BUSINESS PLAN · INDIA

POSH & Workplace-Compliance Service

POSH policy, IC, training, external members, inquiries & audits

HR-TECH

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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1. Executive Summary

This plan sets out a **POSH & Workplace-Compliance Service** in India — a specialist firm helping employers comply with the Prevention of Sexual Harassment (POSH) Act and broader workplace-conduct requirements: POSH policy, Internal Committee (IC) constitution and training, employee & IC awareness sessions, external IC-member services, inquiry support, annual reporting, and workplace-conduct/POSH audits. Delivered via projects and ongoing compliance retainers.

The POSH Act mandates policy, an Internal Committee, training and annual reporting for every workplace with 10+ employees, with penalties for non-compliance — yet many employers are under-compliant. Rising awareness, boards' governance focus, and the need for external, credible IC members create steady, recurring demand for specialist POSH services.

The promoter — a POSH/HR-compliance professional (often with legal/IC-member credentials) — seeks total funding of **₹4.0 lakh** (₹1.5 lakh promoter + ₹2.5 lakh term loan, eligible under PMMY-Mudra / CGTMSE), targeting **₹22 lakh** revenue in Year 1 and **₹56 lakh** by Year 3.

2. Business Description, Vision & Legal Structure

Concept: A POSH-compliance partner that makes workplaces safe and compliant — sound policy, a functioning IC, effective training, and credible handling of complaints.

Vision: To be the trusted POSH & workplace-conduct partner for employers in the region.

Mission: Keep every client fully POSH-compliant and their workplaces safe, respectful and dignified.

Legal structure options

- **Proprietorship / LLP** — LLP recommended as the team and clients grow.
- **Private Limited** — for scaling and multi-city delivery.

> **Sensitivity & conduct note:** POSH work involves sensitive matters and legal obligations. External IC members must meet eligibility (often from NGOs/legal backgrounds with relevant experience). Confidentiality, impartiality, lawful process and empathy are essential; inquiry support must respect natural justice.

3. Promoter & Ownership

Led by a promoter with POSH, HR-compliance or legal experience (eligible to serve as/appoint external IC members). Delivery uses trainers, compliance associates and a panel of qualified external IC members. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

POSH compliance is mandatory for lakhs of workplaces (10+ employees), and enforcement, awareness and governance focus are all rising. Many employers are under-compliant or need credible external IC members and quality training. This creates a large, recurring, compliance-driven market with strong retention.

Demand drivers

- **Mandatory POSH compliance** (policy, IC, training, reporting).
- **Penalties & governance focus** driving compliance.
- **External IC-member need** (independent, qualified).
- **Training & awareness** requirements.
- **Annual reporting & audits.**

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Workplaces (10+ employees) needing POSH compliance	Very large
SAM	Reachable employers in the firm's region	Large
SOM (Yr 1–3)	Client organisations served	50 → 160 clients

Target segments

- SMEs & corporates needing POSH policy/IC/training.
- Firms needing external IC members.
- Organisations needing inquiry support & audits.
- Multi-location employers standardising compliance.

5. Competition & Competitive Advantage

Landscape: HR consultants, law firms, POSH specialists, and trainers. The firm differentiates on POSH specialisation, credible IC members, quality training, and reliable ongoing compliance.

The firm's edge

- **POSH specialisation & credibility.**
- **Qualified external IC-member panel.**
- **Engaging, effective training.**
- **Compliance retainers & annual reporting.**
- **Sensitive, lawful inquiry support.**

6. Services & Pricing

Service	Model	Indicative fee (₹)
POSH policy & IC constitution	Project	10,000–50,000
Employee & IC training	Per session / programme	10,000–60,000
External IC-member service	Annual retainer / per case	Retainer + per-meeting
Inquiry support	Per case	Case-based
POSH audit & annual report	Annual	15,000–75,000
Compliance retainer	Annual	Recurring

> Policy/IC/training projects provide entry revenue; external IC-member retainers, annual reporting and compliance retainers create sticky, recurring income.

7. Go-to-Market — Marketing & Sales

- **HR & compliance networks** and referrals.
- **Direct outreach** to employers (compliance mandate).
- **Content & awareness** on POSH obligations.
- **Partnerships** with HR consultancies and law firms.
- **Annual-cycle** engagement (training, reporting).

Sales approach

Enter via policy/training/IC needs and convert into external-IC-member and compliance retainers plus annual reporting. Compliance mandate and penalties drive urgency; retention is high.

8. Operations Plan

- **Location:** a lean office; delivery is training- and advisory-based (on-site/virtual).
- **Process:** policy & IC setup → training → external IC-member appointment → inquiry support (as needed) → annual report & audit → ongoing compliance.
- **Panel & content:** qualified external IC members; training content; templates and trackers.
- **Quality, confidentiality & law:** lawful, impartial inquiries; natural justice; confidentiality; empathy.
- **Capacity:** trainers + IC-member panel serve many clients; scale by adding trainers and panel members.

POSH compliance elements

Element	Requirement	Cadence
Policy	POSH policy	Once/updates
IC	Internal Committee	Constituted
Training	Employees & IC	Periodic
Inquiry	Complaint handling	As needed
Annual report	Statutory filing	Annual

9. Regulatory, Licences & Compliance (India)

- **POSH Act:** policy, IC (with qualified external member), training, inquiry process, and annual reporting per the Act & rules.
- **Business registration:** proprietorship/LLP or Pvt Ltd; PAN/TAN; GST (fees attract GST); professional tax and Shops & Establishments as applicable.
- **Conduct:** impartiality, natural justice, confidentiality, and lawful process in inquiries.
- **Data protection** aligned to the DPDP Act; strict confidentiality of sensitive matters.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Lead	1	1	1
Trainer / Consultant	1	3	4
Compliance Associate	1	2	3
Admin / BD	0	1	1
Total (in-house)	**3**	**7**	**9**
External IC members (panel)	(panel)	(panel)	(panel)

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–1	Entity, content, IC-member panel, first clients
Launch	Month 1–3	First policy/training/IC engagements
Traction	Month 4–9	External-IC & compliance retainers; break-even nears
Scale	Year 2	Audit line; more trainers/panel
Growth	Year 3	160 clients; recurring compliance book

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.

12.1 Project cost & means of finance

Capital requirement	₹
Office & fit-out	70,000
Computers, AV & IT (3)	1,20,000
Training content & tools	60,000
Branding, website & marketing	45,000
Deposits & pre-operative	35,000
Working-capital buffer	70,000
Total project cost	**4,00,000**
Promoter contribution	1,50,000
Term loan (Mudra / CGTMSE)	2,50,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Policy, IC & training	11,00,000	20,00,000	26,00,000
External-IC & compliance retainers	7,00,000	16,00,000	22,00,000
Inquiries, audits & reporting	4,00,000	7,00,000	8,00,000
Total revenue	**22,00,000**	**43,00,000**	**56,00,000**
Salaries & IC-member payouts	10,80,000	21,00,000	27,00,000
Rent & utilities	1,40,000	1,80,000	2,20,000
Content, tools & IT	1,20,000	1,80,000	2,30,000
Marketing & BD	1,40,000	2,10,000	2,60,000
Travel, admin & misc	1,80,000	2,60,000	3,40,000
Interest on term loan	27,000	20,000	11,000
Total expenses	**16,87,000**	**29,50,000**	**37,61,000**
Net profit (before tax)	**5,13,000**	**13,50,000**	**18,39,000**
Net margin	23.3%	31.4%	32.8%

12.3 Unit economics & break-even

- **Per client:** policy/training projects plus external-IC/compliance retainers; annual reporting recurs.
- **Panel model:** external IC members paid per engagement, keeping fixed cost efficient.
- **Break-even:** a base of training/retainer clients — reached around month 8–10.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	70,000	55,000	90,000	1,60,000
Collections	3,80,000	5,20,000	6,40,000	6,90,000
Operating outflows	3,75,000	4,65,000	5,50,000	6,05,000
Loan EMI	20,000	20,000	20,000	20,000
Closing balance	**55,000**	**90,000**	**1,60,000**	**2,25,000**

> Training and retainer income give a steady cash line; the buffer covers the client-building ramp.

12.5 Key Performance Indicators to Monitor

- **Book:** clients; external-IC & compliance retainers; training sessions.
- **Compliance:** on-time reporting; audit outcomes; inquiry handling quality.
- **Retention:** retainer renewals; repeat training.
- **Economics:** revenue per client; % recurring.

13. Funding Requirement & Bankability

Total ask: **₹2.5 lakh term loan** against ₹1.5 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 net profit ~₹5.13 lakh against annual debt service of ~₹0.7 lakh gives a **DSCR above 3.0** — comfortably bankable, backed by compliance retainers.

13.1 Funding utilisation

Use of funds	₹	% of total
IT, AV, content & tools	1,80,000	45%
Office setup & deposits	1,05,000	26%
Branding & marketing	45,000	11%
Working-capital buffer	70,000	18%
Total	**4,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
Inquiry / process errors	Qualified IC members; lawful process; natural justice; documentation
Confidentiality / sensitivity	Strict confidentiality; empathy; DPDP alignment
Client churn	Compliance retainers; annual reporting stickiness
Regulatory change	Continuous tracking; content updates
Panel availability	Broad, qualified IC-member panel

15. SWOT Analysis

Strengths Mandatory, recurring demand; sticky retainers; specialist credibility; low capex.	**Weaknesses** Sensitivity/liability; panel dependence; state/legal nuance.
Opportunities Under-compliance; governance focus; external-IC need; multi-city.	**Threats** HR/law-firm competition; fee pressure; regulatory change.

16. Recommended AiSevak Tools for This Business

This firm would use AiSevak's HR-Tech and Legal tools in delivery:

- **POSH:** POSH-policy, IC-setup, POSH-training and POSH-audit tools.
- **Compliance & conduct:** code-of-conduct, grievance and workplace-policy tools.
- **Practice:** Business Plan, Break-even and Unit-Economics tools to model the service.

17. Key Assumptions & Notes

- Promoter/panel eligible to serve as external IC members per the POSH Act.
- ~50 clients in Year 1 growing to ~160 by Year 3 across projects and retainers.
- Term-loan interest ~11% p.a., 5-year tenure; adjust to sanctioned terms.
- Confidentiality and lawful process are foundational; figures exclude GST where applicable.

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