

Supermarket Investment Opportunity



FICO MODEL

Franchise Invested Company Operated



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About Oltowns

ORGANIZATION AND MANAGEMENT



Mr. Shankar Dharman
(Founder & Chairman)



Mrs. Poornima K M
(Co-founder & GM)

Oltowns is a wholly-owned subsidiary of Karunadu Products India Pvt Ltd., a trusted name in the Indian market for over half a decade. With a diverse range of offerings, Oltowns caters to the evolving needs of consumers, combining convenience, authenticity, and commitment to quality.

Founded in 2017 by Mr. Shankar Dharman, Karunadu Products India Private Limited has quickly established itself as a pioneer in the retail industry. Headquartered in RT Nagar, Bangalore, we have grown from a simple idea to a dynamic force in the market, driven by our commitment to making a positive difference in the lives of Indian consumers.

At Karunadu, we believe that success is not achieved in isolation. Our journey is intertwined with the progress of our customers, partners, and communities. We take pride in being part of India's evolving retail landscape and are excited about the many chapters yet to unfold.

Oltowns is offering an attractive franchise model, enabling entrepreneurs and aspiring business owners to be a part of its revolutionary retail concept. By providing a comprehensive franchise package, the company empowers individuals to establish their own supermarket stores in small towns and cities across India. This franchise model not only contributes to the brand's expansion but also fosters local entrepreneurship, job creation, and economic growth within these communities.

Our Products Categories

Our product range is carefully designed to meet the needs of your future customers and ensure the success of your Oltowns Supermarket franchise. We provide an extensive selection across key categories, including homeware, personal care, staples, dry fruits, and food & beverages. Additionally, our general merchandise offerings cover a wide array of household essentials. With over 2,000 curated products, we are equipped to support your franchise in delivering quality and variety that will attract and retain loyal customers.



Homeware



Personal Care



Staples



Dry Fruits



Food & Beverages



General Merchandise

FICO OPPORTUNITY

INVESTMENT OPPORTUNITY

Oltowns Supermarket is offering a unique investment opportunity through its FICO (Franchise Investment Co-Ownership) model.

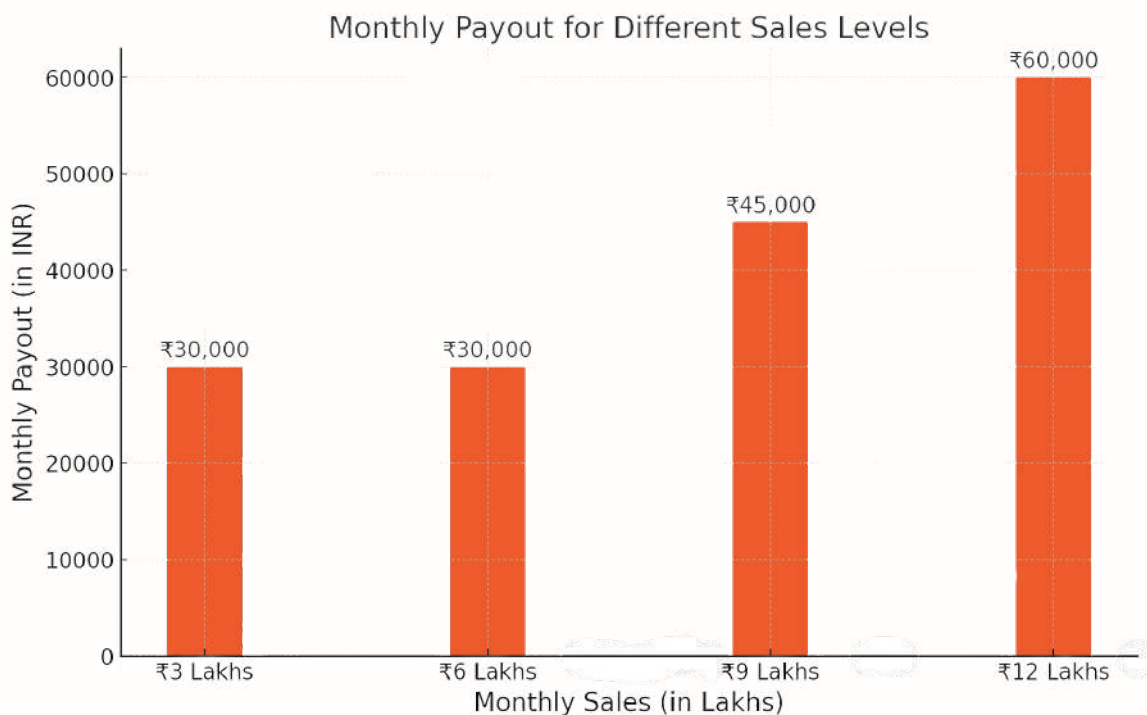
This model allows investors to partner with Oltowns in establishing a supermarket outlet with minimal risk and guaranteed returns. The investment is structured to ensure asset security, steady monthly income, and profit-sharing, making it an attractive proposition for investors seeking stable returns.

₹40 Lakhs Investments for 5 Years

Monthly Revenue Sharing

Minimum Business Guarantee:

- For monthly sales above ₹3 Lakhs: A fixed monthly payout of ₹30,000.
- For monthly sales above ₹6 Lakhs: 5% of the sales amount.



FICO Investment Requirement



TOTAL INVESTMENT

**₹5
LAKHS**

**Registration &
Franchise Fee
(non-refundable)**

**₹40
LAKHS**

**Covers Essential
Assets & Stock**

Investment Allocation

₹40 Lakhs Break Up

Components:

- CCTV systems
- Store Branding
- Inverter
- Point of Sale (POS) systems
- Barcode scanners
- Billing counter
- Shelving and display units
- Shopping carts and baskets
- Signage (in-store and external)
- Lighting (overhead and accent)
- Refrigerated display cases
- Cash registers
- Display racks and stands
- Delivery vehicle (Optional)
- Setup costs for electricity, water, internet, and phone services



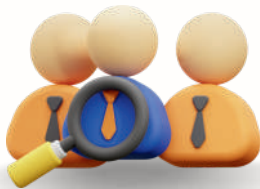
Exit Clause

- Early Exit (within 5 years): If the franchisor chooses to exit before completing 5 years, only 50% of the ₹40 lakh investment will be refunded.
- Franchise Takeover: If the franchisor wishes to take over the business within the 5-year period:
 - A goodwill amount of ₹5 lakh must be paid to the franchisee.
 - A stock audit will be conducted; any excess stock will be withdrawn from the franchise.



Oltowns Responsibilities

- Store Area Verification
- Store design & Layout
- Branding
- Advertisement & Marketing (online/offline)
- Software support (GRN)
- Store Employee Salaries
- Training & Hiring of staffs
- Employee Uniforms
- Stock/inventory up to ₹25 Lakhs
- Day-to-day Operations



Renewal Terms: Post 5-Years

- Agreement Renewal: ₹5 Lakhs (non-refundable)
- Renegotiation of Profit-Sharing Terms

Conclusion

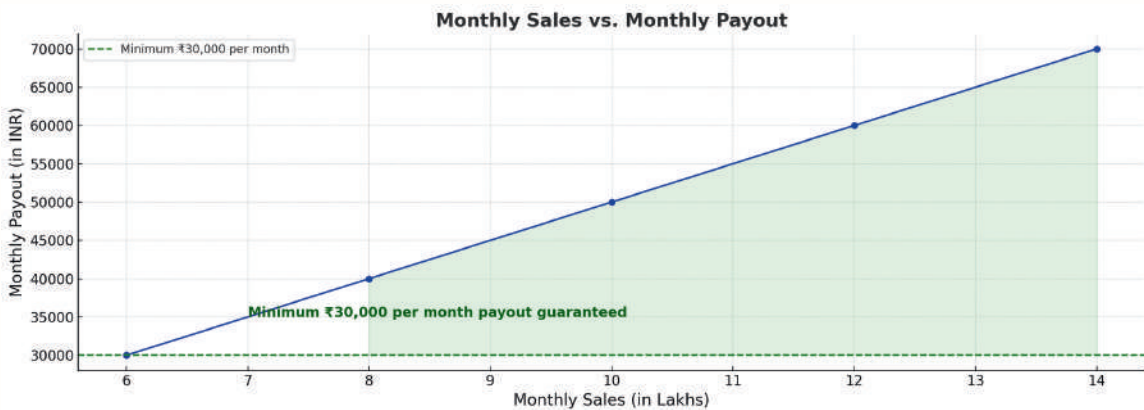
The Oltowns Supermarket FICO model provides a structured, secure investment opportunity. With a regular income and potential for significant returns, this investment is ideal for those seeking to enter the retail sector with confidence.

The safety net of a Minimum Business Guarantee and franchisor support in operational expenses further enhances investment security.

Graphical Representations

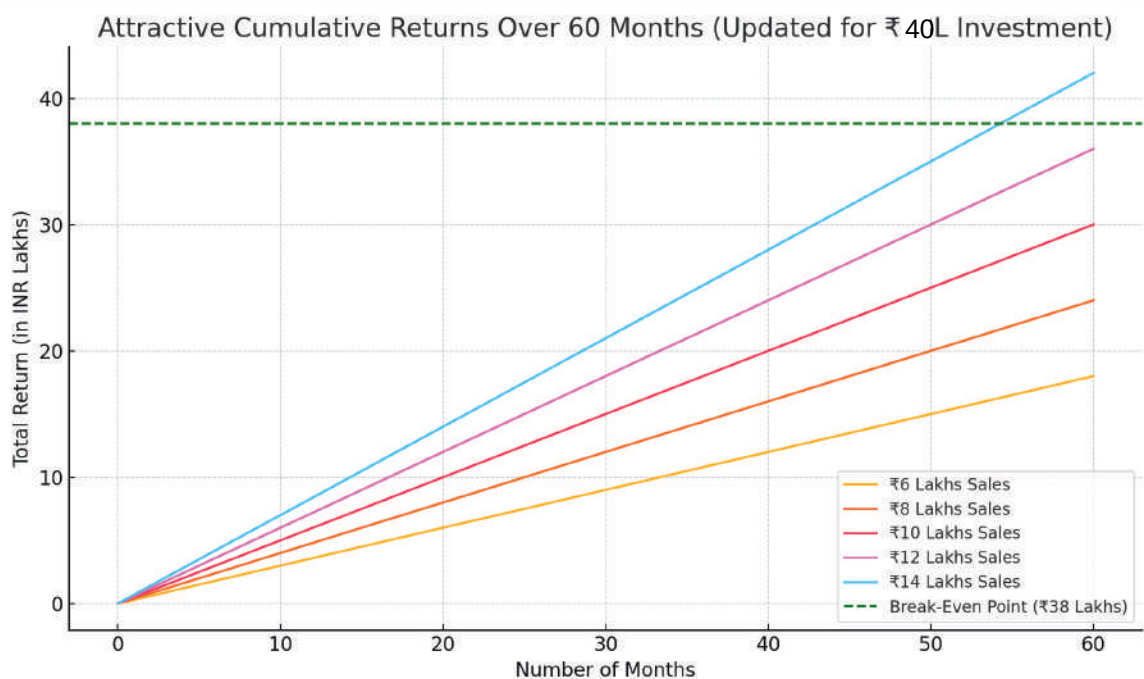
Monthly Sales vs. Monthly Payout:

This graph shows how the monthly payout increases as monthly sales increase from ₹6 Lakhs to ₹14 Lakhs.



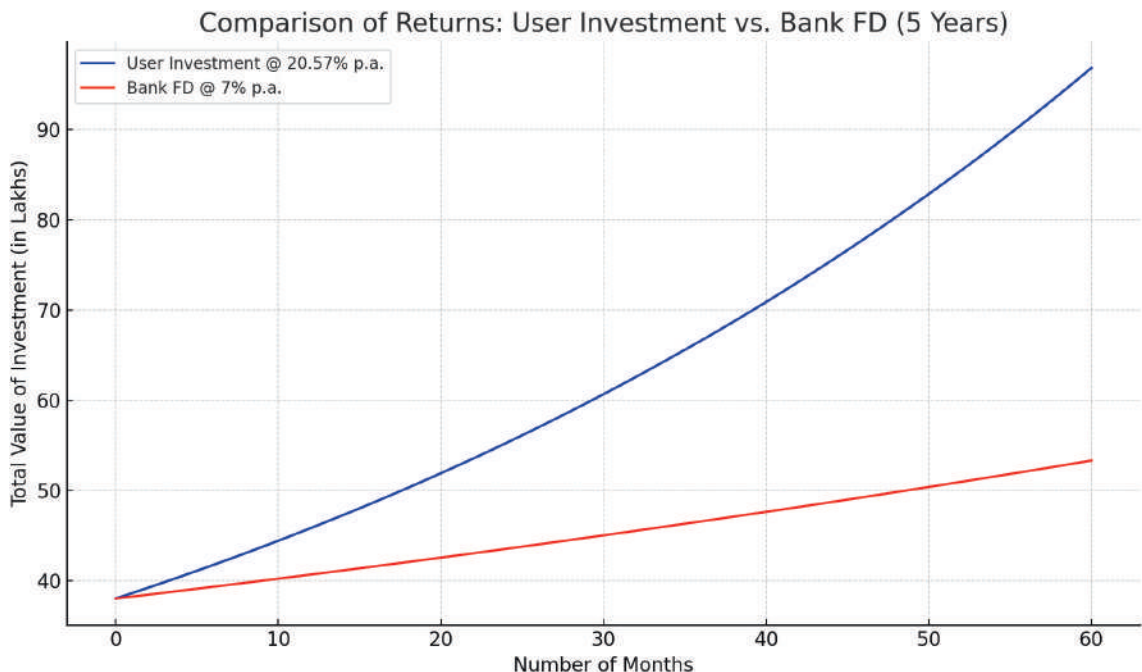
Cumulative Returns Over 5 Years/60 Months:

- This graph illustrates the cumulative returns over 60 months for different monthly sales levels.
- The green dashed line represents the break-even point where the total return equals the initial investment of ₹38 Lakhs.



Comparison with Bank FD

Based on a monthly sales scenario of ₹8 Lakhs with a total investment of ₹40 Lakhs, is approximately **20.57% per annum**.



The graph illustrates the comparison between the returns on Oltowns investment at **20.57%** per annum and a typical bank fixed deposit (FD) at **7%** per annum, both compounded monthly over a period of 5 years:

- **High-Return Investment (@ 20.57% p.a.)** This option shows significantly faster growth due to higher compounding returns. The ₹38L investment grows to nearly ₹97 Lakhs over 60 months.
- **Bank FD (@ 7% p.a.)** The same ₹38L grows steadily to just about ₹53 Lakhs in the same timeframe, reflecting the lower return and risk typical of fixed deposits.

This visual can help you see the potential advantage of higher-risk, higher-return investment options compared to traditional bank

Our Stores



Mysore



Nanjungudu



Malur



Bagepalli



Shimoga



Chanapattna



Bangalore



Yediyur

For inquiries,
contact us.



Our Presence in 50+ Locations in Karnataka

Our Team



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