BUSINESS PLAN · INDIA

Vocational Skilling & Certification Provider

NSDC/PMKVY-aligned trade skilling, certification & placement - scheme + fee + employer revenue

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1. Executive Summary

This plan sets out a **Vocational Skilling & Certification Provider** in India — a training institute delivering NSDC/Sector-Skill-Council-aligned vocational courses (electrician, welding, healthcare aide, retail, hospitality, beauty, IT-ITeS, automotive, apparel) with hands-on training, assessment & NSQF-aligned certification, plus placement support. It earns government-scheme training fees (PMKVY/DDU-GKY per-candidate funding), private course fees, and placement/employer income — a mix of grant/scheme & fee funding.

India's demographic dividend needs skilling at scale, and government prioritises vocational training heavily (Skill India, PMKVY, NSDC, DDU-GKY) with per-candidate funding for approved centres, plus rising private & employer demand for skilled workers. A well-run, NSDC-affiliated centre with quality training, certification & placements earns scheme + fee revenue and does social good.

The promoter — a skilling / training entrepreneur — seeks total funding of **₹22 lakh** (₹7 lakh promoter + ₹15 lakh term/WC finance, eligible under Mudra/CGTMSE; supplemented by scheme per-candidate funding), targeting **₹55 lakh** revenue in Year 1 and **₹1.5 crore** by Year 3. *(Scheme-funded + fee-based, placement-linked skilling model.)*

2. Business Description, Vision & Legal Structure

Concept: An NSDC-aligned vocational skilling centre training & certifying job-ready workers - with hands-on training, NSQF certification & placement.

Vision: To skill India's youth for employment & livelihoods at scale & quality.

Mission: Deliver quality, industry-aligned vocational training, certification & placement - improving employability & incomes.

Legal structure options

- **Proprietorship / LLP** — LLP recommended as centres & schemes grow.
- **Private Limited / Section 8** — for scaling, tenders & scheme partnerships (Section 8 for CSR/grant-heavy).

> **Regulatory anchor:** the model is anchored by **NSDC affiliation, Sector-Skill-Council (SSC) & NSQF alignment, PMKVY/DDU-GKY/state-scheme empanelment (per-candidate funding, outcome/placement-linked), SMART/Skill-India-Digital compliance & assessment/certification norms**; GST on private fees. Scheme empanelment, training & placement quality, outcome-linked funding & compliance determine viability; mixes grant, fee & employer revenue.

3. Promoter & Ownership

Led by a promoter with skilling, training or education experience. Delivery uses certified trainers, assessment & placement coordinators, and admin/scheme-compliance staff, with SSC & employer tie-ups. Year-one ownership rests with the promoter/entity; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

India's skilling need is vast — millions of youth need employable skills, and government funds skilling heavily (Skill India, PMKVY, NSDC, DDU-GKY, state schemes) with per-candidate funding, plus growing private & employer demand for skilled labour. Sectors span construction, healthcare, retail, hospitality, IT-ITeS, automotive, beauty & more. The market rewards quality training, certification, placements & scheme compliance.

Demand drivers

- **Demographic dividend & skilling gap.**
- **Government funding & priority** (PMKVY/NSDC/DDU-GKY).
- **Employer demand** for skilled workers.
- **Livelihood & migration** aspiration.
- **Sector-specific** skill needs.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Vocational-skilling need in India	Very large
SAM	Reachable candidates in the centre's sectors/region	Substantial
SOM (Yr 1–3)	Candidates trained/certified per year	Scaling

Target segments

- Youth & job-seekers (scheme-funded).
- Private fee-paying trainees.
- Employers (customised skilling).
- CSR & government tenders.

5. Competition & Competitive Advantage

Landscape: other NSDC/skilling centres, ITIs, private trainers, and large training partners. The firm competes on training & placement quality, scheme empanelment, sector focus & compliance.

The firm's edge

- **NSDC/SSC affiliation & empanelment.**
- **Quality training & placements.**
- **Sector focus & employer ties.**
- **Certification & outcomes.**
- **Scheme compliance & delivery.**

6. Services & Revenue Model

Stream	Model	Basis
Scheme-funded training (PMKVY/DDU-GKY)	Per-candidate (outcome-linked)	Government funding (core)
Private fee courses	Course fee	Fee revenue
Employer/customised skilling	B2B contract	Volume
Assessment & certification	Per candidate	Add-on
Placement & employer services	Fee / included	Outcome

Scheme per-candidate funding (often placement/outcome-linked, in tranches) is the core; private fees & employer contracts add margin & reduce scheme-dependence. Training quality, certification & placement rates drive funding release & reputation; outcome-linkage is central.

7. Go-to-Market — Marketing & Enrolment

- **Scheme empanelment & targets** (PMKVY/DDU-GKY/state).
- **Community mobilisation** & enrolment drives.
- **Employer & placement** partnerships.
- **Private & CSR** channels.
- **Placement outcomes** & word-of-mouth.

Approach

Secure scheme empanelment & targets → mobilise & enrol candidates → train, certify & place → release outcome-linked funding & build reputation → add private & employer skilling. Empanelment, quality & placements drive funded, scalable growth.

8. Operations Plan

- **Base:** a training centre with classrooms, labs/workshops (sector-specific), & equipment.
- **Process:** mobilisation & enrolment → training (theory + hands-on) → assessment & certification (SSC) → placement → outcome tracking & funding claims.
- **Compliance:** NSDC/SSC/NSQF, PMKVY/DDU-GKY norms, biometric/attendance, assessment & audit.
- **Quality & placement:** certified trainers, curriculum, employer ties, placement tracking.
- **Capacity:** batches across sectors; scale by centres, sectors & schemes.

Skilling workflow

Stage	Activity	Metric
Mobilise	Enrol	Enrolments
Train	Theory + hands-on	Completion
Certify	SSC assessment	Cert rate
Place	Employer	Placement %
Claim	Outcome funding	Funding release

9. Regulatory, Licences & Compliance (India)

- **Skilling framework:** NSDC affiliation; SSC & NSQF alignment; Skill India Digital/SMART compliance.
- **Scheme empanelment:** PMKVY/DDU-GKY/state-scheme norms; per-candidate & outcome/placement-linked funding; biometric/attendance & audit.
- **Assessment & certification:** SSC-assessment & certification norms; trainer certification.

- **Business & tax:** LLP/Pvt Ltd/Section 8; PAN/TAN; GST (private fees; scheme treatment varies); Udyam; DPDP candidate data.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Centre Head	1	1	1
Certified trainers	4	9	15
Mobilisation & placement	2	4	7
Assessment & compliance	1	2	3
Admin & support	1	3	4
Total	**9**	**19**	**30**

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–3	Centre, labs, NSDC affiliation, scheme empanelment, trainers
Launch	Month 3–5	First batches & enrolments
Traction	Month 5–10	Certification & placements; funding release; break-even nears
Scale	Year 2	More sectors/batches; employer & private; state schemes
Growth	Year 3	Multi-sector; strong placements & funding

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. Scheme (outcome-linked) + fee + employer revenue; funding-release timing matters.

12.1 Project cost & means of finance

Capital requirement	₹
Centre, classrooms & labs/workshops	9,00,000
Equipment & tools (sector-specific)	6,00,000
Affiliation, IT & compliance setup	2,00,000
Working-capital buffer (funding-lag float)	5,00,000
Total project cost	**22,00,000**
Promoter contribution	7,00,000
Term/WC loan (Mudra / CGTMSE)	15,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Scheme-funded training	32,00,000	58,00,000	80,00,000
Private fee courses	16,00,000	32,00,000	48,00,000
Employer/customised & assessment	7,00,000	14,00,000	22,00,000
Total revenue	**55,00,000**	**1,04,00,000**	**1,50,00,000**
Trainer & staff salaries	28,00,000	52,00,000	74,00,000
Consumables, equipment upkeep	6,00,000	11,00,000	16,00,000
Centre, rent & overheads	8,00,000	14,00,000	19,00,000
Mobilisation, placement & admin	6,00,000	11,00,000	15,00,000
Interest on loan	1,50,000	1,15,000	70,000
Total expenses	**49,50,000**	**89,15,000**	**1,24,70,000**
Net profit (before tax)	**5,50,000**	**14,85,000**	**25,30,000**
Net margin	10.0%	14.3%	16.9%

12.3 Unit economics & break-even

- **Per candidate:** scheme per-candidate funding (or fee) − (trainer + consumables + overhead); placement-linkage releases full funding.
- **Batch & utilisation:** batch fill, completion & placement rates drive funding & margin.
- **Break-even:** reached around month 7–10 as batches, certifications & funding-release build.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	5,00,000	3,50,000	3,40,000	4,00,000
Collections (scheme + fees)	10,00,000	14,00,000	17,00,000	18,00,000
Operating outflows	11,10,000	13,75,000	16,05,000	16,80,000
Loan EMI	40,000	35,000	35,000	35,000
Closing balance	**3,50,000**	**3,40,000**	**4,00,000**	**4,85,000**

> The key cash dynamic: scheme funding is outcome/placement-linked & released in tranches (with lag), while trainers & costs run monthly — the funding-lag float. The WC buffer, private-fee mix & disciplined placement/claims management are essential.

12.5 Key Performance Indicators to Monitor

- **Enrolment:** candidates; batch fill; completion %.
- **Outcomes:** certification %; placement %; funding release.

- **Economics:** revenue per candidate; scheme vs. fee mix; margin.
- **Compliance:** audit clearances; attendance; SSC assessment pass.

13. Funding Requirement & Bankability

Total ask: **₹15 lakh term/WC finance** against ₹7 lakh promoter contribution — funds centre, labs & a working-capital float for the scheme-funding lag; eligible under Mudra/CGTMSE, supplemented by scheme per-candidate funding. Year-2 net profit ~₹14.85 lakh gives a sound DSCR; scheme empanelment, placements & private-fee mix underpin bankability — a working-capital line for the funding lag is recommended.

13.1 Funding utilisation

Use of funds	₹	% of total
Centre, classrooms & labs/workshops	9,00,000	41%
Equipment & tools	6,00,000	27%
Working-capital buffer (funding-lag float)	5,00,000	23%
Affiliation, IT & compliance setup	2,00,000	9%
Total	**22,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
Scheme-funding lag/dependence	WC float; private-fee & employer mix; claims discipline
Placement-linkage / outcomes	Employer ties; quality training; placement focus
Compliance / audit	NSDC/SSC/PMKVY norms; attendance/biometric; audits
Trainer quality/availability	Certified trainers; training; retention
Scheme-policy changes	Multi-scheme & state; private & employer diversification

15. SWOT Analysis

Strengths Huge need & government funding; social impact; multi-revenue (scheme/fee/employer); scalable.	**Weaknesses** Funding-lag & scheme-dependence; placement-linked; compliance-heavy; trainer-dependent.
Opportunities Skill India priority; new sectors/schemes; employer & private; multi-centre & CSR.	**Threats** Scheme-policy/funding changes; placement-market cycles; competition; audit risk.

16. Recommended AiSevak Tools for This Business

This skilling provider would use AiSevak's EdTech vertical tools in delivery:

- **Centre ops:** enrolment/attendance, batch/assessment, placement-tracking and scheme-claims tools.
- **Compliance & schemes:** NSDC/SSC/PMKVY, biometric/audit and GST tools (with Legal & Finance verticals).
- **Practice:** Business Plan, per-candidate economics and Break-even tools to model the centre.

17. Key Assumptions & Notes

- Scheme (outcome/placement-linked) + private fee + employer revenue; NSDC/SSC/NSQF-aligned.
- Scheme funding released in tranches with lag; private-fee mix reduces dependence.
- Term/WC finance ~11% p.a.; WC float for funding lag; GST on private fees (scheme treatment varies).
- Empanelment, training & placement quality, outcomes & compliance are decisive; figures exclude GST.

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