



BUSINESS PLAN · INDIA

Coaching and Tuition Centre

The advertisement never states the denominator

SCHOOLS

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 **Coaching & Tuition Centre** in India — a competitive-examination and board-support institute running foundation, one-year and two-year programmes for students from Class 9 to Class 12, operating six classrooms with capacity for about 900 student-seats across batches, as a for-profit company.

The central dishonesty of this category is survivorship, and a plan that does not name it will simply reproduce it. A centre advertising "127 selections" is making a claim about a population it chose. The strongest institutes in India achieve a large part of their results by admission screening rather than by teaching — a centre that admits only students already in the top decile will produce selections whatever happens in its classrooms, and the entrance test is therefore the most effective component of the product and operates entirely before any teaching occurs. The advertisement also conflates two quite different students: the one who arrived strong, and the one the centre actually moved. Only the second is evidence that teaching happened. This plan therefore reports **selections against the ENROLLED cohort with the denominator published — from 0% of claims to 100% — which converts a headline of 60 selections into a stated rate of 6.8% of those enrolled**, and adds the measure that actually tests the teaching: **median percentile improvement from entry test to final, reported separately for each entry-decile band. The plan also states what this costs: a centre publishing an enrolled-cohort rate looks worse than a competitor publishing a count, and some families will read the honest number as the weaker claim.**

The second is that the money arrives at the start and the obligation runs for two years, which makes this business look far healthier than it is. A student paying ₹1.6 lakh in April for a two-year programme has handed over cash the centre has not yet earned — it is an unearned liability, not revenue, and a centre that recognises it on collection is reporting a profit it may still have to deliver or refund. Which makes the refund policy the commercial core rather than a clause: a student who withdraws in month three has paid for twenty-four. Refusing refunds is the sector's historic norm, and it is precisely what consumer forums and the 2024 coaching-sector guidelines have moved against. This plan recognises fees on delivery, holds the balance as a liability rising to **₹3.16 crore**, and honours pro-rata refunds within a stated SLA — **from 34% to 96%, with escalated refund disputes falling from seven a year to none.**

The third is that the teacher is the brand and can leave on a month's notice with the batch behind him. In this industry a popular faculty member is not an employee delivering a syllabus; he is the reason a substantial share of students enrolled, and when he moves to a competitor a meaningful part of the cohort follows. The usual answer — a non-compete — is largely unenforceable against an individual's right to practise a profession in India, and a plan relying on one is relying on a document that will not do the work. The honest response is to reduce dependence rather than pretend to eliminate it: this plan takes revenue concentration on the top three faculty from 54% to 31% and faculty retention from 68% to 87%, through documented pedagogy, recorded content the institute owns, co-taught batches and compensation that competes.

And the fourth is the one this sector is now being compelled to confront, and it belongs in a business plan rather than a policy paper. Competitive-examination coaching in India has a documented and serious student mental-health problem, most visible in the coaching hubs, and its mechanisms are structural rather than incidental: fourteen-hour days, sixteen-year-olds living away from home, publicly displayed individual rankings, and — the part least often stated — a cohort assembled by selecting high performers and then ranking them against each other. By construction, most students in a screened batch are experiencing failure for the first time in their lives, and the centre built that situation deliberately. This plan therefore treats wellbeing

as an operating obligation: **counsellors on staff from Year 1, individual ranks not published publicly, contact hours capped from 42 a week to 34, and attendance or performance drops treated as WELFARE triggers rather than discipline triggers** — with **128 students flagged and followed up by Year 3**, a number that is supposed to rise.

This plan models a centre requiring **₹3.00 crore** (₹1.50 crore promoter + ₹90 lakh term loan + ₹60 lakh working-capital facility), moving from **420 students and a ₹50 lakh loss** to **880 students and ₹82 lakh profit** by Year 3, with return on capital employed rising from (17.2%) to 24.1%. (*Competitive-examination and board coaching — figures illustrative.*)

2. Business Description, Vision & Legal Structure

Concept: A coaching institute that reports its results against the cohort it enrolled, recognises fees as it earns them, and treats the pressure it creates as its own responsibility.

Vision: To be the institute whose advertisement states the denominator.

Mission: Publish the enrolled-cohort rate and the value added; recognise the fee when the class is taught; refund pro rata without an argument; reduce dependence on any one teacher without pretending it is gone; and never build a ranking a sixteen-year-old has to read about himself in public.

Legal structure

- **Private Limited** — recommended, and **permitted: unlike a K-12 school, a coaching centre is not an affiliated school and is lawfully a for-profit business with distributable surplus.**
- **LLP** — workable where two or three faculty-promoters combine, and common where the founders are themselves the teaching draw.
- **Proprietorship** — viable at single-batch scale; inappropriate once prepaid fees run into crores, because the unearned liability sits against personal assets.

Regulatory anchor: until recently light and now moving quickly, which is the single most important compliance fact for a promoter entering now. **The Central Consumer Protection Authority's 2024 guidelines on misleading advertisement in the coaching sector go directly at this plan's first thesis: success claims must not be presented without the information a reader needs to interpret them, testimonials must disclose any consideration paid, and a centre may not claim credit for a student who did not take its full course. The Department of Higher Education's 2024 guidelines for regulation of coaching centres add registration requirements, minimum-age and post-Class-10 enrolment norms, disclosure of faculty qualifications, infrastructure standards, mandatory pro-rata fee refund on withdrawal, and explicit mental-health provisions — and several states have enacted or drafted their own coaching-regulation legislation on top. A promoter should assume that what was voluntary is becoming mandatory, and that a centre built on undisclosed success claims and non-refundable fees is building on ground that is actively being removed. Then: Consumer Protection Act exposure on refunds and deficiency of service, which is where this sector's disputes actually land;** GST at the standard rate on coaching services, which is a real cost in a price-sensitive market and cannot be passed on invisibly; shops and establishment registration, fire NOC and building safety for premises holding several hundred students at a time; POSH obligations; and EPF and ESI across faculty and support staff.

3. Promoter & Ownership

Led by a promoter with teaching, academic-leadership or education-operations background. Three competences decide outcomes. *Faculty recruitment and retention*, because this business has almost no other asset and a promoter who cannot attract and keep teachers is running a room. *The discipline to publish an unflattering number*, since the enrolled-cohort

selection rate and the value-added figure will both look worse than a competitor's selection count, and a promoter who loses nerve in the first admission season will never publish them again. And *willingness to cap the intensity*, which is genuinely hard when a parent is asking for more hours and a competitor is offering them. Ownership, equity & investor terms are editable inputs.

4. Market Analysis — India

Indian competitive-examination coaching is a very large market driven by the gap between the number of aspirants and the number of seats — a structural mismatch that produces demand regardless of how good any individual institute is, and that is the uncomfortable foundation of the whole sector.

Demand drivers

- **Engineering and medical entrance aspiration**, where seat scarcity relative to candidates sustains demand irrespective of outcomes.
- **Board examination stakes**, driving parallel demand for Class 11–12 subject support.
- **Perceived inadequacy of school preparation** for competitive formats, whether or not that perception is accurate.
- **Parental willingness to fund**, frequently at a level disproportionate to household income.
- **Foundation-stage entry** from Class 8–9, extending the customer relationship and the revenue per student.
- **Hybrid and recorded delivery**, widening reach beyond the physical catchment.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Class 9–12 aspirants in the served city	Demographically defined
SAM	Families able to pay this fee within travelling distance	Affordability and commute bounded
SOM (Yr 1–3)	Enrolment against ~900 student-seats	420 → 880; batch fill 62% → 88%

The demand in this market exists because of a shortage rather than because of a service, and a promoter should understand that before deciding what to sell. The number of candidates vastly exceeds the number of seats, so the overwhelming majority of students who enrol anywhere will not be selected — not because their coaching failed but because the arithmetic of the examination does not permit it. That is not a criticism of the sector; it is the sector's operating environment, and it has two consequences the marketing usually obscures. First, an institute's advertised selections are drawn from a population where most participants must fail, so a count without a denominator is not merely incomplete — it is the only form in which the claim looks impressive at all. Second, because most students will not be selected, the honest measure of a centre's value is what happened to the students who were not: whether they improved, whether they reached a better outcome than they entered with, and whether they came out of two years intact. This plan is built on the second measure. It reports value added by entry-decile band, which is the only figure that distinguishes teaching from screening, and it treats the non-selected majority as the cohort it is actually accountable to rather than as the part of the population that does not appear in the hoarding.

5. Competition & Position

Landscape: national coaching chains with brand, scale and selection counts to advertise; strong local institutes built around one or two teachers; **online and hybrid platforms at a fraction of the price, which have permanently reset**

what families expect to pay for content; school-attached coaching capturing students without a separate commute; and individual private tutors at the bottom of the market. **Because every institute advertises selections and none publishes a denominator, families cannot compare outcomes at all — so competition runs on brand, on the reputation of individual teachers, and on the fee.**

The centre's position

- **Enrolled-cohort selection rate published with the denominator**, which no competitor does.
- **Value added by entry-decile band**, the only figure that separates teaching from screening.
- **Pro-rata refunds honoured without argument**, in a sector where refusal is the norm.
- **Ranks not published individually**, and contact hours capped.
- **Counsellors on staff** from the first year, not after an incident.
- **Faculty qualifications disclosed**, as the 2024 guidelines require and few yet do.

The commercial difficulty with this plan's honesty is precise and worth stating rather than glossing: the honest number looks worse. A competitor's hoarding says 340 selections. This centre's says 6.8% of those enrolled. To a parent scanning two boards from a car, the first is a triumph and the second is a fraction under seven per cent, and no amount of methodological correctness changes what that comparison feels like in the three seconds it gets. Three responses work and none of them is to abandon the position. **Explain the denominator in the counselling conversation rather than on the hoarding — a parent who is given ten minutes will understand immediately that 340 out of 12,000 is worse than 60 out of 880, and will not forget it. Lead with value added rather than selection, because a family whose child is at the fortieth percentile is not buying a chance at a rank — she is buying improvement, and that is the claim this centre can actually substantiate. And accept the families who will choose the bigger number anyway, since the alternative is to publish a count this plan has already argued is misleading. The position costs admissions in Year 1 and compounds from Year 2, because the parents who chose it tell other parents why.**

6. Programmes, the Denominator & the Unearned Fee

Element	Character	Economics
Two-year integrated (Class 11-12)	Highest fee, longest obligation	The core; ~24 months of unearned liability at intake
One-year target & repeater batches	High intensity, high expectation	The batch with the greatest welfare exposure
Foundation (Class 9-10)	Earlier entry, longer relationship	Lower fee, better retention into senior batches
Board & subject support	Less pressured, steadier	Useful counterweight to the exam batches
Selections reported against ENROLLED cohort	The denominator, published	0% → 100% of claims; rate 4.2% → 6.8%
Value added by entry-decile band	Separates teaching from screening	Not reported → reported for every band
Fee recognised on delivery / unearned fee held as liability	Collected up front, earned over two years	0% → 100% / ₹1.42cr → ₹3.16cr

Pro-rata refunds honoured within SLA	Where this sector's disputes actually land	34% → 96%; escalations 7 → 0
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Value added by entry-decile band deserves explanation, because it is the measure this plan rests on and almost nobody in the sector computes it. Every student sits an entry test; every student sits the final. Reporting the median percentile movement between the two, separately for students who entered in the top decile, the middle and the bottom, answers the question a selection count cannot: did this institute improve the students it took, or did it take students who were already going to do well? A centre that screens hard will show excellent selections and near-zero value added, because its intake had nowhere to move. A centre that admits broadly and teaches well will show modest selections and substantial movement in the lower bands. Those are different businesses and families deserve to know which one they are buying. Two honest caveats belong with it. Percentile movement within a screened cohort is not the same as movement against the national population, and the plan says so rather than implying a stronger claim than the data supports. And a centre that publishes this measure has created an incentive to admit weaker students in order to show improvement — which is why intake composition is published alongside it, so the two numbers constrain each other.

7. Admissions, Faculty & the Batch That Follows a Teacher

Acquisition

- **School tie-ups and scholarship tests**, the sector's main funnel and its main screening device.
- **Counselling-led admissions**, where the denominator conversation actually happens.
- **Referral from current families**, which strengthens as the honest position becomes known.
- **Digital and hybrid reach** beyond the physical catchment, at a lower price point.
- **Faculty reputation**, which is the largest single driver and the largest single risk.

Retention

- **Teaching continuity across the two years**, which matters more than any facility.
- **Doubt-resolution that is actually available** rather than nominally offered.
- **Wellbeing support that is visible**, since a family withdrawing a struggling child is this centre's commonest loss.
- **Fee terms that do not trap**, which paradoxically reduces withdrawal.

The wellbeing obligation in this business is not corporate responsibility bolted onto a coaching model — it arises directly from how the model works, and the mechanism should be stated plainly. A centre screens for high performers, admits them, and then ranks them against one another. The arithmetic is unavoidable: in a batch assembled entirely from students who were near the top of their schools, most will now be in the middle or the bottom, and a large number of sixteen-year-olds will experience sustained failure for the first time in their lives — in a batch the institute built, on a ranking the institute published, at an intensity the institute set. Add fourteen-hour days, living away from home, and a family that has spent money it could not comfortably spare, and the pressure is not an unfortunate by-product; it is the design. This plan's controls are structural and cost money. Counsellors employed from Year 1 rather than appointed after an incident, with 340 sessions held by Year 3. Individual ranks not published publicly — performance communicated privately and in bands rather than posted where a student's peers and parents read it. Contact hours capped and reduced, from 42 a week to 34, against a market that competes on more. And attendance drops, sudden performance falls and withdrawal from peers treated as WELFARE triggers requiring follow-up rather than as discipline matters — 128 students flagged and followed up by Year 3, a number that is supposed to rise and whose being

8. Operations Plan (screen, teach, measure, refund, protect)

- **Admissions:** entry test administered and recorded per student, **with intake composition by decile published alongside outcomes so screening and teaching can be told apart.**
- **Fee recognition:** fees recognised as the programme is delivered, with the balance held as an unearned liability — because a centre recognising collection as revenue is reporting profit on an obligation it has not discharged.
- **Refunds:** pro-rata refund on withdrawal within a published SLA, **administered by accounts rather than negotiated by admissions, since the person who sold the seat should not decide what is returned.**
- **Teaching:** documented pedagogy and shared question banks owned by the institute, **co-taught batches on the highest-demand subjects, and recorded content retained — so a faculty departure removes a person rather than a curriculum.**
- **Measurement:** entry and exit percentiles captured for every student; **value added computed by entry-decile band and published with the intake composition.**
- **Advertising:** every success claim carries its denominator and the student's actual course duration; testimonials disclose any consideration — which the 2024 guidelines require and which is here treated as a standing rule rather than a compliance response.
- **Wellbeing:** counsellors on staff; ranks communicated privately in bands; contact hours capped; **attendance and performance drops routed to counselling rather than to discipline.**
- **Faculty:** compensation benchmarked and reviewed before the competing offer arrives, not after; concentration on top faculty measured as a risk metric.
- **Premises:** occupancy limits, fire exits and building safety maintained for several hundred students at a time.
- **Hostel liaison** where students live away from home, with a named contact and a welfare check schedule.

Control points

Area	Activity	Control point
The denominator	Claims reported against enrolled cohort / enrolled-cohort selection rate	0% → 100% / 4.2% → 6.8%
Teaching vs screening	Value added by entry-decile band, published with intake composition	Not reported → all bands
Earned, not collected	Fee recognised on delivery / unearned liability held	0% → 100% / ₹1.42cr → ₹3.16cr
Where the disputes land	Pro-rata refunds within SLA / escalations per year	34% → 96% / 7 → 0
The batch that follows a teacher	Revenue concentration on top-3 faculty / faculty retention	54% → 31% / 68% → 87%
Supposed to rise	Students flagged on welfare triggers and followed up / counsellor sessions	0 → 128 / 0 → 340
Pressure the institute designed	Contact hours per week / individual ranks published publicly	42 → 34 / yes → no

Commercial	Enrolment against 900 seats · batch fill · student retention through programme	47% → 98% · 62% → 88% · 74% → 89%
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This vertical's integrity pattern appears here as the selection count, and it fits the shape exactly: it pays immediately, it is invisible to the person relying on it, and it is discovered late or never. Publishing "340 selections" costs nothing, fills batches, and is not false — those students were selected. What is withheld is the twelve thousand who enrolled, the fact that many "selections" attended a short crash course rather than the two-year programme, and the fact that a screened intake would have produced a similar number without the institute. A family cannot detect any of this, and by the time a student has spent two years the question is no longer live. The 2024 CCPA guidelines exist precisely because the practice was universal. The structural controls are three. Every claim carries its denominator and the student's actual course duration, applied as a standing rule rather than as a response to enforcement. Intake composition published alongside outcomes, so that screening cannot be presented as teaching. And value added reported by entry-decile band, which is the only measure a heavily screening competitor cannot match by advertising harder. The honest acknowledgement is that this costs admissions — a hoarding with a fraction on it competes badly against a hoarding with a number on it, and the plan carries that cost in Year 1 rather than assuming families will reward the disclosure immediately.

9. Advertising, Refund & Establishment Compliance (India)

- **CCPA 2024 guidelines on misleading advertisement in the coaching sector** — success claims must carry the information needed to interpret them, testimonials must disclose consideration paid, and a centre may not claim credit for a student who did not take its full course.
- **DoHE 2024 guidelines for regulation of coaching centres** — registration, minimum-age and post-Class-10 enrolment norms, disclosure of faculty qualifications, infrastructure standards, **mandatory pro-rata fee refund on withdrawal, and explicit mental-health provisions**; several states have enacted or drafted their own legislation on top.
- **Consumer Protection Act** on refunds and deficiency of service — **where this sector's disputes actually land.**
- **GST at the standard rate on coaching services**, a real cost in a price-sensitive market that cannot be passed on invisibly.
- Shops & establishment registration, fire NOC and building safety for premises holding several hundred students simultaneously; occupancy limits observed rather than nominal.
- POSH obligations with a constituted and trained committee; EPF and ESI across faculty and support staff.
- **Lawfully for-profit** — unlike a K-12 school, a coaching centre is not an affiliated school and may distribute surplus normally.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Faculty (full-time)	14	22	30
Visiting faculty (full-time equivalent)	6	9	12
Admissions & counselling (sales)	5	7	9
Academic support & doubt resolution	4	7	10

Support & housekeeping	4	5	7
Operations, test administration & invigilation	3	5	7
Accounts & administration	3	4	5
Centre head / academic director	1	1	2
Counsellors (student wellbeing)	1	2	3
Total	41	62	85

Two allocations carry the plan. A counsellor from Year 1 in a forty-one-person centre is deliberate and unusual — the sector's norm is to appoint one after an incident, and by then the institution is responding rather than preventing. **And refunds are administered by accounts while counselling and welfare report to the centre head, in both cases away from admissions** — the rule this library applies everywhere: **a control that reports to the party it constrains is not a control**, and here the constrained party is the one whose target depends on the seat being sold and kept.

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-5	Premises fitted with occupancy limits and fire clearance, faculty recruited a full session ahead, content and question bank built and owned by the institute, entry-test and outcome-tracking system configured before the first admission, refund policy published and priced into the model, counsellor appointed before opening
Year 1	Session 1	420 students (47% of seats); ₹2.86cr revenue, ₹50L loss; enrolled-cohort rate published at 4.2%; refunds within SLA 34%; faculty concentration 54%; contact hours 42; ROCE (17.2%)
Year 2	Session 2	640 students (71%); value added published by decile band; refunds within SLA 71%; ranks no longer published individually; contact hours 38; ₹4.74cr revenue, ₹9L profit
Year 3	Session 3	880 students (98%); ₹7.04cr revenue, ₹82L profit; ROCE 24.1%; enrolled-cohort rate 6.8% published on every claim; refunds within SLA 96% with zero escalations; faculty concentration 31%; contact hours 34; 128 welfare follow-ups

12. Financial Plan (Illustrative)

*All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. **Enrolment, batch fill and faculty cost are the levers. Collected cash is not one — it is recognised as the programme is delivered, and a plan that treats collection as revenue is reporting an obligation as an achievement.***

12.1 Project cost & means of finance

Capital requirement	₹
Premises fit-out (classrooms, AV, library, test hall)	78,00,000
Launch & initial operating losses	62,00,000
Premises deposit	36,00,000

Content development, study material & question bank (institute-owned)	28,00,000
Launch marketing & brand	24,00,000
IT, LMS, test platform & devices	22,00,000
Faculty recruitment & pre-launch salaries	20,00,000
Furniture & equipment	18,00,000
Working capital	8,00,000
Licences, legal & registrations	4,00,000
Total project cost	3,00,00,000
Promoter contribution	1,50,00,000
Term loan (fit-out, IT & equipment)	90,00,000
Working-capital facility	60,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
STUDENTS ENROLLED (of ~900 seats) / average annual fee	420 (47%) / ₹68,000	640 (71%) / ₹74,000	880 (98%) / ₹80,000
REVENUE RECOGNISED ON DELIVERY (not on collection)	2,86,00,000	4,74,00,000	7,04,00,000
Faculty salaries & incentives	1,32,00,000	2,04,00,000	2,88,00,000
Premises rent & CAM	46,00,000	52,00,000	62,00,000
Marketing & admissions	38,00,000	48,00,000	60,00,000
Non-teaching salaries (admin, operations, support, counselling)	32,00,000	46,00,000	64,00,000
Study material, testing platform & content	22,00,000	32,00,000	44,00,000
Refunds honoured (pro-rata on withdrawal)	14,00,000	18,00,000	22,00,000
Depreciation (fit-out, AV, IT)	14,00,000	15,00,000	17,00,000
Utilities, maintenance & housekeeping	12,00,000	16,00,000	21,00,000
Finance cost	8,00,000	7,00,000	6,00,000
Administration, compliance, audit & insurance	7,00,000	10,00,000	14,00,000
Student wellbeing: counselling, training & helpline	6,00,000	10,00,000	15,00,000
Technology (LMS, test platform, ERP)	5,00,000	7,00,000	9,00,000
Total expenses	3,36,00,000	4,65,00,000	6,22,00,000
Net profit / (loss) before tax	(50,00,000)	9,00,000	82,00,000
Net margin	(17.5%)	1.9%	11.6%
AVERAGE CAPITAL EMPLOYED / RETURN ON CAPITAL EMPLOYED	₹2.90cr / (17.2%)	₹3.10cr / 2.9%	₹3.40cr / 24.1%

UNEARNED FEE HELD AS A LIABILITY (not revenue)	1,42,00,000	2,28,00,000	3,16,00,000
Fee recognised on delivery basis / pro-rata refunds within SLA / escalations	0% / 34% / 7	100% / 71% / 2	100% / 96% / 0
CLAIMS REPORTED AGAINST ENROLLED COHORT / enrolled-cohort selection rate	0% / 4.2%	100% / 5.6%	100% / 6.8%
Value added by entry-decile band published with intake composition	No	Yes	Yes
REVENUE CONCENTRATION ON TOP-3 FACULTY / faculty retention	54% / 68%	42% / 79%	31% / 87%
CONTACT HOURS PER WEEK / individual ranks published publicly	42 / Yes	38 / No	34 / No
Counsellor sessions held / students flagged on welfare triggers and followed up	0 / 0	156 / 61	340 / 128
Faculty cost as % of revenue · batch fill · student retention through programme	46.2% · 62% · 74%	43.0% · 76% · 83%	40.9% · 88% · 89%

12.3 Unit economics & break-even

- Faculty cost is 46.2% of revenue falling to 40.9%, and it falls by filling batches rather than by paying less. A batch of thirty costs the same teacher as a batch of eighteen — the school plan's section arithmetic in a different setting — which is why batch fill at 62% rising to 88% is the operating variable that matters most.
- The unearned liability reaches ₹3.16 crore by Year 3, against ₹82 lakh of profit. A centre recognising collection as revenue would have reported dramatically better numbers in every one of these years, and would have been reporting an obligation as an achievement.
- Marketing runs at 8.5-13.3% of revenue throughout and does not decline as a share. Like the preschool, this business refills a large part of its roll every year as cohorts complete — so acquisition is a permanent operating line rather than a launch cost.
- Refunds honoured cost ₹14-22 lakh a year and are budgeted rather than resisted. A centre that fights refunds saves that money and spends it on disputes, reputation and, increasingly, regulatory attention — and the 2024 guidelines have made pro-rata refund mandatory in any case.
- Break-even: Year 2, at roughly 600 students. The Year-1 loss is the batch-fill gap, and a coaching projection showing Year-1 profit is describing an institute that inherited a faculty reputation rather than one that built it.

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

Particulars (₹)	Q1 Apr-Jun (session opens)	Q2 Jul-Sep	Q3 Oct-Dec	Q4 Jan-Mar (admissions)
Opening balance	62,00,000	96,00,000	78,00,000	56,00,000
Fee collections received (including advance for future terms)	1,54,00,000	62,00,000	54,00,000	1,18,00,000
Faculty, rent, marketing, refunds, interest & overheads	1,20,00,000	80,00,000	76,00,000	1,04,00,000

Closing balance	96,00,000	78,00,000	56,00,000	70,00,000
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The cash position of a coaching centre is the most misleading in this vertical, and the reason is that most of the money in the bank belongs to work not yet done. Collections concentrate at session start and again at admissions, so the account looks strongest in the months when the least teaching has been delivered — and by Year 3 this centre is holding ₹3.16 crore of unearned fee, four times its annual profit. A promoter who reads that balance as accumulated success is reading a liability, and a centre that spends it on expansion has funded new premises with students' unrefunded tuition. Three disciplines follow. The unearned balance is tracked and reported separately from cash, so nobody confuses the two. Refund capacity is maintained rather than assumed — if every withdrawal in a bad term claimed pro rata, the centre must be able to pay, and the plan sizes the facility on that basis rather than on average experience. And expansion is funded from earned surplus and the term facility, never from prepaid fees — which is a rule that costs growth speed and is the difference between a centre that survives a weak admission year and one that discovers it cannot refund.

12.5 Key Performance Indicators to Monitor

- **Honesty of the claim:** enrolled-cohort selection rate with denominator; value added by entry-decile band; intake composition published alongside outcomes; advertising claims carrying course duration and testimonial disclosure.
- **Earned versus collected:** fee recognised on delivery; unearned liability held; refund capacity against liability; pro-rata refunds within SLA and escalations.
- **Faculty risk:** revenue concentration on top faculty; retention; students citing an individual teacher as their reason for joining; content and question bank owned by the institute.
- **Wellbeing — metrics that must rise:** welfare triggers raised and followed up; counsellor sessions; contact hours per week; ranks published privately in bands; hostel welfare checks completed.
- **Commercial:** batch fill; enrolment against seats; faculty cost as % of revenue; student retention through the programme; marketing as % of revenue.

13. Funding Requirement & Bankability

Total ask: **₹90 lakh term loan plus a ₹60 lakh working-capital facility** against ₹1.50 crore promoter contribution. Four points. **First, this is a for-profit company with distributable surplus and a conventional structure — the non-distribution constraint that governs a K-12 school does not apply.** Second, and unusually, the working-capital facility is not there to fund a receivable — this business collects in advance — it is there to guarantee refund capacity against an unearned liability that reaches ₹3.16 crore, and a lender should understand that it is securing an obligation rather than financing a gap. Third, the security position is thin: fit-out in leased premises, AV and IT equipment, and content that has no third-party value — so this is a cash-flow lend against enrolment and faculty stability. Fourth, the diagnostic questions are batch fill and faculty concentration. A promoter who can state his batch fill, his top-three faculty revenue concentration and his unearned liability is running the institute; one who quotes selection counts and seat capacity is quoting a hoarding. And a centre whose top three teachers carry more than half its revenue is one resignation away from a materially different business, which is a credit fact rather than an HR one.

13.1 Funding utilisation

Use of funds	₹	% of total
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Premises fit-out (classrooms, AV, library, test hall)	78,00,000	26.0%
Launch & initial operating losses	62,00,000	20.7%
Premises deposit	36,00,000	12.0%
Content development, study material & question bank	28,00,000	9.3%
Launch marketing & brand	24,00,000	8.0%
IT, LMS, test platform & devices	22,00,000	7.3%
Faculty recruitment & pre-launch salaries	20,00,000	6.7%
Furniture & equipment	18,00,000	6.0%
Working capital	8,00,000	2.7%
Licences, legal & registrations	4,00,000	1.3%
Total	3,00,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Survivorship — the category's central dishonesty	A CENTRE ADVERTISING "127 SELECTIONS" IS MAKING A CLAIM ABOUT A POPULATION IT CHOSE. THE STRONGEST INSTITUTES ACHIEVE A LARGE PART OF THEIR RESULTS BY ADMISSION SCREENING RATHER THAN BY TEACHING — A CENTRE ADMITTING ONLY TOP-DECILE STUDENTS WILL PRODUCE SELECTIONS WHATEVER HAPPENS IN ITS CLASSROOMS, SO THE ENTRANCE TEST IS THE MOST EFFECTIVE COMPONENT OF THE PRODUCT AND OPERATES ENTIRELY BEFORE ANY TEACHING OCCURS. THE ADVERTISEMENT ALSO CONFLATES THE STUDENT WHO ARRIVED STRONG WITH THE STUDENT THE CENTRE ACTUALLY MOVED, AND ONLY THE SECOND IS EVIDENCE THAT TEACHING HAPPENED. IT FITS THE INTEGRITY PATTERN EXACTLY — IT PAYS IMMEDIATELY, IT IS INVISIBLE TO THE FAMILY RELYING ON IT, AND BY THE TIME A STUDENT HAS SPENT TWO YEARS THE QUESTION IS NO LONGER LIVE. THE 2024 CCPA GUIDELINES EXIST PRECISELY BECAUSE THE PRACTICE WAS UNIVERSAL → claims reported against the ENROLLED cohort with the denominator published (0%→100%; rate 4.2%→6.8%); course duration stated for every claimed selection and testimonial consideration disclosed; intake composition published ALONGSIDE outcomes SO SCREENING CANNOT BE PRESENTED AS TEACHING; and VALUE ADDED BY ENTRY-DECILE BAND, THE ONLY MEASURE A HEAVILY SCREENING COMPETITOR CANNOT MATCH BY ADVERTISING HARDER. Cost stated: A HOARDING WITH A FRACTION ON IT COMPETES BADLY AGAINST A HOARDING WITH A NUMBER ON IT, AND THE PLAN CARRIES THAT LOSS IN YEAR 1 RATHER THAN ASSUMING FAMILIES REWARD THE DISCLOSURE IMMEDIATELY

The money arrives at the start and the obligation runs two years	A STUDENT PAYING ₹1.6 LAKH IN APRIL FOR A TWO-YEAR PROGRAMME HAS HANDED OVER CASH THE CENTRE HAS NOT EARNED — AN UNEARNED LIABILITY, NOT REVENUE — AND A CENTRE RECOGNISING IT ON COLLECTION IS REPORTING A PROFIT IT MAY STILL HAVE TO DELIVER OR REFUND. WHICH MAKES THE REFUND POLICY THE COMMERCIAL CORE RATHER THAN A CLAUSE: A STUDENT WHO WITHDRAWS IN MONTH THREE HAS PAID FOR TWENTY-FOUR. REFUSING REFUNDS IS THE SECTOR'S HISTORIC NORM AND IS PRECISELY WHAT CONSUMER FORUMS AND THE 2024 GUIDELINES HAVE MOVED AGAINST. BY YEAR 3 THIS CENTRE HOLDS ₹3.16 CRORE OF UNEARNED FEE — FOUR TIMES ITS ANNUAL PROFIT — AND A PROMOTER WHO READS THAT BALANCE AS ACCUMULATED SUCCESS IS READING A LIABILITY → fees recognised on DELIVERY with the balance held and reported separately from cash; pro-rata refunds within a published SLA (34%→96%; escalations 7→0) ADMINISTERED BY ACCOUNTS RATHER THAN NEGOTIATED BY ADMISSIONS, since THE PERSON WHO SOLD THE SEAT SHOULD NOT DECIDE WHAT IS RETURNED; refund capacity maintained rather than assumed, with the facility sized on a bad term rather than average experience; and EXPANSION FUNDED FROM EARNED SURPLUS AND THE TERM FACILITY, NEVER FROM PREPAID FEES — A RULE THAT COSTS GROWTH SPEED AND IS THE DIFFERENCE BETWEEN A CENTRE THAT SURVIVES A WEAK ADMISSION YEAR AND ONE THAT DISCOVERS IT CANNOT REFUND
The teacher is the brand and can leave with the batch	A POPULAR FACULTY MEMBER IS NOT AN EMPLOYEE DELIVERING A SYLLABUS; HE IS THE REASON A SUBSTANTIAL SHARE OF STUDENTS ENROLLED, AND WHEN HE MOVES TO A COMPETITOR A MEANINGFUL PART OF THE COHORT FOLLOWS. THE USUAL ANSWER — A NON-COMPETE — IS LARGELY UNENFORCEABLE AGAINST AN INDIVIDUAL'S RIGHT TO PRACTISE A PROFESSION IN INDIA, AND A PLAN RELYING ON ONE IS RELYING ON A DOCUMENT THAT WILL NOT DO THE WORK. A CENTRE WHOSE TOP THREE TEACHERS CARRY MORE THAN HALF ITS REVENUE IS ONE RESIGNATION AWAY FROM A MATERIALLY DIFFERENT BUSINESS — A CREDIT FACT RATHER THAN AN HR ONE → dependence REDUCED rather than pretended away: documented pedagogy and shared question banks OWNED BY THE INSTITUTE, co-taught batches on the highest-demand subjects, recorded content retained SO A DEPARTURE REMOVES A PERSON RATHER THAN A CURRICULUM, and compensation benchmarked and reviewed BEFORE the competing offer arrives rather than after (concentration 54%→31%; retention 68%→87%)
The pressure is the design, not a by-product	COMPETITIVE-EXAMINATION COACHING IN INDIA HAS A DOCUMENTED AND SERIOUS STUDENT MENTAL-HEALTH PROBLEM, MOST VISIBLE IN THE COACHING HUBS, AND ITS MECHANISMS ARE STRUCTURAL. A CENTRE SCREENS FOR HIGH PERFORMERS, ADMITS THEM, AND THEN RANKS THEM AGAINST ONE ANOTHER — SO IN A BATCH ASSEMBLED ENTIRELY FROM STUDENTS WHO WERE NEAR THE TOP OF THEIR SCHOOLS, MOST WILL NOW BE IN THE MIDDLE OR THE BOTTOM, AND A LARGE NUMBER OF SIXTEEN-YEAR-OLDS WILL EXPERIENCE SUSTAINED FAILURE FOR THE FIRST TIME IN THEIR LIVES — IN A BATCH THE INSTITUTE BUILT, ON A RANKING THE INSTITUTE PUBLISHED, AT AN INTENSITY THE INSTITUTE SET. ADD FOURTEEN-HOUR DAYS, LIVING AWAY FROM HOME, AND A FAMILY THAT HAS SPENT MONEY IT COULD NOT COMFORTABLY SPARE → counsellors employed FROM YEAR 1 rather than appointed after an incident (340 sessions by Year 3); INDIVIDUAL RANKS NOT PUBLISHED PUBLICLY, with performance communicated privately in bands rather than posted where a student's peers and parents read it; contact hours CAPPED AND REDUCED 42→34 against a market that competes on more; hostel liaison with a named contact and a welfare-check schedule; and ATTENDANCE DROPS, SUDDEN PERFORMANCE FALLS AND WITHDRAWAL FROM PEERS TREATED AS WELFARE TRIGGERS REQUIRING FOLLOW-UP RATHER THAN AS DISCIPLINE MATTERS — 128 STUDENTS FLAGGED BY YEAR 3, A NUMBER SUPPOSED TO RISE AND WHOSE BEING ZERO WOULD MEAN NOBODY WAS LOOKING, with welfare reporting to the centre head and never to admissions

The honest number looks worse	A COMPETITOR'S HOARDING SAYS 340 SELECTIONS. THIS CENTRE'S SAYS 6.8% OF THOSE ENROLLED. TO A PARENT SCANNING TWO BOARDS FROM A CAR, THE FIRST IS A TRIUMPH AND THE SECOND IS A FRACTION UNDER SEVEN PER CENT, AND NO AMOUNT OF METHODOLOGICAL CORRECTNESS CHANGES WHAT THAT COMPARISON FEELS LIKE IN THE THREE SECONDS IT GETS → the denominator explained in the COUNSELLING CONVERSATION rather than on the hoarding, since A PARENT GIVEN TEN MINUTES WILL UNDERSTAND IMMEDIATELY THAT 340 OUT OF 12,000 IS WORSE THAN 60 OUT OF 880, AND WILL NOT FORGET IT; VALUE ADDED led with rather than selection, because A FAMILY WHOSE CHILD IS AT THE FORTIETH PERCENTILE IS NOT BUYING A CHANCE AT A RANK, SHE IS BUYING IMPROVEMENT — AND THAT IS THE CLAIM THIS CENTRE CAN ACTUALLY SUBSTANTIATE; and the families who choose the bigger number accepted as lost, SINCE THE ALTERNATIVE IS TO PUBLISH A COUNT THIS PLAN HAS ALREADY ARGUED IS MISLEADING. The position costs admissions in Year 1 and compounds from Year 2, because the parents who chose it tell other parents why
Demand exists because of a shortage, not a service	THE NUMBER OF CANDIDATES VASTLY EXCEEDS THE NUMBER OF SEATS, SO THE OVERWHELMING MAJORITY OF STUDENTS WHO ENROL ANYWHERE WILL NOT BE SELECTED — NOT BECAUSE THEIR COACHING FAILED BUT BECAUSE THE ARITHMETIC OF THE EXAMINATION DOES NOT PERMIT IT. AN INSTITUTE'S ADVERTISED SELECTIONS ARE THEREFORE DRAWN FROM A POPULATION WHERE MOST PARTICIPANTS MUST FAIL, WHICH MEANS A COUNT WITHOUT A DENOMINATOR IS NOT MERELY INCOMPLETE — IT IS THE ONLY FORM IN WHICH THE CLAIM LOOKS IMPRESSIVE AT ALL → the honest measure taken to be what happened to the students who were NOT selected: whether they improved, whether they reached a better outcome than they entered with, and whether they came out of two years intact; THE NON-SELECTED MAJORITY TREATED AS THE COHORT THIS CENTRE IS ACTUALLY ACCOUNTABLE TO RATHER THAN AS THE PART OF THE POPULATION THAT DOES NOT APPEAR IN THE HOARDING; and board and subject-support batches held deliberately as a counterweight to the pure exam programmes
The batch of eighteen costs the same teacher as the batch of thirty	THE SCHOOL PLAN'S SECTION ARITHMETIC IN A DIFFERENT SETTING: FACULTY COST IS 46.2% OF REVENUE FALLING TO 40.9%, AND IT FALLS BY FILLING BATCHES RATHER THAN BY PAYING LESS — WHICH IS ALSO WHY THE YEAR-1 LOSS IS THE BATCH-FILL GAP AND A COACHING PROJECTION SHOWING YEAR-1 PROFIT IS DESCRIBING AN INSTITUTE THAT INHERITED A FACULTY REPUTATION RATHER THAN ONE THAT BUILT IT → batch fill 62%→88% as the operating variable that matters most; break-even at roughly 600 students in Year 2; AND MARKETING BUDGETED AS A PERMANENT OPERATING LINE AT 8.5-13.3% OF REVENUE RATHER THAN A LAUNCH COST, SINCE LIKE THE PRESCHOOL THIS BUSINESS REFILLS A LARGE PART OF ITS ROLL EVERY YEAR AS COHORTS COMPLETE
Regulation, price competition & premises	WHAT WAS VOLUNTARY IS BECOMING MANDATORY: THE 2024 CCPA ADVERTISING GUIDELINES AND THE 2024 DoHE REGULATION GUIDELINES BRING REGISTRATION, MINIMUM-AGE AND POST-CLASS-10 ENROLMENT NORMS, FACULTY-QUALIFICATION DISCLOSURE, MANDATORY PRO-RATA REFUND AND EXPLICIT MENTAL-HEALTH PROVISIONS, WITH SEVERAL STATES LEGISLATING ON TOP — SO A CENTRE BUILT ON UNDISCLOSED SUCCESS CLAIMS AND NON-REFUNDABLE FEES IS BUILDING ON GROUND THAT IS ACTIVELY BEING REMOVED → this plan's disciplines adopted as standing rules rather than as compliance responses, which converts a regulatory risk into a position. ONLINE AND HYBRID PLATFORMS AT A FRACTION OF THE PRICE HAVE PERMANENTLY RESET WHAT FAMILIES EXPECT TO PAY FOR CONTENT → the physical centre sells what content alone cannot — doubt resolution that is actually available, peer cohort, structure and supervision — and hybrid reach is used to extend beyond the commute rather than to defend the fee. Plus GST at the standard rate as a real cost in a price-sensitive market; occupancy limits, fire exits and building safety maintained for several hundred students at a time; POSH with a constituted and trained committee; EPF/ESI across faculty and support staff

15. SWOT Analysis

Strengths The enrolled-cohort rate published with its denominator, which no competitor does; value added by entry-decile band, the only figure that separates teaching from screening; pro-rata refunds honoured without argument in a sector where refusal is the norm; counsellors from Year 1 and ranks not published individually; institute-owned content and co-taught batches reducing faculty dependence; a for-profit structure with distributable surplus.	Weaknesses The honest number looks worse on a hoarding and costs admissions in Year 1; ₹3.16 crore of unearned liability against ₹82 lakh of profit; top-three faculty carrying 54% of revenue at the outset; thin security — leased fit-out, equipment and content with no third-party value; marketing at 8.5–13.3% of revenue permanently; capped contact hours against a market competing on more.
Opportunities The 2024 guidelines converting this plan's disciplines from a cost into a compliance advantage; foundation-stage entry from Class 9 extending the relationship and revenue per student; families increasingly sceptical of selection counts; hybrid delivery widening reach beyond the commute; board and subject support as a steadier counterweight; referral compounding once the honest position is understood.	Threats National chains advertising counts this centre will not match; a faculty resignation taking a batch; online platforms at a fraction of the price resetting fee expectations; a student welfare crisis, which in this sector is a catastrophe and increasingly a regulatory event; a weak admission year colliding with refund obligations; state coaching legislation adding cost faster than fees can move.

16. Recommended AiSevak Tools for This Business

This centre would use AiSevak's Schools vertical tools in operations:

- **Honesty of the claim: enrolled-cohort outcome calculator with mandatory denominator, entry-and-exit percentile capture per student, value-added computation by decile band, intake-composition publication, advertising-claim checker for course duration and testimonial disclosure.**
- **Earned versus collected: delivery-basis fee recognition with unearned-liability ledger, refund-capacity monitor against liability, pro-rata refund workflow administered outside admissions, SLA and escalation tracking.**
- **Faculty risk:** revenue concentration by faculty, retention and benchmarking prompts, institute-owned content and question-bank register, co-teaching coverage on high-demand subjects.
- **Wellbeing — metrics that must rise:** welfare-trigger flags on attendance and performance drops with follow-up tracking, counsellor session log, contact-hour cap monitoring, private band-based rank communication, hostel welfare-check schedule.
- **Commercial:** batch fill by programme, enrolment against seats, faculty cost as % of revenue, retention through programme, marketing as % of revenue.

17. Key Assumptions & Notes

- Coaching & tuition centre: competitive-examination and board-support institute running foundation, one-year and two-year programmes for Class 9–12 students, six classrooms and about 900 student-seats across batches, operated as a for-profit company. **Third plan in the schools vertical; the FOR-PROFIT, OUTCOME-CLAIMING sub-model.**
- **⚠ CONVENTIONS SET HERE: (a) SURVIVORSHIP IS THE CATEGORY'S CENTRAL DISHONESTY — a selection count is a claim about a population the centre CHOSE, the entrance test is the most effective component of the product and operates before any teaching occurs, and the advertisement conflates the student who**

arrived strong with the student the centre moved. **REPORT AGAINST THE ENROLLED COHORT WITH THE DENOMINATOR PUBLISHED, AND ADD VALUE ADDED BY ENTRY-DECILE BAND** — the only measure a heavily screening competitor cannot match by advertising harder. Publish intake composition alongside it, so the two numbers constrain each other and the plan does not create an incentive to admit weak students to show improvement. (b) **THE MONEY ARRIVES AT THE START AND THE OBLIGATION RUNS TWO YEARS** — collected fee is an **UNEARNED LIABILITY**, recognition is on **DELIVERY**, and **THE REFUND POLICY IS THE COMMERCIAL CORE RATHER THAN A CLAUSE**. **EXPANSION IS NEVER FUNDED FROM PREPAID FEES**. (c) **THE TEACHER IS THE BRAND AND CAN LEAVE WITH THE BATCH** — a non-compete is largely unenforceable in India, so **REDUCE DEPENDENCE RATHER THAN PRETEND TO ELIMINATE IT**. (d) **THE PRESSURE IS THE DESIGN, NOT A BY-PRODUCT** — a centre that screens for high performers and then ranks them has **BUILT** a cohort in which most students experience sustained failure for the first time; wellbeing is therefore an operating obligation with counsellors from Year 1, no public individual ranks, capped contact hours, and welfare triggers rather than discipline triggers. (e) **DEMAND EXISTS BECAUSE OF A SHORTAGE, NOT A SERVICE** — most enrolled students must fail by arithmetic, so **THE HONEST MEASURE IS WHAT HAPPENED TO THE ONES WHO WERE NOT SELECTED**. (f) **THE HONEST NUMBER LOOKS WORSE ON A HOARDING, AND THE PLAN CARRIES THAT COST IN YEAR 1 RATHER THAN ASSUMING FAMILIES REWARD DISCLOSURE IMMEDIATELY**. (g) **LAWFULLY FOR-PROFIT** — unlike a K-12 school, and the distinction is stated in every plan in this vertical.

- Economics & cash — **THE BATCH OF EIGHTEEN COSTS THE SAME TEACHER AS THE BATCH OF THIRTY, WHICH IS THE SCHOOL PLAN'S SECTION ARITHMETIC IN A DIFFERENT SETTING** (Y1 — ₹50L → Y3 ₹82L; revenue ₹2.86cr→₹7.04cr recognised ON DELIVERY; enrolment 420→880 of ~900 seats; batch fill 62%→88%; faculty cost 46.2%→40.9% of revenue, falling BY FILLING BATCHES RATHER THAN BY PAYING LESS; ROCE (17.2%)→24.1%; break-even Year 2 at ~600 students; **UNEARNED FEE LIABILITY ₹1.42cr→₹3.16cr, FOUR TIMES ANNUAL PROFIT — A CENTRE RECOGNISING COLLECTION AS REVENUE WOULD HAVE REPORTED DRAMATICALLY BETTER NUMBERS AND WOULD HAVE BEEN REPORTING AN OBLIGATION AS AN ACHIEVEMENT**; refunds honoured ₹14–22L a year and BUDGETED RATHER THAN RESISTED; marketing 8.5–13.3% of revenue as a PERMANENT operating line). Regulatory (section 9): **CCPA 2024 GUIDELINES ON MISLEADING COACHING ADVERTISEMENT — SUCCESS CLAIMS WITH THE INFORMATION NEEDED TO INTERPRET THEM, TESTIMONIAL CONSIDERATION DISCLOSED, AND NO CREDIT CLAIMED FOR A STUDENT WHO DID NOT TAKE THE FULL COURSE**; **DoHE 2024 COACHING-REGULATION GUIDELINES — REGISTRATION, MINIMUM-AGE AND POST-CLASS-10 NORMS, FACULTY-QUALIFICATION DISCLOSURE, MANDATORY PRO-RATA REFUND AND EXPLICIT MENTAL-HEALTH PROVISIONS**, with state legislation on top; Consumer Protection Act on refunds and deficiency of service; GST at the standard rate; fire NOC, occupancy limits and building safety; POSH; EPF/ESI. Lender note (section 13): **THE WORKING-CAPITAL FACILITY IS NOT FUNDING A RECEIVABLE — THIS BUSINESS COLLECTS IN ADVANCE — IT IS GUARANTEEING REFUND CAPACITY AGAINST AN UNEARNED LIABILITY, SO THE LENDER IS SECURING AN OBLIGATION RATHER THAN FINANCING A GAP**; security is thin (leased fit-out, equipment, content with no third-party value); **THE DIAGNOSTICS ARE BATCH FILL AND FACULTY CONCENTRATION — A PROMOTER WHO CAN STATE HIS BATCH FILL, HIS TOP-THREE FACULTY REVENUE CONCENTRATION AND HIS UNEARNED LIABILITY IS RUNNING THE INSTITUTE; ONE WHO QUOTES SELECTION COUNTS AND SEAT CAPACITY IS QUOTING A HOARDING**; and **A CENTRE WHOSE TOP THREE TEACHERS CARRY MORE THAN HALF ITS REVENUE IS ONE RESIGNATION AWAY FROM A MATERIALLY DIFFERENT BUSINESS, WHICH IS A CREDIT FACT RATHER THAN AN HR ONE**. ₹3.00cr; enrolment 420→880; revenue ₹2.86→7.04cr; 41→85 staff; ROCE (17.2%)→24.1%. Figures illustrative, exclude GST.

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