BUSINESS PLAN · INDIA

Fleet / Road-Transport Operator

FTL/LTL road freight, contract fleet & intercity trucking

LOGISTICS

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August 2026

1. Executive Summary

This plan sets out a **Fleet / Road-Transport Operator** in India — a business that moves goods by road using owned and/or attached trucks, offering full-truckload (FTL) and part-load (LTL) transport, contract/dedicated fleet services, and intercity freight movement for manufacturers, distributors, traders and 3PLs. Revenue comes from freight charges per trip/tonne-km and monthly contract-fleet arrangements.

Road freight moves the majority of India's cargo, and demand grows with manufacturing, trade and consumption. Shippers need reliable, well-maintained transport with good turnaround. A well-run operator with efficient fleet utilisation, driver management and client relationships earns steady freight revenue and contract income.

The promoter — a transport/logistics professional — seeks total funding of **₹22.0 lakh** (₹8.0 lakh promoter + ₹14.0 lakh vehicle/term loan; trucks are the primary asset), targeting **₹42 lakh** revenue in Year 1 and **₹1.05 crore** by Year 3 as the fleet grows.

2. Business Description, Vision & Legal Structure

Concept: A dependable road-transport partner that moves shippers' goods safely, on time and cost-effectively — with a well-maintained fleet and reliable drivers.

Vision: To be a trusted road-transport operator on the region's key freight lanes.

Mission: Deliver every consignment safely and on time, maximise fleet utilisation, and build lasting shipper relationships.

Legal structure options

- **Proprietorship / LLP** — LLP recommended as the fleet and clients grow.
- **Private Limited** — for scaling and contract clients.

> **Model note:** road transport is asset-heavy (trucks financed via vehicle loans) with revenue on trips/contracts. Fleet utilisation, driver management, maintenance, fuel efficiency and lane selection drive profitability. A mix of owned and attached (market) vehicles balances capex and flexibility.

3. Promoter & Ownership

Led by a promoter with transport/fleet or logistics experience and shipper relationships. Delivery uses drivers, fleet-management and dispatch staff, and maintenance partners. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

Road carries the bulk of India's freight, and volumes grow with GDP, manufacturing, e-commerce and consumption. Shippers increasingly value reliability, tracking and timely delivery over the cheapest rate. The market is fragmented across small operators, leaving room for reliable, well-managed fleets and lane/sector focus.

Demand drivers

- **Manufacturing & trade growth** driving freight.
- **E-commerce & distribution** movement.

- **Reliability & tracking** demand.
- **Contract/dedicated fleet** needs.
- **Fragmented market** favouring organised operators.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Road-freight movement in India	Very large
SAM	Reachable shippers on the operator's lanes	Large
SOM (Yr 1–3)	Fleet size (owned + attached)	4 → 12 trucks

Target segments

- Manufacturers & distributors (FTL).
- Traders & wholesalers.
- 3PLs needing line-haul capacity.
- Contract/dedicated-fleet clients.

5. Competition & Competitive Advantage

Landscape: small transporters, large fleets, freight brokers, and digital freight platforms. The firm competes on reliability, turnaround, fleet condition, tracking and relationships.

The firm's edge

- **Reliable, on-time delivery.**
- **Well-maintained fleet & good drivers.**
- **Tracking & communication.**
- **Lane focus & utilisation.**
- **Owned + attached mix** for flexibility.

6. Services & Pricing

Service	Income model	Basis
Full-truckload (FTL)	Per trip / tonne-km	Freight rate
Part-load (LTL)	Per consignment	Freight rate
Contract / dedicated fleet	Monthly per vehicle	Contract
Line-haul for 3PLs	Per trip	Volume
Attached-vehicle brokerage	Margin	Per trip
Value-add (tracking, express)	Premium	Add-on

> Trip/contract freight revenue drives the business; utilisation, empty-run reduction and fuel efficiency determine margins.

7. Go-to-Market — Marketing & Sales

- **Shipper BD** on target lanes.
- **3PL & broker relationships** for line-haul.
- **Reliability reputation** for repeat freight.
- **Contract/dedicated-fleet offers.**
- **Freight-platform presence** for load discovery.

Growth model

Win freight on target lanes → deliver reliably → earn repeat & contract clients → add owned/attached capacity. Utilisation and return-load management drive economics.

8. Operations Plan

- **Base:** an office/yard for fleet operations and maintenance coordination.
- **Process:** load booking → dispatch & documentation → transit & tracking → delivery & POD → return-load → billing; maintenance & driver management ongoing.
- **Technology:** GPS tracking, a trip/fleet-management system, and load/return-load discovery.
- **Fleet & drivers:** maintenance schedules, fuel management, driver welfare, and safety/compliance.
- **Capacity:** owned + attached vehicles scale capacity; utilisation is the key lever.

Fleet economics

Lever	Driver	Impact
Utilisation	Trips/month/truck	Revenue
Return loads	Empty-run reduction	Margin
Fuel efficiency	Driving/maintenance	Cost
Maintenance	Uptime	Availability
Driver retention	Welfare	Reliability

9. Regulatory, Licences & Compliance (India)

- **Business registration:** proprietorship/LLP or Pvt Ltd; PAN/TAN; GST; transport/goods-carriage registrations.
- **Vehicle & driver:** RC, permits, fitness, PUC, insurance; driver licences; e-way bills for consignments.
- **Safety & compliance:** load limits, road-safety, and transport regulations.
- **Data protection** aligned to the DPDP Act; secure handling of client/consignment data.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Fleet Head	1	1	1

Drivers (owned fleet)	4	8	12
Dispatch / Fleet Management	1	2	3
Admin / Accounts	1	2	2
Total	**7**	**13**	**18**

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–2	Entity, vehicles, permits, tracking, first shippers
Launch	Month 2–4	First trips; utilisation & reliability set
Traction	Month 4–10	Contract clients; return loads; break-even nears
Scale	Year 2	Add trucks; more lanes/contracts
Growth	Year 3	12-truck fleet; recurring freight 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	₹
Trucks (owned, 4) — down-payment/margin	12,00,000
Yard/office setup & equipment	2,50,000
Tracking, systems & IT	1,20,000
Permits, deposits & pre-operative	2,80,000
Branding, BD & setup	50,000
Working-capital buffer	3,00,000
Total project cost	**22,00,000**
Promoter contribution	8,00,000
Vehicle/term loan	14,00,000

Note: truck cost shown as down-payment/margin; the balance is typically vehicle-financed. Fuel/advance and freight-cycle working capital may need additional facilities.

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Owned-fleet freight	30,00,000	54,00,000	74,00,000

Contract/dedicated & line-haul	8,00,000	18,00,000	24,00,000
Attached-vehicle brokerage	4,00,000	8,00,000	7,00,000
Total revenue	**42,00,000**	**80,00,000**	**1,05,00,000**
Fuel & tolls	14,00,000	26,00,000	34,00,000
Driver salaries & ops staff	10,80,000	20,00,000	28,00,000
Maintenance, tyres & insurance	5,00,000	9,00,000	12,00,000
Yard, admin & misc	2,80,000	4,00,000	5,20,000
Interest on vehicle/term loan	1,55,000	1,20,000	75,000
Total expenses	**34,15,000**	**60,20,000**	**79,95,000**
Net profit (before tax)	**7,85,000**	**19,80,000**	**25,05,000**
Net margin	18.7%	24.8%	23.9%

12.3 Unit economics & break-even

- **Per truck:** monthly freight above fuel/driver/maintenance; return loads and utilisation drive margin.
- **Empty-run reduction** is a key profitability lever.
- **Break-even:** a threshold utilisation across the fleet — reached around month 6–9.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	3,00,000	2,05,000	2,30,000	3,05,000
Collections	8,50,000	10,00,000	11,50,000	12,00,000
Operating outflows	8,85,000	9,35,000	10,35,000	10,80,000
Loan EMI	60,000	40,000	40,000	40,000
Closing balance	**2,05,000**	**2,30,000**	**3,05,000**	**3,85,000**

> Freight collections build as utilisation rises; the buffer and freight-cycle working capital cover fuel advances and receivable timing.

12.5 Key Performance Indicators to Monitor

- **Utilisation:** trips/truck/month; loaded-km %; return-load ratio.
- **Cost:** fuel efficiency; maintenance cost/km; empty-run %.
- **Reliability:** on-time delivery; damage/claims; uptime.
- **Economics:** margin per truck; contract-fleet share.

13. Funding Requirement & Bankability

Total ask: **₹14.0 lakh vehicle/term loan** against ₹8.0 lakh promoter contribution — trucks are financeable assets (vehicle loans); also eligible under MSME schemes. Year-1 net profit ~₹7.85 lakh against annual debt service of ~₹4.0 lakh gives a

DSCR above 1.9, strengthening with utilisation. Vehicles provide security.

13.1 Funding utilisation

Use of funds	₹	% of total
Trucks (down-payment/margin)	12,00,000	55%
Yard, tracking & systems	3,70,000	17%
Permits, deposits & setup	3,30,000	15%
Working-capital buffer	3,00,000	14%
Total	**22,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
Low utilisation / empty runs	Return-load management; lane focus; freight platforms
Fuel-price & cost volatility	Fuel efficiency; rate adjustment; efficient routing
Breakdown / maintenance	Preventive maintenance; spare capacity; insurance
Driver shortage / safety	Driver welfare/retention; safety; compliance
Receivable / freight-cycle gap	Credit terms; working-capital facility; buffer

15. SWOT Analysis

Strengths Large, steady freight demand; asset-backed; contract income; lane focus.	**Weaknesses** Capital-heavy; utilisation-dependent; fuel/cost volatility; receivable gaps.
Opportunities Manufacturing & e-com freight; dedicated fleets; return-load tech; fleet growth.	**Threats** Rate competition; fuel swings; large fleets & platforms.

16. Recommended AiSevak Tools for This Business

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

- **Fleet & freight:** trip/utilisation, return-load, fuel-efficiency and maintenance tools; e-way-bill and documentation.
- **Finance:** Unit-Economics, Working-Capital and Loan/EMI-modelling tools for vehicle finance.
- **Practice:** Business Plan and Break-even tools to model the fleet.

17. Key Assumptions & Notes

- ~4 owned trucks in Year 1 growing to ~12 by Year 3, plus attached capacity; utilisation is the key driver.

- Truck balance is vehicle-financed; fuel/freight-cycle working capital may need added facilities.
- Vehicle/term-loan interest ~11% p.a.; asset-backed lending applies.
- Vehicle/driver compliance, safety and insurance are foundational; figures exclude GST where applicable.

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