

prison
entrepreneurship
program

**Business Plan Competition
January 23, 2026**

Brandon, Jacquece, Shaun
Gutter Guys

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Gutter Guys

Business Plan
January 2026

Brandon
Owner & Founder

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EXECUTIVE SUMMARY

Opportunity	Purpose	Solution																																					
<ul style="list-style-type: none"> Leaking gutters Broken gutters Poorly installed gutters Clogged gutters Saving money with rain water filtration system 	<ul style="list-style-type: none"> To help home owners with structural integrity and peace of mind that their house is intact, to help them save money on water bill 	<ul style="list-style-type: none"> Fixing gutters Installing gutters guards Installing rain water filtration system 																																					
Customers	Differentiators	Extras																																					
<ul style="list-style-type: none"> Residential Commercial 	<ul style="list-style-type: none"> Gutter filter Rain water filtration system Competitive pricing 	<ul style="list-style-type: none"> All in one filter system 																																					
Marketing	Start-up Costs	Financials & Extras																																					
<ul style="list-style-type: none"> Next door app. Door to door Social media Google listings Referral program Word of mouth 	<table> <tr> <td>Owner investment - cash</td> <td style="text-align: right;">\$ 50,000</td> </tr> <tr> <td>Owner investment - equipment</td> <td style="text-align: right;">-</td> </tr> <tr> <td>Vehicle and/or equipment loan</td> <td style="text-align: right;">-</td> </tr> <tr> <td>Start up financing</td> <td style="text-align: right;">50,000</td> </tr> <tr> <td>Total startup costs:</td> <td style="text-align: right;"><u>\$100,000</u></td> </tr> </table>	Owner investment - cash	\$ 50,000	Owner investment - equipment	-	Vehicle and/or equipment loan	-	Start up financing	50,000	Total startup costs:	<u>\$100,000</u>	<table> <tr> <td colspan="3">Year one summary income statement:</td> </tr> <tr> <td>Sales</td> <td style="text-align: right;">\$ 387,700</td> <td style="text-align: right;">100%</td> </tr> <tr> <td>COGS</td> <td style="text-align: right;"><u>102,700</u></td> <td style="text-align: right;"><u>26%</u></td> </tr> <tr> <td>Gross profit</td> <td style="text-align: right;">284,900</td> <td style="text-align: right;">73%</td> </tr> <tr> <td>Overhead</td> <td style="text-align: right;"><u>105,400</u></td> <td style="text-align: right;"><u>27%</u></td> </tr> <tr> <td>Pretax income</td> <td style="text-align: right;">179,500</td> <td style="text-align: right;">46%</td> </tr> <tr> <td>Tax expense</td> <td style="text-align: right;">44,800</td> <td style="text-align: right;">12%</td> </tr> <tr> <td>Owner withdrawals</td> <td style="text-align: right;"><u>22,000</u></td> <td style="text-align: right;"><u>6%</u></td> </tr> <tr> <td>Net income</td> <td style="text-align: right;"><u>\$ 112,600</u></td> <td style="text-align: right;"><u>29%</u></td> </tr> </table>	Year one summary income statement:			Sales	\$ 387,700	100%	COGS	<u>102,700</u>	<u>26%</u>	Gross profit	284,900	73%	Overhead	<u>105,400</u>	<u>27%</u>	Pretax income	179,500	46%	Tax expense	44,800	12%	Owner withdrawals	<u>22,000</u>	<u>6%</u>	Net income	<u>\$ 112,600</u>	<u>29%</u>
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TEAM LEADERSHIP STATEMENT

CEO/COO: Brandon

Brandon brings his leadership skills along with 25 years in hard intensive labor in construction. He specializes in metal fabricating and cleaning jobs. He also is certified in heavy equipment, OSHA and national center of construction education research (NCCER). He has managed teams of 15+ people and will bring that management skills to the company.

CMO: Jacquece

Jacquece brings faith, loyalty and personality. Many years of sales and marketing experience that will contribute in many ways to the success of the Gutter Guys vision.

CFO: Shaun

Shaun brings a variety of skills to the team from working in various fields such as home renovations, building decks, plumbing, welding and food industry as a s chief he has 20 years' experience as a tattoo artist. As brings great customer service and advertising and marketing skills. He brings book keeping and great accounting skills as well.

PRODUCT/SERVICE OFFERING

Gutter Guys is the name and fixing, cleaning and replacing gutters is the game. The services we offer are cleaning debris, gunk and muck out of your gutters. Also fixing cracks and breaks that cause drip or drainage of gutters. We can replace them with new gutters or install the leaf filter to them. Some benefits we include are free estimate pricing, preventative maintenance, gutter painting, cleaning and replacement of gutters. We are a clean professional service and we only work on gutters and proud partners with leaf filter, not many gutter companies specialize in only gutter services, most companies are roofing companies which offer services. We offer packages to fit most budgets. We will start operations in 2028 out of San Antonio Texas. No more searching for services, no more looking around for the best pricing if you find a price we'll beat it. Use our mobile app to custom your experience by picking colors for your gutters also see us on the way to your location as well as progress on your residents. We hope to expand locations into Dallas, Houston, and Austin Texas in the future. We're the best of the best. The gutter service that can't beat that We're the gutter guys

MARKET/INDUSTRY

Market:

In the gutter cleaning industry more and more people are starting to see with cleaner gutters equals better house condition, so my idea is growing. With the leaf's filter being a new thing, I am able to come into the market knowing I have a big chance meeting multiple demand. Yes, my company is somewhat a seasonal but is a year-round occupation. To install new gutters, I would be charging a general price around \$5-\$8/ft but only come out of pocket \$2-\$3/ft averaging \$3/ft profit. Smaller homes normally take in \$90-\$300 I could get a profit margin anywhere from \$150-\$500. Therefore, I can make money by doing 1 to 2 homes a day,

Competition:

Our only competitors in Redwood city are 3-5 different gutter cleaning companies but gutter cleaning companies who only specialize in gutter cleaning business. And on a national level the leaf filter but I will be making a all in one leaf filter with a recyclable rain filter built in so it will make my business stand apart from other competitors. I believe with having the all in one system people could make their money back alone by saving money on water which in return would pay for their gutter system.

Differentiation:

Gutter Guys differentiation would have to be the all in one gutter filtration system. I am also a aspiring entrepreneur very eager to get my company out there showing people the need of recycling water and how much keeping their gutters clean will help homeowners and commercial real state help them in the long run. We strive to make our company a family to family company by using our family and friend's referral program. We offer discounts and competitor pricing. Also, first day install with our ground marketing team door to door.

MARKETING STRATEGY

Price:

I will try to make my price smaller than the competitors by a few dollars after starting of course. By example my competitors' price is \$0.80 - \$1.30/ft I will make my cleaning service \$0.75-\$1.25/ft and will drop price for smaller homes to \$80-\$290 as well as roofing companies offer bundle package for roofs and gutters but I will be doing gutters only cutting out substantial costs.

Place:

The place I wish to start is in Redwood city CA just for the pure fact there are a lot more trees in the city and many houses are in the need of gutter cleaning further more in Redwood city there are only 3-5 dedicated gutter companies and multiple roofing firms offering gutters. The market is moderately competitive. I can be able to find a niche and compete in a fair market place.

Promotion:

My idea is to start out door-door service with a fast pace first day cleaning so when a customer wants my service I can do it that day and not make them have to schedule and appt. as well as be able to start with a referral program to show customers we are a big family buy offering deals to people who refer family/friends. I will promote business on social media platforms and the neighbor websites. As well as signs and billboards. I will also promote premium-gutter service such as seamless custom metal, integrate guards and at higher per-foot cost.

VISION AND OBJECTIVES

Two Months Before Starting

- File DBA
- Create LLC
- Obtain the right insurance
- Hire OSHA approved employee
- Promote business and scare engine optimization

First Two Months After Starting

- Install gutter systems on 15 houses per month
- Use referral program and advertising to gain customers
- Start saving for small commercial jobs

First Year

- While still installing 15 units per month/ commercial buildings
- Accrue revenue sales of \$150,000
- Install at least 150 units to break even

Second Year

- Double install of gutters & rainwater units to one a day
- Generate \$275,000 in sales revenue
- Begin bidding on commercial jobs and hire 5 more employees

Fifth Year

- Be leader in recyclable rain water system in America
- Be well involved in getting commercial and residential jobs

Tenth Year

- Be #1 in America for Gutter Guard / Rain Systems
- Look to harvest the business

Philanthropy

I plan to give back to the community by giving a percentage of annual income. After 2 years of being home I plan to help local churches with my extra time and finances.

Community Impact

I intend to continue to make a change in the environment that we live in by saving water and bringing communities together by helping people save money and saving their houses and businesses

START-UP COST

Owner's name	Brandon
Company name	Gutter-Guys
NAICS Business Classification	
Sector (general classification)	23_Construction
Sub-sector (more specific classification)	236: Construction of Buildings

Start-up Costs Year 1

Assumption 4 - Total Uses

Non-Depreciable Costs	Paid or contributed in Month 1		
marketing, business cards, fliers	200		
cell phone purchase	1,500		
car/truck down payment, if leased			
permits	3,000		
supplies, office & misc.	200		
LLC	300		
Insurance for truck	150		
Business	250		
Cash needed for start-up expenses	<u>5,600</u>		
Depreciable Costs	Paid or contributed in Month 1	Equipment Financing (Additional to amount paid)	Depreciable Assets
company car, truck or van	8,000		8,000
company trailer	10,000		
computer, printer, fax	1,800		1,800
tools for start up	19,300		19,300
			-
			-
building/office deposit		N/A	N/A
beginning cash balance	55,300	N/A	N/A
Cash needed for start-up assets	<u>94,400</u>		<u>29,100</u>
			<u>60</u> assumed life (months)
			<u>485</u> monthly depreciation
Total start up cost	<u>100,000</u>		

Assumption 5 - Total Sources

Cash owner will contribute and the value of owner's assets contributed to company	50,000	50%
Vehicle loan and other equipment debt (see note 7 for financing)	-	0%
Startup financing, if applicable (for example Kiva loan)	50,000	50%
Outside equity investment, if applicable		0%
Total start up cost, total sources	<u>100,000</u>	100%

FINANCIALS STATEMENT (PRO FORMA)

Brandon dba Gutter-Guys
EOU, Financing, and Payroll Assumptions
Year 1

Assumption 6 - Revenue Model (Economics of One Unit)

	Product 1				Product 2				Product 3			
Product name	Gutter Cleaning				Gutter install				Filtration System			
Product description	Clean and maintain gutters				Fabricate and install gutters				Rain water harvesting system			
Price per unit	300.00 100%				1,000.00 100%				1,000.00 100%			
Cost of <u>one</u> unit	hours rate				hours rate				hours rate			
Non-owner payroll exp.	-				-				-			
Non-owner payroll tax	9.0%				-				-			
cost 1 description	generator gas 2.50 1%				box of gutters 40.00 4%				unit 500.00 50%			
cost 2 description	cleaning liquid 1.00 0%				aluminum sheet 100.00 10%							
cost 3 description												
cost 4 description												
Total variable costs	3.50 1%				140.00 14%				500.00 50%			
Gross profit per unit - what you see on income statement	296.50 99%				860.00 86%				500.00 50%			

	Start-up Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total Year
Gutter Cleaning sold		10	10	10	15	16	18	20	25	30	35	40	229
Gutter install sold		5	8	10	10	12	15	15	20	20	20	25	160
Filtration System sold		8	8	8	10	12	15	15	17	19	22	25	159
total revenue		\$ 16,000	\$ 19,000	\$ 21,000	\$ 24,500	\$ 28,800	\$ 35,400	\$ 36,000	\$ 44,500	\$ 48,000	\$ 52,500	\$ 62,000	\$ 387,700
total cost of sales		\$ 4,735	\$ 5,155	\$ 5,435	\$ 6,453	\$ 7,736	\$ 9,663	\$ 9,670	\$ 11,388	\$ 12,405	\$ 13,923	\$ 16,140	\$ 102,702
total income statement gross profit (excludes owner labor)		\$ 11,265	\$ 13,845	\$ 15,565	\$ 18,048	\$ 21,064	\$ 25,737	\$ 26,330	\$ 33,113	\$ 35,595	\$ 38,578	\$ 45,860	\$ 284,999

Assumption 7 - Financing

	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total Year
Equipment financing, see Start-up Costs sheet	amortization schedule											
Amount borrowed	\$ -	-	-	-	-	-	-	-	-	-	-	-
Interest rate (example 8%)		-	-	-	-	-	-	-	-	-	-	-
Loan term (# of months)		-	-	-	-	-	-	-	-	-	-	-
Monthly payment	-	-	-	-	-	-	-	-	-	-	-	-
Start-up financing, see Start-up Costs sheet												
Amount borrowed	\$ 50,000	50,000	48,767	47,525	46,275	45,017	43,750	42,475	41,191	39,899	38,598	37,288
Interest rate (example 8%)	8.0%	333	325	317	308	300	292	283	275	266	257	249
Payback period (# of months)	36	(1,233)	(1,242)	(1,250)	(1,258)	(1,267)	(1,275)	(1,284)	(1,292)	(1,301)	(1,309)	(1,318)
Grace period (months pay delay)		48,767	47,525	46,275	45,017	43,750	42,475	41,191	39,899	38,598	37,288	35,970
Monthly payment	\$ 1,567											

Assumption 8 - Payroll, nondirect

	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total Year
# of employees	2	2	2	2	2	2	2	2	2	2	2	
avg hours each employee(s) worked per month, not in EOU above	160	160	160	160	160	160	160	160	160	160	160	
average per hour wage	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	18.00	
salary expense, excluding payroll taxes	5,760	5,760	5,760	5,760	5,760	5,760	5,760	5,760	5,760	5,760	5,760	63,360

Assumption 9 - Equipment Purchases, after start-up

Description	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total Year

Brandon dba Gutter-Guys
Projected Income and Cash Flow Statements
Year 1

	Assump- tions	Start-up Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	First Year	% of Total Revenue
Revenue	2														
Gutter Cleaning	6	-	3,000	3,000	3,000	4,500	4,800	5,400	6,000	7,500	9,000	10,500	12,000	68,700	18%
Gutter install	6	-	5,000	8,000	10,000	10,000	12,000	15,000	15,000	20,000	20,000	20,000	25,000	160,000	41%
Filtration System	6	-	8,000	8,000	8,000	10,000	12,000	15,000	15,000	17,000	19,000	22,000	25,000	159,000	41%
Total revenue		-	16,000	19,000	21,000	24,500	28,800	35,400	36,000	44,500	48,000	52,500	62,000	387,700	100%
Cost of Goods Sold	2														
Gutter Cleaning	6	-	35	35	35	53	56	63	70	88	105	123	140	802	0%
Gutter install	6	-	700	1,120	1,400	1,400	1,680	2,100	2,100	2,800	2,800	2,800	3,500	22,400	6%
Filtration System	6	-	4,000	4,000	4,000	5,000	6,000	7,500	7,500	8,500	9,500	11,000	12,500	79,500	21%
Total COGS		-	4,735	5,155	5,435	6,453	7,736	9,663	9,670	11,388	12,405	13,923	16,140	102,702	26%
Gross profit		-	11,265	13,845	15,565	18,048	21,064	25,737	26,330	33,113	35,595	38,578	45,860	284,999	74%
Expenses	2														
Auto or truck lease	-	-													0%
Depreciation	3	-	485	485	485	485	485	485	485	485	485	485	485	5,335	1%
Gasoline & fuels	-	-	600	600	600	600	600	600	800	800	800	800	800	7,600	2%
Insurance - bonding	-	-	200	200	200	200	200	200	200	200	200	200	200	2,200	1%
Insurance - vehicle	-	-	150	150	150	150	150	150	150	150	150	150	150	1,650	0%
Interest - equip & start up	7	-	333	325	317	308	300	292	283	275	266	257	249	3,205	1%
Marketing	200	-												200	0%
Office - rent	-	-												-	0%
Office - insurance	-	-												-	0%
Office - telephone	-	-												-	0%
Office - utilities	-	-	400	400	400	400	400	400	400	400	400	400	400	4,400	1%
Payroll - not owner and not in COGS	8	-	5,760	5,760	5,760	5,760	5,760	5,760	5,760	5,760	5,760	5,760	5,760	63,360	16%
Payroll taxes (9%)	6 & 8	-	518	518	518	518	518	518	518	518	518	518	518	5,702	1%
Permits	3,000	-												3,000	1%
Supplies	200	-	250	250	250	250	250	250	250	250	250	250	250	2,950	1%
Tax service	-	-			500			500			500			1,500	0%
Telephone - cellular	1,500	-	100	100	100	100	100	100	100	100	100	100	100	2,600	1%
Start-up expenses	700	-												700	0%
vehicle Maintenance	-	-						500						1,000	0%
	-	-												-	0%
	-	-												-	0%
	-	-												-	0%
	-	-												-	0%
	-	-												-	0%
Total expenses		5,600	8,797	8,789	9,280	8,772	8,764	9,755	8,947	8,938	9,429	8,921	9,412	105,403	27%
Taxable profit (loss)	1	(5,600)	2,468	5,056	6,285	9,276	12,300	15,982	17,383	24,174	26,166	29,657	36,448	179,596	46%
Tax (expense) benefit	1	-		(481)			(6,965)		(14,385)		(23,068)		(44,899)	-12%	
Owner's withdrawals	1	-	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(22,000)	-6%
Net profit (loss)		(5,600)	468	2,575	4,285	7,276	3,335	13,982	15,383	7,790	24,166	27,657	11,380	112,697	29%
Depreciation	3	-	485	485	485	485	485	485	485	485	485	485	485	5,335	
Equipment purchases	3	(39,100)	-	-	-	-	-	-	-	-	-	-	-	(39,100)	
Principle, equipment loan	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
Repay debt financing	7	50,000	(1,233)	(1,242)	(1,250)	(1,258)	(1,267)	(1,275)	(1,284)	(1,292)	(1,301)	(1,309)	(1,318)	35,970	
Owner contribution	3	50,000	-	-	-	-	-	-	-	-	-	-	-	50,000	
Equity investor	3	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net cash flow		55,300	(280)	1,819	3,520	6,502	2,554	13,192	14,585	6,982	23,350	26,832	10,547	164,902	
Cash, period start		-	55,300	55,020	56,838	60,358	66,860	69,414	82,606	97,191	104,173	127,523	154,355	-	
Cash, period end		55,300	55,020	56,838	60,358	66,860	69,414	82,606	97,191	104,173	127,523	154,355	164,902	164,902	

