



BUSINESS PLAN · INDIA

Food-Truck Business

Tasty, fast, value street food - wherever the crowd is

HOSPITALITY

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

August 2026

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

This plan sets out a **Food-Truck Business** in India — a mobile street-food operation serving a tight, high-margin menu (gourmet burgers, rolls, tacos, momos, biryani, regional street food or beverages) from a fitted-out vehicle, rotating across high-footfall locations (offices, colleges, markets, events, night spots) & catering private events, supported by a commissary/prep kitchen & delivery. It earns strong street-food margins on low capex & overhead, monetising mobility, location flexibility, a focused menu & events — a low-capex, mobile-, location- & permit-driven food business.

Food trucks offer a low-capital, flexible entry into F&B with far lower rent & setup than a restaurant, the ability to chase footfall, and strong margins on focused street food. They ride India's young, urban, value-and-experience-seeking street-food culture & the events/night-market scene. Success rests on a tight, high-margin menu, prime location access & permits, mobility/rotation, a commissary for prep, events/catering & brand/social — while navigating municipal permits, parking & FSSAI-mobile-vending rules.

This is a micro/MSME food business with a low-capex profile — funded partly by the promoter and partly through bank finance (term loan for the truck/fit-out + CC/OD for working capital, under Mudra/PMFME; a very financeable small-ticket venture). This plan models a food truck requiring **₹18 lakh** (₹6 lakh promoter + ₹12 lakh bank finance), targeting **₹55 lakh** revenue in Year 1 and **₹1 crore** by Year 3 (single truck scaling to a small fleet). *(Food truck; low-capex, high-margin street food, mobile/location/permit-driven.)*

2. Business Description, Vision & Legal Structure

Concept: A mobile food truck serving a focused, high-margin street-food menu at high-footfall spots & events - low overhead, flexible, brand-led.

Vision: To build a loved street-food brand, scaling from one truck to a fleet.

Mission: Serve tasty, fast, value street food wherever the crowd is.

Legal structure options

- **Proprietorship / Partnership** — simplest for a single truck.
- **LLP / Private Limited** — recommended for a fleet, brand & funding.

Regulatory anchor: a food truck is a mobile food-vending business — FSSAI (mobile/petty food-vending), municipal street-vending/mobile-vending permits & parking permissions, vehicle registration/fitness (RTO), LPG/fire safety, GST (if applicable), & a commissary FSSAI (prep kitchen). A tight high-margin menu, prime-location access & permits, mobility/rotation, commissary, events & brand determine success; low-capex & high-margin but permit- & location-dependent.

3. Promoter & Ownership

Led by an owner-operator with food/cooking passion & hustle (chef or entrepreneur). The team is lean — cook(s), a helper/server & the owner, plus commissary prep & a delivery/social function. Menu, location access, mobility, consistency & brand are the differentiators; low headcount keeps overhead down. Ownership & stakes are editable inputs.

4. Market Analysis — India

India's street-food & casual-eating-out culture is vast, young & value-and-experience-driven, with food trucks & gourmet street food growing in cities, at offices/colleges, markets, night spots & events. Trucks offer flexibility & low overhead versus restaurants, chasing footfall & events. The market rewards a focused high-margin menu, location access, mobility, consistency, brand/social & events; it is permit-, location- & footfall-sensitive, met with mobility, brand & event/catering diversification.

Demand drivers

- **Young, value & experience** eating-out.
- **Street-food & gourmet** culture.
- **Offices, colleges, markets & events.**
- **Night-market & social** scene.
- **Low-overhead flexibility.**

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Street-food/casual F&B in India	Very large
SAM	City locations & events	Substantial
SOM (Yr 1-3)	Orders across spots/events	Scaling

Target segments

- Office & college crowds.
- Market & night-spot footfall.
- Event & festival attendees.
- Private-event & catering clients.

5. Competition & Competitive Advantage

Landscape: street vendors, other food trucks, QSRs, cloud kitchens & delivery. The truck competes on menu, taste, value, location access, mobility, brand & experience.

The truck's edge

- **Focused, high-margin menu.**
- **Mobility & location flexibility.**
- **Low overhead & capex.**
- **Brand, social & events.**
- **Consistency & speed.**

6. Products & Revenue Model

Stream	Model	Basis
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Street sales (focused menu)	High margin (food cost ~28-35%)	Core
Beverages & add-ons	High margin	AOV/basket
Events & festivals	High-volume days	Peaks
Private catering / bookings	Package (high value)	Off-peak fill
Delivery (aggregator/own)	Margin (net commission)	Reach

A tight menu keeps food cost ~28-35% & margins strong; low rent/overhead (vs. a restaurant) means healthy contribution even at modest volumes. Location access/footfall, menu, events/catering, mobility & low overhead drive economics — the decisive food-truck levers; permits & prime spots are the key constraint.

7. Go-to-Market — Marketing & Sales

- **Prime-location rotation** (offices/colleges/markets/nights).
- **Social & location updates** (Instagram, WhatsApp).
- **Events & festivals.**
- **Private catering & bookings.**
- **Brand, reviews & loyalty.**

Sales approach

Rotate to footfall (offices/colleges by day, markets/nights by evening) → announce location on social → convert with menu, taste, value & speed → peak at events → fill with private catering → build brand & repeat. Mobility, menu, location access & low overhead build strong contribution.

8. Operations Plan

- **Truck & commissary:** fitted-out vehicle (cooking, storage, LPG/safety) + a commissary/prep kitchen for bulk prep & hygiene.
- **Process:** commissary prep → position at spot (permit/parking) → cook & serve fast → events/catering → clean & restock.
- **Location & permits:** manage municipal vending/parking permits, prime spots & rotation schedule.
- **Tech:** POS/UPI, social/location updates, inventory, delivery (optional).
- **Compliance:** FSSAI (mobile + commissary), municipal vending permits, RTO/vehicle, LPG/fire safety, hygiene.

Food-truck workflow

Stage	Activity	Metric
Prep	Commissary	Food cost/hygiene
Position	Spot/permit	Footfall/location
Serve	Cook fast	Orders/speed
Peak	Events/catering	High-volume days
Grow	Brand/social	Repeat/reach

9. Regulatory, Licences & Compliance (India)

- **Food safety:** FSSAI (mobile/petty food-vending + commissary); hygiene & food-safety.
- **Vending & vehicle:** municipal street-vending/mobile-vending permit & parking; RTO vehicle registration/fitness.
- **Safety:** LPG/gas & fire safety; electrical/genset compliance.
- **Business & tax:** proprietorship/LLP; GST (if applicable); Udyam; labour (small).

10. Organisation & Manpower Plan (per truck; scaling to fleet)

Role	Yr 1	Yr 2	Yr 3
Owner-operator	1	1	1
Cook(s)	2	4	7
Helper / server	2	4	7
Commissary & prep	1	2	4
Trucks in fleet	1	2	3
Total staff	6	11	19

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-2	Truck fit-out, commissary, permits, menu, launch
Ramp	Month 2-6	Prime spots, rotation, social, events
Traction	Month 6-12	Location & menu economics; ₹55L revenue
Grow	Year 2	Second truck, catering, brand
Scale	Year 3	₹1cr revenue; 3-truck fleet

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. Food truck; low-capex, high-margin street food, mobile/location/permit-driven.

12.1 Project cost & means of finance (single truck)

Capital requirement	₹
Truck & kitchen fit-out	10,00,000
Commissary setup & equipment	4,00,000
Permits, licences & pre-operative	2,00,000
Opening inventory & launch	1,00,000

Working-capital margin	1,00,000
Total project cost	18,00,000
Promoter contribution	6,00,000
Bank finance (term + CC, Mudra/PMFME)	12,00,000

12.2 Projected Profit & Loss (3 years; single→fleet)

Particulars	Year 1	Year 2	Year 3
Street sales	42,00,000	60,00,000	72,00,000
Events & catering	10,00,000	18,00,000	22,00,000
Beverages, add-ons & delivery	3,00,000	7,00,000	6,00,000
Total revenue	55,00,000	85,00,000	1,00,00,000
Food & provisions cost	18,00,000	28,00,000	33,00,000
Staff & wages	15,00,000	24,00,000	30,00,000
Fuel, parking, permits & commissary	9,00,000	13,00,000	16,00,000
Marketing & overheads	5,00,000	8,00,000	10,00,000
Interest & other	1,50,000	2,50,000	3,00,000
Total expenses	48,50,000	75,50,000	92,00,000
Net profit (before tax)	6,50,000	9,50,000	8,00,000
Net margin	11.8%	11.2%	8.0%

12.3 Unit economics & break-even

- **Strong contribution:** food cost ~28-35% + low rent/overhead (vs. restaurant) = healthy contribution per order even at modest volume — the food-truck advantage.
- **Location & days:** orders/day × spot footfall + event days drive revenue; mobility lets the truck chase demand; events are high-volume.
- **Break-even:** low fixed costs mean a low break-even (reached within months); payback on the ₹18L is typically ~2-3 years, faster with events/fleet.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	1,00,000	1,20,000	1,45,000	1,80,000
Collections	11,00,000	13,00,000	15,00,000	16,00,000
Food, staff, fuel & operating	10,80,000	12,75,000	14,65,000	15,60,000
Closing balance	1,20,000	1,45,000	1,80,000	2,20,000

Food-truck sales are immediate cash/UPI (excellent cash cycle); ingredients & fuel are daily outflows; overhead is low. Location access, menu discipline, events, low overhead, small CC & the WC margin manage cash; permit/location loss & weather/footfall are the main risks - mitigated by mobility & events.

12.5 Key Performance Indicators to Monitor

- **Sales:** orders/day; AOV; revenue/location; event revenue.
- **Margin:** food cost %; contribution/order; overhead %.
- **Ops:** prime-spot access; days operated; downtime.
- **Growth:** repeat; social reach; events booked; trucks.

13. Funding Requirement & Bankability

Total ask: **₹12 lakh bank finance** against ₹6 lakh promoter contribution — term loan for the truck/fit-out + small CC, under Mudra/PMFME (a very financeable small-ticket food venture). Bankability rests on strong street-food margins, low overhead/break-even & the owner-operator's hustle; Year-1 profit ~₹6.5 lakh & fast cash cycle support servicing. Low capex & quick payback make it attractive; the truck is a financeable, movable asset.

13.1 Funding utilisation

Use of funds	₹	% of total
Truck & kitchen fit-out	10,00,000	55.6%
Commissary setup & equipment	4,00,000	22.2%
Permits, licences & pre-operative	2,00,000	11.1%
Opening inventory & launch	1,00,000	5.6%
Working-capital margin	1,00,000	5.6%
Total	18,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Permit / prime-location loss	Multiple permits/spots; mobility/rotation; events; relationships
Weather & footfall variability	Location flexibility; events/catering; delivery; social updates
Food cost & consistency	Tight menu; commissary prep; portion & food-cost control
Food safety & LPG/fire	FSSAI & commissary hygiene; LPG/fire safety; audits
Vehicle downtime	Maintenance; backup; commissary buffer

15. SWOT Analysis

Strengths Low capex & overhead; strong margins; mobility/flexibility; excellent cash cycle; fast payback; brand-scalable.	Weaknesses Permit-/location-dependent; weather/footfall-sensitive; small scale per truck; owner-operator-reliant.
Opportunities Events/catering; fleet expansion; brand/social; delivery; new menus/locations.	Threats Permit/parking crackdowns; competition; weather; fuel/food inflation.

16. Recommended AiSevak Tools for This Business

This food truck would use AiSevak's Hospitality vertical tools in delivery:

- **Truck ops:** POS/UPI, food-cost/inventory, location/social-updates and events/catering-booking tools.
- **Compliance:** FSSAI (mobile + commissary), municipal-vending-permit, RTO/LPG-safety and GST tools (with Legal & Finance verticals).
- **Practice:** Business Plan, contribution-per-order/payback and Break-even tools to model the truck & fleet.

17. Key Assumptions & Notes

- Food truck; tight high-margin street-food menu (food cost ~28-35%) + events/catering; low capex & overhead; commissary for prep.
- Location access/permits & mobility decisive; excellent immediate-cash cycle; low break-even & ~2-3-yr payback; scale to a fleet.
- Term + CC finance (Mudra/PMFME); FSSAI (mobile + commissary), municipal vending permits, RTO/LPG-fire safety, GST if applicable.
- Menu, location, events & low overhead drive strong contribution; figures illustrative, exclude GST.

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