[Your business name] — Business Plan

Trucking company in [Your city] · Startup plan

Executive summary

[Your business name] is a new trucking company in [Your city] offering regional dry-van freight within a day's drive; dedicated lanes for direct shippers; spot-market loads through load boards to fill gaps; and expedited and last-minute hauls at a premium. The model is one well-maintained truck, every load priced from a known cost per mile, deadhead kept low, and direct shippers replacing the load board as reliability earns them.

Startup budget: $100,700 across 10 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 regional dry-van freight within a day's drive. Loads are quoted from cost per mile plus margin, return freight is planned before the outbound leaves, and the truck is maintained on a schedule so it keeps earning.

- Regional dry-van freight within a day's drive
- Dedicated lanes for direct shippers
- Spot-market loads through load boards to fill gaps
- Expedited and last-minute hauls at a premium

Market analysis

The customers are regional shippers with weekly freight that big carriers underserve, brokers who need a dependable truck, and — as reliability builds — the direct accounts that pay better than the board.

- Manufacturers, distributors and farms shipping regional freight every week
- Freight brokers who need a reliable truck on short notice
- Local businesses receiving inbound freight that big carriers underserve
- Other small carriers who overflow loads to a trusted partner

Marketing strategy

Most early loads will come from the load board, with word of mouth among shippers, brokers and dispatchers doing the rest as reliability earns a name; Google and a website with your lanes, equipment and insurance details confirm a shipper's decision to call.

- Load boards for the first months, then direct shippers you've hauled for reliably
- Word of mouth among shippers, brokers and dispatchers — reliability travels fast
- Google Business Profile and Google — “trucking company” or “freight carrier” plus your region
- Direct outreach to local manufacturers and distributors with a rate sheet
- A website with your lanes, equipment, insurance details and a quote form

Operations plan

The owner drives, dispatches and invoices in year one, keeps logs, inspections and hours clean, tracks cost per mile and deadhead every week, and adds a second truck only when direct freight fills the first one.

- Every load quoted from your cost per mile, plus margin — never just the board rate
- Deadhead miles tracked and kept low by planning the return before taking the outbound
- Maintenance on a schedule; a breakdown on the road costs far more than the service
- Hours-of-service, logs and inspections kept clean — the authority depends on it
- Invoices sent the day of delivery, with factoring only if cash flow forces it

Startup costs

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

Startup costs

ITEM	AMOUNT
Truck (used) — down payment or purchase	$47,500
Trailer (used) — purchase or lease deposit	$17,500
USDOT number, operating authority and registration	$900
Commercial truck insurance (down payment and first months)	$14,000
Drug testing program, ELD device and permits	$1,250
Business registration, LLC and EIN	$300
Website and Google Business Profile	$0
Load board, dispatch and invoicing software (first year)	$500
Working capital (fuel and living costs for the first 45 days)	$17,500
Straps, tools, safety gear and a GPS	$1,250
Total	**$100,700**

Typical range to start a trucking company in the US: $39,900–$165,500. 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 and walks you through your Google Business Profile — a designer typically charges $2,000 or more to build one. Load board, dispatch and invoicing software (first year): Invoicing and a customer list come with your Zarla plan; budget for the load board and an ELD separately.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a one-truck operation in the US. Fuel and the truck payment dominate; the cash reserve covers the gap between paying for fuel today and being paid in 30–60 days.

Typical monthly operating costs for a trucking company: $8,900–$23,600 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 (the biggest line — roughly a third of revenue)	$5,000–$12,000
Truck and trailer payments	$1,500–$4,000
Insurance	$1,000–$2,500
Maintenance, tires and repairs	$800–$2,500
Permits, tolls, scales and compliance fees	$300–$1,000
Load board, ELD and dispatch software (included with Zarla)	$100–$400
Phone, bookkeeping and factoring fees	$200–$1,200

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

- Rates swing with the freight market; a slow quarter can put a truck payment at risk
- Fuel is a third of revenue and moves weekly; a fixed-rate contract can flip from profit to loss
- A breakdown means no income and a repair bill at once — the maintenance reserve is not optional
- Insurance for a new authority is expensive and a single claim can make it unaffordable
- Cash flow: you pay fuel today and get paid in 30–60 days unless you factor and give up a percentage

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.

- USDOT number and motor carrier operating authority — Required in the US for interstate for-hire freight; federal filings, a process agent (BOC-3) and proof of insurance before the authority activates.
- Commercial driver's license — A CDL class A for tractor-trailer operation, with a current medical certificate.
- Commercial truck insurance — Primary liability of $750,000 minimum for general freight (higher for some cargo), plus cargo and physical-damage coverage.
- IRP registration and IFTA fuel tax — Apportioned plates and quarterly fuel-tax reporting for interstate operation.
- Drug and alcohol testing program and ELD — Enrollment in a testing consortium and an electronic logging device are federal requirements.
- Business registration and EIN — Most owner-operators form an LLC; an EIN is required for the federal filings.

Milestones: the next 30 days

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

- Work out your cost per mile before anything else — truck payment, insurance, fuel, maintenance, you
- Register the business, get an EIN and file for the USDOT number and operating authority
- Get insurance quotes from three brokers who specialize in new authorities
- Buy or lease the truck and trailer only after the insurance and authority timelines are clear
- Enroll in a drug testing consortium, install the ELD and set up IRP and IFTA
- Set up a free Google Business Profile and put a website with your lanes and equipment live
- Book the first loads from the board, then call every shipper you delivered to about direct work
- Invoice the day of delivery and track days-to-pay per customer

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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 12-month cash-flow projection built on your cost per mile and realistic loaded miles
- Your CDL, the authority status and proof of insurance
- Any contracts or letters of intent from direct shippers
- The quote or purchase agreement for the truck and trailer
- Your credit report and the truck itself as collateral