

[Your business name] — Business Plan

Concrete business in [Your city] · Startup plan

Executive summary

[Your business name] is a new concrete business in [Your city] offering driveways: tear-out, replacement and new pours; patios and walkways; stamped and decorative concrete; garage and shed slabs; sidewalks, steps and curbs; and concrete repair, leveling and small retaining walls. The model is careful estimates, a properly prepared base under every pour, a crew that shows up when it says it will, and finished jobs the whole street sees.

Startup budget: \$26,025 across 9 items, with funding still to be decided.

Twelve months from now, success looks like this: [What success looks like twelve months from now]

Products and services

[Your business name]'s core service is driveways: tear-out, replacement and new pours. Every job is measured and quoted in person with the base, thickness, reinforcement and finish in writing, a deposit covers the materials, and the pour is scheduled around the weather.

- Driveways: tear-out, replacement and new pours
 - Patios and walkways
 - Stamped and decorative concrete
 - Garage and shed slabs
 - Sidewalks, steps and curbs
 - Concrete repair, leveling and small retaining walls
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Market analysis

The customers are homeowners replacing a cracked driveway, patio or walk, new homeowners adding a patio or a slab, and builders, remodelers, landscapers and property managers who need flatwork done right.

- Homeowners replacing a cracked driveway, patio or front walk
- New homeowners adding a patio, a shed slab or a wider driveway
- Home builders, remodelers and landscapers who need flatwork subcontracted
- Property managers, HOAs and small businesses with sidewalks, curbs and trip hazards to fix

Marketing strategy

Most work will come from Google and word of mouth. Homeowners search for a concrete contractor nearby and call the one with the best photos and reviews, so a Google Business Profile and a website with a before-and-after gallery do the heavy lifting; every finished driveway with a yard sign supplies the next call.

- Google Business Profile and Google Maps — “concrete contractor near me” and “driveway replacement” plus the town
- Word of mouth and yard signs — a new driveway is seen by the whole street
- Builders, remodelers, landscapers and pool companies who hand you their concrete work
- Before-and-after photos on the website and the Google profile — the job sells the next job
- A website with your services, service area, a photo gallery, reviews and a free-estimate form

Operations plan

The owner estimates, finishes and runs a crew of two or three in year one. The base is prepared and the forms checked before the ready-mix is ordered, heavy equipment is rented by the job, and silica dust is controlled on every cut.

- Every job measured and quoted in person, with the base, thickness, reinforcement and finish written into the quote
- A deposit taken before the pour to cover the ready-mix and materials
- The base graded and compacted and the forms checked before the truck is ordered — the pour is the easy part
- Pours scheduled around the weather, with a plan for heat, cold and rain
- A small crew — owner plus two or three — with pump trucks and heavy equipment rented by the job
- Silica dust controlled on every cut and grind, as the federal safety rule requires

Startup costs

What it will take to open the doors, with funding still to be decided.

Startup costs

ITEM	AMOUNT
Working capital: payroll, fuel and your own pay while the calendar fills	\$6,500
Down payment on a work truck, if the pickup you drive can't do the job	\$4,000
Tools and a portable mixer: forms, screeds, floats, trowels, a plate compactor	\$8,000
General liability for concrete work (first year)	\$2,200
Commercial auto for the truck (first year)	\$2,250
Contractor license, bond and registration, where your state requires them	\$1,325
Estimating, scheduling, invoicing and customer records (first year)	\$0
Website and Google Business Profile	\$0
Logo, truck lettering, yard signs and launch marketing	\$1,750
Total	\$26,025

Typical range to start a concrete business in the US: \$15,050–\$41,500. Your list is what you decided to spend — replace estimates with real quotes as you get them. Estimating, scheduling, invoicing and customer records (first year): Your Zarla plan includes estimate requests, invoicing and customer management — you may still want takeoff or job-costing tools as you grow. Website and Google Business Profile: Your Zarla plan includes the website with your services, a photo gallery and a free-estimate form, and walks you through your Google Business Profile — a designer typically charges \$1,000 to \$3,000.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a concrete business in the US. The biggest monthly costs are the crew and the ready-mix, and what needs planning is the slow season and contractor work that pays after the ready-mix bill is due.

Typical monthly operating costs for a concrete business: \$17,600–\$33,800 a month, before the owner's own pay.

Add a monthly sales target and the plan will show how long it takes to recover the startup budget.

Typical monthly operating costs

COST	TYPICAL RANGE
Ready-mix, rebar and base for about six jobs a month	\$10,000–\$16,000
Crew pay for two laborers or finishers	\$5,000–\$9,500
Payroll taxes and workers' comp	\$600–\$1,700
Truck payment, fuel and maintenance	\$800–\$2,000
General liability and commercial auto	\$200–\$550
Equipment rentals and disposal of torn-out concrete	\$500–\$2,000
Blades, tool replacement and repairs	\$150–\$500
Estimating, invoicing and customer records (included with Zarla)	\$0–\$150
Yard signs, local advertising and your domain	\$200–\$1,000
Phone, bookkeeping and accounting	\$150–\$400

US ranges for a small operation; replace with your own figures as you learn them. Lines marked (included with Zarla) are what those tools cost separately — with Zarla they are part of one monthly plan.

Risks and honest downsides

Every concrete business plan should say out loud what can go wrong. For [Your business name], the real risks are:

- Weather decides the calendar — a wet spring or an early freeze moves every pour and every payment
- Concrete cracks, and customers call it a defect — say in writing what's normal, what's covered and for how long
- One bad estimate on a big driveway can take a month's margin, especially when the base turns out to be bad
- The work is heavy and the crew is hard to keep; injuries make workers' comp one of the biggest costs
- Contractor and builder work often pays 30 to 60 days after the pour, while ready-mix is paid for the same week

Licenses, permits and insurance

What [Your business name] needs before it can legally trade in the US. Rules vary by state and city — confirm each item with your local licensing office and an accountant.

- Business registration, EIN and a local business license — Most concrete contractors form an LLC; state filing fees and a city or county business license are usually a few hundred dollars. The EIN from the IRS is free, and you need one before your first hire.
- A state contractor license for concrete work, where your state requires one — In the US it depends on the state. California requires a C-8 Concrete or C-29 Masonry license for any job of \$1,000 or more in labor and materials (up from \$500 in 2025); Arizona requires a license for jobs over \$1,000 or any job that needs a permit; Nevada exempts only jobs under \$1,000 that need no permit; Louisiana licenses residential work over \$75,000 and registers home improvement work above \$7,500. Pennsylvania only registers home improvement contractors, and Texas and Ohio have no state license for concrete — cities may. Check your state board before you bid.
- Permits for driveways, sidewalks and anything in the public right-of-way — Cities often require a permit — and sometimes an inspection of the forms — for a new driveway apron, a sidewalk or a curb cut: from about \$25 in some towns to several hundred dollars in others, and big cities may also want a liability certificate naming the city. The rules are local, so ask before you quote.
- General liability insurance and any contractor bond — Homeowners, builders and cities ask for the certificate, and some states and cities require a license bond.
- Workers' compensation — Required in almost every US state once you hire, and concrete work is a costly class.
- The OSHA silica rule for cutting, grinding and drilling concrete — The federal rule on respirable crystalline silica applies to construction work: wet cutting or vacuum dust control on saws and grinders, and a respirator where those aren't enough — for example, running a saw more than four hours a day. Train the crew and keep the records.

Milestones: the next 30 days

The first month's to-do list for [Your business name], in order:

- Check whether your state and city license concrete work, and apply if they do
 - Register the business, take the free EIN and open a business bank account
 - Get general liability, commercial auto and workers' comp in place before the first pour
 - Open accounts with a ready-mix supplier and an equipment rental yard
 - Set your price per square foot for driveways, patios and stamped work, and your deposit rule
 - Hire or line up two dependable laborers
 - Set up a free Google Business Profile with your service area and put your website live with a photo gallery and an estimate form
 - Call every builder, remodeler and landscaper you know and ask for the first job
 - Photograph the first finished job, leave a yard sign and ask for a Google review
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Appendix: what a lender will ask for

This plan tells the story and shows the numbers. If you take it to a bank, expect to be asked for these documents as well:

- Two years of personal tax returns and a personal financial statement
- Your contractor license and certificates of insurance
- A month-by-month 12-month cash-flow projection that shows the slow season
- Quotes for the truck, trailer or equipment the loan would buy
- Your concrete experience and references from past jobs
- Your credit report and anything you can offer as collateral

Template: replace every [bracketed] line and every estimate with your own figures. Written with Zarla's free business plan generator — zarla.com/business-plan-generator writes it from five questions.
