BUSINESS PLAN · INDIA

Pet Services Marketplace

A verified-supply platform whose only real product is verification

PET CARE & VETERINARY BUSINESSES

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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1. Executive Summary

This plan sets out a **Pet Services Marketplace** in India — a platform connecting pet owners with verified providers of walking, sitting, grooming, boarding, training and veterinary appointments, handling discovery, booking, payment, insurance cover and dispute resolution.

> **This is the only platform business in the vertical, and it delivers no care whatsoever.** It intermediates every other plan written here — the clinic, the groomer, the boarding facility, the trainer — which makes it **the second software-economics plan in this library after the LMS platform, and the second pure intermediary after the EPR compliance business.** What it sells is not a service but access to one, and the honest question a promoter must answer is what that access is worth once the customer has it.

> **Because the central problem of this model is disintermediation, and pet care has close to the worst possible characteristics for a marketplace: it is high-frequency, intensely local, and relationship-based.** A dog walker attends daily. A groomer returns every six weeks. **Once an owner has met the walker, both parties want to transact directly next time, and nothing stops them.** A platform for one-off, high-search-cost, low-trust transactions — a plumber once a year — holds a defensible position; **pet care has none of those properties.** This plan therefore treats **leakage as the metric that decides whether the model works at all**, reports it honestly as **estimated leakage falling from 59% to 32% — never to zero** — and takes the position that **the answer is not enforcement, which is both unenforceable and hostile, but making the platform worth using on the tenth booking** through payments, records, insurance and substitute cover when the regular walker falls ill.

> **The second structural problem is a responsibility gap, and it is where businesses of this kind actually fail.** An owner uses the platform precisely **because it appears to vouch for the provider** — that is the entire reason to book through it rather than ask a neighbour. **Yet the platform does not employ the provider, cannot supervise the groom or the boarding night, and operates in a vertical where the customer is absent and the patient cannot speak.** When a dog is injured at a sitter's home, the owner holds the platform responsible and the terms of service call it a neutral venue. **This plan refuses that hiding place.** Verification is treated as **the only product actually being sold** — in-person assessment of 100% of providers, **145 removed a year after verification failure or incident** — and **incident payouts are made without disputing liability, on 100% of cases, with every booking insured by Year 3.**

This plan models a platform requiring **₹1.45 crore** (₹50 lakh promoter + ₹75 lakh investor + ₹20 lakh working-capital finance), moving from **₹2.06 crore revenue on ₹9.2 crore GMV with a ₹34 lakh loss** in Year 1 to **₹8.08 crore revenue on ₹42 crore GMV and ₹1.16 crore profit** by Year 3. *(Two-sided marketplace; leakage- and verification-driven — figures illustrative.)*

2. Business Description, Vision & Legal Structure

Concept: A verified-supply marketplace — discovery and matching, in-app booking and payment, provider verification and background checks, booking-level insurance, visit reporting with photographs, and dispute resolution — across walking, sitting, grooming, boarding, training and veterinary appointments.

Vision: To be the reason an owner can leave their dog with a stranger.

Mission: Verify in person; insure every booking; pay out without arguing; earn the tenth booking rather than enforce it; and report the leakage honestly.

Legal structure options

- **Private Limited** — effectively required: investor funding, payment aggregation, insurance arrangements and platform liability.
- **LLP** — unsuitable once external equity is contemplated.
- **Proprietorship** — not viable for a funded platform handling third-party payments.

> **Regulatory anchor:** platform businesses carry obligations that are easy to under-scope. **Intermediary status under the Information Technology Act provides safe harbour for third-party content, but it does not extend to the platform's own representations** — and a platform that markets its providers as "verified," "trusted" or "background-checked" **has made a claim it must be able to substantiate, which is a consumer-protection matter rather than an intermediary one.** Alongside that: **payment aggregation and settlement, which requires either a licensed partner or RBI-compliant arrangements — holding customer money before settling to providers is a regulated activity, not a product feature**; DPDP obligations over owner and provider personal data, including background-check material, which is sensitive; **worker classification, since providers directed on pricing, scheduling and standards may not remain independent contractors in substance**; insurance arrangements written with a licensed insurer rather than self-underwritten; and the underlying obligations of the services themselves — a groomer booked through the platform still owes PCA Act duties, and a veterinary appointment still requires a VCI-registered practitioner.

3. Promoter & Ownership

Led by a promoter with marketplace or consumer-technology background. Three competences decide outcomes: *supply operations*, since verified competent providers are the scarce input and the hard side of this market; *retention design*, meaning building reasons to stay rather than penalties for leaving; and *trust-and-safety judgement*, which is the willingness to remove revenue-generating providers. Verification integrity, on-platform retention, incident handling & capital discipline are the differentiators. Ownership, equity, ESOP pool & investor terms are editable inputs.

4. Market Analysis — India

Demand is driven by urban pet ownership growth, working households needing daily care, travel requiring boarding or sitting, and the genuine difficulty of finding someone trustworthy. Supply is fragmented, largely informal and rarely verified. The market is **real, growing, and structurally hostile to intermediation**.

Demand drivers

- **Daily-care needs** — walking and sitting for households working outside the home.
- **Travel**, driving boarding and in-home sitting demand.
- **The trust problem**, which is the platform's actual reason to exist: an owner cannot evaluate a stranger who will be alone with their animal.
- **Fragmented informal supply**, discoverable only through word of mouth today.
- **Payment and scheduling friction** in cash-based informal arrangements.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Indian pet services spend	Large, overwhelmingly informal
SAM	Services suited to intermediation in served cities	Category- and city-bounded

SOM (Yr 1–3)	**GMV retained on-platform after leakage**	₹9.2cr → ₹42cr GMV

> **Category selection matters more here than in most marketplaces, and it produces a genuinely counter-intuitive conclusion: the highest-frequency categories are the worst platform categories.** Dog walking is the most frequent service in this market — daily, local, low-value per visit — and precisely for that reason **it leaks fastest: after two weeks the owner and walker know each other, the relationship is established, and the platform is charging a commission on an arrangement it is no longer contributing anything to.** Boarding is the opposite: infrequent, higher value, higher perceived risk, and the owner genuinely wants verification and insurance because they will be absent for a fortnight. **Grooming sits in between; veterinary appointment booking leaks least of all, because scheduling and records add real recurring value, but it also supports the lowest take rate.** The strategic conclusion is that **a platform should not chase the highest-frequency category simply because it produces the most bookings** — frequency and leakage move together, and **a business optimising for booking volume is optimising for the transactions it is most likely to lose.** This plan therefore weights supply and marketing toward boarding, grooming and training rather than toward walking, despite walking generating the impressive top-line numbers.

Target segments

- **Travelling owners** needing boarding or in-home sitting — the least leakage-prone, highest-trust segment.
- **Working households** needing daily walking and day care — highest volume, highest leakage.
- **New pet owners**, who have no existing providers and genuinely need discovery.
- **Providers seeking demand** — independent walkers, groomers, sitters and small facilities.
- **Relocating households**, who lose their entire provider network at once.

5. Competition & Competitive Advantage

Landscape: other pet-service platforms, general services marketplaces adding pet categories, **direct arrangements through neighbours, residential societies and WhatsApp groups — which is the dominant incumbent**, individual providers with their own client books, and boarding facilities and clinics selling direct. **The largest competitor is not another app; it is the neighbour who knows someone.**

The business's edge

- **In-person verification** of every provider, which no informal arrangement offers.
- **Booking-level insurance**, which is genuinely unavailable outside a platform.
- **Substitute cover** when a regular provider is unavailable — the most practically valuable feature in daily-care categories.
- **Records and reporting**, including visit photographs and care notes.
- **Incident handling that actually pays**, which is what makes the verification claim credible.

> **The strongest available answer to disintermediation is insurance, and it deserves to be understood as the product rather than as a feature.** Everything else a platform offers can be replicated by a direct arrangement: the owner and the walker can agree a time, a price and a payment method without any intermediary. **What they cannot arrange between themselves is cover for the afternoon the dog slips its collar, or is bitten in a park, or needs emergency veterinary treatment while the owner is on a flight.** A booking made through the platform carries that; the same booking made directly does not. **This is the one asymmetry that survives familiarity** — it does not weaken as the relationship strengthens, which is precisely the property every other platform feature lacks. The corollary is that **the insurance must be real and must pay without argument**, because a single publicised refusal converts the platform's

> central proposition into marketing language. **Paying 100% of incidents without disputing liability is expensive, and it is the cost of the only durable advantage this business has.**

6. Services & Revenue Model

Line	Model	Basis
Commission on bookings	% of GMV	**Take rate 18.0% → 15.0% — falling by design**
Provider subscriptions & featured placement	Monthly	Non-transactional; leakage-resistant
Booking insurance & protection fees	Per booking	**The durable advantage**
Advertising & brand partnerships	Per campaign	Food, pharma, insurance brands
Bookings from unverified providers	**NIL — by policy**	**Supply-quality firewall**

> **The take rate is not a pricing decision in this business; it is a leakage decision, and treating it as the former is how these platforms die.** Every percentage point of commission increases the incentive for both sides to transact directly — and unlike a taxi or a food order, **the parties here meet, exchange numbers, and have an obvious opportunity to arrange the next booking privately.** A platform charging 25% on a ₹500 walk is **offering the walker ₹125 a visit to send a WhatsApp message**, which is not a contest. This plan therefore **reduces take rate from 18% to 15% as scale grows** — the opposite of the usual marketplace trajectory — and shifts revenue toward lines that do not scale with each transaction: **provider subscriptions and insurance fees, which together reach 17% of revenue and are structurally leakage-resistant because a provider paying a monthly subscription for demand has already decided the platform is worth staying on.**

7. Go-to-Market — Earning the Tenth Booking

Building supply (the hard side)

- **Direct recruitment and in-person verification**, which is slow, expensive and non-negotiable.
- **Training and standards support**, which raises quality and creates a reason to remain affiliated.
- **Guaranteed demand** in early cities, since providers join platforms that produce bookings.
- **Facility partnerships** with boarding, grooming and veterinary businesses seeking fill.

Building demand & holding it

- **Trust-led positioning** — verification and insurance, not price.
- **Substitute cover and scheduling**, the features that matter on booking ten rather than booking one.
- **Records and reporting** that accumulate value over time.
- **Multi-category use**, since a household using three services is far less likely to leave than one using a single walker.

Sales approach

Verify supply properly → win the first booking on trust → deliver reliably → become useful on the tenth booking → expand across categories within the household. **The failure mode to avoid is the one that always tempts marketplaces under growth pressure: loosening verification to add supply.** Every relaxation adds bookings this quarter, and **verification is the only product this platform actually sells** — a marketplace with unverified providers is a directory, and a directory is worth nothing in a category where the entire reason to use it is not knowing whether the stranger can be trusted. **One serious incident involving a provider who should never have been listed does more damage than a year of supply growth creates**, because it converts the platform's central claim into a demonstrated falsehood.

8. Operations Plan (verify, match, insure, report, resolve)

- **Provider verification:** identity, address, references, **in-person assessment** and background check — **on 100% of providers before listing**.
- **Competence assessment:** category-specific — a groomer's handling, a boarder's premises, a trainer's method.
- **Matching & booking:** availability, location, animal profile, special needs, in-app payment.
- **Insurance:** booking-level cover through a licensed insurer, applied by default rather than as an add-on.
- **Visit reporting:** check-in, photographs, care notes — **the substitute for supervision the platform cannot provide.**
- **Incident response:** immediate veterinary authorisation, owner notified same day, **payout without disputing liability**.
- **Continuous monitoring:** re-verification, incident patterns, and **removal of providers who fail**.
- **Retention engineering:** substitute cover, scheduling, records and multi-category use — the anti-leakage stack.

Booking lifecycle

Stage	Activity	Control point
Verify	**ID, references, in-person, background**	**100% in person; removals 62 → 145**
Match	Availability, location, animal needs	Fill rate; time to confirmed booking
Insure	**Booking-level cover by default**	**68% → 100% of bookings covered**
Deliver	Provider performs; visit reporting	Check-in compliance; photo reports
Resolve	**Incident payout without dispute**	**100% of incidents**
Retain	**Substitute cover, records, multi-category**	**On-platform repeat 41% → 68%**

> **The responsibility gap deserves to be confronted directly, because it is the specific thing that destroys platforms in trust-dependent categories.** The legal position and the customer's expectation are not the same, and **the platform has usually created the expectation itself.** An owner who selects a "verified, background-checked, insured" sitter **believes they are buying an assurance from the platform, not merely an introduction** — and when the dog is injured, they are entirely uninterested in terms of service describing the platform as a neutral venue. **Legally that defence may well hold; commercially it is fatal**, because the story that circulates is not the legal outcome but the fact that the platform argued. The position taken here is therefore simple: **if the platform is going to make the verification claim — and it must, since that claim is the entire business — then it must stand behind it when something goes wrong.** That means **paying without disputing liability, removing the provider, and telling the owner what happened**, at a cost carried in the incident line rising to ₹32 lakh. **The alternative is to make a weaker claim, attract fewer customers, and be a directory — which is a coherent business but not this one.**

9. Platform Liability, Data & Worker Classification (India)

- **Intermediary safe harbour under the IT Act covers third-party content — it does not cover the platform's own representations.** "Verified", "trusted" and "background-checked" are **the platform's claims and must be**

substantiable.

- **Payment aggregation:** holding customer funds before settling to providers is **a regulated activity requiring a licensed partner or RBI-compliant arrangements — not a product feature.**
- **DPDP obligations** over owner and provider data, including **background-check material, which is sensitive and needs defined retention and access control.**
- **Worker classification: providers directed on pricing, scheduling and standards may not remain independent contractors in substance**, whatever the contract says — a live question as India's gig-work framework develops.
- **Insurance** written with a licensed insurer, never self-underwritten; cover scope disclosed plainly.
- **Underlying service obligations persist:** a groomer booked through the platform still owes PCA Act duties; a veterinary appointment still requires a VCI-registered practitioner; a boarding provider still falls under custodial-care obligations.
- Consumer-protection compliance on cancellation, refunds, pricing transparency and **CCPA dark-pattern rules on urgency and drip pricing.**

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / chief executive	1	1	2
Product engineering	16	26	42
Supply operations (provider acquisition & management)	**10**	**20**	**34**
Trust & safety / verification	**8**	**16**	**28**
Customer & provider support	8	16	28
Demand marketing	6	12	20
Finance, payments & admin	4	7	12
Total	**53**	**98**	**166**

Trust and safety is staffed at nearly the level of demand marketing throughout, which is the plan's thesis in headcount: **in a marketplace whose only product is verification, the verification team is not overhead — it is manufacturing.**

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Build	Month 0–6	Platform, verification process, insurance partner, first-city supply
Launch	Month 6–12	620 providers, ₹9.2cr GMV; ₹2.06cr revenue, ₹34L loss; on-platform repeat 41%
Prove	Year 2	1,450 providers, ₹21.5cr GMV, repeat 56%; ₹4.45cr, ₹15L profit
Scale	Year 3	2,800 providers, ₹42cr GMV; ₹8.08cr, ₹1.16cr profit; **repeat 68%, all bookings insured**

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. ***On-platform repeat retention, take rate, verification integrity and contribution per booking are the levers — and take rate is modelled FALLING, because in this category commission and leakage are the same decision.***

12.1 Project cost & means of finance

Capital requirement	₹
Product engineering & platform build	**46,00,000**
Supply acquisition, verification & onboarding	**28,00,000**
Marketing & demand acquisition	26,00,000
Working capital (salaries through pre-revenue build)	22,00,000
Insurance programme & incident reserve	**10,00,000**
Technology infrastructure & payments	8,00,000
Legal, compliance & registrations	3,00,000
Office & equipment	2,00,000
Total project cost	**1,45,00,000**
Promoter contribution	50,00,000
Investor funding	75,00,000
Working-capital finance	20,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Gross Merchandise Value (GMV)	*9,20,00,000*	*21,50,00,000*	*42,00,00,000*
Commission on bookings	**1,66,00,000**	**3,55,00,000**	**6,30,00,000**
Provider subscriptions & featured placement	18,00,000	38,00,000	74,00,000
Booking insurance & protection fees	**14,00,000**	**32,00,000**	**62,00,000**
Advertising & brand partnerships	8,00,000	20,00,000	42,00,000
Total revenue	**2,06,00,000**	**4,45,00,000**	**8,08,00,000**
Salaries (engineering, ops, trust & safety, support, admin)	78,00,000	1,38,00,000	2,32,00,000
Demand marketing & customer acquisition	**62,00,000**	**1,32,00,000**	**2,12,00,000**
Provider acquisition, verification & background checks	**52,00,000**	**78,00,000**	**1,18,00,000**
Technology infrastructure, payments & hosting	18,00,000	32,00,000	52,00,000
Incident payouts, insurance & claims	**12,00,000**	**20,00,000**	**32,00,000**
Office, overheads & admin	8,00,000	15,00,000	24,00,000

Depreciation, interest & other	10,00,000	15,00,000	22,00,000
Total expenses	**2,40,00,000**	**4,30,00,000**	**6,92,00,000**
Net profit / (loss) before tax	**(34,00,000)**	**15,00,000**	**1,16,00,000**
Net margin	(16.5%)	3.4%	14.4%
Take rate — *falling by design*	**18.0%**	**16.5%**	**15.0%**
ON-PLATFORM REPEAT RETENTION — the metric that decides the model	**41%**	**56%**	**68%**
Estimated leakage (repeat relationships going direct) — *never zero*	**59%**	**44%**	**32%**
Providers verified in person before listing	**100%**	**100%**	**100%**
Providers removed after verification failure or incident	**62**	**98**	**145**
Incidents where payout made without disputing liability	**100%**	**100%**	**100%**
Bookings covered by platform insurance	**68%**	**91%**	**100%**
Bookings from unverified providers	**NIL**	**NIL**	**NIL**
Contribution per booking (₹) / Customer repeat rate	148 / 46%	168 / 62%	192 / 74%
Bookings / Active verified providers / Provider retention	~78,000 / 620 / 54%	~1,84,000 / 1,450 / 68%	~3,60,000 / 2,800 / 79%

12.3 Unit economics & break-even

- **On-platform repeat retention is the whole model.** At 41% the platform is buying customers who leave with their provider; at 68% it has built something. **Everything else in this plan is subordinate to that number.**
- **Take rate falls as scale grows**, which reverses the usual marketplace trajectory and is correct here: **commission and leakage are the same decision, and a platform charging a walker ₹125 a visit to send a WhatsApp message has already lost.**
- **Subscriptions and insurance fees reach 17% of revenue and are structurally leakage-resistant**, because they are not charged per transaction and therefore create no incentive to transact elsewhere.
- **Contribution per booking rises ₹148 → ₹192** despite a falling take rate, because average booking value grows as mix shifts from walking toward boarding and grooming.
- **Break-even:** Year 2, marginally. **Year 1's loss is the shape of a marketplace buying both sides simultaneously** — the same structure the LMS plan described, with supply acquisition added on top of demand acquisition.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	1,05,00,000	83,00,000	69,00,000	63,00,000
Collections (net revenue after provider settlement)	38,00,000	46,00,000	54,00,000	60,00,000
Salaries, marketing, verification, technology & overheads	60,00,000	60,00,000	60,00,000	60,00,000
Closing balance	**83,00,000**	**69,00,000**	**63,00,000**	**63,00,000**

> **Two cash characteristics distinguish this from the other plans in the vertical, and the first is a genuine hazard. The platform collects the full booking value and settles the provider's share afterwards, which means a substantial part of the cash in the account belongs to providers rather than to the business.** That float looks like liquidity and is not — **a platform funding operations from unsettled provider money is spending other people's earnings and will discover the fact during its first bad month.** Provider funds should be held separately and settled on a published schedule, and the reported cash position should be net of them. **The second is that the entire cost base is fixed against volume that has to be bought twice** — once on the supply side through verification, once on the demand side through marketing — with **marketing and verification together consuming 55% of revenue in Year 1.** Three disciplines follow: **city-by-city expansion rather than national launch**, since a marketplace with thin supply in twelve cities has no liquidity anywhere; **hold a genuine incident reserve**, because payouts are irregular and the promise to pay without argument is worthless if the money is not there; and **raise for eighteen months beyond plan**, exactly as the LMS plan concluded, because **retention curves in this category turn slowly and running out before they turn is the standard failure.**

12.5 Key Performance Indicators to Monitor

- **The decisive metric: on-platform repeat retention** and **estimated leakage**, tracked by category — walking, sitting, grooming, boarding, training.
- **Trust: in-person verification coverage**; **providers removed**; incidents per thousand bookings; **payout without dispute**; insurance coverage of bookings.
- **Economics:** take rate by category; **contribution per booking**; CAC on both sides; subscription and insurance share of revenue.
- **Liquidity:** fill rate and time-to-confirmed-booking by city; provider retention; multi-category household penetration.

13. Funding Requirement & Bankability

Total ask: **₹75 lakh investor funding plus ₹20 lakh working-capital finance** against ₹50 lakh promoter contribution. Four points. **First, this is an equity proposition** — no security, a Year 1 loss by design, and a two-sided acquisition cost that debt cannot sensibly fund. **Second, the metric to underwrite is on-platform repeat retention, not GMV. GMV is the easiest number in this business to grow and the least informative — a platform can buy transactions indefinitely, and if 59% of the resulting relationships leave with the provider, it has been paying to introduce customers to its own competitors. Third, ask what the platform does when an animal is injured**: whether it pays, whether it argues, and whether the insurance is written with a licensed insurer or is a line in the terms of service. **Fourth, and specific to trust marketplaces, ask what proportion of listed providers were verified in person and how many were removed last year. A platform that has never removed anyone has either extraordinary supply or no verification process — and in this category it is almost never the former.**

13.1 Funding utilisation

Use of funds	₹	% of total
Product engineering & platform build	46,00,000	31.7%
Supply acquisition, verification & onboarding	28,00,000	19.3%
Marketing & demand acquisition	26,00,000	17.9%
Working capital (salaries through pre-revenue build)	22,00,000	15.2%
Insurance programme & incident reserve	10,00,000	6.9%

Technology infrastructure & payments	8,00,000	5.5%
Legal, compliance & registrations	3,00,000	2.1%
Office & equipment	2,00,000	1.4%
Total	**1,45,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
Disintermediation — the central problem	**Pet care has close to the worst possible marketplace characteristics: high-frequency, intensely local, relationship-based. Once an owner has met the walker, both parties want to transact directly and nothing stops them.** Answer is **not enforcement (unenforceable and hostile) but being worth using on the TENTH booking**: payments, records, substitute cover, insurance. Leakage reported honestly, 59% → 32%, **never zero**
Take rate treated as a pricing decision	**Commission and leakage are the same decision. A platform charging 25% on a ₹500 walk is offering the walker ₹125 a visit to send a WhatsApp message — which is not a contest.** Take rate falls 18% → 15%; shift revenue to subscriptions and insurance fees, which **create no per-transaction incentive to leave**
The responsibility gap	An owner selecting a "verified, insured" sitter **believes they are buying an assurance, not an introduction**, and is entirely uninterested in terms of service calling the platform a neutral venue. **Legally that defence may hold; commercially it is fatal, because the story that circulates is not the legal outcome but the fact that the platform ARGUED.** Pay without disputing liability (100%), remove the provider, tell the owner what happened
Loosening verification to grow supply	Every relaxation adds bookings this quarter, and **verification is the ONLY product this platform sells — a marketplace with unverified providers is a directory, and a directory is worth nothing where the entire reason to use it is not knowing whether the stranger can be trusted. One serious incident involving a provider who should never have been listed does more damage than a year of supply growth creates**
Chasing the highest-frequency category	Counter-intuitively, **the highest-frequency categories are the WORST platform categories — walking leaks fastest because after two weeks the platform is charging commission on a relationship it no longer contributes to.** Weight supply and marketing toward boarding, grooming and training **despite walking producing the impressive top-line numbers**
Provider float mistaken for cash	**The platform collects full booking value and settles providers afterwards, so a substantial part of the balance belongs to providers — that float looks like liquidity and is not. A platform funding operations from unsettled provider money is spending other people's earnings and will discover it during its first bad month.** Segregate and settle on a published schedule
Platform representations vs safe harbour	**IT Act intermediary protection covers third-party content, NOT the platform's own claims** — "verified", "trusted", "background-checked" are consumer-protection representations requiring substantiation
Worker classification	**Providers directed on pricing, scheduling and standards may not remain independent contractors in substance, whatever the contract says** — a live question as India's gig-work framework develops
Payment aggregation compliance	Holding customer funds before settlement is **a regulated activity requiring a licensed partner or RBI-compliant arrangements — not a product feature**

Reviews as a weak signal	Most bookings end uneventfully, ratings cluster near the top, and **the animal cannot review** — so reviews cannot substitute for verification and incident data

15. SWOT Analysis

Strengths **Booking-level insurance is genuinely unavailable outside a platform and is the one advantage that does NOT weaken as the relationship strengthens**; in-person verification at scale; substitute cover in daily-care categories; near-zero marginal cost per additional booking; multi-category households are materially stickier; brand partnerships with food, pharma and insurance.	**Weaknesses** **Delivers no care itself and cannot supervise anything it sells**; **the category's high frequency and locality make leakage structural rather than fixable**; both sides must be bought; verification is slow and expensive; provider float can be mistaken for working capital; Year 1 loss by design.
Opportunities Fragmented informal supply with no verification anywhere; relocating households losing entire provider networks; boarding and grooming facilities seeking fill; insurance and records as products in their own right; expansion into adjacent categories (pharmacy delivery, teleconsultation); data on demand patterns valuable to the whole vertical.	**Threats** **The neighbour who knows someone — the dominant incumbent**; general services marketplaces adding pet categories with existing scale; providers building their own client books off platform-acquired customers; **a single serious incident with a poorly verified provider**; gig-worker regulation changing the cost base; funding conditions during a loss-making build.

16. Recommended AiSevak Tools for This Business

This pet services marketplace would use AiSevak's Petcare and Technology vertical tools in operations:

- **The decisive metric: on-platform repeat retention and leakage estimation by category**, cohort tracking of owner-provider pairs, multi-category penetration.
- **Trust & safety: verification workflow with in-person assessment records**, background-check register, **provider removal log**, incident register with payout status.
- **Economics:** take-rate and contribution-per-booking analytics by category, dual-sided CAC, subscription and insurance revenue share.
- **Liquidity:** fill rate and time-to-confirmed-booking by city, provider retention, substitute-cover fulfilment.
- **Compliance: segregated provider settlement tracking**, claim substantiation register for platform representations, DPDP data-retention controls.

17. Key Assumptions & Notes

- Pet services marketplace: verified-supply platform for walking, sitting, grooming, boarding, training and veterinary appointments, with booking, payment, insurance cover, visit reporting and dispute resolution.
- **⚠ CLOSES THE PETCARE VERTICAL (9/9). THE ONLY PLATFORM BUSINESS HERE, AND IT DELIVERS NO CARE WHATSOEVER** — it intermediates every other plan in the vertical, making it **the SECOND software-economics plan after lms-platform and the SECOND pure intermediary after epr-compliance-services**; what it sells is not a service but ACCESS to one, and **the honest question a promoter must answer is what that access is worth ONCE THE CUSTOMER HAS IT.**

- **THE CENTRAL PROBLEM IS DISINTERMEDIATION, AND PET CARE HAS CLOSE TO THE WORST POSSIBLE CHARACTERISTICS FOR A MARKETPLACE: HIGH-FREQUENCY, INTENSELY LOCAL, RELATIONSHIP-BASED** — a walker attends daily, a groomer returns every six weeks, and **ONCE AN OWNER HAS MET THE WALKER, BOTH PARTIES WANT TO TRANSACT DIRECTLY NEXT TIME AND NOTHING STOPS THEM**; a platform for one-off, high-search-cost, low-trust transactions (a plumber once a year) holds a defensible position, **PET CARE HAS NONE OF THOSE PROPERTIES → LEAKAGE IS THE METRIC THAT DECIDES WHETHER THE MODEL WORKS AT ALL**, reported honestly as **59%→44%→32%, NEVER ZERO**, with the position that **THE ANSWER IS NOT ENFORCEMENT (BOTH UNENFORCEABLE AND HOSTILE) BUT MAKING THE PLATFORM WORTH USING ON THE TENTH BOOKING** — payments, records, insurance, and substitute cover when the regular walker falls ill (on-platform repeat retention 41%→56%→68%).
- **CATEGORY SELECTION PRODUCES A GENUINELY COUNTER-INTUITIVE CONCLUSION: THE HIGHEST-FREQUENCY CATEGORIES ARE THE WORST PLATFORM CATEGORIES.** Dog walking is the most frequent service and precisely for that reason **LEAKS FASTEST — after two weeks the owner and walker know each other and THE PLATFORM IS CHARGING A COMMISSION ON AN ARRANGEMENT IT IS NO LONGER CONTRIBUTING ANYTHING TO**; boarding is the opposite (infrequent, higher value, higher perceived risk, and **the owner genuinely WANTS verification and insurance because they will be absent for a fortnight**); grooming sits between; **veterinary appointment booking leaks LEAST because scheduling and records add real recurring value, but supports the LOWEST take rate → A PLATFORM SHOULD NOT CHASE THE HIGHEST-FREQUENCY CATEGORY SIMPLY BECAUSE IT PRODUCES THE MOST BOOKINGS: FREQUENCY AND LEAKAGE MOVE TOGETHER, AND A BUSINESS OPTIMISING FOR BOOKING VOLUME IS OPTIMISING FOR THE TRANSACTIONS IT IS MOST LIKELY TO LOSE** (weight supply and marketing toward boarding, grooming and training **despite walking generating the impressive top-line numbers**). Related: **THE TAKE RATE IS NOT A PRICING DECISION, IT IS A LEAKAGE DECISION, AND TREATING IT AS THE FORMER IS HOW THESE PLATFORMS DIE — a platform charging 25% on a ₹500 walk is OFFERING THE WALKER ₹125 A VISIT TO SEND A WHATSAPP MESSAGE, WHICH IS NOT A CONTEST** → take rate FALLS 18%→16.5%→15% (the reverse of the usual marketplace trajectory), with revenue shifted to **subscriptions and insurance fees (17% of revenue), STRUCTURALLY LEAKAGE-RESISTANT because they are not charged per transaction**.
- **THE SECOND STRUCTURAL PROBLEM IS A RESPONSIBILITY GAP, AND IT IS WHERE BUSINESSES OF THIS KIND ACTUALLY FAIL: THE PLATFORM IS CHOSEN PRECISELY BECAUSE IT APPEARS TO VOUCH FOR THE PROVIDER — THAT IS THE ENTIRE REASON TO BOOK THROUGH IT RATHER THAN ASK A NEIGHBOUR — YET IT DOES NOT EMPLOY THEM, CANNOT SUPERVISE THE GROOM OR THE BOARDING NIGHT, AND OPERATES IN A VERTICAL WHERE THE CUSTOMER IS ABSENT AND THE PATIENT CANNOT SPEAK → VERIFICATION IS THE ONLY PRODUCT IT ACTUALLY SELLS**. The legal position and the customer's expectation are not the same, **AND THE PLATFORM HAS USUALLY CREATED THE EXPECTATION ITSELF**: an owner selecting a "verified, background-checked, insured" sitter **BELIEVES THEY ARE BUYING AN ASSURANCE FROM THE PLATFORM, NOT MERELY AN INTRODUCTION**, and when the dog is injured is **entirely uninterested in terms of service describing the platform as a neutral venue — LEGALLY THAT DEFENCE MAY WELL HOLD; COMMERCIALLY IT IS FATAL, BECAUSE THE STORY THAT CIRCULATES IS NOT THE LEGAL OUTCOME BUT THE FACT THAT THE PLATFORM ARGUED** → position taken: **IF THE PLATFORM IS GOING TO MAKE THE VERIFICATION CLAIM — AND IT MUST, SINCE THAT CLAIM IS THE ENTIRE BUSINESS — IT MUST STAND BEHIND IT WHEN SOMETHING GOES WRONG**: in-person verification of 100% of providers, **145 removed a year after failure or incident**, **payout WITHOUT DISPUTING LIABILITY on 100% of incidents**, every booking insured by Y3, and **bookings from unverified providers: NIL**. **The alternative is to make a weaker claim, attract fewer customers, and be a directory — a coherent business, but not this one.** Growth trap named: **LOOSENING VERIFICATION TO ADD SUPPLY adds bookings this quarter, and ONE SERIOUS INCIDENT INVOLVING A PROVIDER WHO SHOULD NEVER HAVE BEEN LISTED DOES MORE DAMAGE THAN A YEAR OF SUPPLY GROWTH CREATES, because it converts the**

platform's central claim into a DEMONSTRATED FALSEHOOD.

- **THE STRONGEST ANSWER TO DISINTERMEDIATION IS INSURANCE, AND IT IS THE PRODUCT RATHER THAN A FEATURE** — everything else can be replicated by a direct arrangement (the owner and walker can agree a time, a price and a payment method with no intermediary), but **WHAT THEY CANNOT ARRANGE BETWEEN THEMSELVES IS COVER FOR THE AFTERNOON THE DOG SLIPS ITS COLLAR, OR IS BITTEN IN A PARK, OR NEEDS EMERGENCY TREATMENT WHILE THE OWNER IS ON A FLIGHT → THIS IS THE ONE ASYMMETRY THAT SURVIVES FAMILIARITY: IT DOES NOT WEAKEN AS THE RELATIONSHIP STRENGTHENS, WHICH IS PRECISELY THE PROPERTY EVERY OTHER PLATFORM FEATURE LACKS**; corollary — **the insurance must be REAL and must pay WITHOUT ARGUMENT, because a single publicised refusal converts the platform's central proposition into marketing language, and paying 100% of incidents without disputing liability IS EXPENSIVE AND IS THE COST OF THE ONLY DURABLE ADVANTAGE THIS BUSINESS HAS**. Regulatory: **IT Act intermediary safe harbour covers THIRD-PARTY CONTENT, NOT THE PLATFORM'S OWN REPRESENTATIONS**; **payment aggregation — holding customer funds before settling providers is A REGULATED ACTIVITY REQUIRING A LICENSED PARTNER OR RBI-COMPLIANT ARRANGEMENTS, NOT A PRODUCT FEATURE**; DPDP over background-check material; **worker classification, since providers directed on pricing, scheduling and standards MAY NOT REMAIN INDEPENDENT CONTRACTORS IN SUBSTANCE WHATEVER THE CONTRACT SAYS**; and **underlying obligations persist — a groomer booked through the platform still owes PCA Act duties and a veterinary appointment still requires a VCI-registered practitioner**. Cash: **THE PLATFORM COLLECTS FULL BOOKING VALUE AND SETTLES PROVIDERS AFTERWARDS, SO A SUBSTANTIAL PART OF THE BALANCE BELONGS TO PROVIDERS — THAT FLOAT LOOKS LIKE LIQUIDITY AND IS NOT, AND A PLATFORM FUNDING OPERATIONS FROM UNSETTLED PROVIDER MONEY IS SPENDING OTHER PEOPLE'S EARNINGS AND WILL DISCOVER THE FACT DURING ITS FIRST BAD MONTH** → segregate and settle on a published schedule; plus **city-by-city expansion (a marketplace with thin supply in twelve cities has NO LIQUIDITY ANYWHERE)**, a genuine incident reserve (**the promise to pay without argument is worthless if the money is not there**), and **raise for EIGHTEEN months beyond plan as lms-platform concluded, because RETENTION CURVES IN THIS CATEGORY TURN SLOWLY AND RUNNING OUT BEFORE THEY TURN IS THE STANDARD FAILURE**. Lender/investor note: equity proposition, no security; underwrite **ON-PLATFORM REPEAT RETENTION NOT GMV, since GMV IS THE EASIEST NUMBER IN THIS BUSINESS TO GROW AND THE LEAST INFORMATIVE — A PLATFORM CAN BUY TRANSACTIONS INDEFINITELY, AND IF 59% OF THE RESULTING RELATIONSHIPS LEAVE WITH THE PROVIDER IT HAS BEEN PAYING TO INTRODUCE CUSTOMERS TO ITS OWN COMPETITORS**; ask **what the platform does when an animal is injured — whether it pays, whether it argues, and whether the insurance is written with a LICENSED INSURER or is a LINE IN THE TERMS OF SERVICE**; and ask **what proportion of providers were verified IN PERSON and how many were REMOVED last year, because A PLATFORM THAT HAS NEVER REMOVED ANYONE HAS EITHER EXTRAORDINARY SUPPLY OR NO VERIFICATION PROCESS — AND IN THIS CATEGORY IT IS ALMOST NEVER THE FORMER**. ₹1.45cr, GMV ₹9.2cr→₹42cr, 620→2,800 providers, rev 2.06→8.08cr, Y1 −₹34L → Y3 ₹1.16cr. Figures illustrative, exclude GST.
- **VERTICAL CLOSE — the nine Pet Care models compared. Each answers the same question differently: WHO IS TRUSTED TO ACT FOR AN ANIMAL THAT CANNOT SPEAK?**

#	Plan	What is actually sold	Governing metric	Structural limit
1	pet-clinic-hospital	**Clinical judgement under crisis**	**Written estimate discipline**	Owner's ability to pay
2	pet-grooming	A visible result, safely achieved	Rebooking at the counter	Dogs per groomer per day
3	pet-boarding-daycare	**Assurance about an unobserved period**	**Annual occupancy**	Fixed cost vs seasonal demand

4	pet-food-brand	Daily nutrition, invisibly	Nutrient substantiation	Challenger margin vs MNC scale
5	pet-supplies-store	Advice and immediacy	**Attach rate**	**Owns nothing**
6	pet-pharmacy	**Dispensing legitimacy**	Chronic refill adherence	Prescriber is also the dispenser
7	pet-training-behaviour	**Owner competence**	Homework completion	Trainer's calendar
8	aquarium-exotic-pets	Buyer competence	**Livestock mortality**	Live inventory dies
9	**pet-services-marketplace**	**Verification**	**On-platform repeat retention**	**Disintermediation**

The spine of this vertical is the asymmetry the anchor plan opened with — the patient cannot speak and does not pay — and each of the nine businesses is a different answer to who may be trusted to act on its behalf: the clinician (1), the handler (2), the custodian (3), the manufacturer (4), the adviser (5), the dispenser (6), the owner themselves (7), the keeper (8), and finally the verifier (9). The most striking pattern across the nine is that EVERY ONE OF THEM HAD TO NAME SOMETHING IT WOULD NOT DO — convenience euthanasia declined, cage dryers, live-animal sales, payments to veterinarians, dispensing without a prescription, aversive tools, board-and-train, protected species, unverified providers. That is not moralising; it is structural. In every other vertical in this library the customer can eventually detect a business that cuts corners. HERE THE PARTY WHO WOULD NOTICE FIRST HAS NO WAY TO TELL ANYONE — WHICH IS WHY, IN PETCARE, THE STANDARD A BUSINESS SETS FOR ITSELF IS NOT A VALUES STATEMENT BUT THE ENTIRE QUALITY CONTROL SYSTEM.

▶ Use these tools now — free on AiSevak

Every tool referenced in this plan is available on **aisevak.in**. Open the **Pet Care & Veterinary Businesses toolkit** to browse and use them all at **https://aisevak.in/verticals/petcare** — 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.