



BUSINESS PLAN · INDIA

Facility Management Services

Integrated, SLA-driven upkeep of premises — recurring contracts, trained & compliant manpower

REAL ESTATE

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 a **Facility Management (FM) Services** company in India — a firm that provides integrated upkeep of buildings and premises: housekeeping, security, technical/electromechanical maintenance (HVAC, DG, lifts, plumbing, electrical), pest control, landscaping and helpdesk — for residential complexes, commercial offices, retail, industrial and institutional clients. It earns recurring monthly contract revenue, building a sticky, manpower-plus-service business.

As India's built environment grows — apartments, IT parks, malls, factories and campuses — demand for professional, reliable facility management is strong and recurring. Clients want clean, safe, well-maintained premises under one accountable contract. A well-run FM company with trained manpower, systems and SLAs earns dependable monthly revenue with long contract tenures and high retention.

The promoter — an FM / operations professional — seeks total funding of **₹18 lakh** (₹7.2 lakh promoter + ₹10.8 lakh term loan, eligible under PMMY-Mudra / CGTMSE), targeting **₹1.2 crore** revenue in Year 1 and **₹3 crore** by Year 3 as the contract book grows. *(FM is manpower-heavy; margins are thinner but revenue scales fast with contracts.)*

2. Business Description, Vision & Legal Structure

Concept: A single accountable partner that keeps a client's premises clean, safe, functional and well-maintained — under one integrated, SLA-driven contract.

Vision: To be the trusted facility-management partner for residential, commercial and industrial premises in chosen markets.

Mission: Deliver reliable, SLA-backed facility services with trained manpower and systems — keeping premises spotless, safe and running.

Legal structure options

- **Proprietorship / LLP** — LLP recommended as the contract book and team grow.
- **Private Limited** — for scaling across sites, tenders and institutional clients.

Regulatory anchor: FM is a manpower-intensive, compliance-heavy business — statutory dues (EPF/ESI), minimum wages, labour licences, PSARA (for security), and GST are central. It is a high-revenue, moderate-margin model where labour compliance, retention and SLA delivery determine profitability. Working capital (salary paid before client collection) is a key discipline.

3. Promoter & Ownership

Led by a promoter with FM, operations or building-services experience. Delivery uses site supervisors, housekeeping/technical/security staff, a helpdesk, and an FM software system. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

India's facility-management market is large and growing with the built environment — residential complexes, commercial offices, IT parks, malls, factories, hospitals and campuses. Clients increasingly prefer integrated, professional FM over fragmented vendors. Demand is recurring and contract-based; reliability, compliance and SLA

delivery win and retain clients.

Demand drivers

- **Growing built environment** (residential & commercial).
- **Preference for integrated FM** over multiple vendors.
- **Compliance & safety** expectations.
- **RWA / builder** outsourcing of maintenance.
- **Industrial & institutional** upkeep needs.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	FM services demand in India	Very large
SAM	Reachable sites in the firm's region	Substantial
SOM (Yr 1-3)	Sites under contract	8 → 22

Target segments

- Residential complexes / RWAs.
- Commercial offices & IT parks.
- Retail, malls & showrooms.
- Industrial, warehouses & institutions.

5. Competition & Competitive Advantage

Landscape: large national FM brands, regional operators, and informal local contractors. The firm competes on reliability, compliance, trained manpower, SLAs, price and responsiveness.

The firm's edge

- **Reliable, SLA-backed delivery.**
- **Full labour compliance** (EPF/ESI/PSARA) — a trust differentiator.
- **Trained, retained manpower.**
- **Integrated single-contract** convenience.
- **Tech-enabled helpdesk** & reporting.

6. Services & Pricing

Service	Model	Indicative basis
Housekeeping	Monthly contract	Per site / headcount
Security (PSARA)	Monthly contract	Per guard/post
Technical / MEP maintenance	Monthly / AMC	Per site
Integrated FM (IFM)	Bundled monthly	Per site (premium)
Pest control / landscaping	Periodic / add-on	Per visit/site

Deep-cleaning / projects	One-time	Per job
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Pricing = manpower cost + statutory dues + consumables + management margin (typically 8–15% over cost). Integrated FM contracts carry higher value and stickiness; one-time projects add margin.

7. Go-to-Market — Marketing & Sales

- **Builder & RWA tie-ups** for residential handover contracts.
- **Commercial & industrial** B2B sales and tenders.
- **Referrals & track record** for reliability.
- **Facility-manager & broker** networks.
- **Compliance credentials** as a selling point.

Sales approach

Win site contracts → deliver reliably with compliant manpower → retain long-term & upsell integrated services. Contract book density and retention drive economics; tenders add scale.

8. Operations Plan

- **Base:** a central office with stores; deployment across client sites.
- **Process:** contract onboarding → manpower deployment & training → daily operations (housekeeping, security, MEP) → helpdesk & SLAs → payroll & compliance → client reporting & billing.
- **Manpower:** recruit, train, uniform, roster; statutory compliance (EPF/ESI/wages/PSARA).
- **Technology:** FM software (attendance, tickets, checklists, reporting), biometric attendance.
- **Capacity:** scale by adding trained manpower and supervisors per new site.

Site delivery workflow

Stage	Activity	Metric
Deploy	Staff & training	Coverage
Operate	Daily services	SLA
Helpdesk	Tickets & response	TAT
Comply	Payroll & statutory	100%
Retain	Reporting & renewal	Retention

9. Regulatory, Licences & Compliance (India)

- **Labour compliance:** EPF, ESI, minimum wages, Contract Labour (Regulation & Abolition) Act, bonus & gratuity — non-negotiable.
- **PSARA licence** for security-guard services; guard training/verification.
- **Business & tax:** LLP/Pvt Ltd; PAN/TAN; GST (FM services attract GST); Shops & Establishments.

- **Safety & data:** workplace safety, insurance (workmen's comp/public liability); DPDP-aligned data handling; police verification of staff.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Director	1	1	1
Operations / Site Managers	2	4	6
Supervisors	4	8	12
Field staff (HK/Sec/Tech)	80	150	230
HR, payroll & compliance	2	3	4
Sales & admin	2	3	4
Total	91	169	257

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-2	Registrations, PSARA, FM software, first contracts
Launch	Month 2-4	First 4-6 sites live; manpower deployed
Traction	Month 4-9	Contract book grows; break-even nears
Scale	Year 2	Integrated-FM contracts; tenders; more sites
Growth	Year 3	~22 sites; strong retention & margin

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. FM is manpower-pass-through with a management margin.

12.1 Project cost & means of finance

Capital requirement	₹
Office, stores & setup	3,00,000
Equipment, machines & uniforms	5,00,000
FM software, IT & biometric	2,50,000
Licences (PSARA), branding & marketing	2,50,000
Working-capital buffer (salary float)	5,00,000
Total project cost	18,00,000
Promoter contribution	7,20,000

Term loan (Mudra / CGTMSE)	10,80,000
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12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Housekeeping & security contracts	78,00,000	1,40,00,000	1,95,00,000
Technical / integrated FM	32,00,000	62,00,000	88,00,000
One-time projects & add-ons	10,00,000	14,00,000	17,00,000
Total revenue	1,20,00,000	2,16,00,000	3,00,00,000
Manpower cost (wages + EPF/ESI)	92,00,000	1,63,00,000	2,22,00,000
Consumables & equipment	9,00,000	15,00,000	20,00,000
Office, IT & overheads	6,00,000	9,00,000	12,00,000
Marketing & admin	4,00,000	6,00,000	8,00,000
Interest on term loan	1,15,000	85,000	50,000
Total expenses	1,12,15,000	1,93,85,000	2,62,50,000
Net profit (before tax)	7,85,000	22,15,000	37,50,000
Net margin	6.5%	10.3%	12.5%

12.3 Unit economics & break-even

- **Per site:** billing = manpower cost + statutory + consumables + margin (8–15%); economics improve with supervisor leverage across sites.
- **Margin lever:** staff retention, attendance and consumable control; integrated FM lifts margin.
- **Break-even:** reached around month 6–8 as the contract book fills; working-capital float is the key discipline.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	5,00,000	3,20,000	3,80,000	4,90,000
Collections	20,00,000	27,00,000	33,00,000	40,00,000
Operating outflows	21,50,000	26,10,000	31,60,000	37,90,000
Loan EMI	30,000	30,000	30,000	30,000
Closing balance	3,20,000	3,80,000	4,90,000	6,70,000

FM's working-capital risk is real — salaries are paid before clients pay (30–60 day cycles). The salary-float buffer and disciplined collections are essential; the buffer covers the gap.

12.5 Key Performance Indicators to Monitor

- **Book:** sites under contract; contract value; renewal rate.

- **Delivery:** SLA adherence; helpdesk TAT; attendance %.
- **Compliance:** statutory-dues 100%; audit clearances.
- **Economics:** margin per site; supervisor:site ratio; receivable days.

13. Funding Requirement & Bankability

Total ask: **₹10.8 lakh term loan** against ₹7.2 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 net profit ~₹7.85 lakh against annual debt service of ~₹3.6 lakh gives a **DSCR above 2.0** — bankable, with working-capital funding (against receivables) recommended alongside as the book grows.

13.1 Funding utilisation

Use of funds	₹	% of total
Equipment, machines & uniforms	5,00,000	28%
Working-capital buffer (salary float)	5,00,000	28%
Office, stores & setup	3,00,000	17%
FM software, IT & biometric	2,50,000	14%
Licences, branding & marketing	2,50,000	13%
Total	18,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Working-capital / payment delays	Salary-float buffer; advance/milestone billing; WC finance; collections discipline
Labour attrition & availability	Training, fair wages, welfare; supervisor bench; recruitment pipeline
Statutory non-compliance	Rigorous EPF/ESI/PSARA compliance; audits; specialist HR
Thin margins	Integrated FM upsell; consumable & attendance control; scale
Contract loss / SLA breach	Reliable delivery; helpdesk; client reporting & QBRs

15. SWOT Analysis

Strengths Recurring contracts; sticky & scalable; low capex; large market; compliance edge.	Weaknesses Thin margins; manpower-heavy; working-capital intensive; attrition-prone.
Opportunities Integrated FM; builder/RWA handovers; tenders; industrial & institutional growth.	Threats Wage/compliance cost inflation; large-brand competition; payment delays; SLA penalties.

16. Recommended AiSevak Tools for This Business

This FM company would use AiSevak's Real-Estate vertical tools in delivery:

- **FM ops:** attendance/roster, helpdesk-ticketing, SLA-tracking and site-reporting tools.
- **Compliance & payroll:** EPF/ESI, minimum-wage and PSARA-compliance tools (with HRtech & Legal verticals).
- **Practice:** Business Plan, per-site costing and Break-even tools to model contracts.

17. Key Assumptions & Notes

- Manpower-pass-through model with an 8–15% management margin; housekeeping, security, technical & integrated FM combined.
- ~8 sites in Year 1 growing to ~22 by Year 3; field headcount scales with contracts.
- Term-loan interest ~11% p.a., 5-year tenure; FM services attract GST; receivable cycle 30–60 days.
- Full labour compliance (EPF/ESI/PSARA/wages) is foundational and non-negotiable; figures exclude GST.

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