



B U S I N E S S P L A N · I N D I A

Corporate Wellness Provider

Healthier, happier, more productive workplaces - measurable wellbeing outcomes

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

This plan sets out a **Corporate Wellness Provider** in India — a B2B wellness company that delivers workplace health & wellbeing programmes to employers: health screenings & risk assessments, Employee Assistance Programmes (EAP/mental health), fitness & nutrition, wellness challenges & webinars, on-site & digital, on annual per-employee contracts. It earns recurring contract revenue on India's growing corporate focus on employee health, productivity & retention, monetising programmes, EAP & a wellness platform on an asset-light model — a B2B-, recurring-contract- & retention-driven wellness business.

Indian employers increasingly invest in employee wellbeing, driven by rising lifestyle-disease & burnout, talent attraction/retention, productivity & absenteeism concerns, insurance/wellness linkage, hybrid-work stress & growing awareness of mental health. A corporate-wellness provider earns recurring, sticky per-employee contract revenue with the key levers being programme outcomes/engagement, client acquisition & retention (renewals), programme & EAP delivery, platform/tech & margins. It is asset-light (network of professionals + platform); success rests on outcomes, engagement, client retention & efficient delivery.

This is an asset-light B2B services business — funded largely by the promoter with modest bank/CC finance (or bootstrapped; DPIIT if tech-led). This plan models a provider requiring **₹25 lakh** (₹10 lakh promoter + ₹15 lakh bank/self-funded + WC), targeting **₹60 lakh** revenue in Year 1 and **₹2 crore** by Year 3. (*Corporate wellness; B2B recurring per-employee contracts, EAP/programmes, asset-light, retention-driven.*)

2. Business Description, Vision & Legal Structure

Concept: A B2B corporate-wellness provider - screenings, EAP/mental-health, fitness/nutrition, challenges & a wellness platform - on annual per-employee contracts, on-site & digital.

Vision: To make workplaces healthier, happier & more productive across India.

Mission: Deliver measurable employee-wellbeing outcomes with engaging, effective programmes.

Legal structure options

- **Private Limited / LLP** — recommended (for B2B contracts, EAP, funding & scale).
- **Proprietorship / Partnership** — possible early, but corporate contracts favour a company.

Regulatory anchor: a corporate-wellness provider is a B2B health-services business — Pvt Ltd/LLP, GST, qualified professionals (doctors/counsellors/dietitians/trainers; EAP counsellor credentials), health-screening & diagnostic tie-ups (NABL labs), DPDP (sensitive employee health data — confidentiality is critical), Telemedicine Guidelines (teleconsult) & honest claims. Programme outcomes/engagement, client acquisition & retention, EAP/programme delivery, platform & margins determine success; asset-light & recurring but retention- & delivery-driven.

3. Promoter & Ownership

Led by a promoter with corporate-wellness, HR, health-services or B2B-sales experience. The team includes programme managers, a network of professionals (doctors, counsellors, dietitians, trainers - largely variable/empanelled), platform/tech, B2B sales & account management. Outcomes, engagement, delivery & client retention are the differentiators; delivery is asset-light via an empanelled network. Ownership & stakes are editable inputs.

4. Market Analysis — India

India's corporate-wellness market is growing strongly, driven by rising lifestyle-disease & burnout, talent attraction/retention, productivity & absenteeism focus, insurance-wellness linkage, hybrid-work stress, mental-health awareness (Mental Healthcare Act) & ESG/employee-wellbeing priorities. Employers increasingly buy structured wellness & EAP programmes. The market rewards outcomes/engagement, EAP/mental-health, programme breadth, platform & account management; it is retention-, outcome- & competition-sensitive, met with engagement, outcomes, EAP depth & client success.

Demand drivers

- **Lifestyle disease & burnout.**
- **Talent retention & productivity.**
- **Mental-health awareness & EAP.**
- **Insurance-wellness linkage & ESG.**
- **Hybrid-work & wellbeing** focus.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Corporate wellness/EAP in India	Large & growing
SAM	Target employers/region	Substantial
SOM (Yr 1–3)	Corporate contracts & employees	Scaling

Target segments

- IT/ITES & corporates.
- Manufacturing & large employers.
- Startups & mid-market (digital).
- Insurers & broker tie-ups.

5. Competition & Competitive Advantage

Landscape: corporate-wellness & EAP providers, health-tech platforms, diagnostic chains' corporate arms & independent consultants. The provider competes on outcomes/engagement, EAP depth, programme breadth, platform, account management & ROI.

The provider's edge

- **Outcomes & engagement.**
- **EAP / mental-health depth.**
- **Programme breadth (screening→fitness→EAP).**
- **Platform, data & reporting (ROI).**
- **Account management & retention.**

6. Products & Revenue Model

Stream	Model	Basis
Annual wellness contracts	Per-employee / per-annum	Core recurring
EAP / mental-health	Per-employee subscription	Sticky/margin
Health screenings & camps	Per-event / per-employee	Entry/upsell
Fitness, nutrition & challenges	Programme fee	Engagement
Platform / dashboard & reporting	SaaS/licence	Margin/stickiness

Annual per-employee contracts & EAP subscriptions give recurring, sticky revenue; screenings, programmes & platform add entry, engagement & margin. Delivery is asset-light (empanelled professionals + platform), so margins are healthy once accounts scale. Client acquisition & retention (renewals), engagement/outcomes, EAP depth & delivery efficiency drive economics — the decisive corporate-wellness levers.

7. Go-to-Market — Marketing & Sales

- **B2B sales & HR/CHRO** relationships.
- **Insurer/broker & consultant** tie-ups.
- **Outcomes, ROI & case studies.**
- **EAP & mental-health** as entry.
- **Account management & renewals.**

Sales approach

Win employers (B2B sales, HR relationships, insurer/broker tie-ups, EAP/screening entry) → deliver engaging programmes & outcomes → prove ROI via data/reporting → retain & expand via account management (renewals + more services/employees) → scale accounts. Retention, engagement/outcomes & account expansion build recurring, high-margin revenue.

8. Operations Plan

- **Delivery & network:** empanelled professionals (doctors, counsellors, dietitians, trainers), diagnostic/lab tie-ups, on-site & digital delivery; platform.
- **Process:** onboard client → assess & design programme → deliver (screening/EAP/fitness/challenges) → engage & report → review outcomes/ROI → renew/expand.
- **Platform & data:** wellness app/dashboard, engagement & reporting, EAP intake (confidential), analytics.
- **Quality & confidentiality:** qualified professionals, outcomes, strict data confidentiality (DPDP), EAP protocols.
- **Compliance:** qualified professionals/credentials, DPDP (health data), Telemedicine, NABL labs (screening), honest claims.

Corporate-wellness workflow

Stage	Activity	Metric
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Win	B2B sale/onboard	Contracts/employees
Design	Programme plan	Fit/scope
Deliver	Screening/EAP/fitness	Engagement
Report	Outcomes/ROI	Outcomes/ROI
Renew	Retain/expand	Renewal/upsell

9. Regulatory, Licences & Compliance (India)

- **Professionals & delivery:** qualified doctors/counsellors/dietitians/trainers & EAP-counsellor credentials; NABL-lab tie-ups (screening); Telemedicine Guidelines (teleconsult).
- **Data & confidentiality:** DPDP-aligned sensitive employee health-data protection; strict EAP confidentiality; consent.
- **Business & tax:** Pvt Ltd/LLP; GST; PAN/TAN; Udyam; DPIIT (if tech-led).
- **Claims:** honest outcome/ROI claims; contracts & SLAs.

10. Organisation & Manpower Plan (core; professionals empanelled/variable)

Role	Yr 1	Yr 2	Yr 3
Promoter & leadership	2	2	3
Programme & account managers	2	5	9
Core clinical/EAP & content	2	4	7
B2B sales	2	4	7
Platform/tech & admin	2	3	5
Core total (+ empanelled network)	10	18	31

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-3	Platform, network, EAP, licences/tie-ups, first clients
Ramp	Month 3-8	Contracts, delivery, engagement, outcomes/ROI
Traction	Month 8-12	Recurring contracts & renewals; ₹60L revenue
Scale	Year 2	More accounts, EAP, platform, insurer tie-ups
Grow	Year 3	₹2cr revenue; account expansion & retention

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. Corporate wellness; B2B recurring per-employee contracts, asset-light, retention-driven.

12.1 Project cost & means of finance

Capital requirement	₹
Platform / tech & dashboard	8,00,000
Team & network setup (runway)	7,00,000
Sales & marketing (launch)	5,00,000
Licences, tie-ups & pre-operative	2,00,000
Working-capital buffer (receivables)	3,00,000
Total project cost	25,00,000
Promoter contribution	10,00,000
Bank / self-funded + WC (term + CC)	15,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Annual wellness contracts	32,00,000	70,00,000	1,05,00,000
EAP / mental-health subscriptions	16,00,000	38,00,000	65,00,000
Screenings, programmes & platform	12,00,000	22,00,000	30,00,000
Total revenue	60,00,000	1,30,00,000	2,00,00,000
Delivery (empanelled network & labs)	24,00,000	52,00,000	78,00,000
Core salaries	20,00,000	38,00,000	58,00,000
Sales, marketing & platform	12,00,000	24,00,000	36,00,000
Overheads & interest	5,00,000	8,00,000	11,00,000
Total expenses	61,00,000	1,22,00,000	1,83,00,000
Net profit (before tax)	-1,00,000	8,00,000	17,00,000
Net margin	Near-BE	6.2%	8.5%

12.3 Unit economics & break-even

- **Recurring contract value & retention:** annual per-employee contracts + EAP subscriptions give sticky recurring revenue; renewals & account expansion drive LTV — retention is the core lever.
- **Asset-light margins:** empanelled/variable delivery means low fixed cost; margins improve as accounts & platform scale over core team.
- **Break-even:** at a contracts/employee threshold covering core team & platform; Year 1 near break-even (build), profitable from Year 2 as recurring base & renewals compound.

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	3,10,000

Collections (contracts; some advance)	12,00,000	15,00,000	17,00,000	19,00,000
Delivery, salaries & operating	12,30,000	14,90,000	16,70,000	18,60,000
Closing balance	2,70,000	2,80,000	3,10,000	3,50,000

Corporate contracts often bill annually/quarterly (some advance — favourable), but B2B receivables (30–60 days) & delivery costs need WC; asset-light keeps fixed costs low. Retention, contract advances, receivable & CC discipline, plus buffer, manage cash; long B2B sales cycles & delivery-cost control in the ramp are the key items.

12.5 Key Performance Indicators to Monitor

- **Contracts:** clients; employees covered; contract value; pipeline.
- **Retention:** renewal rate; account expansion; net revenue retention.
- **Engagement/outcomes:** participation; EAP utilisation; outcomes/ROI.
- **Economics:** gross margin; delivery cost %; CAC/payback.

13. Funding Requirement & Bankability

Total ask: **₹15 lakh bank/self-funded + WC** against ₹10 lakh promoter contribution — modest term + CC (or bootstrapped; DPIIT if tech-led), for platform, team & WC (B2B receivables). Bankability/viability rests on recurring contracts, retention/renewals, engagement/outcomes & asset-light margins; low capital need & sticky recurring revenue reduce risk. Year-1 near break-even scaling to ₹17 lakh profit & growing recurring base support servicing; retention & account expansion drive value.

13.1 Funding utilisation

Use of funds	₹	% of total
Platform / tech & dashboard	8,00,000	32%
Team & network setup (runway)	7,00,000	28%
Sales & marketing (launch)	5,00,000	20%
Working-capital buffer (receivables)	3,00,000	12%
Licences, tie-ups & pre-operative	2,00,000	8%
Total	25,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Client churn / non-renewal	Engagement, outcomes/ROI, account management; multi-service stickiness
Long B2B sales cycles	Pipeline; insurer/broker tie-ups; EAP/screening entry; land-and-expand
Data confidentiality (EAP/health)	DPDP; strict confidentiality & consent; secure platform
Delivery quality & network	Qualified empanelled professionals; SLAs; quality & outcomes

Engagement / low participation	Design, gamification, communication; challenges & incentives
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15. SWOT Analysis

Strengths Recurring sticky B2B revenue; asset-light & scalable; growing wellbeing demand; EAP depth; low capital need.	Weaknesses Churn-/renewal-dependent; long sales cycles; delivery-quality-reliant; engagement-critical; confidentiality-sensitive.
Opportunities Wellbeing/EAP & mental-health growth; insurer tie-ups; platform/data; mid-market/startups; ESG mandates.	Threats Competition & health-tech; budget cuts/discretionary; churn; data-breach risk.

16. Recommended AiSevak Tools for This Business

This corporate-wellness provider would use AiSevak's Wellness vertical tools in delivery:

- **Delivery ops:** wellness-platform/dashboard, EAP & programme-delivery, engagement/outcomes-reporting and account/CRM & renewal tools.
- **Compliance:** qualified-professional & NABL-lab tie-up, DPDP (health data) & EAP-confidentiality, Telemedicine and contract/SLA tools (with Legal & Finance verticals).
- **Practice:** Business Plan, recurring-contract/retention-economics and Break-even tools to model the provider.

17. Key Assumptions & Notes

- Corporate wellness; B2B annual per-employee contracts + EAP subscriptions + screenings/programmes/platform; asset-light (empanelled network).
- Retention/renewals, engagement/outcomes, EAP depth & account expansion decisive; recurring sticky revenue; low capital need.
- Term + CC or bootstrapped (DPIIT if tech-led); Pvt Ltd, GST, qualified professionals, DPDP (health data) & EAP confidentiality, Telemedicine, NABL tie-ups.
- Recurring contracts, retention, engagement & asset-light margins drive economics; figures illustrative, exclude GST.

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