BUSINESS PLAN · INDIA

PropTech Platform

Rental & property-management SaaS + listings marketplace — recurring revenue & network effects

REAL ESTATE

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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1. Executive Summary

This plan sets out a **PropTech Platform** in India — a technology venture that digitises part of the real-estate value chain: a property listings/discovery marketplace, a rental & tenant-management SaaS, a broker/developer CRM, a property-transaction & documentation platform, or a data/analytics service. This plan models a **rental & property-management SaaS + listings marketplace** for owners, tenants and brokers, earning subscription (SaaS) revenue, listing/lead fees, and transaction/value-added service commissions.

Real estate is one of India's largest but least-digitised sectors, and adoption of technology by owners, tenants, brokers and developers is accelerating. A focused proptech platform that solves a real pain — finding tenants, managing rentals, digitising broker workflows, or transacting transparently — can build recurring SaaS revenue and marketplace network effects, scaling asset-light across cities.

This is a technology startup with a different funding profile than a services business: it needs product-development and go-to-market capital and typically raises **angel/seed equity** rather than a term loan. This plan models a seed round of **₹1.5 crore** to build the product, acquire users and reach early revenue, targeting **₹40 lakh** revenue in Year 1 and **₹2.4 crore** by Year 3 on a path to scale. *(Illustrative startup model — figures are indicative and must be replaced with the venture's real plan.)*

2. Business Description, Vision & Legal Structure

Concept: A technology platform that makes renting, managing and transacting property simple, transparent and digital for owners, tenants and brokers.

Vision: To be a leading proptech platform digitising India's rental & property-management experience.

Mission: Solve real real-estate pain with great software and marketplace liquidity — building recurring revenue and network effects.

Legal structure options

- **Private Limited** — strongly recommended (required for angel/VC funding, ESOPs, and scale).
- **DPIIT Startup recognition** — for tax benefits, and easier fundraising/compliance.

> **Regulatory anchor:** a proptech platform must handle data protection (DPDP Act), IT-intermediary & consumer-protection norms, GST on SaaS/commissions, RERA context for listings/transactions, and payment-gateway/escrow rules if it handles money. Product-market fit, unit economics (CAC vs. LTV), and marketplace liquidity are the decisive success factors.

3. Promoter & Ownership

Led by a founder (or founding team) with tech/product and real-estate/domain experience. The team includes engineering, product, growth and operations. A Private Limited holds the IP; a founder-plus-ESOP cap table and angel/seed investors are typical. Ownership, ESOP pool and investor stakes are editable inputs.

4. Market Analysis — India

India's real-estate sector is vast and digitising rapidly. Rental housing, broker/developer workflows, and transaction transparency are large under-served problems. Owners and tenants want easier renting and management; brokers want digital tools; developers want tech-enabled sales. Rising smartphone & digital adoption and formalisation expand the addressable market for well-targeted proptech.

Demand drivers

- **Large rental & transaction** volumes.
- **Low digitisation** = white space.
- **Owner/tenant demand** for easy renting/management.
- **Broker/developer** digital tooling.
- **Digital & smartphone** adoption.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	India real-estate tech & services spend	Very large
SAM	Rental/PM SaaS + listings in target cities	Substantial
SOM (Yr 1–3)	Paying users / subscriptions	2,000 → 18,000

Target segments

- Property owners & landlords.
- Tenants & home-seekers.
- Brokers & agencies.
- Developers & property managers.

5. Competition & Competitive Advantage

Landscape: large listing portals, rental/PM startups, broker-CRM tools, and incumbents. The firm competes on a focused, superior product, unit economics, user experience, and marketplace liquidity in chosen niches/cities.

The firm's edge

- **Focused solution** to a sharp pain (vs. broad portals).
- **Great UX & workflow** depth.
- **Recurring SaaS + marketplace** network effects.
- **Strong unit economics** (CAC vs. LTV).
- **Data & integrations** moat over time.

6. Products & Pricing (revenue model)

Stream	Model	Indicative price
Rental/PM SaaS (owner/PM)	Monthly/annual subscription	₹499–2,999/mo
Broker CRM SaaS	Per-seat subscription	₹999–2,999/seat/mo
Listings & leads	Listing/lead fees	Per listing/lead
Transaction / rental services	Commission / fee	% or flat
Value-added (agreements, KYC, payments)	Per transaction	Fee

> Recurring SaaS subscriptions form the durable revenue base; listings/leads and transaction commissions add marketplace upside. The economics hinge on CAC, retention (low churn), and LTV — the core SaaS/marketplace metrics.

7. Go-to-Market — Marketing & Sales

- **Digital acquisition:** SEO/SEM, content, app-store, social.
- **Broker & developer** partnerships for supply/liquidity.
- **City-by-city** density for marketplace effects.
- **Product-led growth** & referrals.
- **Freemium → paid** conversion funnel.

Sales approach

Nail product-market fit in one city/niche → build liquidity & retention → expand city-by-city → layer transaction & VAS revenue. Retention (low churn) and efficient CAC are the growth engine; raise capital against traction.

8. Operations Plan

- **Product:** web + mobile apps, backend, integrations (payments, KYC, maps, e-sign).
- **Engineering & product:** agile development, uptime/reliability, security & data protection.
- **Growth & ops:** user acquisition, onboarding, support, supply (listings/brokers) operations.
- **Data & security:** DPDP-compliant data handling; secure payments/escrow; fraud controls.
- **Capacity:** asset-light, cloud-scalable; scale via engineering + growth spend, city by city.

Build-scale workflow

Stage	Focus	Metric
Build	Product & MVP	PMF
Acquire	Users & supply	CAC
Retain	Engagement	Churn
Monetise	SaaS + txn	ARPU/LTV
Scale	New cities	Growth

9. Regulatory, Licences & Compliance (India)

- **Data protection (DPDP Act)** & IT-intermediary rules; consumer-protection & e-commerce norms.
- **GST** on SaaS subscriptions & commissions; TDS/e-invoicing as applicable.
- **Payments & money-handling:** payment-gateway/escrow & RBI norms if funds are handled; RERA context for listings/transactions (no misrepresentation).
- **Corporate:** Private Limited; DPIIT startup recognition; ESOP & FEMA compliance for fundraising; IP protection.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Founder(s)	2	2	2
Engineering & product	5	10	18
Growth & marketing	2	5	9
Sales & partnerships	2	5	8
Ops & support	2	5	9
Total	**13**	**27**	**46**

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Build	Month 0–4	MVP built; first city launch; seed raised
PMF	Month 4–9	Early paying users; retention validated
Traction	Month 9–12	Revenue ramp; unit economics proven
Scale	Year 2	Multi-city; Series-A readiness
Growth	Year 3	Strong ARR; transaction/VAS revenue

12. Financial Plan (Illustrative — startup)

All figures are illustrative model assumptions for an Indian context, shown so the founders can replace them with the venture's real plan. They are not projections of guaranteed results; startups typically run at a loss while investing in growth, funded by equity.

12.1 Funding & means of finance (seed)

Use of seed capital	₹
Product & engineering (team + infra)	70,00,000
Growth & user acquisition	45,00,000
Operations & support	20,00,000
Compliance, legal & buffer	15,00,000
Total seed requirement	**1,50,00,000**
Founder / promoter equity	30,00,000
Angel / seed investors	1,20,00,000

12.2 Projected Profit & Loss (3 years, growth-stage)

Particulars	Year 1	Year 2	Year 3

SaaS subscriptions	26,00,000	80,00,000	1,50,00,000
Listings & leads	9,00,000	28,00,000	55,00,000
Transaction & VAS	5,00,000	18,00,000	35,00,000
Total revenue	**40,00,000**	**1,26,00,000**	**2,40,00,000**
Engineering & product	55,00,000	95,00,000	1,45,00,000
Growth & marketing	40,00,000	65,00,000	90,00,000
Ops, support & overheads	25,00,000	40,00,000	60,00,000
Total expenses	**1,20,00,000**	**2,00,00,000**	**2,95,00,000**
EBITDA (before tax)	**−80,00,000**	**−74,00,000**	**−55,00,000**
Path	Invest	Scale	Toward profit

12.3 Unit economics & path to profitability

- **SaaS metrics:** CAC, LTV (LTV:CAC > 3 target), churn, ARPU, gross margin (high for software).
- **Marketplace:** liquidity, take-rate, repeat usage.
- **Path:** deliberate losses fund growth (equity-funded); profitability follows scale & retention — Series-A typically bridges Year 2–3.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening cash	1,50,00,000	1,23,00,000	96,00,000	70,00,000
Revenue in	5,00,000	8,00,000	12,00,000	15,00,000
Cash burn (opex)	32,00,000	35,00,000	38,00,000	40,00,000
Closing cash (runway)	**1,23,00,000**	**96,00,000**	**70,00,000**	**45,00,000**

> Unlike a services business, a proptech startup manages **runway** — seed capital funds ~15–18 months of net burn while building traction toward a Series-A. Milestones (PMF, revenue, retention) unlock the next raise.

12.5 Key Performance Indicators to Monitor

- **Growth:** MRR/ARR; paying users; MoM growth.
- **Economics:** CAC; LTV; LTV:CAC; churn; gross margin.
- **Engagement:** DAU/MAU; retention cohorts; NPS.
- **Runway:** burn; months of runway; Series-A readiness.

13. Funding Requirement & Investability

This venture raises **₹1.5 crore seed equity** (₹30 lakh founders + ₹1.2 crore angels/seed) — not debt — to fund product and growth to a Series-A. Investability rests on a large market, a focused product with early traction, strong unit economics (LTV:CAC), a capable team, and a credible path to scale. DPIIT recognition and clean cap-table/compliance strengthen the raise. *Term-loan/Mudra schemes generally do not fit an equity-funded, pre-profit startup; the funding path is angel/seed →*

Series-A.

13.1 Funding utilisation

Use of funds	₹	% of total
Product & engineering	70,00,000	47%
Growth & user acquisition	45,00,000	30%
Operations & support	20,00,000	13%
Compliance, legal & buffer	15,00,000	10%
Total	**1,50,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
No product-market fit	Sharp niche focus; iterate fast; validate retention before scaling
High CAC / poor unit economics	Product-led growth; partnerships; optimise funnel & retention
Runway / funding risk	Milestone-based spend; raise ahead of need; capital efficiency
Incumbent competition	Focused superior product; liquidity in niche/city; data moat
Data/security & compliance	DPDP compliance; security; secure payments/escrow

15. SWOT Analysis

Strengths Large under-digitised market; recurring SaaS + network effects; asset-light; scalable.	**Weaknesses** Pre-profit & burn-funded; PMF & retention risk; funding-dependent; execution-intensive.
Opportunities Rental & PM digitisation; broker/developer tooling; transactions & VAS; multi-city scale.	**Threats** Big portals & incumbents; funding-market cycles; CAC inflation; regulation.

16. Recommended AiSevak Tools for This Business

This proptech venture would use AiSevak's Real-Estate & startup-oriented tools:

- **Build & go-to-market:** product-roadmap, growth/CAC-LTV, and pricing tools.
- **Fundraising & compliance:** pitch-deck, cap-table, DPIIT/startup-registration and DPDP-compliance tools (with Finance & Legal verticals).
- **Practice:** Business Plan, SaaS-metrics and unit-economics tools to model the venture.

17. Key Assumptions & Notes

- Illustrative rental/PM SaaS + listings marketplace startup; figures must be replaced with the venture's real model.

- Equity-funded (₹1.5 cr seed); deliberate pre-profit losses fund growth toward a Series-A; not a Mudra/term-loan fit.
- Success hinges on PMF, retention (low churn), and LTV:CAC > 3; multi-city scale follows validated economics.
- DPDP compliance, secure payments and clean cap-table/compliance are foundational; figures exclude GST.

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