Calder & Reyes Law — Business Plan

Law firm in Raleigh, NC · Startup plan

Executive summary

Calder & Reyes Law is a new law firm in Raleigh, NC offering family law: divorce, custody and support; estate planning: wills, trusts and powers of attorney; small-business formation and contracts; and flat-fee packages for uncontested matters. The model is a focused practice run on cloud tools from a low-overhead office, fees set per matter with retainers held in trust, and growth through referrals from clients and other attorneys.

Startup budget: $11,225 across 8 items, funded from savings. Target: $15,000 in monthly sales.

Twelve months from now, success looks like this: Ten new matters a month by month six, half referred by other attorneys, a flat-fee estate-planning package, and the trust account reconciled every month

Products and services

Calder & Reyes Law's core service is family law: divorce, custody and support. Every matter starts with a consultation and a signed engagement letter, runs on case-management software that tracks deadlines and billing, and is priced hourly with a retainer, as a flat fee or on contingency depending on the practice area.

- Family law: divorce, custody and support
- Estate planning: wills, trusts and powers of attorney
- Small-business formation and contracts
- Flat-fee packages for uncontested matters

Market analysis

The customers are people facing a divorce, a custody dispute or a death in the family who want a lawyer who returns calls, small-business owners who need an entity or a contract reviewed, and other attorneys who refer out matters they can't take.

- People going through a divorce or a custody dispute who want a lawyer who returns calls
- Parents and retirees who need a will, a trust or a power of attorney
- Small-business owners forming an LLC or reviewing a lease or a contract
- Other attorneys who refer out matters outside their practice area or where they have a conflict

Marketing strategy

Most customers will find Calder & Reyes Law on Google and through word of mouth — searching for a lawyer near them, or asking a friend or another attorney who to call. Reviews on the Google Business Profile collected within the state bar's rules, the bar's lawyer-referral service, and a website with practice areas and a request-a-consultation form turn that into signed engagement letters.

- Google Business Profile and Google Maps — “family lawyer near me” and “estate planning attorney” plus your city
- Word of mouth and referrals from clients and from other attorneys
- Your state and local bar's lawyer-referral service
- Talks at community groups, libraries and small-business meetups on wills and business formation
- A website with your practice areas, attorney bio, reviews and a request-a-consultation form

Operations plan

The owner practices, markets and bills in year one, keeps the trust account reconciled every month, works from a home or virtual office, and hires a paralegal or a receptionist only when the caseload pays for one.

- A conflicts check and a signed engagement letter before any matter opens
- An IOLTA trust account for retainers and settlement funds, reconciled every month and kept apart from operating money
- Cloud case-management software for matters, deadlines, conflicts checks and billing
- A fee model per practice area — hourly with a retainer, a flat fee per matter, or contingency where it fits
- Malpractice insurance in place before the first matter and an engagement letter signed for every client

Startup costs

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

Startup costs

ITEM	AMOUNT
Malpractice insurance (professional liability, first year)	$2,000
Case-management, e-signature and legal-research software (first year)	$600
Home-office setup: computer, scanner, phone line and secure storage	$2,000
Virtual office or coworking (first three months)	$1,750
Bar dues, licensing and continuing legal education (first year)	$425
Professional entity (PLLC or LLP), EIN and firm-name registration	$450
Website and Google Business Profile	$0
Working capital (first two months)	$4,000
Total	**$11,225**

Typical range to start a law firm in the US: $5,350–$21,000. Your list is what you decided to spend — replace estimates with real quotes as you get them. Case-management, e-signature and legal-research software (first year): Your Zarla plan includes consultation requests, invoicing and client management with the website — you'll still need case-management and legal-research software. Website and Google Business Profile: Your Zarla plan includes the website with your practice areas 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 a law firm in the US. Insurance and software are the fixed costs; the reserve covers the months before retainers and referrals turn into steady income.

Typical monthly operating costs for a law firm: $465–$9,450 a month, before the owner's own pay.

At $15,000 in monthly sales, Calder & Reyes Law would clear $5,550–$14,535 a month before owner pay and tax, and recover the $11,225 startup budget in roughly 1–3 months.

Typical monthly operating costs

COST	TYPICAL RANGE
Case management, legal research and e-signature (included with Zarla)	\$50–\$250
Malpractice insurance	\$85–\$250
Paralegal, assistant or virtual receptionist (once you hire)	\$0–\$5,000
Virtual office, coworking or rent	\$100–\$2,500
Marketing, bar-referral fees and networking	\$100–\$1,000
Bar dues, continuing legal education and filing fees	\$30–\$150
Phone, internet, bookkeeping and trust-account fees	\$100–\$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 law firm plan should say out loud what can go wrong. For Calder & Reyes Law, the real risks are:

- Income is lumpy at the start — retainers and referrals take months to build into a steady flow
- The day you open you're running a business, not just practicing law: marketing, billing, collections and trust accounting all land on you
- Trust-accounting mistakes and missed deadlines carry ethical and malpractice stakes far higher than most businesses
- Big firms and legal-services websites compete on brand and price; a solo wins on responsiveness, focus and trust
- Contingency and flat-fee work can mean months of unpaid effort before a matter pays

Licenses, permits and insurance

What Calder & Reyes Law 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.

- Bar admission — You must be a licensed attorney admitted to the bar in your state — a law degree, the bar exam and a character-and-fitness review. Practice in a second state and you need admission there too.
- Professional entity — A solo may practice as a sole proprietor in most states; if you form an entity, most states require a professional one — a PLLC, LLP or professional corporation — owned only by licensed attorneys, and non-lawyers generally can't share in its fees. Check your state bar's rules.
- IOLTA trust account — A separate client trust account for retainers and settlement funds, required in nearly every U.S. jurisdiction, with strict record-keeping rules — mishandling client money is the fastest way to lose your license.
- Malpractice insurance — Not required in most states, but a few require it or require you to tell clients if you don't carry it — and no sensible solo practices without it.
- Business registration and EIN — Register the entity and firm name with your state, get a free EIN, and check whether your city requires a general business license.
- Advertising and review rules — Your state bar regulates how you advertise, what you can call yourself and how you ask for reviews — read the rules before the website goes live.

Milestones: the next 30 days

The first month's to-do list for Calder & Reyes Law, in order:

- Confirm your bar admission is active and form your PLLC or LLP with an EIN
- Open an IOLTA trust account and an operating account at a bank that handles both
- Buy malpractice insurance and set up cloud case-management software
- Write your engagement letter and set your fee model for each practice area
- Set up a free Google Business Profile and put your website live
- Tell twenty attorneys, former colleagues and classmates you're open and what you handle
- Register with your state and local bar's lawyer-referral service
- Take your first three matters, do them brilliantly and ask each client for a review within your bar's rules

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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 that shows how long retainers take to become income
- Proof of bar admission, your entity registration and your malpractice certificate
- A pipeline of matters or referral commitments from other attorneys, with expected fees
- Any office lease or virtual-office agreement and quotes for equipment
- Your credit report and anything you can offer as collateral