Ledgerline Bookkeeping — Business Plan

Bookkeeping business in Columbus, OH · Startup plan

Executive summary

Ledgerline Bookkeeping is a new bookkeeping business in Columbus, OH offering monthly bookkeeping and bank reconciliations; catch-up and cleanup bookkeeping; payroll setup and processing; bill pay and customer invoicing for clients; and monthly financial reports and a year-end CPA handoff. The model is one niche, fixed monthly packages priced by transaction volume, a month-end close delivered by the same date every month, and CPA firms as the steadiest source of new clients.

Startup budget: $11,725 across 10 items, funded from savings. Target: $9,000 in monthly sales.

Twelve months from now, success looks like this: Fifteen clients on fixed monthly packages, a waitlist for catch-up work, and two CPA firms sending referrals

Products and services

Ledgerline Bookkeeping's core service is monthly bookkeeping and bank reconciliations. Every client signs an engagement letter that sets the package, the transaction limit and the close date; catch-up work is quoted separately; and every month ends with reconciled accounts and a short report the owner can actually read.

- Monthly bookkeeping and bank reconciliations
- Catch-up and cleanup bookkeeping
- Payroll setup and processing
- Bill pay and customer invoicing for clients
- Monthly financial reports and a year-end CPA handoff

Market analysis

The customers are small business owners doing their own books at night or not at all — contractors and service businesses first — plus the CPA firms and tax preparers who want those owners' books clean before tax season.

- Contractors, trades and service businesses doing their own books at night
- Small businesses whose books are months behind when tax season arrives
- Owners who have outgrown a spreadsheet and want someone to own their QuickBooks or Xero file
- CPA firms and tax preparers who would rather receive clean books than fix them

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Marketing strategy

Most clients will come from referrals — CPA firms and tax preparers, then word of mouth from happy clients — with Google confirming the choice: an owner searching “bookkeeper near me” compares Google Business Profiles, reviews and a website that shows the packages and who the practice serves.

- Referrals from CPA firms and tax preparers, who send clients whose books need a keeper
- Google Business Profile and Google — “bookkeeper near me” and “bookkeeping services” plus your city
- Word of mouth from clients who know other owners behind on their books
- Chambers, trade associations and local business groups in the niche you serve
- A website with your packages, who you serve and a link to book a review of their books

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Operations plan

The owner sells and keeps the books in year one, runs every client through the same month-end checklist, keeps client files in access-controlled software under a written security plan, and tracks hours per client against each package so a mispriced client is repriced at renewal.

- One niche and one software stack, with the same chart of accounts and month-end checklist for every client
- Fixed monthly packages priced by transactions and bank accounts, set out in a signed engagement letter
- A month-end close by a set date: every account reconciled, every transaction categorized, the reports sent
- Bank feeds and receipt capture, so clients send documents without being chased
- Client files kept in access-controlled software — never bank logins or tax documents in email

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Startup costs

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

Startup costs

ITEM	AMOUNT
Living costs while the client list builds (up to three months)	$7,500
Laptop, second monitor and a document scanner	$1,250
Professional liability (E&O) insurance, first year	$750
Accounting, payroll and receipt-capture software, first year	$750
Website and Google Business Profile	$0
Client portal, e-signatures and workflow software, first year	$600
Invoicing, booking and client records, first year	$0
Business registration or LLC, and EIN	$275
Logo, a simple brand and a professional headshot	$450
Local business license, plus an IRS PTIN if you prepare tax returns	$150
Total	**$11,725**

Typical range to start a bookkeeping business in the US: $450–$26,100. 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 — your packages, the businesses you serve and a booking link — and walks you through your Google Business Profile; a designer typically charges $2,000 or more to build one. Invoicing, booking and client records, first year: Invoicing, online booking and a client list come with your Zarla plan; your accounting software is separate.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a small bookkeeping business in the US. Costs are low and mostly software and insurance; the plan turns on how many monthly clients are signed each month and at what package price, and the cash reserve covers the months before they add up.

Typical monthly operating costs for a bookkeeping business: $175–$1,175 a month, before the owner's own pay.

At $9,000 in monthly sales, Ledgerline Bookkeeping would clear $7,825–$8,825 a month before owner pay and tax, and recover the $11,725 startup budget in roughly 2 months.

Typical monthly operating costs

COST	TYPICAL RANGE
Accounting, payroll and receipt tools	$0–$125
Invoicing, booking and client records (included with Zarla)	$0–$50
Client portal and workflow software	$0–$100
Professional liability insurance, plus cyber once you add it	$25–$200
Phone, internet, backups and continuing education	$100–$300
Networking, memberships and local marketing	$50–$400

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 bookkeeping business plan should say out loud what can go wrong. For Ledgerline Bookkeeping, the real risks are:

- Income builds one monthly client at a time, so the first year is thin before it is steady
- Scope creep: a package priced for 100 transactions quietly becomes 400 unless the engagement letter sets a limit
- One client's messy books can take a week of the month that the fee only paid a day for
- Tax season squeezes every client's deadline into the same few weeks
- A data breach or a payroll error lands on the bookkeeper's name, which is why the security plan and the insurance are not optional

Licenses, permits and insurance

What Ledgerline Bookkeeping 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, EIN and a local business license — Many bookkeepers start as sole proprietors and form an LLC as they grow; registration runs about $50 to $500 and the EIN is free. Many US cities and counties want a business license even for a home office — check locally.
- An IRS PTIN if you prepare tax returns for pay — In the US anyone paid to prepare, or to help prepare, all or substantially all of a federal tax return needs a Preparer Tax Identification Number: $18.75 for 2026, renewed every year. A bookkeeper who hands clean books to the client's CPA doesn't need one. Some states add their own rules — California, for example, requires CTEC registration with 60 hours of qualifying education and a $5,000 tax preparer bond, and states including Oregon, Maryland, New York and Connecticut license, register or permit paid preparers.
- A written information security plan for client tax data — In the US a business that prepares tax returns is covered by the FTC Safeguards Rule and must keep a written information security plan; the IRS's Publication 5708 is a free template. Even a bookkeeping-only practice holds bank records and payroll data, so the same plan is good practice.
- Professional liability (E&O) and cyber insurance — Not legally required, but a misfiled payroll or a missed reconciliation can cost a client money, and a breach of client bank records is the costliest mistake a small practice can make. CPA partners and larger clients commonly ask for proof of cover.
- Sales tax on services where your state taxes them — Most US states don't tax bookkeeping services, but a few tax most services — confirm with your state's revenue department and an accountant before you set prices.
- No license to keep books in the US — but the CPA title and audits are off-limits — Bookkeeping itself is unlicensed in the US. State accountancy laws reserve the title CPA, and attest work such as audits and reviews of financial statements, for licensed CPAs and registered CPA firms, and some states also restrict titles like “public accountant”. Call the business a bookkeeping service, and send attest work to a CPA partner.

Milestones: the next 30 days

The first month's to-do list for Ledgerline Bookkeeping, in order:

- Pick your niche — contractors, restaurants, salons or another trade — and the one accounting platform you'll specialize in
- Register the business, take the free EIN and open a business bank account
- Get the free accountant-edition certifications on your chosen software
- Write your engagement letter and three fixed monthly packages priced by transactions and accounts
- Get quotes for professional liability and cyber cover, and write your security plan from IRS Publication 5708
- Set up a free Google Business Profile and put your website live with your packages and a booking link
- Introduce yourself to five CPA firms and tax preparers who could send you clients
- Take one catch-up project to prove your process, and ask for a Google review when the books are current

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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 built from clients signed each month and your package prices
- Signed engagement letters or letters of intent from your first clients
- Your certifications, experience and references from past employers or CPA partners
- Proof of insurance and business registration
- Your credit report
