[Your business name] — Business Plan

Carpentry business in [Your city] · Startup plan

Executive summary

[Your business name] is a new carpentry business in [Your city] offering built-ins, bookcases, window seats and closet systems; trim and finish carpentry: baseboard, casing, crown and wainscot; interior doors, stairs, handrails and railings; and trim and framing packages for builders and remodelers. The model is measured take-offs rather than walk-through guesses, a written scope that settles the finish before the first cut, and two sources of work — homeowners directly and trim packages from builders — so the calendar does not empty when one of them goes quiet.

Startup budget: $33,668 across 11 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 work is built-ins, bookcases, window seats and closet systems. Every job is measured and priced on site, the scope names paint grade or stain grade and who does the finishing, changes are agreed in writing before the extra work starts, and licensed electrical, plumbing and structural work goes to the trade that holds the license.

- Built-ins, bookcases, window seats and closet systems
- Trim and finish carpentry: baseboard, casing, crown and wainscot
- Interior doors, stairs, handrails and railings
- Trim and framing packages for builders and remodelers

Market analysis

The customers are homeowners who want built-ins, trim or a staircase done properly without committing to a whole remodel; the builders and remodelers who need a finish sub they can actually schedule; and the designers and architects who specify custom millwork and need someone who can build what they drew.

- Homeowners who want storage, trim or a staircase upgraded without a whole remodel
- Builders and remodeling contractors who need a finish or framing sub they can schedule
- Kitchen designers, interior designers and architects who specify custom millwork
- Landlords, property managers and agents with stair, door and trim work before a sale or a new tenant

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Marketing strategy

Carpentry is bought with the eyes, so the marketing is the photographs. Word of mouth carries most of it — the neighbor who asked who built the bookcase, the builder whose trim package landed on time — and Google carries the rest, because someone who wants built-ins looks at a carpenter's finished work and reviews long before they pick up the phone. A website whose project gallery is the argument, with the work [Your business name] takes on written plainly and a quote request under the pictures, is what turns that looking into a measurement appointment.

- Word of mouth and referrals from finished work — the neighbor who admired the bookcase
- Two or three steady builder and remodeler accounts that fill the weeks between homeowner jobs
- Google Business Profile and Google Maps — “carpenter near me”, “custom built-ins” plus your city
- Photographs on Instagram and Pinterest — carpentry sells on pictures more than almost any trade
- A website with a project gallery, the work you take on and a quote request

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Operations plan

[Your business name] measures, quotes and builds the work in year one, holds a minimum day rate so a one-door trim job still pays for the setup, and records the hours a job actually took against the hours it was quoted at — which is the only way the next quote gets better. A helper comes on when the booked work would keep one busy, not when the week feels heavy.

- Every price comes from a measured take-off on site, never from a walk-through estimate
- A written scope that names paint grade or stain grade, who does the finishing, and what happens where the wall or floor isn't true
- A deposit before material is ordered, then progress payments as the job moves
- A minimum day rate on small trim jobs — setting up saws, dust extraction and a bench costs the same hour whether the job is one door or ten
- The three things that move a price after the quote — a wall that isn't plumb, a switch from paint grade to stain grade, and who does the finishing — priced in writing before work restarts
- Anything structural gets a permit, and a beam or a stair that changes its rise gets an engineer, before a saw comes out; electrical and plumbing go to the trade that holds the license
- Every finished job photographed properly — the whole room, then the joints and the returns close up, because that detail is what a designer is looking for

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Startup costs

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

Startup costs

ITEM	AMOUNT
Carpentry tools and equipment (beyond what you own)	$7,500
Work van or truck (used), racks and a trailer	$15,500
General liability insurance (first year)	$1,200
State contractor license or registration: application, training and exam	$750
Contractor surety bond premium (first year, where one is required)	$500
Business registration, LLC and EIN	$268
Website and Google Business Profile	$0
Estimating, invoicing and job-management software (first year)	$0
Van lettering, job signage and business cards	$850
Dust extraction, hearing and eye protection, and a first-aid kit	$600
Working capital (first two months)	$6,500
Total	**$33,668**

Typical range to start a carpentry business in the US: $13,035–$58,000. 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 with a project gallery and a quote request, and walks you through your Google Business Profile — a designer typically charges $2,000 or more to build one. Estimating, invoicing and job-management software (first year): Quotes, invoicing and customer management come with your Zarla plan — you may still want a dedicated take-off or cut-list tool for cabinetry.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a carpentry business in the US. Tools and a vehicle are the big one-off lines; the number that decides the year is the hourly cost you price from, because it has to carry insurance, the van, tool replacement and every unpaid hour spent measuring and buying material.

Typical monthly operating costs for a carpentry business: $2,260–$17,650 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
Lumber, sheet goods, hardware and finishes (billed to jobs, but paid up front)	$1,500–$8,000
Fuel, vehicle payments, commercial auto insurance and maintenance	$400–$1,400
General liability insurance, and workers' compensation once you hire	$60–$350
Blades, bits, abrasives, fasteners and tool replacement	$100–$500
Estimating, invoicing and job software (included with Zarla)	$0–$150
Marketing and lead services	$100–$600
Phone, internet, bookkeeping and permits	$100–$450
Shop or bay rent	$0–$1,200
Helper or a second carpenter (once you hire)	$0–$5,000

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

- A price taken from a walk-through instead of a measured take-off doesn't just thin the margin — in a one-person shop it costs the whole month, because there is nobody to hand a half-finished kitchen to and no way to walk away from it
- Working above your state's license threshold, or on a job that needed a permit, can cost far more than a fine: in California an unlicensed contractor cannot sue to collect at all, and the customer can sue to recover everything they already paid
- Lumber and sheet-goods prices move between the quote and the build, and a fixed price with no material clause absorbs the difference
- Builder work fills the weeks but pays less per hour than going direct, and a builder who slows down empties a large part of the calendar at once
- Saws and falls are what actually injure carpenters, and wood dust is a slow one — extraction, guards and a policy are part of the cost of working, not an upgrade
- Carpentry is the trade whose mistakes stay on show: nobody can see a rewire, everybody can see a stair that creaks or a door that binds

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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.

- State contractor license (in the states that license the trade) — There is no national carpentry license in the US, and in much of the country carpentry needs no license of its own at all — unlike electrical and plumbing, which every state licenses. Where a state does regulate it, carpentry sits inside that state's contractor rules, and the threshold moves enormously. Oregon and California both let genuinely tiny jobs through: under $1,000 in labor and materials together, casual or minor in nature, and needing no building permit. But both exemptions disappear the moment you advertise yourself as a contractor — a sign, a card, a website — so for anyone actually running a business they are not an exemption at all. North Carolina sits at the other end and requires a general contractor license only once a project reaches $40,000. Start at your own state's contractor board before you quote anything.
- Home-improvement registration (in the states that register instead of licensing) — Pennsylvania, for one, does not license the trade at all but requires anyone performing $5,000 or more of home improvement a year to register with the state Attorney General's office and to carry at least $50,000 of personal-injury and $50,000 of property-damage liability coverage. Registration is cheaper and faster than a license — and just as enforceable.
- City or county contractor registration (in the states with no state license) — Texas has no state contractor license for carpentry, so the rules are whatever the city sets: Dallas, San Antonio and Austin all register contractors, while Houston licenses no general contractors at all and runs everything through permits and trade registrations instead. Colorado leaves it local the same way. A neighboring state's answer is often the opposite one, so check the state AND the city you actually work in.
- A trade classification on your contractor license (California and states like it) — Where a state licenses the trade it decides what counts as carpentry, and the routes differ completely. California licenses by classification — C-5 for framing and rough carpentry, C-6 for cabinet, millwork and finish carpentry — and the application asks for four years of journey-level experience in the last ten as well as a trade exam alongside the law and business exam. Oregon is the opposite shape: pre-license training, one business-and-law exam, a surety bond and insurance, with no experience requirement and no carpentry classification at all. Same trade, two different front doors.
- A city or county business license — Most US cities require one even for a one-person trade working out of a van, and some ask for a separate home-occupation permit if the office is at home.
- General liability insurance — Not a license, but the thing most of the rest turns on: builders will not put you on a job without a certificate, and several states make it a condition of the contractor license. Published US medians put a small carpentry business at about $94 a month.
- Workers' compensation once you hire — The day a helper starts, nearly every US state wants this — and carpentry rates it as the hazardous trade it is, so it is not a small line: published US medians put a carpentry business carrying it at about $201 a month. A few states want it from the very first worker, so check before the first Saturday you pay someone cash.

- Building permits on the jobs themselves — Pulled from the city or county for structural work, additions, most stair rebuilds and decks above a set height. In the states with a low license threshold, a job needing a permit is exactly what removes the small-job exemption.
- Lead-safe certification — Required in the US (the EPA's Renovation, Repair and Painting rule) for work disturbing paint in homes built before 1978 — replacing trim and doors in older houses sits squarely inside it.
- No national carpentry qualification — There is no US-wide apprenticeship, diploma or journeyman card a carpenter must hold, and in the states with no contractor license there is nothing to prove at all. Where a state does license, it often wants experience as well as exams — California asks for four years of journey-level work in the trade within the last ten.

Milestones: the next 30 days

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

- Decide which carpentry you are selling — trim and finish, built-ins and cabinetry, framing for builders, or restoration — because the tools, the customers and the quotes are different businesses
- Look up your own state's contractor board and start the license, training, exam or registration now: where a state requires them they run in sequence and take months
- Register the business, get an EIN and open a business bank account
- Get general liability quotes, and lead-safe certification if you will work in homes built before 1978
- Work out your real hourly cost — insurance, vehicle, tool replacement, and the unpaid hours spent quoting and buying material — before you set a rate
- Write your standard quote: the measured take-off, paint grade or stain grade, who does the finishing, the deposit and what a change costs
- Set up a free Google Business Profile and put a website with your project photos and a quote request live
- Introduce yourself to three builders or remodelers and two kitchen designers in your area
- Photograph every finished job in daylight, from the angles that show the joints, and ask for the Google review while you are still standing in front of the work

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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 that shows material paid for before the progress payment arrives
- Proof of insurance and business registration, plus your state license, registration or bond where one applies
- Signed quotes or letters of intent from the builders and homeowners whose work is coming
- Photographs and references from finished jobs — in this trade the portfolio does the work a credit history does elsewhere
- Quotes for the van, trailer or shop tools if you are borrowing for them
- Your credit report and anything you can offer as collateral

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.