



B U S I N E S S P L A N · I N D I A

E-commerce Development Agency

Online stores, D2C commerce & integrations with growth retainers - riding the e-commerce boom

IT & TECH

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

August 2026

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 an **E-commerce Development Agency** in India — a studio that designs, builds & scales online stores, marketplaces & D2C commerce for brands: Shopify/WooCommerce/Magento storefronts, custom commerce builds, marketplace & ERP/payment integrations, and conversion/growth optimisation, plus ongoing maintenance & support. It earns project-build fees plus recurring maintenance/growth retainers, riding India's e-commerce & D2C boom.

India's e-commerce & D2C sector is booming — thousands of brands need storefronts, integrations & optimisation, and demand for skilled commerce development far exceeds reliable supply. A well-run agency specialising in commerce, with strong design/engineering, platform expertise & recurring growth retainers, earns healthy, scalable margins in an asset-light model with strong repeat/recurring dynamics.

The promoter — a commerce/developer professional — seeks total funding of **₹12 lakh** (₹4.5 lakh promoter + ₹7.5 lakh working-capital/term finance, eligible under Mudra/CGTMSE), targeting **₹45 lakh** revenue in Year 1 and **₹1.2 crore** by Year 3. (*Project + recurring-retainer, people-driven, asset-light model.*)

2. Business Description, Vision & Legal Structure

Concept: A specialist e-commerce agency building & scaling online stores & D2C commerce - storefronts, integrations, optimisation & support.

Vision: To be a go-to e-commerce & D2C development partner for brands.

Mission: Build fast, converting, scalable online stores & commerce - and grow them with ongoing optimisation.

Legal structure options

- **Proprietorship / LLP** — LLP recommended as team & clients grow.
- **Private Limited** — for scaling, larger clients & export.

Regulatory anchor: a commerce dev agency is a people- & contract-driven services business — GST (export zero-rated LUT), IP/work-for-hire & MSA contracts, platform-partner status (Shopify etc.), and data/payment-security (DPDP, PCI-aware) for client stores. Commerce expertise, design/engineering quality, recurring growth-retainer conversion & utilisation determine profitability; asset-light.

3. Promoter & Ownership

Led by a promoter with e-commerce, development or digital experience. Delivery uses commerce developers, designers (UI/UX/CRO), an integrations specialist, and account management, plus freelance specialists. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

India's e-commerce & D2C market is booming with digital adoption, brand launches & online-selling growth. Every D2C brand & retailer needs a storefront, integrations & ongoing optimisation, and reliable commerce-specialist agencies are in short supply. India serves domestic & export. The market rewards commerce expertise, conversion focus, platform depth & recurring relationships.

Demand drivers

- **E-commerce & D2C** boom.
- **Brand launches & online-selling.**
- **Integrations (ERP/payment/marketplace).**
- **Conversion & growth** optimisation.
- **Ongoing maintenance** & support.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	E-commerce dev demand in India	Very large & growing
SAM	Reachable brands/retailers in the niche	Substantial
SOM (Yr 1-3)	Projects + growth-retainer clients	Scaling

Target segments

- D2C & new brands.
- Retailers going online.
- Marketplaces & multi-store.
- Export/agency (white-label).

5. Competition & Competitive Advantage

Landscape: other agencies, freelancers, DIY platforms, and large commerce firms. The firm competes on commerce expertise, conversion/design quality, platform depth & recurring growth relationships.

The firm's edge

- **Commerce & conversion expertise.**
- **Design + engineering quality.**
- **Platform depth (Shopify etc.) & partner status.**
- **Integrations capability.**
- **Recurring growth & support.**

6. Services & Revenue Model

Service	Model	Basis
Storefront build (Shopify/Woo/custom)	Project	Per project
Integrations (ERP/payment/marketplace)	Project	Scope-based
Maintenance & support	Monthly retainer	Recurring
Growth & CRO optimisation	Retainer / performance	Recurring
Migrations & replatforming	Project	Premium

Storefront builds & integrations give volume; maintenance & growth/CRO retainers give recurring, sticky revenue. Margin sits on delivery efficiency & utilisation; recurring growth-retainer conversion drives stable, compounding economics tied to clients' commerce success.

7. Go-to-Market — Marketing & Sales

- **Portfolio & commerce results** (conversion/GMV).
- **Platform-partner (Shopify etc.)** leads.
- **D2C & retailer** outreach.
- **Referrals & niche** reputation.
- **Recurring growth-retainer** conversion.

Sales approach

Win builds via portfolio & partner leads → deliver converting stores → convert to maintenance & growth retainers → grow via referrals & results. Commerce results & recurring retainers drive utilisation & scalable growth.

8. Operations Plan

- **Base:** a studio/office (or hybrid/remote) with commerce dev & design tools.
- **Process:** brief & scope → design → build & integrate → QA & launch → maintenance/growth optimisation; agile project management.
- **Delivery & quality:** performance, conversion, security (DPDP/PCI-aware), SLAs.
- **Talent:** commerce devs + designers + freelancers; platform certifications; utilisation.
- **Capacity:** billable-team capacity; scale by team, partner status & retainers.

Delivery workflow

Stage	Activity	Metric
Scope	Brief & quote	Win rate
Build	Store & integrate	Utilisation
Launch	QA & go-live	On-time
Grow	CRO/optimize	Conversion
Retain	Maintenance	Recurring

9. Regulatory, Licences & Compliance (India)

- **Business & tax:** proprietorship/LLP or Pvt Ltd; PAN/TAN; GST (domestic; export zero-rated LUT); Udyam (MSME).
- **IP & contracts:** work-for-hire/IP-assignment, MSA/SOW & NDA; platform-partner & app agreements.
- **Data & payment:** DPDP-aligned & PCI-aware handling for client stores; secure payment integration.
- **Export:** STPI/export benefits & forex compliance where exporting.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Lead	1	1	1
Commerce developers	4	8	14
Designers (UI/UX/CRO)	1	3	5
Integrations & QA	1	3	5
Sales & account management	1	2	3
Total	8	17	28

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-1	Studio, team, partner status, portfolio, first clients
Launch	Month 1-3	First stores built & launched
Traction	Month 3-8	Growth/maintenance retainers build; break-even nears
Scale	Year 2	Bigger brands; export; recurring base
Growth	Year 3	Strong utilisation & recurring revenue

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. People-driven, asset-light; margin on utilisation.

12.1 Project cost & means of finance

Capital requirement	₹
Office & workstations	4,00,000
Software, tools & platform licences	2,00,000
Branding, portfolio & marketing	2,00,000
Working-capital buffer	4,00,000
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
-------------	--------	--------	--------

Storefront builds & integrations	32,00,000	55,00,000	72,00,000
Maintenance & growth retainers	10,00,000	26,00,000	42,00,000
Migrations & other	3,00,000	7,00,000	6,00,000
Total revenue	45,00,000	88,00,000	1,20,00,000
Salaries & freelance talent	26,00,000	50,00,000	68,00,000
Software, tools & hosting	3,50,000	6,00,000	8,00,000
Office & overheads	4,00,000	7,00,000	10,00,000
Sales, marketing & admin	3,50,000	7,00,000	10,00,000
Interest on loan	80,000	60,000	35,000
Total expenses	37,80,000	70,60,000	96,35,000
Net profit (before tax)	7,20,000	17,40,000	23,65,000
Net margin	16.0%	19.8%	19.7%

12.3 Unit economics & break-even

- **Per project:** fee – (dev/design time + overhead); efficiency & scoping drive margin.
- **Recurring:** maintenance & growth/CRO retainers give predictable, higher-retention revenue tied to client GMV.
- **Break-even:** reached around month 4–7 as projects & retainers build (asset-light).

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	4,00,000	3,40,000	3,60,000	4,30,000
Collections	8,50,000	11,00,000	13,00,000	13,50,000
Operating outflows	8,90,000	10,60,000	12,10,000	12,70,000
Loan EMI	20,000	20,000	20,000	20,000
Closing balance	3,40,000	3,60,000	4,30,000	4,90,000

Salaries are the steady outflow; project payments are milestone-based & can lag. Milestone billing, advances & recurring growth retainers smooth cash; the WC buffer covers the ramp.

12.5 Key Performance Indicators to Monitor

- **Utilisation:** billable-utilisation %; pipeline; win rate.
- **Recurring:** maintenance/growth-retainer revenue %; retention.
- **Results:** client conversion/GMV uplift; delivery on-time.
- **Economics:** margin per project; revenue per developer.

13. Funding Requirement & Bankability

Total ask: **₹7.5 lakh term/WC finance** against ₹4.5 lakh promoter contribution — asset-light, mainly working capital (salaries vs. receivables); eligible under **PMMY (Mudra)/CGTMSE**. Year-1 net profit ~₹7.2 lakh against modest debt service gives a strong DSCR; utilisation, recurring growth-retainers & the commerce boom underpin bankability.

13.1 Funding utilisation

Use of funds	₹	% of total
Office & workstations	4,00,000	33%
Working-capital buffer	4,00,000	33%
Software, tools & platform licences	2,00,000	17%
Branding, portfolio & marketing	2,00,000	17%
Total	12,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Low utilisation / dry spells	Growth/maintenance retainers; pipeline; freelancer flex
Scope creep / overruns	Clear SOW; milestone billing; change-orders
Talent attrition	Culture, growth & competitive pay; freelancer bench
Platform dependence	Multi-platform skills; partner status; custom capability
DIY/AI & competition	Commerce expertise, results & recurring differentiation

15. SWOT Analysis

Strengths Commerce boom; asset-light; recurring growth-retainers; results-driven; export upside.	Weaknesses Utilisation & talent dependent; project-lumpy; platform-linked; receivable lags.
Opportunities D2C & online-selling growth; integrations; CRO/growth; export & white-label.	Threats Freelancers, DIY & AI tools; competition; platform changes; price pressure.

16. Recommended AiSevak Tools for This Business

This e-commerce agency would use AiSevak's IT & Tech vertical tools in delivery:

- **Delivery ops:** project-scoping, utilisation-tracking, client-CRM and growth/maintenance-retainer-billing tools.
- **Contracts & compliance:** MSA/SOW/IP, DPDP/PCI-aware and GST(LUT) tools (with Legal & Finance verticals).
- **Practice:** Business Plan, per-project & utilisation economics and Break-even tools to model the agency.

17. Key Assumptions & Notes

- Storefront builds + recurring maintenance/growth-CRO retainers; margin on delivery efficiency & utilisation.
- Recurring growth-retainers grow over Years 1-3; export work earns forex & is GST zero-rated (LUT).
- Term/WC finance ~11% p.a.; asset-light; receivables 30-60 days.
- Commerce expertise, conversion results, utilisation & recurring conversion are decisive; figures exclude GST.

► Use these tools now — free on AiSevak

Every tool referenced in this plan is available on aisevak.in. Open the [IT & Tech toolkit](https://aisevak.in/verticals/ittech) to browse and use them all at <https://aisevak.in/verticals/ittech> — 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.

Prepared by AiSevak.in — a product of ABL Digital Technologies. AI-powered business services for India. This is AI-assisted guidance; figures are illustrative and not a guarantee of results. Verify all numbers, licences and regulatory requirements with a qualified professional before relying on this plan for binding decisions. © 2026 ABL Digital Technologies Private Limited.