BUSINESS PLAN · INDIA

Boarding and Residential School

The child who cannot go home

SCHOOLS

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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1. Executive Summary

This plan sets out a **Boarding & Residential School** in India — a K-12 school combining a day roll with a residential wing, providing accommodation, catering, pastoral care, medical cover and 24-hour supervision to boarders alongside its academic programme. **Like the K-12 and international-curriculum plans in this vertical, a school of this kind cannot lawfully be run for profit** — it operates as a society, trust or Section 8 company, its surplus is not distributable, and the founder's economic return comes through a benchmarked, arm's-length campus lease disclosed in the accounts. That structure is set out in full in the K-12 plan and is not re-derived here.

> **What is different here, and what governs everything else in this plan, is that the child does not go home. A day pupil who is frightened of an adult, or being hurt by an older boy, leaves the building at three o'clock and is in a house where somebody may notice. A boarder does not leave. He eats, sleeps, studies, showers and spends his weekends inside an institution whose staff are also the only adults he can tell — and if the person he would tell is the person he would be telling about, or that person's colleague, friend or supervisor, then his route of complaint runs through the adults complained about. Add the specific feature of residential settings that most schools will not discuss: the commonest form of harm is older pupil on younger pupil, and it is the least reported of all, because the child who reports it must go on sleeping in the same house as the boy he reported. The special-education plan established that where a client cannot report, controls must be environmental, absolute and independent of disclosure. That principle applies here at its strongest, and this plan's entire safeguarding design follows from it.**

> **Three controls carry the weight, and the second is the one most schools would resist. An INDEPENDENT LISTENER — a named person outside the school's employment, with a published number a boarder can use without asking a member of staff for permission, without the call being placed for him and without it being monitored. UNMONITORED CONTACT WITH PARENTS AS A RIGHT, never a privilege and never withdrawable as a sanction — because a school that can cut a child off from his parents as punishment has removed the only external check on itself that exists, and it will remove it precisely from the child most likely to need it. And PUBLISHED NIGHT-STAFFING RATIOS with dormitory sightline standards, because the hours in which nobody is watching are the hours that matter and a ratio quoted for the school day says nothing about two in the morning.** The plan takes **concerns raised through the independent listener from 4 to 31, and peer-on-peer concerns from 2 to 17** — **reported as rising numbers because they are supposed to rise: a residential school reporting zero concerns has a reporting failure, not a safe school. Contact withdrawn as a sanction: nil in every year. Night ratio: 1:34 to 1:22, published. Staff verified before first night duty: 88% to 100%.**

> **The economics need one structural admission that this sector generally avoids making. Most Indian "boarding schools" are day-school economics with a boarding wing attached. The day roll carries the teachers, the laboratories, the affiliation and the campus — so the boarding fee only has to cover the residential increment, which is catering, housekeeping, house staff, medical cover and the dormitory itself. A true full-boarding school, where there is no day roll to carry the academic cost base, is a fundamentally different and considerably harder business, and a plan should say which one it is describing. This one is mixed — 680 day pupils and 240 boarders by Year 3 — and it is viable substantially because of that.** The residential wing is measured as what it is: **a hotel running beside a school**, at **₹1,268 of cost per bed-night against a residential fee increment of ₹1,732, a contribution of ₹464 a night. And the beds sell for roughly 205 nights while the wing's fixed cost runs 365 — the empty vacation nights are already inside that ₹1,268, which is why the honest way to price boarding is on nights actually sold rather than on a year.**

This plan models an expansion requiring **₹8.40 crore** (₹3.40 crore founder corpus + ₹3.60 crore term loan + ₹80 lakh working-capital facility + ₹60 lakh corpus donations), moving from **₹13.46 crore revenue and a ₹56 lakh deficit** to **₹21.94 crore revenue and a ₹1.46 crore surplus** by Year 3 — *surplus that is reinvested and not distributed, with the founder's return taken solely as a benchmarked campus lease falling from 8.9% to 6.0% of revenue. (Boarding and residential school — figures illustrative.)*

2. Business Description, Vision & Legal Structure

Concept: A mixed day-and-boarding school whose safeguarding controls do not depend on a child being willing to tell a member of staff.

Vision: To be a boarding school where the number of concerns raised goes up every year and the leadership treats that as the system working.

Mission: Give every boarder a route out of the institution that no member of staff can close; never use contact with parents as a punishment; publish what our night staffing actually is; take seriously that the person most likely to harm a child in a dormitory is another child; and let a child who should not board go home without a financial penalty.

Legal structure

- **Society, public trust or Section 8 company — required, not chosen. A K-12 school in most Indian states cannot be affiliated to a board as a for-profit entity, its surplus cannot be distributed, and the founder is not a shareholder.** Set out in full in the K-12 plan.
- **Campus lease from the founder at a benchmarked, arm's-length rent** — the lawful route to a founder return, **and the arrangement Section 13 of the Income-tax Act examines, so it is documented, valued and disclosed.**
- **A residential wing does not change the structure but raises the stakes of every governance weakness in it**, because a trust that is casual about oversight is now casual about children who sleep on the premises.

> **Regulatory anchor:** everything in the K-12 plan — non-profit form, board affiliation, RTE, fee-regulation statutes in several states, POSH, EPF/ESI, DPDP — **plus a second, heavier layer that exists only because children live here. POCSO applies with particular force in a setting where adults have unsupervised access to children at night, and the mandatory-reporting obligation reaches every employee including house staff, catering and security. Board affiliation bye-laws carry specific residential norms on dormitory area per boarder, sanitation, medical cover, house staffing and supervision, which are a condition of affiliation rather than a recommendation. NCPCR guidance on residential schools and hostels covers complaint mechanisms, contact with parents and corporal punishment. Fire and building compliance is assessed at the residential-occupancy standard, which is materially stricter than the day-school standard, and a dormitory that would pass as a classroom will not pass as a place where children sleep. FSSAI registration and food-safety systems govern a kitchen serving several hundred children three meals a day. Medical arrangements — resident nursing cover, an infirmary, emergency protocols and a documented position on consent to treatment when a parent is a thousand kilometres away — are an operational requirement rather than a nicety. And the boundary with the Juvenile Justice framework's child care institution provisions should be understood rather than assumed away, since some states register school hostels and the answer is state-specific.**

3. Promoter & Ownership

Led by a founder or founding trust with school leadership, residential-care or institutional-operations background. Three competences decide outcomes. *The willingness to be told things that are unwelcome*, because the safeguarding design in this plan is built to generate complaints and a leadership that treats a rising concern count as a reputational problem will quietly close the channel. *Structural discipline on the lease*, since the founder's only lawful return is a benchmarked rent and an aggressive one endangers the exemption of an institution where children sleep. And *the readiness to send a child home* — a boarder who is not coping should leave, and a school whose fee is annual has a direct financial reason to persuade a family to persevere. Ownership and structure are non-distributive; **the founder is not a shareholder, and the phrase "return on equity" does not apply to this entity.**

4. Market Analysis — India

Indian boarding demand is concentrated and specific — families posted away from good schools, single-parent and dual-transfer households, defence and civil-service families, non-resident Indians, and parents in towns whose local provision does not go far enough.

Demand drivers

- **Transferable-service families** — defence, civil services, banking, and corporate postings — seeking continuity of schooling.
- **Non-resident Indian families** wanting an Indian education and an Indian board for a child abroad.
- **Small-town and rural families** whose local schools are weak beyond a certain grade.
- **Structured environment** sought by families managing a child's routine, screen use or academic drift.
- **Sport, music and specialist programmes** that require residence to be practicable.
- **Legacy and alumni attachment**, unusually strong in established boarding schools and a durable admissions channel.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Families able to pay a boarding fee nationally	National, not local — boarders travel
SAM	**Families who will send a child away, which is a smaller set than can afford it**	**Bounded by willingness, not by income**
SOM (Yr 1–3)	Boarders and day pupils on roll	150 → 240 boarders; 540 → 680 day

> **The distinguishing feature of this market is that the catchment for boarders is national while the catchment for day pupils is a few kilometres, and the two halves of the same school therefore compete in entirely different markets. Day admissions turn on location, transport routes, fee against local alternatives and word of mouth in the neighbourhood. Boarding admissions turn on reputation at a distance, on alumni networks, on the impression made during a single campus visit, and on a decision that is emotionally far harder than choosing a day school — a parent is not selecting a service, he is deciding to stop living with his child. That decision is made once, reversed rarely, and revisited immediately if anything goes wrong.** Three consequences shape the plan. **Boarding conversion depends on the visit rather than on marketing, so the campus is shown as it actually runs — dormitories at the time of day they are used, a meal eaten, house staff met — rather than in a curated tour. Alumni and existing boarding parents are the primary channel, because a family sending a child away acts on the testimony of another family who has done it. And the two rolls are budgeted separately — a school that lets boarding growth substitute for day growth has quietly become a full-boarding institution without recognising that its cost base no longer has a day roll underneath it.**

5. Competition & Position

Landscape: established legacy boarding schools with a century of alumni and pricing power; **newer residential schools built around examination coaching, where the boarding house exists to extend study hours**; day schools with a small hostel attached; residential coaching institutions that are not schools at all; and the alternative most families actually weigh, which is a relative's house in a better town. **Boarding schools compete on results, facilities and reputation, and almost none competes on safeguarding — partly because it is uncomfortable to advertise and partly because publishing a rising concern count looks, to an uninformed parent, like an admission that something is wrong.**

The school's position

- **An independent listener outside the school's employment**, reachable without staff permission or mediation.
- **Unmonitored parental contact as a right**, never withdrawable as a disciplinary sanction.
- **Published night-staffing ratios** and dormitory sightline standards.
- **Peer-on-peer harm named and measured**, rather than treated as bullying and left to the house.
- **A rising concern count reported as the system working.**
- **Pro-rata refund when a boarder should go home**, so the fee does not argue against the child.

> **The marketing problem is genuine and needs answering rather than wishing away: a parent comparing two schools sees one reporting thirty-one concerns raised last year and one reporting none, and the second looks safer. It is the same trap the coaching plan identified, inverted — there the honest number looked worse because it had a denominator; here the honest number looks worse because it exists at all. And the incentive is powerful, because a school's boarding roll is built on reputation at a distance among families who cannot visit often, and a single publicised incident can empty a house.** Three things make the position workable. **The explanation is short and it lands: a school with three hundred children living on site and no concerns raised is not a school where nothing happens, it is a school where nothing is said, and every parent understands that once it is put to them. The comparison is made with what a parent is actually choosing between — not a safer school, but a school with the same risks and no channel to surface them. And the constituency that responds is the right one: parents who ask what happens at night, who ask whether their child can telephone them without permission, and who notice that the answer is written down. Those families are also the ones who stay when something does go wrong, because they were told in advance how it would be handled.**

6. The Two Rolls, the Bed-Night & the 205-Night Year

Element	Character	Economics
Day roll	Carries the academic cost base: teachers, labs, affiliation, campus	540 → 680; local catchment
Boarding roll	Pays the residential increment on top	150 → 240; national catchment
Residential fee increment per bed-night	Boarding fee less day tuition, over nights actually sold	₹1,463 → ₹1,732
Boarding cost per bed-night	House staff, catering, housekeeping, medical, share of campus	₹1,249 → ₹1,268
Contribution per bed-night	What the residential wing actually earns	₹214 → ₹464

Nights sold per boarder per year	**The fixed cost runs 365; the beds sell ~205**	**The vacation nights are inside the ₹1,268**
Boarding occupancy against beds available	The utilisation measure that matters	78% → 89%
Campus lease to the founder (benchmarked, disclosed)	**The only lawful founder return**	**8.9% → 6.0% of revenue**

> **The bed-night is the right unit for a boarding wing and almost nobody in this sector uses it, which is why so many boarding houses are quietly loss-making inside profitable schools. A boarding fee is quoted annually, which invites the assumption that the bed earns for a year. It does not: an Indian school year runs to roughly 205 boarding nights once autumn, winter and summer vacations, half-terms and examination leave are taken out, while the house staff, the buildings, the depreciation and much of the kitchen overhead run for all 365. Divide the residential increment by the nights actually sold and the wing's economics become visible — ₹1,732 of fee against ₹1,268 of cost, a contribution of ₹464 a night, which is thin. Divide it by 365 instead, or fail to separate residential cost from academic cost at all, and the boarding house appears comfortably profitable while it is in fact being subsidised by the day roll.** Three disciplines follow. **Boarding is costed separately from the academic operation, with house staff, catering, housekeeping, laundry, medical cover and an apportioned share of utilities, security and maintenance assigned to it rather than absorbed into a general overhead. Occupancy is measured against beds available rather than against last year's numbers, because an empty bed in a built dormitory costs almost as much as a full one. And vacation-period fixed cost is not treated as an anomaly to be recovered later — it is a permanent feature of the model and it belongs in the per-night figure, where a promoter can see it.**

7. Pastoral Care, the Homesick Child & the Withdrawal That Is a Success

What the house is for

- **House staff who are pastoral first**, with the disciplinary function held elsewhere wherever the structure permits.
- **A named adult for every boarder**, and a second named adult the child chooses.
- **Structured contact with home** on a published schedule, in addition to the unmonitored right.
- **Settling support in the first term**, which is when a boarder either adjusts or does not.

When a child should not board

- **Assessed honestly in the first term**, not managed until the fee year ends.
- **Transfer to day status offered where geography allows**, rather than presented as failure.
- **Pro-rata refund of the residential portion**, so the school's cash flow does not argue against the child.
- **Departures classified at exit** — settled badly, family circumstance, academic, relocation — rather than recorded as attrition.

> **The homesick child creates a conflict that is small in each individual case and corrosive in aggregate, and it is worth naming because the school is on the wrong side of it by default. A boarding fee is annual and largely collected in advance; a child who leaves in October takes the following two terms of residential income with him; and the house has already been staffed, the food ordered and the bed built. Every commercial instinct says persevere — give it another month, most children settle, he will thank you in a year — and that advice is frequently correct, which is exactly what makes it dangerous. It is correct often enough that a school can give it every time and believe itself to be acting in the child's interest, while the cases where it is wrong are the**

ones where a child spends two more terms in real distress. The coaching plan established that a fee collected in advance is an unearned liability rather than income; here the liability is a child. Three controls. **A first-term settling review conducted by someone other than the house staff whose numbers are affected, on a fixed date rather than when a family complains. Pro-rata refund of the residential portion as a published policy, so the conversation with a parent contains no financial argument on the school's side. And withdrawal-to-day-status or to home recorded as an appropriate outcome — eleven in Year 1, fourteen in Year 3 — reported to trustees alongside the reasons, since a boarding house with no first-term departures is either extraordinarily good at selection or is not letting children leave.**

8. Operations Plan (the day, the night, and the route out)

- **The independent listener: a named person outside the school's employment, with a published number, reachable without asking staff permission, without the call being placed by staff and without it being monitored — reporting to trustees rather than to the principal.**
- **Parental contact: unmonitored contact with parents is a RIGHT, published as such, and is never withdrawn as a disciplinary sanction — nil instances in every year — because a school able to cut a child off from his parents as punishment has removed the only external check that exists.**
- **Night supervision: staffing ratios published and rostered rather than quoted for the school day, with waking cover, documented rounds and a named adult reachable in every house at every hour.**
- **Peer-on-peer harm: named as a category rather than folded into "bullying", measured separately, and handled with the understanding that a child who reports must go on living alongside the child reported — so separation is arranged before any investigation begins.**
- **Verification: every adult with residential access verified before first night duty — house staff, catering, housekeeping, security, maintenance and drivers, not only teachers.**
- **Dormitory design:** sightlines, lighting, door and bathroom configuration, sleeping-area layout assessed against a written standard, **because environmental controls work when disclosure does not.**
- **Medical:** resident nursing cover, infirmary, emergency protocol, and **a documented position on consent to treatment when a parent is a thousand kilometres away.**
- **Catering:** FSSAI systems, allergen and dietary records, and food quality treated as a pastoral matter, **since it is the thing boarders complain about most and the thing schools dismiss most readily.**
- **Fire and building:** assessed at residential-occupancy standard with drills at night as well as by day, **because a daytime drill tests a building that is awake.**
- **Reporting:** concerns, their source, their category and their resolution reported to trustees each term, **with a rising count treated as the system working.**

Control points

Area	Activity	Control point
A route out that staff cannot close	Concerns raised through the INDEPENDENT LISTENER (must rise)	4 → 19 → 31
The harm least likely to be reported	Peer-on-peer concerns raised and acted on	2 → 9 → 17
The only external check	Parental contact withdrawn as a disciplinary sanction	Nil in every year
The hours nobody is watching	Published night-staff-to-boarder ratio	1:34 → 1:27 → 1:22

Environmental, not disclosure-dependent	**Dormitories meeting the sightline & layout standard / staff verified before first NIGHT duty**	**44% → 100% / 88% → 100%**
The fee must not argue against the child	**First-term boarding withdrawals (appropriate) / pro-rata residential refund**	**11 → 14 / 0% → 100%**
The residential wing's real economics	**Cost per bed-night / fee increment / contribution**	**₹1,268 / ₹1,732 / ₹464**
Structure & roll	Founder campus lease (benchmarked) · boarding occupancy · boarders : day pupils	8.9% → 6.0% of revenue · 78% → 89% · 240 : 680

> **Peer-on-peer harm deserves the plainest treatment in this plan because it is the commonest form of harm in residential settings, the least reported, and the one most often handled as a discipline matter rather than a safeguarding one. An older pupil has authority over a younger one in almost every boarding house — through age, through prefect systems, through custom, and through the simple fact of being physically larger in a room where adults are not present at night. The younger child's calculation is not whether the school will believe him; it is that he must go on sleeping in the same house, eating at the same table and attending the same games as the boy he reported, for the rest of the year and possibly for the rest of his schooling. Every incentive he faces points to silence, and the traditional institutional response — that a bit of hierarchy builds character, that boys sort it out among themselves — is precisely the culture in which it goes unreported.** Four things follow. **The category is named and counted separately rather than folded into bullying, so it appears in trustee reporting as what it is. Separation is arranged before any investigation begins, not after a finding, because a child who reports and then spends the investigation in the same dormitory has been punished for reporting. Prefect and senior-pupil authority is defined narrowly in writing, with no disciplinary or physical sanction of any kind delegated to a pupil. And seventeen such concerns in Year 3 is reported as the control working** — **because a boarding house recording none has not eliminated the behaviour, it has eliminated the reporting.**

9. Non-Profit Structure, POCSO & Residential Compliance (India)

- **NON-PROFIT REQUIRED — society, public trust or Section 8 company, with a non-distributable surplus and no shareholders.** Set out in full in the K-12 plan; not re-derived here.
- **The founder's return is a benchmarked, arm's-length campus lease, documented, valued and disclosed** — **the arrangement Section 13 of the Income-tax Act examines, and an aggressive rent endangers the exemption of an institution where children sleep.**
- **POCSO with particular force**, where adults have unsupervised access to children at night; **the mandatory-reporting obligation reaches every employee — house staff, catering, housekeeping, security, maintenance and drivers — not only teachers.**
- **Board affiliation bye-laws carry residential norms** on dormitory area per boarder, sanitation, medical cover, house staffing and supervision, **as a condition of affiliation rather than a recommendation.**
- **NCPCR guidance on residential schools and hostels** covering complaint mechanisms, contact with parents and the absolute prohibition on corporal punishment.
- **Fire and building compliance at RESIDENTIAL-occupancy standard**, materially stricter than the day-school standard — **a dormitory that would pass as a classroom will not pass as a place where children sleep** — with drills conducted at night.

- **FSSAI registration and food-safety systems** for a kitchen serving several hundred children three meals a day, with allergen and dietary records.
- **Medical: resident nursing cover, infirmary, emergency protocol and a documented position on consent to treatment when parents are distant.**
- **The Juvenile Justice child-care-institution boundary understood rather than assumed away**, since some states register school hostels and the position is state-specific.
- RTE 25% obligations, state fee-regulation statutes, POSH, EPF/ESI, and DPDP obligations on student and family data.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Teaching staff	62	72	84
Housekeeping & laundry	26	32	40
Catering & kitchen	24	30	38
Boarding house staff (housemasters/mistresses, matrons, assistants)	**22**	**28**	**36**
Transport (drivers & attendants)	20	24	28
Security	18	21	25
Administration, accounts & admissions	16	19	23
Maintenance & grounds	12	15	18
Sports, activities & counselling	9	12	15
Night wardens & supervisors (waking cover)	**8**	**11**	**14**
Leadership (principal, deputies, head of boarding)	4	5	6
Medical (resident nurse, infirmary)	**3**	**4**	**5**
Total	**224**	**273**	**332**

Three features of this establishment are the plan's safeguarding argument expressed in payroll. Night wardens are a separate line rather than an extension of house duties — eight rising to fourteen — because waking cover at two in the morning is a different job from being on call, and a school that staffs it by asking a housemaster to sleep nearby has not staffed it. **Boarding house staff grow faster than teaching staff**, which is the ratio moving from 1:34 to 1:22 in personnel terms. **And verification covers every adult with residential access**, not the teaching body — **a kitchen worker, a night security guard and a maintenance fitter all have access to a dormitory corridor at hours when a teacher does not, and a verification policy that stops at teaching staff has verified the wrong list. The independent listener sits outside this table entirely and outside the school's employment, reporting to trustees**, on the rule this library applies everywhere: **a control that reports to the party it constrains is not a control.**

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone

Setup	Month 0–8	Independent listener appointed and number published before the new house opens, parental-contact right written into the boarding handbook, night-staffing roster and published ratio established, dormitory sightline standard assessed and remediation scheduled, residential fire compliance certified, all residential-access staff verified, campus lease benchmarked and disclosed
Year 1	Year 1	150 boarders, 540 day; ₹13.46cr revenue, ₹56L deficit; 4 concerns through the listener and 2 peer-on-peer; night ratio 1:34; sightline standard met in 44% of dormitories; 11 first-term withdrawals with pro-rata refund introduced; contribution ₹214 per bed-night
Year 2	Year 2	194 boarders, 610 day; surplus ₹89L; 19 concerns and 9 peer-on-peer; night ratio 1:27; sightlines 76%; verification before night duty 96%; occupancy 84%; boarder departures classified at exit
Year 3	Year 3	**240 boarders, 680 day; ₹21.94cr revenue, ₹1.46cr surplus reinvested; 31 concerns and 17 peer-on-peer — REPORTED AS THE SYSTEM WORKING; night ratio 1:22 published; sightlines and night-duty verification at 100%; parental contact never withdrawn as sanction in any year; occupancy 89%; contribution ₹464 per bed-night; founder lease at 6.0% of revenue, benchmarked and disclosed**

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. ***Boarding occupancy and the day roll are the levers. This is a NON-PROFIT: there is no return on equity, the surplus is reinvested, and the founder's return is the benchmarked campus lease and nothing else.***

12.1 Project cost & means of finance

Capital requirement	₹
New dormitory block fit-out & furnishing (90 additional beds)	**2,40,00,000**
Academic facilities, laboratories, library & sports	96,00,000
Kitchen, dining & catering equipment upgrade	84,00,000
Working capital (fee cycle, catering & payroll)	80,00,000
Accumulated operating deficit funding (Year 1)	70,00,000
Transport fleet addition	68,00,000
Safeguarding infrastructure: sightline works, lighting, common-area CCTV, access control	**64,00,000**
Housekeeping, laundry plant & residential operations equipment	52,00,000
Infirmary, medical room & equipment	46,00,000
Technology (school MIS, boarding roll-call, access systems)	40,00,000
Total project cost	**8,40,00,000**
Term loan	3,60,00,000
Founder / trust corpus contribution	3,40,00,000
Working-capital facility	80,00,000
Corpus donations	60,00,000

12.2 Projected Income & Expenditure (3 years)

Particulars	Year 1	Year 2	Year 3
BOARDERS / DAY PUPILS ON ROLL	**150 / 540**	**194 / 610**	**240 / 680**
Boarding fees (tuition + residential)	**6,30,00,000**	**8,92,00,000**	**12,00,00,000**
Day tuition fees	**6,48,00,000**	**8,05,00,000**	**9,86,00,000**
Transport, admission, activities & other	68,00,000	86,00,000	1,08,00,000
TOTAL INCOME	**13,46,00,000**	**17,83,00,000**	**21,94,00,000**
Academic salaries (teaching)	4,20,00,000	5,10,00,000	6,10,00,000
Boarding house staff (housemasters, matrons, NIGHT WARDENS, pastoral)	**1,32,00,000**	**1,74,00,000**	**2,22,00,000**
Catering (boarders, ~205 nights plus weekend day meals)	**1,08,00,000**	**1,42,00,000**	**1,80,00,000**
Campus lease to founder (benchmarked, arm's length, disclosed)	**1,20,00,000**	**1,20,00,000**	**1,32,00,000**
Non-teaching salaries (admin, accounts, admissions, IT)	88,00,000	1,08,00,000	1,32,00,000
Utilities (a residential campus runs 24 hours)	62,00,000	76,00,000	92,00,000
Transport operations (day fleet)	54,00,000	64,00,000	76,00,000
Housekeeping, laundry & residential operations	**52,00,000**	**66,00,000**	**84,00,000**
Repairs, maintenance & campus upkeep	48,00,000	60,00,000	76,00,000
Academic resources, laboratories, library, sport & activities	44,00,000	56,00,000	70,00,000
Security	38,00,000	44,00,000	52,00,000
Medical (resident nurse, visiting doctor, infirmary, insurance)	**34,00,000**	**42,00,000**	**52,00,000**
Bad debt, fee concessions & scholarships	34,00,000	44,00,000	56,00,000
Marketing & admissions	32,00,000	38,00,000	44,00,000
Affiliation, statutory, audit, legal & insurance	26,00,000	32,00,000	40,00,000
SAFEGUARDING: verification, training, INDEPENDENT LISTENER, audit, common-area CCTV	**24,00,000**	**32,00,000**	**42,00,000**
Depreciation (dormitory fit-out, kitchen, equipment, fleet)	42,00,000	48,00,000	56,00,000
Finance cost	44,00,000	38,00,000	32,00,000
Total expenditure	**14,02,00,000**	**16,94,00,000**	**20,48,00,000**
Surplus / (deficit) — NOT DISTRIBUTABLE	**(56,00,000)**	**89,00,000**	**1,46,00,000**
Surplus as % of income	(4.2%)	5.0%	6.7%
FOUNDER RETURN: benchmarked campus lease as % of income (the ONLY lawful route)	**8.9%**	**6.7%**	**6.0%**

CONCERNS RAISED THROUGH THE INDEPENDENT LISTENER (must rise)	**4**	**19**	**31**
Of which PEER-ON-PEER concerns raised and acted on	**2**	**9**	**17**
PARENTAL CONTACT WITHDRAWN AS A DISCIPLINARY SANCTION	**Nil**	**Nil**	**Nil**
PUBLISHED NIGHT-STAFF-TO-BOARDER RATIO / staff verified before first NIGHT duty	**1:34 / 88%**	**1:27 / 96%**	**1:22 / 100%**
Dormitories meeting the sightline & layout standard	**44%**	**76%**	**100%**
First-term boarding withdrawals (reported as APPROPRIATE) / pro-rata residential refund	**11 / 0%**	**13 / 100%**	**14 / 100%**
BOARDING COST PER BED-NIGHT / residential fee increment / CONTRIBUTION	**₹1,249 / ₹1,463 / ₹214**	**₹1,258 / ₹1,600 / ₹342**	**₹1,268 / ₹1,732 / ₹464**
Boarding occupancy against beds available · nights sold per boarder · boarder departures classified at exit	78% · 205 · 62%	84% · 205 · 88%	89% · 205 · 100%

12.3 Unit economics & break-even

- **Break-even is in BOARDERS for the residential wing and in STUDENTS for the school, and the two are different questions. The academic operation breaks even on the combined roll as the K-12 plan sets out — a step function, not a line, because a section is opened for the first child in it. The wing breaks even on bed-nights, and at ₹464 of contribution a night it needs high occupancy rather than high fees.**
- **Occupancy is the single most powerful lever and the least discussed. Boarding occupancy rises 78% to 89%; an empty bed in a built dormitory costs very nearly what a full one costs, because the house staff, the night warden, the building and the depreciation are all already there.**
- **The 205-night year is a permanent feature and not a recoverable gap. Fixed cost runs 365 days; the beds sell for roughly 205; and the vacation nights are inside the ₹1,268 cost per bed-night rather than treated as an anomaly.**
- **Safeguarding spend reaches ₹42 lakh — 1.9% of income. It is the cost of the independent listener, verification of every adult with residential access, training, audit and the sightline works, and it is presented as a line rather than absorbed, because a school that cannot find it in its budget has not decided to do it.**
- **Break-even: Year 2. The Year-1 deficit is the new house — 90 beds staffed, lit, catered and depreciated from the day they open, against an occupancy that takes two admissions cycles to reach. This is the boarding version of the K-12 plan's teacher hired before the child arrives: the bed, the matron and the night warden all precede the boarder.**

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	80,00,000	1,04,00,000	72,00,000	96,00,000
Fee receipts (term billing, boarding & day)	4,20,00,000	2,80,00,000	3,80,00,000	2,66,00,000
Salaries, catering, campus lease, utilities, interest & overheads	3,96,00,000	3,12,00,000	3,56,00,000	3,38,00,000
Closing balance	**1,04,00,000**	**72,00,000**	**96,00,000**	**24,00,000**

> **A boarding school's cash cycle is harsher than a day school's in one specific way: the costs do not pause when the children go home. Fee receipts arrive in term-linked instalments and fall away in the vacation quarters, but house staff are on annual contracts, the campus lease is monthly, security and maintenance continue, and the buildings depreciate through August exactly as they do through November. A day school in a vacation month is largely idle and largely costless; a boarding school in a vacation month is empty and expensive.** Three disciplines follow. **The facility is sized against the vacation trough rather than the annual average, at ₹80 lakh, because that is the quarter in which a school with healthy annual accounts finds it cannot make payroll. Boarding fees are billed on a term cycle that lands before the term's costs rather than after, and the residential component is separately identified on the invoice — which is also what makes the pro-rata refund on a first-term withdrawal calculable rather than a negotiation. And the debtor position is watched as the K-12 plan requires: a school cannot exclude a child over an unpaid fee, and a boarder in fee arrears presents the sharper version of that problem, because he is living on the premises and the school's leverage would have to be exercised against a child who has nowhere else to be.**

12.5 Key Performance Indicators to Monitor

- **The route out: concerns through the independent listener (must rise); peer-on-peer concerns separately counted; time from concern to separation; concerns raised by boarders versus by staff versus by parents.**
- **The external check: parental contact withdrawn as sanction (must remain nil); unmonitored-contact facility availability; boarders using it at least monthly.**
- **The hours nobody is watching:** published night ratio; waking cover rostered and documented rounds completed; dormitories meeting the sightline standard; every residential-access adult verified before first night duty.
- **The child who should not board:** first-term withdrawals with reasons; pro-rata refunds made; settling review completed by someone other than house staff; departures classified at exit.
- **The wing's economics:** occupancy against beds available; nights sold; cost, fee increment and contribution per bed-night; boarding cost separated from academic cost rather than absorbed.
- **Structure:** founder lease benchmarked, valued and disclosed; surplus reinvested and recorded; RTE and scholarship spend.

13. Funding Requirement & Bankability

Total ask: **₹3.60 crore term loan plus an ₹80 lakh working-capital facility** against ₹3.40 crore founder corpus and ₹60 lakh of corpus donations. Four points. **First, the borrower is a non-profit society or trust — there is no equity, no shareholder and no return on capital, so the credit rests on fee cash flow, roll stability and the durability of board affiliation, and a lender applying a company template to this entity will ask questions it cannot answer. Second, the facility must be sized against the vacation trough rather than the annual average: a boarding school's costs run through the vacation while its receipts do not, and that quarter is where an otherwise healthy school fails to make payroll. Third, the diagnostic is boarding occupancy and contribution per bed-night, not fee level. A school quoting a high boarding fee while running a two-thirds-full house at ₹200 of contribution a night has a residential wing subsidised by its day roll, and it will not be able to say so because almost nobody in this sector costs boarding separately. Fourth, and specific to this business: ask what the safeguarding line costs and what the concern count was. A boarding school with three hundred children on site reporting no concerns raised in a year has a reporting failure rather than a safe institution — and the eventual cost of that failure is not a fine, it is the emptying of the boarding houses within a single admissions cycle, against which the buildings securing this loan have no alternative use.**

13.1 Funding utilisation

Use of funds	₹	% of total
New dormitory block fit-out & furnishing (90 beds)	2,40,00,000	28.6%
Academic facilities, laboratories, library & sports	96,00,000	11.4%
Kitchen, dining & catering equipment upgrade	84,00,000	10.0%
Working capital (fee cycle, catering & payroll)	80,00,000	9.5%
Accumulated operating deficit funding (Year 1)	70,00,000	8.3%
Transport fleet addition	68,00,000	8.1%
Safeguarding infrastructure (sightlines, lighting, common-area CCTV, access control)	64,00,000	7.6%
Housekeeping, laundry plant & residential operations equipment	52,00,000	6.2%
Infirmary, medical room & equipment	46,00,000	5.5%
Technology (school MIS, boarding roll-call, access systems)	40,00,000	4.8%
Total	**8,40,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
** THE CHILD WHO CANNOT GO HOME**	**A DAY PUPIL WHO IS FRIGHTENED OF AN ADULT LEAVES THE BUILDING AT THREE O'CLOCK AND IS IN A HOUSE WHERE SOMEBODY MAY NOTICE. A BOARDER DOES NOT LEAVE. HE EATS, SLEEPS, STUDIES, SHOWERS AND SPENDS HIS WEEKENDS INSIDE AN INSTITUTION WHOSE STAFF ARE ALSO THE ONLY ADULTS HE CAN TELL — AND IF THE PERSON HE WOULD TELL IS THE PERSON HE WOULD BE TELLING ABOUT, OR THAT PERSON'S COLLEAGUE, FRIEND OR SUPERVISOR, HIS ONLY ROUTE OF COMPLAINT RUNS THROUGH THE ADULTS COMPLAINED ABOUT. THE PASTORAL ADULT IS FREQUENTLY ALSO THE DISCIPLINARIAN, SO THE PERSON A CHILD WOULD TELL IS THE PERSON WHO PUNISHES HIM. THE SPECIAL-EDUCATION PLAN ESTABLISHED THAT WHERE A CLIENT CANNOT REPORT, CONTROLS MUST BE ENVIRONMENTAL, ABSOLUTE AND INDEPENDENT OF DISCLOSURE — AND THAT PRINCIPLE APPLIES HERE AT ITS STRONGEST** → an INDEPENDENT LISTENER outside the school's employment with a published number, reachable WITHOUT STAFF PERMISSION, WITHOUT THE CALL BEING PLACED BY STAFF AND WITHOUT MONITORING, reporting to TRUSTEES rather than the principal; the disciplinary function separated from the pastoral one wherever structure permits; a named adult for every boarder AND A SECOND NAMED ADULT THE CHILD CHOOSES; and concerns raised through the listener taken from 4 to 31 — **REPORTED AS A RISING NUMBER BECAUSE IT IS SUPPOSED TO RISE: A RESIDENTIAL SCHOOL REPORTING ZERO CONCERNS HAS A REPORTING FAILURE, NOT A SAFE SCHOOL**

Peer-on-peer harm — the commonest and the least reported	**AN OLDER PUPIL HAS AUTHORITY OVER A YOUNGER ONE IN ALMOST EVERY BOARDING HOUSE — THROUGH AGE, THROUGH PREFECT SYSTEMS, THROUGH CUSTOM, AND THROUGH THE SIMPLE FACT OF BEING PHYSICALLY LARGER IN A ROOM WHERE ADULTS ARE NOT PRESENT AT NIGHT. THE YOUNGER CHILD'S CALCULATION IS NOT WHETHER THE SCHOOL WILL BELIEVE HIM; IT IS THAT HE MUST GO ON SLEEPING IN THE SAME HOUSE, EATING AT THE SAME TABLE AND ATTENDING THE SAME GAMES AS THE BOY HE REPORTED, FOR THE REST OF THE YEAR AND POSSIBLY THE REST OF HIS SCHOOLING. EVERY INCENTIVE HE FACES POINTS TO SILENCE, AND THE TRADITIONAL RESPONSE — THAT A BIT OF HIERARCHY BUILDS CHARACTER, THAT BOYS SORT IT OUT AMONG THEMSELVES — IS PRECISELY THE CULTURE IN WHICH IT GOES UNREPORTED** → the category NAMED AND COUNTED SEPARATELY rather than folded into "bullying", so it appears in trustee reporting as what it is; **SEPARATION ARRANGED BEFORE ANY INVESTIGATION BEGINS, NOT AFTER A FINDING, BECAUSE A CHILD WHO REPORTS AND THEN SPENDS THE INVESTIGATION IN THE SAME DORMITORY HAS BEEN PUNISHED FOR REPORTING**; prefect and senior-pupil authority DEFINED NARROWLY IN WRITING WITH NO DISCIPLINARY OR PHYSICAL SANCTION OF ANY KIND DELEGATED TO A PUPIL; and 17 such concerns in Year 3 reported as the control working — **BECAUSE A BOARDING HOUSE RECORDING NONE HAS NOT ELIMINATED THE BEHAVIOUR, IT HAS ELIMINATED THE REPORTING**
Contact with parents used as a sanction	**THE SINGLE MOST DANGEROUS ROUTINE PRACTICE IN RESIDENTIAL SCHOOLING, AND A COMMON ONE: TELEPHONE PRIVILEGES WITHDRAWN FOR POOR BEHAVIOUR, CALLS PLACED AND SUPERVISED BY HOUSE STAFF, LETTERS READ. A SCHOOL ABLE TO CUT A CHILD OFF FROM HIS PARENTS AS PUNISHMENT HAS REMOVED THE ONLY EXTERNAL CHECK ON ITSELF THAT EXISTS — AND IT WILL REMOVE IT PRECISELY FROM THE CHILD MOST LIKELY TO NEED IT, BECAUSE THE CHILD IN TROUBLE WITH THE INSTITUTION AND THE CHILD BEING HARMED BY IT ARE OFTEN THE SAME CHILD. NCPCR GUIDANCE ADDRESSES CONTACT AND COMPLAINT MECHANISMS DIRECTLY** → UNMONITORED CONTACT WITH PARENTS WRITTEN INTO THE BOARDING HANDBOOK AS A RIGHT RATHER THAN A PRIVILEGE, never withdrawable as a disciplinary sanction — **NIL INSTANCES IN EVERY YEAR OF THIS PLAN, TRACKED AS A CONTROL POINT**; structured contact with home on a published schedule IN ADDITION to the unmonitored right; and use of the facility monitored for ACCESS rather than CONTENT, since **A RIGHT THAT REQUIRES ASKING A MEMBER OF STAFF IS NOT A RIGHT**
The hours nobody is watching	**SUPERVISION RATIOS ARE QUOTED FOR THE SCHOOL DAY AND SAY NOTHING ABOUT TWO IN THE MORNING. A BOARDING HOUSE AT NIGHT IS A BUILDING FULL OF CHILDREN WITH ONE OR TWO ADULTS IN IT, OFTEN ASLEEP, WITH BATHROOMS, CORRIDORS AND SLEEPING AREAS THAT MAY HAVE NO SIGHTLINE FROM ANYWHERE AN ADULT WOULD BE. AND THE VERIFICATION POLICY USUALLY COVERS TEACHERS — WHILE A KITCHEN WORKER, A NIGHT SECURITY GUARD AND A MAINTENANCE FITTER ALL HAVE ACCESS TO A DORMITORY CORRIDOR AT HOURS WHEN A TEACHER DOES NOT, SO A POLICY THAT STOPS AT TEACHING STAFF HAS VERIFIED THE WRONG LIST** → NIGHT WARDENS AS A SEPARATE ESTABLISHMENT LINE (8→14) RATHER THAN AN EXTENSION OF HOUSE DUTIES, **BECAUSE WAKING COVER AT TWO IN THE MORNING IS A DIFFERENT JOB FROM BEING ON CALL, AND A SCHOOL THAT STAFFS IT BY ASKING A HOUSEMASTER TO SLEEP NEARBY HAS NOT STAFFED IT**; the ratio PUBLISHED and improved 1:34→1:22 with documented rounds; a written DORMITORY SIGHTLINE, LIGHTING, DOOR AND BATHROOM STANDARD assessed and remediated (44%→100%, with ₹64L of capital committed to it); EVERY ADULT WITH RESIDENTIAL ACCESS verified before first night duty (88%→100%); and night fire drills, **SINCE A DAYTIME DRILL TESTS A BUILDING THAT IS AWAKE**

The fee argues against the homesick child	**A BOARDING FEE IS ANNUAL AND LARGELY COLLECTED IN ADVANCE; A CHILD WHO LEAVES IN OCTOBER TAKES TWO TERMS OF RESIDENTIAL INCOME WITH HIM; AND THE HOUSE HAS ALREADY BEEN STAFFED, THE FOOD ORDERED AND THE BED BUILT. EVERY COMMERCIAL INSTINCT SAYS PERSEVERE — GIVE IT ANOTHER MONTH, MOST CHILDREN SETTLE — AND THAT ADVICE IS FREQUENTLY CORRECT, WHICH IS EXACTLY WHAT MAKES IT DANGEROUS: IT IS CORRECT OFTEN ENOUGH THAT A SCHOOL CAN GIVE IT EVERY TIME AND BELIEVE ITSELF TO BE ACTING IN THE CHILD'S INTEREST, WHILE THE CASES WHERE IT IS WRONG ARE THE ONES WHERE A CHILD SPENDS TWO MORE TERMS IN REAL DISTRESS. THE COACHING PLAN ESTABLISHED THAT A FEE COLLECTED IN ADVANCE IS AN UNEARNED LIABILITY RATHER THAN INCOME; HERE THE LIABILITY IS A CHILD** → a FIRST-TERM SETTLING REVIEW ON A FIXED DATE conducted by **SOMEONE OTHER THAN THE HOUSE STAFF WHOSE NUMBERS ARE AFFECTED**, rather than when a family complains; PRO-RATA REFUND OF THE RESIDENTIAL PORTION as published policy (0%→100%), **SO THE CONVERSATION WITH A PARENT CONTAINS NO FINANCIAL ARGUMENT ON THE SCHOOL'S SIDE**; transfer to day status offered where geography allows RATHER THAN PRESENTED AS FAILURE; and withdrawals recorded as an APPROPRIATE OUTCOME (11→14) with reasons reported to trustees, since **A BOARDING HOUSE WITH NO FIRST-TERM DEPARTURES IS EITHER EXTRAORDINARILY GOOD AT SELECTION OR IS NOT LETTING CHILDREN LEAVE**
Day-school economics with a boarding wing attached	**MOST INDIAN "BOARDING SCHOOLS" ARE EXACTLY THAT, AND THE SECTOR AVOIDS SAYING SO. THE DAY ROLL CARRIES THE TEACHERS, THE LABORATORIES, THE AFFILIATION AND THE CAMPUS, SO THE BOARDING FEE ONLY HAS TO COVER THE RESIDENTIAL INCREMENT. A TRUE FULL-BOARDING SCHOOL, WITH NO DAY ROLL BENEATH THE ACADEMIC COST BASE, IS A FUNDAMENTALLY DIFFERENT AND CONSIDERABLY HARDER BUSINESS — AND A PLAN SHOULD STATE WHICH ONE IT IS DESCRIBING. COMPOUNDING IT: A BOARDING FEE IS QUOTED ANNUALLY, WHICH INVITES THE ASSUMPTION THAT THE BED EARNS FOR A YEAR. IT DOES NOT — THE SCHOOL YEAR RUNS TO ROUGHLY 205 BOARDING NIGHTS ONCE VACATIONS, HALF-TERMS AND EXAMINATION LEAVE COME OUT, WHILE HOUSE STAFF, BUILDINGS AND DEPRECIATION RUN FOR ALL 365** → THIS PLAN IS MIXED AND SAYS SO (240 boarders against 680 day pupils, and viable substantially because of it); boarding COSTED SEPARATELY — house staff, catering, housekeeping, laundry, medical and an apportioned share of utilities, security and maintenance — rather than absorbed into general overhead; measured in BED-NIGHTS (cost ₹1,268, fee increment ₹1,732, **CONTRIBUTION ₹464 A NIGHT, WHICH IS THIN**); occupancy measured AGAINST BEDS AVAILABLE (78%→89%) since **AN EMPTY BED IN A BUILT DORMITORY COSTS VERY NEARLY WHAT A FULL ONE COSTS**; and **VACATION FIXED COST TREATED AS A PERMANENT FEATURE INSIDE THE PER-NIGHT FIGURE RATHER THAN AN ANOMALY TO BE RECOVERED LATER**
The honest number looks worse to the parent choosing	**A PARENT COMPARING TWO SCHOOLS SEES ONE REPORTING THIRTY-ONE CONCERNS RAISED LAST YEAR AND ONE REPORTING NONE, AND THE SECOND LOOKS SAFER. IT IS THE COACHING PLAN'S TRAP INVERTED — THERE THE HONEST NUMBER LOOKED WORSE BECAUSE IT HAD A DENOMINATOR; HERE IT LOOKS WORSE BECAUSE IT EXISTS AT ALL. AND THE INCENTIVE IS POWERFUL, BECAUSE A BOARDING ROLL IS BUILT ON REPUTATION AT A DISTANCE AMONG FAMILIES WHO CANNOT VISIT OFTEN, AND A SINGLE PUBLICISED INCIDENT CAN EMPTY A HOUSE** → the explanation is short and it lands: **A SCHOOL WITH THREE HUNDRED CHILDREN LIVING ON SITE AND NO CONCERNS RAISED IS NOT A SCHOOL WHERE NOTHING HAPPENS, IT IS A SCHOOL WHERE NOTHING IS SAID, AND EVERY PARENT UNDERSTANDS THAT ONCE IT IS PUT TO THEM**; the comparison made with what a parent is ACTUALLY choosing between — **NOT A SAFER SCHOOL, BUT A SCHOOL WITH THE SAME RISKS AND NO CHANNEL TO SURFACE THEM**; the campus SHOWN AS IT ACTUALLY RUNS at admission visits (dormitories at the hour they are used, a meal eaten, house staff met) rather than in a curated tour; and the constituency it attracts named — **PARENTS WHO ASK WHAT HAPPENS AT NIGHT ARE ALSO THE ONES WHO STAY WHEN SOMETHING DOES GO WRONG, BECAUSE THEY WERE TOLD IN ADVANCE HOW IT WOULD BE HANDLED**

Structure, the vacation trough & the boarder in arrears	**NON-PROFIT REQUIRED — society, trust or Section 8, non-distributable surplus, no shareholders (set out in full in the K-12 plan), with the founder's ONLY lawful return a BENCHMARKED, ARM'S-LENGTH CAMPUS LEASE, documented, valued and disclosed — THE ARRANGEMENT SECTION 13 EXAMINES, AND AN AGGRESSIVE RENT ENDANGERS THE EXEMPTION OF AN INSTITUTION WHERE CHILDREN SLEEP** (lease 8.9%→6.0% of income). **THE COSTS DO NOT PAUSE WHEN THE CHILDREN GO HOME: A DAY SCHOOL IN A VACATION MONTH IS LARGELY IDLE AND LARGELY COSTLESS; A BOARDING SCHOOL IN A VACATION MONTH IS EMPTY AND EXPENSIVE** → facility SIZED AGAINST THE VACATION TROUGH RATHER THAN THE ANNUAL AVERAGE (₹80L), **BECAUSE THAT IS THE QUARTER IN WHICH A SCHOOL WITH HEALTHY ANNUAL ACCOUNTS FINDS IT CANNOT MAKE PAYROLL**; term billing landing BEFORE the term's costs with the residential component SEPARATELY IDENTIFIED ON THE INVOICE, **WHICH IS ALSO WHAT MAKES THE PRO-RATA REFUND CALCULABLE RATHER THAN A NEGOTIATION**; and the k12 debtor rule applied in its sharper form — **A SCHOOL CANNOT EXCLUDE A CHILD OVER AN UNPAID FEE, AND A BOARDER IN ARREARS IS LIVING ON THE PREMISES, SO THE SCHOOL'S LEVERAGE WOULD HAVE TO BE EXERCISED AGAINST A CHILD WHO HAS NOWHERE ELSE TO BE**. Plus: POCSO mandatory reporting reaching EVERY employee; board affiliation residential norms as a CONDITION of affiliation; fire and building at RESIDENTIAL-occupancy standard; FSSAI with allergen and dietary records; resident nursing with a documented consent-to-treatment position for distant parents; and the JJ child-care-institution boundary understood rather than assumed away, since it is state-specific

15. SWOT Analysis

Strengths **An independent listener outside the school's employment, reachable without staff permission**; **unmonitored parental contact as a right that cannot be withdrawn as punishment**; published night ratios and a dormitory sightline standard; peer-on-peer harm named, counted and separated before investigation; a rising concern count reported as the system working; a mixed roll in which the day school carries the academic cost base; pro-rata refund when a child should go home.	**Weaknesses** **The honest number looks worse to a parent who does not yet understand it**; **a residential contribution of only ₹464 a bed-night**; fixed costs running 365 days against roughly 205 nights sold; a vacation quarter in which receipts stop and payroll does not; dormitory buildings with no alternative use; dependence on a national reputation that a single incident can damage within one admissions cycle.
Opportunities **Transferable-service, defence and civil-service families seeking continuity of schooling**; **non-resident Indian families wanting an Indian board for a child abroad**; small-town families whose local provision weakens beyond a certain grade; alumni and legacy attachment, unusually strong in boarding and a durable channel; sport, music and specialist programmes that require residence; occupancy improvement on beds already built.	**Threats** **Legacy boarding schools with a century of alumni and pricing power**; **residential coaching institutions competing for the same families on examination results**; a safeguarding incident, which empties houses faster than any other failure in this sector; state fee regulation; a Section 13 challenge to the campus lease; and the slow structural drift by which a school lets boarding growth substitute for day growth and finds its academic cost base no longer has a day roll underneath it.

16. Recommended AiSevak Tools for This School

This school would use AiSevak's Schools vertical tools in operations:

- **The route out: independent-listener concern register reporting to trustees, peer-on-peer category tracking separate from bullying, concern-to-separation timing, source analysis (boarder / staff / parent).**

- **The external check: parental-contact right register with sanction-withdrawal alerts (must remain nil), unmonitored-contact access logging by access rather than content, monthly usage by boarder.**
- **The night:** night-staffing roster against published ratio, documented rounds, dormitory sightline-standard assessment and remediation tracker, residential-access verification register covering catering, housekeeping, security, maintenance and drivers.
- **The residential wing's economics: bed-night costing separated from academic cost, occupancy against beds available, contribution per bed-night, nights-sold calendar, vacation fixed-cost visibility.**
- **Structure & care:** founder-lease benchmarking and Section 13 disclosure pack, first-term settling review scheduler with independent reviewer, pro-rata refund calculator on the separated residential component, departure classification at exit.

17. Key Assumptions & Notes

- Boarding & residential school: K-12 school combining a day roll with a residential wing, providing accommodation, catering, pastoral care, medical cover and 24-hour supervision. **Tenth and final plan in the schools vertical, which CLOSES AT 10/10. NON-PROFIT REQUIRED — the K-12 anchor is cross-referenced in one paragraph rather than re-derived.**
- **⚠ CONVENTIONS SET HERE: (a) THE CHILD WHO CANNOT GO HOME — the library's highest-stakes safeguarding case. A day pupil leaves at three o'clock and is in a house where somebody may notice; A BOARDER DOES NOT LEAVE, AND HIS ONLY ROUTE OF COMPLAINT RUNS THROUGH THE ADULTS COMPLAINED ABOUT. Applying special-education's WHERE THE CLIENT CANNOT REPORT, CONTROLS MUST BE ENVIRONMENTAL, ABSOLUTE AND INDEPENDENT OF DISCLOSURE at its strongest: an INDEPENDENT LISTENER OUTSIDE THE SCHOOL'S EMPLOYMENT with a published number, reachable without staff permission, without the call being placed by staff, unmonitored, REPORTING TO TRUSTEES NOT THE PRINCIPAL. (b) UNMONITORED CONTACT WITH PARENTS IS A RIGHT, NEVER A PRIVILEGE AND NEVER WITHDRAWABLE AS A SANCTION — A SCHOOL ABLE TO CUT A CHILD OFF FROM HIS PARENTS AS PUNISHMENT HAS REMOVED THE ONLY EXTERNAL CHECK ON ITSELF THAT EXISTS, AND IT WILL REMOVE IT PRECISELY FROM THE CHILD MOST LIKELY TO NEED IT. A RIGHT THAT REQUIRES ASKING A MEMBER OF STAFF IS NOT A RIGHT. (c) PEER-ON-PEER HARM IS THE COMMONEST FORM IN RESIDENTIAL SETTINGS AND THE LEAST REPORTED, BECAUSE THE CHILD WHO REPORTS MUST GO ON SLEEPING IN THE SAME HOUSE AS THE BOY HE REPORTED → name and count it separately, SEPARATE BEFORE INVESTIGATING RATHER THAN AFTER A FINDING, and delegate NO disciplinary or physical sanction to a pupil. (d) A RESIDENTIAL SCHOOL REPORTING ZERO CONCERNS HAS A REPORTING FAILURE, NOT A SAFE SCHOOL — the metrics-that-must-rise convention in its sharpest form. (e) THE HOURS NOBODY IS WATCHING — night wardens as a SEPARATE establishment line because WAKING COVER AT TWO IN THE MORNING IS A DIFFERENT JOB FROM BEING ON CALL; published night ratio; sightline standard; and VERIFICATION OF EVERY ADULT WITH RESIDENTIAL ACCESS, SINCE A POLICY THAT STOPS AT TEACHING STAFF HAS VERIFIED THE WRONG LIST. (f) MOST INDIAN "BOARDING SCHOOLS" ARE DAY-SCHOOL ECONOMICS WITH A BOARDING WING ATTACHED — the day roll carries the academic cost base so the boarding fee covers only the residential increment; A TRUE FULL-BOARDING SCHOOL IS A FUNDAMENTALLY DIFFERENT AND HARDER BUSINESS, AND A PLAN MUST STATE WHICH IT IS. (g) THE BED-NIGHT IS THE RIGHT UNIT — ~205 NIGHTS SOLD AGAINST 365 DAYS OF FIXED COST, AND THE VACATION NIGHTS BELONG INSIDE THE PER-NIGHT COST RATHER THAN TREATED AS AN ANOMALY TO BE RECOVERED. (h) THE FEE MUST NOT ARGUE AGAINST THE HOMESICK CHILD — first-term settling review by someone OTHER than the house staff whose numbers are affected, pro-rata residential refund as published policy, and withdrawal recorded as an APPROPRIATE OUTCOME.**

- Economics & cash — **NON-PROFIT: NO RETURN ON EQUITY, SURPLUS REINVESTED, FOUNDER RETURN SOLELY THE BENCHMARKED CAMPUS LEASE (8.9%→6.0% of income, documented, valued and disclosed under Section 13)** (Y1 −₹56L → Y3 +₹1.46cr; income ₹13.46cr→₹21.94cr; boarders 150→240 and day pupils 540→680; occupancy 78%→89%; **BED-NIGHT COST ₹1,249→₹1,268 AGAINST A RESIDENTIAL FEE INCREMENT OF ₹1,463→₹1,732, A CONTRIBUTION OF ₹214→₹464 A NIGHT, WHICH IS THIN**; safeguarding spend ₹24L→₹42L, **PRESENTED AS A LINE RATHER THAN ABSORBED, BECAUSE A SCHOOL THAT CANNOT FIND IT IN ITS BUDGET HAS NOT DECIDED TO DO IT**; **BREAK-EVEN YEAR 2, THE YEAR-1 DEFICIT BEING 90 BEDS STAFFED, LIT, CATERED AND DEPRECIATED FROM THE DAY THEY OPEN — THE BOARDING VERSION OF THE K-12 PLAN'S TEACHER HIRED BEFORE THE CHILD ARRIVES: THE BED, THE MATRON AND THE NIGHT WARDEN ALL PRECEDE THE BOARDER**; and the facility SIZED AGAINST THE VACATION TROUGH, SINCE A DAY SCHOOL IN A VACATION MONTH IS IDLE AND COSTLESS WHILE A BOARDING SCHOOL IS EMPTY AND EXPENSIVE). Regulatory (section 9): everything in the K-12 plan PLUS **POCSO WITH MANDATORY REPORTING REACHING EVERY EMPLOYEE INCLUDING HOUSE STAFF, CATERING, HOUSEKEEPING, SECURITY, MAINTENANCE AND DRIVERS**; board affiliation residential norms AS A CONDITION OF AFFILIATION; NCPCR guidance on complaint mechanisms, parental contact and corporal punishment; **FIRE AND BUILDING AT RESIDENTIAL-OCCUPANCY STANDARD WITH NIGHT DRILLS, BECAUSE A DORMITORY THAT WOULD PASS AS A CLASSROOM WILL NOT PASS AS A PLACE WHERE CHILDREN SLEEP AND A DAYTIME DRILL TESTS A BUILDING THAT IS AWAKE**; FSSAI with allergen and dietary records; resident nursing with a documented consent-to-treatment position for distant parents; **THE JJ CHILD-CARE-INSTITUTION BOUNDARY UNDERSTOOD RATHER THAN ASSUMED AWAY, SINCE IT IS STATE-SPECIFIC**; RTE 25%, state fee regulation, POSH, EPF/ESI, DPDP. Lender note (section 13): **THE BORROWER IS A NON-PROFIT — NO EQUITY, NO SHAREHOLDER, NO RETURN ON CAPITAL — SO A LENDER APPLYING A COMPANY TEMPLATE WILL ASK QUESTIONS IT CANNOT ANSWER**; facility sized on the VACATION TROUGH; **THE DIAGNOSTIC IS OCCUPANCY AND CONTRIBUTION PER BED-NIGHT, NOT FEE LEVEL — A SCHOOL QUOTING A HIGH BOARDING FEE WHILE RUNNING A TWO-THIRDS-FULL HOUSE AT ₹200 OF CONTRIBUTION HAS A RESIDENTIAL WING SUBSIDISED BY ITS DAY ROLL, AND IT WILL NOT BE ABLE TO SAY SO BECAUSE ALMOST NOBODY IN THIS SECTOR COSTS BOARDING SEPARATELY**; and **ASK WHAT THE SAFEGUARDING LINE COSTS AND WHAT THE CONCERN COUNT WAS, BECAUSE A BOARDING SCHOOL WITH THREE HUNDRED CHILDREN ON SITE REPORTING NO CONCERNS IN A YEAR HAS A REPORTING FAILURE RATHER THAN A SAFE INSTITUTION — AND THE EVENTUAL COST OF THAT FAILURE IS NOT A FINE, IT IS THE EMPTYING OF THE BOARDING HOUSES WITHIN A SINGLE ADMISSIONS CYCLE, AGAINST WHICH THE BUILDINGS SECURING THIS LOAN HAVE NO ALTERNATIVE USE.** ₹8.40cr; boarders 150→240 and day 540→680; income ₹13.46→21.94cr; 224→332 staff; contribution ₹214→₹464 per bed-night. Figures illustrative, exclude GST.

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