

Redbud Lane Travel — Business Plan

Travel agency in Tulsa, OK · Startup plan

Executive summary

Redbud Lane Travel is a new travel agency in Tulsa, OK offering honeymoons and destination weddings; family vacations, including Disney; ocean and river cruises; all-inclusive resorts; group trips — family reunions, friends and clubs; and custom trips planned for a planning fee. The model is home-based and hosted: the owner works as an independent contractor under a host agency, books every trip under the host's accreditation, earns the supplier's commission less the host's share, and charges a planning fee for custom trips — with no office, no storefront and no client money held.

Startup budget: \$4,619 across 8 items, funded from savings. Target: \$4,000 in monthly sales.

Twelve months from now, success looks like this: About \$40,000 of trips booked a month by year three — near the \$517,797 a year Host Agency Reviews' experienced hosted advisors averaged in 2023 — which at about 10% commission, after the host's share and with planning fees, is about \$4,000 a month of the agency's own sales — commission and fees; its new advisors averaged \$12,057 in their first years, so the plan expects a slow start

Products and services

Redbud Lane Travel's core service is honeymoons and destination weddings. Every trip starts with a call about the dates, the budget and who is going; every quote names what is included and when the final payment is due; every client is offered travel insurance; and every trip is checked again before departure.

- Honeymoons and destination weddings
 - Family vacations, including Disney
 - Ocean and river cruises
 - All-inclusive resorts
 - Group trips — family reunions, friends and clubs
 - Custom trips planned for a planning fee
-

Market analysis

The customers are couples planning a honeymoon or a destination wedding, families booking a Disney trip or a first cruise, busy travelers who don't have the time to plan, and the organizers of reunions and group trips.

- Couples planning a honeymoon or a destination wedding
 - Families booking a Disney trip or a first cruise who want someone to get the details right
 - Busy travelers who could plan the trip themselves but don't have the time
 - Group organizers — reunions, friends, churches and clubs — who need cabins or rooms held together
-

Marketing strategy

Most first clients come from the owner's own circle — friends, family and their friends — and then from word of mouth: referrals from every trip that goes well. Travelers who don't know Redbud Lane Travel will find it on Google and Instagram, so the Google Business Profile, the reviews, photos from real trips and a website with the trips, the planning fee and a way to start planning decide the call.

- Friends, family and their friends — most new agents' first clients come from the people who already know them
 - Referrals and repeat clients — every trip that goes well sends the next one
 - Instagram and Facebook posts from real trips and supplier training
 - Google Business Profile and Google — travelers search “travel agent near me” and “Disney travel agent” before they call
 - A website with the trips you plan, how you're paid, your host agency and a contact form to start planning
-

Operations plan

The owner works alone from home in year one: first calls in the evening and on weekends, bookings made through the host's suppliers and tools, clients paying the suppliers or the host directly, and final-payment dates tracked for every trip. A second agent, groups and an own accreditation come only once the bookings fill the week.

- A first call to learn the trip, the dates, the budget and who is going, before anything is quoted
- A planning fee for custom trips, taken before the work starts and processed through the host agency, where you charge one
- Every booking made under the host agency's accreditation, so the supplier pays the commission to the host and the host pays your share
- Clients pay suppliers or the host directly — planning fees included, never into your own account — because in California and Washington a fee you collect yourself ends the hosted exemption
- Final-payment dates, documents and travel insurance offers tracked for every trip
- Supplier training and one familiarization trip a year in the niche you sell most

Startup costs

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

Startup costs

ITEM	AMOUNT
Joining a host agency: the one-time fee	\$248
Errors and omissions insurance (the year, paid up front)	\$226
Business registration (LLC), EIN and any seller of travel registration	\$281
A laptop	\$650
Website and Google Business Profile	\$0
Launch marketing: cards, a launch event and the first ads	\$1,000
Legal and accounting set-up	\$300
Working capital: six months of running costs	\$1,914
Total	\$4,619

Typical range to start a travel agency in the US: \$1,240–\$8,595. 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 — the trips you plan, how you're paid, your host agency and a contact form to start planning, with your photos and destinations added in chat — and walks you through your Google Business Profile. For comparison, a host-sponsored cost article on Host Agency Reviews (March 2025) puts a do-it-yourself website builder at \$20 to \$50 a month — \$600 for the year at the top.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a one-person, home-based travel agency in the US. Joining a host agency is cheap; most of the startup is launch marketing and the months of running costs before commission arrives, because suppliers pay after the client travels. There is no inventory and no storefront to finance.

Typical monthly operating costs for a travel agency: \$100–\$538 a month, before the owner's own pay. At \$4,000 in monthly sales, Redbud Lane Travel would clear \$3,462–\$3,900 a month before owner pay and tax, and recover the \$4,619 startup budget in roughly 2 months.

Typical monthly operating costs

COST	TYPICAL RANGE
Host agency membership	\$0–\$159
Itinerary, booking and client software (included with Zarla)	\$0–\$49
A business phone line	\$0–\$30
Social ads, printed cards and client events	\$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 travel agency plan should say out loud what can go wrong. For Redbud Lane Travel, the real risks are:

- Commission is paid after the client travels, so a full first year of bookings can bring in little cash until the trips happen
- Cancellations take the commission with them, and a booking mistake — a wrong name, a missed final-payment date, a lapsed passport — can cost a client their trip and land on your E&O policy
- Booking sites sell the same hotels and cruises in a few clicks, so the advice, the planning and the service have to be worth asking for
- Hurricanes, airline failures and pandemics cancel trips by the hundred — in 2020 one Florida agency owner watched seven figures of revenue go to zero in three weeks
- The host or franchise you join sets the split, the fees and the rules; read the contract and how you leave before you sign
- Agents who book mostly their own trips don't build a business, and some hosts don't accept agents who only book for themselves

Licenses, permits and insurance

What Redbud Lane Travel 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 a local business license — In the US most home-based agents register an LLC with their state — \$40 in Kentucky, \$300 in Texas — and take a free EIN from the IRS; a host agency signs you as an independent contractor and pays you your share of the commission. Your city or county may also require a business license or a home-occupation permit.
- Seller of travel registration, in four states — In the US there is no federal travel agent license, but California, Florida, Washington and Hawaii register sellers of travel. California charges \$100 a location a year and exempts a hosted agent who has a written contract with a registered seller of travel, takes no money from the passenger and discloses the host's name and registration number. Florida charges \$300 a year with a bond of up to \$25,000, and \$50 a year for an independent agent's filing. Washington charges \$222 a year and exempts a hosted agent only when they sell in the host's name and all client money goes through the host. Hawaii charges \$95 or \$140 for its two-year cycle and requires a client trust account, though it grants waivers. A planning fee you collect yourself counts as client money: in California and Washington, run it through the host or register. Iowa repealed its law in 2020. Check your state's rules — and the rules of the states your clients live in — before you take a payment.
- Trust accounts and bonds when you hold client money — In the US the seller of travel states set rules for money you hold: California requires some sellers of travel to use a trust account or a bond, Washington requires a trust account for money held more than five business days or a bond of \$10,000 to \$50,000, and Hawaii requires a client trust account unless it grants a waiver. A hosted agent who never takes client money — planning fees included — avoids most of it.
- Errors and omissions insurance — In the US no state requires it of every agent, but E&O pays for a client's claim that a booking mistake cost them their trip; many host agencies include a group policy, and franchisors charge for one (\$150 to \$180 a person a year at Dream Vacations and Cruise Planners). Insureon's travel agent customers pay a median \$451 a year for their own.
- Industry IDs — optional, not licenses — In the US you don't need your own IATA, IATAN, CLIA or ARC number to book under a host — suppliers pay commission to the host's number. IATA's TIDS number is free; IATAN accredits an independent contractor business for \$110 plus \$110 a year; the IATAN ID card is \$48 once you earn \$5,000 of commission in 12 months and work 20 hours a week in travel sales.

Milestones: the next 30 days

The first month's to-do list for Redbud Lane Travel, in order:

- Decide your model — a host agency, your own accreditation or a franchise — and read the contracts of two or three of each you'd consider
 - Choose a niche to start with: honeymoons, Disney, cruises, groups or a destination you know
 - Register the business, take the free EIN and open a business bank account
 - Check the seller of travel rules in your state and the states your clients live in
 - Join a host agency, complete its training and the training of the two or three suppliers you'll sell most
 - Confirm whether the host's E&O covers you, and quote your own policy if it doesn't
 - Write how you're paid: commission, any planning fee, and when each is due
 - Set up your Google Business Profile and put your website live with the trips you plan, your host agency and a way to start planning
 - Tell 50 friends, family members and past colleagues you're open, and ask each for one name
-

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 cash-flow projection showing bookings, travel dates and when the commission arrives
- Your host agency agreement — the split, the fees and the payment schedule
- Your E&O policy or the host's certificate, and any seller of travel registration your state requires
- Any group or event bookings already held, with their deposit and final-payment dates
- 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=travel-agency
