Peachtree Home Group — Business Plan

Real estate business in Atlanta, GA · Startup plan

Executive summary

Peachtree Home Group is a new real estate business in Atlanta, GA offering representing home buyers from search to closing; listing and marketing homes for sellers; pricing and market analysis for homeowners; and relocation and investment-property help. The model is daily prospecting, a database worked every month, a written process for every client, and referrals as the growth engine.

Startup budget: $18,438 across 10 items, funded from savings. Target: $12,000 in monthly sales.

Twelve months from now, success looks like this: Twelve closed transactions in the first year, a database of 200 contacts touched monthly, and a buyer's agent added

Products and services

Peachtree Home Group's core service is representing home buyers from search to closing. Every buyer and seller is walked through a written process, communication is scheduled rather than hoped for, and every closing ends with a review request and a place in the database.

- Representing home buyers from search to closing
- Listing and marketing homes for sellers
- Pricing and market analysis for homeowners
- Relocation and investment-property help

Market analysis

The customers are first-time buyers who want a patient guide, move-up sellers with a timeline to manage, relocating families, and the small investors who come back for the next property — and, above all, the past clients who refer them.

- First-time buyers who want a patient guide through the process
- Move-up sellers who need to sell and buy on the same timeline
- Relocating families sent by employers, friends and past clients
- Small investors buying rental property

Marketing strategy

Most closed deals will come from word of mouth, referrals and the database, with Google confirming credibility when a prospect looks you up — reviews on the Google Business Profile, a website with listings and neighborhood guides. Open houses and social content about the local market feed new names into the database every week.

- Word of mouth and referrals from past clients — the source of most closed deals
- Google Business Profile and Google — “real estate agent” plus your neighborhood or city
- A database of contacts touched monthly by email, text or a call
- Open houses, neighborhood presence and social content about the market
- A website with listings, neighborhood guides, reviews and a consultation form

Operations plan

The agent prospects every morning, logs every conversation, follows a written checklist per transaction, budgets the split and dues from every commission, and adds a buyer's agent only when the pipeline overflows.

- A contact database from day one, with every conversation logged and followed up
- A weekly rhythm: prospecting time blocked every morning before anything else
- Buyers and sellers walked through a written process so nothing is missed
- Commission splits, fees and dues budgeted from every closing
- Reviews requested at every closing while the keys are still warm

Startup costs

What it will take to open the doors, funded from savings.

Startup costs

ITEM	AMOUNT
Pre-licensing course and exam prep	$500
State exam, license application and background check	$413
MLS access, local board and association dues (first year)	$1,500
Brokerage start-up fees, E&O insurance and desk or tech fees	$1,150
Business registration and EIN	$225
Headshot, business cards, signs and lockboxes	$900
Website and Google Business Profile	$0
CRM, e-signature and marketing software (first year)	$0
Car costs: mileage, insurance bump and upkeep (first months)	$1,250
Living expenses until the first closings (three to six months)	$12,500
Total	**$18,438**

Typical range to start a real estate business in the US: $7,675–$32,900. 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 and walks you through your Google Business Profile — a designer typically charges $2,000 or more to build one. CRM, e-signature and marketing software (first year): Your Zarla plan includes a contact database, online booking for consultations and invoicing with your website — the MLS and e-signature tools are separate.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a real estate agent in the US. Startup costs are modest; the number to plan for is living expenses during the months before the first commissions close.

Typical monthly operating costs for a real estate business: $630–$3,170 a month, before the owner's own pay.

At $12,000 in monthly sales, Peachtree Home Group would clear $8,830–$11,370 a month before owner pay and tax, and recover the $18,438 startup budget in roughly 2–3 months.

Typical monthly operating costs

COST	TYPICAL RANGE
MLS, board and brokerage fees	$100–$300
Marketing: signs, mailers, photos, ads	$200–$1,500
CRM, e-signature and marketing software (included with Zarla)	$0–$150
Car, fuel and mileage	$200–$700
E&O and general liability insurance	$30–$120
Phone, bookkeeping and continuing education	$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 real estate business plan should say out loud what can go wrong. For Peachtree Home Group, the real risks are:

- Commission-only income with a long ramp — most agents' first closing is months away
- The market cycles; a slow year cuts transactions for everyone
- Splits, dues and marketing eat a large share of every commission
- The job is prospecting; agents who only service leads they're given rarely build a business
- Fair housing and advertising missteps carry real legal risk

Licenses, permits and insurance

What Peachtree Home Group 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.

- State real estate license — Required in every US state: pre-licensing education, a state exam, a background check and an application, renewed with continuing education.
- Sponsoring brokerage — New agents must hang their license with a licensed broker in most states; the brokerage sets the split and fees.
- MLS and association membership — Access to listings and lockboxes typically requires local board membership and dues.
- Business registration and EIN — Many agents form an LLC or S-corp for their commission income; confirm with your accountant and state rules.
- Errors and omissions insurance — Required or provided through the brokerage in most states; general liability is a sensible add-on.
- Fair housing and advertising rules — Federal fair housing law and state advertising rules govern every listing, ad and conversation.

Milestones: the next 30 days

The first month's to-do list for Peachtree Home Group, in order:

- Complete the pre-licensing course, pass the exam and get the license issued
- Interview two or three brokerages and compare splits, fees and training
- Register the business, get an EIN and open a business bank account
- Join the MLS and local board, and set up E&O insurance through the brokerage
- Build your database: every contact you have, tagged and scheduled for a first touch
- Set up a free Google Business Profile and put a website with neighborhood guides live
- Block prospecting time every morning and hold two open houses for other agents' listings
- Ask every closed client for a Google review at the closing table

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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 with realistic closings and splits
- Your license, brokerage agreement and proof of E&O insurance
- Your pipeline: active buyers, listings and pending closings
- Any production history if you've closed transactions before
- Your credit report and anything you can offer as collateral

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