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Home Care Agency Business Plan Template

A comprehensive fill-in template to plan your home care agency
launch

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Introduction: Why Every Agency Needs a Business Plan

A comprehensive business plan is not just a document — it is the strategic foundation of your home care agency. Whether you are seeking funding from investors or lenders, applying for a state license, or simply organizing your thoughts before launch, a well-crafted business plan forces you to think through every aspect of your business before committing time and capital. Many state licensing applications require a business plan as part of the submission package, and any bank or SBA lender will require one before considering your loan request.

This fill-in template is designed specifically for home care agency startups. Work through each section carefully, conducting research where needed. The more thorough your plan, the better prepared you will be to navigate the challenges of launching and growing your agency. Print this template and fill it in by hand, or use it as a guide to create a digital version.

Section 1: Executive Summary

Agency Name

Legal Entity Type (LLC, S-Corp, C-Corp)

State of Operation

Mission Statement

Services to be Offered

Target Market



Projected Year 1 Revenue



Section 2: Company Description

Ownership Structure

Business Address

Year Founded

Company Vision

Section 3: Market Analysis

Target Population Demographics

Service Area (counties/cities)

Number of Competitors in Area

Competitive Advantage

Market Size Estimate

Section 4: Services Offered

Primary Services

Secondary Services

Payer Sources (Medicare, Medicaid, Private Pay, Insurance, VA, etc.)

Pricing Strategy

Section 5: Licensing and Regulatory Plan

State License Required (Yes/No, Type)

Application Submission Date (Target)

Estimated Approval Timeline

Medicare Certification Planned (Yes/No)

Accreditation Body (ACHC, CHAP, Joint Commission, HQAA, or None)

Section 6: Management and Staffing Plan

Administrator/Owner Name and Qualifications

Director of Nursing (if required by state)

Initial Hire Count (Number of Employees at Launch)

Staffing Timeline (When will you hire each role?)

Training Plan (Orientation, ongoing training, certifications)

Section 7: Marketing and Client Acquisition Plan

Marketing Budget (Year 1)

Top 3 Marketing Channels

Referral Source Strategy



Website and Online Presence Plan



Section 8: Financial Projections

Complete the following table with your projected revenue, operating expenses, and net profit for the first three years of operation.

FINANCIAL METRIC	YEAR 1	YEAR 2	YEAR 3
Revenue			
Operating Expenses			
Net Profit			

Section 9: Startup Cost Summary

Use the following table to estimate and track your total startup costs. Fill in both the estimated and actual costs as you progress through the launch process.

CATEGORY	ESTIMATED COST	ACTUAL COST
Business Formation (LLC/Corp filing, registered agent)		
Licensing (application fees, background checks)		
Insurance (general liability, professional liability, workers comp)		
Office Setup (lease deposit, furniture, signage)		
Technology (computers, software, phone system, EMR)		
Policies and Procedures Manual (development or purchase)		
Marketing (website, brochures, business cards, advertising)		
Staffing (recruitment, initial payroll, training)		
Professional Services (attorney, accountant, consultant)		
Working Capital (3-6 months operating reserve)		
TOTAL		