



BUSINESS PLAN · INDIA

Web & Mobile App Development Agency

*Websites, web & mobile apps with recurring maintenance - quality builds, asset-light,
export-ready*

IT & TECH

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 **Web & Mobile App Development Agency** in India — a studio that designs, builds & maintains websites, web apps & mobile apps for clients (businesses, startups, D2C brands), plus ongoing maintenance, hosting & enhancements. It earns project-build fees plus recurring maintenance/AMC & retainer income, meeting the universal demand for digital presence & applications.

Every business needs a website & increasingly an app, and demand for quality web/mobile development far exceeds reliable supply — especially for SMEs, D2C brands & startups. India's developer talent makes this cost-competitive for domestic & export clients. A well-run agency with strong design & engineering, reliable delivery & recurring maintenance earns healthy, scalable margins in an asset-light model.

The promoter — a developer / digital professional — seeks total funding of **₹12 lakh** (₹4.5 lakh promoter + ₹7.5 lakh working-capital/term finance, eligible under Mudra/CGTMSE), targeting **₹45 lakh** revenue in Year 1 and **₹1.2 crore** by Year 3. (*Project + recurring-maintenance, people-driven, asset-light model.*)

2. Business Description, Vision & Legal Structure

Concept: A web & mobile agency building great websites & apps for clients - design, development & ongoing maintenance.

Vision: To be a trusted web/app development partner for businesses & startups.

Mission: Deliver quality, performant web & mobile products - on time, on budget - and maintain them reliably.

Legal structure options

- **Proprietorship / LLP** — LLP recommended as the team & clients grow.
- **Private Limited** — for scaling, larger clients & export.

Regulatory anchor: a dev agency is a people- & contract-driven services business — GST (export of services zero-rated with LUT), IP/work-for-hire contracts, software & asset licensing, and data/security (DPDP) for client apps. Design & engineering quality, delivery reliability, recurring-maintenance conversion & utilisation determine profitability; it is highly asset-light.

3. Promoter & Ownership

Led by a promoter with development, design or digital experience. Delivery uses developers (web/mobile), designers (UI/UX), QA, and a project/account manager, plus freelance specialists. Year-one ownership rests with the promoter; ownership and profit-sharing are editable inputs.

4. Market Analysis — India

Demand for websites & apps is universal & growing — SMEs digitising, D2C & e-commerce, startups needing MVPs, and enterprises needing web/mobile products. Supply of reliable, quality agencies is fragmented. India's talent base serves domestic & export. The market rewards design & engineering quality, reliability, niche focus & recurring relationships.

Demand drivers

- **Universal web/app** need.
- **SME digitisation & D2C/e-commerce.**
- **Startup MVPs** & products.
- **Ongoing maintenance** & enhancements.
- **Export/outsourcing** demand.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Web/app development demand in India	Very large
SAM	Reachable clients in the agency's niche	Substantial
SOM (Yr 1-3)	Projects + maintenance clients	Scaling

Target segments

- SMEs & local businesses.
- D2C & e-commerce brands.
- Startups (MVP/products).
- Export/agency (white-label).

5. Competition & Competitive Advantage

Landscape: other agencies, freelancers, no-code/DIY platforms, and offshore competitors. The firm competes on design & engineering quality, reliability, niche & recurring relationships.

The firm's edge

- **Design + engineering quality.**
- **Reliable, on-time delivery.**
- **Niche/tech specialisation.**
- **Recurring maintenance & support.**
- **Cost-competitive (India).**

6. Services & Revenue Model

Service	Model	Basis
Website / web-app build	Project	Per project
Mobile app development	Project	Per project
Maintenance & AMC	Monthly retainer	Recurring
Enhancements & support	T&M / retainer	Recurring
Hosting & managed services	Recurring	Add-on

Project builds give volume; maintenance/AMC, enhancements & hosting give recurring, predictable revenue. Margin sits on delivery efficiency & utilisation; recurring maintenance conversion is the key to stable, compounding economics.

7. Go-to-Market — Marketing & Sales

- **Portfolio & referrals.**
- **Digital presence & inbound** (SEO/content).
- **SME/D2C & startup** outreach.
- **Agency white-label & export.**
- **Niche & recurring** relationships.

Sales approach

Win builds via portfolio & referrals → deliver quality reliably → convert to maintenance/AMC retainers → grow accounts & referrals. Recurring-maintenance conversion & delivery quality drive utilisation & scalable growth.

8. Operations Plan

- **Base:** a studio/office (or hybrid/remote) with dev & design tools.
- **Process:** brief & scope → design → development → QA → launch → maintenance/enhancements; agile project management.
- **Delivery & quality:** agile, code & design quality, testing, security & SLAs.
- **Talent:** devs + designers + freelancers; utilisation & retention.
- **Capacity:** billable-team capacity; scale by team, utilisation & retainers.

Delivery workflow

Stage	Activity	Metric
Scope	Brief & quote	Win rate
Design	UI/UX	Approval
Build	Develop	Utilisation
Launch	QA & deploy	On-time
Maintain	AMC/retainer	Recurring

9. Regulatory, Licences & Compliance (India)

- **Business & tax:** proprietorship/LLP or Pvt Ltd; PAN/TAN; GST (domestic; export zero-rated LUT); Udyam (MSME).
- **IP & contracts:** work-for-hire/IP-assignment, MSA/SOW & NDA; software/asset licensing.
- **Data & security:** DPDP-aligned handling for client apps & data; security best-practices.
- **Export:** STPI/export benefits & forex compliance where exporting.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / Lead	1	1	1
Developers (web/mobile)	4	9	16
Designers (UI/UX)	1	3	5
QA & project managers	1	3	5
Sales & admin	1	2	3
Total	8	18	30

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-1	Studio, team, tools, portfolio, first clients
Launch	Month 1-3	First builds delivered
Traction	Month 3-8	Maintenance/AMC & accounts build; break-even nears
Scale	Year 2	Bigger projects; export; recurring base
Growth	Year 3	Strong utilisation & recurring revenue

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. People-driven, asset-light; margin on utilisation.

12.1 Project cost & means of finance

Capital requirement	₹
Office & workstations	4,00,000
Software, tools & licences	2,00,000
Branding, portfolio & marketing	2,00,000
Working-capital buffer (salary/receivables)	4,00,000
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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Web & app project builds	32,00,000	55,00,000	72,00,000
Maintenance, AMC & enhancements	10,00,000	26,00,000	42,00,000
Hosting & managed services	3,00,000	7,00,000	6,00,000
Total revenue	45,00,000	88,00,000	1,20,00,000
Salaries & freelance talent	26,00,000	50,00,000	68,00,000
Software, tools & hosting	3,50,000	6,00,000	8,00,000
Office & overheads	4,00,000	7,00,000	10,00,000
Sales, marketing & admin	3,50,000	7,00,000	10,00,000
Interest on loan	80,000	60,000	35,000
Total expenses	37,80,000	70,60,000	96,35,000
Net profit (before tax)	7,20,000	17,40,000	23,65,000
Net margin	16.0%	19.8%	19.7%

12.3 Unit economics & break-even

- **Per project:** fee – (dev/design time + overhead); efficiency & scoping drive margin.
- **Recurring:** maintenance/AMC & hosting give predictable, higher-retention revenue; utilisation is the lever.
- **Break-even:** reached around month 4–7 as projects & recurring build (asset-light).

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	4,00,000	3,40,000	3,60,000	4,30,000
Collections	8,50,000	11,00,000	13,00,000	13,50,000
Operating outflows	8,90,000	10,60,000	12,10,000	12,70,000
Loan EMI	20,000	20,000	20,000	20,000
Closing balance	3,40,000	3,60,000	4,30,000	4,90,000

Salaries are the steady outflow; project payments are milestone-based & can lag. Milestone billing, advances & recurring maintenance smooth cash; the WC buffer covers the ramp.

12.5 Key Performance Indicators to Monitor

- **Utilisation:** billable-utilisation %; project pipeline; win rate.
- **Recurring:** maintenance/AMC revenue %; retention.
- **Delivery:** on-time/budget; quality; rework.
- **Economics:** margin per project; revenue per developer.

13. Funding Requirement & Bankability

Total ask: **₹7.5 lakh term/WC finance** against ₹4.5 lakh promoter contribution — asset-light, mainly working capital (salaries vs. receivables); eligible under **PMMY (Mudra)/CGTMSE**. Year-1 net profit ~₹7.2 lakh against modest debt service gives a strong DSCR; utilisation & recurring maintenance underpin bankability.

13.1 Funding utilisation

Use of funds	₹	% of total
Office & workstations	4,00,000	33%
Working-capital buffer (salary/receivables)	4,00,000	33%
Software, tools & licences	2,00,000	17%
Branding, portfolio & marketing	2,00,000	17%
Total	12,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Low utilisation / dry spells	Maintenance/AMC; pipeline; freelancer flex
Scope creep / overruns	Clear SOW; milestone billing; change-orders
Talent attrition	Culture, growth & competitive pay; freelancer bench
Payment/receivable delays	Advances; milestone billing; WC buffer
No-code/DIY & AI competition	Quality, complexity & recurring differentiation; adopt AI

15. SWOT Analysis

Strengths Universal demand; asset-light; recurring maintenance; healthy margins; export upside.	Weaknesses Utilisation & talent dependent; project-lumpy; scope-creep; receivable lags.
Opportunities SME/D2C digitisation; startups; export/white-label; recurring & AI-assisted delivery.	Threats Freelancers, no-code & AI tools; competition; price pressure.

16. Recommended AiSevak Tools for This Business

This web/app agency would use AiSevak's IT & Tech vertical tools in delivery:

- **Delivery ops:** project-scoping/estimation, utilisation-tracking, client-CRM and AMC/milestone-billing tools.
- **Contracts & compliance:** MSA/SOW/IP, DPDP-data and GST(LUT) tools (with Legal & Finance verticals).
- **Practice:** Business Plan, per-project & utilisation economics and Break-even tools to model the agency.

17. Key Assumptions & Notes

- Project builds + recurring maintenance/AMC/hosting; margin on delivery efficiency & utilisation.
- Recurring maintenance grows over Years 1–3; export work earns forex & is GST zero-rated (LUT).
- Term/WC finance ~11% p.a.; asset-light; receivables 30–60 days.
- Design/engineering quality, utilisation, recurring conversion & talent are decisive; figures exclude GST.

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