



BUSINESS PLAN · INDIA

Assessment & Psychometric-Testing Firm

Validated hiring & development assessments and psychometric testing

HR-TECH

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 an **Assessment & Psychometric-Testing Firm** in India — a business providing hiring and development assessments to employers: aptitude and cognitive tests, personality and behavioural profiling, competency and role-fit assessments, coding/technical tests, assessment centres, and 360-degree feedback. Delivered via an online platform on per-candidate or subscription pricing, with reports and advisory.

Data-driven hiring and development are rising in India, and employers increasingly use validated assessments to improve hire quality, reduce bias, and build capability. Assessments are a scalable, technology-leveraged service with recurring, volume-based revenue and strong stickiness once embedded in a client's hiring/development process.

The promoter — an assessment/psychology or HR-analytics professional — seeks total funding of **₹6.0 lakh** (₹2.5 lakh promoter + ₹3.5 lakh term loan for build/opex; content/validation and platform are key), targeting **₹26 lakh** revenue in Year 1 and **₹72 lakh** by Year 3.

2. Business Description, Vision & Legal Structure

Concept: An assessment partner that helps employers hire and develop the right people — with validated, fair, insightful tests and clear, actionable reports.

Vision: To be a trusted assessment provider for hiring and development in India.

Mission: Deliver valid, fair, insightful assessments that improve people decisions.

Legal structure

- **Private Limited / LLP** — recommended for a platform-and-content business; enables scale and IP protection.

Validity note: credible assessments require validated, reliable instruments (ideally with psychometric expertise) and fair, unbiased design. Content IP, validation, and defensible use are the firm's core assets; misuse or bias creates legal/reputational risk. Data privacy is essential.

3. Promoter & Ownership

Led by a promoter with psychometrics, I/O psychology or HR-assessment experience, supported by content/validation specialists and a tech team. Delivery is platform-based with advisory. Year-one ownership rests with the founder(s); ownership and profit-sharing are editable inputs.

4. Market Analysis — India

Employers increasingly adopt assessments to improve hiring quality and develop talent, driven by scale hiring, bias-reduction goals, and analytics maturity. Campus hiring, volume roles, leadership development and skill assessment all use testing. The market spans commodity aptitude testing and higher-value validated/behavioural assessments and assessment centres.

Demand drivers

- **Data-driven hiring** for quality and fairness.
- **Volume & campus hiring** needing screening.

- **Leadership & development** assessments.
- **Skill/technical testing** (e.g. coding).
- **Bias-reduction & analytics** maturity.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Assessment demand across employers in India	Large
SAM	Reachable employers in region/sectors	Focused
SOM (Yr 1-3)	Assessments delivered / clients	Growing volume

Target segments

- Corporates for hiring & development assessments.
- Campus/volume hiring (aptitude, coding).
- Firms doing leadership development & 360s.
- Staffing/recruitment firms embedding assessments.

5. Competition & Competitive Advantage

Landscape: established assessment platforms, coding-test firms, and consultancies. The firm competes on validity, fairness, insight quality, platform UX, and advisory/service.

The firm's edge

- **Validated, fair instruments.**
- **Insightful, actionable reports.**
- **Easy platform & integrations.**
- **Domain/role focus** for relevance.
- **Advisory** on using results well.

6. Services & Pricing

Service	Model	Indicative fee
Aptitude / cognitive tests	Per candidate / subscription	Per-test
Personality / behavioural profiling	Per candidate	Per-report
Competency / role-fit assessment	Per candidate / project	Per-assessment
Coding / technical tests	Per candidate / subscription	Per-test
Assessment centre / 360	Project	Engagement
Volume/enterprise subscription	Annual	Negotiated

Per-candidate testing drives volume; subscriptions and enterprise deals add recurring revenue; assessment centres/360s are higher-value projects.

7. Go-to-Market — Marketing & Sales

- **Employer & HR outreach** for hiring/development assessments.
- **Campus & volume-hiring** partnerships.
- **Recruitment-firm partnerships** to embed tests.
- **Content & thought leadership** on assessment science.
- **Free trials/pilots** demonstrating validity & UX.

Sales approach

Pilot → prove validity & UX → subscription/enterprise deal → expand use cases (hiring + development). Volume and subscriptions compound; advisory deepens relationships.

8. Operations Plan

- **Location:** a lean office or remote-first team.
- **Platform:** assessment delivery, item banks, scoring/reporting, proctoring, and integrations (ATS).
- **Content & validation:** validated instruments, item development, norming, and fairness checks.
- **Delivery & advisory:** report interpretation and client guidance.
- **Security & integrity:** test security, proctoring, data protection.

Assessment types

Type	Use	Delivery
Aptitude/cognitive	Screening	Online
Personality	Fit/development	Online
Competency	Role fit	Online/centre
Coding/technical	Skill	Online
360/centre	Development	Project

9. Regulatory, Licences & Compliance (India)

- **Company incorporation:** PAN/TAN; GST (fees attract GST; export may be zero-rated with LUT); professional tax and Shops & Establishments as applicable.
- **Validity & fairness:** validated instruments; bias/fairness checks; defensible use; consent.
- **IP:** protect assessment content/item banks; licensing terms.
- **Data protection:** DPDP-aligned handling of candidate data; test security.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Founder / Assessment Lead	1	1	1

Content / Psychometrics Specialist	1	2	3
Engineering / Platform	1	3	4
Sales / Client & Admin	1	2	3
Total	4	8	11

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Build	Month 0-3	Platform + core validated instruments
Launch	Month 3-6	First clients; volume testing; feedback
Traction	Month 6-12	Subscriptions & enterprise; break-even nears
Scale	Year 2	More instruments; integrations; sectors
Growth	Year 3	Recurring subscription base

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	₹
Platform build & instruments/validation	2,40,000
Computers & IT (4)	1,60,000
Cloud, proctoring & tools	80,000
Branding, website & marketing	60,000
Deposits & pre-operative	50,000
Working-capital buffer	1,10,000
Total project cost	6,00,000
Promoter contribution	2,50,000
Term loan (Mudra / CGTMSE)	3,50,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Per-candidate testing	16,00,000	30,00,000	40,00,000
Subscriptions & enterprise	6,00,000	14,00,000	22,00,000
Assessment centres / 360 / advisory	4,00,000	8,00,000	10,00,000

Total revenue	26,00,000	52,00,000	72,00,000
Salaries & team	14,40,000	27,00,000	36,00,000
Cloud, platform & content	2,60,000	3,80,000	4,80,000
Marketing & BD	2,40,000	3,60,000	4,40,000
Rent, admin & misc	2,40,000	3,40,000	4,40,000
Interest on term loan	38,000	28,000	16,000
Total expenses	22,18,000	38,08,000	49,76,000
Net profit (before tax)	3,82,000	13,92,000	22,24,000
Net margin	14.7%	26.8%	30.9%

12.3 Unit economics & break-even

- **Per test:** high gross margin once content/platform built; volume & subscriptions scale.
- **Recurring subscriptions & enterprise** compound revenue and retention.
- **Break-even:** a threshold of volume plus subscriptions — reached around month 9–12.

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

Particulars (₹)	Q1 (build)	Q2	Q3	Q4
Opening balance	1,10,000	70,000	80,000	1,45,000
Collections	3,00,000	6,00,000	7,80,000	9,20,000
Operating outflows	3,20,000	5,70,000	6,95,000	8,00,000
Loan EMI	20,000	20,000	20,000	20,000
Closing balance	70,000	80,000	1,45,000	2,45,000

Q1 invests in build; volume & subscriptions grow through the year. The buffer covers the build-and-ramp phase.

12.5 Key Performance Indicators to Monitor

- **Volume:** assessments delivered; clients; subscriptions.
- **Quality:** validity/reliability; predictive value; client satisfaction.
- **Economics:** margin per test; % recurring; enterprise mix.
- **Product:** platform uptime; UX; integration adoption.

13. Funding Requirement & Bankability

Total ask: **₹3.5 lakh term loan** against ₹2.5 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 net profit ~₹3.82 lakh against annual debt service of ~₹1.2 lakh gives a **DSCR above 2.8**, strengthening as subscriptions compound. Scale-up may benefit from equity for content/GTM.

13.1 Funding utilisation

Use of funds	₹	% of total
Platform, instruments/validation & IT	3,80,000	63%
Office setup & deposits	50,000	8%
Branding & marketing	60,000	10%
Working-capital buffer	1,10,000	18%
Total	6,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Validity / bias / legal risk	Validated, fair instruments; defensible use; consent; expertise
Test security / cheating	Proctoring; item rotation; integrity checks
Competition & commoditisation	Validity, insight and advisory beyond commodity tests
Data privacy	DPDP alignment; secure handling; access controls
Build/runway	Buffer; phased content; subscriptions; possible equity

15. SWOT Analysis

Strengths Scalable, high-margin; recurring subscriptions; validity/insight edge; sticky.	Weaknesses Content/validation cost; validity/bias risk; build phase.
Opportunities Data-driven hiring; development assessments; integrations; sector focus.	Threats Established platforms; commoditised testing; regulation.

16. Recommended AiSevak Tools for This Business

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

- **Assessment & hiring:** competency-mapping, role-profile and interview-kit tools; report frameworks.
- **Development:** 360-feedback, leadership-assessment and development-plan tools.
- **Practice:** Business Plan, Unit-Economics and Burn/Runway tools to model the assessment business.

17. Key Assumptions & Notes

- Per-candidate testing + subscriptions + assessment centres/360s; content/validation is a key asset.
- Year 1 build-and-ramp; recurring subscriptions drive later margins.
- Term-loan interest ~11% p.a., 5-year tenure; export of assessments may be zero-rated under LUT.

- Validity, fairness and data privacy are foundational; figures exclude GST where applicable.

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Every tool referenced in this plan is available on aisevak.in. Open the [HR-Tech toolkit](https://aisevak.in/verticals/hrtech) to browse and use them all at <https://aisevak.in/verticals/hrtech> — 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.

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