# [Your business name] — Business Plan

Flower shop in [Your city] · Startup plan

## Executive summary

[Your business name] is a new flower shop in [Your city] offering daily arrangements, bouquets and same-day delivery; wedding and event flowers; weekly flower subscriptions for homes, offices and restaurants; and sympathy and funeral arrangements. The model is fresh stock bought against real orders, arrangements priced from wholesale cost, and steady revenue from weddings, subscriptions and standing accounts rather than walk-ins alone.

Startup budget: $32,000 across 10 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 daily arrangements, bouquets and same-day delivery. Everyday arrangements come from a short menu at clear prices, weddings run on a contract with a deposit and a locked recipe, and subscriptions deliver fresh flowers to the same homes and offices every week.

- Daily arrangements, bouquets and same-day delivery
- Wedding and event flowers
- Weekly flower subscriptions for homes, offices and restaurants
- Sympathy and funeral arrangements

## Market analysis

The customers are locals sending flowers for the moments that matter, couples who want a florist with a point of view, offices and restaurants that want fresh flowers every week, and families who need a sympathy arrangement the same day.

- Locals sending flowers for birthdays, anniversaries and apologies
- Couples planning a wedding who want a florist with a point of view
- Offices, restaurants and hotels that want fresh flowers every week
- Families and funeral homes that need sympathy arrangements the same day

## Marketing strategy

Most customers will find [Your business name] on Google and through word of mouth — searching for a florist near them, or seeing an arrangement a friend posted. Reviews and photos on the Google Business Profile, a daily Instagram feed, referrals from venues and funeral homes, and a website with online ordering and a wedding inquiry form turn that into orders.

- Google Business Profile and Google Maps — “florist near me” and “flower delivery” plus your city
- Word of mouth and referrals from every arrangement that gets photographed and shared
- Instagram and Pinterest — your daily work and wedding portfolio
- Wedding venues, planners, funeral homes and restaurants that refer or order weekly
- A website with your arrangements, prices, a wedding inquiry form and online ordering for delivery

## Operations plan

The owner designs and delivers in year one, orders from the wholesaler twice a week against the order book, keeps the cooler cold and the waste logged, runs a daily delivery route, and hires a second designer only when weddings and subscriptions pay for one.

- A walk-in or reach-in cooler holding stock at 34–38°F so flowers last and waste stays low
- A wholesale flower account, ordering twice a week against real orders rather than guessing
- Arrangements priced at roughly three times the wholesale flower cost plus labor and hard goods
- A daily order cut-off and a delivery route so same-day orders go out on time
- Wedding contracts with a deposit, a locked recipe and a final count four weeks out

## Startup costs

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

**Startup costs**

| ITEM | AMOUNT |
| --- | --- |
| Lease deposit and first months' rent on a small shop or studio | $7,500 |
| Floral cooler (walk-in or reach-in, new or used) | $6,000 |
| Shop fit-out: workbench, shelving, sink, buckets, lighting and signage | $6,000 |
| Opening inventory: fresh flowers, greenery, vases, ribbon, wrap and hard goods | $4,000 |
| Insurance (first year) | $1,000 |
| Design tools: knives, shears, wire, foam, floral tape and cleaning supplies | $650 |
| Business registration, LLC, seller's permit and any state florist license | $350 |
| Website with online ordering and Google Business Profile | $0 |
| POS, online ordering and wedding-quote software (first year) | $0 |
| Working capital (first two months) | $6,500 |
| **Total** | **$32,000** |

Typical range to start a flower shop in the US: $12,900–$53,800. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website with online ordering and Google Business Profile: Your Zarla plan includes the website with online ordering and a wedding inquiry form and walks you through your Google Business Profile — a designer typically charges $1,500 or more to build one. POS, online ordering and wedding-quote software (first year): Your Zarla plan includes online orders, quote requests, invoicing and customer management with the website — you may still want a shop POS for walk-in sales.

## Financial plan

The numbers below come from your own startup list and typical monthly costs for a flower shop in the US. The cooler, the fit-out and the reserve for stock are the startup bet; flower cost and waste decide the margin month to month.

Typical monthly operating costs for a flower shop: $3,090–$17,875 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 |
|---|---|
| Wholesale flowers, greenery and hard goods (scales with orders) | $1,500–$6,000 |
| Rent and utilities (the cooler runs all day) | $1,000–$4,000 |
| Designers and delivery drivers (once you hire) | $0–$5,000 |
| Spoilage and unsold stock | $200–$1,000 |
| Delivery fuel, vehicle and packaging | $150–$800 |
| Insurance | $40–$125 |
| POS, online ordering and quoting software (included with Zarla) | $0–$150 |
| Marketing and photography | $100–$500 |
| Phone, card processing, admin and bookkeeping | $100–$300 |

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

- Flowers die — waste is the silent margin killer, and a slow week means stock in the bin
- Demand is brutally seasonal: Valentine's Day and Mother's Day carry a big share of the year's retail, and midsummer is quiet
- Supermarkets and online delivery services compete on price; a small shop wins on design, freshness and service
- Wire-service and relayed orders pay a fraction of the ticket and can sink a shop that relies on them
- It's early mornings at the wholesaler and late nights before a wedding, with the owner designing in year one

## 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 and seller's permit — From your city or county in most of the US, plus a state seller's permit — you buy wholesale flowers tax-free with a resale certificate and collect sales tax on arrangements in most states.
- State florist or nursery license — Louisiana licenses retail florists, and a handful of states require a nursery or plant-dealer license to sell live plants — check your state department of agriculture.
- Business registration and EIN — Most florists form an LLC; register a DBA if the shop trades under another name.
- Certificate of occupancy and signage permit — A storefront gets inspected before opening in most cities; a home studio may need a home-occupation permit instead.
- Insurance — General liability for the shop and deliveries, and commercial auto if you deliver in your own vehicle; workers' compensation is required in nearly every state once you have employees.
- Wedding and event contracts — Not a license, but a signed contract with a deposit and a cancellation clause is what protects you when a wedding is called off.

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## 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 a seller's permit, and check whether your state licenses florists
- Open a wholesale flower account and learn the market's delivery days and minimums
- Find a small studio or shop and price a used walk-in or reach-in cooler
- Build a menu of six everyday arrangements priced at three times flower cost plus labor
- Set up a free Google Business Profile and put your website live
- Photograph every arrangement and post it the same day
- Visit three wedding venues, two funeral homes and five offices with a sample arrangement
- Ask every delivery 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 the holiday peaks and the summer dip
- The lease or letter of intent, and quotes for the cooler, fit-out and any delivery vehicle
- Wedding contracts, subscription sign-ups or standing accounts, with expected monthly revenue
- Proof of insurance, your business registration and seller's permit
- 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.