BUSINESS PLAN · INDIA

Influencer & Creator Marketing Agency

Real audiences, visible disclosure, creators paid on time

AGENCIES & MARKETING-SERVICES FIRMS

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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1. Executive Summary

This plan sets out an **Influencer & Creator Marketing Agency** in India — campaign strategy and creator selection, managed campaign delivery, always-on creator programmes, creator-content production and usage licensing, audience vetting and disclosure compliance, and campaign measurement.

> **Every other business in this vertical is a two-party commercial relationship in which the audience knows it is looking at advertising — an ad is visibly an ad. This one has three parties, and the third is not at the table.** The agency serves a brand, pays a creator, and **the person actually being addressed is not party to the transaction and is frequently not told that one occurred.** That is not incidental to the format; it is the format. **The entire mechanism works because the message does not look like advertising — which means the value being sold is the audience's trust in the creator, and that trust is precisely what is being spent.** A plan for this business that does not begin there is describing a media-buying operation with a friendlier vocabulary.

> **Disclosure is therefore not a compliance footnote; it is the single issue on which this category's legitimacy rests, and Indian practice treats a mandatory rule as an optional one.** ASCI's influencer guidelines require disclosure that is **upfront and prominent — not buried at the end of a hashtag block, not abbreviated to "collab" or "sp", and visible for the duration of a video or story rather than for two frames.** The point this plan insists on is about responsibility: **a twenty-two-year-old creator may genuinely not know the rules, but the agency does — the agency wrote the brief, drafted the contract and knows exactly what the regulation says, which makes non-disclosure an agency failure dressed as a creator oversight.** Compliant disclosure rises from 61% to 98% of deliverables, and — because a caption can be edited after delivery — **compliance is verified after publication rather than assumed, on 100% of campaigns.**

> **Follower fraud appears here in a materially worse form than in the social-media plan, and the difference is who is paying.** There, a client's inflated follower count was a vanity problem. **Here the agency is spending the client's money to buy access to an audience that does not exist — which converts a measurement failure into a procurement failure, with the agency as the buyer.** This plan audits **100% of creators before contracting and rejects 31% of them by Year 3** — a number that rises because detection improves, not because supply deteriorates — and holds **spend placed with creators who failed authenticity screening at NIL.**

> **Two further tensions define the operating model. The creator is a supplier who is also the product, so the usual separation between vendor management and creative control collapses — and a brand that dictates the script destroys the exact authenticity it is paying a premium to access.** The plan's answer is to **brief on message and boundaries rather than on words**, rising from 38% to 84% of campaigns. **And the economics are a pass-through business wearing the clothes of a services business: gross billings are enormous, net revenue is a commission, and an agency reporting gross billings as revenue is describing someone else's money.** This plan reports net throughout, with **₹24.8 crore of gross billings managed in Year 3 against ₹3.32 crore of actual revenue.**

This plan models an agency requiring **₹40 lakh** (₹20 lakh promoter + ₹8 lakh investor + ₹12 lakh working-capital finance), moving from **₹1.38 crore net revenue and a ₹4 lakh loss** in Year 1 to **₹3.32 crore net revenue and ₹32 lakh profit** by Year 3. *(Pass-through intermediary business; net revenue basis — figures illustrative.)*

2. Business Description, Vision & Legal Structure

Concept: A creator-marketing agency built on the three things the category routinely skips — audited audiences, enforced disclosure, and creators paid on time.

Vision: To be the agency whose campaign reach is smaller than everyone else's and real.

Mission: Audit every audience before we spend; disclose prominently and verify after publication; never let a creator say what the brand's own lawyers would refuse; brief on message rather than script; deduplicate the reach we report; and pay creators before we are paid.

Legal structure options

- **Private Limited** — recommended: creator contracting at volume, pass-through liability, brand indemnities.
- **LLP** — workable for a boutique operation.
- **Proprietorship** — unsuited, given the payment float and contractual exposure.

> **Regulatory anchor:** this is the most disclosure-regulated model in the vertical and the least compliant in practice. **ASCI's influencer guidelines set the standard for prominence, placement and format**; the **CCPA's endorsement and dark-pattern provisions place liability on the advertiser while the agency drafted the brief** — the same asymmetry the anchor plan identified, sharpened here because the creator is a third party who signs nothing with the regulator. Three further exposures matter. **Category claims: a creator in health, finance or beauty routinely says things the brand's own legal team would never approve — and using a creator to make a claim the brand cannot lawfully make itself is not a loophole, it is the offence with an extra step. Contracting and usage rights**, where brands commonly demand perpetual, all-media rights for a single-post fee. And **DPDP obligations** across creator data, audience analytics and any first-party data exchanged.

3. Promoter & Ownership

Led by a promoter with creator-economy, talent or social-marketing background. Three competences decide outcomes: *creator judgment*, since selection is the campaign; *compliance nerve*, because the agency will lose work by insisting on disclosure and claim clearance; and *cash discipline*, as this model is a financing intermediary whether or not it intends to be. Ownership, equity & investor terms are editable inputs.

4. Market Analysis — India

India has one of the world's largest creator populations and a rapidly institutionalising brand spend behind it. Demand is broad, growth is fast, and the category is at the stage where scale has arrived ahead of governance.

Demand drivers

- **D2C and consumer brands** for whom creator content is now the primary creative supply.
- **Regional-language and vernacular creators**, reaching audiences no metro campaign touches.
- **Short-form video**, which has made creator content the default rather than the supplement.
- **Creator content as PERFORMANCE asset** — increasingly produced for paid amplification rather than organic reach.
- **Live commerce and affiliate models**, tying creator activity directly to transactions.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale

TAM	Indian influencer & creator marketing spend	Large; among the fastest-growing lines
SAM	Managed campaign spend at ticket sizes served	Category- and budget-bounded
SOM (Yr 1–3)	**Gross billings × net commission rate**	₹9.2cr → ₹24.8cr managed

> **The single most misleading number in this industry is combined reach, and the error is arithmetical rather than ethical, which is why almost nobody catches it.** A campaign engages twelve creators, their follower counts are added together, and the deck says "combined reach: 12 million". **But creators in the same category share audiences heavily — the people who follow one Indian skincare creator follow four others — so the true unduplicated figure may be four million people reached three times each.** Those are entirely different campaigns: **one reached twelve million people once, the other reached four million people three times, and only one of them is what the client believed they bought.** The distinction matters commercially too, because frequency is not worthless — repeated exposure from multiple trusted sources is often more persuasive than a single impression. **The failure is not that overlap exists; it is that the client was never told which campaign they were running.** This plan reports **deduplicated reach on 76% of campaigns by Year 3**, and treats overlap analysis as a selection input rather than a reporting afterthought — **because the point at which overlap can be fixed is when the roster is being built, not when the report is being written.**

Target segments

- **D2C and beauty/personal-care brands**, the category's largest and most creator-dependent spenders.
- **Food, beverage and QSR**, where regional creators outperform national campaigns.
- **Consumer tech and apps**, buying demonstration rather than endorsement.
- **Regulated categories** — health, finance — which need the claim-clearance discipline most and buy it least.
- **Brands building always-on creator programmes** rather than episodic campaigns.

5. Competition & Competitive Advantage

Landscape: influencer platforms and marketplaces, full-service agencies with creator arms, talent management firms working the other side of the table, and **a large informal layer of coordinators whose entire service is a spreadsheet of creators and a WhatsApp group.** The price floor is set by the last group, whose costs are the creator fee plus a thin margin.

The business's edge

- **Audience authenticity audited before contracting**, on every creator, every time.
- **Disclosure enforced and verified after publication**, not assumed at briefing.
- **Claim clearance against the brand's own regulatory standard.**
- **Deduplicated reach reporting** and outcome measurement.
- **Creators paid within 15 days** — which is an ethical position and a supply advantage simultaneously.

> **Paying creators quickly is presented in this plan as a commercial strategy rather than a courtesy, because in a supply market of individuals it is the single most effective differentiator available.** Creators are not vendors with treasury functions; they are individuals, often young, frequently the only earner in their operation, **and an agency that pays in ninety days is asking a twenty-four-year-old to finance a listed company's working capital.** The industry's norm — pay the creator when the brand pays us — is a straightforward transfer of financing cost onto the least capitalised party in the chain. **The competitive consequence is immediate and measurable: creators return calls**

> **faster, negotiate more reasonably, and offer first refusal on their best slots to the agencies that pay them promptly.** This plan moves payment-within-15-days from 46% to 92% and treats the resulting working-capital requirement as an investment in supply access. **It is the only line in this plan where doing the decent thing and doing the profitable thing are the same decision, and it is worth saying plainly that this is unusual — most of the honest positions in this vertical cost money.**

6. Services, Pricing & the Gross-Billings Illusion

Line	Model	Basis
Campaign management commission	% of managed spend	**~43–45% of net revenue**
Creator-content production & usage licensing	Per asset / licence term	**~23% — content as paid asset**
Always-on creator programme retainers	Monthly	The stability line
Vetting, audience-audit & compliance services	Per campaign / retained	**Sold separately; sells itself**
Measurement, incrementality & reporting	Retained	Deduplicated by default
Perpetual usage rights without separate licensing fee	**NIL — by policy**	**Protects the creator; loses briefs**
Spend placed with creators who failed audience screening	**NIL — by policy**	**Procurement discipline**

> **The industry's habit of quoting gross billings is not a rounding convention — it misrepresents the size and the nature of the business by an order of magnitude.** An agency managing ₹24.8 crore of creator spend on a 13% commission has revenue of ₹3.3 crore. **The other ₹21.5 crore is money that passes through the agency's account on its way to several hundred individuals, and it is not the agency's income by any definition an accountant would accept.** The distinction is not academic. It changes the apparent margin — **a ₹32 lakh profit is 9.6% of net revenue and 1.3% of gross billings, and only one of those figures describes anything real.** It changes what a lender is looking at. And it changes what the agency itself optimises for, since **an operator watching gross billings will chase large budgets at thin commissions, while one watching net revenue will notice that the vetting and compliance line earns more per hour than the campaign line does.** This plan reports net revenue throughout, with gross billings shown only as a memo, and notes honestly that **the commission rate compresses from 15.0% to 13.4% as campaigns get larger — which is what actually happens, and is invisible in any deck built on gross.**

7. Go-to-Market — Selling the Smaller Number

Acquisition

- **Paid creator-roster audits** — running authenticity screening on a brand's existing creators, which is uncomfortable and immediately persuasive.
- **Category depth**, since creator relevance does not transfer across categories.
- **Regional-language capability**, where genuine differentiation still exists.
- **Creator-side reputation**, because the best creators are gatekeepers of their own availability.

Retention

- **Always-on programmes**, which convert episodic campaigns into retained relationships.
- **Usage licensing**, as creator content increasingly becomes paid-media creative.
- **Compliance protection**, which brands value most immediately after a competitor is penalised.

- **Honest measurement**, which survives a client's own analytics team looking at it.

Sales approach

Roster audit → authenticity-screened selection → message-and-boundaries brief → claim clearance → prominent disclosure → deduplicated reporting. **The recurring sales difficulty is that this agency's numbers are always smaller than its competitors' and the reasons are invisible in a deck.** A competitor promises twelve million reach across twelve creators; this agency proposes seven creators, screens out three, deduplicates the rest and proposes four million. **The client sees a third of the reach for a similar fee, and the explanation — that the other nine million was either fabricated, duplicated, or both — sounds like an excuse from someone who lost.** The only durable counter is the audit, run on the client's own past campaigns: **a brand that has seen the audience composition of creators it already paid for does not need the argument explained, and a brand that has not will believe the larger number every time.**

8. Operations Plan (screen, contract, brief, clear, verify)

- **Creator screening: audience geography against the brand's market, engagement-to-follower ratio, comment quality, growth-curve anomalies, and cross-creator audience overlap.**
- **Contracting:** deliverables, **usage rights and licence term priced separately**, exclusivity windows, conduct clauses in both directions, payment terms.
- **Briefing: message, proof points and non-negotiables — not a script.**
- **Claim clearance: every claim tested against the standard the brand's own legal function would apply to its own advertising.**
- **Disclosure:** format-specific, prominent, upfront — **and checked after publication, because captions get edited.**
- **Amplification:** whitelisted creator content run as paid media, with rights secured in advance.
- **Measurement: deduplicated reach, trackable action, and incrementality where budget allows.**
- **Payment:** creators paid within 15 days of delivery, independent of brand settlement.

Campaign control points

Stage	Activity	Control point
Screen	**Audience authenticity & overlap**	**100% audited; 31% rejected**
Contract	Rights and term priced separately	Perpetual-without-fee NIL
Brief	Message and boundaries, not script	Unscripted briefs 38% → 84%
Clear	**Claims tested to the brand's own standard**	**54% → 96%**
Disclose	**Prominent, format-specific, verified post-publication**	**61% → 98%; verification 100%**
Report	Deduplicated reach, trackable action	Dedup reporting 18% → 76%

> **Claim clearance is the exposure this industry least expects and would find hardest to defend, and the logic is simple enough to state in a sentence.** A supplement brand cannot lawfully claim its product cures a condition. A lender cannot promise a return. A cosmetics brand cannot claim a clinical outcome it has not substantiated. **But a creator, speaking in the first person about their personal experience, routinely says all of those things — and when they do it inside a paid campaign the agency briefed, the claim is an advertisement made by the brand through an intermediary. Using a creator to say what the brand's own legal team would refuse to approve is**

> **not a loophole; it is the offence with an extra step, and the extra step is a person with fewer resources to defend themselves than either the brand or the agency.** The operational discipline is therefore to apply the brand's own advertising standard to creator copy before it publishes — **which is unpopular with clients, because part of what some of them are buying is deniability** — and to build the boundaries into the brief so the creator has room to be authentic inside a space that is already safe. **The agency should also accept the corollary: a brief that permits a claim the brand could not make itself is an agency document, and it will be read out loud if it ever matters.**

9. Disclosure, Claims & Data Compliance (India)

- **ASCI influencer guidelines** — **disclosure upfront and prominent, not buried in a hashtag block, not abbreviated to "collab" or "sp", and visible for the duration of video and story formats.**
- **Agency responsibility** — **the creator may not know the rules; the agency wrote the brief and the contract and does, which makes non-disclosure an agency failure dressed as a creator oversight.**
- **CCPA endorsement and dark-pattern provisions**, with liability on the advertiser and authorship with the agency.
- **Category claim standards** in health, nutraceuticals, financial services, beauty and education — **applied to creator copy at the brand's own threshold.**
- **Contracting and usage rights** — **perpetual all-media rights for a single-post fee is a term this plan will not write.**
- **Platform terms** on branded-content disclosure tools and paid partnership labels.
- **DPDP obligations** on creator data, audience analytics and shared first-party data.
- GST on services; **pass-through creator payments accounted separately from net revenue**; TDS on creator fees.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / managing partner	1	1	2
Creator relations & talent management	**10**	**16**	**24**
Campaign management & delivery	8	12	18
Strategy & client servicing	4	7	11
Vetting, compliance & disclosure audit	**3**	**5**	**8**
Content production & editing support	3	5	8
Measurement & analytics	2	4	6
Finance & creator payments	2	3	5
Business development	2	3	4
Operations & admin	2	3	4
Total	**37**	**59**	**90**

A dedicated compliance and vetting function of 8 people is the structural difference between this agency and a coordinator with a spreadsheet — and it is a cost line the low-price segment simply does not carry.

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–3	Team, vetting stack, contract templates, disclosure and claim-clearance protocol
Launch	Month 3–12	84 campaigns; ₹9.2cr billings, ₹1.38cr net, ₹4L loss; 100% audience audits
Build	Year 2	Disclosure 87%, dedup reporting 52%, creators paid in 15 days 74%; ₹2.18cr net, ₹10L profit
Scale	Year 3	210 campaigns; ₹24.8cr billings, ₹3.32cr net, ₹32L profit; **disclosure 98%**

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates.

ALL REVENUE FIGURES ARE NET. Gross billings are shown only as a memo line and are not revenue.

12.1 Project cost & means of finance

Capital requirement	₹
Working capital (creator payments ahead of brand settlement)	**20,00,000**
Team recruitment & training	8,00,000
Creator vetting, audience-audit & campaign tooling	**6,00,000**
Office setup & deposits	3,00,000
Business development	2,00,000
Legal, contracting & compliance	1,00,000
Total project cost	**40,00,000**
Promoter contribution	20,00,000
Investor funding	8,00,000
Working-capital finance	12,00,000

12.2 Projected Profit & Loss (3 years) — NET REVENUE BASIS

Particulars	Year 1	Year 2	Year 3
GROSS BILLINGS MANAGED (memo — NOT revenue)	**9,20,00,000**	**15,60,00,000**	**24,80,00,000**
Campaign management commission	62,00,000	96,00,000	1,42,00,000
Creator-content production & usage licensing	**32,00,000**	**50,00,000**	**76,00,000**
Always-on creator programme retainers	24,00,000	40,00,000	64,00,000
Vetting, audience-audit & compliance services	**12,00,000**	**18,00,000**	**28,00,000**
Measurement, incrementality & reporting	8,00,000	14,00,000	22,00,000
Total NET revenue	**1,38,00,000**	**2,18,00,000**	**3,32,00,000**

Salaries (creator relations, campaign, compliance, admin)	88,00,000	1,36,00,000	2,00,00,000
Unbilled scope creep & absorbed campaign management	**12,00,000**	**14,00,000**	**16,00,000**
Business development & marketing	11,00,000	16,00,000	24,00,000
Technology, vetting & measurement tools	10,00,000	14,00,000	20,00,000
Office, overheads & admin	9,00,000	14,00,000	20,00,000
Bad debt & unrecovered creator advances	**4,00,000**	**4,00,000**	**5,00,000**
Training & development	3,00,000	4,00,000	7,00,000
Depreciation, interest & other	5,00,000	6,00,000	8,00,000
Total expenses	**1,42,00,000**	**2,08,00,000**	**3,00,00,000**
Net profit / (loss) before tax	**(4,00,000)**	**10,00,000**	**32,00,000**
Net margin (on NET revenue)	(2.9%)	4.6%	9.6%
Net revenue as % of gross billings (commission rate)	**15.0%**	**14.0%**	**13.4%**
CREATORS AUDITED FOR AUDIENCE AUTHENTICITY BEFORE CONTRACTING	**100%**	**100%**	**100%**
Creators rejected at audit stage	**24%**	**28%**	**31%**
Spend placed with creators who failed authenticity screening	**NIL**	**NIL**	**NIL**
DELIVERABLES WITH COMPLIANT, PROMINENT DISCLOSURE	**61%**	**87%**	**98%**
Disclosure compliance verified post-publication rather than assumed	**100%**	**100%**	**100%**
Claims cleared against the brand's own regulatory standard	**54%**	**81%**	**96%**
Campaigns briefed on message and boundaries rather than scripted	**38%**	**64%**	**84%**
Campaigns reported on DEDUPLICATED reach	**18%**	**52%**	**76%**
CREATOR PAYMENTS MADE WITHIN 15 DAYS OF DELIVERY	**46%**	**74%**	**92%**
Perpetual usage rights taken without separate licensing fee	**NIL**	**NIL**	**NIL**
Average client tenure (months)	8	12	17
Billable utilisation / Client concentration	58% / 24%	66% / 16%	73% / 11%
Campaigns delivered	84	140	210

12.3 Unit economics & break-even

- **Read the commission rate, not the billings:** net revenue falls from 15.0% to 13.4% of gross as campaigns get larger. **An agency celebrating billings growth while its commission rate compresses is getting busier without getting better.**
- **A ₹32 lakh profit is 9.6% of net revenue and 1.3% of gross billings** — **and only one of those numbers describes anything real.**
- **Vetting and compliance earns more per hour than campaign management**, which is counterintuitive and is the strongest argument for selling it as a separate line rather than absorbing it as overhead.

- **Tenure is short — 8 months at launch, the shortest in the vertical alongside performance marketing** — because campaign work is episodic by nature. **Always-on programmes are the only structural fix, and they grow from 17% to 19% of net revenue.**
- **Break-even:** Year 2. **Bad debt is carried as an explicit line because it is a real and recurring cost in a business that pays creators before it is paid.**

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	22,00,000	16,00,000	13,00,000	11,00,000
Collections (net revenue)	30,00,000	32,00,000	34,00,000	35,00,000
Salaries, technology, business development & overheads	36,00,000	35,00,000	36,00,000	35,00,000
Closing balance	**16,00,000**	**13,00,000**	**11,00,000**	**11,00,000**

> **The cash structure of this business is more dangerous than its size suggests, and the reason is a timing mismatch that runs the wrong way on money that is not the agency's.** Creators expect payment on delivery or shortly after — many require an advance — while brands settle in sixty to ninety days. **The agency therefore stands between them as a financing intermediary, on a pass-through amount many times its own revenue, and it is not paid to perform that function.** On ₹24.8 crore of billings, **a sixty-day gap means several crores of exposure funded by a business earning ₹3.3 crore** — and unlike the media-credit problem the earlier plans described, **this exposure cannot be pushed back onto the supplier, because the supplier is an individual who will simply decline the next campaign.** The controls are three: **brand advances on campaign commencement, which are standard and negotiable if asked for at contracting rather than at invoicing; creator payment terms staged against milestones rather than settled entirely on delivery; and a hard per-client exposure cap**, because **a single large brand paying late does not inconvenience this agency — it stops it paying two hundred creators, which is a supply-side reputational event it may not recover from.**

12.5 Key Performance Indicators to Monitor

- **Procurement integrity: audit coverage; rejection rate; spend on failed creators (must be nil)**; audience-overlap concentration.
- **Compliance: disclosure compliance and post-publication verification; claim clearance rate**; regulatory complaints; platform label usage.
- **Measurement honesty: deduplicated reach reporting**; trackable action; incrementality tests run.
- **Supply health & cash: creator payment within 15 days; creator repeat-participation rate**; per-client exposure against cap; bad debt; commission-rate trend.

13. Funding Requirement & Bankability

Total ask: **₹8 lakh investor funding plus ₹12 lakh working-capital finance** against ₹20 lakh promoter contribution. Four points. **First, insist on net revenue and disregard gross billings entirely — an agency presenting ₹24.8 crore of billings as its scale is presenting money belonging to several hundred creators, and the 13.4% that is actually its own is the only figure a credit assessment should touch. Second, the working-capital facility is the operative risk and it funds pass-through, not receivables**: **the agency pays creators before brands pay it, on amounts many times its revenue, and the exposure cannot be transferred to the supplier because the supplier is an individual. Third, ask what proportion of creators are rejected at audit. An agency that rejects**

nobody is not screening — and since it is spending client money to reach audiences, an unscreened roster is a procurement control failure, not a marketing preference. Fourth, disclosure compliance is a leading indicator of regulatory exposure that sits with the client but originates with the agency — and an agency whose disclosure rate is unmeasured has, by definition, not been checking, which is the same answer as low compliance with an extra step of deniability.

13.1 Funding utilisation

Use of funds	₹	% of total
Working capital (creator payments ahead of brand settlement)	20,00,000	50.0%
Team recruitment & training	8,00,000	20.0%
Creator vetting, audience-audit & campaign tooling	6,00,000	15.0%
Office setup & deposits	3,00,000	7.5%
Business development	2,00,000	5.0%
Legal, contracting & compliance	1,00,000	2.5%
Total	**40,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
Three parties, and the third is not at the table	Every other business in this vertical is a two-party relationship in which **the audience knows it is looking at advertising — an ad is visibly an ad.** Here **THE AGENCY SERVES A BRAND, PAYS A CREATOR, AND THE PERSON ACTUALLY BEING ADDRESSED IS NOT PARTY TO THE TRANSACTION AND IS FREQUENTLY NOT TOLD ONE OCCURRED — which is not incidental to the format, IT IS THE FORMAT: THE ENTIRE MECHANISM WORKS BECAUSE THE MESSAGE DOES NOT LOOK LIKE ADVERTISING, SO THE VALUE BEING SOLD IS THE AUDIENCE'S TRUST IN THE CREATOR, AND THAT TRUST IS PRECISELY WHAT IS BEING SPENT**
A mandatory rule treated as optional	ASCI requires disclosure **UPFRONT AND PROMINENT — not buried at the end of a hashtag block, not abbreviated to "collab" or "sp", and visible for the DURATION of a video or story rather than for two frames.** Responsibility is the point: **A TWENTY-TWO-YEAR-OLD CREATOR MAY GENUINELY NOT KNOW THE RULES, BUT THE AGENCY DOES — IT WROTE THE BRIEF, DRAFTED THE CONTRACT AND KNOWS EXACTLY WHAT THE REGULATION SAYS, WHICH MAKES NON-DISCLOSURE AN AGENCY FAILURE DRESSED AS A CREATOR OVERSIGHT** (61%→87%→98%), and because a caption can be edited after delivery, **COMPLIANCE IS VERIFIED AFTER PUBLICATION RATHER THAN ASSUMED, ON 100% OF CAMPAIGNS**
Follower fraud with money attached	In the social-media plan a bought audience was a VANITY problem. **HERE THE AGENCY IS SPENDING THE CLIENT'S MONEY TO BUY ACCESS TO AN AUDIENCE THAT DOES NOT EXIST — WHICH CONVERTS A MEASUREMENT FAILURE INTO A PROCUREMENT FAILURE, WITH THE AGENCY AS THE BUYER.** 100% audited pre-contract on **audience geography against the brand's market, engagement-to-follower ratio, comment quality, growth-curve anomalies and cross-creator overlap**; **rejection 24%→31% — RISING BECAUSE DETECTION IMPROVES, NOT BECAUSE SUPPLY DETERIORATES**; spend on failed creators NIL

Combined reach is arithmetically wrong	**THE SINGLE MOST MISLEADING NUMBER IN THIS INDUSTRY, AND THE ERROR IS ARITHMETICAL RATHER THAN ETHICAL, WHICH IS WHY ALMOST NOBODY CATCHES IT:** twelve creators' followers are added to produce "combined reach 12 million", **BUT CREATORS IN THE SAME CATEGORY SHARE AUDIENCES HEAVILY — THE PEOPLE WHO FOLLOW ONE INDIAN SKINCARE CREATOR FOLLOW FOUR OTHERS — SO THE TRUE FIGURE MAY BE FOUR MILLION PEOPLE REACHED THREE TIMES EACH. THOSE ARE ENTIRELY DIFFERENT CAMPAIGNS, AND ONLY ONE IS WHAT THE CLIENT BELIEVED THEY BOUGHT.** Frequency is not worthless — **THE FAILURE IS NOT THAT OVERLAP EXISTS, IT IS THAT THE CLIENT WAS NEVER TOLD WHICH CAMPAIGN THEY WERE RUNNING** (dedup reporting 18%→76%, with overlap treated as a SELECTION input since **the point at which it can be FIXED is when the roster is built, not when the report is written**)
Claims the brand could not lawfully make	A supplement brand cannot claim a cure, a lender cannot promise a return, a cosmetics brand cannot claim an unsubstantiated clinical outcome — **BUT A CREATOR SPEAKING IN THE FIRST PERSON ABOUT PERSONAL EXPERIENCE ROUTINELY SAYS ALL OF THOSE THINGS, AND INSIDE A PAID CAMPAIGN THE AGENCY BRIEFED, THE CLAIM IS AN ADVERTISEMENT MADE BY THE BRAND THROUGH AN INTERMEDIARY. USING A CREATOR TO SAY WHAT THE BRAND'S OWN LEGAL TEAM WOULD REFUSE TO APPROVE IS NOT A LOOPHOLE; IT IS THE OFFENCE WITH AN EXTRA STEP — AND THE EXTRA STEP IS A PERSON WITH FEWER RESOURCES TO DEFEND THEMSELVES THAN EITHER THE BRAND OR THE AGENCY** (clearance 54%→96%), **unpopular because PART OF WHAT SOME CLIENTS ARE BUYING IS DENIABILITY**; corollary accepted: **A BRIEF THAT PERMITS A CLAIM THE BRAND COULD NOT MAKE ITSELF IS AN AGENCY DOCUMENT, AND IT WILL BE READ OUT LOUD IF IT EVER MATTERS**
The supplier is also the product	The usual separation between vendor management and creative control collapses, **and a brand that dictates the script DESTROYS THE EXACT AUTHENTICITY IT IS PAYING A PREMIUM TO ACCESS** → brief on **message, proof points and non-negotiables — not words** (38%→84%), with boundaries built in **so the creator has room to be authentic inside a space that is already safe**
Pass-through pretending to be services	**NOT A ROUNDING CONVENTION — IT MISREPRESENTS THE SIZE AND NATURE OF THE BUSINESS BY AN ORDER OF MAGNITUDE: ₹24.8 CRORE OF BILLINGS AT 13% COMMISSION IS ₹3.3 CRORE OF REVENUE, AND THE OTHER ₹21.5 CRORE IS MONEY PASSING THROUGH THE AGENCY'S ACCOUNT ON ITS WAY TO SEVERAL HUNDRED INDIVIDUALS — NOT INCOME BY ANY DEFINITION AN ACCOUNTANT WOULD ACCEPT. A ₹32 LAKH PROFIT IS 9.6% OF NET REVENUE AND 1.3% OF GROSS BILLINGS, AND ONLY ONE OF THOSE DESCRIBES ANYTHING REAL**; it also changes behaviour — **AN OPERATOR WATCHING GROSS WILL CHASE LARGE BUDGETS AT THIN COMMISSIONS, WHILE ONE WATCHING NET WILL NOTICE THAT VETTING AND COMPLIANCE EARNS MORE PER HOUR THAN CAMPAIGN MANAGEMENT** (commission compressing 15.0%→13.4%, **invisible in any deck built on gross**)
Financing the chain's weakest party	**CREATORS EXPECT PAYMENT ON DELIVERY OR IN ADVANCE WHILE BRANDS SETTLE IN 60-90 DAYS, SO THE AGENCY STANDS BETWEEN THEM AS A FINANCING INTERMEDIARY ON A PASS-THROUGH AMOUNT MANY TIMES ITS OWN REVENUE — AND IS NOT PAID TO PERFORM THAT FUNCTION.** The industry norm (pay the creator when the brand pays us) is **A TRANSFER OF FINANCING COST ONTO THE LEAST CAPITALISED PARTY IN THE CHAIN — ASKING A TWENTY-FOUR-YEAR-OLD TO FINANCE A LISTED COMPANY'S WORKING CAPITAL.** Unlike media credit, **THIS EXPOSURE CANNOT BE PUSHED BACK ONTO THE SUPPLIER, BECAUSE THE SUPPLIER IS AN INDIVIDUAL WHO WILL SIMPLY DECLINE THE NEXT CAMPAIGN** → brand advances at commencement, staged creator milestones, hard per-client caps, because **A SINGLE LARGE BRAND PAYING LATE DOES NOT INCONVENIENCE THIS AGENCY — IT STOPS IT PAYING TWO HUNDRED CREATORS, A SUPPLY-SIDE REPUTATIONAL EVENT IT MAY NOT RECOVER FROM** (paid within 15 days 46%→92%)

Rights, conduct & short tenure	**Perpetual all-media rights for a single-post fee: NIL** — rights and licence term priced separately, which loses briefs. Conduct clauses in both directions against creator reputational contagion. **Tenure 8 months at launch, the shortest in the vertical alongside performance marketing, because campaign work is EPISODIC BY NATURE** → always-on programmes as the only structural fix. Selling difficulty: **THIS AGENCY'S NUMBERS ARE ALWAYS SMALLER AND THE REASONS ARE INVISIBLE IN A DECK — the client sees a third of the reach for a similar fee, and the explanation that the other nine million was fabricated, duplicated or both SOUNDS LIKE AN EXCUSE FROM SOMEONE WHO LOST** → run the audit on the client's OWN past campaigns

15. SWOT Analysis

Strengths **Audience auditing and disclosure verification the low-price segment structurally cannot carry**; claim clearance protecting the client from its own brief; **deduplicated reporting**; **creator payment speed as both an ethical position and a supply advantage**; compliance sold as a revenue line rather than absorbed as overhead.	**Weaknesses** **Pass-through cash exposure many times net revenue, on money that is not the agency's**; shortest tenure in the vertical; **proposals always show smaller reach than competitors'**; dependent on a supply base of individuals with no contractual depth; bad debt is structural.
Opportunities Regional-language and vernacular creators; **creator content as paid-media creative, sold through usage licensing**; always-on programmes replacing campaigns; live commerce and affiliate models; **regulated categories that need claim clearance most and buy it least.**	**Threats** **Coordinators competing at creator-fee-plus-margin with no compliance cost**; platforms and marketplaces disintermediating managed service; **a regulatory action against a client originating in an agency brief**; creator scandals attaching to brands; commission-rate compression.

16. Recommended AiSevak Tools for This Business

This influencer marketing agency would use AiSevak's Marketing vertical tools in operations:

- **Procurement integrity: creator audience-authenticity audit (geography, engagement ratio, comment quality, growth anomalies), cross-creator overlap map, rejection register.**
- **Compliance: disclosure requirement by platform and format, post-publication verification sweep**, claim-clearance checklist against the brand's own standard, ASCI/CCPA reference.
- **Contracting:** deliverables, **usage rights and licence term priced separately**, exclusivity windows, conduct clauses, milestone payment schedule.
- **Measurement: deduplicated reach calculator**, trackable-action attribution, incrementality log, creator-level performance history.
- **Cash & supply: creator payment-within-15-days tracker**, per-client pass-through exposure against cap, brand advance status, **gross-billings-versus-net-revenue separation in all reporting.**

17. Key Assumptions & Notes

- Influencer & creator marketing agency: campaign strategy and creator selection, managed delivery, always-on programmes, creator-content production and usage licensing, vetting and disclosure compliance, and measurement. **ALL REVENUE FIGURES ARE NET; GROSS BILLINGS ARE A MEMO LINE ONLY.**

- ⚠ **THE VERTICAL'S ONLY THREE-PARTY STRUCTURE, AND THE THIRD PARTY IS NOT AT THE TABLE: EVERY OTHER BUSINESS HERE IS A TWO-PARTY COMMERCIAL RELATIONSHIP IN WHICH THE AUDIENCE KNOWS IT IS LOOKING AT ADVERTISING — AN AD IS VISIBLY AN AD. HERE THE AGENCY SERVES A BRAND, PAYS A CREATOR, AND THE PERSON ACTUALLY BEING ADDRESSED IS NOT PARTY TO THE TRANSACTION AND IS FREQUENTLY NOT TOLD ONE OCCURRED — WHICH IS NOT INCIDENTAL TO THE FORMAT, IT IS THE FORMAT: THE ENTIRE MECHANISM WORKS BECAUSE THE MESSAGE DOES NOT LOOK LIKE ADVERTISING, WHICH MEANS THE VALUE BEING SOLD IS THE AUDIENCE'S TRUST IN THE CREATOR, AND THAT TRUST IS PRECISELY WHAT IS BEING SPENT.** Hence disclosure is not a compliance footnote but **THE SINGLE ISSUE ON WHICH THE CATEGORY'S LEGITIMACY RESTS, AND INDIAN PRACTICE TREATS A MANDATORY RULE AS AN OPTIONAL ONE**: ASCI requires it **UPFRONT AND PROMINENT — NOT BURIED AT THE END OF A HASHTAG BLOCK, NOT ABBREVIATED TO "COLLAB" OR "SP", AND VISIBLE FOR THE DURATION OF A VIDEO OR STORY RATHER THAN FOR TWO FRAMES**, and the responsibility point is decisive: **A TWENTY-TWO-YEAR-OLD CREATOR MAY GENUINELY NOT KNOW THE RULES, BUT THE AGENCY DOES — IT WROTE THE BRIEF, DRAFTED THE CONTRACT AND KNOWS EXACTLY WHAT THE REGULATION SAYS, WHICH MAKES NON-DISCLOSURE AN AGENCY FAILURE DRESSED AS A CREATOR OVERSIGHT** (61%→87%→98%; and because a caption can be edited after delivery, **VERIFIED AFTER PUBLICATION RATHER THAN ASSUMED ON 100% OF CAMPAIGNS**).
- **FOLLOWER FRAUD APPEARS HERE IN A MATERIALLY WORSE FORM THAN IN THE SOCIAL-MEDIA PLAN AND THE DIFFERENCE IS WHO IS PAYING: THERE, AN INFLATED FOLLOWER COUNT WAS A VANITY PROBLEM; HERE THE AGENCY IS SPENDING THE CLIENT'S MONEY TO BUY ACCESS TO AN AUDIENCE THAT DOES NOT EXIST — WHICH CONVERTS A MEASUREMENT FAILURE INTO A PROCUREMENT FAILURE, WITH THE AGENCY AS THE BUYER** → 100% audited before contracting (geography vs the brand's market, engagement-to-follower ratio, comment quality, growth-curve anomalies, cross-creator overlap), **REJECTION 24%→28%→31%, RISING BECAUSE DETECTION IMPROVES NOT BECAUSE SUPPLY DETERIORATES**, spend on failed creators NIL. **AND THE SINGLE MOST MISLEADING NUMBER IN THE INDUSTRY IS COMBINED REACH, WHERE THE ERROR IS ARITHMETICAL RATHER THAN ETHICAL — WHICH IS WHY ALMOST NOBODY CATCHES IT: TWELVE CREATORS' FOLLOWERS ARE ADDED TO PRODUCE "COMBINED REACH 12 MILLION", BUT CREATORS IN THE SAME CATEGORY SHARE AUDIENCES HEAVILY — THE PEOPLE WHO FOLLOW ONE INDIAN SKINCARE CREATOR FOLLOW FOUR OTHERS — SO THE TRUE UNDUPLICATED FIGURE MAY BE FOUR MILLION PEOPLE REACHED THREE TIMES EACH; THOSE ARE ENTIRELY DIFFERENT CAMPAIGNS — ONE REACHED TWELVE MILLION PEOPLE ONCE, THE OTHER REACHED FOUR MILLION THREE TIMES — AND ONLY ONE OF THEM IS WHAT THE CLIENT BELIEVED THEY BOUGHT**; frequency is not worthless (repeated exposure from multiple trusted sources is often MORE persuasive), so **THE FAILURE IS NOT THAT OVERLAP EXISTS; IT IS THAT THE CLIENT WAS NEVER TOLD WHICH CAMPAIGN THEY WERE RUNNING** (dedup reporting 18%→52%→76%, overlap treated as a SELECTION input because **THE POINT AT WHICH IT CAN BE FIXED IS WHEN THE ROSTER IS BEING BUILT, NOT WHEN THE REPORT IS BEING WRITTEN**).
- **CLAIM CLEARANCE IS THE EXPOSURE THIS INDUSTRY LEAST EXPECTS AND WOULD FIND HARDEST TO DEFEND: A SUPPLEMENT BRAND CANNOT LAWFULLY CLAIM ITS PRODUCT CURES A CONDITION, A LENDER CANNOT PROMISE A RETURN, A COSMETICS BRAND CANNOT CLAIM AN UNSUBSTANTIATED CLINICAL OUTCOME — BUT A CREATOR, SPEAKING IN THE FIRST PERSON ABOUT THEIR PERSONAL EXPERIENCE, ROUTINELY SAYS ALL OF THOSE THINGS, AND WHEN THEY DO IT INSIDE A PAID CAMPAIGN THE AGENCY BRIEFED, THE CLAIM IS AN ADVERTISEMENT MADE BY THE BRAND THROUGH AN INTERMEDIARY. USING A CREATOR TO SAY WHAT THE BRAND'S OWN LEGAL TEAM WOULD REFUSE TO APPROVE IS NOT A LOOPHOLE; IT IS THE OFFENCE WITH AN EXTRA STEP — AND THE EXTRA STEP IS A PERSON WITH FEWER RESOURCES TO DEFEND THEMSELVES THAN EITHER THE BRAND OR THE AGENCY** (54%→81%→96%), **UNPOPULAR WITH CLIENTS BECAUSE PART OF WHAT SOME OF THEM ARE BUYING IS DENIABILITY**, with the corollary accepted openly: **A BRIEF THAT PERMITS A CLAIM THE BRAND COULD NOT MAKE ITSELF IS AN AGENCY DOCUMENT,**

AND IT WILL BE READ OUT LOUD IF IT EVER MATTERS. Related: **THE CREATOR IS A SUPPLIER WHO IS ALSO THE PRODUCT, SO THE USUAL SEPARATION BETWEEN VENDOR MANAGEMENT AND CREATIVE CONTROL COLLAPSES — AND A BRAND THAT DICTATES THE SCRIPT DESTROYS THE EXACT AUTHENTICITY IT IS PAYING A PREMIUM TO ACCESS** → brief on message and boundaries, not words (38%→84%), **SO THE CREATOR HAS ROOM TO BE AUTHENTIC INSIDE A SPACE THAT IS ALREADY SAFE.**

- **THE ECONOMICS ARE A PASS-THROUGH BUSINESS WEARING THE CLOTHES OF A SERVICES BUSINESS, AND QUOTING GROSS BILLINGS IS NOT A ROUNDING CONVENTION — IT MISREPRESENTS THE SIZE AND NATURE OF THE BUSINESS BY AN ORDER OF MAGNITUDE: AN AGENCY MANAGING ₹24.8 CRORE OF CREATOR SPEND ON A 13% COMMISSION HAS REVENUE OF ₹3.3 CRORE, AND THE OTHER ₹21.5 CRORE IS MONEY THAT PASSES THROUGH THE AGENCY'S ACCOUNT ON ITS WAY TO SEVERAL HUNDRED INDIVIDUALS — NOT THE AGENCY'S INCOME BY ANY DEFINITION AN ACCOUNTANT WOULD ACCEPT. A ₹32 LAKH PROFIT IS 9.6% OF NET REVENUE AND 1.3% OF GROSS BILLINGS, AND ONLY ONE OF THOSE FIGURES DESCRIBES ANYTHING REAL** — it also changes behaviour, since **AN OPERATOR WATCHING GROSS BILLINGS WILL CHASE LARGE BUDGETS AT THIN COMMISSIONS, WHILE ONE WATCHING NET REVENUE WILL NOTICE THAT THE VETTING AND COMPLIANCE LINE EARNS MORE PER HOUR THAN THE CAMPAIGN LINE DOES** (commission compressing **15.0%→14.0%→13.4% AS CAMPAIGNS GET LARGER — WHAT ACTUALLY HAPPENS, AND INVISIBLE IN ANY DECK BUILT ON GROSS**; **AN AGENCY CELEBRATING BILLINGS GROWTH WHILE ITS COMMISSION RATE COMPRESSES IS GETTING BUSIER WITHOUT GETTING BETTER**). Tenure 8→12→17 months, **the shortest in the vertical alongside performance marketing because campaign work is EPISODIC BY NATURE** → always-on programmes as the only structural fix.
- Cash — **MORE DANGEROUS THAN THE BUSINESS'S SIZE SUGGESTS, BECAUSE THE TIMING MISMATCH RUNS THE WRONG WAY ON MONEY THAT IS NOT THE AGENCY'S: CREATORS EXPECT PAYMENT ON DELIVERY OR IN ADVANCE WHILE BRANDS SETTLE IN 60-90 DAYS, SO THE AGENCY STANDS BETWEEN THEM AS A FINANCING INTERMEDIARY ON A PASS-THROUGH AMOUNT MANY TIMES ITS OWN REVENUE AND IS NOT PAID TO PERFORM THAT FUNCTION — ON ₹24.8 CRORE OF BILLINGS A SIXTY-DAY GAP MEANS SEVERAL CRORES OF EXPOSURE FUNDED BY A BUSINESS EARNING ₹3.3 CRORE; AND UNLIKE THE MEDIA-CREDIT PROBLEM THE EARLIER PLANS DESCRIBED, THIS EXPOSURE CANNOT BE PUSHED BACK ONTO THE SUPPLIER, BECAUSE THE SUPPLIER IS AN INDIVIDUAL WHO WILL SIMPLY DECLINE THE NEXT CAMPAIGN** → brand advances at commencement (**standard and negotiable IF ASKED FOR AT CONTRACTING RATHER THAN AT INVOICING**), staged creator milestones, and hard per-client caps because **A SINGLE LARGE BRAND PAYING LATE DOES NOT INCONVENIENCE THIS AGENCY — IT STOPS IT PAYING TWO HUNDRED CREATORS, WHICH IS A SUPPLY-SIDE REPUTATIONAL EVENT IT MAY NOT RECOVER FROM.** Paying creators fast is **THE ONLY LINE IN THIS PLAN WHERE DOING THE DECENT THING AND DOING THE PROFITABLE THING ARE THE SAME DECISION, AND IT IS WORTH SAYING PLAINLY THAT THIS IS UNUSUAL — MOST OF THE HONEST POSITIONS IN THIS VERTICAL COST MONEY**: creators are individuals, often young, frequently the only earner in their operation, and **AN AGENCY THAT PAYS IN NINETY DAYS IS ASKING A TWENTY-FOUR-YEAR-OLD TO FINANCE A LISTED COMPANY'S WORKING CAPITAL**, while prompt payers get **FASTER CALLBACKS, MORE REASONABLE NEGOTIATION AND FIRST REFUSAL ON THE BEST SLOTS** (46%→74%→92%). Regulatory: ASCI influencer guidelines; CCPA endorsement and dark-pattern provisions (**liability on the advertiser, authorship with the agency**); category claim standards; **PERPETUAL ALL-MEDIA RIGHTS FOR A SINGLE-POST FEE: NIL**; platform paid-partnership labels; DPDP on creator and audience data; GST plus **PASS-THROUGH CREATOR PAYMENTS ACCOUNTED SEPARATELY FROM NET REVENUE** and TDS on creator fees. Lender note: **INSIST ON NET REVENUE AND DISREGARD GROSS BILLINGS ENTIRELY — AN AGENCY PRESENTING ₹24.8 CRORE AS ITS SCALE IS PRESENTING MONEY BELONGING TO SEVERAL HUNDRED CREATORS**; **THE WC FACILITY FUNDS PASS-THROUGH, NOT RECEIVABLES**; **ASK WHAT PROPORTION OF CREATORS ARE REJECTED AT AUDIT — AN AGENCY THAT REJECTS NOBODY IS NOT SCREENING, AND SINCE IT IS SPENDING CLIENT MONEY TO REACH AUDIENCES, AN**

UNSCREENED ROSTER IS A PROCUREMENT CONTROL FAILURE, NOT A MARKETING PREFERENCE; and **AN AGENCY WHOSE DISCLOSURE RATE IS UNMEASURED HAS, BY DEFINITION, NOT BEEN CHECKING — WHICH IS THE SAME ANSWER AS LOW COMPLIANCE WITH AN EXTRA STEP OF DENIABILITY.** ₹40L, 84→210 campaigns, 37→90 staff, gross billings 9.2→24.8cr, NET revenue 1.38→3.32cr, Y1 −₹4L → Y3 ₹32L. Figures illustrative, exclude GST.

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