



BUSINESS PLAN · INDIA

D2C Food and Beverage Brand

The first order is not the business - the second one is

FMCG

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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 Food & Beverage Brand** in India — an online-first packaged food business selling through its own website, marketplaces, quick commerce and a subscription base, manufactured by a contract packer rather than an owned plant.

The anchor plan in this vertical established that an FMCG brand must fund the channel long before the channel funds the brand. A D2C founder reads that and concludes, reasonably, that going direct removes the problem — no distributor, no schemes, no beat, no godown full of ageing stock. This plan's central argument is that the conclusion is wrong, and wrong in a specific and expensive way. D2C does not remove the channel. It replaces a channel you can negotiate with by one you cannot. The distributor took a margin, but he could be shown his own return, argued with, re-priced, or replaced. **The advertising auction takes a larger share, raises its price precisely as you scale, cannot be negotiated with at any volume, and never hands over the customer relationship you paid for.** On this plan, performance marketing consumes **33.8% of net revenue in Year 1** — materially more than the distributor margin and channel servicing carried by the manufacturer that opened this vertical.

The second convention this plan sets is that the first order is not the business. At an average order value of ₹850, after product cost, shipping both ways, platform and gateway fees, discount and a share of returns, **the contribution left is ₹231 against a paid acquisition cost of ₹305 — so the first order loses ₹74, and it does so by design rather than by mismanagement. Every rupee of a D2C food brand's profit lives in the second order and the fourth and the ninth**, which makes this a retention business wearing the costume of an acquisition business. The plan takes contribution per first order from **–₹74 to –₹23 to +₹22**, and only in Year 3 does a newly acquired customer pay for themselves on the order that acquired them.

The third is the metric that quietly ruins the category: blended CAC. A brand divides total marketing spend by total orders, watches the number fall year after year, and reports improving efficiency. **It is improving nothing.** The figure falls because repeat orders — which cost nothing to acquire — are diluting it. **The number that actually decides whether the business can grow is what it costs to buy the next new customer, and that number goes up, not down, because the cheap audiences are bought first.** This plan reports both, and reports them side by side deliberately: **paid CAC rises from ₹305 to ₹349 while blended CAC falls from ₹207 to ₹150 — the number that improves is the one that means nothing.**

And the fourth is India-specific and absent from almost every D2C plan written here: return to origin. A cash-on-delivery order that the customer simply refuses at the door costs forward freight, return freight, the packaging, the handling — **and in food, the goods themselves, because a parcel that has travelled to Nagpur and back cannot be put on the shelf and sold to someone else. At 62% COD share and a 21% refusal rate on those orders, roughly one order in seven that this brand celebrates as a sale in Year 1 never becomes revenue at all.** The plan takes blended RTO from **15.1% to 6.9%**, almost entirely by moving customers to prepaid rather than by pleading with them.

This plan models a brand requiring **₹1.02 crore** (₹42 lakh promoter + ₹26 lakh term loan + ₹34 lakh working-capital finance), moving from **₹1.48 crore net revenue and a ₹53 lakh loss to ₹5.77 crore net revenue and ₹13 lakh profit** by Year 3 — *and a reader should note that the losses are deeper here than in any manufacturing plan in this library, because this business buys its customers rather than its distribution. (Online-first packaged food brand — figures illustrative.)*

2. Business Description, Vision & Legal Structure

Concept: An online-first packaged food and beverage brand built on measured cohort retention rather than order-count vanity, prepaid-first commerce rather than COD volume, and contribution margin per order rather than gross merchandise value.

Vision: To be the food brand whose customers come back without being paid to.

Mission: Report the cost of the next customer, not the average of all of them; measure repeat by cohort and publish it even when it falls; move customers to prepaid rather than absorbing refusals; never discount to hit a monthly number; and write off what did not sell instead of carrying it as inventory.

Legal structure options

- **Private Limited** — recommended: brand ownership, marketplace vendor onboarding, external investment, and the reporting discipline this model requires.
- **LLP** — workable for a founder-led brand not seeking equity capital.
- **Proprietorship** — viable at entry scale; weak for marketplace onboarding, payment-gateway underwriting and working-capital credit.

Regulatory anchor: a D2C food brand carries the full FMCG compliance stack and two obligations of its own. **FSSAI licensing and product approval**, with labelling covering ingredients, nutritional declarations, allergens, veg/non-veg marking and date coding — **and, because the brand does not own its factory, the co-packer's licence, audit status and batch records become the brand's exposure without being under the brand's control.** **Legal Metrology packaged-commodity declarations** — MRP, net quantity, manufacturer identity (which for a co-packed product must name the actual manufacturer), consumer-care details and country of origin. **Extended Producer Responsibility under the Plastic Waste Management Rules**, which for an e-commerce brand covers the shipper carton and void fill as well as the primary pack. Then the two that are specific to selling online: **the FSSAI e-commerce obligations, including the requirement that a product delivered to a consumer carry a remaining shelf life of at least 30% or 45 days** — a rule that converts slow-moving stock into a compliance problem rather than merely a commercial one — **and the Consumer Protection (E-Commerce) Rules together with ASCI, which govern claim substantiation, review integrity and the display of country of origin and seller identity.** GST applies with the marketplace TCS mechanism, and returns must be credit-noted correctly rather than netted informally against sales.

3. Promoter & Ownership

Led by a promoter with consumer-brand, performance-marketing or food-category background. Three competences decide outcomes: *cohort literacy*, because a founder who cannot read a retention curve will mistake a growing order count for a growing business; *the discipline to hold price*, since discounting is the fastest way to make a bad month look acceptable and the surest way to make every subsequent month worse; and *willingness to stop spending*, because the single hardest act in D2C is switching off a campaign that is generating orders at a contribution the business cannot afford. Ownership, equity & investor terms are editable inputs.

4. Market Analysis — India

Indian online food and beverage demand is growing quickly, and the routes to the consumer are multiplying — own website, horizontal marketplaces, quick commerce and social commerce each reach a different buyer at a materially different cost. The category is easy to enter and difficult to survive in, and the reason is almost always the arithmetic rather than the product.

Demand drivers

- **Convenience and health-led consumption** in urban and Tier-2 households.
- **Quick commerce**, which has compressed the discovery-to-delivery cycle to minutes and created a genuinely new impulse occasion.
- **Trust in smaller brands**, where provenance, ingredient transparency and founder visibility beat scale.
- **Contract-manufacturing availability**, which lets a brand launch without a plant — **and which is precisely why the category is crowded.**
- **Subscription and replenishment behaviour** in consumables, the one structural advantage food has over most D2C categories.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Indian packaged food & beverage	Very large; category-defined
SAM	Online-addressable buyers in served pincodes	Serviceability- and channel-bounded
SOM (Yr 1–3)	Retained customers × orders per year × AOV	16,400 → 29,800 new customers/yr

The most important thing to understand about this market is that entry is cheap and survival is not, and the gap between the two is where most of the category's capital is destroyed. A co-packer will make the product, a Shopify store takes a weekend, a marketplace listing is free, and a credit card buys traffic on the first day — **so a brand can be selling within ten weeks of the idea, which is why several hundred of them are.** What none of that provides is the only thing that matters: **a customer who comes back without being paid to come back.** The founder's error is rarely the product and almost never ambition; **it is reading the order count as evidence of demand when the order count was purchased.** Switch the advertising off for two weeks and the honest size of the business becomes visible, **and for most brands in this category that number is a fraction of what the dashboard was showing.** This plan therefore treats organic and repeat orders as the real business and paid orders as an expense incurred to find more of them, **which is why cohort M6 repeat — 21% rising to 38% — is the single number a reader should judge this plan by, and why the plan reports it even in the year it is embarrassing.**

Target segments and their true cost

- **Own website** — best contribution, full customer ownership, but every visitor must be bought or earned.
- **Horizontal marketplaces** — real demand already searching, at commission plus fulfilment plus advertising, **and the customer belongs to the platform.**
- **Quick commerce** — the fastest-growing route and the least forgiving: **listing fees, margin demands and visibility charges that can exceed the manufacturing margin entirely.**
- **Subscription / replenishment** — the only segment with negative acquisition cost after the first cycle, and structurally under-built by most brands.
- **Corporate gifting and bulk** — lumpy, seasonal, cash-positive, and a useful counterweight to consumer seasonality.

5. Competition & Competitive Advantage

Landscape: venture-funded D2C brands buying growth at a loss the plan-reader cannot match, national FMCG majors with distribution this brand will never afford, platform private labels sitting above it in search results, and a very long tail of small brands competing for the same auction inventory. **A new brand's real competitor is not another brand; it is the**

rising price of attention.

The business's edge

- **Cohort retention measured and published internally**, so the business knows whether it is real.
- **Paid CAC reported separately from blended** — almost nobody at this scale does it honestly.
- **Prepaid-first commerce**, converting the RTO problem into a pricing and checkout problem.
- **Contribution margin computed per order before scaling any channel**, not after.
- **Subscription built early**, when it is unglamorous, rather than late when it is urgent.

The advertising auction is the most misunderstood counterparty in D2C, and mistaking it for a distribution channel is the error that ends most brands in this category. A distributor and an ad platform both stand between the brand and the consumer, and both take a share — **but the resemblance ends there, and every difference runs against the brand. The distributor's margin is fixed by negotiation; the platform's price is set by auction against every other bidder, and it rises as the brand grows because the brand is bidding against its own success. The distributor could be shown his return on capital and persuaded; the auction cannot be persuaded, does not know the brand exists, and will not take a call. The distributor built a relationship with a retailer that persisted; the platform rents the brand a customer for the duration of one transaction and keeps the relationship.** And the difference that matters most on the profit and loss account: **the distributor was paid out of margin on goods that had already sold, while the platform is paid in advance, in cash, whether or not anything is sold at all.** The practical response is not to avoid paid acquisition, which is impossible, **but to treat every rupee of it as buying a customer rather than an order — and to hold the business to the standard that the customer must come back on their own.** On this plan, orders placed at full price rise from 19% to 46%, and subscription orders from 8% to 26%: **both are measures of the same thing, which is how much of the business would survive if the advertising stopped.**

6. Products, Pricing & the Basket Problem

Channel	Model	Basis
Own website (D2C)	Direct sale, owned customer	~41% → 55% of net revenue
Horizontal marketplaces	Commission + fulfilment + ads	Demand exists; customer does not transfer
Quick commerce	Listing fee + margin + visibility	Fastest growth, thinnest contribution
Subscription / replenishment	Recurring, prepaid	Zero repeat-acquisition cost
Corporate gifting & bulk	Seasonal contracts	Lumpy, cash-positive, low CAC
Discounting to hit a monthly number	NIL — by policy	It buys the wrong customer
Incentivised or fabricated reviews	NIL — by policy	Non-negotiable
Grammage reduction without pack disclosure	NIL — by policy	Vertical convention, set by the anchor plan

The economics of this business are decided by the basket rather than by the product, and this is the single most useful thing a first-time D2C food founder can be told. A ₹250 pack cannot carry a ₹305 acquisition cost — **the**

arithmetic is not close, and no amount of creative optimisation closes a gap of that size. But shipping, packaging, payment-gateway charges and the acquisition cost itself are incurred *per order*, not per unit, **so the entire viability of the model rests on how many units go into the box.** Raising the average order value from ₹550 to ₹850 does not raise costs proportionally; **it spreads a fixed ₹305 of acquisition and roughly ₹150 of fulfilment across three products instead of one, and that single move is worth more than any improvement in advertising efficiency the brand is likely to achieve.** This is why the plan builds bundles, sampler packs, free-shipping thresholds set just above the natural basket, and a subscription that ships multiple lines together — **none of which are marketing tactics; they are the difference between a viable unit economic and a fashionable way to lose money.** The honest caution is that **a basket built by discounting is not a basket at all — it is the same order at a lower price,** which is why this plan raises AOV from ₹850 to ₹980 **while simultaneously cutting discount from 12.7% to 8.2% of GMV.** Either number alone can be manufactured; **only the two moving in opposite directions together mean anything.**

7. Go-to-Market — Acquisition, Repeat & the Auction

Acquisition

- **Paid social and search**, budgeted against contribution per order rather than against ROAS.
- **Marketplace presence** for demand that already exists, entered with the full cost stack understood.
- **Quick commerce** in dense metros only, where throughput can carry the listing economics.
- **Content, community and founder-led storytelling** — slow, unscalable, and the only acquisition that compounds.

Retention — where the business actually is

- **Subscription and replenishment prompts** timed to actual consumption cycles.
- **Post-purchase experience**: delivery reliability, packaging integrity, and a product that arrives intact.
- **Cohort-based win-back** targeted at customers who lapsed, not at customers who were about to buy anyway.
- **No discount on the second order**, because a customer taught to expect one will wait for it forever.

Sales approach

Acquire narrowly → measure the cohort → build the basket → convert to prepaid → convert to subscription → only then increase spend. **The discipline that separates D2C brands that survive from those that raise and disappear is refusing to scale spend before the cohort proves it will come back.** A brand that doubles its budget on the strength of a strong first month is **buying more of a customer it has not yet met a second time** — and the cost of that error is not the wasted spend but the inventory ordered to service it, **which in food has an expiry date and becomes a write-off rather than a lesson.**

8. Operations Plan (make, ship, measure, retain, write off)

- **Manufacturing**: contract packer under a written specification, **with the brand's own quality release before dispatch — because the co-packer's failure will be reported as the brand's.**
- **Quality & compliance**: batch records held by the brand, FSSAI conformity verified at the co-packer, labelling checked against Legal Metrology **before artwork goes to print.**
- **Inventory**: production runs sized against measured demand, **with co-packer minimum order quantities treated as a real constraint rather than a detail — an MOQ is a forced bet on a forecast.**
- **Shelf-life control**: the **30%-remaining-life rule** for e-commerce dispatch enforced at the pick face, with liquidation planned at 60 days to that threshold rather than improvised after it.

- **Fulfilment:** pick, pack and dispatch SLA measured daily; **packaging engineered for damage rate rather than for unboxing videos.**
- **Payments & RTO:** prepaid incentivised, COD suppressed on high-risk pincodes, address verification at checkout, and RTO measured separately for COD and prepaid because they are different businesses.
- **Measurement:** cohort retention by acquisition month, contribution margin per order by channel, and paid CAC reported separately from blended — the three reports that run this business.
- **Write-off discipline:** expired and near-expiry stock written off on schedule, not carried at cost to protect a balance sheet.

Brand control points

Area	Activity	Control point
Real demand	Cohort M6 repeat measured by acquisition month	21% → 29% → 38%
Acquisition honesty	Paid CAC reported separately from blended	Paid ₹305→₹349; blended ₹207→₹150
Unit economics	Contribution per first order, after everything	−₹74 → −₹23 → +₹22
RTO	Prepaid conversion, not customer persuasion	COD 62%→32%; blended RTO 15.1%→6.9%
Price integrity	Full-price orders; no monthly-number discounting	19% → 32% → 46% at full price
Shelf life	30%-life rule enforced; planned liquidation	Write-off 4.7% → 3.4% → 2.3% of net revenue
Customer ownership	Own-site share of net revenue	41% → 48% → 55%

Return to origin is the cost line that separates an Indian D2C plan from an imported template, and a plan that omits it is not describing this market. A customer selects cash on delivery, the parcel travels, and at the door they decline it — **they changed their mind, they were not at home, they ordered on impulse at eleven at night, or they simply do not answer.** The brand pays forward freight, return freight, the packaging and two handling charges, **and in food it also loses the goods, because a carton that has spent nine days on a highway cannot be returned to the pick face and sold to somebody else.** At 62% COD share and a 21% refusal rate on those orders, about one order in seven that this brand books as a sale in Year 1 never becomes revenue — and it costs money on the way to not becoming revenue. The instinct is to blame customers, which changes nothing. **The effective response is structural: make prepaid cheaper than COD rather than merely preferred, suppress COD on pincodes with demonstrated refusal history, verify address and phone at checkout, and confirm high-value COD orders before dispatch.** This plan moves COD from 62% to 32% of orders and blended RTO from 15.1% to 6.9%, **and the reason that single shift matters more than it looks is that RTO destroys contribution at roughly three times the rate a discount does — a discount gives away part of a sale, while a refusal gives away the whole sale and then charges for the privilege.**

9. FSSAI, Labelling & E-Commerce Compliance (India)

- **FSSAI licence and product approval**, with the **co-packer's licence, audit status and batch records verified and held by the brand**, since responsibility does not follow control.
- **FSSAI e-commerce shelf-life rule — at least 30% of shelf life or 45 days remaining at delivery, enforced at the pick face, because this converts slow stock into a compliance failure and not merely a margin problem.**

- **Legal Metrology packaged-commodity declarations** — MRP, net quantity, **the actual manufacturer's identity for co-packed goods**, consumer-care details and country of origin, **verified before artwork goes to print**.
- **Consumer Protection (E-Commerce) Rules** — seller identity, country of origin, returns and refund policy displayed, grievance officer named.
- **ASCI and claim substantiation**, particularly for nutritional, health and "natural" claims, **with incentivised and fabricated reviews held at NIL as a matter of policy rather than of risk appetite**.
- **Extended Producer Responsibility** covering the shipper carton and void fill as well as the primary pack — **an e-commerce brand generates materially more packaging per rupee sold than a shelf brand does**.
- **GST with marketplace TCS**, and **returns credit-noted properly rather than netted informally against sales**.
- Allergen declaration, batch traceability and recall procedure documented and rehearsed before it is needed.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / founder	1	1	2
Performance marketing & retention	3	5	7
Operations, fulfilment & warehouse	5	9	14
Customer support	3	5	8
Product, quality & co-packer management	2	3	4
Content, design & brand	2	3	5
Finance & admin	2	3	4
Total	18	29	44

Customer support is staffed at three people against eighteen in Year 1, which looks generous until the RTO line is read alongside it — in a COD-heavy market, the team that confirms an order before dispatch is not a cost centre; it is the cheapest margin protection available to the business. Equally deliberate: a dedicated product and co-packer function from Year 1, because a brand that outsources manufacturing without supervising it has outsourced its reputation as well.

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–4	Co-packer contracted and audited, FSSAI and labelling cleared, first production run, D2C stack and cohort reporting live before the first rupee of ad spend
Launch	Month 4–12	₹2.05cr GMV / ₹1.48cr net; ₹53L loss; 24,100 orders; 16,400 new customers; cohort M6 repeat 21%; COD 62%
Build	Year 2	45,100 orders; AOV ₹910; COD down to 46%, RTO 11.0%; subscription 17% of orders; ₹3.22cr net, ₹45L loss
Scale	Year 3	69,400 orders; ₹5.77cr net, ₹13L profit; cohort M6 repeat 38%; contribution per first order turns positive at +₹22

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. **Cohort repeat, RTO and average order value are the levers; gross merchandise value is not one, because it can be bought.**

12.1 Project cost & means of finance

Capital requirement	₹
Inventory & first production runs (co-packer MOQ)	30,00,000
Launch marketing & customer acquisition	24,00,000
Warehouse setup, fulfilment & packaging material	12,00,000
Brand, packaging design, artwork & photography	10,00,000
Product development, FSSAI, testing & compliance	9,00,000
Technology (D2C stack, WMS, analytics, CRM)	8,00,000
Working-capital buffer	6,00,000
Legal, licences & registrations	3,00,000
Total project cost	1,02,00,000
Promoter contribution	42,00,000
Term loan	26,00,000
Working-capital finance	34,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
GROSS MERCHANDISE VALUE (orders placed)	2,05,00,000	4,10,00,000	6,80,00,000
Less: discounts & promotions	(26,00,000)	(43,00,000)	(56,00,000)
Less: returns, RTO & cancellations	(31,00,000)	(45,00,000)	(47,00,000)
Net revenue	1,48,00,000	3,22,00,000	5,77,00,000
— Own website (D2C)	61,00,000	1,55,00,000	3,17,00,000
— Horizontal marketplaces	48,00,000	96,00,000	1,61,00,000
— Quick commerce	21,00,000	44,00,000	64,00,000
— Subscription & replenishment	12,00,000	19,00,000	25,00,000
— Corporate gifting & bulk	6,00,000	8,00,000	10,00,000
Cost of goods (co-packer, ingredients, primary pack)	56,00,000	1,18,00,000	2,05,00,000
Performance marketing & customer acquisition	50,00,000	80,00,000	1,04,00,000
Shipping & fulfilment (forward + reverse)	25,00,000	43,00,000	72,00,000

Platform commission & payment gateway	11,00,000	24,00,000	42,00,000
Salaries	24,00,000	46,00,000	66,00,000
Warehousing & storage	6,00,000	12,00,000	18,00,000
Expiry & damaged-stock write-off	7,00,000	11,00,000	13,00,000
Technology & subscriptions	5,00,000	7,00,000	10,00,000
Finance cost (interest)	6,00,000	9,00,000	11,00,000
Depreciation	3,00,000	5,00,000	7,00,000
Compliance, testing & quality	3,00,000	4,00,000	6,00,000
Admin & other	5,00,000	8,00,000	10,00,000
Total expenses	2,01,00,000	3,67,00,000	5,64,00,000
Net profit / (loss) before tax	(53,00,000)	(45,00,000)	13,00,000
Net margin (on net revenue)	(35.8%)	(14.0%)	2.3%
Gross margin	62.2%	63.4%	64.5%
MARKETING AS % OF NET REVENUE	33.8%	24.8%	18.0%
PAID CAC — cost of the NEXT new customer	₹305	₹328	₹349
Blended CAC (the flattering number, shown for contrast)	₹207	₹177	₹150
CONTRIBUTION PER FIRST ORDER (after everything, incl. CAC)	(₹74)	(₹23)	₹22
COHORT M6 REPEAT RATE (by acquisition month)	21%	29%	38%
Repeat orders as % of all orders (rises automatically — not a KPI)	32%	46%	57%
COD share of orders / RTO on COD / RTO on prepaid	62% / 21% / 5%	46% / 19% / 4%	32% / 15% / 3%
BLENDED RTO (% of orders)	15.1%	11.0%	6.9%
Discount as % of GMV / orders placed at full price	12.7% / 19%	10.5% / 32%	8.2% / 46%
Expiry & damaged-stock write-off as % of net revenue	4.7%	3.4%	2.3%
LTV:CAC on contribution (24-month, not revenue-based)	0.9	1.6	2.3
Subscription share of orders / own-site share of net revenue	8% / 41%	17% / 48%	26% / 55%
Orders / New customers / Average order value	24,100 / 16,400 / ₹850	45,100 / 24,400 / ₹910	69,400 / 29,800 / ₹980
Undisclosed grammage reductions / incentivised reviews	NIL / NIL	NIL / NIL	NIL / NIL

12.3 Unit economics & break-even

- **The first order loses ₹74 in Year 1 and this is the plan, not a failure of it.** At ₹850 AOV, product cost, shipping both ways, platform and gateway fees, discount and an allocated share of returns consume ₹619, leaving ₹231 against a ₹305 cost of acquisition. **A brand that shows a positive first order in Year 1 is either not paying market rates for traffic or is not counting RTO.**
- **Paid CAC rises while blended CAC falls, and only one of those movements is real. Blended improves because repeat orders dilute it; paid worsens because the cheapest audiences are always bought first.** A brand that reports only the blended figure will believe it is becoming more efficient in the exact period it is becoming less so.
- **Cohort M6 repeat from 21% to 38% is the whole business. Every rupee of profit in Year 3 comes from customers acquired in Years 1 and 2** — which is precisely why the losses in those years are an investment in an asset that does not appear on the balance sheet.
- **RTO falling from 15.1% to 6.9% is worth more than any improvement in advertising performance available to this business**, and it is bought with checkout design and pincode discipline rather than with better creative. **A refusal destroys contribution at roughly three times the rate a discount does.**
- **Break-even: Year 3, and the working-capital facility — not the term loan — is the operative exposure**, because this business's assets are inventory with an expiry date and customers who are not assets at all in any sense a lender can secure.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	40,00,000	26,00,000	15,00,000	7,00,000
Collections (net of RTO and refunds)	28,00,000	34,00,000	40,00,000	46,00,000
Inventory, marketing, shipping, salaries & overheads	42,00,000	45,00,000	48,00,000	50,00,000
Closing balance	26,00,000	15,00,000	7,00,000	3,00,000

The cash pattern of a D2C food brand is the exact inverse of the manufacturer that opened this vertical, and a lender who applies the same test to both will misread one of them. The manufacturer's cash was trapped downstream — **stock sitting in a distributor's godown against a promise to pay in sixty days**. This business collects in two or three days on prepaid orders and holds almost no receivable at all. **Its cash is destroyed upstream instead: paid to a co-packer against a minimum order quantity, and paid to an advertising platform in advance for customers who may not come back.** The consequences are specific. **The MOQ forces a bet — the co-packer will not run 400 units, so the brand orders 4,000 and has now wagered on a forecast made before the product had customers.** Marketing is paid before the revenue exists and is not recoverable if the campaign fails, unlike inventory, which at least remains a physical thing until it expires. And the food-specific sting: **a marketing failure and an inventory failure are the same event here — stock ordered for demand that did not arrive does not wait patiently for a better quarter; it reaches its expiry date and becomes a write-off.** Four controls follow: **production runs sized against measured cohort demand rather than against ambition; marketing budgeted against contribution per order rather than against ROAS; prepaid share raised to shorten the cycle further; and expansion of spend paced strictly behind proven retention — because in this category the fastest way to run out of money is to succeed at acquiring customers who do not come back.**

12.5 Key Performance Indicators to Monitor

- **Real demand:** cohort M6 and M12 repeat by acquisition month; organic share of orders; subscription share; orders at full price.
- **Acquisition truth:** paid CAC on the next new customer (never blended alone); contribution per first order; LTV:CAC on contribution over 24 months; payback in orders.
- **Leakage:** blended RTO split by COD and prepaid; discount as % of GMV; expiry and damaged-stock write-off; refund and complaint rate.
- **Channel & product:** contribution margin by channel; own-site share of net revenue; AOV and units per order; SKU-level sell-through against remaining shelf life.

13. Funding Requirement & Bankability

Total ask: ₹26 lakh term loan plus ₹34 lakh working-capital finance against ₹42 lakh promoter contribution. Four points, and the first is uncomfortable. **This plan asks a lender to fund two loss-making years against almost no securable asset — there is no plant, the inventory expires, and the customer relationships that constitute the real value cannot be pledged. A reader should be candid that this profile suits promoter capital, angel or strategic investment better than it suits a conventional term loan**, and that Mudra or CGTMSE-backed lending will be assessed on the promoter and the co-packer contract rather than on this business's own balance sheet. **Second, the working-capital facility is the operative exposure and must be sized against the co-packer MOQ cycle, because a facility sized on receivables will fund almost nothing — this business barely has receivables; it has inventory bought ahead of demand.** Third, and the most useful diagnostic available to a lender: ask for cohort retention by acquisition month, not repeat orders as a percentage of total orders. The second figure rises automatically as a brand ages and tells you nothing; the first tells you whether customers come back. A brand that cannot produce a cohort table either does not measure retention or does not like what it says, and in this category those two are close to the same finding. Fourth, treat paid CAC and contribution per first order as covenants: at a 2.3% net margin, a brand whose acquisition cost drifts up by ₹60 while it is scaling spend has lost its entire profit and will discover it only when the inventory ordered against that growth reaches its expiry date.

13.1 Funding utilisation

Use of funds	₹	% of total
Inventory & first production runs (co-packer MOQ)	30,00,000	29.4%
Launch marketing & customer acquisition	24,00,000	23.5%
Warehouse setup, fulfilment & packaging material	12,00,000	11.8%
Brand, packaging design, artwork & photography	10,00,000	9.8%
Product development, FSSAI, testing & compliance	9,00,000	8.8%
Technology (D2C stack, WMS, analytics, CRM)	8,00,000	7.8%
Working-capital buffer	6,00,000	5.9%
Legal, licences & registrations	3,00,000	3.0%
Total	1,02,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
D2C does not remove the channel	SETS THIS PLAN'S GOVERNING CONVENTION: GOING DIRECT DOES NOT ESCAPE THE CHANNEL PROBLEM THE ANCHOR PLAN DESCRIBED — IT REPLACES A CHANNEL YOU CAN NEGOTIATE WITH BY ONE YOU CANNOT. THE DISTRIBUTOR'S MARGIN WAS FIXED BY NEGOTIATION AND HE COULD BE SHOWN HIS RETURN AND PERSUADED; THE ADVERTISING AUCTION IS SET BY BIDDING AGAINST EVERY OTHER BRAND, RISES AS YOU GROW BECAUSE YOU ARE BIDDING AGAINST YOUR OWN SUCCESS, CANNOT BE PERSUADED, DOES NOT KNOW YOU EXIST, AND KEEPS THE CUSTOMER RELATIONSHIP YOU PAID FOR. AND THE DIFFERENCE THAT DECIDES THE P&L: THE DISTRIBUTOR WAS PAID OUT OF MARGIN ON GOODS THAT HAD ALREADY SOLD, WHILE THE PLATFORM IS PAID IN ADVANCE, IN CASH, WHETHER OR NOT ANYTHING SELLS AT ALL (marketing 33.8% of net revenue in Y1 — more than the manufacturer's distributor margin and channel servicing combined)
The first order is not the business	AT ₹850 AOV, PRODUCT COST, SHIPPING BOTH WAYS, PLATFORM AND GATEWAY FEES, DISCOUNT AND AN ALLOCATED SHARE OF RETURNS CONSUME ₹619, LEAVING ₹231 AGAINST A ₹305 ACQUISITION COST — THE FIRST ORDER LOSES ₹74 BY DESIGN, AND EVERY RUPEE OF PROFIT LIVES IN THE SECOND ORDER AND THE FOURTH AND THE NINTH. THIS IS A RETENTION BUSINESS WEARING THE COSTUME OF AN ACQUISITION BUSINESS, AND A BRAND THAT SHOWS A POSITIVE FIRST ORDER IN YEAR 1 IS EITHER NOT PAYING MARKET RATES FOR TRAFFIC OR IS NOT COUNTING RTO → contribution per first order — ₹74 → — ₹23 → + ₹22; cohort M6 repeat 21%→38%
Blended CAC is the number that lies	A BRAND DIVIDES TOTAL SPEND BY TOTAL ORDERS, WATCHES THE FIGURE FALL, AND REPORTS IMPROVING EFFICIENCY — IT IS IMPROVING NOTHING. THE NUMBER FALLS BECAUSE REPEAT ORDERS, WHICH COST NOTHING TO ACQUIRE, ARE DILUTING IT. THE FIGURE THAT DECIDES WHETHER THE BUSINESS CAN GROW IS WHAT THE NEXT NEW CUSTOMER COSTS, AND IT RISES, BECAUSE THE CHEAPEST AUDIENCES ARE ALWAYS BOUGHT FIRST — SO A BRAND REPORTING ONLY BLENDED CAC WILL BELIEVE IT IS BECOMING MORE EFFICIENT IN THE EXACT PERIOD IT IS BECOMING LESS SO → both reported side by side: PAID ₹305→₹328→₹349 RISING; BLENDED ₹207→₹177→₹150 FALLING — THE NUMBER THAT IMPROVES IS THE ONE THAT MEANS NOTHING
Return to origin	THE COST LINE THAT SEPARATES AN INDIAN D2C PLAN FROM AN IMPORTED TEMPLATE, AND A PLAN THAT OMITTS IT IS NOT DESCRIBING THIS MARKET: A COD ORDER REFUSED AT THE DOOR COSTS FORWARD FREIGHT, RETURN FREIGHT, PACKAGING AND TWO HANDLING CHARGES — AND IN FOOD IT ALSO LOSES THE GOODS, BECAUSE A CARTON THAT HAS SPENT NINE DAYS ON A HIGHWAY CANNOT BE RETURNED TO THE PICK FACE. AT 62% COD SHARE AND A 21% REFUSAL RATE, ABOUT ONE ORDER IN SEVEN BOOKED AS A SALE IN YEAR 1 NEVER BECOMES REVENUE AND COSTS MONEY ON THE WAY TO NOT BECOMING REVENUE → prepaid made cheaper than COD rather than merely preferred, COD suppressed on demonstrated-refusal pincodes, address/phone verification at checkout, high-value COD confirmed before dispatch (COD 62%→32%, blended RTO 15.1%→6.9%), BECAUSE A REFUSAL DESTROYS CONTRIBUTION AT ROUGHLY THREE TIMES THE RATE A DISCOUNT DOES — A DISCOUNT GIVES AWAY PART OF A SALE; A REFUSAL GIVES AWAY THE WHOLE SALE AND THEN CHARGES FOR THE PRIVILEGE

The basket, not the product	A ₹250 PACK CANNOT CARRY A ₹305 ACQUISITION COST AND THE ARITHMETIC IS NOT CLOSE — BUT SHIPPING, PACKAGING, GATEWAY CHARGES AND CAC ARE INCURRED PER ORDER, NOT PER UNIT, SO THE ENTIRE VIABILITY OF THE MODEL RESTS ON HOW MANY UNITS GO IN THE BOX → bundles, samplers, free-shipping thresholds set just above the natural basket, multi-line subscription (AOV ₹850→₹980). THE HONEST CAUTION: A BASKET BUILT BY DISCOUNTING IS NOT A BASKET — IT IS THE SAME ORDER AT A LOWER PRICE; ONLY AOV RISING WHILE DISCOUNT FALLS (12.7%→8.2% OF GMV) MEANS ANYTHING, BECAUSE EITHER NUMBER ALONE CAN BE MANUFACTURED
Marketing failure is an inventory write-off	THE FOOD-SPECIFIC STING, AND THE REASON THIS CATEGORY PUNISHES OPTIMISM HARDER THAN OTHER D2C: A MARKETING FAILURE AND AN INVENTORY FAILURE ARE THE SAME EVENT HERE. STOCK ORDERED AGAINST DEMAND THAT DID NOT ARRIVE DOES NOT WAIT PATIENTLY FOR A BETTER QUARTER — IT REACHES ITS EXPIRY DATE AND BECOMES A WRITE-OFF; AND THE CO-PACKER'S MOQ MEANS THE BRAND ORDERS 4,000 WHERE IT WANTED 400, SO EVERY LAUNCH IS A FORCED BET ON A FORECAST MADE BEFORE THE PRODUCT HAD CUSTOMERS → runs sized against measured cohort demand, FSSAI 30%-remaining-life rule enforced at the pick face, liquidation planned at 60 days to that threshold rather than improvised after it (write-off 4.7%→3.4%→2.3% of net revenue)
Discount dependency	A customer acquired on discount repeats only on discount → NO DISCOUNT ON THE SECOND ORDER, AND NO DISCOUNTING TO HIT A MONTHLY NUMBER, BECAUSE A CUSTOMER TAUGHT TO EXPECT ONE WILL WAIT FOR IT FOREVER (orders at full price 19%→32%→46%)
Outsourced manufacturing, unoutsourced responsibility	The brand does not own the plant but owns every consequence → CO-PACKER LICENCE, AUDIT STATUS AND BATCH RECORDS VERIFIED AND HELD BY THE BRAND, WITH THE BRAND'S OWN QUALITY RELEASE BEFORE DISPATCH, BECAUSE RESPONSIBILITY DOES NOT FOLLOW CONTROL AND A CO-PACKER'S FAILURE WILL BE REPORTED AS THE BRAND'S ; dedicated product & co-packer function from Year 1; recall procedure documented and rehearsed before it is needed
Platform & concentration risk	Quick commerce and marketplaces grow fastest and pay worst — LISTING FEES, MARGIN DEMANDS AND VISIBILITY CHARGES THAT CAN EXCEED THE MANUFACTURING MARGIN, ON CUSTOMERS THE BRAND NEVER OWNS → entered in dense metros only where throughput carries the economics; own-site share of net revenue held as a deliberate counterweight (41%→55%); an algorithm change or delisting treated as a foreseeable event, not a crisis

15. SWOT Analysis

Strengths Cohort retention measured by acquisition month — most brands this size report the flattering metric instead ; paid CAC separated from blended; prepaid-first design that treats RTO as a checkout problem rather than a customer problem ; contribution computed per order before any channel is scaled; subscription built early.	Weaknesses Two loss-making years, deeper than any manufacturing plan in this library; almost no securable asset — no plant, inventory that expires, customers that cannot be pledged ; first order unprofitable until Year 3; dependent on a co-packer it does not control; paid CAC rising structurally.
Opportunities Quick commerce as a genuinely new impulse occasion; subscription and replenishment, the one structural advantage food has over most D2C categories ; consumer trust in small, transparent brands; corporate gifting as a lumpy but cash-positive counterweight ; co-packer availability allowing capital-light launch.	Threats Venture-funded competitors buying growth at a loss this promoter cannot match ; rising auction prices independent of anything the brand does; platform private labels ranked above it; a single co-packer food-safety or labelling failure ; algorithm or delisting shocks on concentrated channels.

16. Recommended AiSevak Tools for This Business

This D2C food and beverage brand would use AiSevak's FMCG vertical tools in operations:

- **Real-demand measurement:** cohort retention table by acquisition month (M1/M3/M6/M12), organic-vs-paid order split, subscription and full-price order share.
- **Acquisition truth:** paid-CAC calculator on the next new customer reported separately from blended, contribution-per-first-order model, LTV:CAC on contribution over 24 months, payback measured in orders.
- **Leakage control:** RTO tracker split by COD and prepaid with pincode-level refusal history, discount-as-%-of-GMV monitor, expiry and near-expiry alerts against the FSSAI 30%-remaining-life rule.
- **Product & compliance:** co-packer licence and audit register, batch traceability, Legal Metrology and labelling pre-print verification, e-commerce disclosure checklist, EPR tracking including shipper carton.
- **Cash:** co-packer MOQ and production-run sizing against measured cohort demand, working-capital sizing against the inventory cycle rather than receivables, marketing budget paced to proven retention.

17. Key Assumptions & Notes

- D2C food and beverage brand: online-first packaged food sold through own website, horizontal marketplaces, quick commerce, subscription and corporate gifting, manufactured by a contract packer rather than an owned plant. □
SECOND PLAN IN THE FMCG VERTICAL — INHERITS THE ANCHOR'S CONVENTIONS AND SETS THE DIGITAL SUB-MODEL'S OWN.
- ▲ **GOVERNING CONVENTION FOR THE D2C / DIGITAL SUB-MODEL, SET HERE: (a) D2C DOES NOT REMOVE THE CHANNEL — IT REPLACES A CHANNEL YOU CAN NEGOTIATE WITH BY ONE YOU CANNOT. THE DISTRIBUTOR'S MARGIN WAS FIXED BY NEGOTIATION AND HE COULD BE SHOWN HIS RETURN; THE ADVERTISING AUCTION RISES AS YOU GROW BECAUSE YOU ARE BIDDING AGAINST YOUR OWN SUCCESS, CANNOT BE PERSUADED, KEEPS THE CUSTOMER YOU PAID FOR, AND IS PAID IN ADVANCE IN CASH WHETHER OR NOT ANYTHING SELLS. (b) THE FIRST ORDER IS NOT THE BUSINESS — IT LOSES ₹74 BY DESIGN; THIS IS A RETENTION BUSINESS WEARING THE COSTUME OF AN ACQUISITION BUSINESS. (c) BLENDED CAC IS THE NUMBER THAT LIES: IT FALLS BECAUSE REPEAT ORDERS DILUTE IT, WHILE THE COST OF THE NEXT NEW CUSTOMER RISES BECAUSE THE CHEAPEST AUDIENCES ARE BOUGHT FIRST. (d) RETURN TO ORIGIN IS THE INDIA-SPECIFIC KILLER — ONE ORDER IN SEVEN IN YEAR 1 NEVER BECOMES REVENUE AND COSTS MONEY ON THE WAY. (e) A MARKETING FAILURE AND AN INVENTORY FAILURE ARE THE SAME EVENT IN FOOD, BECAUSE STOCK ORDERED FOR DEMAND THAT DID NOT ARRIVE REACHES ITS EXPIRY DATE RATHER THAN WAITING FOR A BETTER QUARTER.**
- **ON MEASURING WHAT IS REAL: ENTRY TO THIS CATEGORY IS CHEAP AND SURVIVAL IS NOT, AND THE GAP IS WHERE MOST OF ITS CAPITAL IS DESTROYED — A CO-PACKER MAKES THE PRODUCT, A STORE TAKES A WEEKEND, A LISTING IS FREE AND A CREDIT CARD BUYS TRAFFIC ON DAY ONE, SO A BRAND CAN BE SELLING WITHIN TEN WEEKS, WHICH IS WHY SEVERAL HUNDRED ARE. WHAT NONE OF THAT PROVIDES IS A CUSTOMER WHO COMES BACK WITHOUT BEING PAID TO. THE FOUNDER'S ERROR IS RARELY THE PRODUCT AND ALMOST NEVER AMBITION — IT IS READING THE ORDER COUNT AS EVIDENCE OF DEMAND WHEN THE ORDER COUNT WAS PURCHASED; SWITCH THE ADVERTISING OFF FOR TWO WEEKS AND THE HONEST SIZE OF THE BUSINESS BECOMES VISIBLE → cohort M6 repeat by acquisition month (21%→29%→38%) is THE number to judge this plan by, reported **EVEN IN THE YEAR IT IS EMBARRASSING**; supported by orders at full price (19%→32%→46%) and subscription share (8%→17%→26%), **BOTH OF WHICH MEASURE THE SAME THING: HOW MUCH OF THE BUSINESS WOULD SURVIVE IF THE ADVERTISING STOPPED.****

- **ON THE BASKET: A ₹250 PACK CANNOT CARRY A ₹305 ACQUISITION COST, BUT SHIPPING, PACKAGING, GATEWAY FEES AND CAC ARE INCURRED PER ORDER RATHER THAN PER UNIT — SO VIABILITY RESTS ENTIRELY ON HOW MANY UNITS GO INTO THE BOX. RAISING AOV FROM ₹550 TO ₹850 SPREADS A FIXED ₹305 OF ACQUISITION AND ~₹150 OF FULFILMENT ACROSS THREE PRODUCTS INSTEAD OF ONE, AND IS WORTH MORE THAN ANY ADVERTISING EFFICIENCY THIS BRAND IS LIKELY TO ACHIEVE — BUT A BASKET BUILT BY DISCOUNTING IS NOT A BASKET; IT IS THE SAME ORDER AT A LOWER PRICE, SO ONLY AOV RISING (₹850→₹980) WHILE DISCOUNT FALLS (12.7%→8.2% OF GMV) MEANS ANYTHING**, since either figure alone can be manufactured.
- **ON RTO: PREPAID IS MADE CHEAPER THAN COD RATHER THAN MERELY PREFERRED; COD IS SUPPRESSED ON PINCODES WITH DEMONSTRATED REFUSAL HISTORY; ADDRESS AND PHONE ARE VERIFIED AT CHECKOUT; HIGH-VALUE COD ORDERS ARE CONFIRMED BEFORE DISPATCH** (COD 62%→46%→32%; RTO on COD 21%→19%→15% vs prepaid 5%→4%→3%; blended 15.1%→11.0%→6.9%), **BECAUSE A REFUSAL DESTROYS CONTRIBUTION AT ROUGHLY THREE TIMES THE RATE A DISCOUNT DOES — A DISCOUNT GIVES AWAY PART OF A SALE, WHILE A REFUSAL GIVES AWAY THE WHOLE SALE AND THEN CHARGES FOR THE PRIVILEGE.** Customer support at 3 of 18 heads in Year 1 is deliberate: **IN A COD-HEAVY MARKET THE TEAM THAT CONFIRMS AN ORDER BEFORE DISPATCH IS NOT A COST CENTRE BUT THE CHEAPEST MARGIN PROTECTION AVAILABLE.**
- **Economics & cash — THE TWO LOSS-MAKING YEARS ARE DEEPER HERE THAN IN ANY MANUFACTURING PLAN IN THIS LIBRARY BECAUSE THIS BUSINESS BUYS ITS CUSTOMERS RATHER THAN ITS DISTRIBUTION** (−35.8% → −14.0% → +2.3%); marketing 33.8%→24.8%→18.0% of net revenue; gross margin 62.2%→64.5%; expiry write-off 4.7%→3.4%→2.3%. **THE CASH PATTERN IS THE EXACT INVERSE OF THE MANUFACTURER THAT OPENED THIS VERTICAL, AND A LENDER APPLYING THE SAME TEST TO BOTH WILL MISREAD ONE: THE MANUFACTURER'S CASH WAS TRAPPED DOWNSTREAM IN A DISTRIBUTOR'S GODOWN; THIS BUSINESS COLLECTS IN TWO OR THREE DAYS AND HOLDS ALMOST NO RECEIVABLE, BUT ITS CASH IS DESTROYED UPSTREAM — PAID TO A CO-PACKER AGAINST AN MOQ AND PAID TO A PLATFORM IN ADVANCE FOR CUSTOMERS WHO MAY NOT COME BACK; THE MOQ FORCES A BET BECAUSE THE CO-PACKER WILL NOT RUN 400 UNITS SO THE BRAND ORDERS 4,000 AND HAS WAGERED ON A FORECAST MADE BEFORE THE PRODUCT HAD CUSTOMERS; AND MARKETING IS NOT RECOVERABLE IF IT FAILS, UNLIKE INVENTORY, WHICH AT LEAST REMAINS A PHYSICAL THING UNTIL IT EXPIRES.** Regulatory: FSSAI licensing and product approval with **THE CO-PACKER'S LICENCE, AUDIT STATUS AND BATCH RECORDS HELD BY THE BRAND BECAUSE RESPONSIBILITY DOES NOT FOLLOW CONTROL; THE FSSAI E-COMMERCE 30%-REMAINING-SHELF-LIFE RULE, WHICH CONVERTS SLOW STOCK INTO A COMPLIANCE FAILURE AND NOT MERELY A MARGIN PROBLEM;** Legal Metrology declarations naming the actual manufacturer, verified before artwork goes to print; Consumer Protection (E-Commerce) Rules on seller identity, origin, returns and grievance officer; ASCI claim substantiation with **INCENTIVISED OR FABRICATED REVIEWS AT NIL AS POLICY RATHER THAN RISK APPETITE;** EPR covering shipper carton and void fill, since **AN E-COMMERCE BRAND GENERATES MATERIALLY MORE PACKAGING PER RUPEE SOLD THAN A SHELF BRAND;** GST with marketplace TCS and returns credit-noted properly. Lender note: **THIS PLAN ASKS A LENDER TO FUND TWO LOSS-MAKING YEARS AGAINST ALMOST NO SECURABLE ASSET — NO PLANT, INVENTORY THAT EXPIRES, AND CUSTOMER RELATIONSHIPS THAT CANNOT BE PLEDGED — SO THE PROFILE HONESTLY SUITS PROMOTER, ANGEL OR STRATEGIC CAPITAL BETTER THAN A CONVENTIONAL TERM LOAN; SIZE WORKING CAPITAL AGAINST THE CO-PACKER MOQ CYCLE, NOT RECEIVABLES, BECAUSE THIS BUSINESS BARELY HAS RECEIVABLES — IT HAS INVENTORY BOUGHT AHEAD OF DEMAND; ASK FOR COHORT RETENTION BY ACQUISITION MONTH, NOT REPEAT ORDERS AS A PERCENTAGE OF TOTAL ORDERS — THE SECOND RISES AUTOMATICALLY AS A BRAND AGES AND TELLS YOU NOTHING, AND A BRAND THAT CANNOT PRODUCE A COHORT TABLE EITHER DOES NOT MEASURE RETENTION OR DOES NOT LIKE WHAT IT SAYS, WHICH IN THIS CATEGORY ARE CLOSE TO THE SAME FINDING;** and **TREAT PAID CAC AND CONTRIBUTION PER FIRST ORDER AS COVENANTS, BECAUSE AT A 2.3% NET MARGIN A BRAND WHOSE ACQUISITION COST DRIFTS UP BY ₹60**

WHILE IT SCALES SPEND HAS LOST ITS ENTIRE PROFIT AND WILL DISCOVER IT ONLY WHEN THE INVENTORY ORDERED AGAINST THAT GROWTH REACHES ITS EXPIRY DATE. ₹1.02cr, 24,100→69,400 orders, 16,400→29,800 new customers/yr, AOV ₹850→₹980, 18→44 staff, GMV 2.05→6.80cr, net revenue 1.48→5.77cr, Y1 —₹53L → Y3 ₹13L. Figures illustrative, exclude GST.

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