



**BUSINESS PLAN · INDIA**

# **Ayurveda and Naturopathy Centre**

*Authentic, effective traditional wellness and results with qualified care*

**WELLNESS**

**AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES**

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This document is confidential and prepared for planning purposes. All financial figures are illustrative model assumptions for an Indian MSME context and must be validated against live quotes, local rates and professional advice before any investment or borrowing decision.

## 1. Executive Summary

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This plan sets out an **Ayurveda & Naturopathy Centre** in India — an AYUSH-licensed traditional-wellness centre offering Ayurvedic consultations, Panchakarma & therapies, naturopathy, yoga, diet/lifestyle programmes & Ayurvedic products, run by qualified practitioners. It earns consultation, therapy & product-retail margins on India's deep, trusted Ayurveda heritage & the global wellness/natural-health boom, monetising authenticity, practitioner-led results, therapy packages & products — an AYUSH-regulated, practitioner- & authenticity-driven wellness business.

Ayurveda & traditional wellness are booming in India & globally, driven by health & natural/preventive-care awareness, lifestyle-disease concern, government AYUSH promotion, medical tourism & premiumisation. A centre earns healthy margins on consultations, high-value therapy packages (Panchakarma), programmes & product retail, with the key levers being practitioner quality & authenticity, therapy/package monetisation, retention, product attach & AYUSH compliance. Success rests on qualified practitioners, authentic results, packages, products & trust/reputation.

This is an MSME wellness business — funded partly by the promoter and partly through bank finance (term loan for fit-out/therapy setup + CC for working capital, under Mudra/CGTMSE; AYUSH sector support). This plan models a centre requiring **₹40 lakh** (₹14 lakh promoter + ₹26 lakh bank finance), targeting **₹70 lakh** revenue in Year 1 and **₹1.3 crore** by Year 3. (*Ayurveda & naturopathy; AYUSH-licensed, practitioner-led, therapy/package + product-driven.*)

## 2. Business Description, Vision & Legal Structure

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**Concept:** An AYUSH-licensed Ayurveda & naturopathy centre - consultations, Panchakarma/therapies, programmes & products - authentic, practitioner-led wellness & results.

**Vision:** To be a trusted authentic-Ayurveda wellness destination.

**Mission:** Deliver authentic, effective traditional wellness & results with qualified care.

### Legal structure options

- **Proprietorship / Partnership** — possible for a small clinic.
- **LLP / Private Limited** — recommended for centre/chain, products & funding.

**Regulatory anchor:** an Ayurveda centre is AYUSH-regulated — AYUSH/clinical-establishment registration, qualified (BAMS/registered) practitioners, Shops & Establishments, GST, trade & health licence, fire/hygiene, biomedical-waste (therapies), drug-licence for Ayurvedic products (if dispensing/manufacturing) & ASU-drug/labelling & advertising norms (Drugs & Magic Remedies Act). Practitioner quality/authenticity, therapy/package monetisation, retention, product attach & AYUSH compliance determine success; trust- & authenticity-driven.

## 3. Promoter & Ownership

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Led by a promoter who is (or partners) a qualified Ayurveda practitioner (BAMS) with authenticity & reputation. The team includes Ayurvedic doctors, Panchakarma/therapy technicians, naturopathy/yoga staff, front-desk & a manager. Practitioner quality, authenticity, results & trust are the differentiators. Ownership & stakes are editable inputs.

## 4. Market Analysis — India

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India's Ayurveda & traditional-wellness market is large & fast-growing, driven by health & natural/preventive-care awareness, lifestyle-disease concern, AYUSH promotion & investment, medical/wellness tourism, premiumisation &

global interest. Consumers seek authentic, effective, natural care & results. The market rewards practitioner quality, authenticity, results, therapy/package monetisation, products & trust; it is authenticity-, compliance- & reputation-sensitive, met with qualified care, packages, products & results/reputation.

### Demand drivers

- **Natural/preventive-health** awareness.
- **Lifestyle-disease & chronic-care** demand.
- **AYUSH promotion & investment.**
- **Medical/wellness tourism.**
- **Premiumisation & global** interest.

### Market sizing (illustrative framing)

| Layer        | Definition                        | Indicative scale |
|--------------|-----------------------------------|------------------|
| TAM          | Ayurveda/wellness market in India | Large & growing  |
| SAM          | Catchment + tourism               | Substantial      |
| SOM (Yr 1-3) | Patients, packages & products     | Scaling          |

### Target segments

- Chronic & lifestyle-disease patients.
- Preventive & detox/wellness seekers.
- Panchakarma & therapy clients.
- Wellness tourists & product buyers.

## 5. Competition & Competitive Advantage

**Landscape:** other Ayurveda centres & chains, spas offering Ayurveda, hospitals' AYUSH wings & product brands. The centre competes on practitioner quality, authenticity, results, therapy depth, trust & products.

### The centre's edge

- **Qualified practitioners & authenticity.**
- **Results & trust/reputation.**
- **Panchakarma/therapy depth.**
- **Programmes & product retail.**
- **AYUSH compliance & credibility.**

## 6. Products & Revenue Model

| Stream                    | Model               | Basis         |
|---------------------------|---------------------|---------------|
| Consultations             | Practitioner fee    | Entry/repeat  |
| Panchakarma & therapies   | High-value package  | Margin driver |
| Wellness/detox programmes | Package (multi-day) | ARPU/margin   |

|                                    |                        |                  |
|------------------------------------|------------------------|------------------|
| Ayurvedic products / dispensary    | Retail margin          | Ancillary/repeat |
| Residential / tourism (if offered) | Stay + therapy package | High-value       |

Consultations drive entry & repeat; **Panchakarma & therapy packages** and wellness/detox programmes are the high-value margin drivers; product/dispensary retail adds recurring ancillary revenue. Practitioner quality, therapy/package & programme monetisation, product attach, retention & reputation drive economics — the decisive Ayurveda levers; authenticity & results build trust & repeat.

## 7. Go-to-Market — Marketing & Sales

- **Reputation, results & referrals** (core).
- **Content & education** (authentic Ayurveda).
- **Consultations & package** conversion.
- **Programmes, products & tourism**.
- **Retention & chronic-care** follow-up.

### Sales approach

Build trust (practitioner credibility, results, content, referrals) → convert consultations to therapy/programme packages → add product/dispensary & follow-up → retain via chronic-care & results → grow via tourism/residential & reputation. Practitioner quality, packages, products & retention build healthy, trust-driven revenue.

## 8. Operations Plan

- **Centre & setup:** consultation rooms, Panchakarma/therapy rooms, dispensary, hygiene/waste; calming ambience; (optional) residential rooms.
- **Process:** consultation/diagnosis → therapy/programme plan → Panchakarma/therapies → dispensary/products → follow-up & retention.
- **Practitioners & quality:** qualified BAMS doctors, trained therapists; authentic protocols, hygiene & safety.
- **Tech:** appointment/EMR/CRM, package & dispensary/inventory, follow-up.
- **Compliance:** AYUSH/clinical-establishment, practitioner registration, biomedical-waste, drug-licence (products), ASU/advertising norms.

### Ayurveda-centre workflow

| Stage     | Activity            | Metric                |
|-----------|---------------------|-----------------------|
| Consult   | Diagnosis/plan      | Conversion            |
| Treat     | Panchakarma/therapy | Package value/results |
| Programme | Detox/wellness      | ARPU                  |
| Dispense  | Products            | Product attach        |
| Retain    | Follow-up/chronic   | Retention/referral    |

## 9. Regulatory, Licences & Compliance (India)

- **AYUSH & practitioners:** AYUSH/clinical-establishment registration; qualified (BAMS/registered) practitioners; therapy protocols.
- **Products & drugs:** drug-licence for Ayurvedic (ASU) products (dispensing/manufacturing); labelling; Drugs & Magic Remedies (advertising) Act.
- **Premises & safety:** Shops & Establishments; trade/health licence; fire; hygiene & biomedical-waste.
- **Tax & labour:** GST; PAN/TAN; Udyam; labour/ESI/PF.

## 10. Organisation & Manpower Plan

| Role                            | Yr 1      | Yr 2      | Yr 3      |
|---------------------------------|-----------|-----------|-----------|
| Promoter / lead physician       | 1         | 1         | 2         |
| Ayurvedic doctors (BAMS)        | 2         | 3         | 5         |
| Panchakarma/therapy technicians | 5         | 8         | 13        |
| Naturopathy/yoga & dispensary   | 2         | 3         | 5         |
| Front desk, admin & support     | 3         | 4         | 6         |
| <b>Total</b>                    | <b>13</b> | <b>19</b> | <b>31</b> |

## 11. Implementation Timeline & Milestones

| Phase    | Timeline   | Milestone                                                    |
|----------|------------|--------------------------------------------------------------|
| Setup    | Month 0-3  | Centre, therapy rooms, AYUSH/licences, practitioners, launch |
| Ramp     | Month 3-8  | Patients, packages, products, reputation                     |
| Traction | Month 8-12 | Package & product mix; ₹70L revenue                          |
| Grow     | Year 2     | Programmes, products, tourism, retention                     |
| Scale    | Year 3     | ₹1.3cr revenue; second centre/products                       |

## 12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. They are not projections of guaranteed results. Ayurveda centre; practitioner-led, therapy/package + product-driven, AYUSH-regulated.

### 12.1 Project cost & means of finance

| Capital requirement                   | ₹         |
|---------------------------------------|-----------|
| Fit-out, therapy rooms & ambience     | 20,00,000 |
| Therapy equipment, dispensary & setup | 8,00,000  |

|                                          |                  |
|------------------------------------------|------------------|
| AYUSH/licences, deposits & pre-operative | 5,00,000         |
| Opening product inventory & launch       | 4,00,000         |
| Working-capital margin                   | 3,00,000         |
| <b>Total project cost</b>                | <b>40,00,000</b> |
| Promoter contribution                    | 14,00,000        |
| Bank finance (term + CC, Mudra/CGTMSE)   | 26,00,000        |

## 12.2 Projected Profit & Loss (3 years)

| Particulars                              | Year 1           | Year 2             | Year 3             |
|------------------------------------------|------------------|--------------------|--------------------|
| Consultations                            | 14,00,000        | 20,00,000          | 25,00,000          |
| Panchakarma, therapies & programmes      | 42,00,000        | 65,00,000          | 80,00,000          |
| Products & dispensary                    | 14,00,000        | 23,00,000          | 25,00,000          |
| <b>Total revenue</b>                     | <b>70,00,000</b> | <b>1,08,00,000</b> | <b>1,30,00,000</b> |
| Rent & utilities                         | 12,00,000        | 14,00,000          | 16,00,000          |
| Practitioners & staff                    | 30,00,000        | 44,00,000          | 56,00,000          |
| Products, therapy supplies & consumables | 14,00,000        | 21,00,000          | 24,00,000          |
| Marketing, overheads & interest          | 10,00,000        | 14,00,000          | 17,00,000          |
| <b>Total expenses</b>                    | <b>66,00,000</b> | <b>93,00,000</b>   | <b>1,13,00,000</b> |
| <b>Net profit (before tax)</b>           | <b>4,00,000</b>  | <b>15,00,000</b>   | <b>17,00,000</b>   |
| Net margin                               | 5.7%             | 13.9%              | 13.1%              |

## 12.3 Unit economics & break-even

- **Package & ARPU:** high-value Panchakarma/therapy packages & programmes drive ARPU & margin far above single consultations; product/dispensary adds recurring margin.
- **Practitioner & utilisation:** practitioner & therapy-room utilisation against fixed rent/staff drives profitability; results drive retention/referral.
- **Break-even:** at a patient/package throughput covering fixed costs; reached within Year 1 as reputation & packages build; margins lift with package & product mix (Year 2+).

## 12.4 Projected Cash Flow — Year 1 (quarterly, illustrative)

| Particulars (₹)         | Q1              | Q2              | Q3              | Q4              |
|-------------------------|-----------------|-----------------|-----------------|-----------------|
| Opening balance         | 3,00,000        | 3,15,000        | 3,35,000        | 3,65,000        |
| Collections             | 14,00,000       | 16,50,000       | 19,00,000       | 21,00,000       |
| Rent, staff & operating | 13,85,000       | 16,30,000       | 18,70,000       | 20,60,000       |
| <b>Closing balance</b>  | <b>3,15,000</b> | <b>3,35,000</b> | <b>3,65,000</b> | <b>4,05,000</b> |

Packages & consultations bring upfront/immediate cash (favourable); rent, practitioners & therapists are fixed. Package & product mix, utilisation, retention, CC & the WC margin manage cash; low early utilisation & practitioner dependence are the main risks — met with reputation, packages & results.

## 12.5 Key Performance Indicators to Monitor

- **Patients:** consultations; package conversion; utilisation; retention/referral.
- **Revenue:** ARPU; package & product mix; product attach.
- **Quality:** results/outcomes; reviews; practitioner ratings.
- **Cost:** rent-to-revenue %; staff %; contribution.

## 13. Funding Requirement & Bankability

Total ask: **₹26 lakh bank finance** against ₹14 lakh promoter contribution — term loan for fit-out/therapy setup + CC for working capital, under Mudra/CGTMSE (AYUSH sector support). Bankability rests on practitioner credibility, package/therapy & product monetisation, utilisation & reputation; immediate/upfront package cash aids servicing. Year-1 profit ~₹4 lakh scaling to ₹17 lakh supports repayment; authenticity & results de-risk the ramp.

### 13.1 Funding utilisation

| Use of funds                             | ₹                | % of total  |
|------------------------------------------|------------------|-------------|
| Fit-out, therapy rooms & ambience        | 20,00,000        | 50%         |
| Therapy equipment, dispensary & setup    | 8,00,000         | 20%         |
| AYUSH/licences, deposits & pre-operative | 5,00,000         | 12.5%       |
| Opening product inventory & launch       | 4,00,000         | 10%         |
| Working-capital margin                   | 3,00,000         | 7.5%        |
| <b>Total</b>                             | <b>40,00,000</b> | <b>100%</b> |

## 14. Risk Analysis & Mitigation

| Risk                              | Mitigation                                                             |
|-----------------------------------|------------------------------------------------------------------------|
| Practitioner dependence & quality | Multiple qualified doctors; brand; protocols; training                 |
| AYUSH/advertising compliance      | Registration, ASU/drug-licence, Drugs-&Magic-Remedies-compliant claims |
| Low utilisation / reputation      | Results, reviews, referrals, packages; content & education             |
| Product quality & sourcing        | Licensed/quality products; dispensary controls                         |
| Rent-to-revenue & fixed cost      | Package ARPU; utilisation; product mix; right rent                     |

## 15. SWOT Analysis

|                                                                                                                                         |                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Strengths</b><br>Deep trusted Ayurveda heritage; wellness boom; high-value packages; product recurring; upfront cash; AYUSH support. | <b>Weaknesses</b><br>Practitioner-dependent; compliance-/authenticity-critical; utilisation-dependent; catchment-limited; reputation-sensitive. |
| <b>Opportunities</b><br>Natural-health & preventive boom; medical/wellness tourism; products/D2C; programmes; second centre.            | <b>Threats</b><br>Quacks/authenticity-dilution; advertising-compliance risk; competition; discretionary cycles.                                 |

## 16. Recommended AiSevak Tools for This Business

This Ayurveda centre would use AiSevak's Wellness vertical tools in delivery:

- **Centre ops:** appointment/EMR/CRM, package & therapy-utilisation, dispensary/inventory and retention/follow-up tools.
- **Compliance:** AYUSH/clinical-establishment & practitioner-registration, ASU-drug-licence & advertising (Drugs-&Magic-Remedies), biomedical-waste and GST tools (with Legal & Finance verticals).
- **Practice:** Business Plan, package-ARPU/utilisation and Break-even tools to model the centre.

## 17. Key Assumptions & Notes

- Ayurveda & naturopathy centre; consultations + high-value Panchakarma/therapy packages & programmes + product/dispensary; practitioner-led.
- Practitioner quality/authenticity, package/programme & product monetisation, utilisation & retention decisive; results build trust & referral.
- AYUSH-regulated; term + CC (Mudra/CGTMSE; AYUSH support); AYUSH/clinical-establishment, practitioner registration, ASU-drug-licence, advertising norms, biomedical-waste.
- Package ARPU, utilisation, product attach & reputation drive economics; figures illustrative, exclude GST.

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Every tool referenced in this plan is available on [aisevak.in](https://aisevak.in). Open the [Wellness toolkit](https://aisevak.in/verticals/wellness) to browse and use them all at <https://aisevak.in/verticals/wellness> — or go straight to any specific tool at <https://aisevak.in/service/<tool-name>>. No signup needed to explore; each tool guides you step by step.

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