[Your business name] — Business Plan

Painting business in [Your city] · Startup plan

Executive summary

[Your business name] is a new painting business in [Your city] offering interior painting: walls, ceilings, trim and doors; exterior house painting and staining; cabinet refinishing and repainting; and drywall patching, caulking and prep work. The model is residential interior and exterior repaints quoted by the room or the square foot, paint on a contractor account with a deposit on every job, and growth through photo reviews and referrals from tidy job sites.

Startup budget: $8,700 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 interior painting: walls, ceilings, trim and doors. Every job starts with a free estimate and a signed proposal with the colors, coats and price, runs with floors and furniture covered, and ends with a walkthrough, on-the-spot touch-ups and a review request.

- Interior painting: walls, ceilings, trim and doors
- Exterior house painting and staining
- Cabinet refinishing and repainting
- Drywall patching, caulking and prep work

Market analysis

The customers are homeowners refreshing a room or an exterior, sellers and agents who need a house painted neutral before it lists, landlords turning over rentals, and remodelers who need a painter to finish the job.

- Homeowners refreshing a room, a whole interior or a tired exterior
- Sellers and real-estate agents who need a house painted neutral before it lists
- Landlords and property managers turning over rentals between tenants
- General contractors and remodelers who need a painter to finish the job

Marketing strategy

Most customers will find [Your business name] on Google and through word of mouth — searching for a painter near them, or asking the neighbor whose house just got a fresh coat. Reviews with photos on the Google Business Profile, yard signs on every job, referrals from agents and property managers, and a website with before-and-after photos and a free-estimate form turn that into a full calendar.

- Google Business Profile and Google Maps — “painters near me” and “house painter” plus your city
- Word of mouth and referrals from homeowners whose floors you covered and lines you cut clean
- Yard signs on every exterior job and door hangers on the same street
- Real-estate agents, property managers, remodelers and paint-store staff who refer work
- A website with before-and-after photos, reviews and a free-estimate request form

Operations plan

The owner estimates, sells and paints every job in year one, buys paint job by job on a contractor account, keeps every site covered and tidy, and adds a second painter once the calendar is booked three weeks out.

- Estimates by the square foot or the room — measure, count doors, windows and trim, price prep, paint and labor, then margin
- Paint-store accounts for contractor pricing on paint and a delivery when a job runs short
- Drop cloths, plastic, tape and a tidy job site every day — the protection is what the homeowner remembers
- A signed proposal with the colors, sheen, coats and a deposit before the first brush goes in
- A final walkthrough with the homeowner, touch-ups done on the spot, and the review asked for before you load the van

Startup costs

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

Startup costs

ITEM	AMOUNT
Working capital: paint and your own pay before the first jobs settle	$3,500
Brushes, rollers, ladders, drop cloths, tape and prep tools	$2,000
Airless sprayer, tips and hoses	$1,000
General liability insurance (first year)	$1,000
Contractor license, registration or local permit, plus EPA lead-safe certification	$550
Yard signs, door hangers, shirts and a vehicle magnet	$650
Website and Google Business Profile	$0
Estimating, invoicing and scheduling software (first year)	$0
Total	**$8,700**

Typical range to start a painting business in the US: $4,400–$15,000. 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 before-and-after photos and a free-estimate request form and walks you through your Google Business Profile — a designer typically charges $1,500 or more to build one. Estimating, invoicing and scheduling software (first year): Your Zarla plan includes estimate requests, invoicing and customer management with the website — no separate subscriptions for those.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a painting business in the US. Overhead is low; paint and labor scale with every job, so the prep you price into the estimate decides whether the margin survives.

Typical monthly operating costs for a painting business: $900–$14,100 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
Paint, primer, caulk and sundries (scales with jobs)	$500–$4,000
Painter wages or subcontracted crew (once you hire)	$0–$8,000
Fuel, vehicle payment and maintenance	$200–$700
General liability and workers' compensation	$50–$250
Estimating, invoicing and scheduling software (included with Zarla)	$0–$100
Marketing, yard signs and door hangers	$100–$800
Phone, bookkeeping, uniforms and tool replacement	$50–$250

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

- Exterior work is seasonal and weather-dependent — rain and cold push jobs and cash flow into the warm months
- Prep is where estimates go wrong; a job that needs more scraping, patching or coats than you priced eats the margin
- Homeowners compare quotes, and cash-only competitors underbid on price — you win on protection, clean lines and reviews
- It's physically hard work on ladders; an injury with no crew behind you stops the income
- Paint, fuel and insurance all rise, and you often buy the paint before the final payment lands

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.

- Contractor license or registration — Painting is not licensed uniformly across the US — some states require a painting or specialty contractor license above a job-value threshold (California's C-33, Arizona, Nevada and Louisiana among them), many require only a state or local contractor registration, and some nothing beyond a business license. Check your state contractor board before you bid.
- EPA Lead-Safe (RRP) certification — Federal, in every U.S. state: work that disturbs paint in a home or child-occupied building built before 1978 requires a certified firm and a certified renovator, with training and a firm fee.
- General liability insurance — Required to hold a license in most states that license painters and expected everywhere — agents, property managers and contractors ask for the certificate.
- Workers' compensation — Required in nearly every state once you hire — and in many, for subcontracted painters who don't carry their own.
- Business registration and EIN — Most painters form an LLC for liability protection; register a DBA if the crew trades under another name.
- Local permits — Interior and exterior painting rarely needs a permit, but some cities require one for scaffolding, lifts or work over a sidewalk.

Milestones: the next 30 days

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

- Check your state contractor board for the license or registration painters need where you work
- Get EPA Lead-Safe certified if you'll paint homes built before 1978
- Form the LLC, get an EIN and buy general liability insurance
- Open contractor accounts at two paint stores
- Price your area by calling three local painters as a homeowner and set your per-room and per-square-foot rates
- Set up a free Google Business Profile and put your website live
- Paint two rooms for friends or family at cost, photograph them and ask for a Google review
- Put a yard sign on every job and knock five doors on the same street

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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 the seasonal dip and the paint you buy before you're paid
- Your contractor license or registration, EPA certification and certificate of general liability
- Signed proposals, deposits or a pipeline of estimates with expected revenue per job
- Quotes for the vehicle, sprayer or equipment if you're borrowing for them
- 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.