



BUSINESS PLAN · INDIA

Physiotherapy & Rehabilitation Centre

*Physiotherapy, sports-injury & rehab - outcome-focused, high-margin, largely cash-pay
care*

HEALTHCARE

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 **Physiotherapy & Rehabilitation Centre** in India — a clinic offering physiotherapy, rehabilitation, sports-injury management, post-operative & neuro rehab, pain management, and wellness therapies, with modern equipment & qualified physiotherapists. It earns per-session & package fees plus home-visit & wellness income, meeting rising demand for movement, recovery & pain-relief care.

Demand for physiotherapy & rehab is growing fast in India with lifestyle-related musculoskeletal problems, sports & fitness injuries, post-surgical rehab, ageing, and rising health awareness. Physiotherapy is largely elective, recurring (multi-session courses) & cash-pay with attractive margins & low medical-liability. A well-run centre with skilled physios, good equipment & outcomes builds steady, high-retention, referral-driven revenue.

The promoter — a physiotherapist — seeks total funding of **₹18 lakh** (₹6.5 lakh promoter + ₹11.5 lakh term/equipment finance, eligible under Mudra/CGTMSE), targeting **₹36 lakh** revenue in Year 1 and **₹85 lakh** by Year 3. (*Session/package-driven, high-margin outpatient rehab model.*)

2. Business Description, Vision & Legal Structure

Concept: A modern physiotherapy & rehab centre delivering expert, outcome-focused care for pain, injury, recovery & mobility.

Vision: To be the trusted physio & rehab destination for its community.

Mission: Restore movement, relieve pain & aid recovery with skilled, evidence-based physiotherapy & great patient experience.

Legal structure options

- **Proprietorship / LLP** — LLP recommended as the team & centres grow.
- **Private Limited** — for scaling into a chain.

Regulatory anchor: a physio centre requires **Clinical Establishments Act registration & qualified (council-registered) physiotherapists**, equipment & electrotherapy safety, biomedical-waste (minimal) & hygiene norms; healthcare services are largely GST-exempt (wellness/products taxable). Physiotherapist skill & outcomes, session/package economics, equipment, location & retention determine success; it is relatively low-liability & cash-pay.

3. Promoter & Ownership

Led by a physiotherapist promoter. Delivery uses physiotherapists, assistants/technicians, and front-desk/admin staff. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

India's physiotherapy & rehab demand is rising rapidly with lifestyle & posture problems (desk jobs), sports & fitness injuries, road-accident & post-surgical rehab, neuro rehab, and ageing. Awareness of physio as a first-line, drug-free option is growing. The market is under-served by organised, quality centres & rewards skill, outcomes, experience & retention; it is largely cash-pay & recurring.

Demand drivers

- **Lifestyle & posture** problems (desk work).
- **Sports & fitness** injuries.
- **Post-surgical & neuro** rehab.
- **Ageing & chronic pain**.
- **Awareness of drug-free** care.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Physio & rehab demand in India	Large & growing
SAM	Catchment demand for physio/rehab	Substantial
SOM (Yr 1–3)	Sessions per month	Scaling

Target segments

- Musculoskeletal & pain patients.
- Sports & fitness injuries.
- Post-op & neuro rehab.
- Elders & chronic conditions.

5. Competition & Competitive Advantage

Landscape: other physio clinics, hospital physio departments, freelance physios, and wellness centres. The firm competes on physio skill, outcomes, equipment, experience & retention.

The firm's edge

- **Skilled physios & outcomes.**
- **Modern equipment & techniques.**
- **Patient experience & care.**
- **Specialisation (sports/neuro).**
- **Reputation, referrals & retention.**

6. Services & Pricing

Service	Model	Indicative price
Physiotherapy session	Per session	₹400–1,000
Treatment package (course)	Package of N sessions	Discounted bundle
Sports/neuro/post-op rehab	Program	Premium
Home visits	Per visit	₹700–1,500
Wellness & products	Session / retail	Add-on

Multi-session packages give predictable, recurring revenue & retention; individual sessions, rehab programs, home visits & wellness add income. Physio utilisation & package conversion drive the strong margins.

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

- **Doctor & hospital referrals** (ortho/neuro/surgeons).
- **Digital & local presence** (Google/Practo, social).
- **Gyms, sports & corporate** tie-ups.
- **Education & camps** (posture/pain).
- **Outcomes, reviews & referrals.**

Approach

Build referral & digital channels → convert patients to treatment packages → deliver outcomes & experience → retain & earn referrals → add specialisations & tie-ups. Outcomes & package conversion drive high-margin, recurring revenue.

8. Operations Plan

- **Location:** an accessible ~800–1,500 sq ft centre with therapy space.
- **Setup:** therapy cubicles, electrotherapy & exercise equipment, gym/rehab area, reception.
- **Process:** assessment → treatment plan → sessions/program → progress review → discharge & maintenance; scheduling & records.
- **Quality:** physio protocols, outcome tracking, hygiene & safety, equipment upkeep.
- **Capacity:** physio & equipment session-capacity; scale by adding physios, hours & home visits.

Centre workflow

Stage	Activity	Metric
Assess	Evaluate	New patients
Plan	Package	Conversion
Treat	Sessions	Utilisation
Review	Progress	Outcomes
Retain	Maintain	Retention

9. Regulatory, Licences & Compliance (India)

- **Clinical Establishments Act** registration; qualified/registered physiotherapists (state/IAP registration).
- **Equipment & safety:** electrotherapy & equipment safety; hygiene & infection control; minimal biomedical-waste norms.
- **Business & tax:** proprietorship/LLP or Pvt Ltd; PAN/TAN; GST (physio services largely exempt; wellness/products taxable); Udyam (MSME).
- **Data & ethics:** DPDP-aligned patient-data; consent, records & professional ethics.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Chief Physiotherapist	1	1	1
Physiotherapists	2	4	7
Assistants / technicians	1	3	4
Front-desk & admin	1	2	3
Total	5	10	15

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-2	Premises, equipment, licences, referral tie-ups
Launch	Month 2-3	Centre opens; first patients & packages
Traction	Month 3-8	Referrals & packages build; break-even nears
Scale	Year 2	More physios; specialisations; home visits
Growth	Year 3	Strong session volume & retention

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/package-driven, high-margin, largely cash-pay.

12.1 Project cost & means of finance

Capital requirement	₹
Physio & rehab equipment	8,00,000
Interior fit-out & setup	5,00,000
Licences, IT & branding	2,00,000
Working-capital buffer	3,00,000
Total project cost	18,00,000
Promoter contribution	6,50,000
Term/equipment loan (Mudra / CGTMSE)	11,50,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Sessions & packages	28,00,000	50,00,000	66,00,000

Rehab programs & home visits	6,00,000	12,00,000	15,00,000
Wellness & products	2,00,000	4,00,000	4,00,000
Total revenue	36,00,000	66,00,000	85,00,000
Physio & staff salaries	16,00,000	30,00,000	40,00,000
Rent & utilities	4,20,000	5,00,000	5,80,000
Equipment upkeep & consumables	2,50,000	4,00,000	5,00,000
Marketing & admin	4,00,000	6,50,000	8,50,000
Interest on loan	1,15,000	90,000	55,000
Total expenses	27,85,000	46,40,000	59,85,000
Net profit (before tax)	8,15,000	19,60,000	25,15,000
Net margin	22.6%	29.7%	29.6%

12.3 Unit economics & break-even

- **Per session:** price – (physio time + equipment/consumable + overhead); packages improve retention & predictability.
- **Physio utilisation & package conversion** drive the strong margins.
- **Break-even:** reached around month 5–7 as referrals & packages build.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	3,00,000	2,70,000	3,20,000	4,10,000
Collections	6,50,000	8,50,000	10,00,000	11,00,000
Operating outflows	6,55,000	7,75,000	8,85,000	9,45,000
Loan EMI	25,000	25,000	25,000	25,000
Closing balance	2,70,000	3,20,000	4,10,000	5,40,000

Largely cash-pay with upfront packages gives clean, positive cash flow. The buffer covers the referral-building ramp; packages & retention drive steady, high-margin cash.

12.5 Key Performance Indicators to Monitor

- **Volume:** new patients; sessions/month; package conversion.
- **Economics:** revenue per session; physio utilisation.
- **Outcomes:** recovery/outcome scores; satisfaction.
- **Growth:** referrals; retention; specialisation mix.

13. Funding Requirement & Bankability

Total ask: **₹11.5 lakh term/equipment finance** against ₹6.5 lakh promoter contribution — eligible under **PMMY (Mudra)** /CGTMSE, with equipment finance for the physio equipment. Year-1 net profit ~₹8.15 lakh against annual debt service of

~₹2.8 lakh gives a **DSCR near 3.0** — comfortably bankable on strong, cash-pay session economics.

13.1 Funding utilisation

Use of funds	₹	% of total
Physio & rehab equipment	8,00,000	44%
Interior fit-out & setup	5,00,000	28%
Working-capital buffer	3,00,000	17%
Licences, IT & branding	2,00,000	11%
Total	18,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Physio attrition	Fair pay & growth; multiple physios; brand-building
Slow referral ramp	Doctor tie-ups; digital; camps; outcomes
Package drop-off	Outcome focus; experience; follow-up & recall
Equipment cost/upkeep	Equipment finance; maintenance; utilisation
Competition	Skill, outcomes, specialisation & experience differentiation

15. SWOT Analysis

Strengths Strong margins; cash-pay; recurring packages; growing demand; low medical-liability.	Weaknesses Physio-dependent; referral-build time; equipment capex; retention-sensitive.
Opportunities Lifestyle & sports rehab; neuro/post-op; home & corporate; chain expansion.	Threats Clinics & hospital physio; physio attrition; price competition; awareness gaps.

16. Recommended AiSevak Tools for This Business

This physiotherapy centre would use AiSevak's Healthcare vertical tools in delivery:

- **Centre ops:** appointment/scheduling, package-billing, patient-progress and CRM/recall tools.
- **Compliance:** Clinical-Establishments, physio-registration and GST tools (with Legal & Finance verticals).
- **Practice:** Business Plan, per-session economics and Break-even tools to model the centre.

17. Key Assumptions & Notes

- Session/package-driven, largely cash-pay, high-margin outpatient rehab.

- Referrals & package conversion drive volume; strong margins from Year 1-2.
- Term/equipment finance ~11% p.a.; physio services largely GST-exempt, wellness/products taxable.
- Physio skill, outcomes, utilisation & retention are decisive; figures exclude applicable GST.

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