

[Your business name] — Business Plan

Plumbing business in [Your city] · Startup plan

Executive summary

[Your business name] is a new plumbing business in [Your city] offering emergency and same-day plumbing repairs; water heater repair and replacement; drain and sewer cleaning; and fixture, faucet and toilet installation. The model is licensed residential service and repair priced flat-rate with a service-call fee, a van stocked to finish jobs in one visit, and growth through reviews and referrals from clean, same-day work.

Startup budget: \$14,050 across 7 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 emergency and same-day plumbing repairs. Every call starts with a service-call fee and a flat price the customer approves before work begins, runs with the permit pulled where one is needed, and ends with the work area wiped down and a review request.

- Emergency and same-day plumbing repairs
 - Water heater repair and replacement
 - Drain and sewer cleaning
 - Fixture, faucet and toilet installation
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Market analysis

The customers are homeowners with a leak, a clog or a dead water heater who need someone today, landlords and property managers with units that need a plumber on call, contractors who need a licensed plumber on a job, and agents and inspectors who need a repair before a sale closes.

- Homeowners with a leak, a clog or a dead water heater who need someone today
- Landlords and property managers with a portfolio of units that need a plumber on call
- General contractors, remodelers and electricians who need a licensed plumber on a job
- Real-estate agents and home inspectors who need a repair done before a sale closes

Marketing strategy

Most customers will find [Your business name] on Google and through word of mouth — searching for a plumber near them with water on the floor, or asking the neighbor whose water heater was replaced the same day. Reviews on the Google Business Profile, referrals from contractors, agents and property managers, and a website with services, service areas and a request-a-quote form turn that into a booked calendar.

- Google Business Profile and Google Maps — “plumber near me” at 11pm with water on the floor
- Word of mouth and referrals from homeowners whose house you left cleaner than you found it
- Nextdoor and local Facebook groups where a neighbor asks who to call
- Contractors, electricians, real-estate agents, builders and property managers who refer work
- A website with your services, service areas, reviews and a request-a-quote form

Operations plan

The owner takes every call, quotes flat-rate and does the work in year one from a stocked van, pulls permits where needed, buys parts on a supply-house account, and adds an apprentice once four calls a day is the norm.

- Flat-rate pricing: a service-call fee to show up, then a set price per job the customer sees before you start
- A van stocked with common fittings, valves, supply lines and a water heater so most jobs finish in one visit
- Permits pulled on every job that needs one, with the inspection scheduled before you leave
- A supply-house account with delivery so a part you don't carry arrives the same day
- Boot covers, a drop cloth and a wiped-down work area on every call — the cleanup earns the review

Startup costs

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

Startup costs

ITEM	AMOUNT
Plumbing contractor license, surety bond and general liability insurance (first year)	\$5,000
Tools and equipment: hand tools, press or crimp tools, drain machine, inspection camera	\$3,000
Working capital: fuel, parts and your own pay before the calls come daily	\$4,000
Van stock: fittings, valves, supply lines and a water heater	\$1,750
Business registration, LLC and EIN	\$300
Website and Google Business Profile	\$0
Dispatch, flat-rate estimating and invoicing software (first year)	\$0
Total	\$14,050

Typical range to start a plumbing business in the US: \$5,600–\$24,600. 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 with your services, service areas and a request-a-quote form and walks you through your Google Business Profile — a designer typically charges \$1,500 or more to build one. Dispatch, flat-rate estimating and invoicing software (first year): Your Zarla plan includes quote 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 plumbing business in the US. The license, bond, insurance and van are the fixed costs; parts scale with every job, so the flat-rate price book decides whether the margin survives.

Typical monthly operating costs for a plumbing business: \$1,850–\$17,950 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
Parts, fittings and water heaters (scales with jobs)	\$1,000–\$6,000
Apprentice or second plumber (once you hire)	\$0–\$8,000
Fuel, van payment, maintenance and permits	\$400–\$1,500
General liability, bond renewal and workers' compensation	\$150–\$700
Dispatch, flat-rate estimating and invoicing software (included with Zarla)	\$0–\$150
Marketing, van lettering and review follow-up	\$200–\$1,200
Phone, license renewals, supply-house account and bookkeeping	\$100–\$400

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

- You can't start without the license — the apprenticeship-to-master path takes years, and there's no shortcut
- Emergency work means nights, weekends and the occasional grim job; the on-call phone never fully switches off
- A stocked van, tools and insurance are real money before the first call, and a van breakdown stops the income
- A mistake on a repipe or a water heater can cause thousands in water damage — insurance and permits aren't optional
- Franchise brands and marketplace apps compete for the same “plumber near me” search; you win on answering the phone, showing up and reviews

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.

- Journeyman or master plumber license — Required in almost every U.S. state: you work up the ladder — apprentice, journeyman, then master — and pass the state exam; running your own shop usually needs a master license or a licensed master who signs off on the work. Requirements vary by state, and a few leave licensing to cities and counties.
 - Plumbing contractor license or registration — Most states register the business separately from the plumber, and require the bond and insurance before they issue it.
 - Surety bond — Required in most states and many cities before a plumbing contractor license is issued or renewed.
 - General liability insurance — Required to hold the license in most states and expected everywhere — a mistake can cause serious water damage, and contractors and property managers will ask for the certificate.
 - Workers' compensation — Required in nearly every state the moment you hire an apprentice or a second plumber.
 - Permits and inspections — Water heaters, repipes, sewer work and most new fixtures need a permit and an inspection in most cities, pulled by the licensed contractor.
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Milestones: the next 30 days

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

- Check your state licensing board for the contractor license, bond and insurance you need to run your own shop
- Form the LLC, get an EIN, post the surety bond and buy general liability insurance
- Pick your focus — residential service and repair is the fastest way to start earning
- Build a flat-rate price book: a service-call fee, set prices for your twenty most common jobs, and a higher after-hours rate
- Stock the van with fittings, valves, supply lines and a water heater, and open a supply-house account with delivery
- Set up a free Google Business Profile and put your website live
- Tell twenty friends, neighbors, contractors and agents you're taking calls and offer 15% off the first job for anyone they send
- Do the first job right, leave the place cleaner than you found it, and ask for a Google review and a referral

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 months before the calls come daily
- Your plumber license, contractor license, surety bond and certificate of general liability
- Property-management agreements, contractor relationships or a pipeline of quotes with expected revenue per job
- Quotes for the van, tools 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.