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**Confidentiality Agreement**

This Confidentiality Agreement ("Agreement") is made and entered into by and between:

**Disclosing Party:** Cartez Dewberry ("Owner"), the owner of the proprietary mobile application Marc’d ("Company").

**Receiving Party:** [Name of the individual/company receiving the business plan] ("Recipient").

**1. Purpose**

The Recipient acknowledges that any information provided by the Company in this business plan, including but not limited to ideas, business strategies, designs, financial projections, marketing plans, and technical details (collectively, "Confidential Information"), is of a confidential and proprietary nature.

**2. Confidentiality Obligations**

The Recipient agrees to:

* **Not disclose** the Confidential Information to any third party without the prior written consent of the Company.
* **Not use** the Confidential Information for any purpose other than evaluating the business opportunity presented by the Company, unless authorized in writing by the Company.
* **Protect** the Confidential Information with the same level of care it uses to protect its confidential information, but no less than a reasonable degree of care.

**3. Exceptions to Confidentiality**

The obligations of confidentiality shall not apply to information that:

* Is in the public domain at the time of disclosure or becomes part of the public domain through no fault of the Recipient.
* Is already known to the Recipient before disclosure by the Company.
* Is independently developed by the Recipient without reference to or reliance upon the Confidential Information.
* Is required to be disclosed by law, provided that the Recipient promptly notifies the Company in writing before such disclosure and cooperates with the Company in any lawful effort to limit such disclosure.

**4. Return of Materials**

Upon request by the Company, the Recipient agrees to promptly return or destroy all copies of the business plan and any related materials containing Confidential Information.

**5. No Rights Granted**

This Agreement does not grant the Recipient any ownership rights or licenses to the Confidential Information or any related intellectual property.

**6. No Securities Offering**

This business plan is provided for informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any securities of the Company.

**7. Miscellaneous**

* This Agreement shall be governed by the laws of the State of [your state].
* Any disputes arising from this Agreement shall be resolved in the courts in [your city/state].
* This Agreement shall remain in effect for [duration, e.g., 2 years] from the date of execution or until the Confidential Information is no longer confidential, whichever is later.

### Signatures

By signing below, the Recipient acknowledges that they have read, understood, and agree to comply with the terms of this Confidentiality Agreement.

**Signature**

**Name (typed or printed)**

**Date**

# I. Executive Summary

Marc’d is a mobile app designed to support and empower commercial truck drivers by addressing their unique challenges on the road. Founded by Cartez Dewberry, a second-generation truck driver, Marc’d is more than a navigation tool; it’s a comprehensive resource platform that improves drivers’ safety, health, and overall quality of life. Named in honor of Cartez’s late father, Marcus Dewberry, a truck driver for over 30 years, Marc’d seeks to carry forward his legacy by creating a community-centered app that meets the essential needs of truck drivers across the U.S.

# II. Origin Story

Marc’d was born from personal experience and a deep-rooted connection to the trucking industry. As the founder, I carry the title of CEO and the legacy of my late father, Marcus Dewberry, who dedicated over 30 years of his life to driving commercially. Growing up, I heard firsthand accounts of his challenges—finding safe parking, accessing healthy food, and navigating long stretches of isolation. These stories became more than anecdotes; they became a reality when I began driving trucks myself.

During my time on the road, I encountered the issues my father described: a severe shortage of safe parking, a lack of clean facilities, and minimal access to healthy food and fitness options. These challenges are not just inconveniences; they directly impact driver safety, well-being, and efficiency—factors that ultimately affect the entire supply chain.

The name Marc’d is more than a brand; it represents Marcus Dewberry’s legacy and is a testament to our commitment to improving the industry. We are not just addressing a problem—we are honoring the mark my father left by creating tangible solutions for drivers today.

Our ***Vision*** is to be the leading mobile app for commercial truck drivers, empowering them to find and ‘Marc’ essential resources in real-time—such as safe parking, clean rest stops, and healthy food options. Marc’d aims to enhance driver well-being, reduce safety risks, and improve efficiency, with a strategic plan for expansion into emerging markets by 2029.

# III. BUSINESS Objectives

Marc’d’s mission is to empower and support commercial drivers by providing innovative, driver-centered solutions prioritizing safety, compliance, and well-being. We enhance drivers’ lives through real-time navigation, parking resources, and a connected community, ensuring they have the tools and support they need to thrive on and off the road.

Our strengths stem from a deep understanding of truckers’ challenges, gathered from over 100 surveys, interviews with truckers and companies, and the founder’s firsthand experience as a commercial driver and owner-operator. We also recognize the critical importance of Compliance, Safety, Accountability (CSA) scores, managed by the Federal Motor Carrier Safety Administration (FMCSA), as they directly impact a trucking company’s reputation, driver careers, and profitability. High CSA violations can lead to FMCSA scrutiny, fines, and suspension. Marc’d was created to provide essential resources and real-time community updates for drivers and to help safeguard company profitability and driver earnings through proactive support and industry-specific insights.

By empowering drivers, supporting small fleet trucking companies, and fostering partnerships within the trucking community, Marc’d aims to help drivers reduce operational risks and maintain a strong safety record. We project reaching $8.6 million in net revenue by year three, with 22% profit margins, establishing Marc’d as a trusted resource for drivers and small fleets that prioritize safety, compliance, and drivers' well-being.

# IV. MARKET ANALYSIS

The trucking industry is a cornerstone of the U.S. economy. In 2022, it transported 11.46 billion tons of freight and generated $940.8 billion, accounting for 80.7% of the nation’s freight bill (American Trucking Associations, 2023). This sector is dominated by small businesses, with 95.8% of carriers operating fewer than ten trucks. The industry employs 8.4 million people, including 3.54 million truck drivers, underscoring the high demand for solutions that support logistics and operational efficiency.

However, trucking faces persistent challenges, including driver shortages, high turnover, and critical issues like inadequate parking. According to the U.S. Department of Transportation, there is currently one parking spot for every 11 trucks on the road, a shortage with significant financial and safety consequences: drivers lose an estimated $5,500 annually while searching for parking. As e-commerce drives the need for efficient, reliable logistics, demand for accessible, real-time solutions continues to grow.

Compliance and safety are additional hurdles. Smaller carriers, with fleets of 1-20 power units, account for 82% of DOT investigations, facing greater regulatory scrutiny and high compliance risks. CSA violations impact insurance premiums, contract access, and driver retention, making business risk incredibly challenging for small and owner-operator fleets. In 2022, 53% of the most common inspection violations were preventable, highlighting a need for proactive compliance tools. Poor CSA scores often lead to frequent roadside inspections, audits, and insurance premium increases, threatening business viability.

Marc’d directly addresses these challenges by providing small and owner-operator fleets with real-time tools that help improve compliance and lower risks. Designed to meet the needs of a growing and diverse demographic—including an increasing number of female (8.1%) and minority drivers (45.6%)—Marc’d support safer driving practices, well-being, and operational efficiency.

Marc’d is uniquely positioned to support carriers in reducing premium costs in the insurance realm. According to Progressive, the largest U.S. commercial auto insurer, commercial truck insurance premiums are highly impacted by driving history, with violations or minor speeding tickets significantly raising costs. Progressive’s Smart Haul® program shows how electronic data monitoring can reduce premiums, with new participants saving an average of $984 annually. Marc’d similarly leverage compliance monitoring to improve driving behavior, reduce CSA violations, and support cost reductions for carriers through better insurance terms.

Additionally, Marc’d can address risks that cause fatal accidents. The FMCSA reports that 15% of large-truck drivers involved in fatal crashes in 2021 were speeding. Marc’d helps drivers monitor and manage safe speeds, creating a safer road environment and reducing risk. In summary, Marc’d’s comprehensive approach positions it as a vital resource for small fleets in an opportunity-rich market, supporting safety, compliance, and business growth in a sector crucial to the national economy.

# V. Competitive advantage

Marc’d sets itself apart with the following advantages:

1. *Holistic Driver-Centered Solutions*: Unlike competitors focusing on navigation or parking, Marc’d addresses multiple pain points for drivers, including safety, well-being, and real-time updates from other drivers. We focus on finding parking and providing access to essential amenities like healthy food, clean restrooms, and fitness options.
2. *Deep Industry Understanding*: Our founder's firsthand experience as a truck driver and extensive industry surveys gives Marc’d a unique perspective. This inside knowledge of limited resources and long stretches on the road has informed the app's development, making it highly relevant to drivers' needs.
3. *Community-Driven Updates*: Marc’d uses a model similar to Waze, where drivers provide real-time updates on parking availability, road conditions, and safety issues. This community-driven approach fosters collaboration, providing up-to-date, crowd-sourced, more accurate, and beneficial information than standard navigation apps like Google Maps.
4. Voice-Activated Controls: Marc’d allow drivers to use hands-free voice commands to update parking availability, report road conditions, and access navigation. This feature enhances safety and ensures drivers can use the app without distraction.
5. *Support for the Trucking Community*: Marc’d aims to support the drivers who are the backbone of the economy by solving immediate problems and offering cash incentives to the top users each month on the platform. We will award the top "Marker"—the user who contributes the most to listing available parking locations or road conditions—with a cash prize as a token of appreciation. This initiative rewards users for their valuable contributions and helps spread the word about Marc’d, driving engagement and attracting more active users eager to win.
6. *Scalability and Expansion Potential*: While Marc’d will initially focus on the U.S. market, it has a strategic five-year plan to expand into emerging markets like Jamaica, Brazil, and Africa, addressing similar challenges faced by drivers in these regions.

# VI. Legal Structure

Marc’d is a veteran-owned, minority-owned Limited Liability Company (LLC) with one member. This legal structure was chosen to provide flexibility, limited liability protection, and simplified tax treatment while maintaining complete business control. As a single-member LLC, ownership and decision-making rest solely with the founder, which allows for streamlined operations and strategic direction.

# VII. Product & Services

***Overview:***

Marc’d is a mobile navigation and community platform tailored to commercial truck drivers' unique needs, providing real-time navigation, parking solutions, and access to essential amenities like clean rest stops, healthy food options, and fitness centers. Through community-driven updates and an intuitive interface, Marc’d ensures drivers have quick access to crucial information. Additionally, partnerships with mechanics, private parking facilities, and commercial insurance providers enhance Marc’d’s value by offering exclusive parking, repair services, and driver behavior monitoring, supporting safer driving practices and compliance on the road.

***Problem Solved by Marc’d*:**

Truckers face significant challenges, including limited parking, safety issues, and unreliable amenities. Marc’d addresses these issues by providing real-time updates on parking availability, road conditions, and facility cleanliness—critical factors that impact driver safety and well-being. The app’s community-driven model enables users to share real-time information, enhancing the accuracy and relevance of these updates and creating a more supportive network for drivers.

Marc’d also tackles the vital need for FMCSA compliance by providing tools that monitor and report driver behavior to the company’s compliance officer. Through reminders and safety prompts, Marc’d helps drivers adhere to regulations and avoid accumulating high CSA scores due to avoidable violations. The app includes a checklist of common DOT violations, enabling drivers to meet safety requirements and avoid costly mistakes proactively. This feature provides peace of mind for owner-operators, who can be assured their drivers maintain a strong safety record, reduce the risk of regulatory penalties, and lower operational risks. By fostering compliance and safe driving practices, Marc’d also contribute to lower insurance risks, which can help reduce premiums for trucking companies, making it a valuable tool for individual drivers and fleet operators.

***Proprietary Features*:**

Marc’d's competitive advantage lies in its proprietary data, collected from users who continuously update the app with real-time information about traffic conditions, DOT presence, inclement weather, parking availability, and the cleanliness of facilities like showers. This user-generated data keeps the app current and highly useful, creating a dynamic and reliable driver resource.

# VIII. Business Model

Marc’d is a community-driven mobile app designed to address commercial truck drivers' critical challenges by providing real-time updates on essential resources like safe parking, clean rest stops, healthy food options, roadside assistance, and compliance tools. Our platform improves driver safety, well-being, and operational efficiency by connecting them to user-generated insights and a supportive community. Marc’d also features compliance monitoring tools that track driver behavior, helping drivers and fleet managers proactively manage CSA scores and reduce DOT violations. By delivering these resources, Marc’d aims to enhance driver safety, lower risk, and reduce insurance premiums, benefiting individual drivers and small fleet operators.

**Revenue Streams:**

* **Freemium Option (Designed for Individual Truckers):** Free, ad-supported access providing basic navigation and community-driven updates. Users can also unlock specific premium features, like police alerts or weather updates, for $1.99 to $4.99 per feature.
* **Monthly Subscription (Trucking Companies):**
  + Standard Rate: $10.99/month for companies without an insurance connection, providing full app access and premium features without ads.
  + Insurance Discount Rate: $5.99/month for companies connected with participating insurance providers, offering the same ad-free experience and complete feature set.
* **Monthly Subscription (Insurance Companies):** $35.99/month. This provides full access to the app for one driver under the insurer’s network and promotes safety and compliance.
* Advertising Revenue: The free version of Marc’d includes in-app advertisements to generate revenue while providing value to users who may prefer not to pay for premium features.
* Affiliate Partnerships: Marc’d partners with industry-relevant businesses, including truck stops, mechanics, and health-related services, to feature their offerings within the app.

**Customer Acquisition and Growth Strategy:** Marc’d will build a robust initial user base through:

* **Community Incentives:** Monthly cash prizes for top contributors (“Markers”) to drive engagement and encourage user-generated content, creating value for all users.
* **Word-of-mouth and Social Media Marketing:** Leveraging industry influencers, social media, and partnerships with trucking organizations to build awareness and credibility within the community.
* **Partnerships with Allies:** Partnering with commercial insurance providers and small size trucking companies.

**Future Expansion:** Initially targeting U.S. small fleet trucking companies and owner-operators, Marc’d aims to reach 5% of the 3.7 million drivers within three years and plans to expand internationally into markets like Jamaica, Brazil, and Africa by 2029.

# IX. Marketing Plan

The U.S. trucking industry is vast, moving 11.46 billion tons of freight and generating $940.8 billion in 2022 (American Trucking Associations, 2023). It employs 3.7 million drivers and supports 8.4 million industry-related jobs (American Trucking Associations, 2023). It comprises small businesses, with 95.8% of fleets operating fewer than ten trucks, offering significant opportunities for targeted solutions like Marc’d.

***Trends in the Industry:***

* Growing Freight Demand: Freight tonnage is projected to grow 28% by 2032, driven by e-commerce growth and increased consumer spending.
* Parking Shortages: A severe parking shortage remains a pressing issue, with 98% of drivers struggling to find safe parking.
* Active interstate freight carriers have grown by a weighted average of 7% over the past four years, while the average number of drivers per carrier has remained steady at five, indicating consistent demand for driver support and scalable solutions within smaller fleets.

***Target Market:***

* Marc’d aims to reach 5% of the 3.7 million drivers and 0.5% of the 8.4 million industry-related jobs, equating to about 225k drivers and 42k support workers, respectively. A goal of 225k active users within three years is realistic, given the ongoing demand for parking solutions and community-driven updates.

***Barriers to Entry***

* High Startup Costs: Developing and maintaining the app involves significant investment. We plan to overcome this through strategic partnerships and potential early-stage funding.
* Brand Recognition Challenges: Establishing Marc’d as a trusted brand will be essential. We will leverage word-of-mouth marketing through our cash incentives program, social media campaigns, and engagement with podcasters and influencers to expand awareness, even though this approach will require investment.
* User Acquisition Costs: To attract users, a combination of free features and a cash sweepstakes program will drive adoption.
* Technology Development: Incorporating AI technology for real-time updates and predictive routing will be critical but requires substantial development resources.

***Threats and Opportunities***

* Changes in Regulations: Marc’d will adapt to regulatory changes to ensure compliance, particularly in data privacy and sharing.
* Technological Advancements: Competitors may introduce new features, so Marc’d must continuously innovate to maintain user engagement through AI-driven solutions.
* Economic Fluctuations: Economic downturns could reduce freight volumes, but Marc’d’s flexible pricing options aim to retain users during difficult periods.

***SWOT Analysis***

Strengths:

* Deep Industry Understanding: The founder’s experience provides insights into drivers’ specific challenges.
* Voice-Activated Controls: Hands-free updates allow drivers to share information while driving safely.
* Proprietary Real-Time Data: Community-driven updates ensure accurate, timely information on parking, weather, and road conditions.
* AI Integration: AI enhances predictive routing, parking availability, and personalized suggestions, improving user experience.
* Tools to track and report driver behavior, offering small-sized freight carriers peace of mind by helping them avoid common DOT violations and maintain strong CSA scores.

Weaknesses:

* Dependence on User-Generated Data: Low active user numbers could limit real-time updates, impacting the app’s value and user willingness to pay.
* Reliance on Google Maps and Mapping Services: Marc’d incurs costs for using external mapping services.
* In-App Advertisements: Ads may negatively impact user experience, deterring continued use of the free version.
* Voice Recognition Complexity: The app must be sophisticated enough to understand diverse voices and dialects, adding complexity to development.
* Data Storage and Security: Large-scale data storage and robust security are required to manage real-time updates and protect user information.

Opportunities:

* Growing Demand for Parking Solutions: The parking shortage presents a significant opportunity for Marc’d to become a go-to resource for real-time updates.
* Expansion into Emerging Markets: Plans to expand into markets like Jamaica, Brazil, and Africa over the next five years can increase the user base and revenues.

Threats:

* Established Competitors: Trucker Path and Trucker Tools have large user bases, making it challenging to capture market share.
* Economic Downturns: Downturns could impact demand and user spending, affecting app engagement and revenue.

***Marketing Strategy***

* Digital Marketing: Use social media campaigns, SEO, and targeted advertising to increase awareness and user acquisition.
* Word-of-mouth campaigns: Encourage engagement through cash sweepstakes for top contributors, incentivizing users to share the app with others.
* Partnerships: Establish partnerships with mechanics, parking facilities, and trucking associations to enhance features and drive adoption.
* Content Marketing: Develop blogs, videos, and other content on driver wellness, safety, and efficient trucking practices.
* Podcasters and Influencers: Engage with podcasters and influencers in the trucking industry to reach a broader audience. While this strategy involves costs, it will help Marc’d tap into new markets and build credibility.
* Event Sponsorship: Sponsor trucking industry events and conferences to increase visibility and build credibility.

By incorporating AI technology, leveraging community-driven updates, and implementing a comprehensive marketing strategy, Marc’d aims to achieve 230K active users within three years and capture a significant share of the truck navigation and parking solutions market.

***Product/Service Features and Benefits***

Marc’d offers a mobile app designed to enhance the daily experiences of truck drivers by addressing critical challenges such as limited parking, safety, and access to essential amenities. Here’s how each feature serves our users:

* Real-Time Parking Locator: The app integrates with a network of sensors and data sources to provide users with up-to-the-minute information on available parking spaces, allowing them to conveniently locate authorized spots in their vicinity.
  + Benefits: Ensuring drivers can find safe rest areas saves time, reduces stress, and helps prevent federal hours-of-service violations.
* Voice-Activated Controls: Allows drivers to use voice commands to update road conditions, available parking, and more.
  + Benefits: Enhances safety through hands-free operation, enabling drivers to share critical information without distraction.
* AI-Powered Navigation: Offers predictive routing, parking availability, and real-time updates on traffic and weather conditions.
  + Benefits: Optimizes routes, improves fuel efficiency and enhances driver safety through timely alerts and suggestions.
* Wellness Resources: Information on clean facilities, healthy food options, and fitness centers is provided.
  + Benefits: Improve drivers' overall health and well-being by making accessing essential services on the road easier.
* Flexible Pricing Options: The app offers free usage with in-app ads, pay-per-feature unlocks, and a monthly subscription for full access without ads.
  + Benefits: Offers accessibility to all budget levels, with added value for those seeking premium features.
* Compliance Monitoring: Provides tools to monitor and report driver behavior, including a checklist of common DOT violations, speeding, and real-time updates for compliance officers.
  + Benefits: Helps small carriers and owner-operators maintain strong CSA scores, reducing regulatory risk, ensuring driver accountability, and providing peace of mind by proactively managing compliance on the road.
* Speed Monitoring Alerts: Tracks when drivers exceed the posted speed limit by over 5 miles per hour, alerting them to reduce speed and helping carriers ensure safe driving practices.
  + Benefits: Enhances safety by promoting adherence to speed limits, reducing the risk of violations, and helping maintain a clean safety record.
* Spotter Request Assistance: This feature allows drivers to request assistance from nearby drivers when backing into challenging spaces or when visibility is limited.
  + Benefits: Increases driver safety and reduces the risk of accidents by offering community-driven support in complex parking or loading situations.

***After-Sale Services***:

* Ongoing Support: In-app customer service chat and 24/7 email support for troubleshooting.
* Refund Policy: Refunds for any in-app purchases or subscription issues, ensuring user satisfaction.

***Target Customer***

Primary Target Group:

* Owner-Operators & Small Fleets:
  + Demographic Profile:
    - Age: 19-50
    - Gender: Primarily male, with a growing female presence (8.1% of drivers)
    - Location: Nationwide in the U.S., with plans for future international expansion
    - Occupation: Commercial truck drivers (owner-operators 1-10 trucks)
    - Education: High school diploma or equivalent, some vocational training
  + Industry: Transportation and logistics
  + Size: Small fleets (95.8% have ten or fewer trucks)
  + Stage in Business: All stages, from those with less than 90 days of authority to mature and stable operators
* Commercial Insurance Providers for Over-the-Road Freight Companies:
  + Purpose: Insurers seeking to reduce freight theft risks, preventable collisions, and compliance issues.
  + Benefit: By partnering with Marc’d, insurance providers gain tools to help their clients improve safety practices, ultimately reducing claims, minimizing losses, and lowering premiums.

***Key Competitors***

Marc’d competes with both established apps and truck stop brands:

* Truckers Path (North America):
  + Features/Benefits: Real-time truck stop information, parking, weigh stations, etc.
  + Market Strategy: Relies on community updates, but primarily focuses on navigation and parking.
  + Revenue: $10 million annually, 1 million users
  + Competitive Advantage: An established brand with a large user base.
  + Weaknesses: Limited focus on wellness and no voice-activated controls.
* Trucker Tools:
  + Features/Benefits: Offers load tracking, parking locators, and 20+ tools for carriers.
  + Market Strategy: Targets motor carriers and focuses more on load management than parking solutions.
  + Revenue: $3.9 million annually
  + Competitive Advantage: Offers comprehensive tools for carriers but lacks real-time parking features.
  + Weaknesses: Primarily serves carriers and lacks features like AI integration and wellness resources.
* Truck Stops (Love's, Pilot/Flying J, TA Travel Centers):
  + Each has its app with parking locators and amenities.
  + Market Strategy: Primarily promotes their facilities and services.
  + Weaknesses: Limited to company-owned locations and services.
* Indirect Competitors:
  + Google Maps & GPS Devices (e.g., Garmin, Rand McNally):
    - Provide general navigation and basic parking info but lack trucker-specific features.

***Positioning/Niche***

Marc’d is an affordable, driver-centric mobile app offering real-time navigation, parking solutions, and a focus on driver wellness. Targeted at small trucking fleets, insurance companies, and drivers, Marc’d provides flexible, low-cost, or free options with a pay-as-needed structure for additional features—ideal for users seeking value without exceeding a monthly commitment. For commercial insurance companies, Marc’d offers a strategic solution to reduce costs related to freight theft, preventable collisions, and speeding-related incidents. These preventable issues ultimately save trucking companies money, lower insurance premiums, and improve fleet safety. Additionally, Marc’d incentivizes drivers with cash prizes for sharing valuable, real-time information with the community, fostering a collaborative and supportive driver network.

***Marketing and Advertising Tactics***

* Word-of-Mouth Campaigns: Marc’d’s primary advertising tactic will be user-generated word-of-mouth, driven by a cash incentives program. We expect users to spread the word once they start receiving cash rewards.
  + Promote Top Contributors: Marc’d will highlight top "Markers" each month within the app, showcasing their contributions and social media profiles to encourage engagement and competition.
* Digital Marketing:
  + Social Media Campaigns: Engage users on platforms like Facebook, Instagram, and TikTok with content that highlights Marc’d’s unique features and value to drivers.
  + Influencer Marketing: Collaborate with podcasters and influencers in the trucking industry to increase brand awareness. This strategy will require investment but will enable Marc’d to reach a wider audience and gain credibility.
* Insurance Partnerships: Partner with commercial insurance providers to offer Marc’d as an added benefit for their insured clients. This partnership will help Marc’d reach small fleet operators who prioritize safety and compliance, while insurance providers can promote the app as a tool for reducing safety risks and improving CSA scores.
* Event Sponsorships: Sponsor trucking events and trade shows to boost visibility and credibility within the trucking community.

***Brand Image:***

* Design Elements: The logo and app design will emphasize simplicity, boldness, and reliability to resonate with drivers’ needs for safety and efficiency.

***Customer Retention Strategy***

Marc’d will prioritize user retention by continuously improving the app and enhancing user experience.

* Regular Feature Updates:
  + Implement monthly updates based on user feedback to keep the app relevant and functional.
  + Introduce new features like predictive analytics, personalized routing, and customizable alerts.

***Pricing***

Marc’d employs a flexible pricing model designed to serve individual truckers, small fleet carriers, and insurance companies:

* **Freemium Option (Designed for Individual Truckers):** Free, ad-supported access providing basic navigation and community-driven updates. Users can also unlock specific premium features, like police alerts and parking availability for $1.99 to $4.99 per feature.
* **Monthly Subscription (Trucking Companies):**
  + Standard Rate: $10.99/month for companies without an insurance connection, providing full app access and premium features without ads.
  + Insurance Discount Rate: $5.99/month for companies connected with participating insurance providers, offering the same ad-free experience and complete feature set.
* **Monthly Subscription (Insurance Companies):** $35.99/month. This provides full access to the app for one driver and reports telematics to the insurance provider, promoting safety and compliance.

***Location***

As a digital product, Marc’d does not require a physical retail location. The app’s online presence serves as its primary hub, accessible anywhere via mobile devices in the United States upon initial release. There are plans to expand internationally.

***Distribution Channels***

Marc’d will distribute its services primarily through:

* E-commerce: Available for download on app stores (Google Play, Apple Store).
* Strategic Partnerships: Collaborate with trucking associations, mechanics, and private parking facilities for exclusive promotions.

***12-Month Sales Forecast***

* Best-case scenario: Achieve 25K active users in the first year, with a mix of free and 12% paid subscribers.
* Worst-case scenario: Achieve 10K active users with 5% converting to paid subscriptions.

These projections are based on expected adoption rates, marketing campaigns, and industry growth trends.

# X. Operational Plan

***Production***

* Product Delivery: Marc’d is a mobile app distributed via app stores (Google Play, Apple Store).
* Development: The app will be developed using AI technology, leveraging external mapping services like Google Maps and integrating real-time user updates.

***Quality Control***

* User Feedback: Collect user feedback via in-app surveys and regular updates to ensure continuous improvements.
* Data Accuracy: Use AI to verify the accuracy of user-generated updates, with a dedicated team monitoring data integrity.
* Routine Testing: Conduct regular app tests to maintain performance and resolve bugs promptly.

***Location***

* Business Type: Marc’s operates digitally with remote team collaboration.

***Personnel***

* Team Structure:
  + Core Staff: Executive team, app developers, data analysts, customer support, and marketing specialists.
  + Freelancers/Contractors: Use contractors for specialized tasks like graphic design, content creation, and app development.
  + Hiring: Use job boards, industry networks, and referrals to find qualified talent.
  + Pay Structure: Salaried employees for core staff; freelancers on a project basis.
  + Training: Initial onboarding and regular training on app updates and user feedback management.

***Inventory***

* Digital Product: No physical inventory is required, as Marc’d is an app-based service.

***Suppliers***

* Key Suppliers:
  + Google Maps API, AWS for cloud services.
  + Alternative mapping services as backups to ensure continuity.
  + Cost Fluctuation: Anticipate potential changes in API pricing and adjust subscription costs accordingly.

***Credit Policies***

* No Credit Sales: Marc’d does not offer credit sales; all transactions are handled via in-app purchases or subscriptions.

This operational plan outlines how Marc’d will function daily, focusing on seamless digital delivery, quality control, and efficient personnel management.

# XI. Financials

12-Month Profit & Loss (P&L) Projection

**Assumptions:**

* User Growth**:** Marc’d targets 23K active users in its first year, with an expected 12% conversion rate to paid subscriptions.
  + Breakdown of Subscriptions: 5% from insurance companies and 7% from small-sized fleet carriers.

**Subscription Models:** Marc’d will offer three subscription tiers:

* Insurance Companies: $35.99/month
* Trucking Companies (Standard Rate): $10.99/month
* Trucking Companies (Insurance Discount Rate): $5.99/month
* Freemium Option (Designed for Truckers): This option provides free access with in-app advertising for drivers whose companies aren’t willing to cover the app cost. Drivers can unlock optional features through in-app purchases ranging from $1.99 to $4.99.

**Revenue Streams:**

* Subscriptions**:** With 2.7K paid subscribers across different tiers, subscription revenue is projected at approximately $774K.
* In-App Purchases: It’s estimated that freemium users will make an average of three in-app purchases annually, generating around $178K in revenue.
* **Ad Revenue:** In-app advertisements are expected to bring in an additional $6K.



***3-Year Profit & Loss Projection***

Assumptions:

* User Growth: Projected to reach 225K users by year three, with 21% converting to paid subscribers.
* Revenue Growth: Driven by increased subscription conversion rates, ad revenue, and in-app purchases.

Projected 3-Year Overview:



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| --- | --- | --- | --- | --- | --- | --- |
| **Investigations by Carrier Fleet Size, 2018-2022** | | | | | | |
|  |  |  |  |  |  |  |
| **Carrier Fleet Size** | **2018** | **2019** | **2020** | **2021** | **2022** | **%** |
| **Very Small (1-6 Power Units)** | 8,477 | 7,509 | 6,150 | 6,641 | 6,788 | **54%** |
| **Small (7-20 Power Units)** | 3,614 | 3,413 | 3,248 | 3,604 | 3,452 | **28%** |
| Medium (21-100 Power Units) | 1,701 | 1,643 | 1,688 | 1,701 | 1,826 | 15% |
| Large (>100 Power Units) | 339 | 355 | 328 | 365 | 378 | 3% |
| No Power Units/Unreported | 91 | 120 | 46 | 31 | 52 | 0% |
| Total | 14,222 | 13,040 | 11,460 | 12,342 | 12,496 | 100% |
|  |  |  |  |  |  |  |
| **Of the carriers inspected, 82% were very small to small carrier fleets, which implies that the DOT targets these fleets the most.** | | | | | | |
|  |

When drivers violate DOT regulations, they receive CSA points, rated from 1 (least severe) to 10 (most severe), based on the violation's severity. There is no limit to the CSA points a driver can accumulate. Still, high scores can result in severe penalties, including increased insurance rates, fines, and reputational damage, which may even lead to job disqualification. High CSA scores also risk carriers’ operational abilities if frequently acquired by drivers.

CSA points remain on a driver’s record for two years and on a carrier’s for three years. The FMCSA monitors these points to ensure safety compliance and reduce accident risks.