

BUSINESS STARTUP GUIDE AND WORKBOOK

Custom Framing Guide

Custom Framing

A start guide for getting your own business off the ground — Veteran's Strategic Solutions LLC, Business Model Series

Before You Read This

This guide works anywhere in the United States. Dollar figures are estimates from public sources, not quotes. Wherever there is a blank line, write in your own answer.

What This Business Actually Is

Somebody brings you something that matters to them and you make it worth hanging on a wall.

A folded flag. A grandfather's discharge papers. A jersey. A diploma. A child's first drawing. The only photograph of somebody who is gone.

You are not selling wood and glass. You are selling the difference between a thing in a box and a thing on the wall. That is why custom framing can run several times the cost of the raw materials — and why the customer pays it without much argument.

What this is not: a craft hobby that happens to make money. It is a precision trade. A mat cut a sixteenth of an inch off is a remake, and the remake comes out of your pocket.

Read This First

Every job you take is something the customer cannot replace.

That is the whole business in one sentence. It is the reason your prices hold, and it is the reason a mistake costs more than the job.

There is no replacing a burned flag from a funeral, or the one surviving photograph of a man's father. If you damage it, you cannot make the customer whole at any price. Handle that reality deliberately — Part 4 covers how — and this is a genuinely good trade. Ignore it and one afternoon ends you.

Honest Gut Check

- Are you precise? Not careful — precise. Everything in this trade is measured to a sixteenth and cut once.
- Can you take your time when somebody is waiting? Rushing is how art gets damaged.
- Do you have an eye for what looks right? Customers cannot articulate why a frame works. They just know.

What the Odds Actually Are

Approximately three out of four new businesses make it through their first year. About half are still running at five years. Roughly one in three make it to ten — figures broadly consistent with U.S. Bureau of Labor Statistics business-survival data.

Two honest caveats. Those numbers barely move by trade — federal data shows only a few points between the best and worst industries. And they count businesses with employees on a payroll, so a man working alone is largely not in them.

What is in your favor: this can start in a garage for approximately \$5,000 to \$12,000, and there is no framing-specific license to get. What is against you is that skill is genuinely required and the learning curve is paid for in ruined material.

What separates the ones who last:

- **Precision.** Remakes are pure loss. Every one comes out of your margin.
- **Charging properly.** Framers who price off materials alone go broke slowly while feeling busy.
- **Money that repeats.** One-off customers frame twice in a decade. Artists, galleries, photographers, designers, corporate offices and funeral homes frame constantly.
- **Not over-buying inventory.** See Part 6 — this is the single most common capital mistake in framing.

Snapshot

Category	What to Expect
Money to start	Approximately \$5,000 to \$12,000
Storefront needed	Garage or workshop to start
Skill gate	High — precision trade with a real learning curve
License	No framing-specific license in most states. Local business license only
Time to first dollar	Four to ten weeks
Typical job	Approximately \$50 to \$500 retail

Part 1 — Do You Already Have the Trade?

This guide can teach you the business. It cannot teach you to cut a mat.

Framing looks simple from the customer side and is not. A bevel that wanders, a corner with a visible gap, a mat opening a sixteenth off center — all of those are scrap, and all of them are obvious to a customer who cannot say why the frame looks wrong.

If you have woodworking or fine-detail experience, you are most of the way there. The measuring discipline transfers directly.

If you are starting from nothing, here is the honest road:

- **Supplier and manufacturer training.** The major moulding, mat and glazing suppliers run classes, workshops and online instruction, often free or low-cost to account holders. This is the fastest route in and most new framers never look for it.
- **The Professional Picture Framers Association (PPFA).** The trade body for the industry. It maintains the Certified Picture Framer (CPF) credential and publishes the framing standards the industry works to — including the guidelines that define what counts as UV protection. Worth joining for the standards alone.
- **Work in a frame shop for six months.** Same advice as any trade. You will learn more from one experienced framer than from a year of videos.
- **Practice on your own material.** Buy a hundred dollars of cheap mat board and cut fifty mats before you cut one for a customer. That is the cheapest tuition available and almost nobody does it.

Do not learn on a customer's artwork. In this trade the practice material is cheap and the mistake is permanent.

Part 2 — Making It a Real Business

Step 1. Sole Proprietor or LLC

Filing fees run approximately \$35 to \$500 by state, about \$132 on average, plus annual fees from nothing to \$800. Check licensing, zoning, and tax rules for your own city and state before starting.

Form the LLC. You take custody of irreplaceable property belonging to other people. That separation matters.

Step 2. Get an EIN — It Is Free

Apply at irs.gov. Takes about five minutes, no cost. Do not pay a service to do it for you.

Step 3. Open a Business Bank Account

Separate from personal, from day one.

Step 4. Sales Tax Permit and Resale Certificate

You are selling goods, so most states require registration before your first sale. The resale certificate also lets you buy moulding, mats and glazing wholesale without paying tax on them — and most suppliers will not open a wholesale account without it.

Step 5. Check Zoning If You Are Working From Home

A miter saw and a router make noise, and deliveries of eight-foot moulding lengths arrive on a truck. Both can breach residential restrictions.

If you rent commercial space later, read the lease carefully. Landlords commonly restrict noise-generating machinery, delivery hours and operating hours to match other tenants.

Step 6. Insurance — See Part 4

This is not a formality in this trade.

Step 7. Understand What You Owe

Self-employment tax of 15.3% on net business income, plus income tax on top. Pay quarterly if you expect to owe \$1,000 or more federally — due April 15, June 15, September 15 and January 15, moving to the next business day when one falls on a weekend or holiday. Set aside 25 to 30 percent of net.

Part 3 — The Equipment

Prices below are typical ranges from published sources. Some published figures for production-scale equipment — a joining machine near \$18,500, a glass cutter near \$2,700 — sit well outside everything else published and are not what you need to start. The numbers below reflect the consistent range for a new single-operator shop.

The Core Four

Item	New (approx.)	Note
Miter saw with a proper measuring system	\$500 to \$1,500	The measuring system matters as much as the saw
Underpinner / V-nail joiner	\$1,000 to \$3,000	This is what makes a corner look professional
Mat cutter, 40 or 48 inch	\$300 to \$1,500	Buy the longer one. You will want it
Glass cutter, wall-mounted	\$400 to \$1,200	Or buy glass cut to size at first

Also Needed

Item	Roughly
Dry mount press	\$500 to \$2,000 used
Point driver	\$80 to \$200
Work table, large and dead flat	\$200 to \$600
Hand tools — tape, knife, scissors, screwdrivers, acid-free tape, gloves	\$50 to \$200
Clamps and straightedges	\$100 to \$300
Good lighting	\$150 to \$400

Buy Used

A working framer's full used kit — 48 inch mat cutter, wall cutter, dry mount press, underpinner, and a miter saw with measuring system — comes in around \$6,000. That is the practical target.

Where to find it: framing trade forums, shops closing or retiring, equipment brokers, and estate sales. Frame shops close regularly and sell everything at once.

Where not to economize: the mat cutter and the underpinner. A cheap mat cutter produces ragged bevels that look amateur from across the room. A cheap joiner makes corners that open up within a year.

Where you can start cheap: buy glass cut to size from a local glass shop until volume justifies your own cutter. Buy chops instead of length — see Part 6.

Part 4 — Custody of Things You Cannot Replace

This is the part of framing nobody writes down, and it is the difference between a trade and a disaster.

Insurance

General liability is the baseline, but understand what it does and does not do. You need coverage for customer property in your care, custody and control — often written as a bailee's policy or an inland marine endorsement. Standard general liability typically excludes property you are holding for somebody else.

Ask your agent by name: “Does this cover customer property in my care, custody and control?” If not, that is the endorsement to add.

Talk to your agent about high-value items before you accept one. A \$2,000 policy limit against a \$20,000 painting is not coverage.

The Intake Process, Every Single Time

Write a condition report at drop-off. Before the customer leaves:

- Photograph the item, front and back, on your phone, timestamped
- Note existing damage out loud and in writing — the tear in the corner, the foxing, the crease. “I want to note this before it goes in the back, so we both know it was there”
- Record the declared value. Ask: “What would you say this is worth?” Their answer sets expectations and tells you how carefully to handle it
- Both sign it

That is ninety seconds and it prevents the entire category of argument that ends framing businesses.

The Conversation You Must Have

For anything genuinely irreplaceable, say this out loud:

“I want to be straight with you. I'll take every precaution, but if something goes wrong with this there's no replacing it. If you'd rather, I can frame a high-quality reproduction and you keep the original safe in archival storage. A lot of people do that with things like this.”

That conversation does three things. It is honest. It sometimes sells a second job — the reproduction and the archival storage. And if the customer chooses the original anyway, they chose it with their eyes open.

Handling Rules

- Clean hands or cotton gloves on anything old, signed or on paper
- Never trim, cut or flatten an original without explicit written permission. Ever
- Nothing permanent. Use hinges and archival mounting so the piece can be removed unchanged. Dry mounting an original is destroying it
- Acid-free everything touching the artwork. Standard mat board can develop a brown burn line against paper within a few years
- Store work in progress flat, covered, off the floor and away from windows
- Never take on more than your bench can safely hold. Clutter is how things get damaged

Part 5 — Glazing, and the Easiest Upsell in the Trade

Every single job needs glazing, which makes it the one decision you will have with every customer. Understand it properly and it is recurring margin. Understand it badly and you leave money on every job.

The Options

Type	Roughly per sq ft	What It Does
Standard glass	Cheapest	Clear, no UV protection, reflects
Non-glare glass	\$10 to \$30	Diffuses reflection, slightly softens the image
UV-filtering / conservation glass	\$25 to \$30	Blocks up to approximately 99% of UV. The workhorse upgrade
Water white / low-iron	\$25 to \$60	Color-accurate, near-invisible, with UV protection
Museum glass	Premium	Near-zero reflection and approximately 99% UV blocking. The top of the range
Acrylic, clear or non-glare	\$10 to \$30	About half the weight of glass, far harder to break, some UV protection
Conservation and museum acrylic	Premium	Same protection as the glass equivalents, shatter resistant

One standard worth knowing, because it separates real protection from marketing: under the framing industry's own conservation guidelines, glazing may only be described as conservation-grade UV protection if it blocks at least 97% of UV in the 300 to 380 nanometer range. Conservation-grade products from recognized manufacturers such as Tru Vue meet this. Vague "UV resistant" claims on unbranded cheap product often do not — ask the supplier for the tested percentage and wavelength range before you repeat the claim to a customer.

When to Recommend Acrylic Over Glass

- Anything large. Standard glass tops out around 48 by 68 inches; acrylic goes much larger
- Anything heavy or high on a wall — acrylic is about half the weight
- Children's rooms, hallways, high-traffic areas, anywhere it might get knocked
- Anything being shipped or transported
- Earthquake-prone areas

Glass is cheaper and scratches far less. For a standard piece hanging in a living room, glass is usually right.

How to Sell the Upgrade Honestly

The increment is small and the benefit is real. On a small frame the difference between clear and conservation glazing can be a few dollars in material — one published retail example shows approximately \$22.50 for clear acrylic against \$27.30 for conservation clear on an 8 by 10. On a job you are already charging \$200 for, that upgrade is easy to justify and nearly all margin.

Show it, do not describe it. Make a sample board — the same photograph behind standard glass, non-glare, conservation, and museum. Stand it near a window. The customer sees the difference in two seconds and chooses the better one themselves. Framers who do this sell conservation glazing on most jobs. Framers who explain UV percentages sell it on few.

The line that works: "Standard glass will do the job. But this is going on a wall with a window across from it, and over time the reds will fade. The conservation glass slows that down a lot. It's about thirty dollars more."

Do not upsell glazing on something replaceable. A poster does not need museum glass, and recommending it costs you the trust you need for the job that does.

Part 6 — Inventory, and the Mistake That Ties Up Your Cash

This is the capital error specific to framing.

Moulding is sold by the length — typically eight to ten feet. A supplier catalogue has thousands of profiles. The temptation is to stock a broad selection so customers have choice.

Do not do that. It is how you convert several thousand dollars into wood you will never use.

Buy Chops First

A chop is moulding cut to your exact size and shipped ready to join. Pre-cut chops for a standard 16 by 20 in ordinary 1.5 to 2 inch moulding run approximately \$30 to \$60.

Chops cost more per frame and less per year. You order what a specific customer chose, from a catalogue with unlimited variety, with zero inventory sitting in your shop.

Buy length only on your proven winners. After six months you will know the four or five profiles that sell repeatedly. Those are worth stocking, because on those you will save real money and be able to work same day.

That is the whole inventory strategy: breadth from the catalogue, depth only where the data says so.

What to Actually Stock at the Start

- Mat board in the fifteen or twenty colors that sell — whites, off-whites, black and the standard neutrals. This is most of what you use
- Glazing — standard glass and one conservation option, so you can always show the upgrade
- Backing board, hanging hardware, acid-free tape, hinging tissue
- Corner samples from your suppliers. Usually free or low-cost, and they are your showroom

A realistic starting inventory is approximately \$2,000 to \$5,000, and most of it should be mat board and consumables, not moulding.

Part 7 — Shadow Boxes and Object Framing

This is where the margin is, and it is a different build from a flat frame. Specialty work of this kind is commonly reported to carry markups well above standard flat framing — treat any specific multiple as an estimate and price your own labor and materials rather than relying on a published figure.

What Is Different

A shadow box holds a three-dimensional object off the backing with the glazing standing clear of it. That means:

What You Need	Why
Deep moulding, typically 1.5 to 3 inches of rabbet depth	The object has to fit inside without touching the glass
Spacers — plastic or foam strips inside the frame edge	These hold the glazing off the artwork. Without them the glass sits on the object
Fabric-covered backing, usually suede, linen or velvet mat board	Plain white backing looks wrong behind medals and cloth
Mounting hardware — archival mounting strips, monofilament, stainless pins, magnets, hook-and-loop for light items	Everything must hold without piercing or gluing the object
Acid-free foam board at extra thickness for building up levels	Depth and layering is what makes a shadow box look designed
A deeper backing and stronger hanging hardware	A shadow box is heavy

Budget an extra \$200 to \$500 in your starting inventory for spacers, suede and linen mat board, deep moulding samples and mounting supplies. It is the cheapest specialty capability you can add.

Military Work — the Honest Picture

You will be told this is an untapped market. It is not untapped nationally. There are established companies doing exactly this: national custom shadow box builders, ready-made military display cases, and mass-market flag-and-medal cases that typically retail from around \$36 up to \$250 or more.

But look at how the national players actually operate, because it shows you exactly where your advantage is. Some of the larger ready-made providers say plainly that they do not want a customer mailing original medals and documents to a stranger — which in practice means the family receives an empty case and assembles it themselves at the kitchen table.

That is your opening, and it is a strong one:

- The customer never has to put a burial flag or an original discharge in the post. For most families that is the entire decision.
- You lay it out in person. Award precedence, proportion, balance — done correctly, by somebody who knows, while they watch.
- You can handle what does not fit a standard case. An odd-sized flag, a uniform blouse, a beret, a bayonet, a photograph and three generations of one family's service in one box.
- You can fix and rebuild. Older shadow boxes that have faded, sagged or come apart.

Do not compete with a \$60 ready-made case. Compete with the empty frame the family has to fill themselves.

Get the details right or do not take the work. Award precedence, correct flag fold, ribbons in the right order, medals never separated from their ribbons, conservation materials throughout. The people bringing you this work will know immediately whether you know what you are doing.

The Other Object Categories

Sports jerseys and memorabilia. Ready-made jersey cases typically start around \$36, so again — do not compete there. Compete on the signed jersey, the custom layout with the ball and the program and the photograph, the piece that has to be mounted without a pin through it.

Also worth doing: christening gowns, wedding memorabilia, retirement pieces, first-responder displays, tools belonging to a grandfather, coins and currency, vinyl records, dried flowers.

Part 8 — Pricing, and the Two Models

There are two published pricing models for framing and they give completely different answers. You need to understand why before you pick one.

Model One: the Formula

$(\text{Material cost} + \text{labor cost}) \times \text{markup} = \text{your price.}$

A documented example: \$57 in materials, \$45 in labor, a 2.5× markup gives \$255.

Model Two: Percentage Over Materials

55 to 65 percent above material cost. \$50 in materials gives \$78 to \$83.

Which One Is Right

The formula model. Here is the check: verified retail for custom framing runs approximately \$50 to \$500 a job, and labor alone typically adds \$40 to \$100. A model that turns \$50 of materials into \$80 total cannot produce those retail figures, and it does not pay for your time, your rent or your remakes.

The percentage model is probably describing a materials markup with labor billed separately — in which case it is the same arithmetic described badly. Either way, price the whole job, not just the wood.

What the Markup Covers

Your markup is not profit. It pays for rent, utilities and insurance; waste, because every cut leaves offcuts you cannot use; remakes, because you will cut a mat wrong and it is not a question of if; equipment and blades; and the half hour you spent helping the customer choose.

A markup between 2× and 3× on the combined materials-plus-labor figure is the working range. Under 2× and you are not covering waste. Over 3× and you had better be delivering something visibly special.

Worked Example — Why the Poster Job Is Not the Business

Illustrative arithmetic, not observed data.

Job A: a 16 by 20 poster. Chop moulding \$35, mat \$8, glass \$10, backing \$4 — \$57 in materials. Forty-five minutes of work, \$45 in labor. At the 2.5× formula, $(57 + 45) \times 2.5$, you charge about \$255.

Job B: a shadow box for a folded flag, three medals and a photograph. Materials perhaps \$120 — deep moulding, conservation glazing, spacers, suede backing, mounting hardware. Two and a half hours of work, some of it fiddly, at roughly \$80 in labor. At the same 2.5× formula, $(120 + 80) \times 2.5$, you would charge around \$500.

This work routinely prices higher than the arithmetic alone suggests, because the family is not comparing you to another framer — they are comparing you to assembling an empty case themselves at the kitchen table.

Same shop, same tools. One job pays for the afternoon and the other pays for the week.

The trap in the other direction: a big cheap job — an oversized poster in basic moulding — eats bench space, glass and materials for a thin margin. Volume in the cheap tier is how framers stay busy and broke.

Part 9 — Who Actually Pays for Framing

The one-off customer is real but occasional. The business is in the people who frame repeatedly.

- **Artists and photographers.** They need framing for every show. Get two and you have a base.
- **Galleries and coffee shops** that hang rotating work.
- **Interior designers.** They frame in volume for whole houses, they do not shop on price, and one designer relationship can be a large share of your revenue.
- **Corporate offices, law firms, medical practices, banks.** Diplomas, certifications, licenses and lobby art.
- **Funeral homes.** Memorial displays and photographs. Nobody markets to them and the work is steady.
- **Sports teams, booster clubs, schools.**
- **Military installations, VFW and American Legion posts, veterans' organizations.** Retirements, promotions, memorials, shadow boxes.
- **Auction houses and estate liquidators.**

The Market Check

Visit three local framers as a customer. Take something to be framed and get a quote.

- Note their prices for the same item
- Note the turnaround they quote
- Note what they do not offer — shadow boxes, object mounting, conservation, oversized

Then read their reviews. Turnaround complaints, damaged-artwork complaints, quotes that grew, and an unwillingness to attempt something unusual are recurring themes framers report seeing in review sites generally — treat that as a pattern to check for, not a measured statistic, and verify it against the reviews in your own town.

Framers in my area: _____ · Their typical turnaround: _____ · What none of them do: _____

The counterintuitive part: do not compete on price with the craft-store framing counter. They buy at a scale you never will and they will always be cheaper. Compete on the work they cannot do — anything three-dimensional, anything irreplaceable, anything requiring a conversation.

Part 10 — Your First Customers

- Frame five things for people you know, at material cost plus a small labor charge. Not free — charge something real and tell them what the real price would be. Photograph every one.
- Those photographs are your entire portfolio. Frame varied work: a jersey, a flag, a diploma, a piece of art, a child's drawing.
- Visit two artists and offer trade pricing.
- Call the VFW post, the American Legion, and one funeral home.

What to Actually Say

To an artist: “I frame. I'd like to be your framer. Bring me one piece and I'll do it at cost so you can see the work — if you like it, I'll give you trade pricing on everything after that.” Artists talk to each other constantly.

To a customer choosing between options: do not ask “what would you like?” Ask “where's this going to hang?” Then hold two mouldings against the piece and say which you would choose and why. People are paying for your eye. Use it.

When they flinch at the price: “I can absolutely bring that down — the moulding and the glass are where the money is. Let me show you two ways.” Then show a cheaper moulding, honestly. Never defend a price. Offer a real alternative.

When they want it faster than you can do it: give a date you can beat, not one you can barely make. Being early is nearly free marketing.

When somebody brings in something precious: have the conversation in Part 4. Every time.

Part 11 — Pricing Tiers

Tier	What It Looks Like
Low	Basic moulding, standard glass, single mat. \$50 to \$120
Mid	Better moulding, conservation glass, double mat. \$150 to \$350
Premium	Shadow boxes, object mounting, hand finishes, conservation. \$400 to \$1,200+

Recommendation: build the business on mid and premium, and treat low as a courtesy. The cheap tier is where the craft stores live and where your time disappears.

Always show three options. Most customers choose the middle one, and having a premium option on the table makes the middle one feel reasonable.

Quote the whole job, never per component. Itemizing invites negotiation on each line.

Take a 50 percent deposit on anything over \$200 or anything custom. You are buying materials specific to that job, and a custom frame fits nothing else if they never come back.

Part 12 — Money Help for Veterans

VR&E, Chapter 31 — What Is Actually True

The self-employment track is widely advertised as VA funding to start a business. The regulation requires that your service-connected disabilities be severe enough that self-employment is the only reasonably feasible career path for you. It is not a track you simply choose. In 2021, approximately 162 veterans were in it out of more than 80,000 using VR&E overall — a well-documented figure cited in Congressional records on the program.

The long-term services track is different and far more commonly used. It covers vocational school, technical certificates and trade programs with no tuition cap, and can cover tools, equipment and certification exam fees.

The catch: VR&E is an employment program, not an education program. If a counselor determines you can reasonably obtain suitable work with the training you already have, it gets denied. Anything funded must sit inside an approved individualized employment plan developed with your counselor.

Apply with VA Form 28-1900 and put the question to your counselor. Do not plan around a yes.

Free and reliable to everyone, no rating required: Small Business Development Centers, SCORE mentoring, Veterans Business Outreach Centers.

Specific to this trade: you already know the things the national shadow box companies have to look up. Award precedence. How a flag is folded and which way the stars face. What order ribbons go in. Why a medal never gets separated from its ribbon. What a retirement shadow box should contain and what would be wrong in one.

Most framers are guessing at all of it. Be the shop that is not, and tell every veterans' organization in the county that you exist.

Part 13 — The Three Places People Get Stuck, and How to Get Past Them

1. Buying Moulding by the Length

The supplier catalogue is enormous and stocking a good selection feels like being properly in business. Then several thousand dollars is standing in a rack, most of it in profiles nobody has asked for, and you cannot buy the mat board you actually need.

The fix: chops for everything at first. Corner samples are your showroom. Buy length only on the four or five profiles that prove themselves over six months.

2. Pricing off Materials Instead of the Job

Materials for a frame are \$57 and charging \$255 feels outrageous when you are new. So you charge \$120, the customer is delighted, and you have just worked an hour for less than the mat board cost you — once waste and last week's remake are counted.

The fix: the formula. Materials plus labor, times 2 to 3. Every job, including for friends. The price is not the wood. It is the eye, the precision, and the fact that you cannot undo a mistake.

3. Promising a Turnaround You Cannot Hold

The customer wants it for an anniversary in ten days and you say yes, because you want the job. Then the moulding backorders, and the thing they wanted for the anniversary is not ready.

Turnaround comes up repeatedly in framer reviews, which cuts both ways — it is one of the easier places to be better than everybody else.

The fix: quote a date you can beat. If you think it is two weeks, say three. Delivering early is one of the few genuinely free forms of marketing.

None of these are reasons not to start. They are the three potholes in the road, and every one of them is avoidable if you know it is coming.

Part 14 — Your First 90 Days

Days	What You Do
1 to 14	Visit three framers as a customer. Get quotes. Note turnaround and gaps. Find supplier training.
15 to 30	Sales tax permit and resale certificate. Open supplier accounts. Insurance — ask about care, custody and control.
31 to 45	Buy used equipment, around \$6,000. Cut fifty practice mats before you cut one for a customer.
46 to 60	Frame five pieces for people you know at cost plus labor. Photograph everything. Build the glazing sample board.
61 to 75	Two artists, the VFW post, one funeral home, one interior designer.
76 to 90	First full-price jobs. Add shadow box capability. Track your remake rate.

The One Number to Track

Your remake rate — jobs you had to do twice, as a percentage of jobs completed.

Every remake is materials you paid for twice and hours you will never bill. It is the number that quietly decides whether a framing business makes money, and almost nobody tracks it.

Above 5 percent and something in your process is wrong — measuring, cutting, or rushing. Find which. It is nearly always rushing.

Month 1: ____% Month 2: ____% Month 3: ____%

After year one, switch to: average ticket value. If it is under \$150 you are doing craft-store work at craft-store prices. Moving it up means selling conservation glazing, second mats and shadow boxes — not finding more customers.

Where This Goes If It Works

A one-man shop out of a garage. Low overhead, mid and premium work only, word of mouth. Genuinely good money and no employees.

A specialty nobody else covers. Military shadow boxes, sports memorabilia, conservation framing. Being the only one in the county means no local price competition at all.

Trade-focused. Artists, galleries, designers and corporate accounts. Fewer customers, larger orders, repeat business, no retail hours.

A storefront. Walk-in traffic and a real showroom. Worth it when you have outgrown the garage and have the customer list to fill it.

The One-Page Version, If You Read Nothing Else

- Cut fifty practice mats before you cut one for a customer. The practice material is cheap and the mistake is permanent.
- Start in a garage for approximately \$5,000 to \$12,000. A full used equipment kit is around \$6,000.
- Do not economize on the mat cutter or the underpinner.
- Buy chops, not lengths. Stock mat board and consumables. Buy moulding by the length only on proven winners.
- Price with the formula: (materials + labor) × 2 to 3. Never price off materials alone.
- Build a glazing sample board and put it near a window. The conservation upgrade sells itself and it is nearly all margin.
- Shadow boxes and object mounting are where the money is. Deep moulding, spacers, suede backing, archival mounting. Add about \$200 to \$500 of inventory.
- On military work, do not compete with a \$60 ready-made case — compete with the empty frame the family has to fill themselves.
- Photograph and condition-report every item at drop-off, and get both signatures. Ask your insurer about care, custody and control.
- Quote a turnaround you can beat. Track your remake rate. Above 5 percent means you are rushing.

A Last Word

Somebody is going to walk in with a folded flag from a funeral and ask you to make it into something the family can look at. You will know what belongs in it, what order it goes in, and why it matters, in a way most framers never will.

Measure twice. Charge properly. Tell the truth about what can and cannot be undone.

This guide is a starting framework, not legal, tax, insurance or financial advice. Licensing, zoning, tax and insurance requirements vary by state, county and city and change over time. Confirm coverage terms with a licensed agent before accepting customer property. Tax figures reflect federal rules current as of September 2026. Equipment prices, material costs, glazing prices, retail ranges and the worked examples are estimates and illustrations gathered from public sources, not quotes or observed operator data.

Startup Checklist

Use this checklist to turn the guide into a sequence of actions for your own market and circumstances.

Done	Startup Action	Owner	Target Date
■	Choose the business structure you will use.		
■	Get an EIN and open a separate business bank account.		
■	Check licensing, zoning, and tax rules for your own city and state before starting.		
■	Confirm insurance needs, including care, custody and control coverage, before accepting work or inventory.		
■	Complete the local market test described in the core guide.		
■	Build the startup budget and record actual costs.		
■	Set pricing using your own costs and required margin.		
■	Prepare customer terms, estimate and invoice forms.		
■	Launch outreach and record every lead and result.		

Equipment and Budget Worksheet

List only the tools, equipment, supplies, software and services required for the version of the business you plan to launch.

Item	Required / Optional	Estimated Cost	Actual Cost	Supplier / Source

Budget Summary	Amount
Startup total	
Monthly fixed costs	
Working cash reserve	
Total funding needed	

Pricing and Estimate Template

Complete the cost fields with your own numbers. Use the pricing guidance in the core guide for the business-specific method — (materials + labor) × 2 to 3.

Estimate Field	Details or Calculation	Amount
Customer and project		
Materials or inventory		
Labor hours and rate		
Equipment or venue		
Travel or delivery		
Subcontractors		
Overhead allocation		
Contingency or risk allowance		
Subtotal		
Applicable tax		
Estimated total		
Deposit and payment schedule		
Estimate expiration date		

Invoice Template

Business Information	Customer Information
Business name:	Customer name:
Address:	Company:
Phone:	Billing address:
Email:	Phone:
Tax ID:	Email:

Invoice Number	Invoice Date	Due Date	Project or Job

Description	Quantity	Rate	Amount

Subtotal	
Tax	
Payments or deposits	
Balance due	

Payment method and terms:

Job Log and Lead Tracker

Record every inquiry, estimate, job and follow-up so the business can be managed from actual results.

Date	Lead / Customer	Source	Need / Job	Estimate	Status	Next Action

Period	Leads	Estimates Sent	Jobs Won	Revenue	Follow-ups Due

Compliance and Safety Page

Check licensing, zoning, and tax rules for your own city and state before starting.

Review	Requirement or Safety Point From the Core Guide
■	What is in your favor: this can start in a garage for approximately \$5,000 to \$12,000, and there is no framing-specific license to get. What is against you is that skill is genuinely required and the learning curve is paid for in ruined material.
■	Filing fees run approximately \$35 to \$500 by state, about \$132 on average, plus annual fees from nothing to \$800. Check licensing, zoning, and tax rules for your own city and state before starting.
■	You are selling goods, so most states require registration before your first sale. The resale certificate also lets you buy moulding, mats and glazing wholesale without paying tax on them — and most suppliers will not open a wholesale account without it.
■	Self-employment tax of 15.3% on net business income plus income tax. Pay quarterly if you expect to owe \$1,000 or more federally — April 15, June 15, September 15 and January 15, moving to the next business day when one falls on a weekend or holiday. Set aside 25 to 30 percent of net.
■	Record the declared value at intake. Ask: "What would you say this is worth?" Their answer sets expectations and tells you how carefully to handle it.
■	Confirm your insurance covers customer property in your care, custody and control — a bailee's policy or inland marine endorsement, not standard general liability alone.
■	This guide is a starting framework, not legal, tax, insurance or financial advice. Licensing, zoning, tax and insurance requirements vary by state, county and city and change over time. Confirm coverage terms with a licensed agent before accepting customer property. Tax figures reflect federal rules current as of September 2026. Equipment prices, material costs, glazing prices, retail ranges and the worked examples are estimates and illustrations gathered from public sources, not quotes or observed operator data.
■	Agency or authority contacted: _____
■	Written confirmation or permit saved at: _____
■	Review date: _____ Renewal or recheck date: _____

Launch Readiness

Custom Framing Guide

PLAN	SET UP	PRICE	SELL	TRACK
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Use the worksheets in this guide to record your own numbers, decisions and results.

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