



BUSINESS PLAN · INDIA

Electronic Security & Surveillance

CCTV, access control and alarm systems with AMC, service and remote monitoring

SECURITY

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 an **Electronic Security & Surveillance** business in India — designing, supplying, installing and maintaining **CCTV and video surveillance, access control, boom barriers and turnstiles, intrusion alarms and fire-detection integration**, with **annual maintenance contracts and remote monitoring** as recurring revenue.

Electronic security has moved from optional to expected. Offices, factories, warehouses, retail chains, schools, hospitals and residential complexes all now install surveillance as a matter of course, and insurance requirements, regulatory expectations and simple prevalence keep the demand growing.

The economics here are the opposite of manned guarding, and the contrast is worth stating plainly. A guarding agency earns a 2-4% net margin on a cost base that is 85% statutory wages. An electronic-security business earns **8-10% net**, because it sells equipment, engineering and service rather than headcount. Both sit in the same vertical and are often sold to the same client by the same salesperson — but they are entirely different businesses financially, and a promoter should be clear about which one they are building. The common temptation to run both under one roof is workable, but the guarding side will consume the cash the electronics side generates.

The strategic core of this plan is the shift from project revenue to AMC annuity — and it addresses a genuine failure in the Indian market. A very large proportion of installed CCTV in India is not working: cameras out of focus, hard disks full, systems never serviced after the installer's cheque cleared. **A camera that is not recording is worse than no camera at all, because it creates false assurance** — the client believes they have coverage and discovers otherwise only after an incident. Selling and honouring maintenance is therefore not an upsell; it is the difference between delivering security and delivering hardware. In this plan **AMC and monitoring rise from 16% to 25% of revenue**, and that shift is the main reason margin moves from negative to 9.4%. It models a business requiring **₹1.9 crore** (₹70 lakh promoter + ₹45 lakh term loan + ₹75 lakh working-capital finance), moving from **₹6.2 crore revenue and a ₹13 lakh loss** in Year 1 to **₹14.1 crore revenue and ₹1.32 crore profit** by Year 3. (*Electronic security; projects × margin + AMC annuity — figures illustrative.*)

2. Business Description, Vision & Legal Structure

Concept: An electronic security & surveillance systems integrator - solution design, supply, installation and commissioning of CCTV, access control, alarms and integrated systems, with AMC, service and remote monitoring as recurring revenue.

Vision: To install systems that are still working three years later - and to be the reason they are.

Mission: Design for the actual risk, install properly, maintain honestly, and protect the footage we are trusted with.

Legal structure options

- **Private Limited** — recommended: corporate and government project bidding, OEM partnerships, performance guarantees and working-capital facilities all assess the entity.
- **LLP / Proprietorship** — workable for a small installation-led start, but limits tender participation and OEM tie-ups.

Regulatory anchor — and one obligation this industry has been slow to take seriously. Ordinary requirements are light: GST, shops-and-establishment, MSME/Udyam, electrical safety for installations, and fire-system work requiring coordination with local fire authority approvals and licensed agencies where statutory NOCs are involved. **PSARA licensing applies to manned guarding, not to pure electronic installation** — but an operator offering both must hold it. The

obligation that genuinely matters is data protection: **CCTV footage is personal data**, and under India's **Digital Personal Data Protection Act, 2023** together with IT Act provisions, the handling, retention, access and disclosure of surveillance recordings carry real duties. An integrator that stores or remotely accesses client footage is a data processor with obligations of its own. Add to this the **cybersecurity of the devices themselves** — IP cameras and recorders shipped with default credentials are a well-documented attack vector, and **a security system that is itself insecure is a liability sold as a safeguard**. Changing default passwords, segmenting networks and applying firmware updates are professional obligations, not optional extras.

3. Promoter & Ownership

Led by a promoter with systems-integration, electronics, IT-infrastructure or security-industry background. The competences that matter are *solution design* — specifying what a site actually needs rather than what the price list contains — and *service discipline*, since the AMC base is where the profit and the reputation both live. The team is engineer-heavy across project execution and service. Design capability, installation quality, service responsiveness & data handling are the differentiators. Ownership, equity & any OEM partnership are editable inputs.

4. Market Analysis — India

Demand is driven by commercial and industrial construction, retail expansion, smart-city and municipal surveillance programmes, insurance and regulatory expectations, and steadily falling hardware costs that widen the addressable base. Demand is construction-, incident- & compliance-driven. The market rewards design competence, execution quality & service reliability; it is **price-competitive on hardware, differentiated on integration and service**.

Demand drivers

- **Commercial & industrial construction** — every new facility specifies surveillance and access control at fit-out.
- **Retail & warehousing growth** — loss prevention and logistics monitoring.
- **Government & municipal surveillance** programmes, including city-level projects.
- **Residential adoption** in gated communities and individual homes as costs fall.
- **Replacement & upgrade cycle** — analogue-to-IP migration and ageing systems needing renewal, a growing share of the market.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Indian electronic security systems & services	Large, growing
SAM	Regional project market & serviceable installed base	Serviceable
SOM (Yr 1–3)	Projects executed & systems under AMC	Scaling with service capacity

Target segments

- Corporate offices, IT parks & business centres.
- Industrial plants, warehouses & logistics facilities.
- Retail chains, showrooms & malls.
- Educational institutions, hospitals & hospitality.
- Residential complexes; government and municipal projects; facility-management partners.

5. Competition & Competitive Advantage

Landscape: large systems integrators on major projects, IT infrastructure companies extending into security, numerous local installers, and hardware traders selling boxes at minimal margin. **The low end competes purely on equipment price and disappears after commissioning** — which is exactly the gap a service-committed integrator occupies.

The business's edge

- **Design competence** — camera placement, lux and lens selection, storage sizing and network design that produce usable footage rather than a count of cameras.
- **Installation quality** — cabling, termination, mounting and labelling that survive three monsoons.
- **Service responsiveness** — a defined response time that clients can actually rely on, which is rare in this trade.
- **Integration capability** — CCTV, access, alarm and fire systems working together through a single management platform, where the value increasingly sits.
- **Data and cyber responsibility** — documented footage handling, hardened devices, credential management; increasingly a client requirement in regulated sectors.

6. Services & Revenue Model

Revenue line	Model	Basis
CCTV & video surveillance projects	Project — supply, install, commission	Core volume
Access control, boom barriers & turnstiles	Project	Higher realisation
Fire alarm & detection integration	Project	Compliance-linked
AMC & managed services	Annual contract	Recurring, high margin
Remote monitoring subscriptions	Per site per month	Growing annuity

Revenue is **projects × project margin + systems under AMC × contract value**. The two behave very differently: project revenue is lumpy, competitively bid and consumes working capital, while **AMC revenue is contracted, predictable, materially higher-margin and requires no inventory**. Every installed project is a candidate for an AMC, which makes the installed base a compounding asset — but only if the AMC is actually sold at handover and honoured thereafter. **AMC conversion rate at project closure is therefore the single most important commercial habit in this business**, and it is far easier to secure at commissioning than to retrofit a year later once the client has grown used to nobody visiting.

7. Go-to-Market — Projects & Installed Base

- **Direct corporate and industrial sales** with site survey and solution design.
- **Architect, consultant & PMC relationships** — specification influence at design stage decides many projects before tender.
- **Facility-management partnerships** bringing multi-site portfolios.
- **Government and municipal tenders** selectively, with attention to payment terms and retention.
- **AMC conversion at handover** — proposed as part of the project, not as an afterthought.
- **Upgrade and replacement selling** into the existing installed base, which is the cheapest revenue available.

Sales approach

Win projects on design credibility and execution references rather than on hardware price → attach an AMC at every handover → build a serviced installed base that generates recurring revenue and privileged access for upgrades → deepen with consultants and facility managers who influence many sites → move up from single-system installations to integrated multi-system projects where price comparison is harder. **The discipline to hold: decline projects priced at hardware-trader margins.** A system installed at 8% gross cannot be serviced properly, and an unserviceable installation damages the reputation on which the AMC business depends.

8. Operations Plan (design, execution & service)

- **Site survey & design:** risk assessment, camera placement and field-of-view planning, lighting and lux conditions, storage and retention sizing, network bandwidth, single-line diagrams.
- **Procurement:** OEM relationships, project-specific buying, warranty registration, stock of fast-moving spares.
- **Installation:** cabling and conduiting, mounting, termination, labelling, power and UPS provisioning, network configuration.
- **Commissioning:** focus and view verification, recording and retention validation, **credential hardening and firmware updating**, client training, as-built documentation and handover.
- **Service & AMC:** preventive-maintenance schedule, health checks on recording and storage, breakdown response within committed time, spares management.
- **Remote monitoring:** NOC operations for subscribed sites, alarm verification and escalation protocols.

Project cycle

Stage	Activity	Metric
Survey	Site assessment & requirement definition	Survey-to-quote conversion
Design	Solution, BOQ & costing	Design margin vs. actual
Execute	Supply, install, cable, configure	On-time completion
Commission	Verify, harden, document, train	First-time acceptance
Convert	AMC proposal at handover	AMC attach rate
Serve	Preventive maintenance & response	System uptime / response time

Two execution realities cost integrators more money than hardware pricing ever does. The first is **site-condition risk**: quotations are prepared from drawings, but cable routes turn out to be blocked, civil work is incomplete, power is unavailable, or the client's network team is uncooperative — and a project quoted on smooth execution absorbs the difference. Surveys must be physical, not desk-based, and quotations should state assumptions about site readiness explicitly. The second is **retention and the defect-liability period**: typically 5–10% of project value is held back for six to twelve months after commissioning. On a business earning 8–10% net, **retention money is approximately the whole profit, held by the client** — so tracking and recovering it is not accounting housekeeping but the difference between a profitable year and a notional one.

9. Regulatory, Licences & Compliance (India)

- **Business:** GST, shops-and-establishment, MSME/Udyam; PSARA only if manned guarding is also offered.

- **Data protection: CCTV footage is personal data** — the **Digital Personal Data Protection Act, 2023** and IT Act provisions govern collection, retention, access, disclosure and security; an integrator storing or remotely accessing client footage acts as a processor with its own obligations. Signage, retention periods and access logs should be advised to clients as standard practice.
- **Workplace surveillance:** monitoring of employees carries privacy limits and expectations of notice; advise clients rather than installing whatever is requested.
- **Cybersecurity:** change default credentials, segment surveillance networks, apply firmware updates, secure remote access — **a security system that is itself insecure is a liability sold as a safeguard.**
- **Electrical & fire:** installation electrical safety; fire-detection work coordinated with fire-authority approvals and licensed agencies where statutory NOCs depend on the system.
- **Commercial:** OEM warranty pass-through, project contracts with defined site-readiness assumptions, retention terms and defect-liability scope, insurance including professional indemnity.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / managing director	1	1	2
Project engineers & installation technicians	12	20	27
Service & AMC engineers	6	11	16
Sales & solution design	5	9	12
NOC / remote monitoring operators	3	5	7
Admin, accounts & credit control	3	5	6
Procurement & stores	2	4	5
Total	32	55	75

The **service engineer team grows faster than the project team**, which is deliberate. As the installed base compounds, service capacity — not sales — becomes the constraint on AMC revenue, and an AMC sold but not honoured is worse commercially than one never sold.

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-4	Office, demo centre, OEM tie-ups, engineering team, NOC
Ramp	Month 4-12	Project execution & first AMCs; ₹6.2cr revenue, ₹13L loss
Grow	Year 2	Installed base & AMC conversion; ₹10cr, ₹54L profit
Scale	Year 3	₹14.1cr revenue, ₹1.32cr profit; AMC at 25% of 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. Revenue is gross turnover. Project volume, equipment cost ratio, AMC conversion, service capacity & retention recovery are the levers.

12.1 Project cost & means of finance

Capital requirement	₹
Working capital (project inventory, receivables & retention)	95,00,000
Demo / experience centre, tools & test equipment	28,00,000
Office, NOC / monitoring setup & IT	25,00,000
Vehicles & field service kits	22,00,000
Certifications, brand & launch	12,00,000
Preliminary, pre-operative & deposits	8,00,000
Total project cost	1,90,00,000
Working-capital finance	75,00,000
Promoter contribution	70,00,000
Term loan	45,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
CCTV & video surveillance projects	3,10,00,000	4,60,00,000	6,10,00,000
Access control, boom barriers & turnstiles	1,20,00,000	1,90,00,000	2,60,00,000
Fire alarm & detection integration	90,00,000	1,40,00,000	1,90,00,000
AMC & managed services	70,00,000	1,50,00,000	2,50,00,000
Remote monitoring subscriptions	30,00,000	60,00,000	1,00,00,000
Total revenue	6,20,00,000	10,00,00,000	14,10,00,000
Equipment, materials & subcontracted civil work	3,97,00,000	6,25,00,000	8,60,00,000
Salaries (engineers, technicians, sales, admin)	92,00,000	1,25,00,000	1,68,00,000
Project execution, travel & site costs	44,00,000	62,00,000	82,00,000
Office, overheads, insurance & selling	34,00,000	46,00,000	60,00,000
Warranty, rework & service costs	22,00,000	32,00,000	42,00,000
Bad debts & retention write-offs	18,00,000	26,00,000	34,00,000
Depreciation, interest & other	26,00,000	30,00,000	32,00,000
Total expenses	6,33,00,000	9,46,00,000	12,78,00,000

Net profit / (loss) before tax	(13,00,000)	54,00,000	1,32,00,000
Net margin	(2.1%)	5.4%	9.4%
Equipment & materials as % of revenue	64.0%	62.5%	61.0%
AMC & monitoring share of revenue	16.1%	21.0%	24.8%

12.3 Unit economics & break-even

- **AMC share drives margin:** project work carries roughly 30–36% gross before execution costs, while AMC and monitoring carry far higher margins with no inventory. Raising AMC from 16% to 25% of revenue is the principal reason net margin moves from negative to 9.4% — more than any improvement in project pricing.
- **The installed base is the asset:** every commissioned system is a candidate for AMC, upgrade and expansion revenue at negligible acquisition cost. This is why AMC attach rate at handover matters more than any single project win.
- **Site conditions decide project profitability:** a job quoted on assumed readiness and executed on an unready site loses its margin in idle crew time. Physical surveys and stated assumptions protect the estimate.
- **Retention is roughly the entire net margin:** 5–10% of project value held for six to twelve months against an 8–10% net margin means recovery discipline is a profit function, not a clerical one.
- **Break-even:** reached in Year 2 as the AMC base builds and overheads spread. Margins expand with AMC share, integration content & service efficiency rather than with hardware pricing, which only deteriorates.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	95,00,000	73,00,000	58,00,000	48,00,000
Collections	1,30,00,000	1,45,00,000	1,55,00,000	1,60,00,000
Equipment, salaries, execution, overheads & loan servicing	1,52,00,000	1,60,00,000	1,65,00,000	1,55,00,000
Closing balance	73,00,000	58,00,000	48,00,000	53,00,000

Project cash flow is front-loaded on cost and back-loaded on payment, which is the standard trap in systems integration. Equipment must be bought and installed before milestone billing, client acceptance often lags commissioning by weeks, and retention sits beyond that. Three disciplines contain it. **Negotiate mobilisation advances and milestone billing** tied to delivery and commissioning rather than to final acceptance alone. **Bill immediately on milestone achievement** — delayed invoicing in project businesses is self-inflicted and common. And **track retention as a receivable with owners and dates**, because unclaimed retention quietly becomes a write-off. The AMC base helps materially here: it bills in advance or quarterly and provides a steady inflow independent of project timing, which is another reason to grow it deliberately.

12.5 Key Performance Indicators to Monitor

- **Projects:** order book; on-time completion; design margin vs. actual; first-time acceptance rate.
- **Annuity:** **AMC attach rate at handover**; systems under AMC; AMC renewal rate; monitoring subscriptions; **AMC share of revenue**.
- **Service:** **system uptime across the serviced base**; response time vs. commitment; preventive-maintenance schedule adherence; repeat-fault incidence.

- **Finance:** receivable days; **retention outstanding and ageing**; equipment cost as % of revenue; working-capital days.

13. Funding Requirement & Bankability

Total ask: **₹75 lakh working-capital finance plus ₹45 lakh term loan** against ₹70 lakh promoter contribution. The working-capital line should be **revolving against book debts with a facility for project-specific inventory**, and — given tender and government work — a **bank-guarantee limit for performance and security deposits** is often necessary and should be arranged alongside rather than after. Fixed assets are modest, so a lender should read the *order book, AMC contract base and receivable quality* as the substance. Three points. **Year 1's ₹13 lakh loss is a base-building effect** — engineering, service and NOC capacity are in place before the installed base is large enough to carry them. **The AMC contract base is the strongest indicator of repayment capacity**, being contracted, renewable and higher-margin, and by Year 3 contributes ₹3.5 crore of recurring revenue. And **retention outstanding deserves explicit attention in any credit review**: at 5–10% of project value against a 9% net margin, retention is effectively the year's profit sitting with clients, and its ageing is a better early-warning indicator than the receivable total.

13.1 Funding utilisation

Use of funds	₹	% of total
Working capital (project inventory, receivables & retention)	95,00,000	50.0%
Demo / experience centre, tools & test equipment	28,00,000	14.7%
Office, NOC / monitoring setup & IT	25,00,000	13.2%
Vehicles & field service kits	22,00,000	11.6%
Certifications, brand & launch	12,00,000	6.3%
Preliminary, pre-operative & deposits	8,00,000	4.2%
Total	1,90,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Low AMC conversion leaving revenue project-dependent	Propose AMC as part of every project at design stage; price it into the solution; demonstrate value through documented uptime; service capacity ahead of the base
Retention money unrecovered	Track as a receivable with owner and due date; defect-liability scope defined in contract; close snags promptly; escalate before ageing
Data breach or misuse of client footage	DPDP-aligned handling policy, access logs, retention limits, encrypted storage and transmission, staff confidentiality undertakings, advise clients on signage and lawful use
Insecure devices exploited	Change default credentials without exception, network segmentation, firmware update discipline, secure remote access, document hardening at commissioning
Site conditions eroding project margin	Physical surveys, stated site-readiness assumptions in the quotation, change-order discipline, milestone billing on delivery not final acceptance

Hardware price competition from box sellers	Sell design, integration and service; decline hardware-margin projects; target clients who value uptime
Technology shift (analogue-to-IP, AI analytics, cloud)	Continuous engineer training, OEM partnerships, treat the upgrade cycle as an opportunity into the installed base
Government/tender payment delays	Selective tender participation, factor payment cycles into pricing, bank-guarantee planning, cap public-sector exposure
Warranty and rework cost	Quality installation standards, OEM warranty pass-through, commissioning checklists, root-cause tracking of repeat faults
Service capacity lagging the installed base	Hire service engineers ahead of AMC growth; route density; remote diagnostics; realistic response commitments

15. SWOT Analysis

Strengths Materially better margins than manned guarding in the same vertical; AMC creates contracted recurring revenue; installed base compounds into upgrade and expansion revenue at low acquisition cost; modest fixed assets; integration content is defensible against box sellers; growing replacement cycle.	Weaknesses Project cash flow front-loaded on cost; retention effectively equals the net margin; hardware price transparency compressing project margins; service capacity constrains annuity growth; engineer skill dependence; data and cyber liability if handled casually.
Opportunities Analogue-to-IP and ageing-system replacement; AI video analytics and integrated platforms; remote monitoring subscriptions; smart-city and municipal projects; facility-management portfolio deals; bundling with guarding for a combined security proposition; residential and SME segments as costs fall.	Threats Commoditised hardware and online price transparency; large systems integrators on major projects; OEMs going direct; government payment delays; rapid technology shifts stranding expertise; regulatory tightening on surveillance and data handling.

16. Recommended AiSevak Tools for This Business

This electronic security business would use AiSevak's Security vertical tools in operations:

- **Projects:** BOQ & design-margin-vs-actual tracking, milestone billing, site-readiness assumption logging, on-time completion tools.
- **Annuity:** **AMC attach-rate & renewal tracking**, systems-under-contract register, monitoring-subscription and uptime reporting.
- **Service:** preventive-maintenance scheduling, response-time vs. SLA, repeat-fault and spares tracking.
- **Finance & compliance:** **retention ageing register**, receivable ageing, DPDP-aligned footage-handling and device-hardening checklists (with Finance and Ittech verticals).
- **Practice:** Business Plan, break-even and annuity-economics tools to model the business.

17. Key Assumptions & Notes

- Electronic security & surveillance: systems integration — CCTV/video, access control, barriers/turnstiles, intrusion alarms, fire-detection integration — with AMC, service & remote monitoring; revenue = projects × margin + AMC

annuity, gross.

- **THE ECONOMICS ARE THE OPPOSITE OF MANNED-GUARDING IN THE SAME VERTICAL — the deliberate contrast.** Guarding earns 2-4% net on a base that is 85% statutory wages; electronic security earns **8-10% net** because it sells equipment, engineering and service rather than headcount. Often sold to the same client by the same salesperson but **financially different businesses — and running both under one roof means the guarding side consumes the cash the electronics side generates.**
- **THE STRATEGIC CORE IS PROJECT → AMC ANNUITY, and it addresses a genuine market failure.** A large proportion of installed CCTV in India is NOT WORKING (out of focus, disks full, never serviced after the installer's cheque cleared). **A camera that is not recording is WORSE than no camera, because it creates false assurance** — the client believes they have coverage and finds out otherwise after an incident. Selling and honouring maintenance is therefore not an upsell, it is the difference between delivering SECURITY and delivering HARDWARE. AMC+monitoring rising 16%→25% of revenue is the main reason margin goes negative→9.4%.
- **AMC ATTACH RATE AT HANDOVER is the single most important commercial habit** — far easier to secure at commissioning than to retrofit a year later once the client is used to nobody visiting. The installed base is the ASSET (AMC + upgrade + expansion at negligible acquisition cost).
- **Two execution realities cost more than hardware pricing ever does:** (1) **SITE-CONDITION RISK** — quotes prepared from drawings meet blocked cable routes, incomplete civil work, unavailable power, uncooperative IT teams; surveys must be PHYSICAL and quotations must state site-readiness assumptions. (2) **RETENTION IS ROUGHLY THE ENTIRE NET MARGIN** — 5-10% of project value held 6-12 months against an 8-10% net margin means **retention is effectively the year's profit sitting with clients**; track it as a receivable with owners and dates, and its ageing is a better early-warning indicator than the receivable total.
- **DATA PROTECTION is the obligation this industry has been slow to take seriously — CCTV footage is PERSONAL DATA** under the **DPDP Act 2023** + IT Act; an integrator storing or remotely accessing client footage is a PROCESSOR with its own duties (retention limits, access logs, encryption, signage advice, workplace-surveillance notice). PSARA applies to manned guarding, not pure electronic install — but an operator doing both needs it.
- **CYBERSECURITY OF THE DEVICES: a security system that is itself insecure is a liability sold as a safeguard.** IP cameras/recorders shipped with default credentials are a documented attack vector — changing defaults, network segmentation and firmware updates are PROFESSIONAL OBLIGATIONS, not optional extras, and should be documented at commissioning.
- Decline projects at hardware-trader margins — a system installed at 8% gross cannot be serviced properly, and an unserviceable installation damages the reputation the AMC business depends on. Service engineers grow FASTER than project engineers by design (service capacity, not sales, constrains annuity growth). Arrange a BANK-GUARANTEE limit alongside the WC line for tender/government work. Y1 ₹13L loss is base-building. Figures illustrative, exclude GST.

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