BUSINESS PLAN · INDIA

Study-Abroad & Admissions Consultancy

Overseas admissions, test prep, scholarships & visas - fee + university-commission, cash-generative

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1. Executive Summary

This plan sets out a **Study-Abroad & Admissions Consultancy** in India — a service helping students pursue overseas education: country/university & course selection, application & SOP/essay support, test prep (IELTS/TOEFL/GRE/GMAT), scholarship & visa guidance, and pre-departure support. It earns consultation & package fees, test-prep revenue, and university-commission income, monetising the large, aspirational Indian study-abroad market.

Hundreds of thousands of Indian students go abroad annually, and the number is rising with aspiration, global-career goals & capacity constraints at home. Students & parents value expert, trustworthy guidance through a complex, high-stakes process. A well-run consultancy with strong success rates, university relationships (commissions) & test-prep earns healthy, largely fee- & commission-funded, cash-generative revenue.

The promoter — an education / overseas-admissions professional — seeks total funding of **₹12 lakh** (₹4.5 lakh promoter + ₹7.5 lakh term/WC finance, eligible under Mudra/CGTMSE; largely fee/commission-funded), targeting **₹42 lakh** revenue in Year 1 and **₹1.2 crore** by Year 3. *(Fee + university-commission, services-driven, cash-generative model.)*

2. Business Description, Vision & Legal Structure

Concept: A trusted study-abroad consultancy guiding students end-to-end - selection, applications, test prep, scholarships & visas - to overseas success.

Vision: To be a trusted overseas-education partner for students & families.

Mission: Guide students to the right universities & outcomes with expert, ethical, end-to-end support.

Legal structure options

- **Proprietorship / LLP** — LLP recommended as counsellors & university tie-ups grow.
- **Private Limited** — for scaling branches, university partnerships & capital.

> **Regulatory anchor:** a study-abroad consultancy is a fee + commission services business — GST on fees/commission, university representation agreements & commissions, honest & ethical counselling (no misrepresentation; emerging overseas-agent guidelines), forex/FEMA for commission receipts, and DPDP for student data. Success rates & ethics, university relationships (commissions), test-prep & trust determine success; fee/commission-funded & cash-generative.

3. Promoter & Ownership

Led by a promoter with overseas-education, admissions or counselling experience. Delivery uses admissions counsellors, application/SOP & visa specialists, test-prep trainers (or tie-ups), and sales/front-office. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

India is among the largest source countries for international students, with numbers rising on aspiration, global careers & home-capacity limits. Destinations span US, UK, Canada, Australia, Europe & more. The process is complex & high-stakes, and students value expert guidance. The market rewards success rates, ethics, university relationships & trust; it is fee/commission-funded & growing.

Demand drivers

- **Rising overseas-education** aspiration.
- **Global careers & migration** goals.
- **Home-capacity & competition** limits.
- **Complex process** needing guidance.
- **Scholarship & visa** support demand.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Study-abroad services market in India	Very large
SAM	Reachable students in the catchment	Substantial
SOM (Yr 1–3)	Students placed per year	Scaling

Target segments

- UG & PG aspirants.
- Test-prep (IELTS/GRE/GMAT) students.
- Parents & families.
- Specific destinations/courses.

5. Competition & Competitive Advantage

Landscape: large study-abroad chains, local consultants, university-direct, and online platforms. The firm competes on success rates, counselling quality, ethics, university relationships & trust.

The firm's edge

- **Success rates & outcomes.**
- **Ethical, expert counselling.**
- **University relationships (commissions).**
- **Test-prep & end-to-end** support.
- **Trust & referrals.**

6. Services & Revenue Model

Service	Model	Basis
Counselling & application package	Package fee	₹25,000–1,00,000
University commission	Per enrolment (from university)	Commission (core)
Test prep (IELTS/GRE/GMAT)	Course fee	Add-on
Visa & SOP/essay support	Service fee	Add-on
Pre-departure & loans/forex	Fee / referral	Add-on

> Student package fees + university commissions (often the larger, per-enrolment revenue) drive income; test prep & add-ons supplement. University relationships (commissions) & success rates are the economic engine; ethics & referrals lower acquisition cost.

7. Go-to-Market — Marketing & Sales

- **Success stories & referrals.**
- **Digital & seminars/webinars.**
- **University partnerships & fairs.**
- **Test-prep funnel** into consulting.
- **School/college** tie-ups.

Approach

Attract students via success stories, seminars & test-prep → convert to counselling & application packages → place at universities (commissions) → earn referrals & repeat. Success rates, university relationships & referrals drive cash-generative growth.

8. Operations Plan

- **Base:** an office (with test-prep space) & online counselling.
- **Process:** profiling & selection → applications & SOP/essays → test prep → offers & scholarships → visa & pre-departure → enrolment (commission).
- **University relationships:** representation agreements & commissions; compliance & ethics.
- **Quality:** counselling standards, honest guidance, success tracking.
- **Capacity:** counsellors handle student load; scale by counsellors, branches & universities.

Consultancy workflow

Stage	Activity	Metric
Profile	Select unis/courses	Students
Apply	Applications/SOP	Applications
Prep	Test & visa	Scores/visas
Place	Offers/enrol	Placements
Earn	Fees + commission	Revenue

9. Regulatory, Licences & Compliance (India)

- **Business & tax:** proprietorship/LLP or Pvt Ltd; PAN/TAN; GST (fees/commission); Udyam (MSME).
- **University & ethics:** representation/commission agreements; honest counselling; emerging overseas-education-agent norms; no misrepresentation.
- **Forex:** FEMA compliance for university commission (forex) receipts.
- **Data:** DPDP-aligned student & family data; consent & document security.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Head Counsellor	1	1	1
Admissions counsellors	3	6	10
Application/SOP & visa specialists	1	3	5
Test-prep trainers	1	2	4
Sales & admin	1	3	4
Total	**7**	**15**	**24**

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–2	Office, counsellors, university tie-ups, first students
Launch	Month 2–4	First applications & test-prep batches
Traction	Month 4–10	First placements & commissions; break-even nears
Scale	Year 2	More universities/counsellors; branches
Growth	Year 3	Strong placements, commissions & referrals

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. Fee + university-commission; cash-generative, seasonal around intakes.

12.1 Project cost & means of finance

Capital requirement	₹
Office & test-prep setup	4,00,000
IT, CRM & tools	2,00,000
Branding & marketing	4,00,000
Working-capital buffer	2,00,000
Total project cost	**12,00,000**
Promoter contribution	4,50,000
Term/WC loan (Mudra / CGTMSE)	7,50,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3

University commissions	22,00,000	48,00,000	70,00,000
Counselling & application fees	14,00,000	28,00,000	38,00,000
Test prep & add-ons	6,00,000	12,00,000	12,00,000
Total revenue	**42,00,000**	**88,00,000**	**1,20,00,000**
Salaries & counsellors	20,00,000	40,00,000	56,00,000
Marketing & acquisition	8,00,000	16,00,000	20,00,000
Office, IT & overheads	5,00,000	9,00,000	12,00,000
Test-prep & delivery costs	2,50,000	5,00,000	6,00,000
Interest on loan	80,000	60,000	35,000
Total expenses	**36,30,000**	**70,60,000**	**94,35,000**
Net profit (before tax)	**5,70,000**	**17,40,000**	**25,65,000**
Net margin	13.6%	19.8%	21.4%

12.3 Unit economics & break-even

- **Per student:** package fee + university commission − (counsellor time + acquisition); commissions often exceed fees per placement.
- **Success rates & referrals** lower acquisition cost; university breadth drives commission income.
- **Break-even:** reached around month 6–10 as placements & commissions land (seasonal around intakes).

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	2,00,000	1,80,000	2,20,000	3,40,000
Fee & commission collections	7,00,000	10,00,000	13,00,000	12,00,000
Operating outflows	7,00,000	9,40,000	11,60,000	11,00,000
Loan EMI	20,000	20,000	20,000	20,000
Closing balance	**1,80,000**	**2,20,000**	**3,40,000**	**4,20,000**

> Fees are collected at engagement (good cash); university commissions land on enrolment (with lag & forex), seasonal around intakes (Fall/Spring). The buffer manages the commission-collection lag; success rates & referrals keep acquisition efficient.

12.5 Key Performance Indicators to Monitor

- **Placements:** students placed; offers; visa success.
- **Economics:** commission per placement; fee revenue; CAC.
- **Success:** admit/visa rates; university breadth; satisfaction.
- **Growth:** referrals; university partners; branches.

13. Funding Requirement & Bankability

Total ask: **₹7.5 lakh term/WC finance** against ₹4.5 lakh promoter contribution — asset-light, funding office, marketing & working capital; eligible under **PMMY (Mudra)**/CGTMSE. Fee/commission-funded & cash-generative — Year-1 net profit ~₹5.7 lakh against modest debt service gives a strong DSCR — comfortably bankable, strengthening with university relationships & referrals.

13.1 Funding utilisation

Use of funds	₹	% of total
Office & test-prep setup	4,00,000	33%
Branding & marketing	4,00,000	33%
IT, CRM & tools	2,00,000	17%
Working-capital buffer	2,00,000	17%
Total	**12,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
Visa/policy changes (destinations)	Multi-destination; diversified universities; stay current
Commission-collection lag/dependence	Fees + commission mix; multiple universities; buffer
Ethics/misrepresentation risk	Honest counselling; compliance; success-based trust
Seasonality (intakes)	Multiple intakes/destinations; test-prep smoothing
Counsellor attrition	Training, incentives & retention; brand over individual

15. SWOT Analysis

Strengths Large aspirational market; fee + commission; cash-generative; asset-light; referral-driven.	**Weaknesses** Visa/policy-sensitive; commission-lag & dependence; seasonal; ethics-critical.
Opportunities Rising study-abroad; new destinations; test-prep funnel; branches & universities.	**Threats** Visa/policy shifts; big chains; competition; ethics scrutiny.

16. Recommended AiSevak Tools for This Business

This study-abroad consultancy would use AiSevak's EdTech vertical tools in delivery:

- **Consultancy ops:** student-CRM, application-tracking, university/commission and test-prep tools.

- **Compliance & forex:** university-agreement, ethics/counselling, FEMA-commission and GST tools (with Legal & Finance verticals).
- **Practice:** Business Plan, per-placement economics and Break-even tools to model the consultancy.

17. Key Assumptions & Notes

- Fee + university-commission (commission often the larger per-placement revenue); test-prep & add-ons supplement.
- Cash-generative but seasonal (intakes) with commission-collection lag & forex; success rates drive referrals.
- Term/WC finance ~11% p.a.; fees/commission attract GST; FEMA for forex commissions; ethical counselling.
- Success rates, university relationships, ethics & referrals are decisive; figures exclude GST.

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