



BUSINESS PLAN · INDIA

Contract Drafting & Review Service

Business contracts, MSAs, NDAs & review for Indian SMEs

LEGAL

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 **Contract Drafting & Review Service** in India — a specialist legal firm focused on business contracts: drafting and reviewing MSAs, NDAs, SOWs, vendor and supply agreements, service and consulting contracts, employment and commercial agreements, and providing negotiation support and contract-lifecycle advice to businesses and startups.

Contracts are the backbone of every business relationship, yet most SMEs and startups either use risky templates or overpay large firms for routine drafting. A focused contract firm — combining legal rigour with fast turnaround and fixed, transparent pricing — fills this gap, earning recurring retainer and per-document revenue with high repeat usage.

The promoter — a lawyer/advocate with commercial-contracts expertise — seeks total funding of **₹5.5 lakh** (₹2.0 lakh promoter + ₹3.5 lakh term loan, eligible under PMMY-Mudra / CGTMSE), targeting **₹30 lakh** revenue in Year 1 and **₹75 lakh** by Year 3.

2. Business Description, Vision & Legal Structure

Concept: A contracts specialist that gives businesses well-drafted, risk-aware agreements — fast, affordable and reliable — so every deal rests on a sound document.

Vision: To be the go-to contracts partner for India's SMEs and startups.

Mission: Draft and review every contract with rigour and clarity, protect clients from hidden risk, and deliver quickly at a fair, fixed price.

Legal structure options

- **Sole proprietorship / advocate practice** — simplest entry.
- **LLP of advocates** — recommended as the team grows; credibility and limited liability.

Professional note: legal advice and drafting for clients is provided by enrolled advocates under the Advocates Act and BCI norms (including advertising restrictions). Non-lawyer support staff assist with formatting and administration under supervision. The firm's edge is specialised contract expertise and process, not court appearance.

3. Promoter & Ownership

Led by a promoter with commercial-contracts and drafting expertise. Delivery uses associate lawyers and paralegals under supervision, with a strong template-and-playbook library for speed and consistency. Year-one ownership rests with the promoter; associates are added as volume grows. Ownership and profit-sharing are editable inputs.

4. Market Analysis — India

Every business needs contracts, and the base of contract-generating SMEs, startups and freelancers is large and growing. Yet quality drafting is either expensive (big firms) or risky (free templates). A specialist, tech-enabled contracts firm serves the vast under-served middle with rigour at an accessible price.

Demand drivers

- **Contract intensity:** vendors, clients, employees, partners — every relationship needs an agreement.

- **Startup & SME growth:** more businesses generating more contracts.
- **Risk awareness:** disputes teach businesses the cost of bad contracts.
- **Big-firm cost gap:** routine drafting is over-priced at large firms.
- **Template risk:** free templates create hidden liabilities.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Businesses & startups needing contracts in India	Very large
SAM	Reachable SMEs/startups in the firm's region/segments	Large
SOM (Yr 1-3)	Active clients & documents delivered	200 → 600 docs

Target segments

- Startups and SMEs needing standard business agreements.
- Service firms and agencies with client/vendor contracts.
- Freelancers and consultants needing engagement contracts.
- Businesses needing contract review before signing.

5. Competition & Competitive Advantage

Landscape: individual lawyers, large law firms, and online legal-template platforms. The firm differentiates on specialised contract expertise, speed, fixed pricing and quality that templates cannot match.

The firm's edge

- **Contract specialisation** — deep template-and-playbook library across agreement types.
- **Fast turnaround** with fixed, transparent pricing.
- **Risk-aware drafting** — protective clauses and fallback positions.
- **Negotiation support** beyond drafting.
- **Retainer model** — becoming a client's standing contracts desk.

6. Services & Pricing

Service	Model	Indicative fee (₹)
Standard agreement drafting (NDA, SOW, etc.)	Per document	2,500–15,000
Complex commercial agreement (MSA, JV)	Per document	15,000–75,000
Contract review & risk report	Per document	3,000–30,000
Contracts retainer (defined volume)	Monthly	10,000–50,000/mo
Negotiation support	Per matter / hourly	Engagement-based
Contract-template library setup	Project	25,000–1,50,000

Per-document work provides volume; retainers and template-library projects create recurring, higher-margin revenue.

7. Go-to-Market — Marketing & Sales (within BCI norms)

- **Referrals:** CAs, business networks, startup ecosystems and existing clients.
- **Startup & SME partnerships:** incubators, accelerators and co-working spaces.
- **Reputation & content:** permissible educational content on contract risks.
- **Professional network** tie-ups (VCFOs, CS firms, consultants).
- **Compliant informational website** within BCI advertising rules.

Sales approach

First document → satisfaction → retainer conversion. Build repeat usage and referrals; target a steady flow of documents and a growing retainer base.

8. Operations Plan

- **Location:** a lean office or remote-first setup; delivery is largely digital.
- **Delivery model:** intake → template/playbook selection → drafting/review by lawyer → risk check → client delivery → revisions. A strong clause library drives speed and consistency.
- **Technology:** document automation/management, clause library, and a matter/turnaround tracker.
- **Quality:** lawyer review on every document; version control; confidentiality.
- **Capacity:** a lawyer + paralegal pod handles high document volume via templates; scale by adding lawyers.

Core contract types covered

Type	Use	Frequency
NDA / confidentiality	Protect information	Very high
MSA / SOW	Service relationships	High
Vendor / supply	Procurement	High
Employment / consultant	People	High
Commercial / partnership	Deals & JVs	Medium

9. Regulatory, Licences & Compliance (India)

- **Bar Council enrolment** for practising lawyers; firm setup as proprietorship/LLP of advocates.
- **PAN/TAN, GST registration** (legal-services GST treatment varies — advice; RCM may apply), professional tax and Shops & Establishments as applicable.
- **Professional conduct:** Advocates Act and BCI rules (advertising, ethics, conflicts); confidentiality and privilege.
- **Data protection** aligned to the DPDP Act; secure handling of client contracts and data.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Lead Lawyer	1	1	1

Associate Lawyer	1	3	4
Paralegal / Document Specialist	1	2	3
Admin / Client Support	0	1	1
Total	3	7	9

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-1	Entity, clause library, automation, referral network
Launch	Month 1-3	First documents & retainers; workflow set
Traction	Month 4-9	Growing document volume; break-even nears; first associate
Scale	Year 2	More retainers; template products; second lawyer pod
Growth	Year 3	600 docs/yr; strong retainer base

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.

12.1 Project cost & means of finance

Capital requirement	₹
Office & fit-out	1,10,000
Computers & IT (3)	1,50,000
Document automation & software	70,000
Branding, website & setup	50,000
Deposits & pre-operative	50,000
Working-capital buffer	1,20,000
Total project cost	5,50,000
Promoter contribution	2,00,000
Term loan (Mudra / CGTMSE)	3,50,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Per-document drafting & review	18,00,000	34,00,000	44,00,000
Contracts retainers	9,00,000	18,00,000	26,00,000
Negotiation & template projects	3,00,000	6,00,000	5,00,000

Total revenue	30,00,000	58,00,000	75,00,000
Salaries & wages	14,40,000	27,00,000	35,00,000
Rent & utilities	2,20,000	2,80,000	3,40,000
Software & subscriptions	1,60,000	2,40,000	3,00,000
Marketing & networking	1,40,000	2,20,000	2,80,000
Admin, travel & misc	2,40,000	3,40,000	4,40,000
Interest on term loan	38,000	28,000	16,000
Total expenses	22,38,000	38,08,000	48,76,000
Net profit (before tax)	7,62,000	19,92,000	26,24,000
Net margin	25.4%	34.3%	35.0%

12.3 Unit economics & break-even

- **Per document:** ~₹6,000 blended; template-driven delivery keeps cost low and margins high.
- **Break-even:** a steady document flow plus a modest retainer base — reached around month 8–9.
- **Recurring:** retainers and repeat clients build a predictable revenue core.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	1,20,000	90,000	1,55,000	2,80,000
Collections	4,80,000	7,00,000	8,80,000	9,90,000
Operating outflows	4,80,000	6,05,000	7,25,000	8,40,000
Loan EMI	30,000	30,000	30,000	30,000
Closing balance	90,000	1,55,000	2,80,000	4,00,000

Per-document volume plus retainers give a steady cash line; the buffer covers the early client-building phase.

12.5 Key Performance Indicators to Monitor

- **Volume:** documents/month; active clients; retainer count.
- **Delivery:** turnaround time; revision rate; quality/risk-catch rate.
- **Retention:** repeat-client %; retainer renewals.
- **Economics:** revenue per document; documents per lawyer; % recurring.

13. Funding Requirement & Bankability

Total ask: **₹3.5 lakh term loan** against ₹2.0 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 net profit ~₹7.62 lakh against annual debt service of ~₹1.2 lakh gives a **DSCR above 3.0** — comfortably bankable, backed by recurring retainers.

13.1 Funding utilisation

Use of funds	₹	% of total
IT, document automation & software	2,20,000	40%
Office setup & deposits	1,60,000	29%
Branding & setup	50,000	9%
Working-capital buffer	1,20,000	22%
Total	5,50,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Drafting error / omitted risk	Playbooks; lawyer review; professional-indemnity cover
Commoditisation by templates/AI	Expertise, risk-tailoring and negotiation value beyond templates
Client churn	Retainers; repeat usage; broad client base
Marketing constraints (BCI)	Referral-led growth; partnerships; compliant content
Confidentiality	Secure handling; access controls; DPDP alignment

15. SWOT Analysis

Strengths High-margin, template-leveraged; recurring retainers; broad demand; low capex.	Weaknesses Commoditisation risk; advertising limits; key-person dependence early.
Opportunities SME/startup growth; retainer & template products; ecosystem partnerships; multi-city.	Threats AI/template platforms; price competition; big-firm entry.

16. Recommended AiSevak Tools for This Business

This firm would use AiSevak's Legal vertical contract tools heavily in delivery:

- **Drafting:** NDA Draft, MSA Draft, SOW, Consulting Agreement, Supply Agreement, Reseller Agreement, MOU.
- **Review:** Contract Review, Vendor/SaaS-Agreement Review, Clause Explainer, Fallback Clause.
- **Practice:** Business Plan and Unit-Economics tools to model and price the firm.

17. Key Assumptions & Notes

- ~200 documents in Year 1 growing to ~600 by Year 3, plus retainers.
- Blended ~₹6,000/document — replace with local pricing and complexity mix.
- Term-loan interest ~11% p.a., 5-year tenure; adjust to sanctioned terms.

- Legal-services GST varies by client (RCM in some cases) — figures exclude GST.

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