

[Your business name] — Business Plan

Blinds and shutters business in [Your city] · Startup plan

Executive summary

[Your business name] is a new blinds and shutters business in [Your city] offering free in-home consultation and measure; blinds and shades — wood, roller, cellular and roman; plantation shutters; motorized and smart shades; installation and repair; and light commercial work for offices, clinics and restaurants. The model is shop-at-home: a free in-home consultation and measure, a written quote from the manufacturer's price list, a deposit when the order goes in, and installation in one visit — with no inventory and no showroom in year one.

Startup budget: \$29,451 across 10 items, with funding still to be decided.

Twelve months from now, success looks like this: [What success looks like twelve months from now]

Products and services

[Your business name]'s core service is free in-home consultation and measure. Every window is measured to the manufacturer's rules, every quote is written before anything is ordered, every product sold is cordless or compliant with the 2022 child-safety standard, and every installation carries a written warranty.

- Free in-home consultation and measure
 - Blinds and shades — wood, roller, cellular and roman
 - Plantation shutters
 - Motorized and smart shades
 - Installation and repair
 - Light commercial work for offices, clinics and restaurants
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Market analysis

The customers are homeowners who have just moved in, are remodeling or are replacing blinds room by room; homeowners who want shutters or motorized shades; the builders, remodelers and interior designers who need windows measured and fitted; and small offices and clinics that need roller shades.

- Homeowners who have just moved in, are remodeling or are replacing tired blinds room by room
 - Homeowners who want shutters or motorized shades and a measure they can trust
 - Builders, remodelers and interior designers who need window treatments measured and fitted
 - Small offices, clinics and restaurants that need roller shades for glare and privacy
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Marketing strategy

Most homeowners will find [Your business name] on Google — “blinds near me” or “custom blinds” plus the town — so the Google Business Profile, the reviews, photos of finished rooms and a website with the products, the brands and a free-measure form decide the call. Builders, remodelers and designers send the rest, along with word of mouth from every finished room.

- Google Business Profile and Google — homeowners search “blinds near me” and “custom blinds” before they call, so the profile shows the area you cover, photos of finished windows and the reviews
 - Reviews and photos of real finished rooms on Google and the website
 - Builders, remodelers, interior designers and real estate agents who send clients
 - Repeat customers and referrals — every finished room is in front of the neighbors
 - A website with your products, the brands you carry, your free in-home measure and a quote form
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Operations plan

The owner works alone in year one: consultations in the evening and on weekends, orders placed with two or three manufacturers through dealer accounts, product shipped to the owner and installed in one visit, and jobs grouped by area. An installer comes once the consultations fill the week, and a small showroom only once the referrals ask for one.

- A free in-home consultation with sample books, measuring every window and quoting from the manufacturer's price list before anyone orders
- A deposit when the order is placed and the balance at installation
- Every window measured twice, to the manufacturer's rules for inside and outside mounts, before the order goes in
- Cordless or compliant products only, ordered to the 2022 child-safety standard
- Orders placed with two or three manufacturers through dealer accounts, shipped to you, and installed in one visit
- Jobs grouped by area, with repairs and add-on rooms booked into the install trips

Startup costs

What it will take to open the doors, with funding still to be decided.

Startup costs

ITEM	AMOUNT
A used minivan or small cargo van	\$13,525
Measuring and installing tools and supplies	\$875
Sample books and product samples	\$600
Liability, tools and commercial auto insurance (the year, paid up front)	\$4,998
Business registration (LLC), EIN and any contractor license	\$626
Launch marketing: the first six months	\$4,500
Website and Google Business Profile	\$0
Quoting, booking and invoicing software (first year)	\$0
Legal and accounting set-up	\$2,125
Working capital: two months of running costs	\$2,202
Total	\$29,451

Typical range to start a blinds and shutters business in the US: \$20,465–\$42,237. 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 — a call button, a service-area map and a quote request form, with your products, your brands and photos of finished windows added in chat — and walks you through your Google Business Profile. Having one built typically costs \$500 to \$2,000 from a freelancer. Quoting, booking and invoicing software (first year): Online quotes, booking, invoicing and a customer list come with your Zarla plan. For comparison, Made in the Shade's basic technology support is \$150 a month for its franchisees, and manufacturers give their dealers online ordering and quoting.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a one-person blinds and shutters business in the US. The vehicle, a year of insurance and the launch marketing are most of the startup; the product is ordered after the customer pays a deposit, so there is no inventory to finance — but it is about half of every sale, so the monthly costs move with sales.

Typical monthly operating costs for a blinds and shutters business: \$5,652–\$7,422 a month, before the owner's own pay.

Add a monthly sales target and the plan will show how long it takes to recover the startup budget.

Typical monthly operating costs

COST	TYPICAL RANGE
Fuel	\$158–\$384
Sample products and swatches	\$100–\$200
Online ads, listings and home shows	\$200–\$600
Quoting, booking and invoicing software (included with Zarla)	\$0–\$150
Phone, internet and IT (on about \$10,000 of sales)	\$183–\$227
Product from the manufacturers (on about \$10,000 of sales)	\$4,685–\$5,500
Card processing and bank fees (on about \$10,000 of sales)	\$326–\$361

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 blinds and shutters business plan should say out loud what can go wrong. For [Your business name], the real risks are:

- A wrong measurement means a custom product re-made at your cost — the manufacturer won't take it back
- Consultations that don't close cost the drive and the evening; a close rate well under half the quotes leaves the calendar full and the bank account empty
- Big-box stores and online sellers sell blinds for less, so the free measure, the installation and the warranty have to be worth the difference
- Product lead times and back-orders push installations — and the balance you're owed — out by weeks
- Child-safety rules for corded products are tightening; a non-compliant product sold today is a liability
- Ladders, drills and other people's walls and window frames — a fall or a cracked frame lands on your insurance

Licenses, permits and insurance

What [Your business name] 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, a sales tax number and a local business license — In the US most window treatment dealers register an LLC with their state — \$40 in Kentucky, \$300 in Texas — take a free EIN from the IRS, and register to collect sales tax on the products they sell. Manufacturers ask for a retail sales tax number before they open a dealer account. Your city or county may also require a business license.
- A contractor license for installing, in some states — In the US some states license window covering work as contracting. California's CSLB classifies it as D-52 Window Coverings, under the C-61 Limited Specialty license, and requires a license when a job's labor and materials total \$1,000 or more (since January 1, 2025), it needs a permit, or you employ anyone on it: \$450 to apply, \$200 or \$350 to license, a \$25,000 bond and four years of experience. Home-improvement laws in states such as Maryland are written broadly. Check your state's contractor board before you quote an installation.
- Child-safety rules for corded window coverings — In the US a federal rule in force since December 28, 2022 treats stock window coverings with hazardous operating cords, and stock or custom ones with hazardous inner cords or no manufacturer label, as a substantial product hazard. The industry standard ANSI/WCMA A100.1-2022 has applied to custom products made since June 1, 2024, removing free-hanging cords and limiting corded custom products to a few systems. A 2022 federal rule for custom products' operating cords was vacated by a federal appeals court in September 2023, and on September 24, 2026 the CPSC proposed making the standard's custom-product limits a substantial product hazard — comments close November 23, 2026; check its status. Sell cordless or compliant products.
- Fire codes for commercial fabrics — In the US commercial clients and local fire codes can require flame-resistant fabric shades and draperies, most often tested to NFPA 701 — New York City's fire code, for example, requires it for curtains and hanging fabric in laboratories, places of public assembly, schools and common areas, but not for metal or vinyl blinds. Ask for the fabric's certificate before you quote commercial work.
- General liability, commercial auto and workers' compensation — In the US liability cover pays for damage you cause in a customer's home or building, and builders and commercial clients commonly ask for a certificate of insurance; a vehicle the business owns or uses for work needs commercial auto cover in many states; and most states require workers' compensation once you hire an installer. Maryland requires its home improvement contractors to carry at least \$500,000 of general liability.

Milestones: the next 30 days

The first month's to-do list for [Your business name], in order:

- Apply for dealer accounts with two or three manufacturers, with your sales tax number ready, and order their starter sample books
- Check whether your state licenses window covering installation, and get the license or bond if it does
- Register the business, take the free EIN, and open a business bank account
- Get quotes for general liability, commercial auto and tools cover
- Buy the measuring and installing kit: a laser measure, a metal tape, a drill/driver, a stepladder, a stud finder and a level
- Learn each manufacturer's measuring rules, and practice inside and outside mounts on your own windows first
- Write your quote process: deposit at order, balance at installation, your warranty and your lead times
- Set up your Google Business Profile with your service area and put your website live with your products, your free measure and a quote form
- Visit ten local builders, remodelers and interior designers with your sample books

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 cash-flow projection showing consultations, close rate, average ticket and the slow first months
- Your dealer account approvals and the manufacturers' payment terms
- The vehicle's purchase price or loan terms
- Your insurance quotes and any contractor license or bond your state requires
- Any builder or designer relationships you have lined up, and your credit report

Template: replace every [bracketed] line and every estimate with your own figures. Written with Zarla's free business plan generator — zarla.com/business-plan-generator writes it from five questions.