



BUSINESS PLAN · INDIA

D2C Consumer Brand

Direct-to-consumer, online-first, owned customer and margin

RETAIL

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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 **D2C Consumer Brand** in India — a direct-to-consumer, online-first product brand (in a chosen category: beauty/personal care, food & beverage, wellness, home, or similar) that designs & sells its own branded products via its website, marketplaces & social, owning the customer relationship & data. It earns product margins on branded goods, building a differentiated brand with repeat & loyalty — a marketing- & supply-chain-driven business monetising India's D2C boom.

India's D2C sector is booming with digital adoption, aspiration, and consumers seeking differentiated, quality, story-led brands beyond commodity products. Owning the customer & data (vs. selling through retail) enables higher margins, repeat & brand value. A D2C brand with a strong product, brand, efficient acquisition & supply chain can scale rapidly — though it is marketing-cost (CAC) & working-capital (inventory) intensive, making unit economics decisive.

This is a brand/startup with a blended funding profile — self-funded/bootstrapped or angel/seed equity for inventory & growth. This plan models a focused, unit-economics-disciplined D2C brand raising **₹40 lakh** (₹15 lakh promoter + ₹25 lakh angel/self-funded + WC), targeting **₹80 lakh** revenue in Year 1 and **₹3 crore** by Year 3. (*D2C brand; margin- & CAC-LTV-driven, inventory-intensive.*)

2. Business Description, Vision & Legal Structure

Concept: A differentiated D2C brand selling its own quality, story-led products direct to consumers online - owning the customer, data & margin.

Vision: To build a loved, trusted D2C brand in its category.

Mission: Delight customers with great products & brand experience - direct, with strong repeat & loyalty.

Legal structure options

- **Private Limited** — recommended (for D2C, funding, brand IP & scale).
- **LLP / DPIIT Startup** — LLP for a lean start; DPIIT for startup benefits/funding.

Regulatory anchor: a D2C brand is a product/brand business — GST, product & category compliance (FSSAI for food, BIS/CDSCO/cosmetic norms as relevant), labelling & MRP, e-commerce & consumer-protection (returns/refunds), trademark/brand IP, and DPDP for customer data. Product quality & differentiation, brand, unit economics (CAC, AOV, repeat, contribution margin), & supply chain determine success; margin-rich but CAC- & inventory-intensive.

3. Promoter & Ownership

Led by a founder with brand, product, marketing or category experience. The team includes product/supply-chain, performance-marketing/growth, and ops/customer-experience, with manufacturing (own or contract) & logistics partners. A Private Limited holds brand IP; founder-plus-angel/ESOP cap table is typical. Ownership & stakes are editable inputs.

4. Market Analysis — India

India's D2C market is booming across beauty, F&B, wellness, home & more, driven by digital & social adoption, aspiration, and demand for differentiated, quality, purpose/story-led brands. Consumers increasingly buy direct & value brand & experience. The market rewards product differentiation, brand, efficient acquisition & repeat; it is competitive & CAC-sensitive, favouring disciplined unit economics.

Demand drivers

- **Digital & social** commerce adoption.
- **Aspiration & differentiated** brands.
- **Direct & experience** preference.
- **Category trends (clean/wellness/premium).**
- **Repeat & subscription** potential.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	D2C/category market in India	Very large & growing
SAM	Reachable customers in the niche	Substantial
SOM (Yr 1-3)	Customers & repeat orders	Scaling

Target segments

- Category consumers (online-first).
- Urban & aspirational buyers.
- Repeat & subscription customers.
- Marketplace & social shoppers.

5. Competition & Competitive Advantage

Landscape: incumbent brands, other D2C brands, private labels, and marketplaces. The firm competes on product differentiation, brand, experience, efficient acquisition & repeat.

The firm's edge

- **Differentiated, quality product.**
- **Strong brand & story.**
- **Owned customer & data.**
- **Efficient acquisition & repeat/LTV.**
- **Agile supply chain.**

6. Products & Revenue Model

Stream	Model	Basis
Own website (D2C)	Direct sale (best margin)	Owned & data-rich
Marketplaces (Amazon/Flipkart etc.)	Sale (fees)	Reach
Quick-commerce & retail	Sale (margin-share)	Availability
Subscriptions / replenishment	Recurring	Repeat/LTV
Bundles & new products	Cross/up-sell	AOV/LTV

Own-website sales carry the best margin & data; marketplaces & quick-commerce add reach; subscriptions & bundles lift repeat, AOV & LTV. Contribution margin (price – COGS – shipping – CAC) & repeat/LTV vs. CAC drive economics — the decisive D2C levers.

7. Go-to-Market — Marketing & Sales

- **Performance marketing** (Meta/Google) & efficient CAC.
- **Content, influencers & social.**
- **Marketplace & quick-commerce** presence.
- **Repeat, subscription & CRM.**
- **Brand & community.**

Sales approach

Acquire efficiently (performance + content + marketplaces) → delight & retain (product, experience, CRM) → drive repeat/subscription & AOV → scale on positive unit economics. Contribution margin, repeat/LTV & efficient CAC drive scalable, sustainable growth.

8. Operations Plan

- **Product & supply chain:** own/contract manufacturing, quality, inventory & fulfilment (own/3PL).
- **Process:** product development → manufacturing/sourcing → inventory & listing → marketing & sale → fulfilment & CX → repeat/CRM.
- **Tech & data:** D2C platform (Shopify etc.), marketplace ops, analytics, CRM & retention.
- **Quality & compliance:** product quality, category compliance (FSSAI/BIS/cosmetic), labelling, returns.
- **Capacity:** scale via marketing, inventory & fulfilment; asset-light on manufacturing (contract).

D2C workflow

Stage	Activity	Metric
Develop	Product/brand	Differentiation
Acquire	Marketing	CAC
Sell	D2C/marketplace	AOV/conversion
Fulfil	Ship & CX	Delivery/NPS
Retain	Repeat/subscribe	LTV/repeat

9. Regulatory, Licences & Compliance (India)

- **Product & category:** FSSAI (food), BIS/CDSCO/cosmetic-rules (as relevant), labelling & MRP, quality/safety.
- **Business & tax:** Pvt Ltd/LLP; DPIIT; PAN/TAN; GST; Udyam (MSME).
- **E-commerce & consumer:** e-commerce & consumer-protection (returns/refunds), advertising norms; marketplace terms.
- **IP & data:** trademark/brand IP; DPDP-aligned customer data; payment compliance.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Founder(s)	2	2	2
Marketing & growth	2	5	9
Product & supply chain	1	3	5
Ops, fulfilment & CX	2	4	7
Tech, data & admin	1	2	3
Total	8	16	26

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-3	Product, brand, D2C site, inventory, first sales
PMF	Month 3-8	Product-market fit; repeat & unit economics validated
Traction	Month 8-12	Efficient acquisition; ₹80L revenue
Scale	Year 2	Marketplaces, subscriptions, new SKUs
Growth	Year 3	₹3cr revenue; strong repeat/LTV

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. D2C brand; margin-rich but CAC- & inventory-intensive; unit economics decisive.

12.1 Project cost & means of finance

Capital requirement	₹
Product development & branding	7,00,000
Opening inventory & manufacturing	14,00,000
D2C platform, tech & setup	4,00,000
Marketing launch	10,00,000
Working-capital buffer	5,00,000
Total project cost	40,00,000
Promoter contribution	15,00,000
Angel/self-funded + WC	25,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
D2C (own website)	40,00,000	90,00,000	1,50,00,000
Marketplaces & quick-commerce	32,00,000	65,00,000	1,20,00,000
Subscriptions & bundles	8,00,000	20,00,000	30,00,000
Total revenue	80,00,000	1,75,00,000	3,00,00,000
COGS (product + shipping)	36,00,000	77,00,000	1,29,00,000
Marketing & acquisition (CAC)	24,00,000	48,00,000	78,00,000
Salaries & team	14,00,000	28,00,000	44,00,000
Platform, ops & overheads	6,00,000	14,00,000	24,00,000
Interest/other	1,00,000	1,50,000	2,00,000
Total expenses	81,00,000	1,68,50,000	2,77,00,000
Net profit (before tax)	-1,00,000	6,50,000	23,00,000
Net margin	Invest (near-BE)	3.7%	7.7%

12.3 Unit economics & break-even

- **Contribution margin:** price – COGS – shipping – CAC; must be positive & healthy per order — the core D2C discipline.
- **Repeat/LTV vs. CAC:** LTV:CAC > 3 & strong repeat/subscription drive profitability; own-website & repeat improve margin.
- **Break-even:** Year 1 near/below break-even (investing in brand & acquisition); profitable from Year 2 on repeat & scale.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	5,00,000	3,60,000	3,40,000	3,60,000
Collections	14,00,000	18,00,000	23,00,000	25,00,000
COGS, marketing & operating	15,40,000	18,20,000	22,80,000	24,40,000
Closing balance	3,60,000	3,40,000	3,60,000	4,20,000

D2C ties up cash in inventory & marketing ahead of sales; marketplace payouts lag (7–15 days). Positive contribution margin, repeat/LTV, inventory turns & the buffer manage cash; scale spend only on proven unit economics.

12.5 Key Performance Indicators to Monitor

- **Economics:** contribution margin; CAC; AOV; LTV; LTV:CAC.
- **Repeat:** repeat rate; subscription %; retention.
- **Channel:** D2C vs. marketplace mix & margin.
- **Ops:** inventory turns; RTO/returns; delivery/NPS.

13. Funding Requirement & Bankability/Investability

Total ask: **₹25 lakh angel/self-funded + WC** against ₹15 lakh promoter contribution — D2C is typically equity/self-funded for inventory & growth (with WC/inventory finance as sales prove out); DPIIT startup benefits apply. Investability/bankability rests on positive contribution margin, LTV:CAC & repeat — Year-2 profit ~₹6.5 lakh & growing. Scale funding follows proven unit economics; inventory finance can augment WC.

13.1 Funding utilisation

Use of funds	₹	% of total
Opening inventory & manufacturing	14,00,000	35%
Marketing launch	10,00,000	25%
Product development & branding	7,00,000	17.5%
Working-capital buffer	5,00,000	12.5%
D2C platform, tech & setup	4,00,000	10%
Total	40,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
High CAC / poor unit economics	Own-website & repeat; content/organic; discipline; scale only on positive CM
Inventory & RTO/returns	Demand planning; turns; RTO reduction; contract manufacturing
Competition & commoditisation	Product differentiation, brand & community
Marketplace dependence/fees	Own-website mix; multi-channel; margin management
Working-capital strain	Turns; inventory finance; buffer; positive CM

15. SWOT Analysis

Strengths Booming D2C; owned customer & margin; repeat/LTV; brand value; asset-light manufacturing.	Weaknesses CAC- & inventory-intensive; competition; unit-economics-critical; funding-dependent to scale.
Opportunities Category growth; subscriptions; marketplaces & quick-commerce; new SKUs; offline/retail.	Threats CAC inflation; incumbents & competition; marketplace fees; funding cycles.

16. Recommended AiSevak Tools for This Business

This D2C brand would use AiSevak's Retail vertical tools in delivery:

- **Brand ops:** D2C-store, marketplace-ops, CAC-LTV/analytics and CRM/retention tools.

- **Compliance & supply:** FSSAI/BIS/labelling, trademark/IP, inventory and GST tools (with Legal & Finance verticals).
- **Practice:** Business Plan, contribution-margin/unit-economics and Break-even tools to model the brand.

17. Key Assumptions & Notes

- D2C brand; own-website (best margin) + marketplaces + subscriptions; margin-rich but CAC/inventory-intensive.
- Year 1 invests in brand & acquisition (near break-even); profitable from Year 2 on repeat/LTV & scale.
- Equity/self-funded + WC (DPIIT benefits); GST; FSSAI/BIS/cosmetic & labelling per category; trademark & DPDP.
- Contribution margin, LTV:CAC, repeat & supply chain are decisive; figures illustrative, exclude GST.

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