

# [Your business name] — Business Plan

HVAC business in [Your city] · Startup plan

---

## Executive summary

[Your business name] is a new HVAC business in [Your city] offering AC and furnace repair and diagnostics; system replacements and new installs; seasonal maintenance plans; and ductless mini-splits, heat pumps and indoor air quality. The model is honest repair work priced flat-rate, installs quoted as packages, and a maintenance-plan base that carries the seasonal dips.

Startup budget: \$32,750 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 AC and furnace repair and diagnostics. Service calls have a clear fee and flat-rate pricing, installs are quoted as a package with financing options, and every visit is a chance to sell the maintenance plan that brings the customer back each season.

- AC and furnace repair and diagnostics
  - System replacements and new installs
  - Seasonal maintenance plans
  - Ductless mini-splits, heat pumps and indoor air quality
- 

## Market analysis

The customers are homeowners whose system failed at the worst moment, the maintenance-plan members who never want that to happen, landlords with units to keep running, and the homeowners replacing an aging system after a few quotes.

- Homeowners with a system that stopped working — often in a heat wave or cold snap
- Maintenance-plan members who want a tune-up every season
- Landlords and property managers with units to keep running
- Homeowners replacing an aging system, usually after two or three quotes

---

## Marketing strategy

Most customers will find [Your business name] on Google Maps and through word of mouth — the technician who fixed it right and didn't upsell. Reviews on the Google Business Profile, a wrapped van, and a website with services, financing and online booking turn an emergency search into a call; maintenance plans keep the customer.

- Google Business Profile and Google Maps — “AC repair near me” and “HVAC” plus your city
- Word of mouth and referrals — an honest technician gets recommended
- Maintenance plans that bring the same customers back every season
- Property managers, realtors and builders who need a reliable contractor
- A website with services, financing options, reviews and online booking

---

## Operations plan

The owner runs the calls in year one from a stocked van, tracks callbacks and first-visit fixes, keeps refrigerant logs clean, sells the maintenance plan at every job, and hires a technician when the plan base and the install pipeline cover the wage.

- A service-call fee, flat-rate repair pricing and installs quoted as a package
- Maintenance plans sold on every service call — they smooth the seasonal dips
- The van stocked from a parts list so most repairs finish in one visit
- Refrigerant handled, logged and recovered to EPA rules
- Reviews requested at every job, and every installed system followed up

---

## Startup costs

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

## Startup costs

| ITEM                                                           | AMOUNT          |
|----------------------------------------------------------------|-----------------|
| State HVAC contractor license, exams and EPA 608 certification | \$900           |
| Tools, gauges, recovery machine and vacuum pump                | \$5,000         |
| Service van (used) and shelving                                | \$12,500        |
| General liability insurance and bond (first year)              | \$3,250         |
| Business registration, LLC and local permits                   | \$350           |
| Opening parts and refrigerant inventory                        | \$2,500         |
| Van wrap or lettering, uniforms and business cards             | \$1,750         |
| Website with online booking and Google Business Profile        | \$0             |
| Dispatch, invoicing and payments software (first year)         | \$0             |
| Working capital (first two months)                             | \$6,500         |
| <b>Total</b>                                                   | <b>\$32,750</b> |

Typical range to start an HVAC business in the US: \$13,400–\$56,100. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website with online booking and Google Business Profile: Your Zarla plan includes the website with online booking and walks you through your Google Business Profile — a designer typically charges \$2,000 or more to build one. Dispatch, invoicing and payments software (first year): Your Zarla plan includes online booking, invoicing and customer management with your website — a dedicated dispatch tool can wait until you have a second technician.

## Financial plan

The numbers below come from your own startup list and typical monthly costs for a small HVAC business in the US. Parts and equipment for jobs are the big monthly line and are paid before the customer pays; the seasonal swing is what the reserve is for.

Typical monthly operating costs for an HVAC business: \$4,100–\$28,200 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    |
|-----------------------------------------------------------------|------------------|
| Parts, refrigerant and equipment for jobs                       | \$3,000–\$15,000 |
| Fuel, van payment and maintenance                               | \$500–\$1,500    |
| Insurance and bond                                              | \$150–\$450      |
| Dispatch, invoicing and payments software (included with Zarla) | \$0–\$250        |
| Marketing and lead services                                     | \$300–\$2,500    |
| Phone, bookkeeping and license renewals                         | \$150–\$500      |
| Technician wages (once you hire)                                | \$0–\$8,000      |

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

- Demand is brutally seasonal — a mild summer or winter hurts, and the shoulder months are quiet
- Installs are cash-heavy: equipment is paid to the supplier before the customer pays you
- Callbacks and warranty work eat margin unless the diagnosis and install are right first time
- Refrigerant rules and licensing are enforced; shortcuts risk the license
- A van and tools are one theft or breakdown away from a lost week

## 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.

- State HVAC contractor license — Most US states license HVAC contractors — exams, experience and often a bond; some license at the city or county level instead.
  - EPA Section 608 certification — Federally required in the US for anyone handling refrigerants.
  - Business registration and EIN — Most owners form an LLC; register a DBA if you trade under another name.
  - General liability insurance and bond — Required by most licenses and by every property manager and builder you'll work for.
  - Permits per install — System replacements usually require a mechanical permit and inspection from the city or county.
  - Workers' compensation — Required in most states once you have employees.
- 

## **Milestones: the next 30 days**

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

- Confirm the license, bond and EPA 608 certification your state requires and start the applications
  - Register the business, get an EIN and open a business bank account
  - Get insurance quotes and open accounts with two equipment suppliers
  - Set your service-call fee, flat-rate repair book and install packages from real costs
  - Stock the van from a parts list so first-visit fixes are the norm
  - Set up a free Google Business Profile and put a website with online booking live
  - Call every realtor, property manager and builder you know
  - Sell a maintenance plan on every service call and ask for a Google review at the door
- 

## **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 seasonal swing
- Proof of license, bond, EPA certification and insurance
- Maintenance-plan members and any contracts with property managers or builders
- Quotes for the van, tools or equipment if you're borrowing for them
- Your credit report and the van and tools 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](https://zarla.com/business-plan-generator) writes it from five questions.

---

Written with Zarla · [zarla.com/business-plan-generator](https://zarla.com/business-plan-generator)