



BUSINESS PLAN · INDIA

Last-Mile Delivery Service

Intra-city parcel, e-com & food delivery with a managed rider fleet

LOGISTICS

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 **Last-Mile Delivery Service** in India — a business providing intra-city delivery of parcels, e-commerce orders, food, groceries and documents using a rider fleet (owned/contracted) and technology for dispatch, routing and tracking. It serves e-commerce companies, D2C brands, quick-commerce, restaurants and local businesses, earning per-delivery revenue plus dedicated-fleet contracts.

Last-mile is the fastest-growing, most service-critical part of logistics, driven by e-commerce, quick-commerce and hyperlocal demand. Reliable, fast, well-managed last-mile delivery is in high demand, and a well-run operator with good rider management, technology and coverage earns recurring, volume-scaling revenue.

The promoter — a delivery/operations professional — seeks total funding of **₹8.0 lakh** (₹3.5 lakh promoter + ₹4.5 lakh term loan for fleet/tech/opex; rider payouts need working-capital float, planned separately), targeting **₹34 lakh** revenue in Year 1 and **₹90 lakh** by Year 3.

2. Business Description, Vision & Legal Structure

Concept: A reliable last-mile partner that delivers orders fast and on time across the city — with well-managed riders and technology that gives clients visibility and performance.

Vision: To be a trusted last-mile delivery partner for businesses in the city and region.

Mission: Deliver every order fast, reliably and with care — treating riders and clients well.

Legal structure options

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

Model note: last-mile is operations- and rider-intensive with thin per-delivery margins that scale on volume and density. Rider management (recruitment, retention, payouts), routing technology, and reliability are core. Rider-payout float and vehicle/rider compliance matter.

3. Promoter & Ownership

Led by a promoter with delivery-operations, fleet or logistics experience. Delivery uses riders (owned/contracted), dispatch/ops staff, and delivery technology. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

Last-mile delivery demand is booming with e-commerce, quick-commerce, food and hyperlocal growth. Businesses need reliable delivery capacity they can scale, and many outsource to specialist operators. The market spans dedicated-fleet contracts and on-demand delivery, with room for reliable, tech-enabled local operators.

Demand drivers

- **E-commerce & q-commerce** delivery volume.
- **Food & hyperlocal** delivery demand.

- **Faster-delivery expectations.**
- **Outsourced delivery capacity** needs.
- **Local-business** delivery needs.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Last-mile delivery demand in India	Very large
SAM	Reachable clients in the operator's city	Large
SOM (Yr 1-3)	Deliveries/month; riders	Growing volume

Target segments

- E-com/q-com & 3PLs needing last-mile.
- Restaurants & cloud kitchens.
- D2C brands & local retailers.
- Document/parcel senders.

5. Competition & Competitive Advantage

Landscape: large delivery networks, gig-delivery platforms, and local operators. The firm competes on reliability, rider quality/retention, technology, coverage and service.

The firm's edge

- **Reliable, on-time delivery** and high fulfilment.
- **Good rider management & retention.**
- **Routing/dispatch technology & tracking.**
- **Local coverage & density.**
- **Dedicated-fleet options** for clients.

6. Services & Pricing

Service	Income model	Basis
Per-delivery (on-demand)	Per delivery	Volume
Dedicated rider/fleet	Monthly per rider	Contract
Same-day / express	Premium	Per delivery
Bulk/route delivery	Per route	Volume
Returns pickup (reverse)	Per pickup	Volume
Value-added (COD, proof)	Add-on	Per delivery

Per-delivery volume and dedicated-fleet contracts drive revenue; density and reliability drive economics and repeat business.

7. Go-to-Market — Marketing & Sales

- **Client BD:** e-com/q-com/3PLs, restaurants, brands, retailers.
- **Rider acquisition & retention** as a supply differentiator.
- **Reliability reputation** for repeat/expansion.
- **Dedicated-fleet offers** for steady clients.
- **Local partnerships.**

Growth model

Two-sided: acquire riders + clients → dispatch efficiently → deliver reliably → grow volume & dedicated contracts. Density and utilisation compound margins.

8. Operations Plan

- **Location:** a small hub/office; operations are field- and technology-driven.
- **Process:** rider onboarding → order intake & assignment → routing & dispatch → delivery & tracking → proof/COD → payout → performance management.
- **Technology:** a dispatch/routing app, live tracking, client dashboards, and payout systems.
- **Compliance & welfare:** rider/vehicle compliance, fair/timely payouts, safety, and welfare.
- **Capacity:** scales with rider base and technology; density improves per-rider economics.

Delivery economics

Lever	Driver	Impact
Deliveries/rider	Density/routing	Productivity
On-time %	Ops/tech	Reliability
Rider retention	Pay/welfare	Supply
Utilisation	Order density	Margin
Dedicated contracts	Steady demand	Predictability

9. Regulatory, Licences & Compliance (India)

- **Business registration:** Pvt Ltd/LLP; PAN/TAN; GST; Shops & Establishments.
- **Rider/vehicle compliance:** valid licences, vehicle documents, insurance; labour/gig compliance where applicable.
- **Contracts & risk:** client SLAs, liability, COD handling, and insurance.
- **Data protection** aligned to the DPDP Act; secure handling of order/customer data.

10. Organisation & Manpower Plan

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

Dispatch / Ops & Rider Management	2	4	6
Tech / Support	1	2	3
Sales / Admin	1	2	2
Total (in-house)	5	9	12
Riders (owned/contracted)	30	70	110

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-1	Hub, tech, riders, first clients
Launch	Month 1-3	First deliveries; reliability proven
Traction	Month 4-9	Volume & dedicated contracts; break-even nears
Scale	Year 2	More riders/clients; density
Growth	Year 3	110 riders; recurring delivery 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 & equipment	1,20,000
Delivery vehicles / rider onboarding support	2,80,000
Dispatch/routing tech & devices	1,40,000
Branding, rider & client acquisition	80,000
Deposits & pre-operative	40,000
Working-capital buffer	1,40,000
Total project cost	8,00,000
Promoter contribution	3,50,000
Term loan	4,50,000

Note: rider payouts (paying riders ahead of/independent of client settlement) need working-capital float, funded via client advances/credit terms and a dedicated facility — not this term loan.

12.2 Projected Profit & Loss (3 years) — service revenue

Particulars	Year 1	Year 2	Year 3
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Per-delivery revenue	22,00,000	42,00,000	54,00,000
Dedicated-fleet contracts	9,00,000	20,00,000	30,00,000
Premium & value-added	3,00,000	6,00,000	6,00,000
Total revenue	34,00,000	68,00,000	90,00,000
Rider payouts & incentives (net of pass-through)	16,00,000	31,00,000	40,00,000
Salaries & ops	8,40,000	16,00,000	22,00,000
Tech, devices & fuel/vehicle	3,60,000	6,00,000	8,00,000
Rent, marketing & admin	2,40,000	3,60,000	4,60,000
Compliance & insurance	1,60,000	2,40,000	3,00,000
Interest on term loan	50,000	36,000	20,000
Total expenses	32,50,000	59,36,000	77,80,000
Net profit (before tax)	1,50,000	8,64,000	12,20,000
Net margin	4.4%	12.7%	13.6%

12.3 Unit economics & break-even

- **Per delivery:** thin margin; density (deliveries/rider) and dedicated contracts drive profitability.
- **Operating leverage:** ops/tech fixed cost spreads over volume as density rises.
- **Break-even:** a threshold delivery volume with good density — reached around month 10-14 (thin early margins).

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	1,40,000	80,000	70,000	1,00,000
Collections	6,00,000	8,00,000	9,50,000	10,50,000
Operating outflows	6,45,000	7,80,000	8,90,000	9,90,000
Loan EMI	15,000	30,000	30,000	30,000
Closing balance	80,000	70,000	1,00,000	1,30,000

Thin early margins mean tight Year-1 cash; density, dedicated contracts and utilisation drive profitability from Year 2. Rider-payout float needs careful management.

12.5 Key Performance Indicators to Monitor

- **Volume & density:** deliveries/month; deliveries/rider; utilisation.
- **Reliability:** on-time %; failed-delivery rate; client SLA.
- **Supply:** rider retention; payout timeliness.
- **Economics:** margin per delivery; dedicated-contract share.

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 margins are thin (density-building); profitability scales from Year 2. Rider-payout float and growth typically need dedicated working-capital facilities.

13.1 Funding utilisation

Use of funds	₹	% of total
Vehicles/rider support & hub	4,00,000	50%
Dispatch tech & devices	1,40,000	18%
Acquisition & setup	1,20,000	15%
Working-capital buffer	1,40,000	18%
Total	8,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Thin margins / low density	Density-building; dedicated contracts; routing efficiency
Rider churn / no-show	Fair/timely pay; welfare; buffer supply
Payout float / client non-payment	Advances/credit terms; dedicated facility
SLA/reliability failures	Ops discipline; tech; performance management
Safety/compliance	Vehicle/rider compliance; insurance; safety

15. SWOT Analysis

Strengths Booming demand; recurring volume; dedicated contracts; operating leverage with density.	Weaknesses Thin margins; rider churn; payout float; ops-intensive.
Opportunities E-com/q-com/food growth; dedicated fleets; density; value-added.	Threats Large networks; gig platforms; rate pressure; rider-supply competition.

16. Recommended AiSevak Tools for This Business

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

- **Delivery ops:** routing/dispatch, SLA, rider-management and utilisation tools.
- **Finance:** Unit-Economics, Working-Capital and density-modelling tools.
- **Practice:** Business Plan and Break-even tools to model the last-mile business.

17. Key Assumptions & Notes

- ~30 riders in Year 1 growing to ~110 by Year 3; density is the key margin driver.
- Rider-payout float is the key working-capital consideration; margins are thin early.
- Term-loan interest ~11% p.a., 5-year tenure; growth may need dedicated facilities.
- Rider/vehicle compliance, safety and insurance are foundational; figures exclude GST where applicable.

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