[Your business name] — Business Plan

Event planning business in [Your city] · Startup plan

Executive summary

[Your business name] is a new event planning business in [Your city] offering full-service wedding planning; day-of and month-of coordination; corporate events, launches and retreats; and milestone parties, showers and private celebrations. The model is clear packages sold on a contract with a deposit, a vetted vendor network, and a portfolio of real events that brings the next inquiry.

Startup budget: $7,900 across 9 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 full-service wedding planning. Every package is priced as a flat fee or a share of the budget, every event runs on a master timeline and a run sheet, and vendors are booked on terms agreed in advance so the day runs without the client noticing the work.

- Full-service wedding planning
- Day-of and month-of coordination
- Corporate events, launches and retreats
- Milestone parties, showers and private celebrations

Market analysis

The customers are couples who want to enjoy their own wedding, companies that need a launch or a retreat handled, hosts planning a milestone celebration, and venues that want a coordinator they can recommend.

- Engaged couples who want a professional to run the day so they can enjoy it
- Office managers and marketing teams who need a launch, holiday party or retreat handled
- Hosts planning a milestone birthday, anniversary or shower
- Venues that want a coordinator on call for their clients

Marketing strategy

Most clients will find [Your business name] on Google and through word of mouth — searching for a planner near them, or asking the couple whose wedding ran without a hitch. Reviews on the Google Business Profile, referrals from venues and vendors, a feed of real events, and a website with packages, a portfolio and an inquiry form turn that into a signed contract.

- Google Business Profile and Google Maps — “wedding planner near me” and “event planner” plus your city
- Word of mouth and referrals from couples, guests and vendors who watched you run an event
- Instagram and Pinterest — real event photos, not stock
- Venues, photographers, caterers and florists who refer clients both ways
- A website with your packages, a portfolio of real events, reviews and an inquiry form

Operations plan

The owner plans and runs every event in year one, keeps client deposits separate from vendor payments, builds the vendor network one meeting at a time, and brings on day-of assistants only when the calendar has more than one event a weekend.

- Clear packages — day-of, partial and full-service — each with a flat fee or a percentage of the budget
- A signed contract with a deposit, a payment schedule and a cancellation clause on every event
- A vetted vendor network — caterers, florists, photographers, rentals — with terms agreed in advance
- A master timeline, a run sheet and an emergency kit for every event day
- Client deposits held separately from vendor payments so you never fund an event from your own pocket

Startup costs

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

Startup costs

ITEM	AMOUNT
General liability and event liability insurance (first year)	$1,000
Portfolio: a styled shoot, photography and printed materials	$1,750
Laptop, phone and planning and design tools	$1,250
Emergency kit, signage, clipboards, radios and event-day supplies	$500
Branding, business cards and a client welcome packet	$600
Business registration, LLC and a business license	$300
Website and Google Business Profile	$0
CRM, contracts, invoicing and planning software (first year)	$0
Working capital (first two months)	$2,500
Total	**$7,900**

Typical range to start an event planning business in the US: $3,000–$15,500. 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 your portfolio and an inquiry form and walks you through your Google Business Profile — a designer typically charges $1,500 or more to build one. CRM, contracts, invoicing and planning software (first year): Your Zarla plan includes inquiry forms, invoicing and customer management with the website — you may still want a dedicated planning tool for timelines and seating.

Financial plan

The numbers below come from your own startup list and typical monthly costs for an event planning business in the US. Startup costs are low and the margin is your time; the risk is the gap between booking and payment, so the cash-flow projection matters more than the startup list.

Typical monthly operating costs for an event planning business: $340–$4,845 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
Marketing, wedding shows and portfolio photography	$100–$600
Assistants and day-of staff (once you hire)	$0–$3,000
Travel to venues, vendor meetings and event days	$100–$500
CRM, contracts, invoicing and planning software (included with Zarla)	$0–$120
Insurance	$40–$125
Event-day supplies, client gifts and printing	$50–$300
Phone, admin and bookkeeping	$50–$200

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

- Income is lumpy — weddings book a year out and pay in stages, so the first six months can be thin
- You carry the blame for every vendor's mistake on the day, even the ones the client picked
- Weekends and evenings are the job; peak wedding season means twelve-hour days on your feet
- Low barriers mean plenty of competition; without real event photos and reviews, inquiries go to the planner with a portfolio
- A cancelled event without a signed contract and a deposit can leave you owing vendors

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 license — From your city or county in most of the US; a home-based planner may need a home-occupation permit.
- Business registration and EIN — Most planners form an LLC because you're signing vendor contracts on clients' behalf; register a DBA if you trade under another name.
- No planner license required — No US state licenses event or wedding planners; certifications from planner associations are optional and mostly a marketing credential.
- Liability insurance — General liability plus event liability — nearly every venue requires a certificate of insurance naming them before you can work an event there.
- Event permits and alcohol — Events in parks and public spaces need permits in most cities, and serving alcohol needs a licensed caterer or a permit that varies by state — the planner usually has to secure both.
- Contracts and client funds — Not a license, but deposits and vendor payments should sit in a separate account with clear terms — some states regulate how prepaid event funds are held.

Milestones: the next 30 days

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

- Register the business, get an EIN and open a business bank account with a separate account for client deposits
- Get general liability and event liability insurance so venues will let you work
- Write your packages and a contract with a deposit, a payment schedule and a cancellation clause
- Build a vendor list of twenty caterers, florists, photographers and rental companies and meet ten of them
- Plan one styled shoot or a friend's event and photograph it properly
- Set up a free Google Business Profile and put your website live
- Visit five venues and ask to be on their preferred-planner list
- Ask every client and vendor you work with 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 deposits landing months before events
- Signed contracts and deposits in hand, with expected revenue by month
- Proof of insurance and your business registration
- Your event experience, portfolio and any certifications
- Your credit report and anything you can offer as collateral

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