

Straightjoint Tile Co. — Business Plan

Tile installation business in Charlotte, NC · Startup plan

Executive summary

Straightjoint Tile Co. is a new tile installation business in Charlotte, NC offering shower and tub surrounds, with waterproofing; bathroom and kitchen floor tile; kitchen backsplashes and feature walls; large-format porcelain and natural stone; and tile repair, regrouting and cracked-tile replacement. The model is square-foot pricing from a measured layout, prep and waterproofing priced as their own lines, showers built on a tested waterproofing system, and work coming from showrooms, remodelers and homeowners alike.

Startup budget: \$30,868 across 10 items, funded from savings. Target: \$15,000 in monthly sales.

Twelve months from now, success looks like this: Showers booked a month ahead, two remodelers and a showroom sending regular work, and every job priced from a measured layout

Products and services

Straightjoint Tile Co.'s core work is shower and tub surrounds, with waterproofing. Every job starts with a measured layout and a check of the floor or wall underneath, the quote names who supplies the tile and what the prep costs, and every shower is flood-tested before a tile goes on.

- Shower and tub surrounds, with waterproofing
 - Bathroom and kitchen floor tile
 - Kitchen backsplashes and feature walls
 - Large-format porcelain and natural stone
 - Tile repair, regrouting and cracked-tile replacement
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Market analysis

The customers are homeowners remodeling a bathroom or kitchen, the remodelers and general contractors who sub out their tile, the designers and tile showrooms asked for an installer every week, and landlords replacing cracked floors and failing showers between tenants.

- Homeowners remodeling a bathroom or kitchen who hire the tile setter directly
 - Remodelers and general contractors who sub out the tile on their jobs
 - Kitchen and bath designers and tile showrooms asked for an installer every week
 - Landlords and property managers replacing cracked floors and failing showers between tenants
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Marketing strategy

Tile is chosen by eye, so the marketing is the photographs: a finished shower on Instagram, Houzz and the website does more than any advert. Word of mouth carries the rest — the showroom counter, the remodeler whose job finished on time, the neighbor who saw the bathroom — and Google brings the homeowner searching “tile installer near me”, who picks the setter whose gallery and reviews they trust. A website with that gallery and a quote request turns the look into a site visit.

- Tile showrooms and supply stores, whose customers ask for an installer at the counter
 - Google Business Profile and Google — “tile installer near me” and “shower tile” plus your city
 - Photos of finished showers and floors on Instagram, Houzz and your website — tile is chosen by eye
 - Word of mouth from finished bathrooms, remodelers and designers
 - A website with a project gallery, the work you take on and a quote request
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Operations plan

The owner measures, quotes and sets the tile in year one, checks every substrate before starting, and records the hours each job took against the hours quoted so the square-foot rates get sharper. A helper joins when the booked work would keep one busy — mixing, cutting and cleaning so the setter only sets.

- Every job priced from a measured layout by the square foot, with prep, waterproofing and trim pieces priced as their own lines
- The substrate checked before any tile goes down — flat, solid and dry — because the tile only lasts as long as what it's stuck to
- Showers built on a tested waterproofing system and flood-tested before the tile goes on
- Tile, setting materials and trim ordered with overage for cuts and breakage, and the homeowner's tile checked for lot and damage on delivery
- Wet cutting or dust extraction on every cut, and floor protection in occupied homes
- A deposit before material is ordered, and a written scope naming who supplies the tile

Startup costs

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

Startup costs

ITEM	AMOUNT
Tile tools: wet saw, cutters, mixer, levels and trowels	\$5,000
Work van or truck (used), racks and shelving	\$15,500
General liability insurance (first year)	\$1,650
State contractor license or registration, where required	\$750
EPA lead-safe firm certification and renovator course	\$350
Business registration, LLC and EIN	\$268
Website and Google Business Profile	\$0
Estimating and invoicing software (first year)	\$0
Sample boards, van lettering and business cards	\$850
Working capital: materials and living costs for two months	\$6,500
Total	\$30,868

Typical range to start a tile installation business in the US: \$12,035–\$53,200. 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 a project gallery and a quote request, and walks you through your Google Business Profile — a designer typically charges \$2,000 or more to build one. Estimating and invoicing software (first year): Quotes, invoicing and customer management come with your Zarla plan; accounting software is separate.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a one-person tile installation business in the US. Tools and a van are the one-off lines; the year turns on square feet set per day and on pricing prep and waterproofing instead of absorbing them.

Typical monthly operating costs for a tile installation business: \$1,570–\$11,130 a month, before the owner's own pay.

At \$15,000 in monthly sales, Straightjoint Tile Co. would clear \$3,870–\$13,430 a month before owner pay and tax, and recover the \$30,868 startup budget in roughly 3–8 months.

Typical monthly operating costs

COST	TYPICAL RANGE
Setting materials, waterproofing and trim (billed to jobs, paid up front)	\$800–\$4,000
Helper wages (once you hire)	\$0–\$4,000
Fuel, van payment, commercial auto insurance and upkeep	\$400–\$1,400
General liability, and workers' compensation once you hire	\$70–\$250
Blades, sponges, trowels and tool repairs	\$100–\$400
Estimating and invoicing software (included with Zarla)	\$0–\$80
Marketing, sample boards and lead services	\$100–\$600
Phone, bookkeeping and disposal fees	\$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 tile installation business plan should say out loud what can go wrong. For Straightjoint Tile Co., the real risks are:

- A shower that leaks behind the tile is the most expensive callback in the trade — the tile, the waterproofing and sometimes the ceiling below come out at your cost
- Prep priced as zero — a floor to flatten, a wall to rebuild, rotten subfloor under old tile — can take a job's whole margin
- Tile supplied by the homeowner arrives short, in mixed lots or broken, and the schedule stops while it is replaced
- Knees, backs and silica dust are the long-term cost of the trade, so knee protection, lifting help and wet cutting are part of the job
- Remodelers pay 30 days or more after the invoice, and a quiet month for them is a quiet month for you
- Tile is chosen by eye and judged by eye: an uneven edge or a lippage the homeowner can feel with a bare foot costs the referral

Licenses, permits and insurance

What Straightjoint Tile Co. 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 contractor license or registration, where the state requires one — There is no national tile license in the US, and in much of the country the trade needs no state license of its own. Where a state does license it, tile sits inside the contractor rules: California licenses it as the C-54 ceramic and mosaic tile classification and requires a license for any job of \$1,000 or more in labor and materials, any job that needs a permit, or any job where you employ someone to help; Texas has no state license, so the city rules decide. Check your own state's contractor board before quoting.
- A city or county business license, and home-improvement registration where it applies — Most US cities require a business license even for a one-person trade, and states such as Massachusetts and New Jersey register home improvement contractors who work directly for homeowners.
- Silica dust controls under OSHA once you have employees — In the US, cutting and grinding tile, stone and grout releases crystalline silica, and OSHA's construction standard requires employers to control the dust — wet cutting or a saw with dust extraction, and a written exposure control plan. Working alone it's still your lungs.
- EPA lead-safe certification for tear-outs in older homes — Required in the US under the EPA's Renovation, Repair and Painting rule for paid work that disturbs painted surfaces in homes built before 1978 — pulling a painted wall or trim to rebuild a shower counts. The EPA's firm certification is \$300 for five years (states that run their own program set their own fee).
- General liability insurance, and workers' compensation once you hire — Not a license, but remodelers and showrooms will not refer you without the certificate. Insureon's medians for tile and stone installers are about \$72 a month for general liability and \$137 for workers' compensation, which nearly every US state requires once you have an employee.
- Business registration and EIN — Most US tile installers form an LLC; state filing fees run about \$35 to \$500. The EIN from the IRS is free, and remodelers will want your W-9 before the first payment.

Milestones: the next 30 days

The first month's to-do list for Straightjoint Tile Co., in order:

- Decide what you'll sell first — showers and bathrooms, floors, or backsplashes and repairs — because the tools, the pricing and the customer differ
 - Check your state's contractor board and your city's rules, and start any license, registration or exam now
 - Register the business, take the free EIN and open a business bank account
 - Get general liability quotes, and the EPA lead-safe renovator course if you will tear out walls in homes built before 1978
 - Write your price list: a square-foot rate for floors and walls, prep and waterproofing as their own lines, and an hourly rate for repairs
 - Build three sample boards and photograph your best finished work properly
 - Set up a free Google Business Profile and put your website live with a project gallery and a quote request
 - Introduce yourself at the tile showrooms and supply stores in your area, and to three remodelers and two kitchen and bath designers
 - Ask every homeowner for a Google review while they're standing in the finished shower
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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 materials paid for before the final payment arrives
- Your insurance certificate, business registration and any contractor license
- Letters or emails from remodelers, designers or showrooms who will send you work
- Photos and references from finished jobs
- Quotes for the van or tools if you are borrowing for them
- Your credit report

Sample plan for a fictional business, written by Zarla's free business plan generator. Every figure is a typical US range or calculated from the sample's own numbers — nothing is a market projection. Make it yours in five questions:

zarla.com/business-plan-generator?industry=tile-installation
