Irrigation system installation Market Entry: A Sample Business Plan Template

GreenFlow Irrigation Solutions, LLC (Texas LLC, founded January 15, 2024) is led by James R. Carter (12-year irrigation veteran, ex-AquaScapes TX operations manager generating $1.8M revenue in 2023). We install water-efficient irrigation systems for Austin-area homeowners ($3,500-$7,000/project) and commercial clients ($15,000-$50,000/project), targeting $400,000 Year 1 revenue at 55% gross margin. Business plan dated October 26, 2023.

1. Executive Summary

Central Texas homeowners waste 5,000+ gallons monthly due to inefficient irrigation (Austin Water Conservation Dept, 2023), costing $146/year in excess water bills. GreenFlow solves this with smart controller installations that reduce water use 40% on average. We charge $5,200 average per residential project (65% gross margin) and target 60 installations in Year 1. Our $400,000 revenue projection assumes 60 residential projects ($312,000), 2 commercial jobs ($50,000), 40 maintenance contracts ($19,800), and $18,200 in repairs/retrofits. With 55% gross margin and $287,400 operating expenses, we reach $112,600 net profit (28.2% margin) in Year 1.

We seek $120,000 SBA 7(a) loan (7.5% interest, 10-year term) and $30,000 owner equity. Funds deploy as: $45,000 equipment (30%), $32,000 vehicle (21.3%), $15,000 marketing (10%), $8,000 licensing/insurance (5.3%), $41,400 working capital (27.6%), and $8,600 other (5.7%). This finances 14 months of operations, achieving break-even at $272,727 revenue (Month 16) and funding crew expansion to 3 technicians by Year 3. Projected 42.4% net margin in Year 3 delivers $427,000 profit on $1,007,000 revenue.

2. Company Overview

GreenFlow operates as a Texas LLC (EIN 87-4321987) from a $1,800/month leased warehouse in North Austin (zoned light commercial). The structure was chosen for liability protection and pass-through taxation. Ownership: James R. Carter (60%, 12 years irrigation experience, Texas TDLR #123456), Sarah Lin (40% silent investor, $30,000 equity).

Key personnel: James R. Carter (CEO, $65,000 owner draw Year 1), Maria Delgado (Field Manager hire Year 2, $48,000 salary), David Wu (Contract Marketing, $1,500/month). Advisory: Robert Klein (P.E., water resources consultant), Angela Perez (CPA, $150/hour).

Date	Milestone	Status	Next Steps
Jan 2024	LLC formation, TDLR license	Complete	N/A
Feb 2024	Warehouse lease signed	Complete	N/A
Mar 2024	Vehicle/equipment purchase	Complete	N/A
Apr 2024	Website launch	Complete	Drive 50 leads/month
May 2024	First revenue ($8,200)	Complete	Achieve 5 jobs/month
Jul 2024	SBA loan closing	Pending	Submit final financials
Oct 2024	Break-even target	Forecast	Reach 8 jobs/month
Dec 2025	Hire Field Manager	Forecast	Train on Jobber software

3. Market Analysis

U.S. irrigation installation market: $8.7B (2023, IBISWorld), growing at 6.2% CAGR to $11.9B by 2029. TAM: $8.7B (U.S. services). SAM: $320M (Texas services, calculated as 3.68% of U.S. market based on Texas population share). SOM: $1.8M (Austin metro, derived from 0.56% SAM share using Austin's 2.1% growth rate vs Texas' 1.8% and 25% irrigation penetration in target counties).

Primary customers: Homeowners (35-65, $100K+ income, 5,000+ sq. ft. lawns) in Travis/Williamson/Hays counties (187,000 households meeting criteria, per 2023 ACS data). Commercial: Property managers (32% of commercial segment), HOAs (28%), offices/retail (40%). Target customers budget $3,000-$7,500 for residential systems and $12,000-$60,000 for commercial.

Segment	Size ($)	Growth Rate	Our Share Target	Rationale
Austin Residential (Core)	$1.1M	7.1%	15.3%	Focus on 187K target households; 286 projects needed for share
Commercial (Core)	$700K	5.8%	7.1%	Target 50 property managers/HOAs; 35 projects needed
DIY Retrofit	$450K	4.2%	3.0%	Low priority; requires sales rep time
Landscaper Partners	$250K	6.5%	12.0%	Referral program drives 30 projects/year

Category	Total Addressable	Serviceable Available	Serviceable Obtainable	Methodology
U.S. Market	$8.7B	N/A	N/A	IBISWorld 2023 data
Texas Market	N/A	$320M	N/A	Texas population (29.5M) / U.S. (334M) = 8.83%; adjusted for drought severity (+2.85x factor) = 3.68% of $8.7B
Austin Metro	N/A	N/A	$1.8M	Austin metro pop (2.3M) / Texas pop (29.5M) = 7.8%; adjusted for growth rate (2.1% vs 1.8% TX) and irrigation penetration (25%) = 0.56% of $320M SAM

4. Competitive Analysis

Market leaders: RainMaster Irrigation ($2.1M revenue, 15 employees), AquaScapes TX (regional, $5.3M revenue), Sprinkler Medic (franchise, $1.4M Austin revenue). RainMaster dominates commercial work (65% revenue) but charges 20% premium. AquaScapes uses outdated controllers (45% of installs). Sprinkler Medic has 3.2-star Google rating due to scheduling delays. No competitor offers water-efficiency guarantees.

GreenFlow's advantages: 1) Smart tech integration (Rachio controllers reduce water 40% vs industry avg 25%, per EPA WaterSense data), 2) 100% water-efficiency guarantee (cost: $1,200/year in system adjustments), 3) Transparent pricing (itemized quotes increase close rate to 65% vs 52% industry avg, per 2023 ISA survey), 4) Free post-install audit (drives 35% maintenance plan uptake vs 22% industry).

Competitor	Revenue Est.	Pricing	Key Strength	Key Weakness	Our Differentiation
RainMaster	$2.1M	$6,200 res.	Commercial relationships	20% premium pricing	15% lower price, smart tech focus
AquaScapes TX	$5.3M	$5,800 res.	Regional brand	Outdated controllers (45% installs)	100% smart controller installs
Sprinkler Medic	$1.4M	$5,500 res.	Franchise marketing	3.2-star rating (scheduling)	Guaranteed 7-day install window
Lawn Doctor	$320K (irrig)	$4,900 res.	Landscaping bundling	Part-time installers	Certified technicians only
DIY Kits	$1.2B (retail)	$500-$2,000	Low cost	47% failure rate (HortTech 2022)	Professional warranty

Strengths	Weaknesses	Opportunities	Threats
Founder's 12-year network	Single-crew capacity (8 jobs/month)	Austin Water rebate program ($200-$500/household)	Drought easing (probability 3/5)
55% gross margin	No retail storefront	Commercial water mandates (2025)	New franchise entry (prob 4/5)
Smart tech expertise	Limited marketing budget ($2,300/month)	HOA contracts (120 in target area)	Material cost inflation (prob 5/5)

Water-efficiency guarantee	Owner handles sales/install	Pool company partnerships	Regulatory changes (prob 2/5)

5. Products & Services

Residential installations include: Custom zone design (spray/rotor/drip), Rachio 3 controller ($399), soil moisture sensors ($89), backflow preventer ($220), and 2-year warranty. Commercial systems add centralized monitoring (Hunter Hydrawise, $1,200), municipal code compliance, and leak detection. Maintenance plans include spring startup ($195), winterization ($175), and annual service ($495 for 2 visits + 10% repair discount).

Pricing set at 15% below RainMaster based on lean operations. Residential base price $3,500 (1/4 acre lot), adding $400 per 1,000 sq. ft. Commercial: $15,000 base (1-acre lot), $5,000 per additional acre. Maintenance contracts priced at 10% below competitors to drive retention. Gross margin 55% achieved through 45% COGS (materials 35%, labor 10%), matching IBISWorld landscaping contractor benchmarks.

Tier	Price	Features	Target Customer	% Revenue	Gross Margin
Basic Residential	$3,500	4 zones, basic controller	Homeowners (5,000-8,000 sq. ft.)	40%	52%
Premium Residential	$6,200	8 zones, Rachio, sensors	Homeowners (8,000+ sq. ft.)	30%	58%
Commercial Standard	$25,000	20 zones, Hydrawise	Property managers	20%	56%
Maintenance Plan	$495/yr	2 visits, 10% discount	All clients	10%	75%

Metric	Value	Calculation/Notes
Price per unit	$5,200	Avg of 60 residential jobs ($5,200) + 2 commercial ($25,000)
COGS per unit	$2,340	Materials $1,820 (35%), Labor $520 (10%)
Gross Profit/unit	$2,860	$5,200 - $2,340
Gross Margin %	55%	$2,860 / $5,200
CAC	$900	($1,500 Google Ads + $800 Facebook) / 2.56 leads/month * 65% close rate

LTV	$2,780	$5,200 initial + $149 annual maintenance * 3.2 years (22% churn)
LTV:CAC	3.1	$2,780 / $900
Payback Period	5.2 months	$900 CAC / ($2,860 GP * 33% monthly revenue recognition)

6. Marketing & Sales

Primary channel: Google Ads targeting "irrigation installation Austin" (search volume 1,200/mo, SEMrush). Budget: $1,500/month at $45 CPC (industry avg), yielding 33 clicks. Conversion rate 7.8% (local service avg), generating 2.58 leads/month. Facebook Ads: $800/month targeting homeowners 35-65, $28 CPC, 28 clicks, 5.4% conversion = 1.5 leads. Total leads: 4.08/month. Referral program ($100 credit) drives 30% of commercial leads.

Sales cycle: 4.08 leads/month -> 2.65 proposals (65% proposal rate) -> 1.72 closes (65% close rate). Installation scheduled within 14 days. Post-install, 35% sign maintenance plans ($495). Retention: 22% annual churn (vs 30% industry avg) via 24-month warranty and automated service reminders. Expansion revenue: 18% of clients add retrofits within 12 months.

Channel	Monthly Budget	CAC	Leads/Mo	Conv. Rate	Cust/Mo	ROI
Google Ads	$1,500	$581	2.58	65%	1.68	390%
Facebook Ads	$800	$533	1.50	65%	0.98	420%
Referrals	$300	$300	1.00	100%	1.00	833%
HOA Events	$200	$400	0.50	50%	0.25	615%
Total	$2,800	$900	5.58	61.3%	3.91	408%

Month	Google	Social	SEO/Content	Events	Other	Total	Leads	Cust
1	1,500	800	500	200	0	3,000	5	3
2	1,500	800	500	200	0	3,000	5	3
3	1,500	800	500	200	0	3,000	6	4
4	1,500	800	500	300	0	3,100	7	5
5	1,500	800	500	300	0	3,100	8	5
6	1,500	800	500	300	0	3,100	9	6
7	1,500	800	500	300	0	3,100	10	7
8	1,500	800	500	300	0	3,100	11	7
9	1,500	800	500	300	0	3,100	12	8
10	1,500	800	500	300	0	3,100	13	8
11	1,500	800	500	300	0	3,100	14	9
12	1,500	800	500	300	0	3,100	15	10

7. Operations

Daily workflow: 7 AM crew dispatch -> 8-4 PM installations -> 5 PM job documentation in Jobber. One crew (owner + 1 technician) handles 8 jobs/month (40 hrs/week, 10 hrs/job). Capacity expands to 24 jobs/month with 3 crews by Year 3. Quality control: 100% post-install video documentation reviewed by owner. Inventory: 30-day material buffer ($8,300 value) maintained at warehouse.

Key vendors: Austin Irrigation Supply (Rain Bird, net 30 terms, $1,200/mo), Central Texas Irrigation (Hunter, net 15, $800/mo). Technology: Jobber ($50/user/month), QuickBooks Online ($30/month), RingCentral ($40/month). All tools chosen for field service optimization; alternatives evaluated: Housecall Pro (rejected for $20 higher cost), Xero (rejected for poor contractor integrations).

Vendor	Service	Monthly Cost	Contract Terms	Backup Option
Austin Irrigation Supply	Rain Bird products	$1,200	Net 30, no minimum	Austin Pipe & Supply
Central Texas Irrigation	Hunter products	$800	Net 15, 5% discount >$5k	Texas Safety Controls
Jobber	Field service software	$50	Month-to-month	Housecall Pro
RingCentral	Phone system	$40	12-month term	Google Voice

Tool	Purpose	Monthly Cost	Users	Alternatives Considered
Jobber	Scheduling, invoicing, CRM	$50	3	Housecall Pro ($70), ServiceTitan ($129)
QuickBooks Online	Accounting	$30	1	Xero ($29), FreshBooks ($17)
Google Workspace	Email, docs, drive	$12	3	Microsoft 365 ($6/user)
Hootsuite	Social scheduling	$49	1	Buffer ($15), Later ($25)

8. Management Team

Organizational structure: Flat hierarchy with CEO overseeing operations/sales. Year 1: 1 FTE technician ($18/hr, $37,440/year), owner draw $65,000. Year 2: Add Field Manager ($23/hr, $47,840), second technician ($19/hr, $39,520). Compensation: 10% above Austin landscaping wage avg (BLS 2023) with $500 performance bonus per 90%+ client satisfaction score.

Advisors: Robert Klein (P.E., water resources) provides quarterly system reviews ($0 fee, 0.5% equity grant). Angela Perez (CPA) handles tax filings at $150/hour (avg 8 hours/quarter).

Month	Role	Salary	Priority	Source	Onboarding
1	Technician	$37,440	High	Craigslist	2 weeks
13	Field Manager	$47,840	High	Indeed	3 weeks
13	Technician 2	$39,520	Medium	Employee referral	1 week
25	Technician 3	$41,600	Medium	Trade school	2 weeks

9. Financial Plan

Key assumptions: 1.72 customers/month in Year 1 (growing to 8.42 by Month 12), $5,200 average revenue per job, 45% COGS, 22% annual churn, $900 CAC. Fixed costs: $20,600/month (rent, software, insurance, loan payment). Variable costs: 45% of revenue. Revenue recognition: 100% upon job completion (avg 3 days).

Revenue model: 70% residential ($5,200 avg), 30% commercial ($25,000 avg). Growth drivers: Google Ads scaling (lead volume +15% quarterly), referral program (30% commercial leads), maintenance plan uptake (35% of clients). Cost structure: 45% COGS (materials 35%, labor 10%), 36.9% operating expenses (marketing 6.8%, payroll 21.3%, rent 5.4%, other 3.4%). Fixed costs = 72.5% of total OpEx.

Startup requires $150,000: $120,000 SBA loan, $30,000 equity. Funds cover 14 months of negative cash flow. Milestones: Month 4 (10 jobs completed), Month 8 (break-even path), Month 16 (sustained profitability), Month 24 (3 crews operational).

Category	Ite	Cost	Notes
Legal/Formation	LLC filing	300	Texas SOS fee
Licenses/Permits	TDLR license	1,200	2-year term
Licenses/Permits	City business license	200	
Licenses/Permits	Contractor's bond	2,000	$25,000 bond
Equipment	Trencher	18,000	Ditch Witch SC30
Equipment	Compactor	7,500	Wacker Neuson
Equipment	Tools	19,500	Sprinkler parts, trenching tools

Vehicle	Ford F-250	32,000	Used, service body
Technology	Website development	2,500	WordPre + SEO
Technology	Software setup	500	Jobber configura
Marketing	Initial ads	5,000	Google/F seed budget
Marketing	Branding	3,000	Logo, uniforms signage
Working Capital	3-month reserve	41,400	$13,800 x 3 months
Insurance	General liability	6,000	$1M coverage annual
Insurance	Workers comp	2,000	Year 1 (owner only)
Professional Fees	Accounting setup	1,500	
Professional Fees	Legal review	1,700	
Contingency	10% buffer	15,000	

Total		150,000	

Category	Ty	Monthly Cost	Annual Cost	Notes
Rent	Fixed	1,800	21,600	Warehou lease
Salaries	Variable	7,000	84,000	1 technicia + owner draw
Benefits	Variable	585	7,020	8.3% FICA on payroll
Insurance	Fixed	800	9,600	Liability + workers' comp
Software	Fixed	150	1,800	Jobber, QuickBoo etc.
Marketing	Variable	2,300	27,600	Ads, referrals, events
Vehicle	Variable	1,000	12,000	Lease, fuel, maintena
Materials	Variable	18,000	216,000	45% of $400,000 revenue
Loan Payment	Fixed	1,200	14,400	SBA 7a, 7.5%, 10 years
Professional Services	Fixed	300	3,600	Accountir legal
Utilities	Fixed	200	2,400	Electricity internet

Miscellaneous	Variable	833	10,000		Office supplies, repairs
Fixed Total		4,250	51,000		
Variable Total		29,918	359,020		
Combined Total		34,168	410,020		

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Y1 Total
Revenue	25,000	28,000	32,000	36,000	40,000	44,000	48,000	52,000	56,000	60,000	64,000	68,000	533,000
COGS	11,250	12,600	14,400	16,200	18,000	19,800	21,600	23,400	25,200	27,000	28,800	30,600	239,850
Gross Profit	13,750	15,400	17,600	19,800	22,000	24,200	26,400	28,600	30,800	33,000	35,200	37,400	293,150
Marketing	3,000	3,000	3,000	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	36,600
Salaries	7,585	7,585	7,585	7,585	7,585	7,585	7,585	7,585	7,585	7,585	7,585	7,585	91,020
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	150	150	150	150	150	150	150	150	150	150	150	150	1,800
Insurance	800	800	800	800	800	800	800	800	800	800	800	800	9,600
Other OpEx	1,033	1,033	1,033	1,033	1,033	1,033	1,033	1,033	1,033	1,033	1,033	1,033	12,396
Total OpEx	14,368	14,368	14,368	14,468	14,468	14,468	14,468	14,468	14,468	14,468	14,468	14,468	173,016
EBITDA	-618	1,032	3,232	5,332	7,532	9,732	11,932	14,132	16,332	18,532	20,732	22,932	120,134
Depreciation	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	45,000
EBIT	-4,368	-2,718	-518	1,582	3,782	5,982	8,182	10,382	12,582	14,782	16,982	19,182	75,134
Interest	750	750	750	750	750	750	750	750	750	750	750	750	9,000
Taxes (25%)	0	0	0	208	758	1,308	1,858	2,408	2,958	3,508	4,058	4,608	21,534
Net Income	-5,118	-3,468	-1,268	624	2,274	4,482	6,582	8,682	10,782	12,882	14,982	17,082	112,600

Line Item	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Beginning Cash	108,600	97,982	89,014	83,246	81,470	82,744	86,226	91,808	99,490	109,272	121,154	135,136

Cash In (Revenue)	0	25,000	28,000	32,000	36,000	40,000	44,000	48,000	52,000	56,000	60,000	64,000
Cash In (Funding)	120,000	0	0	0	0	0	0	0	0	0	0	0
Total Cash In	120,000	25,000	28,000	32,000	36,000	40,000	44,000	48,000	52,000	56,000	60,000	64,000
Cash Out (COGS)	11,250	12,600	14,400	16,200	18,000	19,800	21,600	23,400	25,200	27,000	28,800	30,600
Cash Out (OpEx)	14,368	14,368	14,368	14,468	14,468	14,468	14,468	14,468	14,468	14,468	14,468	14,468
Cash Out (CapEx)	45,000	0	0	0	0	0	0	0	0	0	0	0
Cash Out (Debt)	750	750	750	750	750	750	750	750	750	750	750	750
Total Cash Out	71,368	27,718	29,518	31,418	33,218	35,018	36,818	38,618	40,418	42,218	44,018	45,818
Net Cash Flow	48,632	-2,718	-1,518	582	2,782	4,982	7,182	9,382	11,582	13,782	15,982	18,182
Ending Cash	108,600	97,982	89,014	83,246	81,470	82,744	86,226	91,808	99,490	109,272	121,154	135,136

Metric	Y1	Y2 Q1	Y2 Q2	Y2 Q3	Y2 Q4	Y3 Q1	Y3 Q2	Y3 Q3	Y3 Q4	Y3 Total
Revenue	400,000	180,000	195,000	210,000	225,000	240,000	255,000	270,000	285,000	1,007,000
COGS	180,000	81,000	87,750	94,500	101,250	108,000	114,750	121,500	128,250	453,150
Gross Profit	220,000	99,000	107,250	115,500	123,750	132,000	140,250	148,500	156,750	553,850
OpEx	287,400	98,000	102,000	106,000	110,000	114,000	118,000	122,000	126,000	580,000
EBITDA	-67,400	1,000	5,250	9,500	13,750	18,000	22,250	26,500	30,750	-26,150
Net Income	112,600	-3,000	12,000	24,000	36,000	48,000	60,000	72,000	84,000	427,000
Ending Cash	135,136	120,000	145,000	180,000	225,000	270,000	325,000	390,000	465,000	465,000

Metric	Value	Calculation

Monthly Fixed Costs	20,600	Rent $1,800 + Software $150 + Insurance $800 + Loan $1,200 + 25% Salaries $1,750 + Other $500 = $6,200? Wait no - fixed costs are $4,250/month from OpEx table. Correction: Fixed costs = $4,250 (from OpEx table), but includes only non-variable costs. Actual fixed costs = $4,250/month (rent, software, insurance, loan payment, 25% salaries for owner draw)
Variable Cost per Unit	2,340	COGS per job ($2,340)
Price per Unit	5,200	Average revenue per job
Contribution Margin per Unit	2,860	$5,200 - $2,340
Contribution Margin %	55%	$2,860 / $5,200
Break-Even Units per Month	7.5	$4,250 fixed costs / $2,860 CM
Break-Even Revenue per Month	39,000	7.5 units * $5,200
Expected Break-Even Month	16	From cash flow projection (Month 16 cumulative net income positive)
Safety Margin	13.3%	(Actual sales 8.42 units - BE 7.5) / 8.42

Metric	Y1	Y2	Y3	Industry Benchmark
Gross Margin %	55.0%	56.3%	55.0%	50-60% (IBISWorld)
Operating Margin %	-21.5%	1.5%	26.5%	5-15% (SBA)
Net Profit Margin %	28.2%	3.9%	42.4%	10-20% (SBA)
Current Ratio	1.8	2.3	3.1	1.5+ (healthy)

CAC Payback	5.2 months	4.1 months	3.8 months	6-18 months
LTV:CAC	3.1	3.8	4.2	3.0+ (strong)
Monthly Burn Rate	11,300	0	0	N/A
Runway (months)	9.5	N/A	N/A	6+ (safe)

10. Risk Analysis

Top risks: 1) Material cost inflation (probability 5/5, impact $15,000/year at 10% PVC increase), 2) Labor shortage (probability 4/5, impact $20,000/month lost revenue), 3) Drought easing (probability 3/5, impact 15% revenue decline), 4) SBA loan denial (probability 2/5, impact launch delay 60 days).

Mitigation: 1) Lock 6-month PVC contracts with Austin Pipe & Supply (cost: 2% premium), 2) Offer $500 signing bonus reducing turnover from 25% to 15% (cost: $2,000/year), 3) Diversify into commercial contracts (30% revenue target by Year 2), 4) Pre-qualify with 3 SBA lenders. Contingency: $15,000 startup buffer covers 30 days of delays.

Risk	Probability	Impact	Risk Score	Mitigation Strategy	Contingency Plan	Owner
Material inflation	5	4	20	6-mo PVC contracts	Pass 50% cost to customers	Carter
Labor shortage	4	5	20	$500 signing bonus	Use temp agency ($25/hr)	Carter
Drought easing	3	4	12	Commercial diversification	Expand retrofit services	Carter
Loan denial	2	5	10	Pre-qualify with 3 lenders	Owner equity increase to $45,000	Carter
Weather delays	5	3	15	Buffer 2 days/project	Reschedule within 48 hours	Delgado
Regulatory change	2	4	8	Subscribe to TDLR alerts	Retrain in <72 hours	Carter
Competitor price war	3	3	9	Focus on smart tech USP	Match prices on commercial bids	Carter
Equipment breakdown	4	3	12	$10,000 repair reserve	Rent replacement ($150/day)	Carter

11. Implementation Timeline

Critical path: SBA loan approval (Month 1), achieving 5 jobs/month by Month 4, break-even by Month 16. Dependencies: Marketing ramp requires Google Ads approval (7-day lead time), crew expansion requires Field Manager hire (Month 13).

Month	Milestone	Deliverables	Resources Needed	Success Metric	Owner
1	SBA loan closing	Funds disbursed	Financial docs	$120,000 received	Carter
2	First 3 jobs	Client signoffs	Crew scheduling	$15,000 revenue	Carter
3	Google Ads live	10+ qualified leads	$1,500 budget	5% conversion rate	Wu
4	5 jobs/month	Recurring revenue	Marketing optimization	$25,000 revenue	Carter
5	Referral program launch	10+ partner agreements	$300 budget	30% commercial leads	Carter
6	Positive EBITDA	Financial report	Cost controls	$3,782 EBITDA	Perez
7	8 jobs/month	Capacity utilization	Scheduling system	$48,000 revenue	Carter
8	Break-even path	Cash flow report	Expense tracking	Ending cash >$90,000	Perez
9	Maintenance plan rollout	35+ signups	Marketing materials	35% client uptake	Wu
10	Commercial contract #1	HOA agreement	Sales pitch	$25,000 revenue	Carter
11	10 jobs/month	Revenue report	Crew efficiency	$60,000 revenue	Carter
12	Year 1 review	Financial summary	Accounting data	$112,600 net profit	Perez

12. Appendix

Supporting documents: TDLR license #123456, SBA loan commitment letter, Austin Water rebate program details, 3 supplier quotes, 12-month cash flow model. All assumptions documented with IBISWorld, BLS, and SEMrush sources. Full financial model available upon request.