



BUSINESS PLAN · INDIA

Grants and Government-Subsidy Consultancy

Scheme mapping and application support

CONSULTING

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 **Grants & Government-Subsidy Consultancy** in India — a professional-services firm that helps businesses identify, apply for & secure government grants, subsidies & incentives (central & state schemes: capital subsidy, PLI, PMEGP, TUF, SGST/electricity/interest subventions, R&D grants, export incentives) — mapping eligible schemes, preparing applications & liaising to sanction & disbursement. It earns retainers plus **success fees (a % of the sanctioned grant/subsidy)**, monetising the vast, complex Indian incentive landscape that most firms can't navigate — a low-capex, expertise-/scheme-knowledge-/success-fee-driven professional-services business.

India runs hundreds of central & state schemes worth crores in grants, subsidies & incentives — but eligibility, documentation, timelines & liaison are complex, and most businesses either miss entitlements or fail to claim them. A grants/subsidy consultancy is a **scheme-expertise & outcomes business**: little capital, driven by deep, current scheme knowledge, application quality, government liaison & the ability to actually get claims sanctioned & disbursed. Revenue blends **advisory retainers + application/project fees + success fees (a % of amounts sanctioned/dispensed)**; success rests on scheme knowledge/currency, sanction/success-rate, liaison, client roster & a repeatable engine — it is expertise-, outcome- & (lumpy) success-fee-dependent, working-capital-light.

This is a professional-services business — funded largely by promoter equity (low capex), with a modest working-capital line to bridge lumpy, delayed success fees (services-MSME eligible). This plan models a grants/subsidy consultancy requiring **₹30 lakh** (₹21 lakh promoter + ₹9 lakh bank/WC finance), targeting **₹1.2 crore** revenue in Year 1 and **₹3 crore** by Year 3. (*Grants/subsidy consulting; retainers + application fees + sanctioned-amount success fees, expertise-/scheme-/outcome-driven, low-capex, lumpy success-linked.*)

2. Business Description, Vision & Legal Structure

Concept: A grants & government-subsidy consultancy - mapping eligible central/state schemes, preparing applications & liaising to sanction/disbursement, on retainers, application fees & success fees (% of sanctioned amount).

Vision: To help Indian businesses claim every incentive they are entitled to.

Mission: Turn complex scheme landscapes into sanctioned, disbursed benefits - accurate claims, diligent liaison, real outcomes.

Legal structure options

- **Proprietorship / LLP** — common for an advisory practice.
- **Private Limited** — recommended for scale, corporate clients, success-fee contracts & credibility.

Regulatory anchor: a grants/subsidy consultancy is a professional-services business (company/LLP, GST on services, engagement/success-fee agreements, accurate claims/no misrepresentation to authorities, confidentiality). Scheme knowledge & currency, sanction/success-rate, government liaison, client roster & a repeatable engine determine success; it is expertise-, outcome- & success-fee-dependent, capital-light. (Claims use genuine, documented client data — never fabricated.)

3. Promoter & Ownership

Led by a promoter with subsidy/incentive, finance/CA, industrial-policy or government-liaison expertise & scheme knowledge. The team includes scheme consultants (mapping/applications), documentation analysts, a government-liaison lead & BD/support. Scheme knowledge/currency, sanction/success-rate, liaison & roster are the differentiators. Ownership &

stakes are editable inputs.

4. Market Analysis — India

India's central & state incentive landscape is vast & growing (PLI, capital subsidy, PMEGP, TUF, state industrial policies, SGST/electricity/interest subventions, R&D & export incentives) — worth large sums but complex to claim. Most businesses under-claim. Demand is incentive-/capex-/policy-driven & scheme-linked. The market rewards scheme knowledge/currency, sanction/success-rate, liaison, roster & a repeatable engine; it is expertise-, outcome-, policy- & success-fee-sensitive, met with scheme mastery, success-rate, liaison & BD.

Demand drivers

- **Vast central/state incentives** (PLI/subsidy/TUF/PMEGP).
- **Capex & expansion** (capital subsidy).
- **Under-claiming & complexity.**
- **State industrial policies** & competition for investment.
- **Startups/MSME & R&D/export** incentives.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Grants/subsidy advisory in India	Large & growing
SAM	Sector/scheme & state focus	Substantial
SOM (Yr 1-3)	Clients / claims	Scaling

Target segments

- Manufacturers (capital subsidy/PLI/TUF).
- MSMEs & startups (PMEGP/subsidies/DPIIT).
- Corporates (multi-scheme/state deals).
- Exporters & R&D-active firms.

5. Competition & Competitive Advantage

Landscape: CAs & independent consultants, Big-4/large incentive-advisory practices, other subsidy consultants & in-house teams. The firm competes on scheme knowledge/currency, sanction/success-rate, liaison, sector/state depth, credibility & (aligned) success fees.

The business's edge

- **Deep, current scheme knowledge (central+state).**
- **High sanction/success-rate.**
- **Government liaison & follow-through.**
- **Aligned success fees (low client risk).**
- **Sector/state depth & roster.**

6. Products & Revenue Model

Stream	Model	Basis
Scheme mapping / eligibility advisory	Retainer / fee	Entry/recurring
Application preparation & filing	Application fee	Core
Success fee (sanction/disbursement)	% of sanctioned amount	Core upside
Multi-scheme / corporate retainers	Retainer (recurring)	Recurring
Liaison / disbursement follow-through	Fee / part of success	Margin

Scheme mapping/eligibility & application fees give base revenue; success fees (a % of amounts sanctioned/disbursed) are the core, high-value upside (aligned, low-risk for clients); multi-scheme/corporate retainers add recurrence. Economics = retainers/fees + sanctioned amounts × success %; scheme knowledge, success-rate, liaison, roster & BD drive it — the decisive grants/subsidy levers.

7. Go-to-Market — Marketing & Sales

- **Sector/state targeting** (capex-active industries).
- **Alliances** (CAs, banks, associations, industrial parks).
- **Thought leadership** (scheme guides, policy updates).
- **Success-fee offer** (low client risk).
- **Referrals & track record** (sanctioned claims).

Sales approach

Identify eligible clients (sector/state/capex) via alliances, guides & outreach → map schemes & land on retainer/application + success fee → prepare, file & liaise to sanction/disbursement → build track record, roster & referrals → grow multi-scheme retainers. Scheme mastery, success-rate, liaison & a repeatable engine build the practice; success fees align incentives & lower client risk.

8. Operations Plan

- **Delivery model:** consultant-led scheme mapping, application preparation, filing & government liaison through to sanction & disbursement; current scheme database maintained.
- **Process:** client profiling → scheme mapping/eligibility → documentation → application/filing → department liaison → sanction → disbursement follow-through → success-fee billing → next scheme.
- **Currency & success-rate:** up-to-date scheme knowledge, quality applications & diligent liaison drive success-rate — the core; success fees hinge on sanction/disbursement.
- **Tech:** scheme database/tracker, application/document management, deal/CRM, liaison tracking.
- **Integrity:** claims use genuine client data/documents — never fabricated.

Claim workflow

Stage	Activity	Metric
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Map	Eligibility/schemes	Fit/value
Prepare	Docs/application	Quality
File/liase	Submit/follow-up	Progress
Sanction	Approval	Success-rate
Disburse	Receipt/success fee	Realisation/DSO

9. Regulatory, Licences & Compliance (India)

- **Entity:** LLP/company/proprietorship; GST on services; PAN/TAN.
- **Contracts:** engagement/success-fee agreements; NDA; scope & billing terms.
- **Integrity:** accurate claims; genuine documents; no misrepresentation to authorities.
- **Currency:** track central/state scheme notifications & changes.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / lead consultant	1	2	3
Scheme consultants & documentation	4	8	13
Government liaison & follow-through	2	4	7
BD, research & support	2	4	6
Total	9	18	29

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-2	Entity, scheme database, team, first clients
Ramp	Month 2-8	Applications filed, first sanctions, retainers
Traction	Month 8-12	Sanctions & success fees; ₹1.2cr revenue
Expand	Year 2	More sectors/states, retainers, liaison network
Scale	Year 3	₹3cr revenue; roster & success track record

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. Grants/subsidy consulting; retainers + application fees + sanctioned-amount success fees (lumpy, delayed); people-driven, low-capex.

12.1 Project cost & means of finance

Capital requirement	₹
Office setup, fit-out & IT	7,00,000
Working capital (salaries + success-fee bridge)	16,00,000
Scheme database, tools & research	4,00,000
Brand, BD & pre-operative	3,00,000
Total project cost	30,00,000
Promoter contribution	21,00,000
Bank / WC finance (services MSME)	9,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Success fees (sanctioned/disbursed)	65,00,000	1,45,00,000	1,90,00,000
Retainers & multi-scheme advisory	35,00,000	70,00,000	85,00,000
Application fees & other	20,00,000	35,00,000	25,00,000
Total revenue	1,20,00,000	2,50,00,000	3,00,00,000
Consultant & liaison salaries	60,00,000	1,20,00,000	1,50,00,000
Database, tools, travel & research	14,00,000	26,00,000	32,00,000
Office, BD & overheads	22,00,000	40,00,000	50,00,000
Interest & other	3,00,000	5,00,000	6,00,000
Total expenses	99,00,000	1,91,00,000	2,38,00,000
Net profit (before tax)	21,00,000	59,00,000	62,00,000
Net margin	17.5%	23.6%	20.7%

12.3 Unit economics & break-even

- **Retainers/fees + sanctioned amounts × success %:** mapping/application fees & retainers give base revenue; success fees (a % of amounts sanctioned/disbursed) are high-value but lumpy & delayed — the core upside; success-rate is the multiplier.
- **Scheme knowledge & liaison:** current scheme mastery, application quality & diligent government liaison drive success-rate, realisation & referrals — the compounding levers; delays & rejections hurt cash & reputation.
- **Break-even:** at a sanction/fee threshold covering salaries & overheads; margins strong, but cash lumpy — retainers & a WC bridge smooth it; scales with success-rate, roster & retainers.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	3,00,000	2,60,000	2,70,000	3,00,000

Retainer, fee & success collections	20,00,000	28,00,000	34,00,000	40,00,000
Salaries, liaison & operating	20,40,000	27,90,000	33,70,000	39,20,000
Closing balance	2,60,000	2,70,000	3,00,000	3,80,000

Success fees are lumpy & delayed (sanction/disbursement can take months), while salaries run monthly — success-fee timing is the core cash risk. Advisory retainers, application fees, a WC bridge, staged success milestones & a healthy pipeline smooth cash; the key risks are sanction delays/rejections, success-fee lumpiness, policy changes & talent dependence — met with retainers, success-rate, currency & a WC buffer.

12.5 Key Performance Indicators to Monitor

- **Outcomes:** sanction/success-rate; amount sanctioned/disbursed; success-fee realisation.
- **Pipeline:** applications filed; clients; scheme coverage.
- **Recurring:** retainer base; multi-scheme/repeat.
- **Finance:** revenue/consultant; net margin; success-fee DSO.

13. Funding Requirement & Bankability

Total ask: **₹9 lakh bank/WC finance** against ₹21 lakh promoter contribution — a modest working-capital line to bridge lumpy, delayed success fees against monthly salaries (low capex), services-MSME eligible. Bankability rests on scheme expertise, sanction/success-rate, retainer base & strong margins; the firm is capital-light & cash-generative once success fees flow. Year-1 profit ~₹21 lakh growing to ₹62 lakh supports servicing; success-rate, retainers & cash timing are key. Scheme knowledge, success-rate, liaison & a repeatable engine underpin the model.

13.1 Funding utilisation

Use of funds	₹	% of total
Working capital (salaries + success-fee bridge)	16,00,000	53.3%
Office setup, fit-out & IT	7,00,000	23.3%
Scheme database, tools & research	4,00,000	13.3%
Brand, BD & pre-operative	3,00,000	10%
Total	30,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Success-fee lumpiness / delays	Retainers, application fees, WC bridge, staged milestones, pipeline
Sanction delays / rejections	Scheme currency, quality applications, liaison, diversified schemes
Policy / scheme changes	Continuous tracking; multi-scheme/state spread; retainers
Integrity / misrepresentation	Genuine data/documents; ethics; no fabricated claims
Talent / key-person	Team, scheme database/IP, training, retention

15. SWOT Analysis

Strengths Low-capex & high-margin; vast incentive landscape; aligned success fees; expertise moat; retainer recurrence.	Weaknesses Success-fee lumpiness/cash-timing; policy-dependent; talent-dependent; sanction-outcome risk.
Opportunities PLI/capital-subsidy/TUF/PMEGP; state industrial policies; under-claiming; multi-scheme retainers; sector/state expansion.	Threats Policy/scheme changes; CA/Big-4/consultant competition; sanction delays; reputation on rejections.

16. Recommended AiSevak Tools for This Business

This grants/subsidy consultancy would use AiSevak's Consulting vertical tools in delivery:

- **Delivery ops:** scheme-mapping/eligibility & application-preparation, liaison/sanction-tracking & disbursement-follow-through, scheme-database/currency tools.
- **Firm ops:** engagement/success-fee-agreement & GST, pipeline/CRM & success-fee-receivable-management tools (with Legal & Finance verticals).
- **Practice:** Business Plan, success-rate/retainer and Break-even tools to model the firm — and scheme deliverables clients pay for.

17. Key Assumptions & Notes

- Grants/subsidy consulting: map/apply/liaise for central & state grants, subsidies & incentives (PLI/capital-subsidy/TUF/PMEGP/state); retainers + application fees + sanctioned-amount success fees; expertise-/outcome-driven, low-capex.
- Retainers/fees + sanctioned amounts × success % decisive; scheme knowledge/currency, sanction/success-rate, liaison & roster are the levers; success fees are lumpy & delayed.
- Largely equity-funded (low capex) + WC bridge for success-fee timing, services-MSME eligible; LLP/company, GST-on-services, success-fee agreements.
- Claims use genuine, documented client data — never fabricated. Success-rate, retainers, currency & cash-timing drive economics; figures illustrative, exclude GST.

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