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Data backed assumptions

S.No.	Particulars	Amount	Link
	Start-up costs		
1	Customer acquisition costs per customer	400.00	
	Capex		
2	Car (Innova used vehicle)	770,000.00	Certified Used 2015 Toyota Innova 2.5 VX 8 STR 90,944 Kms - CAR24
	Revenue built-up		
3	Subscription charged from customer	1,000.00	
4	Rate of interest charged on bank wallet	3.50%	List of 10 Best Bank for Savings Account in India 2025 Spaisa
	Costing details		
5	Engineer	600,000.00	Engineer salaries in India
6	Supervisor	250,000.00	Supervisor salaries in India
7	Quality control inspector	290,000.00	Quality Control Inspector salaries by 200+ Employees (Updated 2024) AmbitionBox
8	CEO	368,000.00	lowest salary of ceo in india - Search
9	CFO	901,000.00	lowest salary of cfo in india - Search
10	Manager	1,600,000.00	Salary: Plant Manager in 2024 Glassdoor
11	Operations manager	1,200,000.00	Salary: Operations Manager in 2024 Glassdoor
12	Maintenance technicians	250,000.00	Maintenance Technician Salary in India - Average Salary (talent.com)
13	Safety officers	440,000.00	Safety Officer/Manager Salary in India 2024 AmbitionBox
14	Workers	352,800.00	Minimum Wages and Salary Structures in India - India Guide Doing Business in India (india-briefing.com)
	Other		
15	GDP rate	8.20%	india gdp: Budget 2024: A look at India's GDP growth rate before Sitharaman sets the ball rolling in Lok Sabha - The Economic Times (indiatimes.com)
16	Inflation rate	5.40%	india inflation rate: Budget 2024: A look at how India's inflation panned out within a year before Sitharaman's key announcements - The Economic Times (indiatimes.com)

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Start-up costs

Particulars	Amount
Fixed Assets	
Car (Innova used vehicle)	770,000.00
Total Fixed Assets	770,000.00
Startup cost	
Website development and hosting	150,000.00
Permits and licenses	200,000.00
Listing management and CRM system	1,000,000.00
Marketing Cost	3,000,000.00
Customer acquisition costs	8,000,000.00
Office rent deposit	300,000.00
Platform costs*	2,500,000.00
Property buying costs	7,000,000.00
Legal fees and regulatory compliance	1,200,000.00
Total Startup expenses	86,350,000.00
Particulars	Amount
Capital	
Promotor's/Investors	35,000,000.00
Investor's funds	65,000,000.00
Total Capital	100,000,000.00
Surplus Cash	12,880,000.00

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35%

Total investment required 100,000,000.00

Income tax rate 30%

Amortization of start-up costs 5.00 years

Interest rate on loan provided by directors 5%

Allotment of investor's fund amount	Percentage	Amount (INR)
2025	20%	13,000,000
2026	20%	13,000,000
2027	40%	26,000,000
2028	20%	13,000,000
2029	0%	-

Note:

*** Working of customer acquisition costs**

Target customer to be acquired	20,000.00
Cost to acquire one customer	400.00
Total costs to acquire customers	8,000,000.00

Revenue Built-up**REVENUE FROM SUBSCRIPTION ON PLATFORM**

Amount received from subscription	2025	2026	2027	2028	2029
Subscription received (INR)	97,000,000	232,997,880	397,846,903	601,864,488	837,749,766
Opening number of subscribers	-	97,000.00	215,340.00	339,829.80	475,134.91
Number of subscribers listed	100,000.00	125,000.00	135,000.00	150,000.00	155,000.00
Churn out rate	3.0%	3.0%	3.0%	3.0%	3.0%
Total subscribers yearly	100,000.00	222,000.00	350,340.00	489,829.80	630,134.91
Number of active subscribers yearly	97,000.00	215,340.00	339,829.80	475,134.91	611,230.86
Rate per subscription	1,000.00	1,082.00	1,170.72	1,266.72	1,370.59

REVENUE FROM BROKERAGE/TRANSACTION FEES

Particulars	2025	2026	2027	2028	2029
Average value of properties listed on platform	70,000,000	98,000,000	127,400,000	165,620,000	182,182,000
Addition to property value per year		40.0%	30.0%	30.0%	10.0%
Brokerage rate on properties listed on platform	2025	2026	2027	2028	2029
Brokerage charged per thousand	50	54	59	63	69
Increase in price at GDP rate		8.2%	8.2%	8.2%	8.2%
Percentage of active transactions on platform	50.0%	60.0%	65.0%	70.0%	75.0%

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Total revenue	2025	2026	2027	2028	2029
Brokerage	1,750,000.00	3,181,080.00	4,847,382.72	7,342,815.35	9,363,663.03
Total revenue from brokerage/transaction fee	1,750,000.00	3,181,080.00	4,847,382.72	7,342,815.35	9,363,663.03

REVENUE FROM INTEREST ON WALLET AMOUNT

Balance to be maintained in bank wallet 50.0% of property value per year
Rate of interest to be earned on bank wallet amount 3.5%

Particulars	2025	2026	2027	2028	2029
Amount available in bank wallet	35,000,000.00	49,000,000.00	63,700,000.00	82,810,000.00	91,091,000.00
Total interest received per year	1,225,000.00	1,715,000.00	2,229,500.00	2,898,350.00	3,188,185.00

Costing Details

OPERATIONAL COSTS

Employment cost	2025	2026	2027	2028	2029
Engineer	600,000.00	632,400.00	666,549.60	702,543.28	740,480.62
Supervisor	206,400.00	217,545.60	229,293.06	241,674.89	254,725.33
Quality control inspector	290,000.00	305,660.00	322,165.64	339,562.58	357,898.96
CEO	368,000.00	387,872.00	408,817.09	430,893.21	454,161.44
CFO	901,000.00	949,654.00	1,000,935.32	1,054,985.82	1,111,955.06
Manager	1,600,000.00	1,686,400.00	1,777,465.60	1,873,448.74	1,974,614.97
Operations manager	1,200,000.00	1,264,800.00	1,333,099.20	1,405,086.56	1,480,961.23
Maintenance technicians	250,000.00	263,500.00	277,729.00	292,726.37	308,533.59
Safety officers	440,000.00	463,760.00	488,803.04	515,198.40	543,019.12
Workers	352,800.00	371,851.20	391,931.16	413,095.45	435,402.60
Total	6,208,200.00	6,543,442.80	6,896,788.71	7,269,215.30	7,661,752.93

Number of employees	2025	2026	2027	2028	2029
Engineer	-	2	3	4	3
Supervisor	1	2	3	3	4
Quality control inspector	1	2	3	3	3
CEO	1	1	1	1	1
CFO	1	1	1	1	1
Manager	-	2	3	4	5
Operations manager	1	2	3	3	2
Maintenance technicians	1	1	2	3	4
Safety officers	-	1	2	3	3
Workers	10	15	22	25	30
Total	16	29	43	50	56

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Total employment costs	2025	2026	2027	2028	2029
Engineer	-	1,264,800.00	1,999,648.80	2,810,173.11	2,221,441.85
Supervisor	206,400.00	435,091.20	687,879.19	725,024.66	1,018,901.33
Quality control inspector	290,000.00	611,320.00	966,496.92	1,018,687.75	1,073,696.89
CEO	368,000.00	387,872.00	408,817.09	430,893.21	454,161.44
CFO	901,000.00	949,654.00	1,000,935.32	1,054,985.82	1,111,955.06
Manager	-	3,372,800.00	5,332,396.80	7,493,794.97	9,873,074.87
Operations manager	1,200,000.00	2,529,600.00	3,999,297.60	4,215,259.67	2,961,922.46
Maintenance technicians	250,000.00	263,500.00	555,458.00	878,179.10	1,234,134.36
Safety officers	-	463,760.00	977,606.08	1,545,595.21	1,629,057.35
Workers	3,528,000.00	5,577,768.00	8,622,485.63	10,327,386.19	13,062,078.06
Total	6,743,400.00	15,856,165.20	24,551,021.42	30,499,979.71	34,640,423.67

Inflation rate 5.4%

Other operating costs	2025	2026	2027	2028	2029
Payment processing costs	0.25%	1.00%	2.00%	2.50%	3.50%
Broker's commission	0.00%	1.25%	2.00%	2.25%	3.00%
Scaleable server infrastructure	-	2,000,000.00	2,108,000.00	2,221,832.00	2,341,810.93

of revenue
of revenue

Customer acquisition costs

Net number of subscribers after churn	97,000.00	215,340.00	339,829.80	475,134.91	611,230.86
CAC cost paid to acquire customers	400.00	421.60	444.37	468.36	493.65
Total costs incurred	38,800,000.00	90,787,344.00	151,008,944.84	222,535,223.03	301,736,401.67
Less: Already charged in start-up costs	8,000,000.00	-	-	-	-
Net costs to be taken to PL statement	30,800,000.00	90,787,344.00	151,008,944.84	222,535,223.03	301,736,401.67

INDIRECT OPERATING COSTS

Particulars	2025	2026	2027	2028	2029
General admin expenses	300,000.00	316,200.00	333,274.80	351,271.64	370,240.31
Telephone & Electricity expenses	250,000.00	263,500.00	277,729.00	292,726.37	308,533.59
Stationery expenses	75,000.00	79,050.00	83,318.70	87,817.91	92,560.08
Internet services	200,000.00	210,800.00	222,183.20	234,181.09	246,826.87
Office expenses	220,000.00	231,880.00	244,401.52	257,599.20	271,509.56
Secure payment processing	200,000.00	210,800.00	222,183.20	234,181.09	246,826.87
Office rent	150,000.00	158,100.00	166,637.40	175,635.82	185,120.15
Other expenses	200,000.00	210,800.00	222,183.20	234,181.09	246,826.87
Total	1,595,000.00	1,681,130.00	1,771,911.02	1,867,594.22	1,968,444.30

Capital Expenditure

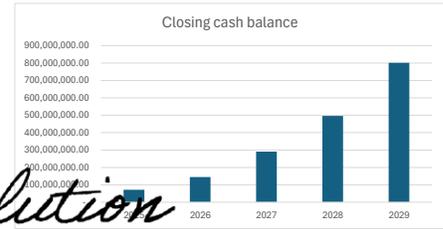
Sl No	Particulars	Project Cost	Depreciation rate
1	Car (Innova used vehicle)	770,000.00	10%
	Grand total		

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	2025			2026			2027			2028			2029		
	Opening WDV	Depreciation on Year-2	WDV on year Ending 31st	Opening WDV	Depreciation on Year-2	WDV on year Ending 31st	Opening WDV	Depreciation on Year-2	WDV on year Ending 31st	Opening WDV	Depreciation on Year-2	WDV on year Ending 31st	Opening WDV	Depreciation on Year-2	WDV on year Ending 31st
Car (Innova used vehicle)	770,000.00	77,000.00	693,000.00	693,000.00	69,300.00	623,700.00	623,700.00	62,370.00	561,330.00	561,330.00	56,133.00	505,197.00	505,197.00	50,519.70	454,677.30
	770,000.00	77,000.00	693,000.00	693,000.00	69,300.00	623,700.00	623,700.00	62,370.00	561,330.00	561,330.00	56,133.00	505,197.00	505,197.00	50,519.70	454,677.30

CashFlow Statement

Particulars	2025	2026	2027	2028	2029
Net profit	27,992,763.75	71,139,184.69	132,093,210.76	213,730,911.26	303,642,085.92
Adjustment of non-cash expenses					
Depreciation on assets					
Car (Innova used vehicle)	77,000.00	69,300.00	62,370.00	56,133.00	50,520.00
Amortization of start-up costs	17,270,000.00	17,270,000.00	17,270,000.00	17,270,000.00	17,270,000.00
(Increase)/ Decrease in current assets					
Net cashflow from operating activities	45,339,763.75	88,478,484.69	149,425,580.76	231,057,044.26	320,962,605.92
Cashflow from investing activities					
Purchase of property		28,000,000.00	29,400,000.00	38,200,000.00	16,562,000.00
Net cashflow from investing activities		28,000,000.00	29,400,000.00	38,200,000.00	16,562,000.00
Cashflow from financing activities					
Proceeds from investor's fund	13,000,000.00	13,000,000.00	26,000,000.00	13,000,000.00	-
Net cashflow from financing activities	13,000,000.00	13,000,000.00	26,000,000.00	13,000,000.00	-
Net cash from activities	58,339,763.75	73,478,484.69	146,025,580.76	205,837,044.26	304,400,605.92
Opening cash balance	12,880,000.00	71,219,763.75	144,698,248.44	290,723,829.20	496,560,873.46
Closing cash balance	71,219,763.75	144,698,248.44	290,723,829.20	496,560,873.46	800,961,479.37



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Balance sheet

Particulars	2025	2026	2027	2028	2029
Assets					
Fixed Assets					
Car (Innova used vehicle)	770,000.00	693,000.00	623,700.00	561,330.00	505,197.00
Less: Depreciation	77,000.00	69,300.00	62,370.00	56,133.00	50,520.00
Balance	693,000.00	623,700.00	561,330.00	505,197.00	454,677.00
Property addition	-	28,000,000.00	57,400,000.00	95,620,000.00	112,182,000.00
Total Fixed Assets	693,000.00	28,623,700.00	57,961,330.00	96,125,197.00	112,636,677.00
Current Assets					
Cash Balance	71,219,763.75	144,698,248.44	290,723,829.20	496,560,873.46	800,961,479.37
Total Current Assets	71,219,763.75	144,698,248.44	290,723,829.20	496,560,873.46	800,961,479.37
Other Start up expenses	86,350,000.00	69,080,000.00	51,810,000.00	34,540,000.00	17,270,000.00
Amortization	17,270,000.00	17,270,000.00	17,270,000.00	17,270,000.00	17,270,000.00
Balance	69,080,000.00	51,810,000.00	34,540,000.00	17,270,000.00	-
Total Assets	140,992,763.75	225,131,948.44	383,225,159.20	609,956,070.46	913,598,156.37
Long term liabilities					
Investor's fund	13,000,000.00	26,000,000.00	52,000,000.00	65,000,000.00	65,000,000.00
Liabilities & Capital					
Paid In Capital	100,000,000.00	100,000,000.00	100,000,000.00	100,000,000.00	100,000,000.00
Retained Earnings	-	27,992,763.75	99,131,948.44	231,225,159.20	444,956,070.46
Earnings	27,992,763.75	71,139,184.69	132,093,210.76	213,730,911.26	303,642,085.92
Total Capital	127,992,763.75	199,131,948.44	331,225,159.20	544,956,070.46	848,598,156.37
Total Liabilities & Capital	140,992,763.75	225,131,948.44	383,225,159.20	609,956,070.46	913,598,156.37

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Summarized yearly report

	Particulars	2025	2026	2027	2028	2029
Income Statement Summary	Total Revenue	99,975,000.00	237,893,960.00	404,923,785.50	612,105,653.73	850,301,613.93
	Total Direct Expenses	31,049,937.50	98,139,958.10	169,313,896.26	253,832,073.58	359,347,817.51
	Gross Profit	68,925,062.50	139,754,001.90	235,609,889.24	358,273,580.15	490,953,796.42
	EBIDTA	60,586,662.50	122,216,706.70	209,286,956.80	325,906,006.23	454,344,928.45
	Net Profit	27,992,763.75	71,139,184.69	132,093,210.76	213,730,911.26	303,642,085.92
Balance Sheet Summary	Net Tangible Assets	693,000.00	28,623,700.00	57,961,300.00	96,125,197.00	112,636,677.00
	Total Current Assets	71,219,763.75	144,698,248.44	290,723,829.20	496,560,873.46	800,961,479.37
	Total Assets	71,912,763.75	173,322,448.44	348,685,129.20	592,686,070.46	913,598,156.37
	Total Capital	127,992,763.75	199,131,948.44	331,225,159.20	544,956,070.46	848,598,156.37
Cash Flow Summary	Cash and Cash Equivalents-Beginning	12,880,000.00	71,219,763.75	144,698,248.44	290,723,829.20	496,560,873.46
	Cashflow from operating activities	45,339,763.75	88,478,484.69	149,425,580.76	231,057,044.26	320,962,605.92
	Cashflow from investing activities	-	(28,000,000.00)	(29,400,000.00)	(38,220,000.00)	(16,562,000.00)
	Cashflow from financing activities	13,000,000.00	13,000,000.00	26,000,000.00	13,000,000.00	-
	Cash and Cash Equivalents-End	71,219,763.75	144,698,248.44	290,723,829.20	496,560,873.46	800,961,479.37
Ratios	Gross Margin	68.94%	58.75%	58.19%	58.53%	57.74%
	Net Profit Margin	28.00%	29.90%	32.62%	34.92%	35.71%

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Business metrics

Particulars	2025	2026	2027	2028	2029
Gross profit margin	68.94%	58.75%	58.19%	58.53%	57.74%
Net profit margin	28.00%	29.90%	32.62%	34.92%	35.71%
Return on assets	9.85%	11.60%	13.47%	15.04%	16.24%
Return on equity	21.87%	35.72%	39.88%	39.22%	35.78%
Fixed assets turnover	144.26	16.23	9.35	7.94	8.15
Debt to equity ratio	1.10	1.13	1.16	1.12	1.08
Interest coverage ratio	-	32.27	59.06	94.95	134.47
Debt to assets ratio	9.22%	11.55%	13.57%	10.66%	7.11%

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Payback period

Free cash flows	2025	2026	2027	2028	2029
Closing cash balance	71,219,763.75	144,698,248.44	290,723,829.20	496,560,873.46	800,961,479.37
Add: interest on loan borrowed	3,250,000.00	3,250,000.00	3,250,000.00	3,250,000.00	3,250,000.00
Free cash flows from business operations	74,469,763.75	147,948,248.44	293,973,829.20	499,810,873.46	804,211,479.37
Cumulative cashflow from business operations	74,469,763.75	222,418,012.19	516,391,841.39	1,016,202,714.85	1,820,414,194.23

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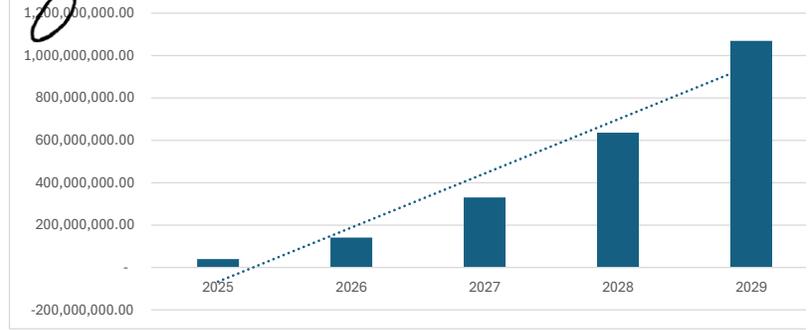
Total investment 35,000,000.00

Payback period 1.27 years

Return on investment (ROI)

Particulars	2025	2026	2027	2028	2029
Investment	35,000,000.00				
Cumulative net profit	39,989,662.50	141,617,069.20	330,321,656.00	635,651,529.23	1,069,425,937.68

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