



BUSINESS PLAN · INDIA

VDA Compliance & AML Advisory

FIU-IND registration, PMLA/AML, KYC & VDA-tax compliance for crypto/Web3 service providers

CRYPTO & WEB3

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 a **VDA Compliance & AML Advisory** firm in India — a specialist practice helping Virtual Digital Asset (VDA) service providers — exchanges, wallets, brokers, Web3 platforms — meet regulatory obligations: FIU-IND registration as a Reporting Entity, PMLA/AML programs, KYC/CDD, transaction monitoring & STR/CTR reporting, travel-rule, and VDA-tax/TDS compliance. It earns registration & program-setup fees, ongoing compliance retainers, and audit/advisory income — a compliance professional-services niche.

India brought VDA service providers under the PMLA (as Reporting Entities requiring FIU-IND registration & full AML programs), and imposes VDA tax (30% + 1% TDS) — creating mandatory, complex, ongoing compliance obligations, while specialist AML/VDA-compliance expertise is very scarce. A firm with AML, regulatory & VDA expertise earns high-value, recurring compliance revenue serving a regulated, growing client base.

The promoter — a compliance / AML / legal professional with VDA expertise — seeks total funding of **₹12 lakh** (₹4.5 lakh promoter + ₹7.5 lakh term/WC finance; largely fee-funded), targeting **₹40 lakh** revenue in Year 1 and **₹1.2 crore** by Year 3. (*High-value compliance advisory + recurring retainer, expertise-driven, asset-light.*)

2. Business Description, Vision & Legal Structure

Concept: A VDA compliance & AML specialist helping crypto/Web3 service providers register with FIU-IND & run compliant AML/KYC & tax programs.

Vision: To be the trusted VDA-compliance & AML partner for India's crypto/Web3 industry.

Mission: Keep VDA service providers compliant - FIU/PMLA/AML, KYC & tax - through expert setup, monitoring & advisory.

Legal structure options

- **LLP / Private Limited** — Pvt Ltd recommended for institutional clients & scale.
- **Professional firm** (with CS/CA/legal & AML-certified staff).

Regulatory anchor: the practice is built on India's VDA regulatory regime — **PMLA (VDA SPs as Reporting Entities), FIU-IND registration, AML/CFT program & policy, KYC/CDD, transaction monitoring, STR/CTR & travel-rule reporting**, plus VDA tax (30% + 1% TDS). It is a compliance/advisory practice (helping clients comply — not enabling evasion). AML/regulatory/VDA expertise, program quality, recurring compliance & trust determine success; asset-light & fee-funded.

3. Promoter & Ownership

Led by a promoter with AML/compliance, legal or regulatory experience (AML certifications; VDA expertise). Delivery uses AML/compliance analysts, KYC/monitoring specialists, and legal/regulatory & sales, with legal/audit partner tie-ups. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

With VDA service providers under PMLA & requiring FIU-IND registration & full AML programs — and VDA tax/TDS obligations — India's crypto/Web3 firms face mandatory, complex, ongoing compliance, yet specialist AML/VDA-compliance expertise is scarce. Exchanges, wallets, brokers, Web3 & even traditional firms entering VDAs need help. The market is niche but high-value, mandatory & growing with regulation & enforcement.

Demand drivers

- **PMLA/FIU-IND** mandatory registration & AML.
- **KYC, monitoring & STR/CTR** obligations.
- **VDA tax/TDS** compliance.
- **Scarce AML/VDA** expertise.
- **Enforcement & regulation** growth.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	VDA-compliance/AML need in India	Niche, high-value, growing
SAM	Reachable VDA SPs & entrants	Substantial (niche)
SOM (Yr 1-3)	Clients + compliance retainers	Scaling

Target segments

- Crypto exchanges & brokers.
- Wallets & Web3 platforms.
- VDA-entrant fintechs.
- Funds & institutions (VDA exposure).

5. Competition & Competitive Advantage

Landscape: big-4/consulting AML arms, law firms, few VDA-specialists, and RegTech tools. The firm competes on VDA-AML expertise, program quality, regulatory relationships & recurring compliance.

The firm's edge

- **Specialist VDA-AML expertise.**
- **FIU-registration & program setup.**
- **Ongoing monitoring & reporting.**
- **Regulatory relationships & trust.**
- **RegTech-assisted efficiency.**

6. Services & Revenue Model

Service	Model	Basis
FIU-IND registration & AML setup	Project	Setup fee (high value)
AML/KYC program & policy	Project / retainer	Project + recurring
Ongoing compliance & reporting	Monthly retainer	Recurring (core)
VDA-tax/TDS compliance	Project / retainer	Recurring
Audit, training & advisory	Per engagement	Add-on

Registration & program-setup give high-value projects; ongoing compliance, monitoring & reporting retainers give recurring, sticky revenue (mandatory & continuous). Scarce VDA-AML expertise commands premium rates; recurring compliance drives compounding, high-margin economics.

7. Go-to-Market — Marketing & Sales

- **Crypto/Web3 industry** B2B relationships.
- **Regulatory-driven** demand (FIU/PMLA).
- **Thought-leadership & authority.**
- **Legal/RegTech partnerships.**
- **Compliance-retainer** conversion.

Sales approach

Win FIU-registration & program-setup projects → convert to ongoing compliance & reporting retainers → grow via referrals & regulatory-driven demand. Expertise, mandatory compliance & recurring retainers drive high-value, compounding revenue.

8. Operations Plan

- **Base:** an office (or remote-first) with AML/RegTech & monitoring tools.
- **Process:** assessment → FIU-registration & AML program → KYC/monitoring setup → ongoing monitoring, STR/CTR & reporting → audit & updates.
- **Compliance & quality:** AML/CFT rigour, regulatory updates, documentation, audit-readiness.
- **Tooling:** KYC/AML & transaction-monitoring (RegTech) tools; efficiency & accuracy.
- **Capacity:** clients per compliance-team; scale by experts, tooling & retainers.

Compliance workflow

Stage	Activity	Metric
Assess	Gap analysis	Clients
Register	FIU & program	Setups
Monitor	KYC/transactions	Coverage
Report	STR/CTR	Timeliness
Retain	Ongoing compliance	Recurring

9. Regulatory, Licences & Compliance (India)

- **PMLA & FIU-IND:** VDA SPs as Reporting Entities; FIU registration; AML/CFT program, principal officer, STR/CTR & travel-rule.
- **KYC/CDD:** customer due diligence, monitoring, record-keeping per PMLA rules.
- **VDA tax:** 30% tax + 1% TDS (194S) compliance support.
- **Business & ethics:** LLP/Pvt Ltd; PAN/TAN; GST on fees; DPDP; ethical compliance practice (enabling compliance, not evasion).

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Compliance Head	1	1	1
AML/compliance analysts	2	5	8
KYC/monitoring specialists	1	3	5
Legal/regulatory & sales	1	2	4
Admin	1	1	2
Total	6	12	20

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-2	Team, tools, methodology, first clients
Launch	Month 2-4	First FIU-registrations & AML programs
Traction	Month 4-9	Ongoing compliance retainers; break-even nears
Scale	Year 2	More clients; monitoring; audit & training
Growth	Year 3	Strong recurring compliance 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. High-value compliance advisory + recurring retainer; asset-light; mandatory-compliance-driven.

12.1 Project cost & means of finance

Capital requirement	₹
Office & IT setup	3,00,000
AML/RegTech & monitoring tools	3,00,000
Branding, content & business development	3,00,000
Working-capital buffer	3,00,000
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
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FIU-registration & program setup	18,00,000	32,00,000	42,00,000
Ongoing compliance & reporting retainers	16,00,000	42,00,000	66,00,000
VDA-tax, audit & training	6,00,000	12,00,000	12,00,000
Total revenue	40,00,000	86,00,000	1,20,00,000
Compliance staff salaries	22,00,000	46,00,000	64,00,000
RegTech tools & monitoring	4,00,000	9,00,000	14,00,000
Office & overheads	4,00,000	7,50,000	10,00,000
Marketing & admin	4,00,000	7,00,000	10,00,000
Interest on loan	80,000	60,000	35,000
Total expenses	34,80,000	70,10,000	98,35,000
Net profit (before tax)	5,20,000	15,90,000	21,65,000
Net margin	13.0%	18.5%	18.0%

12.3 Unit economics & break-even

- **Per engagement:** setup/retainer fee – (compliance-time + tools + overhead); scarce VDA-AML expertise commands premium rates.
- **Recurring:** ongoing compliance/monitoring retainers give predictable, sticky (mandatory) revenue; utilisation drives margin.
- **Break-even:** reached around month 5–8 as setups & retainers build.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	3,00,000	2,80,000	3,00,000	3,70,000
Collections	8,00,000	10,00,000	11,50,000	12,00,000
Operating outflows	8,00,000	9,60,000	10,60,000	11,10,000
Loan EMI	20,000	20,000	20,000	20,000
Closing balance	2,80,000	3,00,000	3,70,000	4,40,000

Setup fees give upfront cash; ongoing compliance retainers give steady, mandatory MRR (sticky — clients must stay compliant). Asset-light & fee-collected keeps cash clean; the buffer covers the ramp. Scarce-skill staff are the main cost.

12.5 Key Performance Indicators to Monitor

- **Clients:** FIU-registrations; compliance clients; retainers.
- **Recurring:** ongoing-compliance MRR; retention (mandatory).
- **Quality:** audit-readiness; timely STR/CTR; zero-breach record.
- **Economics:** fee per client; utilisation; margin.

13. Funding Requirement & Bankability

Total ask: **₹7.5 lakh term/WC finance** against ₹4.5 lakh promoter contribution — asset-light, funding setup, RegTech & business development; eligible under **PMMY (Mudra)/CGTMSE** (largely fee-funded). Year-1 net profit ~₹5.2 lakh against modest debt service gives a sound DSCR; mandatory compliance, recurring retainers & scarce expertise underpin bankability in a regulated, growing niche.

13.1 Funding utilisation

Use of funds	₹	% of total
Office & IT setup	3,00,000	25%
AML/RegTech & monitoring tools	3,00,000	25%
Branding, content & business development	3,00,000	25%
Working-capital buffer	3,00,000	25%
Total	12,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Regulatory change (VDA/PMLA)	Continuous regulatory tracking; adaptable programs; advisory value
Client compliance-failure liability	Rigorous programs, documentation, audit-readiness; professional indemnity
Expertise scarcity/attrition	AML certifications, training, retention & competitive pay
Crypto-industry cycles	Mandatory compliance (less cyclical); diversified clients; VDA-entrants
Reputation/trust	Ethical, rigorous, compliant practice

15. SWOT Analysis

Strengths Mandatory recurring compliance; scarce expertise; premium rates; asset-light; regulated moat.	Weaknesses Niche; regulatory-change & liability risk; expertise-dependent; crypto-industry linked.
Opportunities PMLA/FIU enforcement; VDA-entrants; monitoring & audit; RegTech; institutional.	Threats Regulatory shifts; big-4 & law-firm competition; crypto downturns; liability.

16. Recommended AiSevak Tools for This Business

This VDA-compliance firm would use AiSevak's Crypto & Legal vertical tools in delivery:

- **Compliance ops:** FIU-registration, AML/KYC-program, transaction-monitoring & reporting tools.
- **Practice & billing:** client-CRM, retainer-billing, VDA-tax and GST tools (with Finance & Legal verticals).

- **Practice:** Business Plan, per-client & retainer economics and Break-even tools to model the firm.

17. Key Assumptions & Notes

- Compliance/advisory practice (enabling compliance, not evasion); PMLA/FIU-IND, AML/KYC, STR/CTR + VDA tax.
- Ongoing compliance retainers (mandatory, sticky) give recurring revenue; setups add high-value projects.
- Term/WC finance ~11% p.a. (largely fee-funded); GST on fees; DPDP; professional indemnity; track regulation.
- AML/VDA expertise, program quality, recurring compliance & trust are decisive; figures exclude GST.

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Every tool referenced in this plan is available on aisevak.in. Open the [Crypto & Web3 toolkit](https://aisevak.in/verticals/crypto) to browse and use them all at <https://aisevak.in/verticals/crypto> — 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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