



BUSINESS PLAN · INDIA

Granite and Marble Processing Unit

Block cutting, polishing and slab processing

MINING

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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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 **Granite & Marble Processing Unit** in India — a real-asset natural-stone processing business that buys rough **granite/marble blocks** and cuts, calibrates & polishes them into **slabs & tiles** for construction, interiors & export. It converts block into finished stone at a higher realisation — a capex-, recovery (slab-yield)-, quality- & realisation-driven business tied to construction, interiors & export demand.

India is a leading producer & exporter of granite & processed natural stone, with strong domestic demand from real-estate, interiors, commercial & institutional construction. A granite/marble processing unit is a **real-asset processing business**: it invests in a gangsaw/block-cutter/multi-wire saw & polishing line, buys rough blocks (from quarries/mines), and produces polished slabs & tiles. It is capex-, recovery-, quality- & realisation-heavy: the **slab-yield (recovery per block) & realisation (colour/quality/finish)** are the economic core, alongside power, consumables (blades/abrasives), wastage/breakage & block cost. Revenue = **block input × recovery (slab-yield) × slab/tile realisation**; economics rest on recovery, quality/colour, block cost, power/consumables & construction/export demand — it is capex-, recovery-, quality- & demand-driven, real-asset.

This is a capital-intensive real-asset processing business — funded by promoter equity plus term loan & working capital. This plan models a granite/marble processing unit requiring **₹5 crore** (₹2 crore promoter + ₹3 crore term loan/WC), targeting **₹10 crore** revenue in Year 1 and **₹18 crore** by Year 3. *(Granite/marble processing; block × recovery × realisation, capex/recovery/quality-driven, real-asset — figures illustrative.)*

2. Business Description, Vision & Legal Structure

Concept: A granite/marble processing unit - cutting, calibrating & polishing rough blocks into slabs & tiles for construction, interiors & export.

Vision: To craft premium natural-stone surfaces - quality slabs & tiles for homes, projects & export.

Mission: Process granite/marble efficiently & to high finish - maximising slab-yield, quality & realisation.

Legal structure options

- **Private Limited / LLP** — recommended for capex, term loan, export & liability.
- **Proprietorship/Partnership** — possible for a small unit but weak for finance/export.

Regulatory anchor: a processing unit is manufacturing-type & moderately-regulated — factory/land use, electricity connection/load (power-heavy), **consent-to-establish/operate (CTE/CTO)** (slurry/water & dust — marble slurry management is a real issue), GST, & for export IEC/customs/export-incentives; blocks must be royalty-paid/legally-sourced. Slab-yield (recovery), quality/colour, block cost, power/consumables & construction/export demand determine success; it is capex-, recovery-, quality- & demand-driven, real-asset.

3. Promoter & Ownership

Led by a promoter with stone-processing, construction-materials or export expertise. The team includes a plant manager, gangsaw/polishing operators, quality/grading, maintenance, sales/export & accounts. Recovery/slab-yield, quality/colour selection, power/consumable cost & sales/export are the differentiators. Ownership, equity & any partner are editable inputs.

4. Market Analysis — India

India's natural-stone demand is strong — real-estate, interiors, commercial/institutional projects & a large granite export market — with processed slabs/tiles commanding a premium over rough block. Demand is construction-/interiors-/export-driven. The market rewards recovery/yield, quality/colour/finish, consistency, cost & export reach; it is construction-cycle-, quality- & export-sensitive.

Demand drivers

- **Real-estate & interiors** (flooring/countertops/cladding).
- **Commercial/institutional projects.**
- **Granite export** (India a major exporter).
- **Premium/design demand** (colour/finish).
- **Urbanisation & construction growth.**

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Processed natural stone (domestic + export)	Very large
SAM	Target grades/colours & markets	Substantial
SOM (Yr 1-3)	Unit throughput & sales	Scaling

Target segments

- Builders/real-estate & interiors.
- Architects/designers & projects.
- Stone dealers/retailers.
- Export buyers/importers.

5. Competition & Competitive Advantage

Landscape: other processors, integrated quarry-processors, importers (marble) & engineered-stone substitutes. The unit competes on recovery/yield, quality/colour/finish, consistency, cost, block sourcing & export reach.

The business's edge

- **Recovery/slab-yield** per block.
- **Quality/colour/finish** & consistency.
- **Block sourcing** (colour/quality access).
- **Power/consumable cost efficiency.**
- **Export reach & relationships.**

6. Products & Revenue Model

Product	Model	Basis
Polished granite slabs	Per-sq-ft sale	Core value

Marble slabs	Per-sq-ft	Value
Tiles / cut-to-size	Per-sq-ft/piece	Value-add
Export slabs	Per-sq-ft (FOB)	Premium/volume
Job-work polishing/cutting	Per-sq-ft fee	Add-on

Revenue is **block input × recovery (slab-yield) × slab/tile realisation** (domestic + export; slabs/tiles/cut-to-size).
Economics = block × recovery × realisation – (block cost + power + consumables + wastage/breakage + wages);
recovery/slab-yield, quality/colour, block cost, power/consumables & demand drive it — the decisive processing levers (real-asset, yield-critical).

7. Go-to-Market — Sales & Export

- **Builder/interiors/project** supply.
- **Dealer/retail** network.
- **Architect/designer** specification.
- **Export** (buyers/importers, trade fairs).
- **Quality/colour range** & consistency.

Sales approach

Set up plant & CTO → source quality blocks (colour/grade) → process to slabs/tiles (maximise recovery/finish) → sell domestic (builders/dealers/projects) + export → build repeat & specification demand → optimise recovery/yield/cost. Recovery/yield, quality/colour, block sourcing & export reach build a real-asset processing business tied to construction/interiors/export demand.

8. Operations Plan (processing, real-asset)

- **Plant:** gangsaw/block-cutter/multi-wire saw (cutting), calibration, polishing line, edge-cutting, capacity (sq-ft/month).
- **Block sourcing:** rough granite/marble blocks (quarry/mine, royalty-paid), colour/quality selection, block yard.
- **Processing & recovery:** cutting to slab (yield/recovery), polishing/finish, grading, cut-to-size; wastage/breakage control.
- **Utilities & environment:** power (heavy), water recycling, slurry management (CTO), dust.
- **Dispatch & maintenance:** packing/crating (export), loading, blade/abrasive consumables, upkeep.

Workflow

Stage	Activity	Metric
Source	Block selection/yard	Block cost/quality
Cut	Gangsaw/multi-wire to slab	Recovery/yield
Finish	Polish/calibrate/grade	Quality/finish
Dispatch	Pack/sell/export	Sq-ft/realisation
Comply	Slurry/water/CTO	Compliance

9. Regulatory, Licences & Compliance (India)

- **Plant:** factory/land use; electricity load; CTE/CTO (slurry/water/dust — marble slurry management).
- **Feedstock:** royalty-paid/legally-sourced blocks (quarry/mine/transit).
- **Export:** IEC; customs/export documentation; export incentives (RoDTEP etc.).
- **General:** company; GST; safety/labour.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / plant manager	1	2	2
Gangsaw / polishing operators	8	13	18
Quality / grading & maintenance	4	7	10
Packing, dispatch & loaders	4	7	10
Sales/export & accounts	3	5	7
Total	20	34	47

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup & CTO	Month 0-5	Land, plant, CTE/CTO, electricity, block sourcing
Commissioning	Month 5-7	Plant commissioning, recovery/finish trials
Ramp	Month 7-12	Throughput & sales (domestic + export start), ₹10cr (ramp)
Grow	Year 2-3	Recovery/export/value-add, ₹18cr

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. They are not projections of guaranteed results. Granite/marble processing is a real-asset processing business; revenue = block × recovery (slab-yield) × realisation; capex (plant) & CTO are the base; block cost, power & consumables are the main variable costs; recovery/yield & quality/colour are the economic core.

12.1 Project cost & means of finance

Capital requirement	₹
Plant (gangsaw/block-cutter/multi-wire/polishing line)	2,60,00,000
Land, shed, block-yard & handling	1,00,00,000
Electricity/DG, water-recycling & slurry (CTO)	50,00,000
Working capital (blocks + power + consumables + wages)	90,00,000

Total project cost	5,00,00,000
Promoter contribution	2,00,00,000
Term loan / WC finance	3,00,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Granite slabs (domestic)	5,00,00,000	6,80,00,000	8,50,00,000
Marble/tiles/cut-to-size	2,50,00,000	3,60,00,000	4,50,00,000
Export slabs & job-work	2,50,00,000	4,10,00,000	5,00,00,000
Total revenue	10,00,00,000	14,50,00,000	18,00,00,000
Blocks (feedstock + royalty)	4,50,00,000	6,50,00,000	8,05,00,000
Power, consumables (blades/abrasives) & wastage	2,20,00,000	3,15,00,000	3,85,00,000
Wages, packing/freight & overheads	1,60,00,000	2,25,00,000	2,80,00,000
Depreciation, interest & other	80,00,000	85,00,000	90,00,000
Total expenses	9,10,00,000	12,75,00,000	15,60,00,000
Net profit (before tax)	90,00,000	1,75,00,000	2,40,00,000
Net margin	9%	12.1%	13.3%

12.3 Unit economics & break-even

- **Block × recovery × realisation:** a block yields a certain sq-ft of slab (recovery/yield) × realisation (colour/quality/finish); recovery & realisation are the economic core; block cost, power & consumables (blades/abrasives) & wastage/breakage are the main variable costs.
- **Recovery & colour:** maximising slab-yield per block & selecting high-realisation colours/grades are the make-or-break; export lifts realisation; capex is real-asset; power is heavy.
- **Break-even:** at a throughput/recovery covering block, power, consumables, wages & finance; margins expand with recovery, quality/colour, export mix & operating leverage.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	90,00,000	55,00,000	52,00,000	54,00,000
Sales collections	1,60,00,000	2,30,00,000	2,80,00,000	3,30,00,000
Blocks, power, consumables, wages & operating	1,95,00,000	2,33,00,000	2,78,00,000	3,22,00,000
Closing balance	55,00,000	52,00,000	54,00,000	62,00,000

Processing is capex- & block-heavy with a commissioning/recovery-optimisation ramp; block/power/consumables are the steady costs. Recovery/yield, quality/colour, block/power management & a WC line manage cash; the key risks are recovery/wastage/breakage, block sourcing/cost & colour, power cost (heavy), construction/export-demand cycle &

environment (slurry/CTO) — met with yield optimisation, sourcing, quality/export & slurry management.

12.5 Key Performance Indicators to Monitor

- **Recovery:** slab-yield per block; wastage/breakage; sq-ft/block.
- **Quality:** finish/polish; colour/grade mix; rejection.
- **Cost:** block cost; power/consumable cost/sq-ft; wastage.
- **Sales & finance:** realisation; export share; net margin; DSCR.

13. Funding Requirement & Bankability

Total ask: **₹3 crore term loan/WC** against ₹2 crore promoter contribution — for the processing plant, site & working capital on a real-asset base (plant is financeable collateral). Fundability rests on recovery/yield, quality/colour, block sourcing, export & construction demand; export & premium colours support realisation. Year-1 profit ₹90 lakh growing to ₹2.4 crore as recovery/export scale; recovery, quality/colour & cost are key. DSCR supported by block × recovery × realisation; recovery, block cost, power & demand underpin the model.

13.1 Funding utilisation

Use of funds	₹	% of total
Plant (gangsaw/block-cutter/multi-wire/polishing line)	2,60,00,000	52%
Land, shed, block-yard & handling	1,00,00,000	20%
Electricity/DG, water-recycling & slurry (CTO)	50,00,000	10%
Working capital (blocks + power + consumables + wages)	90,00,000	18%
Total	5,00,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Recovery / wastage / breakage	Skilled operators, yield optimisation, quality control, block inspection
Block sourcing / cost / colour	Quarry/mine linkage, colour range, block yard buffer, multiple sources
Power cost (heavy)	Energy efficiency, utilisation, power arrangement
Construction / export demand cycle	Diverse markets (domestic + export), dealer/project mix
Environment (slurry/water) / CTO	Slurry management, water recycling, CTO discipline

15. SWOT Analysis

Strengths Construction/interiors/export demand; real-asset plant; recovery/quality edge; India stone strength; export upside; financeable plant.	Weaknesses Capex-/power-heavy; recovery-/block-dependent; wastage/breakage; construction-cycle-linked; slurry/environment exposure.
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Opportunities Export growth; premium colours/finishes; interiors/design; cut-to-size value-add; new markets; engineered-stone adjacency.	Threats Construction slowdown; block-price/colour risk; power inflation; engineered-stone substitution; export/currency; slurry regulation.
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16. Recommended AiSevak Tools for This Business

This granite/marble processing unit would use AiSevak's Mining vertical tools in operations:

- Recovery & costing:** slab-yield/recovery & block × recovery × realisation, power/consumable cost/sq-ft & wastage tools.
- Sales & export:** realisation/colour-mix & export (IEC/incentives), CTO/slurry & GST tools (with Legal vertical).
- Practice:** Business Plan, break-even/DSCR and recovery-economics tools to model the unit.

17. Key Assumptions & Notes

- Granite/marble processing: real-asset natural-stone processing — cuts/polishes rough blocks into slabs/tiles; revenue = block × recovery (slab-yield) × realisation; domestic + export.
- Block × recovery × realisation – (block + power + consumables + wastage) decisive; recovery/slab-yield & quality/colour are the economic core; block cost, power & consumables follow; heavy capex but real-asset.
- Equity + term loan/WC (plant financeable); factory/land, electricity (heavy), CTE/CTO (slurry/water), royalty-paid blocks, IEC/export for exports.
- Recovery, quality/colour, block/power cost & demand drive economics; figures illustrative, exclude GST; construction/export-cycle-linked.

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