BUSINESS PLAN · INDIA

# Gig / Blue-Collar Staffing Platform

*On-demand gig & blue-collar workforce deployment and management*

HR-TECH

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 a **Gig / Blue-Collar Staffing Platform** in India — a technology-enabled business that sources, verifies, deploys and manages gig and blue-collar workers (delivery, warehouse, retail, facility, field, hospitality and event staff) for businesses on-demand. It matches supply (workers) with demand (employers) via an app/platform, handling onboarding, attendance, payouts and compliance, earning a margin/fee on deployed workforce.

India's gig and flexi-staffing market is large and growing fast — driven by e-commerce, quick-commerce, logistics, retail and events needing flexible frontline labour. A well-run platform aggregates fragmented worker supply and unreliable hiring into a dependable, managed, tech-enabled service, earning recurring margin on a scalable deployed base.

The promoter — a staffing/operations-tech founder — seeks total funding of **₹9.0 lakh** (₹4.0 lakh promoter + ₹5.0 lakh term loan for platform/opex; note deployed-worker payouts need working-capital float, planned separately), targeting **₹34 lakh** revenue in Year 1 and **₹95 lakh** by Year 3.

## 2. Business Description, Vision & Legal Structure

**Concept:** A managed gig-workforce platform that gives businesses reliable, verified, on-demand frontline staff — and gives workers steady, dignified earning opportunities.

**Vision:** To be a trusted flexi-workforce platform connecting businesses and gig workers at scale.

**Mission:** Deploy the right workers reliably, pay them fairly and on time, and keep clients staffed — with technology and care.

### Legal structure

- **Private Limited** — recommended for a scalable, fundable platform with worker-liability and compliance responsibilities.

> **Compliance note:** deploying workers involves labour-law compliance (PF/ESI, minimum wages, contract labour where applicable), worker verification, and payout float. The gig/aggregator model and the new labour/social-security codes shape obligations. Strong compliance, contracts and worker welfare are core.

## 3. Promoter & Ownership

Led by a promoter with staffing, operations or platform experience. Delivery uses a tech platform, field/ops teams for worker sourcing and management, and a compliance/payout function. Year-one ownership rests with the founder(s); ownership and profit-sharing are editable inputs, with ESOP/investor equity anticipated as it scales.

## 4. Market Analysis — India

India's gig and flexi-staffing workforce is in the tens of millions and growing rapidly, powered by e-commerce, quick-commerce, logistics, retail and events. Businesses struggle with reliable frontline hiring, attendance and churn; workers struggle with steady, fair work. A managed platform solves both, in a large, expanding market.

### Demand drivers

- **E-com, q-com & logistics** needing flexible frontline labour.
- **Retail, facility & events** staffing demand.

- **Hiring unreliability & churn** employers face.
- **Worker demand** for steady, fair gigs.
- **Formalisation & social security** trends.

### Market sizing (illustrative framing)

| Layer | Definition | Indicative scale |
|---|---|---:|
| TAM | Gig/blue-collar staffing demand in India | Very large |
| SAM | Reachable employers in the platform's city/sectors | Large |
| SOM (Yr 1–3) | Active deployed workers / clients | 100 → 400 workers |

### Target segments

- E-com/q-com & logistics (delivery, warehouse).
- Retail & facility management.
- Events, hospitality & promotions.
- Manufacturing & field-force support.

## 5. Competition & Competitive Advantage

**Landscape:** gig-staffing platforms, traditional staffing/labour contractors, and in-house hiring. The firm competes on worker reliability, fill rate, verification, compliance, technology and service.

### The firm's edge

- **Reliable, verified worker supply** and high fill rates.
- **Technology** — matching, attendance, payouts.
- **Compliance & worker welfare** (fair, timely pay).
- **Fast deployment & replacement.**
- **Worker retention** via steady work & care.

## 6. Services & Pricing

| Service | Income model | Basis |
|---|---|---:|
| On-demand worker deployment | Margin on deployed cost | Per worker/shift |
| Managed workforce (dedicated) | Monthly per worker | Markup / PEPM |
| Verification & onboarding | Included / fee | Per worker |
| Attendance & payout management | Included (platform) | Bundled |
| Compliance (PF/ESI) handling | Included / add-on | Bundled |
| Surge/event staffing | Premium | Per deployment |

> Margin/markup on deployed workforce is the core income; the deployed base scales revenue, with managed/dedicated arrangements adding recurring predictability.

## 7. Go-to-Market — Marketing & Sales

- **Employer BD:** e-com/logistics/retail/facility clients needing frontline staff.
- **Worker acquisition:** referrals, field recruitment, community outreach.
- **Reliability & fill-rate reputation** driving repeat/expansion.
- **Surge/event partnerships.**
- **Technology & compliance** as differentiators.

### Growth model

Two-sided: acquire workers + clients → match & deploy → ensure reliability & fair pay → retain both. Deployed-worker base × margin compounds; managed arrangements add stability.

## 8. Operations Plan

- **Location:** an office plus field operations; the platform coordinates supply/demand.
- **Process:** worker onboarding & verification → demand intake → matching & deployment → attendance & performance → payout → compliance → replacement/retention.
- **Technology:** a matching/deployment app, attendance/geo tools, payout system, and a client/worker CRM.
- **Compliance & welfare:** labour-law compliance, timely fair pay, verification, and worker support.
- **Capacity:** scales with worker base and platform; field/ops teams manage clusters.

### Platform economics

| Lever | Driver | Impact |
|---|---|---:|
| Worker supply | Acquisition/retention | Fill rate |
| Deployment | Matching & demand | Revenue |
| Reliability | Attendance/quality | Retention |
| Payout speed | Worker trust | Supply loyalty |
| Compliance | Lawful ops | Client trust |

## 9. Regulatory, Licences & Compliance (India)

- **Company incorporation**; PAN/TAN; GST; PF/ESI registrations; labour/contract-labour compliance where applicable; Shops & Establishments.
- **Worker obligations:** minimum wages, timely pay, PF/ESI where applicable, verification, and welfare; new labour/social-security codes.
- **Contracts & risk:** clear client & worker terms; insurance where relevant.
- **Data protection** aligned to the DPDP Act; secure handling of worker/client data.

## 10. Organisation & Manpower Plan

| Role | Yr 1 | Yr 2 | Yr 3 |
|---|---:|---:|---:|

| | | | |
|---|---|---|---|
| Founder / Ops Head | 1 | 1 | 1 |
| Field / Ops & Worker Management | 2 | 5 | 8 |
| Tech / Platform | 1 | 2 | 3 |
| Compliance / Payout & Admin | 1 | 2 | 3 |
| **Total (in-house)** | **5** | **10** | **15** |
| Deployed workers | 100 | 250 | 400 |

## 11. Implementation Timeline & Milestones

| Phase | Timeline | Milestone |
|---|---|---|
| Build | Month 0–3 | Platform MVP, worker onboarding, first clients |
| Launch | Month 3–6 | First deployments; fill-rate & payout proven |
| Traction | Month 6–12 | Deployed base & managed arrangements; break-even nears |
| Scale | Year 2 | More clients/sectors; automation |
| Growth | Year 3 | 400 deployed; recurring managed base |

## 12. Financial Plan (Illustrative)

*All figures are illustrative model assumptions for an Indian context, shown so the founder can replace them with live rates. Revenue = margin/markup on deployed workforce (worker-pay pass-through excluded). They are not projections of guaranteed results.*

### 12.1 Project cost & means of finance (platform/opex)

| Capital requirement | ₹ |
|---|---|
| Platform build & app | 2,80,000 |
| Computers & IT (5) | 1,80,000 |
| Cloud, tools & onboarding infra | 1,00,000 |
| Branding, worker & client acquisition | 1,20,000 |
| Deposits & pre-operative | 80,000 |
| Working-capital buffer | 1,40,000 |
| **Total platform/opex cost** | **9,00,000** |
| Promoter contribution | 4,00,000 |
| Term loan (platform/opex) | 5,00,000 |

Note: deployed-worker payouts (paying workers ahead of/independent of client settlement) require significant working-capital float, funded via client advances/deposits and a dedicated facility — not this term loan.

### 12.2 Projected Profit & Loss (3 years) — margin revenue

| Particulars | Year 1 | Year 2 | Year 3 |
|---|---:|---:|---:|
| Deployment margin (on-demand) | 22,00,000 | 42,00,000 | 56,00,000 |
| Managed/dedicated markup | 9,00,000 | 20,00,000 | 32,00,000 |
| Verification & add-ons | 3,00,000 | 6,00,000 | 7,00,000 |
| **Total income (margin)** | **34,00,000** | **68,00,000** | **95,00,000** |
| Salaries & ops team | 18,00,000 | 34,00,000 | 45,00,000 |
| Platform, cloud & IT | 2,80,000 | 4,00,000 | 5,20,000 |
| Worker acquisition & welfare | 4,00,000 | 7,00,000 | 9,00,000 |
| Rent, admin & misc | 3,20,000 | 4,60,000 | 6,00,000 |
| Compliance & insurance | 2,00,000 | 3,00,000 | 3,80,000 |
| Interest on term loan | 55,000 | 40,000 | 22,000 |
| **Total expenses** | **30,55,000** | **53,00,000** | **69,42,000** |
| **Net profit (before tax)** | **3,45,000** | **15,00,000** | **25,58,000** |
| Net margin (on margin revenue) | 10.1% | 22.1% | 26.9% |

### 12.3 Unit economics & break-even

- **Per deployed worker:** monthly margin/markup above ops cost; scales with the deployed base.
- **Reliability & retention** (workers + clients) drive economics and NRR.
- **Break-even:** a threshold deployed base with good fill rates — reached around month 9–12.

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

| Particulars (₹) | Q1 | Q2 | Q3 | Q4 |
|---|---:|---:|---:|---:|
| Opening balance | 1,40,000 | 80,000 | 75,000 | 1,30,000 |
| Collections (margin) | 5,50,000 | 7,80,000 | 9,80,000 | 10,90,000 |
| Operating outflows | 5,95,000 | 7,55,000 | 9,05,000 | 10,10,000 |
| Loan EMI | 15,000 | 30,000 | 20,000 | 30,000 |
| **Closing balance** | **80,000** | **75,000** | **1,30,000** | **1,80,000** |

> Margin cash builds as the deployed base grows. Separately, worker-payout float must be carefully managed via client advances/deposits — the model's key working-capital consideration.

### 12.5 Key Performance Indicators to Monitor

- **Scale:** deployed workers; active clients; utilisation.
- **Reliability:** fill rate; attendance/no-show; replacement speed.
- **Retention:** worker & client retention; NRR.

- **Economics:** margin per worker; payout timeliness; float management.

## 13. Funding Requirement & Bankability

Platform/opex ask: **₹5.0 lakh term loan** against ₹4.0 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 margin-revenue profit ~₹3.45 lakh against annual debt service of ~₹1.7 lakh gives a **DSCR above 2.0**, strengthening as the base scales. Payout float and growth typically need dedicated working-capital facilities and/or equity.

### 13.1 Funding utilisation (platform/opex)

| Use of funds | ₹ | % of total |
|---|---:|---:|
| Platform, IT, cloud & infra | 5,60,000 | 62% |
| Worker & client acquisition | 1,20,000 | 13% |
| Deposits & setup | 80,000 | 9% |
| Working-capital buffer | 1,40,000 | 16% |
| **Total** | **9,00,000** | **100%** |

## 14. Risk Analysis & Mitigation

| Risk | Mitigation |
|---|---|
| Worker no-show / churn | Retention, fair/timely pay, welfare, buffer supply |
| Payout float / client non-payment | Advances/deposits; credit terms; dedicated facility |
| Labour-law compliance | PF/ESI/min-wage compliance; contracts; expert oversight |
| Fill-rate reliability | Supply depth; matching tech; SLAs |
| Data/worker safety | Verification; DPDP alignment; insurance |

## 15. SWOT Analysis

| | |
|---|---|
| **Strengths**<br>Large fast-growing market; recurring margin; scalable platform; two-sided value. | **Weaknesses**<br>Payout float; worker churn; compliance-intensive; thin early margin. |
| **Opportunities**<br>E-com/q-com/logistics demand; formalisation; managed workforce; sector expansion. | **Threats**<br>Gig-platform competition; regulatory/social-security changes; client-payment risk. |

## 16. Recommended AiSevak Tools for This Business

This platform would use AiSevak's HR-Tech and Finance tools in delivery:

- **Workforce & compliance:** onboarding, verification, attendance and labour-compliance (PF/ESI/min-wage) tools.

- **Finance:** Unit-Economics, Working-Capital and Cash-Cycle tools for the payout float.
- **Practice:** Business Plan and Burn/Runway tools to model the platform.

## 17. Key Assumptions & Notes

- ~100 deployed workers in Year 1 growing to ~400 by Year 3; revenue = margin on deployment (pay pass-through excluded).
- Worker-payout float is the key working-capital consideration, funded via client advances/deposits.
- Term-loan interest ~11% p.a., 5-year tenure; growth may need equity/working-capital facilities.
- Labour compliance and worker welfare are foundational; figures exclude GST where applicable.

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Every tool referenced in this plan is available on **aisevak.in**. Open the **HR-Tech toolkit** to browse and use them all at **https://aisevak.in/verticals/hrtech** — 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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