

Corvelle Courier — Business Plan

Courier business in Columbus, OH · Startup plan

Executive summary

Corvelle Courier is a new courier business in Columbus, OH offering scheduled daily route stops; same-day and rush deliveries across town; medical and lab specimen pickups; legal documents and court filings; auto parts and bulk van loads; and bank, mail and inter-office runs. The model is one owner-driver: scheduled daily stops billed monthly for clinics, labs and offices, with same-day and rush runs filling the gaps between them, every delivery recorded with a photo, a signature and the time.

Startup budget: \$12,496 across 9 items, funded from savings. Target: \$7,000 in monthly sales.

Twelve months from now, success looks like this: Eight scheduled stops every weekday at about \$700 a month each — Central Courier's published example is \$704 for one stop a weekday — about \$5,600, plus about 30 on-demand runs at around \$45, for about \$7,000 a month by the end of the first year

Products and services

Corvelle Courier's core service is scheduled daily route stops. Every run is priced from a written rate sheet — a base price, a per-mile rate, rush tiers, waiting time and a fuel surcharge — and every delivery is confirmed to the client the moment it lands.

- Scheduled daily route stops
 - Same-day and rush deliveries across town
 - Medical and lab specimen pickups
 - Legal documents and court filings
 - Auto parts and bulk van loads
 - Bank, mail and inter-office runs
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Market analysis

The customers are clinics, dental offices, labs and pharmacies that send specimens and supplies every day; law firms and title companies with documents that must arrive today; auto parts stores and repair shops; and offices and banks that want a daily mail or deposit run.

- Clinics, dental offices, labs and pharmacies that send specimens and supplies every day
 - Law firms and title companies with documents that have to arrive today
 - Auto parts stores, repair shops and wholesalers that need parts across town before noon
 - Offices, banks and small businesses that want a daily mail, deposit or inter-office run
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Marketing strategy

Most clients will come from walking in with a rate sheet and from referrals between office managers; the rest find Corvelle Courier on Google — “courier service near me” or “same day delivery” plus the town — so the Google Business Profile, the reviews and a website with the services, hours and a request form decide the call. Word of mouth between offices and overflow work from larger courier companies and networks fill the first months.

- Google Business Profile and Google — office managers search “courier service near me” and “same day delivery” plus the town, so the profile shows the area you cover, your hours and reviews
 - Walking into clinics, law offices and parts counters with a rate sheet and a card
 - Larger courier companies and networks that pass overflow and subcontract work to independent couriers
 - Referrals from the office managers you already deliver for
 - A website with your services, your hours, the towns you cover and a request form
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Operations plan

The owner drives every route in year one, plans the day around the scheduled stops, takes on-demand runs between them, and records each delivery in a delivery app. Specimens ride in a vehicle the courier, as a contract carrier, uses only for medical items, or are packed to the DOT's rules. A second driver comes once the routes fill the day, and a full-size van only once bulk loads ask for one.

- A written rate sheet: a base price by zone or distance, a per-mile rate beyond it, rush tiers, waiting time and after-hours charges
- Scheduled stops priced per stop per day and billed monthly; on-demand runs billed per delivery
- Proof of every delivery — a photo, a signature and the time — sent to the client from a delivery app
- Specimens carried by the courier, as a contract carrier, in a vehicle used only for medical items, or triple-packed and marked when anything else rides along
- Fuel watched against the rate sheet, with a fuel surcharge when prices jump
- Invoices sent at the end of each month, with clients paying by bank transfer or card

Startup costs

What it will take to open the doors, funded from savings.

Startup costs

ITEM	AMOUNT
A used small cargo van	\$7,650
Hand truck, moving blankets and straps	\$434
Medical courier kit and bloodborne pathogens course	\$126
Insurance: the first month (auto and liability; cargo cover at the high end)	\$314
Business registration (LLC), EIN and any state carrier permit	\$580
Dispatch and proof-of-delivery app (first year)	\$234
Website and Google Business Profile	\$0
Launch marketing: rate sheets, cards and first ads	\$600
Working capital: two months of running costs	\$2,558
Total	\$12,496

Typical range to start a courier business in the US: \$2,871–\$24,120. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website and Google Business Profile: Your Zarla plan includes the website — a call button at the top, the towns you cover on a service-area map and a request form, with your rate sheet and services added in chat — and walks you through your Google Business Profile. Having one built typically costs \$500 to \$2,000 from a freelancer.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a one-driver courier business in the US. The van, if you buy one, is most of the startup, with two months of running costs behind it; insurance, fuel and maintenance are most of the monthly costs, and both rise with every mile — so the rate sheet's per-mile price and fuel surcharge decide the margin.

Typical monthly operating costs for a courier business: \$1,130–\$1,756 a month, before the owner's own pay.

At \$7,000 in monthly sales, Corvelle Courier would clear \$5,244–\$5,870 a month before owner pay and tax, and recover the \$12,496 startup budget in roughly 3 months.

Typical monthly operating costs

COST	TYPICAL RANGE
Commercial auto and liability insurance (cargo cover at the high end)	\$290–\$338
Fuel	\$318–\$433
Maintenance	\$286–\$304
Phone and data	\$50–\$100
Dispatch and proof-of-delivery app	\$0–\$39
Local ads and listings	\$100–\$300
Card and bank-transfer fees (on about \$7,000 of sales)	\$86–\$242

US ranges for a small operation; replace with your own figures as you learn them.

Risks and honest downsides

Every courier business plan should say out loud what can go wrong. For Corvelle Courier, the real risks are:

- Fuel prices move faster than a rate sheet — gas was \$1.27 a gallon higher in October 2026 than a year before — so price a fuel surcharge in from the first invoice
- A personal auto policy that doesn't cover paid deliveries leaves one accident uninsured
- One or two big clients can be most of the routes; when a clinic changes couriers, the month changes with it
- Business clients pay days or weeks after the work, so fuel, insurance and wear come out of your pocket first
- Specimens and legal filings can't arrive late or damaged — one missed STAT run can lose the account
- Courier networks and delivery apps compete on price for the simplest runs, so the business has to be in the work they can't do as well

Licenses, permits and insurance

What Corvelle Courier needs before it can legally trade in the US. Rules vary by state and city — confirm each item with your local licensing office and an accountant.

- Business registration, an EIN and a local business license — In the US most couriers register an LLC with their state — \$40 in Kentucky, \$300 in Texas, \$70 in California plus its \$800 yearly LLC tax — take a free EIN from the IRS, and check whether their city or county requires a business license.
- A state carrier permit, in some states — In the US some states license paid delivery in any vehicle and others only heavy trucks. California requires a Motor Carrier Permit from the DMV for anyone paid to carry property in their vehicle, regardless of its size — even a courier on a motorcycle — with \$300,000 of liability cover for vehicles of 10,000 pounds or less. Texas requires state registration only for vehicles above 26,000 pounds, placarded hazardous materials or household goods. Check your state's DMV or transportation department before your first paid run.
- Federal registration for interstate work — In the US a vehicle of 10,001 pounds or more used in interstate commerce is a commercial motor vehicle: its carrier files for a USDOT number and follows FMCSA's safety rules. Paid interstate delivery also needs FMCSA operating authority in any vehicle — \$300 to apply, with a USDOT number filed alongside it, a process agent on Form BOC-3, and \$300,000 of liability cover on file when every vehicle is under 10,001 pounds (\$750,000 at 10,001 pounds and up) — unless an exemption applies, such as trips entirely within one city's commercial zone, even across a state line, or the road leg of an air-freight shipment. The Unified Carrier Registration fee is \$46 for 2026 and \$55 for 2027 for one or two commercial vehicles. FMCSA is moving registration to a new system called Motus and still issues MC numbers; check its status.
- Medical specimen and privacy rules — In the US no federal license makes you a medical courier, but three sets of rules apply. HIPAA's 2013 rule treats a courier that only carries records, without accessing them, as a conduit rather than a business associate. OSHA requires employers to train each employee who may touch blood or specimens when first assigned and at least annually after. And the DOT's hazardous materials rules exempt most patient specimens carried by a private or contract carrier in a vehicle used only for medical items; carried with other freight, Category B specimens must be triple-packed and marked “Biological substances, Category B”. Clients and courier networks often ask for a bloodborne pathogens and HIPAA certificate.
- Commercial auto, cargo and workers' compensation insurance — In the US many personal auto policies limit or exclude paid deliveries — tell your insurer, and buy a delivery endorsement or a commercial policy. Federal and some state rules set liability minimums for registered carriers, clients and courier networks set their own cargo and liability limits, and most states require workers' compensation once you hire a driver.
- Hiring drivers: employees or contractors — In the US the IRS weighs behavioral control, financial control and the relationship to decide whether a driver is an employee. California's ABC test makes a worker an employee unless, among other conditions, the work is outside the usual course of the hiring business — a hard test for a courier company hiring couriers — with a narrow business-to-business exception; and the Department of Labor proposed in February 2026 to rewrite the federal test — check its status before you sign your first driver.

Milestones: the next 30 days

The first month's to-do list for Corvelle Courier, in order:

- Choose your work — scheduled routes, same-day runs, medical, legal or parts — and the area you'll cover
- Check your state's carrier rules, and whether any of your runs will cross a state line
- Register the business, take the free EIN, and open a business bank account
- Call your insurer about paid deliveries, then get quotes for commercial auto, general liability and cargo cover
- Write your rate sheet: base price, per-mile rate, rush tiers, waiting time, after-hours and a fuel surcharge
- Set up a delivery app that records a photo, a signature and the time for every drop
- Take a bloodborne pathogens course and build a specimen kit if you'll carry medical items
- Set up your Google Business Profile with your service area and hours, and put your website live with your services and a request form
- Visit ten clinics, law offices and parts counters with your rate sheet, and apply to two courier networks for overflow work

Appendix: what a lender will ask for

This plan tells the story and shows the numbers. If you take it to a bank, expect to be asked for these documents as well:

- Two years of personal tax returns and a personal financial statement
- A month-by-month cash-flow projection showing route stops, on-demand runs, miles and the slow first months
- Any signed route agreements or letters of intent from clinics, offices or parts stores
- The vehicle's purchase price or loan terms, and its maintenance record
- Your insurance quotes and any state carrier permit your state requires
- Your credit report and your driving record

Sample plan for a fictional business, written by Zarla's free business plan generator. Every figure is a typical US range or calculated from the sample's own numbers — nothing is a market projection. Make it yours in five questions:

zarla.com/business-plan-generator?industry=courier