

[Your business name] — Business Plan

Drywall business in [Your city] · Startup plan

Executive summary

[Your business name] is a new drywall business in [Your city] offering hanging and finishing for new homes and additions; basement finishing and remodel drywall; drywall repair: holes, cracks, water damage and patches; ceiling texture, popcorn removal and skim coating; and taping and finishing for builders and other hangers. The model is square-foot pricing from a measured takeoff, a finish level written into every quote, builder volume for the steady weeks and homeowner repairs for the margin.

Startup budget: \$32,068 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 hanging and finishing for new homes and additions. Every job is measured and priced by the square foot with the finish level in writing, repairs carry a minimum charge that covers three visits, and every wall and ceiling is checked in raking light before the painter arrives.

- Hanging and finishing for new homes and additions
 - Basement finishing and remodel drywall
 - Drywall repair: holes, cracks, water damage and patches
 - Ceiling texture, popcorn removal and skim coating
 - Taping and finishing for builders and other hangers
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Market analysis

The customers are the builders and remodelers who need a drywall sub they can schedule, homeowners finishing a basement or remodeling a room, homeowners with a hole, crack or water-damaged ceiling to fix, and the property managers and restoration companies who need repairs finished fast.

- Builders and remodeling contractors who need a drywall sub they can schedule
- Homeowners finishing a basement or opening up a room during a remodel
- Homeowners with a hole, a crack or a water-damaged ceiling that needs to disappear
- Property managers, landlords and restoration companies turning units and repairing leaks

Marketing strategy

Builder and remodeler work comes from visiting them with an insurance certificate and a price sheet, and from word of mouth once the first houses finish without callbacks. Homeowner repairs come from Google — someone searches “drywall repair near me” with a hole in the wall and calls the business whose photos and reviews look trustworthy — so a website with before-and-after photos and a quote request does the selling. Painters, plumbers and electricians who leave holes behind them send the rest.

- Builders and remodelers, visited in person — a reliable drywall sub is one of the hardest trades for them to find
- Google Business Profile and Google — “drywall repair near me” and “drywall contractor” plus your city
- Word of mouth from painters, electricians and plumbers, who leave holes behind them every week
- Property managers and water-damage restoration companies who need repairs fast
- A website with before-and-after photos, the finish levels you work to and a quote request

Operations plan

The owner hangs, finishes and quotes in year one, measures every job before pricing it, and tracks the days each job actually took against the days it was quoted for. A finisher or helper joins when the builder work would keep one busy, not when the week feels heavy.

- Every job priced by the square foot of board from a measured takeoff, with the finish level written into the quote
- Repairs priced with a minimum charge, because a small patch still takes three trips to tape, coat and sand
- Board, mud and tape ordered for delivery to the site, stocked the day before the hang
- Dust walls, floor protection and vacuum sanders on every occupied home
- Walls and ceilings checked in raking light before the painter arrives, so callbacks are caught while you are still on site
- Payment terms agreed with builders in writing before the first job, with a deposit on homeowner work

Startup costs

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

Startup costs

ITEM	AMOUNT
Drywall tools: screw guns, lift, sander, stilts, knives and banjo	\$5,000
Work truck or van (used) with a ladder rack	\$15,500
General liability insurance (first year)	\$1,600
State contractor license or registration, where required	\$750
Contractor bond premium (first year, where required)	\$250
EPA lead-safe firm certification and renovator course	\$350
Business registration, LLC and EIN	\$268
Website and Google Business Profile	\$0
Estimating and invoicing software (first year)	\$0
Truck lettering, yard signs and business cards	\$850
Working capital: board, mud and pay before builders pay	\$7,500
Total	\$32,068

Typical range to start a drywall business in the US: \$11,935–\$55,900. 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 before-and-after photos and a quote request, and walks you through your Google Business Profile — a designer typically charges \$2,000 or more to build one. Estimating and invoicing software (first year): Quotes, invoicing and customer management come with your Zarla plan; you may still want a takeoff tool that measures board from the plans.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a one-crew drywall business in the US. Tools and a truck are the one-off lines; the monthly numbers turn on square feet finished per day, and the cash reserve covers the builders who pay 30 days or more after the invoice.

Typical monthly operating costs for a drywall business: \$1,760–\$14,050 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
Board, mud, tape and screws (billed to jobs, paid up front)	\$1,000–\$6,000
Helper or finisher wages (once you hire)	\$0–\$5,000
Fuel, truck payment, commercial auto insurance and upkeep	\$400–\$1,300
General liability, and workers' compensation once you hire	\$60–\$250
Blades, sanding screens, dust bags and tool repairs	\$100–\$400
Estimating and invoicing software (included with Zarla)	\$0–\$100
Marketing and lead services	\$100–\$600
Phone, bookkeeping and dump fees	\$100–\$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 drywall business plan should say out loud what can go wrong. For [Your business name], the real risks are:

- A job quoted by guesswork instead of a measured takeoff loses its margin on the extra board and the extra days, and in a square-foot trade the extra days are the loss
- Builders pay 30 days or more after the invoice, and one slow-paying builder can hold a month of your wages
- Callbacks — a seam that shows under paint, a nail pop, a flat ceiling that isn't — are unpaid days, and the builder remembers them
- Ceiling texture and joint compound in older homes can contain asbestos, and patching painted walls built before 1978 falls under the lead-safe rule: test before you sand or tear out
- Ceilings, stilts and ladders make falls the real injury risk, and one injury stops a one-person business
- New-build volume rises and falls with the housing market, so a business built only on builders feels a slowdown first

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 or registration, where the state requires one — There is no national drywall license in the US, and much of the country needs no state license for the trade at all. Where a state does license it, drywall sits inside the contractor rules: California licenses it as the C-9 drywall classification and requires a license for any job of \$1,000 or more in labor and materials, any job that needs a permit, or any job where you employ someone to help; Texas has no state license, so the city rules decide. Check your own state's contractor board before quoting a builder.
- A city or county contractor registration or business license — Many US cities register contractors or require a business license even where the state does not — and builders will ask for it with your insurance certificate.
- EPA lead-safe certification for repairs in older homes — Required in the US under the EPA's Renovation, Repair and Painting rule for paid work that disturbs painted surfaces in homes built before 1978 — cutting out and patching a painted wall counts. The EPA's firm certification is \$300 for five years (states that run their own program set their own fee), and a certified renovator must be on the job.
- General liability insurance, and workers' compensation once you hire — Not a license, but no builder will put a drywall sub on site without the certificate. Insureon's medians for drywall contractors are about \$62 a month for general liability and \$141 for workers' compensation, which nearly every US state requires once you have an employee.
- Business registration and EIN — Most US drywall contractors form an LLC; state filing fees run about \$35 to \$500. The EIN from the IRS is free, and every builder will want your W-9 before the first payment.

Milestones: the next 30 days

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

- Decide your mix — builder hang-and-finish, remodel work or homeowner repairs — because each needs a different price and a different customer
 - Check your state's contractor board and your city's registration rules, and start any license or exam now
 - Register the business, take the free EIN and open a business bank account
 - Get general liability quotes, and the EPA lead-safe renovator course if you will repair walls in homes built before 1978
 - Write your price list: a square-foot rate by finish level, a repair minimum, and the payment terms for builders and homeowners
 - Set up a free Google Business Profile and put your website live with before-and-after photos and a quote request
 - Visit five builders and remodelers with your insurance certificate and your square-foot rates
 - Introduce yourself to painters, plumbers and water-damage restoration companies who need repairs finished
 - Photograph every finished room in raking light and ask each homeowner for a Google 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 that shows builders paying 30 days or more after the invoice
- Your insurance certificate, business registration and any contractor license
- Letters or emails from builders and remodelers who will send you work
- Photos and references from finished jobs
- Quotes for the truck or the automatic taping tools if you are borrowing for them
- 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.
