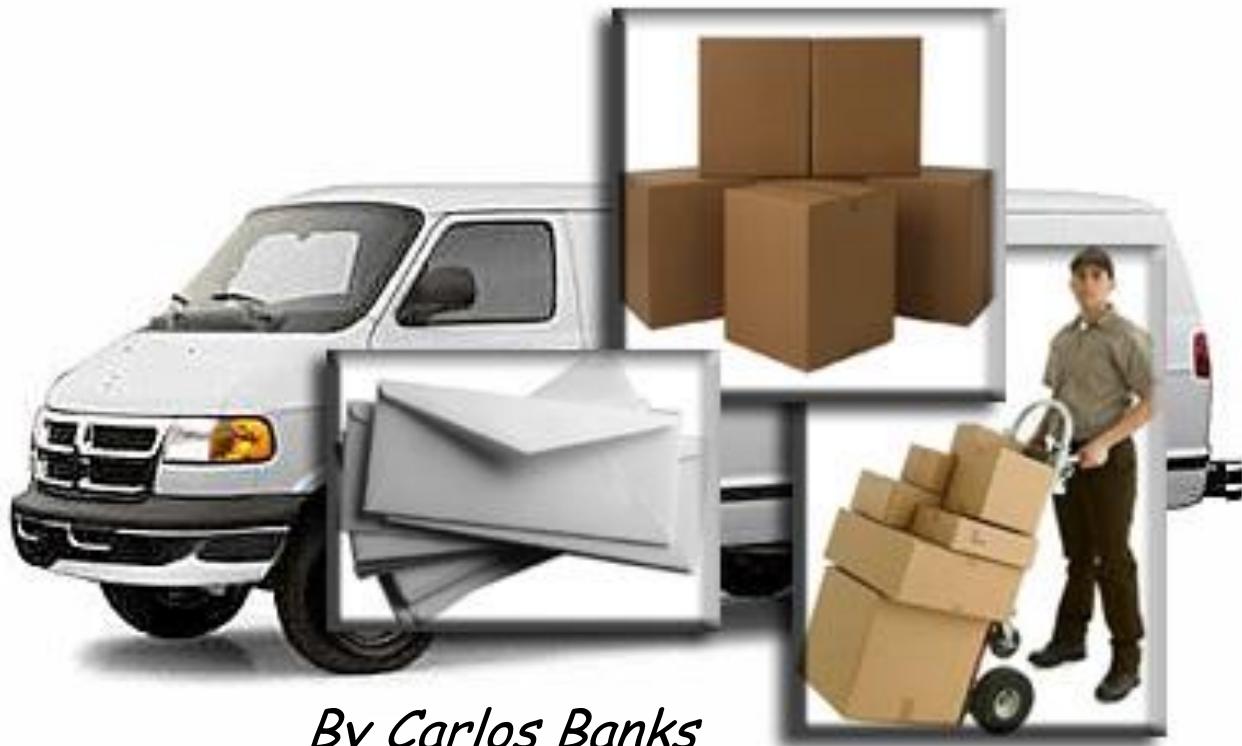


How to

START A SUCCESSFUL COURIER & SMALL PACKAGE DELIVERY SERVICE



By Carlos Banks

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Introduction

"I had to make my own living and my own opportunity! But I made it! Don't sit down and wait for the opportunities to come. Get up and make them!"

– C.J. Walker

Welcome to the transportation industry. Believe it or not, in the midst of a recession, now is the ideal time to start a courier service. As the economy limps along, more and more companies are outsourcing work and transportation needs in an effort to reduce overhead expenses. With fluctuations in fuel, insurance, and labor costs, companies and services are enlisting the help of smaller, Independent Operators because they are cost effective and able to perform numerous deliveries with little prior notice.

There are other attributes that corporations, hospitals, law firms, and businesses of all sizes are attracted to with smaller, Independent Operators versus global delivery services such as UPS, Fedex, USPS and the like. These attributes include (1) same day delivery, (2) reduced cost, (3) flexibility, (4) multiple deliveries and pickups per day, and (5) less regulation or shipping procedures. Especially in a troubled economy, what business doesn't want such conveniences and cost effective savings?

I have literally been in the transportation industry both as an employee and now as an employer for most of my adult life. I have been on both sides of the desk, as an employee of 20 years with UPS and as an employer with my own transportation service. With my experience, there is one thing I can absolutely guarantee. Regardless of economic conditions, the transportation industry will ALWAYS be in high demand – and the great news for us, the demand is only getting bigger!



Earning "Entrepreneur of the Year Award"

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Let me start by saying *Thank You* and congratulations for investing both the time and money in this resource. I can honestly say that I have traveled a long way, both literally and figuratively. Through my experiences and diverse background I have learned a great deal about business, leadership, management, relationship building, and the transportation industry in general. Needless to say, in creating this resource, I have been able to draw upon many experiences from myself and others.

I have put forth my absolute best effort in creating this resource, one that you will enjoy, appreciate, and most importantly, use to start or enhance your entrepreneurial endeavors. So please read through this entire ebook as many times as is necessary to learn and digest all of the information.

Before discussing all the particular nuts and bolts of the courier industry, there are many people that I would like to thank for their investment in me. I could never thank them all. There are many who have influenced and contributed to my success. But there are two people in particular who I absolutely have to acknowledge. They have inspired me to create this resource and, in their own unique ways, helped me become the person who I am today.

The first person I extend all my love and appreciation to is my grandmother. She was the woman who raised me and was the greatest women I ever knew. Firm when she needed to be firm, rigid with disciplined when warranted, she always welcomed me with open arms.

God blessed me with her, yet she went to be with the Lord in 2010. She is always in my heart. Despite her absence, I still rely on her wisdom. When others doubted my entrepreneurial pursuits, my Grandmother was the consummate encourager and supporter. I am thankful for the time I had with her. In fact, the freedom and flexibility I enjoyed from owning my business is what allowed me to spend time with her. Always in my heart - thank you, Grandma.

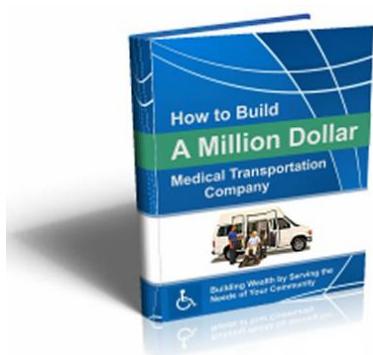
Next, I need to thank someone you might already know, Joel Davis, author of *How to Build a Million Dollar Medical Transportation Company*. When I say his ebook and seminars have

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changed my life I am not exaggerating. As I mentioned, I spent 20 years on the grind working for UPS. I was desperate for an alternative solution, something I could do on my own that would reward me with financial freedom and independence.

Needless to say, God works in mysterious ways. What I initially thought an “*accident*,” I now realize discovering Joel’s information online was a blessing. As you will continue to discover throughout this resource, my life has never been the same. Within weeks of studying *How to Build a Million Dollar Medical Transportation Company*, I was consumed within the Non-Emergency Medical Transportation (NEMT) industry, so much so that I was literally booked solid with transports – *before I even had a vehicle!*

Since then, my NEMT business took off. A few years later I was able to leverage my UPS experience and NEMT success to expand into the courier industry. Needless to say, I achieved my goal. I gained more freedom and flexibility than I ever thought possible.



If you have not yet studied *How to Build a Million Dollar Medical Transportation Company* and are considering starting an NEMT business, I definitely encourage you to study Joel’s materials. They changed my life and will change yours. If you ever heard the saying “*For each one, teach one*” I can assure you this is what Joel does each and every day. I receive many phone calls and questions asking “*Is Joel Davis real?*” I can assure you, yes, he is most definitely real. Further, I consider him to be a great friend and mentor and thank him for all his continued wisdom and support. Thanks, Joel.

In reading this ebook you will notice that I am literally speaking to two different audiences. Some of you are already in the transportation industry, owning an existing NEMT business. Others are new to the transportation industry and are entering the market via a courier and small package delivery service.

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In an effort to assist both new and experienced entrepreneurs you will notice I specifically reference how you can leverage your existing NEMT business to further build your courier service **in a different color font**.

In speaking from experience, expanding your NEMT business into a courier service is a natural and profitable progression. But do not be deterred if you do not have an existing transportation business. I am very confident that you will discover just how feasible and cost effective it is to start your courier service. Especially for ambitious entrepreneurs starting on a limited budget, a small package delivery service is truly a great opportunity with very little regulation.

In moving forward, I will talk about starting as an Independent Operator. Starting small is the most flexible and cost effective way to build your business. But ultimately, if you wish to achieve greater freedom, flexibility and financial reward, you will need to add additional drivers and vehicles. You will build infrastructure that will allow you to exponentially maximize greater opportunities and yield increased profits.

"The important thing is not being afraid to take a chance. Remember, the greatest failure is to not try. Once you find something you love to do, be the best at doing it."

– Debbi Fields

Learning from My History

"A smart man learns from his own mistakes. But a truly wise man learns from the mistakes of others. It's a whole lot easier and much more cost effective!"

- Joel E. Davis

In 1987 I began working with the United Parcel Service, the largest package and parcel delivery service in the world. I started as a part-time employee loading trucks and eventually progressed to a full time driver where I remained until 2007.

In 1997 when UPS went on strike over contract disputes, the federal government was asked to intervene to keep a work stoppage from occurring which would have literally affected the global economy. Had a resolution not been reached, the movement of untold amounts of merchandize and product would grind to a complete stop - further demonstrating the demand for transportation of all forms. Fortunately, the dispute didn't last long and UPS employees resumed work.

Fear that such a scenario could happen again, businesses of all sizes and industries begin looking for alternative delivery services. Realistically, the risk of "*putting all their eggs in one basket*" was simply too great.

What always amazed me about UPS was the amount and volume of packages that moved through our distributions centers on a daily basis. It is nothing short of staggering! From the outside looking in, you probably wouldn't pay much attention to the volume nor consider the impact that UPS and other delivery services have on small businesses, law firms, banks, hospitals, and more. But I can assure you, delivery services are critical to keeping businesses operational and our economy moving.

In 20 years working both inside UPS facilities and on the road I was also privy to witnessing some of the "inner" workings of the largest delivery service in the world. More specifically, I gathered a strong sense and appreciation for sound systems, processes, and procedures. The

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entire UPS process worked like clockwork - everything from the arrival, sorting, distribution and delivery of packages. Everything had a purpose with associated systems and procedures.

Another intangible quality I acquired which helps me in my business is keen observation. As a UPS driver, we were literally trained to observe everything - how to observe our neighborhoods and even our customers. This wasn't done to be "*nosey*" or malicious. Rather, the purpose was to look for new opportunities.

Residential and local business deliveries are the backbone of UPS, Fedex, US Postal Service (USPS) revenue. Therefore, as drivers, we were regularly encouraged to fill out small feedback cards which we would submit to UPS to be identified as potential leads. Although the skill of observation may sound overly simplistic or not important to some, I can't tell you how many times I have been able to leverage this simple skill in creating and cultivating new clients in my NEMT business and courier service.

In regards to my time at UPS, working the same monotonous job day in and day out, paycheck to paycheck after so many years was really taking its toll. I knew I needed a career change but what? No other job was paying what I was earning without a college degree. Like so many others, I was searching for an alternative. I wanted financial freedom but didn't have any prospective ideas or strategies.

Like many of you, I was encouraged to invest in real estate or the stock market. Not having much money, I couldn't afford real estate and even if I did, it would have taken me a long time to replace my current UPS income. In regards to the stock market, I didn't have a clue!

At one point in time I was very depressed. I was very critical of myself as frustration increased. I felt like I was spinning my wheels and had no way of getting out of the rat race. After months and months of brainstorming and searching online for income generating opportunities I "*accidentally*" found Joel's website. I was intrigued and took the "*leap of faith*" and invested the \$97 for *How to Build a Million Dollar Medical Transportation Company*.

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I know there are a lot of scams online and spending almost \$100 is considered a lot of money for some. But honestly, that is laughable. I can't tell you how many times I have multiplied that \$100 investment – an untold number of times, over and over.

My NEMT business, *The Wheelchair Taxi*, began to take off - not by chance, but because of effort and opportunity. In fact, I was doing so well I even won an "*Entrepreneur of the Year Award!*" Initially, I was planning on partnering with a friend from a nearby county with the intentions of operating our service in both counties. However, due to both personal and business related issues, we decided to operate independently in both counties.

SMALL BUSINESS PROFILE

Entrepreneur wins award for helping seniors get around

By Anne Friesen Glass
CROSS-TIME CORRESPONDENT

ASHVILLE — David Banks hasn't had time to rest on his laurels, even after being honored as 2008's top entrepreneur.

Banks' non-emergency medical transport company, *Wheelchair Taxi*, continues to roll day and night getting disabled and elderly clients to and from appointments, the hospital and doctors' offices.

"I was so honored and humbled to receive that award," Banks, 40, said, about receiving the Phyllis J. Sherrill Entrepreneur of the Year award at the 26th annual Minority Enterprise Development Week awards banquet in September. "I don't feel like I did a lot to be Entrepreneur of the Year. Every entrepreneur I know works really hard — really long hours."

Banks started *Wheelchair Taxi* in 2006 after 10 years as a UPS driver. His grandmother had just turned 90, and he found he was spending lots of time taking her to doctors' appointments. He realized that there were other seniors and disabled people who didn't have a grandson to help them get around.

Now, two years later, Banks employs four other drivers and owns four vehicles, two of which are wheelchair accessible. He serves more than 50 clients, mostly in Henderson and south Buncombe counties. Banks says that, unlike some transport companies, he's happy to serve clients in rural areas of the mountains.

Banks credits some of his growth to Mountain Bio-Works' Foundations course, which he took several months after starting the business when he realized he needed help expanding and promot-

Caption: "David" Banks, owner of *Wheelchair Taxi*, won the Entrepreneur of the Year award during MED week.

Photo: DAVID BANKS, OWNER OF WHEELCHAIR TAXI, WITH HIS TEAM.

Banks said, "Mountain Bio-Works helped Banks come up with a plan to market his services to nursing and assisted care facilities. For the past couple of months, *Wheelchair Taxi* has been transporting residents of Arbor Terrace Assisted Living & Senior Memory Care.

"This opened up a whole new world for us," said Nancy Miller, executive director of Arbor Terrace. Residents used to depend primarily on staff to transport them.

"It's very much a needed service. We're delighted to have someone so responsible and caring and patient and consistently on time," Miller said.

"We really get to know our customers," Banks said.

"They're kind of like family. We make sure they get into and out of the doctors' offices safely."

All drivers are CPR-certified, and one is a certified nursing assistant.

Wheelchair Taxi's base rate is \$30 with an added cost per mile after 12 miles. Banks notes that Medicaid recipients are his most consistent clients.

While increases in gas prices have taken their toll on the business, Banks said he and his drivers got up early to search for gas during the recent shortage.

"We managed to have gas throughout the shortage. We were going to get our clients to their doctors' appointments no matter what," he said.

In following Joel's advice, I was working hard, being visible, building relationships and trying to learn as much as possible. As *The Wheelchair Taxi* grew, I found the hospitals and nursing facilities which we serviced requesting in greater frequency our assistance to deliver packages, documents, and items. Why were they asking us to essentially serve as a courier service in addition to our patient transports? It was because we were demonstrating quality service, reliability and building confidence.

For *The Wheelchair Taxi*, serving as a courier service was not our primary mission. But because we were doing a good job in providing service, additional services were requested to help meet the needs of the facilities. Needless to say, when multiple people continue to ask you for

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assistance it isn't hard to figure out that you are sitting on a business opportunity.

With *The Wheelchair Taxi*, we had vehicles, personnel and infrastructure, but we really had no "How to" policies or procedures for handling courier work. Transporting packages is not hard, but having adequate policies and procedures for every business function is essential.

In seeing the new courier opportunity, I wanted to ensure my staff and I did everything possible to ensure quality, professional service. Therefore, I needed to establish formal procedures and train my drivers for receiving and delivering packages. If were going to do something, we have to do it *right!*

After growing *The Wheelchair Taxi* for three years it was time to officially create *Quick Time Courier*, dedicated specifically to meeting the courier needs that were growing as a byproduct of our NEMT service.



Previously, all of the miscellaneous courier work we received was performed via *The Wheelchair Taxi*. We were leveraging our ambulette and drivers to perform deliveries. But as our courier work grew,

through the advice and counsel of my accountant, it was time to incorporate a separate company. Creating two separate legal entities would actually strengthen each business and strengthen our long-term financial position.

As I did with *The Wheelchair Taxi*, I started with a single vehicle serving as an Independent Operator. I subcontracted for a Company doing pharmaceutical deliveries in the morning and bank routes in the evening, five days a week.

To accomplish this, I was using a wheelchair van because this particular route called for us to transport plastic totes with pharmaceuticals to hospitals. This scheduled route lasted about 3 - 4 hours after which I would return to my office to check on the status of my NEMT business.

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My goal with starting as an Independent Operator was to learn the particulars of operating a successful courier service and how to best align these two services, NEMT and courier. However, as I did with *The Wheelchair Taxi*, my goal for *Quick Time Courier* was to gradually and systematically build it into a self-sustaining enterprise. With hard work and God's blessings, it wasn't long before *Quick Time Courier* expanded our clientele to include local law firms, auto parts stores, banks, our local airport, and a host of other business.

Take-A-Way Tips

I came a long way from where I was when first starting at the UPS to where I was 20 years later when retiring. Yet, I still had a lot more to learn (and continue to learn) when starting my business because I moved from one side of the desk to the other – from being an employee to an employer – which demands a host of new responsibilities and obligations.

Serving as an employee versus an employer is dramatically different. As Joel stresses, "*Invest in your education – Learn as much about our business and industry before investing your time, money and effort.*"

Eventually, it will be time for you to "take the leap of faith" and start your business. Over the years, I have witnessed some entrepreneurs who become paralyzed – scared to move forward. They talk about starting their business. They plan and prepare for their business, but then they become paralyzed and don't move forward. It is as though they become stuck in the research and preparation stages of business development. You NEED to move forward. It all starts with the first satisfied customer!

The Current “Climate” & Particulars

“The golden rule for every business man is this: “Put yourself in your customer’s place.”

– Orison Swett Marden

If you are new to the transportation industry, let's avoid possible confusion and start with the definition of a courier service.

“A courier is a [person] or a service employed to deliver messages, packages and mail. Couriers are distinguished from ordinary mail services by features such as speed, security tracking, signature, specialization and individualization of services, and committed delivery times.” [Definition provided by Wikipedia]

Courier services have literally been in existence for thousands of years. However, it emerged in popularity and common language via the Pony Express in 1860. Since then, courier services of different shapes, sizes, and abilities have emerged across the country and globally. What we no longer call the Pony Express we now call UPS, Fedex, USPS, DHL, and more.

However, what most people don't know about these large companies, even they outsource portions of their work in strategic locations. Yes, even UPS, Fedex, DHL, and many trucking companies seek Independent Contractors to strategically assist their exhaustive operations.

Think of how massive the infrastructure and distribution routes required for these large Companies. Do you really think that they can service every corner of the country and beyond? Absolutely not! Further, when you compound rising overhead expenses with a recession, the current financial climate screams subcontracting!

These large, industrial size delivery Companies need to cut cost – bottom line. When they can subcontract work, especially in more rural areas, they will significantly reduce their fuel, labor, maintenance, and associated overhead expenses. Subcontracting to smaller, Independent Operators makes perfect sense for these global delivery services. If you doubt the validity of these scenarios, check for yourself. Go to Craigslist.com and look under “Transport” in the “Jobs” section and you will see a variety of delivery jobs.

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Although the large delivery services with global brand recognition tend to be the most visible, you don't need to worry about being overshadowed. They will NEVER be your competitor because you cannot compete on their scale. So please, don't ever think you will go head-to-head with UPS. It will not happen. As we will continue to discuss, you can build relationships with these services to profit from their "overflow."

Regardless, as an Independent Operator, you will be able to build sound strategic partnerships within your local community to serve "sub-markets" that are not feasible for UPS, USPS, Fedex and DHL. You will be absolutely amazed at how willing local businesses are to enlist your help because you are smaller and can offer more flexible same day delivery.

The easiest way to enter the courier business is by starting as an Independent Operator or "Freelance Courier." What exactly is an Independent Operator? It is typically a 1 - 2 man operation without active employees. Larger Companies will, out of convenience, subcontract delivery jobs to you in an effort to reduce cost.

In most instances, Companies subcontracting work to you will require you to sign some type of Independent Contractor Agreement. This is a very common and standard practice so it is nothing to be feared. In fact, at the end of this chapter I am including a five page copy of an Independent Contractor Agreement that I received from Joel during his "*Mass Opportunity Seminar*." I include this specific copy because I am currently using it in *The Wheelchair Taxi* and because I find it to be one of the best Independent Contractor Agreements. This Agreement further underscores key stipulations in the relationship between Company and Contractor.

Such Agreements specify that you, the Contractor, are an Independent Contractor working on a 1099 basis and not an employee of the Company. Thus, you are responsible for paying your own expenses to include estimated federal and state income and Social Security taxes. Other important stipulations you want to include in your Agreement are as follows:

1. The Contractor owns or leases their vehicle. If leasing, the Lease Agreement is not contingent upon the Contractor performing services for the Company

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2. The Contractor is required to purchase or rent any auxiliary equipment required, in order to accomplish deliveries. IE: dollies, hand trucks, tie downs, transport bins, etc.
3. The Contractor is paid based on deliveries accomplished and not by the hour or other established time period. The Contractor is not paid if the customer doesn't pay due to the Contractor's failure to deliver
4. Subject to applicable insurance requirements, the Contractor is free to substitute another driver to complete deliveries
5. The Contractor pays for all vehicle expenses (fuel, maintenance and repair, insurance, etc.) to include possible tolls or tickets
6. In most cases, the Contractor is free to set own hours and accept requests for deliveries from multiple Companies or customers provided they fulfill all accepted delivery requests for the Company
7. The Contractor may accept or reject available dispatch requests or daily routes, and is not otherwise penalized for rejecting a route or dispatch request
8. The Contractor is not required to wear a uniform provided by the Company but may be required to carry Company-provided identification for security purposes
9. The Contractor is not required to sign a Non-Compete Agreement. The Company may require Contractors to sign a confidentiality or nondisclosure agreement that include provisions prohibiting the Contractor from using confidential information that belongs to the Company for personal use – information such as customer lists and contract info
10. Training could be limited or extensive depending on job specific tasks. Regardless, all training provided by the Company is associated with Company-related business, customer relations, and safety issues
11. The Contractor is not required to follow up or report on leads provided by the

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Company or to attend frequent or regular meetings

12. Subject to customer requirements, the Company does not necessarily specify particular routes that Contractors must follow or the order in which deliveries are to be made. The Company can suggest routes, but cannot penalize or withhold payment to the Contractor for using alternate routes

Typically, Contractors receive their assignments from the Company in one of two ways:

- (1) Fixed routes with multiple deliveries with defined rates of reimbursement
- (2) Individual customer deliveries with the Contractor receiving between 55-80% commissions paid by the Company. Note: Prices for specific deliveries are typically established by the Company unless you negotiate different rates of reimbursement

Depending on the client and the type of deliveries, Companies typically bill clients weekly or monthly. Upon receiving payment or as agreed upon between the Company and Contractor, the Company will reimburse the Contractor weekly or biweekly, in arrears. Should a customer fail to pay, the Company should absorb the loss and not the Contractor unless the customer's failure to pay is due to the Contractor's nonperformance.

Take-A-Way Tips

Large, industrial size delivery Companies need to cut cost and, thus, subcontract to smaller, Independent Operators such as you.

The easiest way to enter the courier business is by starting as an Independent Operator or "Freelance Courier."

Independent Operators are not employee of the contracting Company and are responsible for their own expenses and management.

Independent Operators are not required to sign Non-Compete Agreements and can work for an unlimited number of contracting Companies.

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Name, Independent Contractor:

COMPANY NAME

INDEPENDENT CONTRACTOR and TRANSPORTATION POLICY AGREEMENT

This Independent Contractor and Transportation Policy Agreement (the "Agreement") is effective as of the ____ day of _____, 20____ (the "Effective Date") and states the terms and conditions in which govern the contractual agreement between **Company** having its principal place of business at **Company Address** (the "Company"), and **Contractor** (the "Contractor") (individually, each a "Party" and collectively, the "Parties") who agrees to be bound by this Agreement.

RECITALS

WHEREAS, the Company is engaged in the **Description of Business**;

WHEREAS, the Company desires to retain transportation services of the Contractor on an independent contractor status and not an employee of the Company according to the terms and conditions herein;

WHEREAS, the Contractor seeks to be retained as an independent contractor and not an employee by the Company to perform transportation services in accordance according to the terms and conditions herein;

NOW, THEREFORE, in consideration of the mutual promises contained herein, and other good and valuable consideration, the receipt and sufficiency of which is unconditionally acknowledged, the parties hereto mutually agree as follows:

1. **Effective Date.** The effective date of this Agreement is the _____ day of _____, 20___.
2. **Contractor Status.** It is specifically understood and recognized, that the relationship between Company and Contractor hereby created is that of an independent contractor, and under which Contractor is, and shall be deemed, an independent contractor, and not an employee. This Agreement shall in no way be treated or deemed one for the employment of Contractor by Company. Throughout the term of this Agreement, Contractor agrees to retain the aforesaid status of independent contractor. Contractor shall be entitled to perform the duties and services herein, so long as the results achieved fulfill the requirements of this Agreement. Company shall have no control or supervision over Contractor, and Company shall look solely to Contractor for the proper performance of this Agreement according to its terms.
3. **Term.**
 - a. The term of this Agreement shall commence on the Effective Date, and shall continue until terminated as provided in this Agreement.
 - b. This Agreement may be terminated with or without cause at any time by either party without penalty, damage, or liability.
4. **Contractor Duties, Responsibilities, and Exemptions.**
 - a. **Contractor Duties.** Contractor agrees to devote best efforts to providing transportation services for Company and in a safe and prudent manner. Contractor shall in the performance of its duties

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under this Agreement at all times obey all city, municipal, county, state or federal law. Contractor may simultaneously engage in other gainful occupation, or perform independent contractor services for a third-party so long as the services and the third- party are not in competition with said Company. Contractor agrees to comply with Company rules, regulations, and job specifications and standards, and as each job is assigned by Company to Contractor, the job specification and description shall become an addendum to this Agreement and incorporated herein.

- b. **Contractor Responsibilities.** Contractor further agrees that he shall perform his duties in a professional and prudent manner, with a view to provide customer satisfaction, and the desire of customers to continue to seek Company services. Contractor shall at all times cooperate and coordinate with Company safety standards. In addition: (i) Availability. **Days/Hours** Contractor shall be available to provide transportation services to Company when expected, on time and in a professional manner. (ii) Confidentiality. Contractor in the performance of its services for Company, shall not disclose and shall keep confidential the identity and evaluation results of all Company orders, customers, and clientele. Any information about the Company or its customers shall not be given to the public in any form. (iii) Contractor shall be responsible for all vehicle maintenance, registration, and fuel. (iv) Contractor must have serviceable vehicle compliant with all appropriate laws, rules and regulations on a Federal, State, and Local level. (v) Contractor must have active driver's license and clean driving record. (vi) Contractor shall not engage in the use of any illegal substances at any time, and may not consume any alcoholic beverages while providing services for Company. Contractor is subject to random drug and alcohol screenings at the request of the Company. (vii) Contractor must supply their own cell phone service and own a reliable, working cell phone at all times during this Agreement.
- c. **Contractor Exemptions.** In the case of an official criminal investigation or emergency scenes, by a government law enforcement agency or a government emergency service agency, the Contractor shall cooperate fully with the officials and then contact the Company immediately. The Contractor is expected to notify a manager immediately of the incident. Company holds safety of their clients, their contractors, and their communities as the highest priority.
5. **Company Duties.** Company shall provide Contractor with overall policy guidelines and operating guidelines with respect to the particular job assignment and the standards and requirements imposed by the customer. Company shall supply the Contractor receive Trip Manifests via oral, digital, or written form.
6. **Compensation.**
 - a. Company shall compensate Contractor at the rate of **Percentage (%)** per **Type of Service** for Company.
 - b. Evaluations may be completed upon completion of an assignment. The completed and submitted evaluation (if any) shall be in addition to any invoice for the services provided.
 - c. Company shall compensate Contractor on a **Weekly/Bi-Weekly** basis.
 - d. Company shall supply Contractor with a 1099 tax form annually and it's the responsibility of the Contractor to file appropriate taxes using such form.
7. **Insurance.** Contractor shall maintain and provide, at Contractor's sole cost and expense, state minimum

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coverage auto insurance. Contractor shall provide proof of such insurance as requested by Company.

8. **Copyrights.** Company may supply Contractor with promotional and instructional material. All such promotional and instructional materials shall remain the copyrighted property of Company and may not be copied without the express approval of Company. Any copies in the custody or control of Contractor shall be returned to Company upon termination of this Agreement.
9. **Trademarks.** Among any Company proprietary assets and materials are its trademarks. Contractor acknowledges Company ownership of the proprietary assets, agrees that Contractor shall do nothing inconsistent with such ownership, and that all and any use of the proprietary assets by Contractor shall inure to the benefit of Company. Contractor further agrees that nothing in this Agreement shall give Contractor any right, title, or interest in the proprietary assets other than the right to use the proprietary assets in accordance with this Agreement, and Contractor agrees not to attack the title of Company to the proprietary assets or attack the validity of the proprietary assets.
10. **Ownership of Property Rights.** The Parties stipulate and agree that all development processes conceived or created by Contractor, alone or in conjunction with others, in the performance of Contractor services under this Agreement which are within the scope of this Agreement or relate to any work or projects delivered to Contractor by Company, are the exclusive property of Company.
11. **Warranties.** Company makes no representations or warranties as to the volume or quantity of customers who shall seek Company services.
12. **Covenant Against Disclosure.** Except as set forth herein, during the term of this Agreement, and at all times thereafter, Contractor shall not, without the express written consent of Company, disclose or authorize anyone under his direction, any information of whatever kind or content concerning any Company customer or guest thereof, price list, trade secrets, sales or business techniques or methods, innovations, or any other confidential information relevant to the business of Company, nor will Contractor use any of the foregoing for his/her own personal gain apart from the performance of the services to be provided hereunder.
13. **Non-Competition.** Contractor shall not engage in a business in any manner similar to, or in competition with, the Company's business for a period of **Number** years from the date of termination of his or her employment with the Company in the geographical area within a **Number** mile radius of any present or future office opened by the Company during the term of this Agreement. Contractor agrees the above restriction is reasonable as to length of time and geographical area and waives any objection thereto. For the purpose of this Agreement, the Contractor shall be regarded as engaging in a "business in any manner similar to, or in competition with, the Company's business" if, directly or as a Contractor or employee of any business, the Contractor is engaged in business or businesses as the Company is engaged in either individually or as part of some other business entity or affiliate during the term of the Contractor services by the Company. The Contractor shall not request any customers of any business then being conducted or contemplated by the Company or its affiliates to curtail or cancel their business with the business or its affiliates. The Contractor shall not disclose to any person, firm, or corporation any trade, technical or technological secrets, any details of organizations or business affairs, any names of past or present customers of the Company or its affiliates or any other information relating to the business or businesses or their affiliates. The Contractor shall not solicit, canvass, or accept any business or transaction for any other person, firm, corporation, or business similar to any business of the Company or its affiliates. The Contractor shall not induce, or attempt to influence, any employee of the Company or its affiliates to terminate employment with the Company or its affiliates or to enter into any employment or other

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business relationship with any other person (including the Contractor), firm, or corporation. The Contractor shall not act or conduct himself or herself in any manner that he or she shall have reason to believe is inimical or contrary to the best interests of the Company or its affiliates.

14. **Indemnification.** Contractor hereby agrees to indemnify and save harmless the Company, its shareholders, directors, officers, and employees from any and all claims, suits, losses, fines, or other expenses arising out of, based upon, or incurred because of injury to any person or persons, or damage to property sustained or which may be alleged to have been sustained by reason of any act, negligence, or alleged negligence on the part of the Contractor or its agents.
15. **Authority.** The Parties hereto warrant and represent each to the other, without any limitation or qualification of any kind whatsoever, that (i) they are duly authorized and empowered to enter into and sign this Agreement, (ii) this Agreement is the binding obligation of them and (iii) there exists no physical or mental condition known to them hereto that would preclude them from executing this Agreement. In furtherance thereof, the Parties hereto agree to indemnify and hold harmless the other against any and all claims and losses including but not limited to all reasonable attorneys' fees resulting from a breach of this provision of this Agreement and agree to pay all reasonable attorney's fees incurred by the non-breaching party to enforce this provision of this Agreement.
16. **Waiver.** A waiver by one party hereto of one or several defaults in performance of any provision of this Agreement to be performed by any other party hereto shall not be construed as being a waiver of such provision itself or any subsequent default in performance thereof or the provisions of this paragraph.
17. **Enforcement Expense of the Parties.** The Party hereto who is a losing party in any court action brought to enforce any of the provisions of this Agreement shall pay to the Party hereto who is a prevailing Party in such court action all reasonable Attorney's fees incurred in all trial and appellate courts by such prevailing Party in addition to all costs allowed by law.
18. **All Modifications to be Written.** No modification of this Agreement or any waiver of a provision hereof shall be of any force or effect unless the same is in writing and signed by the Parties hereto.
19. **Final Agreement.** All oral and written representations, warranties, agreements and contracts discussed or entered into by the parties hereto or their representatives before the Effective Date of this Agreement relating directly or indirectly to the transactions set forth in this Agreement are merged into and superseded by this Agreement and this Agreement constitutes the sole and the entire contract between the parties hereto relating to the transactions set forth in this Agreement.
20. **Enforcement.**
 - a. **Reasonable Restriction.** Contractor acknowledges that compliance with this Agreement is reasonable and necessary to protect Company and its legitimate business interests, including without limitation, to Company goodwill.
 - b. **Irreparable Harm.** Contractor acknowledges that a breach of Contractor obligations under this Agreement shall result in great, irreparable and continuing harm and damage to Company for which there is no adequate remedy at law.
 - c. **Injunctive Relief.** Contractor agrees that if Contractor breaches this Agreement, Company shall be entitled to seek, from any court of competent jurisdiction, preliminary and permanent injunctive relief to enforce the terms of this Agreement, in addition to any and all monetary damages allowed by law, against Contractor.
21. **Miscellaneous.**
 - a. This Agreement shall be interpreted as provided in this provision.

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- b. Paragraph Headings. The paragraph headings used herein are for convenience only, are not a part of this Agreement and shall not be used in interpreting it.
- c. **Singular Terms.** Singular terms used herein shall be read as if written in the plural when the context so requires or permits.

IN WITNESS WHEREOF, the Parties understand, and agree to this agreement. The Parties understand and intend to be bound by all of the clauses contained in this Agreement and further certify that they have received signed copies of this Agreement on Execution Date.

Company Name

Authorized Signature

Date

Contractor Name

Contractor Signature

Date

Contractor's Name:
Date of Birth:
Driver's License:
Social Security Number:

Defining Your Market

As mentioned previously, the large global delivery Companies are not your direct competitors. Many startup-couriers are surprised when I share this common misconception because it reverses their thinking. Rather than being a competitor, in many places, large delivery services can be an ally. There is a two-fold reason.

First, residential errands and deliveries, especially in rural areas, are not “money-makers” for UPS, Fedex, and USPS. In many instances, they lose money on rural deliveries. These services have large trucks, greater payroll and coupled with further distances can overburden their budgets. With residential deliveries being the backbone of their business, large delivery services rely on making greater profit margins in urban areas – enough to negate and overcome potential losses from rural deliveries.

Second, many hospitals, facilities, law firms and businesses require same day delivery – a service much more feasible and cost effective for a local, Independent Operator. Therefore, these “industrial strength” delivery services can outsource and/or outright refer same-day deliveries to you.

In defining your target market, think big picture. These large delivery services are international and domestic giants. They deliver coast to coast and everywhere in between. So when someone is going to mail something, they will always think of UPS, USPS, Fedex versus you. But that is definitely not a problem for multiple reasons.

First, in establishing relationships with these services, they can outsource work to you.

Second, and more importantly, residential delivery services will NOT be your target market.

As an Independent Contractor, whether you have one or ten vehicles, your target market will be businesses, law firms, banks, real estate offices, hospitals, nursing facilities, doctor offices, medical centers and any business or service that can benefit from reliable same day delivery service.

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Because of my experience with *The Wheelchair Taxi*, if you already own and operate an NEMT business, I definitely encourage you to start by positioning yourself as a “*Medical Courier*.” As such, you can be tasked with delivering everything from medical records, samples, specimens, medication, supplies, tools, linen and garments to literally transporting organs. Needless to say, it is humbling when you know you are transporting human organs “on ice.” You can’t help but wonder if your efforts are literally going to contribute to saving a life – it’s crazy!

Quick Time Courier also performs plasma deliveries for the American Red Cross which is another one of those “we need it now” on-demand delivery services.

As a Medical Courier, your points of delivery will include optical labs, medical labs, dental labs, doctor offices, dental offices, hospitals, dialysis centers, nursing homes, pharmacies, and more.

One very prosperous niche I developed was delivering for pharmaceutical companies. They are always looking to save on shipping costs. You can develop some prosperous Service Agreements for delivering pharmaceuticals and scripts because whether you are delivering to individuals or facilities time can be of the essence. For this reason, local couriers are always a potential resource for deliveries.

Some pharmaceutical companies will have their own in-house delivery service. But this is also where you position yourself to serve as their “back-up” which can easily lead to becoming a primary solution. Ironically enough, I experienced just such a scenario. I offered my services and, over time, as I demonstrated that *Quick Time Courier* was a more reliable, cost effective solution versus keeping delivery services “in-house.” I became their primary solution.

Important Note: Delivering medication and drugs to pharmacies requires regulations thru DEA. However, the good news is that when serving as an Independent Contractor for a parent Company the Company is responsible for obtaining necessary Operating Authority. The Independent Operator will not be responsible for any such filings or paperwork.

This DEA/Operating Authority issue is an example where the Company will need to provide you with necessary identification and authorization – typically in the form of a badge that you will

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wear around your neck or pinned to a shirt pocket. Further, when dealing with sensitive materials and products such as scripts and pharmaceuticals, the Company should provide you with necessary forms needing to be signed and returned with deliveries.

Think about the natural possibilities of serving as a *Medical Courier* with your existing NEMT business. The possibilities are obvious and endless. When was the last time your competitors directly gave you new business? The answer is NEVER! But with a courier service, not only can you serve as a Subcontractor for global delivery services, but with your existing NEMT business you already have infrastructure and relationships with hospitals, facilities and doctor offices.

In speaking from first-hand experience, hospitals were the quickest and easiest venue for me to build my courier service. I already had great relationships. All I did was leverage my existing reputation and relationships to further intertwine my services with that of the facilities. The success of diversifying my NEMT services into courier brought many compliments and appreciation in addition to increased revenue. The same will happen with you.

The next progression and niche market for you to focus on is becoming a “*Professional Courier*” – servicing the needs for law firms, banks, engineering firms, advertising agencies, architectural firms, marketing firms, video production companies, real estate agencies, mortgage firms, banks and more. In so doing, you will be delivering contracts, letters, abstracts, proofs, drafts, materials, software, hardware, and more.

Think about the opportunities that exist as a “*Professional Courier*. ” Yes, we live in a technological era with emails, faxes, scanned documents and the like. But as in the medical field, there are items that will always need to be delivered via the modern day “Pony Express.” You can’t fax an abstract. You can’t email a document requiring a physical signature. You can’t electronically deliver certified mail, serve papers, and on and on and on.

In working with my local banking chain, we regularly deliver messages, documents, and packages between different branches and to businesses. We always record information, obtain signatures, provide proof of delivery and even receive payment when necessary. Time is money and money is time and one thing we experience with our local banks is they are much

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more stringent with being on time. They are typically on tight schedules as their hours of operations fluctuate daily.

Of the examples I have described, you have the very real ability of establishing *Fixed Route Deliveries*. Fixed route deliveries are great because they are “established” and predictable. You know exactly what you are delivering, when you are delivering, where you are delivering, how much you are delivering and your rate of reimbursement. *Fixed Routes* are very convenient for delegating drivers to perform courier duties. Further, your hours of operation more closely resemble a 9 to 5 business. The downside of *Fixed Routes* is that if you have sizeable routes with a small fleet of vehicles, it can be difficult to find time to further go out and promote your business.

Leveraging your NEMT drivers and vehicles to start your courier service is an awesome opportunity. Once I started establishing *Fixed Routes* I was able to start training and delegating work to my drivers.

Having spacious ambulette with high top roofs and extended doors also helps because you can transport wide varieties of items in size and volume. Further, with your ambulette you already have plenty of tie-downs and bungee cords to secure items in transport.

For example, we deliver a LOT of mail for a handful of local businesses. We pick up the mail from the post office and deliver them in plastic bins and return empty bins for future deliveries. Having open-bed vehicles such as our ambulette to stack a large number of bins is a huge convenience.

Outside of *Fixed Route* deliveries, as your business grows you will also receive “Overflow” or “On-Demand” deliveries. These are the unpredicted requests that you can receive at any time for same-day delivery. Such deliveries can include patient records needing delivery to facilities, legal documents that need to be filed with the court, contracts needing to be signed, and more. These types of deliveries significantly helped expand *Quick Time Courier*.

Another great niche is luggage deliveries. If your business is located near an airport, you can

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actually bid on contracts with airline companies for lost luggage. When they notify you of lost luggage you will be tasked with picking up and delivering the luggage to the owner's address. Typically, when airlines lose luggage it is because they misplaced several pieces. So when the airlines contact you it will be for multiple pieces of luggage going to a number of different addresses. You need to ensure you receive reimbursement for delivery to each address.

I am enclosing a copy of a TSA Application for your review and consideration. Being certified with the TSA will grant you additional access to airport facilities and, thus, further service opportunities. I encourage you to go to <https://extranet.tsa.dhs.gov/iac/staApplication.pdf> to download and complete a TSA Security Threat Assessment (STA) Application if you plan on servicing an airport.

When applying for a TSA Security Threat Assessment Number, you will need the following:

1. Provide a copy of Driver License
2. Provide a copy of Social Security Card
3. Complete an online test (which does not take very long)

The approval process will typically take between 1-2 weeks after which you will receive an STA Number. Once you are approved by the TSA you can begin soliciting the various businesses within the airport to provide service.

We will discuss in greater detail how to find and solicit businesses and potential clients very soon. I want to ensure you see just how versatile a courier service can be and, thus, the wide variety of money-making opportunities. You may start delivering envelopes and small parcels but you may diversify and expand into delivering medical specimens and industrial machines. You may start as an "*On-Demand*" service but may expand with *Fixed Route* deliveries.

I am confident you are seeing the diverse opportunities with a courier service – especially if you already have an NEMT business. The success of *The Wheelchair Taxi* allowed us to hit the ground running with *Quick Time Courier*. You are going to be able to duplicate my success.

Take-A-Way Tips

Standard residential deliveries can be infrequent for Independent Operators unless you are receiving them as “*Overflow*” as a Subcontractor for UPS, USPS, Fedex, or DHL. Therefore, you want to focus on establishing professional, corporate and medical clientele. You can build a thriving courier service catering to the business-to-business opportunities.

The large delivery services are not your competitor. You cannot compete with them on size, money, logistics or ability. Therefore, ensure they are your ally and gain referrals.

With the growing medical industry the need for medical couriers will forever be in demand. Leverage your established relationships via your NEMT business.

“*On-Demand*” and *Fixed-Route* deliveries cater to different types of business. Be wise in scaling your business so that you do not neglect or overlook any of your clients. The absolute last thing you want to do is “*over promise and under delivery*” – you will be out of business!

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Transportation
Security
Administration

APPLICATION for New or Renewal SECURITY THREAT ASSESSMENT (STA)

STA Renewals Only
Current STA Number

All fields required unless otherwise noted.

CURRENT EMPLOYER NAME			
CURRENT EMPLOYER CORPORATE ADDRESS			
CITY		STATE	ZIP
IAC PRINCIPAL (REFER TO SECTION 2 FOR DEFINITION) <input type="checkbox"/> YES <input type="checkbox"/> NO		IAC PRINCIPAL TITLE (IF IAC PRINCIPAL)	
NAME (FIRST MIDDLE LAST SUFFIX)			SOCIAL SECURITY NUMBER (OPTIONAL)
PREVIOUS NAME USED (FIRST MIDDLE LAST SUFFIX) (IF APPLICABLE)		PREVIOUS NAME USED (FIRST MIDDLE LAST SUFFIX) (IF APPLICABLE)	
EMAIL ADDRESS (OPTIONAL)		DAYTIME PHONE NUMBER	DATE OF BIRTH (MM/DD/YYYY)
		GENDER <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	
PLACE OF BIRTH (CITY, STATE, COUNTRY)		COUNTRY OF CITIZENSHIP	
		US PASSPORT NUMBER OR CERTIFICATE OF BIRTH ABROAD NUMBER (IF APPLICABLE)	
ALIEN REGISTRATION NUMBER (IF APPLICABLE)		NATURALIZATION DATE (IF APPLICABLE)	
		NATURALIZATION CERTIFICATE NUMBER (IF APPLICABLE)	
CURRENT MAILING ADDRESS			
CITY	STATE	COUNTRY	ZIP CODE
CURRENT RESIDENTIAL ADDRESS		START DATE AT THIS ADDRESS CURRENT	
CITY	STATE	COUNTRY	
PREVIOUS RESIDENTIAL ADDRESS (IF APPLICABLE, SEE SECTION 4)		START DATE AT THIS ADDRESS	
CITY	STATE	COUNTRY	
PREVIOUS RESIDENTIAL ADDRESS (IF APPLICABLE, SEE SECTION 4)		START DATE AT THIS ADDRESS	
CITY	STATE	COUNTRY	
PREVIOUS RESIDENTIAL ADDRESS (IF APPLICABLE, SEE SECTION 4)		START DATE AT THIS ADDRESS	
CITY	STATE	COUNTRY	
PREVIOUS RESIDENTIAL ADDRESS (IF APPLICABLE, SEE SECTION 4)		START DATE AT THIS ADDRESS	
CITY	STATE	COUNTRY	

The information I have provided on this application is true, complete, and correct to the best of my knowledge and belief and is provided in good faith. I understand that a knowing and willful false statement, or an omission of a material fact, on this application can be punished by fine or imprisonment or both (see section 1001 of **Title 18 United States Code**), and may be grounds for denial of authorization or in the case of parties regulated under this section, removal of authorization to operate under this chapter, if applicable. I acknowledge that if I do not successfully complete the Security Threat Assessment (STA), the Transportation Security Administration (TSA) may notify my employer. If TSA or other law enforcement agency becomes aware that I may pose an imminent threat to an operator or facility, TSA may provide limited information necessary to reduce the risk of injury or damage to the operator or facility.

APPLICANT'S SIGNATURE: _____ **DATE:** _____

I have authenticated the identity and work authorization of the individual for whom this STA application is being submitted by reviewing a Photo Identification issued by a government authority and work authorization documents as required under 49 C.F.R § 1540.203(b). I have verified that the individual's written application contains the Privacy Act Notice required under 49 C.F.R. § 1540.203(c)(11), and I acknowledge that I am required to retain the individual's signed STA application, all documents to prove identity and work authorization, and any communications with TSA regarding the individual's application (either in electronic or hardcopy format) for 180 days following the end of the individual's service as required under C.F.R. § 1540.203(d).

EMPLOYEE'S SIGNATURE: _____ **DATE:** _____

Establishing Your Rates

Now that you understand the convenient and profitable opportunities associated with the courier industry, you are probably wondering how and what you charge for your services - a very good question. Unfortunately, there is no one single answer because there are many variables to consider as follows:

1. Location – As you might expect, the rates of reimbursement in Small Town, Virginia are different than the rates in Big Town, Texas. Rates will definitely vary by location
2. Items and volume being delivered – Rates of reimbursement for delivering a single envelope versus a number of bins full of envelopes will obviously be different
3. Distance – Mileage is a critical component in any transportation service, but especially the courier industry. The reason is because standard pickup fees are typically less as compared to other transportation services - depending on the type of cargo. Therefore, calculating profitable mileage fees is essential
4. Time required to complete each delivery – dropping off a single envelope can be quick as compared to unloading several bins or packages. Time affects your labor rates which is a critical component to managing your bottom line
5. Negotiated rates with the Company – When operating as a Subcontractor, you need to ensure you consider the all dynamics associated with each trip when determining agreeable rates of reimbursement
6. Your expenses – Covering your overhead expenses is obvious. If you are operating independently, your expenses will be less. But if you are planning on building a profitable business with a fleet of vehicles versus owning a job, then you need employees. Thus, you need to ensure you generate enough revenue to cover your labor costs in addition to generating a profit
7. Your desired profit margin – One of the most important pieces of advice I can offer is to NEVER hesitate making a profit. Knowing your numbers is critical. If you desire to make 25, 40, 50% profit margin you need to be able to accurately estimate your expenses in an effort to calculate total reimbursements including profit

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I am going to share with you a highly targeted strategy for helping you determine your local community can sustain in terms of rates of reimbursement. I learned this strategy from Joel several years ago when preparing my NEMT. This was new to me because we never did anything like this while at UPS. It wasn't in my job description. But once I moved from employee to employer I was forced to learn new and creative ways of thinking.

This top secret strategy is simple - "*Call Your Competitors and Ask!*" I know this sounds overly simplistic, but this worked exceedingly well for both *The Wheelchair Taxi* and *Quick Time Courier*. By calling your competitors and asking how much they charge for a specific delivery you can, over time, develop a complete profile of reimbursements.

When contacting some of my courier competitors to determine their rates, one company actually faxed me a rate sheet. He obviously did not know I was a potential competitor. I can only assume he thought I was with a local business seeking courier services.

Another obvious resource for gathering prices and information for potential competitors is online via their websites. I have found that courier businesses with a website are much more likely to list their rates versus NEMT companies. We will be discussing the value of quality websites very soon. But in visiting a prospective competitor's website, many times you will be able to send them an inquiry directly through their site if they have an online submission form. If so, you won't have to call and ask for a quote to develop your reimbursement profile.

[Establishing Rates as a Subcontractor](#)

When serving as a Subcontractor for a large delivery or trucking service, one of two things is going to happen. Either the Company is going to dictate their rates of reimbursement or they are going to ask you for your proposed rates.

As I mentioned previously, if the Company tells you how much they are willing to pay it is usually because they already have predetermined and negotiated rates with their customers. Thus, in turn, the Company know how much they need to profit and will give you the balance.

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If the Company asks you how much you plan to charge, that is an open invitation for negotiation. Again, this is where “*knowing your numbers*” is critical. What is your cost to deliver service with your built-in profit?

NEVER be afraid or intimidated to negotiate. I know you are small, maybe one vehicle when starting, and they are the “Giant” in the industry. But it doesn’t matter. You are a professional service, requiring professional reimbursements. So act like a professional and negotiate with authority. I know starting the conversation can be more uncomfortable if you have no prior experience. If you are a startup, you don’t have much of a track record. But don’t think about how new you are – focus on what you need to make to further grow your business. You need to protect, preserve, and POSITION your business for growth and profitability. Do whatever is necessary to create open dialogue to negotiate when necessary.

Another great strategy Joel reminded me of when starting “*Quick Time Courier*” and seeking to gain a contract was to perform the first 10 deliveries for free. If the Company was pleased with my level of service in terms of time, professionalism, and satisfaction then I would be positioned to ask for even more money because of the goodwill I demonstrated. Needless to say, this strategy worked very well. Leveraging my NEMT drivers and vehicles, our response time was exceptional. So don’t be afraid to “*give your business away*” to gain new clients!

Flat Fee Rates of Reimbursement

Always keep your rates as simple as possible. This is not only for your benefit, but also for the benefit of your customers. Think in terms of your customers. Whether you are subcontracting on behalf of a Company or providing direct services to a business or facility, the last thing they want to do is struggle to calculate how much they owe you. Further, you don’t want to confuse yourself when trying to calculate your account receivables.

Many courier services charge a flat delivery fee plus mileage. This is a very convenient process for everyone. For example, if you have a flat pickup fee of \$12.00 plus \$2.00 a mile and your

delivery is 10 miles then your total invoice is \$32. Note: I am using very generic numbers for demonstration purposes only. These numbers, although realistic, do not mean they are the “*going rate*” for your community. Definitely research the rates within your local market.

I always prefer a flat-fee strategy because it is very convenient and easy to itemize. The only potential “*problem*” is if you are using a manual dispatching method you need to keep track of your mileage for each and every delivery. If you are using Joel’s dispatching software system, Dispatching Made Easy (DME), it will automatically calculate the mileage for you based on pick-up and drop-off locations. You won’t have any mileage problems with DME. If you are keeping track manually, make sure you are diligent in documenting your start and end mileage.

A common practice is to round up and round down. If the ending mileage is 10.3 you only charge \$20 for mileage (10 miles). If the ending mileage is 10.7 then you will charge \$22 (11 miles). If you are using DME, it will calculate exact mileage and associated charges.

Take-A-Way Tips

When establishing your rates consider your expenses PLUS a healthy profit margin. You would be amazed how many start-up business owners fail to include their profit margin when developing their rates. If you are not making money then you are working for free!

Research your local market. Start by inquiring into the rates of your competitors.

Keep your rates as simple as possible without jeopardizing your profits. Determining your rates should not be a complicated mathematical solution. Keep it simple!

Never be afraid to negotiate with Companies if you are serving as a Subcontractor. Offer to provide your services for FREE for a limited time if they try your service. Your efforts will demonstrate goodwill and give you a great opportunity to provide added value.

If you use a flat fee plus mileage charge make sure you keep detailed records of your mileage. You will need to itemize these numbers when you invoice your clients.

Answering Service & Cell Phones

We are in the transportation industry which demands effective communication in order to be successful. If you are starting your courier service independently with a single vehicle then chances are good you are operating your dispatch and logistics from a personal cell phone. There is nothing wrong with that as long as you adequately and professionally receive calls and coordinate pick-ups and deliveries.

There is a big difference between operating your courier business from a cell phone versus a passenger transportation business. With a courier business, if someone calls and you are on the road you can pull over without a problem to take down information. If you have a passenger on board and you receive a phone call it is not as feasible.

Regardless of a courier versus a passenger transportation business, as your business grows you will eventually need a more formal and suitable method for receiving and managing phone calls. Further, when you have a designated answering service it allows you more personal freedom, flexibility and privacy. As the owner, you will be able to better promote your business and visit with clients.

Ultimately, I suggest implementing either a call service or a more formalized dispatching service. If you determine that outsourcing to a professional answering service is best for you, I encourage you to shop around. Prices can vary significantly and when you are being charged for each call, as your business grows, your costs can begin to compound.

If you are being charged each time an answering service receives a call and then again when they convey the message to you, your costs can become significant. This is not a problem if you are making money. But as I am sure you can guess by now, this is where I underscore the need to “*knowing your numbers.*” It is critical.

If you already own and operate an NEMT service, you will obviously leverage your existing dispatchers and communication infrastructure. This is a HUGE advantage. You already have a phone and fax system in place along with trained personnel already prepared, ready, and

experienced in receiving and documenting phone calls.

Many Independent Operators use answering services because they have no formal dispatch center. If you plan on starting with an answering service, the benefit to your clients is a live person answering the phone – a valid customer concern as no one likes automated messages, especially lengthy messages that require you to press buttons for different options.

I support the use of an answering service as long as it makes financial sense. Should you determine it to be unprofitable you need a new solution. Thanks to ever evolving technology, there are some legitimate alternatives if you wish to answer the phones yourself. There are many services that allow you to add a separate phone number to your existing phone plan. No longer do you need to add a line or carry multiple phones. If anything, try *Google Voice*. It is free and very easy to use.

Also, considering the following websites:

www.accessline.biz

www.ringcentral.com

www.faxbeep.com

Cell phones are obviously critical to your business. In fact, they are pretty much critical for any business in all industries. But if you are new to the transportation industry, I encourage you to think long-term with your phone plan. You will eventually have multiple vehicles, multiple drivers, a dispatcher and more. Therefore, cost effective communication is absolutely essential.

In going back to the Independent Contractor Agreement I included earlier, you will notice that Independent Contractors are responsible for providing their own cell phone. However, if you have employees you will most likely be responsible for providing them with a cell phone associated with your company plan.

There are exceptions to providing your drivers with a company cell phone. If you are using Dispatching Made Easy for your dispatch and logistics, drivers are able to use their own smart phones to connect to DME's mobile functionality. This will allow them to receive their

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deliveries, trip manifests, and Instant Message your dispatcher from their own cell phone. Needless to say, having drivers use their own smart phones can dramatically reduce your overhead expenses while adding to your bottom line.

As everything becomes more advanced and technical, you need to leverage technology. If you have drivers using their own smart phones for your business, I suggest giving them a minimal monthly stipend of around \$20-25 to be applied towards their personal cell phone plan. Put this in writing and make them sign their acknowledgement - the \$25 per month is for any miscellaneous usage they may incur on their personal plan as the result of work-related use. In paying drivers a nominal stipend you still reduce your overall cell phone expense.

Whether you are independent, using a cell phone, or you have a formal office with a trained dispatcher, if ever someone is not available to answer a call you need to have a pleasant, professional voice message. Nothing is more obnoxious or inhospitable than reaching out to someone only to hear a message from someone who sounds disinterested. Your voice message should thank them for contacting your service, encourage them to leave all pertinent information and assure them that you will return the call in a timely manner – and make sure you do just that - follow up with them as soon as possible!

If you provide any services after normal business hours, make sure you have policies and procedures in place to cover any potential evening calls. If necessary, forward your office phones to the cell phone of the person responsible for managing your after-hours business. Regardless of your plan, make sure your calls are received – you don't want to drop any calls.

Take-A-Way Tips

It can be a challenge if you are operating independently, but the sooner you can have a “live” person answering your phone calls the more professional you will appear to customers.

If you are considering an answering service, you need to shop around for a cost-effective solution and perform a cost analysis. Know your numbers and don't exceed your budget.

Invest in a corporate cell phone plan that is flexible and allows you to add more phones as your company grows. If you plan to have drivers use their own cell phones, consider offering them a nominal monthly stipend to assist them while reducing your monthly expenses.

Drivers & Wages

Especially if you have no prior experience or an NEMT service to leverage, I definitely encourage you to start your courier service as an Independent Operator. Starting small and independently is nothing to be intimidated about. It will allow you an excellent opportunity to gradually build your business, limit your exposure to mistakes, and reduce your required startup capital. I obviously had the luxury of leveraging *The Wheelchair Taxi* when starting. However, if I didn't have the TWCT, I most certainly would start as an Independent Operator.

Unless you have a limited vision of remaining an Independent Operator, you will eventually take on payroll related responsibilities. If you don't add additional drivers, then you will be creating a ceiling on your earning potential. You can only earn so much independently, working on a one-to-one ratio. Should anything ever happen to you your business will immediately stop. If you don't work, you don't get paid - and, don't plan on taking vacations unless you plan on losing money and neglecting your clients.

The good news about the courier business is that this is NOT a complicated business. There is nothing "high-tech" or requiring special skills or training. Adding competent, capable drivers is not difficult. Ultimately, your main challenges in acquiring employees are as follows:

1. Clean driving record – you need to verify their Motor Vehicle Report (MVR)
2. Responsible and reliable – will show up to work on time
3. Courteous and helpful in interacting with your clients – you need good "ambassadors"
4. Maintain presentable appearance and good hygiene – they need to "look the part"
5. Organized and can keep track of mileage and client information
6. Respect and care for your vehicles and equipment – you need people that MAKE you money, not COST you money!

In "*profiling*" prospective drivers, I definitely encourage you to target retired workers. I know it doesn't sound politically correct to say "*profile*" prospective employees, but it is true. It is your

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business, so do what is necessary to build your business the right way. One group of people who can serve you extremely well is older retirees. If they are retired, having previously worked 20-30 plus years, clearly, they have demonstrated they have a good work ethic, can consistently, and hold a steady job.

Many retirees are looking for work, to stay active, engaged in life and make additional money. Retirees typically don't need medical benefits nor do they demand a premium for wages. Plus, with the current down economy and high unemployment rate you should have no problem finding credible prospects. My companies receive applications all the time. If you post an ad on Craigslist.com I am highly confident you find plenty of prospects.

Hiring the "*right*" people will be instrumental to your productivity - AND your sanity. The "*wrong*" people – they will add to your age!

Ultimately, you want solution-oriented people and not problem-oriented people. A good driver will inherently serve as a good sales rep for your business. They will take action when action is warranted and work efficiently. I am convinced that employees who consistently move slow or remain idle are simply inherently lazy or indifferent. Protect your business and extract under performers from your business. They will cost you long-term.

I know finding great people can be easier said than done. But realistically, you are going to periodically make mistakes. I know it because I have done it. You might hire someone who appears promising during the interview process only to find out the hard way they are not a good fit for your company. In such circumstances, it is not that you are a bad business owner. I think most of us try to be optimistic, give others the benefit and wish for their success. When people say how diligent and hard working they are you want to believe them. Unfortunately, what they say is not always what they do.

When you do discover that an employee is not a good fit for you, I suggest that you take appropriate action and discharge them in professional manner. But prior to doing so, I strongly encourage you to document issues and circumstances with regular reviews and counseling sessions. I learned the importance of documenting problems with employees the hard way.

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Always address issues as soon as possible, put it in writing, define outcomes and expectation, and have the employee sign their acknowledgement and understanding. This will help protect you should they file for unemployment benefits or pursue any other legal action – another lesson I learned the hard way.

It is easy for me to tell you the particulars with starting your courier service. But remember, when you move to the other side of the desk, from employee to business owner, there are a host of new responsibilities you are responsible and liable for to include being a leader, visionary, manager and mentor.

As a business owner you have a responsibility to develop your employees. This includes preparing and articulating specific “*How to*” policies for how to literally perform their job. When do they arrive? Where do they go? What do they pick up? How do they confirm delivery? You must also offer sound feedback and counsel to your employees. Should you determine they are not a suitable fit for your organization and it is time for change, make the hard decision and implement change. Removing the wrong people from your business is actually an investment in your business.

Paying Drivers

My courier service operates 6 days a week, Monday through Saturday. We perform deliveries whenever necessary, but the bulk of our work is done during regular business hours Monday - Friday. However, there are periodic deliveries we perform after hours and on Saturday. For this reason, I mirror our pay structure to that of *The Wheelchair Taxi* by paying commission for evening and weekend deliveries.

My drivers are paid hourly for work performed during regular business hours. Anything after hours (after 5:00 PM and Saturday), drivers are paid 25% commission for deliveries with a minimum of \$9, whichever is greater. For example, if a driver performs a delivery at 6:00 PM on Wednesday and the delivery value is \$25 my driver will be compensated \$9 because 25% of

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\$25 is only \$6.25. However, if the value of delivery is \$45 my driver would receive \$11.25 because that is 25% of \$45.

I employ an hourly and commission-based strategy because during regular business hours, an hourly-based system is most financially advantageous to *Quick Time Courier*. Using a commission-based system for after hour provides further incentive for drivers to perform the delivery without adversely affecting company finances.

In leveraging your existing NEMT business, I suggest mirroring your pay structure for your courier work to that of your NEMT service. Not only does it make financial sense, but since you are going to be able to use the same drivers to perform both NEMT and courier duties it just makes sense. Your established labor force is going to help you build your courier business much more quickly versus starting as an Independent Operator. Your uniformed drivers and vehicles will already be on the road so expanding and accepting after hour courier business will further keep drivers busy, generating wages and revenue.

Take-A-Way Tips

Your drivers can be your best asset or very bad liabilities. They represent you and your business so develop them well. A good employee will sell your business – whether they know it or not!

Conduct regular reviews and counseling sessions with your drivers. Offer compliments on their successes and feedback on areas for improvement.

Document all of your counseling session and have drivers sign counseling statements. Clearly outline deficiencies, your expectations, and what will happen if performance doesn't improve.

Consider paying your drivers hourly wages during regular business hours and commission for after-hours and weekend work. Perform a thorough cost analysis in developing your policies. This can change over time as your business grows in volume and number of employees.

Gasoline / Fuel

Unfortunately, cars don't run on ambition and motivation. Fuel is obviously a necessity. I strongly suggest you establish a fuel account - preferably with a large chain that you can use throughout your entire region/state. If you are unable to open a corporate account because you are a new business and can't get credit then I suggest using a personal credit card and use it exclusively for fuel ONLY.

The reason you want a separate credit card reserved exclusively for fuel is for convenience and tax purposes. In the event you are ever audited you can substantiate all such purposes as legitimate business expenses. The IRS doesn't want to see credit card statements with fuel purchases along with movie tickets, restaurant receipts, and miscellaneous personal charges. Keep business separate from personal related expenses – especially fuel because the IRS will assume you are using it for personal use.

Another very important point is to make sure you ALWAYS pay your fuel bill off completely each and every month. Whether you have a fuel account or are using the separate credit card strategy you absolutely have to pay off your fuel bill each and every month. Doing otherwise is a strategy for financial disaster. First, you will actually be paying more because you will be incurring interest. Second, this accruing interest plus further compounding fuel charges will literally sink your business.

If you can't get a corporate account from the start, in time you will be able to obtain a fleet fueling account with a national chain. A fleet fueling account will provide you with fleet cards and all necessary information regarding each transaction. Make sure you have your drivers submit EVERY receipt so that you can ensure accuracy and deter fuel theft.

Take-A-Way Tips

Apply for a fleet fueling account. If you can't obtain credit because your business is new, then use a separate credit card used exclusively for fuel.

Pay your fuel account off in full each and every month. Do NOT allow fuel charges to accrue.

Cross check fuel receipts against your monthly statement for accuracy. Failing to do so definitely exposes you to theft – especially if your drivers know you don't cross check receipts.

Vehicles

As an Independent Operator you will most likely be starting with your own vehicle. If not, I suggest starting with a vehicle that is less than 10,000 pounds in gross weight because operating such a vehicle does not require a commercial driver license ("CDL"). Thus, this is one less process or regulation you are going to have to comply.

If your primary deliveries include messages, small packages, and the like, then the type of vehicle you use is relatively inconsequential. You do not need a big vehicle that will incur excessive fuel costs. If you only require a sedan, this means finding a great deal on vehicles is never going to be a chore. Deals on smaller, more fuel efficient vehicles are endless.

If you anticipate delivering larger products such as mail tubs, auto parts, luggage, and more, then you will need a small truck, a cargo van, or an open bed minivan. If given the choice, I recommend using an extended cargo van with an open bed. Some companies will not consider subcontracting to you unless you operate a van-type vehicle(s). The Company wants to ensure you are not limited in the amount and type of packages you can transport.

The benefits of owning an NEMT service when starting a courier service is obvious because ambulette can accommodate large packages and equipment.

If you are in need of a vehicle, you can search everywhere from Craigslist.com, Autotrader.com, ebay motors, or even the classifieds in your local newspaper. I have found great vehicles in all such places. As I mentioned, a simple courier services does not require a pricey vehicle.

Box Truck

After reading Joel and Dexter's ebook, *How to Build a Local Moving Company with 69.1% Profit Margin*, I saw the opportunity and was inspired to add a box truck to *Quick Time Courier*. In their ebook, Dexter discusses how he expanded his NEMT business into a moving service targeting elderly people who are downsizing, typically moving from residence to independent

living facilities. Joel and Dexter go into much greater detail and share more strategies. But in reading the ebook I saw the opportunity and, shortly thereafter, invested in a used box truck - which continues to make me a LOT of money!

Investing in a box truck was an outstanding investment. It completely opened up *Quick Time Courier* to whole new clientele and money-making opportunities. Now, *Quick Time Courier* was delivering everything from specimens and pharmaceuticals to furniture. If you haven't yet studied *How to Build a Local Moving Company with 69.1% Profit Margin*, I encourage you to do so. As it did for me, it will offer you new ideas and further possibilities. The website for their ebook is www.startprofitablemovingcompany.com.

I definitely do not want to confuse you. A box truck is a great money-making investment - WHEN YOU ARE READY. I don't suggest starting with a box truck. Especially if you are serving banks, hospitals and local businesses, a box truck is "overkill." Box trucks will require more fuel and additional insurance which will obviously affect your budget. So don't invest in a box truck until you are in the position to pursue such opportunities.

I can assure you, there is a lot of money to be made with a box truck. Joel and Dexter's ebook will explain the possibilities. But you need to be smart and prudent in scaling your business. Systematically grow your business and invest in assets as you need them. Do not follow the "*If you build it, they will come*" strategy.

Take-A-Way Tips

You can start your business using your personal vehicle if you are operating as an Independent Operator. However, once you begin to hire drivers you do NOT want to use your personal vehicle. It poses a liability risk to you and your company.

When investing in a vehicle, I suggest starting with a van-based vehicle – something like a Chevy Astro van is ideal because it is spacious enough for numerous packages, small enough to be fuel efficient and very cost effective.

Insurance

There are a couple different kinds of insurances you will need to consider for your courier business. However, the good news is that insurance is much more cost effective in the courier industry – especially as compared to NEMT and passenger transportation. The obvious reason is because there is limited risk in damaging a package as compared to a human passenger.

Commercial Vehicles Insurance

In the NEMT industry you are typically required to carry greater amount of insurance versus the courier industry. The amount of liability coverage for a passenger transportation service will vary depending on regulations within your state. But for the courier industry, coverage can be as modest as 100,000/300,000 – which is not very expensive in insurance premiums.

Make sure you partner with a good insurance agent. A good insurance agent will definitely be an important strategic partner. As your business grows, you want an agent you can call with details, tell them what you need and you show up and sign.

Whenever I am putting a new vehicle on the road or taking one off I call my insurance agent, let him know what I am doing and his staff puts everything together. I just show up and sign. He submits the paperwork and I pay the next billing cycle. He makes the process convenient.

I also suggest investing in “*Cargo Insurance*.” Such insurance protects against damages to your customer’s packages and merchandise. My insurance agent gave me an unbelievable 12 months policy that was so cheap it would be foolish to not get it.

Discuss being “Bonded” with your agent. Being bonded essentially says you have undergone examination by a surety and have been qualified to do the work. It is designed to prevent any loss on the part of the obligated, and the prequalification process has assessed the financial strength of you, the principal, and your level of expertise. The surety bond company is putting its assets and financial strength behind you, the Contractor. Again, discuss this with your agent.

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Chances are good you will not need to be bonded unless required by a Company for a specific contract. Because of the rigorous prequalification, there is little expectation of loss in the surety bond relationship. Personally, I have found that being bonded can be overrated. I leave this as option up to you and your agent.

If you plan on going into other states, operating your service across state lines, then you need to check with the Federal Motor Carrier Safety Administration (www.fmcsa.dot.gov) to determine at what point you may need to acquire USDOT and Motor Carrier Numbers. Typically, you can cross state lines to deliver or pick up items but you can't go into another state and actively deliver or transport items or cargo without a USDOT Number. So if you live close to a border or you anticipate crossing state lines you will definitely want to check into licensing.

Another area important to mention is the transportation and delivery of chemicals and bio-hazards. In short, DON'T DO IT! This will dramatically change your insurance and licensing classification. Further, depending on your state, you may be required to get a CDL and other forms of training. My goal with this material is to provide you with a profitable business opportunity for which to start or expand. Therefore, I am telling you that if you decide to transport chemicals and bio-hazards you will be opening up a whole new classification for which there is many "hoops" that you will need to jump through. For me, it's just not worth it.

For your NEMT business, you don't have much to worry about. Your vehicles are literally "over-insured" for standard courier work. So my advice, don't even worry about attempting to get additional insurance if you are using your ambulettes for your courier business. Your vehicles and drivers are well insured. Again, this is just one more convenience that makes the decision to expand your existing business into the courier business a easy decision.

Worker's Compensation Insurance

In most States, once you hire an employee you will need to provide worker's compensation. Some states mandates that you must provide worker's comp when you hire 1 employee and other states require 2 or more employees. Again, this is where a good insurance agent will prove to be a valuable asset to your team. He/she will be well versed on this subject and can provide you with targeted worker's compensation insurance.

Worker's Compensation is determined by a percentage of what you pay out in payroll per \$100. However, you do not pay out the same for all employees. Employees, based upon their job description, will be associated with a different value. For example, your dispatcher, secretary, or someone based in an office is less likely to be injured "on the job." Therefore, the cost for their worker's compensation will be much less. However, you will need to pay more for drivers as they are exposed to more risk of job-related injuries.

Property Insurance

Because your courier business goes out into the public to service your clients and generate revenue you do not need an elaborate office. In fact, especially if you are starting out as an Independent Operator, you should be starting from your own home office. However, as you expand your business and take on drivers and employees you will need a more formal location.

When you do have a centralized office location, you will need property insurance and/or renters insurance. But again, the good news is that all such insurance is painfully cheap and your insurance agent will definitely be able to assist you. Property insurance will insure you against accidents on your premises. You will be insured against theft and natural accidents such as flood and fire.

Take-A-Way Tips

Shop around to find the “*right*” insurance agent. They will be an instrumental strategic partner and valuable asset to your team. They will help ensure that you are properly insured and, hopefully, expedite the paperwork.

Invest in research to determine if you need a DOT number to travel into other states. Your insurance agent should have insight into such details.

I strongly suggest you do NOT waste time becoming involved with the transportation of chemicals or biohazard materials. There is WAY too much cost and liability-related issues associated with transporting chemicals or biohazard materials..

You will need a worker’s compensation policy once you hire employees so be strategic in planning and scaling your business. If you plan on making serious money and exponentially growing your business, you need employees. So make sure you are charging and making enough money to cover all labor related expenses.

GPS Units

I am a big fan of GPS units. You have to love technology and all the conveniences. The good news is that technology continues to become more and more cost effective.

So do you need a GPS unit? I say yes, but honestly, that is entirely up to you and the demands of your mission. As you add vehicles and drivers and expand your services, especially if you are traveling long distances, I believe GPS is an essential piece of equipment.

You can get some GPS units for around \$100.00. I suggest investing in a GPS unit that has multi-destination routing. This feature allows you to enter your first delivery and pick-up stops, then all the stops in between. This feature will also help optimize and plan efficient routing, save fuel, time and money. So especially if you are working independently a GPS will be a good tool.

Almost all cell phones have GPS. Some plans offer the service for free and some require paying an additional monthly fee. Although GPS is convenient with your phone, I recommend purchasing a window/dashboard mounted unit. If you are using your cell phone, following the GPS guidance system and a call is received, it is very inconvenient. Further, especially if you are driving, it is a distraction and a liability. Again, GPS units are very cost effective. So invest in a decent, reliable model and keep it in your vehicle. As of this writing, this 6 inch “*Tom Tom*” GPS is available at Best Buy for on \$129.00 without any coupons or discounts. If you invest during a holiday season or while on discount you can definitely get this for around \$100 – well worth the investment.



Take-A-Way Tips

Especially if you don't have a dispatcher who can assist with directions and scheduling, GPS can be an essential tool – especially if you are traveling out of town to unfamiliar areas.

Computers & Internet Access

Internet access is important for a variety of reasons. If you are using *Dispatching Made Easy* or another online dispatching service you are definitely going to need internet access. The great news is that with technology, internet access is everywhere – even more accessible via mobile access. Besides smart phones, different kinds of tablets are appearing on every street corner almost every other day.

The internet is essential for the courier industry because I have accounts with some businesses that email us requests for deliveries in addition to associated correspondence. Regardless of whether you are using smart phones or tablets, your business is now mobile and even more convenient. It really is awesome – your business can literally be managed from a lightweight tablet or smart phone. It wasn't too long ago you had to look for WIFI. Now, it is pretty much standard with all mobile devices.

Once you have determined which mobile device is best suited for your business. I suggest visiting sites such as www.digitalwaybill.com or www.ontimesystem.com. These are low cost websites for couriers and clients to provide real time web based shipping and tracking information. I am sure there are plenty of other sites offering similar services, but these seem to be a good fit for someone on a tight budget, just starting out.

If you have an existing business, you most likely already use the internet on a daily basis. If you are using DME, then you already have a good resource to manage and dispatch for both your NEMT and courier business.

Take-A-Way Tips

Even if you are an Independent Operator you need internet access. In addition to corresponding with clients, you may structure your business to receive requests for deliveries via email.

Especially if you are an Independent Operator, invest in a tablet if possible so you can manage your business while remaining mobile. If you are using DME, tablets will also allow you to dispatch other drivers for deliveries while remaining mobile.

Advertising / Marketing

An important message I learned from Joel years ago was the value of highly targeted marketing. When I say targeted, I mean targeted as in “*go directly to the source.*” I have seen other entrepreneurs lose a LOT of money in regards to marketing. But I can honestly say I am very fortunate and never really suffered financially because I have always strived to learn from other people’s experiences. Let’s be realistic. Not everyone needs medical transportation. Nor does everyone need courier service. So when it comes to marketing, you simply need to be creative and find ways to market directly to the “*Decision Makers.*”

Think about it. Is it wise to “*invest*” hard-earned dollars into mass marketing that targets the general public when the general public doesn’t need your services? No – of course not. It is better to invest your money in strategies that literally put your name in front of decision makers of companies, businesses, banks, hospitals, law firms, and more as much as possible.

If you are already servicing hospitals, nursing facilities, dialysis centers, and the like then you already have a “*HOT market*” to begin immediate marketing. Joel refers to it as “*Personal Promotions*” – it is going out and connecting personally with the people and facilities that will be using your service.

Personally connecting and promoting my business is what built *The Wheelchair Taxi* and *Quick Time Courier*. The hardest part in starting your new business is literally getting started - winning over those first few clients who will give you a chance. Once you convince them to try your service, retaining them as clients is as simple as demonstrating your prompt, punctual and reliable service. If you can demonstrate consistency and offer added value you can then leverage those relationships to gather new clients. Witnessing the growing success of your business is an extremely satisfying and rewarding.

In regards to your vehicles, they are literally a moving billboard. That is why I believe signage is so important. As an Independent Operator or a young startup, magnetic signs are very common. Typically it is because couriers start their delivery business using their own personal

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vehicle so magnet signs allow for easy removal. Magnetic signs are definitely a feasible and cost effective option so I do not diminish this solution. However, when money permits and you have a vehicle you are using exclusively for business I recommend permanent lettering. The reason why is because, in short, it just looks better. It is much more professional and upscale and, in my personal experience and opinion, sends a better message to current and prospective clients. Permanent lettering is just that –permanent! It makes it look like you are established and are going to “*be around for a while.*”

Business Cards & Brochures

You can shop online for a good deal on business cards and I am all for that venue. However, whatever you do, please don’t go for the “*free*” business card opportunities. I know I may be offending some of you because you have used the free business cards. But seriously, if you are representing your business then please put your best foot forward. Spend a little extra money and get more personalized business cards that scream professionalism. Your business cards are a worthy investment and they are NOT expensive.

Consider, when you meet someone, you give them your business card. When you leave your business card is a reminder of your interaction. How do you want to be remembered? What do you want them to think of your service – cheap - professional? Your business cards help answer those questions. In fact, pay the little extra and make your cards stands out. Notice, I didn’t say “*freaky*” or anything over the top. But try and do something that is unique and visually a little different.

As far as brochures, I personally prefer “*Rack Cards*” which are the vertical cards about the length of legal size envelopes. The reason they are called rack cards is because they create a special display for them sometimes seen in doctor’s offices or in the entrance way of restaurants.

What is important to understand about promotional literature is that you literally only have a

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few seconds to capture the viewer's attention and convey your message. People don't want to be overwhelmed with information. Rack Cards allow you to be direct and to the point.

The following rack card is from a business owner I met at one of Joel's seminars. I share it because she did an excellent job capturing all of the essential elements you want to convey to your prospects – price, discount, phone number, image, target audience, locations, types of transportation, service region and more. I really like the pictures, logos and color scheme.

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H2T is expanding into your area!
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Serving The Woodlands, Conroe,
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We provide full service, white-glove transport to:
Adult Day Care
Airports
Alzheimer Clinics
Chemotherapy Treatments
Day Surgery Centers
Dentists
Dialysis Treatments
Hospital Discharges
Imaging/Diagnostic Centers
Medical Appointments
Nursing Homes
Physical Therapy
Rehab Hospitals



For your comfort and safety:

- We pick you up in your home & take you inside at your destination.
- Our trained personnel insure your peace of mind & safety.
- H2T's professional & courteous uniformed drivers have photo ID.
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Website & Online Services

Websites are actually a very versatile tool and a great marketing opportunity. You can quite literally introduce yourself to the world while also capturing prospect information for marketing opportunities. By capturing visitor's name and email address you can develop your own Service Newsletter to send periodic news, updates and discounts. Newsletters are a highly targeted way for further creating brand recognition. You are sending your information to a very targeted audience – people who opted in and voluntarily signed up to receive your information.

Despite what most people think, building a website is really not a costly endeavor. In fact, with evolving technologies putting together a nice, decent, straight forward website is very feasible. A common mistake I see with many business owners in a variety of industries is that they overcomplicate their websites. Like your other marketing endeavors, keep it simple, professional, and straight forward - and please, for the sake of all that is good in life, enlist the help of someone with experience to design your website. PLEASE, do not waste your time and effort trying to learn how to build it yourself. You are going to be too busy building your business. You don't have time to be a semi-pro web designer. Let the "pros" do what they do best while you work hard at building and promoting your business.

A good website will also allow customers to make reservations directly through your site. This is a big convenience for prospects and you. Customers fill in all the necessary trip related details and once submitted their request is sent to your email for approval. This is another reason for having mobile internet access and a professional web designer.

Take-A-Way Tips

Invest the money to have professionally designed business cards, rack cards and website. If you shop around you can find very good deals that aren't as expensive as you think.

Start by searching Craigslist.com for web designers and you can find some very good leads. You can contract with them either by the job or as an hourly rate.

Request references from prospective designers and examples of previous work. Find someone you can use long-term and perform periodic maintenance to your website.

Equipment & Supplies

Depending on the type of jobs and how you scale your business will dictate the type of supplies and equipment you need. If you plan on delivering items other than small packages you may very well need a hand truck and moving blankets. A hand truck can definitely be an asset. I purchased a lightweight aluminum 3 in 1 adjustable hand truck from Lowe's hardware. It was a little pricey but it was definitely worth the investment. It comes in handy and makes the job a lot easier. I also suggest a nice pair of leather work gloves. They too will add to your convenience and protect your skin.



ULINE catalog, which can be found online at www.uline.com, is a great resource for finding everything you could possibly need for shipping and packing supplies.

Your ambulette should have plenty of bungee cords that you use to secure wheelchairs and patient's personal items. Bungee cords and securing devices will work perfectly for securing courier packages, hospital equipment, bins and more. If you need more, get more! When we transport mail containers we stack them as neatly and tightly as possible, put a blanket over them, and then bungee the heck out of them to various points within the bed of the van. My hand truck is secured along the wall nearest my hydraulic lift. Needless to say, having hydraulic lifts in my vehicles further assists us with the work load – taking equipment up and down.

Take-A-Way Tips

If you plan on "going BIG" - then go BIG! If you need a hand cart because of the types of items you will be delivering, get a versatile and durable hand truck to adequately meet the purposes.

Invest in bungee cords, tie-downs, sheets and blankets necessary to secure items.

Make sure you have eye-hooks securely mounted throughout your vehicle so you can quickly and safely secure packages. This is for as much of your protection as for the welfare of your cargo. If you experience a sudden stop the last thing you want are items taking flight inside your vehicle.

Strategic Partners

As an entrepreneur, your level of success is determined in large part by the people with whom you surround yourself. Despite what you might think, you are never in business alone. Your level of success will be determined by the help and services of other people and professionals who provide support services to your business. We already discussed the importance of a good insurance agent, but let's take a look at some other key strategic partners.

A Good Accountant

"Let the pros do what they do best" while you focus on building your business. I can honestly say that my accountant has been a valuable asset to my team. I talk to my accountant periodically as is necessary or when I have a pressing concern. As a minimum, we always meet quarterly without fail. My accountant has done a great job of keeping me on-point, organized, and focused on where my business is financially. When I told him of my intentions of expanding into the courier business we met to discuss. We evaluated where we were at financially with *The Wheelchair Taxi* and what would be necessary to make *Quick Time Courier* a success. When I expanded to the medical equipment rental business, again, we met to discuss.

I have heard a lot of people complain about the cost of accountants. Yes, they can be pricey. But I know of no other way. I certainly don't know what my accountant knows nor do I have the desire to learn. Consider how often tax laws change. He is the one responsible with keeping up with such fluctuations and advising me on how best to manage my business. He has a mindset for such matters. I do not. I have no interest. So I know my limitations and welcome his help in "*trouble shooting*" my business to identify areas of concerns, possible inefficiencies as well as areas of profitability.

Ultimately, my accountant works for me. He is paid to serve and provide sound counsel. I know some people who are scared of their accountants or lawyers. Personally, I couldn't imagine being in such a position because I want my accountant to be "*on my team*."

A Good Attorney

We are in a litigious society. You need a good attorney – bottom line. Everyone wants to sue everyone and/or threaten to sue. So regardless of your industry, if you are in business, it is definitely a good idea to have a good attorney and readily available.

Your attorney can assist you with incorporating your business and filing your Employer Identification Number (EIN). Your attorney can also assist you with contract negotiation and reviews. My attorney has definitely assisted me in this department. Over the years, I have been able to fax over contracts for his review and input. Although attorney fees can definitely add up, they have definitely been worth it when it comes to contract reviews.

The other obvious reason you need a good attorney is in the event you face a lawsuit. Fortunately, I have never had to enlist the help of my attorney for any type of legal action other than contract preparation and associated matters. However, should circumstances ever present themselves otherwise, I am confident my attorney will prove to be valuable.

Incorporating Your Business

I am not an attorney and definitely can't advise you on the particulars of any legal structure. Hence, the reason your attorney will be one key strategic partner. However, what I do know is that you absolutely have to incorporate to protect you, your personal assets, your business, and your business assets.

Incorporating your business is not a difficult process. However, it does need to be done properly because it offers a significant shield of protection and has serious tax implications.

I will not even attempt to discuss using a D/B/A (Doing Business As), a sole proprietor, or a general partnership as a vehicle for which to operate your business. None of these possibilities offer you ANY type of legal or tax protection. In fact, in a court of law and as identified by the IRS, if you are doing business under any such forms of business (D/B/A, sole proprietor, general

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partnership) you and your business are literally one in the same. You and your business are one. This is NOT wise or prudent in any capacity. Thus, you absolutely MUST incorporate.

Your options for incorporating your business are an LLC (Limited Liability Company), a C-Corporation, and S-Corporation, and in some cases a Limited Partnership. If you are not familiar with any of these legal structures then I definitely suggest you do some personal research as well as working with your attorney and accountant. Your business formation is a type of vehicle that will protect you and carry you to your financial goals and expectations.

Personally, I am partial to LLC's. All of my businesses are LLC's. I do know that they are a very flexible entity that provides asset protection as well as tax convenience. LLC's can be formed as a single-member LLC or as multiple-member LLC in the event that you are going into business with a partner.

Filing for a Business License

Rules and regulations regarding business licenses fluctuate significantly by state, county, even by city. What type of business license you need can also change whether you are starting your business out of your home or a commercial location. Likewise, your licensing can change depending on the type of legal business structure you have formed.

So, do you think that this is confusing? Yes, it is confusing and equally ridiculous.

Regardless, my point is that you need to enlist the help of your accountant. Sure, you can go to your County Office Building and research the matter yourself. But again, "*let the pros do what the pros do best*" while you work on building your business. Consult with your attorney then, based upon their advice and directive, go file for your business license.

A Good Mechanic

A good mechanic is very important for ANYTHING vehicle-related. If you can't fix your vehicles and put them on the road then you ultimately have NO business. A good mechanic will be your business' best friend for a variety of reasons.

First, you have to find someone locally and who works independently. When I say independently I am referring to a mechanic that is not in any way associated with a national or even regional service chain. The reason is because there is NO way you can afford to pay "*top dollar*" labor rates for vehicle maintenance. Sure, you want top level service. But realistically, due to the laws of economics, there is no way that you can afford to pay the \$65-80 per hour labor rate that most national and regional retail service chains charge.

Next, you need fast response time. Vehicles are going to break down and need regular service. When this happens, you need someone who understands your business and can provide you fast turn-around.

My mechanic is great about payment terms. He provides a great service to the general public where customers pay when they pick up their vehicles. However, I have a corporate account and pay only once a month via an invoice. This is not only convenient for my cash flow but also my logistics. Vehicles and drivers can be dropped off to pick up vehicles as necessary.

You may also enlist the help of a variety of maintenance teams. For example, I have a guy that works on my lifts whenever there is a problem. Rather than taking a vehicle with a lift problem to a general auto mechanic I take it to someone who is more "*electrically inclined*" and has experience with lifts.

When my vehicles need tires, I take them to a company that sells and installs tires wholesale. Rather than going to my general mechanic where he can't give us the same price breaks, all my vehicles go through this tire wholesaler. It is common sense and convenience.

Take-A-Way Tips

You are never going to be alone in business. You need strategic partners who you can rely on and trust to help “*protect and preserve*” the interests of your business.

The foundation of effective partnerships is quality relationships. You have to be honest, professional, and reliable. Your attorneys, accountants, advisors, mechanics and more – pay them on time! You need and want them so don’t, in turn, let them down.

Interview and find a good quality accountant. Your accountant can be a valuable asset with whom you should meet with at least quarterly to review your numbers.

Interview a good, competent attorney before hiring. A good attorney will be a great asset to your business so ensure that you partner with the “right” one. Your attorney should be able to provide you with strong legal counsel to include corporate formation, EIN filing, contract review and interpretation, as well as general legal representation.

Your mechanic can literally become your company’s best friend. Make this relationship a win-win situation. You bring all your vehicles to him and he, in turn, provides you with volume based price breaks as well as flexible payment terms.

What You Need To Do

"If you go to work on your goals, your goals will go to work on you. If you go to work on your plan, your plan will go to work on you. Whatever good things we build end up building us."

- Jim Rohn

If you are new to the transportation industry you might appreciate all of this information all the more. If you are new, then you definitely have work to do. You need to begin laying the foundation for your business and your success. I suggest re-reading this resource, making notes, analyzing your current position to included your finances and logistics, and then begin breaking down this information and your local opportunities into "bite size" action items.

If you are already in the transportation industry you might be saying, I know much of this. If this is the case, then the question begs, why haven't you done anything with what you know? Why haven't you taken action? At the very least, I hope this resource serves as type of "wakeup call" prompting you to take action. If so, then I consider my efforts a success!

However, if you have the "*if you build it, they will come*" mentality, then chances are very good that you will fail at this and any other business. No business can survive on "*Hope and change!*" If you don't build it – it won't get built. You must develop action items, incremental steps to move forward. You must go out into the general public, promote your services, solicit businesses, build relationships, make yourself known and available. In short, you need to establish your existence!

The Importance of Customers

One of the most challenging parts of starting any new business is finding customers. In so doing, if there is one important philosophy I have learned from Joel and have duplicated in the success of my business, it is the need for establishing sincere and sound relationships. As Joel explains, "*Sincere relationships provide you with unending clientele which, in turn, provides you*

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with unending wealth.” I can tell you with all certainty that when you adhere to this principle and put your customers first, you will never need to worry about money.

“Never focus on the money. Always focus on satisfying customers and you will never go broke!”

- Joel Davis

[How to Find Customers](#)

Meeting, greeting and networking is essential for the growth of your business. As I did, I encourage you to attend social events when possible. For example, the Chamber of Commerce can be a great start. Some have found their local Chamber of Commerce to be more of a “*dead end*,” but I would attribute that to a weak association with poor leadership. I am fortunate because, in my community, the Chamber of Commerce hosts periodic social functions and events which welcome new and experienced business owners. They encourage members to support one another in terms of services, opportunities and referrals.

The Chamber of Commerce does have an annual fee, but in my experience, it has proven to be a worthy investment. I believe my name and reputation has been assisted over the last few years by attending some of the Chamber of Commerce events so I do consider my annual membership a worthy investment. I have met many entrepreneurs at such events who I have stayed in touch with and who have even become clients of both *The Wheelchair Taxi* and *Quick Time Courier*.

Other social opportunities are hosted by the Small Business Administration. They too work to promote local small businesses through their literature, education and social opportunities. Especially if you are just starting and have more available time, I encourage you to take some time to investigate your local Chamber of Commerce and Small Business Administration. Learn of their opportunities and established networks. Yes, you will probably meet some people there who don’t wish to do business. I have met many people at such events who are just starting their business and by the time I attend another social gathering I discover they are no

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longer in business. So chances are very good that you will periodically meet some people who are “*fly-by-night*.” But if your local Chamber of Commerce and SBA is anything like mine, I am very confident that you will meet and network with more experienced and reliable entrepreneurs who you can work with in the future.

Also, as a quick note, keep an eye in the Business Section of your local newspaper. I have actually attended a few events that were “*open invitation*” to local business owners. A few years ago I even co-sponsored one such an event.

Bottom line is this - “*If you build it*” that doesn’t guarantee “*they will come*.” You need to go where potential customers are located, where they congregate. Finding and soliciting NEMT clients is much different than finding clients for your courier service. In the courier industry, you need to go where business owners, law firms, realtors and the like congregate or have access to your marketing material. The exception is in serving as a Medical Courier, if you are already in the NEMT industry, you have access to and relationships with hospital and facility personnel.

Ultimately, you need to *do whatever is necessary to make yourself visible* - and this does not mean that you have to spend a lot of money. As we discussed in marketing, you don’t have to spend a lot of money on marketing – especially if you have a targeted plan.

When you know your capabilities and who can benefit from your products and services you are poised for profit. If you are planning on starting as an Independent Operator I suggest contacting local flower shops, dry cleaners, and pharmacies. Believe it or not, with the increase in fuel costs there are more and more people and businesses willing to subcontract to Independent Operators. But again, you need to be realistic in knowing your capabilities. If you are starting with a small sedan, offering your services to a local dry cleaner is not suitable. You need more of an open-bed van or minivan that allows you to hang clothes.

Especially smaller, independent dry cleaners, pharmacies, flower shops and the like, they can’t afford the additional overhead expenses in labor, fuel, insurance, vehicle expenses and more. Therefore, if you do a good job in selling and positioning yourself you can be in business

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relatively quickly by forming strategic partnerships with local small businesses. The key is demonstrating how you can solve their problems and save them money. If you can save people money, you will ALWAYS make money – *I Guarantee it!*

Working with flower shops and dry cleaners are great for Independent Operators. I think it is less feasible for existing NEMT owners because there is so much more profit earning potential in pursuing other venues. When you have a fleet of drivers and vehicles you can develop your business on a much larger scale. But realistically, everything comes down to what the “*numbers say*” – can you make enough money to make it worth your while?

I would like to reiterate that I don’t recommend spending money on direct mail techniques. I recently had a new business owner ask me a question about this subject. I think it is an excessive waste of money for which you really don’t see a return on your investment. I am a firm believer that making yourself visible, personally connecting with and following up with people, building your relationships with exceptional service is the best way. Even if the people you meet and greet don’t need your services, you will be amazed at the great referrals you can land. Nothing is more powerful and cost effective than word-of-mouth advertising and referrals.

We receive phone calls on a weekly basis from customers stating they heard about us from someone else. Referrals always come from someone who you provide good service - whether it is family, friends or simple acquaintances.

One thing I did when starting *Quick Time Courier* is share letters of support and endorsement we received for *The Wheelchair Taxi*. Although I was starting a new company, it was still “*Me*” and I was leveraging the same infrastructure and resources. I assured people that the same level of customer service with *The Wheelchair Taxi* was going to be invested in *Quick Time Courier*.

Another location where you can find potential clients is Craigslist.com. I always suggest placing ads for your service on Craigslist. Especially in the beginning stages of my business, I placed even more ads than I do now. I can honestly tell you I received some great leads over the years

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through Craigslist.com. To this day, I still place ads on Craigslist when I have time at home on my computer. The best news is that it is free so you risk losing nothing! Like I said, it has literally led to some good leads for me so I am confident that it can be for you too.

Associations

Joining a professional trade association allows you to network with others in the courier industry and get listed in their searchable database. One association I joined several years ago is called "*Courier Board*." You can visit and, if interested, join them at www.courierboard.com. I found this site to be useful. They constantly list courier jobs in states around the country and have two different membership levels. One is "*Free Exchange/Shipper Accounts*" and the other "*Premium accounts*" which are for couriers companies.

"*Free Exchange/Shipper Accounts*" are for individuals, shippers, and companies needing delivery service. With a free Exchange Account - members can post freight quote requests and RFP quote requests for free. Free Exchange members can also search their database of courier companies and access in-depth information on companies and their profiles.

"*Premium Accounts*" are for courier companies. All new Premium members receive a free one month trial membership. As your free trial premium account membership period is ending you will receive an email alert notifying you that your account is about to convert to a regular membership for \$65 per month.

Subcontracting

Subcontracting can be a great opportunity for you to get started generating revenue rather quickly. You can begin by transporting large company's "*overflow*." I suggest investing some time in internet searches for large delivery services in your area. Visit their websites to see if they have links to "*Opportunity*" or "*Affiliate*" pages. Such pages are an open invitation for

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solicitation. Chances are good they welcome the assistance from Subcontractors. Access these links to see what their possible requirements are to serve as an Independent Contractor.

I always recommend trying to set up a meeting in person. Such meetings give you a great opportunity to sell yourself whereas on the phone you can only convey so much. Further, people are much more likely to turn you down over the phone versus in person. Many times it is not because they are not trying to be rude. Rather, everyone is short on time when you are meeting with people in person you have their attention as a captive audience. So if at all possible, set up physical meetings – even if it is only 10-15 minutes.

In meeting with these large delivery services, your goal is to see if you can handle some of their overflow, smaller or rural distance deliveries. This can consist of things from a “*Bulk Stop*” (a business receiving a lot of packages at one time) to miscellaneous deliveries such as lost luggage from airport pick ups and drop offs.

When subcontracting for one Company you will want to seize that opportunity and leverage such success to promote yourself with other businesses and potential clients. Consider - you are making multiple deliveries in a corporate office park. You can quickly take the time to pleasantly introduce yourself and distribute business cards and brochures to other businesses and potential clients. You will instantly have credibility because you are already in the corporate park performing deliveries, you are in uniform, and over time you will be more and more visible.

Just don't ever make the mistake of being too “*pushy*” or becoming an annoyance. When it is professionally appropriate, leave prospects with your card, list of prices and services. I can assure you, although this strategy may seem like a conflict of interest because you are serving as a Subcontractor at the time, MARKET!

Serving as a Subcontractor is all the more feasible if you are already in business and have an existing NEMT business. The reason is because you have the infrastructure, vehicles, drivers,

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dispatch and logistics. The Company using you as a Subcontractor will definitely want to ensure you are reliable and that you can legitimately handle their overflow. This kind of additional work, the overflow from larger Companies, can be a great way for you to keep your vehicles and drivers moving and generating additional revenue.

As I close, I want to again thank you for investing in this resource. I am very blessed by the success I continue to receive and experience and am very pleased to create this resource. Since first launching this ebook a short few years ago, I have had the pleasure to speak with and further offer advice to entrepreneurs from around the country. It is extremely gratifying and I look forward having the opportunity to work with you.

I encourage you to do exactly what I first did back in 2006. Take a leap of faith and take action. I was very hesitant to invest in Joel's ebook many years ago. But had I not, I would not have the businesses, money, and the freedom I have today. Further, had I not taken a leap of faith to take action, you wouldn't be reading this resource. At most, I would probably only have been able to write a pamphlet of what it's like to work for UPS for 25-30 years!

Ultimately, you have to believe that life has more to offer with more opportunity. This resource is only one small contribution to you implementing change and creating profitability. With that being said, there is only one more thing for you to do –Just Do It! Get out there in the marketplace, be a people person, meet, network, introduce and represent yourself well. Sell others on your vision. Be organized and disciplined. Look the part and CREATE VALUE! If I can do it, starting with nothing, then you can achieve the same level of success.

- Carlos Banks