



How to Start a Tire Shop With No Money & No Credit

The Ultimate Blueprint for Building a Profitable Tire Business From Scratch — Presented by
TDTires

What If One Tire Changed Your Life?

Picture this. It's Saturday morning. You load four tires into the back of a pickup. By lunchtime, they're sold. That one sale pays for the next set.

Weeks later, you've got customers calling before you even post inventory. Months later, you're looking at your own tire changer. A year from now, you're unlocking the door to your own shop.

Zero Dollars

No capital required to begin. Your first sale funds your second inventory purchase.

Zero Credit

Equipment financing uses the machine as collateral — not your credit history.

Zero Experience

The knowledge is here. The market is real. The only ingredient missing is your decision to start.

Every successful tire business starts somewhere. This guide is about building yours — from zero dollars, zero credit, and zero experience, into a business that generates real, lasting wealth. You don't need a warehouse. You don't need a loan. You need a plan — and now you have one.

— TDTires



CHAPTER 1

The Opportunity

Why the tire business is one of the most recession-resistant, high-margin opportunities in America — and why now is the right time to start.

Why Tire Shops Still Print Money

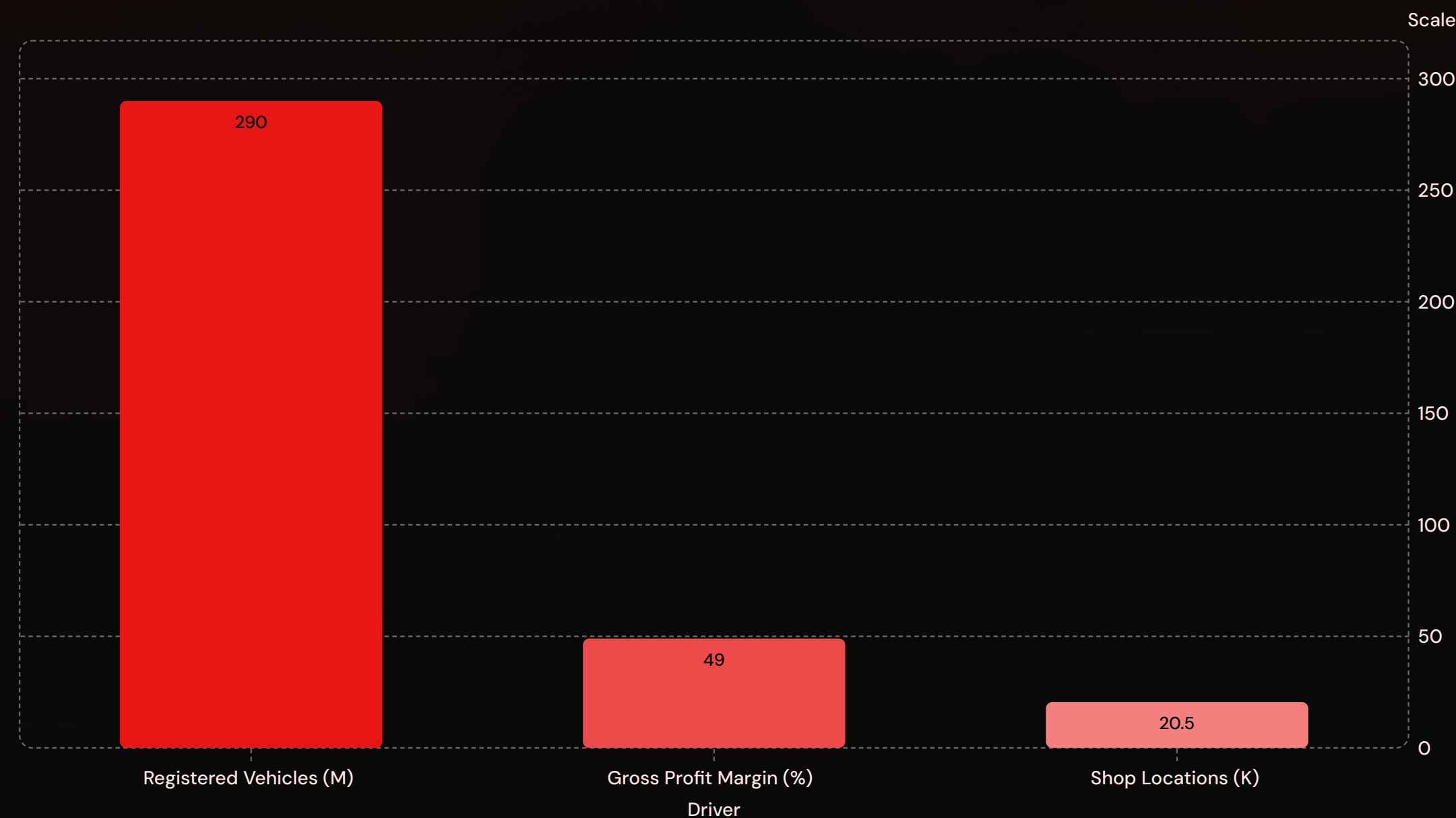
The Market Is Massive

290 million registered vehicles in the U.S. — every single one needs tires replaced every 25,000–50,000 miles, recession or not.

20,455 tire shop establishments nationwide — and demand continues to grow as the vehicle fleet ages.

Why This Industry Is Different

- **Non-discretionary purchase:** Unlike oil changes or detailing, tires are a safety purchase that cannot be deferred indefinitely
- **Recession-resistant:** When the economy slows, consumers shift from new tires to used — your market *expands*, not contracts
- **No tech disruption risk:** EVs still need tires. Self-driving cars still need tires. The demand curve only goes up.
- **49% gross profit margin** on retail service work — among the highest in all of auto service



⚠️ **REALITY CHECK:** The tire business is not a get-rich-quick scheme. It rewards operators who build systems, manage inventory intelligently, and treat customers like gold. The opportunity is real — but so is the work.

The Hidden Gold Mine: Used Tires

Good-quality used tires sell for **30–50% of new price** — your profit lives in the gap between what you pay and what the market will bear. The best part? The big chains don't play here. Discount Tire and Firestone don't sell used tires. **That gap is your competitive advantage.**

Segment	Typical Buy Price	Typical Sell Price	Gross Profit
Economy Passenger	\$5–\$10	\$25–\$40	\$20–\$35
Midrange Passenger	\$10–\$20	\$45–\$75	\$35–\$55
Premium Brand	\$15–\$30	\$80–\$130	\$65–\$100
Truck / SUV	\$20–\$40	\$75–\$150	\$55–\$110
Performance / Low Profile	\$25–\$50	\$100–\$160	\$75–\$110



PROFIT ALERT

Facebook Marketplace is the #1 platform — zero listing fees, instant local reach, buyers already searching in your zip code. Matched sets of 4 command a 20–30% premium over singles.

Zero Storefront Required

Your driveway, your phone, and a \$5 tread depth gauge are your entire operation on Day 1. TDTires was built to help you exploit this invisible market.

The Mindset of Successful Shop Owners

1 Start Before You're Ready

The perfect moment never comes. The first sale creates the momentum that no amount of planning can manufacture.

2 Think in Systems

Every process you build should eventually work without you. Document everything from Day 1 — your future self will thank you.

3 Reinvest Obsessively

Every early dollar goes back into inventory, equipment, or marketing — not lifestyle. The first 12 months are an investment, not a salary.

4 Compete on Trust, Not Price

The shops that survive long-term win on speed, transparency, and customer relationships — not by being the cheapest.

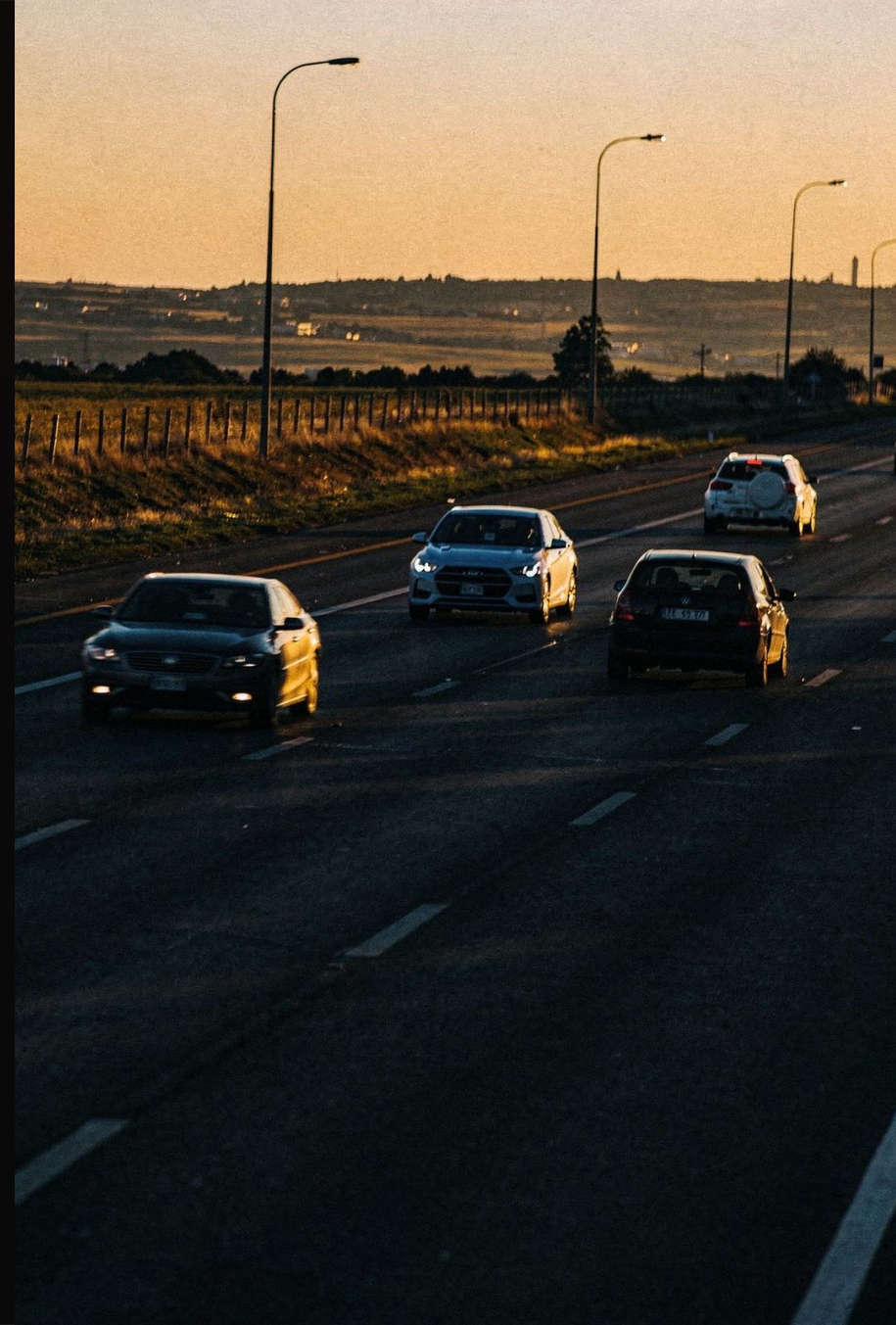
📌 **👑 KING MOVE:** The most successful shop owners TDTires has worked with share one trait — they treated their first \$500 in profit like it was \$50,000. That discipline, compounded over 12 months, is what builds real businesses.

⚠️ **⚠️ REALITY CHECK:** Most shops fail in Year 1 due to undercapitalization and poor pricing — not lack of customers. The market is there. The discipline to manage it separates winners from statistics.

CHAPTER 2

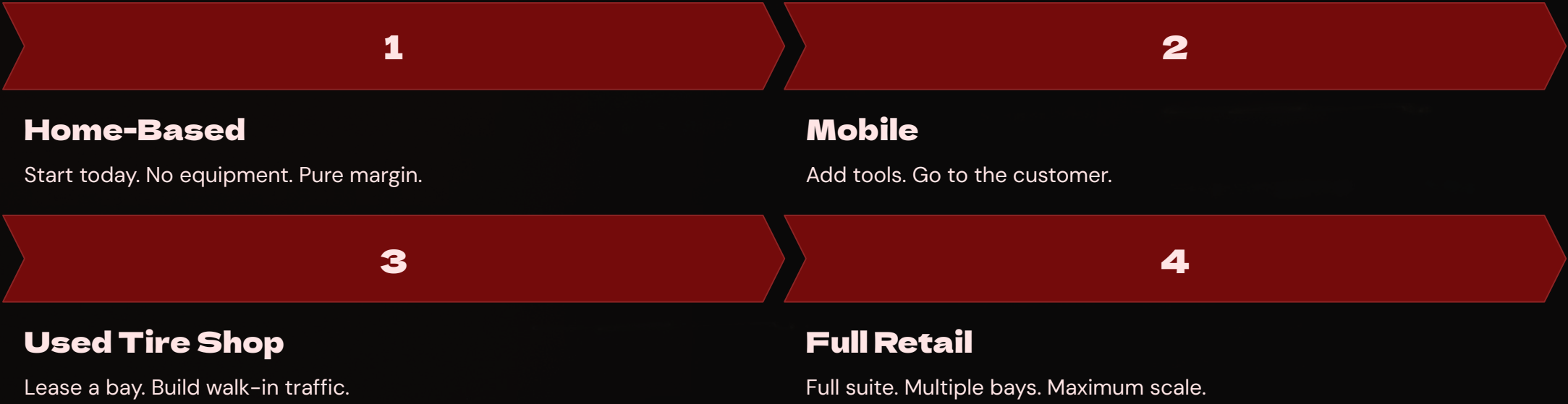
Choosing Your Business Model

Four proven paths to a tire business — from zero-cost launch to full-service retail empire.
The model you start with is not the model you finish with.



Four Paths to a Tire Business – Choose Your Starting Point

Model	Startup Cost	Equipment Needed	Revenue Potential	Best For
Home-Based Reseller	\$0–\$500	None	\$1K–\$5K/mo	Day 1 launch
Mobile Installer	\$2K–\$8K	Basic tools	\$3K–\$10K/mo	Low overhead
Used Tire Shop	\$5K–\$30K	Tire changer	\$8K–\$25K/mo	Growth phase
Full-Service Retail	\$50K–\$150K	Full suite	\$30K–\$100K+/mo	Established



📌 🔥 **QUICK WIN:** Don't overthink the model. If you have less than \$1,000, you're a Home-Based Reseller starting today. The model upgrades itself as revenue grows — TDTires financing makes that transition faster.

Home-Based vs. Retail Shop: The Real Comparison

Factor	Home-Based	Retail Shop
Startup Cost	\$0–\$5K	\$50K–\$150K
Monthly Overhead	\$0–\$500	\$3K–\$15K
Revenue Ceiling	\$5K–\$15K/mo	\$30K–\$100K+/mo
Customer Walk-Ins	No	Yes
Credibility	Lower	Higher
Risk	Very Low	Moderate
Best Stage	Starting out	After 6–12 months

Home-Based Advantage

Zero overhead, zero lease risk, zero employees — pure margin from Day 1.
Prove demand before committing to fixed costs.

Signs You're Ready for Retail

- Turning away customers regularly
- Running out of storage space
- Consistently hitting \$10K+/month from home

 **REALITY CHECK:** A retail lease is your biggest fixed cost. Don't sign one until your home-based revenue proves the demand exists. Signing a lease too early is the #1 mistake new shop owners make.



CHAPTER 3

Starting With Nothing

The zero-dollar launch is not a metaphor. It is a proven, repeatable system that has launched thousands of tire businesses — including the biggest names in the independent tire market today.

Day 1: The Zero-Dollar Launch

It's Monday morning. You post 4 used tires on Facebook Marketplace. By Wednesday, your phone won't stop buzzing. By Friday, you've made \$300 in profit — with zero overhead, zero employees, and zero equipment. This is how thousands of tire businesses begin. Not with a grand opening. Not with a bank loan. With one listing.

01

Source First Tires

Collect 10–20 tires from a local dealership — most give them away. This is your entire startup inventory cost: \$0.

02

Inspect Every Tire

Four-point check: DOT date, tread depth (4/32" minimum), sidewall integrity, wear pattern. Never skip this.

03

Photograph & Price

Shoot in natural light. Show tread gauge in frame. Price at 35–40% of new tire cost.

04

Post Everywhere

Facebook Marketplace, Craigslist, OfferUp, and local Facebook car groups simultaneously — same listing, 4x the reach.

05

Reinvest 100%

Every dollar of profit goes back into inventory for the first 90 days. No exceptions. Compound this and you have a real business.

📌 🔥 **QUICK WIN:** Post your first tire listing today. Three photos in natural light, tread depth measurement in frame, price at 35% of new cost. That's your first sale — and the beginning of everything.

Where to Find Free & Cheap Inventory



Auto Dealerships (Primary)

Service departments pull good tires off trade-ins daily — most give them away or sell for \$5–\$10 each. Build 3–5 dealer relationships and never run dry.



Salvage Yards (Volume)

Bulk lots of usable tires at \$2–\$10 each. Inspect carefully, profit heavily. Build relationships with 2–3 local yards for consistent supply.



Insurance Auctions (Advanced)

Vehicles with functional tires sold at wholesale. Copart and IAAI are the major platforms — requires account and inspection skills.



Customer Trade-Ins (Ongoing)

Offer \$10–\$20 credit on new purchases — resell for \$40–\$80. Turns your customers into your supply chain.



Wholesale Distributors (Growth)

New tire inventory at dealer pricing. Requires a business account with an LLC and EIN. Best for midrange and premium brands.



Container / Bulk Import (Expert)

Buy direct from overseas manufacturers for maximum margin. Best after 12+ months of operation with established cash flow.



KING MOVE (TDTires): TDTires customers get access to preferred wholesale pricing and inventory sourcing guidance. When you're ready to scale your inventory, that relationship is worth more than any single tire deal.

Building Dealer Relationships: Your Most Valuable Asset

Imagine pulling into a dealership on a Tuesday morning. You walk into the service department with nothing more than a business card and a simple question: *"What do you do with your trade-in tires?"* Most service managers say the same thing: *"We throw them away."* That one conversation is worth thousands of dollars a month in free inventory.

1

Target Tuesday Mornings

Service managers are less busy than Monday or Friday — your first impression lands better when they're not overwhelmed.

2

Bring a Business Card

Look professional. First impressions open doors that stay open for years. A \$20 box of cards is one of the best investments you'll make.

3

Offer to Haul Away Free

You solve their disposal problem. They solve your inventory problem. It's a perfect trade — and it costs you nothing but the trip.

4

Visit 10 Dealerships

This week. Even 3 consistent relationships can supply your entire operation indefinitely.

5

Follow Up Monthly

Relationships that feel like partnerships outlast relationships that feel like transactions. Show up. Stay top of mind.

📌  **KING MOVE:** Three dealership relationships providing 20 tires per week = 80 tires per month at near-zero cost. At \$40 average profit per tire, that's **\$3,200/month** before you spend a dollar on inventory.

Inspecting Tires Like a Pro

This is not optional. Selling a tire with hidden damage is not just a business risk — it's a legal liability. One lawsuit from a tire failure can end your business.

Inspect every tire, every time, no exceptions.



DOT Date Code

Last 4 digits = week + year of manufacture. Under 6 years: sell normally.
6–10 years: discount or avoid. Over 10 years: do not sell for road use.



Tread Depth

4/32" = minimum for resale. 6/32"+ = premium. 8/32"+ = like-new. Use a gauge, not a penny — accuracy protects you.



Sidewall Integrity

Any cracks, bulges, cuts, or repairs = do not sell. This is a safety and liability issue. Zero exceptions.



Wear Pattern

Even = good history. Edge = underinflation. Center = overinflation.
Diagonal = alignment/suspension issues. Price accordingly.



🔥 QUICK WIN: A \$5 tread depth gauge is the most important tool you own on Day 1. Master these four checks and you'll never buy bad inventory — and you'll never have a customer return an unsafe tire.



CHAPTER 4

Facebook Marketplace Mastery

Your free storefront. Zero rent. Zero employees. Zero overhead. The biggest tire buyers in your city are already there — searching right now.

Facebook Marketplace: Your Free Storefront

The Listing Formula That Sells

Title: [Size] [Brand] [Tread %] Used Tire

Example: *"235/55R18 Michelin 8/32 Used Tire"*

This is exactly what buyers search for. Match their search terms perfectly and you win the click every time.

Photos: Tread shot, sidewall shot, DOT code shot — minimum 3. Clean tire, daylight, gauge in frame.

Price: 40% of new cost. No inquiry in 48 hours? Drop 10%. Priced right = sold in hours, not days.

The Platform Strategy

- **Facebook Marketplace** — #1 platform, zero listing fees
- **Craigslist** — older buyers, trucks and work vehicles
- **OfferUp** — mobile-first, active in most markets
- **Nextdoor** — hyper-local, high trust, less competition
- **Local Facebook car groups** — buyers already in buying mode

Same listing. Five platforms. 5x the reach. Takes 10 extra minutes. Worth every second.

Speed Wins

Respond within 5 minutes. The first person to respond on Marketplace wins the sale. Set notifications. Reply fast. Close fast.

📋 💰 **PROFIT ALERT:** Selling sets of 4 matching tires commands a 20–30% premium. A matched set of Michelin 235/55R18 at 7/32" can sell for \$280–\$320 — the same four tires sold individually might bring only \$200.

Pricing for Maximum Profit

The 3x Rule

Your sell price should be at least 3x your buy price. Bought for \$15? List at \$45 minimum. This is your floor, not your ceiling.

Market-Based Pricing

Search your exact tire size on Facebook Marketplace before listing. Price at or slightly below the lowest comparable listing to win the search result.

Set Premiums

Add 20–30% when selling a matched set of 4. Buyers pay more for convenience — and sets solve their whole problem in one transaction.

Brand Premiums

Michelin, Bridgestone, Continental, and Pirelli command 30–50% more than off-brand equivalents at the same tread depth. Same work, higher profit.

Tire Type	Buy Price	Sell Price	Gross Profit
Economy Passenger	\$5–\$10	\$25–\$40	\$20–\$35
Midrange Passenger	\$10–\$20	\$45–\$75	\$35–\$55
Premium Brand	\$15–\$30	\$80–\$130	\$65–\$100
Truck / SUV	\$20–\$40	\$75–\$150	\$55–\$110
Performance / Low Profile	\$25–\$50	\$100–\$160	\$75–\$110

Illustrative examples — actual results vary by market, condition, and brand.

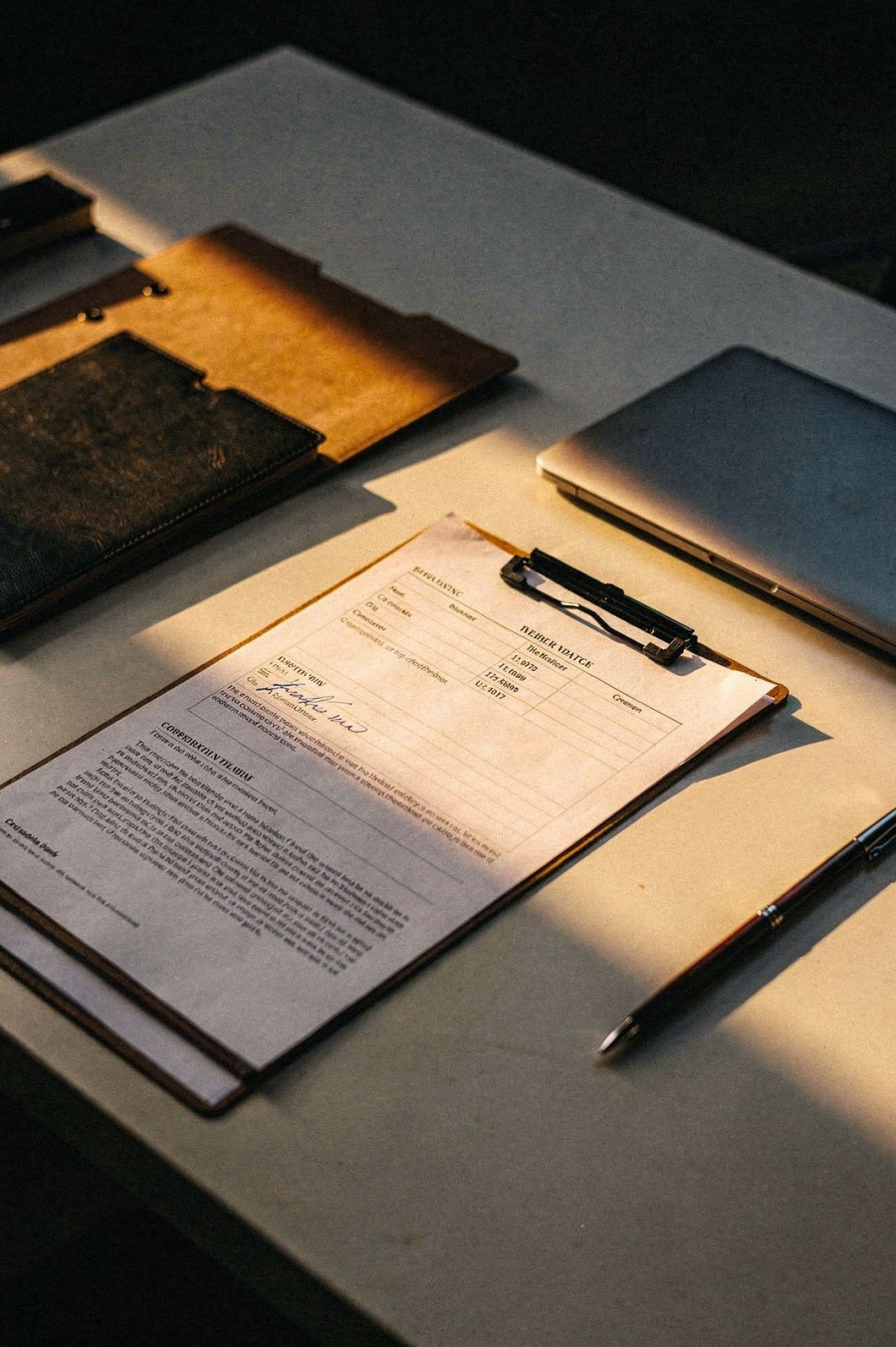


PROFIT ALERT: The difference between a \$40 tire and a \$65 tire is often just a better photo, a cleaner listing title, and a faster response time. Presentation is pricing power.

Your First 30 Days: The Action Plan



Task	Week	Done?
Register your business name	1	☐
Open a business bank account	1	☐
Visit 5 dealerships for inventory	1	☐
Post first 10 listings on Facebook Marketplace	1	☐
Make first sale	2	☐
Reinvest all profit into inventory	2	☐
Expand to 3 platforms	3	☐
Track profit per tire	4	☐
Set Month 2 revenue goal	4	☐



CHAPTER 5

The Legal Foundation

Before your first sale, protect yourself. A \$100 LLC is the best insurance you'll ever buy — and everything else on this list is either free or nearly free.

Setting Up Your Business the Right Way



Form an LLC

Protects your personal assets. \$40–\$200 depending on state. File at your state's Secretary of State website. Takes 1–5 business days.



Get an EIN

Free from IRS.gov. Required to open a business bank account and file taxes. Takes 10 minutes online. No reason to delay.



Business Bank Account

Separate personal and business finances from Day 1. Non-negotiable. Mixing money creates tax nightmares and hides your true profit.



Business License

Required in most cities. Apply at local city hall or online. Typically \$50–\$150/year.



Seller's Permit / Sales Tax ID

Required to collect and remit sales tax on tire sales. Free in most states. Apply through your state's revenue department.



Tire Disposal Permit

Most states require proper disposal documentation for used tires. Check your state's environmental agency website before your first purchase.



REALITY CHECK: Operating without an LLC means a lawsuit can take your personal savings, car, and home. \$100 to form an LLC is the best insurance you'll ever buy. Do this before your first sale.

Legal Setup Checklist: Before Your First Sale

Task	Category	Cost	Done?
Form LLC or business entity	Legal	\$40–\$200	☐
Get EIN from IRS.gov	Legal	Free	☐
Open business bank account	Finance	Free	☐
Get business license	Legal	\$50–\$150	☐
Get seller's permit / sales tax ID	Legal	Free	☐
Purchase general liability insurance	Insurance	\$1,500–\$3,000/yr	☐
Set up tire disposal documentation	Compliance	Varies	☐
Create intake form for customers	Operations	Free	☐
Set pricing formula (3x rule)	Finance	Free	☐

  **KING MOVE:** Use a registered agent service (\$50–\$100/year) to keep your home address off public business records. This protects your privacy and looks more professional to wholesale suppliers and fleet accounts.



CHAPTER 6

Equipment & Your Shop

The right equipment at the right time — and the financing strategy that lets you start generating revenue before you've paid for it.

The Equipment That Makes You Money

Tire Changer

The single most important purchase. Mounts and dismounts tires from rims.

New: \$2,000–\$12,000

Used: \$500–\$1,500

Wheel Balancer

Eliminates vibration — customers won't return without it.

New: \$1,500–\$10,000

Used: \$400–\$1,200

Air Compressor

Powers everything — don't cheap out here. A weak compressor slows every job.

New: \$800–\$8,000

Used: \$200–\$600

Hydraulic Lift

Essential for safe, fast installs. Required before your first employee.

New: \$2,500–\$6,000

Used: \$800–\$2,000

Nitrogen Inflator

Premium upsell. \$20–\$30 per vehicle. 2 minutes of labor. Customers love it, margins are excellent.



NEXT LEVEL: Start with used equipment to generate cash flow, then upgrade to new commercial-grade machines as revenue grows. TDTires carries both — and finances both. One application, fast approval.

Used vs. New Equipment: The Real Math

Equipment	Used Price	New Price	Savings
Tire Changer	\$500–\$1,500	\$4,800–\$8,200	~70%
Wheel Balancer	\$400–\$1,200	\$6,200–\$11,500	~75%
2-Post Lift	\$800–\$2,000	\$3,500–\$5,500	~60%
Air Compressor	\$200–\$600	\$800–\$2,500	~65%

Used Equipment Advantages

- 60–75% savings upfront
- Faster path to profitability
- Lower financing payments
- Faster ROI on every install

What to Inspect on Used Equipment

- Motor condition and amperage draw
- Hydraulic seals — no leaks
- Bead breaker force
- Balancer calibration accuracy



PROFIT ALERT: TDTires sources, inspects, and delivers both new and used tire shop equipment — with financing options designed specifically for new shop owners. You don't have to choose between quality and affordability.

Equipment Financing: Your Shortcut to Day 1

Scenario	Buy Cash	Finance
Equipment Cost	\$8,000	\$8,000
Upfront Payment	\$8,000	\$0–\$1,600
Monthly Payment	\$0	\$180–\$250/mo
Cash Kept for Inventory	\$0	\$6,400–\$8,000
Revenue from Inventory	\$0	\$2,000–\$5,000/mo
Net Position (Month 1)	\$0 revenue	\$1,750–\$4,750 ahead

Illustrative example — actual results depend on market, volume, and overhead.

No Cash Required

Equipment financing uses the machine itself as collateral — not your credit history.

Fast Approvals

Decisions in 24–48 hours. Terms of 36–60 months. Credit score 600+ qualifies with 0–20% down.

Entry-Level Combos

Changer + balancer combos start at \$47–\$84/month — less than most cell phone bills.

📄  **KING MOVE (TDTires):** TDTires offers equipment financing designed specifically for new shop owners. One application. Fast approval. The equipment pays for itself — and TDTires has helped hundreds of shop owners go from zero to open.



CHAPTER 7

Inventory & Sourcing

Your inventory is your product, your capital, and your competitive edge. The operators who control their supply chain build the most durable businesses in the industry.

Where the Best Inventory Comes From



☐ **NEXT LEVEL:** The shop owners who build the most durable businesses are the ones who control their supply chain. Three dealership relationships + one wholesale account + customer trade-ins = an inventory machine that runs itself.

Inventory Management: The System That Protects Your Profit

Your inventory spreadsheet is your most important business document. It tells you what's selling, what's sitting, what your average margin is, and where your cash is tied up. **Review it every Monday morning.**

Tire Size	Brand	Tread Depth	Condition	Buy Price	List Price	Platform	Status
235/55R18	Michelin	7/32	Good	\$15	\$75	FB Marketplace	Listed
225/65R17	Goodyear	6/32	Good	\$10	\$55	Craigslist	Sold
205/55R16	Cooper	8/32	Excellent	\$8	\$45	FB Marketplace	Listed

Fast Movers – Stock Heavy

205/55R16, 225/65R17, 235/55R18 — these sell in days. Keep 10+ of each in stock at all times.

Slow Movers – Buy Cautiously

Odd sizes and low-profile performance tires — buy only when you have a buyer lined up. Don't let capital sit idle.

The 30-Day Rule

Any tire unsold for 30 days gets repriced down 15%. Unsold at 60 days? Sell at cost or trade. Dead inventory is dead capital.

Passenger vs. Commercial Tires: Know Your Market

Factor	Passenger	Commercial
Avg Gross Margin	39%	40–41%
Avg Sale Price	\$80–\$200/tire	\$200–\$600/tire
Volume per Customer	1–4 tires	4–18+ tires
Repeat Frequency	Every 2–4 yrs	Every 6–18 mo
Competition	High	Moderate
Expertise Required	Low	Moderate–High

The Commercial Opportunity

Semi truck tires run \$200–\$600 each. One 18–wheeler needs 18 tires. A single truck fleet order dwarfs 20 retail customers combined.

Most competitors don't bother learning commercial. **The barrier to entry is knowledge, not money.**

Getting Started in Commercial

- Partner with a commercial tire distributor
- Learn the common size codes: 11R22.5, 295/75R22.5
- Call every trucking company within 50 miles
- Offer fleet inspection as a free first service

CHAPTER 8

Sales & Marketing

Your first 100 customers. Fleet accounts that pay every month. Repeat buyers who send you their friends. This is how tire businesses become tire empires.



Getting Your First 100 Customers



Post on All Platforms Simultaneously

Facebook Marketplace, Nextdoor, Craigslist, OfferUp — be everywhere your buyers are. Same listing, 5x the reach, zero additional cost.



Join Local Car Groups

Join 5 local Facebook car groups. Post: "Looking for people who need affordable tires in [City]. DM me." This alone generates 10–20 inquiries per week.



Set Up Google Business Profile

Free at business.google.com. Shows up in "tire shop near me" searches. Add photos, hours, and your service area. This is your 24/7 storefront.



Activate Word of Mouth

Your first 10 customers will send you 30 more — if you treat them right. Every interaction is a marketing event. Every satisfied customer is a salesperson.



🔥 QUICK WIN: Text every customer 30 days after purchase: "How are those tires treating you?" — this one message generates referrals, Google reviews, and repeat business. 30 seconds. Zero cost. Maximum impact.

Customer Service Secrets That Build Empires



Answer Fast

The first person to respond on Marketplace wins the sale. Reply within 5 minutes. Set phone notifications for every platform. Speed is your product.



Be Transparent

Show tread depth photos, disclose age, explain condition. Trust converts browsers to buyers and buyers to loyal customers. Honesty is a competitive advantage.



Follow Up

Text every customer 30 days after purchase. This single habit generates referrals that cost you nothing and compound indefinitely.



Underpromise, Overdeliver

Quote 45 minutes, finish in 30. Quote \$65, charge \$60. Every positive surprise creates a story the customer tells their friends. Stories are free marketing.



KING MOVE: Ask every satisfied customer for a Google review. 20 five-star reviews will outrank every competitor in your zip code — and they're free. Text them a direct link immediately after the job is done.

Building Repeat Customers: Your Most Valuable Asset

5x

Value of a Repeat Customer

vs. a one-time buyer — they spend more, refer more, and cost nothing to acquire

15–25%

Seasonal Campaign Conversion

One text to 100 customers = 15–25 tire sales with zero marketing cost

\$10K+

CRM Value at 200 Customers

Seasonal text campaigns alone can generate \$5,000–\$10,000 per campaign

Build a Simple CRM in Google Sheets

Name, phone, tire size, last purchase date.
This list becomes your most valuable business asset. At 500 customers, it's worth more than your equipment.

Loyalty Offer That Works

"Buy 3 sets, get your 4th installation free" — simple, memorable, effective. Customers remember it and come back specifically because of it.

Size on File

Keep every customer's tire size in your CRM. When you get a great deal on their size, text them first. They'll feel like VIPs — because they are.

Fleet Accounts: The Game Changer

Imagine one phone call that books \$3,000 in tire orders every month — automatically. No Marketplace listings. No price negotiations. Just a standing order from a business that needs tires to operate. That's a fleet account. And five of them changes everything.

Who to Target

- Delivery companies
- Landscapers & lawn services
- Plumbers & HVAC contractors
- Taxi / rideshare fleets
- School districts
- Construction companies

Your Pitch

"We come to you, we beat your current price, and we invoice net-30."
That's it. That's the whole pitch.

The Fleet Math

5 fleet accounts × \$2,000/month = \$10,000 in predictable monthly revenue before you open your doors. This is not retail. This is a business with a floor.

How to Find Them

Drive your area and note every commercial vehicle you see. Call the company. Ask for the fleet manager. Half won't respond. Two will change your life.

How to Keep Them

- Show up on time — every time
- Invoice accurately — no surprises
- Call them before they call you

📌 💰 **PROFIT ALERT:** Fleet accounts are the difference between a job and a business. Retail customers are unpredictable. Fleet accounts are predictable. Build 5 fleet accounts and you have a business with a floor — not just a ceiling.

Commercial Tires: The Premium Market

\$200-\$600 Per Tire

One 18-wheeler needs 18 tires. One truck fleet = massive recurring revenue that dwarfs 20 retail customers combined.

3x Faster Repeat Cycle

Commercial fleets replace tires every 6–18 months vs. every 2–4 years for passenger. More frequent purchasing = more predictable cash flow.

Low Competition

Most independent shops don't bother learning commercial. The barrier is knowledge — not capital. And knowledge is free.

Service Add-Ons

Retread programs, roadside service accounts, and fleet inspection contracts add recurring revenue on top of tire sales.

📌 **👑 KING MOVE:** One commercial fleet account with 10 trucks needing tires twice a year = 360 tires per year at \$250+ average. That's **\$90,000+ in annual revenue from a single relationship**. Commercial is where tire businesses become tire empires.



CHAPTER 9

Financing & Growth

The capital strategy that lets you build a real business without a perfect credit score or a family trust fund. From zero to open — faster than you think.

Funding Your Business With No Credit



Start With Revenue

Your first \$500 in tire sales funds your next \$1,500 in inventory. Compound this for 90 days and you have a real business — with zero debt.



Equipment Financing

Approval based on equipment value, not credit score. Credit 600+ qualifies with 0–20% down. Decisions in 24–48 hours. Equipment serves as its own collateral.



SBA Microloans

Up to \$50,000 for startups — no perfect credit required. Apply at [sba.gov](https://www.sba.gov). Specifically designed to help underserved entrepreneurs access capital.



TD Tires Financing

Designed for new shop owners. Fast approval, flexible terms, equipment as collateral. One application covers your entire starter package.



REALITY CHECK: Financing is a tool, not a crutch. Use it to acquire equipment that generates revenue — not to cover operating losses. If your business can't service its debt from tire sales, the problem is the business model.

Startup Cost Reality Check

These are illustrative ranges — your actual costs depend on location, market, and business model. *Always get real quotes before committing.*

Cost Category	Home-Based	Used Tire Shop	Full-Service Retail
LLC & Permits	\$100–\$300	\$300–\$800	\$1,000–\$2,000
Equipment	\$0–\$2,000	\$2,000–\$15,000	\$30,000–\$95,000
Initial Inventory	\$0–\$500	\$1,000–\$5,000	\$25,000–\$40,000
Insurance	\$500–\$1,000	\$1,500–\$3,000	\$5,000–\$10,000
Marketing	\$0–\$200	\$200–\$1,000	\$2,000–\$5,000
Working Capital	\$500	\$2,000–\$5,000	\$20,000–\$60,000
TOTAL (Est.)	\$1,100–\$4,000	\$7,000–\$29,800	\$83,000–\$212,000

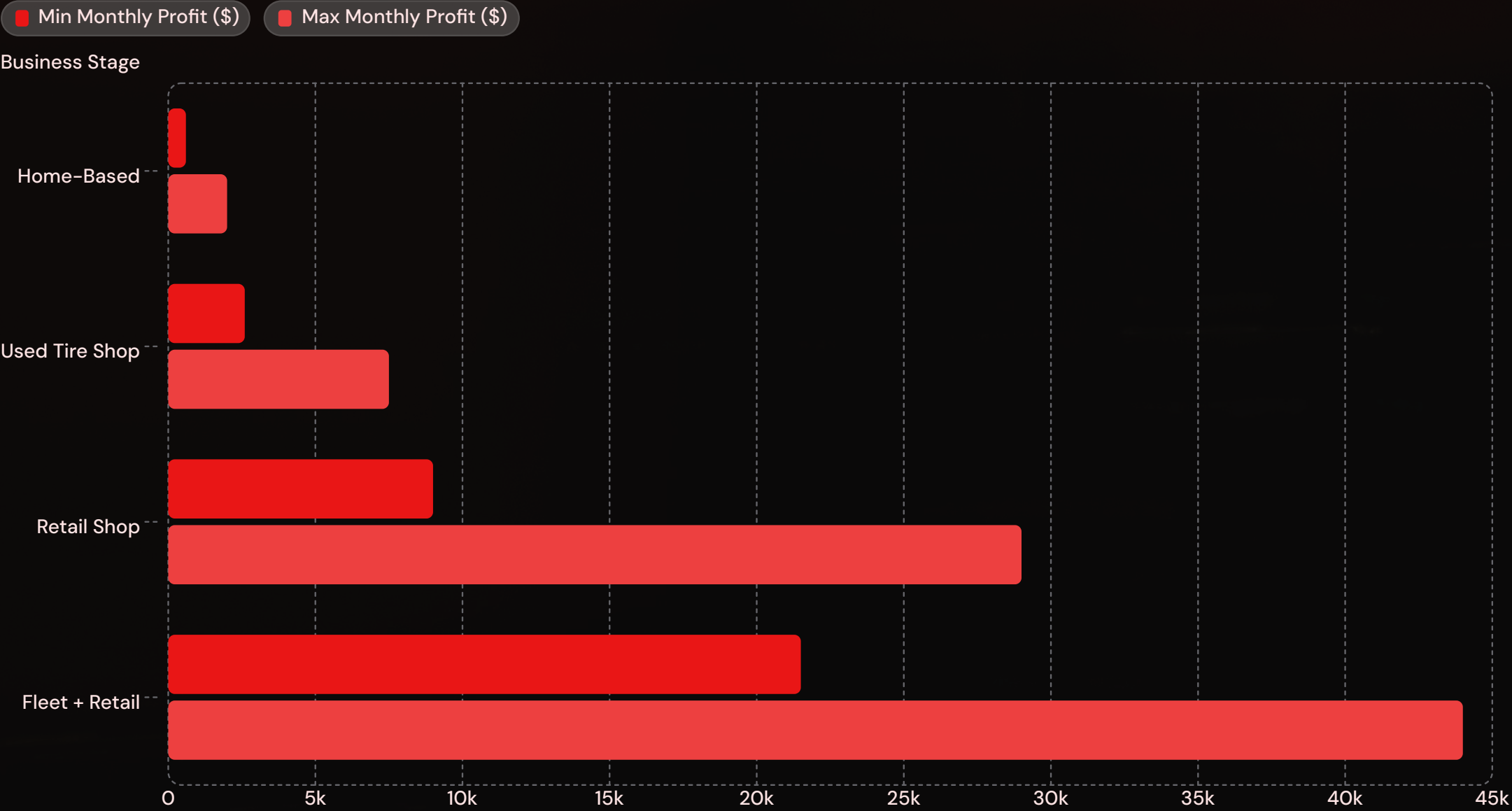


PROFIT ALERT: The home-based model is the most capital-efficient business launch in the automotive industry. \$1,100 to start a business with \$5K/month revenue potential is an extraordinary return on investment — and TDTires financing can get you to the next level for less than you think.

Revenue & Profit Examples

Illustrative examples only — actual results depend on your market, pricing, volume, and overhead. These are not guarantees.

Business Stage	Monthly Tire Sales	Avg Profit/Tire	Service Revenue	Est. Monthly Profit
Home-Based (Mo 1–3)	20–40 tires	\$30–\$50	\$0	\$600–\$2,000
Used Tire Shop (Mo 4–12)	60–100 tires	\$35–\$60	\$500–\$1,500	\$2,600–\$7,500
Retail Shop (Year 2+)	150–300 tires	\$40–\$70	\$3,000–\$8,000	\$9,000–\$29,000
Fleet + Retail (Year 3+)	300+ tires	\$45–\$80	\$8,000–\$20,000	\$21,500–\$44,000



NEXT LEVEL: The jump from Used Tire Shop to Retail Shop is the most important transition in your business. TD Tires financing is specifically designed to fund that transition — equipment, inventory, and working capital in one package.



CHAPTER 10

Operations & Hiring

Systems build businesses. Speed wins customers. Discipline keeps the doors open. Here's how to run a shop that operates like a machine — and hire the team that keeps it running.

Running a Tight Operation



Speed Is Your Product

Customers choose independents because they're faster than chains. Protect that advantage. Target: tire swap in 15–20 minutes. Quote 45 minutes, deliver in 30.



Cleanliness Signals Quality

A clean shop charges more. A dirty shop loses customers before they speak a word. Sweep the floor every morning, every night. First impressions are everything.



Create an Intake Form

Customer name, phone, vehicle, tire size, service requested. Eliminates 80% of shop mistakes and creates a paper trail for every job.



Standardize Your Process

Every tire install follows the same steps, in the same order, every time. Consistency is the foundation of scalability — and the proof of a real business.



QUICK WIN: Create a simple intake form today — even a handwritten notepad works. Customer name, phone, vehicle year/make/model, tire size, service requested. This one habit eliminates the most common shop mistakes and makes every customer feel like they're in a professional operation.

Hiring Your First Employee

The Right Time to Hire

- Turning away work regularly
- Working 60+ hours/week and still behind
- Revenue consistently covers a salary + overhead

What to Look For

Mechanical aptitude, reliability, good attitude. Skills can be taught. Character cannot. Hire for the future, not just today's workload.

Compensation & Career

Tire technicians earn **\$17–\$20/hour** nationally (BLS, May 2024). Pay slightly above market to attract and retain the best. A reliable technician who stays 3 years is worth 10x a revolving door of cheaper hires who leave in 3 months.

Before You Hire

Document every process. Your employee needs to follow your system — not invent their own. The documented system is what you're hiring them into.

📌  **KING MOVE:** Your first employee should be someone who can eventually run the shop without you. Hire for that future, not just for today's workload. The day your shop runs without you is the day you can open Location 2.

Mistakes That Kill Tire Shops

Most shops fail in the first 18 months — not from lack of customers, but from poor financial discipline. The market is there. The customers are there. **The discipline is what separates survivors from statistics.**

✗ Underpricing

Competing on price alone destroys margins. The cheapest shop in town is usually the first to close. Compete on speed, service, and trust instead.

✗ No Cash Reserve

One slow month without savings = missed rent, missed payroll, closed doors. Keep 3 months of operating expenses in reserve at all times. Non-negotiable.

✗ Skipping Insurance

One customer injury claim without coverage can end everything. General liability insurance is not optional — budget \$1,500–\$3,000/year from Day 1.

✗ Mixing Money

Personal and business funds mixed = tax nightmares and hidden losses. Separate bank accounts from Day 1, no exceptions.

✗ Bad Inventory

One bad batch with hidden damage generates returns, refunds, and liability claims that wipe out months of profit. Inspect every tire, every time.

✗ Hiring Too Fast

Adding payroll before revenue supports it is the fastest way to turn a profitable business into a money-losing one. Let revenue lead hiring decisions.



CHAPTER 11

Scaling Up

From one bay to multiple locations. From retail to fleet. From a job to a business that generates equity, not just income. This is where the real wealth is built.

Adding High-Margin Services

49%

Wheel Alignment Gross Margin

The highest gross margin in the entire shop. Every tire install is a natural upsell.

\$25-\$75

TPMS Service Per Sensor

Every modern vehicle has it. 10 minutes of labor. Add it to every install ticket automatically.

\$20-\$30

Nitrogen Inflation Per Vehicle

2 minutes of labor. Premium perception. Excellent margin. Customers love it.

Services to Add First

- TPMS sensor service (low equipment cost, high margin)
- Nitrogen inflation (zero equipment cost, pure margin)
- Brake inspection (visual only, no extra equipment)
- Wheel alignment (highest margin — requires aligner)

The Revenue Math

A shop doing **\$30K/month in tires** can add **\$8K–\$15K/month in service revenue** with zero new customers — just by adding services to existing jobs. Same customers. More revenue per visit.

📄 💰 **PROFIT ALERT:** Services are where tire shops become auto service businesses. TDTires finances service equipment with the same fast-approval program as tire equipment — the investment pays back in months, not years.

Scaling to Multiple Locations



**Run
Without
You**

**Fund
Expansion**

**Open
Location
2**

01

Location 1 Must Run Without You

Every process documented and teachable. Intake forms, pricing formula, inventory system, CRM — this is what you're replicating, not just the building.

02

Fund Expansion Strategically

SBA 7(a) loans (~\$150K median) are designed for established small businesses with proven revenue history. Build your track record first.

03

Open in a Proven Market

Open Location 2 in a market your first location already serves. You already know the demand exists — and TDTires financing means you don't sacrifice cash flow for growth.

Most successful multi-location operators open Location 2 between **Month 18 and Month 36** of their first location. The timeline is not a race — it's a proof of concept.

Building Long-Term Wealth

1

Year 1–3: Reinvest Everything

Every dollar back into equipment, inventory, or marketing. Lifestyle comes later — wealth comes from compounding.

2

Year 3–5: Own Your Building

The shop pays the mortgage, and you build equity in both the business and the property. The most successful owners eventually buy their real estate.

3

Year 5+: Build Equity

A profitable shop with documented systems and recurring fleet accounts sells for 2–4x annual profit. Build it like the asset it is.

4

Always: Diversify Revenue

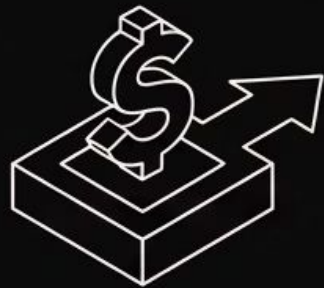
Tires + services + fleet accounts + commercial = a business with multiple income streams that doesn't depend on any single customer or market.



NEXT LEVEL: Start thinking about your exit on Day 1. Every system you build, every customer you retain, every fleet account you sign increases the value of what you're building. A tire shop is not just a job — it's an asset. Build it like one.

Exit Strategies: Building Something Worth Selling

Sell the Business



• **\$200K /yr Profit**

• **Sells for: \$400K–\$800K (2-4x Multiple)**

Franchise Your Model



• **System-based Licensing**

• **Recurring Royalty Income**

Value Drivers



Documented Systems



Recurring Fleet Accounts



Strong Google Reviews

Value Destroyers



Owner-Dependent



Mixed Finances



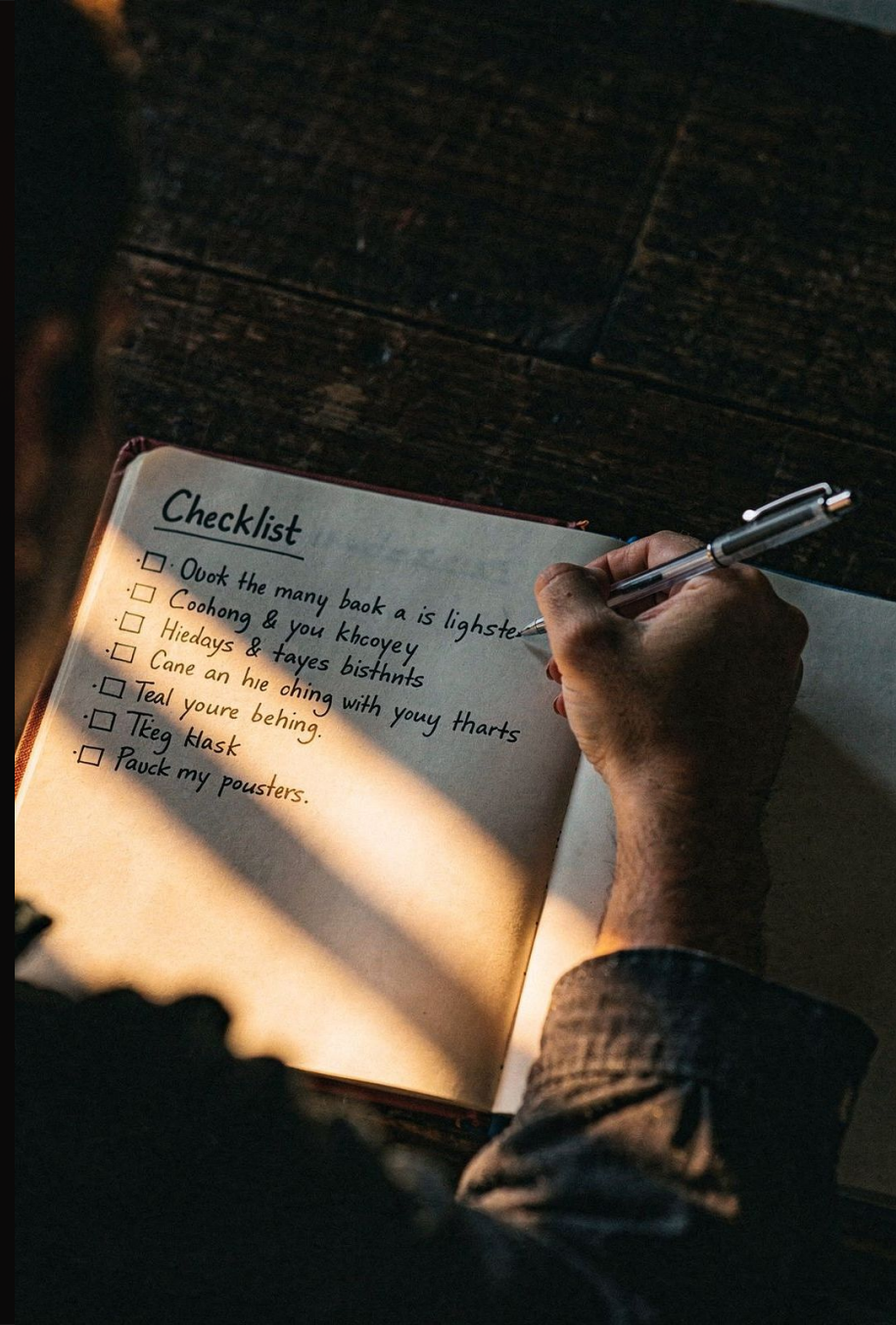
No Processes

📌 **KING MOVE:** The best time to think about your exit is before you open. Every decision you make — from how you set up your LLC to how you document your processes — either adds or subtracts from the eventual sale price of your business.

CHAPTER 12

Worksheets & Tools

Print these. Fill them out. The act of writing your numbers down forces clarity — and clarity is the first step to execution. These tools are your operational foundation.



Startup Checklist: Before You Open

Task	Category	Done?
Form LLC or business entity	Legal	☐
Get EIN from IRS.gov	Legal	☐
Open business bank account	Finance	☐
Get business license	Legal	☐
Get seller's permit / sales tax ID	Legal	☐
Purchase general liability insurance	Insurance	☐
Source first 20 tires	Inventory	☐
Create Facebook Marketplace profile	Marketing	☐
Set up Google Business Profile	Marketing	☐
Buy tread depth gauge	Equipment	☐
Create intake form for customers	Operations	☐
Set pricing formula (3x rule)	Finance	☐
Visit 5 dealerships for inventory	Sourcing	☐
Post first 10 listings	Marketing	☐
Make first sale	Revenue	☐

Weekly Goals Tracker

Review this every Monday morning. What gets measured gets managed. What gets managed gets improved.

Goal	Target	Actual	Notes
Tires sourced this week	20		
Tires listed online	20		
Inquiries received	15		
Sales closed	8		
Revenue generated	\$400		
Profit after costs	\$280		
New dealer contacts made	2		
Google reviews received	1		

Profit Calculator

Illustrative template — fill in your own numbers. These are not projections or guarantees. Your actual results depend on your market, pricing, volume, and overhead.

Line Item	Your Number	Example
Tires sold this month		80
Average sell price per tire		\$65
Gross tire revenue		\$5,200
Average cost per tire		\$12
Total inventory cost		\$960
Installation revenue		\$800
Total revenue		\$6,000
Overhead (insurance, tools, etc.)		\$500
Net monthly profit		\$4,540
Profit margin		~76%

Monthly Growth Tracker

Track these six numbers every month for six months. The patterns that emerge will tell you everything about the health and trajectory of your business.

Month	Tires Sold	Revenue	Profit	New Customers	Fleet Accounts	Notes
Month 1						
Month 2						
Month 3						
Month 4						
Month 5						
Month 6						

Business Planning Page

Fill this out before you do anything else. **Clarity precedes execution.**

My Business Model

Home-Based Reseller / Mobile Installer / Used Tire Shop / Full-Service Retail

My Target Market

Who am I selling to first? (Retail customers / Fleet accounts / Commercial / All)

My 3 Main Inventory Sources

1. ----- 2. ----- 3. -----

My 90-Day Revenue Goal

\$-----

My First Fleet Account Target

Company name / Industry / Contact:

The ONE Action I'll Take TODAY

Not tomorrow. Not next week. Today.

📌  **KING MOVE:** Print this page. Fill it out with a pen. Put it somewhere you'll see it every morning. The act of writing your goals down increases the probability of achieving them by a measurable margin — and it holds you accountable to the version of yourself who started this journey.

CHAPTER 13

The Finish Line

This is not the end of the guide. This is the beginning of everything you've been working toward. The plan is complete. The only thing left is the decision.



The Vision: Your Shop, Your Future

Close your eyes for a moment. Picture it. Your name on the sign. Bays full of cars. A team that runs the floor while you focus on growth. Regulars who call you first, every time. Fleet accounts that generate predictable monthly revenue before you open your doors. A business with systems that generates equity, not just income.

Year 1

Home-based operation. First fleet account. First tire changer. First employee.

Year 3

Second location in planning. Commercial tire accounts. \$30K–\$50K/month. Building equity.

1

2

3

4

Year 2

Retail storefront. 3–5 fleet accounts. Full equipment suite. \$15K–\$30K/month revenue.

Year 5

Multiple locations. Documented systems. A business worth \$400K–\$800K+ to the right buyer.

That future is not a fantasy. It's a plan — and you're holding it.

The One Thing That Separates Winners

It's not capital.

It's not connections.

It's the decision to start.

Every successful shop owner you'll ever meet started exactly where you are right now — with a dream, a plan, and the courage to take the first step.

The Tires Are Out There

Dealerships are throwing them away right now.
Today. In your city.

The Customers Are Waiting

Someone in your zip code is searching for
affordable tires on Facebook Marketplace right
now.

The Equipment Is Available

TDTires can have you financed and equipped
faster than you think. One application.

The best time to start a tire business was five years ago. The second best time is today.

Your Roadmap at a Glance

MILESTONE 1

ZERO-DOLLAR LAUNCH

- Form LLC, get EIN
- Source from dealers
- FB Marketplace
- First Sale

MILESTONE 2

BUILD MOMENTUM

- Reinvest Profit
- All Platforms
- CRM & Bank
- \$2K/mo

MILESTONE 3

EQUIPMENT & SHOP

- Finance Equipment
- Lease Bay
- Hire Employee
- Add Services
- \$8K/mo

MILESTONE 4

SCALE & WEALTH

- Fleet Accounts
- Location 2
- Commercial Tires
- \$30K+/mo



Key Numbers to Know by Heart

3x

The Pricing Rule

Minimum sell price vs. buy price. Your floor — not your ceiling.

90

Days of Reinvestment

Reinvest 100% of profit for the first 90 days. Then begin drawing a modest salary while continuing to reinvest 50%.

4/32

Minimum Tread Depth

The hard floor for any tire you sell. Below this = do not sell. 6/32"+ is premium. 8/32"+ is like-new.

5

Target Fleet Accounts

Five fleet accounts at \$2,000/month = \$10,000 in predictable monthly revenue before you open your doors.

3 mo

Cash Reserve Minimum

Always keep 3 months of operating expenses in reserve. This is the safety net that keeps the doors open through slow periods.

20+

Google Reviews Target

20 five-star reviews will outrank every competitor in your zip code. Ask after every successful job, without exception.

TD Tires: Everything You Need to Launch



Equipment Financing

Tire changers, balancers, lifts, and full shop packages — designed for new shop owners. Credit 600+. Fast approval. Equipment as collateral.



Tire Shop Equipment

Sourced, delivered, and supported by people who know the business. New and used options. Starter packages to full commercial suites.



Expert Guidance

A team that has helped hundreds of shop owners go from zero to open. Real advice from people who've seen every situation — and helped solve all of them.



Final Recap: Your Path from Zero to Open



Before Your First Sale

LLC formed. EIN obtained. Business bank account open. General liability insurance in force. Legal foundation complete.



Days 1-30

Source first 20 tires. Inspect every tire. Post everywhere. Make first sale. Reinvest 100% of profit. Repeat daily.



Months 2-12

Build dealer relationships. Finance equipment. Add services. Land first fleet account. Hit \$5K-\$10K/month. Document every process.



Year 2 and Beyond

Retail storefront. Multiple fleet accounts. Hire and train. Open Location 2. Build equity. Build wealth. Build something worth passing down.

Your Next Step: TDTires

One application. Fast approval. Your shop is closer than you think.

Equipment Financing

Tire changers, balancers, lifts, and full shop packages — designed for new shop owners with no money and no credit. **Credit 600+.** **Fast approval. Equipment as collateral.**

Shop Equipment

New and used options. Sourced, inspected, and delivered by people who built their careers in this business. **Starter packages to full commercial suites.**

Expert Guidance

Hundreds of shop owners helped from zero to open. Real advice, real experience, real results. **TDTires has seen every situation — and helped solve all of them.**

Contact TDTires today. Visit **TDTires.com** or call to speak with a shop equipment specialist who will help you choose the right package for your budget, your market, and your goals.

Your future shop is waiting.
TDTires is ready when you are.