



BUSINESS PLAN · INDIA

R&D & Tax-Incentive Advisory

R&D deductions, DSIR, 80-IAC, PLI & subsidy advisory for India

FINANCE

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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 **R&D & Tax-Incentive Advisory Firm** in India — a specialist that helps companies identify, document and claim government R&D and tax incentives: weighted R&D deductions and DSIR recognition, the Section 80-IAC startup tax holiday, SEZ/export benefits, patent-box concessional taxation, PLI and state industrial incentives, and central/state subsidy schemes.

India offers a wide array of incentives to encourage R&D, manufacturing, startups and exports — but most eligible companies under-claim because the rules are complex, documentation is demanding, and their accountants focus on compliance, not incentive optimisation. This firm monetises that gap through advisory fees and success-linked recoveries, with a compelling ROI pitch to clients.

The promoter seeks total funding of **₹6.5 lakh** (₹2.5 lakh promoter + ₹4.0 lakh term loan, eligible under PMMY-Mudra / CGTMSE), targeting **₹38 lakh** revenue in Year 1 and **₹92 lakh** by Year 3.

2. Business Description, Vision & Legal Structure

Concept: An incentive-optimisation firm that helps companies legally capture every rupee of R&D benefit, tax holiday and subsidy they are entitled to — with audit-ready documentation.

Vision: To be India's trusted partner for R&D and industrial-incentive advisory.

Mission: Maximise clients' lawful incentive benefits, backed by robust documentation that withstands scrutiny.

Legal structure options

- **LLP** — recommended: limited liability and credibility for corporate clients.
- **Private Limited** — for scaling and larger engagements.
- **Proprietorship** — acceptable for a solo start.

Model note: combines fixed advisory fees with success-linked components on realised benefits. Certifications and filings that require a CA are done with a partner CA; the firm owns eligibility analysis, documentation and application strategy.

3. Promoter & Ownership

Led by a promoter with tax, R&D-incentive or industrial-policy experience. Delivery blends tax/technical eligibility analysis with documentation and application management. Year-one ownership rests with the founder(s); technical and documentation associates are added as the pipeline grows. Ownership and profit-sharing are editable inputs.

4. Market Analysis — India

The incentive-advisory market is sizeable and under-served. India's push for domestic manufacturing (PLI), startups (80-IAC, Startup India), R&D (weighted deductions, DSIR) and exports (SEZ, RoDTEP) creates a rich, evolving incentive landscape. Companies routinely under-claim due to complexity, making expert advisory valuable and its ROI easy to demonstrate.

Demand drivers

- **Rich incentive landscape:** central and state schemes across manufacturing, R&D, startups and exports.

- **Complexity & documentation burden:** eligibility, approvals and record-keeping deter self-service.
- **Under-claiming:** most eligible firms leave benefits on the table.
- **Policy momentum:** PLI, Startup India and R&D pushes expand the opportunity.
- **ROI clarity:** benefits are quantifiable, so fees are easy to justify.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Manufacturers, tech, pharma & startups eligible for incentives	Very large
SAM	Reachable eligible companies in target sectors/region	2,000–6,000
SOM (Yr 1–3)	Advisory engagements delivered	15 → 45 engagements

Target segments

- Manufacturers and pharma/chemical firms with R&D spend.
- Tech and product startups (80-IAC, Startup India benefits).
- Exporters and SEZ units.
- Companies eligible for PLI and state industrial incentives.

5. Competition & Competitive Advantage

Landscape: Big-4 and large consultancies (expensive, enterprise-focused), some boutiques, and generalist CAs (who rarely specialise in incentives). The boutique wins the mid-market on focus, cost and responsiveness.

The firm's edge

- **Deep incentive expertise** across R&D, startup, export and state schemes.
- **Audit-ready documentation** that protects claims.
- **ROI-led, success-linked pricing** that de-risks the client.
- **End-to-end management** — eligibility to approval to claim.
- **Policy monitoring** so clients never miss new schemes.

6. Services & Pricing

Service	Model	Indicative fee (₹)
R&D incentive study & DSIR support	Project + success	75,000–5,00,000
80-IAC startup tax-holiday application	Project	50,000–2,00,000
SEZ / export-incentive advisory	Project/retainer	50,000–3,00,000
PLI & state-incentive application	Project + success	1,00,000–8,00,000
Subsidy identification & application	Per scheme	25,000–2,00,000
Incentive-documentation retainer	Annual	1,00,000–6,00,000/yr

Project fees plus success-linked components on realised benefits align incentives; documentation retainers add recurring revenue.

7. Go-to-Market — Marketing & Sales

- **Industry associations & clusters:** manufacturing, pharma and tech bodies with eligible members.
- **CA & consultant partnerships:** incentive advisory as a specialist add-on.
- **Startup ecosystem:** incubators and accelerators for 80-IAC/Startup India work.
- **ROI-led direct outreach** to CFOs and promoters.
- **Thought leadership** on scheme updates and eligibility.

Sales approach

Eligibility assessment → benefit estimate → scoped engagement (fixed + success). The quantified benefit closes deals; documentation retainers and new schemes drive repeat work.

8. Operations Plan

- **Location:** a professional office; delivery is largely analytical and document-driven.
- **Process:** eligibility diagnosis → benefit quantification → documentation & technical write-ups → application/approval management → claim support → post-claim record-keeping.
- **Technology:** scheme database, documentation templates, and an engagement/deadline tracker.
- **Quality:** technical review of eligibility and documentation; defensible, audit-ready files; CA coordination for certifications.
- **Capacity:** a lead + associate pod runs multiple engagements; scale by adding technical associates.

Key incentive schemes covered

Scheme	Benefit	Typical client
Weighted R&D deduction / DSIR	Tax deduction on R&D	Mfg, pharma
Section 80-IAC	Startup tax holiday	DPIIT startups
PLI schemes	Production-linked incentive	Manufacturers
SEZ / export benefits	Tax & duty benefits	Exporters
State industrial incentives	Capital/interest subsidy	New units

9. Regulatory, Licences & Compliance (India)

- **Business registration:** LLP/Pvt Ltd (preferred) or proprietorship; MCA incorporation.
- **Udyam (MSME), PAN/TAN, GST registration** (fees attract GST), professional tax and Shops & Establishments as applicable.
- **Professional coordination:** CA certifications/filings via partner CA; adherence to scheme rules and lawful documentation.
- **Data protection:** DPDP-aligned handling of sensitive client technical and financial data.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Founder / Lead Advisor	1	1	1
Technical / Tax Associate	1	2	3
Documentation Analyst	1	3	4
Admin / BD	0	1	2
Total	3	7	10

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-2	Entity, scheme database, templates, partnerships
First wins	Month 2-6	First 5 engagements; benefit case studies
Pipeline	Month 6-12	15 engagements; documentation retainers; break-even nears
Scale	Year 2	Sector specialisation; larger PLI/SEZ mandates
Growth	Year 3	45 engagements; recurring retainer 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	1,30,000
Computers & peripherals (3)	1,70,000
Scheme database & software	70,000
Branding, website & BD	60,000
Deposits & pre-operative	60,000
Working-capital buffer	1,60,000
Total project cost	6,50,000
Promoter contribution	2,50,000
Term loan (Mudra / CGTMSE)	4,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Advisory & application fees	24,00,000	44,00,000	58,00,000
Success-linked / benefit-share fees	8,00,000	16,00,000	20,00,000
Documentation retainers	6,00,000	12,00,000	14,00,000
Total revenue	38,00,000	72,00,000	92,00,000
Salaries & delivery team	18,00,000	34,00,000	44,00,000
Rent & utilities	2,40,000	3,00,000	3,60,000
Software & database	2,00,000	3,00,000	3,80,000
Marketing & BD	2,20,000	3,20,000	4,00,000
Admin, travel & misc	3,00,000	4,40,000	5,80,000
Interest on term loan	44,000	32,000	18,000
Total expenses	28,04,000	47,92,000	61,38,000
Net profit (before tax)	9,96,000	24,08,000	30,62,000
Net margin	26.2%	33.4%	33.3%

12.3 Unit economics & break-even

- **Per engagement:** ₹1.5–3 lakh blended, with large PLI/R&D mandates far higher.
- **Break-even:** ~12–14 engagements in Year 1 plus retainers — reached around month 9–11.
- **Recurring:** documentation retainers and annual re-claims add a steady base.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	1,60,000	1,10,000	1,70,000	3,10,000
Collections	5,00,000	8,40,000	11,00,000	13,60,000
Operating outflows	5,15,000	7,50,000	9,30,000	10,90,000
Loan EMI	35,000	30,000	30,000	30,000
Closing balance	1,10,000	1,70,000	3,10,000	5,50,000

Cash builds as engagements convert and benefits realise; the buffer covers the ramp and the lag on success-linked fees.

12.5 Key Performance Indicators to Monitor

- **Pipeline:** engagements signed; benefit value identified vs realised.
- **Value:** average fee per engagement; success-fee share; ₹ benefit delivered per client.
- **Quality:** claim approval rate; documentation defensibility.
- **Recurring:** retainer conversions; repeat/annual re-claims.

13. Funding Requirement & Bankability

Total ask: **₹4.0 lakh term loan** against ₹2.5 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 net profit ~₹9.96 lakh against annual debt service of ~₹1.4 lakh gives a **DSCR above 3.0** — comfortably bankable.

13.1 Funding utilisation

Use of funds	₹	% of total
IT, scheme database & software	2,40,000	37%
Office setup & deposits	1,90,000	29%
Branding & client acquisition	60,000	9%
Working-capital buffer	1,60,000	25%
Total	6,50,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Policy / scheme changes	Continuous policy monitoring; diversified scheme coverage
Claim rejection / scrutiny	Rigorous eligibility and audit-ready documentation; CA coordination
Success-fee cash lag	Fixed-fee components; retainers; working-capital buffer
Client concentration	Broad sector base; multiple scheme lines
Confidentiality (technical IP)	NDAs; secure handling; DPDP alignment

15. SWOT Analysis

Strengths Specialist expertise; strong ROI pitch; high-margin; recurring documentation retainers.	Weaknesses Policy-dependent; success-fee cash lag; specialist-talent need.
Opportunities PLI/Startup India/R&D push; under-claiming market; state incentives; retainer book.	Threats Big-firm competition; scheme discontinuation; regulatory change.

16. Recommended AiSevak Tools for This Business

This firm would use AiSevak's Finance vertical incentive tools in delivery:

- **Incentives:** R&D Credit, 35(2AB), DSIR Guide, 80-IAC, SEZ-Export, Patent-Box, R&D Doc-Pack, State-Incentive, Subsidy Finder.
- **Support:** Loan-Readiness, DPR Builder for incentive-linked projects; Business Plan and Unit-Economics tools to model the firm.

17. Key Assumptions & Notes

- ~15 engagements in Year 1 growing to ~45 by Year 3, plus documentation retainers.
- Blended fee ₹1.5–3 lakh/engagement plus success components — adjust to scheme mix.
- Term-loan interest ~11% p.a., 5-year tenure; adjust to sanctioned terms.
- Figures exclude GST on fees (pass-through); success-fee timing varies with claim realisation.

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