[Your business name] — Business Plan

Graphic design business in [Your city] · Startup plan

Executive summary

[Your business name] is a new graphic design business in [Your city] offering brand identity: logo, color, type, a one-page style guide; print design: menus, signage, packaging, flyers, cards; social media templates and a month of posts; website graphics and the images for a Zarla or template site; pitch decks, one-pagers and annual reports; and a monthly design retainer for a growing business. The model is one designer in a home studio: brand identity projects as the anchor, smaller print and social jobs around them, one monthly retainer, and a copywriter or photographer brought in per job.

Startup budget: $5,869 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 brand identity: logo, color, type, a one-page style guide. Every job starts with a written brief and a contract that fixes the scope, the rounds and the deposit, runs through one feedback thread, and ends with files in every format, the licenses filed, and the copyright assigned on final payment.

- Brand identity: logo, color, type, a one-page style guide
- Print design: menus, signage, packaging, flyers, cards
- Social media templates and a month of posts
- Website graphics and the images for a Zarla or template site
- Pitch decks, one-pagers and annual reports
- A monthly design retainer for a growing business

Market analysis

The customers are new businesses that need a logo and a brand before they open, established shops rebranding or launching a product, marketing managers who need an extra designer without a hire, the agencies and developers who subcontract the design half, and the nonprofits and events that need a campaign look.

- New businesses — a café, a salon, a contractor — that need a logo and a brand before they open
- Established local shops rebranding or launching a product that needs packaging
- Marketing managers at small companies who need an extra designer without a hire
- Agencies and web developers who subcontract the design half of a project
- Nonprofits and events that need a campaign look, a program and signage

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Marketing strategy

Most work will come by word of mouth — from past clients and from the printers, photographers and developers [Your business name] works beside — and from the portfolio sites; the rest find [Your business name] on Google — “graphic designer” and “logo design” plus the city — so the Google Business Profile, the before-and-afters and a website with a page per service and an inquiry form decide whether a look becomes a brief.

- Referrals from past clients and from the printers, photographers and web developers you work beside
- A portfolio on Behance or Dribbble and a reel of before-and-afters on Instagram and LinkedIn
- Google Business Profile and Google — “graphic designer” and “logo design” plus your city
- Local business groups, the chamber, the makers' market — the people opening shops this year
- The agencies and marketing teams that need an overflow designer they can trust with a deadline
- A website with the portfolio, a page per service and an inquiry form

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Operations plan

The owner is the designer, the account manager and the bookkeeper in year one: a brief and a contract before design starts, feedback in one place, licenses filed per project, final files with a one-page guide, retainers on a fixed scope, and invoices half at signing and half on delivery.

- A proposal and a contract for every job: scope, rounds of revisions, deposit, kill fee, file ownership on final payment
- A written brief and a kickoff call before design starts; feedback in one place, not five threads
- Fonts and stock licensed to the client's use, with the licenses filed in the project folder
- Final files delivered in every format with a one-page guide; the working files kept and backed up
- Retainer clients on a fixed monthly scope with a rollover rule
- Invoices half at signing and half on delivery; a late fee in the contract and a waiting list for the next slot

Startup costs

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

Startup costs

ITEM	AMOUNT
A computer that runs the design apps, with a second display at the top	$1,999
A pen tablet	$155
Professional (media) liability and general liability, first year	$804
Your own brand: cards, a sample print run and portfolio prints	$300
A home-office desk, chair and lighting	$750
Business registration: a sole proprietorship, or an LLC	$150
Website with the portfolio, service pages, a form and Google Business Profile	$0
Working capital: two months of running costs	$1,711
Total	**$5,869**

Typical range to start a graphic design business in the US: $2,687–$11,051. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website with the portfolio, service pages, a form and Google Business Profile: Your Zarla plan includes the website — the portfolio, a page for brand identity, print and social work, the inquiry form — and walks you through your Google Business Profile. Having one built typically costs $1,000 to $2,000 from a freelancer, or your own weekends.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a one-designer studio in the US. Startup is the computer, the insurance and your own brand; the monthly lines are software, fonts and stock, the proposal tool, the workspace and the people you bring in; and the calendar — how many identities and retainers fit in a month — decides what is left after the hours.

Typical monthly operating costs for a graphic design business: $200–$1,849 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
Design software, fonts and stock	$0–$108
Proposals, contracts and invoicing (included with Zarla)	$0–$29
Insurance, by the month	$32–$102
Workspace: the home office, or a coworking desk	$0–$350
Ads, the portfolio sites and the occasional pitch	$50–$300
A copywriter, photographer or illustrator you bring in	$0–$500
Courses, books and the occasional conference	$20–$100
Proofs, test prints and shipping	$20–$100
Card fees (on about $7,800 across seven payments)	$78–$260

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

- Scope creep is the business risk: a $2,500 identity becomes forty hours of free revisions without a round limit
- Feast and famine — three projects land in one month and none the next; the retainer is the fix
- Clients default to AI logo generators at $20 to $65; the sale is the strategy, the system and the files that print
- A font or stock license you didn't buy is the client's legal letter and your invoice unpaid
- Unpaid invoices from new businesses that never open — the deposit is the protection
- Hours don't scale: two identities and a retainer a month is a full desk, and growth means a junior or a partner

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 sales tax on finished art — In the US no license is needed to design for money; most freelance designers trade under their own name or form an LLC ($40 in Kentucky, $300 in Texas, and California adds an $800 yearly LLC tax on top of its filing fee) and take a free EIN. Whether the design is taxed depends on the state: most states don't tax a design service delivered as files, but Texas taxes a graphic artist's total charge for finished art including art delivered electronically (34 Tex. Admin. Code §3.312), several states tax digital goods, and printed deliverables are taxable goods nearly everywhere — so a designer who resells printing needs a seller's permit. Confirm your state's rule with your accountant, and pay self-employment tax quarterly.
- Who owns the logo — In the US the copyright in a design vests in the person who made it (17 U.S.C. §201(a)), and a commissioned logo is not among the categories that a signed work-for-hire clause can cover (17 U.S.C. §101) — so ownership passes to the client only by a written assignment, which the standard contract makes on final payment. Keep the right to show the work in your portfolio in the same clause, license (rather than assign) the templates and illustrations you reuse, and have a lawyer read the clause once.
- Fonts, stock and the trademark question — In the US a font is software under a license — a desktop license is yours, not the client's, and the web, app and broadcast uses are licensed separately — so a client who needs the font buys their own seat, and the style guide names it; most stock licenses forbid using the image in a logo or as a trademark, so a logo is drawn, not assembled. A designer does not guarantee that a logo can be registered as a trademark: tell the client to run a USPTO search or ask a trademark attorney before the sign goes up.
- Contracts, deposits and the kill fee — In the US a design job is a contract — the scope, the number of revision rounds, the deposit (half at signing is usual), the kill fee if the client stops, the delivery date, the usage rights and the assignment on final payment — in writing every time, because the dispute is always about round four. A late fee and a waiting list keep the calendar honest.
- Insurance and the home office — In the US professional (media) liability — $70 a month in Insureon's TechInsurance customer data — covers the copyright claim, the misprinted run and the missed deadline a client sues over, and general liability ($32 a month) the client who trips in your studio; most cities allow a home office with no client traffic, and some ask for a home-occupation permit — check the zoning page before you print the address.

Milestones: the next 30 days

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

- Decide the offers — brand identity, print, social templates, a retainer — and price each from the figures above
- Register the business, take the free EIN, open a business bank account and check your state's sales tax rule on design
- Set up the computer and the design software; file your font and stock licenses in one folder
- Write the proposal, the contract (rounds, deposit, kill fee, assignment on payment) and the brief template
- Bind the professional liability policy
- Design your own brand, and put the website live with the portfolio, a page per service and the inquiry form
- Claim your Google Business Profile and post the portfolio on Behance and Dribbble
- Pitch three agencies and two web developers as their overflow designer
- Offer two launch-rate identities to businesses opening this quarter, and book the first retainer client

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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
- Signed proposals and retainer agreements with deposits received
- The portfolio and the client list
- Proof of professional liability insurance
- Your credit report
- The equipment receipts if the computer is in the loan

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.