[Your business name] — Business Plan

Consulting business in [Your city] · Startup plan

Executive summary

[Your business name] is a new consulting business in [Your city] offering strategy and operations consulting for small businesses; project-based engagements with a fixed scope and price; monthly advisory retainers; and workshops and training for teams. The model is one clear specialty, engagements scoped in writing, retainers for steady income, and referrals as the growth engine.

Startup budget: $17,450 across 8 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 offer is strategy and operations consulting for small businesses. Every engagement is scoped in writing with deliverables, a timeline and a price, projects take a deposit, retainers bill in advance, and every finished piece of work becomes a case study.

- Strategy and operations consulting for small businesses
- Project-based engagements with a fixed scope and price
- Monthly advisory retainers
- Workshops and training for teams

Market analysis

The customers are owner-led and growing businesses that need real expertise for a season rather than a full-time hire — and, at the start, the former employers and colleagues who already trust the work.

- Owner-led businesses that have outgrown how they run and need an outside view
- Growing companies that need expertise for a quarter, not a full-time hire
- Nonprofits and agencies with a specific problem and a budget to fix it
- Former employers and colleagues who already trust your work

Marketing strategy

Most clients will come through word of mouth and referrals, with Google and LinkedIn confirming credibility when someone checks — a clear specialty, real case studies and reviews on the Google Business Profile. Speaking at local business groups and a website with a booking link turn that reputation into first conversations.

- Word of mouth and referrals from past clients and colleagues — the main source for consultants
- LinkedIn: a clear headline, regular posts and direct outreach
- Google Business Profile and Google — your specialty plus your city or industry
- Speaking at local business groups, associations and industry events
- A website with your specialty, case studies, credentials and a booking link

Operations plan

The consultant sells and delivers in year one, reviews the pipeline every week, tracks billable hours against the target, and protects delivery time so client work never slips for selling — or the reverse.

- One clear specialty — the narrower the niche, the easier the sale
- Engagements scoped in writing: deliverables, timeline, price and what's out of scope
- Deposits on project work and retainers billed in advance
- A pipeline reviewed weekly — most consultants fail on selling, not delivering
- Case studies written from every finished engagement, with client permission

Startup costs

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

Startup costs

ITEM	AMOUNT
Business registration, LLC and EIN	$300
Professional liability (E&O) insurance (first year)	$1,250
Laptop, software and a good headset	$1,750
Website and Google Business Profile	$0
Proposals, invoicing, scheduling and CRM software (first year)	$0
Logo, business cards and a professional headshot	$550
Professional memberships and certifications	$1,100
Living expenses while the pipeline fills (three months)	$12,500
Total	**$17,450**

Typical range to start a consulting business in the US: $6,400–$32,200. 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 and walks you through your Google Business Profile — a designer typically charges $2,000 or more to build one. Proposals, invoicing, scheduling and CRM software (first year): Your Zarla plan includes online booking, invoicing and customer management with the website — no separate subscriptions to start.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a consulting business in the US. Overhead is minimal; the real number to plan for is living expenses while the first engagements are sold and paid.

Typical monthly operating costs for a consulting business: $290–$3,320 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
Software: proposals, invoicing, scheduling, video calls (included with Zarla)	$0–$150
Professional liability insurance	$40–$170
Marketing, events and memberships	$100–$800
Travel and client meetings	$50–$1,000
Phone, bookkeeping and accounting	$100–$400
Coworking or office	$0–$800

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

- Income is lumpy — a great quarter followed by an empty one is normal in year one
- You can only bill the hours you sell; selling takes half the week
- One client that's most of your revenue is a business built on a single decision
- Scope creep turns fixed-price projects into unpaid work unless the contract holds
- Credibility takes time; the first clients usually come from people who already know you

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 EIN — Most consultants form an LLC; register a DBA if you trade under another name.
- General business license — Some US cities and counties require one even for a home-based consultant — check locally.
- Professional licenses where the field requires them — Consulting itself is unlicensed in the US, but giving legal, accounting, engineering, financial or medical advice may require the relevant professional license.
- Professional liability (E&O) insurance — Not legally required, but larger clients ask for it in the contract.
- Sales tax on services — A few states tax certain consulting services — confirm with your accountant.

Milestones: the next 30 days

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

- Pick the one specialty you'll be known for and write the sentence that describes it
- Register the business, get an EIN and open a business bank account
- Get a professional liability quote and write your standard engagement agreement
- Set your rates from a target income and realistic billable hours, not a guess
- Set up a free Google Business Profile, update LinkedIn, and put your website with case studies live
- Tell 30 former colleagues and clients what you now do and ask for introductions
- Offer a paid diagnostic or workshop as a low-risk first engagement
- Write up the first finished engagement as a case study and ask for a review

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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 with realistic billable hours
- Signed engagements or letters of intent and your current pipeline
- Your résumé, credentials and any case studies or references
- Proof of insurance and business registration
- 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.