

Fieldnote Virtual Assistance — Business Plan

Virtual assistant business in Richmond, VA · Startup plan

Executive summary

Fieldnote Virtual Assistance is a new virtual assistant business in Richmond, VA 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, funded from savings. Target: \$4,000 in monthly sales.

Twelve months from now, success looks like this: Four retainer clients by the end of year one, none of them more than a third of the income, and every hour worked against a written scope

Products and services

Fieldnote Virtual Assistance'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, funded from savings.

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.

At \$4,000 in monthly sales, Fieldnote Virtual Assistance would clear \$2,190–\$3,880 a month before owner pay and tax, and recover the \$9,318 startup budget in roughly 3–5 months.

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 Fieldnote Virtual Assistance, 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 Fieldnote Virtual Assistance 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 Fieldnote Virtual Assistance, 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

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

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=virtual-assistant