BUSINESS PLAN · INDIA

Interior & Fit-out Firm

Turnkey design & execution of interiors for homes, offices & retail — on time, on budget

REAL ESTATE

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1. Executive Summary

This plan sets out an **Interior & Fit-out** business in India — a firm that designs and executes interiors for homes, offices, retail and hospitality: space planning, design, civil & carpentry work, modular furniture, electrical, false ceiling, painting, and turnkey handover. It earns design fees and project margins on fit-out execution, turning bare or dated spaces into finished, functional, beautiful interiors on a turnkey basis.

India's interior & fit-out demand is large and growing — new homes and apartments needing interiors, offices and coworking build-outs, retail and F&B rollouts, and renovation of existing spaces. Clients want a single accountable partner to design and deliver on time and budget. A well-run interior firm with strong design, reliable execution and vendor networks earns healthy project margins with referral-driven repeat business.

The promoter — an interior designer / architect / civil professional — seeks total funding of **₹15 lakh** (₹6 lakh promoter + ₹9 lakh term loan, eligible under PMMY-Mudra / CGTMSE), targeting **₹80 lakh** revenue in Year 1 and **₹2 crore** by Year 3 as the project pipeline grows. *(Fit-out is project-based with material pass-through; margins sit on design + execution.)*

2. Business Description, Vision & Legal Structure

Concept: A turnkey interior partner that designs and executes beautiful, functional spaces — delivered on time, on budget, hassle-free.

Vision: To be a trusted interior & fit-out brand for homes and commercial spaces in chosen markets.

Mission: Deliver great design and reliable, quality execution — turning clients' spaces into finished interiors they love.

Legal structure options

- **Proprietorship / LLP** — LLP recommended as the team and project size grow.
- **Private Limited** — for scaling into larger commercial projects and tenders.

> **Regulatory anchor:** fit-out is a design + works-contract business — subject to GST (works contract), labour compliance for site staff, building/society fit-out norms & NOCs, and safety. Cash-flow discipline (materials & labour paid before/along client milestones), design quality, execution reliability and vendor management determine profitability.

3. Promoter & Ownership

Led by a promoter with interior-design, architecture or civil experience. Delivery uses designers, site project managers, carpenters & contractors (mostly outsourced), and a materials/vendor network. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

Interior & fit-out demand spans residential (new homes, renovations), commercial (offices, coworking), retail and hospitality — all growing with real-estate activity, rising incomes and aspirations. Clients increasingly want turnkey, design-led, reliable delivery. The market is fragmented and referral-driven, favouring firms with strong design and execution track records.

Demand drivers

- **New homes & apartments** needing interiors.
- **Office & coworking** build-outs.
- **Retail & F&B** rollouts.
- **Renovation & upgrades.**
- **Rising aspirations** & design awareness.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Interior & fit-out demand in India	Very large
SAM	Reachable projects in the firm's region	Substantial
SOM (Yr 1–3)	Projects delivered per year	14 → 34

Target segments

- Homeowners (new & renovation).
- Offices & coworking operators.
- Retail, showrooms & F&B.
- Developers (sample flats/handover).

5. Competition & Competitive Advantage

Landscape: other interior firms, modular-brand franchises (e.g. modular-kitchen chains), architects offering execution, and local contractors. The firm competes on design, execution reliability, price transparency, timelines and quality.

The firm's edge

- **Design-led, turnkey** single-partner delivery.
- **Reliable execution & timelines.**
- **Transparent pricing & quality.**
- **Vendor & material** network (cost & quality).
- **Referral track record.**

6. Services & Pricing

Service	Model	Indicative basis
Interior design	Design fee	₹/sq ft or lump sum
Residential turnkey fit-out	Project (cost + margin)	₹/sq ft
Modular kitchen/wardrobe	Per unit	₹/sq ft (shutter)
Commercial/office fit-out	Project (per sq ft)	₹/sq ft
Renovation	Project	Scope-based
AMC / post-handover	Retainer/service	Add-on

> Design fees + execution margin (typically 12–20% over material + labour) drive income. Commercial fit-outs are larger-ticket; modular & renovation add volume. Referrals and repeat commercial clients compound the pipeline.

7. Go-to-Market — Marketing & Sales

- **Referrals & portfolio** — the core of interior sales.
- **Digital & social** (design showcases, before/after).
- **Architect, builder & broker** tie-ups.
- **Developer handover & sample-flat** contracts.
- **Commercial B2B** outreach & tenders.

Sales approach

Win projects via design & portfolio → execute reliably on time/budget → delight for referrals & repeat → grow commercial & developer pipeline. Track record and design quality drive the referral engine.

8. Operations Plan

- **Base:** a design studio/office with a materials display; execution on client sites.
- **Process:** brief & design → estimate & contract → material procurement → site execution (civil, carpentry, electrical, ceiling, paint) → QC & snagging → handover → post-handover service.
- **Execution:** project managers oversee outsourced carpenters/contractors; vendor network for materials & modular.
- **Compliance:** GST works-contract, labour compliance, building/society fit-out NOCs, safety.
- **Capacity:** project managers + crews handle concurrent projects; scale by adding PMs & crews.

Project workflow

Stage	Activity	Metric
Design	Brief & drawings	Approval
Contract	Estimate & BOQ	Margin
Execute	Site works	Timeline
QC	Snagging	Quality
Handover	Delivery	Referral

9. Regulatory, Licences & Compliance (India)

- **GST (works contract)** on fit-out; input-credit management on materials.
- **Labour compliance** for site staff/contractors; safety norms; contractor agreements.
- **Building & society:** fit-out NOCs, work-timing & debris norms; structural & electrical safety.
- **Business & data:** proprietorship/LLP or Pvt Ltd; PAN/TAN; Shops & Establishments; DPDP-aligned client-data handling.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Principal Designer	1	1	1
Designers & drafters	2	4	6
Site Project Managers	2	4	6
Procurement & accounts	1	2	3
Sales & admin	1	2	3
Carpenters/contractors	Outsourced	Outsourced	Outsourced
Total (core)	**7**	**13**	**19**

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–2	Studio, vendor network, portfolio, first projects
Launch	Month 2–4	First residential projects delivered
Traction	Month 4–9	Referrals & commercial projects; break-even nears
Scale	Year 2	More PMs/crews; commercial & developer pipeline
Growth	Year 3	~34 projects; strong referral engine

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. Fit-out revenue includes material pass-through; margin sits on design + execution.

12.1 Project cost & means of finance

Capital requirement	₹
Studio, display & setup	4,00,000
Tools, machinery & vehicle	3,50,000
Design software & IT	1,50,000
Branding, portfolio & marketing	2,00,000
Working-capital buffer (material float)	4,00,000
Total project cost	**15,00,000**
Promoter contribution	6,00,000
Term loan (Mudra / CGTMSE)	9,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Residential fit-out & modular	50,00,000	85,00,000	1,15,00,000
Commercial / office fit-out	24,00,000	50,00,000	72,00,000
Design fees & AMC	6,00,000	10,00,000	13,00,000
Total revenue	**80,00,000**	**1,45,00,000**	**2,00,00,000**
Materials & direct execution	56,00,000	99,00,000	1,35,00,000
Salaries (core team)	12,00,000	22,00,000	32,00,000
Studio, IT & overheads	3,60,000	5,40,000	7,20,000
Marketing & admin	3,00,000	5,00,000	7,00,000
Interest on term loan	96,000	72,000	42,000
Total expenses	**75,56,000**	**1,32,12,000**	**1,81,62,000**
Net profit (before tax)	**4,44,000**	**12,88,000**	**18,38,000**
Net margin	5.6%	8.9%	9.2%

12.3 Unit economics & break-even

- **Per project:** revenue = material + labour + margin; design fees & commercial projects lift margin.
- **Levers:** execution efficiency, material sourcing, PM utilisation and rework control.
- **Break-even:** reached around month 6–8 as the project pipeline fills; material float is the key discipline.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	4,00,000	2,60,000	3,10,000	4,20,000
Collections (milestones)	14,00,000	19,00,000	23,00,000	26,00,000
Materials, labour & overheads	15,10,000	18,20,000	21,60,000	24,10,000
Loan EMI	30,000	30,000	30,000	30,000
Closing balance	**2,60,000**	**3,10,000**	**4,20,000**	**5,80,000**

> Fit-out cash flow is milestone-based; materials are paid before/along collections. Milestone-linked billing (advance/stage/handover) and the material float manage the gap.

12.5 Key Performance Indicators to Monitor

- **Pipeline:** projects won; project value; conversion.
- **Delivery:** on-time %; rework/snag rate; client satisfaction.
- **Economics:** gross margin per project; PM utilisation.
- **Growth:** referral %; repeat commercial clients.

13. Funding Requirement & Bankability

Total ask: **₹9 lakh term loan** against ₹6 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 net profit ~₹4.44 lakh against annual debt service of ~₹2.5 lakh gives a **DSCR near 1.8**, strengthening as the pipeline scales — bankable, with working-capital funding (against project receivables) recommended alongside.

13.1 Funding utilisation

Use of funds	₹	% of total
Tools, machinery, vehicle & IT	5,00,000	33%
Studio, display & setup	4,00,000	27%
Working-capital buffer (material float)	4,00,000	27%
Branding, portfolio & marketing	2,00,000	13%
Total	**15,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
Cost/time overruns	Detailed BOQ; milestone billing; PM discipline; contingency
Working-capital / payment delays	Advance & stage billing; material float; collections discipline
Quality / rework	QC & snagging; skilled crews; vendor standards
Labour/contractor availability	Multiple crews; contractor network; scheduling
Design disputes	Clear scope, drawings & sign-offs; change-order process

15. SWOT Analysis

Strengths Large growing demand; referral-driven; design differentiation; scalable projects.	**Weaknesses** Thin net margins; working-capital intensive; execution/labour dependent; project-lumpy.
Opportunities Commercial & developer pipeline; modular growth; renovation; brand building.	**Threats** Material-cost inflation; modular-brand competition; payment delays; skilled-labour shortage.

16. Recommended AiSevak Tools for This Business

This interior & fit-out firm would use AiSevak's Real-Estate vertical tools in delivery:

- **Project ops:** BOQ/estimation, project-scheduling, procurement and milestone-billing tools.
- **Documentation & compliance:** contract, GST works-contract and scope/sign-off tools (with Legal & Finance verticals).
- **Practice:** Business Plan, per-project costing and Unit-Economics tools to model the pipeline.

17. Key Assumptions & Notes

- Revenue includes material pass-through; margin sits on design + execution (12–20% over cost).
- ~14 projects in Year 1 growing to ~34 by Year 3 across residential & commercial.
- Term-loan interest ~11% p.a., 5-year tenure; fit-out attracts GST (works contract); milestone billing.
- Design quality, execution reliability, material sourcing and cash discipline are decisive; figures exclude GST.

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