

[Your business name] — Business Plan

Christmas light installation business in [Your city] · Startup plan

Executive summary

[Your business name] is a new Christmas light installation business in [Your city] offering Christmas light installation on rooflines and ridges; tree, bush and wreath lighting; take-down in January and off-season storage; and permanent lighting, controlled from a phone. The model is the lease: the company's own commercial-grade lights, cut to fit each house, installed in November, taken down in January and stored until next season, priced by the foot with a deposit at booking — so this year's customers become next year's installs.

Startup budget: \$34,098 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 Christmas light installation on rooflines and ridges. Each roofline is measured and priced by the foot, trees, bushes and wreaths are priced per item, and every package includes the lights, the install, service calls through December, take-down in January and storage, with a job minimum and a 50% deposit at booking.

- Christmas light installation on rooflines and ridges
 - Tree, bush and wreath lighting
 - Take-down in January and off-season storage
 - Permanent lighting, controlled from a phone
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Market analysis

The customers are homeowners who want their house lit without climbing a ladder, families and older homeowners who used to hang their own, and the HOAs, storefronts and offices that want an entrance lit each season — with the homeowners from one season ready for permanent lighting the next.

- Homeowners who want their roofline lit without getting on a ladder themselves
- Busy families and older homeowners who used to hang their own lights
- HOAs, storefronts and office parks that want their entrances and buildings lit each season
- Homeowners ready for permanent lighting after a season or two of seasonal installs

Marketing strategy

Most homeowners will find [Your business name] on Google in September and October — “Christmas light installation near me” plus the town — and choose on photos of lit houses, a price they understand and an open install date, so the Google Business Profile, the reviews and a website with packages and a quote form decide the call, and word of mouth from lit houses does the rest. Last season's customers are renewed first, in late August and September, and every lit house carries a yard sign to the street.

- Google Business Profile and Google — homeowners search “Christmas light installation near me” through the fall, so the profile has to be live by September
- Last year's customers, renewed in late August and September before anyone else calls them
- Yard signs and door hangers on the streets where a house is already lit
- The customers of your other trade — the pressure washing, window cleaning or landscaping customers who already trust you
- A website with photos of lit houses at night, your price per foot or packages, and a quote form that takes a photo of the house

Operations plan

The owner and one helper install from early November, measuring and pricing each house from a photo where possible, working from ladders with standoffs and roof harnesses and renting a lift for tall trees. Lights are labelled by house, service calls run through December, take-down starts in the first days of January, and every customer is asked to rebook before the crew leaves.

- Every roofline measured and quoted by the foot, from a photo where possible, with trees, bushes and wreaths priced per item and a job minimum
- Commercial-grade C9 LED bulbs on wire cut to fit each house, labelled by house so next year's install is faster
- A 50% deposit at booking, which pays for the lights before they are bought
- Ladders with standoffs and a roof harness on every job, and a lift rented by the day for trees and rooflines out of ladder reach
- Installs from early November, service calls through December, take-down from the first days of January, then everything stored by house
- Every customer asked to rebook before the take-down crew leaves

Startup costs

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

Startup costs

ITEM	AMOUNT
C9 roofline lights: 1,000-ft spools and LED bulbs for 40 to 80 homes	\$20,150
Light clips for gutters and shingles	\$1,750
Extension cords and timers: one of each per home	\$5,050
Ladders, standoffs and fall protection for one crew	\$1,800
General liability insurance (the year, paid up front)	\$698
Business registration (LLC) and EIN	\$170
Yard signs for lit houses	\$250
Website and Google Business Profile	\$0
Quoting, scheduling and invoicing software (first year)	\$0
Working capital: the helper's pay and fuel for the first month of installs	\$4,230
Total	\$34,098

Typical range to start a Christmas light installation business in the US: \$16,255–\$52,800. 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 photos and prices added in chat — and walks you through your Google Business Profile. Jobber's startup list budgets \$150 for a do-it-yourself website and business cards. Quoting, scheduling and invoicing software (first year): Online quotes, booking, invoicing and a customer list come with your Zarla plan; crew routing and inventory tracking are separate — Housecall Pro's Basic plan is \$59 a month billed annually.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a two-person Christmas light installation business in the US on the lease model. The lights are most of the startup and are bought after the jobs are booked; the helper's pay, insurance and fuel are the in-season monthly lines, and storage runs all year. Every monthly figure here is a season month, October to January — the sales target included.

Typical monthly operating costs for a Christmas light installation business: \$3,980–\$6,310 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
Helper pay, full time in season	\$3,260–\$4,330
Workers' compensation	\$110–\$170
Commercial auto for the truck	\$190–\$300
Fuel	\$290–\$580
Storage for the leased lights, all year	\$130–\$270
Quoting, booking and invoicing software (included with Zarla)	\$0–\$60
Lift rental days, as jobs need them	\$0–\$600

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

- Year one is the expensive year: on the lease model you buy every customer's lights, so a season that books fewer homes than planned leaves inventory and little profit
- The season is about ten weeks, and the two weeks either side of Thanksgiving are the busiest — a sick helper or a week of ice can push installs past the date customers were promised
- A fall from a ladder or a roof edge is the trade's serious risk, and an uninsured helper's injury can cost more than the season earned
- Cut-to-fit lighting counts as electrical work in some states; installing without the license your state requires risks fines and an uninsured claim
- Customers who don't rebook take this year's custom-cut lights with them in value, and every lost house is lights in storage earning nothing
- Storage and the replacement of worn-out lights and bulbs run all year, not just in the season

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 and a local business license — In the US most installers register an LLC with their state — \$40 in Kentucky, \$300 in Texas — take a free EIN from the IRS, and hold whatever general business license their city or county requires.
- Electrical licensing, which depends on your state and the lights you use — In the US there is no single rule. Washington's labor department says firms that install custom, cut-to-fit seasonal lighting must be licensed electrical contractors with certified electricians, with permits and inspections, while installing unaltered off-the-shelf lights listed to UL 588 needs no electrical license. Washington adds that where fasteners attach lights to a structure, contractor registration rules may apply. Texas requires a license for electrical work, and its holiday-lighting exemption is written for landscapers, excluding any required power source. California's general minor-work rule may apply: an unlicensed person can take jobs under \$1,000 only if the job needs no permit and they employ no one, and must say in any advertising that they are unlicensed — the board's bulletin doesn't mention seasonal lighting, so ask CSLB. Adding an outlet or hardwiring permanent lighting is electrical work in many states — check your state's electrical and contractor boards before you quote.
- General liability insurance, and certificates for commercial clients — In the US liability cover is what pays for a cracked gutter or a broken window on a customer's house; homeowners ask for proof of insurance before you put a ladder on the house, and HOAs, property managers and storefronts commonly ask to be named as additional insured on your certificate.
- Workers' compensation once you hire — In the US most states require workers' compensation as soon as you have an employee, and a helper on a roof edge is exactly the claim it covers. Check your state's rules and get the quote before the season.
- OSHA ladder and fall-protection rules once you have employees — In the US OSHA's rules bind an employer: a ladder used to reach a roof must extend at least 3 feet above the edge, and fall protection is required from 6 feet in construction work and 4 feet in general industry. OSHA has published no interpretation of which one seasonal decorating falls under, so plan to the stricter one.
- Permits for lights on public property — In the US cities set their own rules for lights on public trees, poles and rights-of-way: Bellevue, Washington requires a licensed lighting contractor with an electrician on staff and allows its decorations only from November 1 to January 31. Ask the city before you quote a street, a business district or a park.

Milestones: the next 30 days

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

- Check your state's electrical and contractor boards: whether cut-to-fit lighting needs a license, and what permanent lighting needs
- Register the business, take the free EIN, open a business bank account, and get liability insurance quotes
- Hang lights on your own house and a friend's to time how many feet an hour you can do safely
- Buy the ladders, standoffs and a roof harness for every person who will be on a ladder
- Write your price sheet: a price per foot for rooflines, per item for trees, bushes and wreaths, a job minimum and a 50% deposit
- Set up your Google Business Profile and put your website live with your packages and a quote form by early September
- Call last year's customers of your other trade, and your neighbors, before the Halloween rush
- Order lights only for booked jobs, and line up a storage unit for the take-down in January

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 the deposits in September and October, the light purchases, the installs and the January take-down
- Supplier quotes for the lights, clips and cords for the homes you plan to light
- Your insurance quotes, and your state's licensing answer for the work you will do
- Booked jobs or signed quotes, and the customer list of any trade you already run
- 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.