THE INDIA D2C LAUNCH-TO-PROFIT LIBRARY

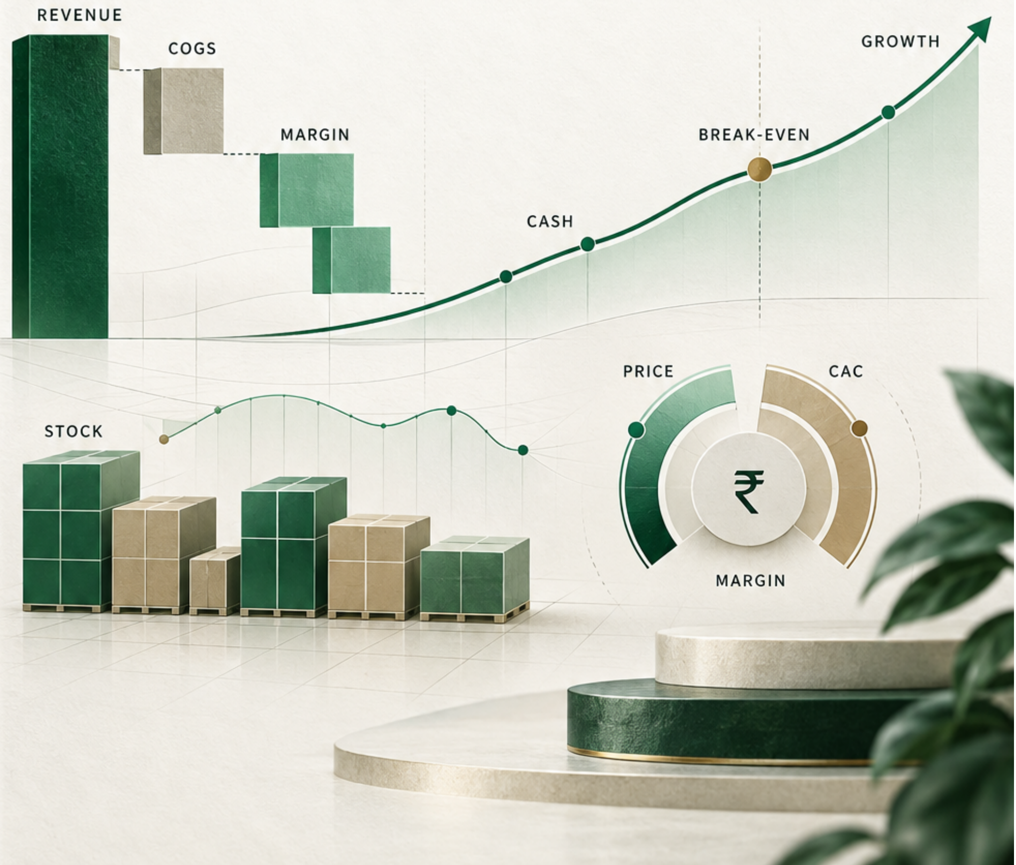
BOOK FOUR

D2C MONEY BOOK

Unit Economics to Profitable Growth

A practical guide to margins, cash flow, inventory, CAC limits and financial control

Know the numbers. Protect the cash. Grow on purpose.



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Before you begin

A D2C brand can be busy, popular and financially fragile at the same time.

Orders arrive. The dashboard shows revenue. New customers comment on advertisements. A supplier asks for the next payment. A courier remits later than expected. A returned parcel comes back damaged. The founder looks at the top-line number and wonders why the bank balance still feels tight.

The answer is usually not one dramatic mistake. It is a chain of small definitions that were never made visible.

Revenue is not contribution. Contribution is not cash. Cash is not profit. Profit is not automatically available for growth.

This book gives the founder a simple financial operating system for the order, the customer, the campaign, the stockroom and the month. It is written for Indian D2C operators who may sell through a Shopify store, marketplaces, social commerce, WhatsApp, COD and prepaid checkout at the same time.

The formulas are decision tools, not accounting or tax advice. Keep statutory books with a qualified professional and verify the current GST, consumer, payment, invoicing and category requirements that apply to your business.

The core principle is:

1. Revenue is not money you can keep

The top line is an entrance, not an answer

Suppose the store records ₹10,00,000 in gross order value. That amount may include GST, discounts, shipping collected from customers, cancelled orders, COD orders that never become deliveries and orders that later return.

The amount available to run the business is smaller.

Use a waterfall:

ORDER VALUE	COLLECTED	NET SALES	CONTRIBUTION	CASH
What the customer sees	What actually arrives	After agreed deductions	After variable order costs	When money is available

The waterfall is not intended to replace a ledger. It is intended to stop a founder from using the biggest number to make the smallest decision.