BUSINESS PROJECT PROPOSAL

RURAL DIGITAL COMMERCE & CATALOGUE SERVICE AGENCY

Indicative project investment: Rs 22,000

Entry-level pilot range: Rs 5,000-25,000

Model monthly sales: Rs 20,000

Model monthly operating remainder: Rs 1,500

Prepared as a model for discussion with a lending bank, project adviser or other institution. Personal, location and financial details must be completed and verified before any formal submission.

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01 Applicant and executive summary

Borrower/applicant name: _____

Address and district: _____

Proposed enterprise name: _____

Phone / email: _____

Bank / branch: _____

Date, signature and requested loan amount: _____

Executive summary: Laptop-first paid packages for product photos, WhatsApp catalogues, maps listings and ecommerce support.

The example project budget is Rs 22,000. Illustrative sales are Rs 20,000/month with operating costs of Rs 18,500, leaving Rs 1,500/month before adjustments for actual taxes, borrowing and demand. These figures are assumptions, not certified market evidence.

02 Business model and customers

Laptop-first paid packages for product photos, WhatsApp catalogues, maps listings and ecommerce support.

Customers: SHGs, artisan groups, village shops, local manufacturers, tailors and service providers.

Operating scale: 8 billed clients per month at Rs 2,500 per service package

Supplies, facilities and skills: Existing laptop/smartphone, lighting and photography setup, online design tools and secure client asset storage.

03 Project investment and equipment

Proposed initial uses of funds:

Particular	Illustrative amount
Software/design subscriptions	Rs 5,000
Domain, website and templates	Rs 3,000
Tripod, lighting and backdrop	Rs 3,000
Mobile data/communication setup	Rs 2,000
Client visits and outreach	Rs 3,000
Working-capital buffer	Rs 6,000
TOTAL	**Rs 22,000**

Procure only after quotations, site suitability and permits are checked. Land purchase and major construction are excluded from the simple entry model.

04 Monthly sales and expense assumptions

Illustrative monthly sales assumption: 8 billed clients per month at Rs 2,500 per service package

Monthly expense	Model amount
Software and data	Rs 3,000
Client visits and travel	Rs 2,000
Editing/administrative support	Rs 3,000
Owner labour allowance	Rs 9,000
Customer support and miscellany	Rs 1,500
TOTAL	**Rs 18,500**

Model sales: Rs 20,000 | Operating costs: Rs 18,500 | Illustrative monthly remainder: Rs 1,500 (7.5% margin).

The model includes an owner-labour allowance. It does not establish guaranteed turnover or a free cash flow available for debt service; verify taxes, working-capital timing, loan interest, principal repayment and seasonal demand.

05 Working capital and loan application

Proposed promoter contribution: Rs _____

Proposed bank term loan: Rs _____

Working capital/overdraft request: Rs _____

Before applying, collect three supplier quotations, customer survey results or purchase intentions, KYC/PAN, premises proof, bank statements, business registration records, sales and expense estimates, a cash-flow forecast, details of outstanding loans, guarantor/collateral information if required, and a proposed repayment schedule from the bank.

Do not treat subsidy as an upfront loan repayment or automatic promoter contribution. Banks evaluate repayment capacity and scheme eligibility independently.

06 Licences, standards and government schemes

Register Udyam where eligible, check local business obligations and GST applicability. Follow platform rules, business/customer data protection and obtain written consent for product photographs and listings.

Financing and schemes: The MSME TEAM scheme can support eligible MSEs and approved digital-commerce intermediaries under programme rules; it is not an automatic cash subsidy to independent catalogue agencies. Bank funding is subject to qualification.

For national scheme discovery, check the free Udyam portal, PMEGP and government portals. Activity classification, regional eligibility and live application windows may vary.

07 Risk management and 30-day action plan

Risks: Client churn, poor internet, misleading listings, platform disputes and confidentiality breaches. Maintain client account ownership and signed scope.

Practical 30-day milestones:

Days 1-7: Interview 20 shops, SHGs and artisans, document pain points.

Days 8-14: Create transparent pricing and standard customer consent/contracts.

Days 15-21: Deliver two paid demonstration catalogues using client-owned accounts.

Days 22-30: Measure repeat enquiries, client retention and time spent.

08 Source links and applicant declaration

Official starting points (clickable):

MSME TEAM Initiative

ONDC

Udyam

Kalvee Business Solutions

Applicant declaration: I have reviewed, corrected and independently verified the business assumptions, supporting quotations, permits, financing terms, market demand and applicable laws. This model alone is not an application approval or certified detailed project report.

Applicant name: _____ Date: _____ Signature: _____

Editorial disclaimer: Prepared as an independent educational template by Kalvee Business Solutions. Capital and revenue figures are hypothetical and not official quotations, loan offers, grant approvals or performance forecasts. Professional and lender review is essential.