

[Your business name] — Business Plan

Roofing business in [Your city] · Startup plan

Executive summary

[Your business name] is a new roofing business in [Your city] offering residential re-roofs and roof replacement; storm, hail and wind damage repair with insurance claims; roof repairs, leaks and flashing; and free roof inspections and estimates. The model is residential asphalt re-roofs and storm repairs quoted by the square, materials on supplier terms with a deposit on every job, and growth through reviews and referrals from spotless cleanups.

Startup budget: \$19,700 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 residential re-roofs and roof replacement. Every job starts with a free inspection and a written quote by the square, runs with fall protection and a signed contract, and ends with the yard magnet-swept and the homeowner asked for a review.

- Residential re-roofs and roof replacement
 - Storm, hail and wind damage repair with insurance claims
 - Roof repairs, leaks and flashing
 - Free roof inspections and estimates
-

Market analysis

The customers are homeowners whose roof is old, leaking or storm-damaged — many of them working through an insurance claim — plus real-estate agents, inspectors, landlords and property managers who need a roofer they can call on.

- Homeowners whose roof is old, leaking or failed an inspection
- Homeowners with hail or wind damage working through an insurance claim
- Real-estate agents and home inspectors who need a repair or a re-roof before a sale closes
- Landlords and property managers with several roofs to maintain

Marketing strategy

Most customers will find [Your business name] on Google and through word of mouth — searching for a roofer near them, or asking the neighbor whose roof was just done. Reviews with photos on the Google Business Profile, referrals from agents, inspectors and adjusters, and a website with finished roofs and a free-inspection form turn that into five-figure jobs.

- Google Business Profile and Google Maps — “roofers near me” and “roof repair” plus your city
- Word of mouth and referrals from homeowners whose yard you left spotless
- Door-knocking and yard signs in neighborhoods hit by a storm
- Real-estate agents, home inspectors, insurance adjusters and property managers who refer work
- A website with photos of finished roofs, reviews and a free-inspection request form

Operations plan

The owner estimates, sells and works the roof in year one with subcontracted or hired labor, buys materials job by job on supplier terms, keeps every crew member in a harness, and adds a full crew with workers' comp once the schedule fills.

- Quotes by the square — measure the roof, then price pitch, tear-off layers, material, waste and dump fees before labor and margin
- Supplier accounts so shingles, underlayment and flashing come on terms instead of cash up front
- Fall-protection harnesses, anchors and OSHA training for anyone who climbs a roof
- A deposit and a signed contract before materials are ordered, with an insurance scope read correctly on claim jobs
- Tarps, a roll-off dumpster and a magnetic sweep of the yard on every job — 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
General liability insurance (first year)	\$5,000
Tools, ladders and fall-protection gear: harnesses, anchors, nailer, compressor	\$6,500
Working capital: materials for the first jobs before the client or insurer pays	\$5,500
State or local roofing license, exam and surety bond	\$1,150
Site gear: tarps, magnetic sweeper, chalk lines, tin snips and safety signage	\$1,250
Business registration, LLC and EIN	\$300
Website and Google Business Profile	\$0
Estimating, invoicing and job-tracking software (first year)	\$0
Total	\$19,700

Typical range to start a roofing business in the US: \$8,900–\$32,600. 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 photos of your roofs and a free-inspection request form and walks you through your Google Business Profile — a designer typically charges \$1,500 or more to build one. Estimating, invoicing and job-tracking software (first year): Your Zarla plan includes inspection 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 roofing business in the US. Insurance and gear are the fixed costs; materials and labor scale with every job, so the per-square estimate decides whether the margin survives.

Typical monthly operating costs for a roofing business: \$3,800–\$39,900 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
Shingles, underlayment, flashing and dump fees (scales with jobs)	\$3,000–\$20,000
Crew wages or subcontracted labor (once you hire)	\$0–\$15,000
General liability and workers' compensation	\$200–\$1,500
Fuel, truck payment, maintenance and dumpster rentals	\$400–\$2,000
Estimating, invoicing and job-tracking software (included with Zarla)	\$0–\$100
Marketing, yard signs and door hangers	\$100–\$1,000
Phone, admin, bookkeeping and license renewals	\$100–\$300

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

- Roofing is physically demanding and genuinely dangerous — falls are the leading cause of death in construction, so safety and insurance aren't optional
- Work is seasonal and weather-dependent; rain and winter push jobs and cash flow around
- You often front material costs before the homeowner or the insurer pays, and a slow claim can tie up thousands
- Liability insurance, material prices and crew costs are all high — a mispriced estimate wipes out the margin
- Storm-chasing competitors flood a hit area with low bids; a local roofer wins on trust, cleanup and callbacks that never happen

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.

- Roofing contractor license — One of the least uniform trades in the country — some states require a dedicated roofing license (California's C-39, Florida's certified roofing license), some a general contractor license or local registration, and a few no state license at all. Check your state contractor board before you bid.
 - General liability insurance — Required or expected almost everywhere in the US, and among the priciest of any trade; suppliers and homeowners will ask for the certificate.
 - Workers' compensation — Required in nearly every state the moment you put a crew on a roof — and in many states even for subcontracted labor without their own coverage.
 - Surety bond — Many states and cities require a contractor bond before they issue or renew a license.
 - Building permits — Most cities and counties require a permit for a re-roof, pulled by the licensed contractor and inspected before the job closes.
 - Business registration and EIN — Most roofers form an LLC for liability protection; add fall-protection training for anyone who climbs — OSHA rules apply on every U.S. job site.
-

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 roofing license, exam and surety bond your area requires
 - Form the LLC, get an EIN and buy general liability insurance
 - Open accounts with two roofing suppliers and ask for terms
 - Buy fall-protection gear and complete OSHA fall-protection training before anyone climbs
 - Price your area by calling three local roofers as a homeowner and set your per-square rates
 - Set up a free Google Business Profile and put your website live
 - Offer free roof inspections to twenty friends, neighbors and family and ask them to spread the word
 - Finish your first roof with a spotless yard, photograph it and ask for a Google review
-

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 materials you front
- Your contractor license, surety bond and certificates of general liability and workers' comp
- Signed contracts, deposits or a pipeline of estimates with expected revenue per job
- Quotes for the truck, trailer 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.

Written with Zarla · zarla.com/business-plan-generator