

Marlow Street Music — Business Plan

Musician in Chattanooga, TN · Startup plan

Executive summary

Marlow Street Music is a new music business in Chattanooga, TN 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, funded from savings. Target: \$5,000 in monthly sales.

Twelve months from now, success looks like this: About \$5,000 a month by the end of the first year — three wedding or private-event bookings a month at \$500, four bar and restaurant nights at \$200, twelve weekly students at \$50 a lesson, and about \$300 a month from streaming and merch — with a first EP out and a second one recorded

Products and services

Marlow Street Music'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

Marketing strategy

Most bookings will come by word of mouth — from the planners, venues and photographers who saw Marlow Street Music play last month — and from the listings where private-event bookings start; the rest find Marlow Street Music 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

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, funded from savings.

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.

At \$5,000 in monthly sales, Marlow Street Music would clear \$3,155–\$4,499 a month before owner pay and tax, and recover the \$8,203 startup budget in roughly 2–3 months.

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 Marlow Street Music, 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

Licenses, permits and insurance

What Marlow Street Music 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 Marlow Street Music, 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
-

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

Sample plan for a fictional business, written by Zarla's free business plan generator. Every figure is a typical US range or calculated from the sample's own numbers — nothing is a market projection. Make it yours in five questions:

zarla.com/business-plan-generator?industry=musician
