[Your business name] — Business Plan

IT services business in [Your city] · Startup plan

Executive summary

[Your business name] is a new IT services business in [Your city] offering managed IT support on a monthly per-user plan; help desk and on-site support; network, Wi-Fi and firewall setup; cybersecurity, backups and email security; and Microsoft 365 and Google Workspace setup and migration. The model is monthly per-user plans with response times in the contract, every client standardized on the same tools and security setup, and break-fix work used as the way in rather than the business.

Startup budget: $24,268 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 managed IT support on a monthly per-user plan. Every client signs a managed services agreement setting out the per-user price, response times and what's included; every device is monitored and patched remotely; and every new client starts with a paid security review that shows what needs fixing first.

- Managed IT support on a monthly per-user plan
- Help desk and on-site support
- Network, Wi-Fi and firewall setup
- Cybersecurity, backups and email security
- Microsoft 365 and Google Workspace setup and migration

Market analysis

The customers are small offices with no IT staff — medical and dental practices, law firms and accountants first, because they hold sensitive data and have rules to meet — and owners who are tired of their most technical employee being the IT department.

- Offices of five to fifty people with no IT staff — dental and medical practices, law firms, accountants
- Owners whose “IT person” is a relative or the most technical employee
- Businesses that must meet a security requirement for an insurer, a client or a regulator
- Home offices and small shops that need break-fix help when something stops working

Marketing strategy

Most clients will come from referrals and word of mouth — accountants, attorneys and office-equipment dealers hear about IT problems first, and offices recommend a good provider to each other. Google brings the urgent calls: an office searching “IT support near me” compares Google Business Profiles, reviews and a website that shows plans, response times and a way to book.

- Referrals from accountants, attorneys and office-equipment dealers, who hear the complaints first
- Google Business Profile and Google — “IT support near me” and “managed IT services” plus your city
- Word of mouth between offices, which share their IT provider's name like a good plumber's
- A paid security review or network assessment as the first step for a new client
- A website with your plans, response times, the industries you serve and a way to book an assessment

Operations plan

The owner sells, supports and documents in year one, standardizes every client on the same tools, tests backups by restoring them every quarter, and tracks tickets and hours per user so an office that costs more than its plan is repriced at renewal.

- Per-user monthly plans with response times in the contract, and projects quoted separately
- Remote monitoring and management on every client device, so many problems are fixed before the call
- Every client's passwords, licenses and network documented in one secured system
- Backups tested by a real restore every quarter, not just a green check mark
- Multi-factor authentication on every client account, starting with your own tools

Startup costs

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

Startup costs

ITEM	AMOUNT
Living costs while monthly plans build (three to six months)	$15,000
Laptop, test bench, tools and spare cables, drives and parts	$3,250
Monitoring, ticketing and backup tools: setup and first three months	$3,250
Technology E&O and cyber liability insurance, first year	$1,900
Website and Google Business Profile	$0
Certifications such as CompTIA A+ and vendor exams	$600
Invoicing, booking and client records, first year	$0
Business registration, LLC and EIN	$268
Total	**$24,268**

Typical range to start an IT consulting business in the US: $7,835–$43,800. 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 — your plans, response times and a booking link for an assessment — and walks you through your Google Business Profile; a designer typically charges $2,000 or more to build one. Invoicing, booking and client records, first year: Invoicing, online booking and customer management come with your Zarla plan; your ticketing and monitoring tools are separate.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a small IT services business in the US. Tools and insurance grow with clients, and the plan turns on how many users are under monthly plans at what price — the cash reserve covers the months when break-fix work is carrying the business.

Typical monthly operating costs for an IT consulting business: $475–$4,050 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
Monitoring, ticketing, backup and security tools (grows with clients)	$40–$2,000
Invoicing, booking and client records (included with Zarla)	$0–$50
Technology E&O and cyber insurance	$65–$250
Vehicle, fuel and parking for on-site visits	$150–$600
Phone, internet and after-hours answering	$100–$400
Training and certification renewals	$20–$150
Networking, memberships and local marketing	$100–$600

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

- A breach or ransomware attack through your own remote tools can hit every client at once
- Break-fix income stops the week nothing breaks; without monthly plans the calendar is feast or famine
- Per-user prices set too low in year one are hard to raise once a client is used to them
- One technician is one point of failure — a sick day or a holiday leaves every client without cover
- Clients who refuse backups, updates or multi-factor authentication still blame the provider when it fails

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, EIN and a local business license — Most IT providers form an LLC; state filing fees run about $35 to $500 and the EIN is free. Many US cities and counties want a business license even for a home office — check locally.
- A low-voltage, cabling or alarm license where your state requires one — IT support itself is unlicensed in most of the US, but many states license the physical work around it. Texas, for example, licenses companies that install security and alarm systems through its Department of Public Safety, and California requires a low-voltage contractor license once a cabling job passes the state's contractor threshold. Check before you pull cable or mount a camera.
- Sales tax on hardware you resell, and on IT services in some states — Hardware and packaged software you resell are taxable in states with a sales tax, and some states also tax computer services, remote support or software subscriptions. Confirm with your state's revenue department and an accountant before you set prices.
- A HIPAA business associate agreement for medical clients — In the US an IT provider that can reach a medical or dental practice's patient records is a business associate under HIPAA: it must sign a business associate agreement and meet the Security Rule's safeguards. Tax preparers and other financial clients are covered by the FTC Safeguards Rule, which requires them to oversee providers like you — expect security questions in their contracts.
- Technology E&O and cyber liability insurance — Not legally required, but a missed backup or a breach through your remote tools can reach every client at once, and clients' contracts and insurers increasingly ask for proof of both covers.
- No license to provide IT support in most of the US — Managed IT and help-desk work need no state license in most of the US; certifications such as CompTIA A+ are voluntary but are what clients and insurers look for.

Milestones: the next 30 days

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

- Pick the offices you'll serve — one industry, one size — and the tools you'll standardize them on
- Register the business, take the free EIN and open a business bank account
- Write your managed services agreement: per-user price, response times, what's included and a limit of liability
- Get quotes for technology E&O and cyber cover, and lock down your own tools with multi-factor authentication
- Set up monitoring, ticketing and documentation tools on starter tiers
- Set up a free Google Business Profile and put your website live with your plans and a way to book an assessment
- Offer a paid network and security review to ten local offices, and introduce yourself to their accountants
- Turn every break-fix job into a conversation about a monthly plan, and ask 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 built from users under management and break-fix hours
- Signed managed services agreements or letters of intent from your first clients
- Your certifications, experience and references from past employers or clients
- Proof of technology E&O and cyber insurance, and business registration
- Your credit report

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.
