BUSINESS PLAN · INDIA

Mental-Health & Counselling Clinic

Psychiatry, therapy & counselling - stigma-free, confidential care in-clinic & online

HEALTHCARE

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1. Executive Summary

This plan sets out a **Mental-Health & Counselling Clinic** in India — a facility offering psychiatry consultations, psychotherapy & counselling, clinical psychology, de-addiction support, and wellness/therapy programmes (individual, couple, family & group), in-clinic & online. It earns consultation & therapy-session fees, program & package revenue, and corporate/institutional tie-up income, meeting India's large, fast-growing & long-under-served mental-health need.

Mental-health awareness & help-seeking are rising sharply in India, while access to quality, stigma-free care remains scarce. Demand spans anxiety, depression, stress, relationship & workplace issues, child & adolescent, and de-addiction. Largely cash-pay with recurring multi-session therapy, and growing corporate EAP & online demand, a well-run, ethical clinic with good clinicians builds a steady, high-retention, referral-driven practice.

The promoter — a psychiatrist / clinical psychologist / mental-health entrepreneur — seeks total funding of **₹15 lakh** (₹5.5 lakh promoter + ₹9.5 lakh term finance, eligible under Mudra/CGTMSE), targeting **₹32 lakh** revenue in Year 1 and **₹80 lakh** by Year 3. *(Session/program-driven, largely cash-pay, high-retention model.)*

2. Business Description, Vision & Legal Structure

Concept: A stigma-free, ethical mental-health clinic delivering psychiatry, therapy & counselling with quality clinicians — in-clinic & online.

Vision: To be a trusted, accessible mental-health destination for its community.

Mission: Provide compassionate, evidence-based, confidential mental-health care that helps people heal & thrive.

Legal structure options

- **Proprietorship / LLP** — LLP recommended as the clinician team grows.
- **Private Limited** — for scaling, corporate EAP & online.

> **Regulatory anchor:** mental-health care is governed by the **Mental Healthcare Act 2017 (rights-based; clinic/establishment registration where inpatient/psychiatric, informed consent, confidentiality), Clinical Establishments Act, RCI-registered psychologists & council-registered psychiatrists**, and (for de-addiction) relevant norms; healthcare services largely GST-exempt. Clinician quality & ethics, confidentiality & stigma-free experience, therapy-retention & corporate/online channels determine success.

3. Promoter & Ownership

Led by a promoter (psychiatrist/clinical psychologist/entrepreneur). Delivery uses psychiatrists, clinical psychologists & counsellors, and front-desk/admin, with online-platform support. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

India's mental-health need is vast (large treatment gap) and help-seeking is rising fast with awareness, reduced stigma, youth & workplace stress, and online access. Demand spans clinical (psychiatry/therapy), wellness & corporate EAP. Quality, ethical, accessible care is under-served. The market rewards good clinicians, confidentiality, experience & multi-channel (in-clinic + online + corporate) reach.

Demand drivers

- **Rising awareness** & reduced stigma.
- **Large treatment gap.**
- **Youth, workplace & relationship** stress.
- **Corporate EAP** & wellness demand.
- **Online access** & convenience.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Mental-health demand in India	Very large (gap)
SAM	Reachable clients (catchment + online)	Substantial
SOM (Yr 1–3)	Sessions/month + corporate tie-ups	Scaling

Target segments

- Individuals (anxiety/depression/stress).
- Couples, families & children/adolescents.
- Corporate EAP & institutions.
- Online & teletherapy clients.

5. Competition & Competitive Advantage

Landscape: hospital psychiatry, other clinics & counsellors, online mental-health platforms, and freelancers. The firm competes on clinician quality, ethics, confidentiality, experience & multi-channel reach.

The firm's edge

- **Quality, ethical clinicians.**
- **Stigma-free, confidential** experience.
- **Therapy continuity & outcomes.**
- **In-clinic + online + corporate** reach.
- **Specialisations** (child/de-addiction/couples).

6. Services & Pricing

Service	Model	Indicative price
Psychiatry consultation	Per consult	₹800–2,000
Therapy / counselling session	Per session	₹800–2,500
Therapy package (course)	Package of N sessions	Recurring/bundle
Corporate EAP	Retainer/contract	Recurring
Programs (de-addiction/group/wellness)	Program	Premium/recurring

> Therapy is inherently recurring (multi-session courses), giving strong retention & predictable revenue; psychiatry, packages, corporate EAP & programs add income. Clinician utilisation & therapy-continuity drive the high margins; online extends reach at low marginal cost.

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

- **Digital & awareness** (destigmatising content, SEO/social).
- **Doctor & GP referrals.**
- **Corporate EAP & institutional** tie-ups.
- **Online/teletherapy** reach.
- **Trust, confidentiality & outcomes.**

Approach

Build awareness & trust → acquire clients via digital, referrals & corporate → deliver quality, confidential care → retain via therapy continuity & outcomes → grow via corporate EAP & online. Continuity & trust drive recurring, high-margin revenue.

8. Operations Plan

- **Location:** a private, comfortable, confidential clinic (consultation & therapy rooms, group space) + online platform.
- **Process:** intake & assessment → treatment/therapy plan → sessions (in-clinic/online) → progress review → continuity & follow-up; confidential records.
- **Clinicians:** psychiatrists, psychologists & counsellors; supervision, ethics & quality protocols.
- **Compliance & ethics:** Mental Healthcare Act, informed consent, strict confidentiality, records.
- **Capacity:** clinician session-capacity (in-clinic + online); scale by clinicians, hours & corporate.

Care workflow

Stage	Activity	Metric
Intake	Assess	New clients
Plan	Therapy plan	Continuity
Treat	Sessions	Utilisation
Review	Progress	Outcomes
Retain	Follow-up	Retention

9. Regulatory, Licences & Compliance (India)

- **Mental Healthcare Act 2017:** rights-based care, informed consent, confidentiality; establishment registration where required (esp. inpatient/psychiatric).
- **Clinician registration:** council-registered psychiatrists; RCI-registered clinical psychologists; qualified counsellors.
- **Clinical Establishments Act** registration; drug handling (psychiatry) & records; de-addiction norms where applicable.
- **Business & tax:** proprietorship/LLP or Pvt Ltd; PAN/TAN; GST (services largely exempt); DPDP & strict patient confidentiality.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Lead Clinician	1	1	1
Psychiatrists (visiting/retained)	1	2	3
Psychologists & counsellors	3	6	10
Front-desk & admin	1	2	3
Online & corporate coordinator	1	1	2
Total	**7**	**12**	**19**

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–2	Premises, clinicians, online platform, licences
Launch	Month 2–3	Clinic opens; first clients & therapy
Traction	Month 3–8	Client base & continuity build; break-even nears
Scale	Year 2	More clinicians; corporate EAP & online
Growth	Year 3	Strong recurring & corporate base

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. Session/program-driven, largely cash-pay, high-retention.

12.1 Project cost & means of finance

Capital requirement	₹
Interior fit-out & setup (private, comfortable)	6,00,000
Online platform & IT	2,50,000
Licences, branding & marketing	3,50,000
Working-capital buffer	3,00,000
Total project cost	**15,00,000**
Promoter contribution	5,50,000
Term loan (Mudra / CGTMSE)	9,50,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3

Therapy & counselling sessions	18,00,000	36,00,000	50,00,000
Psychiatry consultations	8,00,000	14,00,000	18,00,000
Corporate EAP & programs	6,00,000	14,00,000	12,00,000
Total revenue	**32,00,000**	**64,00,000**	**80,00,000**
Clinician fees & salaries	16,00,000	32,00,000	42,00,000
Rent & utilities	3,60,000	4,40,000	5,20,000
Platform, IT & overheads	2,80,000	4,20,000	5,40,000
Marketing & admin	4,00,000	7,00,000	9,00,000
Interest on loan	1,00,000	75,000	45,000
Total expenses	**27,40,000**	**48,35,000**	**62,05,000**
Net profit (before tax)	**4,60,000**	**15,65,000**	**17,95,000**
Net margin	14.4%	24.5%	22.4%

12.3 Unit economics & break-even

- **Per session:** fee − clinician-share − overhead; therapy continuity (multi-session) gives strong LTV.
- **Clinician utilisation & retention:** session-fill & therapy-continuity drive the high margins; online adds low-cost reach.
- **Break-even:** reached around month 5–8 as client base & continuity build.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	3,00,000	2,60,000	2,80,000	3,40,000
Collections	5,50,000	7,50,000	9,00,000	10,00,000
Operating outflows	5,65,000	7,05,000	8,15,000	8,90,000
Loan EMI	25,000	25,000	25,000	25,000
Closing balance	**2,60,000**	**2,80,000**	**3,40,000**	**4,25,000**

> Largely cash-pay therapy gives clean cash; corporate EAP adds contract revenue (with some collection lag). The buffer covers the client-building ramp; therapy continuity & corporate tie-ups stabilise revenue.

12.5 Key Performance Indicators to Monitor

- **Volume:** new clients; sessions/month; clinician utilisation.
- **Continuity:** sessions/client; retention; drop-off.
- **Economics:** revenue per session; margin; corporate share.
- **Outcomes & trust:** satisfaction; outcomes; confidentiality.

13. Funding Requirement & Bankability

Total ask: **₹9.5 lakh term finance** against ₹5.5 lakh promoter contribution — asset-light, funding fit-out, platform & marketing; eligible under **PMMY (Mudra)**/CGTMSE. Year-1 net profit ~₹4.6 lakh against modest debt service gives a sound DSCR, strengthening with therapy continuity & corporate EAP — bankable, aided by growing mental-health demand.

13.1 Funding utilisation

Use of funds	₹	% of total
Interior fit-out & setup	6,00,000	40%
Licences, branding & marketing	3,50,000	23%
Working-capital buffer	3,00,000	20%
Online platform & IT	2,50,000	17%
Total	**15,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
Stigma / slow acquisition	Awareness content; confidentiality; online; corporate EAP
Clinician availability/attrition	Multiple clinicians; fair terms; supervision & culture
Therapy drop-off	Continuity focus; outcomes; follow-up & rapport
Confidentiality/ethics breach	Strict confidentiality, consent, MHA compliance, data security
Competition (platforms)	Clinician quality, trust & local + corporate reach

15. SWOT Analysis

Strengths Large growing demand; recurring therapy; high margins; cash-pay; online scalability.	**Weaknesses** Stigma & acquisition; clinician-dependent; retention-sensitive; confidentiality-critical.
Opportunities Rising awareness; corporate EAP; online/teletherapy; specialisations (child/de-addiction).	**Threats** Online platforms; clinician attrition; stigma; price competition.

16. Recommended AiSevak Tools for This Business

This mental-health clinic would use AiSevak's Healthcare vertical tools in delivery:

- **Clinic ops:** appointment/tele-session, confidential-EMR, therapy-continuity & billing tools.
- **Compliance & corporate:** Mental-Healthcare-Act/consent, confidentiality/DPDP, corporate-EAP and GST tools (with Legal & Finance verticals).

- **Practice:** Business Plan, per-session economics and Break-even tools to model the clinic.

17. Key Assumptions & Notes

- Session/program-driven; therapy is recurring (multi-session), largely cash-pay; online extends reach.
- Client base, continuity & corporate EAP grow over Years 1–3.
- Term finance ~11% p.a.; MHA 2017 & strict confidentiality mandatory; services largely GST-exempt.
- Clinician quality, ethics/confidentiality, therapy continuity & multi-channel reach are decisive; figures exclude applicable GST.

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