



BUSINESS PLAN · INDIA

Game-Streaming and Creator Business

A creator network that caps what one fan can spend

GAMING AND ESPORTS

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 **Game-Streaming & Creator Business** in India — a creator network operating its own channels and managing twenty-six gaming streamers by Year 3, with a production studio, funded moderation, brand-integration sales, merchandise and a VOD and licensing line.

The vertical's anchor establishes the rules this plan inherits: **where a revenue model concentrates on a vulnerable minority, publish the concentration and cap it; no individual acts badly, the design does the work; a cap that can be lifted is not a cap; and children are in the audience whether the rating says so or not. What is specific here is that the thing being sold is a person's attention, and the person delivering the reinforcement is a human being doing it live.**

□ **A STREAMER'S DONATION INCOME COMES FROM A HANDFUL OF PEOPLE, AND EVERY FEATURE OF THE FORMAT EXISTS TO ESCALATE THEM.** Alerts that get louder with the amount, top-donor leaderboards, ranked supporter badges, on-stream thanks that name the biggest giver, milestone bars that visibly stall — none of this is accidental, and all of it is aimed at a very small group who supply most of the money. What makes it sharper than the anchor's version is that the reinforcement is delivered by a person in real time: a viewer who donates is thanked by name, by someone he watches for four hours a day and feels he knows, and the escalation is not an A/B test but a relationship. For most viewers that is harmless enjoyment; for a small number it is a lonely person buying attention he cannot otherwise get, at amounts nobody around him can see. The streamer is not a villain — he is thanking someone who was generous, which is the decent human response and also the reinforcement. So this network **PUBLISHES DONOR CONCENTRATION PER CHANNEL, ENFORCES A HARD ₹15,000 PER VIEWER PER MONTH CAP AT THE PAYMENT LAYER, REMOVES TOP-DONOR LEADERBOARDS, RANKED BADGES AND AMOUNT-SCALED ALERTS ENTIRELY, and REPORTS WHAT IT COSTS — ₹96 lakh in Year 3. WHERE THE PRODUCT IS A PERSON AND THE PAYMENT BUYS ATTENTION FROM THEM, CAP WHAT ONE VIEWER CAN BUY AND DELETE THE RANKING.**

□ **AND THE CREATOR IS A WORKER WITH NO EMPLOYER.** A streamer's income falls the moment he stops streaming, so he streams through illness, holidays and grief, absorbs abuse in his own chat as an occupational condition, and carries a parasocial load nobody has trained him for. Nobody makes him do it, which is exactly why it needs a structure: **HOURS ARE PUBLISHED AND CAPPED AT 45 A WEEK, TWO DAYS OFF ARE MANDATORY WITH GUARANTEED MINIMUMS PAID ACROSS THEM, and THERAPY IS FUNDED AND USED — nineteen of twenty-six creators in Year 3.**

□ **AND NO BETTING OR REAL-MONEY-GAMING PROMOTION IS ACCEPTED.** It is the largest category offered to Indian gaming creators and it reaches an audience that is substantially under 18, delivered by someone that audience trusts more than any advertiser. Refused at every level, at an estimated ₹1.24 crore a year — and every paid placement is labelled in-video and in description.

This plan models a business requiring **₹3.60 crore** (₹1.60 crore investor + ₹1.10 crore promoter + ₹60 lakh term loan + ₹30 lakh working capital), moving from **₹2.80 crore revenue and a ₹52 lakh loss** to **₹13.20 crore revenue and ₹1.72 crore profit** by Year 3 — a 13.0% net margin and 31.8% return on capital across 26 creators. (Creator network — figures illustrative.)

2. Business Description, Vision & Legal Structure

Concept: A creator network that caps what one fan can spend.

Vision: To build creator careers that are still there in five years, and audiences nobody had to be exploited to build.

Mission: Publish who the donations come from; cap what one viewer can give and refund the rest; remove every ranking, badge and amount-scaled alert; cap the streaming week and pay the days off; fund the therapy; refuse the betting money; label every placement; and moderate with people.

Legal structure

- **Private Limited** — recommended. Creator agreements, brand contracts, platform partnerships, merchandise and outside capital all assume it.
- **Proprietorship** — the usual form for a single creator, and unsuited to holding managed-creator revenue in transit.
- **Creator agreements on published standard terms with independent advice funded**, per the esports plan's rule — **because a twenty-year-old signing a five-year exclusive with a network is the same asymmetry in a different room.**

Regulatory anchor: a business whose revenue passes through emotional transactions with a young audience. **Advertising standards require that paid content be materially disclosed, and this is the single most-ignored obligation in Indian creator marketing — a rule engaged squarely when a streamer with a young following endorses a product mid-stream, where the endorsement is more persuasive precisely because it does not look like advertising. The DPDP Act treats a child's data as a distinct category requiring verifiable parental consent and PROHIBITING BEHAVIOURAL ADVERTISING AND TRACKING OF CHILDREN, which reaches audience analytics and targeted placements across every managed channel. Donations and tips are not a regulated financial activity, but they are consumer transactions: a payment solicited through a mechanic designed to escalate spending engages consumer-protection provisions on unfair trade practice, and platform payment terms and chargeback exposure sit on top. Promotion of betting and real-money gaming is separately restricted by advertising codes and by state gambling law regardless of where the operator is licensed, and "surrogate" promotion of a betting brand through a lookalike entity is a well-recognised evasion this business does not participate in.** Then: creator contracts under ordinary contract and employment law, where an overbroad exclusivity engages restraint-of-trade principles; GST on brand deals, platform income and merchandise; withholding on cross-border platform revenue; copyright, music licensing and game publishers' streaming permissions; and EPF/ESI and POSH.

3. Promoter & Ownership

Led by a promoter with creator management, digital media or gaming-community background. Three competences decide outcomes. *Talent judgement and development*, because the economics of this business are portfolio economics — most signed creators never reach scale, and the discipline is in supporting the middle tier rather than chasing the top one. *Brand-side selling*, since integrations are 35% of revenue and are sold to marketing teams who need audience evidence and brand-safety comfort in equal measure. And *the willingness to remove the features that make money*, which in this business means deleting a leaderboard that a competitor's creators will still have. Ownership, equity & investor terms are editable inputs; **the donation cap, alert configuration and welfare policy are set at network level and cannot be varied by a creator or by the brand-sales team.**

4. Market Analysis — India

India has one of the world's largest gaming-content audiences and one of its least developed creator-economy infrastructures.

Demand drivers

- **Enormous mobile-first viewing audience** for gaming content, largely in regional languages.
- **Brand demand for 16-24 reach** that television no longer delivers.
- **Platform monetisation deepening** — memberships, subscriptions and shared advertising.
- **Creators seeking management** as their businesses outgrow a single person.
- **Esports and live events** generating recurring content cycles.
- **Merchandise and fan commerce** maturing as a genuine revenue line.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Indian gaming-content audience and the brand spend chasing it	Audience very large; monetisation shallow per viewer
SAM	Brand budgets reachable with evidenced, brand-safe audience	Bounded by BRAND SAFETY, not by reach
SOM (Yr 1-3)	Own channels plus managed creators	₹2.8cr → ₹13.2cr; 6 → 26 creators, 7 churned

Revenue mix and share (Year 3)

Stream	Share of revenue	Why it is there
Brand integrations & sponsored content	35.0%	Contracted; unaffected by the donation cap
Platform revenue share — ads, memberships, subscriptions	27.0%	Earns from breadth of audience, not depth of spend
Donations, tips & channel subscriptions (capped)	17.0%	Where the concentration problem lives
Creator management fees & network services	11.0%	Fee-based; creator keeps his channel
Merchandise & fan commerce	7.0%	A fan gets an object rather than an alert
Content licensing, VOD & production services	3.0%	Built once, licensed repeatedly

Donations at 17% of revenue is the number that makes this plan possible, and it is a deliberate construction rather than an outcome. Brand integrations, platform share, management fees and merchandise together are 80% of revenue that does not increase when one viewer gives more — so capping donations costs real money without threatening solvency. A creator business earning half its income from tips cannot impose a cap and will explain at length why the cap is impractical, paternalistic or unenforceable, and every one of those arguments will be produced by the revenue mix rather than by the argument's merits. Merchandise is included here for the same reason: a fan who wants to support somebody receives an object, at a fixed price, without an alert.

Constraints

- **Platform dependence** — reach, monetisation terms and policy sit with two or three companies.
- **Creator churn**, which is high and takes an audience attached to a person.
- **Brand-safety sensitivity**, where one incident can close a category for a year.
- **Audience concentration** in a small number of games whose popularity shifts.

5. Competition & Position

Competitor type	Strength	Weakness this plan exploits
Large creator networks and MCNs	Scale, brand relationships, roster depth	Donation mechanics untouched; leaderboards and ranked badges standard
Independent solo creators	Full ownership, direct audience relationship	No moderation, no welfare structure, no brand-side infrastructure
Talent agencies and influencer marketplaces	Deal flow, campaign volume, measurement	Transactional; no content or community capability
Platform-run creator programmes	Funding, featuring, algorithmic support	Single-platform lock-in; monetisation designed by the platform
This plan	Donor concentration published, ₹15,000 monthly viewer cap, no leaderboards or ranked alerts, hours capped, betting refused	Lower donation revenue per creator; declines the largest brand category

The positioning sells to brands rather than to viewers, which is where the money and the leverage both are. A marketing director's real fear in creator marketing is not weak performance but a scandal — an unlabelled placement, a betting promotion reaching schoolchildren, a creator melting down on stream — and a network that can produce its labelling record, its category refusals, its moderation action rates and its welfare policy is the one that gets approved internally. The commercial consequence is that refusing the betting category, which looks like forgoing ₹1.24 crore, is what makes the non-endemic 35% possible at all: those two facts are the same decision seen from opposite sides.

The cost of the honest position is stated in rupees rather than implied. Refusing betting and real-money-gaming promotion forfeits an estimated ₹1.24 crore a year across the roster. The ₹15,000 monthly viewer cap cost ₹96 lakh, with 4,700 payments refused and refunded in Year 3. Removing top-donor leaderboards, ranked badges and amount-scaled alerts cost a further ₹58 lakh — a separate and larger effect than the cap, because the ranking is what drives escalation below the cap. The 45-hour streaming cap and mandatory paid days off cost ₹46 lakh in output and guaranteed minimums. Against that: creator retention of 81% against a churn-heavy category, four multi-year non-endemic brand partners, and a moderation record that closes brand approvals in days rather than months.

6. When the Person Is the Product

The anchor's concentration problem appears here in its most human form.

Feature	What it is for	Who it works on
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Alert volume scaled by amount	Making a bigger gift more visible	The few who give most
Top-donor leaderboard	Making the giving competitive	The same few, against each other
Ranked supporter badges	Making status purchasable	Those who want status
On-stream thanks by name	Genuine gratitude — and reinforcement	Anyone who wanted to be noticed
Milestone bar that visibly stalls	Creating a gap somebody can close	Whoever can afford to close it
What the creator sees	A generous fan, and a good night	

The last row is why this is harder than the anchor's version. A game designer optimising revenue per user at least knows he is running an experiment; a streamer thanking a viewer by name is being decent, and the decency is the mechanism. He sees a supportive regular and a good night's total; he does not see that the same four accounts produced most of it, that one of them has done so every night for eleven months, or that the amounts have been climbing. And unlike a game, this transaction buys something real — being recognised by a person you watch for four hours a day — which for most viewers is a pleasant part of a hobby and for a small number is the only recognition they get, purchased at a price nobody around them can see. Per the anchor's rule: no individual acts badly, and the design does the work.

So the concentration is published, the amount is capped, and the ranking is deleted. **EVERY MANAGED CHANNEL PUBLISHES ITS DONOR CONCENTRATION** — the share of donation and subscription revenue from its top 1, top 10 and top 100 supporters — reported quarterly, so a creator can see what a good night was actually made of: top-10 share fell from 34% to 16% while revenue grew nearly five times. **A HARD CAP OF ₹15,000 PER VIEWER PER MONTH** is enforced at the payment layer across all channels, cannot be lifted on request, and amounts above it are refused and refunded — 4,700 in Year 3. **TOP-DONOR LEADERBOARDS, RANKED SUPPORTER BADGES AND AMOUNT-SCALED ALERTS ARE REMOVED ENTIRELY:** every donation triggers the same alert regardless of size, and on-stream thanks are given without ranking. **WHERE THE PRODUCT IS A PERSON AND THE PAYMENT BUYS ATTENTION FROM THEM, CAP WHAT ONE VIEWER CAN BUY AND DELETE THE RANKING.**

7. The Creator, the Category and the Chat

Three further commitments, each addressing a harm the creator economy treats as weather.

☐ **THE CREATOR IS A WORKER WITH NO EMPLOYER, AND THE STRUCTURE HAS TO SUPPLY WHAT AN EMPLOYER WOULD.** A streamer's income falls the day he stops streaming, so he streams through illness, through holidays, through bereavement — and because nobody instructed him to, there is no one to hold responsible. It is the esports plan's practice-hour problem without even a coach to attribute it to. **So HOURS ARE TRACKED AND PUBLISHED, CAPPED AT 45 A WEEK,** with mean hours down from 58 to 43; **TWO DAYS OFF A WEEK ARE MANDATORY AND THE GUARANTEED MINIMUM IS PAID ACROSS THEM,** so resting does not cost money; and **THERAPY IS FUNDED AND CONFIDENTIAL,** used by nineteen of twenty-six creators in Year 3. Creator agreements follow the esports plan's rule — published standard terms, independent legal advice funded by the network before signature, and no exclusivity beyond a stated scope.

☐ **NO BETTING OR REAL-MONEY-GAMING PROMOTION, INCLUDING SURROGATE BRANDS.** It is the largest and best-paying category offered to Indian gaming creators, it reaches an audience substantially under 18, and it is delivered by someone that audience trusts more than any advertisement — which is precisely what makes it

valuable to the advertiser. Promotion of such products is separately restricted by advertising codes and by state gambling law regardless of where an operator is licensed, and the industry's standard evasion is a "news" or "skill" lookalike brand carrying the same logo. This network refuses the category and its surrogates at every level, at an estimated ₹1.24 crore a year, and **LABELS EVERY PAID PLACEMENT IN-VIDEO AND IN DESCRIPTION** — an obligation that is legally required, universally ignored, and matters most where the endorsement works because it does not look like advertising.

□ **AND MODERATION IS A SAFETY SYSTEM, NOT A CHAT FEATURE.** Abuse, harassment, doxxing and coordinated brigading arrive in a creator's own chat in front of their audience, and the industry's answer is an automated filter and a volunteer. Here moderation is **FUNDED HUMAN MODERATION** on every live channel, with action rates published — reports received, actioned, and time to action — and a standing policy that a creator may end a stream over abuse without any effect on guaranteed minimums. Automated filters are a first pass, not a system: they catch the obvious and miss precisely the targeted, personal material that does the damage.

□ **AND THE AUDIENCE'S AGE IS TAKEN SERIOUSLY.** A large share of a gaming channel's audience is under 18, and the DPDP Act prohibits behavioural advertising and tracking directed at children — so no managed channel serves behaviourally targeted placements to accounts flagged as minors, and audience analytics are used in aggregate rather than to profile individual young viewers.

8. Operations Plan (sign, produce, stream, moderate, monetise)

Creator onboarding

- **Published standard terms given before any offer**, with independent legal advice funded by the network.
- **Guaranteed minimum stated**, payable across mandatory days off.
- **No exclusivity beyond a stated scope**; the creator keeps his channel and his name.
- **Monetisation configuration set at network level** — cap, alerts and badges — and explained at signing.

Content and production

- **Studio, editing and clip production** so a creator is not also a post-production department.
- **Game publishers' streaming permissions and music licensing checked per title.**
- **Paid placements labelled in-video and in description** before publication, checked by the network.
- **Content calendar built to the hours cap** rather than to whatever the creator will absorb.

Live operations and moderation

- **Funded human moderators on every live channel**, with automated filters as a first pass only.
- **Action rates published** — reports received, actioned, and time to action.
- **A creator may end a stream over abuse** with no effect on guaranteed minimums.
- **Escalation path for doxxing and threats** that does not run through the creator.

Monetisation and welfare

- **₹15,000 per viewer per month cap enforced at the payment layer** across all channels, refunds automatic above it.
- **No leaderboards, ranked badges or amount-scaled alerts** on any managed channel.

- Donor concentration published quarterly per channel.
- Hours tracked and capped; therapy funded and confidential.

The operational hinge is the viewer who hits the monthly cap on the nineteenth and asks the creator directly, on stream, to let him give more. Refusing is awkward in front of an audience, costs money, and looks ungrateful to somebody who has been generous — and the creator, who genuinely likes him, has every reason to ask the network for an exception. So the cap sits at the **PAYMENT LAYER** rather than in the channel software, no creator or account manager can raise it, override attempts are logged, and the refusal message is written by the network so the creator does not have to compose one. The system refuses rather than warns, because a warning delivered live by somebody who does not want to deliver it is not a control — and the creator's welfare function, not brand sales, owns the policy.

9. Advertising, Data & Operating Compliance (India)

- **Company & tax** — Private Limited, PAN/TAN, GST on brand deals, platform income and merchandise; withholding on cross-border platform revenue.
- **Paid-content disclosure** — advertising standards require material disclosure of a paid partnership; it is the single most-ignored obligation in Indian creator marketing, and it is engaged most squarely where the endorsement is persuasive **PRECISELY BECAUSE IT DOES NOT LOOK LIKE ADVERTISING**.
- **Children's data** — the DPDP Act treats a child's data as a distinct category requiring verifiable parental consent and prohibits behavioural advertising and tracking, which reaches audience analytics and targeted placements across every managed channel.
- **Donations & tips** — not a regulated financial activity, but consumer transactions: **a payment solicited through a mechanic designed to escalate spending engages consumer-protection provisions on unfair trade practice** with platform payment terms and chargeback exposure on top.
- **Betting & real-money gaming** — separately restricted by advertising codes and by state gambling law regardless of where the operator is licensed; "surrogate" promotion through a lookalike brand is a well-recognised evasion and is not used here.
- **Creator contracts** — ordinary contract and employment law; an overbroad exclusivity engages restraint-of-trade principles.
- **Content rights** — game publishers' streaming permissions, music licensing, and clip and VOD rights; EPF/ESI and POSH.

10. Organisation & Manpower Plan

Function	Yr 1	Yr 3	Notes
Promoter / network head	1	1	Owns the cap and the welfare policy
Creator management & talent development	3	9	Cannot lift a cap or vary alert configuration
Production, editing & studio	5	16	So a creator is not a post-production department
Moderation — funded human moderators	4	14	Every live channel; action rates published
Brand partnerships & campaign delivery	3	9	No betting category, at any price
Creator welfare — hours, therapy, contracts	1	4	Reports to promoter; owns the cap policy

Community, merchandise & commerce	2	7	An object rather than an alert
Finance, legal & admin	2	6	Publishes concentration and labelling records
Total	21	66	Moderation is the largest single function after production

Fourteen funded moderators is more than most Indian networks employ across their entire operation, and it exists because the alternative is a volunteer and a keyword filter watching a young audience abuse a twenty-two-year-old in real time. The welfare function owns the donation cap rather than brand sales or creator management, for the reason this vertical keeps arriving at: the people who benefit from a control cannot be the people who administer it, and here the creator himself is among those who benefit and would relax it.

11. Implementation Timeline & Milestones

Phase	Window	Milestones
Formation & first roster	Month 0-5	Incorporation, six creators on published terms, studio built
Monetisation framework	Month 2-8	Payment-layer cap, alerts de-ranked, leaderboards removed, concentration reporting
Moderation & welfare	Month 4-12	Funded moderators on every channel; hours cap; therapy programme
Brand partnerships	Month 8-20	First non-endemic multi-year partners; betting category declined in writing
Roster growth	Month 14-28	26 creators; seven churned and reported; merchandise line live
Scale & publication	Month 26-36	₹13.2cr revenue; top-10 donor share down to 16%; 81% retention

Training and competence

- **Parasocial literacy for creators** — what the relationship is for the viewer, and where the line sits.
- **Disclosure discipline** — what a labelled placement looks like and why it is not negotiable.
- **Moderation escalation** for doxxing and threats, rehearsed rather than documented.
- **Financial literacy for creators**, since income is volatile, taxed on gross and ends abruptly.

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions, not forecasts or guarantees. They exist to show the drivers of a creator-network P&L and how the cap, ranking-removal and welfare disciplines move them. Every input is editable. **The defining feature is that this is a portfolio of people: one creator carries a substantial share, most sit in the middle, and seven left over three years — so contribution is reported per tier including the ones who churned, and any per-creator average is stated with its underlying.**

12.1 Project cost & funding

Item	₹ lakh	Notes
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Creator guaranteed minimums — first 18 months	124	Paid across mandatory days off
Studio build, capture & streaming infrastructure	86	Two production rooms and a live gallery
Editing, clip and post-production capability	48	So creators are not also editors
Moderation staffing & tooling — first 18 months	42	Human moderators, not a keyword filter
Payment-layer cap, alert and concentration systems	18	Cap enforced where it cannot be overridden
Creator welfare — legal advice, therapy programme	22	Independent advice funded before signature
Merchandise inventory & commerce setup	26	An object rather than an alert
Office, working capital & contingency	34	Brand receipts are lumpy
Total project cost	360	₹160L investor + ₹110L promoter + ₹60L term loan + ₹30L WC

12.2 Operating metrics

Metric	Yr 1	Yr 2	Yr 3
Donor concentration PUBLISHED per channel — share of donation and subscription revenue from top 1 / top 10 / top 100 supporters	11% / 34% / 68%	7% / 24% / 55%	4% / 16% / 43%
Hard cap of ₹15,000 per viewer per month enforced AT THE PAYMENT LAYER / payments refused and refunded above it / caps lifted on request / revenue the cap cost (₹L)	100% / 1,240 / NIL / 38	100% / 2,900 / NIL / 64	100% / 4,700 / NIL / 96
Top-donor leaderboards, ranked supporter badges or amount-scaled alerts on any managed channel / donation prompts during a stream / on-stream thanks that rank givers	NIL / NIL / NIL	NIL / NIL / NIL	NIL / NIL / NIL
Mean streaming hours per creator per week (cap 45) / weeks above the cap per creator per year / mandatory paid days off taken / creators using funded confidential therapy	58 / 16 / 92% / 4 of 6	51 / 7 / 98% / 9 of 14	43 / 3 / 100% / 19 of 26
Betting or real-money-gaming promotion accepted, including surrogate brands / paid content labelled in-video AND in description / behavioural advertising served to accounts flagged as minors	NIL / 100% / NIL	NIL / 100% / NIL	NIL / 100% / NIL
Creators under management / moderation reports actioned / median time to action / revenue per creator / creator retention	6 / 100% / 4 min / ₹37.0L / n/a	14 / 100% / 3 min / ₹37.3L / 74%	26 / 100% / 2 min / ₹40.1L / 81%

Row one is the row that defines this business and it must FALL: top-10 supporter share down from 34% of donation revenue to 16% while total revenue grew nearly five times. Row three is the commitment that matters more than the cap itself and it is reported as a row of NILs, which is the only honest way to report an absence: leaderboards, ranked badges and amount-scaled alerts are the machinery that drives escalation BELOW the cap, and removing them cost ₹58 lakh against the cap's ₹96 lakh — two separate costs for two separate mechanisms. Row six's revenue per creator of ₹40.1 lakh is blended and stated with its underlying per the library's rule — top creator ₹2.80 crore, four tier-two creators ₹82 lakh each, nine tier-three ₹31 lakh each, twelve emerging ₹13 lakh each — because an average across a flagship and an emerging creator describes nobody on the roster.

12.3 Revenue build

Stream	Yr 1 (₹L)	Yr 2 (₹L)	Yr 3 (₹L)	Driver
Brand integrations & sponsored content	92	224	462	Contracted; unaffected by the cap
Platform revenue share — ads, memberships, subscriptions	78	180	356	Earns from breadth of audience
Donations, tips & channel subscriptions (capped)	52	118	224	₹15,000 per viewer per month ceiling
Creator management fees & network services	30	72	145	Fee-based; creator keeps his channel
Merchandise & fan commerce	20	46	92	An object at a fixed price, no alert
Content licensing, VOD & production services	8	20	41	Built once, licensed repeatedly
Total revenue	280	660	1,320	Illustrative

12.4 P&L summary

Line	Yr 1 (₹L)	Yr 2 (₹L)	Yr 3 (₹L)
Revenue	280	660	1,320
Cost of revenue — platform share, merchandise & production cost	(76)	(172)	(330)
Gross profit	204	488	990
Creator payouts & guaranteed minimums	(96)	(186)	(372)
Production, editing & studio	(44)	(72)	(118)
Moderation — funded human moderators	(30)	(50)	(86)
Creator welfare — therapy, hours monitoring, legal advice	(18)	(26)	(42)
Community, marketing & brand delivery	(24)	(38)	(62)
Admin, legal, insurance & other	(46)	(66)	(96)
EBITDA	(54)	50	214
Depreciation & amortisation	(26)	(36)	(46)
Finance cost	(12)	(16)	(22)
Other income — platform creator-fund support, event and appearance fees & interest (disclosed)	25	52	84
PBT	(67)	50	230
Tax	15	(12)	(58)
PAT	(52)	38	172
Net margin	(18.6%)	5.8%	13.0%
ROCE	(22.2%)	3.3%	31.8%

The four commitments total ₹3.24 crore of forgone Year-3 revenue — betting refusal ₹1.24 crore, the viewer cap ₹96 lakh, removing the rankings ₹58 lakh, the hours cap ₹46 lakh — against ₹1.72 crore of profit. A network abandoning all four would earn roughly three times as much from the same twenty-six creators, and the difference would be invisible to every viewer except the four or five per channel it is designed to protect. Moderation and welfare at ₹1.28 crore are shown as separate lines because they are the two costs a competitor treats as optional and the two a brand's procurement team asks about first. Platform creator-fund support is disclosed separately per the library's rule and does not influence which platforms creators are advised to prioritise.

12.5 Contribution by creator tier — including those who left

Tier (cumulative to Year 3)	Revenue	Cost	Contribution
Top creator	₹5.60cr	₹3.10cr	+₹2.50cr
Tier two — four creators	₹5.20cr	₹4.20cr	+₹1.00cr
Tier three — nine creators	₹4.10cr	₹3.90cr	+₹20L
Emerging — twelve creators	₹2.20cr	₹2.90cr	(₹70L)
Churned — seven creators over three years	₹0.76cr	₹1.94cr	(₹1.18cr)
Portfolio total	₹17.86cr	₹16.04cr	+₹1.82cr

One creator produced ₹2.50 crore of contribution and the emerging and churned tiers together produced minus ₹1.88 crore, which is the shape of every talent business reported honestly. The churned row is the one worth reading: seven creators left over three years, all with their channels, names and audiences intact because no agreement claimed them, and all having been paid their guaranteed minimums to the last day. A network can make its churn line look better by claiming the channel or clawing back the minimum, and the ₹1.18 crore is what refusing to do either actually costs.

13. Funding Requirement & Bankability

Source	₹ lakh	Terms (indicative)
Investor equity	160	Growth capital; concentration and welfare covenants
Promoter contribution	110	Cash and founding channels
Term loan	60	Studio and production equipment; 4 years
Working capital facility	30	Brand receivables and merchandise cycle
Total	360	Illustrative structure

An investor should underwrite the brand book and the retention rate, and should treat donation revenue as the least valuable rupee in this business rather than the most. Tips are volatile, concentrated, ethically fragile and disappear with the creator; contracted brand integrations at 35% of revenue survive a roster change and are the only line a buyer would pay a multiple for. Creator retention at 81% is the leading indicator of everything, because an audience is attached to a person and a departing creator takes it with him — and retention built on published terms, funded welfare and no exclusivity is more durable than retention built on

lock-in. The dominant risks are platform dependence, a single creator carrying a large share, and a brand-safety incident, which is why the labelling and moderation records are maintained as commercial assets rather than compliance files.

- **Use of funds** — 34% creator guaranteed minimums through the first 18 months, 24% studio and streaming infrastructure, 13% editing and post-production, 12% moderation staffing and tooling, 6% welfare and legal, 5% cap and concentration systems, balance merchandise and working capital.
- **Repayment** — term loan from Year 2-3 cash flow; working capital revolving against brand receivables.
- **Investor exit** — strategic sale to a media group, a larger creator network, or a gaming company building owned media; or promoter buyback.

14. Risk Analysis & Mitigation

Risk	Impact	Mitigation
Donation income concentrated in a handful of people, with the format built to escalate them	Alerts scaled by amount, top-donor leaderboards, ranked badges, on-stream thanks and stalling milestone bars all aim at a very small group who supply most of the money. WHAT MAKES IT SHARPER THAN A GAME IS THAT THE REINFORCEMENT IS DELIVERED BY A PERSON IN REAL TIME — a viewer who donates is thanked by name by someone he watches four hours a day and feels he knows. For most viewers this is harmless; for a few it is a lonely person buying attention he cannot otherwise get, at amounts nobody around him can see. AND THE STREAMER IS BEING DECENT — HE IS THANKING SOMEONE WHO WAS GENEROUS, WHICH IS ALSO THE MECHANISM. He sees a supportive regular and a good night; he does not see that four accounts made most of it, that one has done so every night for eleven months, or that the amounts are climbing	PUBLISH DONOR CONCENTRATION PER CHANNEL QUARTERLY — top 1, top 10 and top 100 shares — so a creator can see what a good night was made of (top-10 share 34% → 16% while revenue grew nearly fivefold); ENFORCE A HARD ₹15,000 PER VIEWER PER MONTH CAP AT THE PAYMENT LAYER, not liftable on request, with amounts above it REFUSED AND REFUNDED (4,700 in Year 3, ₹96 lakh); and REMOVE LEADERBOARDS, RANKED BADGES AND AMOUNT-SCALED ALERTS ENTIRELY — every donation triggers the same alert regardless of size (₹58 lakh, a SEPARATE cost because the ranking drives escalation BELOW the cap). WHERE THE PRODUCT IS A PERSON AND THE PAYMENT BUYS ATTENTION FROM THEM, CAP WHAT ONE VIEWER CAN BUY AND DELETE THE RANKING
The viewer who hits the cap on the nineteenth	He asks the creator directly, on stream, to let him give more. Refusing is awkward in front of an audience, costs money, and looks ungrateful to somebody who has been generous — and the creator, who genuinely likes him, has every reason to ask the network for an exception	The cap sits AT THE PAYMENT LAYER rather than in channel software; NO creator or account manager can raise it; override attempts are LOGGED; and the refusal message is WRITTEN BY THE NETWORK so the creator does not have to compose one live. The welfare function — not brand sales, not creator management — owns the policy, because the creator himself is among those who benefit from relaxing it. The system refuses rather than warns, since a warning delivered live by somebody who does not want to deliver it is not a control

The creator is a worker with no employer	Income falls the day he stops streaming, so he streams through illness, holidays and bereavement, absorbs abuse in his own chat as an occupational condition, and carries a parasocial load nobody trained him for. NOBODY MAKES HIM DO IT, WHICH IS EXACTLY WHY THERE IS NO ONE TO HOLD RESPONSIBLE — the esports practice-hour problem without even a coach to attribute it to	HOURS TRACKED AND PUBLISHED, CAPPED AT 45 A WEEK (mean 58 → 43; weeks over cap 16 → 3); TWO MANDATORY DAYS OFF with the GUARANTEED MINIMUM PAID ACROSS THEM so resting does not cost money; FUNDED CONFIDENTIAL THERAPY used by 19 of 26 creators; published standard terms with INDEPENDENT LEGAL ADVICE FUNDED BY THE NETWORK before signature and no exclusivity beyond a stated scope, per the esports plan's rule
Betting and real-money-gaming promotion	The largest and best-paying category offered to Indian gaming creators, reaching an audience substantially under 18 and delivered by someone that audience trusts more than any advertisement — WHICH IS PRECISELY WHAT MAKES IT VALUABLE TO THE ADVERTISER. Advertising codes and state gambling law restrict it regardless of where an operator is licensed, and the standard evasion is a "news" or "skill" lookalike brand carrying the same logo	THE CATEGORY AND ITS SURROGATES REFUSED AT EVERY LEVEL, at an estimated ₹1.24 crore a year; EVERY PAID PLACEMENT LABELLED IN-VIDEO AND IN DESCRIPTION, checked by the network before publication — an obligation that is legally required, universally ignored, and MATTERS MOST WHERE THE ENDORSEMENT WORKS BECAUSE IT DOES NOT LOOK LIKE ADVERTISING; and the refusal is what makes the non-endemic 35% possible, since those two facts are the same decision seen from opposite sides
Abuse arriving in the creator's own chat	Harassment, doxxing and coordinated brigading appear live, in front of the audience, aimed at a twenty-two-year-old — and the industry's answer is a keyword filter and a volunteer	FUNDED HUMAN MODERATION on every live channel (14 moderators, more than most Indian networks employ in total), with automated filters as A FIRST PASS ONLY since they catch the obvious and MISS PRECISELY THE TARGETED, PERSONAL MATERIAL THAT DOES THE DAMAGE; ACTION RATES PUBLISHED — reports received, actioned, median time to action at 2 minutes; an escalation path for doxxing and threats that does NOT run through the creator; and a standing right to END A STREAM OVER ABUSE with no effect on guaranteed minimums
A young audience and its data	A large share of a gaming channel's audience is under 18, and the DPDP Act prohibits behavioural advertising and tracking directed at children — which reaches analytics and targeted placements across every managed channel	No behaviourally targeted placement served to accounts flagged as minors; audience analytics used in aggregate rather than to profile individual young viewers; verifiable parental consent where a child's data is processed; and campaign targeting specifications reviewed against the age profile before a brand deal is accepted rather than after it runs

Creator concentration and churn	One creator produced ₹2.50cr of cumulative contribution while emerging and churned tiers produced minus ₹1.88cr; a departing creator takes an audience attached to a person	CONTRIBUTION REPORTED PER TIER INCLUDING THE SEVEN WHO CHURNED — all leaving with their channels, names and audiences intact because no agreement claimed them, and all paid their guaranteed minimums to the last day, which is what the ₹1.18cr represents; retention at 81% built on published terms and funded welfare rather than on lock-in; and 46% of revenue from brand deals, management fees and licensing that survive a roster change
Platform dependence	Reach, monetisation terms and policy sit with two or three companies; a payout or policy change reaches every channel at once	Creators advised across multiple platforms with no exclusivity clause requiring one; owned VOD, clip and merchandise channels the network controls; brand integrations contracted directly rather than through platform marketplaces; and platform creator-fund support disclosed separately so it does not influence which platform creators are advised to prioritise

15. SWOT Analysis

Strengths • Donor concentration published and falling • ₹15,000 monthly viewer cap at the payment layer, never lifted • No leaderboards, ranked badges or amount-scaled alerts • Hours capped at 45; paid days off; funded therapy • 14 funded human moderators; action rates published	Weaknesses • ₹3.24cr of forgone revenue against ₹1.72cr of profit • Lower donation revenue per creator than competitors • Declines the largest brand category available • One creator carries a large share of contribution
Opportunities • Brands needing a partner their legal team will approve • Creators seeking management with published terms • Regional-language audience growth • Merchandise as support without an alert • Licensing and VOD from content already produced	Threats • Platform policy or payout changes • A brand-safety incident anywhere on the roster • Competitors monetising without any of these constraints • Creator poaching with larger unconstrained offers

16. Recommended AiSevak Tools for This Business

- **Donor concentration reporter** — top 1, 10 and 100 shares per channel, published quarterly.
- **Payment-layer donation cap** — per viewer per month across channels, with refusals refunded and overrides logged.
- **Alert configuration lock** — uniform alerts; leaderboards and ranked badges disabled at network level.
- **Streaming-hours tracker** — cap, weeks over cap, and paid days off taken.
- **Moderation console & action-rate report** — reports, actions, time to action, escalations.
- **Paid-content labelling checker** — in-video and description disclosure verified before publication.
- **Contribution per creator dashboard** — by tier including churned creators; never blended alone.

17. Key Assumptions & Notes

- **All financials are illustrative model assumptions, not forecasts, projections or guarantees.** Revenue, creator counts, concentration shares, cap costs, streaming hours and headcount are editable inputs; actual outcomes depend on platform policy, roster performance and brand demand. Figures are in Indian rupees.
- **The central integrity finding is that a streamer's donation income comes from a handful of people and every feature of the format exists to escalate them.** Alerts that scale with the amount, top-donor leaderboards, ranked supporter badges, on-stream thanks naming the biggest giver and milestone bars that visibly stall are all aimed at a very small group who supply most of the money. **What makes this sharper than the anchor's version is that the reinforcement is delivered by a person in real time: a viewer who donates is thanked by name by someone he watches four hours a day and feels he knows, and the escalation is a relationship rather than an experiment. For most viewers it is harmless enjoyment; for a small number it is a lonely person buying attention he cannot otherwise get, at amounts nobody around him can see. And the streamer is not a villain — he is thanking somebody who was generous, which is the decent human response and simultaneously the mechanism. He sees a supportive regular and a good night's total; he does not see that four accounts produced most of it, that one has done so every night for eleven months, or that the amounts have been climbing. Per the anchor's rule: no individual acts badly, and the design does the work.**
- **So the concentration is published, the amount is capped, and the ranking is deleted.** Every managed channel publishes the share of donation and subscription revenue from its top 1, top 10 and top 100 supporters quarterly — top-10 share fell from 34% to 16% while revenue grew nearly fivefold. A hard cap of ₹15,000 per viewer per month is enforced at the payment layer, cannot be lifted on request, and amounts above it are refused and refunded: 4,700 payments in Year 3, costing ₹96 lakh. **And leaderboards, ranked badges and amount-scaled alerts are removed entirely, so every donation triggers the same alert regardless of size — a separate ₹58 lakh, because the ranking is what drives escalation BELOW the cap. WHERE THE PRODUCT IS A PERSON AND THE PAYMENT BUYS ATTENTION FROM THEM, CAP WHAT ONE VIEWER CAN BUY AND DELETE THE RANKING. The cap sits at the payment layer rather than in channel software precisely because the moment of pressure is a viewer asking the creator, live and in front of an audience, for an exception — and the refusal message is written by the network so the creator does not have to compose one.**
- **The creator is a worker with no employer, and the structure has to supply what an employer would.** Income falls the day he stops streaming, so he streams through illness, holidays and bereavement, absorbs abuse in his own chat as an occupational condition, and carries a parasocial load nobody trained him for. **Nobody makes him do it, which is exactly why there is nobody to hold responsible — the esports plan's practice-hour problem without even a coach to attribute it to. So hours are tracked and published and capped at 45 a week, with mean hours falling from 58 to 43; two days off a week are mandatory and the guaranteed minimum is paid across them, so resting does not cost money; therapy is funded and confidential and was used by nineteen of twenty-six creators; and creator agreements follow the esports rule — published standard terms, independent legal advice funded by the network before signature, and no exclusivity beyond a stated scope.**
- **No betting or real-money-gaming promotion is accepted, including surrogate brands.** It is the largest and best-paying category offered to Indian gaming creators, it reaches an audience substantially under 18, and it is delivered by someone that audience trusts more than any advertisement — which is precisely what makes it valuable to the advertiser. **Advertising codes and state gambling law restrict it regardless of where the operator is licensed, and the industry's standard evasion is a "news" or "skill" lookalike carrying the same logo. The refusal costs an estimated ₹1.24 crore a year and is what makes the non-endemic 35% of revenue possible — those two facts are the same decision seen from opposite sides. Every paid placement is labelled in-video and in description, an obligation that is legally required, universally ignored, and matters most**

exactly where the endorsement works because it does not look like advertising. And moderation is funded human moderation on every live channel with published action rates, because automated filters catch the obvious and miss precisely the targeted, personal material that does the damage.

- **The revenue mix is constructed so the commitments are affordable.** Donations are 17% of revenue while brand integrations, platform share, management fees and merchandise are 80% that does not increase when one viewer gives more. **A creator business earning half its income from tips cannot impose a cap and will explain at length why the cap is impractical, paternalistic or unenforceable — and every one of those arguments is produced by the revenue mix rather than by its merits.** Merchandise is in the mix for the same reason: a fan who wants to support somebody receives an object at a fixed price, without an alert. The four commitments total ₹3.24 crore of forgone Year-3 revenue against ₹1.72 crore of profit, so a network abandoning all four would earn roughly three times as much from the same twenty-six creators — and the difference would be invisible to every viewer except the four or five per channel it exists to protect.
- **This is a portfolio of people and it is reported as one.** One creator produced ₹2.50 crore of cumulative contribution while the emerging and churned tiers together produced minus ₹1.88 crore. **The churned row matters most: seven creators left over three years, all with their channels, names and audiences intact because no agreement claimed them, and all paid their guaranteed minimums to the last day. A network can make that line look better by claiming the channel or clawing back the minimum, and the ₹1.18 crore is what refusing to do either actually costs.** Revenue per creator of ₹40.1 lakh is stated with its underlying — top creator ₹2.80 crore, four tier-two at ₹82 lakh, nine tier-three at ₹31 lakh, twelve emerging at ₹13 lakh — because an average spanning a flagship and an emerging creator describes nobody on the roster.
- **Compliance and professional advice.** Advertising standards require material disclosure of paid partnerships — the single most-ignored obligation in Indian creator marketing, engaged most squarely where an endorsement is persuasive because it does not look like advertising; the DPDP Act's child-data category, verifiable parental consent and prohibition on behavioural advertising and tracking, reaching analytics and targeted placements across every managed channel; donations as consumer transactions, where a payment solicited through a mechanic designed to escalate spending engages unfair-trade-practice provisions, with platform payment terms and chargeback exposure on top; advertising-code and state gambling restrictions on betting and real-money-gaming promotion including surrogate brands; creator contracts under ordinary contract and employment law, where overbroad exclusivity engages restraint-of-trade principles; game publishers' streaming permissions, music licensing and VOD rights; GST on brand deals, platform income and merchandise, and withholding on cross-border platform revenue; and EPF/ESI and POSH. Professional advice should be taken on creator agreements, brand-deal terms, donation-cap implementation and children's-data handling.

► **Use these tools now — free on AiSevak**

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