

DHANMAHOTSAV

Agile Startup Canvas & Financial Planner

Strategic Roadmaps

www.dhanmahotsav.in

Entity Name: DhanMahotsav Weaves **Sector:** Eco-Apparel & Handlooms **Date:** June 29, 2026
Lead Founders: Amit Sharma & Artisans **Udyam Registration:** UDYAM-RJ-14-XXXXX **Working Capital:** ₹2,00,000

Part 1: The Lean Business Architecture Grid

1. KEY PARTNERS

- **Suppliers:** Handloom weavers cooperative societies, natural organic vegetable dye vendors.
- **Tech Enablers:** WhatsApp Business API infrastructure, Shopify Lite storefront engine.
- **Logistics Partners:** India Post Speed Post network & local regional logistics couriers.

2. KEY ACTIVITIES

- **Production:** Screen-printing designs onto cotton fabric panels.
- **Marketing:** Digital asset creation for social catalogs.
- **Quality Control:** Individual physical inspection of weave tensile strength and stitching.

3. VALUE PROPOSITION

- **Core Utility:** Premium quality, authentic local handloom textiles offered at 30% below standard retail mall pricing.
- **Health Edge:** Hypoallergenic vegetable-dyed clothing certified completely safe for sensitive skin types.

4. CUSTOMER RELATIONSHIPS

- **WhatsApp Commerce:** Dedicated 1-on-1 personalized follow-ups post-delivery.
- **Exchange Policy:** Hassle-free, no-questions-asked 7-day swap policy for size modifications.

5. CUSTOMER SEGMENTS

- **B2B Core:** Independent retail boutiques and high-end lifestyle stores looking for low minimum orders.
- **B2C Secondary:** Climate-aware urban professionals looking for soft, daily handloom alternatives.

6. KEY RESOURCES

- **Physical Assets:** 2 customized handloom weaving functional operational looms.
- **Human Capital:** 3 master local printing and tailoring artisans.
- **Financial Margins:** ₹2,00,000 baseline capital pool.

7. CHANNELS

- WhatsApp business catalog lists
- Regional trade exhibitions
- Organic D2C Instagram marketing

Part 2: Cost Structure & Revenue Architecture

8. COST STRUCTURE (Monthly Outflows)

A. Fixed Overheads (Overhead Stability)

- Workshop Space Rent: ₹ 12,000
- Part-time Artisan Stipends: ₹ 20,000
- Marketing & CRM Software: ₹ 5,000
- **Total Monthly Fixed Outflow: ₹ 37,000**

B. Variable Unit Cost (Per Manufactured Item)

- Raw Sourced Fabric Materials: ₹ 85
- Biodegradable Box & Tags: ₹ 15
- Local Shipping Logistics: ₹ 20
- **Total Variable Cost per Unit: ₹ 120**

9. REVENUE ENGINE & MONETIZATION

A. Selling Price & Operating Margins

- Wholesale Target Selling Price: ₹ 250
- Net Direct Profit Margin per Unit: **₹ 130**
- Gross Unit Margin: **52%**

B. Strategic Streams

- Bulk B2B boutique custom commissions.
- Direct-to-Consumer Instagram retail catalog.
- Semi-annual festive corporate gift packaging.

To cover your monthly fixed overhead expenses (₹ 37,000) with a net profit margin per unit (₹ 130), your minimum volume target is:

$$\text{Break-Even Volume} = \frac{\text{Monthly Fixed Costs}}{\text{Selling Price} - \text{Variable Unit Cost}} = \frac{₹ 37,000}{₹ 250 - ₹ 120} \approx \mathbf{285 \text{ Units per Month}}$$

This requires your startup to consistently clear a run-rate of at least **10 units per working day** (assuming a standard 30-day operating cycle) to guarantee cash-flow sustainability.

Part 3: DhanMahotsav Enterprise Guardrails

1. **The 3x Variable Rule:** For sustainable Direct-to-Consumer (D2C) pricing, ensure your retail list price is at least three times your direct variable unit cost. This cushions your margin against returns, payment gateways, and unexpected customer acquisition costs.
2. **Capital Reserve Buffers:** Maintain a structural equivalent of at least six months of fixed operating overheads (₹ 2,22,000) stored in a low-risk corporate liquid current account before committing to full-time manufacturing scalability.
3. **Collateral-Free Bank Sourcing:** Present this completed strategic document directly to local cooperative or public sector bank managers to register for a Pradhan Mantri MUDRA Yojana loan (Shishu or Kishor bracket) to lock in low-interest credit buffers.

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