# Ironside Concrete — Business Plan

Concrete business in Tulsa, OK · Startup plan

## Executive summary

Ironside Concrete is a new concrete business in Tulsa, OK 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, funded from savings. Target: $38,000 in monthly sales.

Twelve months from now, success looks like this: A three-person crew pouring six driveways and patios a month through the season, a stamped-concrete line by month nine and fifty Google reviews by the end of year one

## Products and services

Ironside Concrete'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

## 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

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## 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

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## 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

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## Startup costs

What it will take to open the doors, funded from savings.

### 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.

At $38,000 in monthly sales, Ironside Concrete would clear $4,200–$20,400 a month before owner pay and tax, and recover the $26,025 startup budget in roughly 2–7 months.

**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 Ironside Concrete, 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 Ironside Concrete 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 Ironside Concrete, 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



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