

Jewellery Working Capital Plan

Gems & Jewellery

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Get a working-capital plan for a jewellery business — the heavy stock/inventory funding need, gold-metal-loan vs cash, receivables (if any), and levers to improve inventory turns — since stock is the core cash issue. Describe your situation below.

Purpose of this tool & output

Fund heavy stock without choking cash

How the output is used

Use it to fund heavy stock without choking cash — size the working capital tied in gold, stones and stock, and plan the limit.

Who should vet it

Your CA or banker, to confirm the working-capital cycle and gold-metal-loan or CC limit.

Important cautions

AI-generated plan; gold-metal loan reduces price risk but has terms - validate with your bank.

Companion documents

- Making Charge & Price Build-up
- Jewellery Product Costing
- Jewellery Business P&L
- Gold Price Hedging Guide
- Product Margin & Mix Analysis
- Jewellery Business Capex Plan

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.