CAR HAULING BUSINESS PLAN

A practical planning template for owner-operators and small fleets.

Define your service model, lanes, costs, revenue assumptions, compliance plan, operating workflow, and growth triggers before your first load.

BUSINESS NAME

PREPARED BY

PLAN DATE

PLANNING AID - VERIFY CURRENT COSTS, INSURANCE, AND REGULATORY REQUIREMENTS FOR YOUR OPERATION.

SuperDispatch™

START HERE

Build the plan before you build the overhead.

This workbook is designed to pair with the Super Dispatch guide to starting a car hauling business. Use your own quotes, lane data, payment terms, and operating assumptions. The strongest plan is conservative, specific, and easy to update.

1. STRATEGY

Choose your operation type, equipment, customers, lanes, and pricing model.

2. FINANCIALS

Estimate startup cash, monthly costs, revenue capacity, break-even, and reserve.

3. EXECUTION

Plan compliance, operating workflows, load acquisition, systems, and growth triggers.

Workbook contents

How to use: Start with the strategy pages, then complete the financial worksheets using real quotes. Stress-test your plan before you sign equipment or insurance contracts. Review the plan monthly during launch and quarterly after operations stabilize.

Important: This is a planning tool, not legal, tax, insurance, or regulatory advice.

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STRATEGY

Executive Summary

Summarize the business in one page. Complete this page last, after the supporting sections are finished.

BUSINESS NAME	HOME BASE	TARGET LAUNCH	LEGAL STRUCTURE

Business summary

Describe what you haul, who you serve, where you operate, and why customers will choose your business.

Operation model

- ☐ Pickup / small-trailer setup; verify CDL requirements
- ☐ CDL hotshot / 3-car wedge
- ☐ Commercial multi-car

- ☐ Local
- ☐ Regional
- ☐ Interstate
- ☐ Other / specialized

Financial snapshot

STARTUP CASH NEEDED	OWNER CONTRIBUTION	YEAR 1 REVENUE GOAL	BREAK-EVEN LOADS / MONTH
$	$	$	

Mission and 12-month objectives

MISSION / SERVICE PROMISE

THREE MEASURABLE 12-MONTH OBJECTIVES

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STRATEGY

Company Profile

Owner and company details

LEGAL BUSINESS NAME

DBA / BRAND NAME

BUSINESS ADDRESS / HOME BASE

PRIMARY CONTACT

ENTITY TYPE

STATE FORMED

OWNERSHIP %

Owner background and business readiness

RELEVANT DRIVING, LOGISTICS, SALES, MECHANICAL, OR BUSINESS EXPERIENCE

STRENGTHS THAT IMPROVE THE ODDS OF SUCCESS

GAPS TO CLOSE BEFORE LAUNCH

Advisors and support network

ROLE	NAME / COMPANY	CONTACT	HOW THEY SUPPORT THE BUSINESS
Accountant / bookkeeper			
Insurance agent			
Maintenance vendor			
Mentor / industry contact			

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STRATEGY

Service Model and Equipment

Select the primary operating model

- [ ] Pickup / dually with 1-2 car trailer; CDL status depends on applicable weight thresholds
- [ ] CDL hotshot with 3-car wedge
- [ ] Commercial tractor with multi-car carrier
- [ ] Other / specialized setup

Truck and trailer plan

ASSET	MAKE / MODEL	YEAR / MILES	GVWR / GCWR	OWN / FINANCE / LEASE	ACQUISITION NOTES
Truck					
Trailer					

VEHICLE CAPACITY / TRIP

TARGET TRIPS / WEEK

TARGET LOADED MILES / MONTH

Equipment readiness

- [ ] Independent pre-purchase inspection
- [ ] Straps, wheel nets, chocks, and spare gear
- [ ] Trailer brakes, tires, axles, and ramps verified
- [ ] Phone, mount, charger, and roadside kit
- [ ] Maintenance reserve funded
- [ ] Downtime / rental / recovery plan

Maintenance and replacement plan

PREVENTIVE MAINTENANCE SCHEDULE, INSPECTION CADENCE, PREFERRED VENDORS, AND REPLACEMENT TRIGGERS

STRATEGY

06 Services, Capacity, and Differentiators

Services offered

- [ ] Dealer transfers
- [ ] Auction moves
- [ ] Broker loads
- [ ] Private-party vehicles
- [ ] New / used inventory
- [ ] Inoperable vehicles
- [ ] Expedited / time-sensitive
- [ ] Specialty / oversized

Capacity plan

CAPACITY DRIVER	CONSERVATIVE	BASE PLAN	MAXIMUM	CONSTRAINT / NOTE
Loads per week				
Vehicles per load				
Working weeks per month				
Loaded miles per month				

Value proposition

WHY CUSTOMERS SHOULD CHOOSE THIS BUSINESS

SERVICE STANDARDS AND PROOF POINTS

Scope limits

State what the business will not haul or where it will not operate. Clear limits protect margin, safety, and service quality.

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STRATEGY

Target Customers

Priority customer segments

- [ ] Dealerships
- [ ] Auctions
- [ ] Auto transport brokers
- [ ] Online marketplaces
- [ ] Rental / fleet accounts
- [ ] Private customers

Ideal customer profile

BEST-FIT CUSTOMER: VOLUME, LANES, VEHICLE TYPES, PAYMENT PROFILE

CUSTOMER BUYING CRITERIA: PRICE, SPEED, COVERAGE, COMMUNICATION, PROOF

Priority prospect list

ACCOUNT / COMPANY	SEGMENT	CONTACT	ESTIMATED LOADS / MONTH	NEXT STEP

Relationship and retention plan

STRATEGY

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Operating Area and Lane Strategy

Operating footprint

HOME BASE / REPORTING LOCATION

PLANNED OPERATING RADIUS

MAXIMUM DAYS AWAY FROM BASE

- [ ] Local
- [ ] Regional
- [ ] Interstate
- [ ] Short-haul process planned

Priority lanes

ORIGIN MARKET	DESTINATION MARKET	MILES	OUTBOUND DEMAND	BACKHAUL DEMAND	REASON / SOURCE

Lane rules

RATE FLOOR, MINIMUM LOAD VALUE, AND DEADHEAD LIMIT

WEATHER, TOLL, LODGING, AND OVERNIGHT PARKING RULES

Market validation notes

STRATEGY

Pricing and Sales Assumptions

Pricing method

- [ ] Per vehicle
- [ ] Per loaded mile
- [ ] Lane / route rate
- [ ] Quote-based
- [ ] Minimum load charge
- [ ] Fuel / accessorial surcharge

Core assumptions

AVERAGE REVENUE / VEHICLE	AVERAGE REVENUE / LOADED MILE	MINIMUM LOAD REVENUE	TARGET PAYMENT DAYS

DIESEL PRICE ASSUMPTION	MAXIMUM DEADHEAD %	FACTORING / TRANSFER FEE %	RATE REVIEW CADENCE

Rate floor logic

Write the formula used to reject unprofitable loads. Include loaded miles, deadhead miles, variable cost, tolls, time, and required margin.

Sales message

Payment and credit policy

How rates will be reviewed and updated

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FINANCIAL PLAN

Startup Cost Plan

Use current vendor quotes. The benchmark cards are planning ranges from the companion guide, not quotes.

EXISTING TRUCK + SMALL TRAILER

$9,000 - $16,000

Lower-cost entry with trailer, authority, insurance, gear, and reserve.

FINANCED HOTSHOT SETUP

$20,000 - $40,000

Dually and 3-car wedge down payments, CDL costs, insurance, and reserve.

COMMERCIAL MULTI-CAR SETUP

$90,000 - $195,000+

Used tractor and carrier, higher compliance costs, insurance, and reserve.

STARTUP ITEM	VENDOR / QUOTE SOURCE	LOW ESTIMATE	HIGH ESTIMATE	PLANNED AMOUNT	NOTES / TIMING
Truck purchase or down payment					
Trailer purchase or down payment					
CDL training, testing, and licensing					
Authority, BOC-3, UCR, and filings					
Insurance deposit / first month					
Registration, plates, taxes, permits					
Securement and safety equipment					
Inspections and initial maintenance					
Phone, ELD, TMS, and technology					
Legal, accounting, and formation					
Branding, website, and sales materials					
Operating reserve					
Other startup costs					

Separate equipment financing from the cash needed to launch and survive until revenue stabilizes.

TOTAL PLANNED STARTUP CASH

FINANCIAL PLAN

Monthly Fixed Costs

List costs that continue even when the truck is parked. Annualize irregular expenses before entering the monthly amount.

FIXED COST ITEM	VENDOR / LENDER	MONTHLY AMOUNT	ANNUAL AMOUNT	DUE DATE / RENEWAL	NOTES
Truck payment					
Trailer payment					
Commercial auto liability					
Cargo / vehicle-in-transit insurance					
Physical damage / other insurance					
Registration, plates, UCR, permits					
Phone, data, ELD, and TMS					
Accounting, bookkeeping, and legal					
Parking, yard, or storage					
Subscriptions and memberships					
Owner base pay / minimum draw					
Other fixed costs					

TOTAL FIXED COSTS / MONTH		**TOTAL FIXED COSTS / YEAR**	

FINANCIAL PLAN

Variable Costs and Cost per Mile

Mileage and fuel inputs

DIESEL $ / GAL	LOADED MPG	EMPTY MPG	LOADED MILES / MO	DEADHEAD MILES / MO	TOTAL MILES / MO

Variable expense worksheet

VARIABLE COST ITEM	ASSUMPTION / RATE	MONTHLY AMOUNT	COST PER TOTAL MILE	FORMULA / NOTE
Fuel				Loaded miles / loaded MPG + deadhead miles / empty MPG, multiplied by diesel price
Maintenance reserve				Use a cents-per-mile reserve or recent maintenance history
Tires reserve				Estimate replacement interval and installed cost
Tolls, scales, and permits				Average by lane and operating radius
Lodging and travel				Include overnight stays and parking
Driver pay / commission				Include payroll burden if applicable
Factoring / transfer fees				Apply fee to eligible revenue
Wash, supplies, and cargo care				Include straps, replacement gear, and cleaning
Other variable costs				Add costs that rise with loads or miles

Cost summary

TOTAL VARIABLE COST / MONTH

VARIABLE COST / TOTAL MILE

FIXED COST / TOTAL MILE

ALL-IN COST / TOTAL MILE

Stress-test note

Recalculate at a higher diesel price and lower utilization. State the cash and operating response.

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FINANCIAL PLAN

Revenue Capacity Model

Capacity and pricing inputs

VEHICLES / LOAD	LOADS / WEEK	WORKING WEEKS / MO	AVG REVENUE / LOAD	AVG LOADED MILES / LOAD	TARGET UTILIZATION %

Scenario model

METRIC	CONSERVATIVE	BASE PLAN	UPSIDE	CALCULATION NOTE
Loads per month				Loads per week x working weeks
Vehicles delivered per month				Loads per month x vehicles per load
Gross revenue per month				Loads x average revenue per load
Variable expenses per month				Total miles or loads x variable cost
Contribution margin				Gross revenue less variable expenses
Fixed expenses per month				From the fixed cost worksheet
Operating profit before tax				Contribution margin less fixed expenses
Owner pay included?				State whether owner compensation is included

Revenue model narrative

Explain the scenario used for funding and the main constraint on volume.

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FINANCIAL PLAN

12-Month Financial Projection

Use conservative assumptions in months 1-3. Enter negative cash flow in parentheses or with a minus sign.

METRIC	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Loads completed												
Vehicles delivered												
Gross revenue												
Variable expenses												
Gross contribution												
Fixed expenses												
Owner pay												
Tax reserve												
Net cash flow												
Ending cash balance												

YEAR 1 GROSS REVENUE	YEAR 1 NET CASH FLOW	LOWEST CASH BALANCE	MONTH BREAK-EVEN REACHED

Projection assumptions and seasonality

Break-Even, Reserve, and Funding

Break-even calculations

MONTHLY FIXED COSTS

AVERAGE REVENUE PER LOAD

AVERAGE VARIABLE COST PER LOAD

CONTRIBUTION PER LOAD

BREAK-EVEN LOADS PER MONTH

BREAK-EVEN LOADED MILES PER MONTH

Formula: Break-even loads = monthly fixed costs divided by contribution per load.

Cash reserve target

RESERVE PERIOD	TARGET	CURRENT	GAP / ACTION
1 month			
2 months			
3 months			

SELECTED RESERVE TARGET AND RATIONALE

Stress tests

SCENARIO	FINANCIAL IMPACT	MINIMUM CASH NEEDED	RESPONSE PLAN
Diesel price increases 10%			
Average rates fall 10%			
Deadhead rises to 20%+			
Truck is down for 7 days			

Funding plan

OWNER CASH AMOUNT

EQUIPMENT LOAN AMOUNT

LINE OF CREDIT / OTHER

SOURCES, CONDITIONS, AND NOTES

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EXECUTION

Compliance and Insurance Plan

Requirements vary by weight, equipment, operation type, state, and interstate status. Confirm applicability with qualified professionals.

Launch compliance checklist

	REQUIREMENT / TASK	DUE DATE	OWNER	STATUS / NOTES
☐	Business entity, EIN, and bank account			
☐	USDOT number and operating authority, if required			
☐	BOC-3 and UCR, if required			
☐	CDL and endorsements, if required			
☐	DOT medical certificate			
☐	Insurance filings and certificates			
☐	Drug and alcohol program, if applicable			
☐	HOS, ELD, or short-haul process			
☐	Vehicle inspection and maintenance records			
☐	IRP, IFTA, HVUT, permits, if applicable			
☐	New Entrant Safety Audit readiness			

Insurance plan

LIABILITY LIMIT

CARGO LIMIT

PHYSICAL DAMAGE DEDUCTIBLE

MONTHLY PREMIUM

INSURANCE AGENT / BROKER AND RENEWAL DATE

COVERAGE GAPS, EXCLUSIONS, AND CORRECTIVE ACTIONS

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EXECUTION

Operating Workflow and Documents

Standard load workflow

1 BOOK

Confirm rate, vehicle details, addresses, contacts, dates, and payment terms.

2 PREPARE

Route, HOS, pre-trip inspection, securement gear, and customer communication.

3 PICKUP

Identity check, condition report, photos, signature, and securement.

4 IN TRANSIT

Status updates, incident process, safe parking, and documentation.

5 DELIVER

Condition review, photos, signatures, proof of delivery, and issue resolution.

6 INVOICE

Submit documents, invoice, track payment, and close records.

Required documents and records

- [ ] Rate confirmation / dispatch order
- [ ] Bill of lading or eBOL
- [ ] Vehicle condition report and photos
- [ ] Proof of delivery and signatures
- [ ] Invoice and payment record
- [ ] Fuel, toll, lodging, and maintenance receipts
- [ ] Pre-trip and annual inspection records
- [ ] Maintenance and repair history

Service recovery and claims process

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EXECUTION

Load Acquisition and Customer Management

Load acquisition channels

- [ ] Load boards and alerts
- [ ] Broker relationships
- [ ] Dealership outreach
- [ ] Auction relationships
- [ ] Referrals and partners
- [ ] Direct contracts / RFPs
- [ ] Website and search
- [ ] Social and local networking

90-day opportunity pipeline

ACCOUNT / SOURCE	STAGE	EXPECTED LOADS / MONTH	NEXT DATE	NEXT ACTION

Payment workflow

CREDIT CHECKS, TERMS, DEPOSITS, INVOICING, PAYMENT FOLLOW-UP, AND COLLECTIONS

Customer retention

STATUS UPDATES, ON-TIME PERFORMANCE, ISSUE RESOLUTION, REVIEWS, AND REPEAT BUSINESS

Weekly sales activity targets

NEW PROSPECTS CONTACTED	BROKER / DEALER FOLLOW-UPS	QUOTES SUBMITTED	NEW ACCOUNTS OPENED

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EXECUTION

Technology, Team, and Growth Triggers

Systems stack

FUNCTION	SYSTEM / PROVIDER	MONTHLY COST	IMPLEMENTATION / BACKUP PLAN
Dispatch / TMS			
eBOL / condition reports			
Accounting / invoicing			
ELD / HOS / compliance			
Maintenance / fuel / tolls			
CRM / cloud storage			

Team and accountability

ROLE	PERSON / VENDOR	START DATE	RESPONSIBILITIES / SCORECARD
Owner / operator			
Driver			
Dispatcher / admin			
Bookkeeper / advisor			

Growth triggers for a second truck or driver

- [ ] Consistently turning away profitable loads
- [ ] Positive cash flow after owner pay and tax reserve
- [ ] Qualified driver identified and onboarded
- [ ] Target utilization reached for 3+ months
- [ ] Reserve remains funded after down payment
- [ ] Recurring volume supports added fixed cost

EXACT GROWTH DECISION RULE AND APPROVAL PROCESS

EXECUTION

90-Day Launch Plan

90-day launch plan

PHASE	PRIORITY OUTCOMES	OWNER	DUE DATE	STATUS	BLOCKERS / NEXT ACTION
Days 1-15	Business formation, budget, quotes, operation model, and financing plan				
Days 16-30	Authority, insurance, equipment diligence, compliance setup, and systems				
Days 31-60	Equipment ready, documents tested, first load sources, and cash controls				
Days 61-90	Consistent loads, KPI review, rate discipline, customer follow-up, and reserve plan				

Critical dependencies

Day 90 go / no-go criteria

EXECUTION

KPI Dashboard and Monthly Review

Weekly KPI dashboard

KPI	TARGET	WEEK 1	WEEK 2	WEEK 3	WEEK 4 / TREND
Revenue per loaded mile					
All-in cost per total mile					
Deadhead percentage					
Gross margin percentage					
On-time delivery percentage					
Average payment days					
Cash reserve balance					

Monthly review

WINS TO REPEAT

MISSES AND ROOT CAUSES

NEXT 30-DAY ACTIONS

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REVIEW

Notes and Plan Review

Open questions and decisions

Plan review

PLAN OWNER

NEXT REVIEW DATE

CURRENT VERSION

WHAT CHANGED SINCE THE LAST REVIEW

DECISIONS AND COMMITMENTS BEFORE NEXT REVIEW

Approval

APPROVED BY

APPROVAL DATE

SuperDispatch

Use this plan as a living operating document. Update lane assumptions, cost per mile, pricing floors, compliance dates, and growth triggers as the business changes.