HVAC BUSINESS RESOURCES

HVAC business plan workbook

01 / Identity, services and customers

1. Executive summary

Company / owner / stage / objective / funding purpose

2. Company and services

Ownership / territory / services / service limits / credentials

3. Customer profile and market evidence

Residential or commercial / property age / building use / equipment type

Buyer / service needs / seasonal demand / existing maintenance arrangements

Local competitor / service gap / source / date / assumption to test

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4. Pricing and marketing

Service / job cost / selling price / target margin / expected job mix

Channel / monthly budget / inquiries / booking rate / responsible owner

5. Staffing and operations

Role / qualifications / available hours / travel / callbacks / job capacity

Inquiry > estimate > schedule > service > invoice > payment / record owner

Supplier / equipment or part	Ordering owner	Reorder point / timing

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6. Financial forecast

Setup use / funding source	Amount	Evidence / payment date

Month	Opening cash	Receipts	Payments	Closing cash
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				

Closing cash = opening cash + receipts - payments. Record taxes, debt payments, owner withdrawals and capital purchases in the payment forecast.

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7. Funding risks and milestones

Funding amount / source / purpose / timing / repayment terms

Risk / milestone	Trigger / target	Owner / response / date

Downside case: lower bookings / delayed collections / cost increase / cash response

Monthly review: jobs / capacity / prices / costs / collections / open assumptions

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05 / Financing appendix checklist

Record each requested document, its status and the person responsible. The lender specifies the documents required for the application.

- ☐ Use-of-funds schedule with supplier quotes and timing.
- ☐ Owner funding and proposed financing amounts.
- ☐ Owner and manager experience, qualifications and responsibilities.
- ☐ Company registrations, applicable licenses and insurance records.
- ☐ Profit-and-loss forecast and monthly cash-flow forecast.
- ☐ Opening balance sheet and assumptions behind assets and liabilities.
- ☐ Historical company statements and tax records when requested.
- ☐ Personal financial statement, tax records and debt schedule when requested.
- ☐ Customer, market and supplier evidence supporting sales and cost assumptions.

Lender / document request / outstanding item / owner / due date