



BUSINESS PLAN · INDIA

Cleaning & Hygiene Chemicals

Institutional cleaning, food-plant hygiene and home-care chemicals with dispenser systems

CHEMICALS

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

August 2026

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 **Cleaning & Hygiene Chemicals** business in India — manufacturing **institutional cleaning and disinfection products for hotels, hospitals and facility-management companies, food-processing and industrial hygiene chemicals, and home-care retail lines**, supported by contract/private-label manufacturing. It sells concentrates, places dosing dispensers at customer sites, and trains the people who actually use the products.

Hygiene is a permanent operating requirement for every hotel, hospital, office, factory and food plant in the country, and one that has become considerably more visible over the past few years. Consumption is recurring by nature — a cleaned surface does not stay clean — which makes this a consumable-supply business with genuinely predictable demand once an account is established.

Where the barrier sits: channel and service, not chemistry. Manufacturing cleaning chemicals is largely surfactant blending — technically straightforward, modest capex, and widely replicable. As in paints, and unlike specialty chemicals, **anyone can make an acceptable floor cleaner; the difficulty is getting it specified, dispensed and reordered.** This is why the plan invests in dispensers, service technicians and training rather than in reactors.

Two structural mechanics govern the institutional business, and they are the heart of this plan. The first is **dispenser placement**: the manufacturer installs dosing equipment at the customer's premises and supplies concentrate refills. This is the same structural logic as the tinting machine in decorative paint — equipment placed on someone else's site that converts a transactional sale into an annuity and makes switching genuinely inconvenient. The second is **selling concentrates rather than ready-to-use dilutions**, which matters more than it sounds: a ready-to-use product is mostly water, and **freight on water is pure margin destruction**. Concentrate plus dispenser means lower logistics cost, better realisation and a controlled dose — but it only works if the customer's housekeeping staff are trained, which is why training is part of the product rather than a courtesy. This plan models a cleaning & hygiene chemicals business requiring **₹2.6 crore** (₹1 crore promoter + ₹80 lakh term loan + ₹80 lakh working-capital finance), moving from **₹4.8 crore revenue and a marginal ₹4 lakh loss** in Year 1 to **₹11.3 crore revenue and ₹1.06 crore profit** by Year 3. (*Cleaning & hygiene chemicals; accounts × consumption × realisation, dispenser- & service-driven — figures illustrative.*)

2. Business Description, Vision & Legal Structure

Concept: A cleaning & hygiene chemicals manufacturer - institutional cleaning and disinfection, food-processing and industrial hygiene, and home-care retail lines, sold as concentrates with dispenser placement, staff training and service support.

Vision: To be the hygiene partner our customers stop thinking about - always in stock, correctly dosed, and demonstrably effective.

Mission: Supply honest, effective chemistry; train the people who use it; and make claims we can substantiate.

Legal structure options

- **Private Limited** — recommended: institutional contracts and hospital/hotel empanelment, dispenser assets placed at third-party sites, and product-liability exposure on disinfection claims all sit better in a company.
- **LLP / Proprietorship** — workable for a small regional or contract-manufacturing start, though it limits institutional empanelment.

Regulatory anchor — and one specific area where this industry regularly gets into trouble. Ordinary requirements: SPCB consent, factory licence, GST, MSME/Udyam, BIS standards where notified (certain detergents and phenyl-type products), **Legal Metrology declarations** on packs, MSDS & GHS labelling, and hazardous-waste authorisation for residues. The area demanding real care is **efficacy claims**. A product marketed as merely cleaning is a cleaning chemical; but a product claiming to *disinfect, sanitise or kill pathogens* moves into a different regulatory space — depending on the claim and composition it may attract the **Drugs and Cosmetics Act**, and products making pesticidal or germicidal claims can fall under the **Insecticides Act with CIB&RC registration**. The years after 2020 saw a great deal of unsubstantiated "kills 99.9% of germs" marketing enter the Indian market. **A serious manufacturer either holds test data from a recognised laboratory to support every claim it prints, or does not print the claim** — this is both a legal exposure and, in hospital segments, a patient-safety one.

3. Promoter & Ownership

Led by a promoter with cleaning-chemicals, facility-management, hospitality or industrial-hygiene background. The competences that matter are *institutional account management* — winning and holding hotel, hospital and facility contracts — and *service delivery*, since dispensers must be installed and maintained and staff must be trained on a rotating workforce. Formulation is necessary but not differentiating. The team is weighted toward institutional sales and service technicians. Account relationships, service reliability, product consistency & substantiated claims are the differentiators. Ownership, equity & any partner are editable inputs.

4. Market Analysis — India

Demand is driven by growth in organised hospitality, healthcare capacity, organised facility management, food processing under formal quality systems, and a durable post-pandemic elevation in hygiene expectations. Institutional demand is contract-based and recurring; retail home-care is large but dominated by consumer giants. The market rewards service, consistency, substantiated efficacy & total cost per cleaned area; it is **contract-driven, service-intensive & price-competitive at the commodity end**.

Demand drivers

- **Organised facility management growth** — FM companies consolidating hygiene procurement across many client sites.
- **Healthcare capacity & infection control** — hospitals with formal disinfection protocols and accreditation requirements.
- **Hospitality expansion** — hotels and restaurants with brand-standard hygiene specifications.
- **Food processing under HACCP/FSSAI systems** — requiring food-grade cleaning and sanitation chemistry with documentation.
- **Elevated hygiene expectations** across offices, retail and institutions, now embedded in operating standards rather than temporary.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Indian institutional & home-care cleaning chemicals	Large
SAM	Regional institutional accounts & served segments	Serviceable
SOM (Yr 1-3)	Contracted accounts & dispensers placed	Scaling with service capacity

Target segments

- Hotels, resorts & restaurant chains.
- Hospitals, clinics & diagnostic chains (infection control).
- Facility-management companies servicing offices, malls & campuses.
- Food processing, dairy & beverage plants (CIP and surface sanitation).
- Retail/home-care distribution regionally; brand owners for private-label manufacturing.

5. Competition & Competitive Advantage

Landscape: multinational institutional-hygiene companies with strong systems and global hotel/hospital relationships, large Indian home-care brands, regional manufacturers, and a substantial unorganised segment supplying low-cost bulk cleaners. Competition differs sharply by channel: **institutional is winnable on service and price-per-use, while home-care retail is effectively closed by the consumer giants** — the same conclusion reached in decorative paint, and for the same reasons.

The business's edge

- **Service intensity** — dispenser installation, maintenance, and training a housekeeping workforce that turns over constantly.
- **Cost-per-use argument** — demonstrating consumption per room, per bed or per square metre rather than price per litre.
- **Substantiated efficacy** — laboratory-backed claims, which serious hospital and food-plant buyers increasingly demand.
- **Responsiveness** — same-region supply and service that distant national suppliers cannot match on short notice.
- **Documentation** — MSDS, test certificates and audit-ready records for accredited hospitals and HACCP-certified food plants.

6. Products & Revenue Model

Product line	Channel	Basis
Institutional cleaning & disinfection (housekeeping, laundry, kitchen, washroom)	Contract + dispenser	Core annuity
Food-processing & industrial hygiene (CIP, surface sanitation)	Direct technical sales	Higher spec & stickier
Home-care retail lines	Regional distribution	Opportunistic
Contract / private-label manufacturing	B2B brand owners	Capacity fill

Revenue is **accounts × consumption per account × realisation**. The economics of an institutional account are unusually attractive once established: consumption is predictable, reordering is automatic, the dispenser makes switching inconvenient, and the sales cost after year one is close to zero. **This makes account acquisition the right place to spend, and account loss the thing to fear** — the correct way to read this business is as a portfolio of annuities with a service obligation attached, not as a series of product sales.

7. Go-to-Market — Accounts & Dispensers

- **Institutional account development** — survey the site, propose a dosing system, quantify cost-per-room or cost-per-bed, trial, then contract.
- **Dispenser placement** against contracted consumption — the anchor of the relationship.
- **Housekeeping staff training** at installation and repeatedly thereafter, because the workforce turns over.
- **Facility-management partnerships** — one FM relationship can carry many client sites.
- **Food-plant technical selling** with documentation for HACCP and audit requirements.
- **Contract manufacturing** for baseload utilisation while accounts build.

Sales approach

Target institutional segments in a defined region → win on demonstrated cost-per-use rather than price-per-litre → place dispensers against contracted volume → train staff properly so results are consistent and the product is not blamed for poor technique → build facility-management relationships that multiply site access → add food-processing accounts where specification and documentation raise switching costs → treat home-care retail as opportunistic, not strategic. The discipline that matters: **service capacity, not sales capacity, is the real constraint on growth** — an account won but poorly serviced is an account that will be lost, along with the dispenser investment in it.

8. Operations Plan (blending, filling & field service)

- **Manufacturing:** blending vessels, mixing and dilution, filtration, automated filling into cans, drums and retail packs; straightforward batch process.
- **Formulation & QC:** active content, pH, viscosity, foam, stability; batch release and retained samples; consistency matters because housekeeping staff notice changes in smell, colour and foaming immediately.
- **Efficacy testing:** third-party laboratory validation for any disinfection or sanitisation claim, with certificates retained and referenced on labels.
- **Dispenser operations:** installation, calibration, periodic servicing, spares — a field function requiring its own technicians and schedule.
- **Training:** housekeeping and kitchen staff instruction on dilution, contact time and safe handling, repeated as staff change.
- **EHS:** chemical storage and segregation (particularly acid and hypochlorite products), effluent treatment, safe handling and PPE.

Account cycle

Stage	Activity	Metric
Survey	Site audit & consumption assessment	Proposal conversion
Trial	Product trial & cost-per-use demonstration	Trial-to-contract %
Install	Dispenser placement & calibration	Dispensers placed
Train	Staff instruction on dilution & use	Training coverage
Supply	Scheduled refill delivery	Consumption per account
Service	Maintenance, audit, retraining	Account retention

Dilution discipline is a commercial issue, not just a technical one — and it cuts both ways. If housekeeping staff over-dilute to make stock last, cleaning results deteriorate and the customer blames the product, not the practice. If they under-dilute, consumption and cost run above the quoted budget and the customer concludes the supplier's cost-per-use claim was dishonest. Either outcome loses the account. This is precisely why the dispenser exists — it removes the judgment from the person holding the bottle — and why training is repeated rather than done once at installation. **The supplier who controls dosing controls both the result and the argument about cost.**

9. Regulatory, Licences & Compliance (India)

- **Plant:** SPCB Consent to Establish & Operate, factory licence, fire NOC, effluent treatment, **Hazardous & Other Wastes authorisation** for residues and contaminated packaging.
- **Product & labelling:** BIS standards where notified; **Legal Metrology** pack declarations; MSDS & GHS labelling; safe-handling and first-aid statements, particularly on acid and hypochlorite-based products.
- **Efficacy claims — the critical area:** disinfection, sanitisation or germicidal claims may bring a product under the **Drugs and Cosmetics Act**, and pesticidal claims can attract the **Insecticides Act and CIB&RC registration. Hold recognised-laboratory test data for every claim printed, or do not print it.**
- **Food-contact applications:** food-grade suitability, rinse requirements and documentation for HACCP/FSSAI-audited plants.
- **Storage & transport:** segregation of incompatible chemicals (notably acids and hypochlorites), hazardous-goods transport where classified.
- **Commercial:** GST, trademark, dispenser-placement agreements documenting ownership of equipment at customer sites.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / managing director	1	1	2
Institutional sales & key accounts	5	9	12
Service technicians & training	3	6	8
Production & plant operations	4	6	8
QC & efficacy testing	2	3	4
R&D / formulation	2	3	4
Distribution & warehousing	2	4	5
Admin, accounts & credit	2	4	5
Total	21	36	48

Sales and service together are roughly 40% of headcount. The **service technician team is not an overhead** — it installs and maintains the dispensers that hold the accounts, and it delivers the training that keeps results consistent. Cutting it to save cost is the most reliable way to start losing contracts.

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-6	Consents, plant, lab, formulations, efficacy testing, first dispensers
Ramp	Month 6-12	Institutional accounts & contract manufacturing; ₹4.8cr revenue, ₹4L loss
Grow	Year 2	Account base & FM partnerships; ₹8.2cr, ₹46L profit
Scale	Year 3	₹11.3cr revenue, ₹1.06cr profit; annuity account portfolio established

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. They are not projections of guaranteed results. Revenue is gross manufacturing turnover. Account count, consumption per account, dispenser productivity, raw-material cost & service capacity are the levers.

12.1 Project cost & means of finance

Capital requirement	₹
Working capital (RM, finished goods & receivables)	80,00,000
Plant & machinery (blending vessels, filling & packaging lines)	55,00,000
Land, building & civil works	45,00,000
Dispenser fleet at institutional customer sites	30,00,000
QC laboratory & efficacy testing setup	20,00,000
ETP, storage, safety & fire systems	15,00,000
Brand, channel development & launch	10,00,000
Preliminary, pre-operative & licensing	5,00,000
Total project cost	2,60,00,000
Promoter contribution	1,00,00,000
Term loan	80,00,000
Working-capital finance	80,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Institutional cleaning & hygiene (hotels, hospitals, facilities)	2,20,00,000	3,90,00,000	5,50,00,000
Food-processing & industrial hygiene	90,00,000	1,60,00,000	2,30,00,000
Contract / private-label manufacturing	1,00,00,000	1,50,00,000	1,80,00,000
Home-care retail & regional distribution	70,00,000	1,20,00,000	1,70,00,000
Total revenue	4,80,00,000	8,20,00,000	11,30,00,000

Raw materials (surfactants, chemicals, fragrance, packaging)	2,64,00,000	4,47,00,000	6,05,00,000
Salaries (technical, sales, service, admin)	62,00,000	88,00,000	1,18,00,000
Freight, distribution & warehousing	30,00,000	50,00,000	66,00,000
Marketing, channel & customer training	22,00,000	36,00,000	46,00,000
Direct labour & plant operations	24,00,000	36,00,000	46,00,000
Overheads, insurance & selling	20,00,000	32,00,000	42,00,000
Power, fuel & utilities	12,00,000	19,00,000	25,00,000
Bad debts & credit losses	10,00,000	17,00,000	23,00,000
Effluent, environmental & compliance	8,00,000	11,00,000	13,00,000
Depreciation, interest & other	32,00,000	38,00,000	40,00,000
Total expenses	4,84,00,000	7,74,00,000	10,24,00,000
Net profit / (loss) before tax	(4,00,000)	46,00,000	1,06,00,000
Net margin	(0.8%)	5.6%	9.4%
Raw material as % of revenue	55.0%	54.5%	53.5%
Institutional + food-processing share of revenue	64.6%	67.1%	69.0%

12.3 Unit economics & break-even

- **An institutional account is an annuity:** once contracted and dispensed, consumption recurs monthly with negligible further selling cost. Account lifetime value is therefore many times the first year's revenue, which justifies real investment in winning and — more importantly — in *keeping* each one.
- **Concentrates protect margin by not shipping water:** freight on a ready-to-use dilution is freight on water. Concentrate plus dispenser cuts logistics cost materially and improves realisation per litre supplied, which is why the dispenser investment pays for itself beyond its lock-in value.
- **Dispensers scale with accounts, not with production volume** — the same structural pattern as tinting machines in decorative paint. Each placement is capital sitting at a customer's site, so it should be deployed against contracted consumption and documented as company property, with productivity tracked per dispenser.
- **Raw material at 53-55% is lower than elsewhere in this vertical** because a substantial part of cost is packaging and fragrance rather than exotic chemistry. Surfactants are commodity-priced and petrochemical-linked; packaging is a bigger lever than most operators realise, particularly in retail lines.
- **Break-even:** essentially reached in Year 1 given modest capex, and cleared comfortably in Year 2 as the account base compounds. Margins expand with institutional share, dispenser density & account retention rather than with price increases.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	80,00,000	65,00,000	55,00,000	50,00,000
Collections	1,00,00,000	1,12,00,000	1,22,00,000	1,18,00,000
RM, wages, freight, service, overheads & loan servicing	1,15,00,000	1,22,00,000	1,27,00,000	1,13,00,000

Closing balance	65,00,000	55,00,000	50,00,000	55,00,000
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This is the most benign cash profile in the chemicals vertical, for structural reasons. There is no seasonal stock-build spike as in paint, no monsoon-linked collection cycle as in agrochemicals, and no 90-120 day qualification-and-inventory drag as in specialty chemicals. Institutional customers consume monthly and pay on regular commercial terms. The two genuine pressures are that **hotels, hospitals and especially facility-management companies negotiate 45-75 day terms and pay to their own cycles**, and that **dispenser deployment is cash leaving the business ahead of the consumption it generates**. The sensible discipline is to place dispensers against signed contracts rather than against hopeful prospects, and to keep credit limits on FM companies, which sit between the manufacturer and the end client and can be slow when their own client is slow.

12.5 Key Performance Indicators to Monitor

- **Accounts:** contracted accounts; **account retention rate**; consumption per account; trial-to-contract conversion.
- **Dispensers:** dispensers placed; **revenue per dispenser per month**; service calls & response time; dispensers recovered from lost accounts.
- **Cost & mix:** RM as % of revenue; packaging cost share; concentrate vs. ready-to-use mix; freight per litre supplied.
- **Quality & compliance:** batch consistency; **efficacy claims supported by current test data**; complaint incidents; training coverage at accounts.

13. Funding Requirement & Bankability

Total ask: **₹80 lakh term loan plus ₹80 lakh working-capital finance** against ₹1 crore promoter contribution. This is the **lightest capital requirement in the chemicals vertical** — blending plant rather than reactors, no environmental clearance of the kind a synthesis unit needs, and modest working capital — which makes it a comparatively straightforward MSME proposition. Plant, land and building provide conventional security. Three points for a lender. **Break-even arrives in Year 1**, unlike the manufacturing-heavy plans in this vertical, because capex and fixed cost are modest and contract manufacturing supports early utilisation. **The dispenser fleet is an unusual asset** — ₹30 lakh of equipment sited at customers' premises, which should be documented, insured and physically verified, exactly as a paint company's tinting machines would be. And **the business's value is its contracted account base**, an intangible that does not appear on the balance sheet but is the real source of repayment capacity; a lender assessing this proposition should look at account count, retention and consumption per account rather than at asset cover alone.

13.1 Funding utilisation

Use of funds	₹	% of total
Working capital (RM, finished goods & receivables)	80,00,000	30.8%
Plant & machinery (blending vessels, filling & packaging lines)	55,00,000	21.2%
Land, building & civil works	45,00,000	17.3%
Dispenser fleet at institutional customer sites	30,00,000	11.5%
QC laboratory & efficacy testing setup	20,00,000	7.7%
ETP, storage, safety & fire systems	15,00,000	5.8%
Brand, channel development & launch	10,00,000	3.8%

Preliminary, pre-operative & licensing	5,00,000	1.9%
Total	2,60,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Unsubstantiated efficacy claims attracting regulatory action	Hold recognised-laboratory test data for every printed claim; separate cleaning claims from disinfection claims; take advice where composition may attract Drugs & Cosmetics or Insecticides Act coverage; never repeat a marketing phrase you cannot evidence
Account loss stranding dispenser investment	Place dispensers only against signed contracts; document equipment ownership with recovery rights; service and retrain proactively; monitor consumption drops as an early warning
Service capacity lagging account growth	Hire service technicians ahead of sales, not behind; regional service routing; pace account acquisition to service capability
Dilution misuse damaging results or inflating cost	Dispensers to remove operator judgment, repeated training for a rotating workforce, periodic consumption audits, clear dosing labels
Price competition from unorganised bulk suppliers	Compete on cost-per-use and service rather than price-per-litre; target segments where documentation and consistency are required
Home-care retail brand disadvantage	Treat retail as opportunistic; concentrate capital and talent on institutional and food-processing accounts
Facility-management customer credit risk	Credit limits on FM companies, ageing discipline, direct contracts with end clients where possible
Surfactant & packaging cost inflation	Multiple suppliers, formulation flexibility, packaging optimisation, price-revision clauses in annual contracts
Chemical handling incident (acid/hypochlorite)	Segregated storage, incompatibility controls, PPE, staff training, clear labelling, first-aid provisions
Customer procurement centralisation to national suppliers	Deepen service and documentation advantage; target regional and mid-size accounts; build FM partnerships

15. SWOT Analysis

Strengths Lightest capex in the chemicals vertical with Year-1 break-even; institutional accounts are recurring annuities; dispensers create switching friction; service capability is a genuine differentiator; benign cash cycle with no seasonal or weather exposure; contract manufacturing supports utilisation.	Weaknesses Low technical barrier means easy replication; retail segment effectively closed by consumer giants; service capacity constrains growth; dispenser capital sits off-premises; efficacy-claim exposure if marketing outruns evidence; commodity price competition at the low end.
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Opportunities Organised facility-management growth consolidating procurement; healthcare infection-control specifications; HACCP-driven food-plant hygiene; eco-label and green chemistry positioning; concentrate systems reducing customer logistics cost; private-label manufacturing; adjacent categories (laundry, kitchen, water treatment).	Threats Multinational institutional-hygiene suppliers with global account relationships; unorganised low-cost competition; surfactant and packaging inflation; customer procurement centralisation; regulatory tightening on claims and chemistry; hygiene-spend normalisation after elevated post-pandemic levels.
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16. Recommended AiSevak Tools for This Business

This cleaning & hygiene chemicals business would use AiSevak's Chemicals vertical tools in operations:

- **Accounts & annuity:** account retention & consumption-per-account tracking, **revenue-per-dispenser** and dispenser-placement ROI tools.
- **Service:** installation & service-call scheduling, training-coverage records, consumption-audit tools.
- **Compliance: efficacy-claim & test-certificate currency,** MSDS/GHS & Legal Metrology label tools, hazardous-storage records.
- **Cost:** RM %-of-revenue, packaging-cost share, concentrate-vs-RTU mix & freight-per-litre tools.
- **Practice:** Business Plan, break-even and account-economics tools to model the business.

17. Key Assumptions & Notes

- Cleaning & hygiene chemicals: institutional cleaning/disinfection (hotels, hospitals, FM), food-processing & industrial hygiene, home-care retail + contract/private-label; revenue = accounts × consumption × realisation, gross.
- **Barrier is CHANNEL AND SERVICE, not chemistry** (like paints, unlike specialty chemicals) — it's largely surfactant blending, so anyone can make an acceptable floor cleaner; the difficulty is getting it specified, dispensed and reordered. Hence capital goes into dispensers, service technicians and training rather than reactors.
- **DISPENSER PLACEMENT is the institutional lock-in — structurally the SAME logic as the TINTING MACHINE in decorative paint:** equipment placed on someone else's site that converts a transactional sale into an ANNUITY and makes switching inconvenient. Scales with ACCOUNTS not production volume; deploy only against SIGNED contracts; document ownership with recovery rights; track revenue-per-dispenser.
- **SELL CONCENTRATES, NOT READY-TO-USE — "don't ship water."** RTU is mostly water and **freight on water is pure margin destruction.** Concentrate + dispenser = lower logistics cost, better realisation per litre, controlled dose — but only works if housekeeping staff are TRAINED, which is why training is part of the product, repeated (the workforce turns over constantly), not a one-time courtesy at installation.
- **DILUTION DISCIPLINE cuts both ways commercially** - over-dilution → poor results blamed on the PRODUCT not the practice; under-dilution → consumption above the quoted budget → customer concludes the cost-per-use claim was dishonest. Either loses the account. **The supplier who controls dosing controls both the result and the argument about cost.**
- **EFFICACY CLAIMS are the regulatory danger zone** - a product claiming to DISINFECT/SANITISE/kill pathogens moves out of "cleaning chemical" and may attract the **Drugs & Cosmetics Act**; pesticidal/germicidal claims can fall under the **Insecticides Act with CIB&RC registration.** Post-2020 saw much unsubstantiated "kills 99.9%" marketing. **Hold recognised-lab test data for every claim printed, or don't print it** — a legal exposure and, in hospitals, a patient-safety one.

- An institutional account is an ANNUITY (predictable monthly consumption, near-zero post-year-1 selling cost) so account ACQUISITION is the right place to spend and account LOSS is the thing to fear — read the business as a portfolio of annuities with a service obligation, not a series of product sales. **SERVICE capacity, not sales capacity, is the real growth constraint** — an account won but poorly serviced will be lost along with its dispenser.
- Home-care retail carries the same caution as decorative paint (consumer giants) → opportunistic, not strategic. RM 53-55% is the LOWEST in this vertical because much of it is packaging and fragrance rather than exotic chemistry — packaging is a bigger lever than most operators realise. **Most benign cash profile in the vertical** (no seasonal stock-build like paint, no monsoon cycle like agrochemicals, no 90-120 day drag like specialty) though FM companies negotiate 45-75 days and pay to their own client's cycle. Lightest capex in the vertical; Y1 break-even. Figures illustrative, exclude GST.

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