[Your business name] — Business Plan

Marketing agency in [Your city] · Startup plan

Executive summary

[Your business name] is a new marketing agency in [Your city] offering local SEO and Google Business Profile management; Google Ads and paid social campaigns; social media content and management; websites and landing pages for campaigns; and monthly reporting and marketing strategy. The model is one niche, retainers with a written scope and a minimum term, results reported as leads and revenue, and case studies from each client selling the next one.

Startup budget: $20,418 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 local SEO and Google Business Profile management. Every client signs a service agreement setting out the channels, the deliverables and the reporting date; ad spend runs on the client's own account; and every month ends with a report on calls, bookings and sales rather than impressions.

- Local SEO and Google Business Profile management
- Google Ads and paid social campaigns
- Social media content and management
- Websites and landing pages for campaigns
- Monthly reporting and marketing strategy

Market analysis

The customers are local service businesses that need a steady flow of leads and don't have the time to learn marketing — trades, clinics and salons first — including owners who have already been disappointed by an agency that reported activity instead of results.

- Local service businesses — trades, clinics, salons — that know they need leads but not how to get them
- Owners burned by an agency that sent reports instead of results
- Small businesses that have outgrown doing their own social media at night
- Businesses in one niche, where results for one client sell the next

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Marketing strategy

The first clients will come from word of mouth and the owner's own network, then from case studies that show real numbers. Google does the rest: an owner searching for a marketing agency checks the Google Business Profile, the reviews and a website with results and a clear way to book a strategy call — the agency's own marketing is the first sample of its work.

- Case studies from your first clients, with the numbers owners care about: calls, bookings and sales
- Google Business Profile and Google — “marketing agency near me” plus your niche and city
- Word of mouth and referrals from happy clients, the cheapest leads an agency ever gets
- LinkedIn and the industry groups where your niche's owners talk shop
- A website with your services, your results and a way to book a strategy call

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Operations plan

The founders sell and deliver in year one, run every client on the same niche playbook, keep every ad account and profile in the client's name, and track hours per client against each retainer so an unprofitable account is rescoped at renewal.

- One niche and a short service menu, so every client runs on the same playbook
- Retainers with a minimum term and a written scope: the channels, the deliverables, the reporting date
- Ad spend paid on the client's own card and account, never floated on the agency's
- Monthly reports built on leads and revenue, not impressions
- Every ad account, domain and profile owned by the client, with your access through their logins

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Startup costs

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

Startup costs

ITEM	AMOUNT
Living costs while retainers build (three months)	$12,500
SEO, design, scheduling and reporting tools, first year	$3,250
Laptop, monitor, camera and microphone for calls and content	$2,250
Professional liability (E&O) and general liability, first year	$1,350
Website and Google Business Profile	$0
Logo and brand identity for your own agency	$800
Invoicing, booking and client records, first year	$0
Business registration, LLC and EIN	$268
Total	**$20,418**

Typical range to start a marketing agency in the US: $7,335–$36,600. 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 services, results and a booking link — 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 SEO and ad tools are separate.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a small marketing agency in the US. Costs are mostly tools, insurance and your own time; the plan turns on retainers signed each month and how long clients stay, and the cash reserve covers the months before the retainers add up.

Typical monthly operating costs for a marketing agency: $300–$4,920 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
SEO, design, scheduling and reporting tools	$40–$500
Invoicing, booking and client records (included with Zarla)	$0–$50
Professional and general liability insurance	$60–$170
Freelance designers, writers and video editors, as client work needs them	$0–$3,000
Phone, internet, bookkeeping and accounting	$100–$400
Your own marketing, events and memberships	$100–$800

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

- Clients leave when results lag, so a few quiet months can empty the retainer list faster than it filled
- One large client that is most of the revenue is a business built on a single decision
- Scope creep turns a fixed retainer into unpaid extra work unless the contract holds
- A platform change — a new Google update, an ad-policy shift — can cut a client's results overnight
- Fake reviews, unconsented texts or a copied image land on the agency's name as well as the client's

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 agencies 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.
- Reviews and endorsements that follow the FTC's rules — In the US the FTC's rule on consumer reviews and testimonials bans fake reviews, buying positive ones and hiding negative ones, and its Endorsement Guides require influencers and paid endorsers to disclose the connection. An agency that writes or buys reviews is on the hook along with its client; Google's own policies also forbid asking only happy customers for reviews.
- CAN-SPAM and TCPA compliance for email and text campaigns — In the US commercial email needs a working unsubscribe link and a physical mailing address under CAN-SPAM. Marketing texts and automated calls need the recipient's prior express written consent under the TCPA, which carries $500 to $1,500 in damages for each message sent without it — a costly mistake to make on a client's list.
- Privacy rules for the data your campaigns collect — A growing number of US states, California first, have consumer privacy laws covering tracking pixels, forms and customer lists; your client's privacy policy has to match what your campaigns actually collect. Check the rules where your clients' customers live.
- Professional liability (E&O) and general liability insurance — Not legally required, but a campaign that breaks a platform's rules, uses an image without the right license or misses a launch date is a claim against the agency, and larger clients ask for proof of cover in the contract.
- No license to run a marketing agency in the US — Marketing itself is unlicensed in the US. The rules that do apply attach to the work — reviews, endorsements, email, texts and data — and to the claims you write for regulated clients such as lenders, lawyers and health providers, which carry their own advertising rules.

Milestones: the next 30 days

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

- Pick one niche and two services you can deliver with measurable results
- Register the business, take the free EIN and open a business bank account
- Write your service agreement: minimum term, scope, reporting date, and ad spend paid by the client
- Earn the free platform certifications for the ad and analytics tools you'll use
- Get professional liability quotes and set up your tools on free tiers where you can
- Set up a free Google Business Profile and put your website live with your services and a booking link
- Take two or three clients at an introductory rate in exchange for a case study and a review
- Ask every happy client for an introduction to one other owner in the same niche

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 retainers signed and clients kept
- Signed client agreements or letters of intent, and your pipeline
- Case studies or results from past work, with the client's permission
- Proof of 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.