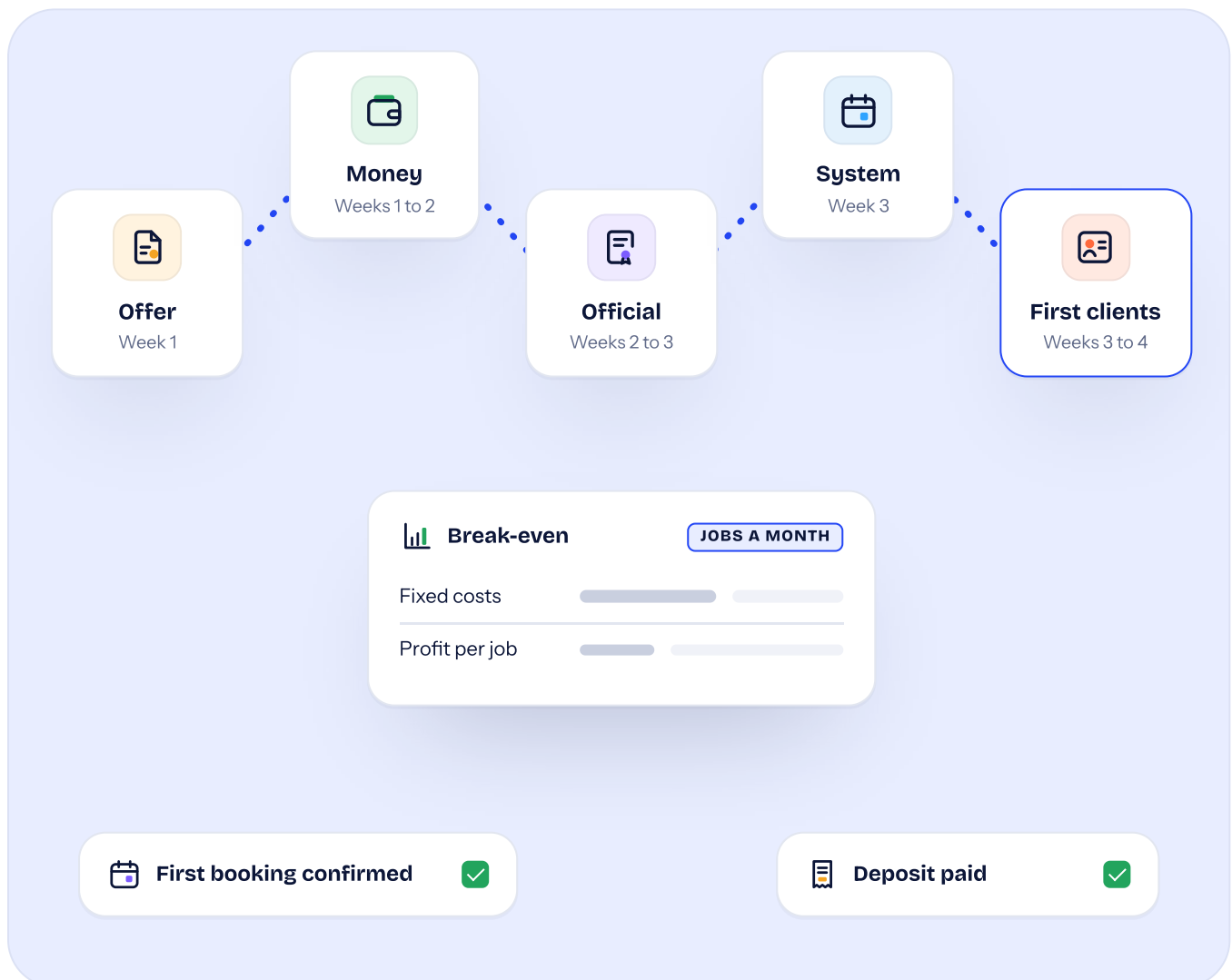


 For cleaners, consultants, coaches, photographers, tutors and trades

Starting a service business checklist

Five phases from offer to first paying clients, on one printable page. Then worksheets with space for your own costs, prices and dates.



✓ The whole checklist on one page

 Costs, price and break-even sheets

 A tracker for your first 30 messages

Ready for paid work in two to four weeks

A service business sells time and skill, not stock, so it can start small and cheap. Your price has to cover your time, travel and tools. Work through the five phases in order.

WEEK 1

Offer

One service, for one kind of client.

WEEKS 1 TO 2

Money

A price that leaves a profit on every job.

WEEKS 2 TO 3

Make it official

Register, separate your money, write your terms.

WEEK 3

System

Bookings, quotes, invoices and payments.

WEEKS 3 TO 4

First clients

Start with people who already know you.



THREE HABITS FROM DAY ONE

Take a deposit, confirm in writing and invoice on the day. Those three protect your cash flow from the first job.



RULES DIFFER BY COUNTRY

Registration and tax rules vary. This checklist points you to the official body; always check the current rules and fees where you work.

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The starting a service business checklist

START-UP COSTS

MONTHLY COSTS

PRICE PER JOB

BREAK-EVEN JOBS A MONTH

1 Offer Week 1

DONE BY

- ☐ Choose one service you can deliver well today.
- ☐ Name one type of client and the problem you solve for them.
- ☐ Write your value proposition in one sentence.
- ☐ Talk to five potential clients: what do they pay today, and what annoys them?
- ☐ Shortlist three business names and check they are free.

2 Money Weeks 1 to 2

DONE BY

- ☐ List your one-off start-up costs.
- ☐ List your monthly running costs.
- ☐ Work out your cost per job: time, travel, materials and helpers.
- ☐ Set a price per job or package that leaves a profit after every cost.
- ☐ Work out how many jobs a month you need to break even.
- ☐ Write a one-page business plan.

3 Make it official Weeks 2 to 3

DONE BY

- ☐ Choose a structure: sole trader or business name, or a limited company.
- ☐ Register with the official body in your country.
- ☐ Register for tax and note your filing dates.
- ☐ Open a separate business bank account.
- ☐ Check licences, permits and insurance for your trade.
- ☐ Write your terms: deposits, cancellations, payment terms, what's not included.

4 System Week 3

DONE BY

- ☐ Set up one place for client details, messages and notes.
- ☐ Create a booking page or enquiry form with your services and prices.
- ☐ Prepare a quote template and an invoice template with your payment details.
- ☐ Connect a way to take online payments and deposits.
- ☐ Write a client onboarding checklist for what happens after someone says yes.
- ☐ Plan a backup for power cuts, a sick day and a lost phone.

5 First clients Weeks 3 to 4

DONE BY

- ☐ Message 30 people you know with a clear offer and a booking link.
- ☐ Ask two or three trusted people for an introduction each.
- ☐ Set up your Google Business Profile if you serve a local area.
- ☐ Deliver the first jobs brilliantly and ask each happy client for a review.
- ☐ Follow up every enquiry within a day.
- ☐ Review after 30 days: what sold, what it cost, what changes.



WEEK 1

Your offer

Pick one service for one kind of client first. You can add more once the first one sells.

The one service I'll start with

The client, and the problem I solve

My value proposition one sentence: who it's for, what they get, why you

Five conversations before you spend money

WHO I TALKED TO	WHAT THEY PAY TODAY	WHAT ANNOYS THEM

Three names, checked

NAME IDEA	REGISTER	DOMAIN	SOCIAL	TRADE MARK	SAID ALOUD
	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐
	☐	☐	☐	☐	☐



WHERE TO CHECK A NAME

In Nigeria, search the Corporate Affairs Commission's register. In the UK, check Companies House; in the US, your state's business register. Then check the .com, .ng or .co.uk domain and your social handles. A good name is easy to say on the phone and to spell into WhatsApp, so say it aloud and ask five people to write it down. Keep two backups: names can be taken between your search and your application.

Your costs and your price

Write your own numbers here. Price per job minus the direct cost of that job is your contribution: what each job leaves to pay the monthly costs, and then you.

ONE-OFF START-UP COSTS	COST
Total	

MONTHLY RUNNING COSTS	COST
Total (fixed costs)	

Cost and profit per job

Price to client	
Materials and supplies used	
Transport	
Helpers' pay	
Profit per job (contribution) price minus the three costs	

Break-even

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



CHECK IT AGAINST THE MARKET

Compare your price with what clients told you they pay today. Add a buffer of at least one month of fixed costs, and cut anything you don't need for your first ten clients.

WORKINGS



The numbers behind a new service business

Kemi is starting a home cleaning service in Lekki, Lagos, with one part-time helper. These figures are an illustration, not market rates. Use your own.

ONE-OFF START-UP COSTS	COST	PER STANDARD CLEAN	AMOUNT
Vacuum, mops, buckets and starter supplies	₦350,000	Price to client	₦35,000
Uniforms and branded bags	₦60,000	Cleaning supplies used	₦3,000
Phone and data bundle, first month	₦25,000	Transport	₦4,000
Business registration	Check the current official fee	Helper's pay	₦10,000
Total before registration	₦435,000	Profit per clean	₦18,000

Monthly fixed costs: data ₦15,000, marketing ₦40,000, an equipment repairs fund ₦25,000 and insurance ₦15,000, so **₦95,000**.

Break-even

6 cleans

$\text{₦95,000} \div \text{₦18,000} = 5.3$, so 6 a month before the business pays her anything

At 20 cleans a month

₦265,000

$20 \times \text{₦18,000} - \text{₦95,000}$ for her own time

Handyman in Manchester

14 jobs

$\text{£600 fixed costs a month} \div \text{£45 left per job, rounded up}$



QUOTE BIG JOBS SEPARATELY

End-of-tenancy and deep cleans take two or three times as long as a regular clean. A flat "per visit" price that ignores this is the fastest way to work a full week and make nothing. The same table works for both; only the hours and supplies change.

MY NUMBERS, COMPARED WITH KEMI'S

Make it official

Register, separate your money and put your terms in writing before the first paid job, not after the first problem.

☐ **Sole trader or business name**

Simplest to start. You and the business are legally the same.

☐ **Limited company**

Separates your personal assets from the business, but adds filing work.

✓	STEP	WHERE, OR WHO	DATE
☐	Register the business	Nigeria: Corporate Affairs Commission (cac.gov.ng). UK: Companies House, or HMRC for sole traders. US: your state's register.	
☐	Register for tax	UK: Self Assessment once self-employed income passes £1,000 in a tax year (GOV.UK).	
☐	Filing and payment dates	Write them in your calendar on the day you register.	
☐	Business bank account	Business money never mixes with personal money.	
☐	Licences and permits		
☐	Insurance	Public liability, once you work in clients' homes or premises.	

Your terms

Deposit	
Cancellations	
When payment is due	
What's not included	

NOTES, REFERENCE NUMBERS AND FILING DATES

Sources checked on 1 October 2026: GOV.UK "Set up as a sole trader", SBA "10 steps to start your business", Corporate Affairs Commission. Rules change, so check the official source where you work.

Your system

You can start with a phone and a notebook, but the notebook stops working at about ten clients.

✓	WHAT YOU NEED	TOOL YOU'LL USE
☐	One place for client details, messages and notes	
☐	A booking page or enquiry form with services and prices	
☐	A quote template and an invoice template	
☐	Online payments and deposits	
☐	A client onboarding checklist	

Backup plan: what happens if...?

RISK	DO NOW (UNDER AN HOUR)	✓
Power and internet	Backup power for phone and laptop, a second data line on a different network, offline copies of the day's bookings.	☐
Illness or emergency	Decide who can cover jobs, or at least message clients, if you can't work for a week.	☐
Lost or stolen phone	Keep client numbers, messages and photos in a cloud account, not only on the handset.	☐
Data loss	Back up invoices, contracts and client records automatically.	☐
Someone key leaves	Write down how the work is done, so someone else can pick it up.	☐
Cash shock	Keep at least one month of fixed costs in reserve, and know which clients you can ask for advance bookings.	☐

MY ONBOARDING CHECKLIST: WHAT HAPPENS AFTER SOMEONE SAYS YES

Test the backup plan twice a year.

Your first 30 messages

Your first clients come from people you already know. Send each one a clear offer and a booking link, and follow up every reply within a day.

#	NAME	SENT	REPLY
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			

#	NAME	SENT	REPLY
16			
17			
18			
19			
20			
21			
22			
23			
24			
25			
26			
27			
28			
29			
30			

30-day review

WHAT SOLD

WHAT IT COST

WHAT CHANGES

Your client list, booking page and invoices in one place

Work through the checklist, then set up the system before your first client asks. Every phase has a part of startbuddi behind it.



Customers

One record per client with their details, messages and history. WhatsApp, email, Instagram and website chat land in one inbox.



Bookings

A booking page with your services and prices, reminder emails, and a deposit through Paystack or Stripe when a client books.



Money Manager

Estimates that turn into invoices, payment links and a view of what's paid and what's owed.



Documents

Contracts and agreements with e-signatures, kept next to the client.



Work

Projects and tasks with subtasks, so your onboarding checklist runs the same way every time.



Chip

startbuddi's AI sits on every screen to draft replies, follow-ups and documents.

Set it up in an afternoon



Add your services

Prices and a deposit



Import contacts

From a spreadsheet (CSV)



Connect channels

WhatsApp, email, Instagram



Connect payments

Your own Paystack or Stripe

Have your booking page ready

Set up your client list, booking page and invoices in an afternoon.

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

Free plan available

