

[Your business name] — Business Plan

Mobile mechanic business in [Your city] · Startup plan

Executive summary

[Your business name] is a new mobile mechanic business in [Your city] offering diagnostics and check-engine lights at your home or work; brakes, batteries, starters and alternators; oil changes and scheduled maintenance; pre-purchase inspections; fleet maintenance for local businesses; and mobile tire installation and repair. The model is one van and no bay rent: a call-out fee and a written quote on every visit, jobs priced by the hour or at a flat rate, a service radius the van can cover, and fleet maintenance and mobile tire work as the add-ons.

Startup budget: \$33,244 across 11 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 diagnostics and check-engine lights at your home or work. Every visit starts with a call-out or diagnostic fee and a written quote the customer approves before work starts, parts are ordered before the van leaves, and every repair carries a written warranty. Jobs that need a lift go to a partner shop.

- Diagnostics and check-engine lights at your home or work
 - Brakes, batteries, starters and alternators
 - Oil changes and scheduled maintenance
 - Pre-purchase inspections
 - Fleet maintenance for local businesses
 - Mobile tire installation and repair
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Market analysis

The customers are drivers whose car won't start or has a warning light, busy people who would rather have the car fixed where it's parked, used-car buyers who want an inspection, and the local businesses with a few vans or trucks that need maintenance on a schedule.

- Drivers with a car that won't start, a warning light or a brake noise who can't get to a shop
 - Busy people and parents who would rather have the car fixed in the driveway or the office parking lot
 - Used-car buyers who want an inspection before they pay
 - Local businesses with a few vans or trucks — landscapers, plumbers, delivery and rental fleets — that lose money every day a vehicle sits
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Marketing strategy

Most drivers will find [Your business name] on Google — “mobile mechanic near me” plus the town — when the car won't start or the price is the question, so the Google Business Profile, the reviews and a website with the services, the call-out fee, the area covered and a quote form decide the call. Fleet accounts come from visiting local businesses with a price sheet, and word of mouth, parts stores and tow operators send the rest.

- Google Business Profile and Google — drivers search “mobile mechanic near me” and the price before they call, so the profile shows the area you cover, photos of the van and the reviews
 - Reviews and photos of real driveway repairs on Google and the website
 - Local businesses with small fleets, visited with a price sheet for maintenance on a schedule
 - Used-car sellers, tow operators, tire shops and parts stores that send work they can't take
 - A website with your services, your call-out fee, the area you cover, your ASE certificates and a quote form
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Operations plan

The owner works alone from one van in year one, grouping jobs by area each day, ordering parts before each visit from two stores that deliver, taking used oil back for recycling, and servicing fleet vehicles on a schedule at the customer's lot. A second van and mechanic come once the first van is booked most days.

- A call-out or diagnostic fee on every visit, credited to the repair when the customer goes ahead, and a written quote approved before any work starts
- Jobs priced from a labor-time guide at the hourly rate, or flat prices for common jobs, with parts at a markup
- A service radius in miles or minutes, with a travel fee beyond it and jobs grouped by area each day
- Parts ordered before the visit from two stores that deliver, so the van leaves with what the job needs
- Used oil, coolant and old parts taken back for recycling, never left at the customer's property
- Fleet vehicles serviced on a schedule at the customer's lot, with a record for every vehicle

Startup costs

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

Startup costs

ITEM	AMOUNT
A used cargo van	\$19,025
Van shelving and a parts cabinet	\$3,739
A mechanic's tool set and a rolling tool cabinet	\$2,344
A diagnostic scan tool	\$1,380
Jack, stands, impact gun, jump pack, compressor and lights	\$1,523
Liability, garagekeepers, tools and van insurance (the year, paid up front)	\$2,673
Business registration (LLC), EIN and state repair registration	\$270
ASE tests and EPA Section 609 certification	\$368
Website and Google Business Profile	\$0
Quoting, booking and invoicing software (first year)	\$0
Working capital: two months of running costs	\$1,922
Total	\$33,244

Typical range to start a mobile mechanic business in the US: \$24,096–\$46,780. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website and Google Business Profile: Your Zarla plan includes the website — a call button, a service-area map and a quote request form, with your services, your call-out fee and photos of your van added in chat — and walks you through your Google Business Profile. Having one built typically costs \$500 to \$2,000 from a freelancer. Quoting, booking and invoicing software (first year): Online quotes, booking, invoicing and a customer list come with your Zarla plan; repair-shop software with inspections and parts ordering is separate — Tekmetric's Start plan is \$199 a month.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a one-van mobile mechanic business in the US. The van, the tools and a year of insurance are most of the startup; fuel, insurance and the van's upkeep are the monthly lines, and parts are billed to the customer on every job.

Typical monthly operating costs for a mobile mechanic business: \$549–\$1,373 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
Fuel	\$290–\$726
Repair information and a labor-time guide	\$209–\$248
Quoting, booking and invoicing software (included with Zarla)	\$0–\$199
Shop supplies and used-oil recycling	\$50–\$200

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

- Driving time is unpaid time — a radius set too wide fills the day with miles instead of billed hours
- Not every job can be done at the curb: weather, a sloped driveway or a repair that needs a lift sends work to a shop, so say what you do on site and what you don't
- A misdiagnosis or a comeback costs a second trip as well as the repair, and a bad review
- Customers' cars are in your care while you work on them — a damaged car or a test-drive accident lands on your insurance
- Some cities, HOAs and apartment complexes limit repairs on their property, so a booked job can be turned away
- Low call-out fees invite tire-kickers; customers who book a diagnosis and then buy the part themselves cost you the trip

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, a sales tax permit and a local business license — In the US most mobile mechanics register an LLC with their state — \$40 in Kentucky, \$300 in Texas — take a free EIN from the IRS, and register to collect sales tax where the state taxes parts: in Texas the parts of a repair are taxable and the labor is not. Your city or county may also require a business license.
- State repair-business registration, mobile included in some states — In the US some states register every business that repairs cars for pay, mobile ones included. California's Bureau of Automotive Repair registration covers mobile repair, costs \$200 plus \$200 a year, and lists the van's plate; Florida registers repair shops for two years at a time (\$50 a year for one to five mechanics), and a mobile shop registers at the owner's home address. New York registers every repair shop, at \$10 plus \$150 for two years. Not every state registers repair businesses. Check your state's consumer-protection or motor-vehicle agency before your first job.
- EPA Section 609 certification for A/C work — In the US anyone who services a car's air conditioning for pay must be certified under Section 609 of the Clean Air Act by an EPA-approved program, and refrigerant is sold only to certified technicians, apart from small cans for do-it-yourself use. A course and test from MACS is \$55.
- Used oil handled to EPA rules — In the US a business that changes oil is a used-oil generator under EPA rules: containers labeled "Used Oil", kept leak-free, sorbent on hand for spills, and the oil taken to a recycler. Your state's rules can be stricter than the EPA's.
- Local rules on repairs at homes and in parking lots — In the US some cities, HOAs and landlords limit repairs on their property: Woodland, California allows only minor repairs outside an enclosed structure in a residential district, finished within 48 hours, and the Winthrop, Massachusetts housing authority bans oil changes and repairs in its lots. Ask where the car is parked before you book the job.
- General liability, garagekeepers and commercial auto insurance — In the US liability cover pays for damage you cause at a customer's home or work; garagekeepers covers customers' cars while they're in your care, which general liability doesn't; and Insureon notes that most states require commercial auto cover for a vehicle owned by an auto service business. Fleet customers commonly ask for a certificate of insurance before you start.
- ASE certification — optional, but customers look for it — In the US no law requires ASE certification, but customers, fleets and insurers look for it. Each test needs one to three years of hands-on work experience, depending on the test (training can count toward it), and certification lasts five years; passing A1 to A8 makes you an ASE Master Automobile Technician.

Milestones: the next 30 days

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

- Take the ASE tests for the work you'll do on the road, and EPA Section 609 if you'll touch A/C
 - Check whether your state registers repair businesses, and your city's rules for repairs on a customer's property
 - Register the business, take the free EIN, register for sales tax on parts, and open a business bank account
 - Get quotes for general liability, cover for customers' cars, commercial auto for the van and tools cover
 - Set up the van: shelving, a scan tool, a jack and stands, a jump pack, lights and a fluid caddy
 - Open accounts with two parts stores that deliver, and find a used-oil recycler
 - Write your price sheet — call-out fee, hourly rate or flat prices, travel fee — and your service radius
 - Set up your Google Business Profile with your service area and put your website live with your services, call-out fee and a quote form
 - Visit ten local businesses with small fleets with a price sheet for maintenance on a schedule
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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
- A month-by-month cash-flow projection showing billed hours a day, the call-out fees and the slow first months
- The van's purchase price or loan terms, and quotes for its shelving or service body
- Quotes for tools, the scan tool and any tire equipment
- Your insurance quotes, your ASE certificates and any state repair-business registration
- Any fleet accounts you have lined up, and your credit report

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.
