Two Oaks Moving Co. — Business Plan

Moving company in Boise, ID · Startup plan

Executive summary

Two Oaks Moving Co. is a new moving company in Boise, ID offering local apartment and house moves (truck and two movers, by the hour); packing and unpacking with boxes and materials supplied; labor-only loading and unloading for rental trucks and pods; and small office moves and single-item deliveries (pianos, safes, furniture). The model is one truck and a careful two-person crew, written estimates with no surprises, damage handled the same day, and a summer calendar booked out on reviews and referrals.

Startup budget: $54,500 across 11 items, funded from savings. Target: $20,000 in monthly sales.

Twelve months from now, success looks like this: One truck booked five days a week through the summer, a two-person crew you can count on, and fifty Google reviews by the end of year one

Products and services

Two Oaks Moving Co.'s core service is local apartment and house moves (truck and two movers, by the hour). Every job starts with a written estimate — the hourly rate, the minimum, the travel fee and how specialty items are priced — and every truck is loaded the same way with pads on everything and straps on every tier.

- Local apartment and house moves (truck and two movers, by the hour)
- Packing and unpacking with boxes and materials supplied
- Labor-only loading and unloading for rental trucks and pods
- Small office moves and single-item deliveries (pianos, safes, furniture)

Market analysis

The customers are renters and homeowners moving across town, families booking a full pack-and-move a month ahead, and the property managers, agents and senior communities with move-ins and move-outs every week.

- Renters and homeowners moving across town who want two careful people and a truck for a few hours
- Families buying a house who book a full pack-and-move a month ahead
- Property managers, real-estate agents and senior-living communities with steady move-ins and move-outs
- Small offices and furniture stores that need deliveries and relocations on a weekday

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Marketing strategy

Most customers will find Two Oaks Moving Co. on Google and through word of mouth — searching for movers near them, then trusting the company a friend used without a scratch. Reviews on the Google Business Profile, a lettered truck on every street and a website with rates, service area and an instant-quote form turn that search into a booked move.

- Google Business Profile and Google Maps — “movers near me” and “moving company” plus your city
- Word of mouth and referrals — a move done without a scratch gets told to every friend who's moving next
- Real-estate agents, property managers and apartment leasing offices who hand out your card
- Truck signage on every job and a yard-sign or door-hanger in the neighborhood you just moved someone into
- A website with your services, hourly rates, service area, reviews and an instant-quote form

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Operations plan

The owner drives and leads the crew in year one, keeps the estimate and the valuation choices in writing, carries the insurance and permits the state requires, fills winter with labor-only and delivery work, and adds a second truck only when summer is turning jobs away.

- A written estimate before every job — hourly rate, minimum hours, travel fee and what counts as a specialty item
- The truck loaded the same way every time: pads on everything, straps every tier, a load plan the crew follows
- A two-person crew minimum on every move, with a third mover added for stairs, pianos and full houses
- Damage claims handled the same day with photos, a written policy and the valuation cover explained up front
- Summer booked out weeks ahead and winter filled with labor-only, office and delivery work

Startup costs

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

Startup costs

ITEM	AMOUNT
Used 16–26 ft box truck with a liftgate or ramp (or the deposit on a financed one)	$30,000
Commercial auto, general liability and cargo insurance (first year)	$5,500
Dollies, hand trucks, an appliance dolly, 50–100 furniture pads, straps, ramps, shrink wrap and tool kit	$3,250
Workers' compensation deposit (movers are a high-risk class)	$2,500
USDOT number, state household-goods authority or permit, and truck registration	$550
Truck lettering or a wrap, uniforms and business cards	$1,750
Business registration, LLC and local business license	$300
Opening stock of boxes, tape, paper and mattress bags to sell on jobs	$650
Estimating, scheduling and dispatch software (first year)	$0
Website with a quote form and Google Business Profile	$0
Working capital (first two months)	$10,000
Total	**$54,500**

Typical range to start a moving company in the US: $26,500–$85,200. Your list is what you decided to spend — replace estimates with real quotes as you get them. Estimating, scheduling and dispatch software (first year): Your Zarla plan includes online booking, invoicing and a customer contact list with the website — you may still want dedicated dispatch software once you run more than one truck. Website with a quote form and Google Business Profile: Your Zarla plan includes the website with an instant-quote form and walks you through your Google Business Profile — a designer typically charges $1,500 or more to build one.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a moving company in the US. The truck and the insurance are the fixed bet; how many days the truck is booked, especially from May to September, decides whether the reserve lasts through the first winter.

Typical monthly operating costs for a moving company: $1,950–$20,650 a month, before the owner's own pay.

At $20,000 in monthly sales, Two Oaks Moving Co. would clear up to $18,050 a month before owner pay and tax if costs stay near the low end of the typical range, and recover the $54,500 startup budget in roughly 4 months. At the high end of typical costs ($20,650) that target doesn't cover them — so the cost list, not the sales target, is the number to pin down first.

Typical monthly operating costs

COST	TYPICAL RANGE
Truck payment and fuel	$800–$3,000
Labor (once you hire — movers paid by the hour per job)	$0–$12,000
Commercial auto, liability, cargo and workers' compensation	$500–$1,500
Truck maintenance, tires and repairs	$150–$600
Boxes, tape, shrink wrap and replacement pads	$100–$500
Estimating, scheduling and dispatch software (included with Zarla)	$0–$150
Marketing, lead sites and online ads	$300–$2,000
Truck parking or yard space	$0–$600
Phone, admin and bookkeeping	$100–$300

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 moving company plan should say out loud what can go wrong. For Two Oaks Moving Co., the real risks are:

- Damage claims — one dropped TV or gouged floor can wipe out the day's profit and the review that follows
- Injuries are common; a hurt mover means a workers' compensation claim and a crew you have to replace at short notice
- Winter is slow in most of the US, but the truck payment and insurance are the same every month
- Crews are the hardest part — movers no-show on a booked Saturday, and you're the one carrying the couch
- Online moving leads are expensive and rogue operators have taught customers to distrust movers, so reviews decide the phone call

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Licenses, permits and insurance

What Two Oaks Moving Co. 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.

- USDOT number and operating authority — Any mover crossing state lines needs a USDOT number and federal household-goods authority, plus federal rules on estimates and valuation. Purely local moves are regulated state by state — most states require a household-goods carrier permit from the public utilities commission or state DOT, a few require none, and some also register the truck as a commercial vehicle.
- Written estimates, tariff and valuation — Federal rules for interstate moves — and many states for local ones — require a written estimate, a bill of lading, a filed tariff of your rates, and offering the customer a choice between basic released-value cover and full-value protection. Get your state's mover handbook before your first job.
- Insurance — Commercial auto at the minimums your state or the federal rules set for the truck's weight, cargo (or bailee) cover for customers' goods, and general liability for the homes you work in. A personal auto policy will not cover a paid move.
- Workers' compensation — Required in nearly every US state once you have employees, and movers are one of the higher-cost classes because of injuries. Treating movers as independent contractors to avoid it is a common trap that state agencies pursue.
- Drivers — A box truck under 26,001 lb doesn't need a commercial driver's license anywhere in the US; drivers of commercial vehicles over 10,001 lb need a DOT medical card for interstate work and, in many states, for local work too.
- Business registration and local license — Form an LLC and get an EIN; a city or county business license in most of the US, and a home-occupation permit if the truck is parked at your house.

Milestones: the next 30 days

The first month's to-do list for Two Oaks Moving Co., in order:

- Get your USDOT number and find out what household-goods permit and tariff your state requires for local moves
- Get commercial auto, cargo, general liability and workers' compensation quotes before you look at trucks
- Register the business, get an EIN and open a business bank account
- Price a used box truck against renting one per job for your first month
- Buy pads, dollies and straps, and write your estimate template with the rate, minimum, travel fee and valuation choices
- Set up a free Google Business Profile and put your website with an instant-quote form live
- Visit ten apartment leasing offices and real-estate agents with cards and a referral offer
- Ask every finished move for a Google review before the truck pulls away

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 12-month cash-flow projection that shows the summer peak and the slow winter
- The quote or purchase agreement for the truck and the equipment list
- Proof of insurance, your USDOT number and your state household-goods permit
- Any signed property-manager, community or office-relocation agreements, with expected monthly revenue
- Your credit report and the truck as collateral

Sample plan for a fictional business, written by Zarla's free business plan generator. Every figure is a typical US range or calculated from the sample's own numbers — nothing is a market projection. Make it yours in five questions: zarla.com/business-plan-generator?industry=moving