

Non-Medical Home Care Business Plan Template

A Section-by-Section Guide + Professional Example

This template provides a section-by-section framework for writing a non-medical home care business plan. It is designed to align with widely recognized business planning standards, including guidance from the U.S. Small Business Administration (SBA).

Each section includes instructional guidance and professional example text. Bracketed items such as [Company Name], [County/State], and [\$ amount] should be replaced with information specific to your agency.

The example content in this template is intentionally brief. In your completed plan, most sections should expand to one to three pages, supported by local market data, detailed financial projections, and documentation specific to your state.

Sections marked as optional, such as the Funding Request, may be omitted if they do not apply to your situation.

Before submitting your plan to a lender, investor, or regulatory body, have it reviewed by a qualified business advisor, accountant, or attorney.

This template reflects commonly recognized business planning standards, including SBA guidance, but is not affiliated with or endorsed by any government agency.



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Table of Contents

Lenders use this to navigate directly to sections they prioritize, especially Financial Projections and Management

What to include

- Include a Table of Contents in your final plan
- Keep section titles broad and clear
- Update page numbers after your plan is finalized

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Cover Page

The cover page should remain clean and professionally formatted. Avoid graphics, slogans, or promotional messaging.

What to include

- Full business name
- “Business Plan” clearly stated
- Type of business (Non-Medical Home Care Agency)
- Service area (City/County/State)
- Date of submission
- Owner name(s)
- Contact information

[Company Name]

Non-Medical Home Care Agency Business Plan

Serving [City/County, State]

Prepared by: [Owner Name]
Date: [Month, Year]

Contact Information:
[Phone Number]
[Email Address]
[Business Address]

Executive Summary

This section should not exceed two pages in your final document.

What to include

- Mission statement
- Problem your business solves
- Services provided
- Target market and service area
- Competitive differentiation
- Financial highlights (projected revenue, break-even timeline)
- Startup funding request (if applicable)

[Company Name] will provide non-medical home care services in [County/State] to address the growing need for in-home support among seniors who wish to age in place.

Services will include personal care assistance, companion care, meal preparation, and transportation.

The agency will focus on [target market segment] and will differentiate itself through [clear competitive advantage, e.g., structured caregiver training, specialization, referral partnerships].

The agency projects approximately [\$amount] in first-year revenue and anticipates reaching break-even within [X] months of launch.

The company is seeking [\$amount] in startup capital to fund [primary cost categories].

Company Description

In a complete business plan, this section typically expands to one to two pages and may include additional detail regarding ownership structure, insurance coverage, and regulatory compliance.

What to include

- Legal structure (LLC, S-Corp, Corporation, etc.)
- State of registration
- Ownership structure
- Founding purpose and relevant background
- Short-term and long-term business goals
- Licensing authority and regulatory status
- Service area
- Insurance coverage (general liability, professional liability, workers' comp, surety bond)
- NAICS code

[Company Name] is a limited liability company registered in the State of [State]. The company is owned and operated by [Owner Name].

[Company Name] was founded to [one sentence describing the motivation or gap the business addresses, e.g., provide reliable, high-quality non-medical care to seniors in an underserved market].

The agency will operate in [County] and surrounding communities. The company's NAICS code is [621610 — Home Health Care Services].

[Company Name] will obtain and maintain licensure as a Home Care Agency through the [State licensing authority, e.g., Washington State Department of Health] and will comply with all applicable state regulations governing non-medical home care services.

The company will operate as a private-pay provider and maintain all required insurance coverage, including general liability, professional liability, and workers' compensation.

All employment and regulatory compliance standards will be met prior to launch.

Organization and Management

Focus on who is responsible for what and demonstrate that leadership has the capability to operate the agency successfully. This section may include brief management biographies and a simple organizational chart.

What to include

- Ownership structure
- Owner qualifications and relevant experience
- Key management roles
- Reporting structure
- Organizational chart
- Planned hires as the agency grows
- Advisory support (attorney, accountant, consultants), if applicable

[Company Name] is owned and managed by [Owner Name], who will oversee daily operations, regulatory compliance, and strategic planning.

[Owner Name] brings [X] years of experience in [relevant background, e.g., home care management, nursing, social work] and holds [relevant credentials, certifications, or education].

The agency will operate with a lean management structure during its initial phase. The Owner/Administrator will supervise caregiver recruitment, training compliance, scheduling oversight, and referral relationship development.

As client volume grows, additional administrative support roles may be added.

Role	Anticipated Timeline
[e.g., Care Coordinator]	[e.g., Month 6]
[e.g., Scheduling Manager]	[e.g., Month 9–12]
[e.g., Office Administrator]	[e.g., Year 2]

Clear reporting lines will ensure accountability, compliance with state regulations, and consistent service delivery.

Market Analysis

this section typically expands to one to three pages and includes supporting demographic data and competitive analysis. Avoid national statistics unless directly relevant to your local market.

What to include

- Industry overview and growth trends
- Description of primary service area
- Local demographic data (65+ population trends)
- Target market segments
- Competitive landscape (named competitors)
- Primary referral sources
- Clear market positioning
- Data sources cited

[Company Name] will operate in [County], [State], where approximately [X]% of the population is age 65 and older.

Demographic projections indicate continued growth in the senior population over the next decade, consistent with national trends driving increased demand for non-medical home care.

The agency will primarily serve [target market segments, e.g., private-pay seniors requiring ADL support, families seeking post-hospitalization care, adults with disabilities requiring daily living assistance].

The county currently has approximately [X] licensed home care agencies. Key competitors include:

Competitor	Services Offered	Strengths	Gaps
[Name]	Companion care, personal care	Established referral network	Limited training oversight
[Name]	Full-service home care	Broad geographic coverage	High staff turnover
[Name]	Companion care only	Low pricing	No structured care plans

While several agencies provide general companion services, there remains opportunity for providers emphasizing structured caregiver training and consistent quality oversight.

Key referral sources in the region include hospital discharge planners, rehabilitation centers, primary care physicians, and senior service organizations. Building relationships with these partners will support steady client acquisition.

[Company Name] will position itself as a professional, compliance-focused agency serving private-pay clients seeking reliable, well-trained caregivers.

Demographic data should be sourced from the U.S. Census Bureau, state Department of Health, or local Area Agency on Aging.

Marketing and Client Acquisition

Focus on how clients are obtained and retained, not general industry trends. This section may include a detailed marketing budget and projected client acquisition timeline.

What to include

- Target client segments
- Referral strategy
- Online presence
- Pricing approach
- Client acquisition process and timeline
- Marketing budget allocation
- Sales conversion process

[Company Name] will target private-pay seniors who wish to age in place, as well as families seeking short-term post-hospitalization support. The agency will serve clients within [County/Region].

Primary client acquisition efforts will focus on building referral relationships with hospital discharge planners, rehabilitation centers, primary care providers, and senior service organizations. Community outreach and professional networking will support long-term referral development.

The agency will maintain a professional online presence, including a website optimized for local search and accurate business listings.

The agency's client acquisition process will follow a structured path from initial inquiry through in-home consultation, assessment, and signed service agreement.

Pricing will reflect current regional market rates for non-medical home care services while maintaining sustainable margins.

Client retention will be supported through consistent caregiver assignment, regular care plan reviews, and responsive communication with families.

Services and Care Model

Describe how care is structured, not just what tasks are performed. In a complete business plan, this section typically expands to one to two pages and may include additional operational detail.

What to include

- Scope of non-medical services provided
- Assessment process
- Care plan development
- Care plan review and documentation process
- Confirmation that services remain within non-medical scope unless separately licensed
- Pricing model (hourly, per-visit, or package rates)
- Technology and software
- Quality assurance process

[Company Name] will provide non-medical home care services designed to support seniors who wish to remain safely in their homes. Services will include assistance with activities of daily living such as bathing, grooming, mobility support, meal preparation, light housekeeping, companionship, transportation to appointments, and medication reminders.

Each client will receive an initial in-home assessment conducted prior to the start of services. Based on this assessment, an individualized care plan will be developed outlining the scope of services, frequency of visits, and client goals.

Care plans will be reviewed periodically and updated as client needs change. Caregivers will document services provided and report any changes in client condition in accordance with agency policy.

The agency will operate strictly within the scope of non-medical home care services and will refer clients requiring skilled nursing services to appropriately licensed providers.

Staffing and Caregiver Recruitment

Demonstrate understanding of workforce realities and regulatory obligations. This section may include detailed hiring projections and staffing ratios.

What to include

- Recruitment strategy
- Background screening process
- State certification and training requirements
- Compensation model
- Retention strategy
- Compliance tracking procedures
- Employee vs. contractor classification
- Staffing projections
- Onboarding process

[Company Name] will recruit caregivers through local job boards, workforce networks, and community outreach. All employees will complete required background checks in accordance with state regulations.

All caregivers will be classified as employees of [Company Name], not independent contractors, and will be onboarded through a structured process.

In Washington State, caregivers must meet Home Care Aide (HCA) certification standards. [Company Name] will ensure timely completion of required training and actively track certification and continuing education to maintain compliance.

Compensation will align with local market rates. Competitive pay, structured onboarding, ongoing training, and supervisory support will support retention and care quality.

Need help training your staff?

Discover how Cornerstone Healthcare Training can support your agency with state-compliant caregiver education and certification programs.



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Funding Request

This section is included only when external financing is being requested. Self-funded agencies may omit this section.

What to include

- Total amount of funding requested
- Intended use of funds
- Time period the funding will cover
- Exit or repayment plan
- Debit or equity preference
- Desired terms
- Future funding needs, if anticipated

[Company Name] is seeking [\$ amount] in startup financing to support the launch and initial operations of the agency.

Funds will be allocated toward licensing and registration fees, insurance premiums, scheduling software, marketing expenses, office setup, and payroll reserves during the first several months of operation.

The requested capital is expected to support operations until sufficient revenue is generated to sustain ongoing expenses.

If applicable, the company anticipates repaying financing through operating cash flow as revenue stabilizes. At this time, no additional funding rounds are projected.

The company is requesting [debt/equity] financing with a preferred repayment term of [X] years.

Financial Projections

Use realistic, supportable numbers. This section typically includes detailed cost breakdowns and supporting financial statements.

What to include

- Estimated startup costs
- Revenue model (billing rate vs. caregiver pay)
- Major operating expenses
- Break-even timeline
- Key financial assumptions
- Projected income statement, cash flow statement, and balance sheet

[Company Name] estimates startup costs of approximately [\$ amount], including licensing fees, insurance premiums, incorporation expenses, scheduling software, marketing, and payroll reserves for the initial months of operation. Costs are allocated as follows:

Category	Estimated Cost
Licensing and registration fees	[\$amount]
Insurance premiums	[\$amount]
Incorporation and legal fees	[\$amount]
Care management software	[\$amount]
Office setup and supplies	[\$amount]
Marketing and website	[\$amount]
Payroll reserves ([X] months)	[\$amount]
Total Estimated Startup Costs	[\$amount]

Key assumptions:

- Average hours per client per week: [X]
- Average client retention: [X] months
- Client acquisition rate: [X] new clients per month
- Caregiver utilization rate: [X]%
- Billing rate range: [X-x] per hour

The agency's revenue model is based on the difference between client billing rates and caregiver compensation.

The agency projects an average billing rate of [amount] per hour, with an average caregiver pay rate of [\$amount] per hour.

The resulting gross margin will cover payroll taxes, insurance, administrative overhead, and operating expenses.

Based on estimated monthly fixed costs of [amount], the agency will need to maintain approximately [X] billable hours per week to reach break-even.

[Company Name] anticipates reaching this threshold within [X] months of launch as referral relationships are established and client volume increases.

Detailed financial projections will include a projected income statement, cash flow statement, and balance sheet covering at least the first three years of operation. First-year projections should be presented monthly or quarterly.

Financial assumptions are based on conservative growth estimates and realistic staffing capacity.

Appendix

What to Include

The appendix contains supporting documents referenced throughout the business plan. This section should include materials that strengthen credibility, clarify assumptions, or satisfy lender and regulatory review requirements.

Typical documents may include:

- Management resumes
- State licensing documentation
- Training and certification records
- Insurance certificates
- Detailed financial statements
- Copies of permits or registrations
- Letters of intent or referral agreements (if available)
- Sample client service agreement
- Market research data and source documentation

Only include documents relevant to your agency's operations and funding request

Disclaimer and Reference Standards

Disclaimer

This template is provided for general informational purposes only and does not constitute legal, financial, or regulatory advice.

Business plan requirements, licensing standards, training mandates, insurance obligations, and compliance procedures vary by state and locality.

Users are responsible for verifying all regulatory requirements with the appropriate state licensing authority and consulting qualified legal, financial, and insurance professionals before submitting a final business plan.

Cornerstone Healthcare Training makes no guarantees regarding approval outcomes from banks, investors, or regulatory agencies.

Business Plan Structure Standards

The structure of this template is aligned with widely recognized business planning frameworks, including guidance from:

- U.S. Small Business Administration (SBA) – Recommended Business Plan Elements
- SCORE – Startup Business Plan Template
- Corporate Finance Institute – Standard Business Plan Structure
- Industry-specific guidance for non-medical home care business planning

Users should confirm any state-specific licensing and regulatory requirements with their State Department of Health or applicable licensing authority.