

[Your business name] — Business Plan

Laundromat in [Your city] · Startup plan

Executive summary

[Your business name] is a new laundromat in [Your city] offering self-service washers and dryers; wash-dry-fold drop-off by the pound; laundry pickup and delivery; large-load washers for comforters and bedding; and commercial laundry for salons, gyms and short-term rentals. The model is a clean, well-lit store with the machine sizes the neighborhood actually needs, hours that suit people who work, and vend prices set against its own utility bills rather than against the store down the road.

Startup budget: \$184,970 across 13 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 self-service washers and dryers. Big-load washers earn the most per square foot and are the reason a household that owns a machine still comes in, dryer capacity is matched to washer capacity so the floor never jams, and the drop-off counter turns quiet daytime hours into the highest-margin work the store does.

- Self-service washers and dryers
 - Wash-dry-fold drop-off by the pound
 - Laundry pickup and delivery
 - Large-load washers for comforters and bedding
 - Commercial laundry for salons, gyms and short-term rentals
-

Market analysis

The customers are the households nearby with no washer where they live — renters, apartment dwellers, students and shift workers — plus families washing bedding a home machine cannot take, and small businesses with regular linen. It is work that cannot be put off for long and cannot be done online, which is what makes the demand steady.

- Renters and apartment households with no washer where they live
 - Students and shift workers who need a store open early, late or overnight
 - Families washing comforters, quilts and bedding a home machine cannot take
 - Busy households who would rather pay by the pound than spend the afternoon here
 - Small businesses with regular linen: salons, gyms, restaurants and short-term rentals
-

Marketing strategy

New customers arrive two ways: word of mouth from regulars, and Google. That means a claimed Google Business Profile carrying the real hours, and a website that spells out machine sizes, vend prices and wash-dry-fold in text a phone and a search engine can both read. More than half of US laundry owners use neither a website nor social media, so the bar for being the findable store in the neighborhood is unusually low.

- Google Business Profile and Google Maps — “laundromat near me” plus your neighborhood
 - Walk-past and drive-past traffic — the sign, the lighting and how clean the window looks do the selling
 - Word of mouth from regulars, which owners in this trade rate above everything else they do
 - Reviews, and real photos of the floor, the machines and the lighting after dark
 - A website carrying your hours, machine sizes, vend prices and whether you do wash-dry-fold, in text rather than a photo of a sign
 - Flyers and a first-wash offer to the apartment blocks inside your catchment
-

Operations plan

The owner runs the floor in year one — opening and closing, the daily clean, small repairs done in-house rather than by a call-out — and reads the payment system's reports every week for turns per machine, dead hours and which sizes are always busy.

- Hours that match the neighborhood, with a posted last-wash time so nobody starts a load at closing
- A cleaning round on a schedule — machines wiped, lint traps cleared, floors and restrooms done, every day
- A maintenance plan you can mostly do yourself, with common spares on the shelf and a distributor who answers the phone
- Turns per machine per day read off the payment system's own reports, week by week
- Dryer capacity matched to washer capacity so the floor never jams at the same moment every Saturday
- Vend prices set against your own water and gas bills, never against the store down the road

Startup costs

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

Startup costs

ITEM	AMOUNT
Buying an existing store: the cash purchase or the down payment on a financed one	\$72,500
Machines: replacing worn washers, adding dryer capacity	\$31,500
Plumbing, gas, electrical and sewer work, including any connection or capacity fee	\$15,500
Store build-out: floors, lighting, folding tables, seating, cameras and signage	\$19,500
Payment system and change machine: coins, card readers or an app	\$9,750
Lease deposit and the first months of rent	\$9,000
General liability, property and equipment-breakdown insurance (first year)	\$3,220
Business license, building, plumbing, gas and electrical permits, the fire inspection and the certificate of occupancy	\$2,200
Lawyer and accountant: the purchase agreement, the lease review and checking the seller's numbers	\$2,900
Website and Google Business Profile	\$0
Invoicing, bookings and customer records for drop-off and pickup accounts (first year)	\$0
Business registration, LLC and EIN	\$400
Working capital: utilities, rent and any wages until the store's own takings cover them (three months)	\$18,500
Total	\$184,970

Typical range to start a laundromat in the US: \$54,240–\$318,900. 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 with your hours, machine sizes and vend prices as text a phone and a search engine can both read, and walks you through claiming your Google Business Profile — a designer typically charges \$2,000 or more to build one. Invoicing, bookings and customer records for drop-off and pickup accounts (first year): Your Zarla plan includes invoicing, online booking and customer management for your drop-off and commercial accounts — you will still want the machine reporting that comes with your payment system.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a laundromat in the US. Utilities are the line to watch: they behave like cost of goods sold, they move without asking, and they are why two stores with identical machines can return very different money.

Typical monthly operating costs for a laundromat: \$4,020–\$21,300 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
Rent and property costs	\$1,500–\$6,000
Water, sewer, gas and electricity	\$1,600–\$6,000
Attendants and wash-dry-fold staff — nothing in an unattended store	\$0–\$5,000
Machine maintenance, parts and repairs	\$300–\$1,500
Cleaning supplies, detergent stock and consumables	\$150–\$700
General liability, property and equipment-breakdown insurance	\$120–\$500
Card processing and payment-system fees	\$120–\$600
Invoicing, bookings and customer records (included with Zarla)	\$0–\$100
Marketing, signage and photos for your Google Business Profile	\$80–\$400
Phone, internet, bookkeeping and accounting	\$150–\$500

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

- Utilities are the cost of goods sold here and you do not control them — water, gas and electricity move without asking, and they were the challenge most US operators named in a 2025 survey, ahead of equipment, labor and rent
- A short lease on a store you have just equipped hands the landlord every dollar of that investment at renewal, and a laundromat cannot follow its customers the way a van can
- Machines die on a schedule — topload washers at five to eight years, frontload washers, dryers and heating systems at ten to fifteen — so every store has a replacement bill coming and a seller who is not mentioning it
- A store priced on gross collections nobody can tie to a utility bill is a story rather than a business
- It is not passive: in one US owner survey, three quarters said an easy way to make a living was a myth rather than the reality, and they were the people already doing it
- A thin catchment — too few nearby households without a machine at home — caps the store no matter how good the equipment is

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 EIN — Most owners hold the store in an LLC and register a DBA if it trades under another name. The EIN is free and takes about ten minutes online.
- City or county business license — Most US cities require one even for a small unattended store, usually renewed every year. Check the city and the county — both can want one.
- Building, plumbing, gas and electrical permits, then a certificate of occupancy — Any build or retool needs them in the US, and the doors stay shut until the final inspection passes. A fire inspection covering gas dryers and lint venting is part of the same stack, and it is not a formality.
- Water and sewer approval, sometimes an industrial wastewater discharge permit — This is the rule that can decide your site. Some US cities require a discharge permit for laundries, some exempt small self-service stores by machine capacity, and many charge a sewer connection or capacity fee that can reach five figures. Ask your sewer authority in writing before you sign a lease: the answer is local and can take months.
- State sales-tax registration where laundry is taxable — US states genuinely disagree, and several draw the line inside a single store. New York exempts the laundering of clothing from sales tax outright. Texas taxes laundry and garment services, but not a personal service provided through a coin-operated machine the customer runs, and its rule treats the owner of coin-operated or other self-service garment cleaning facilities as neither a laundry nor a dry cleaner — so in one Texas store the same clothes can be taxed at the drop-off counter and untaxed in the self-service machine beside it. Register with your state revenue department, get the answer in writing before you set vend prices, and confirm the detail with your accountant.
- No state laundromat license in most of the US — There is usually no single license for the trade itself — what you need is the local stack above. A few states and cities add rules of their own for attended drop-off or for dry cleaning done on site, so check locally rather than assume.

Milestones: the next 30 days

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

- Decide whether you are buying a working store or building one
- Ask the sewer authority and the utilities, in writing, what the site can carry
- Sit in the store you are considering and count turns for a few days
- Check the seller's water, gas and payment-system reports against the asking price
- Register the business, get your EIN and open a business bank account
- Have a lawyer review the lease, with a term longer than the machines will last
- Line up insurance quotes and a parts-and-repair plan before you take the keys
- Put your hours, machine sizes and vend prices on a website, and claim your Google Business Profile
- Open, then ask your first regulars for a Google review

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 with utilities modelled separately from rent
- The store's last two years of water, gas and electricity bills, and its payment-system reports
- The lease, its remaining term and its options, or the signed purchase agreement
- An equipment list with the age of every washer and dryer, and what replacing them will cost
- Proof of insurance, business registration and every local permit the store needs
- 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.