



BUSINESS PLAN · INDIA

FP&A / Budgeting Consultancy

Outsourced budgeting, forecasting, dashboards & analysis for India

FINANCE

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 **FP&A (Financial Planning & Analysis) / Budgeting Consultancy** in India — an outsourced service delivering budgeting, rolling forecasts, scenario and cash-flow planning, variance analysis, unit-economics modelling, KPI dashboards and management reporting to startups, MSMEs and mid-market companies that need forward-looking financial insight but lack an in-house FP&A function.

Most growing companies have accounting (what happened) but not FP&A (what will happen and what to do about it). As competition and investor scrutiny intensify, owners need budgets, forecasts and unit economics to steer decisions and protect cash. Outsourced FP&A fills this gap with recurring, retainer-based, high-margin advisory work that is sticky once embedded in a client's planning rhythm.

The promoter seeks total funding of **₹6.5 lakh** (₹2.5 lakh promoter + ₹4.0 lakh term loan, eligible under PMMY-Mudra / CGTMSE), targeting **₹36 lakh** revenue in Year 1 and **₹90 lakh** by Year 3.

2. Business Description, Vision & Legal Structure

Concept: An outsourced FP&A team that gives companies budgets, forecasts and decision-ready analysis — turning their numbers into a plan and a dashboard leadership can act on.

Vision: To be the planning-and-analysis engine behind a portfolio of ambitious growth companies.

Mission: Give every client a living budget, a reliable forecast, clear unit economics and the KPIs to run the business.

Legal structure options

- **LLP** — recommended: limited liability and credibility with growth-company clients.
- **Private Limited** — for scaling or productising (dashboards, templates).
- **Proprietorship** — acceptable for a solo start.

Positioning: FP&A is complementary to accounting and audit, not a substitute — the firm partners with a client's accountants/auditors and focuses purely on forward-looking planning and analysis, which keeps the model scalable and unrestricted by attest licensing.

3. Promoter & Ownership

Led by a promoter with FP&A, controllership or finance-analytics experience (CA/MBA-Finance/analyst background). Delivery uses a leverage model — a lead analyst designs models and insights while associates maintain dashboards and reports. Year-one ownership rests with the founder(s); analysts are added as the client portfolio grows. Ownership and profit-sharing are editable inputs.

4. Market Analysis — India

Outsourced FP&A is an emerging, fast-growing category in India. A large and expanding base of funded startups and scaling MSMEs needs planning discipline before they can hire a full FP&A team. Investor and lender expectations for budgets, forecasts and unit economics are rising, and cloud accounting/BI make outsourced, remote delivery efficient — expanding the addressable market.

Demand drivers

- **Growth-company boom:** thousands of firms needing budgets, forecasts and unit economics to scale.
- **Investor/lender expectations:** plans, models and dashboards increasingly required.
- **Cash discipline:** owners need cash-flow forecasts and scenario planning to survive volatility.
- **Cost of in-house FP&A:** a good FP&A hire costs ₹15–40 lakh/year — outsourcing is far cheaper.
- **Data readiness:** cloud accounting and BI make remote, standardised FP&A feasible.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Startups + scaling MSMEs in India needing FP&A	1,50,000+ firms
SAM	Reachable growth companies in the firm's ecosystem/region	3,000–8,000
SOM (Yr 1–3)	Retainer clients served	10 → 30 clients

Target segments

- Funded startups needing budgets, burn and unit-economics discipline.
- Scaling MSMEs professionalising planning and reporting.
- Founders/CEOs wanting a management dashboard and forecast without a full team.
- Companies preparing budgets, board packs or lender submissions.

5. Competition & Competitive Advantage

Landscape: fractional CFO firms (broader, pricier), freelancers/analysts, and BI/planning software (tools, not insight). The FP&A consultancy sits in the sweet spot — deep planning/analysis at a focused, affordable retainer.

The firm's edge

- **Decision-ready analysis** — not just data, but insight and recommendations.
- **Robust models & dashboards** — three-statement models, driver-based budgets, live KPIs.
- **Standardised, efficient delivery** via templates and a monthly rhythm.
- **Focused affordability** — cheaper than a fractional CFO, deeper than software.
- **Sector benchmarks** for sharper analysis.

6. Services & Pricing

Service	Model	Indicative fee (₹)
FP&A retainer (budget, forecast, MIS, dashboard)	Monthly	25,000–80,000/mo
Lite retainer (dashboard + monthly review)	Monthly	12,000–25,000/mo
Annual budget build	Project	40,000–2,00,000
Financial model / three-statement build	Project	50,000–2,00,000
Unit-economics & pricing analysis	Project	30,000–1,00,000
KPI dashboard setup (BI)	One-time	25,000–1,50,000

Monthly retainers provide predictable recurring revenue; budget builds, models and dashboard setups add project surges and lead into retainers.

7. Go-to-Market — Marketing & Sales

- **Investor & accelerator networks:** referrals of portfolio companies needing planning discipline.
- **CA & VCFO partnerships:** FP&A as a complementary add-on to their services.
- **Content & templates:** budgeting and unit-economics content and free templates as lead magnets.
- **Founder referrals** from delivered dashboards and forecasts.
- **Budget-season campaigns** (year-end/annual planning cycles).

Sales approach

Consultative: diagnostic → sample dashboard/model → scoped retainer. A compelling dashboard demo closes deals. Target 1–2 quality retainer wins/month plus project work.

8. Operations Plan

- **Location:** a lean office or remote-first setup; delivery is largely virtual.
- **Delivery model:** each client has a lead analyst + associate; standardised model templates, dashboard formats and a monthly close-forecast-report cadence.
- **Technology:** spreadsheet/modelling tools, BI dashboards (Power BI/Looker/Google), and accounting-system integrations.
- **Quality:** lead review on every model and pack; documented assumptions; version control.
- **Capacity:** a lead analyst carries 5–8 retainer clients with associate support; scale by adding analyst pods.

Monthly delivery rhythm

Activity	Frequency	Output
Actuals load & variance analysis	Monthly	Budget vs actual
Rolling forecast update	Monthly	Updated forecast
Cash-flow & runway view	Fortnightly	13-week cash
KPI dashboard & MIS	Monthly	Live dashboard
Scenario / budget cycle	Quarterly/Annual	Scenarios, budget

9. Regulatory, Licences & Compliance (India)

- **Business registration:** LLP/Pvt Ltd (preferred) or proprietorship; MCA incorporation.
- **Udyam (MSME), PAN/TAN, GST registration** (fees attract GST), professional tax and Shops & Establishments as applicable.
- **Engagement governance:** scope, confidentiality and IP clauses; FP&A is advisory (no attest/regulated-investment-advice), keeping the model unrestricted.
- **Data protection:** DPDP-aligned handling of client financials.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Founder / Lead FP&A	1	1	1
FP&A Analyst	1	3	5
Associate / Dashboard Specialist	1	2	3
Admin / Ops	0	1	1
Total	3	7	10

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-1	Entity, model & dashboard templates, tools, positioning
Launch	Month 1-4	First 5 retainer clients; monthly rhythm live
Traction	Month 4-9	10 retainers + project work; break-even nears
Scale	Year 2	Second analyst pod; sector benchmarks
Growth	Year 3	30-client portfolio; productised dashboards

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 / setup & furniture	1,20,000
Computers & peripherals (3)	1,70,000
BI & modelling software	70,000
Branding, website & positioning	60,000
Deposits & pre-operative	60,000
Working-capital buffer	1,70,000
Total project cost	6,50,000
Promoter contribution	2,50,000
Term loan (Mudra / CGTMSE)	4,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Retainer revenue	27,00,000	50,00,000	68,00,000
Model, budget & dashboard projects	9,00,000	17,00,000	22,00,000
Total revenue	36,00,000	67,00,000	90,00,000
Salaries & delivery team	17,50,000	32,00,000	43,00,000
Rent & utilities	2,40,000	3,00,000	3,60,000
Software & subscriptions	2,20,000	3,20,000	4,20,000
Marketing & BD	2,00,000	3,00,000	3,80,000
Admin, travel & misc	2,80,000	4,00,000	5,20,000
Interest on term loan	44,000	32,000	18,000
Total expenses	27,34,000	45,52,000	59,98,000
Net profit (before tax)	8,66,000	21,48,000	30,02,000
Net margin	24.1%	32.1%	33.4%

12.3 Unit economics & break-even

- **Average retainer:** ~₹35,000/client/month; a lead+associate pod carries 5-8 clients.
- **Break-even:** ~9-10 retainer clients (plus projects) — reached around month 8-9.
- **Stickiness:** embedded in the client's monthly planning; high retention and referral value.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	1,70,000	1,20,000	1,95,000	3,25,000
Collections	5,40,000	8,10,000	10,50,000	12,00,000
Operating outflows	5,55,000	7,05,000	8,90,000	10,15,000
Loan EMI	35,000	30,000	30,000	30,000
Closing balance	1,20,000	1,95,000	3,25,000	4,80,000

Recurring retainers make cash flow predictable once the portfolio fills; the buffer covers the onboarding ramp.

12.5 Key Performance Indicators to Monitor

- **Portfolio:** retainer clients; revenue per client; pod utilisation.
- **Quality:** forecast accuracy; on-time delivery; dashboard adoption.
- **Retention:** client tenure; churn; net revenue retention.
- **Mix:** recurring vs project; upsell to advisory.

13. Funding Requirement & Bankability

Total ask: **₹4.0 lakh term loan** against ₹2.5 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 net profit ~₹8.66 lakh against annual debt service of ~₹1.4 lakh gives a **DSCR above 3.0** — comfortably bankable, backed by recurring retainers.

13.1 Funding utilisation

Use of funds	₹	% of total
IT, software & BI tools (delivery capability)	2,40,000	37%
Office setup & deposits	1,80,000	28%
Branding, website & client acquisition	60,000	9%
Working-capital buffer (onboarding ramp)	1,70,000	26%
Total	6,50,000	100%

The bulk of capital builds delivery capability (tools + team runway) rather than fixed assets — typical of an asset-light advisory business, and a positive signal for lenders as it directly drives revenue capacity.

14. Risk Analysis & Mitigation

Risk	Mitigation
Client churn / down-cycles	Mix startups with steadier MSMEs; lite-retainer tier; strong value proof
Key-person dependence	Build analyst pods; templatised models and dashboards
Forecast-accuracy expectations	Driver-based models; scenario ranges; transparent assumptions
Scope creep	Clear scope and change-control; tiered offerings
Data quality from clients	Integration with accounting; data hygiene as onboarding step

15. SWOT Analysis

Strengths Recurring retainer revenue; high margins; sticky; scalable via templates and pods.	Weaknesses Depends on client data quality; key-person risk; emerging-category awareness.
Opportunities Under-served growth-company market; investor referrals; productised dashboards; sector benchmarks.	Threats Funding-cycle effects on startups; VCFO/software competition.

16. Recommended AiSevak Tools for This Business

This firm would use AiSevak's Finance vertical FP&A tools heavily in client delivery:

- **Planning:** Budget & Forecast, AOP Builder, Scenario Planner, 13-Week Cashflow, Headcount Plan.
- **Analysis:** Unit Economics, Break-even, Burn & Runway, Variance Analysis, Working Capital, Margin Analyzer.
- **Reporting:** KPI Dashboard, Investor MIS, Board Deck; and Business Plan tools to model the firm and client plans.

17. Key Assumptions & Notes

- ~10 retainer clients in Year 1 growing to ~30 by Year 3, plus budget/model/dashboard projects.
- Average retainer ₹35,000/month — replace with local pricing and client mix.
- Term-loan interest ~11% p.a., 5-year tenure; adjust to sanctioned terms.
- Figures exclude GST on fees (pass-through) and promoter remuneration (editable input).

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

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