BUSINESS PLAN · INDIA

Multi-Brand Outlet

Cross-brand choice, convenience and value under one roof

RETAIL

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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1. Executive Summary

This plan sets out a **Multi-Brand Outlet (MBO)** in India — a retail store carrying multiple brands within a category (typically apparel & fashion, footwear, accessories, or lifestyle), offering shoppers choice across brands under one roof, on a mix of outright-buy & consignment/margin arrangements. It earns retail margins on a curated multi-brand assortment, monetising choice, one-stop convenience & brand mix — an assortment- & working-capital-driven business.

Multi-brand outlets give consumers cross-brand choice & comparison under one roof — a durable model as brands seek reach beyond their own exclusive stores & online. Success rests on brand & assortment curation, margin & terms mix (outright vs. consignment/SOR), location, inventory management & omnichannel. MBOs balance attractive category margins against inventory & markdown risk, using consignment/SOR terms to reduce working-capital exposure.

This is an MSME retail business — funded partly by the promoter and partly through bank finance (term loan for fit-out + CC/OD for working capital, under Mudra/CGTMSE), with consignment/SOR reducing owned inventory. This plan models an MBO requiring **₹40 lakh** (₹14 lakh promoter + ₹26 lakh bank finance), targeting **₹1.1 crore** revenue in Year 1 and **₹2 crore** by Year 3. *(Multi-brand retail; brand-mix & margin/terms-driven, WC managed via consignment/SOR.)*

2. Business Description, Vision & Legal Structure

Concept: A curated multi-brand store offering cross-brand choice under one roof - convenience, comparison & value - in-store & online.

Vision: To be the preferred multi-brand destination in its catchment.

Mission: Delight shoppers with brand choice, curation, value & experience.

Legal structure options

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

> **Regulatory anchor:** an MBO is a retail business — Shops & Establishments, GST, trade licence, weights-and-measures/labelling, category compliance (BIS as relevant), & brand/distribution/consignment agreements. Brand & assortment curation, margin/terms mix (outright vs. consignment/SOR), location, inventory & omnichannel determine success; attractive margins with inventory/markdown risk mitigated by consignment terms.

3. Promoter & Ownership

Led by a promoter with fashion/lifestyle-retail experience & brand relationships. The team includes sales, buying/inventory, visual merchandising & store ops, with e-commerce/marketing. Brand relationships, buying & terms (consignment/SOR) negotiation are the differentiators. Ownership & stakes are editable inputs.

4. Market Analysis — India

India's organised fashion & lifestyle retail is growing with incomes, aspiration, brand penetration & urbanisation. Multi-brand outlets meet demand for cross-brand choice, comparison & one-stop convenience, and give brands wider reach beyond exclusive stores & online. The market rewards curation, brand mix, margin/terms management, location & omnichannel; competition from EBOs, online & large-format retail is met with curation, value & experience.

Demand drivers

- **Rising incomes, aspiration & brand penetration.**
- **Cross-brand choice & comparison.**
- **One-stop convenience.**
- **Brands seeking wider reach.**
- **Omnichannel & value.**

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Category retail in India	Very large
SAM	Catchment & online reach	Substantial
SOM (Yr 1–3)	Outlet & online sales	Scaling

Target segments

- Fashion & lifestyle shoppers.
- Families & value buyers.
- Brand-conscious & comparison buyers.
- Online / omnichannel shoppers.

5. Competition & Competitive Advantage

Landscape: exclusive brand outlets (EBOs), large-format retail (Lifestyle, Shoppers Stop), online, and other MBOs. The outlet competes on curation, brand mix, value, convenience & experience.

The outlet's edge

- **Curated multi-brand choice.**
- **One-stop convenience & comparison.**
- **Favourable terms mix (consignment/SOR).**
- **Value, offers & experience.**
- **Omnichannel & local reach.**

6. Products & Revenue Model

Stream	Model	Basis
Outright-buy brands	Retail margin (30–45%)	Owned inventory
Consignment / SOR brands	Margin share (lower WC)	Risk-light
Private label / accessories	Higher margin	Margin
Online / omnichannel	Margin (own + marketplace)	Reach
End-of-season sales	Markdown (clear stock)	Turns

> Outright brands earn full margin but carry inventory risk; consignment/SOR trade some margin for lower WC & markdown risk — the mix is the key lever. Private label & accessories lift margin; EOSS clears stock. Brand/terms mix, curation, turns & omnichannel drive economics — the decisive MBO levers.

7. Go-to-Market — Marketing & Sales

- **Catchment & local** marketing (offers, festivals, season).
- **Brand & co-op** promotions.
- **Omnichannel & online** presence.
- **Curation, value & experience.**
- **Loyalty & repeat.**

Sales approach

Drive footfall (offers, festivals, brand promos) → convert with curated brand choice, value & experience → lift basket via cross-brand, accessories & private label → clear stock via EOSS → retain via loyalty & omnichannel. Brand/terms mix, curation & turns build profit while managing WC.

8. Operations Plan

- **Store & assortment:** well-located outlet, curated multi-brand assortment, visual merchandising; mix of owned & consignment/SOR stock.
- **Process:** negotiate brands/terms → stock & display → sell → replenish/return (SOR) & markdown → omnichannel fulfilment.
- **Tech:** POS & inventory (brand/SOR tracking), omnichannel, CRM & loyalty, analytics.
- **Compliance:** Shops & Establishments, GST, brand/consignment agreements, weights-and-measures/labelling.
- **Capacity:** scale via brands, terms, online & additional outlets; optimise owned vs. consignment mix.

MBO workflow

Stage	Activity	Metric
Source	Brands/terms	Margin/terms
Stock	Own/SOR display	WC/mix
Sell	Cross-brand	Conversion/AOV
Clear	EOSS/returns	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.
- **Trade:** brand/distribution/consignment (SOR) agreements; weights-and-measures/labelling & MRP; BIS (as relevant).
- **E-commerce & consumer:** consumer-protection & returns; marketplace terms; trademark (private label).

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / store head	1	1	1
Sales & floor staff	5	8	12
Buying & inventory	1	2	4
E-commerce & marketing	1	2	3
Admin & support	1	2	3
Total	**9**	**15**	**23**

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–3	Outlet, fit-out, brand tie-ups/terms, inventory, launch
Ramp	Month 3–8	Footfall, brand mix, SOR, online live
Traction	Month 8–12	Turns & terms-mix; ₹1.1cr revenue
Expand	Year 2	Brands, private label, online, loyalty
Scale	Year 3	₹2cr revenue; second outlet

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. Multi-brand retail; attractive margins with inventory/markdown risk managed via consignment/SOR.

12.1 Project cost & means of finance

Capital requirement	₹
Outlet fit-out & interiors	12,00,000
Opening inventory (owned portion)	18,00,000
POS, e-commerce & equipment	4,00,000
Launch, deposits & pre-operative	3,00,000
Working-capital margin	3,00,000
Total project cost	**40,00,000**
Promoter contribution	14,00,000
Bank finance (term + CC, Mudra/CGTMSE)	26,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
Outright-buy brands	70,00,000	1,00,00,000	1,25,00,000
Consignment / SOR brands	28,00,000	48,00,000	58,00,000
Private label, accessories & online	12,00,000	22,00,000	17,00,000
Total revenue	**1,10,00,000**	**1,70,00,000**	**2,00,00,000**
COGS (net of margin/markdown)	70,00,000	1,07,00,000	1,25,00,000
Rent & utilities	10,00,000	12,00,000	14,00,000
Salaries & staff	12,00,000	18,00,000	26,00,000
Marketing & online	5,00,000	8,00,000	10,00,000
Other overheads & interest	5,00,000	7,00,000	9,00,000
Total expenses	**1,02,00,000**	**1,52,00,000**	**1,84,00,000**
Net profit (before tax)	**8,00,000**	**18,00,000**	**16,00,000**
Net margin	7.3%	10.6%	8.0%

12.3 Unit economics & break-even

- **Margin/terms mix:** outright brands earn full margin (30–45%) with inventory risk; consignment/SOR trade margin for lower WC & risk — optimising the mix is the core discipline.
- **Inventory & turns:** owned stock is WC-heavy; SOR reduces exposure; turns & markdowns manage fashion/season risk.
- **Break-even:** at monthly sales covering fixed costs; reached within Year 1 as footfall & brand mix 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	22,00,000	26,00,000	30,00,000	32,00,000
Purchases, rent & operating	21,85,000	25,75,000	29,60,000	31,30,000
Closing balance	**3,15,000**	**3,40,000**	**3,80,000**	**4,50,000**

> Owned inventory ties up cash; consignment/SOR eases WC (pay on sale); retail is largely cash/UPI; online payouts lag. Terms mix, turns, EOSS, CC limit & the WC margin manage cash; over-owning fashion stock is the main risk.

12.5 Key Performance Indicators to Monitor

- **Sales:** revenue/sq ft; footfall; conversion; AOV.
- **Margin:** blended margin; owned vs. SOR mix; private-label mix.
- **Inventory:** turns; ageing; markdown %; SOR share.
- **Loyalty:** repeat; online mix.

13. Funding Requirement & Bankability

Total ask: **₹26 lakh bank finance** against ₹14 lakh promoter contribution — term loan for fit-out + CC for working capital, under Mudra/CGTMSE. Bankability rests on attractive margins, favourable terms mix (SOR lowers WC), turns & brand relationships; Year-1 profit ~₹8 lakh & growing supports servicing. Consignment/SOR reduces owned-inventory exposure, strengthening the WC position.

13.1 Funding utilisation

Use of funds	₹	% of total
Opening inventory (owned portion)	18,00,000	45%
Outlet fit-out & interiors	12,00,000	30%
POS, e-commerce & equipment	4,00,000	10%
Launch, deposits & pre-operative	3,00,000	7.5%
Working-capital margin	3,00,000	7.5%
Total	**40,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
Inventory / markdown risk (owned)	Consignment/SOR mix; turns; EOSS; sharp buying
EBO / online / large-format competition	Curation, brand choice, value, experience & omnichannel
Brand dependence / terms	Diverse brand mix; strong relationships; private label
Rent & location	Right catchment; revenue/sq ft; online supplement
Working-capital strain	SOR; turns; CC; supplier terms; WC margin

15. SWOT Analysis

Strengths Cross-brand choice; attractive margins; SOR lowers WC/risk; curation & experience; omnichannel.	**Weaknesses** Inventory/markdown risk (owned); brand/terms-dependent; competition; catchment-limited (store).
Opportunities Brand penetration; private label; omnichannel; second outlet; loyalty; SOR expansion.	**Threats** EBOs & online discounting; fashion misses; rent inflation; economic cycles.

16. Recommended AiSevak Tools for This Business

This multi-brand outlet would use AiSevak's Retail vertical tools in delivery:

- **Retail ops:** POS/inventory (brand/SOR tracking), omnichannel, markdown/turns and loyalty/CRM tools.

- **Compliance:** Shops-&-Establishments, GST, brand/consignment-agreement and trademark (private label) tools (with Legal & Finance verticals).
- **Practice:** Business Plan, margin-mix/turns and Break-even tools to model the outlet.

17. Key Assumptions & Notes

- Multi-brand outlet; owned + consignment/SOR + private label; attractive margins with inventory/markdown risk managed via SOR.
- Brand/terms mix is the core lever; SOR trades margin for lower WC & risk; turns & EOSS manage fashion/season stock.
- Term + CC finance (Mudra/CGTMSE); Shops-&-Establishments, GST, brand/consignment agreements, weights-and-measures.
- Curation, brand/terms mix & turns drive economics; figures illustrative, exclude GST.

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