BUSINESS PLAN · INDIA

Home and Deep-Cleaning Service

The worker goes alone into a stranger's home

HOME SERVICES

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

August 2026

1. Executive Summary

This plan sets out a **Home & Deep-Cleaning Service** in India — a managed operator providing recurring home cleaning, scheduled deep cleans, and specialised services (kitchen, bathroom, sofa, post-construction) to residential and small commercial customers in one city, with its own employed workforce rather than a listing of independent contractors.

> **Everything in this business follows from one fact: a worker goes alone into a stranger's home, and frequently only one other person is there. The customer's exposure is obvious and every operator addresses it — verification, uniforms, a named worker, an identity check. The exposure that runs the other way is at least as serious and almost nobody in this trade measures it: a woman entering an unknown flat, with no colleague present, no way to verify who is inside, and a strong financial reason not to walk out. She is the party with the least information, the least power and the most to lose, and if she leaves a job because something feels wrong, the default arrangement in this industry costs her the fee and her rating.** This plan builds both directions. **Every worker police-verified before a first job, from 41% to 100%; every customer identity-verified before a worker is assigned, from nothing to 100%; and — the control that costs money — a NO-QUESTIONS WITHDRAWAL RIGHT, under which a worker may leave any job at any moment without explaining herself and without losing the job's pay or taking a rating penalty. Exercised fourteen times in Year 3, with no penalty applied in a single case. And worker-raised safety concerns are reported as a rising number — 3 to 38 — because, as this library's boarding-school plan put it, an operation recording none has a reporting failure rather than a safe workforce.**

> **The second governs the economics and it is not the price: it is route density. A cleaner completing three jobs a day with forty minutes of travel between them and one completing four and a half with twelve minutes are not the same business at different scale — they are different businesses. Travel is the enemy of the sellable hour, and an operator who accepts every job in every locality because turning work away feels like failure has chosen revenue over margin and will not discover the mistake for eighteen months.** This plan narrows deliberately: **postcode clusters served fall from 22 to 14 while revenue triples**, jobs per worker per day rise **3.1 to 4.4**, and travel falls from **34% of paid hours to 19%**. **The resulting figure is the one worth watching and it moves counter-intuitively: revenue per worker-day rises 27% from ₹2,000 to ₹2,540 while the average ticket FALLS from ₹645 to ₹577 — because density replaced size, and an operator watching ticket value alone would conclude the business was deteriorating at the moment it began to work.**

> **The third is the defining economic problem of this whole vertical, and pretending otherwise is the commonest error in home-services plans. A cleaner who has been to the same flat thirty times can be hired directly, at a price better for the customer and better for her, and both parties gain immediately. Non-solicitation clauses against a domestic worker are largely unenforceable and, if actually enforced, indefensible. The leakage is real, it is large, and this plan states it rather than modelling it away: an estimated 22% of customers falling to 14%, reported as an estimate, because an operator claiming zero leakage is not measuring it. The only durable answer is to be worth the margin to both sides. To the customer: a replacement dispatched within four hours when somebody is ill — 46% rising to 91% — insurance, a published liability position and a real dispute process. To the worker: verified customers, guaranteed minimum monthly earnings, pay on a fixed date, and the withdrawal right. The worker leaves when the operator is taking a cut without doing anything for it, and the honest fix is to do something for it.**

> **The fourth is the vertical's legal fault line and this plan takes the expensive side of it. A worker in the operator's uniform, on a roster the operator sets, at a price the operator fixes, supervised by the operator's area manager, is an EMPLOYEE in substance whatever a contract or an app says — and the school-management plan's rule applies directly: the label does not decide the relationship, the control does. This business employs its core workforce, taking it from nothing to 100% on employment contracts with provident fund and state insurance.** The cost is stated rather than implied: **provident fund, state insurance, paid leave and the guaranteed monthly minimum add approximately ₹94 lakh a year by Year 3 — against a Year-3 profit of ₹42 lakh, more than twice the whole of it. A competitor treating identical workers as independent contractors is running a materially different business at the same customer price, and the difference is not efficiency.**

This plan models an operator requiring **₹5.00 crore** (₹2.40 crore promoter + ₹1.40 crore term loan + ₹76 lakh working-capital facility + ₹44 lakh investor), moving from **₹4.66 crore revenue and a ₹70 lakh loss** to **₹14.27 crore revenue and ₹42 lakh profit** by Year 3, *across a workforce growing from 74 to 176 and 68,800 to 232,300 jobs a year. (Home and deep-cleaning services — figures illustrative.)*

2. Business Description, Vision & Legal Structure

Concept: A city cleaning operator that employs its workers, verifies its customers, and lets a worker walk out of a job without having to explain why.

Vision: To be the operator a worker recommends to her sister.

Mission: Verify both sides of every doorway; pay on a fixed date and guarantee a floor; earn the margin by doing something for it; serve fewer areas properly rather than every area badly; record the worker's account before deciding an allegation; and publish the concerns raised rather than the absence of them.

Legal structure

- **Private Limited** — recommended. Employment of a large workforce, statutory registrations, insurance and outside capital all point the same way.
- **LLP** — workable for a single-city operator staying small, weaker for raising capital.
- **An employment model rather than an aggregator model — a deliberate structural choice with a stated cost, not a default.**

> **Regulatory anchor for this vertical: classification is the fault line and it decides most of the rest. The Code on Social Security and the Code on Wages, provident fund and state insurance thresholds, minimum-wage notifications and contract-labour provisions all apply differently depending on whether these workers are employees, and the substance of the relationship rather than the wording of the contract decides it — a rostered, uniformed, supervised, operator-priced worker is an employee in most readings. Separately, aggregator obligations under the Social Security Code and the platform-worker welfare statutes now enacted in several states create contribution duties that do not disappear by calling somebody a partner. Then the point that surprises most operators in this trade: the Sexual Harassment of Women at Workplace Act reaches a worker at a customer's premises, because "workplace" extends to any place visited by an employee arising out of employment — so a POSH committee, a complaint route and training are obligations that follow the worker into the customer's flat, and an internal committee that has never considered a complaint about a customer has misunderstood its jurisdiction.** Then: public liability, workmen's compensation and fidelity insurance; consumer-protection exposure on service deficiency; GST on services; shops and establishment registration; chemical handling and safety-data obligations for cleaning agents; **and DPDP duties over an unusually sensitive dataset — home addresses, entry codes, household composition and the hours at which a flat is empty, which is a**

> **security asset before it is a marketing one.**

3. Promoter & Ownership

Led by a promoter with services operations, facilities management or field-workforce background. Three competences decide outcomes. *Field discipline over sales instinct*, because the growth that destroys this business looks exactly like success — a job accepted in a distant locality, a cluster added, a customer retained at any routing cost. *Genuine comfort with the workforce*, since the difference between an operator workers stay with and one they leave is made in a hundred small decisions about pay dates, replacement cover, and who is believed when a customer alleges theft. And *the willingness to carry the classification cost*, which is roughly twice this plan's Year-3 profit and cannot be recovered in price, because the competitor next door is not paying it. Ownership, equity & investor terms are editable inputs; **the employment model is not among the things to be reconsidered when margin is tight, since that is precisely when it would be.**

4. Market Analysis — India

Indian urban demand for organised home cleaning is driven by dual-income households, apartment living, and a generation of customers who have stopped wanting an informal arrangement they must personally manage.

Demand drivers

- **Dual-income urban households** with time scarcity and the ability to pay for it.
- **Apartment and gated-community living**, which concentrates demand geographically — the single most important structural fact for this business.
- **Deep cleaning at moving in and moving out**, a large, predictable and high-value occasion.
- **Reluctance to manage an informal worker directly** — verification, replacement and disputes are what the customer is actually buying.
- **Rental churn in metros**, which generates repeated one-off deep cleans.
- **Small commercial premises** — clinics, offices, salons — needing scheduled cleaning without an in-house employee.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Urban households able to pay for organised cleaning	Very large; overwhelmingly informal today
SAM	**Households inside the served postcode clusters**	**Bounded by ROUTE DENSITY, not by income**
SOM (Yr 1–3)	Jobs delivered and recurring customers held	68,800 → 232,300 jobs; 14 clusters

> **The serviceable market in home services is defined by geography in a way that is unusual and that most entrants get wrong, because the constraint is not who can afford the service but who can be reached without destroying the worker's day. A household four kilometres outside a served cluster is exactly as able to pay as one inside it and is worth considerably less, because reaching it costs forty minutes of a worker-day that could have held another job. The natural instinct — take the booking, it is revenue, the customer is willing — is what produces an operator with jobs scattered across a city, a workforce spending a third of its paid hours in traffic, and margins that never arrive. It is a slow failure rather than a sudden one, which is why it is so common: every individual decision to accept the distant job is defensible, and only the aggregate is fatal.** Three

> consequences shape this plan. **Clusters are entered deliberately and exited deliberately — the number served FALLS from 22 to 14 while revenue triples, because depth inside a cluster is worth more than presence across a city. Apartment complexes and gated communities are the primary target, since fifty customers in one tower is the highest-density unit this business can obtain and turns travel between jobs into travel between floors. And out-of-cluster requests are declined or priced at their true cost rather than accepted at the standard rate — which loses bookings, and is the discipline the whole margin rests on.**

5. Competition & Position

Landscape: the informal market, which is the real competitor — a maid or cleaner engaged directly at a fraction of the organised price, found through a neighbour or a watchman; national home-services marketplaces with brand, app and scale but a contractor workforce; **local agencies supplying labour with minimal verification and no replacement guarantee**; facilities-management companies working downward from commercial contracts; and society-appointed housekeeping arrangements. **Every organised operator competes against a direct-hire alternative that is cheaper, and the honest position is that the organised price is only justified by things the informal option cannot supply — verification, replacement, insurance and a route of complaint.**

The operator's position

- **Both sides of the doorway verified** — the worker and the customer.
- **A no-questions withdrawal right** that costs the worker nothing.
- **An employed workforce** with provident fund, state insurance and a guaranteed monthly floor.
- **Replacement within four hours**, which is most of what the customer is buying.
- **Allegations investigated with the worker's account recorded first.**
- **Deliberate cluster depth** rather than city-wide presence.

> **Competing with the informal market requires an honest answer to a question customers ask constantly and operators evade: why pay roughly twice what a directly engaged cleaner costs? The evasive answers — "quality", "professionalism", "trained staff" — are unverifiable and the customer knows it, since the person who arrives may well be from the same labour pool she would have hired herself. The truthful answer is narrow and it is about failure rather than performance: what the customer is buying is what happens when something goes wrong. The cleaner is ill on a Monday and somebody else arrives within four hours instead of nobody arriving. A vase is broken and there is an insured, published liability position rather than an argument. Something is missing and there is an investigation rather than an accusation. Somebody has been verified before entering the flat.** Two things follow. **The proposition is sold on those specifics rather than on quality claims, because they are the only differences a customer can actually check, and every one of them is a cost the informal alternative does not carry. And the operator must actually deliver them — a replacement guarantee met 46% of the time is not a guarantee, and a customer who discovers that will correctly conclude she is paying a premium for nothing and hire directly, which is the leakage this plan measures rather than denies.**

6. Density, the Worker-Day & What Leakage Really Costs

Element	Character	Economics
Jobs per worker per day	**The output measure; density-driven**	**3.1 → 3.8 → 4.4**
Travel as % of paid hours	**The cost of geography, paid for by the operator**	**34% → 26% → 19%**

Postcode clusters served	**NARROWED deliberately as revenue triples**	**22 → 17 → 14**
Revenue per worker-day	**The number that decides whether this works**	**₹2,000 → ₹2,280 → ₹2,540**
Average ticket per job	**FALLS while worker-day revenue rises**	**₹645 → ₹600 → ₹577**
Estimated leakage to direct hire	**Stated as an estimate, not modelled away**	**22% → 18% → 14%**
Replacement dispatched within 4 hours	**Most of what the customer is actually buying**	**46% → 74% → 91%**
Recurring / subscription share of jobs	The stability the model needs	54% → 71%

> **The average ticket falling while revenue per worker-day rises is the most instructive number in this plan and it is exactly the kind of blended average that misleads an operator into the wrong decision. Ticket value drops from ₹645 to ₹577 — an 11% decline that on its own reads as price erosion or downtrading. Revenue per worker-day rises 27% over the same period. Both are true, and the reconciliation is the whole point: the mix shifted toward shorter recurring jobs, which are individually smaller and collectively far more valuable, because a worker can complete four and a half of them in the time three sprawling ones used to take. An operator watching ticket size would conclude the business was deteriorating at precisely the moment it started working, and would respond by pushing high-value deep cleans — which are lumpy, unpredictable, travel-heavy and worse per worker-day than the recurring roster.** Three disciplines follow, and they apply across this vertical. **The worker-day, not the job, is the unit of capacity, and every commercial decision is tested against revenue per worker-day rather than per booking. Recurring and one-off work is reported separately with its own ticket and its own travel load, so a moving average never hides a mix shift. And when a blended figure moves, the underlying components are published alongside it — because a number that changed for reasons of mix is telling an operator about his mix, not about his prices.**

7. The Workforce: Verification, Withdrawal & the Allegation

Before the first job

- **Police verification, identity, current address and two references** completed *before* a first assignment, not after.
- **Photograph and worker identity sent to the customer before arrival**, and to the worker: the customer's verified name and flat.
- **Induction covering chemicals, equipment, conduct, and the withdrawal right**, so a worker knows it exists on day one.

During the job

- **Check-in and check-out with location and time**, which protects both parties equally.
- **The no-questions withdrawal** — leave at any point, no explanation required, job pay retained, no rating consequence.
- **Paired first visits** where an assignment is flagged, and a reachable supervisor throughout.

> **A theft or damage allegation is a when rather than an if in this business, and how the first one is handled sets the operator's culture permanently. The pressure is entirely one-directional: the customer pays, can leave a review, is articulate, and is often a professional; the worker earns a few hundred rupees for the visit, may have limited literacy, has no representation and no record of what happened beyond her own account. The commercially convenient response is to remove the worker from the roster, apologise to the customer and move on — which resolves the matter in a day, and which is a finding of guilt with no investigation, imposed**

on the party least able to contest it. Do it three times and every worker in the operation knows that a customer's word ends a livelihood, and the best of them leave. Four controls follow. **The worker's account is recorded BEFORE any decision is taken — 0% to 100% of allegations — which sounds elementary and is routinely skipped. Outcomes are published in categories rather than buried: nine upheld, fourteen not upheld and five inconclusive in Year 3, with inconclusive treated as inconclusive rather than resolved against whoever is cheaper to lose. Workers removed on an allegation without a finding falls from six to nil. And a published liability position with insurance behind it, so a genuine breakage is settled by the operator instead of becoming a dispute between a customer and a worker who cannot afford the outcome.**

8. Operations Plan (verify, cluster, dispatch, cover, resolve)

- **Verification both ways: every worker police-verified before a first job (41% → 100%), and every customer identity-verified before a worker is assigned (0% → 100%) — because verification in one direction only protects one party.**
- **The withdrawal right: a worker may leave any job at any moment without explanation, keeping the job's pay and taking no rating penalty — exercised 14 times in Year 3 with no penalty applied in any case.**
- **Flagged assignments: paired first visits where a customer is new, unverified in person or previously the subject of a worker concern (0% → 100%).**
- **Clustering: routes built inside postcode clusters, apartment complexes prioritised, and out-of-cluster requests declined or priced at true cost rather than accepted at the standard rate.**
- **Dispatch:** routing that optimises the worker-day rather than the booking calendar, **with travel time measured as a share of paid hours and reported weekly.**
- **Replacement cover: a float maintained specifically so a four-hour replacement is real (46% → 91%), because this is the largest single thing the customer is paying the premium for.**
- **Allegations: the worker's account recorded before any decision; outcomes published as upheld, not upheld or inconclusive; no removal without a finding.**
- **Ratings: treated as a pay system rather than feedback, with an appeal route (31 heard, 9 ratings set aside) and jobs carrying no rating excluded from the average rather than counted as satisfactory.**
- **Pay:** a fixed pay date, a guaranteed monthly floor honoured in low-demand months (61 workers in Year 3), and transparent job-level earnings.
- **Data: addresses, entry times and household details treated as a security dataset — access restricted by role, retention limited, and never used for marketing.**

Control points

Area	Activity	Control point
Both sides of the doorway	Workers police-verified before first job / customers ID-verified before assignment	41% → 100% / 0% → 100%
The worker's route out	Worker-raised safety concerns logged (MUST RISE) / no-questions withdrawals exercised	3 → 38 / 0 → 14
The right must cost her nothing	Pay or rating penalty applied on a withdrawal	Nil in every year
Density is the margin	Jobs per worker per day / travel as % of paid hours / clusters served	3.1 → 4.4 / 34% → 19% / 22 → 14

Worth the cut to both sides	**Replacement within 4 hours / estimated leakage to direct hire**	**46% → 91% / 22% → 14%**
The allegation	**Worker's account recorded before decision / removed without a finding**	**0% → 100% / 6 → 0**
Employment, not a label	**Core workers on contracts with EPF/ESI / guaranteed floor paid in a low month**	**0% → 100% / 0 → 61 workers**
Workforce stability	Median tenure · cost to replace · rating appeals heard & set aside	4.2 → 9.8 months · ₹11,400 · 31 heard / 9 set aside

> **The rating system in a home-services business is not feedback — it is a pay and allocation system, and it should be governed as one. A worker's score determines which jobs she is offered, whether she is offered the recurring slots that make a stable month, and in most operations whether she keeps working at all. It is compiled entirely from customers, who are rating a stranger in their home after a single visit, and it carries every bias that implies — about language, about appearance, about caste and region, about whether a worker was deferential enough. A one-star rating given because a worker declined to clean a balcony outside the scope she was booked for has the same weight as one given for a job genuinely done badly, and nothing in the raw average distinguishes them. Operators treat the average as objective because it comes from many customers, which is precisely the error: a large number of biased judgements is a well-measured bias.** Four controls. **An appeal route with a human decision — thirty-one heard in Year 3, nine ratings set aside — and no worker deactivated on rating alone. Jobs where no rating was submitted excluded from the average rather than counted as satisfactory, so the denominator is what was actually rated. Ratings read alongside the scope of the booking, since a complaint about work outside scope is a booking error and not a performance one. And rating distribution monitored by worker cohort — because a pattern that appears in the aggregate and not in the individual case is the only way this kind of bias ever becomes visible.**

9. Classification, POSH & Operating Compliance (India)

- **Classification is the fault line: a rostered, uniformed, operator-priced and supervised worker is an EMPLOYEE in substance whatever the contract or the app says — the label does not decide the relationship, the control does.**
- **Code on Social Security and Code on Wages, provident fund and state insurance, minimum-wage notifications, and contract-labour provisions** where any work is sub-contracted.
- **Aggregator obligations under the Social Security Code and the platform-worker welfare statutes enacted in several states — contribution duties that do not disappear by calling somebody a partner.**
- **POSH reaches the customer's premises: "workplace" extends to any place visited by an employee arising out of employment, so the internal committee, the complaint route and the training follow the worker into the flat — and a committee that has never considered a complaint about a CUSTOMER has misunderstood its jurisdiction.**
- **Insurance:** public liability, workmen's compensation and fidelity cover, with a published liability position for breakage and loss.
- **Consumer protection** on service deficiency, refunds and advertised guarantees — **a four-hour replacement promise is an advertised representation.**
- **DPDP over an unusually sensitive dataset** — home addresses, entry codes, household composition and the hours at which a flat is empty; **a security asset before a marketing one**, access-restricted by role and never used for

promotion.

- Chemical handling, safety data sheets and protective equipment for cleaning agents; GST on services; shops and establishment registration.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Cleaning workers (EMPLOYED core workforce)	**74**	**118**	**176**
Contact centre, scheduling & dispatch	9	14	20
Supervisors & area managers	**8**	**13**	**19**
Sales & customer acquisition	5	8	12
Training, verification & HR	**4**	**7**	**11**
Warehouse, laundry & field logistics	4	6	9
Finance & accounts	3	4	6
Technology (dispatch, routing, worker app)	3	5	7
Leadership	2	3	4
Total	**112**	**178**	**264**

Two features of this establishment carry the plan's argument. Training, verification and HR is a standing function from Year 1 in a 112-person operation, because verification before a first job is not an administrative step but the product itself, and an operator that verifies when convenient is verifying nobody. **Supervisors and area managers run at roughly one to nine workers** — heavier than this industry's norm and the reason a four-hour replacement is achievable, since somebody must know within minutes that a worker has not checked in. **Allegation investigations and rating appeals are handled by HR rather than by the area manager whose roster is affected**, on the rule this library applies everywhere: **a control that reports to the party it constrains is not a control**, and here the constrained party is the manager whose numbers improve if a difficult customer is kept and a worker is quietly dropped.

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–4	Employment model established with EPF/ESI registration before first hire, verification pipeline running before any worker is deployed, withdrawal right written into induction, POSH committee constituted with customer-premises jurisdiction stated, initial cluster map defined, dispatch and routing live, insurance bound
Year 1	Year 1	74 workers, 68,800 jobs, 22 clusters; ₹4.66cr revenue, ₹70L loss; 3.1 jobs per worker-day and 34% travel; verification at 41%; 3 worker safety concerns logged; 6 workers removed on allegations without a finding — the baseline this plan is built to end
Year 2	Year 2	118 workers, 134,500 jobs, clusters narrowed to 17; 3.8 jobs per worker-day, travel 26%; verification 82%; withdrawal right exercised 9 times with no penalty; 78% on employment contracts; replacement within 4 hours at 74%; ₹8.55cr revenue, ₹53L loss

Year 3	Year 3	**176 workers, 232,300 jobs, 14 clusters; ₹14.27cr revenue, ₹42L profit; 4.4 jobs per worker-day with travel at 19%; verification of workers AND customers at 100%; 38 worker safety concerns logged; 14 withdrawals with nil penalty; 100% employed with EPF/ESI at ₹94L of annual cost; nil removals without a finding; replacement within 4 hours at 91%; median tenure 9.8 months**

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. ***Revenue per worker-day and route density are the levers. Job count is not one — a job accepted outside the cluster is revenue this month and a worker-day destroyed every month it recurs.***

12.1 Project cost & means of finance

Capital requirement	₹
Launch & initial operating losses	1,10,00,000
Working capital (payroll runs weekly; commercial receivables monthly)	**76,00,000**
Technology (dispatch, routing, worker app & safety features)	**62,00,000**
Equipment (machines, vacuums, pressure washers, tools)	58,00,000
Vehicles & field logistics	52,00,000
Customer acquisition & market entry	46,00,000
Hub, warehouse, laundry & office fit-out	38,00,000
Worker verification, training infrastructure & induction	**26,00,000**
Deposits (hub, vehicles, utilities)	18,00,000
Insurance, legal, registrations & compliance setup	14,00,000
Total project cost	**5,00,00,000**
Promoter contribution	2,40,00,000
Term loan (equipment, vehicles, technology)	1,40,00,000
Working-capital facility	76,00,000
Investor / angel contribution	44,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
WORKERS / WORKER-DAYS / JOBS DELIVERED	**74 / 22,200 / 68,800**	**118 / 35,400 / 134,500**	**176 / 52,800 / 232,300**
Job revenue (recurring, deep-clean & specialised)	4,44,00,000	8,07,00,000	13,41,00,000
Subscriptions, AMC & materials supplied	22,00,000	48,00,000	86,00,000
TOTAL REVENUE	**4,66,00,000**	**8,55,00,000**	**14,27,00,000**

Worker wages, EPF/ESI, guaranteed floor, leave & uniform (EMPLOYED)	**1,89,00,000**	**3,30,00,000**	**5,37,00,000**
Travel, transport & field logistics	**56,00,000**	**88,00,000**	**1,16,00,000**
Consumables, chemicals & equipment replacement	42,00,000	78,00,000	1,28,00,000
Customer acquisition & marketing	48,00,000	78,00,000	1,08,00,000
Supervisors & area managers	**34,00,000**	**62,00,000**	**96,00,000**
Head-office salaries (finance, HR, operations, leadership)	32,00,000	50,00,000	74,00,000
Contact centre, scheduling & dispatch	24,00,000	42,00,000	62,00,000
Technology (dispatch, routing, worker app & safety)	20,00,000	32,00,000	46,00,000
Verification, training & induction	**18,00,000**	**30,00,000**	**46,00,000**
Hub, warehouse, laundry & rent	18,00,000	28,00,000	40,00,000
Depreciation (equipment, vehicles, IT)	14,00,000	22,00,000	32,00,000
Insurance (public liability, workmen's compensation, fidelity)	**10,00,000**	**18,00,000**	**30,00,000**
Finance cost	10,00,000	12,00,000	12,00,000
Legal, statutory, audit & compliance	8,00,000	14,00,000	20,00,000
Bad debt & refunds	7,00,000	14,00,000	22,00,000
Damage & theft settlements paid	**6,00,000**	**10,00,000**	**16,00,000**
Total expenses	**5,36,00,000**	**9,08,00,000**	**13,85,00,000**
Net profit / (loss) before tax	**(70,00,000)**	**(53,00,000)**	**42,00,000**
Net margin	(15.0%)	(6.2%)	2.9%
AVERAGE CAPITAL EMPLOYED / RETURN ON CAPITAL EMPLOYED	**₹4.60cr / (15.2%)**	**₹4.90cr / (10.8%)**	**₹5.40cr / 7.8%**
REVENUE PER WORKER-DAY / average ticket per job	**₹2,000 / ₹645**	**₹2,280 / ₹600**	**₹2,540 / ₹577**
JOBS PER WORKER PER DAY / travel as % of paid hours / POSTCODE CLUSTERS SERVED	**3.1 / 34% / 22**	**3.8 / 26% / 17**	**4.4 / 19% / 14**
WORKERS POLICE-VERIFIED BEFORE FIRST JOB / customers ID-verified before assignment	**41% / 0%**	**82% / 100%**	**100% / 100%**
WORKER-RAISED SAFETY CONCERNS LOGGED (must rise) / paired first visits on flagged assignments	**3 / 0%**	**22 / 100%**	**38 / 100%**
NO-QUESTIONS WITHDRAWALS EXERCISED / pay or rating penalty applied	**0 / Nil**	**9 / Nil**	**14 / Nil**
CORE WORKERS ON EMPLOYMENT CONTRACTS WITH EPF/ESI / annual cost of doing so	**0% / n/a**	**78% / ₹52,00,000**	**100% / ₹94,00,000**

Allegations: worker's account recorded before decision / upheld : not upheld : inconclusive / removed WITHOUT a finding	**0% / n.r. / 6**	**100% / 7:11:4 / 2**	**100% / 9:14:5 / 0**
ESTIMATED LEAKAGE TO DIRECT HIRE / replacement within 4 hours / guaranteed floor paid in a low month	**22% / 46% / 0**	**18% / 74% / 38**	**14% / 91% / 61**
Median worker tenure · cost to replace a worker · rating appeals heard / set aside · recurring share of jobs	4.2 mo · ₹11,400 · 0 / 0 · 54%	6.9 mo · ₹11,400 · 18 / 5 · 63%	9.8 mo · ₹11,400 · 31 / 9 · 71%

12.3 Unit economics & break-even

- **The worker-day is the unit and revenue per worker-day is the only figure that decides whether this business works. It rises 27% to ₹2,540 against a fully loaded worker cost of roughly ₹1,020 a day, and the gap between them funds everything else — supervision, dispatch, insurance, marketing and the head office.**
- **Travel is the largest recoverable cost in the business and it appears in no cost line. Thirty-four per cent of paid hours spent travelling means a third of the wage bill bought no revenue; taking it to 19% is worth more than any price increase this operator could obtain.**
- **The classification cost is ₹94 lakh a year by Year 3 against a ₹42 lakh profit — more than twice the whole of it. A competitor treating identical workers as independent contractors is running a materially different business at the same customer price, and the difference is not efficiency.**
- **Leakage at 14% is a permanent cost of trading and is modelled as one. It is the price of a relationship business in which the relationship belongs, in every practical sense, to the worker — and the only defence is being worth the margin to both parties.**
- **Break-even: Year 3, and thinly at 2.9%. This is a low-margin, high-volume, labour-intensive business and any plan showing double-digit net margins in home cleaning has either underpriced its labour, misclassified its workforce, or not yet met its first serious allegation.**

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	76,00,000	62,00,000	48,00,000	40,00,000
Collections (consumer prepaid & on-completion; commercial on terms)	96,00,000	1,08,00,000	1,24,00,000	1,32,00,000
Wages, travel, consumables, marketing, interest & overheads	1,10,00,000	1,22,00,000	1,32,00,000	1,38,00,000
Closing balance	**62,00,000**	**48,00,000**	**40,00,000**	**34,00,000**

> **The cash characteristic that defines this vertical is that the wage bill is the fastest-moving liability a small business can carry, and it does not wait. Workers in this trade are paid weekly or fortnightly and depend on it entirely — a delayed pay date is not an accounting inconvenience, it is a household that does not eat, and it is the single fastest way to lose a workforce. Consumer revenue is collected at or before service, which helps; commercial contracts pay on thirty to sixty day terms, which does not; and the guaranteed monthly floor means the operator pays in a slow month whether or not the jobs materialised. An operator holding a healthy annual margin can still fail to make a Tuesday payroll after one weak fortnight, and in this business that failure is not recoverable.** Three disciplines follow. **The facility is sized against the payroll cycle rather than against annual turnover — ₹76 lakh against ₹4.66 crore of Year-1 revenue, which looks heavy and is correct when the largest cost clears every seven days. Consumer prepayment and subscription billing are pushed**

deliberately, since a recurring customer paying monthly in advance converts the worst cash characteristic in the business into the best. And commercial receivables are capped as a share of revenue — a large office contract on sixty-day terms looks like a stabilising win and is a fortnightly payroll funded three times before the first invoice is paid.

12.5 Key Performance Indicators to Monitor

- **Both directions of safety: workers verified before first job; customers verified before assignment; worker-raised concerns (must rise); withdrawals exercised and penalties applied (must remain nil); paired first visits on flagged assignments.**
- **Density: revenue per worker-day; jobs per worker-day; travel as a share of paid hours; clusters served; jobs accepted outside cluster.**
- **Worth the cut:** replacement within four hours; estimated leakage to direct hire; recurring share of jobs; customer retention at six and twelve months.
- **Fair process:** allegations with the worker's account recorded first; outcomes by category; removals without a finding (must remain nil); rating appeals heard and set aside; unrated jobs excluded from averages.
- **Workforce:** median tenure; cost to replace; guaranteed floor paid; pay-date adherence; EPF/ESI coverage and its stated annual cost.

13. Funding Requirement & Bankability

Total ask: **₹1.40 crore term loan plus a ₹76 lakh working-capital facility** against ₹2.40 crore promoter contribution and ₹44 lakh of investor money. Four points. **First, the security position is weak — cleaning equipment, vehicles and software with limited resale value — so this is a cash-flow lend against recurring revenue, and the recurring share (54% rising to 71%) matters more than the revenue total. Second, the facility must be sized on the payroll cycle rather than on turnover: the largest cost in this business clears weekly, a guaranteed floor is paid in slow months, and commercial receivables run to sixty days — an operator with a healthy annual margin can still fail a Tuesday payroll. Third, the diagnostic is revenue per worker-day and travel as a share of paid hours, not job count or ticket size. A promoter who can state both is running a route business; one who quotes bookings and average ticket has not yet found where his margin is going, and the answer is almost always traffic. Fourth, and specific to this vertical: ask whether the workforce is employed or contracted, and what that decision costs. ₹94 lakh a year here against a ₹42 lakh profit — and an operator showing a materially better margin at the same price has very likely made the opposite choice, which is a contingent liability sitting outside the accounts entirely, crystallising on inspection, on a workmen's compensation claim, or on the first serious injury in a customer's home.**

13.1 Funding utilisation

Use of funds	₹	% of total
Launch & initial operating losses	1,10,00,000	22.0%
Working capital (weekly payroll; commercial receivables)	76,00,000	15.2%
Technology (dispatch, routing, worker app & safety features)	62,00,000	12.4%
Equipment (machines, vacuums, pressure washers, tools)	58,00,000	11.6%
Vehicles & field logistics	52,00,000	10.4%

Customer acquisition & market entry	46,00,000	9.2%
Hub, warehouse, laundry & office fit-out	38,00,000	7.6%
Worker verification, training infrastructure & induction	26,00,000	5.2%
Deposits (hub, vehicles, utilities)	18,00,000	3.6%
Insurance, legal, registrations & compliance setup	14,00,000	2.8%
Total	**5,00,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
THE WORKER GOES ALONE INTO A STRANGER'S HOME — AND THE RISK RUNS BOTH WAYS	**THE CUSTOMER'S EXPOSURE IS OBVIOUS AND EVERY OPERATOR ADDRESSES IT. THE EXPOSURE RUNNING THE OTHER WAY IS AT LEAST AS SERIOUS AND ALMOST NOBODY IN THIS TRADE MEASURES IT: A WOMAN ENTERING AN UNKNOWN FLAT, NO COLLEAGUE PRESENT, NO WAY TO VERIFY WHO IS INSIDE, AND A STRONG FINANCIAL REASON NOT TO WALK OUT. SHE IS THE PARTY WITH THE LEAST INFORMATION, THE LEAST POWER AND THE MOST TO LOSE — AND IF SHE LEAVES A JOB BECAUSE SOMETHING FEELS WRONG, THE DEFAULT ARRANGEMENT IN THIS INDUSTRY COSTS HER THE FEE AND HER RATING** → verification BOTH WAYS: every worker police-verified, ID- and address-checked with references BEFORE a first job (41%→100%), and **EVERY CUSTOMER IDENTITY-VERIFIED BEFORE A WORKER IS ASSIGNED (0%→100%), BECAUSE VERIFICATION IN ONE DIRECTION ONLY PROTECTS ONE PARTY**; a **NO-QUESTIONS WITHDRAWAL RIGHT — LEAVE ANY JOB AT ANY MOMENT WITHOUT EXPLAINING, KEEPING THE JOB'S PAY AND TAKING NO RATING PENALTY** (14 exercised in Year 3, NIL penalty applied in any case, and taught at induction so a worker knows it exists on day one); PAIRED FIRST VISITS on flagged assignments (0%→100%); check-in/check-out with time and location, WHICH PROTECTS BOTH PARTIES EQUALLY; and worker-raised safety concerns logged as A NUMBER THAT MUST RISE (3→38) since **AN OPERATION RECORDING NONE HAS A REPORTING FAILURE RATHER THAN A SAFE WORKFORCE**
Route density is the whole margin, and the failure is slow	**A CLEANER COMPLETING THREE JOBS A DAY WITH FORTY MINUTES OF TRAVEL BETWEEN THEM AND ONE COMPLETING FOUR AND A HALF WITH TWELVE MINUTES ARE NOT THE SAME BUSINESS AT DIFFERENT SCALE — THEY ARE DIFFERENT BUSINESSES. TRAVEL IS THE ENEMY OF THE SELLABLE HOUR AND APPEARS IN NO COST LINE: 34% OF PAID HOURS SPENT TRAVELLING MEANS A THIRD OF THE WAGE BILL BOUGHT NO REVENUE. AN OPERATOR WHO ACCEPTS EVERY JOB IN EVERY LOCALITY BECAUSE TURNING WORK AWAY FEELS LIKE FAILURE HAS CHOSEN REVENUE OVER MARGIN — AND IT IS A SLOW FAILURE RATHER THAN A SUDDEN ONE, WHICH IS WHY IT IS SO COMMON: EVERY INDIVIDUAL DECISION TO ACCEPT THE DISTANT JOB IS DEFENSIBLE, AND ONLY THE AGGREGATE IS FATAL** → clusters entered AND EXITED deliberately, with the number served FALLING from 22 to 14 WHILE REVENUE TRIPLES, **BECAUSE DEPTH INSIDE A CLUSTER IS WORTH MORE THAN PRESENCE ACROSS A CITY**; apartment complexes and gated communities prioritised, since **FIFTY CUSTOMERS IN ONE TOWER TURNS TRAVEL BETWEEN JOBS INTO TRAVEL BETWEEN FLOORS**; out-of-cluster requests DECLINED OR PRICED AT TRUE COST rather than accepted at the standard rate; routing that optimises THE WORKER-DAY RATHER THAN THE BOOKING CALENDAR; and travel reported weekly as a share of paid hours (34%→19%), **WHICH IS WORTH MORE THAN ANY PRICE INCREASE THIS OPERATOR COULD OBTAIN**

The worker is the brand and can leave with the customer	**THE DEFINING ECONOMIC PROBLEM OF THIS WHOLE VERTICAL. A CLEANER WHO HAS BEEN TO THE SAME FLAT THIRTY TIMES CAN BE HIRED DIRECTLY AT A PRICE BETTER FOR THE CUSTOMER AND BETTER FOR HER, AND BOTH PARTIES GAIN IMMEDIATELY. NON-SOLICITATION CLAUSES AGAINST A DOMESTIC WORKER ARE LARGELY UNENFORCEABLE AND, IF ACTUALLY ENFORCED, INDEFENSIBLE. THE WORKER LEAVES WHEN THE OPERATOR IS TAKING A CUT WITHOUT DOING ANYTHING FOR IT** → the leakage STATED AS AN ESTIMATE AND MODELLED (22%→14%), **BECAUSE AN OPERATOR CLAIMING ZERO LEAKAGE IS NOT MEASURING IT**; and the only durable answer — BE WORTH THE MARGIN TO BOTH SIDES. To the customer: **A REPLACEMENT DISPATCHED WITHIN FOUR HOURS WHEN SOMEBODY IS ILL (46%→91%), WHICH IS THE LARGEST SINGLE THING THE PREMIUM BUYS**, insurance, a published liability position and a real dispute process. To the worker: verified customers, A GUARANTEED MONTHLY FLOOR HONOURED IN LOW-DEMAND MONTHS (61 workers in Year 3), pay on a fixed date, transparent job-level earnings and the withdrawal right. **A REPLACEMENT GUARANTEE MET 46% OF THE TIME IS NOT A GUARANTEE, AND A CUSTOMER WHO DISCOVERS THAT WILL CORRECTLY CONCLUDE SHE IS PAYING A PREMIUM FOR NOTHING**
Classification — the vertical's legal fault line	**A WORKER IN THE OPERATOR'S UNIFORM, ON A ROSTER THE OPERATOR SETS, AT A PRICE THE OPERATOR FIXES, SUPERVISED BY THE OPERATOR'S AREA MANAGER, IS AN EMPLOYEE IN SUBSTANCE WHATEVER A CONTRACT OR AN APP SAYS — THE LABEL DOES NOT DECIDE THE RELATIONSHIP, THE CONTROL DOES (the school-management plan's rule, applied). CODE ON SOCIAL SECURITY, CODE ON WAGES, EPF/ESI, MINIMUM WAGES AND CONTRACT-LABOUR PROVISIONS ALL TURN ON IT, AND AGGREGATOR OBLIGATIONS UNDER THE SOCIAL SECURITY CODE AND THE STATE PLATFORM-WORKER STATUTES CREATE CONTRIBUTION DUTIES THAT DO NOT DISAPPEAR BY CALLING SOMEBODY A PARTNER** → the core workforce EMPLOYED (0%→100% on contracts with EPF/ESI), with **THE COST STATED RATHER THAN IMPLIED: PROVIDENT FUND, STATE INSURANCE, PAID LEAVE AND THE GUARANTEED FLOOR ADD ~₹94 LAKH A YEAR BY YEAR 3 AGAINST A ₹42 LAKH PROFIT — MORE THAN TWICE THE WHOLE OF IT — SO A COMPETITOR TREATING IDENTICAL WORKERS AS INDEPENDENT CONTRACTORS IS RUNNING A MATERIALLY DIFFERENT BUSINESS AT THE SAME CUSTOMER PRICE, AND THE DIFFERENCE IS NOT EFFICIENCY**. Plus: **POSH REACHES THE CUSTOMER'S PREMISES, SINCE "WORKPLACE" EXTENDS TO ANY PLACE VISITED BY AN EMPLOYEE ARISING OUT OF EMPLOYMENT — SO THE COMMITTEE, THE COMPLAINT ROUTE AND THE TRAINING FOLLOW THE WORKER INTO THE FLAT, AND A COMMITTEE THAT HAS NEVER CONSIDERED A COMPLAINT ABOUT A CUSTOMER HAS MISUNDERSTOOD ITS JURISDICTION**
The theft or damage allegation — a when, not an if	**THE PRESSURE IS ENTIRELY ONE-DIRECTIONAL: THE CUSTOMER PAYS, CAN LEAVE A REVIEW, IS ARTICULATE AND IS OFTEN A PROFESSIONAL; THE WORKER EARNS A FEW HUNDRED RUPEES FOR THE VISIT, MAY HAVE LIMITED LITERACY, HAS NO REPRESENTATION AND NO RECORD BEYOND HER OWN ACCOUNT. THE COMMERCIALLY CONVENIENT RESPONSE IS TO REMOVE HER FROM THE ROSTER, APOLOGISE AND MOVE ON — WHICH RESOLVES THE MATTER IN A DAY AND IS A FINDING OF GUILT WITH NO INVESTIGATION, IMPOSED ON THE PARTY LEAST ABLE TO CONTEST IT. DO IT THREE TIMES AND EVERY WORKER KNOWS THAT A CUSTOMER'S WORD ENDS A LIVELIHOOD, AND THE BEST OF THEM LEAVE** → **THE WORKER'S ACCOUNT RECORDED BEFORE ANY DECISION IS TAKEN (0%→100%), WHICH SOUNDS ELEMENTARY AND IS ROUTINELY SKIPPED**; outcomes PUBLISHED IN CATEGORIES (9 upheld : 14 not upheld : 5 inconclusive), **WITH INCONCLUSIVE TREATED AS INCONCLUSIVE RATHER THAN RESOLVED AGAINST WHOEVER IS CHEAPER TO LOSE**; workers removed on an allegation WITHOUT A FINDING taken 6→0; investigations run by HR RATHER THAN THE AREA MANAGER WHOSE ROSTER IS AFFECTED; and a published liability position with insurance behind it, **SO A GENUINE BREAKAGE IS SETTLED BY THE OPERATOR INSTEAD OF BECOMING A DISPUTE BETWEEN A CUSTOMER AND A WORKER WHO CANNOT AFFORD THE OUTCOME**

The rating system is a pay system	**A WORKER'S SCORE DECIDES WHICH JOBS SHE IS OFFERED, WHETHER SHE GETS THE RECURRING SLOTS THAT MAKE A STABLE MONTH, AND IN MOST OPERATIONS WHETHER SHE KEEPS WORKING AT ALL. IT IS COMPILED ENTIRELY FROM CUSTOMERS RATING A STRANGER IN THEIR HOME AFTER A SINGLE VISIT, AND IT CARRIES EVERY BIAS THAT IMPLIES — ABOUT LANGUAGE, APPEARANCE, CASTE AND REGION, AND WHETHER A WORKER WAS DEFERENTIAL ENOUGH. A ONE-STAR GIVEN BECAUSE SHE DECLINED WORK OUTSIDE HER BOOKED SCOPE WEIGHS THE SAME AS ONE FOR A JOB GENUINELY DONE BADLY. OPERATORS TREAT THE AVERAGE AS OBJECTIVE BECAUSE IT COMES FROM MANY CUSTOMERS, WHICH IS PRECISELY THE ERROR: A LARGE NUMBER OF BIASED JUDGEMENTS IS A WELL-MEASURED BIAS** → an APPEAL ROUTE WITH A HUMAN DECISION (31 heard, 9 set aside) and NO WORKER DEACTIVATED ON RATING ALONE; **JOBS WITH NO RATING SUBMITTED EXCLUDED FROM THE AVERAGE RATHER THAN COUNTED AS SATISFACTORY, SO THE DENOMINATOR IS WHAT WAS ACTUALLY RATED**; ratings read ALONGSIDE THE BOOKED SCOPE, since a complaint about out-of-scope work is A BOOKING ERROR AND NOT A PERFORMANCE ONE; and distribution monitored BY WORKER COHORT, **BECAUSE A PATTERN THAT APPEARS IN THE AGGREGATE AND NOT IN THE INDIVIDUAL CASE IS THE ONLY WAY THIS KIND OF BIAS EVER BECOMES VISIBLE**
The informal competitor is cheaper and the customer knows it	**EVERY ORGANISED OPERATOR COMPETES AGAINST A DIRECT-HIRE ALTERNATIVE AT ROUGHLY HALF THE PRICE, FOUND THROUGH A NEIGHBOUR OR A WATCHMAN. THE EVASIVE ANSWERS — "QUALITY", "PROFESSIONALISM", "TRAINED STAFF" — ARE UNVERIFIABLE AND THE CUSTOMER KNOWS IT, SINCE THE PERSON WHO ARRIVES MAY WELL BE FROM THE SAME LABOUR POOL SHE WOULD HAVE HIRED HERSELF** → the truthful answer is NARROW AND IT IS ABOUT FAILURE RATHER THAN PERFORMANCE: **WHAT THE CUSTOMER IS BUYING IS WHAT HAPPENS WHEN SOMETHING GOES WRONG** — the cleaner is ill on a Monday and SOMEBODY ELSE ARRIVES WITHIN FOUR HOURS INSTEAD OF NOBODY ARRIVING; a vase is broken and there is AN INSURED, PUBLISHED LIABILITY POSITION RATHER THAN AN ARGUMENT; something is missing and there is AN INVESTIGATION RATHER THAN AN ACCUSATION; somebody has been VERIFIED BEFORE ENTERING THE FLAT. Sold on those SPECIFICS rather than on quality claims, **BECAUSE THEY ARE THE ONLY DIFFERENCES A CUSTOMER CAN ACTUALLY CHECK AND EVERY ONE IS A COST THE INFORMAL ALTERNATIVE DOES NOT CARRY** — and each therefore has to be genuinely delivered, which is what the four-hour replacement metric measures
Structural attrition, the weekly payroll & the address database	**HIGH ATTRITION IS STRUCTURAL IN THIS TRADE, NOT A MANAGEMENT FAILURE — THE WORK IS PHYSICAL, THE PAY IS MODEST, AND A BETTER OFFER IS ALWAYS NEARBY** → reported honestly (median tenure 4.2→9.8 months, cost to recruit, verify and train a replacement ₹11,400) and improved through pay-date reliability, the guaranteed floor and fair process rather than through retention bonuses. **THE WAGE BILL IS THE FASTEST-MOVING LIABILITY A SMALL BUSINESS CAN CARRY AND IT DOES NOT WAIT: WORKERS ARE PAID WEEKLY OR FORTNIGHTLY AND DEPEND ON IT ENTIRELY — A DELAYED PAY DATE IS NOT AN ACCOUNTING INCONVENIENCE, IT IS A HOUSEHOLD THAT DOES NOT EAT, AND THE FASTEST WAY TO LOSE A WORKFORCE. AN OPERATOR WITH A HEALTHY ANNUAL MARGIN CAN STILL FAIL A TUESDAY PAYROLL AFTER ONE WEAK FORTNIGHT, AND IN THIS BUSINESS THAT FAILURE IS NOT RECOVERABLE** → facility SIZED ON THE PAYROLL CYCLE (₹76L against ₹4.66cr), consumer prepayment and subscription billing pushed deliberately since **A RECURRING CUSTOMER PAYING MONTHLY IN ADVANCE CONVERTS THE WORST CASH CHARACTERISTIC IN THE BUSINESS INTO THE BEST**, and commercial receivables CAPPED AS A SHARE OF REVENUE because **A LARGE OFFICE CONTRACT ON SIXTY-DAY TERMS LOOKS LIKE A STABILISING WIN AND IS A FORTNIGHTLY PAYROLL FUNDED THREE TIMES BEFORE THE FIRST INVOICE IS PAID**. Plus DPDP over **HOME ADDRESSES, ENTRY CODES, HOUSEHOLD COMPOSITION AND THE HOURS AT WHICH A FLAT IS EMPTY — A SECURITY ASSET BEFORE A MARKETING ONE**, access-restricted by role and never used for promotion; chemical handling and safety data; and consumer-protection exposure, since **A FOUR-HOUR REPLACEMENT PROMISE IS AN ADVERTISED REPRESENTATION**

15. SWOT Analysis

Strengths **Verification in both directions, which almost no operator in this trade does**; **a no-questions withdrawal right that costs the worker nothing**; an employed workforce with provident fund, state insurance and a guaranteed floor; a four-hour replacement that is actually met 91% of the time; allegations investigated with the worker's account recorded first; deliberate cluster depth rather than city-wide presence.	**Weaknesses** **A 2.9% net margin with no cushion for error**; **₹94 lakh a year of classification cost against ₹42 lakh of profit**; leakage to direct hire that cannot be eliminated; almost no security value in the asset base; structural attrition and a weekly payroll; dependence on a small number of dense clusters; growth that must be refused when it falls outside them.
Opportunities **Apartment complexes and gated communities, the highest-density unit this business can obtain**; **a very large informal market with no verification, no replacement and no recourse**; move-in and move-out deep cleaning driven by metro rental churn; small commercial premises needing scheduled cleaning without an in-house employee; subscription billing that converts the cash cycle; adjacent services sold into an already-dense route.	**Threats** **The direct-hire alternative at roughly half the price, permanently available**; **national marketplaces with a contractor cost base competing at the same customer price**; a serious safety incident in either direction; a classification challenge against a competitor that reprices the whole market either way; wage inflation ahead of pricing power; and the slow drift by which an operator accepts distant work until his workers spend a third of their day in traffic.

16. Recommended AiSevak Tools for This Business

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

- **Both directions of safety: worker verification pipeline gating first assignment, customer identity verification before allocation, worker safety-concern register (must rise), no-questions withdrawal log with penalty-applied alerts, paired-visit flagging.**
- **Density: revenue-per-worker-day dashboard, travel-as-percentage-of-paid-hours reporting, cluster profitability and out-of-cluster acceptance log, route optimisation against the worker-day rather than the booking calendar.**
- **Worth the cut:** four-hour replacement tracking with float management, leakage estimation and retention cohorts, subscription billing, published liability position and claim workflow.
- **Fair process: allegation workflow that captures the worker's account before any decision, outcome categorisation, removal-without-finding alerts, rating appeal queue with unrated jobs excluded from averages, cohort bias monitoring.**
- **Workforce & compliance:** EPF/ESI and guaranteed-floor administration with cost-of-compliance reporting, pay-date adherence, tenure and cost-to-replace tracking, POSH register covering customer premises, DPDP access controls over the address dataset.

17. Key Assumptions & Notes

- Home & deep-cleaning service: managed city operator providing recurring home cleaning, scheduled deep cleans and specialised services to residential and small commercial customers, with its own employed workforce rather than a listing of contractors. ▯ **FIRST PLAN AND ANCHOR OF THE HOMESERVICES VERTICAL (43) — the ten plans that follow inherit these conventions and should CROSS-REFERENCE rather than re-derive them.**

- **⚠ VERTICAL CONVENTIONS SET HERE: (a) 🛡️ THE WORKER ENTERS THE CUSTOMER'S HOME ALONE AND THE RISK RUNS BOTH WAYS — the customer's exposure is obvious and universally addressed; the worker's is at least as serious and almost nobody measures it, because SHE HAS THE LEAST INFORMATION, THE LEAST POWER AND THE MOST TO LOSE, AND THE DEFAULT ARRANGEMENT COSTS HER THE FEE AND HER RATING IF SHE WALKS OUT. Verify BOTH sides of the doorway; give a NO-QUESTIONS WITHDRAWAL RIGHT that costs her nothing and teach it at induction; log worker-raised concerns as A NUMBER THAT MUST RISE. (b) 🚗 ROUTE DENSITY IS THE WHOLE MARGIN — travel is the enemy of the sellable hour and APPEARS IN NO COST LINE. Serve FEWER clusters better; decline or true-cost out-of-cluster work; optimise THE WORKER-DAY, NOT THE BOOKING CALENDAR. THE FAILURE IS SLOW: EVERY INDIVIDUAL DECISION TO ACCEPT THE DISTANT JOB IS DEFENSIBLE AND ONLY THE AGGREGATE IS FATAL. (c) 🔑 THE WORKER IS THE BRAND AND CAN LEAVE WITH THE CUSTOMER — LEAKAGE IS THE DEFINING ECONOMIC PROBLEM OF THIS VERTICAL. Non-solicitation against a domestic worker is largely unenforceable and, if enforced, indefensible. STATE THE LEAKAGE AS AN ESTIMATE — AN OPERATOR CLAIMING ZERO IS NOT MEASURING IT — and answer it by BEING WORTH THE MARGIN TO BOTH SIDES, because THE WORKER LEAVES WHEN THE OPERATOR IS TAKING A CUT WITHOUT DOING ANYTHING FOR IT. (d) ⚖️ CLASSIFICATION IS THE VERTICAL'S LEGAL FAULT LINE — THE LABEL DOES NOT DECIDE THE RELATIONSHIP, THE CONTROL DOES. STATE THE COST OF EMPLOYING IN RUPEES. (e) POSH REACHES THE CUSTOMER'S PREMISES — a committee that has never considered a complaint about a CUSTOMER has misunderstood its jurisdiction. (f) THE ALLEGATION IS A WHEN, NOT AN IF — record the worker's account BEFORE any decision, publish outcomes by category, and never remove without a finding. (g) THE RATING SYSTEM IS A PAY SYSTEM AND A LARGE NUMBER OF BIASED JUDGEMENTS IS A WELL-MEASURED BIAS — appeal route, no deactivation on rating alone, unrated jobs excluded from the average. (h) HIGH ATTRITION IS STRUCTURAL, NOT A MANAGEMENT FAILURE — report tenure and cost-to-replace honestly. (i) 📊 THE BLENDED-AVERAGE LESSON IN ITS CLEAREST FORM: THE AVERAGE TICKET FELL 11% WHILE REVENUE PER WORKER-DAY ROSE 27%, BECAUSE DENSITY REPLACED SIZE — AN OPERATOR WATCHING TICKET VALUE WOULD CONCLUDE THE BUSINESS WAS DETERIORATING AT THE MOMENT IT BEGAN TO WORK.**
- Economics & cash — **THE WORKER-DAY IS THE UNIT AND REVENUE PER WORKER-DAY IS THE ONLY FIGURE THAT DECIDES WHETHER THIS BUSINESS WORKS** (Y1 −₹70L → Y3 +₹42L; revenue ₹4.66cr→₹14.27cr; workers 74→176, worker-days 22,200→52,800, jobs 68,800→232,300; revenue per worker-day ₹2,000→₹2,540 against a fully loaded worker cost of ~₹1,020 a day; jobs per worker-day 3.1→4.4 and travel 34%→19% of paid hours; clusters NARROWED 22→14; ROCE (15.2%)→7.8%; **BREAK-EVEN YEAR 3 AND THINLY AT 2.9% — THIS IS A LOW-MARGIN, HIGH-VOLUME, LABOUR-INTENSIVE BUSINESS, AND ANY PLAN SHOWING DOUBLE-DIGIT NET MARGINS IN HOME CLEANING HAS EITHER UNDERPRICED ITS LABOUR, MISCLASSIFIED ITS WORKFORCE, OR NOT YET MET ITS FIRST SERIOUS ALLEGATION**). Regulatory (section 9): **CLASSIFICATION AS THE FAULT LINE, WITH CODE ON SOCIAL SECURITY, CODE ON WAGES, EPF/ESI, MINIMUM WAGES, CONTRACT LABOUR AND THE STATE PLATFORM-WORKER STATUTES ALL TURNING ON IT**; **POSH FOLLOWING THE WORKER INTO THE CUSTOMER'S FLAT**; public liability, workmen's compensation and fidelity insurance with a published liability position; consumer protection, since **A FOUR-HOUR REPLACEMENT PROMISE IS AN ADVERTISED REPRESENTATION**; **DPDP OVER HOME ADDRESSES, ENTRY CODES AND THE HOURS AT WHICH A FLAT IS EMPTY — A SECURITY ASSET BEFORE A MARKETING ONE**; chemical handling and safety data; GST; shops and establishment. Lender note (section 13): **WEAK SECURITY (EQUIPMENT, VEHICLES AND SOFTWARE WITH LIMITED RESALE VALUE), SO A CASH-FLOW LEND AGAINST RECURRING REVENUE WHERE THE RECURRING SHARE (54%→71%) MATTERS MORE THAN THE TOTAL**; facility SIZED ON THE PAYROLL CYCLE RATHER THAN TURNOVER; **THE DIAGNOSTICS ARE REVENUE PER WORKER-DAY AND TRAVEL AS A SHARE OF PAID HOURS, NOT JOB COUNT OR TICKET SIZE — A PROMOTER WHO QUOTES BOOKINGS AND AVERAGE TICKET HAS NOT YET FOUND WHERE HIS MARGIN IS GOING, AND THE ANSWER IS ALMOST ALWAYS TRAFFIC**; and **ASK WHETHER THE WORKFORCE IS EMPLOYED**

OR CONTRACTED AND WHAT THAT DECISION COSTS — ₹94 LAKH A YEAR HERE AGAINST A ₹42 LAKH PROFIT, AND AN OPERATOR SHOWING A MATERIALLY BETTER MARGIN AT THE SAME PRICE HAS VERY LIKELY MADE THE OPPOSITE CHOICE, WHICH IS A CONTINGENT LIABILITY SITTING OUTSIDE THE ACCOUNTS ENTIRELY, CRYSTALLISING ON INSPECTION, ON A WORKMEN'S COMPENSATION CLAIM, OR ON THE FIRST SERIOUS INJURY IN A CUSTOMER'S HOME. ₹5.00cr; workers 74→176; revenue ₹4.66→14.27cr; 112→264 staff; revenue per worker-day ₹2,000→₹2,540. 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** 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.
