Trucking Business Plan Template

A fill-in business plan for a new trucking company: company details, lanes and customers, equipment, startup budget, operating costs, revenue plan, compliance plan and funding.

Last reviewed October 26, 2026. Free to print and share.

1. Executive summary

Write this last. In a few sentences: what you haul, where, for whom, with what equipment, and what you need (funding, insurance, customers).

Company name _____

What we haul _____

Main lanes or region _____

Equipment (number and type) _____

Funding needed and what it pays for _____

2. Company details

Legal name and business structure (LLC, corporation, sole proprietor) _____

Owner(s) and ownership % _____

Business address _____

EIN _____

USDOT number / MC number (or date applied) _____

Owner driving and industry experience (years, CDL class) _____

3. Services and lanes

Type of operation (dry van, reefer, flatbed, hot shot, box truck, other) _____

Freight types (and any you will not haul, such as hazmat) _____

Interstate, intrastate or both _____

Main lanes (origin to destination) _____

Home time plan (local, regional, over the road) _____

4. Market and customers

Who will pay you, and why would they choose you? Lenders want proof you have thought this through.

Target customers (brokers, direct shippers, dedicated contract, lease-on carrier) _____

How you will find loads (load boards, broker relationships, direct sales) _____

Typical rate per mile in your lanes (from load board data or quotes) _____

Competitors and what you will do better (service, reliability, specialty) _____

5. Startup budget

Item	Estimated cost	Notes
Business formation and licenses		State filing fee, local license
FMCSA operating authority		300 dollars per authority type; USDOT number is free
BOC-3 process agent		
Insurance down payment		Get quotes before you buy equipment
UCR, IRP plates, IFTA, state permits		Depends on states and fleet size
Form 2290 (if 55,000 lbs or more)		
Truck down payment or purchase		
Trailer down payment or purchase		
ELD, phone, office setup		
Drug and alcohol consortium, pre-employment test		
Working capital (fuel, repairs, payroll until paid)		Plan for 30 to 60 days of costs
Total		

6. Monthly operating budget

Cost	Per month	Per mile
Truck and trailer payments		
Insurance		
Fuel		
Maintenance and repair reserve		

Cost	Per month	Per mile
Tires		
Driver pay (including yourself)		
Permits, plates, UCR, taxes (monthly share)		
ELD, phone, software, load boards		
Factoring or dispatch fees		
Accounting, legal, office		
Total		

Divide the total by the miles you expect to run each month (loaded plus empty) to get your cost per mile. Use the cost per mile worksheet for the detailed version.

7. Revenue plan (first 12 months)

Miles per month (loaded / empty) _____

Average rate per loaded mile _____

Expected monthly revenue _____

Expected monthly profit (revenue minus total costs) _____

Months until break-even _____

8. Compliance and safety plan

- [ ] Insurance coverage and limits (at least the federal minimum, and what your customers require)
- [ ] Drug and alcohol program (consortium, Clearinghouse registration)
- [ ] Driver qualification files
- [ ] Hours of service and ELD
- [ ] Vehicle maintenance and annual inspections
- [ ] New Entrant safety audit preparation
- [ ] Renewal calendar (UCR, IFTA, IRP, 2290, MCS-150)

9. Funding and next steps

Owner investment _____

Loans or equipment financing (lender, amount, term) _____

Other funding _____

Next three actions and target dates _____

Resources

Read the full guide: How to Write a Trucking Business Plan (guide) (https://opentruckingcompany.com/guides/trucking-business-plan)

FREE DOWNLOADS

- Cost per mile worksheet (PDF) – Work out the lowest rate you can accept.
  https://opentruckingcompany.com/downloads/cost-per-mile-worksheet.pdf
- Trucking company startup checklist (PDF) – Every filing, in order.
  https://opentruckingcompany.com/downloads/trucking-company-startup-checklist.pdf

OFFICIAL FORMS AND LOOKUPS

- SBA: Write your business plan – The U.S. Small Business Administration guide to business plans.
  https://www.sba.gov/business-guide/plan-your-business/write-your-business-plan
- SBA: Choose a business structure – Compare LLCs, corporations and sole proprietorships.
  https://www.sba.gov/business-guide/launch-your-business/choose-business-structure

FREE TOOLS

- SCORE: free business mentoring – Free mentors, supported by the SBA, who will review your plan.
  https://www.score.org/
- ATRI: Operational costs of trucking – Industry research on average trucking costs per mile, to sanity-check your budget.
  https://truckingresearch.org/2026/07/analysis-of-the-operational-costs-of-trucking-2026-update/

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