



BUSINESS PLAN · INDIA

Family-Law Practice

Divorce, maintenance, custody, prenup & DV matters in India

LEGAL

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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 **Family-Law Practice** in India — an advocate-led firm handling matrimonial and family matters: mutual-consent and contested divorce, maintenance and alimony, child custody and guardianship, prenuptial/postnuptial agreements, property and asset division, domestic-violence relief, and related documentation and mediation.

Family disputes are sensitive, emotionally charged and, sadly, common. Clients need not just legal skill but empathy, discretion and sound strategy. Matrimonial matters are a large, steady category of legal work, and a family-law practice that combines competence with client care builds a strong, referral-driven, recession-resilient practice.

The promoter — a practising advocate with family-law expertise — seeks total funding of **₹5.0 lakh** (₹1.75 lakh promoter + ₹3.25 lakh term loan, eligible under PMMY-Mudra / CGTMSE), targeting **₹26 lakh** revenue in Year 1 and **₹66 lakh** by Year 3.

2. Business Description, Vision & Legal Structure

Concept: A family-law partner that guides clients through matrimonial and family matters with skill, sensitivity and discretion — seeking the best outcome, by settlement or in court.

Vision: To be a respected, trusted family-law firm known for competence and client care.

Mission: Protect clients' rights and interests in family matters — and, where possible, resolve conflicts constructively for all, especially children.

Legal structure options

- **Sole proprietorship / advocate practice** — simplest entry.
- **Partnership / LLP of advocates** — recommended as the team grows.

Regulatory anchor: only enrolled advocates may appear in courts, governed by the Advocates Act and BCI rules (including advertising restrictions). Family law spans multiple personal laws; sensitivity, confidentiality and, where appropriate, mediation are core to the practice.

3. Promoter & Ownership

Led by a practising advocate with family-law and matrimonial-litigation experience. Delivery uses associates and paralegals for drafting and coordination under supervision, with a mediation-first, client-care ethos. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

Matrimonial and family disputes are a large and persistent category in Indian courts, with rising divorce rates in urban areas, growing awareness of maintenance and domestic-violence rights, and complex custody and property matters. Demand is steady and recession-resilient; clients particularly value discreet, empathetic and competent representation.

Demand drivers

- **Rising matrimonial disputes**, especially in urban centres.

- **Maintenance & DV awareness:** more claims and reliefs sought.
- **Custody & guardianship** complexity.
- **Property/asset division** in separations.
- **Prenup/postnup** awareness among affluent and NRI couples.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Individuals with family/matrimonial matters in India	Very large
SAM	Reachable clients in the firm's courts/region	Large
SOM (Yr 1-3)	Active matters handled	80 → 230 matters

Target segments

- Individuals seeking divorce (mutual or contested).
- Clients pursuing/defending maintenance and DV matters.
- Parents in custody/guardianship disputes.
- Couples seeking prenups; NRIs with cross-border family matters.

5. Competition & Competitive Advantage

Landscape: individual advocates and general firms. The firm differentiates on family-law specialisation, empathy and discretion, mediation capability, and strong outcomes.

The firm's edge

- **Family-law specialisation** across personal laws.
- **Empathetic, discreet client care** in sensitive matters.
- **Mediation-first approach** where it serves the client.
- **Strong drafting & strategy** for contested matters.
- **Child-centric, constructive resolutions.**

6. Services & Pricing

Service	Model	Indicative fee (₹)
Mutual-consent divorce	Per matter	20,000–1,00,000
Contested divorce	Matter + appearances	50,000–5,00,000+
Maintenance / alimony matter	Per matter	15,000–1,50,000
Child custody / guardianship	Per matter	25,000–2,00,000
Domestic-violence relief	Per matter	15,000–1,00,000
Prenup / postnup / settlement	Per document	15,000–1,00,000
Mediation & negotiation	Per engagement	Engagement-based

Matter fees and appearances drive income; mutual-consent and settlement work provide faster, cleaner revenue, and prenups add premium documentation.

7. Go-to-Market — Marketing & Sales (within BCI norms)

- **Referrals:** past clients, other advocates, counsellors and professional networks — the primary channel.
- **Reputation & discretion:** word-of-mouth from sensitive, well-handled matters.
- **Counsellor/therapist tie-ups** for referrals.
- **Compliant informational presence** within BCI rules.
- **NRI networks** for cross-border matters.

Practice growth

Build a reputation for competence and care; grow through referrals. Balance faster mutual-consent/settlement work with contested matters for a healthy mix.

8. Operations Plan

- **Location:** a discreet, comfortable office accessible to family courts, suitable for sensitive consultations.
- **Delivery model:** the principal handles strategy and key appearances; associates draft and support; mediation offered where suitable; careful hearing/limitation management.
- **Technology:** matter tracking, document management, and secure client-data handling.
- **Quality & ethics:** confidentiality, empathy, conflict checks, and realistic client counselling.
- **Capacity:** the principal supervises a team handling a portfolio of matters; scale by adding advocates.

Core matter types

Matter	Approach	Nature
Mutual-consent divorce	Documentation, settlement	Faster
Contested divorce	Litigation, strategy	Extended
Maintenance	Claim/defence	Matter
Custody	Child-centric	Sensitive
DV relief	Protection orders	Urgent

9. Regulatory, Licences & Compliance (India)

- **Bar Council enrolment** for advocates; firm setup as proprietorship/LLP.
- **PAN/TAN, GST registration** (legal-services GST treatment varies; RCM may apply), professional tax and Shops & Establishments as applicable.
- **Domain law:** personal laws (Hindu, Muslim, Christian, Special Marriage Act), DV Act, guardianship and maintenance laws; professional conduct (Advocates Act/BCI).
- **Data protection** aligned to the DPDP Act; strict confidentiality of sensitive personal matters.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Principal Advocate / Partner	1	1	1
Associate Advocate	1	2	3
Paralegal / Clerk	1	2	2
Admin / Client Support	0	1	1
Total	3	6	7

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-1	Firm setup, office, referral network
Launch	Month 1-4	First matters; client-care processes set
Traction	Month 4-9	Growing matter book; break-even nears
Scale	Year 2	Second advocate; mediation line; NRI work
Growth	Year 3	230 matters; strong referral flow

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.

12.1 Project cost & means of finance

Capital requirement	₹
Office & fit-out	1,10,000
Computers, library & IT (3)	1,40,000
Case & document software	50,000
Branding, website & setup	45,000
Deposits & pre-operative	50,000
Working-capital buffer	1,05,000
Total project cost	5,00,000
Promoter contribution	1,75,000
Term loan (Mudra / CGTMSE)	3,25,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Divorce matters (mutual + contested)	14,00,000	26,00,000	36,00,000
Maintenance, custody & DV	8,00,000	15,00,000	20,00,000
Prenups, settlements & mediation	4,00,000	8,00,000	10,00,000
Total revenue	26,00,000	49,00,000	66,00,000
Salaries & wages	12,00,000	22,00,000	29,00,000
Rent & utilities	2,20,000	2,80,000	3,40,000
Library, software & subscriptions	1,20,000	1,90,000	2,40,000
Marketing & networking	1,20,000	1,90,000	2,40,000
Admin, court, travel & misc	2,40,000	3,40,000	4,40,000
Interest on term loan	35,000	26,000	15,000
Total expenses	19,35,000	32,26,000	41,75,000
Net profit (before tax)	6,65,000	16,74,000	24,25,000
Net margin	25.6%	34.2%	36.7%

12.3 Unit economics & break-even

- **Revenue mix:** mutual-consent/settlement work provides faster cash; contested matters are higher-value but extended.
- **Leverage:** associates draft and support under supervision, keeping delivery efficient.
- **Break-even:** a steady matter flow — reached around month 8–10.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	1,05,000	80,000	1,30,000	2,35,000
Collections	4,20,000	6,00,000	7,60,000	8,60,000
Operating outflows	4,15,000	5,20,000	6,25,000	7,20,000
Loan EMI	30,000	30,000	30,000	30,000
Closing balance	80,000	1,30,000	2,35,000	3,45,000

Mutual-consent and settlement matters steady the cash line; contested matters add larger, later inflows; the buffer covers early network-building.

12.5 Key Performance Indicators to Monitor

- **Book:** active matters; new matters/month; matter mix.
- **Delivery:** outcomes; settlement rate; client satisfaction & discretion.
- **Economics:** revenue per matter; revenue per advocate; recovery days.

- **Referrals:** referral rate; counsellor/network tie-ups.

13. Funding Requirement & Bankability

Total ask: **₹3.25 lakh term loan** against ₹1.75 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 net profit ~₹6.65 lakh against annual debt service of ~₹1.1 lakh gives a **DSCR above 3.0** — comfortably bankable for a low-capital professional practice.

13.1 Funding utilisation

Use of funds	₹	% of total
Office, furniture & deposits	1,60,000	32%
IT, library & software	1,90,000	38%
Branding & setup	45,000	9%
Working-capital buffer	1,05,000	21%
Total	5,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Emotional/sensitive client dynamics	Empathy, clear counselling, boundaries; discretion
Extended contested-matter timelines	Mediation/settlement options; realistic expectations
Confidentiality breach	Strict data handling; DPDP alignment; access controls
Personal-law complexity	Expertise across personal laws; careful strategy
Marketing constraints (BCI)	Referral-led growth; reputation and discretion

15. SWOT Analysis

Strengths Steady, recession-resilient demand; specialisation; referral-rich; low capex.	Weaknesses Emotionally demanding; contested-matter lumpiness; advertising limits.
Opportunities Rising matrimonial matters; mediation; prenup & NRI work; multi-advocate scale.	Threats Fee competition; court delays; emotional burnout risk.

16. Recommended AiSevak Tools for This Business

This firm would use AiSevak's Legal vertical family-law tools in delivery:

- **Family law:** Family-Law Docs, MCD Divorce, Maintenance Calc, Child Custody, Prenup, Property Division, DV Relief, Guardianship.

- **Support:** Settlement Agreement, Mediation Brief, Estate/Succession tools; Business Plan tools to model the firm.

17. Key Assumptions & Notes

- Promoter is an enrolled advocate with family-law expertise.
- ~80 matters in Year 1 growing to ~230 by Year 3 across matter types.
- Term-loan interest ~11% p.a., 5-year tenure; adjust to sanctioned terms.
- Legal-services GST varies by client (RCM in some cases) — figures exclude GST.

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