



BUSINESS PLAN · INDIA

Carpentry & Handyman Service

Repairs, fittings and odd jobs - carpentry and fitted furniture

HOME SERVICES

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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This document is confidential and prepared for planning purposes. All financial figures are illustrative model assumptions for an Indian MSME context and must be validated against live quotes, local rates and professional advice before any investment or borrowing decision.

1. Executive Summary

This plan sets out a **Carpentry & Handyman Service** in India — a multi-skill home-repair operator across one city handling door and window repairs, furniture assembly and fitting, curtain rails, shelving, locks, minor masonry and fixtures, alongside fitted-furniture and carpentry projects, with employed carpenters and handymen, a published diagnostic visit charge, and clustered scheduling.

The vertical's structural facts are set out in the home-cleaning plan and are not re-derived here: **the worker enters the home alone and the risk runs both ways; classification is the fault line and this plan employs its workers; the theft or damage allegation is a when rather than an if; attrition is structural; and the informal competitor is permanent. What is different here is a matter of degree so large it changes the category. The plumbing plan flagged the ₹250 tap carrying ₹400 of travel as one problem among several. Here it is the entire business model: the median job is forty minutes and a few hundred rupees, and reaching it takes longer than doing it.**

□ **THIS IS NOT A SERVICE BUSINESS, IT IS A SCHEDULING BUSINESS.** The product being sold to the customer is a repair; the product being manufactured by the operator is a densely packed worker-day, and everything that decides whether this business lives or dies happens in the dispatch system rather than at the customer's door. So the central metric of this plan is not revenue or job count but **JOBS PER WORKER-DAY INSIDE A CLUSTER AGAINST OUTSIDE ONE** — 3.4 rising to 4.6 inside, against 1.9 rising only to 2.1 outside — with the share of jobs served inside clusters taken from 44% to 81% and multi-job visits from 11% to 38%. An operator who optimises the booking calendar rather than the worker-day will fail slowly, defensibly, and while accepting every job he is offered.

□ The integrity instance is **THE ESTIMATE THAT GENUINELY CANNOT BE GIVEN.** Painting can be measured and a move can be surveyed, but "the cupboard door won't close" might be a ₹150 hinge or a ₹9,000 warped carcass, and nobody honest can know until it is open. Which means this trade's characteristic abuse is not the inflated quote but the **ABSENT** one: work begins, the job "turns out to be bigger", and she is given a price while her wardrobe is in pieces on the bedroom floor. The answer is to price the diagnosis instead of discovering the scope — a published diagnostic visit charge, an opening-up, and a **WRITTEN PRICE ACCEPTED BEFORE ANY WORK BEGINS**, with the visit charge credited against the job if she proceeds. Jobs where work began before a written price fall from 63% to nil, and the rate at which the diagnosis proved materially wrong is reported rather than buried, falling from 18% to 7%.

Two further exposures are specific to carpentry. The substitution is inside the panel: plywood grade, board thickness and hardware brand are concealed by laminate within a day, and the buildmaterials plywood plan has already established that the grade stamped on the sheet is not necessarily the grade in it. So itemised invoices show brand and grade, offcuts carrying the grade stamp are retained and shown at handover, and the carcass is **PHOTOGRAPHED BEFORE THE LAMINATE AND SHUTTERS GO ON** — this library's third evidence-before-concealment instance. And the safety exposure is drilling blind into a wall, where the cross-reference is exact: the cable he cannot see is the one the last man did not photograph. Cable and pipe detection before every wall fixing rises from 12% to 100% and strikes fall from nine to nil.

This plan models an operator requiring **₹2.20 crore** (₹1.00 crore promoter + ₹60 lakh term loan + ₹40 lakh working-capital facility + ₹20 lakh investor), moving from **₹4.30 crore revenue and a ₹32 lakh loss** to **₹12.80 crore revenue and ₹74 lakh profit** by Year 3 — a 5.8% net margin, the thinnest in the vertical, against a 31.5% return on capital. (Carpentry and handyman services — figures illustrative.)

2. Business Description, Vision & Legal Structure

Concept: A repair business that charges for the diagnosis instead of discovering the price.

Vision: To be the operator who has already told her what it costs before the wardrobe comes apart.

Mission: Publish the visit charge and credit it; give a written price before any work starts; say plainly what we do not do; detect before drilling; show the grade stamp and photograph the carcass before it is covered; and build the day around clusters rather than around the order the calls arrived in.

Legal structure

- **Private Limited** — recommended. Society and builder contracts, materials credit, liability cover and outside capital all point the same way.
- **LLP** — workable for a single-workshop carpentry practice, weak for a multi-crew handyman operation.
- **Employed carpenters and handymen** — the vertical's classification rule, and here also the whole economics: **clustered dispatch is only possible over people whose day the business actually controls, and a contractor paid per job has no reason to accept the small one next door.**

Regulatory anchor: the lightest licensing burden in this vertical, and the widest scope for doing harm outside one's competence. **There is no carpentry or handyman licence in India, which means nothing external prevents an operator advertising plumbing, electrical, gas and structural work alongside shelf-fitting — and the risk this creates is not theoretical, because a handyman who takes an electrical job is performing work the Electricity Rules reserve for certificate holders, as the plumbing-electrical plan sets out.** This plan therefore publishes a scope boundary and declines outside it. Then: **BIS specifications and grade marking on plywood, block board, MDF and hardware — IS 303 and IS 710 distinguish moisture-resistant from boiling-water-resistant grades, and the difference is invisible once laminated;** the Legal Metrology and consumer-protection position on goods supplied with a service, since fitted furniture is both; **work-at-height and power-tool safety under the BOCW Act and state rules, in an occupied home with children present;** wood dust and formaldehyde exposure from cutting engineered boards; GST on works contracts with labour and materials treated correctly; and the vertical's shared obligations — classification with EPF/ESI, POSH at the customer's premises, and DPDP over addresses and access times.

3. Promoter & Ownership

Led by a promoter with carpentry, interior-fit-out or facilities-maintenance background. Three competences decide outcomes. *Dispatch judgement*, because in this trade the person deciding which jobs go to which worker in which order is deciding the margin, and no amount of craftsmanship recovers a badly built day. *The discipline to decline work*, since a handyman service is asked for everything and the temptation to say yes is strongest exactly where competence is thinnest. And *materials literacy*, because a promoter who cannot tell BWR from MR plywood by the stamp cannot audit his own carpenters. Ownership, equity & investor terms are editable inputs; **scope review and the independent second opinion on any job repriced upward after opening report to the promoter, not to the area manager whose completion numbers they constrain.**

4. Market Analysis — India

Indian demand for small home repairs is enormous, continuous and almost entirely unorganised, and it is structurally difficult to serve at a profit — which is why almost nobody has.

Demand drivers

- **An ageing stock of fitted furniture** in apartments built over the last two decades, now producing a steady flow of hinge, runner, shutter and hardware failures.
- **Rental churn**, which generates repair, made-good and fitting work on a predictable cycle and is the most cluster-friendly demand in the trade.
- **Flat-pack and e-commerce furniture** requiring assembly and wall fixing, a category that barely existed ten years ago.
- **Two-income households with no time and no tools**, for whom the alternative to calling somebody is the job not being done.
- **Society and corporate maintenance retainers**, which supply the dense, predictable, same-building work that makes the worker-day economics function.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Small home repairs demanded annually in the served city	Very large; effectively continuous
SAM	Jobs reachable inside a profitable cluster on a given day	Bounded by GEOGRAPHY AND DENSITY, not by demand
SOM (Yr 1-3)	Jobs delivered plus fitted-furniture projects	50,000 → 1,45,000 jobs; projects 29% → 30% of revenue

The sizing error in this trade is to treat demand as the constraint when the constraint is geometry. There is more small-repair demand in any Indian city than an operator could serve in a decade, and none of it is scarce — what is scarce is demand arranged closely enough together to be served profitably on the same day. A job four kilometres from the last one is not a smaller version of a good job; at a forty-minute median task length it is a loss, and the operator who accepts it has converted a productive afternoon into one job and a commute. The serviceable market is therefore not "households in the city" but "jobs reachable inside a cluster", and it grows with density of bookings rather than with reach. Two consequences shape the plan, and the second is the uncomfortable one. Growth is pursued by deepening penetration in chosen clusters — societies, corporate retainers, repeat households — rather than by extending the map, and the plan reports the share of jobs served inside clusters as a headline number. And the honest structural admission: pure odd-job work cannot carry an organised overhead at Indian price points, which is why the share of worker-days going into fitted-furniture and carpentry projects rises from 32% to 56% over three years. Every operator in this trade drifts toward projects, and a plan that presents itself as a handyman business while quietly earning from furniture is describing something other than what it is doing.

5. Competition & Position

Landscape: the neighbourhood carpenter and the building's own handyman, who are cheap, close, known, and reachable on a phone call; furniture retailers' assembly services; interior contractors who take carpentry inside a larger fit-out; marketplaces listing individual handymen with a booking layer; and, for most small jobs, nobody at all — the job simply waits. **The competitor's structural advantage is that he has no overhead to cover, so the job that loses this operator money is profitable for him.**

The operator's position

- A published diagnostic visit charge, credited against the job.
- A written price accepted before any work begins.
- A published list of what we do not do, and jobs declined at booking.
- Cable and pipe detection before every wall fixing.
- Itemised materials showing brand and grade, with offcuts retained.
- The carcass photographed before the laminate goes on.
- Arrival inside a stated window, because a missed morning is the complaint this trade actually generates.

The competitive difficulty here is unusual: this operator is not competing against a worse version of himself, but against a genuinely better-suited cost structure. The building handyman has no dispatch system, no supervisor, no insurance and no head office, and he lives four hundred metres away — so a twenty-minute job that costs this operator ₹380 in loaded time and travel costs him almost nothing. No amount of process closes that gap on a single small job, and a plan claiming otherwise is not being honest about arithmetic. Three answers work, and they are all about changing which jobs are being compared. **Compete on the jobs he cannot do or will not turn up for — anything needing a written price, a warranty, an invoice, a second worker, or a scheduled arrival, which is most of what a society or a corporate tenant needs. Compete on reliability rather than price, because the complaint this trade actually generates is not cost but the man who did not come on Tuesday; a stated arrival window is worth more than a discount. And accept the small job only inside a cluster — which is not a compromise but the entire strategy, since the same job is profitable at 4.6 jobs a day and loss-making at 1.9, and it is the operator's routing rather than the customer's postcode that decides which one it is.**

6. The Estimate That Cannot Be Given

Element	Character	Economics
Jobs where work began before a written price was accepted	The trade's characteristic abuse — the absent quote, not the inflated one	63% → NIL
Published diagnostic visit charge, credited against the job	Price the diagnosis instead of discovering the scope	0% → 100%
Diagnosis materially wrong on opening up — REPORTED	An honest trade reports this; it never reaches zero	18% → 7%
Published "we do not do this" list / jobs declined at booking	A number that must RISE	0% → 100% / 210 → 2,840
Cable and pipe detection before every wall fixing / strikes	The cable he cannot see is the one the last man did not photograph	12% → 100% / 9 → NIL
Carcass photographed before laminate / offcuts with grade stamp shown	The substitution is inside the panel	0% → 100% / 0% → 100%
Itemised material invoices showing brand AND grade	IS 303 vs IS 710 is invisible once laminated	29% → 100%
Estimated leakage · arrival inside the stated window · median tenure	Leakage the HIGHEST in the vertical — the good handyman IS the relationship	~16% · 61% → 92% · 9.2 → 16.4 mo

Pricing the diagnosis deserves its own paragraph because it is the only honest answer available, and the industry's refusal to charge for it is what creates the abuse. A customer telephones and asks what it will cost to fix a door that will not close. Every incentive pushes the operator to say something reassuring, attend for free, and recover the visit inside whatever work follows — which means the moment the door comes off its hinges, both parties are committed and only one of them knows what is happening. The free visit is not generosity; it is a cost that has to be recovered somewhere, and it is recovered in the price named after the job is already open. Charging for the diagnosis separates the two decisions: she pays a small published sum for an answer, receives a written price, and decides — with her door still on. Three details make it work rather than merely sound principled. The visit charge is credited in full against the job if she proceeds, so it costs nothing to the customer who was always going to say yes and prices only the option. The written price is accepted before tools come out, and jobs where work began first are reported as a number driven to nil — because a rule with a busy-day exception is not a rule. And the rate at which the diagnosis proved materially wrong once opened is published (18% falling to 7%), never claimed as zero — a trade whose whole difficulty is that some things cannot be seen from outside will always have a residue, and an operator reporting none is either not measuring or not opening things up.

7. The Worker-Day — Clusters, Multi-Job Visits & Density

Why the day is the product

- **The median job is forty minutes; the travel to reach it is frequently longer**, so the sellable share of a worker-day is decided before anyone leaves the depot.
- **Jobs per worker-day inside a cluster 3.4 → 4.6; outside a cluster 1.9 → 2.1. The same job, the same worker, the same price — and one version pays.**
- **Share of jobs served inside clusters 44% → 81%**, achieved by day-grouping and by declining or deferring isolated bookings honestly rather than accepting them and losing money quietly.
- **Multi-job visits 11% → 38%** — the cheapest density available, since the second job in a household costs no travel at all.

The uncomfortable structural fact

- **Pure odd-job work cannot carry an organised overhead at Indian price points.**
- **Worker-days going into fitted-furniture and carpentry projects rise from 32% to 56%**, and revenue per worker-day rises only from ₹1,493 to ₹1,616 — **modest, and honest.**
- **Every operator in this trade drifts toward projects**; a plan presenting itself as a handyman business while quietly earning from furniture is describing something other than what it does.

The arrival window is the most underrated commercial instrument in this trade, and it costs nothing but scheduling discipline. The complaint a handyman service actually generates is almost never the price — it is the man who said Tuesday morning and came on Thursday afternoon, or did not come at all, after somebody took leave to be at home. The customer's real cost is her own displaced day, which does not appear in anybody's invoice and is frequently larger than the job. The informal competitor cannot solve this: he is one person responding to whoever called most recently, and his flexibility toward the new caller is precisely his unreliability toward the last one. Two things follow. Arrival inside a stated window is treated as a delivered promise and measured like one, rising from 61% to 92%, with the window quoted narrowly enough to mean something and reported honestly when missed. And it aligns exactly with the density strategy rather than competing with it, because a clustered day is also a predictable day — the operator who knows he has four

jobs within two kilometres can promise a window, while the one criss-crossing the city cannot promise anything and will eventually stop trying.

8. Operations Plan (diagnose, quote, detect, build, photograph, close)

- **Diagnose and price:** published diagnostic visit charge credited against the job (0% → 100%); written price accepted before any work begins (jobs starting without one 63% → NIL); diagnosis-wrong-on-opening reported (18% → 7%).
- **Scope honesty:** a published "we do not do this" list covering electrical, gas, structural and anything requiring a certificate of competency; jobs declined at booking reported as a number that must RISE (210 → 2,840).
- **Cluster the day:** bookings grouped geographically before they are sequenced; isolated jobs deferred to a cluster day and the customer told so honestly, rather than accepted and served at a loss; share inside clusters 44% → 81%.
- **Multi-job visits:** the household asked at booking what else needs doing, since the second job in a visit carries no travel at all (11% → 38%).
- **Arrival:** a stated window treated as a delivered promise and measured (61% → 92%), with misses reported rather than smoothed.
- **Detect before drilling:** cable and pipe detection before every wall fixing (12% → 100%); strikes reported as a number that must be nil (9 → NIL); the customer's own concealed-work photographs requested at booking where she has them.
- **Materials:** itemised invoices showing brand AND grade (29% → 100%); offcuts carrying the grade stamp retained and shown at handover (0% → 100%); no substitution of a specified board or hardware for a cheaper one.
- **Evidence before concealment:** the carcass photographed before laminate and shutters go on, with the images given to the customer (0% → 100%).
- **Warranty:** the hardware maker's warranty distinguished in writing from the operator's workmanship warranty; provided for on the balance sheet rather than merely printed.
- **Site conduct:** dust containment and daily clean-down as specified deliverables; **power tools used in an occupied home with children present, which is a supervision standard rather than a courtesy.**

Control points

Area	Activity	Control point
☐☐ The estimate that cannot be given	Written price accepted before work begins / diagnostic charge published	63% → NIL / 0% → 100%
The residue an honest trade reports	Diagnosis materially wrong on opening up	18% → 7%
☐☐ The day is the product	Jobs per worker-day inside cluster vs outside / share inside	3.4→4.6 vs 1.9→2.1 / 44% → 81%
The cheapest density available	Multi-job visits / arrival inside the stated window	11% → 38% / 61% → 92%
☐ The wall he cannot see into	Cable/pipe detection before wall fixing / strikes	12% → 100% / 9 → NIL

□ The substitution inside the panel	Carcass photographed before laminate / offcuts with grade stamp shown	0% → 100% / 0% → 100%
Competence has a boundary	Published exclusion list / jobs declined at booking (must rise)	0% → 100% / 210 → 2,840
Leakage & people	Estimated leakage (bounded by nothing) · median tenure	~16% · 9.2 → 16.4 mo

9. Safety, Materials & Operating Compliance (India)

- **No carpentry or handyman licence exists in India** — so nothing external prevents an operator advertising plumbing, electrical, gas and structural work alongside shelf-fitting, and a handyman taking an electrical job is performing work the Electricity Rules reserve for certificate holders (see the plumbing-electrical plan). This plan publishes a scope boundary and declines outside it.
- **BIS grade marking on plywood, block board, MDF and hardware** — IS 303 and IS 710 distinguish moisture-resistant from boiling-water-resistant grades, and the difference is invisible once laminated; the buildmaterials plan establishes that the grade stamped on the sheet is not necessarily the grade in it.
- **Consumer protection and Legal Metrology on goods supplied with a service**, since fitted furniture is simultaneously both and the warranties differ.
- **Power-tool and work-at-height safety under the BOCW Act and state rules** — circular saws, routers and hammer drills operated in an occupied home, frequently with children present.
- **Wood dust and formaldehyde exposure** from cutting engineered boards, which is a crew-health question long before it is a household one; cutting done at the workshop wherever possible.
- GST on works contracts with labour and materials treated correctly; shops and establishment registration.
- **Vertical-shared (see the home-cleaning plan)**: classification with EPF/ESI; POSH at the customer's premises; DPDP over addresses and access times.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Carpenters & handymen (EMPLOYED, day-rated)	96	168	264
Contact centre, DIAGNOSTIC BOOKING & CLUSTERING	12	21	33
Supervisors & area managers	8	14	22
Workshop, materials & stores	5	9	14
QUALITY, SCOPE REVIEW & INDEPENDENT SECOND OPINION	3	5	8
Sales, society & corporate accounts	3	5	8
Training, certification & scope discipline	2	4	6
Finance & accounts	2	4	6
Technology (clustering, dispatch, quotes, photo evidence)	2	4	6
Leadership	2	3	4
Total	135	237	371

Two features carry the plan's argument, and the first is unusual in this vertical. The contact centre is the largest non-field function at thirty-three people, and it is not a call-answering desk — it is the dispatch and clustering engine, and it is where this business's margin is actually produced. An operator who staffs it as a booking line and treats routing as something supervisors sort out in the morning has misunderstood which department manufactures his product. Quality and scope review is small, independent, and paid on neither the job nor its value: it gives the second opinion on any job repriced upward after opening, and it reports to the promoter rather than to the area manager whose completion numbers it constrains. **Workers are employed and day-rated rather than paid per job**, which is expensive and structural: **clustered dispatch only works over people whose day the business controls, and a man paid per job has no reason to accept the small one next door — which is precisely the job that makes the cluster pay.**

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–4	Diagnostic visit charge published and the credit-against-job rule built into the booking flow; written-price-before-work enforced as a system block rather than a policy; exclusion list published; clustering logic live in dispatch from the first week; detection equipment issued to every worker before the first wall fixing; workers hired on day rates with no per-job piece element; workshop set up so board cutting happens off-site
Year 1	Year 1	50,000 jobs; ₹4.30cr revenue, ₹32L loss; work began without a written price on 63% of jobs — the baseline this plan exists to end; jobs inside clusters 44%; detection before fixing 12% with 9 strikes; arrival window met 61%; diagnosis wrong on opening 18%
Year 2	Year 2	92,000 jobs; ₹7.90cr revenue, ₹24L profit; written price before work 96%; clusters 67%; multi-job visits 26%; detection 84% with 2 strikes; arrival window 81%; grade-marked itemised invoices 88%; ROCE 11.4%
Year 3	Year 3	1,45,000 jobs; ₹12.80cr revenue, ₹74L profit; ROCE 31.5%; work begun before a written price NIL; diagnostic charge published and credited 100%; jobs inside clusters 81% at 4.6 jobs per worker-day against 2.1 outside; multi-job visits 38%; detection 100% with NIL strikes; carcass photographs and grade-stamped offcuts issued 100%; arrival window 92%; 2,840 jobs declined at booking

12. Financial Plan (Illustrative)

*All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. **Jobs per worker-day inside a cluster is the lever. Job volume is not — an operator growing bookings faster than cluster density is buying revenue with travel time nobody invoices.***

12.1 Project cost & means of finance

Capital requirement	₹
Launch & initial operating losses	54,00,000
Working capital (materials cycle, payroll, retainer receivables)	48,00,000
Vehicles & field logistics	34,00,000
TECHNOLOGY (CLUSTERING & DISPATCH, quotes, photo evidence)	30,00,000
Customer acquisition & market entry	20,00,000

Workshop, store & fit-out	16,00,000
Tools, power tools & CABLE/PIPE DETECTION EQUIPMENT	10,00,000
Training, certification & scope discipline	5,00,000
Deposits, insurance, legal & registrations	3,00,000
Total project cost	2,20,00,000
Promoter contribution	1,00,00,000
Term loan (vehicles, technology, workshop)	60,00,000
Working-capital facility (materials cycle, payroll)	40,00,000
Investor / angel contribution	20,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
JOBS / WORKERS / WORKER-DAYS	50,000 / 96 / 28,800	92,000 / 168 / 50,400	1,45,000 / 264 / 79,200
Repairs, fittings & odd jobs (labour)	2,32,00,000	4,24,00,000	6,84,00,000
Fitted furniture & carpentry projects	1,26,00,000	2,36,00,000	3,88,00,000
Materials, hardware & fittings supplied (itemised)	58,00,000	1,12,00,000	1,84,00,000
Society & corporate maintenance retainers	14,00,000	18,00,000	24,00,000
TOTAL REVENUE	4,30,00,000	7,90,00,000	12,80,00,000
Carpenter & handyman wages, EPF/ESI (EMPLOYED, DAY-RATED, no per-job piece element)	1,52,00,000	2,62,00,000	4,28,00,000
Materials, hardware & board (BRAND AND GRADE ITEMISED)	1,18,00,000	2,06,00,000	3,36,00,000
Customer acquisition & marketing	36,00,000	46,00,000	60,00,000
Travel, vehicles & field logistics (THE COST DENSITY REMOVES)	30,00,000	47,00,000	71,00,000
Contact centre, DIAGNOSTIC BOOKING & CLUSTERING	22,00,000	36,00,000	56,00,000
Supervisors & area managers	20,00,000	34,00,000	54,00,000
Head-office salaries (finance, HR, operations, leadership)	18,00,000	28,00,000	40,00,000
Technology (clustering, dispatch, quotes, photo evidence)	11,00,000	18,00,000	28,00,000
Workshop, store & office rent	10,00,000	15,00,000	22,00,000
Tools, power tools & DETECTION EQUIPMENT	7,00,000	12,00,000	18,00,000
Free callbacks, rework & second visits	6,00,000	10,00,000	16,00,000
Training, certification & scope discipline	6,00,000	10,00,000	15,00,000

Warranty provision (fitted furniture & workmanship)	5,00,000	9,00,000	14,00,000
Insurance (public liability, workmen's compensation)	5,00,000	8,00,000	12,00,000
Depreciation · bad debt & refunds	4,00,000 · 4,00,000	7,00,000 · 7,00,000	11,00,000 · 11,00,000
Finance cost · legal, statutory, audit & compliance	4,00,000 · 4,00,000	5,00,000 · 6,00,000	5,00,000 · 9,00,000
Total expenses	4,62,00,000	7,66,00,000	12,06,00,000
Net profit / (loss) before tax	(32,00,000)	24,00,000	74,00,000
Net margin	(7.4%)	3.0%	5.8%
AVERAGE CAPITAL EMPLOYED / RETURN ON CAPITAL EMPLOYED	₹1.95cr / (16.4%)	₹2.10cr / 11.4%	₹2.35cr / 31.5%
JOBS WHERE WORK BEGAN BEFORE A WRITTEN PRICE WAS ACCEPTED	63%	4%	NIL
DIAGNOSTIC VISIT CHARGE PUBLISHED & CREDITED / diagnosis wrong on opening (REPORTED)	0% / 18%	100% / 11%	100% / 7%
JOBS PER WORKER-DAY — INSIDE CLUSTER vs OUTSIDE / share served inside	3.4 vs 1.9 / 44%	4.0 vs 2.0 / 67%	4.6 vs 2.1 / 81%
MULTI-JOB VISITS / arrival inside the stated window	11% / 61%	26% / 81%	38% / 92%
CABLE/PIPE DETECTION BEFORE WALL FIXING / drilling strikes	12% / 9	84% / 2	100% / NIL
CARCASS PHOTOGRAPHED BEFORE LAMINATE / grade-stamped offcuts shown / itemised brand & grade	0% / 0% / 29%	76% / 76% / 88%	100% / 100% / 100%
PUBLISHED EXCLUSION LIST / JOBS DECLINED AT BOOKING (must rise)	0% / 210	100% / 1,640	100% / 2,840
Revenue per worker-day · project share of worker-days · leakage · median tenure	₹1,493 · 32% · ~16% · 9.2 mo	₹1,567 · 44% · ~16% · 12.8 mo	₹1,616 · 56% · ~16% · 16.4 mo

12.3 Unit economics & break-even

- Revenue per worker-day rises only from ₹1,493 to ₹1,616 against a loaded worker cost of about ₹540 a day, and that modest rise is the honest signature of this trade. The gains from clustering do not show up as a dramatic revenue line; they show up as travel not incurred, which appears in no revenue account at all.
- The whole business turns on one comparison. At 4.6 jobs per worker-day the same job at the same price is profitable; at 1.9 it is a loss — and nothing about the customer, the work or the price has changed, only the operator's routing. This is why the dispatch desk rather than the workshop is where the margin is made.
- Pure odd-job work cannot carry the overhead, and the plan says so. Fitted-furniture and carpentry projects absorb 32% of worker-days in Year 1 and 56% by Year 3; without them this operator does not reach profitability at any volume.
- Leakage is the highest in the vertical at about 16%, and nothing bounds it. There is no licence, no part and no chemical between a good handyman and the household he has visited eleven times — he IS the

relationship, and the honest answer is a 5.8% net margin rather than a claimed moat.

- **Break-even: Year 2, and the recovery is fast because the capital base is small. 5.8% net translates to 31.5% return on capital — thin margin, small base, and a materially better business than the margin alone suggests.**

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	40,00,000	36,00,000	30,00,000	26,00,000
Collections (jobs same-day, projects in stages, retainers on terms)	96,00,000	1,04,00,000	1,12,00,000	1,22,00,000
Wages, materials, travel, marketing, interest & overheads	1,00,00,000	1,10,00,000	1,16,00,000	1,26,00,000
Closing balance	36,00,000	30,00,000	26,00,000	22,00,000

Cash here is the easiest in the vertical and the plan is nearly all payroll, which makes the risk profile unusually simple and unusually unforgiving. Odd jobs are collected on the day and involve no receivable at all; project work bills in stages; only society and corporate retainers wait, and they are capped. What replaces the receivable risk is wage rigidity: seventy per cent of the cost base is people who must be paid monthly whether the dispatch desk filled their days or not, and there is no inventory to liquidate and no fleet to sell if it does not. An idle worker-day in this business is not a deferred sale — it is simply gone, and it takes its wage with it. Three disciplines follow. Headcount is added against demonstrated cluster density rather than against booking growth, because hiring ahead of density converts a margin problem into a payroll problem. The facility is sized on the payroll cycle at ₹40 lakh, small in absolute terms and correctly matched to the only outflow that cannot be deferred. And project work is deliberately used to absorb the trough — a multi-day fitted-furniture job fills days that clustering could not fill, which is the second reason the project share rises and the first reason it should.

12.5 Key Performance Indicators to Monitor

- **Pricing integrity:** jobs begun before a written price (must reach nil); diagnostic charge published and credited; diagnosis wrong on opening, reported; jobs repriced upward after opening and second-opinion agreement.
- **The worker-day:** jobs per worker-day inside versus outside clusters; share served inside; multi-job visit rate; travel minutes per sellable hour; revenue per worker-day; project share of worker-days.
- **Reliability:** arrival inside the stated window; misses reported; callbacks and second visits by cause.
- **Safety & scope:** detection before wall fixing; drilling strikes (must be nil); jobs declined at booking (must rise); exclusion-list breaches (must be nil).
- **Materials:** itemised invoices showing brand and grade; grade-stamped offcuts shown at handover; carcass photographs issued; substitution incidents.
- **People:** tenure and casual share; cost to replace; warranty provision and book age.
- **Vertical basics (see the home-cleaning anchor):** two-way verification, withdrawal right, allegation process with the worker's account recorded first, and DPDP over addresses and access times.

13. Funding Requirement & Bankability

Total ask: **₹60 lakh term loan plus a ₹40 lakh working-capital facility** against ₹1.00 crore promoter contribution and ₹20 lakh of investor money. Four points. **First, this is the smallest capital requirement in the vertical and the**

collateral is close to nothing — vans, tools and a workshop against a ₹12.80 crore revenue base — so a lender is lending against cash conversion and a payroll, not against assets. Second, the diagnostic is cluster density, not booking growth: an operator growing jobs faster than the share served inside clusters is buying revenue with travel time that appears in no account, and the two numbers to ask for are jobs per worker-day inside versus outside. Third, ask what proportion of worker-days go into projects rather than odd jobs, and expect it to be rising. Pure handyman work does not carry an organised overhead at Indian price points; an operator claiming otherwise is either not allocating his overhead or not counting his travel, and a plan that presents itself as a handyman business while earning from furniture should say so. Fourth, the margin is 5.8% and the return on capital is 31.5%. Both numbers are true and the second one is the business — but the first one leaves no room for a bad quarter, and there is no inventory to liquidate when a quarter goes wrong.

13.1 Funding utilisation

Use of funds	₹	% of total
Launch & initial operating losses	54,00,000	24.5%
Working capital (materials cycle, payroll, retainer receivables)	48,00,000	21.8%
Vehicles & field logistics	34,00,000	15.5%
Technology (clustering & dispatch, quotes, photo evidence)	30,00,000	13.6%
Customer acquisition & market entry	20,00,000	9.1%
Workshop, store & fit-out	16,00,000	7.3%
Tools, power tools & cable/pipe detection equipment	10,00,000	4.5%
Training, certification & scope discipline	5,00,000	2.3%
Deposits, insurance, legal & registrations	3,00,000	1.4%
Total	2,20,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
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□ THE ESTIMATE THAT GENUINELY CANNOT BE GIVEN — AND THE ABUSE THAT FOLLOWS	PAINTING CAN BE MEASURED AND A MOVE CAN BE SURVEYED, BUT "THE CUPBOARD DOOR WON'T CLOSE" MIGHT BE A ₹150 HINGE OR A ₹9,000 WARPED CARCASS AND NOBODY HONEST CAN KNOW UNTIL IT IS OPEN. SO THIS TRADE'S CHARACTERISTIC ABUSE IS NOT THE INFLATED QUOTE BUT THE ABSENT ONE: WORK BEGINS, THE JOB "TURNS OUT TO BE BIGGER", AND SHE IS GIVEN A PRICE WHILE HER WARDROBE IS IN PIECES ON THE BEDROOM FLOOR. AND THE FREE VISIT EVERY OPERATOR OFFERS IS NOT GENEROSITY — IT IS A COST THAT MUST BE RECOVERED SOMEWHERE, AND IT IS RECOVERED IN THE PRICE NAMED AFTER THE JOB IS ALREADY OPEN → PRICE THE DIAGNOSIS INSTEAD OF DISCOVERING THE SCOPE: A PUBLISHED DIAGNOSTIC VISIT CHARGE (0%→100%), CREDITED IN FULL AGAINST THE JOB IF SHE PROCEEDS, SO IT COSTS NOTHING TO THE CUSTOMER WHO WAS ALWAYS GOING TO SAY YES AND PRICES ONLY THE OPTION; A WRITTEN PRICE ACCEPTED BEFORE TOOLS COME OUT, ENFORCED AS A SYSTEM BLOCK RATHER THAN A POLICY (63%→NIL), BECAUSE A RULE WITH A BUSY-DAY EXCEPTION IS NOT A RULE; an INDEPENDENT SECOND OPINION on any job repriced upward after opening, by someone paid on neither the job nor its value; and THE RATE AT WHICH THE DIAGNOSIS PROVED MATERIALLY WRONG PUBLISHED RATHER THAN CLAIMED AS ZERO (18%→7%) — A TRADE WHOSE WHOLE DIFFICULTY IS THAT SOME THINGS CANNOT BE SEEN FROM OUTSIDE WILL ALWAYS HAVE A RESIDUE, AND AN OPERATOR REPORTING NONE IS EITHER NOT MEASURING OR NOT OPENING THINGS UP
□ THIS IS A SCHEDULING BUSINESS AND MOST OPERATORS RUN IT AS A SERVICE BUSINESS	THE MEDIAN JOB IS FORTY MINUTES AND REACHING IT TAKES LONGER THAN DOING IT, SO THE PRODUCT BEING MANUFACTURED IS NOT A REPAIR BUT A DENSELY PACKED WORKER-DAY, AND IT IS MANUFACTURED IN THE DISPATCH SYSTEM RATHER THAN AT THE CUSTOMER'S DOOR. AT 4.6 JOBS PER WORKER-DAY THE SAME JOB AT THE SAME PRICE IS PROFITABLE; AT 1.9 IT IS A LOSS — NOTHING ABOUT THE CUSTOMER, THE WORK OR THE PRICE HAS CHANGED, ONLY THE ROUTING. AN OPERATOR WHO OPTIMISES THE BOOKING CALENDAR RATHER THAN THE WORKER-DAY WILL FAIL SLOWLY, DEFENSIBLY, AND WHILE ACCEPTING EVERY JOB HE IS OFFERED, BECAUSE EVERY INDIVIDUAL DECISION TO TAKE THE DISTANT JOB LOOKS LIKE REVENUE → jobs per worker-day INSIDE VERSUS OUTSIDE CLUSTERS adopted as THE headline metric (3.4→4.6 vs 1.9→2.1) with share served inside driven 44%→81%; ISOLATED JOBS DEFERRED TO A CLUSTER DAY AND THE CUSTOMER TOLD SO HONESTLY rather than accepted and served at a loss; MULTI-JOB VISITS 11%→38%, THE CHEAPEST DENSITY AVAILABLE SINCE THE SECOND JOB IN A HOUSEHOLD CARRIES NO TRAVEL AT ALL; the contact centre staffed as A DISPATCH AND CLUSTERING ENGINE (33 people by Y3), BECAUSE AN OPERATOR WHO STAFFS IT AS A BOOKING LINE HAS MISUNDERSTOOD WHICH DEPARTMENT MANUFACTURES HIS PRODUCT; and headcount ADDED AGAINST DEMONSTRATED DENSITY, not booking growth
□ THE SUBSTITUTION IS INSIDE THE PANEL	PLYWOOD GRADE, BOARD THICKNESS AND HARDWARE BRAND ARE CONCEALED BY LAMINATE WITHIN A DAY. IS 303 AND IS 710 DISTINGUISH MOISTURE-RESISTANT FROM BOILING-WATER-RESISTANT AND THE DIFFERENCE MATTERS MOST IN EXACTLY THE PLACES IT IS CHEAPEST TO SKIP — THE KITCHEN AND THE BATHROOM VANITY — WHILE 16mm BILLED AS 18mm IS UNDETECTABLE ONCE A SHUTTER IS ON. THE BUILD MATERIALS PLYWOOD PLAN ALREADY ESTABLISHES THAT THE GRADE STAMPED ON THE SHEET IS NOT NECESSARILY THE GRADE IN IT, WHICH MEANS THE CUSTOMER IS TWO LAYERS OF TRUST AWAY FROM THE TRUTH AND CAN VERIFY NEITHER → THE CARCASS PHOTOGRAPHED BEFORE THE LAMINATE AND SHUTTERS GO ON AND THE IMAGES GIVEN TO HER (0%→100%) — THE LIBRARY'S THIRD EVIDENCE-BEFORE-CONCEALMENT INSTANCE, AFTER THE PLUMBING WALL AND THE PAINTED SURFACE; ITEMISED INVOICES SHOWING BRAND AND GRADE (29%→100%); and OFFCUTS CARRYING THE GRADE STAMP RETAINED AND SHOWN AT HANDOVER (0%→100%) — THE PAINTING PLAN'S EMPTY-CONTAINER CONTROL TRANSPLANTED, AND LIKE IT, ALMOST FREE; no substitution of a specified board or hardware, with substitution incidents logged as a number that must be nil

□ DRILLING BLIND INTO A WALL	THE MOST ROUTINE ACTION IN THIS TRADE IS ALSO ITS MOST DANGEROUS: A HAMMER DRILL INTO A WALL THAT MAY CONTAIN A CONCEALED CABLE OR A WATER LINE, IN AN OCCUPIED HOME, FREQUENTLY WITH CHILDREN IN THE NEXT ROOM. AND THE CROSS-REFERENCE IS EXACT — THE CABLE HE CANNOT SEE IS THE ONE THE LAST MAN DID NOT PHOTOGRAPH, WHICH IS WHY THE PLUMBING PLAN'S EVIDENCE PACK IS WORTH MONEY TO A TRADE THAT DID NOT CREATE IT → CABLE AND PIPE DETECTION BEFORE EVERY WALL FIXING (12%→100%), with detectors ISSUED TO EVERY WORKER BEFORE THE FIRST JOB rather than shared between crews, ON THE LIBRARY'S RULE THAT THE SAFE METHOD IS CAPITALISED AT THE OUTSET SO NOBODY CHOOSES BETWEEN COMPLIANCE AND EQUIPMENT HE DOES NOT HAVE; STRIKES REPORTED AS A NUMBER THAT MUST BE NIL (9→NIL); the customer's own concealed-work photographs REQUESTED AT BOOKING where she has them; and power-tool and dust-containment standards treated as supervision requirements rather than courtesies
□ THE MULTI-TRADE PROMISE — COMPETENCE HAS A BOUNDARY AND NOTHING EXTERNAL ENFORCES IT	THERE IS NO CARPENTRY OR HANDYMAN LICENCE IN INDIA, SO NOTHING PREVENTS AN OPERATOR ADVERTISING PLUMBING, ELECTRICAL, GAS AND STRUCTURAL WORK ALONGSIDE SHELF-FITTING — AND THE COMMERCIAL PRESSURE RUNS ENTIRELY ONE WAY, BECAUSE SAYING YES KEEPS THE CUSTOMER AND SAYING NO SENDS HER TO SOMEBODY WHO WILL. A HANDYMAN TAKING AN ELECTRICAL JOB IS PERFORMING WORK THE ELECTRICITY RULES RESERVE FOR CERTIFICATE HOLDERS, AND THE FAILURE ARRIVES YEARS LATER IN SOMEBODY ELSE'S PLAN → a PUBLISHED "WE DO NOT DO THIS" LIST (0%→100%) covering electrical, gas, structural and anything requiring a certificate of competency; JOBS DECLINED AT BOOKING REPORTED AS A NUMBER THAT MUST RISE (210→2,840), BECAUSE A FALLING DECLINE RATE IN A GROWING BUSINESS MEANS THE BOUNDARY IS MOVING; referral relationships with licensed trades so declining does not mean abandoning her; and exclusion-list breaches logged as a number that must be nil
The trade with the highest leakage in the vertical, and nothing bounds it	THE GOOD HANDYMAN IS THE RELATIONSHIP. HE HAS BEEN INSIDE THE HOUSE ELEVEN TIMES, HE KNOWS WHERE THE FUSE BOX IS, THE CHILDREN KNOW HIM, AND THERE IS NO LICENCE, NO PART AND NO CHEMICAL BETWEEN HIM AND HER — SO LEAKAGE RUNS AT ~16%, THE HIGHEST IN THIS VERTICAL, AGAINST CLEANING'S 14% AND PEST CONTROL'S 6%. WORSE, THE OPERATOR'S OWN QUALITY MAKES IT WORSE: THE BETTER THE WORKER, THE MORE VALUABLE HE IS TO POACH, AND THE INFORMAL COMPETITOR'S COST STRUCTURE MEANS THE JOB THAT LOSES THIS OPERATOR MONEY IS PROFITABLE FOR THE MAN WITH NO OVERHEAD → compete on WHAT HE CANNOT DO OR WILL NOT TURN UP FOR — a written price, a warranty, an invoice, a second worker, a scheduled arrival — AND ON RELIABILITY RATHER THAN PRICE, SINCE THE COMPLAINT THIS TRADE ACTUALLY GENERATES IS THE MAN WHO SAID TUESDAY AND CAME ON THURSDAY, AND THE CUSTOMER'S REAL COST IS HER OWN DISPLACED DAY, WHICH APPEARS IN NOBODY'S INVOICE (arrival inside the stated window 61%→92%); tenure lifted 9.2→16.4 months; AND THE MARGIN PRICED HONESTLY AT 5.8%, THE THINNEST IN THE VERTICAL, RATHER THAN A CLAIMED MOAT
An almost pure payroll, with nothing to liquidate	CASH IS THE EASIEST IN THE VERTICAL — ODD JOBS COLLECT ON THE DAY AND CARRY NO RECEIVABLE — BUT WHAT REPLACES RECEIVABLE RISK IS WAGE RIGIDITY: ABOUT SEVENTY PER CENT OF THE COST BASE IS PEOPLE WHO MUST BE PAID MONTHLY WHETHER THE DISPATCH DESK FILLED THEIR DAYS OR NOT. AN IDLE WORKER-DAY IS NOT A DEFERRED SALE, IT IS SIMPLY GONE AND IT TAKES ITS WAGE WITH IT — AND THERE IS NO INVENTORY TO LIQUIDATE AND NO FLEET TO SELL WHEN A QUARTER GOES WRONG, WHICH A 5.8% MARGIN LEAVES NO ROOM FOR → headcount added AGAINST DEMONSTRATED CLUSTER DENSITY rather than booking growth, BECAUSE HIRING AHEAD OF DENSITY CONVERTS A MARGIN PROBLEM INTO A PAYROLL PROBLEM; the facility sized on THE PAYROLL CYCLE (₹40L) and matched to the only outflow that cannot be deferred; society and corporate receivables CAPPED; and PROJECT WORK USED DELIBERATELY TO ABSORB THE TROUGH, since a multi-day fitted-furniture job fills days clustering could not fill — THE SECOND REASON THE PROJECT SHARE RISES FROM 32% TO 56% AND THE FIRST REASON IT SHOULD

Vertical-inherited risks (see the home-cleaning anchor)	THE WORKER ENTERS THE CUSTOMER'S HOME ALONE AND THE RISK RUNS BOTH WAYS → verification both ways, the NO-QUESTIONS WITHDRAWAL RIGHT at no cost to the worker, concerns logged as a number that must rise. AND THE FREQUENCY IS THE DISTINGUISHING FEATURE HERE — THIS IS THE TRADE THAT RETURNS TO THE SAME HOUSEHOLD MOST OFTEN, WHICH BUILDS THE TRUST THE BUSINESS RUNS ON AND ALSO MEANS A SINGLE BAD ALLEGATION FOLLOWS A WORKER ACROSS A WHOLE CLUSTER → the allegation treated as a when not an if, the worker's account recorded BEFORE any decision, outcomes published upheld : not upheld : INCONCLUSIVE, no removal without a finding, and no informal reassignment away from a building "to keep the peace", WHICH IS A FINDING WITHOUT A PROCESS. CLASSIFICATION IS THE FAULT LINE — THE LABEL DOES NOT DECIDE THE RELATIONSHIP, THE CONTROL DOES → workers EMPLOYED and DAY-RATED with EPF/ESI and NO PER-JOB PIECE ELEMENT, WHICH IS THE MOST EXPENSIVE DECISION IN THIS PLAN AND THE ONE THAT MAKES CLUSTERING POSSIBLE: A MAN PAID PER JOB HAS NO REASON TO ACCEPT THE SMALL ONE NEXT DOOR, WHICH IS PRECISELY THE JOB THAT MAKES THE CLUSTER PAY; attrition reported honestly (tenure 9.2→16.4 months). POSH at the customer's premises; DPDP over addresses and access times; wood dust and formaldehyde handled by cutting at the workshop wherever possible, which is a crew-health question long before it is a household one
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15. SWOT Analysis

Strengths A published diagnostic charge and a written price before any work begins; clustered dispatch producing 4.6 jobs per worker-day against 1.9 outside; a published exclusion list with declines rising; detection before every wall fixing; brand-and-grade itemisation with offcuts and carcass photographs; an arrival window treated as a delivered promise; 31.5% return on a very small capital base.	Weaknesses A 5.8% net margin — the thinnest in the vertical — with no moat and the vertical's highest leakage; an almost pure payroll with nothing to liquidate in a bad quarter; dependence on a dispatch capability rather than a craft; pure odd-job work that cannot carry overhead; a business whose best workers are its most poachable asset.
Opportunities An ageing stock of fitted furniture producing continuous hardware and shutter failures; society and corporate retainers supplying exactly the dense same-building work the economics need; flat-pack and e-commerce furniture assembly, a category that barely existed a decade ago; rental churn as the most cluster-friendly demand in the trade; a market where most small jobs currently go undone.	Threats The building's own handyman, whose absent overhead makes profitable what loses this operator money; a drilling strike or a power-tool injury in an occupied home ; wage inflation in a portable, relationship-carrying skill; marketplaces commoditising booking while leaving the operator the liability; board and hardware price inflation through a third of the cost base; and scope creep into work the operator is not competent to do.

16. Recommended AiSevak Tools for This Business

This operator would use AiSevak's Home Services vertical tools in operations:

- **Pricing integrity: published diagnostic charge with automatic credit against the job, a system block preventing job start before a written price is accepted, reprice-after-opening workflow routed to a reviewer paid on neither job nor value, and diagnosis-wrong-on-opening reporting.**
- **Dispatch & density: geographic clustering before sequencing, jobs-per-worker-day inside-versus-outside dashboards, multi-job-visit prompts at booking, deferral-to-cluster-day workflow, and travel minutes per sellable hour.**

- **Reliability:** arrival-window commitment and measurement, miss reporting, callback attribution by cause.
- **Safety & scope: detection-before-fixing capture per wall job, strike log, published exclusion list enforced at booking with declines counted, and referral routing to licensed trades.**
- **Materials evidence:** brand-and-grade itemisation on invoices, grade-stamped offcut retention prompts, carcass photography before laminate as a mandatory workflow step with a customer-issued image pack.
- **Vertical basics:** two-way verification, no-questions withdrawal log, allegation workflow capturing the worker's account first, tenure tracking, and DPDP controls over addresses and access times.

17. Key Assumptions & Notes

- Carpentry & handyman service: multi-skill home-repair operator across one city handling door and window repairs, furniture assembly and fitting, curtain rails, shelving, locks, minor masonry and fixtures alongside fitted-furniture and carpentry projects, with employed day-rated carpenters and handymen, a published diagnostic visit charge and clustered scheduling. **Seventh plan in the homeservices vertical (43); the home-cleaning anchor's conventions are INHERITED AND CROSS-REFERENCED, and the appliance-repair, plumbing-electrical, packers-movers and painting controls transplanted rather than reinvented.**
- **△ CONVENTIONS SET HERE: (a) □ SOME BUSINESSES ARE MISCATEGORISED BY THEIR OWN OPERATORS — THIS IS A SCHEDULING BUSINESS, NOT A SERVICE BUSINESS. The product sold is a repair; the product MANUFACTURED is a densely packed worker-day, and it is manufactured in the dispatch system rather than at the customer's door. AT 4.6 JOBS PER WORKER-DAY THE SAME JOB AT THE SAME PRICE IS PROFITABLE AND AT 1.9 IT IS A LOSS, WITH NOTHING CHANGED BUT THE ROUTING. GENERALISE: ASK WHAT THE BUSINESS ACTUALLY MANUFACTURES, WHICH IS OFTEN NOT WHAT IT SELLS. (b) □ WHERE A QUOTE IS GENUINELY IMPOSSIBLE, PRICE THE DIAGNOSIS — do not start work and discover the scope. The free visit IS NOT GENEROSITY, IT IS A COST RECOVERED IN THE PRICE NAMED AFTER THE JOB IS OPEN; a published diagnostic charge CREDITED AGAINST THE JOB costs nothing to the customer who was always going to proceed and prices only the option. (c) □ PUBLISH THE RESIDUAL ERROR RATE AND NEVER CLAIM ZERO — a trade whose difficulty is that some things cannot be seen from outside will always have a residue, and AN OPERATOR REPORTING NONE IS EITHER NOT MEASURING OR NOT OPENING THINGS UP. (d) □ A RULE WITH A BUSY-DAY EXCEPTION IS NOT A RULE — enforce as a SYSTEM BLOCK, not a policy. (e) □ EVIDENCE-BEFORE-CONCEALMENT, THIRD INSTANCE — the plumbing wall, the painted surface, now THE CARCASS BEFORE THE LAMINATE. Now a settled library convention: WHEREVER A LATER STEP PHYSICALLY HIDES AN EARLIER ONE, PHOTOGRAPH IT AND HAND THE IMAGES OVER. (f) □ RETAIN AND SHOW THE GRADE-STAMPED OFFCUT — the empty-container control transplanted; the physical artefact that makes a materials claim falsifiable. (g) □ A DECLINE RATE THAT MUST RISE — where no licence bounds scope, the boundary is self-imposed, and A FALLING DECLINE RATE IN A GROWING BUSINESS MEANS THE BOUNDARY IS MOVING. (h) □ RELIABILITY BEATS PRICE WHERE THE CUSTOMER'S REAL COST IS HER OWN DISPLACED DAY, WHICH APPEARS IN NOBODY'S INVOICE. (i) □ ADMIT THE STRUCTURAL DRIFT — pure odd-job work cannot carry an organised overhead at Indian price points, and a plan presenting itself as a handyman business while earning from furniture is describing something other than what it does.**
- Economics & cash — **REVENUE PER WORKER-DAY RISES ONLY ₹1,493→₹1,616 AGAINST ~₹540 OF LOADED WORKER COST, AND THAT MODEST RISE IS THE HONEST SIGNATURE OF THE TRADE: THE GAINS FROM CLUSTERING DO NOT APPEAR AS A REVENUE LINE, THEY APPEAR AS TRAVEL NOT INCURRED, WHICH APPEARS IN NO ACCOUNT AT ALL** (Y1 −₹32L → Y2 +₹24L → Y3 +₹74L; revenue ₹4.30cr→₹12.80cr; jobs 50,000→1,45,000; workers 96→264; work begun before a written price 63%→NIL; diagnostic charge published and credited 0%→100%; diagnosis wrong on opening 18%→7% REPORTED; jobs per worker-day inside cluster 3.4→4.6 vs outside 1.9→2.1 with share inside 44%→81%; multi-job visits 11%→38%; arrival window 61%→92%; detection before

fixing 12%→100% with strikes 9→NIL; carcass photographs, grade-stamped offcuts and brand/grade itemisation to 100%; jobs declined at booking 210→2,840; project share of worker-days 32%→56%; leakage ~16%, THE HIGHEST IN THE VERTICAL; tenure 9.2→16.4 months; ROCE (16.4%)→31.5%; **BREAK-EVEN YEAR 2 WITH A FAST RECOVERY BECAUSE THE CAPITAL BASE IS SMALL; AND THE RISK PROFILE IS UNUSUALLY SIMPLE AND UNUSUALLY UNFORGIVING — ODD JOBS COLLECT ON THE DAY AND CARRY NO RECEIVABLE, BUT ~70% OF THE COST BASE IS PEOPLE WHO MUST BE PAID MONTHLY WHETHER THE DISPATCH DESK FILLED THEIR DAYS OR NOT, AND AN IDLE WORKER-DAY IS NOT A DEFERRED SALE, IT IS GONE AND IT TAKES ITS WAGE WITH IT, WITH NO INVENTORY TO LIQUIDATE AND NO FLEET TO SELL**). Regulatory (section 9): **NO CARPENTRY OR HANDYMAN LICENCE EXISTS IN INDIA, SO NOTHING EXTERNAL PREVENTS AN OPERATOR ADVERTISING ELECTRICAL, GAS AND STRUCTURAL WORK ALONGSIDE SHELF-FITTING — AND A HANDYMAN TAKING AN ELECTRICAL JOB IS PERFORMING WORK THE ELECTRICITY RULES RESERVE FOR CERTIFICATE HOLDERS**; BIS grade marking (IS 303 / IS 710) invisible once laminated, with the buildmaterials plan's finding that THE GRADE STAMPED ON THE SHEET IS NOT NECESSARILY THE GRADE IN IT; consumer protection and Legal Metrology on goods supplied with a service; POWER-TOOL AND WORK-AT-HEIGHT SAFETY IN AN OCCUPIED HOME WITH CHILDREN PRESENT; wood dust and formaldehyde from engineered boards; GST on works contracts; plus vertical-shared classification with EPF/ESI, POSH-at-customer-premises and DPDP. Lender note (section 13): **THE SMALLEST CAPITAL REQUIREMENT IN THE VERTICAL AND COLLATERAL CLOSE TO NOTHING — LENDING AGAINST CASH CONVERSION AND A PAYROLL, NOT ASSETS; THE DIAGNOSTIC IS CLUSTER DENSITY, NOT BOOKING GROWTH — AN OPERATOR GROWING JOBS FASTER THAN THE SHARE SERVED INSIDE CLUSTERS IS BUYING REVENUE WITH TRAVEL TIME THAT APPEARS IN NO ACCOUNT; ASK WHAT PROPORTION OF WORKER-DAYS GO INTO PROJECTS AND EXPECT IT TO BE RISING**; and **BOTH NUMBERS ARE TRUE — 5.8% NET AND 31.5% ROCE — BUT THE FIRST LEAVES NO ROOM FOR A BAD QUARTER AND THERE IS NOTHING TO LIQUIDATE WHEN ONE ARRIVES**. ₹2.20cr; jobs 50,000→1,45,000; revenue ₹4.30→12.80cr; 135→371 staff; ROCE (16.4%)→31.5%. Figures illustrative, exclude GST.

► Use these tools now — free on AiSevak

Every tool referenced in this plan is available on aisevak.in. Open the [Home Services toolkit](https://aisevak.in/verticals/homeservices) to browse and use them all at <https://aisevak.in/verticals/homeservices> — or go straight to any specific tool at <https://aisevak.in/service/<tool-name>>. No signup needed to explore; each tool guides you step by step.

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