

ColivRent

Bill-split + room-booking + roommate-finder for India's co-living boom. Replacing 6 WhatsApp groups per building. Co-living operators have no good ops software; tenant pain is acute. ■49 per flat/month + tenant subscription.

Category	Set 8 · Mixed Round
Customer	Indian co-living operators (Stanza Living + Zolo + Oyo Life + 100+ smaller players) + tenant communities in co-living buildings
Monetisation	■49 per flat/month operator subscription · ■99/mo Premium tenant tier · ■999/mo Network (multi-building)
Build effort	Med
Plan version	v1.0 — 2026-05

Executive Summary

ColivRent is dual-sided SaaS for India's co-living sector. The market context: Stanza Living + Zolo + Oyo Life (the major players) + 100+ regional operators run ~5M+ beds of co-living accommodation in India (primary tenant base: young professionals + students). Operations across these buildings is chaotic: bill-splitting + room-bookings + maintenance-requests + tenant-communication runs through 6+ WhatsApp groups per building. Tenants are frustrated; operators lack visibility.

Product: dual-sided SaaS. Operator-side (■49/flat/month): manage bills + maintenance + tenant-communication + occupancy. Tenant-side (■99/mo Premium): bill-split with roommates + room-booking + maintenance-request + community-amenities-booking + roommate-finder (when moving).

Year-1 target: 800 operator buildings (~25,000 flats) + 4,500 Premium tenants generating ■2.6 crore annual revenue against ■48 lakh costs. Cash-positive month 4.

The Problem

Indian co-living operates with chronic operational chaos. Per-building: 50-200 beds + 4-12 staff + 6+ WhatsApp groups (residents + maintenance + meals + admin + cleaning + general). Per-tenant: shared flat with 2-4 roommates requiring bill splitting (rent + utilities + groceries) + maintenance-requests + common-area bookings + roommate communication. Generic property-management software doesn't fit co-living dynamics. Major operators have in-house apps but coverage uneven + tenant-side weak. Smaller operators have no software.

Market gap: dual-sided co-living-specific SaaS at India-pricing.

The Solution

ColivRent dual-sided structure. Operator-side: building dashboard + bill management + maintenance ticketing + tenant communication + occupancy management + housekeeping coordination.

Tenant-side: bill-split with roommates (rent + utilities + groceries + common purchases) + UPI one-tap settlement + room/amenity-booking (gym + study room + meeting room) + maintenance-request + roommate-communication + roommate-finder for new tenants.

Integration: tenant + operator dashboards integrated for seamless communication.

Network tier (₹999/mo per network): for multi-building operators wanting consolidated dashboard.

Market Opportunity

India co-living market: ~5M+ beds + 800,000+ flats across major + regional operators. SaaS penetration <15% (Stanza + Zolo + Oyo have in-house; smaller operators none).

At blended ₹650/flat/year operator-side ARPU + ₹1,200/yr tenant ARPU, SAM is ₹600-1,000 crore.

Realistic 3-year capture: 1-3% = ₹6-30 crore ARR.

Adjacent expansion. Year 2: PG (paying-guest) operators (smaller-scale similar dynamics). Hostel + student-housing tier. Year 3: international expansion (Southeast Asia + Middle East co-living markets).

Target Customer

Primary persona: a 38-year-old operator of 6 co-living buildings in Bengaluru with 180 flats. Will pay ₹49/flat × 180 = ₹8,820/mo operator subscription.

Secondary persona: a 26-year-old co-living tenant in shared 3BHK with 2 roommates. Will pay ₹99/mo Premium tenant tier.

Tertiary persona: a 41-year-old founder of regional co-living network (24 buildings + 800 flats across 3 cities). Will pay ₹999/mo Network tier + per-flat operator subscription.

Product

Operator dashboard: building + flat + tenant management + bills + maintenance + occupancy + housekeeping.

Tenant app: bill-split + UPI settlement + room/amenity booking + maintenance-request + roommate communication.

Roommate-finder for new tenants.

Integration: tenant + operator dashboards.

Network tier additions: consolidated dashboard across buildings.

Technical Architecture

Frontend: React Native mobile + Next.js operator dashboard.

Backend: Python on Hetzner cloud, Postgres.

UPI integration: Razorpay deep-links for bill-split settlement.

WhatsApp: Meta Business Cloud API for notifications.

Payments: Razorpay for both subscription + bill-settlement.

Business Model & Unit Economics

Dual-sided revenue. Operator ■49/flat/month. Tenant Premium ■99/mo. Network ■999/mo for multi-building operators.

Conversion: operator sales cycle 6-12 weeks; tenant conversion via in-building rollout.

Gross margin: 75%. Costs: WhatsApp + infrastructure + customer support.

Per-building economics: 50-bed building \times ■49 \times 12 = ■29,400/yr; ~30% of tenants convert to Premium = \sim 15 \times ■99 \times 12 = ■17,820/yr additional. Total per-building \sim ■47k/yr.

Unit Economics (Year-1 base case)

Year-1 operator buildings	800
Year-1 flats under management	~25,000
Year-1 Premium tenants	4,500
Year-1 revenue	■2.6 crore
Gross margin	75%
CAC per building	■4,200
Year-1 all-in costs	~■48 lakh
Year-1 net contribution	~■1.5 crore

Go-to-Market

Channel 1 — Direct outreach to co-living operators (45%): targeted outreach to regional + mid-tier operators.

Channel 2 — Tenant viral mechanics (25%): each in-building tenant who uses Premium influences others.

Channel 3 — Co-living industry events + content (20%).

Channel 4 — Paid acquisition (10%).

Roadmap (first 12 months)

- Month 1-3: MVP operator + tenant dashboard + bill-split + UPI + 6 cities. 80 buildings.
- Month 4-5: Maintenance + amenity booking + roommate-finder, 250 buildings.
- Month 6-8: Network tier + 12 cities, 500 buildings + 2,000 Premium tenants.
- Month 9-10: Housekeeping coordination + advanced analytics, 680 buildings.
- Month 11-12: 800 buildings + 4,500 Premium tenants, ■2.6 crore annualised.

Key Risks

- Stanza/Zolo competitive: have in-house apps; if they open to other operators, threat. Mitigated by serving smaller-operator segment they ignore.
- Dual-sided cold start: requires operator + tenant adoption simultaneously. Mitigated by operator-side-first focus then tenant rollout.
- Operator change-resistance: small operators slow to adopt software. Mitigated by demo + onboarding support + low pricing.
- Tenant churn high (tenants change buildings frequently). Mitigated by building-level operator subscription as durable revenue + tenant-acquisition flywheel.

- Co-living sector volatility: occupancy can dip during economic downturns. Mitigated by accepting cyclical variance.