BUSINESS PLAN · INDIA

# Omnichannel Retail

*One inventory, one customer, one loyalty - seamless across every channel*

RETAIL

AISEVAK.IN · BY ABL DIGITAL TECHNOLOGIES

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## 1. Executive Summary

This plan sets out an **Omnichannel Retail** business in India — a retailer that unifies physical stores, own website/app & marketplaces into a single, seamless customer & inventory experience (buy-online-pickup-in-store, ship-from-store, endless-aisle, unified loyalty & a single view of stock & customer). It earns retail margins across all channels while lifting sales, conversion & loyalty through integration, monetising the whole customer journey — a technology-, working-capital- & integration-intensive business.

Indian shoppers increasingly research, buy & return across store, web, app & marketplace interchangeably; retailers that unify these channels convert better, carry inventory more efficiently & retain customers more strongly than single-channel players. The prize is higher sales, better inventory productivity (single stock pool serving all channels) & loyalty; the cost is the technology, integration, process & working capital to deliver one seamless experience. Success rests on integration depth (single inventory & customer view), fulfilment flexibility, data & execution.

This is an MSME/growth retail business — funded by promoter equity plus bank finance (term loan for stores/tech + CC/OD for working capital, under Mudra/CGTMSE; some tech via equity). This plan models an omnichannel retailer requiring **₹60 lakh** (₹20 lakh promoter + ₹40 lakh bank/blended finance), targeting **₹2 crore** revenue in Year 1 and **₹4 crore** by Year 3. *(Omnichannel retail; integration- & tech-driven, WC-intensive, single-inventory/customer view.)*

## 2. Business Description, Vision & Legal Structure

**Concept:** A unified retail experience across store, web, app & marketplace - one inventory, one customer, one loyalty - seamless buy/fulfil/return anywhere.

**Vision:** To let customers shop the brand however & wherever they want, seamlessly.

**Mission:** Deliver one seamless, data-driven experience across every channel.

### Legal structure options

- **Private Limited / LLP** — recommended (for tech, scale, funding & governance).
- **Proprietorship / Partnership** — possible for a small start, but limits scale.

> **Regulatory anchor:** omnichannel retail is retail + e-commerce + tech — Shops & Establishments, GST (multi-channel/multi-location invoicing), trade licence, category compliance (FSSAI/BIS/labelling as relevant), weights-and-measures, e-commerce & consumer-protection (returns across channels), marketplace terms, & DPDP for unified customer data. Integration depth (single inventory & customer view), fulfilment flexibility, data & execution determine success; tech- & WC-intensive.

## 3. Promoter & Ownership

Led by a promoter with retail plus digital/tech understanding. The team spans store ops, e-commerce/marketplace, tech/integration (or SaaS partners), supply chain/fulfilment, marketing/CRM & data. Integration & execution across channels are the differentiators. Ownership & stakes are editable inputs.

## 4. Market Analysis — India

Indian retail is rapidly going omnichannel as consumers blend store, web, app & marketplace across the journey - researching online, buying in-store & vice versa, expecting BOPIS, ship-from-store, easy cross-channel returns &

unified loyalty. Retailers adopting omnichannel see higher conversion, inventory productivity & retention. The market rewards integration depth, fulfilment flexibility, data & execution; the challenge is the tech, process & WC to unify channels, met with phased integration & the right platforms.

### Demand drivers

- **Blended cross-channel** shopping behaviour.
- **BOPIS, ship-from-store & endless aisle** expectations.
- **Unified loyalty & personalisation.**
- **Inventory productivity** (single pool).
- **Data & retention.**

### Market sizing (illustrative framing)

| Layer | Definition | Indicative scale |
|---|---|---:|
| TAM | Category retail in India | Very large |
| SAM | Catchment + online reach | Substantial |
| SOM (Yr 1–3) | Cross-channel customers | Scaling |

### Target segments

- Omnichannel shoppers (research + buy).
- Loyalty & repeat customers.
- Convenience (BOPIS/delivery) buyers.
- Marketplace + own-channel customers.

## 5. Competition & Competitive Advantage

**Landscape:** single-channel stores, pure-play online, marketplaces, and other omnichannel retailers. The retailer competes on seamless experience, availability (single inventory), convenience, loyalty & data.

### The retailer's edge

- **Single inventory & customer view.**
- **Fulfilment flexibility (BOPIS/ship-from-store).**
- **Unified loyalty & personalisation.**
- **Higher conversion & retention.**
- **Inventory productivity.**

## 6. Products & Revenue Model

| Stream | Model | Basis |
|---|---|---:|
| In-store sales | Retail margin | Core |
| Own web/app sales | Retail margin (best owned) | Margin + data |
| Marketplace sales | Margin (net fees) | Reach |

| | | |
|---|---|---|
| BOPIS / ship-from-store | Margin + footfall/upsell | Conversion/productivity |
| Loyalty & services | Repeat / fee | Retention |

> Omnichannel doesn't add a new margin so much as lift the whole: higher conversion, larger baskets (endless aisle), better inventory turns (single pool serving all channels) & stronger retention (unified loyalty). Integration depth, fulfilment flexibility, data & execution drive economics — the decisive omnichannel levers; tech & WC are the investment.

## 7. Go-to-Market — Marketing & Sales

- **Unified brand & CRM** across channels.
- **Store + digital + marketplace** presence.
- **BOPIS / ship-from-store** convenience messaging.
- **Loyalty, personalisation & data.**
- **Content, performance & local.**

### Sales approach

Meet customers on every channel → convert with seamless experience, availability & convenience (BOPIS/ship-from-store) → lift basket via endless aisle & personalisation → retain via unified loyalty & data. Integration & execution turn multi-channel presence into higher conversion, productivity & retention.

## 8. Operations Plan

- **Channels & integration:** stores + own web/app + marketplaces, integrated to a single inventory & customer view (OMS/ERP/POS/e-commerce).
- **Process:** unified catalogue & stock → order (any channel) → fulfil flexibly (store/warehouse/BOPIS/ship-from-store) → cross-channel returns → loyalty & data.
- **Tech:** POS, e-commerce, OMS/order-routing, inventory/ERP, CRM/loyalty, analytics — integrated (build/SaaS).
- **Compliance:** Shops & Establishments, GST (multi-channel/location), e-commerce/consumer-protection, marketplace terms, DPDP.
- **Capacity:** scale via channels, integration depth, stores & fulfilment nodes; phase integration to control cost/WC.

### Omnichannel workflow

| Stage | Activity | Metric |
|---|---|---|
| Unify | Single inventory/customer | Integration depth |
| Sell | Any channel | Conversion |
| Fulfil | BOPIS/ship-from-store | Flexibility/cost |
| Return | Cross-channel | Experience |
| Retain | Loyalty/data | Repeat/LTV |

## 9. Regulatory, Licences & Compliance (India)

- **Registration & tax:** Pvt Ltd/LLP; Shops & Establishments (per location); GST (multi-channel/location invoicing & e-commerce); PAN/TAN; Udyam.
- **Category:** FSSAI/BIS/labelling (as relevant); weights-and-measures & MRP.
- **E-commerce & consumer:** e-commerce & consumer-protection (cross-channel returns/refunds); marketplace terms; advertising.
- **Data:** DPDP-aligned unified customer data; payment compliance.

## 10. Organisation & Manpower Plan

| Role | Yr 1 | Yr 2 | Yr 3 |
|---|---|---|---|
| Promoter / retail head | 1 | 1 | 2 |
| Store ops & staff | 8 | 14 | 22 |
| E-commerce & marketplace | 2 | 4 | 6 |
| Tech, OMS & data | 2 | 3 | 5 |
| Supply chain, CRM & admin | 2 | 4 | 7 |
| **Total** | **15** | **26** | **42** |

## 11. Implementation Timeline & Milestones

| Phase | Timeline | Milestone |
|---|---|---|
| Setup | Month 0–4 | Store(s), web/app, marketplaces, core integration, launch |
| Integrate | Month 4–9 | Single inventory/customer view; BOPIS/ship-from-store live |
| Traction | Month 9–12 | Conversion, productivity, loyalty; ₹2cr revenue |
| Expand | Year 2 | Deeper integration, nodes, personalisation |
| Scale | Year 3 | ₹4cr revenue; multi-store omnichannel |

## 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. Omnichannel retail; integration/tech-driven, WC-intensive; lifts sales/turns/retention.*

### 12.1 Project cost & means of finance

| Capital requirement | ₹ |
|---|---|
| Store fit-out & interiors | 15,00,000 |
| Opening inventory (single pool) | 22,00,000 |

| | |
|---|---|
| Tech: OMS/ERP/POS/e-commerce & integration | 12,00,000 |
| Launch, marketing & pre-operative | 6,00,000 |
| Working-capital margin | 5,00,000 |
| **Total project cost** | **60,00,000** |
| Promoter contribution | 20,00,000 |
| Bank / blended finance (term + CC, Mudra/CGTMSE) | 40,00,000 |

### 12.2 Projected Profit & Loss (3 years)

| Particulars | Year 1 | Year 2 | Year 3 |
|---|---|---|---|
| In-store sales | 1,10,00,000 | 1,70,00,000 | 2,10,00,000 |
| Own web/app sales | 45,00,000 | 80,00,000 | 1,10,00,000 |
| Marketplace & other | 45,00,000 | 70,00,000 | 80,00,000 |
| **Total revenue** | **2,00,00,000** | **3,20,00,000** | **4,00,00,000** |
| COGS (single pool) | 1,26,00,000 | 2,00,00,000 | 2,48,00,000 |
| Rent & utilities | 14,00,000 | 17,00,000 | 20,00,000 |
| Salaries & staff | 22,00,000 | 32,00,000 | 45,00,000 |
| Tech, marketing & fulfilment | 24,00,000 | 38,00,000 | 48,00,000 |
| Other overheads & interest | 6,00,000 | 8,00,000 | 10,00,000 |
| **Total expenses** | **1,92,00,000** | **2,95,00,000** | **3,71,00,000** |
| **Net profit (before tax)** | **8,00,000** | **25,00,000** | **29,00,000** |
| Net margin | 4.0% | 7.8% | 7.3% |

### 12.3 Unit economics & break-even

- **Blended margin & productivity:** single inventory pool serving all channels lifts turns & reduces stockouts/markdowns; conversion & basket rise with endless aisle & personalisation.
- **Tech & fulfilment cost:** integration & fulfilment (BOPIS/ship-from-store) add cost but pay back via sales, productivity & retention — phase to manage.
- **Break-even:** at monthly cross-channel sales covering fixed + tech costs; reached within Year 1 as integration & channels build.

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

| Particulars (₹) | Q1 | Q2 | Q3 | Q4 |
|---|---|---|---|---|
| Opening balance | 5,00,000 | 5,10,000 | 5,30,000 | 5,70,000 |
| Collections | 40,00,000 | 48,00,000 | 54,00,000 | 58,00,000 |
| Purchases, tech, rent & operating | 39,90,000 | 47,80,000 | 53,60,000 | 57,40,000 |
| **Closing balance** | **5,10,000** | **5,30,000** | **5,70,000** | **6,30,000** |

> Store & web collections are quick (cash/UPI/prepaid); marketplace payouts lag (7–15 days); inventory & tech tie up WC. Single-pool turns, CC limit, phased tech spend & the WC margin manage cash; over-investing in tech ahead of sales is the main risk.

### 12.5 Key Performance Indicators to Monitor

- **Sales:** total & per-channel revenue; conversion; AOV; BOPIS/ship-from-store share.
- **Productivity:** inventory turns; stockouts; markdowns; fulfilment cost.
- **Customer:** omnichannel customer %; repeat/LTV; loyalty.
- **Tech:** integration uptime; order-routing accuracy.

## 13. Funding Requirement & Bankability

Total ask: **₹40 lakh bank/blended finance** against ₹20 lakh promoter contribution — term loan for stores/tech + CC for working capital, under Mudra/CGTMSE (tech partly via equity). Bankability rests on multi-channel turnover, inventory productivity (single pool), margins & retention; Year-1 profit ~₹8 lakh & growing supports servicing. Integration lifts sales & turns, strengthening cash flows & repayment.

### 13.1 Funding utilisation

| Use of funds | ₹ | % of total |
|---|---:|---:|
| Opening inventory (single pool) | 22,00,000 | 36.7% |
| Store fit-out & interiors | 15,00,000 | 25% |
| Tech: OMS/ERP/POS/e-commerce & integration | 12,00,000 | 20% |
| Launch, marketing & pre-operative | 6,00,000 | 10% |
| Working-capital margin | 5,00,000 | 8.3% |
| **Total** | **60,00,000** | **100%** |

## 14. Risk Analysis & Mitigation

| Risk | Mitigation |
|---|---|
| Integration complexity / tech cost | Phased integration; proven SaaS; single-view priority; ROI focus |
| Working-capital & inventory | Single-pool turns; CC; supplier terms; WC margin |
| Fulfilment cost (BOPIS/ship) | Store-as-node; routing; cost-to-serve discipline |
| Channel conflict / marketplace fees | Own-channel mix; pricing/margin management; loyalty |
| Data & compliance (DPDP/returns) | DPDP-aligned; clear cross-channel return policy; systems |

## 15. SWOT Analysis

| | |
|---|---|
| **Strengths**<br>Higher conversion & retention; inventory productivity (single pool); seamless experience; data. | **Weaknesses**<br>Tech/integration cost & complexity; WC-intensive; execution-heavy; fulfilment cost. |
| **Opportunities**<br>Omnichannel shift; personalisation; store-as-node fulfilment; loyalty; multi-store scale. | **Threats**<br>Pure-play & marketplace competition; margin/fee pressure; tech debt; economic cycles. |

## 16. Recommended AiSevak Tools for This Business

This omnichannel retailer would use AiSevak's Retail vertical tools in delivery:

- **Omnichannel ops:** POS/e-commerce/OMS integration, single-inventory-view, order-routing and loyalty/CRM tools.
- **Compliance:** Shops-&-Establishments, multi-channel GST, e-commerce/consumer-protection and DPDP tools (with Legal & Finance verticals).
- **Practice:** Business Plan, inventory-productivity/margin and Break-even tools to model the retailer.

## 17. Key Assumptions & Notes

- Omnichannel retail; unifies store + web/app + marketplace to a single inventory & customer view; lifts conversion, turns & retention.
- Integration depth, fulfilment flexibility (BOPIS/ship-from-store), data & execution decisive; tech- & WC-intensive; phase integration.
- Term + CC (Mudra/CGTMSE), tech partly equity; Shops-&-Establishments, multi-channel GST, e-commerce/consumer-protection, DPDP.
- Single-pool productivity & retention drive economics; figures illustrative, exclude GST.

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