BUSINESS PLAN · INDIA

Crypto & Digital-Asset Consultancy

Compliance-first digital-asset strategy, treasury, risk & VDA/FIU compliance advisory for institutions

CRYPTO & WEB3

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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1. Executive Summary

This plan sets out a **Crypto & Digital-Asset Consultancy** in India — an advisory firm helping businesses, funds, family offices & enterprises navigate digital assets: strategy, treasury & custody advisory, compliance (VDA tax, FIU-IND/PMLA, AML), tokenisation & Web3 strategy, and risk & governance. It earns advisory & project fees plus compliance retainers, positioned as a professional, compliance-first advisory (not investment advice, trading, or asset management).

As businesses & institutions explore digital assets, tokenisation & Web3 — amid India's evolving VDA tax & FIU-IND/PMLA regime — they need expert, compliant advisory on strategy, treasury, risk & regulation, and specialists are scarce. A firm with digital-asset, compliance & strategy expertise earns high-value, recurring advisory revenue, strictly within a compliant, advisory (non-dealing) scope.

The promoter — a finance/crypto/compliance professional — seeks total funding of **₹12 lakh** (₹4.5 lakh promoter + ₹7.5 lakh term/WC finance, eligible under Mudra/CGTMSE; largely fee-funded), targeting **₹40 lakh** revenue in Year 1 and **₹1.2 crore** by Year 3. *(High-value advisory + compliance-retainer, expertise-driven, asset-light model.)*

2. Business Description, Vision & Legal Structure

Concept: A compliance-first digital-asset consultancy advising businesses & institutions on crypto/Web3 strategy, treasury, risk & regulation - not trading or asset management.

Vision: To be a trusted, compliant digital-asset advisory partner for institutions.

Mission: Guide clients through digital-asset strategy, compliance & risk - expertly, ethically & compliantly.

Legal structure options

- **LLP / Private Limited** — Pvt Ltd recommended for institutional clients & scale.
- **Advisory-only scope** — clearly non-dealing/non-custody; partner with licensed entities where needed.

> **Regulatory anchor:** a digital-asset consultancy operates in an evolving regime — **VDA tax (30% + 1% TDS), FIU-IND registration & PMLA/AML for VDA-service-providers, and no SEBI-registered-investment-advice unless licensed**. It must stay strictly advisory/compliance (not investment advice, trading, custody or asset management) or partner with licensed entities. Expertise, compliance rigour, institutional trust & recurring retainers determine success; asset-light.

3. Promoter & Ownership

Led by a promoter with finance, crypto, compliance or strategy experience. Delivery uses digital-asset strategists, compliance/AML specialists, and research/analysts, with licensed-partner tie-ups (custody/legal) as needed. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

Institutional & business interest in digital assets, tokenisation & Web3 is rising, and amid a complex, evolving Indian regulatory & tax regime, they need expert, compliant advisory on strategy, treasury, risk & compliance. Specialist advisors are scarce. The market rewards deep expertise, compliance rigour & institutional trust; it is nascent but high-value & growing (with regulatory clarity a catalyst).

Demand drivers

- **Institutional/business** digital-asset interest.
- **Tokenisation & Web3** strategy.
- **Complex VDA tax & FIU/PMLA** compliance.
- **Risk & governance** needs.
- **Scarce specialist** advisors.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Digital-asset advisory need in India	Nascent, growing
SAM	Reachable businesses/institutions	Substantial (niche)
SOM (Yr 1–3)	Advisory clients + retainers	Scaling

Target segments

- Businesses & treasuries exploring VDAs.
- Funds & family offices (compliance/strategy).
- Web3 projects & exchanges (compliance).
- Enterprises (tokenisation strategy).

5. Competition & Competitive Advantage

Landscape: big-4/consulting Web3 arms, few specialists, law/tax firms, and freelancers. The firm competes on digital-asset expertise, compliance rigour, institutional trust & niche depth.

The firm's edge

- **Digital-asset & compliance expertise.**
- **Compliance-first, ethical scope.**
- **Institutional trust & discretion.**
- **Strategy + risk + regulation depth.**
- **Licensed-partner network.**

6. Services & Revenue Model

Service	Model	Basis
Digital-asset strategy & advisory	Advisory / project	High value
Compliance (VDA tax, FIU/PMLA/AML)	Project / retainer	Recurring
Treasury & risk advisory	Advisory	High value
Tokenisation & Web3 strategy	Project	Project
Governance & policy	Retainer	Recurring

> Strategy & tokenisation advisory give high-value projects; compliance (VDA/FIU/AML) & governance retainers give recurring, sticky revenue. Scarce expertise commands premium rates; compliance-first scope & institutional trust are the moat — strictly advisory, no dealing/custody.

7. Go-to-Market — Marketing & Sales

- **Thought-leadership & research** (authority).
- **Institutional & business** B2B networks.
- **Compliance-driven** demand (VDA/FIU).
- **Licensed-partner & law/tax** referrals.
- **Trust, discretion & retainers.**

Sales approach

Build authority via research & expertise → win strategy/compliance projects → convert to compliance & governance retainers → grow institutional relationships. Expertise, compliance rigour & trust drive high-value, recurring advisory revenue.

8. Operations Plan

- **Base:** an office (or remote-first) with research & compliance tooling.
- **Process:** engagement scoping → research & analysis → strategy/compliance advisory → deliverables & implementation-guidance → retainer & monitoring.
- **Compliance & scope:** strict advisory (non-dealing/custody); VDA/FIU/PMLA rigour; licensed-partner referral where needed.
- **Quality & discretion:** expertise, confidentiality, ethical advice, documentation.
- **Capacity:** advisors handle engagements; scale by experts, retainers & partners.

Advisory workflow

Stage	Activity	Metric
Scope	Engagement	Clients
Analyse	Research	Depth
Advise	Strategy/compliance	Value
Guide	Implementation	Outcomes
Retain	Compliance/gov.	Recurring

9. Regulatory, Licences & Compliance (India)

- **Scope discipline:** strictly advisory (no trading, custody, asset management or SEBI-RIA investment advice unless licensed); partner with licensed entities.
- **VDA & AML:** VDA tax (30%+1% TDS) advisory; FIU-IND registration & PMLA/AML for VDA-service-providers (advise clients; register if in-scope).

- **Business & tax:** LLP/Pvt Ltd; PAN/TAN; GST on fees; Udyam (MSME).
- **Data & ethics:** DPDP; confidentiality; ethical, compliant advice; documentation.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Lead Advisor	1	1	1
Digital-asset strategists	1	3	5
Compliance/AML specialists	1	3	5
Research & analysts	1	2	3
Sales & admin	1	2	3
Total	**5**	**11**	**17**

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–2	Team, scope/compliance framework, partners, first clients
Launch	Month 2–4	First advisory & compliance engagements
Traction	Month 4–9	Compliance/governance retainers; break-even nears
Scale	Year 2	Institutional clients; tokenisation; retainers
Growth	Year 3	Strong recurring advisory base & authority

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. High-value advisory + compliance-retainer; asset-light; nascent-but-growing niche.

12.1 Project cost & means of finance

Capital requirement	₹
Office & IT setup	3,00,000
Research, compliance & tools	2,50,000
Branding, content & business development	3,00,000
Working-capital buffer	3,50,000
Total project cost	**12,00,000**
Promoter contribution	4,50,000
Term/WC loan (Mudra / CGTMSE)	7,50,000

12.2 Projected Profit & Loss (3 years)

Particulars	**Year 1**	**Year 2**	**Year 3**
Strategy & tokenisation advisory	18,00,000	38,00,000	55,00,000
Compliance (VDA/FIU/AML) retainers	16,00,000	36,00,000	55,00,000
Governance & other	6,00,000	10,00,000	10,00,000
Total revenue	**40,00,000**	**84,00,000**	**1,20,00,000**
Advisor & specialist salaries	22,00,000	46,00,000	66,00,000
Research, tools & partners	4,00,000	8,00,000	12,00,000
Office & overheads	4,00,000	7,50,000	10,00,000
Marketing & admin	4,00,000	7,00,000	10,00,000
Interest on loan	80,000	60,000	35,000
Total expenses	**34,80,000**	**69,10,000**	**98,35,000**
Net profit (before tax)	**5,20,000**	**14,90,000**	**21,65,000**
Net margin	13.0%	17.7%	18.0%

12.3 Unit economics & break-even

- **Per engagement:** premium advisory fee − (expert-time + research + overhead); scarce expertise commands premium rates.
- **Compliance retainers:** VDA/FIU/AML & governance retainers give recurring, sticky revenue; utilisation drives margin.
- **Break-even:** reached around month 5–9 as advisory & retainers build in a nascent market.

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

Particulars (₹)	**Q1**	**Q2**	**Q3**	**Q4**
Opening balance	3,50,000	3,10,000	3,30,000	3,90,000
Collections	7,00,000	9,50,000	11,50,000	12,00,000
Operating outflows	7,20,000	9,10,000	10,70,000	11,20,000
Loan EMI	20,000	20,000	20,000	20,000
Closing balance	**3,10,000**	**3,30,000**	**3,90,000**	**4,50,000**

> Advisory projects give lumpier cash; compliance & governance retainers give steadier MRR. Asset-light & fee-collected keeps cash clean; the buffer covers the nascent-market ramp. Scarce-skill advisors are the main cost.

12.5 Key Performance Indicators to Monitor

- **Pipeline:** advisory engagements; win rate.
- **Recurring:** compliance/governance retainer revenue %; retention.
- **Economics:** realisation rate; margin per engagement.

- **Authority:** research/thought-leadership; institutional references.

13. Funding Requirement & Bankability

Total ask: **₹7.5 lakh term/WC finance** against ₹4.5 lakh promoter contribution — asset-light, funding setup, research & business development; eligible under **PMMY (Mudra)**/CGTMSE (largely fee-funded). Year-1 net profit ~₹5.2 lakh against modest debt service gives a sound DSCR; premium rates, compliance retainers & institutional trust underpin bankability in a growing niche.

13.1 Funding utilisation

Use of funds	₹	% of total
Working-capital buffer	3,50,000	29%
Office & IT setup	3,00,000	25%
Branding, content & business development	3,00,000	25%
Research, compliance & tools	2,50,000	21%
Total	**12,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
Regulatory uncertainty (VDA/Web3)	Compliance-first scope; track law; licensed partners; advisory-only
Scope creep into dealing/RIA	Strict advisory scope; licensed-partner referral; documentation
Expertise scarcity/attrition	Upskilling, retention & competitive pay; research culture
Nascent-market demand	Compliance-driven (mandatory) demand; institutional focus; content
Reputation/trust	Ethics, discretion, compliance rigour & quality

15. SWOT Analysis

Strengths Scarce expertise; premium rates; compliance-driven recurring; asset-light; institutional trust.	**Weaknesses** Nascent market; regulatory uncertainty; expertise-dependent; scope-discipline critical.
Opportunities Institutional digital-asset interest; tokenisation; compliance mandates; regulatory clarity.	**Threats** Regulatory shifts/bans; big-4 & law-firm competition; crypto downturns; trust risk.

16. Recommended AiSevak Tools for This Business

This digital-asset consultancy would use AiSevak's Crypto & Finance vertical tools in delivery:

- **Advisory ops:** engagement-CRM, research, compliance-tracker and retainer-billing tools.

- **Compliance:** VDA-tax, FIU-IND/PMLA/AML, scope/DPDP and GST tools (with Finance & Legal verticals).
- **Practice:** Business Plan, per-engagement & retainer economics and Break-even tools to model the consultancy.

17. Key Assumptions & Notes

- Strictly advisory/compliance scope (no trading, custody, asset management or unlicensed investment advice).
- Compliance (VDA/FIU/AML) & governance retainers give recurring revenue; strategy advisory adds high-value projects.
- Term/WC finance ~11% p.a. (largely fee-funded); GST on fees; DPDP & confidentiality; track evolving regulation.
- Expertise, compliance rigour, scope-discipline & institutional trust are decisive; figures exclude GST; not investment advice.

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Every tool referenced in this plan is available on **aisevak.in**. Open the **Crypto & Web3 toolkit** to browse and use them all at **https://aisevak.in/verticals/crypto** — or go straight to any specific tool at **https://aisevak.in/service/<tool-name>**. No signup needed to explore; each tool guides you step by step.