BUSINESS PLAN · INDIA

Gardening & Landscaping Service

Maintenance and green services - gardens, landscaping, irrigation

HOME SERVICES

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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1. Executive Summary

This plan sets out a **Gardening & Landscaping Service** in India — a maintenance-led green-services operator across one city serving housing societies, villas and corporate campuses with scheduled garden maintenance, landscape design and installation, irrigation, and plant and soil supply, with employed gardeners, recorded site assessments and a published plant-survival rate.

> The vertical's structural facts are set out in the home-cleaning plan and are not re-derived here: **the worker enters the customer's premises and the risk runs both ways; route density decides the margin; classification is the fault line and this plan employs its gardeners; attrition is structural; and the informal competitor is permanent. What is different here is that the product is alive, and that changes the shape of the integrity problem in a way no other trade in this vertical faces.**

> **THE PLANT THAT WAS ALWAYS GOING TO DIE. A species installed in the wrong light, the wrong soil, the wrong drainage or the wrong season looks perfect for eight weeks and dies in month four — and the cause is genuinely unattributable between the installer's specification, the client's watering and the weather. This is pest control's invisible treatment combined with painting's delayed failure, and it comes with something neither of those had: a built-in and entirely plausible excuse. The operator can always say "you overwatered it", and he is usually believed, because it might even be true. So the specification is made checkable before anything is planted: light hours measured, soil tested, drainage assessed, and the ASSESSMENT GIVEN TO THE CLIENT, from nothing to 100% of installations. The replacement warranty is then backed by a PUBLISHED TWELVE-MONTH SURVIVAL RATE by species and by site, rising from 61% to 88% — and never claimed at 100%, because an operator reporting 98% survival is not skilled, he is not following up.**

> **The second finding is that WATER IS THE REAL COST AND THE REAL ETHICS, and the honest position costs the sale. Ornamental lawns in Indian cities consume potable municipal water, often during declared shortages, on a surface whose only function is to look like somewhere else. An operator who designs a large lawn earns installation revenue, then earns maintenance revenue for a decade keeping it alive — so the entire commercial incentive runs toward the thirstiest possible design. This plan reports litres per square metre per month (168 falling to 96), native and drought-tolerant species as a share of new planting (18% to 64%), treated or harvested water as a share of irrigation (6% to 38%), and — the number that matters — lawn area DESIGNED OUT on the operator's own recommendation, reaching 41,000 square metres and ₹34 lakh of revenue forgone by Year 3.**

> **Two inherited disciplines complete the picture. The maintenance contract is an unearned liability, billed up front and delivered over twelve visits — so revenue is recognised on delivery, visits delivered against contracted are reported (71% to 98%), and the unperformed-visit liability sits beside cash monthly, exactly as the pest-control plan established. And the chemicals are pest control's problem again with a sharper edge: gardeners routinely apply agricultural-grade pesticide in gardens where children and pets play, so a written record of what was applied and its re-entry interval goes to every client, and sites on integrated or organic programmes rise from 9% to 47%.**

This plan models an operator requiring **₹2.80 crore** (₹1.30 crore promoter + ₹70 lakh term loan + ₹60 lakh working-capital facility + ₹20 lakh investor), moving from **₹5.60 crore revenue and a ₹42 lakh loss** to **₹16.40 crore revenue and ₹1.07 crore profit** by Year 3 — *a 6.5% net margin and 30.6% return on capital, with leakage of about 15% and nothing whatever bounding it. (Gardening and landscaping — figures illustrative.)*

2. Business Description, Vision & Legal Structure

Concept: A garden business that publishes how many of its plants are still alive.

Vision: To be the operator whose recommendation is worth more than his quotation.

Mission: Measure the light and test the soil before choosing the species; hand over the assessment; publish the survival rate and never claim it is perfect; recognise the maintenance fee when the visit happens; write down what we sprayed and when it is safe to return; design the lawn out when the lawn is the problem; and give the crew water and shade in May as a scheduled cost rather than a kindness.

Legal structure

- **Private Limited** — recommended. Society and corporate maintenance contracts, plant and material credit, contract-works cover and outside capital all point the same way.
- **LLP** — workable for a design-led landscape practice, weak for tendered maintenance contracts at scale.
- **Employed gardeners** — the vertical's classification rule, and here also the single largest ethical exposure in the plan: **the society mali engaged "informally" for years is the classic misclassification case in this vertical, and pretending otherwise is how the trade keeps its wages where they are.**

> **Regulatory anchor:** two obligations that reach much further into this trade than the industry acknowledges. **The first is chemical: the Insecticides Act 1968 and Rules 1971 govern the pesticides applied in a domestic garden exactly as they govern those applied indoors — registered formulations, registered uses, label dose, licensed storage, certified applicators — and the pest-control plan sets out the framework this plan adopts rather than re-derives. What is specific here is that garden application is casual, unrecorded and frequently uses agricultural-grade product on a lawn where a child will be playing the same afternoon, and nobody in the household is told what was used or when it is safe to return. The second is water: municipal bye-laws in most Indian metros restrict or price the use of potable supply for gardening, several states mandate rainwater harvesting on plots above a threshold, and treated-water reuse is encouraged or required for landscape irrigation in many local building rules — so an operator irrigating an ornamental lawn from a drinking-water connection during a shortage is frequently in breach as well as in the wrong.** Then: BOCW and state safety rules on machinery, chainsaws, mowers and work at height for tree work; **heat and occupational-safety obligations for outdoor work through an Indian summer, which is the exposure most likely to injure somebody in this business**; solid-waste rules on green waste and on-site composting; consumer protection on survival and replacement claims; GST on services and on plant material; and the vertical's shared obligations — classification with EPF/ESI, POSH at the customer's premises, and DPDP over addresses and access.

3. Promoter & Ownership

Led by a promoter with horticulture, landscape-design or facilities background. Three competences decide outcomes. *Species judgement*, because the entire quality question in this business is decided at specification, months before anybody can see whether it was right. *The willingness to publish a survival rate*, since the number will be worse than the marketing and better than the truth of the operator who does not measure. And *the nerve to design the lawn out* — to recommend against the thing that generates a decade of maintenance revenue — which is the clearest test in this plan of whether the promoter's stated position survives contact with his own P&L. Ownership, equity & investor terms are editable inputs; **site assessment, species specification and the survival audit report to the promoter rather than to the sales or contracts function whose installation revenue they constrain.**

4. Market Analysis — India

Indian demand for organised garden maintenance is driven by gated development rather than by gardening, and it is bought by committees rather than by enthusiasts.

Demand drivers

- **Gated communities and apartment complexes with common green areas** that must be maintained by somebody under contract — **the single largest driver, and one that grows with every completed project.**
- **Corporate campuses and IT parks** with landscaped grounds, tendered annually and evaluated on appearance.
- **Villa and independent-house demand**, smaller, denser and more price-sensitive.
- **Green-building certification and municipal green-cover requirements**, which turn landscaping from an amenity into a compliance item.
- **Rising interest in native planting, kitchen gardens and terrace greening**, a small but growing segment that actively wants what this plan is selling.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Maintained green area across the served city	Large; grows with every completed project
SAM	**Sites reachable inside a maintenance route on a fixed weekly cycle**	**Bounded by ROUTE DENSITY, not by area**
SOM (Yr 1–3)	Maintenance contracts held plus installation projects	Maintenance 55% → 56% of revenue

> **The commercial character of this market is decided by who signs the contract, and it is almost never the person who cares about the garden. A society managing committee tenders annually, compares three quotations on price per square foot per month, and changes contractor when the number improves — and the committee itself changes every year or two, so institutional memory of why the last contractor was replaced is genuinely absent. The garden is evaluated on whether it looks tidy from the gate, which correlates with mowing frequency and hedge trimming, and correlates almost not at all with soil health, species suitability or whether anything planted last year is still alive. An operator optimising for renewal therefore optimises for appearance on inspection day, and the incentive to do the invisible work — soil improvement, correct species, honest irrigation — is close to zero.** Three consequences shape the plan. **The survival rate and the delivered-visit record are supplied to the committee as evidence precisely because they are the things a tidy-looking garden does not prove, and they are the operator's only defence against a competitor quoting fifteen per cent lower. Corporate campuses and green-certified buildings are pursued deliberately, since they have facilities managers who read a specification and auditors who ask for water figures. And route density governs which contracts are worth winning at all — a maintenance site outside a cluster consumes the same crew-day and pays the same rate, which is the anchor plan's rule and it applies here with unusual force because maintenance is a fixed weekly obligation rather than a booking.**

5. Competition & Position

Landscape: the individual mali, hired directly by a society or a household, paid in cash, often excellent at what he does and entirely undocumented; small local contractors bidding annual society tenders on price per square foot; facilities-management companies bundling gardening into a housekeeping contract; nurseries offering planting alongside plant sales; and landscape-design practices that design and subcontract execution. **Because a garden is judged on how it looks on the day it is inspected, price competition rewards whoever mows most cheaply and specifies least carefully.**

The operator's position

- **A recorded site assessment before species are specified — light, soil, drainage.**
- **A published twelve-month survival rate, by species and by site.**
- **Maintenance revenue recognised when the visit happens, with visits delivered reported.**
- **A written record of every chemical applied and its re-entry interval.**
- **Water reported in litres per square metre, and lawn designed out where lawn is the problem.**
- **Green waste composted on site rather than sent to landfill.**
- **Employed gardeners, with heat-stress protocol as a scheduled cost.**

> **The competitive difficulty is that the individual mali is not a worse version of this operator — for many sites he is a better-value one, and any plan pretending otherwise is not being honest. He arrives daily, knows the garden intimately, costs a fraction of a contracted crew, and answers to the household rather than to a schedule. What he does not provide is continuity, a replacement when he is ill, any record of what was sprayed, provident fund, or a species decision made on evidence rather than habit — and several of those matter to the client only after something goes wrong, while one of them, his social security, matters to the client not at all.** Three answers work. **Compete where continuity and documentation have value: societies with committee turnover, corporate campuses with auditors, and green-certified buildings that must report water and waste. Sell the invisible work as evidence rather than assertion — the assessment, the survival rate, the delivered-visit log and the water figures are documents a mali cannot produce. And state the leakage honestly at about 15%, bounded by nothing at all.**

6. The Plant That Was Always Going to Die

Element	Character	Economics
Site assessment recorded before specification, given to the client	Light hours, soil test, drainage — the decision made checkable	0% → 100% of installations
12-MONTH SURVIVAL RATE, PUBLISHED by species and by site	Never claimed at 100%	61% → 88%
Replacement warranty honoured without argument	The excuse is available and is not used	38% → 96%
Maintenance visits DELIVERED against contracted	The AMC is an unearned liability (pest-control convention)	71% → 98%
Revenue recognised on visit delivery / unperformed-visit liability reported	Cash and liability move in opposite directions	0% → 100% / 0% → 100%
Written chemical record with re-entry interval given to the client	A child plays on that lawn the same afternoon	0% → 100%
Litres of water per sq m per month / native & drought-tolerant share	The lawn is the problem	168 → 96 / 18% → 64%

Lawn designed out on our recommendation · leakage · median crew tenure	Leakage bounded by NOTHING — the mali can simply be hired	41,000 sq m (₹34L forgone) · ~15% · 9.8 → 17.2 mo

> **Publishing a survival rate deserves its own paragraph, because it is the only number in this trade that cannot be faked by appearance and almost nobody reports it. A garden looks its best in the eight weeks after installation, which is precisely the window in which a wrongly specified plant is still alive. By month four the failure is visible, by month six the plant has been quietly replaced during a maintenance visit and nobody has counted, and by month twelve nobody remembers what was originally planted there. The industry's silence on mortality is not a conspiracy; it is simply that no one has ever been asked, and the natural excuse — heat, watering, "that variety is difficult" — is available and frequently true. Which is exactly why measuring it changes behaviour: an operator who must report survival by species stops specifying the plant that looks good in the drawing and starts specifying the one that lives in that soil.** Three things make the number honest rather than decorative. **It is measured at twelve months rather than at handover, because handover survival is close to universal and tells the client nothing. It is reported by species and by site, since a blended figure conceals both the one variety that always fails and the one site with impossible drainage — the library's rule that blended averages must carry the underlying figure. And it is never claimed at 100% — plants die, an honest operator's number sits in the eighties, and a competitor reporting 98% is not more skilled, he is not following up.**

7. Water, Chemicals and the Child on the Lawn

Water

- **Ornamental lawns consume potable municipal water, frequently during declared shortages**, on a surface whose only function is to look like somewhere else.
- **The entire commercial incentive runs the wrong way** — a large lawn earns installation revenue and then a decade of maintenance revenue keeping it alive.
- **Litres per sq m per month 168 → 96; native and drought-tolerant share of new planting 18% → 64%; treated or harvested water 6% → 38%.**
- **Lawn area designed out on the operator's own recommendation: 41,000 sq m and ₹34 lakh of revenue forgone by Year 3 — the number that shows whether the position is real.**

Chemicals

- **Garden pesticide application is casual, unrecorded and frequently agricultural-grade**, on a lawn where a child will be playing the same afternoon.
- **The pest-control plan's framework is adopted whole, not re-derived**: registered formulations, label dose, licensed storage, certified applicators.
- **A written record of what was applied and its re-entry interval given to the client on every application, 0% → 100%.**
- **Sites on integrated or organic programmes 9% → 47%**, and consumption reconciled against treated area to verify label dose.

> **The crew is the exposure this trade is least willing to discuss, and it is the reason the wage line in this plan is the largest single cost. Gardeners are among the lowest-paid workers in this vertical, they work outdoors through an Indian summer, and the work is at its heaviest in exactly the months when working outdoors is most dangerous — pre-monsoon planting and summer irrigation both peak when afternoon temperatures do.**

> **Heat stress in this trade is not an abstract occupational-health topic; it is the most likely way somebody on this payroll is seriously harmed, and it is entirely preventable at a cost that is small and visible.** Three measures are carried as scheduled costs rather than as goodwill. **Water, shade and a midday pause on summer site-days are built into the schedule and the price — observed on 22% of summer site-days in Year 1 and 100% by Year 3 — which means the crew-day is shorter in May and the contract is priced accordingly rather than the pause being taken out of the worker's productivity. The heat protocol is triggered by measured temperature rather than by supervisor discretion, because a supervisor behind schedule is not a neutral judge of whether it is too hot. And the wage position is stated rather than glossed: this plan employs its gardeners with EPF and ESI at a loaded cost of about ₹11,100 a month, which is more than the market pays and still not a great deal — and an operator competing on price against cash-paid informal labour should say so plainly instead of claiming an efficiency he does not have.**

8. Operations Plan (assess, specify, plant, maintain, record, report)

- **Assess before specifying: light hours measured, soil tested, drainage checked and the written assessment given to the client on every installation (0% → 100%) — the decision made checkable before anything is in the ground.**
- **Specify for the site, not the drawing: species chosen against the assessment, with native and drought-tolerant share reported (18% → 64%).**
- **Publish survival: twelve-month survival by species and by site (61% → 88%), never claimed at 100%; replacement warranty honoured without argument (38% → 96%).**
- **Maintenance as a delivered service: visits delivered against contracted (71% → 98%); revenue recognised ON DELIVERY not collection (0% → 100%); unperformed-visit liability reported monthly beside cash.**
- **Chemicals: registered formulations at label dose from licensed storage by trained applicators; a WRITTEN RECORD OF WHAT WAS APPLIED AND THE RE-ENTRY INTERVAL given to the client every time (0% → 100%); consumption reconciled against treated area; integrated and organic programmes 9% → 47%.**
- **Water: litres per sq m per month measured and reported (168 → 96); treated, greywater or harvested supply (6% → 38%); irrigation scheduled to evapotranspiration rather than to habit; lawn designed out where lawn is the problem, with revenue forgone stated (₹34L).**
- **Green waste: composted on site rather than landfilled (14% → 82%) — the cheapest circularity available in this vertical, and it returns to the soil the operator is being paid to improve.**
- **Soil:** imported topsoil sourced with provenance, **because topsoil arrives from somewhere and that somewhere is usually farmland.**
- **Crew safety: heat protocol triggered by measured temperature not supervisor discretion, with water, shade and a midday pause on summer site-days (22% → 100%); machinery, chainsaw and tree-work training carried as a standing cost.**
- **Route density:** maintenance contracts clustered into fixed weekly routes; **an isolated site consumes the same crew-day and pays the same rate, which is the anchor's rule and binds harder here because maintenance is a standing obligation rather than a booking.**

Control points

Area	Activity	Control point
□□ The plant that was always going to die	Site assessment recorded and issued / 12-month survival published	0% → 100% / 61% → 88%

The excuse that is available and is not used	**Replacement warranty honoured without argument**	**38% → 96%**
The AMC is an unearned liability	**Visits delivered vs contracted / revenue recognised on delivery**	**71% → 98% / 0% → 100%**
▯ The child on the lawn	**Written chemical record with re-entry interval issued / IPM & organic sites**	**0% → 100% / 9% → 47%**
▯▯ Water is the real cost and the real ethics	**Litres per sq m per month / native & drought-tolerant share**	**168 → 96 / 18% → 64%**
The position that costs the sale	**Lawn designed out on our recommendation / revenue forgone**	**41,000 sq m / ₹34,00,000**
The crew in May	**Heat protocol observed on summer site-days (measured, not discretionary)**	**22% → 100%**
Waste & supply	Green waste composted on site · treated/harvested water share	14% → 82% · 6% → 38%

9. Chemicals, Water & Operating Compliance (India)

- **Insecticides Act 1968 and Rules 1971 reach the domestic garden exactly as they reach the interior** — registered formulations, registered uses, label dose, licensed storage, trained applicators; **the pest-control plan sets out the framework and this plan adopts rather than re-derives it.**
- **What is specific here: garden application is casual, unrecorded and frequently agricultural-grade, on a lawn where a child will be playing the same afternoon, and nobody in the household is told what was used or when it is safe to return.**
- **Municipal water bye-laws** restricting or pricing potable supply for gardening; **state rainwater-harvesting mandates above plot thresholds; and treated-water reuse encouraged or required for landscape irrigation in many local building rules** — **so irrigating an ornamental lawn from a drinking-water connection during a shortage is frequently a breach as well as a choice.**
- **BOCW and state safety rules** on machinery, chainsaws, mowers and work at height for tree work.
- **Heat and occupational-safety obligations for outdoor work through an Indian summer** — **the exposure most likely to injure somebody on this payroll.**
- Solid-waste rules on green waste and on-site composting; consumer protection on survival and replacement claims; GST on services and on plant material.
- **Vertical-shared (see the home-cleaning plan):** classification with EPF/ESI — **and the society mali engaged informally for years is the classic misclassification case in this vertical**; POSH at the customer's premises; DPDP over addresses and access.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Gardeners & maintenance crew (EMPLOYED, EPF/ESI)	**148**	**252**	**388**
Landscape installation crew (EMPLOYED)	**26**	**44**	**68**
Supervisors & horticulture leads	12	21	33

Contact centre, scheduling & contracts	6	10	15
Nursery, compost yard & stores	5	9	14
Sales, society & corporate accounts	3	6	9
SITE ASSESSMENT, SPECIES SPECIFICATION & SURVIVAL AUDIT (independent)	**3**	**5**	**8**
Design & irrigation engineering	3	5	8
Training, safety & HEAT-STRESS protocol	**2**	**3**	**5**
Finance & accounts	2	4	6
Technology (site records, species register, visit capture)	1	2	4
Leadership	2	3	4
Total	**213**	**364**	**562**

Two features carry the plan's argument, and the first is a number the trade prefers not to state. This is the most labour-intensive business in the vertical — 456 field workers by Year 3 against ₹16.40 crore of revenue — and the wage line is the largest single cost at 37% of revenue, which at a loaded ₹11,100 a month is more than the market pays and still not a great deal. An operator competing on price against cash-paid informal labour is not more efficient; he is simply paying properly, and the plan says so rather than claiming an efficiency it does not have. Site assessment, species specification and the survival audit is small, independent, and paid on neither installation revenue nor contract renewal — reporting to the promoter rather than to sales or contracts, on this library's control-independence rule, **because the person whose installation revenue depends on specifying the plant the client liked in the drawing is not the person to decide whether it will live in that soil.**

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–4	Site-assessment template and soil-testing capability live before the first installation; species register built against local conditions rather than a supplier catalogue; twelve-month survival tracking established at the first planting so the first honest number exists in Year 2; visit-delivery capture and delivery-based revenue recognition built into the contract system from the first contract; chemical record and re-entry advice issued from the first application; heat protocol written against measured temperature before the first summer
Year 1	Year 1	₹5.60cr revenue, ₹42L loss; assessments issued 0% and survival unmeasured at the start — the baseline this plan exists to end; visits delivered 71% against contracted; chemical records 0%; water 168 litres per sq m per month; native share 18%; heat protocol observed on 22% of summer site-days; green waste composted 14%
Year 2	Year 2	₹10.20cr revenue, ₹28L profit; assessments 86%; first published survival rate 74%; visits delivered 89% with delivery-based recognition live; chemical records 91%; water down to 128; native share 41%; heat protocol 78%; composting 56%; ROCE 10.0%

Year 3	Year 3	**₹16.40cr revenue, ₹1.07cr profit; ROCE 30.6%; assessments issued 100%; 12-month survival PUBLISHED at 88% by species and site; replacement warranty honoured 96%; visits delivered 98% with the unperformed-visit liability reported monthly; chemical records and re-entry advice 100% with 47% of sites on IPM or organic; water 96 litres per sq m per month, native share 64%, treated/harvested 38%; 41,000 sq m of lawn designed out at ₹34L forgone; composting 82%; heat protocol 100%**

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. ***Visits delivered and route density are the levers. Contract value signed is not one — a maintenance book growing faster than the crew that services it is an unearned liability, not growth.***

12.1 Project cost & means of finance

Capital requirement	₹
Launch & initial operating losses	66,00,000
Working capital (materials, payroll, society receivables)	58,00,000
Vehicles & field logistics	44,00,000
NURSERY, COMPOST YARD & STORE fit-out	**38,00,000**
Tools, mowers, equipment & irrigation kit	30,00,000
Technology (SITE RECORDS, SPECIES REGISTER, visit capture)	**20,00,000**
Customer acquisition & market entry	14,00,000
Training & horticultural certification	6,00,000
Deposits, insurance, legal & registrations	4,00,000
Total project cost	**2,80,00,000**
Promoter contribution	1,30,00,000
Term loan (vehicles, equipment, nursery, technology)	70,00,000
Working-capital facility (payroll, materials)	60,00,000
Investor / angel contribution	20,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
FIELD WORKERS / WORKER-DAYS / REVENUE PER WORKER-DAY	**174 / 52,200 / ₹1,073**	**296 / 88,800 / ₹1,149**	**456 / 1,36,800 / ₹1,199**
Garden maintenance contracts (societies, villas, corporates)	**3,08,00,000**	**5,72,00,000**	**9,24,00,000**
Landscape design & installation	1,72,00,000	3,10,00,000	4,98,00,000
Plants, soil, mulch & material supply	58,00,000	1,08,00,000	1,72,00,000

Irrigation systems, installation & AMC	22,00,000	30,00,000	46,00,000
TOTAL REVENUE	**5,60,00,000**	**10,20,00,000**	**16,40,00,000**
Gardener & crew wages, EPF/ESI (EMPLOYED — the largest cost in the plan)	**2,26,00,000**	**3,86,00,000**	**6,08,00,000**
Plants, soil, mulch, fertiliser & materials	1,28,00,000	2,16,00,000	3,38,00,000
Travel, vehicles & site logistics (THE COST ROUTE DENSITY REMOVES)	**41,00,000**	**68,00,000**	**1,04,00,000**
Customer acquisition & marketing	34,00,000	44,00,000	58,00,000
Supervisors & horticulture leads	32,00,000	54,00,000	84,00,000
Head-office salaries (finance, HR, operations, leadership)	26,00,000	40,00,000	62,00,000
REPLACEMENT WARRANTY & PLANT MORTALITY BORNE	**20,00,000**	**33,00,000**	**52,00,000**
Nursery, compost yard, store & office rent	18,00,000	26,00,000	38,00,000
Contact centre, scheduling & contracts	14,00,000	23,00,000	35,00,000
Technology (site records, species register, visit capture)	12,00,000	19,00,000	29,00,000
Tools, mowers, equipment & irrigation consumables	12,00,000	19,00,000	29,00,000
HEAT-STRESS PROTOCOL, PPE, WATER & SHADE PROVISION	**8,00,000**	**13,00,000**	**21,00,000**
Training & horticultural certification	8,00,000	13,00,000	20,00,000
Insurance & workmen's compensation · bad debt & refunds	5,00,000 · 5,00,000	9,00,000 · 9,00,000	14,00,000 · 14,00,000
Finance cost · depreciation · legal, statutory & audit	5,00,000 · 4,00,000 · 4,00,000	7,00,000 · 7,00,000 · 6,00,000	7,00,000 · 11,00,000 · 9,00,000
Total expenses	**6,02,00,000**	**9,92,00,000**	**15,33,00,000**
Net profit / (loss) before tax	**(42,00,000)**	**28,00,000**	**1,07,00,000**
Net margin	(7.5%)	2.7%	6.5%
AVERAGE CAPITAL EMPLOYED / RETURN ON CAPITAL EMPLOYED	**₹2.50cr / (16.8%)**	**₹2.80cr / 10.0%**	**₹3.50cr / 30.6%**
SITE ASSESSMENT RECORDED AND ISSUED BEFORE SPECIFICATION	**0%**	**86%**	**100%**
12-MONTH PLANT SURVIVAL, PUBLISHED BY SPECIES AND SITE / replacement warranty honoured	**61% / 38%**	**74% / 81%**	**88% / 96%**
MAINTENANCE VISITS DELIVERED vs CONTRACTED / revenue recognised on delivery	**71% / 0%**	**89% / 100%**	**98% / 100%**
WRITTEN CHEMICAL RECORD & RE-ENTRY INTERVAL ISSUED / IPM or organic sites	**0% / 9%**	**91% / 28%**	**100% / 47%**
LITRES OF WATER PER SQ M PER MONTH / native & drought-tolerant share of new planting	**168 / 18%**	**128 / 41%**	**96 / 64%**

TREATED / HARVESTED WATER SHARE / LAWN DESIGNED OUT (cumulative) / revenue forgone	**6% / 0 sq m / n.a.**	**21% / 16,000 / ₹13,00,000**	**38% / 41,000 / ₹34,00,000**
HEAT PROTOCOL OBSERVED ON SUMMER SITE-DAYS / green waste composted on site	**22% / 14%**	**78% / 56%**	**100% / 82%**
Maintenance share of revenue · estimated leakage (bounded by nothing) · median crew tenure	55% · ~15% · 9.8 mo	56% · ~15% · 13.6 mo	56% · ~15% · 17.2 mo

12.3 Unit economics & break-even

- **Revenue per worker-day rises only from ₹1,073 to ₹1,199 — the lowest in this vertical — against a loaded crew cost of about ₹444 a day. This is a labour business with a thin spread and no way to engineer around it: the wage line is 37% of revenue and the materials line 21%, which leaves the margin to be found in routing and in visits actually delivered.**
- **The maintenance book is an annuity and a liability at the same time. Contracts are billed up front and delivered over twelve visits, so an operator can look strongly cash-generative while accumulating unperformed visits — the pest-control finding exactly — and visits delivered rising 71% to 98% is worth more than any contract growth.**
- **Plant mortality is a real cost and is carried: ₹52 lakh by Year 3 against a ₹1.07 crore profit. An operator not provisioning for replacement is reporting roughly a third more profit than he has earned, and will meet the liability in his second and third contract years.**
- **The water position costs ₹34 lakh of forgone revenue by Year 3 — 32% of profit — surrendered by recommending against the lawn that would have generated a decade of maintenance income. That is the sharpest conflict of interest in this vertical, and the number is the only evidence the position is real.**
- **Break-even: Year 2, and the recovery is fast because the capital base is small — 6.5% net translates to 30.6% return on capital. Leakage of ~15% is bounded by nothing whatever, which is why the margin sits where it does.**

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

Particulars (₹)	Q1	Q2 (summer peak)	Q3	Q4
Opening balance	60,00,000	54,00,000	44,00,000	38,00,000
Collections (maintenance in advance, installation in stages, society on terms)	1,28,00,000	1,32,00,000	1,40,00,000	1,52,00,000
Wages, plants, materials, travel, marketing, interest & overheads	1,34,00,000	1,42,00,000	1,46,00,000	1,58,00,000
Closing balance	**54,00,000**	**44,00,000**	**38,00,000**	**32,00,000**

> **The cash shape here is deceptively comfortable and contains the trap the pest-control plan identified, in a milder but more persistent form. Maintenance contracts are billed annually or quarterly in advance, which means cash arrives before the work and an operator's bank balance looks healthy while an obligation to deliver twelve visits accumulates behind it. The failure mode is not fraud; it is an operator who genuinely believes he is profitable, staffs and spends accordingly, and discovers in month fourteen that a year of visits is owed and the crew to deliver them was never hired. Recognising revenue on visit delivery makes the first two years look worse and the business real, and reporting the unperformed-visit liability beside cash monthly is the only way to see the two moving in opposite directions.** Three further disciplines apply. **The facility is sized on**

the payroll cycle rather than on materials, because this is a wage business and the wage bill does not care whether the society committee has met. Society receivables are capped as a share of revenue, since a committee that meets monthly against a monthly payroll is the standard way this business runs short. And the summer quarter is the cash squeeze rather than the trough — irrigation, replacement planting and the heat protocol all cost most in the months when the garden looks worst and the client is least inclined to feel he is getting value.

12.5 Key Performance Indicators to Monitor

- **Specification integrity: site assessments recorded and issued; twelve-month survival by species and by site (never claimed at 100%); replacement warranty honoured; mortality provision against actual.**
- **The annuity: visits delivered against contracted; revenue recognised on delivery; unperformed-visit liability reported monthly beside cash; renewal rate read together with delivery rate.**
- **Chemicals: written records with re-entry intervals issued; label-dose compliance verified by consumption reconciliation; IPM and organic share; applicator training currency.**
- **Water & waste: litres per sq m per month; native and drought-tolerant share; treated or harvested share; lawn designed out and revenue forgone; green waste composted on site.**
- **Crew: heat protocol observed on summer site-days (measured trigger, not discretionary); heat incidents; machinery incidents; tenure and cost to replace; loaded wage stated.**
- **Commercial:** revenue per worker-day; route density and sites per crew-day; maintenance share of revenue; leakage.
- **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.

13. Funding Requirement & Bankability

Total ask: **₹70 lakh term loan plus a ₹60 lakh working-capital facility** against ₹1.30 crore promoter contribution and ₹20 lakh of investor money. Four points. **First, this is a payroll business with modest collateral — vehicles, mowers and a nursery yard against ₹16.40 crore of revenue — so a lender is lending against a contracted maintenance book and its delivery record, not against assets. Second, read the maintenance book as a liability as well as an annuity: contracts billed in advance produce cash before work, and the diagnostic pair is visits delivered against contracted alongside the renewal rate. An operator with a 90% renewal rate and a 70% delivery rate has clients who have not noticed yet, and that is a debt rather than a franchise. Third, ask for the twelve-month survival rate and be suspicious of a good one — plants die, an honest operator's number sits in the eighties, and a competitor reporting 98% is not more skilled, he is not following up. Fourth, note what the water position costs: ₹34 lakh of forgone revenue by Year 3, given up by recommending against the lawn that would have paid this operator to maintain it for a decade. It is the sharpest conflict of interest in this vertical, and a promoter who cannot state the figure has not adopted the position.**

13.1 Funding utilisation

Use of funds	₹	% of total
Launch & initial operating losses	66,00,000	23.6%
Working capital (materials, payroll, society receivables)	58,00,000	20.7%
Vehicles & field logistics	44,00,000	15.7%
Nursery, compost yard & store fit-out	38,00,000	13.6%

Tools, mowers, equipment & irrigation kit	30,00,000	10.7%
Technology (site records, species register, visit capture)	20,00,000	7.1%
Customer acquisition & market entry	14,00,000	5.0%
Training & horticultural certification	6,00,000	2.1%
Deposits, insurance, legal & registrations	4,00,000	1.4%
Total	**2,80,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
THE PLANT THAT WAS ALWAYS GOING TO DIE	**A SPECIES INSTALLED IN THE WRONG LIGHT, SOIL, DRAINAGE OR SEASON LOOKS PERFECT FOR EIGHT WEEKS AND DIES IN MONTH FOUR, AND THE CAUSE IS GENUINELY UNATTRIBUTABLE BETWEEN THE INSTALLER'S SPECIFICATION, THE CLIENT'S WATERING AND THE WEATHER. THIS IS PEST CONTROL'S INVISIBLE TREATMENT COMBINED WITH PAINTING'S DELAYED FAILURE, PLUS SOMETHING NEITHER OF THOSE HAD — A BUILT-IN AND ENTIRELY PLAUSIBLE EXCUSE, BECAUSE THE OPERATOR CAN ALWAYS SAY "YOU OVERWATERED IT" AND IS USUALLY BELIEVED, SINCE IT MIGHT EVEN BE TRUE. AND THE GARDEN LOOKS ITS BEST IN EXACTLY THE WINDOW IN WHICH A WRONGLY SPECIFIED PLANT IS STILL ALIVE → THE SPECIFICATION MADE CHECKABLE BEFORE ANYTHING IS PLANTED — LIGHT HOURS MEASURED, SOIL TESTED, DRAINAGE ASSESSED, AND THE WRITTEN ASSESSMENT GIVEN TO THE CLIENT (0%→100%)**; **A PUBLISHED TWELVE-MONTH SURVIVAL RATE BY SPECIES AND BY SITE (61%→88%), MEASURED AT TWELVE MONTHS RATHER THAN HANDOVER BECAUSE HANDOVER SURVIVAL IS CLOSE TO UNIVERSAL AND TELLS THE CLIENT NOTHING, REPORTED BY SPECIES AND SITE BECAUSE A BLENDED FIGURE CONCEALS BOTH THE VARIETY THAT ALWAYS FAILS AND THE SITE WITH IMPOSSIBLE DRAINAGE, AND NEVER CLAIMED AT 100% — AN OPERATOR REPORTING 98% IS NOT MORE SKILLED, HE IS NOT FOLLOWING UP**; the replacement warranty HONOURED WITHOUT ARGUMENT (38%→96%) with mortality PROVISIONED (₹52L in Y3, **AN OPERATOR NOT CARRYING IT REPORTING ROUGHLY A THIRD MORE PROFIT THAN HE HAS EARNED**); and specification audited by a function paid on NEITHER installation revenue NOR renewal
WATER IS THE REAL COST AND THE REAL ETHICS, AND THE INCENTIVE RUNS THE WRONG WAY	**ORNAMENTAL LAWNS IN INDIAN CITIES CONSUME POTABLE MUNICIPAL WATER, FREQUENTLY DURING DECLARED SHORTAGES, ON A SURFACE WHOSE ONLY FUNCTION IS TO LOOK LIKE SOMEWHERE ELSE. AND THE COMMERCIAL PRESSURE IS ENTIRELY ONE-DIRECTIONAL: AN OPERATOR WHO DESIGNS A LARGE LAWN EARNS THE INSTALLATION REVENUE AND THEN EARNS MAINTENANCE REVENUE FOR A DECADE KEEPING IT ALIVE, SO THE WHOLE INCENTIVE RUNS TOWARD THE THIRSTIEST POSSIBLE DESIGN — WHICH IS THE SHARPEST CONFLICT OF INTEREST IN THIS VERTICAL. MUNICIPAL BYE-LAWS RESTRICT POTABLE USE FOR GARDENING AND MANY LOCAL RULES REQUIRE TREATED-WATER REUSE, SO IRRIGATING A LAWN FROM A DRINKING-WATER CONNECTION IN A SHORTAGE IS FREQUENTLY A BREACH AS WELL AS A CHOICE** → LITRES PER SQ M PER MONTH MEASURED AND REPORTED (168→96); NATIVE AND DROUGHT-TOLERANT SHARE OF NEW PLANTING 18%→64%; TREATED, GREYWATER OR HARVESTED SUPPLY 6%→38%; irrigation scheduled to EVAPOTRANSPIRATION RATHER THAN HABIT; and **LAWN AREA DESIGNED OUT ON THE OPERATOR'S OWN RECOMMENDATION REPORTED CUMULATIVELY (41,000 SQ M) WITH THE REVENUE FORGONE STATED (₹34L, 32% OF Y3 PROFIT) — THE ONLY EVIDENCE THE POSITION IS REAL, SINCE A PROMOTER WHO CANNOT STATE THE FIGURE HAS NOT ADOPTED IT**

□ THE MAINTENANCE CONTRACT IS AN UNEARNED LIABILITY	**CONTRACTS ARE BILLED ANNUALLY OR QUARTERLY IN ADVANCE AND DELIVERED OVER TWELVE VISITS, SO AN OPERATOR CAN LOOK STRONGLY CASH-GENERATIVE WHILE ACCUMULATING UNPERFORMED VISITS. THE FAILURE MODE IS NOT FRAUD BUT AN OPERATOR WHO GENUINELY BELIEVES HE IS PROFITABLE, STAFFS AND SPENDS ACCORDINGLY, AND DISCOVERS IN MONTH FOURTEEN THAT A YEAR OF VISITS IS OWED AND THE CREW TO DELIVER THEM WAS NEVER HIRED — THE PEST-CONTROL FINDING EXACTLY, IN A MILDER BUT MORE PERSISTENT FORM** → VISITS DELIVERED AGAINST CONTRACTED REPORTED (71%→98%); REVENUE RECOGNISED ON DELIVERY NOT COLLECTION (0%→100%), **WHICH MAKES THE FIRST TWO YEARS LOOK WORSE AND THE BUSINESS REAL**; the UNPERFORMED-VISIT LIABILITY REPORTED MONTHLY BESIDE CASH **SINCE THE TWO MOVE IN OPPOSITE DIRECTIONS AND ONLY ONE IS REAL**; and the diagnostic that **AN OPERATOR WITH A 90% RENEWAL RATE AND A 70% DELIVERY RATE HAS CLIENTS WHO HAVE NOT NOTICED YET — A DEBT RATHER THAN A FRANCHISE**
□ THE CHILD ON THE LAWN THAT AFTERNOON	**GARDEN PESTICIDE APPLICATION IS CASUAL, UNRECORDED AND FREQUENTLY AGRICULTURAL-GRADE, APPLIED TO A LAWN WHERE A CHILD WILL BE PLAYING THE SAME AFTERNOON — AND NOBODY IN THE HOUSEHOLD IS TOLD WHAT WAS USED OR WHEN IT IS SAFE TO RETURN. THE INSECTICIDES ACT REACHES THE DOMESTIC GARDEN EXACTLY AS IT REACHES THE INTERIOR, BUT NOBODY INSPECTS A GARDEN, SO THE INFORMATION EXISTS, THE OPERATOR HAS IT, AND IT IS SIMPLY NEVER HANDED OVER** → the pest-control framework ADOPTED WHOLE AND NOT RE-DERIVED (registered formulations, label dose, licensed storage, trained applicators); **A WRITTEN RECORD OF WHAT WAS APPLIED, ITS REGISTRATION NUMBER AND ITS RE-ENTRY INTERVAL GIVEN TO THE CLIENT ON EVERY APPLICATION (0%→100%), WITH SPECIFIC PRECAUTIONS FOR CHILDREN AND PETS**; CONSUMPTION RECONCILED AGAINST TREATED AREA to verify label dose; INTEGRATED AND ORGANIC PROGRAMMES 9%→47%; and applicator training currency tracked rather than assumed
□ THE CREW IN MAY — THE MOST LIKELY SERIOUS INJURY IN THIS PLAN	**GARDENERS ARE AMONG THE LOWEST-PAID WORKERS IN THIS VERTICAL, THEY WORK OUTDOORS THROUGH AN INDIAN SUMMER, AND THE WORK IS HEAVIEST IN EXACTLY THE MONTHS WHEN WORKING OUTDOORS IS MOST DANGEROUS — PRE-MONSOON PLANTING AND SUMMER IRRIGATION BOTH PEAK WHEN AFTERNOON TEMPERATURES DO. HEAT STRESS HERE IS NOT AN ABSTRACT OCCUPATIONAL-HEALTH TOPIC; IT IS THE MOST LIKELY WAY SOMEBODY ON THIS PAYROLL IS SERIOUSLY HARMED, AND IT IS ENTIRELY PREVENTABLE AT A SMALL AND VISIBLE COST** → water, shade and a MIDDAY PAUSE BUILT INTO THE SCHEDULE AND THE PRICE (22%→100% of summer site-days), **SO THE CREW-DAY IS SHORTER IN MAY AND THE CONTRACT IS PRICED ACCORDINGLY RATHER THAN THE PAUSE BEING TAKEN OUT OF THE WORKER'S PRODUCTIVITY**; the protocol TRIGGERED BY MEASURED TEMPERATURE RATHER THAN SUPERVISOR DISCRETION, **BECAUSE A SUPERVISOR BEHIND SCHEDULE IS NOT A NEUTRAL JUDGE OF WHETHER IT IS TOO HOT**; machinery, chainsaw and tree-work training as a standing cost; and **THE WAGE POSITION STATED RATHER THAN GLOSSED — EMPLOYED WITH EPF/ESI AT A LOADED ~₹11,100 A MONTH, MORE THAN THE MARKET PAYS AND STILL NOT A GREAT DEAL**

The committee buys tidiness, and tidiness is not the work	**A SOCIETY MANAGING COMMITTEE TENDERS ANNUALLY, COMPARES THREE QUOTATIONS ON PRICE PER SQ FT PER MONTH, AND CHANGES CONTRACTOR WHEN THE NUMBER IMPROVES — AND THE COMMITTEE ITSELF CHANGES EVERY YEAR OR TWO, SO INSTITUTIONAL MEMORY OF WHY THE LAST CONTRACTOR WAS REPLACED IS GENUINELY ABSENT. THE GARDEN IS EVALUATED ON WHETHER IT LOOKS TIDY FROM THE GATE, WHICH CORRELATES WITH MOWING FREQUENCY AND CORRELATES ALMOST NOT AT ALL WITH SOIL HEALTH, SPECIES SUITABILITY OR WHETHER ANYTHING PLANTED LAST YEAR IS STILL ALIVE — SO AN OPERATOR OPTIMISING FOR RENEWAL OPTIMISES FOR APPEARANCE ON INSPECTION DAY AND THE INCENTIVE TO DO THE INVISIBLE WORK IS CLOSE TO ZERO** → the SURVIVAL RATE, THE DELIVERED-VISIT LOG AND THE WATER FIGURES SUPPLIED TO THE COMMITTEE AS EVIDENCE, **PRECISELY BECAUSE THEY ARE WHAT A TIDY-LOOKING GARDEN DOES NOT PROVE AND THE ONLY DEFENCE AGAINST A COMPETITOR QUOTING FIFTEEN PER CENT LOWER**; CORPORATE CAMPUSES AND GREEN-CERTIFIED BUILDINGS pursued deliberately, since they have facilities managers who read a specification and auditors who ask for water figures; and multi-year contracts sought where the committee will grant them
The mali is not a worse operator — for many sites he is better value	**HE ARRIVES DAILY, KNOWS THE GARDEN INTIMATELY, COSTS A FRACTION OF A CONTRACTED CREW AND ANSWERS TO THE HOUSEHOLD RATHER THAN TO A SCHEDULE. WHAT HE DOES NOT PROVIDE IS CONTINUITY WHEN HE STOPS COMING, A REPLACEMENT WHEN HE IS ILL, ANY RECORD OF WHAT WAS SPRAYED, PROVIDENT FUND, OR A SPECIES DECISION MADE ON EVIDENCE RATHER THAN HABIT — AND SEVERAL OF THOSE MATTER TO THE CLIENT ONLY AFTER SOMETHING GOES WRONG, WHILE ONE OF THEM, HIS SOCIAL SECURITY, MATTERS TO THE CLIENT NOT AT ALL. LEAKAGE IS ~15% AND BOUNDED BY NOTHING, BECAUSE THE CLIENT WHO UNDERSTANDS THIS OPERATOR'S VALUE CAN ALSO WORK OUT THAT HIRING THE CREW'S BEST GARDENER DIRECTLY CAPTURES MOST OF IT** → compete WHERE CONTINUITY AND DOCUMENTATION HAVE VALUE; SELL THE INVISIBLE WORK AS EVIDENCE RATHER THAN ASSERTION; tenure lifted 9.8→17.2 months; **AND THE MARGIN PRICED HONESTLY AT 6.5%, SINCE A PLAN CLAIMING A BARRIER HERE IS DESCRIBING A MARKET THAT DOES NOT EXIST**
Vertical-inherited risks (see the home-cleaning anchor)	**THE WORKER ENTERS THE CUSTOMER'S PREMISES AND THE RISK RUNS BOTH WAYS** → two-way verification, the NO-QUESTIONS WITHDRAWAL RIGHT at no cost to the worker, concerns logged as a number that must rise; 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. **CLASSIFICATION IS THE FAULT LINE — THE LABEL DOES NOT DECIDE THE RELATIONSHIP, THE CONTROL DOES — AND THE SOCIETY MALI ENGAGED "INFORMALLY" FOR YEARS IS THE CLASSIC MISCLASSIFICATION CASE IN THIS VERTICAL, WHICH IS ALSO HOW THE TRADE KEEPS ITS WAGES WHERE THEY ARE →** gardeners EMPLOYED with EPF/ESI and the loaded cost STATED IN RUPEES rather than presented as an efficiency. **ROUTE DENSITY IS THE WHOLE MARGIN AND BINDS HARDER HERE THAN ANYWHERE, BECAUSE MAINTENANCE IS A FIXED WEEKLY OBLIGATION RATHER THAN A BOOKING — AN ISOLATED SITE CONSUMES THE SAME CREW-DAY AND PAYS THE SAME RATE, EVERY WEEK, FOR THE LIFE OF THE CONTRACT** → contracts clustered into fixed routes and isolated sites declined at tender rather than absorbed. POSH at the customer's premises; DPDP over addresses and access; green waste and soil provenance handled lawfully, **SINCE IMPORTED TOPSOIL ARRIVES FROM SOMEWHERE AND THAT SOMEWHERE IS USUALLY FARMLAND**

15. SWOT Analysis

Strengths	Weaknesses
A recorded site assessment issued before species are specified; **a published twelve-month survival rate by species and site, never claimed at 100%**; maintenance revenue recognised on delivery with the unperformed-visit liability visible; written chemical records with re-entry advice; water measured and lawn designed out with revenue forgone stated; green waste composted on site; employed gardeners with a heat protocol on a measured trigger.	**The lowest revenue per worker-day in the vertical and a 6.5% margin with nothing bounding leakage**; **a wage line at 37% of revenue in a trade competing against cash-paid informal labour**; dependence on annual committee tenders decided on price; plant mortality as a real and recurring cost; a maintenance book that is an annuity and a liability at once.
Opportunities	**Threats**
Gated communities and campuses whose common green areas must be maintained under contract; **green-building certification and municipal green-cover rules turning landscaping into a compliance item with auditors**; corporate clients who read specifications and ask for water figures; native planting and terrace greening as a growing segment that wants what this plan sells; irrigation retrofits as a measurable saving.	**The directly hired mali, at a fraction of the cost and with nothing between him and the client**; **annual retendering on price per square foot by committees with no institutional memory**; water restrictions that cut the maintenance scope this business is paid for; heat and machinery injury in a low-wage outdoor workforce; plant-material price and availability shocks; and facilities-management firms bundling gardening into housekeeping at marginal cost.

16. Recommended AiSevak Tools for This Business

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

- **Specification integrity: site-assessment capture (light hours, soil test, drainage) issued to the client, species register keyed to local conditions, twelve-month survival tracking by species and site, replacement-warranty workflow and mortality provisioning.**
- **The annuity: visit scheduling and delivery capture, delivery-based revenue recognition, unperformed-visit liability reporting beside cash, renewal-versus-delivery diagnostics.**
- **Chemicals: application record with registration number and re-entry interval issued to the client, consumption reconciliation against treated area, applicator training currency, IPM and organic programme flagging.**
- **Water & waste:** litres per sq m per month by site, native and drought-tolerant share of new planting, treated and harvested water share, lawn-designed-out register with revenue forgone, on-site composting share.
- **Crew safety:** heat protocol triggered by measured temperature with summer site-day compliance reporting, machinery and tree-work training records, incident and near-miss logging.
- **Vertical basics:** two-way verification, no-questions withdrawal log, allegation workflow capturing the worker's account first, route-density and sites-per-crew-day scheduling, tenure tracking.

17. Key Assumptions & Notes

- Gardening & landscaping service: maintenance-led green-services operator across one city serving housing societies, villas and corporate campuses with scheduled garden maintenance, landscape design and installation, irrigation, and plant and soil supply, with employed gardeners, recorded site assessments and a published plant-survival rate. **Tenth**

plan in the homeservices vertical (43); the home-cleaning anchor's conventions are INHERITED AND CROSS-REFERENCED, and the pest-control chemical framework and AMC-liability convention adopted whole rather than re-derived.

- **⚠ CONVENTIONS SET HERE: (a) THE PLANT THAT WAS ALWAYS GOING TO DIE — the library's first integrity instance where THE PRODUCT IS ALIVE AND THEREFORE COMES WITH A BUILT-IN EXCUSE. Pest control's invisible treatment plus painting's delayed failure, plus an alibi neither had: "YOU OVERWATERED IT" IS ALWAYS AVAILABLE AND MIGHT EVEN BE TRUE. GENERALISE: WHERE THE FAILURE HAS A PLAUSIBLE ALTERNATIVE CAUSE THE CUSTOMER CANNOT RULE OUT, THE CONTROL MUST BE A RECORD MADE BEFORE THE WORK, NOT AN ARGUMENT AFTER IT. (b) PUBLISH THE SURVIVAL RATE — MEASURED AT TWELVE MONTHS RATHER THAN HANDOVER, BECAUSE HANDOVER SURVIVAL IS CLOSE TO UNIVERSAL AND TELLS THE CLIENT NOTHING; BY SPECIES AND BY SITE, BECAUSE A BLENDED FIGURE CONCEALS BOTH THE VARIETY THAT ALWAYS FAILS AND THE SITE WITH IMPOSSIBLE DRAINAGE; AND NEVER AT 100%, SINCE AN OPERATOR REPORTING 98% IS NOT MORE SKILLED, HE IS NOT FOLLOWING UP. (c) WATER IS THE REAL COST AND THE REAL ETHICS, AND THE INCENTIVE RUNS ENTIRELY THE WRONG WAY — a large lawn earns the installation AND a decade of maintenance, so THE WHOLE COMMERCIAL PRESSURE RUNS TOWARD THE THIRSTIEST DESIGN. Report litres per sq m, native share, treated/harvested share, AND LAWN AREA DESIGNED OUT WITH THE REVENUE FORGONE STATED — the only evidence the position is real. (d) MEASURE WHAT THE APPEARANCE DOES NOT PROVE — a garden is judged tidy from the gate, which correlates with mowing and not at all with soil, species or survival; the survival rate, the delivered-visit log and the water figures ARE the product. (e) THE AMC IS AN UNEARNED LIABILITY (pest-control, transplanted) — recognise on delivery, report visits delivered vs contracted, carry the liability beside cash, AND A 90% RENEWAL RATE WITH A 70% DELIVERY RATE MEANS CLIENTS WHO HAVE NOT NOTICED YET. (f) TRIGGER SAFETY PROTOCOLS ON A MEASUREMENT, NOT ON DISCRETION — A SUPERVISOR BEHIND SCHEDULE IS NOT A NEUTRAL JUDGE OF WHETHER IT IS TOO HOT. (g) STATE THE WAGE RATHER THAN CLAIMING AN EFFICIENCY — an operator competing on price against cash-paid informal labour is not more efficient, he is simply paying properly, and should say so. (h) ROUTE DENSITY BINDS HARDER ON A STANDING OBLIGATION THAN ON A BOOKING — an isolated maintenance site consumes the same crew-day EVERY WEEK FOR THE LIFE OF THE CONTRACT.**
- Economics & cash — **REVENUE PER WORKER-DAY ₹1,073→₹1,199, THE LOWEST IN THIS VERTICAL, AGAINST ~₹444 OF LOADED CREW COST; THE WAGE LINE IS 37% OF REVENUE AND MATERIALS 21%, SO THE MARGIN IS FOUND IN ROUTING AND IN VISITS ACTUALLY DELIVERED AND NOWHERE ELSE** (Y1 −₹42L → Y2 +₹28L → Y3 +₹1.07cr; revenue ₹5.60cr→₹16.40cr; field workers 174→456; assessments issued 0%→100%; 12-month survival PUBLISHED 61%→88% with replacement warranty honoured 38%→96% and mortality provisioned ₹52L; visits delivered 71%→98% with revenue recognised on delivery and the unperformed-visit liability reported monthly; chemical records with re-entry advice 0%→100% and IPM/organic sites 9%→47%; water 168→96 litres per sq m per month, native share 18%→64%, treated/harvested 6%→38%, LAWN DESIGNED OUT 41,000 sq m AT ₹34L FORGONE — 32% OF Y3 PROFIT; green waste composted 14%→82%; heat protocol 22%→100% of summer site-days; leakage ~15% BOUNDED BY NOTHING; tenure 9.8→17.2 months; ROCE (16.8%)→30.6%; **BREAK-EVEN YEAR 2 WITH A FAST RECOVERY ON A SMALL CAPITAL BASE**; **AND THE CASH SHAPE IS DECEPTIVELY COMFORTABLE — MAINTENANCE BILLED IN ADVANCE ARRIVES BEFORE THE WORK, SO THE BANK BALANCE LOOKS HEALTHY WHILE AN OBLIGATION TO DELIVER TWELVE VISITS ACCUMULATES BEHIND IT, AND THE SUMMER QUARTER IS THE SQUEEZE RATHER THAN THE TROUGH BECAUSE IRRIGATION, REPLACEMENT PLANTING AND THE HEAT PROTOCOL ALL COST MOST IN THE MONTHS THE GARDEN LOOKS WORST**). Regulatory (section 9): **THE INSECTICIDES ACT REACHES THE DOMESTIC GARDEN EXACTLY AS IT REACHES THE INTERIOR, BUT NOBODY INSPECTS A GARDEN — SO GARDEN APPLICATION IS CASUAL, UNRECORDED AND FREQUENTLY AGRICULTURAL-GRADE, ON A LAWN WHERE A CHILD PLAYS THAT AFTERNOON**; MUNICIPAL WATER BYE-LAWS RESTRICTING POTABLE SUPPLY FOR

GARDENING, STATE RAINWATER-HARVESTING MANDATES AND TREATED-WATER REUSE REQUIREMENTS; BOCW and state safety rules on machinery, chainsaws and tree work; **HEAT AND OCCUPATIONAL-SAFETY OBLIGATIONS FOR OUTDOOR WORK THROUGH AN INDIAN SUMMER — THE EXPOSURE MOST LIKELY TO INJURE SOMEBODY ON THIS PAYROLL**; solid-waste rules on green waste and composting; consumer protection on survival and replacement claims; plus vertical-shared classification with EPF/ESI — **THE SOCIETY MALI IS THE CLASSIC MISCLASSIFICATION CASE IN THIS VERTICAL** — POSH-at-customer-premises and DPDP. Lender note (section 13): **A PAYROLL BUSINESS WITH MODEST COLLATERAL — LENDING AGAINST A CONTRACTED MAINTENANCE BOOK AND ITS DELIVERY RECORD, NOT ASSETS**; **READ THE BOOK AS A LIABILITY AS WELL AS AN ANNUITY AND ASK FOR VISITS DELIVERED ALONGSIDE RENEWAL**; **ASK FOR THE TWELVE-MONTH SURVIVAL RATE AND BE SUSPICIOUS OF A GOOD ONE**; and **NOTE WHAT THE WATER POSITION COSTS — ₹34L FORGONE BY RECOMMENDING AGAINST THE LAWN THAT WOULD HAVE PAID THIS OPERATOR TO MAINTAIN IT FOR A DECADE, THE SHARPEST CONFLICT OF INTEREST IN THIS VERTICAL.** ₹2.80cr; field workers 174→456; revenue ₹5.60→16.40cr; 213→562 staff; ROCE (16.8%)→30.6%. Figures illustrative, exclude GST.

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