INVESTOR PITCHDECK

AARA SILVER

Building South India's Trusted Silver Lifestyle Brand

AARA SILVER

AARA Silver is a Trivandrum-based jewellery business with over 30 years of experience in the silver wholesale market, operating from Chalai and serving key regions including Trivandrum, Kottayam, Alappuzha and Pathanamthitta. Backed by a strong supplier network the company has built deep expertise in sourcing, pricing, and customer demand, with a current turnover of ₹2.5–3 crore.

AARA is now strategically evolving from a wholesale trading model to an organized retail and digital brand, focused on delivering lightweight, 92.5 hallmarked silver jewellery and 9k gold jewellery for modern, daily wear consumers.

By combining procurement strength with design-led offerings and direct-to-consumer channels, the company aims to capture higher margins and build a scalable, trusted silver jewellery brand.

PROBLEM

Market Gaps

- Silver jewellery market is highly fragmented and unorganized
- Most jewellers are gold-focused. Silver is secondary
- Lack of branding, trust, and modern designs

Customer Pain Points

- Limited affordable, stylish options
- Lack of daily-wear silver jewellery choices
- Concerns around purity and resale value

SOLUTION

What AARA Delivers

- Organized, silver-focused retail brand
- 92.5 hallmarked jewellery ensuring trust and resale value. Promoting lightweight 9K (38% gold, 67% silver and remaining other metals), 14K, 18K, and 22K ornaments suitable for middle and budget-conscious people.
- Lightweight, design-led collection, built for daily wear and modern consumers
- Silver jewellery is ideal for daily use, while silver bars and coins are considered long-term investments with steadily growing value.
- Affordable alternative to gold with lightweight pricing
- Retail and digital presence to improve reach, convenience, and accessibility

Our USP

Procurement Network

30+ years of supplier relationships across Gujarat, Mumbai, Chennai, Agra, and Salem — unmatched sourcing advantage

Market Intelligence

Deep understanding of Kerala silver demand patterns built through decades of direct market engagement

Product Curation

Affordable, lightweight jewellery designed for quick sales in retail stores.

Hallmark-First Trust

92.5 hallmarking as a non-negotiable standard — building consumer confidence and repeat purchase

Inventory Efficiency

Ability to stock and rotate inventory efficiently using credit-based supplier procurement

MARKET ANALYSIS

A compelling opportunity across global and Indian markets, driven by shifting consumer preferences and rising demand for affordable, wearable jewellery.

GLOBAL MARKET

$38.2B → $57.2B

2023 to 2032 · ~4.6% CAGR

Key Drivers

- Rising demand for affordable jewellery
- Growth in fashion & daily wear segment

INDIA MARKET

₹7L Cr → ₹10.8L Cr (2024-2030)

(Indian Jewellery Market)

Silver jewellery is a **growing segment** within India's broader jewellery market. While global silver jewellery grows at **~4–5% CAGR**, India is expected to grow in a **similar range**, driven by evolving consumer preferences and rising incomes.

Market Opportunity And Consumer Trends

OPPORTUNITY

1. Affordable Luxury Segment
2. Growing demand for youth-oriented and everyday jewellery is reshaping the category.
3. Design-Led and Customizable
4. Indian silver jewellery exports have surged by approximately 52% *(GJEPC / industry reports)*, signalling strong global appetite.
5. Limited presence of organized silver-focused brands creates a significant first-mover opportunity in the market.

KEY TRENDS

Shifting Consumer Behaviour

→ Consumers are moving away from reserving jewellery for special occasions, embracing it as a daily lifestyle accessory.

→ Silver is being reframed in the consumer mindset from a store of value to a fashion and self-expression tool.

→ Demand growth is accelerating beyond metros, with **Tier 2 and Tier 3 cities** emerging as high-potential markets.

→ Rising importance of trust (hallmarking), affordability and design.

Our Team

Meet the experienced leaders driving our vision in the silver & gold industry combining decades of wholesale expertise, retail excellence, and digital innovation.

FOUNDER & MANAGING DIRECTOR

Mr. Mahesh P Srinivasan

With 30+ years in the silver & gold wholesale industry, brings unmatched expertise in market dynamics, sourcing, and business development. He leads the company's strategy, operations, and investor relations, steering the organization with a seasoned hand and a forward-looking vision.

DIRECTOR – RETAIL MARKETING

Mr. Naveen Kumar K

With 10+ years of jewellery retail experience at industry leaders, Mr. Naveen Kumar brings deep expertise in sales, store operations, and customer engagement. He leads the company's retail sales and marketing strategy, driving growth across all physical touchpoints.

DIRECTOR – E-COMMERCE

Mrs. Amirthavarshini

An MBA and ACCA-qualified professional with a strong background in finance and accounting. She leads the company's e-commerce, online sales, and digital growth initiatives, bringing financial rigor and digital acumen to the forefront of the brand's online expansion.

BUSINESS MODEL

Revenue Streams

1	2
Retail Store Sales Primary revenue driver — flagship and chain stores	**Online Sales** Secondary scaling engine via e-commerce and social commerce
3	**4**
Bulk / Wholesale Support revenue leveraging existing supplier relationships	**Future: Export and Manufacturing** Long-term revenue diversification and margin expansion

EXPANSION ROADMAP

Phase 1 — 0 to 12 Months

1

Launch flagship 500 sq ft store in Trivandrum. Build brand identity and repeat customer base. Launch Instagram and WhatsApp commerce.

Phase 2 — 12 to 18 Months

2

Open second store at a high-performing location.

Phase 3 — 18 to 36 Months

3

5–10 store chain across Kerala. Online scaling across South India.

Phase 4 — Long-Term

4

Export operations and in-house manufacturing unit for margin expansion.

RISK ANALYSIS

KEY RISKS

Silver Price Volatility

Fluctuating commodity prices can erode margins and lock capital in inventory.

High working capital requirement

Inventory heavy model may lock capital and strain cash flows

Retail Execution Risk

Footfall uncertainty in new store locations poses revenue unpredictability.

Competition in Silver Segment

Larger players or new entrants may target the growing silver jewellery market.

OUR MITIGATION STRATEGY

- Bullion based procurement model
- Staggered procurement (price averaging) reduces exposure to price fluctuations
- High-rotation lightweight designs to keep inventory moving fast
- Multiple sourcing regions to avoid single-supplier dependency
- Data-driven product selection based on sales trends and demand signals
- Phased expansion strategy — controlled scaling to manage operational and financial risks

INVESTMENT REQUIREMENT

₹3Cr

Total Investment Ask

Seed funding to launch and scale AARA SILVER

70%

Inventory

Core revenue driver — silver stock and product range

20%

Branding and Setup

Marketing, store design, and brand identity

10%

Working Capital

Buffer for operational continuity and contingencies

UTILIZATION OF FUNDS

Particulars	Amount (₹)	Allocation %
Silver Bullion Inventory	2,10,00,000	70%
Retail Store Setup & Interiors	45,00,000	15%
Branding & Marketing	15,00,000	5%
Working Capital Reserve	30,00,000	10%
TOTAL	**₹3,00,00,000**	**100%**

FINANCIAL PROJECTION

Year	Revenue	Gross Profit (35%)	Operating Expense	EBITDA	EBITDA Margin
Year 1	₹4 Cr	₹1.40 Cr	₹92 L	₹48 L	12%
Year 2	₹7 Cr	₹2.45 Cr	₹1.40 Cr	₹1.05 Cr	15%
Year 3	₹11 Cr	₹3.85 Cr	₹1.87 Cr	₹1.98 Cr	18%
Year 4	₹16 Cr	₹5.60 Cr	₹2.40 Cr	₹3.20 Cr	20%
Year 5	₹24 Cr	₹8.40 Cr	₹3.12 Cr	₹5.28 Cr	22%

6x Revenue Growth

From ₹4 Cr in Year 1 to ₹24 Cr by Year 5

Margin Expansion

EBITDA Margin grows from 12% → 22% over 5 years

Operating Leverage

Strong scalability with improving profitability at every stage

CASH FLOW PROJECTION

Year	EBITDA	Inventory Expansion	Marketing/Capex	Net Cash Flow
Year 1	₹48 L	₹35 L	₹18 L	-₹5 L
Year 2	₹1.05 Cr	₹40 L	₹20 L	₹45 L
Year 3	₹1.98 Cr	₹55 L	₹25 L	₹1.18 Cr
Year 4	₹3.20 Cr	₹70 L	₹35 L	₹2.15 Cr
Year 5	₹5.28 Cr	₹1 Cr	₹45 L	₹3.83 Cr

BREAK-EVEN PROJECTION

Metric	Timeline
Operational Break-Even	12–15 months
Positive Cash Flow	Year 2
Strong Profitability Phase	Year 3 onwards

INVESTOR ROI — EQUITY MODEL

Option A offers investors a **15% equity stake** at an implied valuation of ₹20 Cr, with projected returns of **3x** and an approximate IRR of **24%–26%** over 5 years.

Investment Terms

Item	Value
Investment	₹3 Cr
Equity Offered	15%
Implied Valuation	₹20 Cr

Future Valuation Projection

Metric	Value
Year 5 Revenue	₹24 Cr
Revenue Multiple	2.5x
Estimated Valuation	₹60 Cr

Investor Return

Item	Value
Investor Ownership	15%
Stake Value at ₹60 Cr	₹9 Cr
Original Investment	₹3 Cr
Return Multiple	3x
Approx IRR	24%–26%

Investor stake grows from ₹3 Cr to ₹9 Cr — a 3x return over 5 years.

INVESTOR ROI — FIXED RETURN MODEL

₹3 Cr

Investment

20%

Annual Return

Fixed annual return on invested capital

5

Tenure (Years)

Fixed 5-year investment horizon

₹60L

Annual Payout

₹3 Cr × 20% = ₹60 Lakhs per year

Total Payout

Component	Value
Annual Returns (5 yrs)	₹3 Cr
Principal Return	₹3 Cr
Total Investor Return	₹6 Cr

INVESTOR EXIT STRATEGY

1

Strategic Buyback

Founders may buy back the investor's stake after **5–7 years**, providing a clean and straightforward exit at an agreed valuation.

2

Strategic Acquisition

Possible acquisition by large jewellery brands, retail groups, or luxury lifestyle companies unlocking significant value for all stakeholders.

3

Secondary Investment Round

Investor exits during a **Series A** or larger expansion round, with new investors buying out the existing stake at a higher valuation.

4

Profit Distribution / Dividend

Investors may continue earning through **dividends** after profitability stabilizes, providing ongoing income without requiring a full exit.

Every exit pathway is designed to protect investor capital while maximizing upside — ensuring a win-win outcome for founders and investors alike.

OUR VISION

"AARA SILVER aims to transform silver from a commodity business into a trusted lifestyle jewellery brand across South India."

Join us in building South India's most loved silver jewellery brand.