



BUSINESS PLAN · INDIA

Rainwater-Harvesting Solutions

The benefit is a non-event, so no instrument on the product can see it - build the comparison, not just the system

WATER SUPPLY, TREATMENT AND SOLUTIONS

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

1. Executive Summary

This plan sets out a **Rainwater-Harvesting Solutions** business — design, installation, servicing and *verified performance* for housing societies, institutions, campuses, independent homes and municipal projects. By Year 3 it installs **360 systems across 301,200 square metres of catchment**, monitors them against a **panel of 214 comparable buildings without harvesting**, and sells **₹12.00 crore**.

This plan is the seventh in vertical 56 and **inherits the ten anchor rules (a)-(j)** set by the packaged drinking-water plan.

Item	Detail	Year 3
What is sold	Society and apartment systems, institutional and campus systems, independent homes, AMC and first-flush servicing, municipal recharge works, and a water-audit and verification data service	₹12.00cr
Systems / catchment / harvest	80 societies, 30 institutional, 240 homes, 10 municipal	360; 301,200 m ²
PAT / net margin	Asset-light specification and installation work	₹0.59cr / 4.9%
ROCE on ₹3.20cr	Fleet, fabrication, monitoring hardware, modelling, laboratory	32.2%
Median verified saving against a matched control panel	Not a brochure figure — a measured difference against buildings that did not install	41%, ±9 points
Our own installed systems showing NO measurable saving	Found because we built the panel; nobody else can even ask	31%

☐ **THE BENEFIT OF THIS PRODUCT IS A NON-EVENT.** What the customer buys is water he does not have to purchase, tankers he does not order, a sump that does not run dry — and every one of those is a thing that did not happen. **THE EXPERIENCE OF A PERFECTLY WORKING SYSTEM IS THAT NOTHING OCCURS, WHICH IS ALSO THE EXPERIENCE OF A COMPLETELY DEAD ONE.**

And it is worse than merely unobservable. A society that installs harvesting and then orders no tankers for two years concludes it never needed tankers. A society whose system silently failed and orders tankers concludes that harvesting does not work. BOTH CONCLUSIONS POINT AWAY FROM THE PRODUCT — SUCCESS ERASES ITS OWN EVIDENCE.

2. Business Description, Vision & Legal Structure

A private limited company doing catchment assessment, hydrological sizing, installation, servicing and monitored verification of rainwater harvesting and recharge systems across a metropolitan district.

Element	Position
Legal form	Private limited company; municipal and development-authority empanelment for mandated RWH certification; contractor registrations for scheme and municipal works; GST; shops and establishment

Where the money is made	Society and institutional design-build at volume; the AMC and verification lines carry the margin and, more importantly, carry the evidence
What is different	Every system has a twelve-month pre-installation baseline and is verified against a panel of buildings that did not install
Vision	A harvesting company that can prove what its systems saved, in a trade where nobody has ever been able to

Why this shape	Reasoning
A maintained control panel of non-RWH buildings	A single building's before-and-after is confounded by rainfall, occupancy and the neighbour's new borewell. A CONTROL SET IS THE ONLY WAY THE SAVING BECOMES OBSERVABLE AT ALL, and nobody in this trade has one
Sizing on the daily rainfall distribution	An annual total cannot be stored. The binding constraint is tank volume against the interval between rain events, and the industry sizes on the wrong statistic entirely
First-flush and filter servicing included for three years	The one component that decides water quality is the one nobody maintains, and a system that produces bad water once is switched off permanently
Audit and verification sold as a product	The panel is expensive to run and valuable to more people than our own customers — societies, municipalities and lenders all want the number and none can produce it

3. Promoter & Ownership

Item	Position
Promoter	Civil engineer with thirteen years in water systems; spent three of them trying to answer a client's question about how much a previous installation had actually saved, and could not
Promoter equity	₹1.15cr of the ₹3.20cr project cost (36%), unsecured and not withdrawable during the loan term
Ownership	Promoter family 77%; ESOP and key staff 15%; angel investor 8%
Governance	No system is quoted from an annual-yield calculation. The estimating tool will not produce a proposal without a daily distribution loaded for the site's rainfall station, and the storage it specifies cannot be reduced by sales

That control is where the commercial pain lands. **Distribution-based sizing specifies about 2.8 times the storage an annual-yield calculation gives, which makes every quotation visibly dearer than the competing one — and the competing one is not wrong about the annual figure. 96 enquiries were lost on storage size in Year 3, and the sales team cannot fix that by trimming the tank.**

4. Market Analysis — India

Segment	What drives it	Position taken
Housing societies and apartments	Municipal shortfall, tanker bills that are visible on the maintenance account, and RWH mandates attached to occupancy in most large cities	80 systems at ₹4.50L

Institutions, campuses and industry	Large roof areas, real water costs, sustainability reporting, and somebody employed to care	30 systems at ₹9.60L
Independent homes and villas	Borewell failure, plot-level mandates, and personal conviction	240 homes at ₹0.70L
Municipal and scheme recharge works	Watershed and urban recharge programmes, ward-level structures	10 projects at ₹12.00L
AMC, servicing and verification	Systems age, filters block, and nobody knows whether theirs is working	600 contracts; 400 audits

The arithmetic every brochure uses, and why it is useless

Step	Figure
Annual rainfall	780 mm
Roof area	200 m ²
Runoff coefficient	0.8
Annual yield (1 mm on 1 m² = 1 litre)	124,800 litres
Rain days it arrives in	About 44

Demand is genuine, large and partly regulatory: **rainwater harvesting is mandated for new construction above a plot or built-up threshold in most large Indian cities and is a condition of occupancy in many. That mandate is the reason a great many systems exist and is also the reason a great many of them are never looked at again — WHICH IS THE MARKET THIS BUSINESS SELLS INTO RATHER THAN THE ONE IT COMPLAINS ABOUT.**

5. Competition & Position

Competitor type	What they do well	Where the gap is
RWH installers and plumbing contractors	Cheap, fast, meet the mandate, and genuinely competent at the plumbing	Size on the annual total; no baseline, no verification, no idea whether anything was saved
Tank and filter manufacturers' dealer networks	Product, warranty, availability, financing	Sell components into a specification somebody else made, and the specification is the whole problem
Architects and consultants	Design the system into the building, which is the right stage to do it	Paid at design and gone; the drawing is checked against the mandate, not against a distribution
NGOs and watershed programmes	Real hydrological depth and community reach in rural recharge	Grant-funded and not present in the urban private market where most spending happens
This business	Distribution-based sizing, monitored baselines and a control panel	Positioned on a claim no competitor can make and no customer can independently check

The uncomfortable competitive symmetry is that our claim is as unverifiable to the customer as everybody else's. A society cannot audit our control panel any more than it can audit a rival's brochure — IT IS BEING ASKED TO CHOOSE BETWEEN TWO UNCHECKABLE ASSERTIONS, and ours costs 73% more. The only real

answers are third-party access to the methodology and letting prospective customers speak to buildings already on the panel.

6. The Benefit Is a Non-Event

This is the finding, and it concerns a value that exists only as a comparison with something that did not happen.

What the customer bought	What he experiences
Water he did not have to purchase	Nothing
Tankers he did not order	Nothing
A sump that did not run dry	Nothing
A borewell that did not fail	Nothing
A system that stopped working in month five	Also nothing

The entire value of a rainwater harvesting system is a set of things that do not occur. The taps work, as they did before. The maintenance bill is lower than it would have been, but "than it would have been" is not a quantity anybody has ever seen. THE EXPERIENCE OF A PERFECTLY FUNCTIONING SYSTEM IS INDISTINGUISHABLE FROM THE EXPERIENCE OF A DEAD ONE, and will remain so until a drought that may be four years away.

And the two failure modes of belief both point the same way. A society that installs and then orders no tankers for two years concludes, reasonably, that it never needed tankers and the money was wasted. A society whose filter blocked in month five and which goes on ordering tankers concludes, equally reasonably, that harvesting does not work. SUCCESS AND FAILURE PRODUCE THE SAME CUSTOMER VERDICT — SUCCESS ERASES THE EVIDENCE FOR ITSELF.

It is essential to be precise about why measurement alone does not fix this, because it is where the industry's better operators go wrong. YOU CAN METER THE LITRES. YOU CANNOT METER THE SAVING. A flow meter on the recharge line will tell you that 340,000 litres went in, and that is a real and useful number — BUT IT DOES NOT TELL YOU WHETHER A SINGLE TANKER WENT UNORDERED, because that depends on what the building would have done otherwise, and OTHERWISE HAS NO METER. The saving is a counterfactual, and no instrument attached to the building can observe one.

So the remedy is not more measurement — IT IS CONSTRUCTING THE COUNTERFACTUAL. Every system gets twelve months of pre-installation consumption recorded — tanker orders, borewell run-hours, municipal supply — and is then compared not with its own past but WITH A MAINTAINED PANEL OF 214 COMPARABLE BUILDINGS IN THE SAME LOCALITIES THAT DID NOT INSTALL, because a building's own history is confounded by rainfall, occupancy and the borewell next door. THE CONTROL GROUP IS THE COMPANY'S REAL ASSET. It puts a number on the product: A MEDIAN VERIFIED SAVING OF 41% OF PRE-INSTALLATION WATER PURCHASE, PLUS OR MINUS NINE POINTS — and it also produced the number nobody wanted, which is that 31% OF OUR OWN INSTALLED SYSTEMS SHOWED NO MEASURABLE SAVING AT ALL. GENERAL RULE: WHERE THE BENEFIT IS A NON-EVENT, NO INSTRUMENT ON THE PRODUCT CAN SEE IT — BUILD THE COMPARISON, NOT JUST THE SYSTEM.

7. An Annual Total Cannot Be Stored

The second thread is the sizing arithmetic, and it is wrong in a way that is entirely correct.

On a 200 m ² roof at 0.8 runoff	Value
1 mm of rain	160 litres
Annual yield at 780 mm	124,800 litres
Rain a 10,000-litre tank overflows on	Above 62.5 mm in a day
Capture with 10,000 litres of storage	38%
Capture with 30,000 litres of storage	71%

Every brochure in this trade performs the same calculation and it is arithmetically perfect: rainfall × area × runoff coefficient = annual yield, one millimetre on one square metre being exactly one litre. 780 mm on 200 m² at 0.8 gives 124,800 litres a year, against a household demand of perhaps 360,000 — so harvesting covers about a third. **THE SUM IS CORRECT AND IT IS USELESS, BECAUSE THAT WATER DOES NOT ARRIVE AS AN ANNUAL TOTAL. IT ARRIVES IN ABOUT FORTY-FOUR DAYS, AND MOST OF IT IN ABOUT FOURTEEN.**

The binding constraint is therefore storage against the interval between events, and it is a completely different question. A 10,000-litre tank on that roof overflows on any day above 62.5 millimetres — and a monsoon district delivers several such days a year — while sitting empty through April when the water is wanted. **THE INDUSTRY SIZES ON A STATISTIC THAT CANNOT BE STORED**, and the customer who is told "your system harvests 1.25 lakh litres a year" is being given a number that describes the sky rather than the tank. Tripling the storage takes capture from 38% to 71%, and the annual-yield calculation gives no reason whatever to do it.

So the estimating system will not produce a quotation from an annual figure. **Every proposal is built on the daily rainfall series for the site's own station, and the storage it specifies is on median 2.8 times what an annual-yield sum would have given.** That makes us visibly dearer on every comparison, it cost 96 lost enquiries in Year 3, and it is not negotiable — because a system sized on the annual number will produce exactly the disappointing result that teaches a whole neighbourhood that harvesting does not work.

8. Operations Plan (baseline, size, install, service, verify)

- **Baseline.** Twelve months of actual water purchase recorded before installation — tanker invoices, borewell run-hours, municipal readings — as a condition of the contract.
- **Size.** Daily rainfall series for the nearest station modelled against catchment, drawdown and demand; storage and recharge path specified from the distribution, never from the annual total.
- **Install.** Catchment preparation, conveyance, first-flush diverter, filtration, storage and recharge structure, with the overflow path designed rather than left to find its own way.
- **Service.** First-flush and filter servicing included for three years whether or not an AMC is purchased, because the component that decides water quality is the one that gets ignored.
- **Verify.** Post-installation consumption compared against the control panel, not against the building's own past; the result issued to the customer whether it flatters us or not.

Step	What is recorded	Why
Baseline	12 months of actual purchase, three sources	Without it nothing later means anything
Sizing	Daily series, capture fraction modelled	2.8× the storage; 38% → 71% capture
Commissioning	Catchment, storage, overflow, first-flush set	The overflow decides what the recharge gets
Verification	Consumption against 214 control buildings	41% median saving; 31% showing none
Diagnosis	Why a no-saving system saved nothing	44 rectified at our cost

The operational hinge is a society committee holding two quotations. Ours: ₹4.50 lakh, 45,000 litres of storage. Theirs: ₹2.60 lakh, 16,000 litres. Both brochures state that the system harvests 8.74 lakh litres a year on the society's 1,400 square metres of roof, AND BOTH ARE ARITHMETICALLY CORRECT. Ours will capture about 71% of it and theirs about 38% — a difference of 288,000 litres a year, which is 36 tanker loads of 8,000 litres, or ₹59,400 at ₹1,650 a tanker. THE ₹1.90 LAKH PRICE DIFFERENCE PAYS BACK IN 3.2 YEARS — AND THERE IS NO WAY ON EARTH TO SHOW THAT TO THE COMMITTEE, BECAUSE THE ENTIRE SAVING CONSISTS OF THIRTY-SIX TANKERS THAT WILL NOT ARRIVE, AND NOBODY HAS EVER BEEN ABLE TO POINT AT A TANKER THAT DID NOT COME.

Why the 31% saved nothing	Systems	Whose fault
First-flush diverter blocked or removed	38	Maintenance
Overflow path kerbed, paved or landscaped over	26	The building, later
Transfer pump disconnected or never used	21	The building
Storage undersized at our own hand, pre-2024	17	Ours
Catchment reduced by later construction	10	Nobody
Total	112	44 rectified at our cost

Two of those five rows are worth dwelling on. Seventeen were undersized by us before the estimating tool changed, and that admission is only possible because the panel exists — a firm without one would have recorded seventeen satisfied customers. And twenty-six failed because somebody paved over the overflow path years later, WHICH MEANS THE SYSTEM WAS KILLED BY A DECISION NOBODY CONNECTED TO WATER, TAKEN BY PEOPLE WHO HAD NO IDEA THE PATH WAS PART OF ANYTHING.

9. Mandates, Building Rules & Water-Quality Compliance (India)

Area	Requirement
RWH mandates	State building bye-laws and development-authority rules requiring rainwater harvesting above a plot or built-up-area threshold in most large cities, frequently as a condition of occupancy or of water-connection sanction. THE MANDATE IS CHECKED AT COMPLETION AND ALMOST NEVER AFTERWARDS
Model Building Bye-Laws	National model provisions on rainwater harvesting and recharge adopted with variation by states; catchment, filtration and recharge structure specifications differ by city
Groundwater	Where a system recharges an aquifer, state groundwater rules and CGWA positions apply; recharge structures must not be a contamination pathway into the aquifer

Water quality	IS 10500 where harvested water reaches a potable use; first-flush diversion and filtration are what stand between a roof and a storage tank, and roofs carry bird droppings, dust and lead from old paint
Construction and works	Contractor registrations, structural approval for large storage, waterproofing and drainage obligations, BOCW for site labour
Consumer and advertising	Consumer Protection Act on misleading claims — and note that "harvests 1.25 lakh litres a year" is not a false statement, which is exactly why it survives
Labour and tax	Contract Labour Act, EPF, ESI, Minimum Wages; GST on works contracts, goods and services at differing treatment

What the law reaches	What it does not
That a system was installed	Whether it captures anything
Structure, catchment and filtration specification	Storage sized against a distribution
Falsity in advertising	A true number that misleads completely
Completion inspection	Anything at all after it

The most instructive line is the advertising one. "This system harvests 1.25 lakh litres a year" is not a misleading claim under any consumer statute — IT IS ARITHMETICALLY TRUE AND VERIFIABLE. It simply describes rainfall on a roof rather than water in a tank, and there is no legal instrument anywhere that distinguishes the two.

10. Organisation & Manpower Plan

Function	Yr 1	Yr 3	Note
Managing director	1	1	Cannot approve an annual-yield quotation
Installation crews	18	29	Derived, not assumed: 8,320 crew-days ÷ 290 working days = 28.7
AMC and servicing crews	10	16	600 contracts; first-flush servicing
Site supervision and project management	9	14	360 systems
Design, hydrology and estimation	9	13	Daily-series modelling on every quote
Sales, channel and architect liaison	8	12	96 enquiries lost on tank size
Monitoring, baseline and control panel	6	11	574 buildings monitored
Warehouse, fabrication and logistics	6	9	Filters and first-flush assemblies
Finance, admin and HR	5	7	—
Laboratory	2	4	Harvested-water quality
Total	74	116	360 systems; 301,200 m²; 214 controls

The 11 people in monitoring, baseline and control-panel work are the commitment made flesh, and they are the only reason this plan can state a saving figure at all. Their salaries are ₹0.31 crore — ₹2.82 lakh average CTC across 11 — and ₹0.17 crore covers meters, loggers, connectivity and analysis. That is ₹8,362 per monitored building per year across 574 buildings, of which 214 are controls we monitor and never sell anything to.

11. Implementation Timeline & Milestones

Phase	Months	Milestone
Registrations and finance	0-4	Company, municipal and authority empanelment, contractor registrations, term loan
Rainfall series and estimating tool	1-6	Daily series for every station in the operating district loaded, and the annual-yield route removed from the tool BEFORE the first quotation
Fleet, fabrication and warehouse	3-10	Installation fleet, first-flush and filter assembly, storage handling
Control panel recruitment	4-16	214 non-customer buildings recruited and metered — the slowest and least glamorous task in this plan
Baselines and monitoring	6-20	Twelve-month baselines running before the first verification is possible
Verification service launch	22-30	Audits and verification sold once the panel has two seasons behind it

Milestone that must not slip	Why
Control panel before the first verification claim	A saving figure quoted without a panel is a brochure number, and once published it cannot be withdrawn and replaced with a real one
Estimating tool before the first quotation	A firm that has issued one annual-yield quotation has established that it will, and every later exception is argued from it
Baselines from system one	A twelve-month baseline cannot be created retrospectively; a building installed without one can never be verified, ever
First-flush servicing capability before volume	Three years of included servicing on 360 systems a year compounds fast, and a promise the crews cannot meet becomes a promise quietly dropped

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions in Indian rupees, not forecasts or guarantees. Drivers are shown so every number can be changed.

12.1 Revenue build (₹ lakh)

Stream	Yr 1	Yr 2	Yr 3	Share	GM
Housing society and apartment systems	210	285	360	30.0%	38.0%
Institutional, campus and industrial systems	168	228	288	24.0%	34.0%
AMC, first-flush servicing and monitoring	112	152	192	16.0%	54.0%
Independent homes and villas	98	133	168	14.0%	42.0%

Municipal and scheme recharge works	70	95	120	10.0%	26.0%
Water-audit, verification and panel data service	42	57	72	6.0%	60.0%
Total	700	950	1,200	100%	40.3%

The AMC and verification lines are 22% of revenue and 30% of gross profit, and they are also the only recurring revenue here. An installation business without them is a series of one-off transactions with customers who will never know whether the transaction worked — WHICH IS THE POSITION EVERY COMPETITOR IN THIS DISTRICT IS IN.

12.2 What is committed, and what it is measured on

Commitment	Yr 1	Yr 3
Systems with a twelve-month pre-installation consumption baseline	28%	100%
Systems verified against a matched control panel / control buildings maintained	nil	100% / 214
Median verified saving against control	not measurable	41%, ±9 points
Installed systems showing NO measurable saving, and diagnosed	not known	31%
Systems sized on the daily rainfall distribution rather than the annual total	19%	100%
Median capture fraction achieved / storage against an annual-yield specification	38%	71% / 2.8×

Row four is the one that justifies the whole programme, and it is the one no competitor will ever print. 31% of our own installed systems delivered no saving we could measure — blocked first-flush units, overflow paths that had been kerbed over, a society that disconnected the pump, and in some cases our own sizing. UNTIL THE PANEL EXISTED WE HAD NO WAY OF KNOWING WHICH THIRD, AND NEITHER DOES ANYBODY ELSE IN THIS TRADE ABOUT THEIRS.

12.3 Profit & loss (₹ lakh)

Line	Yr 1	Yr 2	Yr 3
Revenue	700	950	1,200
Cost of goods (tanks, filters, pipe, civil works, site labour)	(418)	(567)	(717)
Gross profit	282	383	483
Baselines, monitoring and the control panel	(26)	(36)	(48)
Distribution-based sizing and hydrological modelling	(20)	(28)	(36)
Three years of included first-flush and filter servicing	(16)	(22)	(30)
Installation supervision and site operations	(40)	(52)	(64)
Sales, channel and architect liaison	(36)	(48)	(58)
Design, hydrology and estimation	(34)	(44)	(54)
Administration and overhead	(28)	(36)	(44)
EBITDA	82	117	149

Depreciation and amortisation	(34)	(40)	(46)
Finance cost	(26)	(30)	(34)
Other income (scrap, design fees, misc)	6	8	10
PBT	28	55	79
Tax (fully taxable business income, ~25%)	(7)	(14)	(20)
PAT	21	41	59
Net margin	3.0%	4.3%	4.9%
ROCE on ₹3.20cr	15.0%	24.1%	32.2%

12.4 Project cost & funding (₹ lakh)

Use of funds	₹L	%	Source of funds	₹L
Installation fleet, tools, plant and storage handling	86	27%	Promoter equity	115
Warehouse, fabrication and filter assembly	67	21%	Term loan	128
Monitoring hardware across systems and the control panel	58	18%	Working capital limit	45
Design, hydrology and modelling systems	42	13%	Scheme and subsidy support	32
Showroom, office and channel setup	35	11%	—	—
Water-testing laboratory	19	6%	—	—
Working capital margin and pre-operative	13	4%	—	—
Total	320	100%	Total	320

12.5 Sensitivities (₹ crore PAT, Year 3)

Scenario	What changes	PAT
Base case as planned	As above	₹0.59cr
Trade-standard practice instead	Size on the annual total and win the 96 lost enquiries (+₹1.61cr revenue, +₹0.61cr), build undersized systems at a wider margin (+₹0.41cr), sell the AMC and deliver it thinly (+₹0.23cr), fit cheaper filter media and pipe (+₹0.18cr), never rectify a no-saving system because nobody can prove one (+₹0.12cr), close the baseline, panel, modelling and servicing programmes (+₹1.14cr), lose the verification line that depends on them (–₹0.72cr revenue): revenue ₹12.89cr at 55.0% gross margin	₹3.02cr
Two consecutive good monsoons	Nobody feels water-scarce and enquiries fall 35%: ₹1.74cr. THIS BUSINESS SELLS AGAINST WATER ANXIETY AND RAIN REMOVES THE ANXIETY — its worst commercial year is a good hydrological one	(₹0.71cr)
The mandate is relaxed or goes unenforced	Society and institutional demand down 30%: ₹0.99cr	(₹0.15cr)

The control-panel methodology is challenged	A large client disputes the verified saving: ₹0.52cr of remediation and reputational cost. The panel is this plan's central claim and therefore its central exposure	₹0.20cr
Tank, pipe and filter cost +16%	₹0.38cr, partly passed through on new quotations	₹0.31cr

The trade-standard row is ₹3.02 crore against ₹0.59 crore and it is the widest gap in this vertical, for a reason worth naming. **UNDERSIZING IS NOT ONLY CHEAPER TO BUILD, IT IS EASIER TO SELL** — it wins the comparison **AND** costs less to deliver, while the resulting underperformance is invisible to the customer for years and is never attributed to the sizing when it finally shows. There is no market mechanism anywhere in that sequence that penalises it.

12.6 Volumes and unit economics (Year 3)

Physical driver	Volume	Realisation	Revenue
Housing society systems	80	₹4.50L	₹360L
Institutional and campus systems	30	₹9.60L	₹288L
Independent homes	240	₹0.70L	₹168L
Municipal and scheme projects	10	₹12.00L	₹120L
AMC contracts / water audits	600 / 400	₹32,000 / ₹18,000	₹264L
Total catchment installed	301,200 m²	—	₹1,200L

Derived figure	Working	Result
Catchment	$80 \times 1,400 + 30 \times 3,200 + 240 \times 180 + 10 \times 5,000 \text{ m}^2$	301,200 m ²
Annual harvest potential	$301,200 \text{ m}^2 \times 780 \text{ mm} \times 0.8 \text{ runoff}$	187.9 million litres
Actually captured at 71%	The distribution, not the annual total, decides this	133.4 million litres
Monitoring cost per building	₹0.48cr over 574 buildings (360 installed + 214 control)	₹8,362
Commitment cost per system installed	₹1.14cr over 360 systems	₹31,667
Installation crew	$8,320 \text{ crew-days} \div 290 \text{ working days}$	28.7, staffed at 29

133.4 million litres captured against 187.9 million available is the number this plan is actually about. The 54.5 million litre difference is not lost to bad workmanship or bad components — IT IS LOST OVER THE LIP OF A TANK THAT WAS SIZED FROM AN ANNUAL FIGURE, and on a trade-standard specification the loss would be 116.5 million litres instead.

13. Funding Requirement & Bankability

Item	Position
Requirement	₹3.20cr: ₹1.15cr promoter equity, ₹1.28cr term loan, ₹0.45cr working capital limit, ₹0.32cr scheme support

Security	Fleet, fabrication and warehouse assets, monitoring hardware, modelling systems and laboratory; receivables and work-in-progress; personal guarantee of the promoter
Debt service	Year 3 EBITDA ₹1.49cr against interest ₹0.34cr and scheduled repayment; DSCR above 1.8x from Year 3
Seasonality	Installation is compressed into the pre-monsoon months because a system commissioned in September has missed its season and the customer knows it; roughly 60% of the year's work is delivered in four months
The panel is an intangible	214 control buildings and three seasons of matched consumption data have real value and no balance-sheet recognition; a lender should treat it as the reason the verification line exists rather than as security
What a lender should test	Not the order book — the proportion of systems carrying a twelve-month baseline, and the median capture fraction. A firm whose baselines slip below 100% has stopped being able to prove anything, and it will take two years for that to appear anywhere else

Year	EBITDA	Interest	Repayment	DSCR
Year 1	₹0.82cr	₹0.26cr	Moratorium	—
Year 2	₹1.17cr	₹0.30cr	₹0.34cr	1.83x
Year 3	₹1.49cr	₹0.34cr	₹0.46cr	1.86x

14. Risk Analysis & Mitigation

Risk	Impact	Mitigation
The benefit is a non-event	What the customer buys is water not purchased, tankers not ordered, a sump that did not run dry — every one a thing that did not happen. THE EXPERIENCE OF A PERFECT SYSTEM IS THAT NOTHING OCCURS, WHICH IS ALSO THE EXPERIENCE OF A DEAD ONE. And both failure modes of belief point the same way: a society that orders no tankers concludes it never needed them; one whose filter blocked in month five concludes harvesting does not work. SUCCESS ERASES THE EVIDENCE FOR ITSELF. Critically, MEASUREMENT ALONE DOES NOT FIX THIS: you can meter the litres, you cannot meter the saving — a flow meter says 340,000 litres went in but not whether one tanker went unordered, because that depends on what the building would otherwise have done, AND OTHERWISE HAS NO METER	Do not measure harder — CONSTRUCT THE COUNTERFACTUAL. Twelve months of pre-installation purchase recorded on every system as a contract condition, then compared not with the building's own past but WITH A MAINTAINED PANEL OF 214 COMPARABLE BUILDINGS THAT DID NOT INSTALL, because a building's own history is confounded by rainfall, occupancy and the borewell next door. THE CONTROL GROUP IS THE COMPANY'S REAL ASSET. It yields a median verified saving of 41% ±9 points — and the number nobody wanted, that 31% OF OUR OWN SYSTEMS SAVED NOTHING MEASURABLE, of which 44 were rectified at our cost. GENERAL RULE: WHERE THE BENEFIT IS A NON-EVENT, NO INSTRUMENT ON THE PRODUCT CAN SEE IT — BUILD THE COMPARISON, NOT JUST THE SYSTEM

An annual total cannot be stored	Every brochure computes rainfall × area × runoff = annual yield, and the sum is arithmetically perfect and completely useless, because that water arrives in about 44 days and most of it in about 14. A 10,000-litre tank on a 200 m² roof overflows on any day above 62.5 mm and sits empty through April. THE INDUSTRY SIZES ON A STATISTIC THAT CANNOT BE STORED , and capture is 38% where it should be 71%	The estimating tool has no annual-yield route: every proposal is modelled on the daily rainfall series for the site's own station, specifying a median 2.8× the storage. It makes us visibly dearer on every comparison and cost 96 lost enquiries in Year 3, and it is not negotiable — a system sized on the annual figure produces exactly the disappointing result that teaches a neighbourhood harvesting does not work. On the district's 301,200 m², distribution sizing captures 133.4 million litres against 71.4 million on a trade-standard specification
Good monsoons	The commercial risk nobody expects: two wet years remove the water anxiety this business sells against and enquiries fall 35% — ₹1.74cr and a ₹0.71cr loss. Its worst commercial year is a good hydrological one	The AMC, servicing and verification lines at 22% of revenue are recurring and rainfall-independent; municipal and scheme work is budget-driven rather than anxiety-driven; institutional customers buy on reporting obligations that do not vary with the season
Mandate relaxation	Much society and institutional demand is regulatory; a 30% fall is ₹0.99cr and a ₹0.15cr loss	The verified-saving number is the only argument that works without a mandate, which is precisely why the panel exists; homes and industrial customers buy on economics; audit work grows when mandates tighten and when they loosen
The panel methodology is challenged	₹0.52cr. The control panel is this plan's central claim and therefore its central exposure — a disputed saving figure damages more than a disputed installation ever could	Methodology published and open to third-party review; control buildings recruited by defined matching criteria rather than convenience; results issued whether they flatter us or not, which is what makes the 31% row credible; confidence interval stated on every figure
Input costs	Tanks, pipe and filter media at +16% is ₹0.38cr, and our specification uses more of all three	Volume contracts on storage; fabrication of first-flush and filter assemblies in-house; quotation validity periods; the larger specification is also a larger purchase, which improves rather than worsens buying terms
Competition on quoted storage	A competitor quoting 36% of our tank on an identical and truthful annual-yield claim will win most price-led comparisons	Panel data and referenceable installed buildings; payback shown against verified saving rather than brochure yield; architect and consultant relationships where the specification is set before price comparison begins

15. SWOT Analysis

Strengths	Weaknesses
The only verified saving figure in the district; a 214-building control panel no competitor can replicate quickly; distribution-based sizing that nearly doubles capture; included first-flush servicing; recurring AMC and verification revenue; a diagnosis capability that turned 31% failures into 44 rectifications	4.9% net margin; the commitment costs ₹1.87cr against ₹0.59cr of PAT; every quotation is visibly dearer on an identical truthful claim; demand collapses in a wet year; the panel is an intangible with no balance-sheet value and two years of lead time
Opportunities	Threats

Verification is saleable to societies, municipalities, lenders and insurers who all want the number and none can produce it; mandates are widening; institutional sustainability reporting increasingly requires evidence rather than installation certificates

Wet years; mandate enforcement drift; price-led comparison against a claim that is literally true; and the structural fact that a customer cannot tell our result from a competitor's without the very data we are selling

The honest summary is that this business is trying to sell evidence in a market that has never been able to buy any, and the customer's inability to verify is simultaneously the problem, the product and the risk. The panel makes the saving observable to us long before it makes it credible to them, and that gap is measured in years rather than months.

Where the ₹1.87 crore of commitments goes	₹cr	Per system installed
Gross profit forgone on 96 enquiries lost over tank size	0.61	₹16,944, off the P&L
Baselines, monitoring and the 214-building control panel	0.48	₹13,333
Distribution-based sizing and hydrological modelling	0.36	₹10,000
Three years of included first-flush and filter servicing	0.30	₹8,333
Rectifying 44 no-saving systems at our cost	0.12	₹3,333, off the P&L
Total	1.87	₹51,944 per system

The largest single line is the work we did not win, and it is off the profit and loss entirely — which is why no competitor's accounts would ever show a number like it. THE COST OF SIZING HONESTLY IS NOT A COST AT ALL IN ANY LEDGER; IT IS AN ABSENCE OF REVENUE, AND ABSENCES DO NOT APPEAR IN ACCOUNTS ANY MORE THAN THEY APPEAR IN A CUSTOMER'S EXPERIENCE. This plan is therefore about two invisibilities that mirror each other: the customer cannot see the saving, and the company cannot book the price of making it real.

16. Recommended AiSevak Tools for This Business

- **Business plan and project report generator** — for the term loan and working capital file on a seasonal installation cycle.
- **Compliance calendar** — municipal and authority empanelment, RWH certification obligations, BOCW and contract labour, EPF, ESI, GST.
- **Cost and pricing calculator** — system cost by catchment and storage, capture fraction against storage, and payback computed on verified saving rather than brochure yield.
- **GST and invoicing helper** — works contract versus goods versus service treatment, AMC billing, milestone invoicing on institutional projects.
- **Labour and payroll toolkit** — seasonal installation crews, BOCW registration, EPF and ESI.
- **Loan and subsidy application helper** — scheme support for recharge works and a working capital limit sized to a four-month delivery peak.
- **Contract and terms drafting helper** — the baseline-recording clause, the three-year included servicing undertaking, and control-panel participation agreements for buildings that buy nothing.

Every tool above is **free to use on AiSevak and needs no signup to explore**. The toolkit link at the end of this plan opens the whole water set.

17. Key Assumptions & Notes

- **All financials are illustrative model assumptions, not forecasts, projections or guarantees.** Revenue, system counts, catchment areas, capture fractions and verified savings are editable inputs; outcomes depend on rainfall, mandates, competition and input costs. Figures are in Indian rupees. **This plan is the seventh in vertical 56 and inherits its ten anchor rules (a)-(j).**
- **The central finding is that the benefit of this product is a non-event.** Water not purchased, tankers not ordered, a sump that did not run dry — **the experience of a perfectly working system is that nothing occurs, which is also the experience of a completely dead one.**
- **Both failure modes of belief point away from the product.** A society that orders no tankers for two years concludes it never needed them; one whose filter blocked in month five concludes harvesting does not work. **Success erases the evidence for itself.**
- **Measurement alone does not fix it, and this is the precise point. You can meter the litres; you cannot meter the saving.** A flow meter reports that 340,000 litres went in — a real and useful number — but not whether one tanker went unordered, because that depends on what the building would otherwise have done, **and otherwise has no meter. The saving is a counterfactual and no instrument attached to the building can observe one.**
- **So the remedy is to construct the counterfactual.** Twelve months of pre-installation purchase on every system, compared against **a maintained panel of 214 comparable buildings that did not install**, because a building's own history is confounded by rainfall, occupancy and the borewell next door. **The control group is the company's real asset.** Median verified saving 41% $\pm$ 9 points — and 31% of our own systems saved nothing measurable, of which 44 were rectified at our cost. **GENERAL RULE: WHERE THE BENEFIT IS A NON-EVENT, NO INSTRUMENT ON THE PRODUCT CAN SEE IT — BUILD THE COMPARISON, NOT JUST THE SYSTEM.**
- **The second thread is that an annual total cannot be stored.** One millimetre on one square metre is one litre, so 780 mm on 200 m² at 0.8 runoff is 124,800 litres a year — **arithmetically perfect and useless, because it arrives in about 44 days and most of it in about 14.** A 10,000-litre tank overflows on any day above 62.5 mm and sits empty through April. **The industry sizes on a statistic that cannot be stored;** distribution-based sizing specifies 2.8x the storage and takes capture from 38% to 71%, at the cost of 96 lost enquiries a year.
- **Volumes and unit economics.** 80 society systems at ₹4.50L, 30 institutional at ₹9.60L, 240 homes at ₹0.70L, 10 municipal at ₹12.00L, 600 AMCs at ₹32,000, 400 audits at ₹18,000; 301,200 m² of catchment giving 187.9 million litres of annual potential, of which **133.4 million is captured — the 54.5 million litre difference being lost over the lip of a tank rather than to any defect.** Monitoring costs ₹8,362 per building across 574 buildings including 214 controls we sell nothing to; the commitment is ₹31,667 per system. Crew is derived, not assumed: 8,320 crew-days $\div$ 290 = 28.7, staffed at 29.
- **Compliance and professional advice.** State building bye-laws and development-authority rules mandating rainwater harvesting above plot or built-up thresholds in most large cities, often as a condition of occupancy — **and note that the mandate is checked at completion and almost never afterwards;** Model Building Bye-Law provisions adopted with state variation; state groundwater rules and CGWA positions where a system recharges an aquifer, with the recharge structure not to become a contamination pathway; IS 10500 where harvested water reaches a potable use, with first-flush diversion and filtration standing between a roof and a tank; contractor registrations, structural approval for large storage, BOCW and Contract Labour Act; EPF, ESI, Minimum Wages; GST at differing treatment across works contracts, goods and services. **Note the structural gap: "this system harvests 1.25 lakh litres a year" is not a misleading claim under any consumer statute — it is arithmetically true and verifiable, it simply describes rainfall on a roof rather than water in a tank, and no legal instrument anywhere distinguishes the two.** Professional advice should be taken on baseline and verification clauses, control-panel participation agreements, mandate certification obligations, and works-contract GST.

► **Use these tools now — free on AiSevak**

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

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