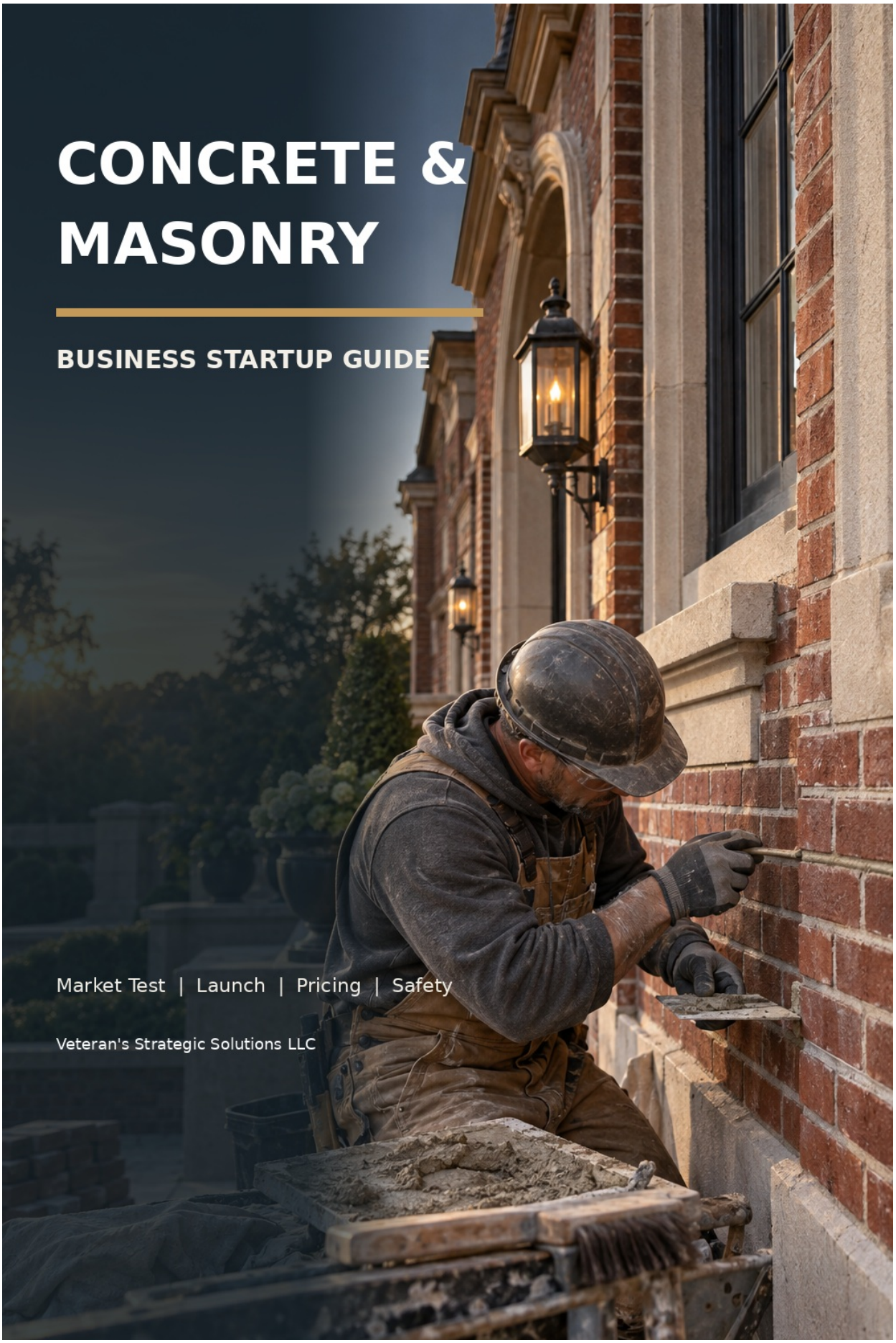
CONCRETE & MASONRY

BUSINESS STARTUP GUIDE



Market Test | Launch | Pricing | Safety

Veteran's Strategic Solutions LLC

CONCRETE & MASONRY

BUSINESS STARTUP GUIDE

A practical market-test, launch, pricing, operations, and safety kit

Veteran's Strategic Solutions LLC

Concrete & Masonry Business Startup Guide

CONCRETE & MASONRY BUSINESS A Veteran's Strategic Solutions LLC Business Line

The Bet



Core assumption that must be true: That there's room in a local market that already has multiple active concrete contractors — and the honest answer may not be in basic driveways and patios, where the competition can be real and established.

Fastest zero-budget way to test it: Call two local competitors as a customer would — ask for a driveway quote and a chimney/stone repair quote. Time how long they take to respond and what they charge. If driveway quotes come back fast and cheap, that lane is crowded. If masonry repair quotes are slow or "we don't really do that," that's the open lane.

Three biggest reasons this fails before you spend a dollar: 1. Basic concrete may already be served. Active, reviewed contractors may already be doing driveways, patios, and general remodel concrete work. Entering that lane means competing on price against established relationships. 2. The licensing and insurance cost is real and non-trivial. Check licensing, zoning, and tax rules for your own city and state before starting. This trade carries genuine injury risk — concrete and masonry work means heavy materials, power tools, and working around excavation. Liability and workers' comp costs will run higher than a lower-risk trade. 3. Equipment and truck capacity are real constraints. A concrete mixer, plate compactor, and masonry saw are specialized purchases, and hauling block, brick, or bagged concrete requires adequate payload capacity.

Who Pays, In Their Own Words

"My chimney's been leaking every time it rains and nobody local seems to want the job." "We want a stone veneer entrance, not just plain concrete." "The foundation on this old house needs tuck-pointing, not a full rebuild." "I need my basement egress window done right, not patched."

That's a masonry repair and specialty buyer, not a driveway buyer. Specialty and historic-restoration work can create regional demand and may be worth traveling for. Test whether providers in your local market specialize in brick, block, stone veneer, or chimney work.

The Smallest Version You Can Charge For

One service, one channel: Small masonry repair — tuck-pointing, chimney repair, small stone veneer accents — sold through a referral network, not competing head-on for driveway bids against established concrete contractors.

Path to your first paying customer: A single tuck-pointing or small chimney repair job, priced and completed well enough to photograph for before/after marketing. That photo does more selling than an ad.

What It Actually Takes

Sequencing this forces: license and insurance before tools. Check licensing, zoning, and tax rules for your own city and state before starting.

Pricing

Recommendation: Do not price against established contractors on plain concrete driveways — that can become a losing price war against established local relationships. Price the masonry specialty work at a level that reflects real skill scarcity, closer to what regional specialists charge than to a generic concrete bid.

First 90 Days and the One Metric

Days 1–30: Check licensing, zoning, and tax rules for your own city and state before starting. Confirm how workers' compensation rules apply to a one-person business. This blocks everything else.

Days 31–60: Get licensed and insured. Take on one small tuck-pointing or chimney repair job, even at a break-even price, purely for the before/after photos.

Days 61–90: Market the specialty angle — "masonry repair, not just concrete" — through appropriate local and referral channels, using the photos from the first job.

The one metric that matters: gross margin per job after materials and equipment rental. Under 30% means you've bought yourself a job, not built a business.



Honest Assessment

The infographic's revenue numbers ($500K–$2M annually) describe an established multi-crew commercial concrete company, not a one-person startup — treat those figures as aspirational, not a near-term target. The real opportunity here isn't "start a concrete business," it's narrower and better: determine whether your market has active concrete contractors but no specialist doing masonry repair and restoration work. That's the lane worth testing, and it's the one this document is built around. Competing broadly against established contractors on driveways and patios is not recommended when that fight is already being won by people with established local relationships.

Item

Est. Cost

Cheapest Source

Local contractor license, if required

Varies

Check licensing, zoning, and tax rules for your own city and state before starting.

Trade competency credential, if required

Varies

Check licensing, zoning, and tax rules for your own city and state before starting.

Comprehensive General Liability Insurance

Varies

Get quotes locally; higher-risk trade than carpentry, expect a higher premium

Workers' Compensation

Varies. Check how workers' compensation rules apply to a one-person business before assuming the cost.

Check licensing, zoning, and tax rules for your own city and state before starting.

Masonry hand tools (trowels, jointers, levels, chisels)



$200–$500

Compare entry-level and name-brand tools from local and online suppliers.

Small mixer (portable, not a full concrete mixer truck)

$300–$800 used

Facebook Marketplace, local equipment rental company for occasional larger jobs

Masonry saw

$150–$400

Rent for larger jobs before buying; Home Depot/Sunbelt rental

Safety equipment (dust masks, eye protection, gloves)

$50–$100

Home Depot

Trailer (if not already owned)

Varies — check what you already have

—

Tier

Service

Price



Positioning

Low

Small tuck-pointing / mortar repair

$300–$800

Entry job, builds the photo portfolio

Mid

Chimney repair or rebuild (cap, crown, or partial rebuild)

$1,500–$5,000

The core specialty product — a potential gap in the local market

Premium	
Stone veneer accent wall, entrance pillars, or historic foundation restoration	
$5,000–$15,000+	
Highest margin, longest lead time	

WORKING KIT

Startup Checklist

Done	Startup action	Notes
[ ]	Define the specialty service lane and service radius	
[ ]	Complete a two-competitor market test	
[ ]	Check licensing, zoning, and tax rules for your own city and state before starting	
[ ]	Confirm insurance and workers compensation obligations	
[ ]	Verify vehicle payload and towing capacity	
[ ]	Choose rent-first equipment triggers	
[ ]	Build estimate, invoice, and job-log systems	
[ ]	Complete one portfolio-quality pilot job	
[ ]	Photograph before, process, and after	
[ ]	Review gross margin before expanding	

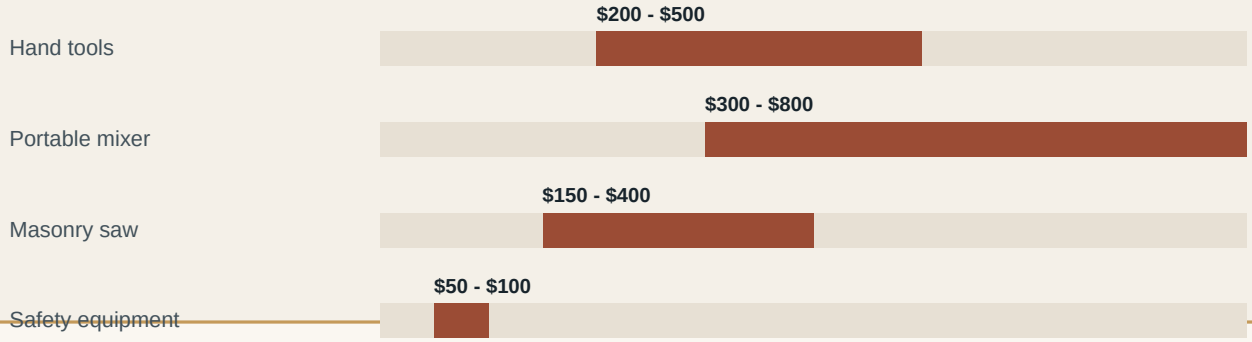
01 Validate	**02** Protect	**03** Equip	**04** Deliver	**05** Measure

WORKING KIT

Equipment & Budget Worksheet

Item	Source estimate	Your quote	Buy / rent	Timing
Masonry hand tools	$200-$500			
Small portable mixer	$300-$800 used			
Masonry saw	$150-$400			
Safety equipment	$50-$100			
Trailer	Varies			
Liability insurance	Quote required			
Credentials / permits	Local rules			

SOURCE EQUIPMENT COST RANGES



Use local suppliers, rental companies, used-equipment marketplaces, and multiple insurance quotes. Record actual quotes before committing.

WORKING KIT

Capacity & Break-Even Planner

Input	Planned	Actual
Billable job days per month		
Average labor hours per job		
Average materials per job		
Average rental per job		
Monthly fixed overhead		
Target owner pay		
Required jobs per month		

Margin formula

Job price - materials - equipment rental - direct job costs = gross margin dollars. Divide gross margin dollars by job price to calculate gross margin percentage.

01 Capacity	**02** Direct cost	**03** Gross margin	**04** Decision

WORKING KIT

Pricing & Estimate Template

Estimate field	Enter details
Customer / property	
Inspection date / estimator	
Scope of work	
Exclusions and assumptions	
Labor	
Materials and disposal	
Equipment rental	
Travel / mobilization	
Permit or inspection allowance	
Subtotal / tax / total	
Deposit / schedule / expiration	

01 Inspect	**02** Measure	**03** Price risk	**04** Write scope	**05** Get approval

WORKING KIT

Invoice Template

INVOICE #	DATE	DUE DATE	
BILL TO	SERVICE ADDRESS	CONTACT	
Description	Qty / hours	Rate	Amount
Subtotal			
Tax			
Payments / deposit			
BALANCE DUE			

01 Approved scope	**02** Completed work	**03** Document change	**04** Issue invoice	**05** Record payment

WORKING KIT

Job Log

Field	Job record
Job / customer / address	
Service type	
Weather and site conditions	
Crew and hours	
Materials used	
Equipment rented / used	
Safety checks completed	
Change orders	
Before / after photos saved	
Amount invoiced / paid	
Gross margin review	
Follow-up date	

01 Arrive	**02** Document	**03** Perform	**04** Close out	**05** Review margin

WORKING KIT

Lead Tracker

Date	Lead / property	Need	Source	Estimate	Status	Next action

01 New lead	**02** Qualify	**03** Inspect	**04** Estimate	**05** Follow up	**06** Win / lose

Track lost-job reasons so you can distinguish price pressure from poor response time, scope mismatch, or lack of trust.

REQUIRED FOR THIS TRADE

Compliance & Safety Page



Hazard	Control to plan
Respirable silica dust	Use compliant exposure controls, suitable dust collection or wet methods, and required respiratory protection.
Heavy materials and lifting	Plan handling, staging, lifting aids, and team lifts.
Masonry saws and power tools	Use guards, inspection, eye and hearing protection, and manufacturer instructions.
Excavation and unstable structures	Assess collapse and utility hazards before work begins.
Working at height	Use appropriate access and fall-protection systems.
Concrete and mortar contact	Protect skin and eyes; provide washing capability.
Public and property exposure	Barricade the work zone and control debris, dust, and trip hazards.

Local rule

Check licensing, zoning, and tax rules for your own city and state before starting.

WORKING KIT

Pre-Job Safety Check

Check	Pre-job item	Notes
[ ]	Scope and site conditions reviewed	
[ ]	Utilities and structural hazards assessed	
[ ]	Weather acceptable for work	
[ ]	Work zone isolated from occupants and public	
[ ]	Tools, guards, cords, and hoses inspected	
[ ]	Dust-control method ready	
[ ]	Required PPE available and worn	
[ ]	Material handling plan confirmed	
[ ]	Ladder / scaffold / fall protection inspected	
[ ]	Emergency contacts and first-aid supplies available	
[ ]	Cleanup and disposal route confirmed	

01 Stop	**02** Assess	**03** Control	**04** Proceed

WORKING KIT

Launch Notes

Use this page to record what the first jobs prove about demand, pricing, equipment, and risk.

Question	Notes
Which request appeared most often?	
Which scope produced the strongest margin?	
Which tool should remain rented?	
Which estimate assumption was wrong?	
Which photograph best demonstrates value?	
What is the next controlled experiment?	

01 Evidence	**02** Adjustment	**03** Next job	**04** Repeat

BUILD THE SPECIALTY. PROTECT THE MARGIN.

01 TEST THE MARKET	**02** PRICE THE SCOPE	**03** CONTROL THE RISK	**04** MEASURE THE MARGIN

Use the market test, worksheets, estimate, invoice, job log, lead tracker, and safety checks together as one operating system.

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