Fix-It Fred's — Business Plan

Handyman business in Indianapolis, IN · Startup plan

Executive summary

Fix-It Fred's is a new handyman business in Indianapolis, IN offering small repairs: drywall, doors, faucets, fixtures; installs and assembly: TVs, shelving, furniture, blinds; painting, caulking and touch-ups; and rental turnover punch lists for landlords. The model is small jobs done the same week, a half-day minimum, work batched by neighborhood, and property managers as the steady base.

Startup budget: $16,550 across 9 items, funded from savings. Target: $9,000 in monthly sales.

Twelve months from now, success looks like this: Booked a week ahead, a half-day minimum on every job, and property managers as a third of the work

Products and services

Fix-It Fred's's core service is small repairs: drywall, doors, faucets, fixtures. Every job has a minimum so the drive is covered, licensed electrical, plumbing and structural work is referred to a licensed trade, and the customer gets before-and-after photos with the invoice.

- Small repairs: drywall, doors, faucets, fixtures
- Installs and assembly: TVs, shelving, furniture, blinds
- Painting, caulking and touch-ups
- Rental turnover punch lists for landlords

Market analysis

The customers are homeowners with a list of small jobs, landlords and property managers with steady turnover, and the busy or older homeowners who want one person they can trust with a key.

- Homeowners with a list of small jobs no contractor will come out for
- Landlords and property managers with steady turnover and repair work
- Busy professionals and older homeowners who want one reliable person
- Real-estate agents with pre-listing and inspection punch lists

Marketing strategy

Most customers will find Fix-It Fred's on Google Maps and through word of mouth — the neighbor who finally got their list done. Reviews on the Google Business Profile, a lettered vehicle, and a website with clear rates, photos and a booking form turn that into booked half-days.

- Google Business Profile and Google Maps — “handyman near me” plus your city
- Word of mouth and repeat clients — one good job earns the whole list
- Neighborhood groups, Nextdoor and local Facebook groups
- Property managers and agents who need a reliable handyman on call
- A website with services, hourly or half-day rates, photos and a booking form

Operations plan

The owner does the work in year one, batches jobs by neighborhood and day, invoices on the spot, tracks drive time per job, and adds a helper only when the calendar is booked a week ahead.

- A half-day or hourly minimum so small jobs still pay for the drive
- Jobs batched by neighborhood and day
- A clear line on what you don't do — licensed electrical, plumbing and structural work go to a licensed trade
- Photos before and after every job for the customer and the website
- Invoices sent on the spot, paid by card before you leave

Startup costs

What it will take to open the doors, funded from savings.

Startup costs

ITEM	AMOUNT
Tools and equipment (beyond what you own)	$3,000
Van or truck (used) and racks	$9,000
General liability insurance (first year)	$1,000
Business registration, LLC and any handyman license	$350
Vehicle lettering, uniforms and business cards	$700
Website and Google Business Profile	$0
Scheduling, quoting and payments software (first year)	$0
Consumables: fasteners, caulk, paint, blades	$500
Working capital (first two months)	$2,000
Total	**$16,550**

Typical range to start a handyman business in the US: $6,000–$29,700. 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 and walks you through your Google Business Profile — a designer typically charges $2,000 or more to build one. Scheduling, quoting and payments software (first year): Your Zarla plan includes online booking, invoicing and customer management with the website — no separate subscriptions for those.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a handyman business in the US. Startup costs are low; the numbers that matter are the hourly rate, the minimum and how many billable hours a week the calendar holds.

Typical monthly operating costs for a handyman business: $440–$2,190 a month, before the owner's own pay.

At $9,000 in monthly sales, Fix-It Fred's would clear $6,810–$8,560 a month before owner pay and tax, and recover the $16,550 startup budget in roughly 2–3 months.

Typical monthly operating costs

COST	TYPICAL RANGE
Fuel and vehicle costs	\$200–\$700
Consumables and small materials	\$100–\$500
Insurance	\$40–\$130
Scheduling and payments software (included with Zarla)	\$0–\$60
Marketing and lead services	\$50–\$500
Phone, bookkeeping and tool replacement	\$50–\$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 handyman business plan should say out loud what can go wrong. For Fix-It Fred's, the real risks are:

- Working above your state's unlicensed job limit is the fastest way to a fine and a lost client
- Small jobs without a minimum lose money to the drive
- Injury or damage in a customer's home is your liability; insurance is not optional
- Demand comes in waves; a booked month can be followed by a quiet one without marketing
- Doing work outside your skill — especially electrical or plumbing — risks the customer's home and your name

Licenses, permits and insurance

What Fix-It Fred's 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.

- General business license — From your city or county in most of the US.
- Handyman or contractor license above a job-value threshold — Many US states let handymen work unlicensed below a dollar limit per job (often $500–$1,000 in labor and materials); larger jobs need a contractor license. Check your state.
- Trade licenses for electrical, plumbing and HVAC — Licensed trades in every state — refer that work out unless you hold the license.
- General liability insurance — Not always legally required, but property managers and many homeowners insist on it.
- Lead-safe certification — Required in the US (EPA RRP) for work disturbing paint in homes built before 1978.

Milestones: the next 30 days

The first month's to-do list for Fix-It Fred's, in order:

- Check your state's handyman job-value limit and what needs a contractor or trade license
- Register the business, get an EIN and open a business bank account
- Get general liability insurance and lead-safe certification if you'll work in older homes
- Set your hourly rate and half-day minimum from your real costs and local rates
- Set up a free Google Business Profile and put a website with rates and a booking form live
- Tell every property manager, agent and neighbor you know that you're taking jobs
- Batch the first jobs by neighborhood and take card payment on the spot
- Photograph every job and ask for a Google review before you leave

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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
- Proof of insurance, business registration and any license
- A list of recurring accounts (property managers, agents) with expected monthly work
- Quotes for the vehicle or tools if you're borrowing for them
- 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=handyman