



B U S I N E S S P L A N · I N D I A

Business-Plan and DPR Consultancy

Bankable plans, DPRs and feasibility reports

CONSULTING

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

This plan sets out a **Business-Plan & DPR Consultancy** in India — a professional-services firm that prepares bankable business plans, Detailed Project Reports (DPRs), feasibility studies & CMA/projections for entrepreneurs, MSMEs & project promoters seeking loans, subsidies, investors or approvals. It earns per-report/project fees (and retainers) on expertise & turnaround, monetising the constant demand for bank/investor/scheme-ready documentation across India's vast MSME & project ecosystem — a low-capex, expertise-/throughput-/quality-driven professional-services business.

Every loan application, subsidy claim, investor pitch & project approval in India needs a credible, bankable plan/DPR — and most promoters lack the skills to build one that banks, NBFCs, investors or scheme authorities accept. A business-plan/DPR consultancy is a **document-expertise & throughput business**: little capital, driven by domain expertise, financial-modelling skill, banker/scheme knowledge, turnaround & report quality/acceptance-rate. Revenue is per-report/project fees, with retainer & success-linked variants; success rests on quality & acceptance-rate (loans/subsidies sanctioned), throughput/consultant productivity, banker/CA/association networks & a repeatable lead engine — it is expertise-, quality- & lead-flow-dependent, working-capital-light.

This is a professional-services business — funded largely by promoter equity (low capex), with a modest working-capital line (Mudra/CGTMSE-eligible as a services MSME). This plan models a business-plan/DPR consultancy requiring **₹28 lakh** (₹20 lakh promoter + ₹8 lakh bank/WC finance), targeting **₹95 lakh** revenue in Year 1 and **₹2.2 crore** by Year 3. (*Business-plan/DPR consultancy; per-report/project fees, expertise-/throughput-/quality-/acceptance-rate-driven, low-capex.*)

2. Business Description, Vision & Legal Structure

Concept: A business-plan & DPR consultancy - preparing bankable plans, DPRs, feasibility studies & CMA/projections for loans, subsidies, investors & approvals.

Vision: To be the go-to partner for bankable, credible project documentation.

Mission: Turn promoters' ideas into rigorous, bankable plans & DPRs that get sanctioned, funded & approved.

Legal structure options

- **Proprietorship / LLP** — common for a consultancy practice.
- **Private Limited** — recommended for scale, institutional tie-ups & credibility.

Regulatory anchor: a business-plan/DPR consultancy is a professional-services business (company/LLP, GST on services, professional indemnity, engagement contracts/NDAs, accuracy/ethics in projections). Report quality & acceptance-rate, expertise (finance/banking/scheme knowledge), throughput/turnaround, networks (bankers/CAs/associations) & lead flow determine success; it is expertise-, quality- & lead-dependent, capital-light. (Reports present promoter/market data as clearly-sourced inputs & assumptions — never fabricated figures.)

3. Promoter & Ownership

Led by a promoter with finance, banking, CA/consulting or project-appraisal expertise & banker/scheme relationships. The team includes plan/DPR writers & financial modellers, research analysts, a banker/scheme liaison & BD/support. Report quality & acceptance-rate, expertise, throughput & networks are the differentiators. Ownership & stakes are editable inputs.

4. Market Analysis — India

India's vast MSME, startup & project ecosystem generates constant demand for bankable plans, DPRs, feasibility studies & CMA — for loans (Mudra/MSME/term), subsidies/schemes (PMEGP, state incentives, capital subsidies), investors & approvals. Demand is credit-/scheme-/investment-driven & policy-linked. The market rewards report quality & acceptance-rate, expertise, turnaround, banker/scheme knowledge, networks & lead flow; it is expertise-, quality-, lead- & policy-sensitive, met with quality, expertise, networks & a lead engine.

Demand drivers

- **MSME/startup credit** & loan applications.
- **Government schemes & subsidies** (PMEGP, capital-subsidy, state).
- **Investor/fundraising** documentation.
- **Project approvals & feasibility.**
- **Entrepreneurship & formalisation** growth.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Plan/DPR/feasibility demand in India	Very large & steady
SAM	Region/segment & scheme focus	Substantial
SOM (Yr 1-3)	Reports / clients	Scaling

Target segments

- MSMEs & entrepreneurs (loans/subsidies).
- Startups (investor plans).
- Project promoters (DPR/feasibility).
- Channels (bankers, CAs, associations, incubators).

5. Competition & Competitive Advantage

Landscape: CAs & independent consultants, other plan/DPR firms, online plan templates/portals & freelancers. The consultancy competes on report quality & acceptance-rate, expertise, turnaround, banker/scheme knowledge, credibility & value.

The business's edge

- **Quality & acceptance-rate** (sanctions/approvals).
- **Finance/banking/scheme expertise.**
- **Turnaround & throughput.**
- **Banker/CA/association networks.**
- **Credibility, templates & repeatable process.**

6. Products & Revenue Model

Stream	Model	Basis
Business plans (loan/investor)	Per-report fee	Core volume
DPRs & feasibility studies	Higher per-report fee	Value
CMA / projections / bank liaison	Per-report / add-on	Margin
Scheme/subsidy documentation	Per-application (+ success)	Upside
Retainers (channels/repeat)	Recurring	Recurring

Business plans are the core volume; DPRs/feasibility & CMA command higher fees; scheme/subsidy docs add success-linked upside; channel/repeat retainers recur. Economics = reports × fee × throughput, at high margin (low material cost). Quality/acceptance-rate, expertise, throughput, networks & lead flow drive it — the decisive levers (low-capex, expertise-driven).

7. Go-to-Market — Marketing & Sales (lead engine)

- **Channel partnerships** (bankers, CAs, associations, incubators).
- **Digital/SEO & content** (scheme/loan guides).
- **Referrals & track record** (sanctioned cases).
- **Scheme/loan awareness** & webinars.
- **Repeat & retainer** (channels/repeat clients).

Sales approach

Build a lead engine (channels, digital, referrals) → convert on expertise, samples & acceptance-rate → deliver quality reports fast → get sanctions/approvals (reputation) → grow referrals, channels & retainers. Quality, expertise, networks & a repeatable lead engine build the practice; throughput follows lead flow.

8. Operations Plan (report factory + advisory)

- **Delivery model:** standardised, high-quality report process (templates, financial models, research library) + expert review; a "report factory" with advisory judgment.
- **Process:** lead → scoping/inputs (promoter/market data) → research & modelling → draft plan/DPR → expert review → client/bank iteration → final report → (scheme/loan liaison).
- **Throughput/quality:** consultant productivity, turnaround & acceptance-rate the core metrics; templates/models drive throughput.
- **Tech:** report/financial-model templates, research subscriptions, project/CRM, document management.
- **Integrity:** figures are sourced inputs/assumptions, clearly labelled — never fabricated; realistic, bankable projections.

Report workflow

Stage	Activity	Metric
Scope	Inputs/data	Fee/scope

Model	Research/projections	Accuracy
Draft	Plan/DPR	Turnaround
Review	Expert QC	Quality
Deliver	Final/liaison	Acceptance-rate

9. Regulatory, Licences & Compliance (India)

- **Entity:** LLP/company/proprietorship; GST on services; PAN/TAN.
- **Contracts:** engagement letters/NDAs; professional indemnity; disclaimers on projections.
- **Ethics/accuracy:** realistic, sourced projections; no misrepresentation to banks/authorities.
- **People:** payroll/labour compliance.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / lead consultant	1	2	3
Plan/DPR writers & financial modellers	4	8	14
Research analysts	2	4	7
BD, liaison & support	2	4	6
Total	9	18	30

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–2	Entity, office, templates/models, channels, first reports
Ramp	Month 2–6	Report volume, acceptance-rate, channels, throughput
Traction	Month 6–12	Reports & referrals; ₹95L revenue
Expand	Year 2	More writers, channels, scheme focus, retainers
Scale	Year 3	₹2.2cr revenue; brand & channel network

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. Business-plan/DPR consultancy; per-report fees, expertise-/throughput-/quality-driven, low-capex, working-capital-light.

12.1 Project cost & means of finance

Capital requirement	₹
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Office setup, fit-out & IT	8,00,000
Working capital (salaries + receivables runway)	13,00,000
Templates, models, research & tools	4,00,000
Brand, marketing & pre-operative	3,00,000
Total project cost	28,00,000
Promoter contribution	20,00,000
Bank / WC finance (Mudra/CGTMSE, services MSME)	8,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Business plans (loan/investor)	45,00,000	80,00,000	1,00,00,000
DPRs & feasibility studies	30,00,000	60,00,000	80,00,000
CMA, scheme docs, retainers & other	20,00,000	40,00,000	40,00,000
Total revenue	95,00,000	1,80,00,000	2,20,00,000
Consultant salaries & delivery	48,00,000	92,00,000	1,15,00,000
Research, tools & subscriptions	8,00,000	14,00,000	17,00,000
Office, marketing & overheads	22,00,000	40,00,000	48,00,000
Interest & other	3,00,000	4,00,000	5,00,000
Total expenses	81,00,000	1,50,00,000	1,85,00,000
Net profit (before tax)	14,00,000	30,00,000	35,00,000
Net margin	14.7%	16.7%	15.9%

12.3 Unit economics & break-even

- **Reports × fee × throughput:** revenue per consultant = reports/month × fee × utilisation; templates/models & expertise raise throughput without sacrificing quality; DPRs/feasibility & scheme docs lift the average fee.
- **Quality & acceptance-rate:** sanctioned loans/subsidies build reputation, referrals & premium pricing — the compounding lever; a poor acceptance-rate destroys the lead engine.
- **Break-even:** at a report-volume threshold covering salaries & overheads; margins healthy (low material cost), scaling with throughput, fee-mix, acceptance-rate & retainers.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	3,00,000	2,70,000	2,80,000	3,00,000
Fee collections	18,00,000	23,00,000	26,00,000	28,00,000
Salaries, research & operating	18,30,000	22,90,000	25,80,000	27,60,000
Closing balance	2,70,000	2,80,000	3,00,000	3,40,000

Capital-light but salary-led, with client receivables the main WC. Advance/part-payment on engagement, milestone billing, receivable discipline & a modest WC line maintain cash; the key risks are lead-flow gaps, low acceptance-rate, receivable delays & talent dependence — met with the lead engine, quality/acceptance, advances & retention.

12.5 Key Performance Indicators to Monitor

- **Throughput:** reports/consultant/month; turnaround; utilisation.
- **Quality:** acceptance-rate (sanctions/approvals); revisions; client satisfaction.
- **Revenue:** fee-mix; repeat/channel share; retainers.
- **Finance:** revenue/consultant; net margin; receivable days.

13. Funding Requirement & Bankability

Total ask: **₹8 lakh bank/WC finance** against ₹20 lakh promoter contribution — a small working-capital line (salaries/receivables) on a low-capex base, Mudra/CGTMSE-eligible as a services MSME. Bankability rests on expertise, acceptance-rate, lead flow & healthy margins; the consultancy is capital-light & cash-generative. Year-1 profit ~₹14 lakh growing to ₹35 lakh supports servicing; throughput, quality & leads are key. Quality/acceptance-rate, expertise, throughput & a repeatable lead engine underpin the model.

13.1 Funding utilisation

Use of funds	₹	% of total
Working capital (salaries + receivables runway)	13,00,000	46.4%
Office setup, fit-out & IT	8,00,000	28.6%
Templates, models, research & tools	4,00,000	14.3%
Brand, marketing & pre-operative	3,00,000	10.7%
Total	28,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Lead-flow gaps	Channels, digital/SEO, referrals, retainers, awareness
Low acceptance-rate / quality	Expertise, templates/models, expert review, realistic projections
Talent dependence / throughput	Templates/process, training, hiring, leverage
Receivable delays	Advances, milestone billing, credit discipline, WC line
Integrity / misrepresentation	Sourced inputs, disclaimers, ethics, no fabricated figures

15. SWOT Analysis

Strengths Low-capex & high-margin; steady MSME/scheme demand; expertise/networks; throughput via templates; recurring channels.	Weaknesses Lead-flow- & talent-dependent; acceptance-rate-critical; per-report treadmill; commoditisation at low end.
Opportunities MSME credit & schemes (PMEGP/subsidies); startup fundraising; DPR/feasibility; channels; digital lead engine; retainers.	Threats CA/freelancer & template competition; policy/scheme changes; reputation on rejections; price pressure.

16. Recommended AiSevak Tools for This Business

This business-plan/DPR consultancy would use AiSevak's Consulting vertical tools in delivery:

- **Report ops:** business-plan/DPR & financial-model/CMA, feasibility/projections & scheme-mapping, throughput/turnaround & acceptance-tracking tools.
- **Firm ops:** engagement-contract/NDA & GST, lead/CRM & receivable-management tools (with Legal & Finance verticals).
- **Practice:** Business Plan and Break-even tools to model the firm — and the very deliverables clients pay for.

17. Key Assumptions & Notes

- Business-plan/DPR consultancy: bankable plans, DPRs, feasibility & CMA for loans/subsidies/investors/approvals; per-report/project fees, expertise-driven, low-capex.
- Reports × fee × throughput, quality & acceptance-rate decisive; templates/models, expertise, networks & a lead engine are the levers.
- Largely equity-funded (low capex) + small WC line, services-MSME Mudra/CGTMSE-eligible; LLP/company, GST-on-services, engagement contracts/indemnity.
- Projections in client reports are sourced inputs/assumptions, clearly labelled — never fabricated. Throughput, fee-mix, acceptance-rate & retainers drive economics; figures illustrative, exclude GST.

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