[Your business name] — Business Plan

Tree service business in [Your city] · Startup plan

Executive summary

[Your business name] is a new tree service business in [Your city] offering tree removal, with haul-away and cleanup; tree trimming and pruning; stump grinding; emergency storm response and fallen-tree cleanup; and tree health checks and risk assessments. The model is safe, insured work quoted per job, a yard left spotless every time, and repeat customers and neighbors who call again after the next storm.

Startup budget: $37,425 across 13 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 tree removal, with haul-away and cleanup. Every job is quoted in person after checking what the tree could hit, every quote includes cleanup and haul-away, and the chipper and stump grinder are rented for the jobs that need them and priced into those jobs.

- Tree removal, with haul-away and cleanup
- Tree trimming and pruning
- Stump grinding
- Emergency storm response and fallen-tree cleanup
- Tree health checks and risk assessments

Market analysis

The customers are homeowners with a dead, leaning or overgrown tree near the house, homeowners after a storm with an insurance claim to file, and property managers and HOAs that need scheduled pruning from a contractor with the right certificates.

- Homeowners with a dead, leaning or overgrown tree near the house, the fence or the driveway
- Homeowners after a storm, with a limb on the roof and an insurance claim to file
- Property managers and HOAs that need scheduled pruning and a contractor who carries the right certificates
- Landscapers, roofers and builders who need a tree taken down before their own job can start

Marketing strategy

Most work will come from Google and word of mouth. After every windstorm people search for tree removal nearby and call the first company that looks insured and real, so a Google Business Profile with a service area, job photos and reviews does the heavy lifting, and neighbors who watch a clean job become the next referrals. A website with a page for each service, the insurance certificate and before-and-after photos turns both into quote requests.

- Google Business Profile and Google Maps — “tree removal near me” and “emergency tree service” spike after every windstorm
- Referrals and word of mouth: the neighbors watch the whole job from their windows
- Yard signs on every job and lettering on the truck
- Landscapers, roofers and property managers who hand you the tree work they won't do
- A website with one page per service and per town, your insurance certificate and before-and-after photos

Operations plan

The owner climbs and quotes in year one, with a groundworker on every climb — part-time at first, full-time once the calendar is full. Every job starts with a safety briefing and follows the ANSI Z133 standard, the big equipment is rented until renting costs more than owning, and certificates of insurance go to the customer before the crew arrives.

- One lane to start — pruning, small removals and stump grinding done from the ground or a rope — and crane removals and anything near power lines left to crews with the equipment and the qualifications
- Every job quoted in person, per job rather than per hour, after checking what the tree could hit, the access and the haul-away
- A job safety briefing before every cut, ANSI Z133 practices, and personal protective equipment worn by everyone on site
- The chipper and stump grinder rented by the day and priced into each quote, until you are renting often enough that owning is cheaper
- Certificates of insurance sent before the job, not after the customer asks
- Maintenance pruning and annual care plans sold between storms, so the calendar does not depend on the weather

Startup costs

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

Startup costs

ITEM	AMOUNT
Working capital: fuel, insurance and your own pay while the calendar fills	$8,500
Website and Google Business Profile	$0
Chainsaws: felling saw, top-handle climbing saw, pole saw, chains and files	$3,500
Climbing and rigging gear: ropes, harness, lanyards, blocks and slings	$5,250
Protective equipment to ANSI Z133: helmet, face screen, ear protection, chaps	$1,250
Dump trailer for brush and logs (behind a truck rated to tow it)	$7,500
Chipper and stump grinder rentals (first three months), priced into quotes	$3,000
General liability written for tree work (first year)	$3,750
Commercial auto for the truck and trailer (first year)	$2,500
Business registration, EIN and a local business license	$275
State tree-care, arborist or contractor license, where your state has one	$500
Estimating, scheduling, invoicing and customer records (first year)	$0
Logo, truck lettering and yard signs	$1,400
Total	**$37,425**

Typical range to start a tree service business in the US: $14,350–$64,500. 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 page for each service, a quote-request form and your job photos, and it walks you through your Google Business Profile — a designer typically charges $2,000 or more to build one. Estimating, scheduling, invoicing and customer records (first year): Your Zarla plan includes quote requests, invoicing and customer management — you may still want job-costing and crew-scheduling tools as you grow.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a tree service business in the US. The biggest costs are equipment, insurance and the groundworker rather than rent, and what needs planning is the quiet months between storms, when the crew and the insurance still have to be paid.

Typical monthly operating costs for a tree service business: $5,650–$13,550 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
General liability and commercial auto	$400–$800
Workers' comp for your crew	$300–$1,500
Fuel, bar oil, chains, sharpening and saw repairs	$800–$1,500
Set aside to replace worn rope, rigging and saws	$150–$600
Truck and trailer payments, maintenance and registration	$0–$900
Chipper and stump grinder rentals (billed back on the quotes)	$1,000–$2,000
Green-waste and log disposal fees	$100–$600
Estimating, scheduling, invoicing and customer records (included with Zarla)	$0–$150
Yard signs, local advertising and your domain	$100–$800
Phone, bookkeeping and accounting	$100–$400
A groundworker's pay: part-time at first, since nobody climbs alone	$2,700–$4,300

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

- Tree work has one of the highest fatal-injury rates of any US occupation — a felling, rigging or climbing mistake is an emergency, not a lesson, which is why nobody should start one without at least a season on an experienced crew
- One dropped limb through a roof without the right insurance ends the business, and not every carrier will write tree work
- Workers' comp for a tree crew is among the most expensive in any trade, so the first hire changes the cost of every job
- The work comes in storm-driven bursts, and a quiet season with a truck payment and insurance installments is a cash-flow problem
- Equipment breaks at the worst moment — a saw or a rented chipper down on a storm day is a lost day
- Every job is priced by eye, so one underquoted removal near a house can take a month's margin

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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.

- Business registration, EIN and a local business license — Most tree services form an LLC for liability protection; state filing fees and a city or county business license run about $50 to $500 in all. The EIN from the IRS is free, and you need one the moment you hire.
- State tree-care, arborist or contractor license where your state has one — Most US states have no license for general tree work, but the ones that do are strict. New Jersey requires every tree care business to register with its Board of Tree Experts and employ a Licensed Tree Expert or Licensed Tree Care Operator; Maryland requires a Licensed Tree Expert; Rhode Island and Louisiana license arborists; Connecticut requires an arborist license to prune, trim or treat trees for hire; Minnesota requires every tree care company to register with its Department of Agriculture; and California requires a contractor license — the C-49 Tree and Palm classification — for any job of $1,000 or more in labor and materials, and for any job at all once you have a helper on the crew or the work needs a permit. Some cities license tree contractors on their own. Check your state and city before the first quote.
- General liability insurance written for tree work — Not a state license, but no homeowner, property manager or city should hire you without the certificate. Confirm the policy covers climbing, removals and work at height — many landscaping policies don't.
- Workers' compensation — Required in nearly every US state once you hire, and in tree work you hire from the start: nobody should climb without a trained person on the ground. Rates are among the highest of any trade — roughly $5 to $20 or more per $100 of payroll under the tree-trimming class code, depending on the state and your claims history. California requires it of every C-49 contractor, even one with no employees.
- OSHA safety rules and the ANSI Z133 tree-work standard — There is no OSHA standard written only for tree care, but OSHA inspects tree work under its general industry rules and cites the ANSI Z133 tree-work safety standard when those don't cover a hazard — so train your crew to it and keep the records. Work near overhead power lines is for line-clearance-qualified arborists; a new crew keeps well clear and calls the utility.
- Pesticide applicator license, if you spray or inject trees — Needed in most US states for treating trees with pesticides or fungicides for pay — an exam and a fee of about $50 to $300. Skip it if you only prune and remove.
- No ISA certification required — The ISA Certified Arborist credential is voluntary everywhere in the US. It needs about three years of full-time tree-care experience and an exam ($335 for ISA members, $419 for everyone else), and it is worth having once you bid for property managers, HOAs and cities — who often ask for it.

Milestones: the next 30 days

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

- Get general liability that covers climbing and removals in place before the first cut
- Register the business, take the free EIN and open a business bank account
- Check whether your state and city license tree work, and apply if they do
- Buy the core kit — two saws, climbing and rigging gear and protective equipment — and find the nearest place to rent a chipper and a stump grinder
- Set your minimum charge and the way you quote: per job, in person, with the rental and the haul-away in the price
- Set up a free Google Business Profile with your service area and put your website live, with a page for each service
- Letter the truck and order the yard signs
- Tell every neighbor, friend and landscaper you know that you're open, and ask for the first introductions
- Finish the first job, leave the yard cleaner than you found it and ask for a Google review with the before-and-after photos

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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 the slow months, not just storm season
- Quotes for the truck, trailer, chipper or other equipment the loan would buy
- Your certificates of insurance and any state license your work requires
- Your tree-work experience and any credential, such as ISA certification
- 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.
