RAPID CASH RENTALS

WE KEEP THE CITY MOVING

70-to-100 Vehicle Fleet Expansion & Owner Partnership Business Plan

Working strategic plan | October 2026

Core strategy: Grow from a planned 70-vehicle operating fleet to 100 vehicles by onboarding 30 privately owned vehicles under professionally structured management agreements. Rapid Cash Rentals manages rental operations end-to-end; owners contribute eligible vehicles and receive agreed revenue distributions.

Important: 70 vehicles is the requested planning baseline, not a verified current fleet count. All financial figures are scenarios, not actual performance or guaranteed investor returns.

1. Executive summary

Rapid Cash Rentals is a Georgia-based local transportation rental business built around accessible, dependable weekly rentals. Its expanded platform connects vehicle owners seeking rental income with customers who need transportation. Rapid Cash Rentals controls screening, booking, contracting, collections, fleet logistics, support, and reporting under written owner agreements.

Target: 30 additional owner-partner vehicles, taking the planned fleet from 70 to 100. Build scalable operating systems before onboarding vehicles faster than the team can service them.

2. Positioning and customer offer

• Primary renter: Georgia residents needing local commuting or temporary transportation, typically on weekly terms.

• Indicative pricing: $350–$399 per week, with $399 used in the base financial model; final prices vary by vehicle and demand.

• Current operating rules to validate at scale: renters 25+, Georgia license and proof of address; local-use restrictions, no out-of-state trips, and unlimited local miles where contracts permit.

• Brand promise: clear terms, reliable vehicles, responsive support, convenient renewals.

3. Owner partnership program: “You own it. We manage it.”

Eligible individuals contribute a qualifying vehicle under an exclusive or otherwise clearly defined fleet-management agreement. Rapid Cash Rentals provides operational services, while vehicle ownership remains with the partner unless a separate transaction occurs. This is a managed-rental business arrangement, not a passive or guaranteed investment.

Rapid Cash Rentals handles	Vehicle owner remains responsible for / agrees to
Vehicle evaluation, onboarding, listing, photos, pricing and marketing	Clear title and lien disclosures; lender approval where required
Renter screening, booking, contracts, vehicle handoff and return	Accurate vehicle condition and ownership information
Collections, late-payment follow-up, GPS/telematics administration	Financing obligations and any agreed fixed ownership costs
Maintenance scheduling, inspections, cleaning and vendor coordination	Approval and funding of agreed repairs and maintenance reserves
Claims intake, damage documentation and recovery coordination	Insurance cooperation, deductibles and loss allocation per agreement
Monthly statements, revenue reconciliation and owner payouts	Taxes and financial decisions about their vehicle

4. End-to-end operating workflow

1. Owner applies and submits VIN, title/registration, lien and insurance details. 2. Rapid Cash Rentals verifies eligibility, safety, vehicle age/mileage and unit economics. 3. Both parties sign the management agreement and confirm insurer/lender permissions. 4. Vehicle is inspected, photographed, tracked and listed. 5. Renters are screened and contracted. 6. Rapid Cash Rentals manages use, renewals, payments, incidents and maintenance. 7. Monthly owner statements and distributions are issued after reconciliations and reserves. 8. Vehicle performance is reviewed for renewal or offboarding.

5. Essential owner agreement terms

• Ownership and liens; authority to rent; exclusivity; term, termination notice, and vehicle retrieval procedures.

• Gross rental receipts definition, exclusions, refunds, chargebacks, management fees, expense allocations, reserves, payout timing and audit rights.

• Insurance coverage must expressly allow this rental use; identify named insureds, deductibles, exclusions, claims handling and total-loss allocation.

• Maintenance approval limits, mechanical breakdowns, wear and tear, tire replacement, downtime, GPS consent, mileage rules and damage disputes.

• No fixed income promise; income depends on utilization, collections, vehicle condition, costs and losses.

6. Fleet economics — illustrative monthly scenarios

Model inputs: $399/week per vehicle, 52 weeks/12 months, 85% paid utilization. Revenue is gross rental receipts before discounts, taxes, fees, insurance, repairs, losses, payroll, financing, and other costs.

Fleet	Monthly gross receipts	Annualized gross receipts
70	$102,875	$1,234,506
80	$117,572	$1,410,864
90	$132,268	$1,587,222
100	$146,965	$1,763,580

At these assumptions, each additional vehicle produces about $1,470 in gross monthly rent before any costs. Thirty added vehicles would produce about $44,089 per month in incremental gross rent.

7. Example owner-partner revenue sharing

Illustrative only: 60% of collected gross rent to the owner and 40% to Rapid Cash Rentals, before each party’s assigned expenses. The actual agreement should define deductions, reimbursements and the payout waterfall; a gross split may be unprofitable for the operator if it carries all insurance and maintenance costs.

At 85% utilization	Per partner vehicle / month	30 partner vehicles / month
Gross rent	$1,470	$44,089
Owner share (60%)	$882	$26,454
Rapid Cash share (40%)	$588	$17,636

Critical distinction: The operator’s 40% share is revenue, not profit. Owner payments are also before loan payments, depreciation, taxes and allocated expenses. Consider a fee-plus-cost-reimbursement structure or a net-revenue waterfall if expenses vary materially by unit.

8. Sensitivity to occupancy — 100 vehicles

Paid utilization	Monthly gross rental receipts	Monthly gross per vehicle
65%	$112,385	$1,124
75%	$129,675	$1,297
85%	$146,965	$1,470
95%	$164,255	$1,643

Utilization is not the same as cash collection: track actual collected rental days, not merely days reserved.

9. Scaling operations for a 100-car fleet

• Central fleet desk: reservation intake, availability, screening, customer communications, renewals, dispatch and exceptions.

• Field operations: documented pickup/return inspections, cleaning, maintenance routing, key control, recovery and vehicle staging.

• Finance and compliance: daily collections ledger, reconciled owner accounts, weekly delinquency review, monthly partner statements, insurer and lender compliance.

• Systems: Fleetwire for rental agreements and reservations; confirm that fleet insurance and tracking providers can support owner vehicles and a 100-car scale.

• Service-level goals: fast response to breakdowns, same-day incident triage, scheduled preventive maintenance, consistent owner reporting.

10. Recruiting 30 vehicle-owner partners

Ideal partner profile: owns an eligible reliable car or SUV; understands vehicle wear, depreciation, rental risk and variable income; can provide clear title/lien status and maintain a reserve for repairs.

Acquisition channels: referral incentives, existing customers and business contacts, social media owner-investment campaigns, local automotive businesses, and owner education sessions. All marketing should avoid guaranteed-return claims.

Partner funnel: 100 inquiries → 60 initial qualifications → 40 vehicle/insurance approvals → 30 executed agreements and live vehicles (illustrative targets, not observed conversion rates).

11. Phased rollout and milestones

Phase	Fleet target	Required proof point
Phase 1: foundation	70	Unit economics and staffing verified; owner agreement and insurance reviewed
Phase 2: pilot	80	10 partner units with 60–90 days of collections, claims and service metrics
Phase 3: expansion	90	Documented profitable unit economics; adequate maintenance and dispatch capacity
Phase 4: target	100	30 active partner vehicles; monthly owner reporting and audit-ready reconciliations

12. Performance dashboard

• Paid utilization by vehicle; average weekly rental rate; gross receipts and collected cash; days out of service.

• Vehicle-level contribution after owner payouts, insurance, maintenance, cleaning, payment processing and loss reserves.

• Late payments, chargebacks, claims frequency/severity, vehicle recovery time and customer complaints.

• Owner retention, time to onboard, partner payout accuracy and net fleet growth.

13. Key risks and safeguards

• Insurance: Obtain written confirmation from a qualified commercial rental insurer that each vehicle and rental activity is covered; do not assume personal or ordinary fleet coverage automatically applies.

• Lender restrictions: Some financed or leased vehicles prohibit commercial rentals. Obtain consent before accepting any vehicle with a lien or lease.

• Cash flow: Build reserves for deductibles, repairs, downtime, refunds and owner payouts; separate funds owed to owners from available operating cash.

• Operational scale: Do not expand fleet size without inspection capacity, customer service coverage, parking, repair vendors and reliable collection controls.

• Legal structure: Have Georgia counsel review owner contracts, rental agreements, repossession/recovery procedures, taxes, marketing representations and any investment or securities-law implications.

14. Capital and operating budget — to be finalized

A 100-car platform requires more than vehicles. Prepare a detailed budget for insurance premiums and deductibles, telematics hardware/subscriptions, parking and storage, dispatch and field staff, customer support, cleaning, maintenance float, claims reserve, software, advertising, professional fees and working capital. Avoid estimating net profit until these costs are quoted or verified.

15. Ninety-day execution plan

Days 1–30: Verify actual 70-car starting inventory; calculate per-vehicle profitability; confirm insurance and lender permissions; finalize owner agreement and screening standards; document operating procedures.

Days 31–60: Recruit and onboard first 10 partner vehicles; track utilization, maintenance, collections and partner distributions; correct operational issues before adding more.

Days 61–90: Expand toward 20–30 partner vehicles only if service standards, cash reserves and vehicle-level contribution remain healthy; add staff and vendor capacity as needed.

16. Decisions required before external use

• Confirm whether the starting 70 vehicles are already operating or are a future target, and how many are company-owned versus partner-owned.

• Choose partner payout structure: percentage of gross, percentage of net, or fixed management fee plus cost reimbursement.

• Confirm insurance and lender approval for every owner vehicle; determine who funds maintenance, deductibles and downtime.

• Set launch geography, staffing, unit acceptance criteria, owner reporting, and target minimum profit per vehicle.

Planning note: This is a reconstructed strategic business plan based on prior Rapid Cash Rentals discussions and the requested 70-to-100 fleet scenario. It is not a verified statement of current fleet size or an offer of investment securities.