



The Virtual Assistant Business

Sell the skills every office already paid you to master. \$30-50 an hour, retainer clients who stay for years, and a business that lives entirely in a laptop.

\$100-500

START LEAN

7-21 days

FIRST DOLLAR

85-95%

TYPICAL MARGIN

Is this your business?

A virtual assistant business sells organization to overwhelmed business owners: inbox and calendar command, client onboarding, bookkeeping support, social scheduling, travel, and the hundred small systems that keep a business running. Solo VAs bill \$30-50 an hour or, smarter, sell monthly retainer packages, and a roster of six to eight retainer clients replaces most office salaries from a kitchen table. The startup cost is nearly zero because you already own the inventory: competence.

\$100-500

LEAN STARTUP COST

\$1,000-2,500

STANDARD BUILD

7-21 days

TIME TO FIRST DOLLAR

85-95%

TYPICAL GROSS MARGIN

Yes, fully

SOLO-FRIENDLY

Yes, entirely

HOME-BASED

BUILT FOR THESE FOUNDER TYPES

THE OPERATOR

THE CONNECTOR

2/5 difficulty

THE HONEST FIT TEST

You need to be the person who actually enjoys clearing an inbox, building the spreadsheet, and closing loops other people leave open. Self-direction is the whole job: nobody assigns your day. If juggling six bosses' priorities sounds energizing and you communicate in writing cleanly, this fits. If you need one mission and deep focus, look at a specialist practice instead.

Who pays, and why now.

Every successful small business eventually drowns in its own administration, and the modern fix is not a \$55,000 office hire with a desk and benefits: it is a fractional professional on a monthly package. Solopreneurs, agency owners, coaches, realtors, attorneys, and e-commerce operators all hit the same wall where their hourly value far exceeds the admin consuming their week. You sell those hours back. The market is every owner who has ever answered email at midnight, which is to say all of them.

Remote work normalized the model completely. Owners who would never have hired a remote assistant in 2015 now run entire teams that have never met, and the tooling (shared inboxes, password managers, project boards, Loom) makes a remote assistant more accountable than the office version ever was. Demand is steady and rate pressure splits the market in two: offshore generalists at \$8-15 an hour, and US-based specialists at \$30-50+. Do not compete with the first group; their existence is what makes the second group look premium.

Here is the insider economics: generalist VAs sell hours and stay poor; specialist VAs sell outcomes and stack retainers. The VA who 'does admin' bills \$25. The VA who runs Dubsado onboarding for photographers, manages listings and transaction paperwork for realtors, or owns podcast production workflows bills \$40-60 and gets referred by name inside that niche. Specializing by industry or by software stack is the single fastest rate raise available, and it usually only requires naming what you already know.

The career math for an experienced admin, EA, or office manager leaving corporate is the quiet headline: the skills transfer one-to-one, the first clients often come from your old professional orbit, and six retainer clients at \$800-1,200 a month out-earn most of the staff jobs that taught you the skills, without the commute or the single point of failure of one employer.

WHO BUYS	WHAT THEY PAY	WHAT THEY ACTUALLY WANT
Coaches, consultants & creators	\$500-1,200/mo retainers	Scheduling, client onboarding, course and podcast ops handled invisibly
Realtors and brokerages	\$600-1,500/mo	Listings, transaction coordination, CRM hygiene, never a dropped deadline
Attorneys and small firms	\$800-1,500/mo	Intake, calendaring, billing support from someone confidentiality-serious
Agencies and studios	\$800-2,000/mo	Project coordination and client comms while the principals do the craft
Executives and founders	\$1,000-2,000/mo	A true remote EA: inbox zero, calendar defense, travel, follow-ups

WHAT OWNERS SAY ADMIN STEALS FROM THEM

10-15 hours/week

Business owners consistently report double-digit weekly hours lost to administration, and most bill or value their time at \$100-300 an hour. Your \$40 hour buys back their \$200 hour: the rare service where the buyer profits from every invoice you send.

Every dollar, before you spend it.

If you own a reliable laptop, you can be in business this week. The spend that matters is the small professional layer that separates a business from a gig: the entity, the contract, the security stack, and a presence that survives a client's background Google.

THE LEAN BUILD · START HERE	WHY IT EARNS ITS PLACE	COST
LLC + EIN + business bank account	Clients prefer contracting a business; you need the liability wall. Module Three walks it	\$50-500
Contract template (services agreement)	Scope, confidentiality, payment terms, termination. Attorney-reviewed once	\$100-300
Password manager (business tier)	1Password or Keeper: clients share credentials into your vault, never over email	\$5-10/mo
Time tracking + invoicing	Toggl plus Wave or QuickBooks; retainer clients get usage reports monthly	\$0-20/mo
Domain, email, one-page site	Niche, services, packages, calendar link; professional email is non-negotiable	\$60-150
Scheduling + video tools	Calendly and Zoom free tiers carry you to your first ten clients	\$0
Project management workspace	Notion, Trello, or ClickUp free tier: your visible system IS the sales demo	\$0-15/mo
Lean total		\$100-500 to take the first client

THE STANDARD BUILD · ADD AFTER FIRST REVENUE	WHAT IT UNLOCKS	COST
Specialist software certifications	Dubsado, HoneyBook, GoHighLevel, or QuickBooks training: each one raises your rate	\$100-500
E&O + cyber insurance	Required by attorney and finance clients; cheap credibility everywhere else	\$30-60/mo
Better hardware (second monitor, headset)	Multi-client context switching needs screen space; calls need clean audio	\$200-500
VA community or directory membership	Peer referrals, subcontract overflow, and pricing intelligence	\$100-400/yr

THE RULE

Do not buy a single course that promises a 'VA empire' before you have a paying client. The free tiers of every tool you need are sufficient for ten clients. Spend your first revenue on the software certification your niche actually uses; that one badge will out-earn any course.

Clean from day one.

No license, no board, no exam: the law cares about three things in this business, and they are all in the paperwork. Your contractor status, your confidentiality discipline, and your access to other people's money and systems.

- LLC formed, finances separated:** Standard liability wall, and the foundation for being treated as a business rather than a moonlighting freelancer.
- Services agreement with every client, before work starts:** Scope, hours, rate or retainer terms, rollover policy, response-time expectations, termination notice. The contract is also your boundary system: everything you enforce later must be written here now.
- Guard your independent-contractor status:** Multiple clients, your own equipment, your own hours, outcome-based packages. A single client dictating your full schedule on their tools makes you arguably an employee under IRS and state ABC tests, which is their legal risk and your business model collapsing.
- Confidentiality and NDA terms:** You will see revenue, client lists, legal matters, and inboxes. Confidentiality language in your agreement (and signing client NDAs when asked) is the cost of entry for serious clients, especially attorneys.
- Data security in writing:** Credentials only through a password manager's sharing, MFA on every account, your own devices encrypted and locked. One written page of security practices closes deals with cautious clients and protects you when something goes wrong that was not you.
- Never take direct control of client funds:** Bill-pay support through their systems with their approvals is fine. Being a signer on accounts, holding their cards, or moving money on verbal say-so is exposure no retainer covers. Decline politely, always.
- Know your scope edges:** Bookkeeping support is fine; tax advice is not. Drafting documents is fine; legal advice is not. Saying 'that one needs your CPA or attorney' keeps you safe and makes professionals refer you confidently.

INSURANCE, SPECIFICALLY

E&O insurance at \$30-60 a month becomes worthwhile by client three and is frequently required by attorney, finance, and corporate clients. Add cyber liability once you hold credentials for multiple businesses, because you are functionally a one-person breach surface for every client you serve. General liability barely applies to a business nobody visits.

WATCH FOR

Credential sprawl. Six months in, you will hold logins to thirty systems across eight businesses, and the offboarding of any client (or any laptop theft) becomes a security event. Keep a per-client access register from day one, share credentials only through the password manager, and run an access-revocation checklist the day any engagement ends. The clients who notice this discipline are the ones who pay the most.

Requirements vary by state and city. Verify with your state, city clerk, and a licensed professional. Education, not legal advice.

Three doors. Real numbers.

Hourly gets you hired; retainers get you a business. Quote hourly only for trials and overflow, and move every continuing client to a monthly package: predictable income for you, guaranteed capacity for them, and a relationship priced like the infrastructure it actually is.

	RECOMMEND	
<p>DOOR ONE</p> <h2>The Foothold</h2> <p>\$450-600 10 hrs/month</p> <ul style="list-style-type: none">◆ One or two defined workflows owned◆ 48-hour response standard◆ Monthly usage report◆ Hours roll 30 days, then expire	<p>DOOR TWO</p> <h2>The Right Hand</h2> <p>\$850-1,200 most-booked, 20 hrs/month</p> <ul style="list-style-type: none">◆ Inbox, calendar, and core ops owned◆ Same-day response window◆ Weekly priorities check-in call◆ Documented SOPs for everything you run◆ Priority over Foothold clients	<p>DOOR THREE</p> <h2>The Operations Partner</h2> <p>\$1,600-2,400 40 hrs/month</p> <ul style="list-style-type: none">◆ Near-daily presence in the business◆ Projects, team coordination, client comms◆ Systems built, not just maintained◆ Monthly operations review with the owner◆ First call for anything on fire

PRICING NOTES FOR THIS BUSINESS

- Hourly floor at \$30-35 for trial projects only (\$40-60 for specialist stacks); fold every continuing client into a package by month two.
- Retainers price slightly below the hourly equivalent on purpose: the discount buys you predictability, which is worth more than the spread.
- Unused hours roll 30 days and then expire, in the contract. Unlimited rollover quietly converts your January into free labor every March.
- Out-of-scope and rush work bills at 1.5x against the package. The premium is not a penalty; it is how the package keeps meaning something.

THE UPSSELL THAT PAYS THE RENT

Systems documentation. Every workflow you run, write up as a standard operating procedure inside the client's workspace, and charge for the build as a project (\$300-800). Owners pay eagerly because documented systems de-risk their business, and every SOP you write makes you harder to replace while making your own delegation possible later. It is the rare upsell that deepens the moat in both directions.

Names, not strategies.

Your first ten clients come from announcing yourself clearly to people who already trust your competence, then planting yourself in the niches where overwhelmed owners gather and complain. This is a referral business from day one; treat every delivery as the marketing.

1 Your former professional orbit

Past employers, old colleagues, every manager who ever relied on you: they know exactly what you can do. Announce the business directly to 30 of them with one line about who you now help. The first retainer is usually two degrees away.

2 One niche's gathering places

Pick your niche (realtors, coaches, attorneys, agencies) and join the three places they actually talk. Answer operations questions usefully for two weeks before pitching anything; the pitch will then make itself.

3 Busy service businesses you already buy from

Your accountant, your chiropractor, the photographer who took weeks to invoice you: visible administrative pain is an invitation. A specific offer ('I can take invoicing and scheduling off your plate for \$500 a month') lands better than any brochure.

4 Other VAs at capacity

Established VAs turn away or subcontract overflow constantly. Two or three relationships in VA communities can fill your first months at a modest margin share while your own pipeline matures.

5 Local business groups, virtually or in person

Chamber mixers, BNI chapters, and small-business Facebook groups are full of owners drowning politely. 'I am the person who gets your evenings back' is a memorable introduction in a room of exhausted people.

6 Coaches' and consultants' client bases

Business coaches constantly tell clients to delegate, then have no one to hand them to. One coach who trusts you becomes a referral pipeline with authority attached: their advice arrives pre-sold.

THE EXACT ASK

"Hi [name], I spent [number] years running operations and admin for [type of company], and I have opened my own virtual assistant practice: I take inbox, scheduling, onboarding, and the recurring chaos off the plates of [niche] owners. I am taking three founding clients this month at a founding rate. You know everyone: who comes to mind that is drowning in their own admin right now? And if it is you, want a free 30-minute systems look this week?"

THE FOUNDING-CUSTOMER DEAL

First three clients: 20% off the retainer for their first three months, in exchange for a testimonial at day 60, a referral introduction, and permission to describe the workflows you built (anonymized). Cap it at three and retire it publicly. Founding clients chosen well become the case studies that close every full-rate client after them.

Owned, earned, then paid.

VAs are hired on trust and proof of organization, which means your marketing must demonstrate the product: a clean niche message, visibly systematic content, fast professional responses, and clients who say in public that their business runs better. Referrals will carry most of the load if you architect them.

CHANNEL, RANKED	WHY IT WORKS HERE	THE FIRST MOVE
Referral engine	Delegation is bought on trust; nearly every long VA roster is referral-built	Ask at day 60, every client; thank-you gift or credit for every landed referral
One niche community	Specialists get named in 'anyone know a VA?' threads; generalists get scrolled past	Daily useful presence in your niche's main group; one operations tip per week
LinkedIn presence	Where corporate-adjacent buyers (attorneys, consultants, founders) verify you	Two posts weekly: one systems win, one delegation insight; profile rebuilt around the niche
Coach and accountant partnerships	Both professions prescribe delegation and need a trusted hand-off	Three formal referral partners; report back on every client they send
Email list with an operations tip	Owners who are not ready today hire 2-6 months later; stay in the inbox	Monthly note: one tactic, one tool, one client win, one open slot mention

FIVE CONTENT PIECES THAT WIN THIS NICHE

- What I took off a [niche] owner's plate in our first 30 days, hour by hour
- The 5 signs you needed a VA three months ago (a checklist owners share)
- How to delegate your inbox without losing your mind: my exact handoff system
- What a \$1,000-a-month VA retainer actually buys, in real deliverables
- The tool stack I run six businesses on, and what each piece replaces

THE REVIEW MACHINE

Ask at day 60, tied to a number: 'You told me you got your Thursdays back. Would you put that in a Google or LinkedIn review? It is how the next overwhelmed owner finds me.' Reviews that name reclaimed hours and specific workflows convert skeptical owners better than any service list, because delegation buyers are buying believed relief, not features.

One unit, one month, no fog.

Two honest snapshots: one mid-tier retainer client, and a steady solo month at six retainer clients near full capacity. Watch what the retainer model does to the income line: the month is mostly sold before it begins.

ONE UNIT: ONE RIGHT HAND RETAINER (\$1,000/MO, 20 HRS)	AMOUNT	A WORKING MONTH: SOLO, 6 RETAINER CLIENTS (~120 HRS)	AMOUNT
Monthly retainer	\$1,000	Retainers (6 clients, avg \$950)	\$5,700
Software + tools share	-\$25	Project + overflow work	\$600
Payment processing (ACH)	-\$10	Software stack	-\$120
Insurance + overhead share	-\$25	Insurance, phone	-\$110
Gross profit (effective \$47/hr)	\$940	Marketing + memberships	-\$100
Tax reserve (27%)	-\$254	Pre-tax profit	\$5,970
Yours, per client per month	\$686	Tax reserve (27%)	-\$1,612
		Owner take-home	\$4,358

BREAK-EVEN

First client, first month

With startup costs of a few hundred dollars and the first retainer collecting in advance, this business is profitable before most businesses have finished their logo. The constraint is sold hours: the path up is rate increases and specialization, then leverage through subcontractors, never more hours.

Illustrative figures at typical market rates; your market, prices, and costs will differ. Run YOUR numbers in the One-Page P&L from THE LAUNCHPAD, Module Six. Remember the 25-30% tax reserve on every dollar of profit.

Pre-decided, so motivation is never consulted.

WEEK ONE: FOUNDATIONS

- LLC filed, EIN issued, business bank account open
- Services agreement template attorney-reviewed
- Niche chosen and written down (industry or software stack)
- Password manager, time tracking, invoicing stack configured
- Package tiers priced with rollover and scope terms

WEEK TWO: DOORS OPEN

- One-page site live: niche, packages, calendar link
- 30-person announcement list messaged personally
- Niche community joined; useful answers daily
- Free 30-minute systems-look offer running
- First discovery calls held with notes and follow-ups

WEEK THREE: MOMENTUM

- First founding client onboarded: contract, vault, kickoff call
- Per-client access register started from credential one
- Two VA-overflow relationships opened
- First SOP written inside the client's workspace
- Coach or accountant referral partner pitched

WEEK FOUR: THE SYSTEM

- Second and third founding clients signed or in contract
- Weekly rhythm locked: client blocks, admin block, marketing block
- LinkedIn cadence running (two posts weekly)
- Day-60 testimonial asks calendared for each client
- Month-one P&L done; raise the rate on the next proposal

DAY 30 VERDICT

Green light: 2-3 retainer clients live, calendar blocks holding, and one referral conversation already in motion. Yellow: discovery calls happening but no signatures: your packages are vague, name the exact workflows each tier owns and re-pitch. Red: under 30 direct announcements made: nobody hires the VA they have never heard of; week two is an outreach problem to re-run, not a pricing problem to agonize over.

How this business fails, and how it grows.

THE FIVE KILLERS

- ✗ **Selling hours instead of packages**
Hourly-only VAs live invoice to invoice and get nickel-and-dimed on minutes. Retainer packages stabilize your income, guarantee their capacity, and reframe you from task-taker to infrastructure. Convert every continuing client by month two.

- ✗ **The one-big-client trap**
A single client buying 35 hours a week feels like security and is actually an employer without benefits, plus a misclassification risk. Cap any client at half your capacity, even when turning down their extra hours hurts.

- ✗ **Scope creep absorbed silently**
'Can you also just...!' is the most expensive sentence in this business. Everything outside the package bills at the premium rate, cheerfully and in writing. Clients respect enforced boundaries; they expand against unenforced ones.

- ✗ **Staying a generalist**
'I do anything admin' competes with \$10-an-hour offshore labor on the worst possible axis. The realtor VA, the legal-intake VA, and the Dubsado specialist all bill \$45+ and get referred by name. Pick the lane your resume already paid for.

- ✗ **Quiet boundary erosion**
Sunday-night texts answered once become the standard forever. Response windows live in the contract and in your actual behavior. The clients who leave over enforced business hours are the ones who would have burned you out by summer.

THREE SCALE PATHS

- 1 **The VA agency**
Subcontract vetted VAs at \$25-30 against your \$40-50 billing, with you owning client relationships and quality. The SOPs you have been writing all along become the training system; your roster becomes capacity instead of your calendar.

- 2 **The online business manager climb**
Move up the value ladder from doing the work to running the operation: OBM retainers at \$2,000-4,000 a month for managing projects, teams, metrics, and launches. Same clients, same trust, double the rate for judgment instead of hours.

- 3 **The niche operations firm**
Own one industry's back office completely: 'the operations firm for boutique law practices' or 'for real estate teams.' Productized packages, industry-specific SOPs, premium pricing, and referrals that arrive pre-sold by the niche itself.

YOUR FIRST HIRE

A subcontract VA for 10-15 hours a week of your most documented, lowest-judgment work (inbox triage, scheduling, data entry) once you are personally booked past 100 hours a month. Your SOPs are the hiring test: if a competent stranger cannot run the workflow from your documentation alone, fix the document before the hire. You bill \$45 on their \$27 and buy back the hours that sell the next retainer.

THE STAIRCASE CONTINUES

The playbook is the map. The machine is waiting.

Everything this playbook describes, Epic Advisory Group can build with you: the brand, the cinematic website, the entity, the engine. Describe your idea to the Launch Engine and see your business real in about sixty seconds, free.

- The Launch Engine: your idea, built free, in about a minute
- THE ASCENT: Founder Edition: the eight-module course
- Launch-in-a-Box: entity, brand, site, and first campaign, one flat price
- Growth, capital readiness, and the path to the public markets

"There is no right age. There is only the decision."



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