

[Your business name] — Business Plan

Interior design business in [Your city] · Startup plan

Executive summary

[Your business name] is a new interior design business in [Your city] offering full-room and whole-home interior design; kitchen and bathroom redesigns; furnishing, styling and sourcing through trade accounts; and design consultations and color, lighting and layout plans. The model is full-service residential projects on a signed agreement with a deposit, furnishings sourced through trade accounts, and growth through a photographed portfolio and referrals from clients and contractors.

Startup budget: \$15,100 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 full-room and whole-home interior design. Every project starts with a consultation and a signed agreement, moves through plans, mood boards and renderings the client approves, and ends with furnishings sourced, delivered and installed.

- Full-room and whole-home interior design
 - Kitchen and bathroom redesigns
 - Furnishing, styling and sourcing through trade accounts
 - Design consultations and color, lighting and layout plans
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Market analysis

The customers are homeowners who want the rooms to feel finished, busy professionals who want a designer to run the whole project, contractors and architects who need a designer on a kitchen or a new build, and hosts and small offices that need a space to photograph well.

- Homeowners who just bought or renovated and want the rooms to feel finished
- Busy professionals who want a designer to run the whole project, from plan to install
- Contractors and architects who need a designer on a kitchen, bath or new build
- Landlords, short-term-rental hosts and small offices that need a space to photograph well

Marketing strategy

Most customers will find [Your business name] on Google and through word of mouth — searching for an interior designer near them, or asking the friend whose living room they admired. Reviews on the Google Business Profile, a portfolio on Instagram and Houzz, referrals from contractors and agents, and a website with the portfolio and a request-a-consultation form turn that into signed projects.

- Google Business Profile and Google Maps — “interior designer near me” plus your city
- Word of mouth and referrals from clients whose friends walked in and asked who did it
- Instagram, Pinterest and Houzz — your portfolio, one finished room at a time
- Contractors, architects, real-estate agents and showrooms that refer clients
- A website with your portfolio, services, process and a request-a-consultation form

Operations plan

The owner designs, sources and manages every project in year one from a home office, meets clients on site, tracks every order and lead time, and hires an assistant only when two or more full-room projects run at once.

- A signed design agreement with a flat fee or hourly rate and a deposit before any work starts
- Design software for floor plans, mood boards and renderings that clients approve before purchasing
- Trade accounts with furniture, fabric and lighting suppliers so you buy below retail
- A sample library of fabrics, finishes and paint decks so clients choose from real materials
- A project tracker from concept to install with every order, lead time and delivery on it

Startup costs

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

Startup costs

ITEM	AMOUNT
Working capital (first two months)	\$5,500
Computer, tablet, large monitor and printer	\$2,750
Sample library: fabric books, finish samples, paint decks and a portable kit	\$3,000
Design, rendering, proposal and invoicing software (first year)	\$500
General liability and professional liability insurance (first year)	\$1,250
Portfolio photography and staging of your first rooms	\$1,750
Business registration, LLC, seller's permit and trade-account applications	\$350
Website and Google Business Profile	\$0
Total	\$15,100

Typical range to start an interior design business in the US: \$7,100–\$26,600. Your list is what you decided to spend — replace estimates with real quotes as you get them. Design, rendering, proposal and invoicing software (first year): Your Zarla plan includes consultation requests, invoicing and client management with the website — you'll still need design and rendering software. Website and Google Business Profile: Your Zarla plan includes the website with your portfolio and a consultation request form and walks you through your Google Business Profile — a designer typically charges \$1,500 or more to build one.

Financial plan

The numbers below come from your own startup list and typical monthly costs for an interior design business in the US. Overhead is low; the swing is in staged fees and the furnishing budgets that pass through the business, so the deposit and the markup decide the margin.

Typical monthly operating costs for an interior design business: \$440–\$8,225 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, rendering, proposal and invoicing software (included with Zarla)	\$50–\$250
Design assistant or installer (once you hire)	\$0–\$4,000
Samples, printing and client presentation materials	\$50–\$400
Insurance	\$40–\$175
Site visits, showroom trips and vehicle costs	\$100–\$500
Marketing, photography and portfolio posts	\$100–\$600
Phone, internet, bookkeeping and card processing	\$100–\$300
Studio or coworking rent (if not working from home)	\$0–\$2,000

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

- Projects run for months, so income arrives in stages — a slow quarter for new bookings shows up two quarters later
- Furnishing lead times, backorders and damaged deliveries land on you even when the supplier is at fault
- Scope creep is constant: without a signed scope and a change-order process, extra rooms and revisions eat the fee
- Design is a taste business — a client who can't decide, or hates the finished room, can cost you the referral and the review
- Online design services and free showroom designers compete on price; a local designer wins on the full-service project

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; if you sell furnishings to clients, most states require a seller's permit and a resale certificate to buy through the trade without paying sales tax.
- Interior-designer title or registration — Most states don't license residential interior design, but a handful — Florida, Louisiana, Nevada and the District of Columbia among them — regulate the title or commercial work, usually requiring the NCIDQ exam. Check your state before you use the title on the website.
- Business registration and EIN — Most designers form an LLC; register a DBA if the studio trades under another name.
- Insurance — General liability for time in clients' homes, and professional liability for a design error or a delayed install — contractors and showrooms may ask for certificates.
- Building permits and licensed trades — Moving walls, plumbing or electrical needs a permit and a licensed contractor in most cities; a designer plans the work but doesn't pull the permit unless licensed to.
- Design agreements — Not a license, but a signed agreement with the fee, the scope and a deposit is what protects you when a client changes their mind halfway through.

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 regulates the title
- Write a design agreement with a flat fee or hourly rate, a deposit and a change-order clause
- Apply for trade accounts with five furniture, fabric and lighting suppliers
- Design and photograph two rooms for friends at cost to seed the portfolio
- Set up a free Google Business Profile and put your website live
- Post one finished room a week on Instagram, Pinterest and Houzz
- Meet three contractors, two real-estate agents and a kitchen showroom that refer clients
- Ask every consultation for a review and every finished project for 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 that shows the staged fees and the furnishing deposits
- Signed design agreements or letters of intent with expected fees and furnishing budgets
- Your business registration, seller's permit and proof of insurance
- Your portfolio and any trade-account approvals
- 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.