# [Your business name] — Business Plan

Virtual assistant business in [Your city] · Startup plan

## Executive summary

[Your business name] is a new virtual assistant business in [Your city] offering inbox and calendar management on a monthly retainer; client communication, scheduling and follow-up; invoicing, expense tracking and monthly reporting; travel booking, research and document preparation; and one-off projects: inbox cleanups, system setup and data migration. The model is one clear specialty, packages with a written scope instead of open-ended hours, and repeat retainer clients who introduce the next ones.

Startup budget: $9,318 across 9 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 inbox and calendar management on a monthly retainer. Every client starts with a written scope and a signed contract, every retainer carries a defined number of hours and a monthly price, and hours are tracked against it so both sides can see what the month actually held.

- Inbox and calendar management on a monthly retainer
- Client communication, scheduling and follow-up
- Invoicing, expense tracking and monthly reporting
- Travel booking, research and document preparation
- One-off projects: inbox cleanups, system setup and data migration

## Market analysis

The customers are small business owners and solo professionals doing their own admin late at night, independent agents and advisers whose income turns on follow-up they keep missing, and growing companies that need a few hours a week rather than a part-time hire.

- Small business owners and solo professionals doing their own admin at night and on weekends
- Independent agents, brokers and advisers whose income turns on follow-up they keep missing
- Growing companies that need six hours a week of help, not a part-time hire
- Founders who tried a freelance marketplace, were let down, and now want one reliable person

## Marketing strategy

Most clients will come through word of mouth — the first happy client introduces the second — with LinkedIn and Google confirming credibility when someone checks: a clear specialty, named testimonials, and reviews on a Google Business Profile set to a service area rather than an address. A website that says exactly what the service is, who it is for and what it costs turns that into discovery calls.

- Referrals from clients and from the people they recommend you to — the main source once the first two are happy
- LinkedIn: your specialty in the headline, useful posts, and direct messages to the owners you want to work with
- Google Business Profile and Google — “virtual assistant” plus your specialty or your city, with a service area instead of an address
- The communities your clients already live in: industry groups, professional associations and local business networks
- A website that says exactly what you do, who for, what it costs and how the first month goes

## Operations plan

The owner does the work in year one, protects a block of every week for selling rather than only delivering, keeps several clients rather than one so the contractor relationship stays a contractor relationship, and reviews each retainer against tracked hours at the end of the month.

- One specialty, named in a sentence — the service and the client — so you are never compared on hourly rate alone
- Packages with a defined scope and a monthly price, rather than an open-ended hourly arrangement
- A written contract and scope of work signed before the first task: what is included, what is not, response times, notice and who owns the files
- Several clients, your own equipment and your own hours — in the US it is the facts of the relationship, not the title on the contract, that decide whether you are a contractor or somebody's employee
- A documented onboarding: access shared through a password manager, a standing weekly check-in, and one agreed place the work lives
- Hours tracked against every retainer, so a client quietly growing past their scope becomes a conversation instead of unpaid overtime

## Startup costs

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

### Startup costs

| ITEM | AMOUNT |
|---|---|
| Living costs while the first two or three clients are signed (three to six months) | $6,000 |
| Website and Google Business Profile | $0 |
| Laptop, a second monitor and a headset clients can hear you on | $900 |
| Professional liability (errors and omissions) and cyber cover (first year) | $1,000 |
| Client contract and scope of work: a template, or a lawyer to draft one | $500 |
| Invoicing, proposals, scheduling and client records (first year) | $0 |
| The tools the work runs on: password manager, cloud storage, video calls and time tracking (first year) | $350 |
| Logo and a headshot a client sees before they meet you | $300 |
| Business registration, LLC and EIN | $268 |
| **Total** | **$9,318** |

Typical range to start a virtual assistant business in the US: $535–$21,500. 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 that says what you do and who for, a discovery-call booking form, and it walks you through your Google Business Profile — a designer typically charges $2,000 or more to build one. Invoicing, proposals, scheduling and client records (first year): Your Zarla plan includes invoicing, online booking and customer management — you will still want a password manager and a shared drive for the client work itself.

## Financial plan

The numbers below come from your own startup list and typical monthly costs for a virtual assistant business in the US. There is almost no overhead; what needs planning is the months before the retainers cover your own bills — and the rate, because an hourly price set too low caps the business before it starts.

Typical monthly operating costs for a virtual assistant business: $120–$1,810 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 |
|---|---|
| Phone, internet, bookkeeping and accounting | $60–$300 |
| Professional liability and cyber cover | $45–$150 |
| Password manager, cloud storage, video calls and time tracking | $15–$110 |
| Invoicing, proposals, scheduling and client records (included with Zarla) | $0–$80 |
| Domain, a little advertising and the networking you pay to attend | $0–$250 |
| Training and certification in your specialty | $0–$120 |
| Subcontracting overflow to another assistant (once you are turning work away) | $0–$800 |

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

- Every client is one person's standing decision to keep paying for something they could do themselves, so churn is the whole game
- A generalist competes on price with a global market that starts near $11 an hour — in one survey the same job title averaged $11.33 in the Philippines against $35.61 in the US
- One client who is most of your income is a business built on one person's next budget review
- Working set hours for a single client, on their equipment and under their direction, starts to look like employment in the US — and the facts of the relationship decide that, not what the contract calls it
- The work arrives as interruptions, so without tracked hours and a written scope a fixed retainer quietly turns into unpaid overtime
- You are asking a stranger to hand over their inbox, their calendar or their money before meeting you — the first three clients are the hardest sale you will ever make

## 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 and EIN — Most virtual assistants form an LLC; filing fees run about $35 to $500 depending on the state. The EIN from the IRS is free and takes about ten minutes. A single-member LLC with no employees is not strictly required to have one and may use the owner's Social Security number; you need one once you hire anyone, elect corporate tax treatment, or your bank asks. Most people take it anyway, so that Social Security number never goes on a client's form. Register a DBA if you trade under a name that is not your own.
- City or county business license — Many US cities and counties require one even for a business run from a spare room, typically $0 to $500 a year, and some add a home occupation permit — a zoning question rather than a tax one. Check with your own city before the first invoice.
- Sales tax on services — Most US states do not tax administrative services, but a handful do and the rules differ by state and by what exactly you sell. Confirm with your accountant before you set your prices, not after.
- No virtual assistant license required — No US state licenses administrative, executive or personal-assistant work, and no certification is required to charge for it. The exceptions are about the specialty rather than the job title: paid tax preparation needs a PTIN from the IRS, work that amounts to giving legal or financial advice is regulated in its own right, and clients in healthcare will ask you to sign a business associate agreement before you see anything patient-related.

## Milestones: the next 30 days

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

- Name your specialty in one sentence — the service and the client you do it for
- Price two or three packages with a defined scope, and work out what a month of you actually costs
- Register the business, take the free EIN and open a business bank account that never touches your personal one
- Check whether your city or county wants a business license or a home occupation permit
- Put a written contract and scope of work in place before the first client, not after the first problem
- Get a professional liability quote and add cyber cover — you will be holding client logins
- Set up a free Google Business Profile with a service area, sharpen your LinkedIn profile and put your website live
- Tell 30 people what you now do and who for, then ask ten of them for one introduction each
- Land the first client, write down the onboarding you just invented, and ask for a review you can show the next one

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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 built from signed retainers rather than hoped-for hours
- Your signed client contracts and what each one is worth a month
- Your own work history and references — the skill you are selling is the asset
- Proof of professional liability insurance and business registration
- 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.

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