[Your business name] — Business Plan

Flooring business in [Your city] · Startup plan

Executive summary

[Your business name] is a new flooring business in [Your city] offering luxury vinyl plank and laminate installation; hardwood floor installation; hardwood floor sanding and refinishing; tile floors for kitchens and bathrooms; and old floor removal and subfloor prep. The model is on-site quotes priced per square foot with prep and tear-out as their own lines, a moisture and subfloor check before every install, and store, builder and property-manager work filling the calendar between homeowner jobs.

Startup budget: $20,325 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 service is luxury vinyl plank and laminate installation. Every job is measured on site and quoted per square foot, with tear-out, subfloor prep, stairs and trim priced separately; the subfloor and moisture are checked before anything goes down; and every room is left clean, with before-and-after photos.

- Luxury vinyl plank and laminate installation
- Hardwood floor installation
- Hardwood floor sanding and refinishing
- Tile floors for kitchens and bathrooms
- Old floor removal and subfloor prep

Market analysis

The customers are homeowners replacing worn floors, landlords and property managers turning rental units, and the flooring stores, builders and remodelers who sell the floor and need someone to install it.

- Homeowners replacing carpet or worn floors, one room or the whole house
- Landlords and property managers turning rental units between tenants
- Flooring stores and big-box retailers that sell the floor and need an installer
- Home builders, remodelers and realtors with pre-listing updates

Marketing strategy

Homeowner work will come from Google and word of mouth — people search “flooring installers near me” once they've picked the floor, so the Google Business Profile, the reviews and a website with photos of finished rooms decide who gets the call. Flooring stores, remodelers and property managers, visited in person, bring the steady work.

- Google Business Profile and Google — “flooring installers near me” is searched by owners who already chose the floor
- Flooring stores and retailers that hand installation work to independent installers
- Word of mouth and referrals from remodelers, realtors and past customers
- Property managers and landlords with a unit to turn every month
- A website with photos of your floors, the materials you install, your service area and a quote form

Operations plan

The owner measures, quotes and installs with a helper in year one, schedules deliveries so materials acclimate before install day, tracks square feet and hours per job, and adds a second installer only when the calendar is booked three weeks out.

- Every job measured on site and quoted per square foot by material, with tear-out, subfloor prep, stairs and trim priced separately
- Moisture tested and subfloor checked before any floor goes down, so the warranty holds
- A deposit when materials are ordered, and the balance on completion
- Materials delivered to acclimate before install day, per the manufacturer's instructions
- Tear-out hauled away and every room left vacuumed, with before-and-after photos
- Homes built before 1978 and old vinyl tile checked for lead paint and asbestos before anything is sanded or pulled up

Startup costs

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

Startup costs

ITEM	AMOUNT
Cargo van or truck (used), down payment or cash	$9,000
Saws, flooring nailer, tile saw, moisture meter and hand tools	$4,000
General liability insurance (first year)	$1,000
Van lettering and business cards	$625
Website and Google Business Profile	$0
Quoting, invoicing and customer records (first year)	$0
Business registration, LLC, contractor license and EIN	$450
Working capital: materials float, fuel and living costs for two months	$5,250
Total	**$20,325**

Typical range to start a flooring business in the US: $9,350–$33,900. 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 — photos of your floors, the materials you install, your service area and a quote form — and walks you through your Google Business Profile; a designer typically charges $2,000 or more to build one. Quoting, invoicing and customer records (first year): Quotes, invoicing and a customer list come with your Zarla plan; accounting software is separate.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a flooring business in the US. Startup is mostly the vehicle and the tools; the numbers that decide the year are the square feet installed each week, the labor price, and whether prep and tear-out are charged for.

Typical monthly operating costs for a flooring business: $950–$3,450 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
Vehicle payment, fuel and maintenance	$400–$1,200
Insurance: general liability, commercial auto and workers' comp	$150–$600
Blades, fasteners, underlayment scraps and adhesives	$150–$500
Dump fees for tear-out	$100–$500
Quoting, invoicing and customer records (included with Zarla)	$0–$50
Phone, bookkeeping and marketing	$150–$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 flooring business plan should say out loud what can go wrong. For [Your business name], the real risks are:

- Moisture or a bad subfloor under a new floor voids the warranty and brings the job back — the meter and the prep come first
- Quotes that leave out tear-out, prep, stairs and trim turn a good job into a loss
- Store and builder work keeps you busy at their rate, not yours, and can dry up with one account
- Lead paint or asbestos disturbed without the right steps is a legal and health risk, not just a cost
- Kneeling and lifting all day is hard on the body, and one injury stops the income
- Materials delays push the calendar, and a gap between jobs is a week with no pay

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 flooring installers form an LLC; state filing fees run about $35 to $500. The EIN from the IRS is free, and stores and builders will ask for it on a W-9 before they pay you. Many US cities also require a general business license.
- Contractor license or home-improvement registration where your state requires it — Rules vary by US state. California, for example, requires a C-15 Flooring and Floor Covering contractor license for jobs of $1,000 or more in labor and materials, and for smaller ones that need a permit or use a hired helper (tile work is its own C-54 license); Connecticut ($220 a year) and Pennsylvania ($100 every two years) require a home-improvement registration for residential work.
- EPA lead-safe (RRP) certification for older homes — In the US, a firm that disturbs painted surfaces in homes or child-occupied buildings built before 1978 must be EPA lead-safe certified, with a certified renovator on the job — pulling painted baseboards and trim counts. Some states run the program themselves.
- Asbestos rules for old vinyl tile and mastic — Vinyl floor tiles and the black adhesive under them in older US buildings can contain asbestos. Have them tested before removal, and never sand, grind or bead-blast them. Federal asbestos rules exempt most small residential buildings, but many states and cities are stricter, and damaged, crumbling material is a job for a licensed abatement contractor.
- General liability and workers' comp — General liability covers damage to the customer's home; workers' comp is required in most states once you hire, commonly priced at about $4–$5 per $100 of payroll for floor installation.

Milestones: the next 30 days

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

- Pick your floors — vinyl plank and laminate first, hardwood, tile and refinishing as your skills allow
- Register the business, take the free EIN and open a business bank account
- Check your state's contractor or home-improvement rules and get general liability quotes
- Take the EPA lead-safe course if you'll work in homes built before 1978
- Set up the van with saws, a nailer, a moisture meter and prep tools; rent the sander at first
- Price per square foot by material, with tear-out, prep, stairs and trim as separate lines
- Set up a free Google Business Profile and put your website live with photos and a quote form
- Visit every flooring store, remodeler and property manager in your area with photos of your work
- Ask every happy customer for a Google review and a referral

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 built from square feet a week and your labor price
- Quotes for the van and any equipment you're financing
- Proof of insurance, business registration and any license or certification
- Letters from flooring stores, builders or property managers who will send you work
- 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.