

Sample Business Plan: Scaling a Roof Soft Wash in the American Market

SoftWash Pro Solutions, LLC (Texas LLC, founded March 15, 2023) provides chemical-based roof cleaning to 35-65yo homeowners in humid Southern US markets at \$350-\$700/job. We generated \$310,000 revenue in 2023 at 58% gross margin, targeting \$1.2M revenue by 2025. Austin, TX-based operation with 65/25/10% founder/investor ownership. October 2023.

1. Executive Summary

32 million US homes with asphalt shingle roofs lose \$210/year in energy efficiency and property value due to algae growth (NRCA 2023), with 68% of roofing contractors prohibiting pressure washing. SoftWash Pro solves this with EPA-registered biodegradable solutions applied at <50 PSI, achieving 99.7% algae kill rate (3rd-party lab verified) while preserving manufacturer warranties. We serve homeowners in high-canopy neighborhoods (e.g., Austin ZIP 78746) and property managers, charging \$525 average per job with \$220 variable costs.

Our revenue model combines one-time jobs (\$350-\$2,500) and recurring contracts (55% of Year 3 revenue). At \$525 average revenue per job and 58% gross margin, we break even at 138 jobs/month. We achieved \$310,000 revenue in 2023 with \$28,000 net loss due to startup costs, projecting \$625,000 revenue in 2024 and \$1,200,000 in 2025 with 23.8% net margin. Profitability occurs at Month 18 (Q2 2025) with \$42,000 monthly fixed costs covered by 138 jobs.

We seek \$450,000 (20% equity) to fund: \$90,000 (20%) for 2 additional trucks, \$200,000 (44%) for customer acquisition, \$100,000 (22%) for 4 new technicians, and \$60,000 (13%) for franchise development. This enables 300% YoY growth, capturing 1.2% of our \$1.3B SAM by 2026. Projected ROI: 4.2x by Year 5 based on 8x EBITDA exit multiple on \$350,000 Year 5 EBITDA.

2. Company Overview

SoftWash Pro Solutions, LLC operates as a Texas LLC (EIN 84-1234567) formed March 15, 2023. We chose LLC structure for pass-through taxation and liability protection, with headquarters at 7800 Burnet Road, Austin (78757) due to 12.7% annual housing growth and high tree canopy coverage (62% of city). Ownership: Marcus Reynolds (65%), Elena Torres (25%), Friends & Family investor (10%).

Marcus Reynolds (CEO) grew Window Ninjas' Texas division to \$4.2M revenue in 3 years (2019-2022), managing 37 technicians. Elena Torres (COO) holds Texas Contractor License #TACLB12345, reducing Austin Pressure Washing Co.'s crew turnover from 45% to 18% in 2021-2022. Dr. Alan Prescott (Consulting Chemist) developed 3 EPA-registered cleaning formulas with 99.5%+ efficacy.

| Date | Milestone | Status | Next Steps |
|----------|--|----------|---|
| Mar 2023 | Company formation & TCEQ certification | Complete | N/A |
| Jun 2023 | First \$50k revenue month (84 jobs) | Complete | N/A |
| Sep 2023 | Jobber software integration | Complete | Automate 100% scheduling by Q1 2024 |
| Dec 2023 | \$310k annual revenue | Complete | N/A |
| Mar 2024 | Hire 2 additional technicians | Pending | Complete by 3/15/24; budget \$18,000 |
| Jun 2024 | Expand to San Antonio market | Pending | Secure warehouse lease by 5/1/24; budget \$22,500 |
| Sep 2024 | Launch recurring maintenance contracts | Pending | Achieve 120 contracts by 9/30/24 |
| Dec 2024 | \$625k annual revenue | Pending | Require 98 jobs/month average in H2 2024 |

3. Market Analysis

TAM: \$8.2B (IBISWorld 2023 roof cleaning services). SAM: \$1.3B (TX, OK, LA markets with >40 inches annual rainfall and >50% homeownership). SOM: \$15.6M (1.2% SAM capture by 2026 via 25% penetration in 120 targeted ZIP codes with median home value >\$275k). Methodology: SAM = (3.2M homes in TX/OK/LA x 15% annual roof cleaning incidence x \$270 average spend) per HomeAdvisor 2023 data.

Primary customers: Homeowners aged 42-58 (median age 51) in 3+ bedroom homes (\$350k-\$650k value) with 20+ year old roofs. 68% originate from roofing contractor referrals (NRCA 2023). Budget range: \$400-\$750/job, with 54% spending >\$500 annually on exterior maintenance (HomeAdvisor). Secondary: Property managers controlling 10-50 unit portfolios, budgeting \$800-\$2,500/job with 12-month contracts.

Key trends: 1) 68% of roofers now prohibit pressure washing (NRCA), creating soft wash demand; 2) 12 insurers offer roof maintenance discounts (State Farm avg. 7.2% premium reduction); 3) 61% homeowners pay 10-15% premium for eco-friendly services (Nielsen); 4) Commercial flat roofs require biannual cleaning (85% compliance rate per BOMA).

| Segment | Size (\$) | Growth Rate | Our Share Target | Rationale |
|--------------------------------|-----------|-------------|------------------|--|
| Single-family homeowners | \$980M | 6.8% CAGR | 1.5% by 2026 | Core focus; 55% of current revenue |
| Multi-family property managers | \$210M | 8.2% CAGR | 2.1% by 2026 | Recurring contracts; 30% gross margin uplift |
| Commercial flat roofs | \$110M | 5.3% CAGR | 0.8% by 2026 | Higher ticket; requires EPA certification |
| Real estate investors | \$85M | 9.1% CAGR | 3.0% by 2026 | High volume; 15% lower pricing |

| Category | Total Addressable | Serviceable Available | Serviceable Obtainable | Methodology |
|-----------------------|-------------------|-----------------------|------------------------|---|
| Residential soft wash | \$6.1B | \$980M | \$14.7M | IBISWorld TAM x 16% SAM (TX/OK/LA) x 1.5% penetration |
| Commercial soft wash | \$2.1B | \$320M | \$1.0M | IBISWorld TAM x 15.2% SAM x 0.3% penetration |

| | | | | |
|-------|--------|--------|---------|--|
| Total | \$8.2B | \$1.3B | \$15.6M | |
|-------|--------|--------|---------|--|

4. Competitive Analysis

Market leaders: RoofCleanser Inc. (\$1.1M revenue, Houston) focuses on commercial clients with 45% gross margins but lacks residential digital tools. CleanRoof TX (San Antonio) operates 5 franchises at \$225/job (35% gross margin) with inconsistent quality (1.8/5 Google rating). Austin Roof Wash (local) charges \$199/job but has 42% customer complaint rate (BBB data). 78% of competitors use generic pressure washing chemicals.

Our advantages: 1) Proprietary formula costs \$8.50/gallon (competitors avg. \$12.20) with 99.7% kill rate vs. industry avg. 92% (3rd-party lab data); 2) Jobber integration reduces scheduling time from 22 to 8 minutes/job; 3) \$100 deposit cuts no-shows to 3% vs. industry 15%; 4) Roofing contractor partnerships generate 68% of leads at \$85 CAC vs. \$238 industry average.

| Competitor | Revenue Est. | Pricing | Key Strength | Key Weakness | Our Differentiation |
|-------------------|--------------|-----------|----------------------|---|--|
| RoofCleanser Inc. | \$1.1M | \$850/job | Commercial contracts | 52% gross margin; no residential focus | Residential specialization; 58% gross margin |
| CleanRoof TX | \$750k | \$225/job | Franchise network | 1.8 Google rating; inconsistent quality | 24/7 quality control; 4.8 Google rating |
| Austin Roof Wash | \$180k | \$199/job | Low price | 42% complaint rate; voids warranties | Warranty-safe; 90-day guarantee |
| Mr. Sparkle | \$320k | \$275/job | Brand recognition | Pressure washing only; 38% gross margin | Soft wash specialization; 58% gross margin |
| DYI kits (Amazon) | N/A | \$49.99 | Low cost | 63% failure rate; roof damage risk | Professional application; insurance coverage |

| Strengths | Weaknesses | Opportunities | Threats |
|--|--|--|------------------------------------|
| Proprietary EPA-registered formula (\$8.50/gal vs \$12.20 avg) | Limited brand awareness (12% recall in Austin) | Insurance discounts (12 carriers offer avg 7.2% reduction) | Chemical regulation changes (TCEQ) |
| Jobber integration (8 min/job scheduling) | Seasonality (Q1 revenue 22% below Q2) | Commercial contract growth (8.2% CAGR) | Price wars from pressure washers |

| | | | |
|--|----------------------------------|-----------------------------------|----------------------------------|
| 68% referral leads (\$85 CAC vs \$238 avg) | No national presence | Franchise model scalability | Roof damage lawsuits |
| 58% gross margin (industry avg 49%) | Dependent on 1 chemical supplier | Real estate investor partnerships | Recession reducing home services |

5. Products & Services

We deliver roof cleaning via 4-step process: 1) Satellite-based quote (Nearmap API), 2) On-site inspection with drone moisture scan, 3) Application of proprietary solution (dwell time 15-20 mins), 4) Low-pressure rinse (<50 PSI). Residential jobs (2,000 sq ft avg) take 2.5 hours with 2-person crew. Commercial jobs include debris removal and quarterly maintenance contracts. All services include post-cleaning moisture report and 90-day guarantee.

Pricing: Residential base \$350 (1,000 sq ft) + \$0.18/sq ft. Commercial base \$800 + \$0.35/sq ft. Justification: 12% premium over pressure washing (\$310 avg job) due to warranty protection (shingle warranties voided at >100 PSI). Biannual maintenance plan priced at \$550 (15% discount vs. a la carte) to increase LTV. Gross margin maintained at 58% via \$8.50/gallon chemical cost (industry \$12.20).

| Tier | Price | Features | Target Customer | Expected % Revenue | Gross Margin |
|----------------------|-----------------|-----------------------------------|-------------------|--------------------|--------------|
| Residential Basic | \$350-\$700 | 1x cleaning; photo report | Homeowners | 40% | 55% |
| Biannual Maintenance | \$550/year | 2 cleanings; priority scheduling | Homeowners | 30% | 62% |
| Commercial Standard | \$800-\$2,500 | 1x cleaning; debris removal | Property managers | 20% | 60% |
| Commercial Premium | \$1,900-\$4,200 | Quarterly contracts; drone report | Commercial owners | 10% | 65% |

| Metric | Value | Calculation/Notes |
|--------------------------|-------|---|
| Price per service | \$525 | Weighted avg: (40% x \$525) + (30% x \$275) + (20% x \$1,650) + (10% x \$3,050) |
| COGS per service | \$220 | Chemicals (\$42.50) + Labor (\$140) + Fuel (\$18) + Equipment (\$19.50) |
| Gross Profit per service | \$305 | \$525 - \$220 |
| Gross Margin % | 58% | \$305 / \$525 |
| CAC | \$238 | (\$200k marketing / 840 customers) in Year 3 |

| | | |
|----------------|------------|--|
| LTV | \$919 | $\$525 + (\$525 \times 30\% \text{ repeat rate} \times 2.5 \text{ years})$ |
| LTV:CAC | 3.86 | $\$919 / \238 |
| Payback Period | 9.2 months | $\text{CAC} / (\text{Gross Profit per service} \times \text{Monthly repeat rate})$ |

6. Marketing & Sales

Digital channels drive 70% of leads: Google Ads target "roof cleaning [city]" keywords with \$2.40 CPC (SEMrush data), 3.2% CTR, and 4.1% conversion rate. Facebook targets homeowners 35-65 in 15-mile radius with \$1.85 CPC and 5.2% conversion. SEO focuses on 47 priority keywords with 12.8% avg. position (Ahrefs). Partnerships: Roofing contractors receive 10% (\$52.50) per closed lead; real estate agencies get free first cleaning for new buyers.

Sales cycle: 1) Lead (online/phone) -> instant satellite quote, 2) 15-min tech consultation (78% show rate), 3) \$100 deposit via Jobber, 4) Service within 72 hours, 5) Post-service survey with maintenance plan offer. Conversion rates: 4.1% online leads -> customers, 68% consultation -> booking, 30% one-time -> recurring contract.

Retention: 90-day guarantee reduces refunds to 1.2% (industry 5.7%). Loyalty program: \$50 off after referral (32% participation). Automated email sequence sends seasonal tips (open rate 41%). Annual "Roof Wellness Check" achieves 65% redemption rate. Target churn: 2.1% monthly (industry 3.8%) via recurring contracts.

| Channel | Monthly Budget | Expected CAC | Expected Leads/Month | Conversion Rate | Expected Customers/Month | ROI |
|----------------------|-----------------|--------------|----------------------|-----------------|--------------------------|-------------|
| Google Ads | \$5,000 | \$58.60 | 2,083 | 4.1% | 85 | 4.2x |
| Facebook/Instagram | \$3,000 | \$57.69 | 1,622 | 5.2% | 84 | 4.3x |
| Roofing Partners | \$2,000 | \$85.00 | 24 | 100% | 24 | 6.1x |
| Real Estate Partners | \$1,500 | \$75.00 | 20 | 100% | 20 | 5.8x |
| SEO/Content | \$1,200 | \$48.00 | 25 | 4.0% | 1 | N/A |
| Total | \$12,700 | \$238 | 3,754 | 5.6% | 214 | 4.0x |

| Month | Google Ads | Social Media | Content/SEO | Events | Other | Total | Expected Leads | Expected Customers |
|-------|------------|--------------|-------------|--------|-------|--------|----------------|--------------------|
| 1 | 5,000 | 3,000 | 1,200 | 500 | 300 | 10,000 | 3,170 | 178 |
| 2 | 5,000 | 3,000 | 1,200 | 500 | 300 | 10,000 | 3,170 | 178 |
| 3 | 5,000 | 3,000 | 1,200 | 500 | 300 | 10,000 | 3,170 | 178 |
| 4 | 5,500 | 3,300 | 1,320 | 550 | 330 | 11,000 | 3,487 | 196 |
| 5 | 5,500 | 3,300 | 1,320 | 550 | 330 | 11,000 | 3,487 | 196 |
| 6 | 5,500 | 3,300 | 1,320 | 550 | 330 | 11,000 | 3,487 | 196 |
| 7 | 6,000 | 3,600 | 1,440 | 600 | 360 | 12,000 | 3,804 | 214 |
| 8 | 6,000 | 3,600 | 1,440 | 600 | 360 | 12,000 | 3,804 | 214 |
| 9 | 6,000 | 3,600 | 1,440 | 600 | 360 | 12,000 | 3,804 | 214 |
| 10 | 6,500 | 3,900 | 1,560 | 650 | 390 | 13,000 | 4,121 | 232 |
| 11 | 6,500 | 3,900 | 1,560 | 650 | 390 | 13,000 | 4,121 | 232 |
| 12 | 6,500 | 3,900 | 1,560 | 650 | 390 | 13,000 | 4,121 | 232 |

7. Operations

Daily workflow: 1) Jobber dispatches crews by 6:30 AM, 2) Technicians load trucks (250-gallon tank, 55-gallon chemical), 3) 4 jobs/day per crew (2.5 hrs/job), 4) End-of-day chemical inventory scan, 5) Office manager processes payments by 8 PM. Capacity: 3 crews (6 techs) handle 60 jobs/week. Scheduling uses Jobber's AI to cluster jobs within 5-mile radius, reducing drive time by 22 mins/job.

Key suppliers: EcoChem Partners (cleaning solution) at \$8.50/gallon with 10% discount at 1,000 gallons/month. Graco Houston (equipment) with 5% volume discount. North Safety Products (PPE) with net-30 terms. Technology: Jobber (\$129/month) for scheduling, QuickBooks Online (\$80) for accounting, Canopy (\$99) for satellite quoting, Mailchimp (\$50) for email.

| Vendor/Supplier | Service | Monthly Cost | Contract Terms | Backup Option |
|-------------------|------------------------|--------------|----------------------------------|-----------------------------------|
| EcoChem Partners | Biodegradable solution | \$850 | 12-mo, 10% discount at 1,000 gal | CleanTech Solutions (San Antonio) |
| Graco Houston | Pumps & hoses | \$0 | Net-30 payment | Graco Dallas |
| North Safety | PPE (gloves, goggles) | \$320 | Net-30 | Uline |
| Jobber | Field service software | \$129 | Month-to-month | Housecall Pro |
| QuickBooks Online | Accounting | \$80 | Month-to-month | Xero |
| Canopy | Satellite imagery | \$99 | Month-to-month | Nearmap |

| Tool | Purpose | Monthly Cost | Users | Alternatives Considered |
|-------------------|---------------------------------|--------------|-------|--|
| Jobber | Scheduling, invoicing, payments | \$129 | 7 | Housecall Pro (rejected: \$179/mo) |
| QuickBooks Online | Accounting, payroll | \$80 | 2 | QuickBooks Desktop (rejected: no mobile) |
| Canopy | Satellite-based quoting | \$99 | 3 | Nearmap (rejected: \$149/mo) |
| Mailchimp | Email marketing | \$50 | 1 | Constant Contact (rejected: \$99/mo) |
| Google Workspace | Email, docs, calendar | \$84 | 7 | Microsoft 365 (rejected: \$126/mo) |

8. Management Team

Organizational structure: CEO (operations/strategy), COO (field operations), Office Manager (admin/finance), 6 Field Technicians. Compensation: Technicians \$22/hr + \$50/job bonus; Office Manager \$55,000/year; COO \$85,000 + 5% revenue bonus; CEO \$100,000 base. No equity grants beyond founders. Total payroll Year 3: \$310,000 (51.7% of revenue).

Advisory board: Dr. Alan Prescott (Chemistry, 0.5% equity) validates formulations. Robert Chen (ex-CFO Window Ninjas, 0.3% equity) advises on scaling. Compensation: \$1,500/month stipend + equity.

| Month | Role | Salary | Priority | Source | Onboarding Time |
|-------|-------------------|----------|----------|------------|-----------------|
| 1 | Office Manager | \$55,000 | High | Indeed | 30 days |
| 2 | Technician 1 | \$46,240 | High | Craigslist | 14 days |
| 2 | Technician 2 | \$46,240 | High | Craigslist | 14 days |
| 5 | Technician 3 | \$46,240 | Medium | Indeed | 21 days |
| 5 | Technician 4 | \$46,240 | Medium | Indeed | 21 days |
| 8 | Franchise Manager | \$72,000 | Low | LinkedIn | 45 days |
| 10 | Sales Coordinator | \$48,000 | Low | Indeed | 30 days |

9. Financial Plan

Key assumptions: 1) 15 new customers/month in Year 1 growing to 25/month in Year 3, 2) Average revenue per job \$525, 3) Monthly churn 2.1%, 4) COGS 42% of revenue (chemicals 8%, labor 26.7%, fuel 3.4%, equipment 3.9%), 5) Marketing spend 19.2% of revenue, 6) Fixed costs \$42,000/month. Based on 2023 actuals: 58% gross margin, \$238 CAC, 2.1% monthly churn.

Revenue model: 70% one-time jobs (\$525 avg), 30% recurring contracts (\$45.83 avg monthly). Growth drivers: 1) Geographic expansion (5 new markets by 2025), 2) Commercial contract penetration (target 20% of revenue by Year 3), 3) Maintenance plan adoption (target 30% of residential jobs). Revenue scales linearly with crew count (1 crew = \$17,500/month revenue).

Cost structure: 58% variable costs (COGS), 42% fixed costs (labor, marketing, overhead). Variable costs scale with jobs: \$220/job. Fixed costs scale with expansion: \$42,000/month at 3 crews, +\$14,000 per additional crew. Software costs fixed at \$442/month through Year 3.

Funding: \$450,000 covers 18 months of runway. \$90,000 (20%) for 2 trucks (\$45,000 each), \$200,000 (44%) for 12 months marketing, \$100,000 (22%) for 4 technicians (\$25,000 each), \$60,000 (13%) for franchise development. Milestones: 80 jobs/month by Month 12, \$625k Year 2 revenue, 3 franchise units by Q4 2025.

| Category | Item | Cost | Notes |
|------------------|-------------------------|---------|--------------------|
| Legal/Formation | Texas LLC filing | \$300 | Paid March 2023 |
| Licenses/Permits | TCEQ applicator license | \$200 | Renews annually |
| Equipment | 2023 Ford F-250 (used) | \$8,000 | 2 units @ \$19,000 |
| Equipment | Graco GX-19 pump | \$400 | 2 units @ \$2,200 |
| Equipment | 250 gallon poly tank | \$750 | 2 units @ \$1,500 |

| | | | |
|-------------------|-------------------------------|----------|--------------------------------|
| Equipment | Hoses, nozzles, safety gear | \$2,500 | Per OSHA standards |
| Technology Setup | Website development | \$4,500 | WordPress + Jobber integration |
| Initial Inventory | 500 gallons cleaning solution | \$4,250 | \$8.50/gallon |
| Marketing Launch | Google ads (3 months) | \$1,500 | \$5k/month |
| Working Capital | 6 months operating expenses | \$75,000 | \$12,500/month |
| Facility Lease | Security deposit | \$3,600 | 2 months @ \$1,800 |
| Facility Lease | Warehouse buildout | \$14,000 | Chemical storage compliance |
| Insurance | General liability (annual) | \$2,000 | \$2M coverage |
| Professional Fees | Accounting setup | \$2,500 | QuickBooks configuration |
| Contingency | 10% buffer | \$25,200 | 10% of total |

| | | | |
|-------|--|---------|--|
| TOTAL | | 252,000 | |
|-------|--|---------|--|

| Category | Type | Monthly Cost | Annual Cost | Notes |
|---------------|----------|--------------|-------------|--------------------------|
| Rent | Fixed | 1,800 | 21,600 | 1,200 sq ft warehouse |
| Salaries | Fixed | 15,000 | 180,000 | Office manager + COO |
| Field Labor | Variable | 21,000 | 252,000 | 6 techs @ \$3,500 each |
| Benefits | Fixed | 2,550 | 30,600 | 17% of fixed payroll |
| Insurance | Fixed | 1,667 | 20,000 | \$20k annual premium |
| Software | Fixed | 442 | 5,304 | Jobber, QB, Canopy, etc. |
| Marketing | Variable | 10,000 | 120,000 | 19.2% of Year 3 revenue |
| Chemicals | Variable | 6,000 | 96,000 | \$42.50/job x 190 jobs |
| Vehicle Lease | Fixed | 3,500 | 42,000 | 2 trucks @ \$1,750 each |

| | | | | | | | | | | | | | |
|------------|---------|---------|--------|--------|--------|--------|---------|--------|--------|--------|--------|--------|----------|
| Net Income | -11,301 | -10,551 | -9,766 | -9,700 | -8,823 | -7,912 | -10,207 | -9,203 | -8,150 | -7,792 | -6,630 | -5,410 | -119,832 |
|------------|---------|---------|--------|--------|--------|--------|---------|--------|--------|--------|--------|--------|----------|

| Line Item | M1 | M2 | M3 | M4 | M5 | M6 | M7 | M8 | M9 | M10 | M11 | M12 |
|-------------------|---------|---------|---------|---------|---------|--------|---------|---------|---------|---------|---------|---------|
| Beginning Cash | 75,000 | 63,699 | 53,148 | 43,382 | 33,682 | 24,859 | 16,947 | 6,740 | -2,463 | -10,613 | -18,405 | -25,035 |
| Cash In (Revenue) | 21,528 | 22,604 | 23,733 | 24,919 | 26,165 | 27,473 | 28,847 | 30,289 | 31,803 | 33,393 | 35,063 | 36,817 |
| Cash In (Funding) | 0 | 0 | 0 | 0 | 0 | 0 | 450,000 | 0 | 0 | 0 | 0 | 0 |
| Total Cash In | 21,528 | 22,604 | 23,733 | 24,919 | 26,165 | 27,473 | 478,847 | 30,289 | 31,803 | 33,393 | 35,063 | 36,817 |
| Cash Out (COGS) | 9,042 | 9,493 | 9,968 | 10,474 | 10,988 | 11,538 | 12,116 | 12,722 | 13,358 | 14,025 | 14,727 | 15,463 |
| Cash Out (OpEx) | 23,909 | 23,909 | 23,909 | 24,659 | 24,659 | 24,659 | 27,909 | 27,909 | 27,909 | 28,659 | 28,659 | 28,659 |
| Cash Out (CapEx) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Cash Out (Debt) | 1,250 | 1,250 | 1,250 | 1,250 | 1,250 | 1,250 | 1,250 | 1,250 | 1,250 | 1,250 | 1,250 | 1,250 |
| Total Cash Out | 34,199 | 34,651 | 35,126 | 36,383 | 36,897 | 37,447 | 41,275 | 41,881 | 42,517 | 43,934 | 44,636 | 45,372 |
| Net Cash Flow | -12,671 | -12,047 | -11,393 | -11,464 | -10,732 | -9,974 | 437,572 | -11,592 | -10,714 | -10,541 | -9,573 | -8,555 |
| Ending Cash | 63,699 | 53,148 | 43,382 | 33,682 | 24,859 | 16,947 | 454,519 | 432,927 | 422,213 | 411,672 | 402,099 | 393,544 |

| Metric | Y1 | Y2 Q1 | Y2 Q2 | Y2 Q3 | Y2 Q4 | Y3 Q1 | Y3 Q2 | Y3 Q3 | Y3 Q4 | Y3 Total |
|--------------|----------|---------|---------|---------|---------|---------|---------|---------|---------|-----------|
| Revenue | 390,161 | 156,250 | 164,063 | 172,266 | 180,879 | 217,055 | 227,908 | 239,303 | 251,268 | 1,200,000 |
| COGS | 162,089 | 64,844 | 68,086 | 71,490 | 75,114 | 90,138 | 94,642 | 99,371 | 104,337 | 504,000 |
| Gross Profit | 228,072 | 91,406 | 95,977 | 100,776 | 105,765 | 126,917 | 133,266 | 139,932 | 146,931 | 696,000 |
| OpEx | 319,404 | 139,750 | 139,750 | 139,750 | 139,750 | 157,500 | 157,500 | 157,500 | 157,500 | 630,000 |
| EBITDA | -91,332 | -48,344 | -43,773 | -38,974 | -33,985 | -30,583 | -24,234 | -17,568 | -10,569 | 66,000 |
| Net Income | -119,832 | -63,344 | -56,773 | -49,974 | -42,985 | -39,583 | -31,234 | -22,568 | -13,569 | 285,400 |

| | | | | | | | | | | |
|-------------|---------|---------|---------|---------|---------|---------|---------|--------|--------|--------|
| Ending Cash | 393,544 | 330,199 | 273,426 | 223,452 | 180,467 | 140,884 | 109,650 | 87,082 | 73,513 | 73,513 |
|-------------|---------|---------|---------|---------|---------|---------|---------|--------|--------|--------|

| Metric | Value | Calculation |
|---------------------------------|--------|---------------------------------|
| Monthly Fixed Costs | 23,002 | From OpEx table (fixed portion) |
| Variable Cost per Service | 220 | COGS per job |
| Price per Service | 525 | Average revenue |
| Contribution Margin per Service | 305 | 525 - 220 |
| Contribution Margin % | 58% | 305 / 525 |
| Break-Even Units per Month | 76 | 23,002 / 305 |
| Break-Even Revenue per Month | 39,900 | 76 x 525 |
| Expected Break-Even Month | 18 | Q2 2025 (from P&L) |
| Safety Margin | 35% | (190 - 76) / 190 (Year 3 jobs) |

| Metric | Y1 | Y2 | Y3 | Industry Benchmark |
|---------------------|--------|--------|-------|-----------------------------|
| Gross Margin % | 58.5% | 58.0% | 58.0% | 49% (IBISWorld) |
| Operating Margin % | -30.7% | -15.7% | 5.5% | -5% (Year 1), 8% (Year 3) |
| Net Profit Margin % | -30.7% | -15.5% | 23.8% | -10% (Year 1), 15% (Year 3) |
| Current Ratio | 1.8 | 2.1 | 3.5 | 1.5 |
| Quick Ratio | 1.6 | 1.9 | 3.2 | 1.0 |

| | | | | |
|--------------------|-------|---------|--------|-------|
| CAC Payback Period | N/A | 11.2 mo | 9.2 mo | 12 mo |
| LTV:CAC Ratio | N/A | 3.5 | 3.86 | 3.0 |
| Monthly Burn Rate | 9,986 | 0 | 0 | N/A |
| Runway (months) | 7.5 | N/A | N/A | N/A |

10. Risk Analysis

Top risks: 1) Chemical runoff violations (Probability 3/5, Impact 4/5): TCEQ fines average \$12,500 per incident. 2) Crew injury (Probability 2/5, Impact 5/5): OSHA roof fall incidents cost \$28,000 avg. medical + \$55,000 lost productivity. 3) Price wars (Probability 4/5, Impact 3/5): Competitors undercut by 15% in 2 ZIP codes (2023 data). 4) Recession (Probability 3/5, Impact 4/5): 2008 saw 22% home service decline.

Mitigation: 1) Containment protocols reduce runoff risk by 92% (EPA case study); \$2M insurance covers \$25k deductible. 2) Mandatory harness use on >6:12 pitch roofs cuts fall risk by 78% (OSHA data). 3) Value-based pricing justifies 12% premium; 90-day guarantee reduces price sensitivity. 4) Commercial contracts (20% of revenue) stabilize cash flow during downturns.

| Risk | Probability | Impact | Risk Score | Mitigation Strategy | Contingency Plan | Owner |
|----------------------------|-------------|--------|------------|--|--|----------------|
| Chemical regulation change | 3 | 4 | 12 | Dr. Prescott monitors EPA/TCEQ; 6-month formula buffer | Switch to CleanTech Solutions (30-day lead time) | CEO |
| Crew injury | 2 | 5 | 10 | Mandatory OSHA training; harness use on steep roofs | Temporary contractor crews (\$120/hr) | COO |
| Price war | 4 | 3 | 12 | Value-based pricing; 90-day guarantee | Launch \$499 "Essential" tier (45% margin) | CEO |
| Recession | 3 | 4 | 12 | Commercial contracts (20% revenue) | Offer gutter cleaning at \$125/job (35% margin) | COO |
| Supplier disruption | 2 | 3 | 6 | Dual-source chemicals; 2-month inventory buffer | Activate CleanTech Solutions contract | COO |
| Customer churn | 3 | 3 | 9 | Loyalty program; annual wellness checks | Reduce maintenance plan price by 10% | Office Manager |
| Seasonality | 5 | 2 | 10 | Winter gutter/holiday light services | Target commercial clients (less seasonal) | COO |
| Franchise litigation | 1 | 5 | 5 | FDD compliance; \$1M franchise insurance | Pause franchise program; focus company-owned | CEO |

11. Implementation Timeline

Priority 1: Achieve 80 jobs/month by Month 12 through San Antonio expansion and Google Ads optimization. Critical path: Warehouse lease signing by Month 5 (55-day lead time). Dependency: Marketing budget allocation must precede geographic expansion. Priority 2: Launch franchise program by Month 10 requiring FDD completion (Month 8) and pilot unit recruitment (Month 9).

| Month | Milestone | Deliverables | Resources Needed | Success Metric | Owner |
|-------|----------------------------------|---------------------------------------|---------------------------------|---------------------------|----------------|
| 1 | Hire office manager | Job description, interview schedule | \$4,583 recruitment budget | Start date 30 days | CEO |
| 2 | Launch Google Ads campaign | Ad copy, keyword list, landing pages | \$5,000 budget, SEMrush license | 4.1% conversion rate | Office Manager |
| 3 | Implement Jobber scheduling | Custom workflow, crew training | \$129 software, 16 hrs training | 8 min/job scheduling time | COO |
| 4 | Secure roofing partnerships | Contract templates, referral tracking | 10 partner agreements | 68% referral leads | CEO |
| 5 | Sign San Antonio warehouse lease | Lease agreement, security deposit | \$22,500 budget | 550 sq ft space secured | COO |
| 6 | Launch maintenance contracts | Pricing, billing system setup | QuickBooks integration | 120 contracts by Month 9 | Office Manager |
| 7 | Hire 2 additional technicians | Training program, OSHA certification | \$18,000 recruitment/training | 4 jobs/day per crew | COO |
| 8 | Complete FDD for franchising | FDD document, legal review | \$15,000 legal fees | Approved by TX DFR | CEO |
| 9 | Recruit 3 franchise pilots | Franchise agreement, training | \$10,000 marketing | 3 signed agreements | CEO |
| 10 | Expand to Dallas market | Marketing plan, crew deployment | \$25,000 budget | 25 jobs/month by Month 12 | COO |

| | | | | | |
|----|-------------------------------------|-------------------------------------|------------------|------------------------|-----|
| 11 | Implement chemical inventory system | Barcode scanners, inventory log | \$1,200 hardware | 99% inventory accuracy | COO |
| 12 | Achieve 80 jobs/month | Production report, financial review | Jobber analytics | 80 jobs at \$525 avg | CEO |

12. Appendix

Available documentation: 1) 2023 financial statements (audited by Reynolds CPA), 2) Third-party lab test results (99.7% algae kill rate), 3) TCEQ certification #TXC12345, 4) Roofing contractor partnership agreements (12 signed), 5) Customer survey data (4.8/5 Google rating). All financial assumptions validated against IBISWorld 2023 Roof Cleaning Report (Report #OD5678) and HomeAdvisor 2023 Exterior Services Survey.