

 For service businesses

A simple business plan you'll actually finish

Ten sections, the questions each one must answer and a fill-in template, with a worked break-even example. Two to five pages is enough.

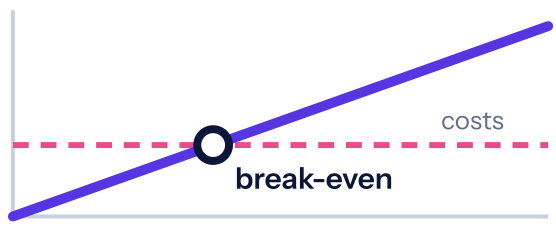
 **Business plan**

10 SECTIONS

- ☒ Summary
- ☒ Your offer
- ☒ Your customer
- ☒ Pricing
- ☐ Money
- ☐ First 90 days

 **Break-even**

jobs a month



 **First 90 days**

GOAL 1

 Five cleans a week

GOAL 2

 20 customers

☒ **Review booked**


✓ A 24-point checklist

 Fill-in template, ten sections

 Break-even worksheet

Why a short plan is enough

Most people starting a cleaning company, a salon, a consultancy or a photography studio aren't raising money from investors. They need a plan that answers one question: will this pay me, and how soon? A short plan answers that faster than a 40-page document, and you are more likely to keep it up to date.



Write it

Fill in the template in the order given. Your customer and offer shape your price, and your price shapes every number after it.



Test it

Tick each checklist item only when its "done when" test is true.



Review it

Compare it with real results after 30, 60 and 90 days, and change what turned out wrong.



TWO FORMATS

The US Small Business Administration describes a traditional plan, which is long and suits lenders, and a lean plan that covers only the key points. GOV.UK says a plan helps you clarify your idea, spot problems, set goals and measure progress. This template sits between the two: sections a lender would recognise, at a length a busy owner will finish. (Both checked on 1 October 2026.)

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Ten sections, ten questions

If you can't answer a question in two or three sentences, that's the part of your business to think about next, not a part to skip.

#	SECTION	THE QUESTION IT ANSWERS	DONE WHEN	✓
1	Summary	What is this business, in five sentences?	Someone outside the business can repeat it back	☐
2	Your offer	What exactly do you sell, and what is included?	Each service has a name, a scope and a price	☐
3	Your customer	Who buys, and why now?	You can name the type of customer and their main problem	☐
4	Market and competitors	Who else do they buy from, and why would they pick you?	You have checked three competitors' prices	☐
5	Pricing	What do you charge, and does it cover your costs?	Price per job is above cost per job plus a margin	☐
6	Getting customers	How will the first 20 customers find you?	Two channels named, with a weekly action for each	☐
7	Operations	How is a job booked, delivered and paid for?	The steps are written down from enquiry to payment	☐
8	Money	What does it cost to start and to run each month?	Start-up costs, monthly costs and break-even are worked out	☐
9	Risks	What could stop this working?	Three risks, each with a plan B	☐
10	First 90 days	What happens next, week by week?	Goals and tasks have dates and an owner	☐



THE TWO THAT MATTER MOST

For a service business, operations and money deserve the most attention. They are the sections that show whether each job actually makes a profit.

Your business plan checklist

Tick each item only when it is actually done. Then use the list a second time, 90 days in, to test the plan against what happened.



Offer and customer

- ☐ My offer is written in one sentence: customer, result, how.
- ☐ Each service has a name, what's included and a price.
- ☐ I have named the first customer group I will serve.
- ☐ I know what they do today instead of hiring me.
- ☐ I have checked three competitors' prices and booking process.



Pricing and money

- ☐ I know the direct cost of one job.
- ☐ My price covers the direct cost plus a margin.
- ☐ I have listed my start-up costs and where the money comes from.
- ☐ I have listed my fixed monthly costs.
- ☐ I have worked out my break-even number of jobs per month.
- ☐ I have worked out how many jobs I need to pay myself.
- ☐ I have checked what taxes and registrations apply where I work.



Getting customers

- ☐ I have named two channels for my first 20 customers.
- ☐ Each channel has a weekly action I can do in under two hours.
- ☐ I know how people will contact me and how fast I will reply.



Operations

- ☐ The steps from enquiry to payment are written down.
- ☐ I know who does each step and which tool they use.
- ☐ I know how I will take deposits and send invoices.
- ☐ I have a simple agreement or terms for customers.



Risks and next steps

- ☐ I have listed three risks with a plan B for each.
- ☐ I have three 90-day goals, each with a number and a date.
- ☐ Each goal has its first three tasks.
- ☐ I have written a five-sentence summary.
- ☐ I have booked a date in 90 days to review the plan against real results.



Mistakes to avoid

REVENUE INSTEAD OF CONTRIBUTION

₦35,000 a job sounds good until you see
₦17,000 of it is already spent.

LEAVING YOURSELF OUT

If the plan only works when you earn nothing,
it doesn't work.

PLANNING FOR EVERYONE

"Anyone who needs cleaning" isn't a customer
group, and it makes your marketing vague.

WRITING IT ONCE AND FILING IT

A plan you never compare with reality can't
warn you when something is off.

STARTING WITH THE LOGO

Naming matters, but a name won't fix a price
that loses money.

IGNORING POWER AND TRAVEL

In Lagos, generator fuel and hours lost in
traffic are real costs per job. Count them.

✓ Your score

First pass

_____/24

Date _____

90 days later

_____/24

Date _____

Write your plan

Business name _____ Date _____

1 Your offer in one sentence

For example: "We help busy families in Lekki keep their homes clean with a weekly two-person clean, booked and paid online."

I help _____

get _____

by _____

2 What you sell

Each service needs a name, a scope and a price.

SERVICE	WHAT'S INCLUDED	PRICE

3 The customer you'll serve first

A Lagos home cleaner might start with working couples in estates within one traffic zone, because travel time between jobs eats the day.

Who they are and where

What they do today instead of hiring you

What makes them decide

4 Three competitors

You're not trying to undercut them. You're looking for the gap you can fill: faster booking, a clearer price, a guarantee, or a service they don't offer.

BUSINESS	PRICE	WHAT'S INCLUDED	HOW YOU BOOK	THE GAP

5 Your price, from your costs

If your price only covers the cost of the job, you are paying yourself nothing for running the business.

Price per job	
Staff or helpers' pay per job	
Supplies per job	
Transport and fuel per job	
Direct cost per job (add the three above)	
Contribution per job (price minus direct cost)	

6 How the first 20 customers find you

"Social media" isn't a plan. "Post one before-and-after photo on Instagram every Tuesday and ask every customer for one referral after the job" is.

CHANNEL	WEEKLY ACTION (UNDER TWO HOURS)	DAY

How people contact you, and how fast you'll reply

7 How a job runs

The section most first plans skip, and where most early problems show up.

STEP	WHO DOES IT	WHICH TOOL
Enquiry		
Quote		
Booking		
Deposit		
The job		
Invoice		
Payment		
Follow-up		

8 The money

START-UP COSTS (ONE-OFF)

Total	

FIXED MONTHLY COSTS

Total	

Where the start-up money comes from

DEPOSITS, INVOICES AND TERMS: HOW YOU'LL HANDLE THEM



Your break-even number

Divide fixed costs by contribution per job and you get the jobs you need each month. Add the pay you want for yourself to see the number that goes in your summary.

Worked example: Ada's home cleaning in Lagos

WEEKLY TWO-PERSON CLEAN, 3-BED FLAT	AMOUNT
Price per clean	₦35,000
Two cleaners' pay	₦10,000
Cleaning supplies	₦3,000
Transport	₦4,000
Direct cost per clean	₦17,000
Contribution per clean	₦18,000

Fixed monthly costs: phone and data ₦15,000, marketing ₦40,000 and equipment repayments ₦25,000, so **₦80,000**.

5 cleans

$₦80,000 \div ₦18,000 = 4.4$, rounded up: break-even before she pays herself

19 cleans

$(₦80,000 + ₦250,000) \div ₦18,000 = 18.3$: about 5 a week to pay herself ₦250,000

Her contribution is about 51% of the price: her profit margin on each job before fixed costs. The same sums work in any currency. A solo bookkeeper in Manchester charging £400 a month per client, with £60 of direct costs per client and £900 of fixed monthly costs, needs $£900 \div £340 = 2.6$, so 3 clients to cover costs, and more to pay herself.

These figures are an illustration to show the sums, not market data. Replace every number with your own quotes and prices.

Your numbers

Jobs to cover costs

$$\boxed{\text{FIXED MONTHLY COSTS}} \div \boxed{\text{CONTRIBUTION PER JOB}} = \boxed{\text{JOBS A MONTH (ROUND UP)}}$$

Jobs to pay yourself

$$(\boxed{\text{FIXED MONTHLY COSTS}} + \boxed{\text{PAY FOR YOU}}) \div \boxed{\text{CONTRIBUTION PER JOB}} = \boxed{\text{JOBS A MONTH}}$$

Workings

9 Three risks, each with a plan B

"Competition" is too vague. "A cleaner quits in the first month and I can't cover Saturday jobs" is a risk you can plan for.

RISK	PLAN B

10 Your first 90 days

Three goals, each with a number and a date, and the first three tasks for each. If the plan doesn't change what you do on Monday, it isn't finished.

GOAL (NUMBER AND DATE)	FIRST THREE TASKS	OWNER

Summary: write it last

Five sentences: what you sell, to whom, at what price, how they find you, and how many jobs a month you need.



USE IT TWICE

Check the plan against reality

Review every 90 days in your first year, then every six months unless something big changes. Change whatever turned out wrong: the price, the costs or the offer.

	PLANNED	DAY 30	DAY 60	DAY 90
Jobs a month				
Average price per job				
Direct cost per job				
Fixed monthly costs				
Money in				
Money out				
New customers				

What surprised me

What I'll change



WHEN SOMEONE ASKS FOR YOUR PLAN

Banks, grant programmes and investors often ask for a business plan. A short plan written with this checklist is a good starting point, and you expand it rather than starting again.

NEXT REVIEW DATE AND NOTES

Turn your plan into goals, tasks and real numbers

You can write a plan anywhere. Writing it in startbuddi puts the goals, tasks and numbers next to the work that tests them.



Write it in Documents

New, then startbuddi Doc. Paste the ten sections and the checklist, and use a startbuddi Sheet for the break-even sums.



Goals in Work

Add each 90-day goal with its target number and due date, and link the tasks that move it forward.



Tasks that repeat

Add the first three tasks for each goal, and set weekly actions such as "Post one before-and-after photo" to repeat.



A budget in Money Manager

Plan monthly spending against the fixed costs in your plan, then compare money in and money out with your break-even target.



Deposits and invoices

Estimates that turn into invoices, and payment links through your own Paystack or Stripe.



Chip on every screen

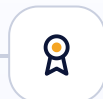
startbuddi's AI helps you draft documents, replies and follow-ups.

Set it up in an afternoon



Paste the plan

Into a startbuddi Doc



Add three goals

With numbers and dates



Add the first tasks

Weekly ones repeat



Set a budget

Against your fixed costs

Start with a blank doc

Copy the checklist, work out your break-even number and set your first 90 days as goals and tasks.

[Start free at startbuddi.com](https://startbuddi.com)

Free plan available

