Golden Hour Events — Business Plan

Event planning business in Austin, TX · Startup plan

Executive summary

Golden Hour Events is a new event planning business in Austin, TX offering day-of and month-of event coordination; corporate events, launches, conferences and retreats; milestone parties, showers and private celebrations; and full-service planning: venue, vendors, budget, timeline. The model is clear packages sold with a deposit and a payment schedule agreed in writing, a vetted vendor network, and a portfolio of real events that brings the next inquiry.

Startup budget: $3,594 across 8 items, funded from savings. Target: $7,000 in monthly sales.

Twelve months from now, success looks like this: About $7,000 a month by month six — two day-of coordinations at $1,600 and one fully planned corporate or social event billed at 15% of a $25,000 budget — a vendor list of twenty trusted partners, and every event photographed for the portfolio

Products and services

Golden Hour Events' core service is day-of and month-of event coordination. Every package is priced as a flat fee, an hourly rate 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.

- Day-of and month-of event coordination
- Corporate events, launches, conferences and retreats
- Milestone parties, showers and private celebrations
- Full-service planning: venue, vendors, budget, timeline

Market analysis

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

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

Marketing strategy

Most clients will find Golden Hour Events on Google and through word of mouth — searching for a planner near them, or asking the host whose party 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, starting prices, a portfolio and an inquiry form turn that into a booked date.

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

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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, an hourly rate or a percentage of the budget
- What you and the client agree in writing before any work: the fee, the deposit (a 30% to 50% deposit is the standard an event-planning education site describes), when the balance is due, and what happens if the date moves
- A vetted vendor network — caterers, florists, photographers, rentals — with terms agreed in advance, and any vendor referral fee disclosed to the client or not taken
- 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, funded from savings.

Startup costs

ITEM	AMOUNT
A planning and client platform, first month	$50
General liability insurance (first year), professional liability at the top	$540
Business registration, LLC and EIN	$465
City business license	$110
Website and Google Business Profile	$0
Emergency kit, signage, clipboards, radios and event-day supplies	$200
Portfolio: a styled shoot or a friend's event, photographed properly	$850
Working capital: two months of running costs before the deposits land	$1,379
Total	**$3,594**

Typical range to start an event planning business in the US: $1,289–$7,397. 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 — an inquiry form, your packages and starting prices, and a call button at the top — and walks you through your Google Business Profile; a designer typically charges $1,500 or more to build one.

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: $338–$2,291 a month, before the owner's own pay.

At $7,000 in monthly sales, Golden Hour Events would clear $4,709–$6,662 a month before owner pay and tax, and recover the $3,594 startup budget in roughly 1 month.

Typical monthly operating costs

COST	TYPICAL RANGE
The planning and client platform (included with Zarla)	$29–$70
General liability, with professional liability at the top	$29–$71
Driving to venues, vendor meetings and event days	$100–$300
Marketing, a styled shoot's share and networking	$100–$400
Phone, admin and bookkeeping	$30–$100
Event-day supplies, client gifts and printing	$50–$200
Assistants and day-of staff (once the calendar needs them)	$0–$1,000
Card and online payment fees	$0–$150

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 Golden Hour Events, the real risks are:

- Income is lumpy — events book months 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; a busy 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 canceled event with no deposit and nothing agreed in writing can leave you owing vendors

Licenses, permits and insurance

What Golden Hour Events 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.

- Event planner license — In the US no page we read licenses event planning as a trade: the Texas licensing agency, Florida's DBPR list, California's consumer-affairs boards and Washington's professional-license list name barbers, contractors and auctioneers and never an event or party planner. What applies is the business registration, your city's business license, and the permits each event needs. Check your state and city.
- Business registration and EIN — In the US, form the LLC or file a DBA with your state (an LLC is $40 in Kentucky, $300 in Texas, $70 plus $20 and an $800 yearly tax in California) and get the free EIN; a home-based planner may need a home-occupation permit where the city issues one.
- City special event permit — In Philadelphia an event on City property needs a special event permit — $25 if you apply at least 90 days ahead, $75 inside that window — with general liability insurance of at least $1,000,000 naming the City, and a tent permit for tents over 400 square feet. Other cities set their own fees; the planner usually files.
- Alcohol at a private event — In Washington a private, invitation-only event in a public place needs a banquet permit at $25 a day, the event may not be advertised, and liquor must be free or brought by the guests — a bar that sells drinks needs a licensed caterer or bartender, who holds the license and the liquor liability. Check your state's alcohol board.
- Sales tax on planning fees — In California a planning or coordination fee is taxable when it is charged in connection with your own sale of goods or food — coordinate a reception whose main purpose is the catering you bill, and the fee is taxed — and a planner who sells or rents anything needs a seller's permit; in Texas the Comptroller's January 2026 list of taxable services does not name event planning. Bill rentals and meals through the vendors, or ask an accountant before your first invoice.
- Insurance — In the US general liability (Insureon's average for event planners is $29 a month; Insurance Canopy's own policy is $229 a year) covers the guest who trips over your extension cord, professional liability ($42 a month) covers the timeline you got wrong, and venues ask for a certificate naming them as additional insured before you can work there.

Milestones: the next 30 days

The first month's to-do list for Golden Hour Events, in order:

- Register the business, get an EIN and open a business bank account with a separate account for client deposits
- Get general liability insurance — and professional liability if clients are corporate — so venues will let you work
- Write your packages, your starting prices and what you and the client agree in writing: the fee, the deposit, when the balance is due and what happens if the date moves
- Build a vendor list of twenty caterers, florists, photographers, DJs 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
- Booked events 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

Sample plan for a fictional business, written by Zarla's free business plan generator. Every figure is a typical US range or calculated from the sample's own numbers — nothing is a market projection. Make it yours in five questions: zarla.com/business-plan-generator?industry=event-planning

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