BUSINESS PLAN · INDIA

Real-Estate Brokerage / Agency

Residential & commercial property sales, rentals & deal-making

REAL ESTATE

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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1. Executive Summary

This plan sets out a **Real-Estate Brokerage / Agency** in India — a firm that connects buyers, sellers, landlords and tenants for residential and commercial property, earning brokerage (commission) on sales, purchases and rentals. It offers property listings, buyer/seller matching, site visits, negotiation, documentation coordination and closing support, building a reputation-driven, relationship-based deal business.

Real estate is India's largest asset class, and transaction volumes — sales, resales and rentals — are substantial and continuous. Buyers and sellers value knowledgeable, trustworthy brokers who understand local markets, pricing and paperwork. A well-run brokerage with good inventory, service and reputation earns recurring commission income with strong referral dynamics.

The promoter — a real-estate professional (RERA-registered agent) — seeks total funding of **₹4.5 lakh** (₹1.75 lakh promoter + ₹2.75 lakh term loan, eligible under PMMY-Mudra / CGTMSE), targeting **₹28 lakh** revenue in Year 1 and **₹72 lakh** by Year 3.

2. Business Description, Vision & Legal Structure

Concept: A trusted property broker that helps clients buy, sell or rent the right property — with local expertise, honest advice, and smooth deal execution.

Vision: To be a trusted real-estate brokerage in the local market and chosen micro-markets.

Mission: Match clients to the right property, negotiate fair deals, and close smoothly — building lasting relationships.

Legal structure options

- **Proprietorship / LLP** — LLP recommended as the team grows.
- **Private Limited** — for scaling into multiple agents/markets.

> **Regulatory anchor:** real-estate agents must be **RERA-registered** to deal in RERA-regulated projects, with disclosure and conduct obligations. Brokerage is relationship- and reputation-driven; honest advice, market knowledge and clean paperwork are core. Deal cycles and commission timing create some income lumpiness.

3. Promoter & Ownership

Led by a promoter with real-estate, sales or local-market experience and a RERA registration. Delivery uses sales agents, a listings/CRM system, and legal/documentation partners. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

India's real-estate market is large and active across residential (sales, resale, rentals) and commercial. Urbanisation, housing demand, rentals and commercial leasing drive continuous transactions. Buyers/tenants increasingly research online but still rely on brokers for local knowledge, negotiation and paperwork. The market is fragmented, favouring trusted, professional brokers and micro-market focus.

Demand drivers

- **Housing demand & urbanisation.**
- **Resale & rental** churn.
- **Commercial leasing.**
- **Local knowledge & negotiation** value.
- **Paperwork & due-diligence** support.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Property transactions in India	Very large
SAM	Reachable deals in the firm's micro-markets	Large
SOM (Yr 1–3)	Deals closed per year	40 → 110

Target segments

- Home buyers & sellers (residential).
- Landlords & tenants (rentals).
- Commercial lease/buy clients.
- Investors & NRIs.

5. Competition & Competitive Advantage

Landscape: other brokers, online property portals, and developer sales teams. The firm competes on local expertise, trust, service, inventory access, and negotiation.

The firm's edge

- **Local micro-market expertise.**
- **Trust & honest advice.**
- **Good inventory & buyer network.**
- **Negotiation & deal execution.**
- **Paperwork & due-diligence support.**

6. Services & Pricing (brokerage)

Service	Income model	Indicative brokerage
Residential sale/purchase	% of deal value	1–2% (each side)
Commercial sale/lease	% of value/rent	Negotiated
Residential rental	Month(s) of rent	1 month typical
Developer/project sales	Commission from developer	% of sale
Advisory & property management	Fee/retainer	Add-on
Documentation coordination	Service	Value

> Brokerage on sales, leases and rentals drives income; developer-project sales and property management add volume and recurring streams. Reputation and referrals drive deal flow.

7. Go-to-Market — Marketing & Sales

- **Local presence & portals:** listings on property portals; Google presence.
- **Referrals & reputation** for honest, effective service.
- **Developer tie-ups** for project sales.
- **Investor/NRI networks.**
- **Micro-market focus** for inventory & expertise.

Sales approach

Build inventory & buyer network → match & show → negotiate & close → earn referrals. Reputation and micro-market depth compound deal flow; developer tie-ups add volume.

8. Operations Plan

- **Location:** an office in the target micro-market with visibility.
- **Process:** listing/inventory → client requirement → matching & site visits → negotiation → documentation coordination → closing → brokerage collection.
- **Technology:** a listings/CRM system, portal integrations, and lead management.
- **Quality & compliance:** RERA compliance, honest disclosure, and clean documentation (with legal partners).
- **Capacity:** agents + CRM handle deal pipeline; scale by adding agents and micro-markets.

Deal pipeline

Stage	Activity	Metric
Inventory	Listings	Supply
Leads	Buyer/tenant	Demand
Site visits	Matching	Conversion
Negotiation	Deal	Closure
Closing	Documentation	Brokerage

9. Regulatory, Licences & Compliance (India)

- **RERA agent registration** for dealing in RERA-regulated projects; disclosure and conduct obligations.
- **Business registration:** proprietorship/LLP or Pvt Ltd; PAN/TAN; GST (brokerage attracts GST); Shops & Establishments.
- **Conduct:** honest representation, no mis-selling, and clean documentation (legal partners for deeds/due diligence).
- **Data protection** aligned to the DPDP Act; secure handling of client data.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Principal Broker	1	1	1
Sales Agent	2	5	8
Coordination / CRM	1	2	2
Admin	0	1	1
Total	**4**	**9**	**12**

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–1	RERA registration, office, CRM, listings, first clients
Launch	Month 1–3	First deals; pipeline set
Traction	Month 4–9	Deal flow & developer tie-ups; break-even nears
Scale	Year 2	More agents/micro-markets; property management
Growth	Year 3	110 deals; recurring referral flow

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	90,000
Computers & IT (3)	1,20,000
CRM, portal listings & tools	70,000
RERA registration, branding & marketing	90,000
Deposits & pre-operative	40,000
Working-capital buffer	40,000
Total project cost	**4,50,000**
Promoter contribution	1,75,000
Term loan (Mudra / CGTMSE)	2,75,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Sale/purchase brokerage	16,00,000	30,00,000	40,00,000
Rental brokerage	7,00,000	13,00,000	18,00,000
Developer/project & advisory	5,00,000	11,00,000	14,00,000
Total revenue	**28,00,000**	**54,00,000**	**72,00,000**
Salaries & agent incentives	13,20,000	25,00,000	33,00,000
Rent & utilities	1,80,000	2,20,000	2,60,000
CRM, portals & IT	1,60,000	2,40,000	3,00,000
Marketing & listings	2,40,000	3,60,000	4,40,000
Admin, travel & misc	2,00,000	2,90,000	3,80,000
Interest on term loan	30,000	22,000	12,000
Total expenses	**21,30,000**	**36,32,000**	**46,92,000**
Net profit (before tax)	**6,70,000**	**17,68,000**	**25,08,000**
Net margin	23.9%	32.7%	34.8%

12.3 Unit economics & break-even

- **Per deal:** brokerage = % of deal value; sale deals are higher-value, rentals higher-frequency.
- **Agent productivity** (deals/agent) and inventory drive economics.
- **Break-even:** a steady deal flow — reached around month 8–10 (income can be lumpy).

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	40,000	45,000	90,000	1,75,000
Collections	5,50,000	6,80,000	8,00,000	7,70,000
Operating outflows	5,25,000	6,15,000	6,95,000	7,15,000
Loan EMI	20,000	20,000	20,000	20,000
Closing balance	**45,000**	**90,000**	**1,75,000**	**2,10,000**

> Brokerage flows on deal closures (can be lumpy); rentals and developer tie-ups smooth income. The buffer covers the pipeline-building ramp.

12.5 Key Performance Indicators to Monitor

- **Pipeline:** listings; leads; site visits; deals closed.
- **Conversion:** lead-to-deal; time-to-close.
- **Economics:** brokerage per deal; deals per agent.

- **Growth:** referral %; developer tie-ups.

13. Funding Requirement & Bankability

Total ask: **₹2.75 lakh term loan** against ₹1.75 lakh promoter contribution — eligible under **PMMY (Mudra)** and coverable under **CGTMSE**. Year-1 net profit ~₹6.7 lakh against annual debt service of ~₹0.75 lakh gives a **DSCR above 3.0** — comfortably bankable, strengthening with deal flow.

13.1 Funding utilisation

Use of funds	₹	% of total
IT, CRM & portal listings	1,90,000	42%
Office setup & deposits	1,30,000	29%
RERA, branding & marketing	90,000	20%
Working-capital buffer	40,000	9%
Total	**4,50,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
Income lumpiness (deal cycles)	Rentals & developer tie-ups; broad pipeline
Market/cycle downturns	Rentals (steadier); micro-market focus; cost flexibility
Reputation / mis-selling	Honest advice; RERA compliance; clean documentation
Agent attrition	Incentives; training; CRM & inventory
Documentation/legal issues	Legal partners; due diligence

15. SWOT Analysis

Strengths Large market; high-value brokerage; low capital; referral-rich; multiple streams.	**Weaknesses** Income lumpiness; cycle-sensitive; agent-dependent; reputation-critical.
Opportunities Housing & rental demand; developer tie-ups; property management; micro-markets.	**Threats** Portals; developer direct sales; cycle downturns; competition.

16. Recommended AiSevak Tools for This Business

This brokerage would use AiSevak's Real-Estate vertical tools in delivery:

- **Brokerage ops:** listing/CRM, lead-management, deal-pipeline and site-visit tools.

- **Documentation & compliance:** agreement, RERA and due-diligence tools (with Legal vertical).
- **Practice:** Business Plan, Break-even and Unit-Economics tools to model the brokerage.

17. Key Assumptions & Notes

- Promoter is a RERA-registered agent; sale, rental and developer streams combined.
- ~40 deals in Year 1 growing to ~110 by Year 3 across sale/rental/commercial.
- Term-loan interest ~11% p.a., 5-year tenure; brokerage attracts GST.
- Honest advice, RERA compliance and clean documentation are foundational; figures exclude GST.

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