



BUSINESS PLAN · INDIA

K-12 Online Tutoring Service

Live & recorded school-curriculum tutoring - recurring monthly fees, results & parent trust

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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 **K-12 Online Tutoring Service** in India — a business delivering live & recorded school-curriculum tutoring (CBSE/ICSE/State boards) for classes 1–12, in one-to-one, small-group & batch formats across subjects, with homework help, doubt-solving & test prep. It earns per-session, monthly & package tuition fees, meeting the large, recurring demand for supplemental school education online.

Supplemental tutoring is deeply embedded in Indian education, and online delivery extends quality tutors to students anywhere — including Tier-2/3 & working-parent households — at lower cost & greater convenience than offline tuition. A well-run service with good tutors, curriculum alignment, results & parent trust builds recurring, retention-driven tuition revenue, largely fee-funded & cash-generative.

The promoter — an educator / edu-entrepreneur — seeks total funding of **₹12 lakh** (₹4.5 lakh promoter + ₹7.5 lakh term/WC finance, eligible under Mudra/CGTMSE; largely fee-funded thereafter), targeting **₹42 lakh** revenue in Year 1 and **₹1.2 crore** by Year 3. (*Recurring tuition-fee, tutor- & retention-driven model.*)

2. Business Description, Vision & Legal Structure

Concept: An online K-12 tutoring service giving students quality, curriculum-aligned tutoring & support - live, small-group & recorded.

Vision: To be a trusted online tutoring partner for school students & parents.

Mission: Improve students' understanding, grades & confidence with good tutors, curriculum alignment & regular support.

Legal structure options

- **Proprietorship / LLP** — LLP recommended as tutors & students grow.
- **Private Limited** — for scaling into a platform/brand or raising capital.

Regulatory anchor: K-12 tutoring is a fee-based education-services business — GST on tuition fees, tutor contracts & quality/vetting, curriculum-alignment & honest claims, and (critically) DPDP & child-safety compliance for minors (verification, safeguarding, session recording/consent). Tutor quality, curriculum alignment, results & parent trust/retention determine success; largely fee-funded & recurring.

3. Promoter & Ownership

Led by a promoter with education, tutoring or edu-business experience. Delivery uses subject tutors (vetted), academic coordinators, a tech/platform person, and parent-support & sales. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

Supplemental tutoring is near-universal in Indian education, and online delivery expands access to quality tutors beyond metros to Tier-2/3 & busy households, at convenience & lower cost. Demand spans all boards, subjects & classes, is recurring (monthly), and retention-driven. The market rewards tutor quality, curriculum alignment, results, safety & parent trust.

Demand drivers

- **Deep tutoring culture** & grades focus.
- **Online access** to quality tutors.
- **Convenience** for parents & students.
- **Tier-2/3 & vernacular** reach.
- **Recurring monthly** demand.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	K-12 tutoring market in India	Very large
SAM	Reachable students (boards/classes/region)	Substantial
SOM (Yr 1-3)	Active students (recurring)	Scaling

Target segments

- School students (classes 1-12, by board).
- Working-parent households.
- Tier-2/3 & vernacular students.
- Exam/board-prep (10th/12th).

5. Competition & Competitive Advantage

Landscape: large tutoring platforms, local tuition, freelance tutors, and free content. The firm competes on tutor quality, curriculum alignment, results, safety, affordability & parent trust.

The firm's edge

- **Vetted, quality tutors.**
- **Curriculum alignment & results.**
- **Small-group & personal attention.**
- **Child-safety & parent trust.**
- **Affordable & convenient.**

6. Services & Pricing

Offering	Model	Indicative price
One-to-one tutoring	Per session / monthly	₹300-800/session
Small-group batches	Monthly	₹1,500-4,000/mo
Full-subject / annual packages	Package	Bundle
Recorded courses & homework help	Subscription	Recurring/add-on
Board/exam prep (10th/12th)	Course	Premium/seasonal

Monthly tuition (one-to-one & small-group) is the recurring core; packages, recorded courses & board-prep add income. Tutor-cost vs. fee & group-size drive margin; retention (monthly renewals) & results/parent-trust are the economic engine.

7. Go-to-Market — Marketing & Student Acquisition

- **Results, grades & parent word-of-mouth.**
- **Digital & social;** free demo classes.
- **School & community** tie-ups.
- **Referrals & retention** (monthly).
- **Affordable & vernacular** reach.

Approach

Attract via demos, results & parent word-of-mouth → enrol into monthly tutoring → deliver results & support → retain (renewals) & earn referrals → grow subjects/classes. Retention & parent trust drive recurring, cash-generative growth.

8. Operations Plan

- **Base:** a coordination office; tutors deliver live online (from home/studio).
- **Process:** student onboarding & assessment → tutor matching & scheduling → live/recorded tutoring → homework/doubt support → progress & parent reporting.
- **Tutors & quality:** vetting, curriculum training, quality monitoring & child-safety.
- **Platform:** live-class & scheduling tech, LMS, parent app/reporting.
- **Capacity:** tutors & group sizes; scale by tutors, subjects & students.

Tutoring workflow

Stage	Activity	Metric
Onboard	Assess & match	Enrolments
Schedule	Tutor & batch	Coverage
Tutor	Live/recorded	Quality
Support	Homework/doubt	Engagement
Retain	Progress/renew	Retention

9. Regulatory, Licences & Compliance (India)

- **Child safety & data (critical):** DPDP with special care for minors; tutor background verification; safeguarding; session recording & consent.
- **Business & tax:** proprietorship/LLP or Pvt Ltd; PAN/TAN; GST (tuition fees attract GST); Udyam (MSME).
- **Content & tutors:** curriculum-alignment, tutor contracts, content IP, honest claims.
- **Consumer:** fair fees, refunds & advertising norms.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Academic Head	1	1	1
Tutors (vetted)	8	18	32
Academic coordinators	1	3	5
Tech & platform	1	2	3
Parent-support, sales & admin	2	4	6
Total (core, ex-tutors freelance mix)	5	10	15

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-1	Platform, tutors, curriculum, first students
Launch	Month 1-3	First batches & one-to-one live
Traction	Month 3-8	Students & retention build; break-even nears
Scale	Year 2	More tutors/subjects; board-prep; vernacular
Growth	Year 3	Strong recurring student base & referrals

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. Recurring tuition-fee; tutor-cost & retention drive economics.

12.1 Project cost & means of finance

Capital requirement	₹
Platform/LMS & live-class tech	4,00,000
Office & coordination setup	2,50,000
Content, curriculum & training	2,50,000
Branding & marketing	2,00,000
Working-capital buffer	1,00,000
Total project cost	12,00,000
Promoter contribution	4,50,000
Term/WC loan (Mudra / CGTMSE)	7,50,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
One-to-one & small-group tuition	34,00,000	66,00,000	92,00,000
Packages & board-prep	6,00,000	16,00,000	22,00,000
Recorded & add-ons	2,00,000	5,00,000	6,00,000
Total revenue	42,00,000	87,00,000	1,20,00,000
Tutor payouts & academics	22,00,000	45,00,000	62,00,000
Platform, tech & production	4,00,000	7,00,000	10,00,000
Marketing & acquisition	6,00,000	12,00,000	16,00,000
Office, support & overheads	4,00,000	8,00,000	11,00,000
Interest on loan	80,000	60,000	35,000
Total expenses	36,80,000	72,60,000	99,35,000
Net profit (before tax)	5,20,000	14,40,000	20,65,000
Net margin	12.4%	16.6%	17.2%

12.3 Unit economics & break-even

- **Per student:** monthly fee – tutor payout – platform/support; small-group improves margin per tutor-hour.
- **Retention:** monthly renewals & results/parent-trust drive LTV; low churn is the key lever.
- **Break-even:** reached around month 5–8 as the recurring student base builds.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	1,00,000	1,40,000	1,90,000	2,70,000
Fee collections	8,00,000	10,50,000	12,00,000	11,50,000
Operating outflows	7,40,000	9,80,000	11,00,000	10,80,000
Loan EMI	20,000	20,000	20,000	20,000
Closing balance	1,40,000	1,90,000	2,70,000	3,20,000

Monthly tuition fees give steady, recurring cash (collected in advance); enrolments peak at academic-year start. Tutor payouts track revenue; results-led retention & referrals keep acquisition efficient — cash-generative & recurring.

12.5 Key Performance Indicators to Monitor

- **Base:** active students; new enrolments; group sizes.
- **Retention:** monthly renewal/churn; results; parent NPS.
- **Economics:** revenue per student; tutor-cost ratio; CAC.
- **Quality & safety:** tutor quality; safeguarding; satisfaction.

13. Funding Requirement & Bankability

Total ask: **₹7.5 lakh term/WC finance** against ₹4.5 lakh promoter contribution — funds platform, content & launch; eligible under **PMMY (Mudra)/CGTMSE**. Fee-funded & cash-generative (advance monthly fees) — Year-1 net profit ~₹5.2 lakh against modest debt service gives a strong DSCR — comfortably bankable, strengthening with the recurring, retention-driven base.

13.1 Funding utilisation

Use of funds	₹	% of total
Platform/LMS & live-class tech	4,00,000	33%
Office & coordination setup	2,50,000	21%
Content, curriculum & training	2,50,000	21%
Branding & marketing	2,00,000	17%
Working-capital buffer	1,00,000	8%
Total	12,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Tutor quality/attrition	Vetting, training, fair pay; academic monitoring; bench
Child-safety / data	Background verification; safeguarding; DPDP; recording/consent
Retention / churn	Results, engagement, parent reporting & support
Acquisition cost	Demos, results & referrals; school tie-ups
Competition & free content	Curriculum alignment, personal attention & results

15. SWOT Analysis

Strengths Deep tutoring demand; recurring fees; cash-generative; scalable online; retention-driven.	Weaknesses Tutor-quality dependent; child-safety-critical; retention-sensitive; competition.
Opportunities Online & vernacular reach; board-prep; small-group; school tie-ups.	Threats Big tutoring platforms; free content; tutor poaching; safety/regulation.

16. Recommended AiSevak Tools for This Business

This K-12 tutoring service would use AiSevak's EdTech vertical tools in delivery:

- **Tutoring ops:** scheduling/live-class, tutor-matching, progress/parent-reporting and fee-billing tools.

- **Safety & compliance:** tutor-verification, child-safety/DPDP and GST tools (with Legal & Finance verticals).
- **Practice:** Business Plan, per-student economics and Break-even tools to model the service.

17. Key Assumptions & Notes

- Recurring monthly tuition (one-to-one & small-group) + packages/board-prep; fee-funded & cash-generative.
- Retention (renewals) & results/parent-trust drive LTV; enrolments peak at academic-year start.
- Term/WC finance ~11% p.a.; tuition attracts GST; child-safety & DPDP (minors) mandatory.
- Tutor quality, curriculum alignment, safety, results & retention are decisive; figures exclude GST.

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