



BUSINESS PLAN · INDIA

Footwear Store

Choice, fit, fashion and value across occasions and seasons

RETAIL

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

August 2026

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 **Footwear Store** in India — a retail store (or small chain) selling footwear across categories (formal, casual, sports, ethnic, kids, ladies) & brands (branded multi-brand and/or own/economy), with omnichannel reach. It earns attractive retail margins on footwear, monetising fashion & seasonal demand, brand mix & volume — a margin-attractive but seasonal, inventory- & fashion-risk business.

Footwear is a large, growing, essential-yet-fashion category in India, driven by rising incomes, aspiration, sportswear/athleisure trends, occasion & seasonal buying, and premiumisation. Retail margins are attractive (30-45%+), but success rests on brand & assortment mix, inventory (size/season/fashion) management, location & omnichannel. Fashion & seasonality create markdown/inventory risk, making buying & turns decisive.

This is an MSME retail business — funded partly by the promoter and partly through bank finance (term loan for fit-out/inventory + CC/OD for working capital, under Mudra/CGTMSE). This plan models a store requiring **₹32 lakh** (₹11 lakh promoter + ₹21 lakh bank finance), targeting **₹85 lakh** revenue in Year 1 and **₹1.6 crore** by Year 3. *(Footwear retail; attractive margins, seasonal & fashion inventory-risk, brand-mix-driven.)*

2. Business Description, Vision & Legal Structure

Concept: A footwear store offering the right brand & category mix, sizes & styles, value & experience - in-store & online.

Vision: To be the go-to footwear destination in its catchment.

Mission: Delight customers with choice, fit, fashion & value across occasions & seasons.

Legal structure options

- **Proprietorship / Partnership** — simplest for a single store.
- **LLP / Private Limited** — recommended for chain, brand tie-ups & funding.

Regulatory anchor: a footwear store is a retail business — Shops & Establishments, GST, trade licence, BIS (footwear quality-control orders as applicable), weights-and-measures/labelling, & brand/franchise agreements. Brand & category mix, inventory (size/season/fashion), location, omnichannel & turns determine success; attractive margins but seasonal & fashion markdown risk.

3. Promoter & Ownership

Led by a promoter with footwear/fashion-retail experience & brand relationships. The team includes sales, inventory/buying, visual merchandising & store ops, with e-commerce/marketing. Buying & inventory (size/season/fashion) skill is the differentiator. Ownership & stakes are editable inputs.

4. Market Analysis — India

India's footwear market is large & growing, driven by rising incomes, aspiration, sports/athleisure & casualisation trends, occasion & ethnic buying, women's & kids' segments, premiumisation & brand penetration. Footwear is essential yet fashion-led & seasonal. The market rewards the right brand/category mix, sizes/styles, value, location & omnichannel; fashion & seasonality create inventory risk, met with sharp buying & turns.

Demand drivers

- **Rising incomes & aspiration.**
- **Sports/athleisure & casualisation.**
- **Occasion, ethnic & seasonal** buying.
- **Women's & kids'** segments.
- **Brand penetration & omnichannel.**

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Footwear market in India	Very large
SAM	Catchment & online reach	Substantial
SOM (Yr 1-3)	Store & online sales	Scaling

Target segments

- Families & everyday buyers.
- Fashion, sports & athleisure buyers.
- Occasion & ethnic buyers.
- Women's & kids' segments; online.

5. Competition & Competitive Advantage

Landscape: brand exclusive stores (Bata, Metro, Nike/Adidas), other multi-brand stores, online (Amazon/Myntra/Flipkart), and local stores. The store competes on brand/category mix, sizes/styles, value, fit/service & omnichannel.

The store's edge

- **Right brand & category mix.**
- **Size, style & fit availability.**
- **Value & occasion coverage.**
- **Fit, service & experience.**
- **Omnichannel & local reach.**

6. Products & Revenue Model

Stream	Model	Basis
Branded footwear	Margin (28-40%)	Core
Economy / own-brand	Higher margin (40-55%)	Margin
Accessories (socks/care/bags)	High margin	Attach/basket
Online / omnichannel	Margin (own + marketplace)	Reach
End-of-season sales	Markdown (clear stock)	Turns

Footwear earns attractive margins (30–45%+), higher on economy/own-brand & accessories; end-of-season sales clear fashion/season stock. Brand/category mix, inventory (size/season/fashion) & turns drive economics — the decisive footwear-retail levers; markdowns manage inventory risk.

7. Go-to-Market — Marketing & Sales

- **Catchment & local** marketing (festivals, season, school).
- **Brand & co-op** promotions.
- **Omnichannel & online** (own + marketplaces).
- **Fit, service & experience.**
- **Loyalty, offers & repeat.**

Sales approach

Drive footfall (season, festivals, school, offers, brand promos) → convert with mix, sizes, fit & value → lift basket with accessories & multi-buy → clear stock via end-of-season → retain via loyalty & omnichannel. Sharp buying, turns & margin-mix build profit; markdowns manage fashion risk.

8. Operations Plan

- **Store & inventory:** well-located store, brand/category assortment, full size runs, visual merchandising; inventory (size/season/fashion) discipline.
- **Process:** buy (brands/own) → stock & display → sell (+ accessories) → replenish & markdown → omnichannel fulfilment.
- **Tech:** POS & inventory (size-level), omnichannel, CRM & loyalty, analytics.
- **Compliance:** Shops & Establishments, GST, BIS (footwear QCO), weights-and-measures/labelling, brand agreements.
- **Capacity:** scale via assortment, online & additional stores; balance freshness vs. markdown.

Footwear-retail workflow

Stage	Activity	Metric
Buy	Brand/own, season	Mix/margin
Stock	Size runs/display	Availability
Sell	+accessories	Conversion/AOV
Clear	Markdown/EOSS	Turns/ageing
Retain	Loyalty/online	Repeat

9. Regulatory, Licences & Compliance (India)

- **Registration:** Shops & Establishments; trade licence; Udyam (MSME).
- **Tax:** PAN/TAN; GST; proprietorship/LLP/Pvt Ltd.
- **Product:** BIS footwear quality-control orders (as applicable); weights-and-measures/labelling & MRP.
- **Trade & e-commerce:** brand/franchise agreements; consumer-protection & returns; marketplace terms; trademark (own-brand).

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / store head	1	1	1
Sales & fit staff	4	6	10
Inventory & buying	1	2	4
E-commerce & marketing	1	2	3
Admin & support	1	2	3
Total	8	13	21

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0-3	Store, fit-out, brand tie-ups, inventory, launch
Ramp	Month 3-8	Footfall, mix, size runs, online live
Traction	Month 8-12	Turns & margin-mix; ₹85L revenue
Expand	Year 2	Assortment, own-brand, online, loyalty
Scale	Year 3	₹1.6cr revenue; second store

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. Footwear retail; attractive margins, seasonal & fashion inventory-risk.

12.1 Project cost & means of finance

Capital requirement	₹
Store fit-out & interiors	9,00,000
Opening inventory (size runs/brands)	14,00,000
POS, e-commerce & equipment	3,00,000
Launch, deposits & pre-operative	3,00,000
Working-capital margin	3,00,000
Total project cost	32,00,000
Promoter contribution	11,00,000
Bank finance (term + CC, Mudra/CGTMSE)	21,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
In-store footwear	68,00,000	95,00,000	1,18,00,000
Online / omnichannel	12,00,000	25,00,000	32,00,000
Accessories & own-brand	5,00,000	8,00,000	10,00,000
Total revenue	85,00,000	1,28,00,000	1,60,00,000
COGS (merchandise, net of markdown)	51,00,000	76,00,000	94,00,000
Rent & utilities	8,50,000	10,00,000	12,00,000
Salaries & staff	11,00,000	16,00,000	23,00,000
Marketing & online	4,50,000	7,00,000	9,00,000
Other overheads & interest	4,00,000	5,50,000	7,00,000
Total expenses	79,00,000	1,14,50,000	1,45,00,000
Net profit (before tax)	6,00,000	13,50,000	15,00,000
Net margin	7.1%	10.5%	9.4%

12.3 Unit economics & break-even

- **Gross margin:** attractive (30–45%+), higher on own-brand/economy & accessories; markdowns/EOSS reduce realised margin on fashion/season stock — buying discipline protects it.
- **Inventory turns:** size/season/fashion inventory is WC-heavy; freshness vs. markdown balance & turns are decisive.
- **Break-even:** at monthly sales covering fixed costs; reached within Year 1 as footfall & online build.

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	3,00,000	3,15,000	3,40,000	3,80,000
Collections	17,00,000	20,00,000	23,00,000	25,00,000
Purchases, rent & operating	16,85,000	19,75,000	22,60,000	24,40,000
Closing balance	3,15,000	3,40,000	3,80,000	4,40,000

Footwear ties up cash in size/season/fashion inventory; retail is largely cash/UPI (favourable), online payouts lag. Turns, markdowns/EOSS, CC limit & the WC margin manage cash; overbuying fashion/season lines is the main risk.

12.5 Key Performance Indicators to Monitor

- **Sales:** revenue/sq ft; footfall; conversion; AOV.
- **Margin:** gross margin; markdown %; own-brand/accessory mix.
- **Inventory:** turns; size availability; ageing; season sell-through.
- **Loyalty:** repeat; online mix.

13. Funding Requirement & Bankability

Total ask: **₹21 lakh bank finance** against ₹11 lakh promoter contribution — term loan for fit-out/inventory + CC for working capital, under Mudra/CGTMSE. Bankability rests on attractive gross margins, turns & the promoter's buying/brand skill; Year-1 profit ~₹6 lakh & growing supports servicing. Inventory & store are financeable; retail cash flows aid repayment.

13.1 Funding utilisation

Use of funds	₹	% of total
Opening inventory (size runs/brands)	14,00,000	43.8%
Store fit-out & interiors	9,00,000	28.1%
POS, e-commerce & equipment	3,00,000	9.4%
Launch, deposits & pre-operative	3,00,000	9.4%
Working-capital margin	3,00,000	9.4%
Total	32,00,000	100%

14. Risk Analysis & Mitigation

Risk	Mitigation
Fashion / season inventory risk	Sharp buying; turns; EOSS/markdowns; core+fashion mix
Online / brand-store competition	Mix, sizes, fit, value, experience & omnichannel
Size/style stockouts	Full size runs; replenishment; size-level inventory
Rent & location	Right catchment; revenue/sq ft; online supplement
Working-capital strain	Turns; CC; supplier terms; markdowns; WC margin

15. SWOT Analysis

Strengths Attractive margins; large essential+fashion category; brand mix & own-brand; omnichannel; repeat.	Weaknesses Seasonal & fashion inventory-risk; markdown pressure; online competition; catchment-limited (store).
Opportunities Athleisure/sports; women's & kids'; own-brand; omnichannel; second store; loyalty.	Threats Online discounting; fashion misses; season/weather; rent inflation; economic cycles.

16. Recommended AiSevak Tools for This Business

This footwear store would use AiSevak's Retail vertical tools in delivery:

- **Retail ops:** POS/size-level-inventory, omnichannel, markdown/turns and loyalty/CRM tools.

- **Compliance:** Shops-& Establishments, GST, BIS/labelling and trademark (own-brand) tools (with Legal & Finance verticals).
- **Practice:** Business Plan, margin/turns and Break-even tools to model the store.

17. Key Assumptions & Notes

- Footwear retail; brand + own-brand + accessories; attractive margins (30–45%+); markdowns/EOSS on fashion/season stock.
- Seasonal & fashion inventory-risk; size/season/fashion inventory is WC-heavy; sharp buying & turns decisive.
- Term + CC finance (Mudra/CGTMSE); Shops-& Establishments, GST, BIS footwear QCO, weights-and-measures.
- Brand/category mix, inventory & turns drive economics; figures illustrative, exclude GST.

► Use these tools now — free on AiSevak

Every tool referenced in this plan is available on aisevak.in. Open the [Retail toolkit](https://aisevak.in/verticals/retail) to browse and use them all at <https://aisevak.in/verticals/retail> — or go straight to any specific tool at <https://aisevak.in/service/<tool-name>>. No signup needed to explore; each tool guides you step by step.

Prepared by AiSevak.in — a product of ABL Digital Technologies. AI-powered business services for India. This is AI-assisted guidance; figures are illustrative and not a guarantee of results. Verify all numbers, licences and regulatory requirements with a qualified professional before relying on this plan for binding decisions. © 2026 ABL Digital Technologies Private Limited.