CU T325 PSB7006CL ENTREPRENEURSHIP BUSINESS PLAN FT

Billable: The Unified Retail Ecosystem

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01 **The Friction:** The Problem

The Fragmentation Barrier

Manual Resolution: Merchants are stuck manually matching digital payments with physical inventory and paper registers

High Effort: Current systems are too complex. If technology requires a steep learning curves and adoption fails.

(Sharma et al., 2023) , (Retailers and UPI in India: A Systematic Review of Adoption, Barriers and Opportunities, 2025)

The Trust & Reliability Deficit

Transaction Anxiety: A lack of instant, unified confirmation signals leads to fear of lost money during disputes.

Perceived Vulnerability: Small merchants view disconnected as risky, fearing fraud or system failure without support.

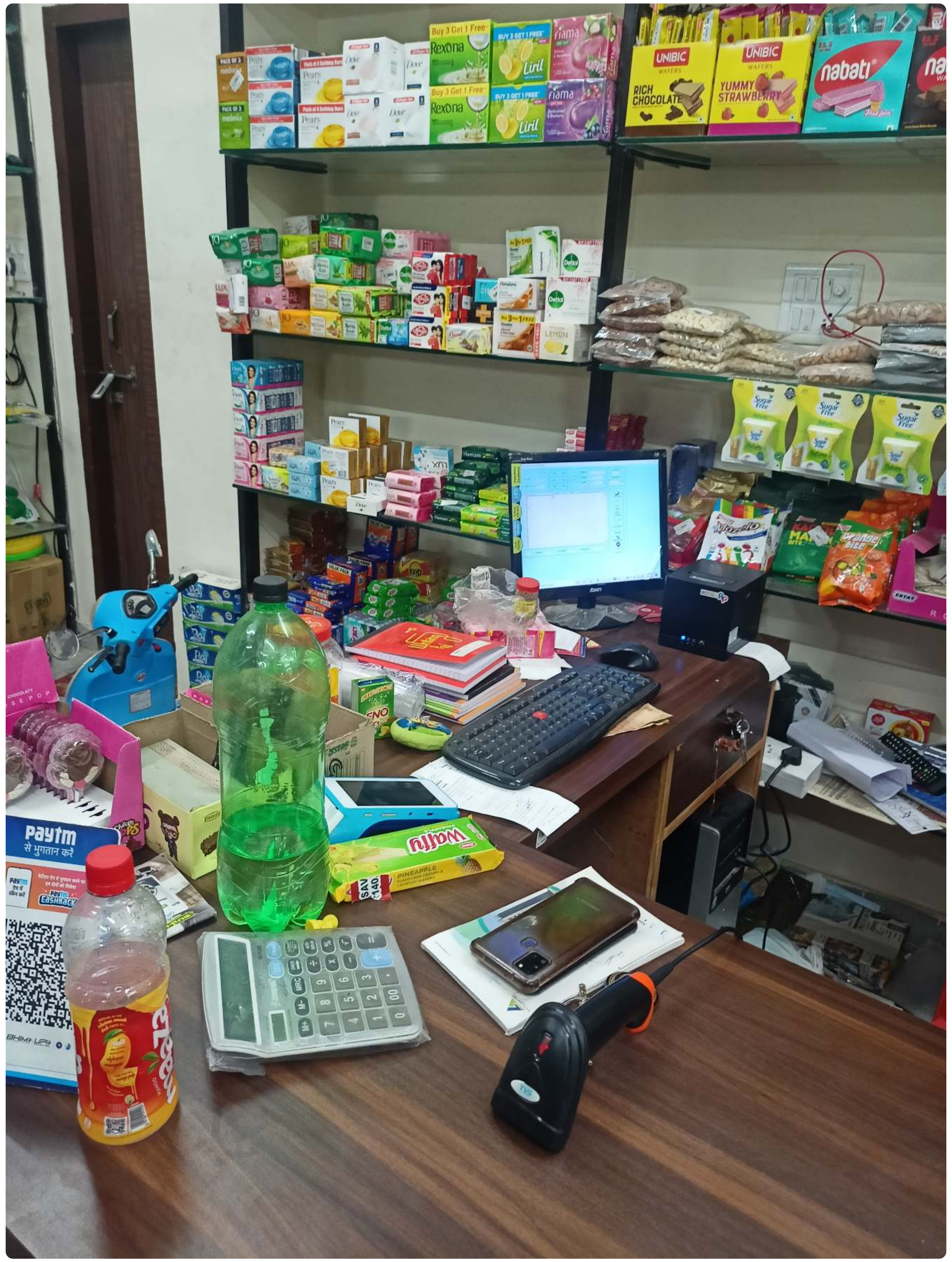
(Misra et al., 2022)

Infrastructure & Cost Gaps

The " Continuous Use" Drop -off: High transaction fees and unreliable hardware is causing merchants to revert to cash

The Metro- Rural Divide: Affordable, robust hardware is virtually non existent in Tier 1 & 2 Cities

(Banerjee, 2025)



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02 **The Unified Device:** The Solution

Unified Hardware Design

All-in-One Integration: Combines a high speed thermal printer, barcode, and card payment slot into one ergonomic unit

Portable & Sleek: A wireless, handheld device with an intuitive touchscreen interface designed for modern retail environments.

(Pradhan, 2022)

Integrated Cloud Software

Real-Time Intelligence: Built-in cloud software provides instant sales analytics and inventory management without external computers.

Continuous Evolution: The device stays current with automatic software OTA updates and new feature rollouts.

(Pradhan, 2022)

Seamless Operations

Universal Payments: Securely processes all transaction formats (cards, digital payments) quickly and efficiently.

Zero Dependencies: Eliminates the third party hardware and messy wiring, allowing merchants to focus on customers

24/7 Reliability: Backed by round- the clock dedicated customer and technical support.

(Pradhan, 2022)

(Pradhan, 2022)

(Pradhan, 2022)

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03 **Market Inflection:** The Opportunity

The Global Opportunity (TAM)

Market Size: The global POS terminal market is valued at $113.38 Billion (2024) and is projected to surge to $181.47 Billion by 2030.

Growth Driver: The demand is shifting rapidly toward Cloud and Android-based POS systems, which are expected to capture 60% of the handheld market share as merchants demand flexibility over legacy hardware.

(Point-of-Sale Terminal Market Size | Industry Report, 2030, n.d.)

The India Catalyst (SAM)

Explosive Growth: The Indian POS market is projected to double, growing from $3.3 Billion (2025) to $6.7 Billion by 2030 at a rapid CAGR of 13.3%.

Digital Velocity: UPI QR codes doubled in volume to 678 million by June 2025, creating a massive base of digital-first merchants who now need hardware to match their payment volume.

(Worldline India Digital Payments Report 1H 2025 | Worldline India, 2025)

(India Point-of-Sale Terminal Market Size &Amp; Outlook, 2030, 2026)

Market	Total Addressable Market (TAM)	Serviceable Available Market (SAM)
Global POS Terminal Market	$181.47 Billion (Projected by 2030) (Point-of-Sale Terminal Market Size | Industry Report, 2030, n.d.)	$90 Billion (Global SMEs in Retail & Hospitality) (Ambekar & Wadhwani, 2024)
India POS Terminal Market	$63.88 Billion (2030) (Ltd, n.d.)	$6.7 Billion (2030)

The "New Standard" for SMEs

The "Integrated" Imperative: The #1 trend for 2025 is the rise of "Integrated Payment Platforms". Small business owners are actively rejecting fragmented tools in favour of all-in-one dashboards that combine payments, inventory, and analytics.

Contactless is King: With over 750 million smartphone users in India by 2025, the ability to accept "Tap-to-Pay" and mobile payments is no longer a luxury but a baseline requirement for survival. (The Economics Times, 2022)

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04 **Simplicity by Design:** Technology

Hybrid Cloud Architecture (AWS)

Always-On Sync: Built on AWS, our architecture ensures real-time data synchronization between the device and the cloud.

Offline-First Capability: The device processes transactions locally even without internet, syncing data automatically once connectivity is restored (Critical for Tier-2/3 stability).

(Pradhan, 2022)

The "Billable OS" (Proprietary Layer)

Smart Updates: We use Over-the-Air (OTA) updates to push new features and tax compliance patches instantly—no technician visits required.

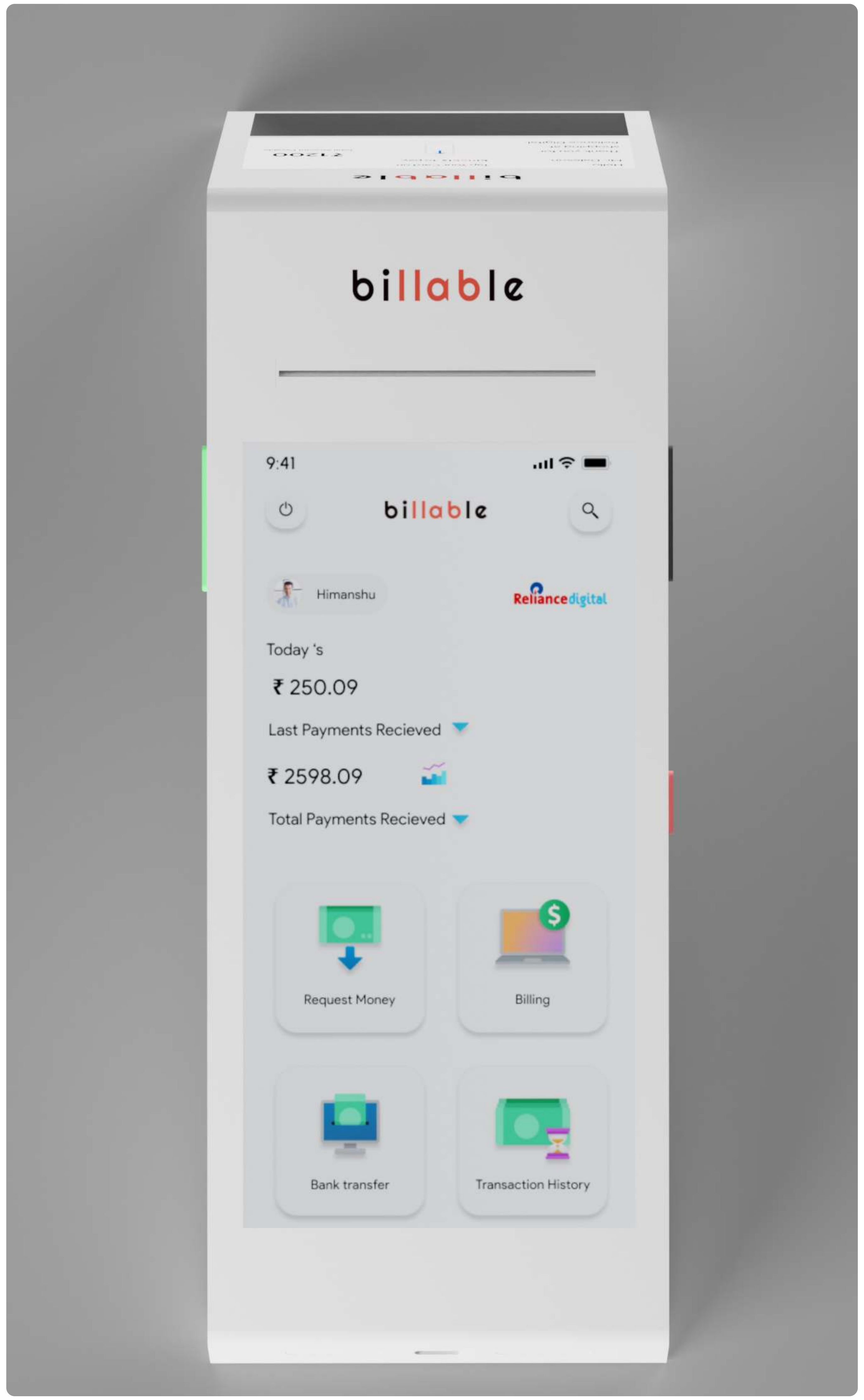
Closed Ecosystem: Unlike open Android phones, our locked operating system prevents misuse (e.g., watching videos), ensuring the device is used strictly for business.

(Pradhan, 2022)

Enterprise-Grade Security

- End-to-End Encryption: All payment data and merchant analytics are encrypted from the swipe to the cloud.
- Remote Management: Built-in MDM (Mobile Device Management) allows us to troubleshoot or wipe a device remotely in case of theft.

(Pradhan, 2022)



(Pradhan, 2022)

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05 **Our Unique Position:** Competition

	All in One Hardware (Printer + Scanner + Pay)	**Full Business OS** (Billing, Inventory, Analytics)	**True Portability** (Handheld & Wireless)	**Zero Peripherals Needed** (No ext. scanner/printer)	**Simple UI** (Zero Learning Curve)	**Low Total Cost** (Affordable for SMEs)
billable	✅	✅	✅	✅	✅	✅
PC Based POS	❌ **Requires Wire**	✅	❌	❌	❌ **Complex**	❌
Smart POS **(eg - Pine labs)**	❌ **Often Separate**	⚠ **Limited Apps**	✅	⚠	⚠ **Locked/ Chunky**	✅
Card Swipe machine	❌ **No Printer/Scan**	❌	✅	✅	✅	✅

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06 **Strategic Growth:** Marketing and Sales

Precision Targeting (Who We Serve)

- Primary Focus: Tech-savvy SMEs in Retail (Apparel, Kiranas) and Hospitality (Cafes, QSRs).
- Geography: High-density urban centers in Tier-1 and Tier-2 cities where transaction volume is highest.

(Pradhan, 2025)

The "Apple of POS" Positioning

- Value Prop: We position Billable as a premium, design-first product that is surprisingly affordable.
- Differentiation: Moving away from "clunky hardware" to a sleek, status-symbol device for modern shop owners.

(Pradhan, 2025)

4-Pronged Execution Channels

- Direct Sales Commandos: Dedicated teams targeting high-density retail clusters (e.g., malls, market streets) for direct demos.
- Banking Partnerships: Strategic alliances with major banks to bundle Billable devices with new Current Account openings.
- Digital Inbound: Targeted lead generation via LinkedIn and Google Ads, focusing on business owners searching for billing solutions.
- Distribution Network: Leveraging established retail equipment distributors to penetrate deeper into Tier-3 cities efficiently.

(Pradhan, 2025)

(Buisness Standard ,2020)

(Adobe Stock ,2023)

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07 **The Architects:** Management Team

Prateek Kumar Pradhan

Equity - 40%

Co-founder, CEO
& Head of Design

A visionary entrepreneur with deep expertise in user-centric design and a passion for solving real-world problems for SMEs. Drives the company's vision and product strategy.

Ugesh K

Equity - 40%

Co-founder &
CTO

A seasoned technologist with a background in user-centric design and hardware engineering and scalable cloud architecture. Leads our R&D and ensures our product remains at the cutting edge.

Soumya Birla

Equity - 5%

CFO (Chief Financial Officer) &
COO (Chief Operating Officer)

The Growth Architect A data-driven strategist expert in unit economics. Uses capital, supply chain, and global logistics to turn vision into a profitable market standard.

M Mahesh

Equity - 5%

Head of Customer Success

A merchant-first specialist focused on platform adoption. Manages the 24/7 support infrastructure to ensure high SaaS retention and lifetime value.

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08. Market Traction: Current Status

Product Development Status

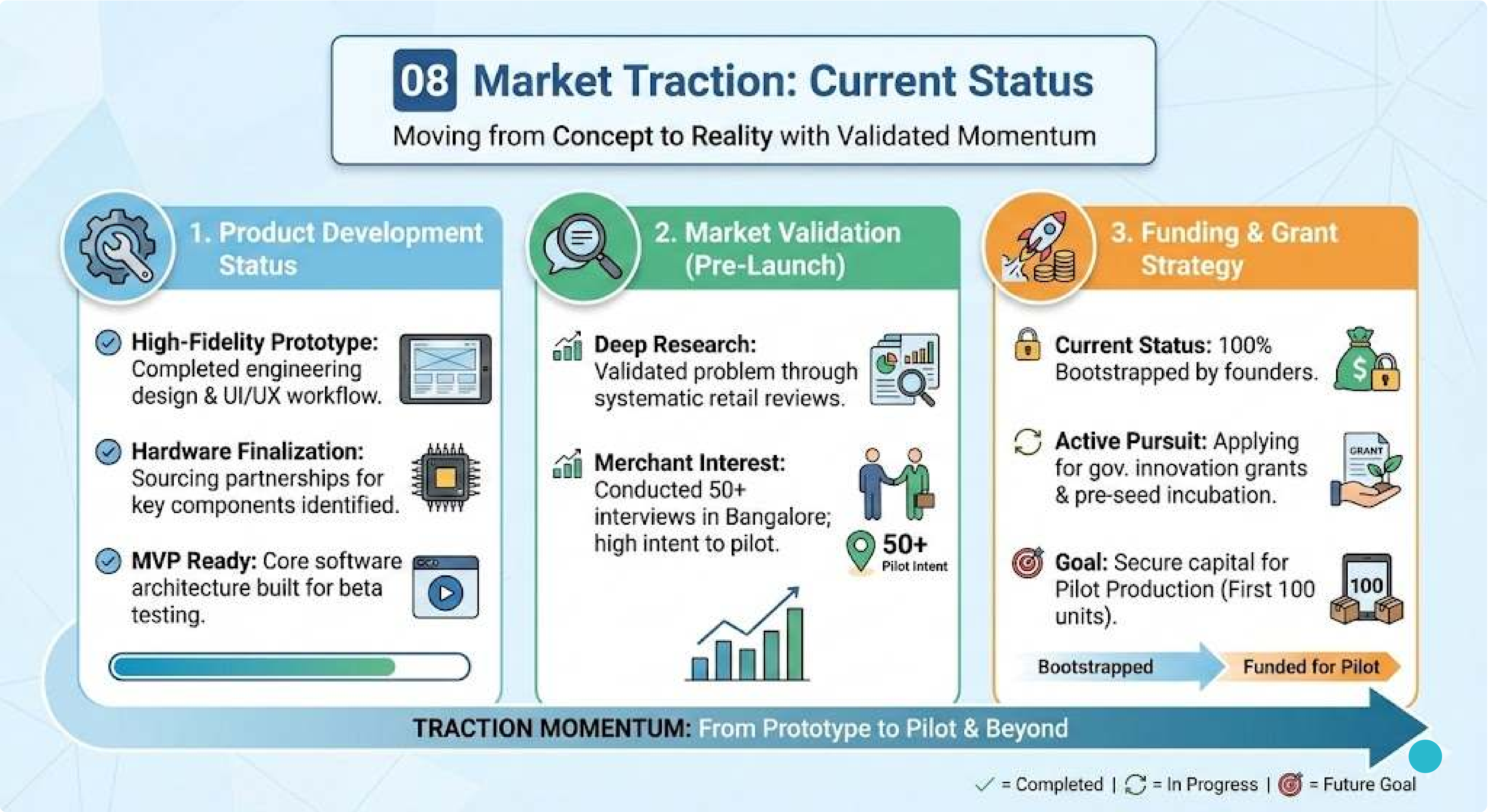
- High-Fidelity Prototype: Completed the engineering design and UI/UX workflow for the "Billable OS."
- Hardware Finalization: Sourcing partnerships identified for key components (thermal printers and touch modules).
- MVP Ready: The core software architecture is built and ready for initial beta testing.

Market Validation (Pre-Launch)

- Deep Research: Validated the problem statement through extensive review of retail adoption barriers (referencing the systematic reviews).
- Merchant Interest: Conducted initial interviews with [Number, e.g., 50+] merchants in Bangalore who expressed intent to pilot the device

Funding & Grant Strategy

- Current Status: 100% Bootstrapped by founders.
- Active Pursuit: Currently applying for government innovation grants (e.g., Startup India Seed Fund) and pre-seed incubation.
- Goal: Securing capital to move from "Prototype" to "Pilot Production" (First 100 units).



09 **The Economics:** Financials

Metric	2026Q1 Dev & Cert	2026Q2 Pilot	2026Q3 Soft Launch	2026Q4 Stabilisation	2027Q1 Distribution	2027Q2 Scale	2027Q3 Expansion	2027Q4 Expansion	Total
Unit Solds	0	50	150	200	400	600	800	1000	12000
Active Subscription	0	50	200	400	800	1400	2200	3200	3200
H/W Revenue	₹0 (S$0)	₹12.5 L (S$17.5K)	₹37.5 L (S$52.4.K)	₹50 L (S$70K)	₹1 Cr (S$140K)	₹1.5 Cr (S$210K)	₹2 Cr (S$280K)	₹2.5 Cr (S$349K)	₹7 Cr (S$977K)
SAAS Revenue	₹0 (S$0)	₹0.5L (S$710)	₹2.5L (S$3.5K)	₹5.0L (S$7K)	₹9L (S$12.7K)	₹15 L (S$21.5K)	₹25L (S$35.5K)	₹40L (S$56.5K)	₹89L (S$125.5K)
Total Revenue	₹0 (S$0)	₹13L (S$18.3K)	₹40L (S$56.2K)	₹55L (S$77.5K)	₹1.09 Cr (S$153K)	₹1.65 Cr (S$232.5K)	₹2.25 Cr (S$316.5K)	₹2.90 Cr (S$407.5K)	₹7 Cr (S$983K)
COGS (H/W + SAAS)	₹2L (S$2810)	₹10.5L (S$14.8K)	₹31L (S$44K)	₹41L (S$57.5K)	₹82L (S$115.5K)	₹1.23 Cr (S$173.5K)	₹1.64 Cr (S$230.5K)	₹2.05 Cr (S$280.5K)	₹5.74 Cr (S$806K)
Gross Profit	₹2L (S$2810)	₹10.5L (S$14.8K)	₹9L (S$12.7K)	₹14L (S$19.7K)	₹27L (S$38.5K)	₹42L (S$59K)	₹61L (S$85.5K)	₹85L (S$119.5K)	₹2.15 Cr (S$303K)

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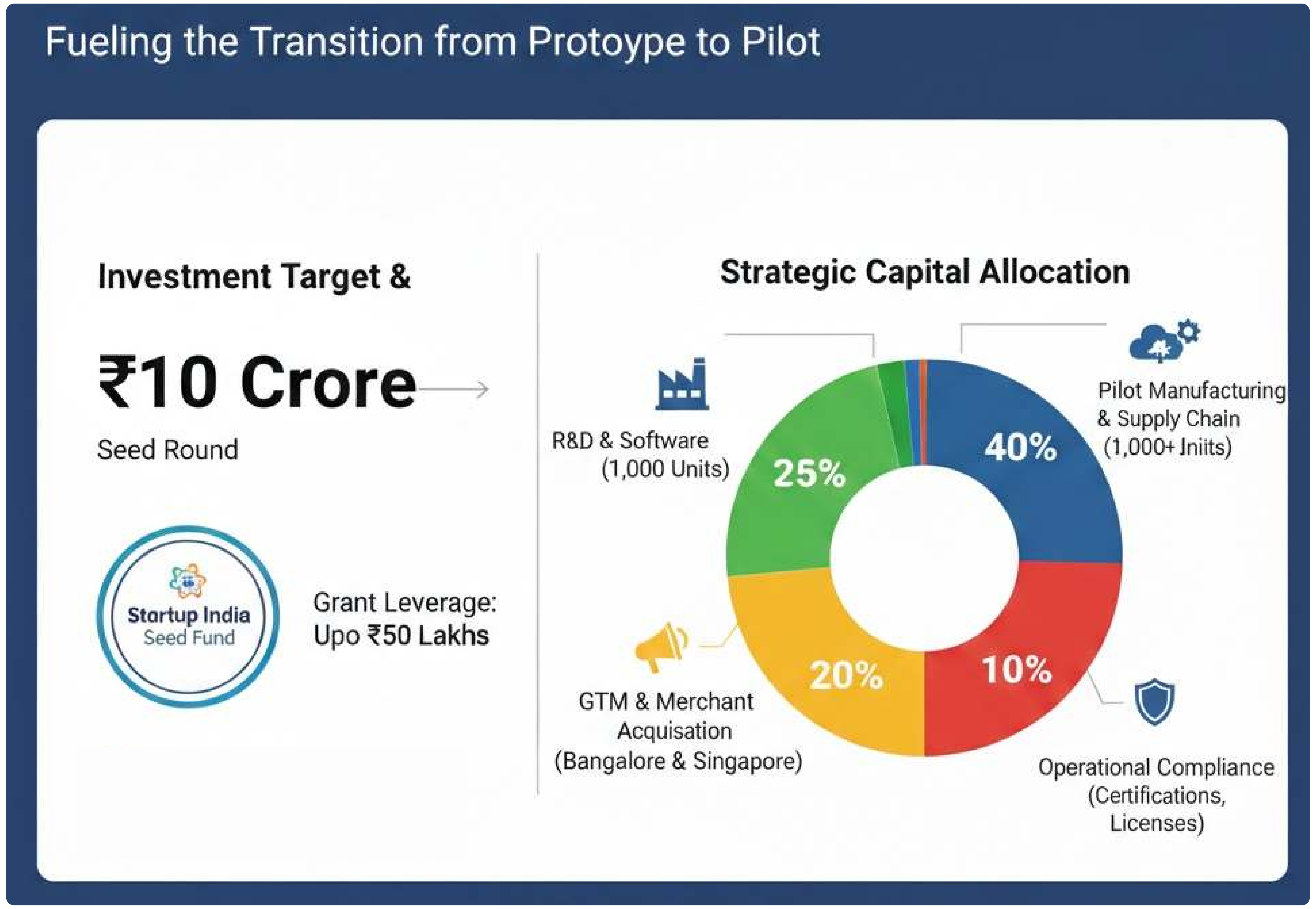
10 **The Ask:** Funding Sought

The Investment Opportunity

- Funding Target: ₹10 Crore (approx. S$1.3M)
- Equity Offered: 10%
- Valuation: ₹100 Crore (Implied)
- Grant Leverage: Actively applying for Startup India Seed Fund (up to ₹50 Lakhs (S$ 70K)for market entry) and MeitY SAMRIDH for product scaling.

Utilization of Funds (Capital Allocation)

- 45% — Manufacturing & Supply Chain Scale
  - Securing high-volume procurement of components (thermal printers, scanners).
  - Establishing assembly line partnerships to hit the 3,000+ unit target in Year 2.
- 25% — Advanced R&D & AI Integration
  - Engineering the next-gen "Billable OS" with AI-driven inventory forecasting.
  - Developing proprietary payment security layers and offline-sync protocols.
- 20% — GTM & Pan-India Expansion
  - Deploying sales "commandos" in Tier-1 and Tier-2 retail hubs.
  - Strategic digital marketing to business owners and SME influencers.
- 10% — Talent & Operational Compliance
  - Onboarding key hires for CFO/COO and Customer Success roles.
  - Global regulatory compliance and BIS/International certifications.



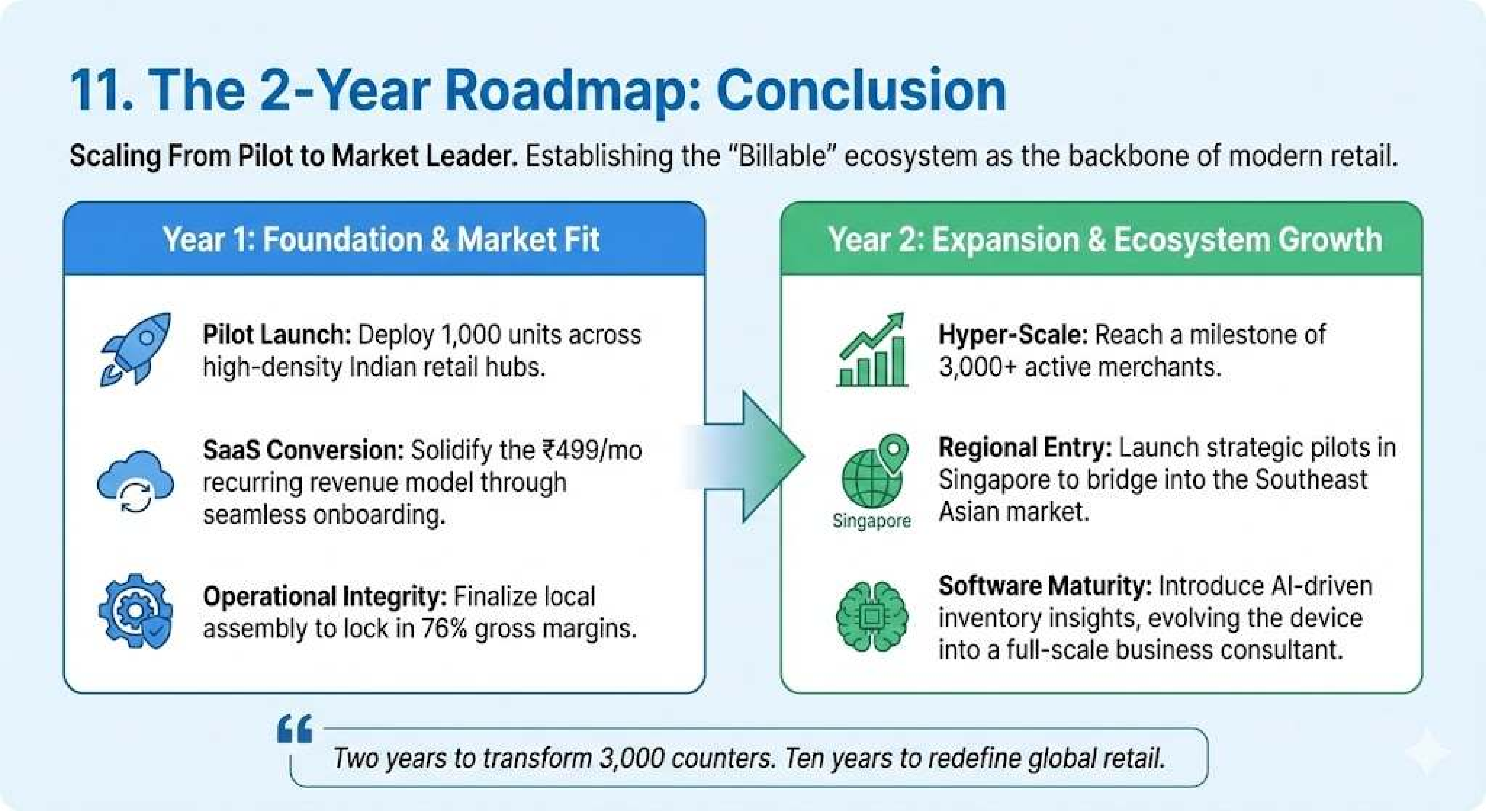
11 **Global Roadmap:** Conclusion

Year 1: Foundation & Market Fit

- Pilot Launch: Deploy 1,000 units across high-density Indian retail hubs.
- SaaS Conversion: Solidify the ₹499/mo recurring revenue model through seamless onboarding.
- Operational Integrity: Finalize local assembly to lock in 76% gross margins.

Year 2: Expansion & Ecosystem Growth

- Hyper-Scale: Reach a milestone of 3,000+ active merchants.
- Regional Entry: Launch strategic pilots in Singapore to bridge into the Southeast Asian market.
- Software Maturity: Introduce AI-driven inventory insights, evolving the device into a full-scale business consultant.



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