[Your business name] — Business Plan

Musician in [Your city] · Startup plan

Executive summary

[Your business name] is a new music business in [Your city] offering solo acoustic sets for wedding ceremonies and cocktail hours; duo and small-band bookings for receptions and parties; bar, restaurant, brewery and winery nights; private guitar and voice lessons, weekly; original music released on Spotify, Apple Music and YouTube; and merch: shirts, stickers and a short vinyl or CD run. The model is one working musician earning on four lines at once — solo and duo bookings for weddings, private events and rooms; weekly private students; original songs released through a distributor; and merch sold at the show — with a hired sideman for the duo dates.

Startup budget: $8,203 across 11 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 solo acoustic sets for wedding ceremonies and cocktail hours. Every private event is booked on a written agreement with a deposit; rooms are booked a season ahead; lessons are billed monthly in advance; and the songs are registered, released on a schedule and sold as the shirt at the merch table.

- Solo acoustic sets for wedding ceremonies and cocktail hours
- Duo and small-band bookings for receptions and parties
- Bar, restaurant, brewery and winery nights
- Private guitar and voice lessons, weekly
- Original music released on Spotify, Apple Music and YouTube
- Merch: shirts, stickers and a short vinyl or CD run

Market analysis

The customers are engaged couples booking ceremony and cocktail-hour music a year ahead; bars, breweries and restaurants that book live music on weekends; corporate and private party hosts who want a musician rather than a playlist; adults and kids who want a weekly lesson from a working player; and the listeners who find the songs online and buy the shirt at the show.

- Engaged couples booking ceremony and cocktail-hour music a year ahead
- Bars, breweries and restaurants that book live music on weekends
- Corporate event and private party hosts who want a musician, not a playlist
- Adults and kids who want a weekly lesson from a working player
- Listeners who find the songs online and buy the shirt at the show

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Marketing strategy

Most bookings will come by word of mouth — from the planners, venues and photographers who saw [Your business name] play last month — and from the listings where private-event bookings start; the rest find [Your business name] on Google — “wedding musician” and “guitar lessons” plus the city — so the Google Business Profile, the live video and a website with the booking form, lessons and the merch store decide whether a listen becomes a date.

- Wedding planners, venues and photographers who recommend the musician they saw last month
- GigSalad and The Bash listings for the private-event bookings that start online
- Instagram, TikTok and YouTube — the live clip, the new song, the lesson tip — and the email list they feed
- Google Business Profile and Google — “wedding musician” and “guitar lessons” plus your city
- The venues' own calendars and the regulars who follow you from room to room
- A website with the live video, the press kit, the booking form, lessons and the merch store

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Operations plan

The owner is the performer, the teacher, the booking agent and the merch table in year one: weekend nights for shows and weekday afternoons for lessons, a written agreement for every event, the PA and a backup kit in the car, the songs registered before release, and the merch counted and taxed at every show.

- A booking calendar that keeps weekend nights for shows and weekday afternoons for lessons
- A written agreement for every private event — set length, deposit, travel, the rain plan — and a rider for the venue
- A portable PA and a vocal mic in the car, with a backup cable kit; the sideman paid per date
- Songs registered for copyright and with a performing rights organization before release; releases scheduled through the distributor
- Lessons billed monthly in advance; students on a shared calendar with a 24-hour cancellation rule
- Merch counted in and out at every show; sales tax collected on it and filed with the state

Startup costs

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

Startup costs

ITEM	AMOUNT
A portable PA and a vocal mic (one speaker to a two-speaker duo rig)	$1,412
Recording, mixing and mastering a first single or EP	$1,750
A distributor for the releases (first year)	$35
Copyright registration for the songs	$65
Joining a performing rights organization as writer and publisher	$88
Liability insurance (first year), with gear cover at the top of the range	$244
First merch run: 50 to 100 shirts, stickers and a short CD or vinyl run	$1,746
Photos and a live video for the press kit	$600
Business registration: a sole proprietorship, or an LLC	$150
Website with booking, lessons, the merch store and Google Business Profile	$0
Working capital: two months of running costs	$2,113
Total	**$8,203**

Typical range to start a music business in the US: $3,343–$15,061. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website with booking, lessons, the merch store and Google Business Profile: Your Zarla plan includes the website — the live video and press kit, the booking form, lesson sign-up, the merch store and the show calendar — and walks you through your Google Business Profile. Having one built typically costs $1,000 to $2,000 from a freelancer.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a one-musician business in the US. Startup is the PA, the first recording, the merch run and the registrations; the monthly lines are driving, insurance, the marketplace, consumables and the sideman; and the calendar — how many dates and students fit in a month — decides what is left after the hours.

Typical monthly operating costs for a music business: $501–$1,845 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
Distribution, scheduling, the press-kit host and the music apps (included with Zarla)	$10–$60
Driving to shows and lessons: 400 to 800 miles a month	$304–$608
Liability insurance, by the month	$17–$24
Gig marketplace membership, by the month	$0–$40
Strings, picks, batteries, cables and the setlist's wear	$20–$80
Merch restocks	$50–$200
Ads, playlist pitching and the release-day push	$50–$250
A hired sideman for the duo dates (one or two a month)	$0–$400
Card fees (on about $5,000 of bookings, lessons and merch)	$50–$183

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

- Wedding season is April to October: half the year's bookings land in six months, and January is lessons only
- One sick week with no backup player is a cancelled wedding and a review
- Bar money has not kept pace with anything — a $200 night in a city is the same $200 it was years ago
- Streaming pays by share of all streams, not per play; a release that doesn't get pushed earns pocket change
- Selling merch without a seller's permit, or without collecting the state's sales tax, is a tax bill with penalties
- Hours don't scale: twelve students and seven dates a month is a full calendar, and growth means a duo, a trio or a second teacher

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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, a seller's permit and sales tax on merch — In the US no license is needed to perform for money; most working musicians trade under their own name or form an LLC ($40 in Kentucky, $300 in Texas, and California adds an $800 yearly LLC tax on top of its filing fee), take a free EIN and register for a state seller's permit before the first shirt is sold — merchandise is taxable goods in nearly every state (the Texas Music Office: get the sales tax permit before you collect), and a few states tax the performance fee itself (South Dakota's entertainment fact sheet makes a band's fee taxable). Venues report what they pay you to the IRS, and self-employment tax is paid quarterly; confirm the entity choice and the filing calendar with your accountant.
- Street performing permits — In the US busking is protected speech, but many cities permit it and some charge for the permit — Santa Monica's performer permit for the Promenade and Pier is $37 a year; Rockford, Illinois charges $35 — and most cities restrict amplification and hours. Check the city clerk's rules before setting up.
- Copyright, performing rights and cover songs — In the US your songs are yours the moment they're recorded, but registering them with the Copyright Office ($45 for one work, $85 for a group of unpublished works) is what lets you sue and collect statutory damages; join ASCAP or BMI (free for writers) so performances of your songs — including your own live shows at licensed venues — pay out. Playing covers at a venue is the venue's license to carry, not yours; recording a cover for release needs a mechanical license, which your distributor sells per song.
- Contracts, deposits and the venue's rules — In the US a private-event booking is a contract: the date, the set length, the deposit (half is usual), the travel, the rain plan and what happens if the couple cancels — in writing, every time, because a wedding without one is a he-said-she-said in small claims. Bars pay a flat fee or a door split, and some ask for a W-9 before the first night.
- Insurance — In the US a musician's liability policy (Insurance Canopy's is $199 a year for $1 million per occurrence) covers the speaker that falls on a guest and the venue's floor you scratch, and wedding venues and corporate hosts increasingly require a certificate naming them before you load in; gear cover is the add-on that pays for the stolen guitar.

Milestones: the next 30 days

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

- Decide the four lines — events, rooms, lessons, releases — and price each from the figures above
- Register the business, take the free EIN, open a business bank account and get the seller's permit
- Join ASCAP or BMI as writer and publisher, and register the first songs with the Copyright Office
- Buy the PA and the mic, and build the backup cable kit
- Shoot the live video and the photos, and put the website live with the booking form, lessons and the merch store
- List on GigSalad and The Bash, and claim your Google Business Profile
- Book the first bar and brewery nights, and send the press kit to five wedding planners and three venues
- Open the lesson calendar with the cancellation rule and a monthly-in-advance price
- Set the first release date with the distributor, and order the first merch run

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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 booking calendar with signed event contracts and deposits received
- The lesson roster and the monthly lesson income
- Your distributor's royalty statements and the merch sales by show
- Proof of liability insurance
- Your credit report and the press kit

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.