[Your business name] — Business Plan

Wedding planner in [Your city] · Startup plan

Executive summary

[Your business name] is a new wedding planning business in [Your city] offering day-of and month-of wedding coordination; partial planning: vendors, design and the timeline; full-service planning from venue search to send-off; elopement and micro-wedding planning; rehearsal dinner and welcome-party coordination; and vendor sourcing and budget management. The model is one planner working from home — day-of coordination as the entry product, partial planning as the middle, and full-service planning for a few couples a year — with a paid assistant on the wedding day.

Startup budget: $5,133 across 8 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 day-of and month-of wedding coordination. Every couple signs a contract with a written scope and a retainer before any work; the timeline, the vendor list, the budget and the payment schedule live on one platform; and the wedding day is run from the printed timeline with the emergency kit in the car.

- Day-of and month-of wedding coordination
- Partial planning: vendors, design and the timeline
- Full-service planning from venue search to send-off
- Elopement and micro-wedding planning
- Rehearsal dinner and welcome-party coordination
- Vendor sourcing and budget management

Market analysis

The customers are couples who planned everything themselves and need someone to run the day; busy couples who want the vendors, the design and the timeline carried from six months out; couples marrying out of town; parents who want one accountable person; and the venues without an in-house coordinator that recommend one.

- Couples who planned everything themselves and need someone to run the day — the venue often requires it
- Busy couples who want a planner to carry the vendors, the design and the timeline from six months out
- Couples marrying out of town who need a local planner with a vendor list
- Parents paying for the wedding who want one accountable person
- Venues without an in-house coordinator that recommend one

Marketing strategy

Most couples will come by word of mouth — from the venues, photographers, florists and caterers who saw [Your business name] make their last wedding easy — and from the directories where the newly engaged start; the rest find [Your business name] on Google — “wedding planner” and “day-of coordinator” plus the city — so the Google Business Profile, the real weddings and a website with the packages and the inquiry form decide whether a look becomes a consultation.

- Venues, photographers, florists and caterers who recommend the planner who made their last wedding easy
- The Knot and WeddingWire listings, where newly engaged couples start
- Instagram and Pinterest — the real weddings, the styled shoot, the vendor tags
- Google Business Profile and Google — “wedding planner” and “day-of coordinator” plus your city
- Bridal shows and venue open houses, with the referral partners
- A website with the packages, real weddings, reviews, the inquiry form and the consultation booking

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Operations plan

The owner is the planner, the salesperson and the bookkeeper in year one: packages with written scopes and signed contracts, weekday walk-throughs and tastings, weddings on Fridays and Saturdays with a paid assistant, a vendor list refreshed every season, referral fees disclosed or not taken, and retainers banked before the balance is due.

- Three packages with written scopes — day-of, partial, full — and a signed contract and retainer before any work
- A planning platform for every couple: the timeline, the vendor list, the budget, the payment schedule
- Venue walk-throughs, tastings and vendor meetings on weekdays; weddings on Fridays and Saturdays with a paid assistant
- A vendor list you've worked with, refreshed every season; referral fees disclosed to the couple, or not taken
- The emergency kit, the printed timeline and the vendor phone sheet in the car for every wedding
- Retainers banked, the balance due before the wedding, and the books kept monthly

Startup costs

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

Startup costs

ITEM	AMOUNT
A planning and client platform, first month	$50
Insurance (first year): general liability, professional liability at the top	$600
A lawyer-reviewed client contract and vendor agreement	$400
The wedding-day emergency kit	$200
Logo, business cards and a photo session	$250
Business registration (LLC), EIN and a home-occupation permit	$170
Website with the packages, the inquiry form and Google Business Profile	$0
Working capital: two months of running costs	$3,463
Total	**$5,133**

Typical range to start a wedding planning business in the US: $2,651–$9,614. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website with the packages, the inquiry form and Google Business Profile: Your Zarla plan includes the website — the packages, the real weddings, reviews, the inquiry form and the consultation booking — and walks you through your Google Business Profile. Having one built typically costs $1,000 to $2,000 from a freelancer.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a one-planner wedding business in the US. Startup is the platform, insurance, the contract, the kit and the branding; the monthly lines are the platform, insurance, driving, the listing, marketing and the assistant; and the package mix — how many coordinations and how many full-service couples — decides what is left after the weekends.

Typical monthly operating costs for a wedding planning business: $978–$2,753 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
The planning and client platform (included with Zarla)	$29–$70
General liability, with professional liability at the top	$29–$71
Driving: walk-throughs, tastings and the wedding day, 300 to 600 miles a month	$228–$456
A wedding directory listing	$0–$450
Instagram ads, a styled shoot's share and a bridal-show booth, averaged	$100–$400
Phone, email and bookkeeping	$30–$100
A paid assistant on the wedding day (two weddings a month)	$500–$1,000
Card fees (on about $6,200 of retainers and balances)	$62–$206

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

- Wedding season is May to October: most of the year's income lands in six months, with retainers months ahead of the day
- One double-booked Saturday, or a sick planner with no assistant, is a wedding without a coordinator
- A cancellation clause that isn't written down is a refund argument in small claims
- The directories and ads cost the same whether a couple books or not; referral partners are the cheaper channel and take a season to build
- Hours don't scale: two weddings a month plus their planning is a full calendar, and growth means an associate planner
- Charging a percentage of the budget pays you more when the couple spends more — couples notice; flat packages are easier to sell

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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 and the home office — In the US no state licenses wedding planners; you register the business (an LLC is $40 in Kentucky and $300 in Texas, and California adds an $800 yearly LLC tax on top of its filing fee), take a free EIN, get a city business license where one is issued, and a home-occupation permit where the city requires one for a business run from home. Confirm the entity choice with your accountant.
- Sales tax on planning fees — In the US a fee for planning, coordinating and managing a wedding is not taxable on its own in most states — California's tax agency says planning charges become taxable only when they are tied to your sale of goods or food, and Florida's rule is sharper: hand the couple any tangible item (flowers, rented linens, a catered meal) inside the same transaction and the whole fee is taxed, so bill the flowers and the rentals separately or let the vendors bill them. A few states tax services generally; ask your state's revenue department before the first invoice and confirm it with your accountant.
- Contracts, retainers and cancellations — In the US the contract is the business: the scope of the package, the retainer and the payment schedule, what is refundable if the couple cancels or postpones, the hours on the day, the overtime rate and what happens if you are sick — in writing, reviewed by a lawyer once, signed before any work. The retainer is earned on signing, not held; say so in the contract.
- Vendor referral fees — In the US taking a commission from the florist or the photographer you recommend is legal but it is the couple's money, so the trade's associations' codes have planners either disclose referral fees to the couple in writing or not take them; most independent planners don't, and say so on the website. Alcohol is never yours to serve: the licensed caterer or bartender holds the license and the liquor liability.
- Insurance — In the US general liability (Insureon's wedding planner median is $29 a month for $1 million per occurrence) covers the guest who trips over your extension cord, professional liability ($42 a month) covers the timeline you got wrong, and nearly every venue requires a certificate naming it as additional insured before you can work there.

Milestones: the next 30 days

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

- Write the three packages with scopes and prices, from the figures above
- Form the LLC, take the free EIN, open a business bank account and get the home-occupation permit
- Have the client contract and the vendor agreement reviewed by a lawyer
- Get general liability and professional liability quotes, and a certificate template for venues
- Set up the planning platform with the timeline, budget and payment-schedule templates
- Put the website live with the packages, the inquiry form and consultation booking, and claim your Google Business Profile
- Visit five venues without an in-house coordinator and leave the packages
- Offer two day-of coordinations at a launch price for the portfolio, and shoot them
- Build the vendor list and ask three vendors to refer, with your referral-fee policy in writing

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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
- Signed contracts and retainers received for the coming season
- A month-by-month cash-flow projection showing the wedding season and the retainer timing
- Your package prices and the vendor list
- Proof of general liability and professional liability insurance
- Your credit report and the portfolio

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.