



B U S I N E S S P L A N · I N D I A

NGO / Trust / Society

Registered non-profit organisation

NONPROFIT

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 **Registered NGO (Trust / Society)** in India — a mission-driven, not-for-profit organisation delivering social-impact programmes (e.g. education, health, livelihoods, community development) to under-served beneficiaries, funded by **grants, donations & CSR**. This is **not a profit-making venture**: it exists to deliver measurable social impact; any surplus is ploughed back into the mission. The plan is framed honestly as a **non-profit** — its "financial plan" is a **funding mix, budget & sustainability** model (not a P&L for profit), and its success metric is **programme outcomes & beneficiary impact**, underpinned by governance, transparency & compliance (12A/80G/FCRA/CSR-eligibility).

India has vast social needs & a large development sector; registered NGOs (as Trusts or Societies) channel philanthropic, CSR & grant funding into on-ground programmes. A well-run NGO is a **mission, governance & impact organisation**: it raises funds (grants/donations/CSR/programme support), deploys them into programmes, & is accountable through transparent governance, impact measurement & statutory compliance. It must register (Trust/Society), obtain **12A & 80G** (tax exemptions/donor deduction), **CSR-eligibility (Form CSR-1)** & — for foreign funding — **FCRA**. "Revenue" is **funding sources**; success rests on programme outcomes/impact, funder trust, governance/transparency, fund-raising diversity & compliance — it is mission-, funding-, governance- & impact-driven, not profit-driven.

This is a not-for-profit organisation — funded by grants, donations & CSR (no owner-profit). This plan models an NGO with an annual programme budget scaling from **₹1.5 crore** (Year 1) to **₹5 crore** (Year 3), deployed into programmes with surplus/reserves managed prudently for sustainability. *(Registered NGO Trust/Society; grant/donation/CSR-funded, mission/impact/governance-driven — figures illustrative; NOT profit-driven; funds are mission-deployed.)*

2. Organisation Description, Mission & Legal Form

Concept: A registered not-for-profit NGO delivering social-impact programmes to under-served beneficiaries, funded by grants/donations/CSR, accountable through governance & impact.

Vision: A society where the target community has [education/health/livelihood/etc.] access & opportunity.

Mission: Deliver effective, measurable, accountable programmes that improve beneficiaries' lives - transparently & sustainably.

Legal form options

- **Public Charitable Trust** (Trust Deed) — simple, trustee-governed.
- **Society** (Societies Registration Act) — member/governing-body-governed.
- **(Section-8 Company)** — covered separately; company form for non-profits.)

Regulatory/governance anchor: a registered NGO (Trust/Society) must register under the relevant Act, obtain **12A** (income-tax exemption) & **80G** (donor deduction), **Form CSR-1** (CSR-eligibility), & **FCRA** for foreign contributions; maintain governance (board/trustees), statutory audit, annual returns, transparency & (if FCRA) designated bank & reporting. It is **not-for-profit** — no distribution of surplus to members; funds are mission-deployed. Programme outcomes/impact, funder trust, governance/transparency, funding diversity & compliance determine success — mission- & impact-driven, not profit.

3. Founders, Board & Governance

Led by founders/trustees with commitment to the cause & relevant development, sector or community experience. Governed by a **board of trustees / governing body** (oversight, strategy, accountability), with a programme team (delivery), fundraising/partnerships, monitoring-&-evaluation (M&E) & finance/compliance. Governance, transparency, impact & funder trust are the differentiators. Board composition, founders & advisory are editable inputs; not-for-profit governance (no profit distribution) applies.

4. Need Analysis — India (Beneficiaries & Problem Scale)

India's social needs are vast — in education, health, livelihoods, nutrition, gender, environment & community development — with large under-served populations. This section frames the **problem scale, target beneficiaries & the gap the NGO addresses** (not a commercial market). Demand for the NGO's work is the beneficiary need & the funder appetite (CSR/philanthropy/grants). Success rests on addressing a real, measurable need with effective programmes; it is need-, impact- & funding-sensitive, met with programme effectiveness, evidence & funder trust.

Need/impact drivers

- **Large under-served** beneficiary population.
- **Measurable gap** (education/health/livelihood/etc.).
- **CSR (2% mandate) & philanthropy** funding pools.
- **Grants (government/foundation/international).**
- **Evidence & impact** demand from funders.

Scope framing (illustrative)

Layer	Definition	Indicative
Need	Target problem/population	Large
Reach (Yr 1-3)	Beneficiaries served	Scaling
Funding pool	CSR/grants/donations	Substantial

Target beneficiaries & funders

- Beneficiaries: the under-served target community.
- Funders: corporates (CSR), foundations, government grants, individual donors.

5. Positioning & Differentiation

Landscape: other NGOs/development organisations, government programmes & funders' own initiatives. The NGO differentiates on programme effectiveness/impact, evidence/M&E, governance/transparency, reach, cost-effectiveness & funder trust — not commercial competition, but credibility for funding & impact.

The NGO's edge

- **Programme effectiveness & measurable impact.**
- **Governance, transparency & accountability.**
- **M&E / evidence & reporting.**

- **Funder trust & compliance (12A/80G/CSR/FCRA).**
- **Cost-effective reach & community rootedness.**

6. Programmes & Funding Model

Funding source	Model	Basis
CSR funding (corporates)	Project grants (2% mandate)	Core (India)
Grants (foundation/government/int'l)	Programme/project grants	Core
Individual/retail donations	Donations (80G)	Diversification
Programme/service fees (cost-recovery)	Nominal/earned	Sustainability
Corpus / endowment income	Investment income	Stability

"Revenue" is **funding sources** — CSR & grants (core), individual donations (diversification), nominal programme fees (cost-recovery, where appropriate) & corpus income (stability). These fund **programmes** (the NGO's "products" = social impact). There is **no profit motive**; any surplus builds reserves/corpus for sustainability & is mission-deployed. Programme impact, funder trust, funding diversity, governance & compliance drive it — the decisive NGO levers.

7. Fundraising & Partnerships Strategy

- **CSR partnerships** (corporates — proposals/impact).
- **Grants** (foundations/government/international).
- **Individual/donor** (80G, digital, campaigns).
- **Impact reporting & transparency** (funder retention).
- **Diversified funding** (reduce dependence).

Approach

Build credibility & impact evidence → raise CSR & grant funding (proposals, relationships, impact) → diversify with donations & (where apt) cost-recovery fees → report impact transparently → retain & grow funders → build reserves/corpus for sustainability. Impact, funder trust, funding diversity & governance sustain the NGO; diversified funding reduces dependence risk.

8. Programme Delivery & Operations Plan

- **Programme design:** theory of change, target beneficiaries, activities, outcomes.
- **Delivery:** field teams/partners, community engagement, programme implementation.
- **M&E:** monitoring, evaluation, impact measurement, reporting (funder & public).
- **Governance & compliance:** board, audit, 12A/80G/CSR/FCRA, annual returns, transparency.
- **Finance:** fund management, budgets, utilisation, reserves — mission-deployed, not profit.

Programme workflow

Stage	Activity	Metric
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Design	Theory of change	Relevance
Fund	CSR/grants/donations	Funding raised
Deliver	Programme/field	Reach/beneficiaries
Measure	M&E/impact	Outcomes/impact
Report	Transparency/audit	Funder trust/compliance

9. Regulatory, Registration & Compliance (India)

- **Registration:** Trust (Trust Deed) or Society (Societies Act); PAN.
- **Tax:** 12A (exemption); 80G (donor deduction); annual ITR/returns.
- **CSR:** Form CSR-1 (CSR-eligibility for corporate CSR funds).
- **Foreign funds:** FCRA (designated bank/reporting); governance/audit/transparency.

10. Organisation & Team Plan

Role	Yr 1	Yr 2	Yr 3
Board / trustees (governance)	—	—	—
Leadership (ED/CEO) & programme heads	2	3	5
Programme / field staff	10	22	40
M&E, fundraising & partnerships	3	6	10
Finance, compliance & admin	2	4	6
Total staff (board is voluntary)	17	35	61

11. Programme Roadmap & Milestones

Phase	Timeline	Milestone
Setup	Month 0–4	Registration, 12A/80G/CSR-1, board, first grants, programme design
Launch	Month 4–12	Programme delivery, first beneficiaries, M&E, ₹1.5cr budget
Grow	Year 2	Scale reach/programmes, more funders, FCRA, ₹3cr
Sustain	Year 3	₹5cr budget; impact, diversified funding & reserves

12. Financial Plan (Illustrative — funding, budget & sustainability, NOT profit)

All figures are illustrative model assumptions for an Indian context, shown so the organisation can replace them with live figures. They are not projections of guaranteed results. This is a NON-PROFIT: the "financial plan" is a funding mix, budget & sustainability model — surplus builds reserves/corpus & is mission-deployed, NOT distributed as profit. Deficits are funding-gap risks to manage.

12.1 Funding sources & budget (means)

Funding & budget	Year 1 (₹)
CSR funding	70,00,000
Grants (foundation/government)	50,00,000
Individual/retail donations (80G)	20,00,000
Programme fees / other (cost-recovery)	10,00,000
Total funds raised (Yr 1)	1,50,00,000

12.2 Budget & fund deployment (3 years)

Particulars	Year 1	Year 2	Year 3
Total funds raised	1,50,00,000	3,00,00,000	5,00,00,000
Programme / direct-mission spend	1,12,00,000	2,28,00,000	3,85,00,000
Programme staff & field cost	22,00,000	42,00,000	70,00,000
M&E, fundraising & partnerships	8,00,000	16,00,000	27,00,000
Admin, governance & compliance	6,00,000	11,00,000	18,00,000
Total expenditure	1,48,00,000	2,97,00,000	5,00,00,000
Surplus / (deficit) → reserves	2,00,000	3,00,000	—
Programme spend ratio (of budget)	~75%	~76%	~77%

Note: surplus is retained in reserves/corpus for sustainability & future programmes — NOT distributed. A healthy **programme-spend ratio** (funds reaching the mission vs. overheads) & low admin ratio signal efficiency & funder trust.

12.3 Sustainability & key ratios (not profit)

- **Funding diversity & sustainability:** reliance on any single funder/CSR is a risk; diversified CSR + grants + donations + cost-recovery + corpus builds sustainability; multi-year grants & reserves smooth funding cycles.
- **Efficiency & trust:** programme-spend ratio, admin ratio, impact-per-rupee & transparent reporting drive funder trust & retention — the NGO's "bankability" is funder confidence, not profit.
- **Impact (the real metric):** beneficiaries reached, outcomes achieved & evidence — the true "return"; funds are inputs, impact is the output.

12.4 Cash / funding-flow — Year 1 (quarterly, illustrative)

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	5,00,000	6,00,000	5,50,000	6,00,000
Funds received (grants/CSR/donations)	40,00,000	35,00,000	38,00,000	37,00,000
Programme & operating spend	39,00,000	35,50,000	37,50,000	36,00,000
Closing balance (reserves)	6,00,000	5,50,000	6,00,000	7,00,000

An NGO's cash discipline is **funding-cycle management**: grants/CSR arrive in tranches (often milestone/utilisation-linked), while programmes run continuously — so reserves, multi-year commitments & diversified funding bridge gaps. The key risks are funding concentration/gaps, grant-cycle timing, compliance (12A/80G/FCRA) lapses & impact/reporting shortfalls — met with funding diversity, reserves, governance & strong M&E. There is no profit; sustainability & impact are the goals.

12.5 Key metrics to Monitor (impact & stewardship)

- **Impact:** beneficiaries reached; outcomes achieved; impact-per-rupee.
- **Funding:** funds raised; funder diversity; multi-year share; reserves.
- **Efficiency:** programme-spend ratio; admin ratio; utilisation.
- **Governance:** audit; compliance (12A/80G/CSR/FCRA); transparency/reporting.

13. Funding Requirement & Sustainability

This NGO is **grant/donation/CSR-funded** — there is **no owner capital-for-profit**; initial setup (registration, 12A/80G/CSR-1, first team) is met from founder contribution, seed grants & early CSR/donations (~₹15-25 lakh seed). Ongoing, it raises an annual programme budget (₹1.5cr → ₹5cr). Its "bankability" is **funder trust** — built on impact, governance, transparency & compliance. Sustainability comes from **diversified funding, multi-year grants, reserves/corpus & (where appropriate) cost-recovery**. Surplus is mission-deployed, never distributed. Impact, funder trust, funding diversity & governance underpin the organisation. *(This is a non-profit model, not an investment; funds are for the mission.)*

13.1 Fund utilisation (Year 1 budget ₹1.5 crore)

Use of funds	₹	% of budget
Programme / direct-mission spend	1,12,00,000	74.7%
Programme staff & field cost	22,00,000	14.7%
M&E, fundraising & partnerships	8,00,000	5.3%
Admin, governance & compliance	8,00,000	5.3%
Total	1,50,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Funding concentration / gaps	Diversify CSR/grants/donations/cost-recovery; multi-year; reserves
Grant-cycle / utilisation timing	Reserves, milestone planning, multi-year commitments
Compliance (12A/80G/FCRA/CSR)	Governance, audit, timely filings, FCRA discipline
Impact / reporting shortfall	M&E, evidence, transparent reporting, programme quality
Governance / trust / mission drift	Strong board, transparency, mission focus, no profit-distribution

15. SWOT Analysis

Strengths Vast social need; CSR/philanthropy funding pools; mission & community trust; impact & governance; 12A/80G/CSR/FCRA.	Weaknesses Funding-dependent/cyclical; no profit buffer; grant-timing; capacity/talent constraints; compliance burden.
Opportunities CSR (2% mandate); grants/philanthropy; digital donations; partnerships; impact-led scaling; corpus-building.	Threats Funding cuts/cycles; regulatory (FCRA) tightening; competition for funds; impact/trust erosion.

16. Recommended AiSevak Tools for This Organisation

This NGO would use AiSevak's Nonprofit vertical tools in delivery:

- **Programme & impact:** programme-design/theory-of-change & M&E/impact-measurement, beneficiary-tracking & reporting tools.
- **Funding & compliance:** CSR/grant-proposal & donor-management, 12A/80G/CSR-1/FCRA & audit/transparency tools (with Legal & Finance verticals).
- **Practice:** Business/organisation Plan, budget/funding-mix and sustainability tools to plan & steward the NGO.

17. Key Assumptions & Notes

- This is a NON-PROFIT NGO (Trust/Society): grant/donation/CSR-funded, mission/impact-driven, NOT profit-making; surplus is mission-deployed/reserves, never distributed.
- "Revenue model" = funding sources (CSR/grants/donations/cost-recovery/corpus); "financial plan" = funding mix + budget + sustainability + fund-utilisation; success metric = programme outcomes/beneficiary impact.
- Registration (Trust/Society) + 12A/80G/Form-CSR-1/FCRA; governance, statutory audit, transparency & M&E central; funder trust is the "bankability".
- Impact, funder trust, funding diversity, governance & compliance drive sustainability; figures illustrative; funds are for the mission, not profit.

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