Trucking Company Business Plan Template for SBA Loans

By Bright Quill Team

A trucking business plan for SBA loan approval isn't a form you fill in an afternoon. It's the document a lender reads to decide whether your trucks, your customers and your cash flow can carry a loan. You'll need to show the loan ask clearly, the work lined up to pay it back, and the costs you have already thought through. Get those three parts right and the rest of the plan becomes much easier to write.

This guide walks through a trucking company business plan template for SBA loans, section by section. You'll see what each section should prove, what lenders usually question, and where founders most often leave gaps. Use the headings as your template. Fill each one with your own facts, not borrowed numbers, and you'll end up with a plan a lender can actually test.

Start With the Loan Ask, Not the Truck

Lenders read the executive summary first, and they want the ask in the opening lines. Say how much you need, what it buys, and how you'll repay it. A plan that opens with a life story and buries the loan amount on page ten makes a lender work too hard. Put the ask up front and the story after it.

Name the loan type you are seeking, such as an SBA 7a loan, and say what the money covers in plain words. Trucks, a trailer, working capital and startup costs are different uses, and lenders judge each one on its own terms. If part of the loan buys a truck and part covers operating costs, split the ask that way. Close the summary with the repayment story in one paragraph: where the revenue comes from, what your monthly costs are, and what cash is left after both. You don't need to promise a result. You'll need to show the maths holds together even when a month is slow.

Describe a Trucking Operation Lenders Can Picture

Say exactly what kind of trucking you run. Long haul, regional delivery, refrigerated freight and flatbed work have different customers, different equipment and different risks. A lender can't judge a plan that just says trucking. Name your freight, your lanes and your service area, and say whether you haul for brokers, direct shippers or a mix of both.

Then describe the fleet in real terms. How many trucks you'll run at the start, who owns them, and what condition are they in. Say whether drivers are employees or owner operators, and how you'll cover a truck that breaks down. Add the people behind the operation too: who books the loads, who manages drivers, and who handles billing and compliance. You'll need a named role for each job, and a clear answer for what you hire first as work grows. If you want help turning those facts into a lender ready document, our business plan writing service can build the full plan around your operation.

Market and Customers: Who Pays the Freight

Your market section should answer one question: who pays, and why would they pay you. Name the shippers or brokers you plan to serve, the freight they move, and how you found them. A plan that talks about the whole freight market and names no customer reads like research, not revenue.

Explain how you win loads in practice. Some carriers build on broker relationships, some win direct shipper contracts, and some mix the two while they grow. Say which route you're taking and why it fits your lanes. You'll get asked what happens if your largest customer goes quiet, so name your backup plan now rather than in the loan interview. Be plain about pricing too. Say how you charge, whether by the mile, by the load or by contract, and show that your rate covers fuel, driver pay, maintenance, insurance and loan payments with something left over.

Operations: Trucks, Drivers, Routes and Compliance

This is where many trucking plans go thin. Walk through a normal week in your business. Loads

are booked, trucks are dispatched, drivers rest, paperwork is filed, and invoices go out. Each step should have a person or a system behind it. Driver hiring and retention deserve their own paragraph. Say how you recruit, what you pay, and how you keep good drivers from leaving. Turnover's a real cost in trucking, and a plan that pretends it away looks naive. Say what home time looks like, and how you handle a driver who quits mid route.

Compliance belongs in this section too, in plain language. Cover licensing, safety records, hours of service, vehicle inspections and the records you keep. You don't need to copy a regulation book into the plan. You'll need to show a lender that you know the rules that govern your trucks and that you have a routine for meeting them. A short compliance checklist in the appendix helps here.

Money: Use of Funds, Costs and Cash Flow

Money sections fail when they hide the detail. Show the use of funds as a table, line by line, so a lender can see exactly where each dollar goes. Separate truck purchases from working capital, and separate one off startup costs from monthly running costs. A lender should be able to add your table up and reach your loan ask without guessing. Then show monthly costs the same way. Fuel, driver pay, insurance, maintenance, loan payments and office costs each get their own line.

Your cash flow forecast should run month by month for at least the first year, with a slower first quarter if that matches how you start. Show money coming in only when customers actually pay, not when you invoice them. That timing gap's the one lenders test in trucking. A forecast that shows cash arriving the same week as the load looks rushed, and a lender will spot it. Our SBA loan business plan help can check your use of funds table and cash flow forecast line by line before you submit.

Risks, Mistakes and the Final Read Through

Every trucking plan has risks, and lenders respect a founder who names them. Fuel price swings, a truck out of service, a lost customer and a slow paying broker can each hit cash flow. Name the risks that matter most to your operation, and say what you'll do when each one hits. For fuel, say whether your rates include a surcharge or how you absorb a rise. For breakdowns, say what reserve you're holding and how you cover loads while a truck is repaired. For slow payment, say what terms you'll accept and how long you'll run on reserves.

Work through the template in order, but write the executive summary last. You'll write a stronger summary once the market, operations and money sections are done. Then read the whole plan back as a lender would. Does the loan ask match the use of funds table. Do the forecasts match the rates and costs you described. Does the same customer story appear in the market section and the forecast. Fix any mismatch before you submit. Then ask someone outside the business to read it cold. If they can't say what you haul, who pays you and how the loan gets repaid, the plan still needs work. If you'd like that check done by writers who build SBA plans every week, talk to us through the contact page and send the draft as it stands.

Illustrative use of funds: 180,000 dollar loan

Truck purchase: 110,000 dollars, 61 percent. Trailer: 25,000 dollars, 14 percent. Working capital: 30,000 dollars, 17 percent. Startup costs and reserves: 15,000 dollars, 8 percent. Sample figures only.

So start with the ask, describe an operation a lender can picture, name real customers, show honest costs and cash flow, and face the risks plainly. Do that, and your trucking business plan for SBA loan approval stops being a template you filled in and starts being a case a lender can believe.