

Construction and General Contractor Business Plan

Sample plan for Keystone Builders LLC (fictional example)

Prepared by: [Owner name]

[Business address]

[Phone] | [Email] | [Website]

Date: [Month, Year]

How to use this sample: the business name, figures and descriptions are a fictional example to show what a finished plan looks like. Replace everything in [brackets] and every example number with your own research before you share it. Cost ranges are rough planning figures and vary widely by location.

1. Executive Summary

Keystone Builders LLC is a new construction and general contractor business based in [City, State]. We will serve homeowners planning remodels and additions and property investors, offering kitchen and bathroom remodels, home additions and renovations and light commercial build-outs. Our goal is to become the go-to choice for [your target customer] in [your area] by [your key difference, such as quality, speed, price or specialty].

We project first-year revenue of about \$750,000, growing to \$1,078,000 by year three. Startup costs are estimated between \$68,000 and \$230,000. We are seeking \$149,000 in [loan / investment / owner funds] to cover startup costs and working capital. [Add one or two sentences on the owner's experience and any early traction such as signed customers, pre-orders or a secured location.]

2. Company Description

Contractor plans are judged on bonding capacity, project management and cash flow. Jobs are paid in draws after work is done, so a construction plan has to show how you will carry labor and materials between payments, how you estimate jobs, and which licenses and insurance you hold.

Item	Details
Legal name	[Keystone Builders LLC LLC]
Legal structure	[LLC / sole proprietorship / corporation / partnership]
Location	[Address or service area]
Owners	[Names and ownership %]
Stage	[Idea / pre-launch / operating since 20XX]

Mission statement

3. Products and Services

Offering	Description	Price	Cost to deliver
Kitchen and bathroom remodels	[Describe]	[\$]	[\$]
Home additions and renovations	[Describe]	[\$]	[\$]
Light commercial build-outs	[Describe]	[\$]	[\$]
Repair and insurance restoration work	[Describe]	[\$]	[\$]
Project management for owners	[Describe]	[\$]	[\$]

Revenue streams:

- Fixed-price remodeling contracts
- Cost-plus commercial work

- Smaller repair jobs

4. Market Analysis

Target customers:

- Homeowners planning remodels and additions
- Property investors
- Commercial tenants needing build-outs
- Developers and larger general contractors (as a subcontractor)

Market	Estimate	Source
Potential customers in our area	[#]	[Census data, local reports]
Customers we can realistically reach	[#]	
Target share in year one	[%]	

Industry trends affecting our business

5. Competition

Competitor	Strengths	Weaknesses	Price range
[Competitor 1]			
[Competitor 2]			
[Competitor 3]			

Why customers will choose us

6. Marketing and Sales

Planned marketing activities:

- Before-and-after project portfolio
- Reviews on Google and home service sites
- Relationships with architects and designers
- Yard signs on active jobs

Channel	Monthly budget	Goal
Before-and-after ...	[\$]	[#]

Reviews ...	[\$]	[#]
Relationships ...	[\$]	[#]

7. Operations

Location, facilities and equipment

Suppliers and day-to-day operations

Licenses, permits and insurance to obtain:

- State or local contractor license ☐ obtained
- Surety bond ☐ obtained
- General liability and workers compensation ☐ obtained
- Building permits for each job ☐ obtained

Requirements vary by state and city. Confirm with your local licensing office.

8. Management and Staffing

Name	Role	Experience
[Owner name]	Owner / manager	[Relevant experience]

Hiring plan for the first three years

9. Key Performance Indicators

Metric	Why it matters	Our target
Gross margin per job	Estimate accuracy shows up here first.	[Target]
Backlog	Signed work not yet completed.	[Target]
Bid win rate	Share of estimates that become	[Target]

	contracts.	
Days sales outstanding	How fast clients pay after invoicing.	[Target]

10. Risks and How We Will Manage Them

Risk	How we will reduce it
Cost overruns from poor estimates	[Your plan]
Cash flow gaps between draws	[Your plan]
Subcontractor reliability	[Your plan]
Injuries and liability claims	[Your plan]

11. Financial Plan

Estimated startup costs

Startup cost	Typical low	Typical high	Our estimate
Work truck and trailer	\$25,000	\$70,000	[\$]
Tools and equipment	\$10,000	\$40,000	[\$]
Licensing, bonding and insurance	\$3,000	\$15,000	[\$]
Estimating and project software	\$1,000	\$5,000	[\$]
Office and storage	\$2,000	\$12,000	[\$]
Marketing	\$2,000	\$8,000	[\$]
Working capital reserve	\$25,000	\$80,000	[\$]
Total	\$68,000	\$230,000	[\$]

Three-year projection (illustrative)

	Year 1	Year 2	Year 3
Revenue	\$750,000	\$938,000	\$1,078,000
Cost of sales	\$562,500	\$703,500	\$808,500
Gross profit	\$187,500	\$234,500	\$269,500
Operating expenses	\$178,125	\$195,938	\$211,613
Net income before tax	\$9,375	\$38,562	\$57,887

Example assumptions: 25% gross margin, revenue growth of 25% in year two and 15% in year three. Replace these with your own numbers. Our free Excel financial projections template at BusinessPlanDownload.net builds this table from your assumptions.

12. Funding Request

We are requesting \$149,000 to fund startup costs and working capital. [Explain loan term or investor terms, how much the owners are investing, and how the funds will be repaid.]

Use of funds	Amount
Work truck and trailer	[\$]

Tools and equipment	[\$]
Licensing, bonding and insurance	[\$]
Estimating and project software	[\$]
Office and storage	[\$]
Marketing	[\$]
Working capital reserve	[\$]

Appendix

Writing tips for a construction and general contractor plan:

- Include your estimating process and markup method.
- Show a cash flow forecast that reflects draw timing.
- List licenses, bonding limits and insurance coverage.

Attach: owner resumes, lease or letter of intent, equipment quotes, permits, market research, photos and detailed financial statements.