Paws on Wheels Mobile Grooming LLC

Business Plan

Jordan Rivera, Founder
Austin, TX
November 2026 | SAMPLE PLAN: fictional business for illustration

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1. Executive Summary

Paws on Wheels Mobile Grooming LLC will provide full-service dog grooming from a fully equipped van that parks at the customer's home in Austin, Texas. Pets are groomed one at a time, with no cages and no waiting room, and owners skip the drive and the drop-off window. The business is led by its founder, who brings eight years of salon grooming experience.

The opportunity

About 53% of U.S. households, roughly 71 million, own a dog (APPA, 2025 National Pet Owners Survey). Austin has about 440,000 households and a median household income of $91,461, well above the Texas median of $76,292 (U.S. Census Bureau, ACS 2019-2023). Busy, higher-income households are the core buyers of convenience pet services.

Funding request

The company requests a $70,000 SBA 7(a) loan (estimated payment $945 a month), matched by $20,000 of owner equity, for total funding of $90,000. Funds cover the van and its build-out, equipment and launch costs totaling $80,000, leaving a working-capital cushion of $10,000.

Financial highlights

- Projected revenue of $123,150 in year 1, $185,652 in year 2 and $194,935 in year 3, from a single van.
- Gross margin of about 92%, since the main direct costs are shampoo and supplies.
- Net income of $50,839 in year 1 and $97,416 in year 3, before the owner's draw of $3,500 per month.
- Debt service coverage of 2.38x in year 1 and 5.85x in year 2, after the owner's draw.

2. Company Description

Paws on Wheels Mobile Grooming LLC is a Texas limited liability company owned 100% by Jordan Rivera. It will begin operations in January 2027, serving homes within about 15 miles of north Austin.

Mission

To give every dog a calm, one-on-one grooming experience at home, and to give owners back the hour they would spend driving to and waiting at a salon.

Legal structure and licenses

The company is a single-member LLC taxed as a pass-through entity. Before launch it will obtain a Texas sales tax permit (grooming services are taxable in Texas), City of Austin business registrations, commercial auto insurance and professional liability insurance.

Location and hours

The van is the place of business. It is parked overnight at the owner's home. Appointments run Tuesday to Saturday, 8:00 a.m. to 5:00 p.m., with five to seven dogs per day at full capacity.

3. Market Analysis

Industry

The U.S. pet industry reached about $158 billion in 2025 (APPA, State of the Industry, March 2026). Services, which include grooming, boarding, training and insurance, account for about 12% of dog-related spending. APPA also reports that some owners cut back on salon and mobile grooming in 2025 and that 51% groom their dogs at home at least sometimes. This plan therefore targets households that value convenience over price, and offers lower-priced nail-trim and add-on visits.

Target market

- Dual-income homeowners in north Austin, Round Rock and Cedar Park with medium and large dogs.
- Owners of senior, anxious or reactive dogs that do poorly in busy salons.
- Older owners and people with limited mobility who find transporting a dog difficult.

Market size estimate

Applying the national 53% dog-ownership rate to Austin's roughly 440,000 households suggests about 230,000 dog-owning households in the city alone. The plan needs about 135 grooms a month by month 12. With most dogs groomed every six to eight weeks, that is roughly 250 to 300 regular clients, a very small share of the local market.

4. Competition

Austin owners choose between salon groomers (including big-box pet stores), independent mobile groomers and grooming at home.

Competitor type	Strengths	Weaknesses	Our position
Big-box pet store salons	Low price, many locations	Long drop-off windows, kennels, staff turnover	Calm one-on-one service, no drive
Independent salons	Loyal clients, experienced groomers	Waitlists, owner must drive twice	Same quality, at the door
Other mobile groomers	Convenience	Often booked weeks out	Online booking, Saturday slots, reminder system
Grooming at home	Cheapest	Hard with large or anxious dogs	Low-cost nail-trim and bath visits

5. Organization and Management

Jordan Rivera (founder and lead groomer) has eight years of experience as a salon groomer and has handled the full range of breeds and temperaments. Jordan will groom, manage bookings and handle marketing.

From month 7, a part-time bather and assistant will prepare dogs, clean the van and help with larger breeds, raising daily capacity. Bookkeeping and tax filing are outsourced to a local accountant.

Advisers: a local CPA (accounting and taxes) and the company's insurance agent. The owner will also use free counseling from the local SCORE chapter and Small Business Development Center.

6. Services and Pricing

Service	Price	Notes
Full groom, small dog	$85	Bath, haircut, nails, ears, glands
Full groom, medium or large dog	$100 - $120	Plan uses $95 average across all sizes
Bath and tidy	$65	Between full grooms
Nail trim visit / add-ons	$25	Teeth brushing, de-shedding, flea bath

Customers book online and receive text reminders. Regular clients are offered a standing appointment every six or eight weeks, which smooths the schedule and drives repeat revenue.

7. Marketing and Sales

- Google Business Profile with photos and reviews, targeting searches for mobile dog grooming near the customer.
- Wrapped van as a moving billboard in the neighborhoods served.
- Referral partnerships with three to five local veterinary clinics and dog trainers.
- Nextdoor and neighborhood Facebook groups, with a first-groom discount.
- A referral credit of $15 for each new client a customer refers.

The plan budgets 5% of revenue for marketing. Route planning by ZIP code keeps driving time low, so each day's appointments are grouped in one area.

8. Operations Plan

Each van day starts with water and supply checks. The groomer drives to the first home, connects nothing to the client's house (the van carries its own water and generator) and grooms each dog in 60 to 90 minutes. Payment is taken by card at the van. Bookings, client notes and vaccination records are kept in the booking software.

Key suppliers: a grooming supply distributor for shampoo and tools, a local fleet shop for van maintenance, and a commercial insurer.

9. Funding Request and Use of Funds

The company requests a $70,000 SBA 7(a) loan. The owner contributes $20,000 of personal savings, which is 22% of total project funding.

Source of funds	Amount	Share
SBA 7(a) loan (requested)	$70,000	78%
Owner equity (personal savings)	$20,000	22%
Total sources	**$90,000**	**100%**

Use of funds

Startup cost	Amount
Used grooming van with professional build-out (tub, table, water, generator)	$68,000
Grooming equipment: dryers, clippers, shears, tools	$6,500
LLC formation, permits, initial insurance deposit	$2,500
Branding, van wrap design, website and booking setup	$3,000
Total startup costs	**$80,000**

Loan	Amount	Rate (assumed)	Term	Monthly payment
SBA 7(a) loan (requested)	$70,000	10.50%	10 years	$945

The loan rate and term are assumptions for planning; actual terms will be set by the lender.

10. Financial Projections

The projections cover three years from January 2027. Year 1 assumes the schedule fills gradually from 60 to 135 grooms a month as repeat clients and referrals build. Years 2 and 3 grow modestly through price increases and a fuller schedule; a second van is not included.

Projected profit and loss

	Year 1	Year 2	Year 3
Revenue	**$123,150**	**$185,652**	**$194,935**
Full-service grooms	$111,150	$166,212	$174,523
Add-ons and nail-trim visits	$12,000	$19,440	$20,412
Cost of goods / direct costs	$9,492	$14,269	$14,982
Gross profit	**$113,658**	**$171,383**	**$179,952**
Gross margin	92%	92%	92%
Fuel, generator and vehicle maintenance	$11,400	$11,742	$12,094
Commercial auto and liability insurance	$5,400	$5,670	$5,954
Booking software, phone and website	$1,920	$1,978	$2,037
Accounting and professional fees	$1,800	$1,854	$1,910
Water, parking and miscellaneous	$2,400	$2,472	$2,546
Marketing and advertising	$6,158	$9,283	$9,747
Card processing fees	$3,694	$5,570	$5,848
Payroll	$10,800	$22,248	$22,915
Payroll taxes and benefits	$1,080	$2,225	$2,292
Total operating expenses	$44,652	$63,041	$65,342
EBITDA	$69,006	$108,342	$114,610
Depreciation	$11,014	$11,014	$11,014
Interest	$7,153	$6,692	$6,180
Income before taxes	$50,839	$90,637	$97,416
Net income	**$50,839**	**$90,637**	**$97,416**

Net income is shown before the owner's draw of $3,500 a month, which is taken from cash as the company is a pass-through entity. Income taxes are paid by the owner personally and are not shown.

12-Month Cash Flow Projection (Year 1)

	Jan 27	Feb 27	Mar 27	Apr 27	May 27	Jun 27	Jul 27	Aug 27	Sep 27	Oct 27	Nov 27	Dec 27
Cash in: revenue	6,200	6,939	7,677	8,416	9,155	9,893	10,632	11,370	12,109	12,848	13,586	14,325
Direct costs	481	537	594	650	706	763	819	876	932	988	1,045	1,101
Operating expenses	2,406	2,465	2,524	2,583	2,642	2,701	4,741	4,800	4,859	4,918	4,977	5,036
Loan interest	612	610	607	604	601	598	595	592	589	585	582	579
Loan principal	332	335	338	341	344	347	350	353	356	359	362	365
Owner draw	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500
Net cash flow	**-1,132**	**-508**	**115**	**738**	**1,361**	**1,984**	**628**	**1,251**	**1,874**	**2,497**	**3,120**	**3,743**
Ending cash	**8,868**	**8,360**	**8,475**	**9,213**	**10,574**	**12,558**	**13,186**	**14,437**	**16,311**	**18,808**	**21,928**	**25,671**

Starting cash after funding and startup costs: $10,000. Figures in USD.

Break-even analysis

Break-even	Value
Average monthly fixed costs, year 1 (incl. interest)	$3,496
Contribution margin (gross margin less variable costs)	84%
Break-even monthly revenue	$4,148
First month with a net profit	month 1
Lowest cash balance	$8,360 (month 2)

Key ratios

Key ratio	Year 1	Year 2	Year 3
Gross margin	92%	92%	92%
Net margin	41%	49%	50%
Ending cash	$25,671	$80,679	$141,955
Debt service coverage (DSCR)	2.38x	5.85x	6.41x

DSCR = (EBITDA less taxes and owner draws) / annual loan payments. Most SBA lenders look for 1.15x or more.

11. Risks and Mitigation

Risk	Mitigation
Van breakdown stops all revenue	Maintenance reserve, roadside cover, relationship with a fleet shop; rescheduling policy
Slower client growth than planned	Working-capital cushion; vet referral program; lower-priced add-on visits to fill gaps
Owner illness or injury	Disability insurance; part-time assistant can run bath and nail visits
Fuel price increases	Route clustering by ZIP code; fuel surcharge if prices rise sharply

Appendix A: Key Assumptions

Every figure in the projections comes from the owner's information or from the assumptions below. Change an assumption and the projections should be recalculated.

Assumption	Value	Basis
Average full-groom price	$95	Owner's price list, blended across sizes
Full grooms per month	60 rising to 135	Owner estimate; capacity 5-7 dogs/day, 5 days/week
Add-on / nail visits per month	20 rising to 60	Owner estimate
Price and volume growth	8% (Y2), 5% (Y3)	Planning assumption
Supplies (direct cost)	8% of groom revenue	Owner's experience
Marketing	5% of revenue	Planning assumption
Card processing	3% of revenue	Typical card processor rates
Assistant wage	$1,800 / month from month 7	Near the BLS 2024 median for animal care workers ($16.28/hour), part time

Assumption	Value	Basis
Payroll taxes and benefits	10% of payroll	Planning assumption
Loan rate and term	10.5%, 10 years	Assumed; actual terms set by lender
Van life (depreciation)	7 years, straight line	Planning assumption
Owner draw	$3,500 / month	Owner's personal budget

Appendix B: Sources

1. American Pet Products Association (APPA), 2025 National Pet Owners Survey and 2026 Dog Report (dog-owning households: 71 million, 53% of U.S. households; 51% groom at home). americanpetproducts.org
2. APPA, 'U.S. Pet Industry Reaches $158 Billion in 2025', press release, 26 March 2026. americanpetproducts.org
3. U.S. Census Bureau, QuickFacts: Austin city, Texas (American Community Survey 2019-2023: 440,294 households; median household income $91,461; Texas $76,292). census.gov/quickfacts
4. U.S. Bureau of Labor Statistics, Occupational Outlook Handbook: Animal Care and Service Workers (2024 median pay $16.28 per hour). bls.gov/ooh
5. U.S. Small Business Administration, 'Write your business plan' (traditional plan format). sba.gov