[Your business name] — Business Plan

Photography business in [Your city] · Startup plan

Executive summary

[Your business name] is a new photography business in [Your city] offering family, newborn and milestone sessions; headshots and brand photography for local businesses; weddings and events; and prints, albums and digital galleries. The model is clear packages priced from real hours, galleries delivered on a promised date, prints and albums on top, and past clients as the source of the next ones.

Startup budget: $8,670 across 9 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 family, newborn and milestone sessions. Packages state exactly what's included, sessions are booked with a deposit, editing time is blocked on the calendar, and every gallery arrives on the date promised with prints and albums offered.

- Family, newborn and milestone sessions
- Headshots and brand photography for local businesses
- Weddings and events
- Prints, albums and digital galleries

Market analysis

The customers are families who come back every year, local businesses that need headshots and website photos, couples planning a wedding, and the agents, restaurants and makers who need content on a schedule.

- Families who book a session every year and refer their friends
- Local businesses and professionals who need headshots and website photos
- Couples booking a wedding or engagement shoot
- Real-estate agents, restaurants and makers who need regular content

Marketing strategy

Most bookings will come through word of mouth and referrals, with Google and Instagram doing the checking — reviews on the Google Business Profile, a portfolio that shows the style. A website with galleries, packages, prices from and online booking turns a recommendation into a deposit.

- Word of mouth and referrals from past clients — the main source for photographers
- Google Business Profile and Google — “family photographer” or “headshots” plus your city
- Instagram as the portfolio people actually look at
- Partnerships with venues, planners, salons and local businesses
- A website with galleries, packages, prices from and online booking

Operations plan

The photographer shoots, edits and books in year one, protects editing time on the calendar, backs up every card twice, delivers galleries on a schedule, and raises prices as the calendar fills.

- Packages with clear prices and what's included, with a deposit to book
- A booking calendar with editing time blocked after every session
- A consistent editing style and a gallery delivered on a promised date
- Backups in two places from the moment the card comes out of the camera
- Prints and albums offered at every gallery delivery

Startup costs

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

Startup costs

ITEM	AMOUNT
Camera body and lenses (beyond what you own)	$2,900
Lighting, stands, backdrops and memory cards	$1,250
Editing computer, storage and backups	$1,750
Editing, gallery and booking software (first year)	$120
Equipment and liability insurance (first year)	$650
Business registration, LLC and sales tax permit	$300
Website with galleries and Google Business Profile	$0
Logo, business cards and packaging for prints	$450
Working capital (first two months)	$1,250
Total	**$8,670**

Typical range to start a photography business in the US: $2,920–$17,200. Your list is what you decided to spend — replace estimates with real quotes as you get them. Editing, gallery and booking software (first year): Your Zarla plan includes online booking, invoicing and a client list with your website; editing software is separate. Website with galleries and Google Business Profile: Your Zarla plan includes the website and walks you through your Google Business Profile — a designer typically charges $2,000 or more to build one.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a photography business in the US. Overhead is low; the numbers that decide the year are the price per session, the hours each one really takes, and how many the calendar holds.

Typical monthly operating costs for a photography business: $295–$2,985 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
Editing, gallery and booking software (included with Zarla)	$20–$100
Insurance	$25–$85
Gear maintenance, cards and replacements	$50–$300
Marketing and portfolio sessions	$50–$400
Travel to sessions and venues	$50–$300
Prints, albums and packaging (cost of goods)	$100–$1,000
Studio rental (if used)	$0–$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 photography business plan should say out loud what can go wrong. For [Your business name], the real risks are:

- Income is seasonal and lumpy — weddings and fall family sessions cluster, winter is quiet
- Underpricing is the classic mistake: a $150 session with four hours of editing is below minimum wage
- Gear fails and cards corrupt; two backups from the moment of capture are non-negotiable
- Everyone with a camera is a competitor; the brand, the style and the client experience are the difference
- Editing backlog eats the time you need to book the next month

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 and EIN — Most photographers form an LLC; register a DBA if you trade under another name.
- General business license — From your city or county in many parts of the US, even for a home-based business.
- Sales tax permit — Prints and products are taxable in most states, and many states tax photography services too — confirm with your accountant.
- Insurance — Equipment cover plus general liability; venues and events commonly require proof.
- Contracts and model releases — A signed contract for every job and a release for any image you'll use in marketing.
- Drone certification — Required in the US (FAA Part 107) for any paid aerial photography.

Milestones: the next 30 days

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

- Pick the one or two genres you'll be known for and build a portfolio of ten strong sessions
- Register the business, get an EIN, a sales tax permit and a business bank account
- Get equipment and liability insurance and write your contract and model release
- Price your packages from real hours — shooting plus editing — and local rates
- Set up a free Google Business Profile and put a website with galleries and online booking live
- Offer three portfolio sessions to well-connected clients in exchange for reviews and referrals
- Set up two backups and a gallery-delivery routine before the first paid session
- Ask every client for a Google review when the gallery lands

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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 shape
- Proof of insurance and business registration
- Booked sessions and signed contracts for the months ahead
- Quotes for gear or studio costs 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.