

Clearflow Gutter Co. — Business Plan

Gutter cleaning business in Charlotte, NC · Startup plan

Executive summary

Clearflow Gutter Co. is a new gutter cleaning business in Charlotte, NC offering gutter and downspout cleaning; gutter guard installation; small gutter repairs and resealing; twice-a-year gutter maintenance plans; and roof debris and moss removal. The model is prices set by house size, jobs batched by neighborhood, twice-a-year plans that book the next season before this one ends, and gutter guards and repairs to carry the months between.

Startup budget: \$8,193 across 10 items, funded from savings. Target: \$10,000 in monthly sales.

Twelve months from now, success looks like this: A booked fall and spring, 300 homes on a twice-a-year plan, and gutter guards as a third of revenue

Products and services

Clearflow Gutter Co.'s core service is gutter and downspout cleaning. Every job is priced by the size of the house and its stories, done with a stabilized ladder or from the ground, and finished with the downspouts flushed, the debris hauled away and before-and-after photos sent with the invoice.

- Gutter and downspout cleaning
 - Gutter guard installation
 - Small gutter repairs and resealing
 - Twice-a-year gutter maintenance plans
 - Roof debris and moss removal
-

Market analysis

The customers are homeowners with tall trees who don't want to climb a ladder, older homeowners and busy families who want it done twice a year, and the property managers, landlords and HOAs with many roofs to keep clear.

- Homeowners with tall trees who can't, or won't, climb a ladder
- Older homeowners and busy families who want it done twice a year without asking
- Property managers, landlords and HOAs with many roofs to keep clear
- Small commercial buildings, churches and offices with gutters nobody watches

Marketing strategy

Most customers will find Clearflow Gutter Co. on Google — “gutter cleaning near me” spikes every fall and spring — and through word of mouth on streets already worked, so the Google Business Profile, the reviews and a website with prices and online booking decide who gets the call. Door hangers and yard signs on those streets, and property managers and roofers, bring the rest.

- Google Business Profile and Google — “gutter cleaning near me” spikes every fall and spring
- Word of mouth and neighbors — one house on a street leads to the next three
- Door hangers and yard signs on the streets you're already working
- Property managers, roofers and pressure-washing companies who pass on gutter work
- A website with prices by house size, your service area and online booking

Operations plan

The owner cleans, sells and books in year one, batches jobs by neighborhood, works every ladder by the same safety routine, and fills the summer and winter with guard installs, repairs and plan renewals before adding a helper for the fall rush.

- Prices set by house size and stories, so most jobs can be quoted from the address
- Ladder safety on every job — a stabilizer, the ladder footed on level ground and never set against the gutter itself
- Jobs batched by neighborhood so the truck isn't driving between them
- Before-and-after photos of every gutter, sent with the invoice
- Every customer offered a twice-a-year plan so the next season is booked before this one ends
- Debris bagged and hauled away, and downspouts flushed to confirm they drain

Startup costs

What it will take to open the doors, funded from savings.

Startup costs

ITEM	AMOUNT
Extension ladders, stabilizers and a step ladder	\$1,100
Leaf blower, gutter scoops, hoses and hand tools	\$650
Ladder rack for the truck or van you own	\$700
General liability insurance (first year)	\$850
Fall protection, gloves, eye protection and non-slip shoes	\$475
Truck lettering, yard signs and door hangers	\$900
Website and Google Business Profile	\$0
Booking, invoicing and customer records (first year)	\$0
Business registration, LLC and EIN	\$268
Working capital: fuel, insurance and living costs for the slow months	\$3,250
Total	\$8,193

Typical range to start a gutter cleaning business in the US: \$3,685–\$15,300. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website and Google Business Profile: Your Zarla plan includes the website — prices by house size, your service area and online booking — and walks you through your Google Business Profile; a designer typically charges \$2,000 or more to build one. Booking, invoicing and customer records (first year): Online booking, invoicing and a customer list come with your Zarla plan; accounting software is separate.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a gutter cleaning business in the US. Startup is small — ladders, tools and a truck with a rack; the numbers that decide the year are homes a day in season, the price per home, and how many customers are on a twice-a-year plan.

Typical monthly operating costs for a gutter cleaning business: \$500–\$2,200 a month, before the owner's own pay.

At \$10,000 in monthly sales, Clearflow Gutter Co. would clear \$7,800–\$9,500 a month before owner pay and tax, and recover the \$8,193 startup budget in roughly 1–2 months.

Typical monthly operating costs

COST	TYPICAL RANGE
Vehicle payment, fuel and maintenance	\$250–\$900
Insurance: general liability and commercial auto	\$100–\$350
Bags, sealant, fasteners and equipment wear	\$50–\$250
Debris disposal	\$0–\$150
Booking, invoicing and customer records (included with Zarla)	\$0–\$50
Phone, bookkeeping and marketing	\$100–\$500

US ranges for a small operation; replace with your own figures as you learn them. Lines marked (included with Zarla) are what those tools cost separately — with Zarla they are part of one monthly plan.

Risks and honest downsides

Every gutter cleaning business plan should say out loud what can go wrong. For Clearflow Gutter Co., the real risks are:

- A fall from a ladder is the risk that ends a gutter business — stabilizers, level footing and never working alone on a steep roof are not optional
- The work comes in two short seasons, and a gutter business without plans, guards or a second service runs out of cash in summer and winter
- Rain delays pile the fall rush into fewer days
- A ladder through a window or a dented gutter comes out of the margin if the insurance doesn't cover it
- Low prices from one-truck competitors every fall — a booked plan list beats competing on price
- One owner on a ladder is one point of failure: an injury stops the income

Licenses, permits and insurance

What Clearflow Gutter Co. needs before it can legally trade in the US. Rules vary by state and city — confirm each item with your local licensing office and an accountant.

- Business registration and EIN — Most gutter cleaners form an LLC; state filing fees run about \$35 to \$500. The EIN from the IRS is free, and property managers will ask for it on a W-9 before they pay you. Many US cities also require a general business license.
 - Home-improvement or contractor registration for repairs and installs where your state requires it — Cleaning gutters needs no specific license in most of the US, but repairs, guard installation and new gutters can count as home-improvement or contractor work: New Jersey (\$110), Connecticut (\$220 a year) and Maryland, for example, require a home-improvement registration or license, and California a contractor license for jobs of \$1,000 or more in labor and materials, or smaller ones that need a permit or use a hired helper. Check your state before you sell installs.
 - General liability insurance — Not legally required everywhere, but homeowners, HOAs and property managers ask for a certificate — ladder work near windows, roofs and cars is where the claims are.
 - Workers' comp and OSHA ladder rules once you hire — In the US, OSHA's ladder rules apply to employers — among them, an extension ladder set at a 4-to-1 angle and reaching 3 feet above the landing — and workers' comp is required in most states once you have employees.
-

Milestones: the next 30 days

The first month's to-do list for Clearflow Gutter Co., in order:

- Register the business, take the free EIN and open a business bank account
 - Get general liability quotes and check your state's rules for gutter repairs and guard installs
 - Buy the ladders, a stabilizer and the cleaning tools, and fit the truck with a ladder rack
 - Set prices by house size and stories, and a twice-a-year plan price
 - Set up a free Google Business Profile with your service area and put your website live with prices and booking
 - Door-hang the streets with tall trees before the fall rush
 - Tell every property manager, roofer and pressure washer you know that you clean gutters
 - Offer every customer the twice-a-year plan and ask for a Google review before you leave
-

Appendix: what a lender will ask for

This plan tells the story and shows the numbers. If you take it to a bank, expect to be asked for these documents as well:

- Two years of personal tax returns and a personal financial statement
- A month-by-month 12-month cash-flow projection that shows the fall and spring peaks and the gaps
- Quotes for the truck or equipment you're financing
- Proof of insurance and business registration
- Your plan customer list, or letters from property managers who will send you work
- Your credit report

Sample plan for a fictional business, written by Zarla's free business plan generator. Every figure is a typical US range or calculated from the sample's own numbers — nothing is a market projection. Make it yours in five questions:

zarla.com/business-plan-generator?industry=gutter-cleaning