



BUSINESS PLAN · INDIA

Technical Textiles Unit

High-value functional textiles - non-woven, geo, medical and industrial

TEXTILE

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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 **Technical Textiles Unit** in India — a specialised manufacturer of high-value functional textiles (non-woven, geo-textiles, medical textiles, agro-textiles, industrial/protective textiles, packtech/mobiltech etc.) engineered for performance, not aesthetics, sold B2B to industries, infrastructure, agriculture, healthcare & institutions. It earns high-value manufacturing margins on specialised, application-driven products, monetising India's fast-growing technical-textiles market, the **PLI & National Technical Textiles Mission** push & import-substitution — a capex-intensive, R&D-/specification-driven, B2B, high-value business.

Technical textiles are the fastest-growing, highest-value textile segment — functional materials for industry, infrastructure, agriculture, healthcare, automotive, packaging & defence, with strong government backing (National Technical Textiles Mission, PLI for technical textiles) & large import-substitution & export potential. Unlike conventional textiles, these are **specification- & performance-driven**, sold B2B, with high margins, technical selling, certifications/standards & capital-intensive specialised machinery. Success rests on the right product/application focus, technology & quality, certifications, B2B relationships/approvals, capex/utilisation & R&D — it is capex-, technology-, approval- & application-sensitive.

This is a specialised manufacturing business — funded by promoter equity plus bank finance (substantial term for specialised machinery, plus working capital; PLI/NTTM & TUF-supported). This plan models a technical-textiles unit requiring **₹6 crore** (₹2.1 crore promoter + ₹3.9 crore bank finance), targeting **₹14 crore** revenue in Year 1 and **₹26 crore** by Year 3. *(Technical textiles; capex-/technology-/PLI-NTTM-/approval-/B2B-application-driven, high-value/specialised.)*

2. Business Description, Vision & Legal Structure

Concept: A technical-textiles unit - manufacturing high-value functional textiles (non-woven/geo/medical/agro/industrial/protective) for B2B industry, infra, agri & healthcare, engineered to specification & standards.

Vision: To be a trusted Indian maker of high-performance technical textiles, substituting imports.

Mission: Engineer functional textiles to spec & standard - quality, performance & reliability for industrial & institutional buyers.

Legal structure options

- **LLP** — possible for a focused unit.
- **Private Limited** — recommended for capex, PLI/NTTM, B2B credibility, approvals & funding.

Regulatory anchor: a technical-textiles unit is a specialised manufacturing business (Factories Act & factory licence, pollution CTE/CTO, product standards/BIS & application certifications — medical/geo/agro, PLI-technical-textiles/NTTM, TUF, GST, exports if any). Product/application focus, technology/quality, certifications, B2B approvals, capex/utilisation & R&D determine success; it is capex-, technology-, approval- & application-sensitive, high-value/specialised.

3. Promoter & Ownership

Led by a promoter with technical-textiles, polymer/non-woven, materials or industrial-manufacturing experience & B2B relationships. The team includes production/technical (specialised machinery), R&D/quality & certifications, technical B2B sales, sourcing (polymer/fibre) & finance. Product/application focus, technology/quality, certifications & B2B approvals are the differentiators. Ownership & stakes are editable inputs.

4. Market Analysis — India

India's technical-textiles market is fast-growing & high-value, backed by the National Technical Textiles Mission & PLI, with large import-substitution & export potential across industry, infrastructure, agriculture, healthcare, automotive, packaging & defence. Demand is application-/industry-driven & policy-supported. The market rewards the right product/application, technology/quality, certifications, B2B relationships/approvals & capex/utilisation; it is capex-, technology-, approval-, application- & competition-sensitive, met with focus, technology, certifications & relationships.

Demand drivers

- **NTTM & PLI (technical textiles).**
- **Import-substitution & exports.**
- **Infra, agri, healthcare, auto, packaging** demand.
- **Performance/specification** needs & standards.
- **High-value & specialised** growth.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Technical textiles in India	Large & fast-growing
SAM	Segment/application & region	Substantial
SOM (Yr 1-3)	Products/accounts	Scaling

Target segments (B2B applications)

- Infrastructure (geo-textiles).
- Healthcare (medical textiles/non-woven).
- Agriculture (agro-textiles).
- Industry/auto/packaging/protective (indutech/mobiltech/packtech/protech).

5. Competition & Competitive Advantage

Landscape: imports, other Indian technical-textile makers & large integrated players. The unit competes on product/application focus, technology/quality, certifications/standards, B2B relationships/approvals, reliability & price/value.

The business's edge

- **Product/application focus & specialisation.**
- **Technology, quality & R&D.**
- **Certifications/standards & approvals.**
- **B2B relationships & reliability.**
- **Import-substitution & PLI/NTTM support.**

6. Products & Revenue Model

Stream	Model	Basis
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Non-woven / core products	Manufacturing margin (18-28%)	Core B2B volume
Specialised (medical/geo/agro)	High margin (25-40%)	Margin/value
Custom / engineered	Project/spec margin	Value-added
Exports	Export margin + incentives	Growth
PLI/NTTM incentive	Policy incentive	Margin/capex uplift

Core/non-woven products earn 18-28%; specialised (medical/geo/agro) & custom/engineered command 25-40% on performance/value; exports & PLI/NTTM add upside. Product/application focus, technology/quality, certifications, B2B approvals & capex/utilisation drive economics — the decisive technical-textiles levers (high-value, specialised, capex-heavy).

7. Go-to-Market — Marketing & Sales (technical B2B)

- **Technical B2B selling** (industry/infra/agri/healthcare).
- **Certifications/approvals** & specifications (get specified-in).
- **Application engineering & trials.**
- **Import-substitution & PLI/NTTM** positioning.
- **OEM/institutional & export** development.

Sales approach

Develop B2B/OEM/institutional buyers via technical selling, certifications, application trials & getting specified-in → win orders/approvals → deliver quality/spec reliably → grow repeat & add applications/exports. Product focus, technology, certifications, approvals & relationships build the technical-textiles business on high-value, policy-backed demand.

8. Operations Plan

- **Facility:** specialised plant & machinery (non-woven lines/coating/lamination/finishing per application), R&D/quality lab, warehouse.
- **Process:** polymer/fibre input → specialised process (spun-bond/melt-blown/needle-punch/coating etc.) → finishing → quality/testing → certification → B2B despatch.
- **Quality/certifications:** product standards/BIS, application certifications (medical/geo/agro), testing — central to approvals.
- **Tech:** production/ERP, quality/testing, R&D, B2B order & project management.
- **Capex/utilisation:** specialised machinery is capital-heavy; utilisation & yield critical.

Technical-textiles workflow

Stage	Activity	Metric
Input	Polymer/fibre	Cost/quality
Process	Specialised line	Utilisation/yield
Finish	Coat/laminate/finish	Spec/quality
Test/certify	Quality/standards	Pass/certification

Despatch	B2B/project	OTD/approval
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9. Regulatory, Licences & Compliance (India)

- **Manufacturing:** Factories Act & factory licence; pollution CTE/CTO; power/boiler; fire/safety.
- **Product standards:** BIS/product standards; application certifications (medical/geo/agro/industrial).
- **Incentives:** PLI (technical textiles); National Technical Textiles Mission; TUF.
- **General:** GST; Udyam; exports (IEC/incentives if any).

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / director	1	2	3
Production & technical	18	30	48
R&D, quality & certifications	4	7	11
Technical B2B sales & application	4	8	13
Sourcing, finance & admin	3	5	8
Total	30	52	83

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-6	Plant/machinery, R&D/lab, certifications, PLI/NTTM, first products
Ramp	Month 6-12	B2B approvals, production, utilisation, orders
Traction	Month 12-18	Applications & accounts; ₹14cr revenue
Expand	Year 2	More applications, exports, capacity
Scale	Year 3	₹26cr revenue; product & application base

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. Technical textiles; high-value/specialised, capex-, technology- & certification-intensive, B2B/application-driven, PLI/NTTM-supported.

12.1 Project cost & means of finance

Capital requirement	₹
Plant & specialised machinery (lines/coating/finishing)	3,80,00,000
Factory, utilities & R&D/quality lab	80,00,000

Working capital (materials + B2B receivables)	90,00,000
Certifications, R&D & tech	25,00,000
Deposits, launch & pre-operative	25,00,000
Total project cost	6,00,00,000
Promoter contribution	2,10,00,000
Bank finance (term + WC, PLI/NTTM/TUF)	3,90,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Core / non-woven products	9,00,00,000	13,00,00,000	15,00,00,000
Specialised (medical/geo/agro/custom)	4,50,00,000	8,00,00,000	9,50,00,000
Exports, PLI/NTTM & other	50,00,000	1,50,00,000	1,50,00,000
Total revenue	14,00,00,000	22,50,00,000	26,00,00,000
Materials (polymer/fibre) & production	8,40,00,000	13,30,00,000	15,20,00,000
Salaries & staff	1,80,00,000	2,70,00,000	3,30,00,000
Power, factory & overheads	1,70,00,000	2,60,00,000	3,00,00,000
Interest & depreciation	1,20,00,000	1,80,00,000	2,00,00,000
Total expenses	13,10,00,000	20,40,00,000	23,50,00,000
Net profit (before tax)	90,00,000	2,10,00,000	2,50,00,000
Net margin	6.4%	9.3%	9.6%

12.3 Unit economics & break-even

- **Capex × utilisation × value:** specialised machinery is capital-heavy; utilisation, yield & product/application mix (specialised commands 25–40%) drive returns; certifications/approvals unlock high-value orders — the core levers.
- **Technology & approvals:** product/application focus, technology/quality, certifications & B2B approvals (getting specified-in) are what enable high-value, repeat, import-substituting business; R&D sustains it.
- **Break-even:** at a utilisation/order threshold covering plant, power & interest/depreciation; margins healthy for a specialised maker, scaling with utilisation, mix, exports & PLI/NTTM.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	25,00,000	22,00,000	23,00,000	25,00,000
Collections	2,80,00,000	3,40,00,000	3,80,00,000	4,20,00,000
Materials, wages, power & operating	2,83,00,000	3,39,00,000	3,78,00,000	4,15,00,000
Closing balance	22,00,000	23,00,000	25,00,000	30,00,000

Technical textiles are capex- & power-heavy with B2B receivables & material WC. Utilisation, product/application mix, certifications/approvals, CC & the WC margin, plus PLI/NTTM/TUF support, manage cash; low utilisation, delayed approvals, power/material cost & B2B credit are the key risks — met with utilisation, technology, certifications, mix & policy support.

12.5 Key Performance Indicators to Monitor

- **Production:** utilisation; yield; power/unit; quality.
- **Product:** core vs. specialised mix; new applications; certifications.
- **Sales:** B2B approvals; order-book; exports; import-substitution.
- **Finance:** margin; capex ROI; receivable days; PLI/NTTM.

13. Funding Requirement & Bankability

Total ask: **₹3.9 crore bank finance** against ₹2.1 crore promoter contribution — substantial term for specialised machinery/plant plus working capital, PLI/NTTM & TUF-supported. Bankability rests on the specialised, high-value, policy-backed, import-substituting proposition, technology, certifications & B2B approvals; the National Technical Textiles Mission & PLI strengthen the case. Year-1 profit ~₹90 lakh growing to ₹2.5 crore supports servicing; utilisation, mix & approvals are key. Product/application focus, technology, certifications & capex/utilisation underpin the model.

13.1 Funding utilisation

Use of funds	₹	% of total
Plant & specialised machinery	3,80,00,000	63.3%
Working capital (materials + receivables)	90,00,000	15%
Factory, utilities & R&D/quality lab	80,00,000	13.3%
Certifications, R&D & tech	25,00,000	4.2%
Deposits, launch & pre-operative	25,00,000	4.2%
Total	6,00,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Low utilisation / capex burden	Order-book, applications, exports; utilisation focus; PLI/NTTM
Delayed approvals / certifications	Early certification, R&D, technical selling, get specified-in
Technology / quality gaps	R&D, quality systems, testing, tech partners
Material / power cost	Sourcing, energy efficiency, pricing/value mix
Competition / imports	Specialisation, import-substitution, PLI/NTTM, relationships

15. SWOT Analysis

Strengths High-value/specialised; fast-growing; NTTM/PLI backing; import-substitution & export potential; technology/certifications; B2B moat.	Weaknesses Capex-, technology- & certification-intensive; approval/utilisation-dependent; long ramp; specialised skills.
Opportunities NTTM/PLI; import-substitution; new applications (medical/geo/agro/auto); exports; infra/agri/healthcare growth.	Threats Imports/competition; technology shifts; utilisation/approval delays; material/power cost; policy changes.

16. Recommended AiSevak Tools for This Business

This technical-textiles unit would use AiSevak's Textile vertical tools in delivery:

- **Manufacturing ops:** production/utilisation-yield & quality, product/application-mix & costing, B2B-order & approval-tracking tools.
- **Compliance & policy:** Factories/pollution & BIS/application-certifications, PLI-technical-textiles/NTTM/TUF & incentive tools (with Legal & Finance verticals).
- **Practice:** Business Plan, capex/utilisation and Break-even tools to model the business.

17. Key Assumptions & Notes

- Technical textiles: high-value/specialised, B2B/application-driven (non-woven/geo/medical/agro/industrial/protective); capex-, technology- & certification-intensive.
- Product/application focus, technology/quality, certifications, B2B approvals, capex/utilisation & R&D decisive; specialised commands 25–40% margins.
- Substantial term (specialised machinery) + WC, PLI-technical-textiles/NTTM/TUF-supported; Factories/pollution/BIS/application-certifications.
- Utilisation, mix, certifications/approvals, exports & policy support drive economics; figures illustrative, exclude GST.

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