



B U S I N E S S P L A N · I N D I A

Construction PMC Firm

Professional project management and oversight that protects owners' interests

CONSTRUCTION

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

August 2026

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 **Construction PMC Firm** (Project Management Consultancy) in India — an asset-light professional-services firm providing project management, supervision, cost & quality control, planning/scheduling & owner's-representation for construction & infrastructure projects, on behalf of developers, owners, institutions & government. It earns fee-based margins (% of project cost or man-month/retainer) on managing others' projects without execution risk or capital, monetising expertise, project-delivery capability & the owner's need for independent oversight — a high-margin, asset-light, expertise- & talent-driven professional-services business.

As construction & infrastructure grow & projects get larger & more complex, owners increasingly engage independent PMCs for professional project management, cost/quality control, timeline adherence & owner's-representation — without the owner building an in-house team. A PMC firm is asset-light with high margins (fee-based, no execution/material WC), with the key levers being expertise/talent, project-delivery track record, fee realisation & utilisation of professionals, & client relationships. It is talent- & reputation-driven with low capital needs; success rests on expertise, track record, utilisation & relationships.

This is an asset-light professional-services business — funded largely by the promoter with modest working capital (or bootstrapped); low capital need, funded by promoter + small CC for receivables. This plan models a PMC firm requiring **₹20 lakh** (₹9 lakh promoter + ₹11 lakh bank/self-funded + WC), targeting **₹1.2 crore** revenue in Year 1 and **₹3 crore** by Year 3. (*Construction PMC; asset-light/fee-based, high-margin, expertise- & talent-driven, no execution WC.*)

2. Business Description, Vision & Legal Structure

Concept: A construction PMC firm - project management, supervision, cost/quality control, planning & owner's-representation - managing owners' projects professionally & independently, asset-light & fee-based.

Vision: To be a trusted PMC partner delivering projects on time, on budget, to quality.

Mission: Deliver professional project management & oversight that protects owners' interests.

Legal structure options

- **Private Limited / LLP** — recommended (for contracts, professional standing & scale).
- **Proprietorship / Partnership** — possible for a small consultancy.

Regulatory anchor: a PMC firm is a professional-services business — company/GST, professional qualifications (engineers/PMs; PMP/RICS as credentials), professional-indemnity insurance, & consultancy/service agreements (scope, fee, liability). No execution licences/WC (advisory/oversight, not execution). Expertise/talent, track record, fee realisation, utilisation & relationships determine success; asset-light & high-margin, talent- & reputation-driven.

3. Promoter & Ownership

Led by a promoter with construction/project-management, engineering or PMC experience & a delivery track record & relationships. The team includes project managers, planning/scheduling, cost (QS)/quality engineers & site supervisors, deployed on client projects. Expertise, track record, delivery & relationships are the differentiators; the model is people-based (utilisation). Ownership & stakes are editable inputs.

4. Market Analysis — India

India's construction & infrastructure growth & increasing project size/complexity drive demand for professional PMC — from developers, corporates, institutions, government & individuals building large homes — who want independent project management, cost/quality control & timely delivery without an in-house team. The market rewards expertise, track record, delivery, cost/quality control & relationships; it is talent-, reputation- & utilisation-sensitive & competitive (PMC firms, consultants, in-house teams), met with expertise, track record, delivery & relationships.

Demand drivers

- **Construction/infra growth & complexity.**
- **Owners' need for independent oversight.**
- **Cost/quality/timeline** control demand.
- **Institutional/government & corporate** projects.
- **Professionalisation** of construction.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	PMC/construction advisory in India	Large & growing
SAM	Region & project types	Substantial
SOM (Yr 1-3)	Projects under management	Scaling

Target segments

- Developers & builders.
- Corporates & institutions (offices/campuses).
- Government/PSU (PMC tenders).
- HNIs/individuals (large homes/villas).

5. Competition & Competitive Advantage

Landscape: established PMC firms (large & boutique), consulting engineers, architects offering PMC & in-house owner teams. The firm competes on expertise, track record, delivery, cost/quality control, independence & relationships.

The firm's edge

- **Expertise & delivery track record.**
- **Cost/quality/timeline control.**
- **Independence & owner-interest focus.**
- **Talent & systems.**
- **Relationships & reputation.**

6. Products & Revenue Model

Stream	Model	Basis
--------	-------	-------

PMC (full project management)	% of project cost (2-5%)	Core
Man-month / retainer supervision	Man-month/retainer fee	Recurring/utilisation
Cost & quality control (QS/audit)	Fee	Margin
Planning/scheduling & advisory	Fee/project	Value-add
Owner's-representation	Retainer/fee	Stickiness

PMC earns fee-based revenue (% of project cost, or man-month/retainer) at high margins (people-cost, near-zero material/WC); the model scales with professional utilisation & project count. Expertise/talent, fee realisation, professional utilisation & track record drive economics — the decisive PMC levers; asset-light & high-margin with no execution risk/WC, but people-utilisation-dependent.

7. Go-to-Market — Marketing & Sales

- **Relationships & track record** (developers/corporates/institutions).
- **Referrals & reputation.**
- **Government/PSU PMC tenders.**
- **Independence & delivery** value.
- **Architect/consultant tie-ups.**

Sales approach

Win PMC mandates (relationships, track record, referrals, tenders, independence value) → deploy professionals & deliver (cost/quality/timeline control) → build track record & retainers → grow via referrals, repeat & larger projects. Expertise, delivery, utilisation & relationships build a high-margin, asset-light order book.

8. Operations Plan

- **Team & deployment:** project managers, planning/scheduling, cost (QS)/quality engineers, site supervisors — deployed on client projects; systems/tools (project-management software).
- **Process:** win mandate → mobilise team → plan/schedule → monitor/control (cost/quality/time) → report to owner → close-out.
- **Delivery & quality:** project-management methodology, cost/quality control, reporting, risk management, owner-interest protection.
- **Tech:** project-management/scheduling (Primavera/MSP), cost/quality & reporting, CRM.
- **Compliance:** professional qualifications, professional-indemnity insurance, consultancy agreements (scope/liability), GST.

PMC workflow

Stage	Activity	Metric
Win	Mandate/contract	Projects/fee
Mobilise	Deploy team	Utilisation
Plan	Schedule/budget	Baseline

Control	Cost/quality/time	Delivery/variance
Report/close	Owner reporting	Satisfaction/repeat

9. Regulatory, Licences & Compliance (India)

- **Professional:** qualified engineers/PMs (PMP/RICS as credentials); professional-indemnity insurance.
- **Business & tax:** Pvt Ltd/LLP; GST; PAN/TAN; Udyam.
- **Contracts:** consultancy/PMC agreements (scope, fee, liability, deliverables); government tender terms (for PSU).
- **Note:** advisory/oversight — no execution licences/BOCW (not the executing contractor).

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter & principal(s)	2	3	4
Project managers	4	8	14
Planning/scheduling & cost (QS)	3	6	10
Quality & site supervisors	4	8	13
Admin & business development	2	3	5
Total	15	28	46

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–2	Team, systems, PI insurance, first mandates, launch
Ramp	Month 2–8	Projects, delivery, track record, retainers
Traction	Month 8–12	Utilisation & fees; ₹1.2cr revenue
Grow	Year 2	Larger projects, government/PSU, retainers
Scale	Year 3	₹3cr revenue; team & reputation scale

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. PMC; asset-light/fee-based, high-margin (people-cost), utilisation-driven, no execution WC.

12.1 Project cost & means of finance

Capital requirement	₹
Office setup, systems & software	8,00,000

Team & operations runway	6,00,000
PI insurance, licences & pre-operative	3,00,000
Working-capital buffer (receivables)	3,00,000
Total capital requirement	20,00,000
Promoter contribution	9,00,000
Bank / self-funded + CC	11,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
PMC (% of project cost)	75,00,000	1,30,00,000	1,90,00,000
Man-month / retainer supervision	35,00,000	65,00,000	90,00,000
Cost/quality & advisory	10,00,000	20,00,000	20,00,000
Total revenue	1,20,00,000	2,15,00,000	3,00,00,000
Salaries & professional staff	78,00,000	1,35,00,000	1,85,00,000
Office, systems & travel	18,00,000	30,00,000	40,00,000
Marketing/BD & admin	12,00,000	20,00,000	28,00,000
PI insurance, interest & other	4,00,000	6,00,000	8,00,000
Total expenses	1,12,00,000	1,91,00,000	2,61,00,000
Net profit (before tax)	8,00,000	24,00,000	39,00,000
Net margin	6.7%	11.2%	13.0%

12.3 Unit economics & break-even

- **People utilisation & fee:** revenue = professionals × utilisation × fee/realisation; salaries are the main cost (people-business), so utilisation & fee realisation against salary cost drive margins — near-zero material/WC.
- **Asset-light & high-margin:** no execution/material WC or capex; margins scale with utilisation & project count; retainers add stability.
- **Break-even:** at a project/utilisation level covering salaries & overheads; low capital & break-even; margins rise strongly with utilisation & scale (Year 2+).

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	3,00,000	3,05,000	3,20,000	3,45,000
Fee collections	24,00,000	28,00,000	32,00,000	36,00,000
Salaries & operating	23,95,000	27,85,000	31,75,000	35,40,000
Closing balance	3,05,000	3,20,000	3,45,000	4,05,000

PMC fees are billed monthly/milestone (steady) with client-receivables (30–60 days); salaries are the main outflow; no material/execution WC. Utilisation, fee realisation, receivable & CC discipline manage cash; bench (low utilisation), fee-realisation & client-payment lags are the key items — met with utilisation management, retainers & billing discipline.

12.5 Key Performance Indicators to Monitor

- **Utilisation:** professional utilisation %; bench; projects/PM.
- **Fees:** fee realisation; revenue/professional; retainer share.
- **Delivery:** on-time/on-budget; quality; owner satisfaction.
- **Growth:** mandates won; repeat/referral; receivable days.

13. Funding Requirement & Bankability

Total ask: **₹11 lakh bank/self-funded + CC** against ₹9 lakh promoter contribution — very low capital need (asset-light; mainly setup, runway & receivable WC), often bootstrapped. Bankability/viability rests on utilisation, fee realisation, track record & relationships; near-zero capex/WC & high margins make it low-risk. Year-1 profit ~₹8 lakh scaling to ₹39 lakh with strong margins; the model is people/utilisation-driven — the key is winning mandates & keeping professionals utilised.

13.1 Funding utilisation

Use of funds	₹	% of total
Office setup, systems & software	8,00,000	40%
Team & operations runway	6,00,000	30%
PI insurance, licences & pre-operative	3,00,000	15%
Working-capital buffer (receivables)	3,00,000	15%
Total	20,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Low utilisation / bench	Pipeline; retainers; flexible deployment; BD
Talent dependence & attrition	Team depth; systems/methodology; retention; documentation
Fee realisation & payment delays	Milestone/monthly billing; credit terms; retainers; CC
Professional liability	PI insurance; scope/liability caps; quality/methodology
Competition & in-house teams	Track record, independence, delivery & relationships

15. SWOT Analysis

Strengths Asset-light & high-margin; no execution/material WC; expertise/independence; scalable with talent; retainer stability.	Weaknesses Utilisation-/talent-dependent; reputation-critical; professional-liability; competition; people-cost-heavy.
--	--

Opportunities	Threats
Construction/infra complexity; professionalisation; government/PSU PMC; corporate/institutional; retainers.	In-house teams & competition; talent attrition; payment delays; economic cycles.

16. Recommended AiSevak Tools for This Business

This PMC firm would use AiSevak's Construction vertical tools in delivery:

- **PMC ops:** project-management/scheduling, cost/quality-control & reporting, utilisation/fee-realisation and CRM/mandate tools.
- **Compliance:** professional-qualification & PI-insurance, consultancy-agreement (scope/liability) and GST tools (with Legal & Finance verticals).
- **Practice:** Business Plan, utilisation/fee-economics and Break-even tools to model the firm.

17. Key Assumptions & Notes

- Construction PMC; project management, supervision, cost/quality control, planning & owner's-representation; fee-based (% of project or man-month/retainer).
- Asset-light, high-margin (people-cost, near-zero material/WC), no execution risk; utilisation, fee realisation, track record & relationships decisive.
- Very low capital (often bootstrapped); qualified engineers/PMs (PMP/RICS), PI insurance, consultancy agreements, GST — advisory, not executing contractor.
- Utilisation, fees, delivery track record & relationships drive economics; figures illustrative, exclude GST.

► **Use these tools now — free on AiSevak**

Every tool referenced in this plan is available on aisevak.in. Open the [Construction toolkit](https://aisevak.in/verticals/construction) to browse and use them all at <https://aisevak.in/verticals/construction> — or go straight to any specific tool at <https://aisevak.in/service/<tool-name>>. No signup needed to explore; each tool guides you step by step.

Prepared by AiSevak.in — a product of ABL Digital Technologies. AI-powered business services for India. This is AI-assisted guidance; figures are illustrative and not a guarantee of results. Verify all numbers, licences and regulatory requirements with a qualified professional before relying on this plan for binding decisions. © 2026 ABL Digital Technologies Private Limited.