BUSINESS PLAN · INDIA

Packaged-Snacks Brand

Beverages ship water - snacks ship air

FMCG

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1. Executive Summary

This plan sets out a **Packaged-Snacks Brand** in India — an own-brand namkeen, chips, extruded and baked-snack business with its own frying, seasoning and packing lines, sold through general trade, modern trade, quick commerce and institutional channels at ₹5, ₹10 and take-home price points.

> **The beverage plan in this vertical established that the category turns on physics rather than margin, because a drink is mostly water and water is heavy. Snacks are the mirror image and the arithmetic is just as unforgiving: a beverage brand ships water, and a snacks brand ships air. A packet of chips is largely nitrogen — the gas is deliberate, it prevents crushing and slows oxidation — so the product is enormously bulky and weighs almost nothing.** The consequence appears on every freight invoice: **a vehicle carrying snacks fills its cubic capacity long before it approaches its weight limit, so the brand pays for a full truck while carrying, on this plan, 38% of what that truck could legally have weighed. Freight is charged on the space, and most of the space is air the brand put there on purpose.**

> **The second point is the quality failure that defines this category, and it is dangerous precisely because it produces no evidence. Snacks fail by rancidity — oxidation of the frying oil — and rancidity is invisible.** Mould is visible, infestation is visible, a broken seal is visible; **a rancid packet looks exactly like a fresh one. It passes every visual check at the distributor, the retailer and the consumer's hand.** The consumer opens it, eats one piece, tastes something faintly stale, throws the packet away and never buys the brand again. **There is no complaint, no return, no warranty claim and no data — the brand loses the customer permanently and never learns that it happened.** This is why **nitrogen flushing, barrier film, peroxide-value testing and dispatch-freshness discipline are not quality niceties in this business; they are the brand itself**, and this plan takes nitrogen-flushed SKUs from 62% to 100% and batches peroxide-tested before dispatch from 44% to 100%.

> **The third is that the ₹5 packet is the entire market and it cannot absorb a single rupee of anything. 68% of Year-1 volume moves at ₹5 and ₹10 — and those packs contribute only 41% of gross margin**, because the film, the nitrogen, the seasoning, the handling and the freight cost nearly as much on a small packet as on a large one. **Every founder eventually proposes a ₹15 pack, and it does not sell, because the consumer at a village counter has a five-rupee coin and a ten-rupee note and nothing in between.** The category's only lever against cost inflation is therefore grammage — **and this vertical's standing convention, that reductions are disclosed on the front of pack, is harder and more expensive to honour here than anywhere else in the library.**

> **And the fourth: this is the most regionally specific taste category in Indian FMCG. A namkeen that sells extremely well in Indore will fail in Coimbatore, and no amount of advertising corrects it** — the spice profile, the oil, the texture and even the cut are local preferences formed in childhood. **Combined with the freight arithmetic, this makes packaged snacks a business that consolidates regionally and expands by plant rather than by ambition**, exactly as beverages do, and for reasons that compound rather than cancel.

This plan models a snacks business requiring **₹3.80 crore** (₹1.26 crore promoter + ₹1.58 crore term loan + ₹96 lakh working-capital finance), moving from **₹5.86 crore net sales and a ₹98 lakh loss** to **₹14.34 crore net sales and ₹21 lakh profit** by Year 3. *(Own-brand packaged-snacks manufacturer — figures illustrative.)*

2. Business Description, Vision & Legal Structure

Concept: An own-brand snacks business run on freshness at the point of consumption rather than freshness at dispatch, volumetric freight efficiency, regional taste authority, and honest grammage.

Vision: To be the packet that tastes the same on the last day of its shelf life as on the first.

Mission: Test for rancidity before dispatch, not after a complaint that will never come; flush every pack; ship freshness, not just stock; make the vehicle cube out fuller; print any grammage change on the front; and never sell a taste profile into a region that does not want it.

Legal structure options

- **Private Limited** — recommended: capital intensity, FSSAI licensing, modern-trade onboarding and eventual investment all assume it.
- **LLP** — workable for a single-plant regional brand without external equity.
- **Proprietorship** — unsuitable at ₹3.8 crore of capital with a food-manufacturing liability profile.

> **Regulatory anchor:** the standard food stack, with two items that bite harder here than elsewhere. **FSSAI manufacturing licence with categories endorsed, HACCP and a documented food-safety plan**, plus **edible-oil handling, storage and reuse discipline — repeatedly heated frying oil develops trans fats and polar compounds, and India regulates total polar compounds in used cooking oil with a mandatory discard threshold. This is a genuine compliance obligation and simultaneously the single largest determinant of whether the product tastes right.** Second: **India's front-of-pack and HFSS labelling regime falls on this category more heavily than on any other in the vertical** — fried, salted, high-fat snacks are precisely what those rules target, and **a portfolio designed today without reformulation headroom will require either reformulation or a front-of-pack warning inside its own product life.** Alongside these: Legal Metrology packaged-commodity declarations including net quantity **(where a nitrogen-filled pack invites scrutiny of the fill-versus-declared-weight relationship)**, mandatory nutritional labelling, **EPR under plastic-waste rules — heavy, because metallised multilayer snack film is among the least recyclable packaging in use** — factory licence, PCB consents and effluent treatment for a frying operation, ASCI on any health or "baked not fried" claims, and GST with the distributor input-credit chain.

3. Promoter & Ownership

Led by a promoter with food-manufacturing, FMCG distribution or regional-snacks background. Three competences decide outcomes: *oil discipline*, because the frying medium determines taste, shelf life, compliance and cost simultaneously, and the temptation to extend its life is constant and quietly destructive; *freight literacy*, since a founder who thinks in tonnes rather than cubic metres will mis-price every route; and *taste humility* — the willingness to accept that a product the promoter personally loves may be wrong for a district two hundred kilometres away. Ownership, equity & investor terms are editable inputs.

4. Market Analysis — India

Indian packaged snacks is one of the largest and fastest-growing FMCG categories, with deep penetration across urban and rural markets and a structure that supports strong regional players alongside national brands. Consumption is frequent, impulsive and price-point anchored.

Demand drivers

- **Very high purchase frequency** — an impulse category bought several times a week.

- **Rural and small-town penetration** at the ₹5 price point, where organised competition is thinner.
- **Regional taste preference**, which national brands serve generically and local brands serve precisely.
- **Premiumisation and healthier formats** — baked, roasted, millet and protein-positioned snacks growing quickly from a small base.
- **Quick commerce**, creating a new at-home impulse occasion the category previously did not have.

Market sizing (illustrative framing)

Layer	Definition	Indicative scale
TAM	Indian packaged savoury snacks	Very large; category-defined
SAM	**Outlets inside the volumetric freight radius, in taste-compatible districts**	Freight- and palate-bounded
SOM (Yr 1–3)	Outlets billed × strips placed × throughput	6,800 → 21,400 outlets

> **The freight arithmetic in snacks is the exact inverse of beverages and produces the same strategic conclusion, which is worth stating because the two categories are usually discussed as though only one of them has a logistics problem. A beverage truck weighs out — it hits its legal weight limit with the cargo bay still half empty. A snacks truck cubes out — it fills every cubic metre while carrying, on this plan, only 38% of the weight it is licensed to carry. In both cases the brand pays for a whole vehicle and uses part of it, and in both cases the wasted portion is imposed by the physical nature of the product rather than by poor planning.** The levers here are different from a beverage brand's, though. **Cubic efficiency is won in pack and case design: case dimensions that tessellate on a standard pallet, the right number of packs per case, shelf-ready cases that do not waste headspace, and — most importantly — resisting the temptation to over-inflate packs beyond what crush protection actually requires. Nitrogen is necessary; excess nitrogen is freight the brand is paying to move and a consumer complaint about "half-empty packets" it is paying to receive.** This plan raises effective vehicle fill from 38% to 51% and cases per trip from 640 to 890, **which is worth more than a full percentage point of gross margin and is achieved entirely through packaging engineering rather than through freight negotiation.** The strategic conclusion follows the beverage plan's exactly: **expansion beyond the economical radius requires another plant or a co-packer, and a brand that appoints distributors five hundred kilometres away is buying revenue at a loss it will not see until it examines the freight line.**

5. Competition & Competitive Advantage

Landscape: national snack majors with vast distribution and advertising, entrenched regional namkeen brands with genuine local taste authority and decades of loyalty, a very large unorganised segment selling loose and locally fried product at lower prices, and private labels from modern trade and quick commerce. **The hardest competitor for a new brand is not the national major — it is the sixty-year-old local name whose taste profile the district grew up on.**

The business's edge

- **Freshness measured at consumption, not at dispatch** — peroxide testing and shelf-life-remaining discipline.
- **Nitrogen flushing and barrier film across the range**, protecting against the failure nobody reports.
- **Volumetric freight efficiency engineered into the pack and case.**
- **Regional taste authority** built deliberately rather than assumed.
- **Honest grammage**, disclosed on the front of pack, in the category where that is hardest.

Rancidity deserves extended treatment because it is the only major quality failure in this library that generates no feedback signal at all, and a business cannot manage what it never hears about. The mechanism is simple chemistry: **frying oil oxidises over time, accelerated by heat, light, oxygen and — critically — by the oil's own prior history in the fryer.** The result is a stale, cardboard-like off-note. **What makes it commercially lethal is that it is undetectable before consumption.** A distributor cannot see it. A retailer cannot see it. **The pack is intact, the printing is bright, the date is within shelf life, and the product looks perfect.** The consumer opens it at home, eats a piece, and makes a quiet permanent judgement about the brand — **not "this packet was old" but "this brand is not good" — and then buys a competitor's product for the next fifteen years. There is no complaint to log, no return to process, no data point anywhere in the business.** Contrast this with the anchor plan's expiry problem, where the failure at least arrives back as a physical return and a claim. **Here the loss is invisible, uncounted, and compounding.** Four controls, all of which cost money and none of which is optional: **fresh-oil policy with polar-compound testing and disciplined discard rather than topping up indefinitely; nitrogen flushing and genuine barrier film on every SKU rather than on the premium ones only; peroxide-value testing on every batch before dispatch; and a dispatch rule that stock leaves with most of its shelf life intact, since the brand controls the first half of a packet's life and controls nothing after it.** This plan takes stock dispatched with more than 70% shelf life remaining from 71% to 96%, **and begins testing market returns for rancidity cause — 12% rising to 94% — because the few packets that do come back are the only physical evidence the business will ever get about a failure mode that is otherwise entirely silent.**

6. Portfolio, Price Points & the Grammage Problem

Pack / format	Role	Economics
₹5 pack	**Reach, trial, rural penetration**	**Highest volume, lowest margin per unit**
₹10 pack	The category's workhorse	Volume base; film and freight cost nearly the same as ₹20
₹20 / ₹30 take-home	**Where the margin actually is**	**Fixed costs spread over more grams**
Family / party packs	Modern trade, quick commerce, festive	Best cubic and margin efficiency
Baked, roasted & millet formats	Premium and HFSS-resilient	Higher price realisation; reformulation headroom
A ₹15 price point	**NIL — by policy**	**The consumer has ₹5 and ₹10, and nothing between**
Undisclosed grammage reduction	**NIL — by policy**	**Vertical convention; hardest to honour here**

This plan must be honest about a tension it cannot fully resolve: the standing convention of this vertical — that grammage reductions are printed prominently on the front of pack — is more costly in packaged snacks than in any other category in the library, and it is worth explaining why rather than pretending the policy is free. In a ₹5 packet, the input cost is dominated by edible oil, and edible-oil prices move violently and without warning. A ten-per-cent rise in palm or rice-bran oil cannot be passed on, **because there is no price above ₹5 and below ₹10 that a consumer will accept**, and it cannot be absorbed, because the ₹5 pack's contribution is already the thinnest in the portfolio. **The entire industry's answer is to reduce the grammage quietly — the pack looks identical, the price is unchanged, and there are four grams less inside.** A brand that instead prints "now 38g" on the front **hands its competitors a visible advantage on the shelf, at exactly the moment its own margin is under**

> **pressure, and will lose volume for doing so.** This plan holds the policy anyway, on three grounds. **First, the consumer of a snack packet notices sooner than the consumer of a shampoo, because the packet is consumed in one sitting and the reduction is felt directly. Second, the category's purchase frequency means the trust cost compounds faster — someone buying twice a week reaches their own conclusion within a fortnight. Third, and most practically, the disclosure forces the business to pursue the alternatives rather than defaulting to the easy lever**: oil-yield improvement, better frying efficiency, packaging light-weighting, cubic efficiency and mix shift toward take-home packs. **The honest caveat stands: this costs volume against competitors who reduce silently, and a promoter adopting it should do so knowing that, not discovering it.**

7. Go-to-Market — Reach, Strips and Density

Coverage

- **Outlet reach as the primary metric** — an impulse product must be physically present where the impulse occurs.
- **Hanging strips and racks** as the category's visibility asset, deployed where throughput justifies them.
- **Taste-compatible district selection**, entering regions whose palate the portfolio actually suits.
- **Quick commerce and modern trade** for take-home and family packs, where the pack economics work.

Freshness in the channel

- **Dispatch with shelf life intact**, because the brand controls the first half of a packet's life and nothing after it.
- **Distributor FIFO enforced physically**, since snack cases stack easily in the wrong order.
- **Near-expiry action at 45 days**, planned rather than improvised.
- **Crush protection in handling** — a broken packet is unsaleable and returns as a claim.

The hanging strip is the snacks equivalent of the beverage visicooler and is treated in this plan with the same discipline: an asset with a placement decision, a throughput expectation and an audit. A strip hanging where nobody passes, or holding six-week-old stock, or three-quarters occupied by a competitor's packets, is not visibility — it is a cost the brand is paying to look present. 14,600 strips by Year 3 is a material deployment, and the merchandising team exists to make each one turn rather than merely to hang it.

8. Operations Plan (fry, flush, pack, cube, ship fresh)

- **Frying: oil temperature, turnover ratio and polar-compound testing controlled, with disciplined discard rather than indefinite topping up — the single largest determinant of taste, shelf life and compliance simultaneously.**
- **Nitrogen flushing:** residual-oxygen levels specified and verified in-line, **on every SKU rather than on premium lines only.**
- **Film & sealing:** genuine barrier film with verified oxygen-transmission rate; **seal integrity tested per shift, because a micro-leak is invisible and converts a good packet into a stale one.**
- **Batch testing: peroxide value tested before dispatch — the only point at which the brand can still act.**
- **Pack & case engineering: case dimensions tessellating on a standard pallet, packs per case optimised for cubic fill, and nitrogen volume limited to what crush protection actually requires.**
- **Dispatch freshness rule:** stock leaves with the large majority of its shelf life remaining, tracked and reported.
- **Handling:** crush-protection standards through loading, transit and distributor godown, with breakage tracked as a cause-coded loss.

- **Regional formulation:** spice profiles developed per cluster, **with a product validated locally before a district is opened rather than after it disappoints.**

Brand control points

Area	Activity	Control point
The silent failure	**Batches peroxide-tested before dispatch**	**44% → 79% → 100%**
Protection	**Nitrogen-flushed / barrier-film SKUs**	**62% → 88% → 100%**
Freshness shipped	**Stock dispatched with >70% shelf life left**	**71% → 86% → 96%**
The physics	**Vehicle volumetric fill at weight limit / cases per trip**	**38% → 51% / 640 → 890**
Learning from the little evidence there is	**Market returns tested for rancidity cause**	**12% → 58% → 94%**
Handling loss	Breakage & crushing in transit	3.8% → 1.7% of dispatched value
Regulatory headroom	Portfolio reformulated ahead of HFSS rules	18% → 46% → 74%

> **Edible oil is this business's largest input, its principal price risk, its main compliance exposure and the determinant of its product quality — four roles carried by one commodity, which is unusual and makes it the single most consequential operational decision in the plan. As a cost it is roughly a third of goods sold and moves on global palm and domestic oilseed cycles the brand cannot forecast and cannot hedge at this scale. As compliance it is regulated through total polar compounds in used cooking oil, with a mandatory discard threshold that exists precisely because repeatedly heated oil is harmful. As quality it decides whether the product tastes right and how quickly it goes rancid.** The tension is obvious and constant: **discarding oil on schedule costs real money every week, and the deterioration between "should be discarded" and "obviously bad" is gradual and invisible** — so the economically tempting choice is to extend the oil's life a little, then a little more. **The consequence does not appear in this month's accounts; it appears as a slow decay in repeat purchase that nobody attributes to its cause, because — as with rancidity generally — the customer who stopped buying never said why.** This plan treats oil discipline as non-negotiable and prices it into the model rather than treating it as a variable to be squeezed, **on the straightforward view that a snacks brand's only durable asset is a consumer's belief that the packet will taste the way it did last time, and that belief is manufactured in the fryer.**

9. FSSAI, Oil, HFSS & Compliance (India)

- **FSSAI manufacturing licence** with categories endorsed; HACCP and documented food-safety plan.
- **Used cooking oil: total polar compound monitoring with mandatory discard threshold**, and documented disposal — **a compliance obligation and a product-quality control at the same time.**
- **Front-of-pack and HFSS labelling** — **this category is the primary target of those rules, and a portfolio designed without reformulation headroom will need either reformulation or a warning label within its own product life.**
- **Legal Metrology packaged-commodity declarations**, with net quantity accurate and **the fill-versus-declared-weight relationship defensible in a nitrogen-flushed pack.**
- Mandatory nutritional labelling; ASCI substantiation for any "baked not fried", low-fat or health-adjacent claim.

- **EPR under plastic-waste rules — heavy, because metallised multilayer snack film is among the least recyclable packaging in use**; collection and reporting obligations planned rather than discovered.
- Factory licence, PCB consents and effluent treatment appropriate to a frying operation; fire safety for hot-oil processes.
- EPF/ESI and Contract Labour Act treatment for a large packing workforce; GST with distributor input-credit chain.

10. Organisation & Manpower Plan

Role	Yr 1	Yr 2	Yr 3
Promoter / managing director	1	1	2
Production, frying, seasoning & packing	44	60	80
Sales & distribution	**26**	**42**	**62**
Supply chain, warehouse & logistics	10	15	21
Quality, lab & oil control	**7**	**9**	**12**
Merchandising & strip servicing	6	11	17
Finance & admin	6	8	10
Marketing & brand	3	4	5
Total	**103**	**150**	**209**

Seven people in quality and oil control in Year 1 — before the business earns anything — is the plan's most deliberate allocation, and it is defended by the rancidity argument rather than by regulatory caution. In a category whose principal failure mode generates no complaint, no return and no data, the only way to know whether the product is good is to test it, and the only moment at which testing can still change an outcome is before dispatch. A snacks brand that economises on this function will not receive worse feedback; it will receive no feedback at all, while quietly losing the customers it has spent its marketing budget acquiring.

11. Implementation Timeline & Milestones

Phase	Timeline	Milestone
Setup	Month 0–6	Plant commissioned, FSSAI endorsed, nitrogen flushing and barrier film validated, peroxide and polar-compound testing established, regional taste profiles validated in-market before launch
Launch	Month 6–12	₹7.20cr gross / ₹5.86cr net; ₹98L loss; 6,800 outlets; 3,400 strips; vehicle fill 38%; flushed SKUs 62%
Build	Year 2	13,200 outlets, 8,200 strips; peroxide testing 79%; breakage down to 2.6%; ₹9.38cr net, ₹84L loss
Scale	Year 3	21,400 outlets, 14,600 strips; **₹14.34cr net, ₹21L profit; 100% flushed and peroxide-tested; 96% dispatched with >70% life; vehicle fill 51%**

12. Financial Plan (Illustrative)

All figures are illustrative model assumptions for an Indian context, shown so the promoter can replace them with live rates. ***Cubic efficiency, oil discipline and dispatch freshness are the levers; the ₹5 price point is not one.***

12.1 Project cost & means of finance

Capital requirement	₹
Plant, machinery, fryers, seasoning & packing lines	**1,64,00,000**
Working capital (raw material, oil, packaging, channel credit)	**74,00,000**
Factory building, civil, utilities & effluent treatment	46,00,000
Launch advertising, trade listing & distributor onboarding	32,00,000
Hanging strips, racks & merchandising fixtures	**22,00,000**
Quality lab, FSSAI certification & testing equipment	18,00,000
Primary transport vehicles (high-cube)	14,00,000
Technology (ERP, DMS, secondary-sales capture)	6,00,000
Legal, licences & registrations	4,00,000
Total project cost	**3,80,00,000**
Promoter contribution	1,26,00,000
Term loan (plant & equipment)	1,58,00,000
Working-capital finance	96,00,000

12.2 Projected Profit & Loss (3 years)

Particulars	Year 1	Year 2	Year 3
GROSS SALES (before trade schemes)	**7,20,00,000**	**11,40,00,000**	**17,20,00,000**
Less: trade schemes & discounts	**(1,34,00,000)**	**(2,02,00,000)**	**(2,86,00,000)**
Net sales	**5,86,00,000**	**9,38,00,000**	**14,34,00,000**
— General trade (via distributors)	3,52,00,000	5,54,00,000	8,32,00,000
— Modern trade & organised retail	86,00,000	1,50,00,000	2,42,00,000
— Quick commerce	64,00,000	1,14,00,000	1,86,00,000
— Institutional, HoReCa & bulk	58,00,000	86,00,000	1,26,00,000
— Exports & other	26,00,000	34,00,000	48,00,000
Cost of goods (raw material, EDIBLE OIL, seasoning, film)	**3,22,00,000**	**5,07,00,000**	**7,31,00,000**
FREIGHT & DISTRIBUTION (volumetric)	**66,00,000**	**1,02,00,000**	**1,45,00,000**
Salaries	56,00,000	78,00,000	1,04,00,000
Distributor margin & channel servicing	50,00,000	80,00,000	1,22,00,000
Advertising, marketing & brand building	38,00,000	56,00,000	68,00,000
Factory overheads, utilities & power	36,00,000	52,00,000	68,00,000
Returns, damages, breakage & expiry	**32,00,000**	**42,00,000**	**52,00,000**

Depreciation	28,00,000	31,00,000	34,00,000
Strip/rack deployment & merchandising	**16,00,000**	**24,00,000**	**30,00,000**
Finance cost (interest)	18,00,000	21,00,000	23,00,000
Compliance, oil testing & quality	**9,00,000**	**12,00,000**	**16,00,000**
Admin & other	13,00,000	17,00,000	20,00,000
Total expenses	**6,84,00,000**	**10,22,00,000**	**14,13,00,000**
Net profit / (loss) before tax	**(98,00,000)**	**(84,00,000)**	**21,00,000**
Net margin (on net sales)	(16.7%)	(9.0%)	1.5%
Gross margin	45.0%	46.0%	49.0%
EDIBLE OIL AS % OF COST OF GOODS	**34%**	**32%**	**30%**
FREIGHT AS % OF NET SALES	**11.3%**	**10.9%**	**10.1%**
VEHICLE VOLUMETRIC FILL AT WEIGHT LIMIT ("cubes out at")	**38%**	**44%**	**51%**
Cases per vehicle trip	640	760	890
NITROGEN-FLUSHED / BARRIER-FILM SKUs	**62%**	**88%**	**100%**
BATCHES PEROXIDE-TESTED BEFORE DISPATCH	**44%**	**79%**	**100%**
STOCK DISPATCHED WITH >70% SHELF LIFE REMAINING	**71%**	**86%**	**96%**
Market returns tested for rancidity cause	**12%**	**58%**	**94%**
Breakage & crushing in transit (% of dispatched value)	**3.8%**	**2.6%**	**1.7%**
₹5 and ₹10 packs — % of volume / % of gross margin	**68% / 41%**	**64% / 44%**	**59% / 47%**
Portfolio reformulated ahead of HFSS rules	18%	46%	74%
Outlets billed monthly / strips deployed / distributors	6,800 / 3,400 / 52	13,200 / 8,200 / 98	21,400 / 14,600 / 156
Undisclosed grammage reductions / ₹15 price point launched	**NIL / NIL**	**NIL / NIL**	**NIL / NIL**

12.3 Unit economics & break-even

- **The ₹5 and ₹10 packs carry 68% of volume and 41% of gross margin — film, nitrogen, seasoning, handling and freight cost nearly as much on a small packet as a large one, so the small pack builds the brand and the take-home pack pays for it.**
- **Vehicle fill from 38% to 51% is worth more than a full point of gross margin**, and is won in case dimensions, packs per case and restraint on nitrogen volume — **not in freight negotiation, because the wasted space is a physical property of the product.**
- **Edible oil at a third of cost of goods is the price risk that cannot be hedged at this scale**, and is simultaneously the compliance exposure and the taste determinant — **which is why oil discipline is modelled as a fixed cost of doing business rather than as a variable to squeeze.**

- **Two loss-making years are structural**: a plant sized for scale carries full depreciation and overheads while distribution reach — the thing that actually drives an impulse category — is still being built outlet by outlet.
- **Break-even: Year 3**, and **reach is the constraint rather than capacity. This business can always make more than it can place.**

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

Particulars (₹)	Q1	Q2	Q3	Q4
Opening balance	62,00,000	40,00,000	26,00,000	14,00,000
Collections	1,24,00,000	1,38,00,000	1,48,00,000	1,56,00,000
Raw material, oil, packaging, freight, wages & overheads	1,46,00,000	1,52,00,000	1,60,00,000	1,62,00,000
Closing balance	**40,00,000**	**26,00,000**	**14,00,000**	**8,00,000**

> **The working-capital shape here is gentler than the beverage plan's and harsher than it first appears, and the difference is worth understanding because both are food-manufacturing businesses of similar size. Snacks have no seasonal cliff — consumption is steady through the year — so this business is spared the beverage brand's terrifying dependence on a single quarter's weather.** But it carries two pressures beverages do not. **The first is short shelf life: at three to six months, finished stock cannot be built ahead, cannot be held through a soft patch, and cannot be moved to a slower region to clear. Production must track offtake closely, which means the plant runs to demand rather than to efficiency, and an over-run is a write-off within a quarter rather than a stock position. The second is edible-oil price exposure, which arrives without warning into a portfolio that cannot reprice** — a sharp oil movement compresses margin immediately and completely, **because the ₹5 pack has nowhere to pass it on.** Four controls: **production scheduled against secondary-sales signals rather than to fill capacity; a working-capital facility sized to absorb an oil shock rather than an average oil price; raw-material contracting where volume permits, without pretending a business this size can hedge meaningfully; and mix shift toward take-home and premium formats, which is the only structural defence available against input inflation in a price-point-locked category.**

12.5 Key Performance Indicators to Monitor

- **The silent failure: batches peroxide-tested before dispatch; polar compounds in frying oil; residual oxygen in pack; seal-integrity test results; market returns tested for cause.**
- **Freshness in market: stock dispatched with >70% shelf life; distributor age profile; near-expiry at 45 days; FIFO compliance audits.**
- **The physics: vehicle volumetric fill; cases per trip; cost per delivered case; breakage and crushing by cause.**
- **Reach & mix:** outlets billed; strips deployed and their throughput; ₹5/₹10 share of volume versus margin; take-home mix; HFSS reformulation progress.

13. Funding Requirement & Bankability

Total ask: **₹1.58 crore term loan plus ₹96 lakh working-capital finance** against ₹1.26 crore promoter contribution. Four points. **First, this is conventionally securable lending** — **fryers, seasoning and packing lines, building improvements and vehicles are real assets, and Mudra, CGTMSE, SIDBI, PMFME and state food-processing subsidy routes are all genuinely applicable. Second, size the working capital against an edible-oil shock rather than an average oil price**: **oil is a third of cost of goods, moves without warning, and cannot be passed on in a**

portfolio anchored to ₹5 and ₹10 — a facility sized on normal conditions will be inadequate in precisely the quarter it is needed. Third, and the most useful diagnostic available to a lender in this category: ask what proportion of batches are peroxide-tested before dispatch, and what proportion of stock leaves with most of its shelf life intact. These are not quality-assurance trivia — they are the only observable proxies for a failure mode that generates no complaints and no returns, so a snacks brand losing customers to rancidity will show perfectly clean complaint data right up to the point its repeat purchase collapses. Fourth, treat HFSS reformulation readiness as a forward risk: front-of-pack labelling rules target this category specifically, and a portfolio with no reformulation headroom faces a labelling change that will affect volume within the loan's own tenure.

13.1 Funding utilisation

Use of funds	₹	% of total
Plant, machinery, fryers, seasoning & packing lines	1,64,00,000	43.2%
Working capital (raw material, oil, packaging, channel credit)	74,00,000	19.5%
Factory building, civil, utilities & effluent treatment	46,00,000	12.1%
Launch advertising, trade listing & distributor onboarding	32,00,000	8.4%
Hanging strips, racks & merchandising fixtures	22,00,000	5.8%
Quality lab, FSSAI certification & testing equipment	18,00,000	4.7%
Primary transport vehicles (high-cube)	14,00,000	3.7%
Technology (ERP, DMS, secondary-sales capture)	6,00,000	1.6%
Legal, licences & registrations	4,00,000	1.0%
Total	**3,80,00,000**	**100%**

14. Risk Analysis & Mitigation

Risk	Mitigation
Beverages ship water; snacks ship air	**SETS THIS PLAN'S GOVERNING CONVENTION AND MIRRORS THE BEVERAGE PLAN'S: A PACKET OF CHIPS IS LARGELY NITROGEN — DELIBERATE, TO PREVENT CRUSHING AND SLOW OXIDATION — SO THE PRODUCT IS ENORMOUSLY BULKY AND WEIGHS ALMOST NOTHING. A BEVERAGE TRUCK WEIGHS OUT WITH THE BAY HALF EMPTY; A SNACKS TRUCK CUBES OUT WHILE CARRYING ONLY 38% OF THE WEIGHT IT IS LICENSED TO CARRY. IN BOTH CASES THE BRAND PAYS FOR A WHOLE VEHICLE AND USES PART OF IT, AND THE WASTED PORTION IS IMPOSED BY THE PHYSICAL NATURE OF THE PRODUCT RATHER THAN BY POOR PLANNING** → won in pack and case engineering: tessellating case dimensions, packs per case, shelf-ready cases without headspace waste, and **RESTRAINT ON NITROGEN VOLUME, SINCE NITROGEN IS NECESSARY BUT EXCESS NITROGEN IS FREIGHT THE BRAND PAYS TO MOVE AND A "HALF-EMPTY PACKET" COMPLAINT IT PAYS TO RECEIVE** (fill 38%→51%, cases/trip 640→890, worth more than a full point of gross margin)

Rancidity — the failure that generates no evidence	**THE ONLY MAJOR QUALITY FAILURE IN THIS LIBRARY THAT PRODUCES NO FEEDBACK SIGNAL AT ALL, AND A BUSINESS CANNOT MANAGE WHAT IT NEVER HEARS ABOUT. MOULD IS VISIBLE, INFESTATION IS VISIBLE, A BROKEN SEAL IS VISIBLE — A RANCID PACKET LOOKS EXACTLY LIKE A FRESH ONE AND PASSES EVERY VISUAL CHECK AT THE DISTRIBUTOR, THE RETAILER AND THE CONSUMER'S HAND. THE CONSUMER OPENS IT, EATS ONE PIECE, TASTES SOMETHING FAINTLY STALE, AND MAKES A QUIET PERMANENT JUDGEMENT — NOT "THIS PACKET WAS OLD" BUT "THIS BRAND IS NOT GOOD" — THEN BUYS A COMPETITOR FOR FIFTEEN YEARS. THERE IS NO COMPLAINT, NO RETURN, NO CLAIM AND NO DATA POINT ANYWHERE IN THE BUSINESS; UNLIKE THE ANCHOR PLAN'S EXPIRY PROBLEM, WHERE THE FAILURE AT LEAST COMES BACK AS A PHYSICAL RETURN, HERE THE LOSS IS INVISIBLE, UNCOUNTED AND COMPOUNDING** → fresh-oil policy with polar-compound testing and disciplined discard; nitrogen flushing and genuine barrier film on EVERY SKU not just premium (62%→100%); peroxide testing on every batch before dispatch (44%→100%); dispatch with shelf life intact (71%→96%) **BECAUSE THE BRAND CONTROLS THE FIRST HALF OF A PACKET'S LIFE AND CONTROLS NOTHING AFTER IT**; and market returns tested for cause (12%→94%), **SINCE THE FEW PACKETS THAT COME BACK ARE THE ONLY PHYSICAL EVIDENCE THE BUSINESS WILL EVER GET**
Edible oil — four roles, one commodity	**THE LARGEST INPUT, THE PRINCIPAL PRICE RISK, THE MAIN COMPLIANCE EXPOSURE AND THE DETERMINANT OF PRODUCT QUALITY, ALL AT ONCE — UNUSUAL, AND IT MAKES OIL THE SINGLE MOST CONSEQUENTIAL OPERATIONAL DECISION IN THE PLAN. A THIRD OF COGS, MOVING ON GLOBAL PALM AND DOMESTIC OILSEED CYCLES THE BRAND CANNOT FORECAST OR MEANINGFULLY HEDGE AT THIS SCALE; REGULATED THROUGH TOTAL POLAR COMPOUNDS WITH A MANDATORY DISCARD THRESHOLD THAT EXISTS BECAUSE REPEATEDLY HEATED OIL IS HARMFUL; AND THE THING THAT DECIDES WHETHER THE PRODUCT TASTES RIGHT. DISCARDING ON SCHEDULE COSTS REAL MONEY EVERY WEEK AND THE DETERIORATION BETWEEN "SHOULD BE DISCARDED" AND "OBVIOUSLY BAD" IS GRADUAL AND INVISIBLE — SO THE TEMPTING CHOICE IS TO EXTEND THE OIL'S LIFE A LITTLE, THEN A LITTLE MORE, AND THE CONSEQUENCE APPEARS NOT IN THIS MONTH'S ACCOUNTS BUT AS A SLOW DECAY IN REPEAT PURCHASE NOBODY ATTRIBUTES TO ITS CAUSE** → oil discipline priced into the model as non-negotiable, **ON THE VIEW THAT A SNACKS BRAND'S ONLY DURABLE ASSET IS A CONSUMER'S BELIEF THAT THE PACKET WILL TASTE THE WAY IT DID LAST TIME, AND THAT BELIEF IS MANUFACTURED IN THE FRYER**
The ₹5 pack cannot absorb anything	**68% OF VOLUME MOVES AT ₹5 AND ₹10 AND CONTRIBUTES ONLY 41% OF GROSS MARGIN, BECAUSE FILM, NITROGEN, SEASONING, HANDLING AND FREIGHT COST NEARLY AS MUCH ON A SMALL PACKET AS A LARGE ONE. EVERY FOUNDER EVENTUALLY PROPOSES A ₹15 PACK AND IT DOES NOT SELL, BECAUSE THE CONSUMER AT A VILLAGE COUNTER HAS A FIVE-RUPEE COIN AND A TEN-RUPEE NOTE AND NOTHING IN BETWEEN** → ₹15 price point NIL by policy; mix shifted toward take-home (₹5/₹10 share of margin 41%→47%), **THE SMALL PACK BUILDS THE BRAND AND THE TAKE-HOME PACK PAYS FOR IT**
Honest grammage costs more here than anywhere	**THIS PLAN MUST BE HONEST ABOUT A TENSION IT CANNOT FULLY RESOLVE: THE VERTICAL'S STANDING CONVENTION — REDUCTIONS PRINTED ON THE FRONT OF PACK — IS MORE COSTLY IN SNACKS THAN IN ANY OTHER CATEGORY. A TEN-PER-CENT OIL RISE CANNOT BE PASSED ON BECAUSE THERE IS NO PRICE BETWEEN ₹5 AND ₹10, AND CANNOT BE ABSORBED BECAUSE THE ₹5 PACK'S CONTRIBUTION IS ALREADY THE THINNEST. THE INDUSTRY'S ANSWER IS SILENT SHRINKAGE; A BRAND THAT PRINTS "NOW 38g" HANDS COMPETITORS A VISIBLE SHELF ADVANTAGE AT EXACTLY THE MOMENT ITS OWN MARGIN IS UNDER PRESSURE, AND WILL LOSE VOLUME FOR DOING SO** → policy held anyway, because **THE SNACK CONSUMER NOTICES SOONER THAN A SHAMPOO CONSUMER (THE PACKET IS EATEN IN ONE SITTING), PURCHASE FREQUENCY MAKES THE TRUST COST COMPOUND WITHIN A FORTNIGHT, AND THE DISCLOSURE FORCES THE BUSINESS TO PURSUE OIL YIELD, FRYING EFFICIENCY, LIGHT-WEIGHTING, CUBIC EFFICIENCY AND MIX SHIFT INSTEAD OF DEFAULTING TO THE EASY LEVER**. **THE CAVEAT STANDS: THIS COSTS VOLUME AGAINST COMPETITORS WHO REDUCE SILENTLY, AND A PROMOTER ADOPTING IT SHOULD DO SO KNOWING THAT, NOT DISCOVERING IT**

Taste is local and advertising does not fix it	**THE MOST REGIONALLY SPECIFIC TASTE CATEGORY IN INDIAN FMCG — A NAMKEEN THAT SELLS EXTREMELY WELL IN INDORE WILL FAIL IN COIMBATORE, AND NO AMOUNT OF ADVERTISING CORRECTS IT, BECAUSE THE SPICE PROFILE, THE OIL, THE TEXTURE AND EVEN THE CUT ARE PREFERENCES FORMED IN CHILDHOOD. COMBINED WITH THE FREIGHT ARITHMETIC THIS MAKES SNACKS A BUSINESS THAT CONSOLIDATES REGIONALLY AND EXPANDS BY PLANT RATHER THAN BY AMBITION — EXACTLY AS BEVERAGES DO, FOR REASONS THAT COMPOUND RATHER THAN CANCEL** → regional spice profiles developed per cluster and validated in-market BEFORE a district is opened; **THE HARDEST COMPETITOR IS NOT THE NATIONAL MAJOR BUT THE SIXTY-YEAR-OLD LOCAL NAME WHOSE TASTE PROFILE THE DISTRICT GREW UP ON**
Short shelf life & production discipline	Three-to-six-month life means **FINISHED STOCK CANNOT BE BUILT AHEAD, HELD THROUGH A SOFT PATCH, OR MOVED TO A SLOWER REGION TO CLEAR — THE PLANT RUNS TO DEMAND RATHER THAN TO EFFICIENCY, AND AN OVER-RUN IS A WRITE-OFF WITHIN A QUARTER RATHER THAN A STOCK POSITION** → production scheduled against secondary-sales signals; distributor FIFO audited; near-expiry action at 45 days; breakage cause-coded (3.8%→1.7%)
HFSS, EPR & regulatory direction	**FRONT-OF-PACK AND HFSS RULES TARGET THIS CATEGORY MORE HEAVILY THAN ANY OTHER IN THE VERTICAL — FRIED, SALTED, HIGH-FAT SNACKS ARE PRECISELY WHAT THEY ADDRESS, AND A PORTFOLIO DESIGNED WITHOUT REFORMULATION HEADROOM WILL NEED EITHER REFORMULATION OR A WARNING LABEL WITHIN ITS OWN PRODUCT LIFE** → baked, roasted and millet formats built early (reformulation readiness 18%→74%); **EPR HEAVY BECAUSE METALLISED MULTILAYER SNACK FILM IS AMONG THE LEAST RECYCLABLE PACKAGING IN USE**; Legal Metrology net-quantity defensible in a nitrogen-flushed pack

15. SWOT Analysis

Strengths **Freshness measured at consumption rather than at dispatch — peroxide testing and shelf-life-remaining discipline against a failure nobody reports**; nitrogen flushing and barrier film across the whole range; **volumetric freight efficiency engineered into pack and case**; regional taste authority built deliberately; honest grammage in the category where it is hardest.	**Weaknesses** **68% of volume at price points that cannot absorb a rupee of cost inflation**; edible oil a third of COGS and unhedgeable at this scale; **three-to-six-month shelf life forbidding any stock-building**; two loss-making years; freight structurally wasteful by the product's own physics.
Opportunities Very high purchase frequency and deep rural penetration at ₹5; **regional taste preference that national brands serve generically**; baked, roasted and millet formats growing fast and HFSS-resilient; **quick commerce creating a new at-home impulse occasion**; take-home mix shift as a structural margin defence.	**Threats** **Sixty-year-old regional names with genuine local loyalty**; national majors' distribution and advertising; **edible-oil price shocks into a price-point-locked portfolio**; front-of-pack HFSS labelling aimed squarely at this category; unorganised loose-snack competition on price.

16. Recommended AiSevak Tools for This Business

This packaged-snacks brand would use AiSevak's FMCG vertical tools in operations:

- **The silent failure: peroxide-value and polar-compound test register by batch, residual-oxygen and seal-integrity logs, market-return cause analysis, oil-discard schedule with compliance tracking.**

- **Freshness in market: dispatch shelf-life-remaining rule and report, distributor stock age profile, FIFO audit workflow, near-expiry alerts at 45 days.**
- **The physics: volumetric fill and cases-per-trip tracker, case/pallet tessellation planner, nitrogen-volume versus crush-protection review, cost per delivered case by route.**
- **Reach & mix:** outlet reach and strip-throughput monitoring, ₹5/₹10 share of volume versus margin, take-home mix tracker, regional taste-validation log before district entry.
- **Compliance & risk:** HFSS reformulation-readiness tracker, EPR reporting for multilayer film, Legal Metrology net-quantity verification, oil-price exposure model against working-capital headroom.

17. Key Assumptions & Notes

- Packaged-snacks brand: own-brand namkeen, chips, extruded and baked snacks manufactured in an owned frying, seasoning and packing facility, sold through general trade, modern trade, quick commerce, institutional and export channels at ₹5, ₹10 and take-home price points. ▯ **EIGHTH PLAN IN THE FMCG VERTICAL — BRAND-OWNER SUB-MODEL, INHERITING THE ANCHOR'S CONVENTIONS AND SETTING THE SNACKS-SPECIFIC ONES.**
- ⚠ **GOVERNING CONVENTION FOR THE PACKAGED-SNACKS SUB-MODEL, SET HERE: (a) BEVERAGES SHIP WATER; SNACKS SHIP AIR — A BEVERAGE TRUCK WEIGHS OUT, A SNACKS TRUCK CUBES OUT AT 38% OF ITS LEGAL WEIGHT, AND IN BOTH CASES THE WASTED CAPACITY IS IMPOSED BY THE PRODUCT'S PHYSICS. (b) RANCIDITY IS THE FAILURE THAT GENERATES NO EVIDENCE — INVISIBLE BEFORE CONSUMPTION, PRODUCING NO COMPLAINT, NO RETURN AND NO DATA, SO THE BRAND LOSES THE CUSTOMER PERMANENTLY AND NEVER LEARNS IT HAPPENED. (c) EDIBLE OIL IS FOUR THINGS AT ONCE — LARGEST INPUT, PRINCIPAL PRICE RISK, MAIN COMPLIANCE EXPOSURE AND TASTE DETERMINANT. (d) THE ₹5 PACK IS THE MARKET AND CANNOT ABSORB A SINGLE RUPEE; THERE IS NO ₹15 PRICE POINT. (e) TASTE IS INTENSELY LOCAL AND ADVERTISING DOES NOT FIX IT, SO THE CATEGORY CONSOLIDATES REGIONALLY AND EXPANDS BY PLANT.**
- **ON RANCIDITY, WHICH DESERVES EXTENDED TREATMENT BECAUSE A BUSINESS CANNOT MANAGE WHAT IT NEVER HEARS ABOUT: FRYING OIL OXIDISES, ACCELERATED BY HEAT, LIGHT, OXYGEN AND THE OIL'S OWN PRIOR HISTORY IN THE FRYER, PRODUCING A STALE CARDBOARD OFF-NOTE THAT IS UNDETECTABLE BEFORE CONSUMPTION — THE PACK IS INTACT, THE PRINTING BRIGHT, THE DATE WITHIN SHELF LIFE, AND THE PRODUCT LOOKS PERFECT. CONTRAST THE ANCHOR PLAN'S EXPIRY PROBLEM, WHERE THE FAILURE AT LEAST ARRIVES BACK AS A PHYSICAL RETURN AND A CLAIM; HERE THE LOSS IS INVISIBLE, UNCOUNTED AND COMPOUNDING** → four controls, all costly and none optional: fresh-oil policy with polar-compound testing and disciplined discard rather than indefinite topping up; nitrogen flushing and genuine barrier film on every SKU (62%→88%→100%); peroxide testing on every batch before dispatch (44%→79%→100%); and dispatch with shelf life intact (71%→86%→96%). Market returns tested for cause 12%→58%→94%.
- **ON FREIGHT: CUBIC EFFICIENCY IS WON IN PACK AND CASE DESIGN — TESSELLATING CASE DIMENSIONS, PACKS PER CASE, SHELF-READY CASES WITHOUT HEADSPACE WASTE, AND RESISTING OVER-INFLATION BEYOND WHAT CRUSH PROTECTION REQUIRES, SINCE NITROGEN IS NECESSARY BUT EXCESS NITROGEN IS FREIGHT THE BRAND PAYS TO MOVE AND A "HALF-EMPTY PACKET" COMPLAINT IT PAYS TO RECEIVE** (fill 38%→44%→51%; cases/trip 640→890; freight 11.3%→10.1% of net sales) — **WORTH MORE THAN A FULL POINT OF GROSS MARGIN AND ACHIEVED ENTIRELY THROUGH PACKAGING ENGINEERING RATHER THAN FREIGHT NEGOTIATION**; expansion beyond the economic radius requires another plant or a co-packer, exactly as in beverages.
- Economics & cash — **THE WORKING-CAPITAL SHAPE IS GENTLER THAN THE BEVERAGE PLAN'S AND HARSHER THAN IT FIRST APPEARS: SNACKS HAVE NO SEASONAL CLIFF, SO THIS BUSINESS IS SPARED THE BEVERAGE BRAND'S DEPENDENCE ON ONE QUARTER'S WEATHER — BUT SHORT SHELF LIFE MEANS FINISHED STOCK CANNOT BE BUILT AHEAD, HELD THROUGH A SOFT PATCH OR MOVED TO A SLOWER REGION TO CLEAR, SO**

THE PLANT RUNS TO DEMAND RATHER THAN TO EFFICIENCY AND AN OVER-RUN IS A WRITE-OFF WITHIN A QUARTER; AND EDIBLE-OIL PRICE MOVEMENT ARRIVES WITHOUT WARNING INTO A PORTFOLIO THAT CANNOT REPRICE, COMPRESSING MARGIN IMMEDIATELY AND COMPLETELY BECAUSE THE ₹5 PACK HAS NOWHERE TO PASS IT ON (Y1 −₹98L → Y3 ₹21L; net margin −16.7%→−9.0%→+1.5%; gross margin 45.0%→49.0%; oil 34%→30% of COGS; break-even Year 3; **REACH IS THE CONSTRAINT RATHER THAN CAPACITY — THIS BUSINESS CAN ALWAYS MAKE MORE THAN IT CAN PLACE**) → production scheduled against secondary-sales signals; working capital sized to absorb an oil shock not an average oil price; raw-material contracting where volume permits **WITHOUT PRETENDING A BUSINESS THIS SIZE CAN HEDGE MEANINGFULLY**; mix shift to take-home and premium as **THE ONLY STRUCTURAL DEFENCE AVAILABLE AGAINST INPUT INFLATION IN A PRICE-POINT-LOCKED CATEGORY.** Regulatory: FSSAI with categories endorsed and HACCP; **USED-COOKING-OIL POLAR-COMPOUND MONITORING WITH MANDATORY DISCARD THRESHOLD — A COMPLIANCE OBLIGATION AND A QUALITY CONTROL SIMULTANEOUSLY**; front-of-pack/HFSS exposure heavier here than anywhere in the vertical; Legal Metrology net quantity with a defensible fill-versus-declared-weight relationship; EPR heavy for metallised multilayer film; PCB consents and effluent for frying; fire safety for hot-oil processes; EPF/ESI and Contract Labour Act for a large packing workforce. Lender note: **CONVENTIONALLY SECURABLE — FRYERS, LINES, BUILDING AND VEHICLES ARE REAL ASSETS, WITH MUDRA/CGTMSE/SIDBI/PMFME AND STATE FOOD-PROCESSING ROUTES APPLICABLE**; **SIZE WORKING CAPITAL AGAINST AN EDIBLE-OIL SHOCK, NOT AN AVERAGE OIL PRICE, BECAUSE A FACILITY SIZED ON NORMAL CONDITIONS WILL BE INADEQUATE IN PRECISELY THE QUARTER IT IS NEEDED**; **ASK WHAT PROPORTION OF BATCHES ARE PEROXIDE-TESTED BEFORE DISPATCH AND WHAT PROPORTION OF STOCK LEAVES WITH MOST OF ITS SHELF LIFE INTACT — THESE ARE NOT QA TRIVIA BUT THE ONLY OBSERVABLE PROXIES FOR A FAILURE MODE THAT GENERATES NO COMPLAINTS, SO A SNACKS BRAND LOSING CUSTOMERS TO RANCIDITY WILL SHOW PERFECTLY CLEAN COMPLAINT DATA RIGHT UP TO THE POINT ITS REPEAT PURCHASE COLLAPSES**; and **TREAT HFSS REFORMULATION READINESS AS A FORWARD RISK WITHIN THE LOAN'S OWN TENURE.** ₹3.80cr, gross sales 7.20→17.20cr, net sales 5.86→14.34cr, 6,800→21,400 outlets, 3,400→14,600 strips, 103→209 staff. Figures illustrative, exclude GST.

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