PROGRESSIVE GROCER

NOVEMBER 2012 | AHEAD OF WHAT'S NEXT | VOLUME 6 NUMBER 11 Rs 100

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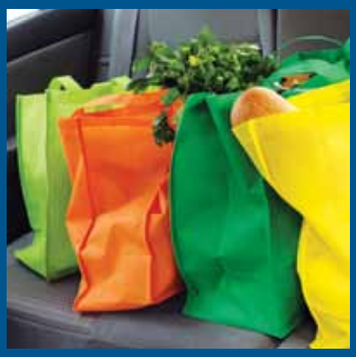

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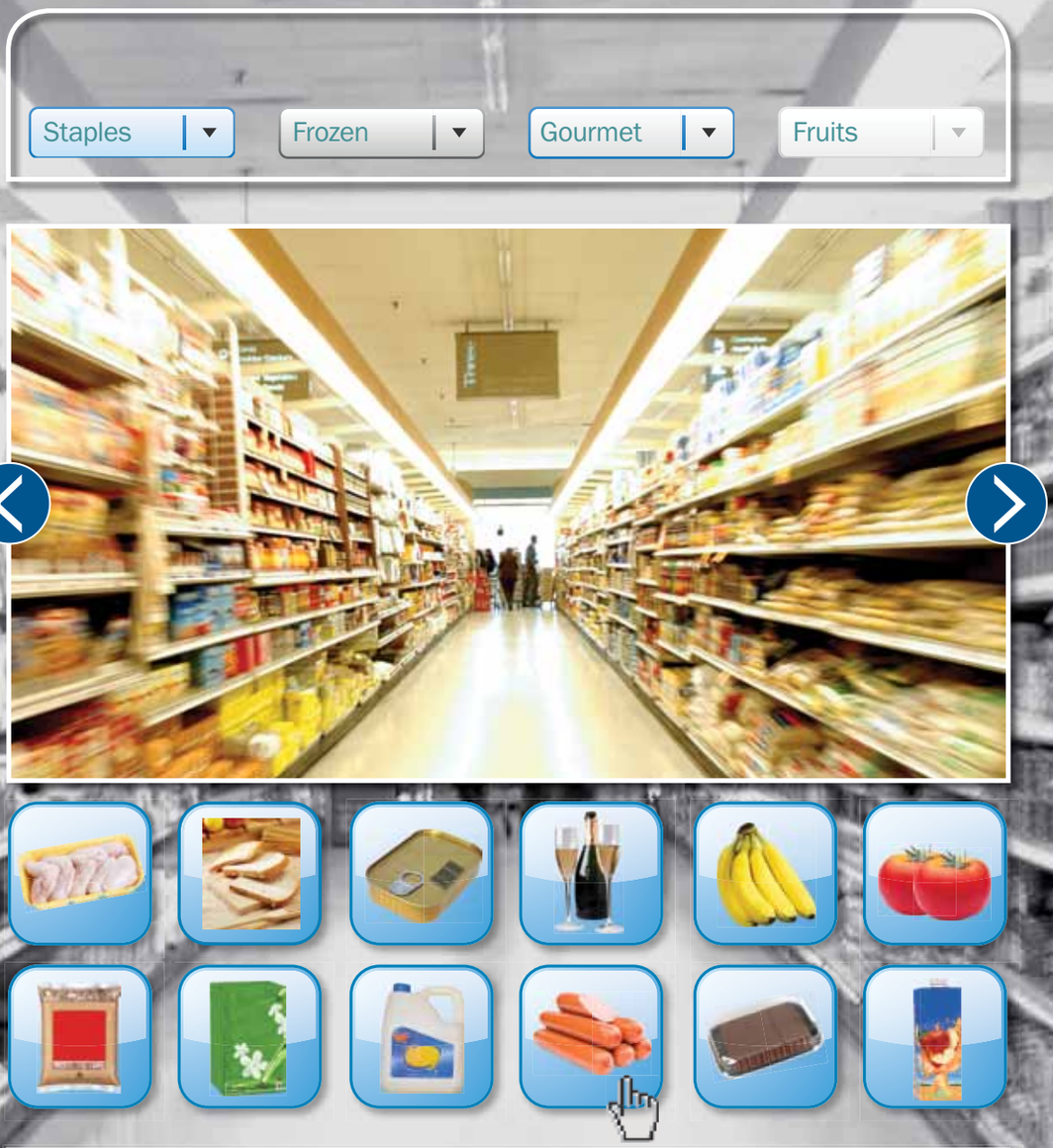

E-way to Grocery

Grocers look at online retailing to grow their business

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EDITOR'S NOTE

NOVEMBER 2012 • VOLUME 6 • NUMBER 11

The e-way to Increasing profitability

At a lively discussion on "Clicks to Bricks: Ensuring Your Retail Presence in Physical and Cyberworld to Capture the Entire Spectrum of Shoppers" at the recently concluded India Retail Forum organised by the Images Group in Mumbai, the panelists were unanimous in their view that to succeed in e-commerce, brick-and-mortar retailers have to treat their online presence not merely as another store but as a new way to create a multi-channel business model.

"Consumers are now ready in India for e-commerce but lot of effort is needed to get the message of online retailer percolate down to the brick-and-mortar retailers," remarked Corporate Advisor, Rajiv Prakash. He advised retailers trying to formulate their e-commerce strategy to prefer function over form, follow the omni-channel customer, connect e-commerce to the customer base of offline retail, and unify digital initiatives.

Unfortunately, e-commerce is not getting the attention it deserves from the brick and mortar retailers for whom it is a small part of their business, if at all. But e-commerce should be approached as yet another way of doing business, and retailers have to realise that it is a powerful new way of boosting sales. At the same time, they have to stop looking at e-commerce through brick-and-mortar lenses, because everything that sells offline today can be sold online too.

In short, the online store is an infinite retail space which retailers can channelise to make their business grow. The cover story in this issue discusses the successful and not so successful stories of online retailers, and notes the concerns of physical store owners who are keen on taking the online retail route to increase sales.

Amitabh Taneja
Editor-in-Chief

All feedback welcome at **editorpgindia@imagesgroup.in**

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India Retail Forum 2012

Industry stalwarts congregate at India Retail Forum - considered the magnum opus of Indian retail

The 8th edition of India Retail Forum (IRF) 2012 - recently held at Renaissance Hotel, Mumbai, during 10 and 11 October, saw the who's who of the Indian retail industry congregate to discuss current issues such as brand building, real-estate, reinventing the physical store experience, e-commerce, social media marketing, FDI in retail, and the changing decision-making roles of the modern consumer. It culminated with the Images Retail Awards that recognise the achievements of India's most successful retailers and brands, which have fuelled growth and innovation across multiple categories in retail. Several sessions veered around the Food and Grocery segment. Here are some of the the most engaging:

Analysing FDI in retail

The pre-inaugural session analysed the Indian retail sector and the spotlight was on the current topic of FDI. Speaking at the session were international research and consulting experts who deciphered the numbers and explained the trends.

Abheek Singhi, Head-Retail and Consumer Products Sector, Asia Pacific, BCG, gave the audience an idea of how a billion people consume, and said that by 2020, the Indian consumer will consume four times more in the housing and consumer sector. And, although the food sector has not seen much growth over the past ten years – only 2.4 times more – there is much opportunity in the processed foods segment. "Most MNCs make the mistake of waiting for the market to develop," he said. Moreover, according to him, small retailers serve the needs of the consumer better by offering significant and more robust contributions.

How would the FDI norms for investments in Indian retail impact this, if at all? Hemant Kalbag, Partner and Head of Consumer Industries and Retail Practice, AT Kearney, said that India, already being an attractive retail destination, is now a hotspot with the recently introduced FDI norms. In its Global Retail Development Index (GRDI), AT Kearney had ranked India 5th in terms of its attractiveness to foreign retailers looking to enter the market; but, that was before the FDI in retail was opened up.

Challenges in enterng this market were adherence to local sourcing norms, discretion to state governments, and the need for consistent support from the Centre so that "India can give confidence to global retailers." Talking about the impact of FDI on the market, Kalbag said that it would present a good industry mix by encouraging more joint ventures. It would also determine how many businesses shift online, what the segment mix looks like, how the consumer behaviour changes, and how much labour would be pulled into the retail sector from the current 8 percent that it already employs.

FDI in detail

A lively debate on the pros and cons of FDI in a session titled 'FDI in Retail: Fast Tracking the India Retail Industry's Agenda for Economic

Abheek Singhi, BCG

Hemant Kalbag, AT Kearney

Praveen Khandelwal, CAIT

and Social Development' saw opposing views. "FDI is an anti-national move that is against the interests of the country which will negatively impact small Indian retailers" was the opening salvo of Praveen Khandelwal, Secretary General, Confederation of All India Traders. He said there are 12 million retailers in India who directly employ 40 million people and account for 95 percent of the country's retail industry. "The industry without any government support already accounts for a huge chunk of India's GDP, so where is the need for FDI?" he asked.

Khandelwal said that FDI has been allowed through an executive notification which can easily be denotified by the next government – this would leave foreign retailers deciding to set up shop in India in the lurch. He also rejected the charge that 40 percent of food grown in India goes waste due to post-harvest losses, mocking it as an "imported figure." "According to a study, the wastage of fruits in India is only about 5 to 18 percent while in vegetables, it is just 5 to 12 percent," he said. "It seems the government has begun to import statistics too from abroad in addition to products!"

Khandelwal added that the government has even allowed sale of unbranded grains and pulses in multi-brand retail outlets that would be created with FDI. Also, much is being made of FDI's benefits to the back-end infrastructure but the government's notification allowing FDI doesn't even mention cold storage and transport facilities in its definition of back-end.

"Also, the "30 percent procurement from India" condition has been relaxed. The procurement clause is applicable to total sales done during the first five years of operations, thus leaving foreign retailers free to import everything during the first few years. Self-certification has been allowed for foreign retailers in this and there is no regulator appointed to oversee their working," he added.

Khandelwal said that though only 53 cities in India with a population of over 10 million will be eligible for MNC multi-brand outlets, the government notification allows foreign retailers to open outlets at any location in a state where no city has a population of over a million. "About 22 crore people in India are dependent on the retail industry directly or indirectly. It is a safety net for the unemployed and those from the poor classes who cannot find a job. This industry has no support from the Indian government when in contrast the US government gives a subsidy of one billion dollars a day to its farmers to make them competitive," he added. "Government must do a relook – we will not allow FDI in India."

Rejecting Khandelwal's charge, Professor Piyush Sinha, who heads the Centre for Retailing at IIM Ahmedabad, said that in most emerging countries like Chile, Hungary, China, Malaysia, Mexico, Thailand and Indonesia, where FDI has been allowed for years now, indigenous retailers still hold the majority share of the retail industry. "These countries are small and homogenous and still the foreign retailers have not been able to make much of a dent in the market. They will find going even tougher in a vast and heterogeneous country like India. Retail is a local and very fragmented business which does not throw up clear leaders."

Sinha said that the real threat to foreign retailers in India will come from upgraded kiranas which would merge their formidable strengths like proximity to the customer and monthly credit with a modern setup and ambience. "Upgraded kiranas have a much higher utility for customers than a supermarket or hypermarket. Kiranas can fight any modern retailer with a little upgradation. Kiranas will not die but coexist with modern retailers."

Said Rakesh Biyani, Joint MD, Pantaloon Retail, "India's consumption is still 400 billion dollars and our challenge is to take it to a trillion dollars. The supply side in India is very poor and there are significant supply chain losses. There is no harm in letting foreign capital enter the country to introduce efficiencies and set up the infrastructure. Let us not forget – the farmer in India gets only 10 to 14 percent of the final retail price, while middlemen, traders and supply chain losses account for the rest," he added.

Biyani too said that modern retailers in India cannot defeat kiranas no matter what because organised retail chains have to follow the law, pay minimum wages, offer structured employment, and shell out sky-high rentals. "We cannot beat them at any cost because their cost of operations are extremely low." He added that modern retail also offers a huge employment opportunity for the weaker sections of the society. "About 50 percent of our store employees originate from the slums, " he said.

How to fastrack India's retail growth

Chairman and CEO, PepsiCo India, Manu Anand called on the retailers to partner with FMCG companies which could reduce supply chain costs, create category captaincy, help in gathering and leveraging insights, etc, as this would be a win-win strategy in the industry's long journey of growth that lies ahead.

Kishore Biyani, Founder and Group CEO, Future Group, spoke of the retail timeline and compared it to the human life cycle. "In the early times, when retail had just emerged and it witnessed a great level of excitement from the masses on the opening of new format stores like Shopper's Stop, the industry was in its infancy. With time, retail has penetrated 20-30 percent in a modern city. After a point, the cost of penetration escalates and creates a need for a new customer base. India has 600 billion dollar consumption and every retailer will look at the Indian market. FDI in retail will create a new business environment and help the industry mature," he said.

Serve thy customers

The session on 'How to WOW! Winning Customers' was certainly an eye opener as to how far companies go to woo and wow their customers, thereby leading to repeat visits, higher loyalty, and increased sales. Harminder Sahni, Managing Director, Wazir


Prof Piyush Sinha, IIM, Ahmedabad


Kishore Biyani, Future Group


Manu Anand, PepsiCo India

Raising The Bar

Wine Baron has carved a niche of its own in the highly competitive liquor business, and is considered a pioneer for raising the standard in retailing of liquor. Managing Director S A Anil Kumar discusses the hiccups and burps of the business

By **Roshna Chandran**

Going back in time, how has the liquor retail business changed?

My father SN Ashok Kumar has been in the wholesale liquor business since 1976 when he entered the trade in Bellary, and later shifted to Bangalore. From 1984 to 2006 our company Anil Agencies specialised in wholesale distribution for various distilleries. Today, the system of wholesale trade has changed as distribution is handled by the government.

We opened our first Wine Baron store in 2005 in Bangalore, followed by two more in the same city. There is another store that belongs to us named Vanitha Wines, which my dad started in 1979. We are considering revamping it and converting it into a Wine Baron outlet.

At the time, a lot of changes were taking place in the liquor trade. Consumption was increasing, the customer profile was changing and retailing was being modernised. Earlier, modern liquor stores were unheard of, rather the liquor outlets used to be dark and dingy, and consumption of liquor was considered a taboo. We began to see a lot of modernisation in retail as multinational companies began to come into India, people began to travel more, and lifestyles began to undergo a change. Liquor consumption began to be seen as a social imperative, and was not looked down at. That was the time we decided to foray into retailing of wine and other drinks with a chain of self-owned modern format stores to cater to the more evolved consumers. All our three stand-alone outlets feature identical design elements, with an equally wide range of beers, wines, breezers and spirits.

Initially, people did not understand our retailing concept. Our store looked more like an air-conditioned showroom, with bottles displayed everywhere, but no sign of glasses or of liquor being served. It took us almost two years to make people understand that our store sold products at the MRP, and to make them aware of our wide product range, and introduce them to products like Bacardi breezers which were pretty new then. We also began distributing imported wines and premium wines from different parts of the world. These are sourced by our sister company called Wine Dynasty, from nine countries, mainly Germany, France, Spain, Italy and others.

Tell us about the Indian wine market.

Each state has its own brands, varieties and consumption levels. In Karnataka, for instance, the maximum chunk comprises fortified wines, which are cheaper. The fortified variety of wines which are made in India constitute 45–50 percent of the market in Karnataka, these wines are mainly made from Bangalore blue grape variety. The other wines that are sold include wines made in India wherein the grape is mainly from the state of Maharashtra using varietal grapes namely Cabernet Shiraz, Cabernet Sauvignon, Chenin Blanc, Sauvignon Blanc, etc. These are sold along with wines that are imported from abroad, and are classified as the 'old world' wines and the 'new world' wines. The old world wines namely, French, Italian, German, etc. are differentiated into varietal wines as well as regional wines. In the case of French wines, we have the name of the place where the wines originate from like Bordeaux, St. Emillon, Cotes Du Rhone, Lirac, Tavel, Chatunauff Du Pope, etc; German wines are classified by varietal wines such as Riesling, Pinot Noir, Liebfraumilch, Vino Noire, etc; and Italian wines also bear the name of varietals such as Pinot Grigio, Sangiovese, etc.

The market for wine in India is still maturing. As people socialise and party more, wine is being consumed more, especially by women.

Three months ago, the government reduced the duty structure from Rs 70 per bulk litre to Rs 49, so now we would see some improvement in wine sales

Wine Baron stores

First: 700 sqft, Kanakpura Road. Opened: May 2005

Second: 1,200 sqft, JP Nagar. Opened August 2005

Third: 2,800 sqft, Banashankari 2Nd Stage. Opened March 2006

Margin: Around 8.3%

Average bill size: Rs 200-300

Average footfalls (daily): 400-500

Average footfalls (weekends): 800

Timing: 10 am–10 pm

Staff in each store: 6-8

Retail space allocation

Spirits: 60%
Wine: 25%
Beer: 15%

Sales break-up

Beer: 18%

Brandy: 12%

Gin: 2%

Vodka: 5%

Rum: 5.5 %

Breezers: 2%

Whiskey: 48%

Wine: 5%

Wine Baron stores are warm and welcoming with wood and glass interiors, and are well-lit and air-conditioned with distinct segments for beer (60%), wine (25%) and spirits (15%)

However, sales are still moderate. In 2008, following a change in taxation policy with higher duties being imposed by the government, wine consumption reduced significantly, especially of Indian wines belonging to other states, and also of imported wines. Three months ago, the government has reduced the duty structure from Rs 70 per bulk litre to Rs.49, so now we would probably see some improvement in sales.

Every state in India has its own excise laws. Karnataka, so far, is the most organised, where the laws are more transparent. The manufacturer supplies the products to the government body, from where the retailers and bar owners pick up the alcohol after paying the advance amount as a demand draft or an RTGS. This means that before I go to the depot to pick up the stock, I have to transfer the money from my account to the government's account. Once the amount has been credited, the billing is done. So the manufacturer and retailer do not face any hassles, and the consumer gets a fair deal. There are around 10 depots in Bangalore, and based on the store location, they have designated depots.

How has customer service changed over the years?

People of all ages walk into our stores, but the typical consumer is between the age of 28 and 45 years. The customer profile has changed over the years. There is a more younger and educated class of consumers now. This is due to Bangalore becoming a metropolitan city with a mixed crowd of people from different parts of India as well as a large number of expats. Consumers are sharing their experiences with friends and experimenting with new flavours, etc, so the market is growing through word of mouth publicity. For instance, sambuka (a tequila shot), was not very popular because people did not know about it; but having tasted it during their travels, they began to recommend it to their friends, and the product has begun

E-Way to Grocery

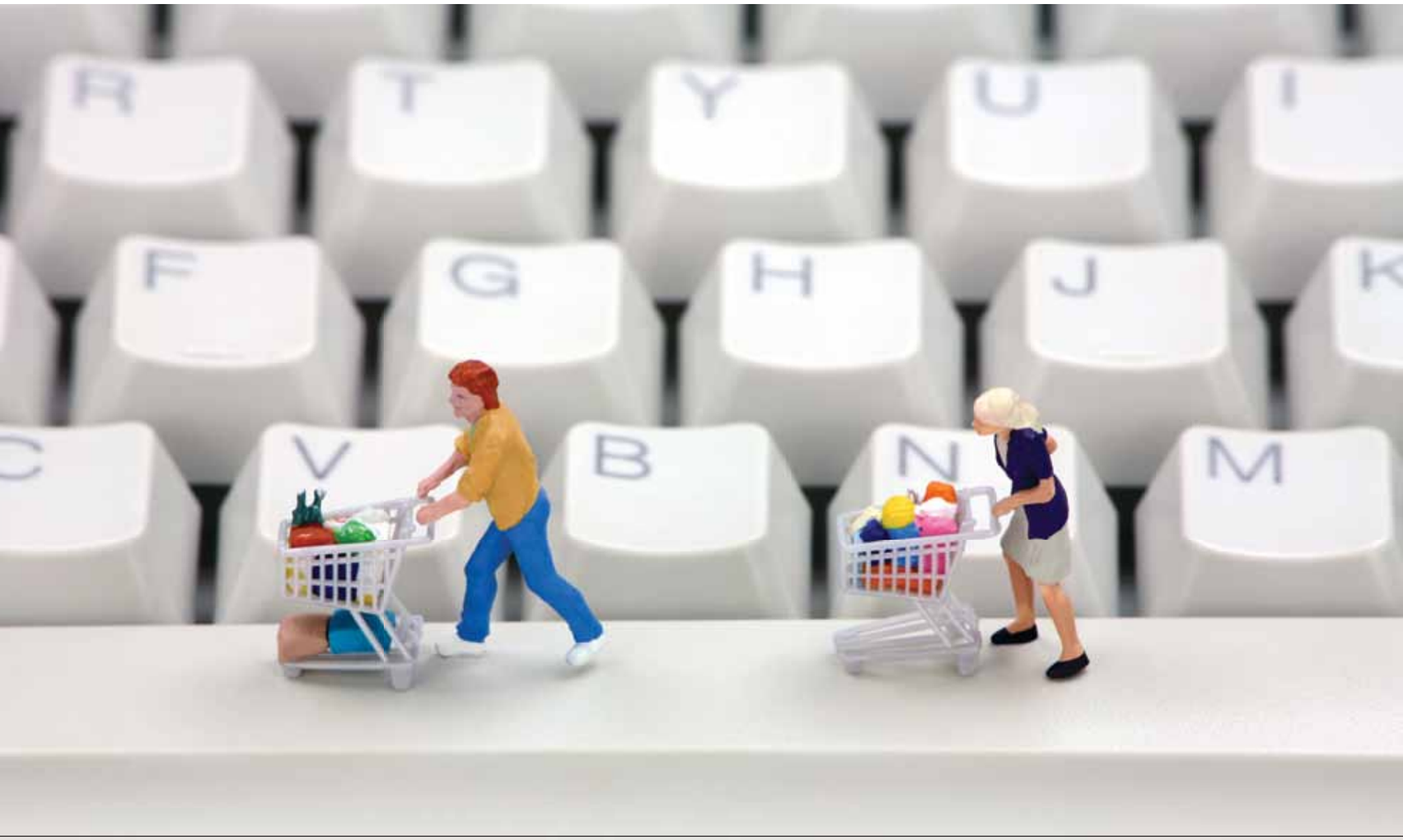
Many grocers are taking the e-way to grow their business because with increasing competition – both online and offline – having an additional channel for sales is becoming essential

By **Annie Johnny**

Convenience is not an alien concept for customers in India who have been pampered by the local kiranawallas with phone deliveries long before the 'click of a button' age arrived. But there is a rising dependency on online stores, as an increasing number of working couples, burdened by paucity of time, and access to 24x7 Internet, are seeking the ease and convenience of internet shopping.

"We are living in an economy which we call 'DIFM - Do It for Me' and not the one prevalent in America or Australia which is 'DIY- Do it Yourself'. If consumers can get their grocery delivered at their homes why would they walk down to a store? Inherently, everyone seeks convenience," says Vijay Singh, CEO and Managing Director, AaramShop.

Adds Vipul Parekh, marketing at BigBasket.com - an online grocery shopping website., "Customers are accustomed to good quality



> We believe grocery is the mother of all categories in retail in India. It is the largest by revenue - more than USD 160 billion in size - and conversion in this category from traditional to modern retail has gathered significant momentum. Today, modern retail accounts for more than 25-30 percent of grocery retail in the top 8 cities in the country.
>
> — Vipul Parekh, BigBasket.com

products, want access to a wider range of products, and are used to receiving good prices for what they buy. Throw in the slow penetration by modern retail due to property availability and high rental issues, parking problems and traffic snarls, and the time required to complete a regular grocery shopping visit, and you have customers who are more than willing to try out online shopping."

A recent study released by Internet and Mobile Association of India (IAMAI) states that the e-commerce potential in India will increase from 146 million households in 2009-10, to 229 million in 2024-25. The reflection of this is the spike in the number of online retailers.

E-tailing

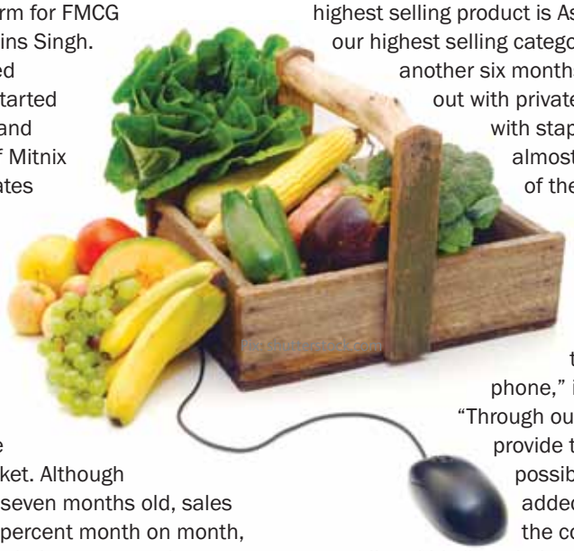
With online shopping picking up, sites that specialise in food and grocery items are looking at the well-penetrated general trade retail stores for last-mile connectivity. A unique retail model of online shopping is that of Delhi-based Aaramshop. Unlike other online retailers working on the warehousing model, Aaramshop has tied up with several traditional retailers to do the final delivery of products.

"People are increasingly ordering groceries online, even using mobile applications," informs Singh. "A hybrid model such as ours provides convenience of general trade and also e-commerce. Having worked with both modern and traditional trade one thing is clear, FMCG brands, specially in a country like India depends a lot on traditional trade. As much as 90-95 percent of the sales comes from traditional trade but because it is extremely fragmented, a lot of individual shops and brands have started gravitating towards modern trade to implement better quality. We felt that there is a need for some form of assistance for brands where one could really be a 'window' of sorts to the traditional trade."

The Aaramshop website offers around 30 product categories. Once an order is placed, the customer selects the nearest kiranawalla from the list provided, to deliver the products. The kiranawalla then gets an SMS listing the products that are to be delivered to the customer's house. He also takes care of customer complaints on late delivery, product quality or exchange of products. There are over 2,954 member retailers in over 28 cities, members are not charged any fee.

Revenue comes from the online retailer's market analysis and premium advertising services to FMCG companies. "We don't charge retailers for listing, that's not where we make our money. We have a series of premium services that are available for a brand, beyond basic listing and sales. All brands are huge spenders on marketing and advertising, in fact, 60-70 percent of advertising in India is by FMCG companies. They want to compete in an environment where they can influence the consumer to buy, so there are plenty of advertising opportunities both on-site and off-site. We are not a technology company; we are basically using existing softwares to create a marketing platform for FMCG companies," explains Singh.

Bangalore-based Kiranawalla.com started by Vineet Saraogi and Avinash Nishant of Mitnix Ecommerce, operates on the same lines as Aaramshop. Having worked as vendors for various organised retail stores, the two entrepreneurs had a clear picture of the grocery market. Although the dotcom is just seven months old, sales are growing by 50 percent month on month, with over 20 orders being processed every day, registering monthly sales of almost Rs 5 lakhs. They have tied up with over 300 kirana stores in Bangalore; their earlier tie-up with 20 Namdhari Fresh stores for delivering fresh produce fell out due to hiccups in the supply chain.



"When we started the fresh produce section, consumers were very interested, but we did not have a strong back-end logistics to take care of delivery, and quality became an issue too. However, we are planning to re-introduce the section. Right now we are building on our own resources as we want to source, check and pack the items ourselves," informs Saraogi.

Kiranawalla.com currently is offering its services only in Bangalore. Just like Aaramshop, the specified retailer is alerted via an SMS, or if the retailer has a computer then the company provides him with a software that tracks orders and alerts the retailer of a new one via an automated e-mail. Revenue comes from a percentage of the sales generated to the retailer.

Triple benefits

Both Aaramshop and Kiranawalla.com are enabling small retailers to have an online presence without having to bear the costs of creating a website. In turn, online retailers can operate with minimum costs as they do not have to deal with storage and logistics. Traditional retailers are seeing this is an opportunity to bolster sales, and are embracing the technology to stay ahead of competition coming from modern trade.

"Response from customers has been overwhelming and we are getting enquiries from other parts of the country as well. Our highest selling product is Ashirwad Atta and our highest selling category is staples. In another six months we will be coming out with private labels starting with staples as it comprises almost 30-35 percent of the basket. While buying online, consumers are also prone to more impulse purchases as compared to ordering over phone," informs Saraogi. "Through our website we provide the benefits of all possible skus with the added benefit of letting the consumer choose a retailer of his/her choice - someone they are familiar with as against a typical faceless commercial transaction on the internet," says Vijay Singh.

Adds Saraogi, "The online business model is neither capital intensive nor dependent on manpower. There is no inventory carrying cost. Generally, the gross margins in grocery are very low, and if you have a high operation cost then margins would come down further."

The + Factor

Regal Plus in Pali Naka, Bandra, stands strong amongst its peers with its comprehensive product assortment and attention to customer service, finds Shanti Padukone - Senior Correspondent, Mumbai

Pali Naka in Bandra is a Mumbai hot spot. From housing fine-dine restaurants and Bollywood superstars, the location is a stone's throw away from one of the city's most crowded shopping zones. And nestled in the corner of this once quiet street is Regal Plus, a seven-year old food retail store with a history as rich as the dryfruits and as exciting as the gourmet products it sells.

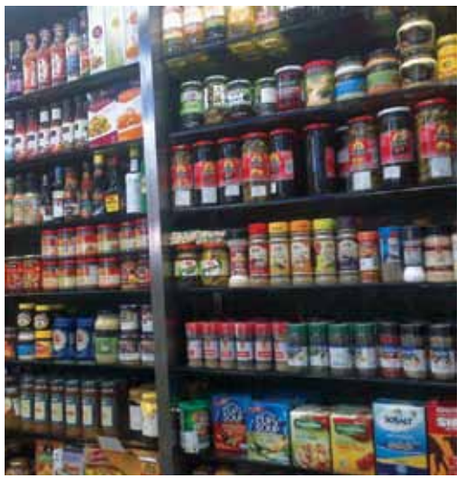
A strong base

Regal Plus – a part of Regal Speciality Foods Pvt Ltd – has been built on the foundation of Regal Dryfruits and Confectionary, which was started with a princely sum of Rs 1,20,000 by current Director, Alkesh Dedhia's father in 1979. At that time, the store was probably the first to retail dryfruits and snacks in plastic packaging showcasing the name of the product, weight and price. Despite several protests from his family, the senior Dedhia stuck to his dream and took the business to heights of success with his sense of display and public relation skills.

Regal Dryfruits and Confectionary was also one of the first such stores to be created by a designer complete with a white and green theme and furniture that became a point of topic across the city. As the business flourished, Dedhia's elder son graduated and took over the store, followed by his younger son, Alkesh.

History decided to repeat itself with Alkesh Dedhia when he expressed interest in opening a branch in the popular area of Walkeshwar despite his family's protests. "They didn't think I was mature enough to handle such a store at 20 years of age. But I had a lot of fun, gained a lot of experience through trials and errors, and had no one to tell me how to run a business," he says. However, at the end of the sixth year, the landlord asked him to either vacate the

Alkesh Dedhia, Director, Regal Plus



The store registers 450 billings everyday

Average revenue goes up from Rs 50 lakh per month in the off-peak season to Rs 2-2.5 crore in the festive season!

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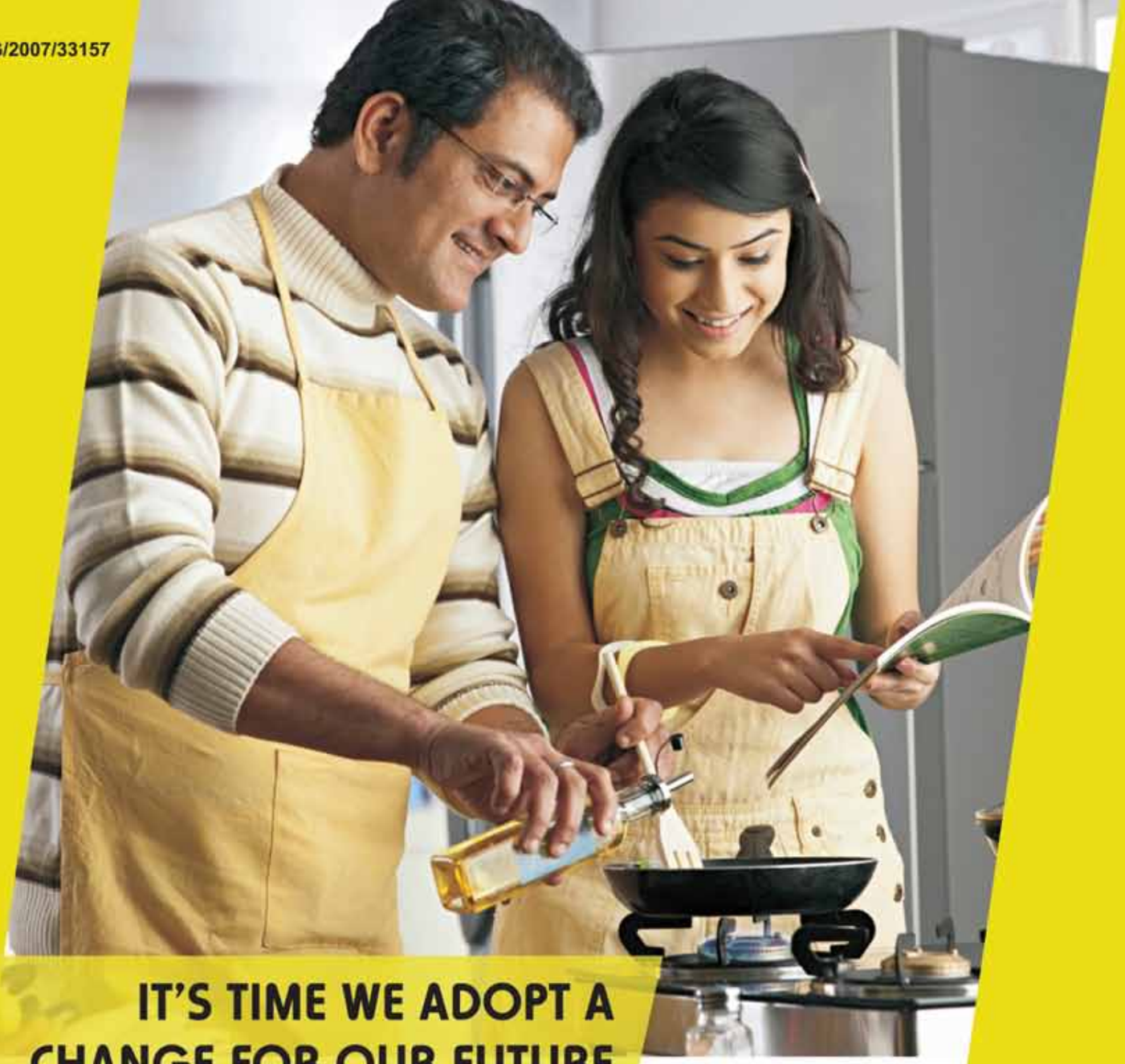

IT'S TIME WE ADOPT A CHANGE FOR OUR FUTURE

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