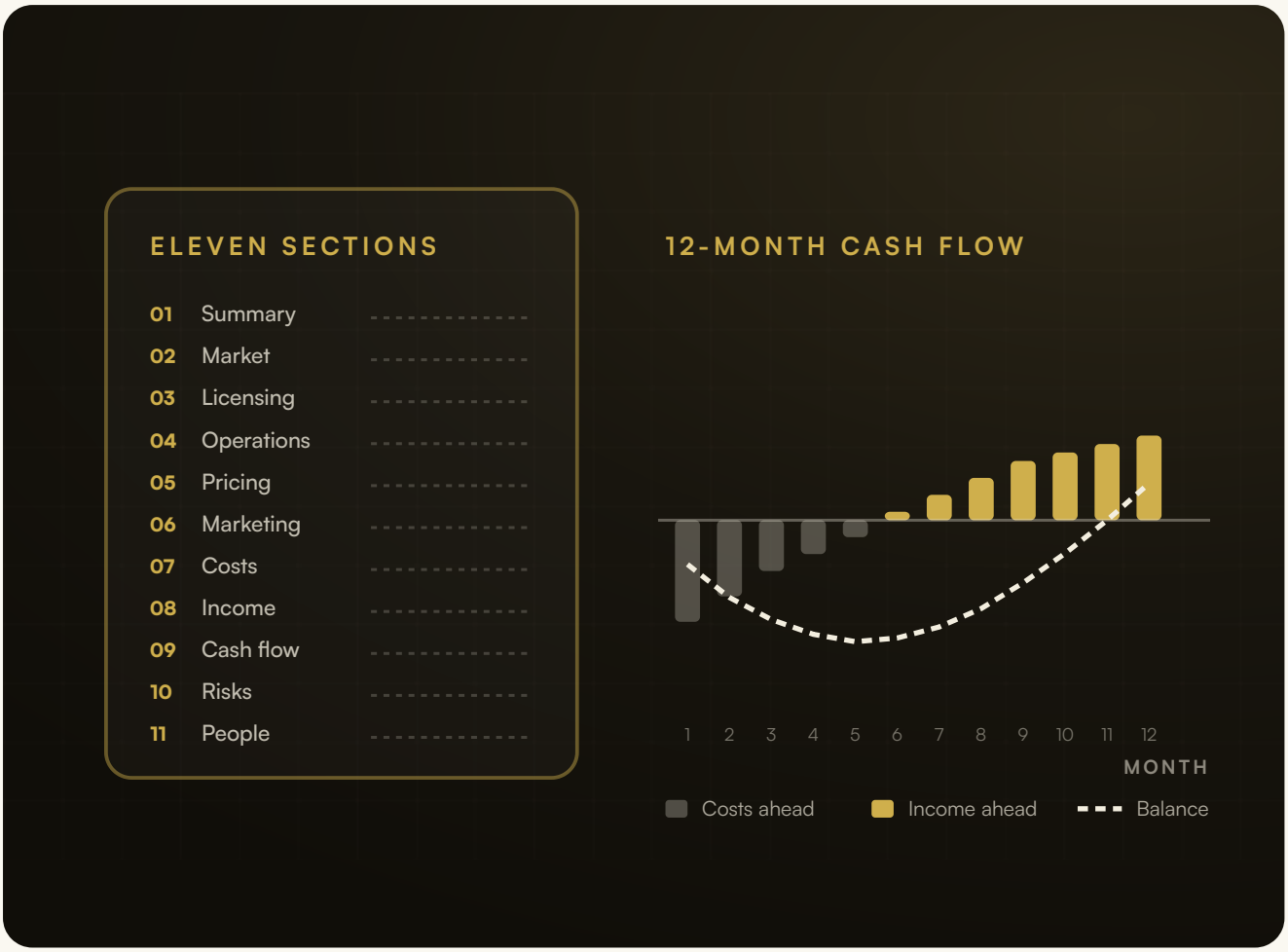
TaxiDex

FREE TEMPLATE · 2026 EDITION



A FILL-IN WORKBOOK FOR NEW TAXI FIRMS

Taxi Business Plan Template

Eleven sections with prompts and example lines: who you will carry, how you are licensed, what it costs to run and when the money comes in.

01 Summary, market and licensing

02 Operations, pricing and marketing

03 Costs, income and 12-month cash flow

04 Risks, people and the numbers behind them

BEFORE YOU START

How to use this template

A taxi business plan sets out who you will carry, how you are licensed, how many cars and drivers you start with, how people book, what you charge and what it costs to run, then shows month by month when the money comes in.

THE ONE RULE

Replace everything in square brackets. Keep numbers you cannot back up out of the plan, or mark them clearly as assumptions.

The eleven sections

1	Summary	p. 3	7	Costs (monthly)	p. 6
2	The market	p. 3	8	Income (monthly)	p. 6
3	Licensing and compliance	p. 4	9	Cash flow	p. 7
4	Operations	p. 4	10	Risks	p. 8
5	Pricing	p. 5	11	People	p. 8
6	Sales and marketing	p. 5	→	Making the numbers believable	p. 9

i The same core sections lenders and partners expect from any small business plan (summary, market, operations, management, finances), with the taxi-specific parts made explicit: licensing, fleet, drivers, booking channels, pricing and the cash timing of account work.

01 Summary

Business name
[name]

What we do
e.g. pre-booked private hire and airport transfers in [town]

Licences
operator licence from [authority], [n] vehicles, [n] drivers

Start date
[date]

Money needed
[amount] for licences, vehicles, insurance, setup

How it is paid back
[months / method]

02 The market

Area served
towns, postcodes, airports, stations

Who books
e.g. residents, hotels, corporate accounts, schools, hospitals

Who else serves them
local firms, app platforms

Why customers will choose us
specific reasons: availability at [times], account billing, wheelchair vehicles, fixed airport prices

03 Licensing and compliance

Licensing authority
council / city / state regulator

Licences held or applied for
operator, vehicle, driver licences with dates

Insurance
hire and reward cover, public liability, employer's liability if employing

Records we must keep
booking records required by the authority

04 Operations

Vehicles
number, models, owned / leased / driver-owned

Drivers
number, employed / self-employed, how recruited

Hours
e.g. 24/7, or 05:00-01:00

Booking channels
phone, website booking widget, passenger app, account portal

Dispatch
software used, how jobs reach drivers

Base
address of operating centre

05 Pricing

Tariff
council fares for taxis / own tariff for private hire

Airport and long-distance prices
fixed prices by zone

Account terms
monthly invoice, payment days

Driver pay model
commission % / weekly rent / employed wage

06 Sales and marketing

First customers
named hotels, offices, schools you will approach

Online
Google Business Profile, website, reviews

Repeat bookings
app, account portal, SMS confirmations

07 Costs (monthly)

COST LINE	MONTH 1	FROM MONTH 4
Licences (averaged)		
Insurance		
Vehicle finance or rent		
Fuel or charging		
Maintenance and tyres		
Dispatch software and phone lines		
Office and staff		
Marketing		
Total fixed		

08 Income (monthly)

Paid hours per car per day ..... **× average fare per hour** ..... **× days** ..... **× cars** ..... **=** .....

Account work .....

Total .....

ASSUMPTIONS BEHIND THESE NUMBERS

i Build income from paid hours, not from cars: how many hours a day each car is actually carrying passengers, times what an hour of work earns at your tariff.

09 Cash flow: the first 12 months

Month by month: income in, costs out, balance. Note when account customers actually pay (often 30 days after the month ends).

MONTH	INCOME IN	COSTS OUT	BALANCE
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
Year			

WHEN THE MONEY ACTUALLY ARRIVES

10 Risks

RISK	MITIGATION
Licence delays	
Driver shortage	
A big account leaving	

11 People

Owner(s) and experience

Advisers

accountant, solicitor, insurance broker

BEFORE YOU SEND IT

Making the numbers believable

Build income from paid hours, not from cars: how many hours a day each car is actually carrying passengers, times what an hour of work earns at your tariff. Use your licensing authority's published fees, written insurance quotes and supplier prices, and label anything else as an assumption.

Free calculators for each section

Startup cost calculator

Licences, vehicles, insurance, office and a cash reserve: section 1 and 7.

taxidex.com/taxi-startup-cost-calculator

Break-even calculator

Contribution per ride and the rides a day that cover your fixed costs: sections 7 and 8.

taxidex.com/taxi-break-even-calculator

Taxi tariff calculator

Sample fares and a printable tariff card for your own prices: section 5.

taxidex.com/taxi-tariff-calculator

How many drivers do I need?

Drivers at your busiest hour and the roster to cover it: section 4.

taxidex.com/how-many-taxi-drivers-do-i-need

Rent vs commission

The driver pay model and where the two deals cost the same: section 5.

taxidex.com/taxi-rent-vs-commission-calculator

Dispatch software cost

Your monthly software line on every pricing model: section 7.

taxidex.com/cost

YOUR NOTES

DO I NEED A BUSINESS PLAN TO START A TAXI COMPANY?

Licensing authorities do not usually ask for one, but banks, lenders, vehicle finance companies and partners often do, and it is the quickest way to find out whether your numbers work.