Dry Van Owner-Operator Business Plan Template

Updated November 2026 · Version v1

Fill every bracketed field with your own numbers. Any number printed in this template is labeled EXAMPLE and is only there to show the math.

1. Company summary

- ☐ Legal name: [Company name] Entity: [LLC / sole proprietor / corporation] Base: [City, State]
- ☐ Service: dry van truckload with [number] truck(s) pulling [53 ft / 48 ft] van trailers
- ☐ Owner experience: [years driving, endorsements, prior authority]

2. Equipment plan

- ☐ Tractor: [year, make, model] Owned / financed / leased Payment $[amount]
- ☐ Trailer: [53 ft or 48 ft], [swing or roll-up doors] Owned / leased / lease-to-own Payment $[amount]

3. Startup costs

- ☐ Authority, BOC-3, UCR, IRP, IFTA, 2290: $[amount]
- ☐ Insurance down payment: $[amount]
- ☐ Equipment down payments: $[amount]
- ☐ ELD, phone, software: $[amount]
- ☐ Working capital for 30 to 45 days of fuel and costs: $[amount]
- ☐ Total startup: $[amount]

4. Monthly costs

- ☐ Fixed: truck payment, trailer payment, insurance, plates and permits, ELD, phone, accounting: $[amount] per month
- ☐ Variable per mile: fuel, maintenance and tires, tolls, dispatch fee: $[amount] per mile
- ☐ EXAMPLE: $6,500 fixed per month over 10,000 miles = $0.65 per mile; plus $0.95 variable = $1.60 per mile all-in

5. Revenue plan by lane

- ☐ Lane 1: [origin to destination], [loads per month] x [rate] = $[amount]
- ☐ Lane 2: [origin to destination], [loads per month] x [rate] = $[amount]
- ☐ Deadhead allowance: [percent]% of loaded miles

6. Break-even rate per mile

- ☐ Break-even = (monthly fixed costs / monthly total miles) + variable cost per mile = $[amount]
- ☐ Target round-trip rate per mile = break-even + profit per mile = $[amount]

7. Financing request

- [ ] Amount requested: $[amount] Use of funds: [equipment / working capital] Repayment plan: [terms]

8. Risks

- [ ] Rate drops, breakdowns, slow-paying brokers, insurance increases: [how you will handle each, including a cash reserve target]

General information, not legal, tax, insurance or financial advice. Rules change; check each cited official source before you act.