



**BUSINESS PLAN · INDIA**

# **Courier & Express Parcel Company**

*Document & parcel pickup, transport & delivery across a network*

**LOGISTICS**

**AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES**

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This document is confidential and prepared for planning purposes. All financial figures are illustrative model assumptions for an Indian MSME context and must be validated against live quotes, local rates and professional advice before any investment or borrowing decision.

## 1. Executive Summary

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This plan sets out a **Courier & Express Parcel Company** in India — a business providing pickup, transport and delivery of documents and parcels across a network (local, regional and, via partners, national/international), serving businesses, e-commerce sellers and individuals. It operates through a hub-and-spoke model with a delivery fleet, franchise/booking points and technology for booking, tracking and delivery.

Parcel and express volumes are booming with e-commerce, D2C and business documentation. Reliable, fast, trackable courier services are in strong demand. A well-run courier company with good coverage, technology and reliability builds recurring, volume-scaling revenue with sticky business clients.

The promoter — a courier/logistics professional — seeks total funding of **₹8.0 lakh** (₹3.5 lakh promoter + ₹4.5 lakh term loan for hub/fleet/tech/opex), targeting **₹34 lakh** revenue in Year 1 and **₹88 lakh** by Year 3.

## 2. Business Description, Vision & Legal Structure

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**Concept:** A reliable courier & express service that picks up and delivers parcels and documents fast, trackably and affordably across the coverage area.

**Vision:** To be a trusted courier partner for businesses and individuals in the region.

**Mission:** Deliver every parcel reliably and on time, with visibility and care.

### Legal structure options

- **Private Limited / LLP** — recommended for network, contracts and scale.
- **Proprietorship** — acceptable for a small start.

**Model note:** courier is network- and volume-driven with per-shipment economics. Coverage (own + partner network), reliability, technology (tracking) and business tie-ups are core. Franchise booking points and partner tie-ups extend reach without full capex.

## 3. Promoter & Ownership

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Led by a promoter with courier, express or logistics-operations experience. Delivery uses a hub, delivery staff/riders, booking points/franchises, and courier-partner tie-ups for extended reach. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

## 4. Market Analysis — India

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India's courier/express market is large and growing fast, driven by e-commerce, D2C, B2B documentation and returns. Businesses value reliability, tracking and coverage. The market spans local same-day, regional and national/international (via partners), with room for reliable regional operators and B2B/e-com niches.

### Demand drivers

- **E-commerce & D2C** parcel volumes.
- **B2B documentation & samples.**
- **Returns & reverse pickups.**

- **Same-day & express** demand.
- **Coverage & tracking** expectations.

### Market sizing (illustrative framing)

| Layer        | Definition                              | Indicative scale |
|--------------|-----------------------------------------|------------------|
| TAM          | Courier/express volumes in India        | Very large       |
| SAM          | Reachable shippers in the coverage area | Large            |
| SOM (Yr 1-3) | Shipments/month                         | Growing volume   |

### Target segments

- E-commerce/D2C sellers.
- Businesses (documents, samples, B2B).
- Local retailers & SMEs.
- Individuals (parcels/documents).

## 5. Competition & Competitive Advantage

**Landscape:** large courier networks, e-com logistics arms, and local operators. The firm competes on reliability, coverage, technology, service and rates for its segments.

### The firm's edge

- **Reliable, on-time delivery.**
- **Coverage via own + partner network.**
- **Tracking & visibility.**
- **Business tie-ups & service.**
- **Franchise/booking-point reach.**

## 6. Services & Pricing

| Service                          | Income model               | Basis        |
|----------------------------------|----------------------------|--------------|
| Local/same-day delivery          | Per shipment               | Volume       |
| Regional/national (via partners) | Per shipment (margin)      | Volume       |
| Documents/parcels                | Per shipment (weight/zone) | Rate         |
| B2B/e-com contracts              | Volume rate                | Contract     |
| Returns/reverse pickup           | Per pickup                 | Volume       |
| Value-add (COD, express)         | Add-on                     | Per shipment |

Per-shipment volume and B2B/e-com contracts drive revenue; coverage, reliability and density drive economics and repeat business.

## 7. Go-to-Market — Marketing & Sales

- **Business BD:** e-com sellers, SMEs, offices.
- **Franchise/booking points** for reach & walk-in.
- **Partner tie-ups** for extended coverage.
- **Reliability reputation** for repeat/contract.
- **Local marketing & digital presence.**

### Growth model

Build coverage & volume → deliver reliably → win B2B/e-com contracts → expand network. Density and contracts compound economics.

## 8. Operations Plan

- **Hub:** a sorting hub plus booking points/franchises.
- **Process:** booking/pickup → sorting → line-haul/last-mile → delivery & POD → returns; partner handover for out-of-network.
- **Technology:** booking/tracking system, delivery app, and client portals.
- **Quality:** reliability, tracking accuracy, and SLA management.
- **Capacity:** hub + fleet + network scale with volume; density improves economics.

### Network model

| Element                  | Role           | Coverage |
|--------------------------|----------------|----------|
| Hub                      | Sorting        | Core     |
| Booking points/franchise | Origination    | Reach    |
| Delivery fleet           | Last-mile      | Local    |
| Partners                 | Out-of-network | National |
| Tracking                 | Visibility     | All      |

## 9. Regulatory, Licences & Compliance (India)

- **Business registration:** Pvt Ltd/LLP; PAN/TAN; GST; Shops & Establishments; trade licence.
- **Vehicle/rider & documentation:** valid documents, insurance; e-way bills where applicable; prohibited-goods checks.
- **Contracts & risk:** client SLAs, liability, COD handling, and insurance.
- **Data protection** aligned to the DPDP Act; secure handling of shipment/customer data.

## 10. Organisation & Manpower Plan

| Role                | Yr 1 | Yr 2 | Yr 3 |
|---------------------|------|------|------|
| Promoter / Ops Head | 1    | 1    | 1    |

|                             |          |           |           |
|-----------------------------|----------|-----------|-----------|
| Hub & Delivery Staff/Riders | 4        | 9         | 14        |
| Booking/Customer & Tech     | 1        | 2         | 3         |
| Sales / Admin               | 1        | 2         | 2         |
| <b>Total</b>                | <b>7</b> | <b>14</b> | <b>20</b> |

## 11. Implementation Timeline & Milestones

| Phase    | Timeline  | Milestone                                      |
|----------|-----------|------------------------------------------------|
| Setup    | Month 0-1 | Hub, tech, partner tie-ups, first clients      |
| Launch   | Month 1-3 | First shipments; reliability & tracking proven |
| Traction | Month 4-9 | B2B/e-com contracts; density; break-even nears |
| Scale    | Year 2    | Booking points; more coverage/volume           |
| Growth   | Year 3    | Recurring courier book                         |

## 12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. They are not projections of guaranteed results.

### 12.1 Project cost & means of finance

| Capital requirement                      | ₹               |
|------------------------------------------|-----------------|
| Hub setup & sorting equipment            | 1,60,000        |
| Delivery vehicles & devices              | 2,60,000        |
| Booking/tracking system & IT             | 1,30,000        |
| Branding, franchise & client acquisition | 80,000          |
| Deposits & pre-operative                 | 40,000          |
| Working-capital buffer                   | 1,30,000        |
| <b>Total project cost</b>                | <b>8,00,000</b> |
| Promoter contribution                    | 3,50,000        |
| Term loan                                | 4,50,000        |

### 12.2 Projected Profit & Loss (3 years)

| Particulars                      | Year 1    | Year 2    | Year 3    |
|----------------------------------|-----------|-----------|-----------|
| Local/same-day shipments         | 14,00,000 | 26,00,000 | 34,00,000 |
| Regional/national (via partners) | 14,00,000 | 30,00,000 | 42,00,000 |
| B2B/e-com contracts & value-add  | 6,00,000  | 12,00,000 | 12,00,000 |

|                                   |                  |                  |                  |
|-----------------------------------|------------------|------------------|------------------|
| <b>Total revenue</b>              | <b>34,00,000</b> | <b>68,00,000</b> | <b>88,00,000</b> |
| Partner/line-haul & delivery cost | 12,00,000        | 25,00,000        | 33,00,000        |
| Salaries & hub ops                | 10,80,000        | 20,00,000        | 27,00,000        |
| Vehicles, fuel, tech & IT         | 3,60,000         | 6,00,000         | 7,60,000         |
| Rent, marketing & admin           | 2,80,000         | 4,20,000         | 5,40,000         |
| Interest on term loan             | 50,000           | 36,000           | 20,000           |
| <b>Total expenses</b>             | <b>29,70,000</b> | <b>55,56,000</b> | <b>73,20,000</b> |
| <b>Net profit (before tax)</b>    | <b>4,30,000</b>  | <b>12,44,000</b> | <b>14,80,000</b> |
| Net margin                        | 12.6%            | 18.3%            | 16.8%            |

### 12.3 Unit economics & break-even

- **Per shipment:** revenue above delivery/partner cost; local shipments carry better margin than partner-routed.
- **Density & contracts** drive economics; volume improves hub efficiency.
- **Break-even:** a threshold shipment volume — reached around month 8-11.

### 12.4 Projected Cash Flow — Year 1 (quarterly, illustrative)

| Particulars (₹)        | Q1            | Q2            | Q3              | Q4              |
|------------------------|---------------|---------------|-----------------|-----------------|
| Opening balance        | 1,30,000      | 85,000        | 95,000          | 1,55,000        |
| Collections            | 6,00,000      | 8,00,000      | 9,50,000        | 10,50,000       |
| Operating outflows     | 6,25,000      | 7,60,000      | 8,60,000        | 9,70,000        |
| Loan EMI               | 20,000        | 30,000        | 30,000          | 30,000          |
| <b>Closing balance</b> | <b>85,000</b> | <b>95,000</b> | <b>1,55,000</b> | <b>2,05,000</b> |

Shipment volume drives steady inflows; density and contracts improve later margins. The buffer covers the network-building ramp.

### 12.5 Key Performance Indicators to Monitor

- **Volume:** shipments/month; contracts; booking points.
- **Reliability:** on-time %; failed-delivery/damage rate; tracking accuracy.
- **Economics:** margin per shipment; local vs partner mix; density.
- **Growth:** B2B/e-com clients; coverage.

## 13. Funding Requirement & Bankability

Total ask: **₹4.5 lakh term loan** against ₹3.5 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 net profit ~₹4.3 lakh against annual debt service of ~₹1.4 lakh gives a **DSCR above 3.0**, strengthening with volume and contracts.

### 13.1 Funding utilisation

| Use of funds                      | ₹               | % of total  |
|-----------------------------------|-----------------|-------------|
| Hub, vehicles & equipment         | 4,20,000        | 53%         |
| Booking/tracking system & IT      | 1,30,000        | 16%         |
| Franchise, branding & acquisition | 1,20,000        | 15%         |
| Working-capital buffer            | 1,30,000        | 16%         |
| <b>Total</b>                      | <b>8,00,000</b> | <b>100%</b> |

## 14. Risk Analysis & Mitigation

| Risk                                | Mitigation                                        |
|-------------------------------------|---------------------------------------------------|
| Low density / thin margins          | Density-building; contracts; local-shipment focus |
| Partner dependence (out-of-network) | Multiple partners; own-network expansion          |
| Damage / loss / claims              | Handling standards; insurance; tracking           |
| Reliability / SLA failures          | Ops discipline; tech; performance management      |
| Receivable / COD handling           | Terms; reconciliation; controls                   |

## 15. SWOT Analysis

|                                                                                 |                                                                            |
|---------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| <b>Strengths</b><br>Booming demand; recurring volume; contracts; network reach. | <b>Weaknesses</b><br>Thin margins; partner dependence; ops-intensive.      |
| <b>Opportunities</b><br>E-com/D2C growth; B2B; same-day; franchise reach.       | <b>Threats</b><br>Large networks; rate pressure; e-com in-house logistics. |

## 16. Recommended AiSevak Tools for This Business

This company would use AiSevak's Logistics vertical tools in delivery:

- **Courier ops:** booking, routing, SLA, tracking and franchise-management tools.
- **Finance:** Unit-Economics, Working-Capital and density-modelling tools.
- **Practice:** Business Plan and Break-even tools to model the courier business.

## 17. Key Assumptions & Notes

- Local + partner-routed shipments; density and B2B/e-com contracts drive economics.
- Partner tie-ups extend coverage without full capex; local shipments carry better margin.
- Term-loan interest ~11% p.a., 5-year tenure; adjust to sanctioned terms.
- Vehicle/documentation compliance, handling standards and insurance are foundational; figures exclude GST where applicable.

► **Use these tools now — free on AiSevak**

Every tool referenced in this plan is available on **aisevak.in**. Open the **Logistics toolkit** to browse and use them all at **<https://aisevak.in/verticals/logistics>** — or go straight to any specific tool at **<https://aisevak.in/service/<tool-name>>**. No signup needed to explore; each tool guides you step by step.

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