR. Jessica Tran (COO, 30%): Scaled Summit Home Services to $850k revenue in 18 months, reduced technician turnover to 15%. David Kim (Lead Tech): Trained 22 NATE-certified technicians, zero OSHA violations in 10 years.

Date	Milestone	Status	Next Steps
Mar 2023	CO Contractor License #RCE-11247 secured	Complete	N/A
Apr 2023	3 service vehicles purchased	Complete	Add GPS tracking by Month 2
May 2023	ServiceTitan CRM implemented	Complete	Integrate with QuickBooks by Month 3
Jun 2023	First 100 service calls completed	Complete	Achieve 4.2-star Google rating
Month 6	Positive cash flow	On track	Hit 400 maintenance plans sold
Month 12	$65k monthly revenue	On track	Add 2 technicians
Month 18	Break-even (2,289 calls)	Planning	Secure Boulder satellite location
Month 24	NATE accreditation for 5 techs	Planning	Apply for ENERGY STAR Partner

SECTION 3: MARKET ANALYSIS

U.S. HVAC TAM: $72.3 billion (IBISWorld 2023). Colorado SAM: $1.8 billion (5.1% CAGR). Front Range SOM: $120 million (calculated as 6.7% of SAM based on 2.9M population / 5.8M state population). SOM methodology: 420,000 single-family homes (Census 2022) x 12% annual service penetration (NAHB) x $240 avg spend = $120.96 million.

Primary customers: Homeowners aged 30-65 in single-family homes earning $75k-$150k (70% revenue). Average annual HVAC spend: $650 (J.D. Power 2022). Secondary: Property managers (20% revenue) spending $1,200/unit/year on maintenance. Tertiary: Small commercial (10% revenue) with $5k-$15k equipment budgets.

Key trends: 1) Energy-efficient systems growing at 8.3% CAGR (Inflation Reduction Act incentives); 2) Indoor air quality demand up 22% post-pandemic (EPA 2023); 3) Technician shortage: 40,000 national deficit by 2026 (HVACR Workforce Dev); 4) Smart thermostat adoption at 34% (Statista 2023).

Segment	Size ($)	Growth Rate	Our Share Target	Rationale
Residential Repair	$67.2M	4.1%	0.6%	2,400 calls @ $320 = $768k; 1.1% of segment revenue
Equipment Replacement	$33.6M	7.2%	0.3%	120 units @ $9,250 = $1.11M; 3.3% of segment
Maintenance Plans	$13.4M	9.5%	1.2%	400 plans @ $249 = $99.6k; 0.7% of segment
Light Commercial	$6.8M	5.8%	0.4%	$180k revenue; 2.6% of segment

Category	Total Addressable	Serviceable Available	Serviceable Obtainable	Methodology
Residential	$72.3B	$1.8B	$106.2M	CO SAM x 5.9% (Front Range pop/state pop)
Commercial	$28.9B	$720M	$13.8M	CO SAM x 1.9% (Front Range commercial sq. ft.)

SECTION 4: COMPETITIVE ANALYSIS

Direct competitors: ABC Climate Systems ($4.2M revenue, 20+ techs, $380 avg ticket, 3.1-star Google rating); Denver Air Pros ($1.8M revenue, emergency focus, $410 avg ticket, 45-min avg response); ClimateTech Colorado ($3.5M revenue, commercial-only, $1,200 avg PMA). Indirect: Home Depot HVAC partners (35% markup on equipment), DIY kits (12% market share in simple repairs).

Competitive advantages: 1) 2-hour emergency response (vs. competitors' 4+ hours) driving 60% close rate on estimates (industry avg 45%); 2) Flat-rate pricing reduces no-shows to 8% (industry avg 15%); 3) NATE-certified techs achieve 95% first-time fix rate (industry avg 82%); 4) $120 CAC ($2,100 LTV) via targeted digital ads (competitors avg $185 CAC).

Competitor	**Revenue Est.**	**Pricing**	**Key Strength**	**Key Weakness**	**Our Differentiation**
ABC Climate	$4.2M	$380 avg	Brand recognition	4+ hour response	2-hour guarantee
Denver Air Pros	$1.8M	$410 avg	24/7 availability	Limited smart tech	Full smart integration
ClimateTech CO	$3.5M	$1,200 PMA	Commercial expertise	No residential	Residential focus
Home Depot HVAC	N/A	40% markup	Retail presence	Subcontracted techs	Dedicated certified staff
DIY Kits	$220M	$150-$500	Low cost	Complexity limits use	Professional installation

Strengths	**Weaknesses**	**Opportunities**	**Threats**
NATE-certified techs (95% fix rate)	Limited brand awareness (Month 1)	IRA tax credits for heat pumps	R-410A refrigerant phaseout
2-hour emergency guarantee	Small fleet (3 vehicles)	IAQ demand post-wildfires	Technician shortage (40k deficit)
$120 CAC (digital focus)	No commercial track record	Energy efficiency rebates	Economic downturn
52% gross margin model	Warehouse capacity (3,200 sq. ft.)	Smart thermostat growth (34% CAGR)	New national chain entry

SECTION 5: PRODUCTS & SERVICES

Core offerings: Residential HVAC installation (3-ton AC + furnace: $7,500-$11,000), repair ($149 diagnostic fee), maintenance ($129 basic tune-up), and smart integration (Nest thermostat: $399 install). Commercial services: Rooftop unit maintenance ($850/contract), VRF installation ($12k+). All services include 12-point inspection, free IAQ assessment, and 100% satisfaction guarantee.

Pricing set at 12% below ABC Climate Systems (market leader) based on technician efficiency gains. $320 service call price covers $154 COGS (48%: $85 parts, $69 labor) yielding $166 contribution margin. Equipment sales priced at 35% gross margin ($9,250 avg sale, $6,013 COGS). Maintenance plans priced at $249/year to cover 2 tune-ups ($258 COGS) at breakeven, driving equipment/service attachment.

Tier	Price	Features	Target Customer	Expected % Revenue	Gross Margin
Basic Tune-Up	$129	12-point inspection, filter change	Homeowners	18%	22%
Premium Plan	$249	2 tune-ups, 15% off repairs, priority scheduling	Homeowners	13%	-2%
Service Call	$320	Diagnostic, repair, 90-day warranty	All	55%	52%
Equipment Sale	$9,250	Installation, 10-yr warranty	Homeowners	14%	35%

Metric	Value	Calculation/Notes
Price per service call	$320	12% below ABC Climate Systems' $364
COGS per service call	$154	$85 parts + ($28/hr x 2.46 hrs labor)
Gross Profit per call	$166	$320 - $154
Gross Margin %	52%	$166 / $320
CAC	$120	$71k marketing / 592 customers

LTV	$1,400	($650 annual revenue x 52% GM) / 24% churn
LTV:CAC	11.7x	$1,400 / $120
Payback Period	2.1 months	$120 CAC / ($650 x 52% / 12)

SECTION 6: MARKETING & SALES

Go-to-market via digital channels targeting high-intent keywords: "HVAC repair Denver" (1,900 searches/mo, $4.20 CPC), "furnace replacement Colorado" (880 searches/mo, $5.10 CPC). Google Ads budget: $3,000/month yielding 714 clicks (3.2% CTR), 286 leads (40% conversion), 143 customers ($210 CAC). Local SEO: $1,250/month optimizing for 47 keywords with top-3 rankings.

Sales cycle: Lead (15-min phone qual) -> On-site estimate (free within 24 hrs) -> Proposal (email PDF) -> Close. Conversion rates: 40% lead-to-estimate, 60% estimate-to-close (industry avg 45%). Average sales cycle: 3.2 days. 78% of customers choose financing on equipment sales (average $7,200 financed).

Retention via ClimateCare Club: $249/year plan includes 2 tune-ups, 15% off repairs, priority scheduling. Target 12% annual churn (industry avg 20%). Loyalty rewards: $50 off after 3 visits drives 27% repeat rate. Automated SMS reminders achieve 68% maintenance plan renewal rate.

Channel		Monthly Budget / Expected CAC	Expected Leads/Month	Conversion Rate	Expected Customers/Month	ROI	
Google Ads		$3,000 $210	286	50%	143	567%	
SEO		$1,250 $89	112	45%	50	1,472%	
Social Media		$1,000	$167	72	42%	30	740%
Referrals		$0 $75	40	100%	40	1,767%	

Month	Google Ads	Social Media	Content/SEO	Events	Other	Total	Expected Leads	Expected Customers
1	$3,000	$0	$1,500	$0	$500	$5,000	350	175
2	$3,000	$500	$1,250	$0	$250	$5,000	398	199
3	$3,000	$750	$1,250	$0	$0	$5,000	426	213
4	$3,000	$1,000	$1,000	$0	$0	$5,000	452	226
5	$3,000	$1,000	$1,000	$0	$0	$5,000	452	226
6	$3,000	$1,000	$1,000	$0	$0	$5,000	452	226
7	$3,000	$1,000	$1,000	$0	$0	$5,000	452	226
8	$3,000	$1,000	$1,000	$0	$0	$5,000	452	226
9	$3,000	$1,000	$1,000	$0	$0	$5,000	452	226
10	$3,000	$1,000	$1,000	$0	$0	$5,000	452	226
11	$3,000	$1,000	$1,000	$0	$0	$5,000	452	226
12	$3,000	$1,000	$1,000	$0	$0	$5,000	452	226

SECTION 7: OPERATIONS

Daily workflow: 8 AM dispatch via ServiceTitan -> Techs complete 8-10 calls/day (2.46 hrs/call avg) -> GPS-tracked vehicles (3 Ford Transits @ $1,200/month each) -> Parts pulled from Denver warehouse (30-day inventory buffer). Capacity: 150 calls/week with 4 techs. Scaling to 250 calls/week by Year 2 via 2 additional techs and Boulder satellite hub.

Key suppliers: United Refrigeration (Carrier equipment, net-30 terms), Johnstone Supply (parts, 2% discount for 10-day payment). Technology: ServiceTitan ($199/user/month) for dispatch, QuickBooks Online ($50/month) for accounting, RingCentral ($35/user/month) for VoIP. Backup suppliers: ClimateMaster Supply (Trane), Colorado Supply (parts).

Vendor/Supplier	Service	Monthly Cost	Contract Terms	Backup Option
United Refrigeration	Carrier equipment	$0	Net-30, 2% 10-day discount	ClimateMaster Supply
Johnstone Supply	Parts inventory	$0	Net-15, 3% discount	Colorado Supply
ServiceTitan	CRM/Dispatch	$995	12-month, 20% early termination	HouseCall Pro
RingCentral	VoIP phone	$175	Month-to-month	Nextiva

Tool	Purpose	Monthly Cost	Users	Alternatives Considered
ServiceTitan	Dispatch, invoicing, CRM	$995	6	HouseCall Pro ($799), Jobber ($499)
QuickBooks Online	Accounting	$50	2	Xero ($30), FreshBooks ($17)
RingCentral	Phone system	$175	6	Nextiva ($150), Ooma ($199)
Mailchimp	Email marketing	$99	1	Klaviyo ($45), Constant Contact ($12)

SECTION 8: MANAGEMENT TEAM

Organizational structure: CEO (oversight), COO (operations), Marketing Director (digital channels), Office Manager (scheduling), 4 technicians. Compensation: Technicians at $28/hr + $50/call bonus (avg $62k/year), above Denver avg $58k (BLS 2023). No equity grants; profit sharing at 5% net profit threshold.

Advisory board: Robert Langley (angel investor, ex-CFO of ABC Climate Systems, $2k/month retainer), Dr. Lisa Chen (HVAC engineer, University of Colorado, $150/hr consulting).

Month	Role	Salary	Priority	Source	Onboarding Time
1	Apprentice Tech	$42k	High	Indeed	2 weeks
3	Office Manager	$48k	High	Local job board	3 weeks
6	Technician	$62k	Medium	Trade school	4 weeks
9	Technician	$62k	Medium	Trade school	4 weeks

SECTION 9: FINANCIAL PLAN

Key assumptions: 15 new customers/month in Year 1 (growing to 25/month in Year 2). Avg revenue per customer: $650 ($320 service + $249 plan + $81 equipment). Monthly churn: 2% (24% annual). COGS: 48% of service revenue, 65% of equipment revenue. Marketing: 9.1% of revenue. Payroll: 36% of revenue.

Revenue drivers: Service calls (70% of revenue) at 200/month by Month 6; equipment sales (14% revenue) via 10% attachment rate on replacements; maintenance plans (13% revenue) at 16.7% penetration. Growth fueled by digital marketing (38% lead conversion) and referral program (25% customer contribution).

Cost structure: Fixed costs 61% of OpEx ($230k Year 1: rent, software, base salaries). Variable costs 39% ($148k: parts, commissions, fuel). Fixed costs grow at 5% annually; variable costs scale at 0.85x revenue growth. Payroll increases 15% Year 2 for 2 new techs.

Funding needs: $350,000 total. $200,000 SBA loan (covers vehicles, equipment), $150,000 equity (covers startup costs, working capital). Provides 14 months runway. Milestones: Month 6 - $45k revenue, Month 12 - $65k revenue, Month 18 - break-even.

Ca	Item	Co	Notes
Legal/Formation	LLC filing, operating agreement	$1,200	CO Secretary of State fees
Licenses/Permits	Contractor license, local permits	$2,800	CO RCE-11247 license
Equipment	3 Ford Transit vans	$135,000	$45,000 each, financed
Equipment	Diagnostic tools, parts inventory	$55,000	$35k tools, $20k inventory
Technology	ServiceTitan setup, QuickBooks	$8,000	One-time implementation
Marketing Launch	Website, SEO, initial ads	$30,000	Month 1-3 campaigns

Working Capital	3 months OpEx reserve	$90,000	$30k/month x 3
Insurance	Annual GL, auto, workers' comp	$24,000	$2k/month
Professional Fees	Legal, accounting setup	$4,000	Initial consultations
Office/Facility	Warehouse buildout, signage	$25,000	3,200 sq. ft. leasehold
Branding	Vehicle wraps, uniforms	$10,000	3 vehicles, 6 staff
Training	NATE certification, safety	$5,000	4 techs initial certs
Contingency	10% buffer	$35,000	10% of total
Other	Initial supplies, office equipment	$10,000	Furniture, computers
	Total	$350,000	

Category	**Type**	**Monthly Cost**	**Annual Cost**	**Notes**
Rent	Fixed	$3,200	$38,400	3,200 sq. ft. @ $12/sq. ft.

Salaries		Fix$18,$220,000			CEO $7k, COO $5.5k, Marketing $4k, Office $1.8k
Benefits		Fix$2,$30,000			15% of payroll
Insurance		Fix$2,$24,000			GL, auto, workers' comp
Software		Fix$1,$15,828			ServiceTitan, QuickBooks, RingCentral
Marketing		Va$5,$71,000			9.1% of revenue
Fuel		Va$1,$18,000			3 vehicles, 1,500 miles/mo @ $0.40/mile
Parts		Va$7,$95,000			48% of service revenue
Equipment COGS		Va$1,$12,000			65% of $18.5k equipment revenue
Commissions		Va$1,$20,000			$50/call x 333 calls
Loan Payment		Fix$2,$28,644			SBA 7(a) $200k @ 7.5%, 10 years

Utilities	Fixed	$600	$7,200	Electricity, internet, phone
Fixed Total		$27,956	$335,468	
Variable Total		$17,999	$215,988	
Combined Total		$45,955	$551,456	

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Year 1 Total
Revenue	$15,000	$28,000	$42,000	$52,000	$58,000	$65,000	$62,000	$68,000	$65,000	$60,000	$55,000	$50,000	$620,000
COGS	$9,300	$15,400	$23,100	$28,600	$31,900	$35,750	$34,100	$37,400	$35,750	$33,000	$30,250	$27,500	$322,400
Gross Profit	$5,700	$12,600	$18,900	$23,400	$26,100	$29,250	$27,900	$30,600	$29,250	$27,000	$24,750	$22,500	$297,600
Marketing	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$60,000
Salaries	$18,333	$18,333	$18,333	$18,333	$18,333	$18,333	$18,333	$18,333	$18,333	$18,333	$18,333	$18,333	$220,000
Rent	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$38,400
Software	$1,319	$1,319	$1,319	$1,319	$1,319	$1,319	$1,319	$1,319	$1,319	$1,319	$1,319	$1,319	$15,828
Insurance	$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
Other OpEx	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$60,000
Total OpEx	$34,852	$34,852	$34,852	$34,852	$34,852	$34,852	$34,852	$34,852	$34,852	$34,852	$34,852	$34,852	$418,224
EBITDA	-$29,152	-$22,252	-$15,952	-$11,452	-$8,752	-$5,602	-$6,952	-$4,252	-$5,602	-$7,852	-$10,102	-$12,352	-$120,624
Depreciation	$2,917	$2,917	$2,917	$2,917	$2,917	$2,917	$2,917	$2,917	$2,917	$2,917	$2,917	$2,917	$35,000
EBIT	-$32,069	-$25,169	-$18,869	-$14,369	-$11,669	-$8,519	-$9,869	-$7,169	-$8,519	-$10,769	-$13,019	-$15,269	-$155,624
Interest	$1,250	$1,238	$1,225	$1,213	$1,200	$1,188	$1,175	$1,163	$1,150	$1,138	$1,125	$1,113	$14,322
Taxes	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Income	-$33,319	-$26,407	-$20,094	-$15,582	-$12,869	-$9,707	-$11,044	-$8,332	-$9,669	-$11,907	-$14,144	-$16,382	-$169,946

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Beginning Cash	$260,000	$226,681	$200,274	$180,180	$164,598	$151,729	$142,022	$130,978	$122,646	$112,977	$101,070	$86,926
Cash In	$15,000	$28,000	$42,000	$52,000	$58,000	$65,000	$62,000	$68,000	$65,000	$60,000	$55,000	$50,000

Funding	$90,000	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total Cash In	$105,000	$28,000	$42,000	$52,000	$58,000	$65,000	$62,000	$68,000	$65,000	$60,000	$55,000	$50,000
Cash Out	$138,319	$51,323	$51,794	$51,582	$51,869	$55,307	$53,044	$50,332	$54,669	$51,907	$51,144	$46,382
Net Cash Flow	-$33,319	-$23,323	-$9,794	$418	$6,131	$9,693	$8,956	$17,668	$10,331	$8,093	$3,856	$3,618
Ending Cash	$226,681	$200,274	$180,180	$164,598	$151,729	$142,022	$130,978	$122,646	$112,977	$101,070	$86,926	$70,544

Metric	Y1	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y3 Total
Revenue	$780,000	$312,500	$343,750	$375,000	$406,250	$437,500	$468,750	$500,000	$531,250	$1,937,50
COGS	$374,400	$150,000	$165,000	$180,000	$195,000	$210,000	$225,000	$240,000	$255,000	$930,000
Gross Profit	$405,600	$162,500	$178,750	$195,000	$211,250	$227,500	$243,750	$260,000	$276,250	$1,007,50
OpEx	$669,600	$167,400	$167,400	$167,400	$167,400	$175,770	$175,770	$175,770	$175,770	$703,080
EBITDA	-$264,000	-$4,900	$11,350	$27,600	$43,850	$51,730	$67,980	$84,230	$100,480	$304,420
Net Income	-$169,946	-$12,000	$3,500	$18,500	$33,500	$40,000	$55,000	$70,000	$85,000	$235,000
Ending Cash	$70,544	$58,544	$62,044	$80,544	$114,044	$154,044	$209,044	$279,044	$364,044	

Metric	Value	Calculation
Monthly Fixed Costs	$27,959	From OpEx table
Variable Cost per Service Call	$154	48% of $320 ticket
Price per Service Call	$320	Avg ticket
Contribution Margin per Call	$166	$320 - $154
Contribution Margin %	52%	$166 / $320
Break-Even Units per Month	169	$27,959 / $166

Break-Even Revenue per Month	$54,080	169 calls x $320
Expected Break-Even Month	Month 18	Per cash flow projections
Safety Margin	18.3%	(200 calls - 169) / 200

Metric	Y1	Y2	Y3	Industry Benchmark
Gross Margin %	52.0%	52.0%	52.0%	50-55% (ServiceTitan 2023)
Operating Margin %	-21.8%	3.5%	12.1%	8-12% (NAHB)
Net Profit Margin %	-21.8%	0.3%	12.1%	8-12% (NAHB)
Current Ratio	1.1	1.8	2.5	1.5+ (healthy)
CAC Payback	2.1 months	1.8 months	1.5 months	6-18 months (SaaS Capital)
LTV:CAC Ratio	11.7x	13.0x	15.2x	3x+ (strong)
Monthly Burn Rate	$14,162	$0	N/A	N/A
Runway (months)	14	24	36	6+ (safe)

SECTION 10: RISK ANALYSIS

Top risks: 1) Technician turnover (probability 4/5, impact $48k replacement cost per tech); 2) Seasonal revenue dip (Jan/Feb 20% below avg, probability 5/5, impact $13k monthly shortfall); 3) Refrigerant regulation changes (probability 3/5, impact $15k retraining); 4) Economic downturn (probability 3/5, impact 15% revenue decline).

Mitigation: 1) $50/call bonus + $5k signing bonus cuts turnover to 15% (vs. industry 35%); 2) Pre-sell maintenance plans in Q4 ($120k deposits) funds slow months; 3) Train 2 techs on R-32 by Month 6 ($7.5k cost); 4) Target essential repairs (85% of service calls) less sensitive to downturns.

Risk	Probability	Impact	Risk Score	Mitigation Strategy	Contingency Plan	Owner
Technician turnover	4	4	16	$50/call bonus, $5k signing bonus	Use temp agency at 20% premium	COO
Seasonal cash flow	5	3	15	Pre-sell maintenance plans	Line of credit @ 10% interest	CEO
R-410A phaseout	3	4	12	Train 2 techs on R-32 by Month 6	Source R-410A from Canada	Lead Tech
Economic downturn	3	4	12	Focus on essential repairs (85% of calls)	Reduce marketing spend by 30%	CEO
Vehicle breakdown	2	5	10	Monthly maintenance checks	Rent replacement van @ $150/day	COO
Google Ads algorithm change	3	3	9	Diversify to SEO (35% of leads)	Shift budget to Nextdoor ads	Marketing Dir
Wildfire smoke	4	2	8	Promote IAQ services in July-Sept	Temporary staff surge	Marketing Dir
SBA loan default	1	5	5	Maintain $50k reserve	Equity injection from founders	CEO

SECTION 11: IMPLEMENTATION TIMELINE

Year 1 priorities: Achieve 200 service calls/month by Month 6, hit 4.2-star Google rating, and secure NATE certification for 2 techs. Critical path: ServiceTitan integration (Month 3) enables dispatch efficiency; Boulder satellite hub (Month 18) unlocks 15% revenue growth. Dependencies: Carrier distributor approval (Month 2) required for equipment pricing.

Month	Milestone	Deliverables	Resources Needed	Success Metric	Owner
1	Launch operations	3 vehicles deployed, 100 service calls	$90k working capital	100 calls completed	COO
2	Distributor agreements	United Refrigeration contract signed	CO License #RCE-11247	Net-30 terms secured	CEO
3	ServiceTitan integration	Full CRM dispatch live	$8k setup cost	20% scheduling efficiency gain	Marketing Dir
4	Google Ads optimization	CAC reduced to $210	$3k/month budget	143 customers/month	Marketing Dir
5	Maintenance plan rollout	200 plans sold	Email campaign setup	16.7% penetration	COO
6	Positive cash flow	$65k monthly revenue	142k ending cash	$9,693 net cash flow	CEO
7	First hire	Apprentice technician onboarded	$42k salary	150 calls/week capacity	COO
8	4.2-star rating	50+ Google reviews	Review request system	4.2+ average rating	Marketing Dir
9	NATE certification	2 technicians certified	$2,500 training cost	95% first-time fix rate	Lead Tech
10	Commercial pilot	10 property managers onboarded	PMA contracts	$5k commercial revenue	CEO
11	Referral program	25% customer participation	$75 credit system	40 referrals/month	Marketing Dir
12	Year 1 close	$780k revenue achieved	Financial audit	$169k net loss	CEO

SECTION 12: APPENDIX

Supporting documents available: CO Contractor License #RCE-11247, SBA loan commitment letter, United Refrigeration distributor agreement, ServiceTitan ROI analysis. All financial assumptions documented with HVAC industry benchmarks from NAHB, ServiceTitan, and IBISWorld. Full 36-month projections in Excel model.