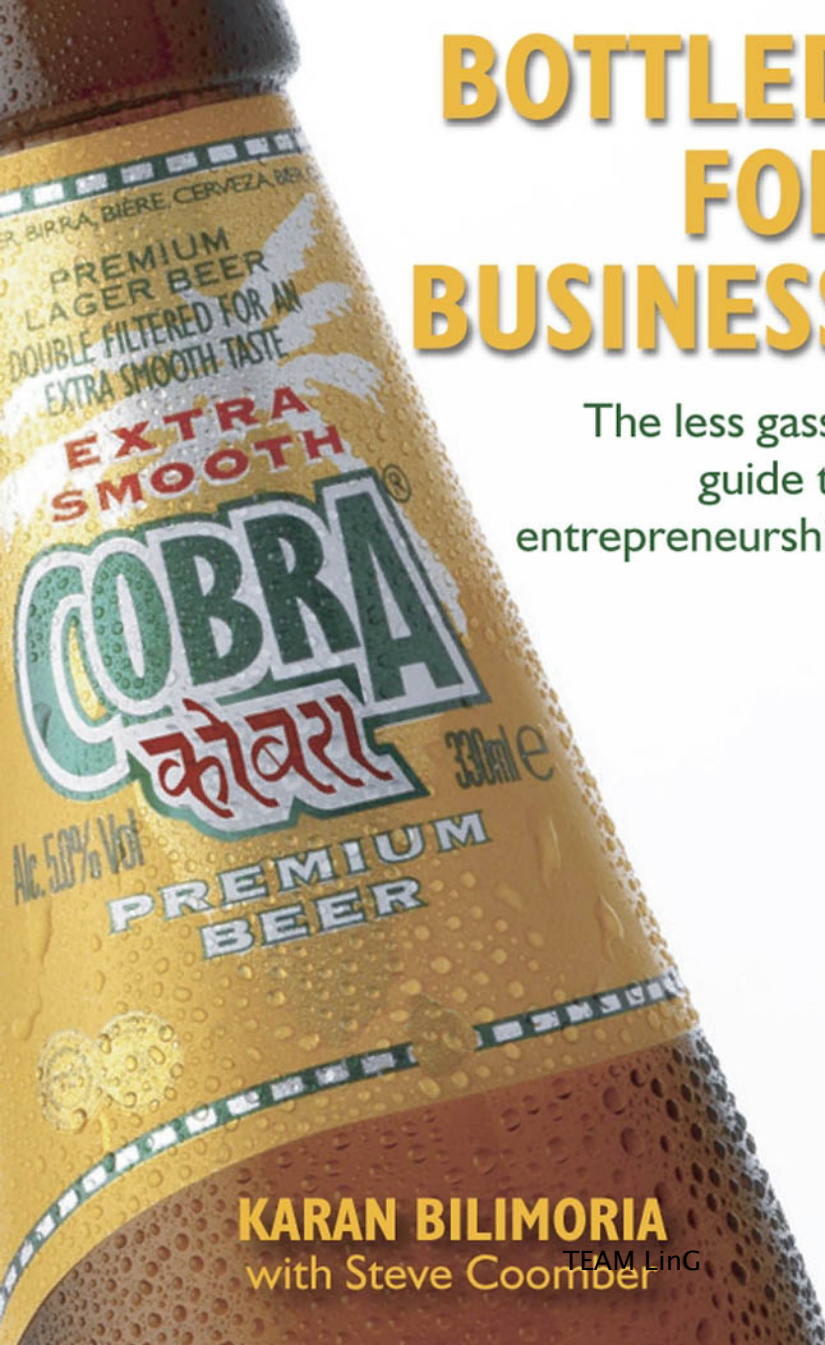


# BOTTLED FOR BUSINESS

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The less gassy  
guide to  
entrepreneurship



**KARAN BILIMORIA**  
with Steve Coomber

TEAM LinG

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# BOTTLED FOR KARAN BILIMORIA BUSINESS

The less gassy guide to  
entrepreneurship



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## **Dedication**

I wish to dedicate this book to my father, Lt General Faridoon Bilimoria, who taught me more about life and leadership than could be contained in any number of pages. This is but a humble tribute to a man who gave me so much. I will forever be grateful to him.

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# ACKNOWLEDGEMENTS

**T**here can be no book without a story, and the Cobra story has been many years in the making. Through it all, we have enjoyed the support of so many people that the task of thanking them would fill a book in its own right. I can only say that Cobra's success is in the very fullest sense a team effort, and I am truly grateful for the assistance and encouragement of the team at Cobra Beer, the Indian restaurant industry, our stockists, distributors, suppliers, advisors and friends. Our journey together has been in every way a privilege.

Now that the story has become a book, I find myself in the debt of many others as well. First and foremost I must thank Steve Coomber, whose talents and patience brought the Cobra story to life, and Dominic Midgley, who wrote the foundation of the book. John Moseley, Julia Lampam, Iain Campbell, Grace O'Byrne, Kate Stanley and the rest of the team at Capstone have guided *Bottled for Business* from brainstorm to bookshelf. Although this is my first (and hopefully not last) book, I can say with confidence that one could wish for no more from a publisher.

I would also like to thank my wonderful wife, Heather. This book must ultimately be for my family, to whom the greatest debt is owed. They are, and have always been, unfailing in their support.



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## INTRODUCTION

# DIFFERENT, BETTER, CHANGING THE MARKETPLACE FOREVER

*When someone makes a decision, he is really diving into a strong current that will carry him to places he had never dreamed of when he first made the decision.*

From *The Alchemist* by Paulo Coelho

In 2006 Cobra Beer's retail sales were £96m on sales in more than 45 countries. Over 100 people work out of the company's headquarters in London, and there are offices in New York, India and South Africa. Having won the Monde Selection Gold Award for quality, several years in succession, Cobra could justifiably claim to sell the best lager beer in the world. Yet, just 17 years ago, Cobra Beer was one man – Karan Bilimoria – and an idea.

This book is about Karan Bilimoria's business journey; from a half-formed idea to a global drinks business. It is about how a man, who was dismissed as 'not very creative', came to be running a £110m business empire founded on innovation. But more than that, it is a series of inspirational lessons, for anyone who hopes to run a business, who is running a business, or who works for a business. Like many entrepreneurs, Bilimoria has a distinctive



business philosophy, a series of business principles that have served him well during his career. Some are born out of a deep seated personal conviction about the way things should be done. Some are things that he has learnt the hard way through trial and error. Some are things others have taught him. They are all here in the pages of this book.



## CHAPTER ONE

# PERSISTENCE PAYS

*The tragedy of life doesn't lie in not reaching your goal. The tragedy lies in having no goal to reach. It isn't a disgrace not to reach the stars, but it is a disgrace to have no stars to reach for. It isn't a calamity to die with dreams unfulfilled, but it is a calamity not to dream.*

Benjamin E. Mays, early 20th century American pastor and educator

## IT STARTS WITH AN IDEA

**K**aran Bilimoria and beer go back a long way. Bilimoria grew up in India, where his father was an officer in the army, and it was there that he acquired a taste for the stuff. 'From the time I was allowed to drink, I've loved beer, absolutely loved it,' he says, 'I remember, for example, when I'd be with the young officers having a drink in one of the Indian Army messes, my father would walk past and ask "What's the young man drinking?" and they'd say, "Beer, Sir", and my father would say "Ah, good". In those days in India, people were brought up drinking whisky, but I always took a great liking to beer.'

When Bilimoria travelled to the UK in 1981, to continue his accountancy studies, his love of beer continued. As a student, money was tight. Home was the Indian YMCA on Fitzroy Square in London. For someone who could not cook it was a great location; the YMCA was surrounded by Indian restaurants and pubs, and Bilimoria would eat out at least twice a week.

It was at the Indian restaurants that Bilimoria discovered European lager. He was not impressed with the various lagers on offer, taking an instant dislike to them. 'I found them very gassy, very fizzy, very bland, very harsh and

very bloating. Basically, they were difficult to drink.’ Lager beer may have been the UK curry lover’s drink of choice, but Bilimoria felt it was far from the most suitable.

‘On the face of it, it made sense, because with the hot and spicy food, you feel like something cold and refreshing to go with it. Lager is meant to fit the bill. The problem was, especially with Indian food, that the combination of the fizzy lager and the spicy food bloated you up making it quite an unpleasant experience. I couldn’t eat or drink as much as I wanted to. It was obvious that there was a business opportunity here: the restaurant owner could be selling me more food and more beer.’

Bilimoria considered the possibility that a pint of bitter and a vindaloo might make a better match. As a real ale fan he enjoyed a pint whether it was Fuller’s London Pride or Charles Well’s Bombardier. But, as a real ale fan he also knew that the combination of traditional beer and Indian food was not a good one. The ale was too heavy, too bitter and just didn’t accompany the Indian food well. At the time, England, like the rest of the UK, was predominately an ale-drinking nation. Lager had made little impact on drinking habits. Rather than be downcast at the drinking habits of a nation, Bilimoria saw an opportunity. If the vast majority of beer consumed in the UK was of the real ale type, figured Bilimoria, then there must be a lot of other dissatisfied drinkers in Indian restaurants.



## LAGER VS. ALE

For those wondering what the difference between a lager beer and a bitter beer, or ale, is: a lager is usually made using yeast which works at the bottom of the vat in cold temperatures (followed by a period for cool storage); ale is made using yeast that acts at the top of the vat in warmer conditions.

Work soon replaced study, but Bilimoria's sense that there was a business opportunity being missed continued to nag away at him. On his two-month-long trips to India to see his family (he had very accommodating employers who allowed him to save up overtime and take time off instead of extra pay), he would travel around the country, depending on where his father was posted, and sample local beers. 'I would drink all Indian brands,' he says. 'Depending on which part of the country I was in, I would drink Kingfisher, Rosy, Pelican, or – in the Indian army messes – Pals, Golden Eagle, or Black Label.' The locally-brewed beers were noticeably less gassy and smoother than their British counterparts.

It was on a visit to see his father – who retired as Commander-in-Chief of the Central India Army and at the time was a senior general commanding a corps stationed in North West India – that his rumination turned into resolve. Bilimoria, by now studying law at Cambridge, vividly recalls the day he and his father visited a brigadier friend, at a beautiful house in the hills at Simla, complete with wooden terrace overlooking the forest canopy in the valley below. 'I was looking out into the forest and drinking a beer at lunchtime,' he recalls. 'I just didn't enjoy drinking lagers in England. I said to myself, "I'm definitely going to do this. One day I'm going to take my own lager beer from here to England. It is going to be less gassy and smoother. It will accompany Indian food and it will appeal to ale drinkers.'" That moment I remember very clearly.'

## WHAT DOES IT TAKE TO BE A SUCCESSFUL ENTREPRENEUR?

Thousands of people have good ideas, but how many of those ideas are ever translated into a business? Not many. The key is the entrepreneur. A good



## **KARAN'S BUSINESS TIPS:**

### **DOING IT DIFFERENTLY**

'It is tough coming up with a business idea that no one has ever thought of before. The good news for entrepreneurs is that you don't have to. Not quite, anyway. Because the innovation is not just important at the "What?" stage; it is equally important – if not more so – at the "How?" stage.

'Going into a competitive market, and the UK is the most competitive beer market in the world, with hundreds and hundreds of beer brands from all over the world available here, it would be easy to take the attitude, "it's so competitive what is the point of even starting?"' says Bilimoria. 'But I believe, however competitive a market is, however saturated it may appear to be, you can always start a brand, introduce a new product, by doing things differently in some way, by doing things better in some way, and in that way, changing the marketplace which you are going into forever.'

entrepreneur will find the right idea, maybe not the first time, and then find the resources to take that idea and build a business from it. The question then is, and it is one that has been asked countless times: What makes a good entrepreneur?

Different people have different takes on this thorny issue. Business academics will tell you that, even if you can't teach a person to be entrepreneurial, you can equip them with the skills they need to successfully start, run and grow a business. But that's not really an answer. Bilimoria, on the other hand, has a very clear idea of the qualities required to create a successful business; the qualities that have enable him to start his venture and take it all the way through to the £110m business it is today.

### **The ability to be creative**

The first thing Bilimoria singles out is the ability to be creative. If your heart sinks when you read this, then you may be heartened to know that being creative does not necessarily equate with being good at art at school. Creativity is something that many people do not even realise they possess.

The brain contains between 10 to 100 billion neurons, each with hundreds of connections to adjacent neurons. Some people's neurons connect

in a way that creates unusual, original, innovative ideas. Some people can encourage their brains to do this. To a degree, creativity is something that can be worked on and improved. There are techniques you can use, as Bilimoria does, which are detailed elsewhere in the Cobra story.

Throughout much of his childhood people told Bilimoria that he was not a creative person. Why? Because he was good at history, maths and science, but a useless artist. Therefore he was not creative. But they were wrong. Later in his life he discovered, through his first efforts to start a business, that one of his biggest advantages was his creativity.

‘It is very important to think about creativity not as an isolated activity done in some kind of creativity silo,’ says Bilimoria. ‘It is not a question of, “Right, I’m going to be creative now.” Instead, strange as it may sound, it is a way of life. It is about being constantly engaged in everything you are doing. All the time try to think of original and new and different ways of doing and approaching things, driven by the knowledge that if you tackle life in this way you can add value and make a difference.’

### Going the extra mile

Entrepreneurs must always go that one step further, says Bilimoria. You are not just going to do things because they have been done a certain way; you never accept things just because this is the way they are done. You are always trying to see if it can be done better in some way, or if you can take things further.

Bilimoria’s recent appointment to the House of Lords is a good example of this constant boundary pushing. Most people would take the bureaucratic procedures of the Lords as set in stone, and not to be tampered with. Not Bilimoria.

Everyone who enters the House of Lords is required to make a maiden speech. It is a daunting moment, even for seasoned politicians. Sensibly, Bilimoria decided to prepare by reading previous maiden speeches recorded in *Hansard*, the edited verbatim report of proceedings in the House. The problem was that *Hansard* didn’t distinguish the maiden speeches from any other speech.

‘I asked why not,’ says Bilimoria. Bemused staff replied that it had just never been done. ‘I said, “well come on, can’t we do it?” Hopefully now, Han-

sard might mark maiden speeches and hopefully it will be easier for future Lords to prepare for their maiden speech.'

### **Self-confidence and a great team**

As an entrepreneur you must have confidence in your own abilities, as well as the abilities of others. So you need the ability to build a team around you. By 'team' Bilimoria does not only mean internal teams within the company, but also a team of external advisors, who believe in your ideas and are all willing to go that extra mile for you, whether they are your lawyers, accountants, advertising agency or factoring agency.

### **Become lucky**

Successful business owners may appear lucky, but to a great extent, Bilimoria believes, they make their own luck. 'There is an element of luck, no question about it, but you make your own luck as well –you have got to be out there looking for the luck,' he says. 'Things aren't going to fall into your lap.'

If you look at the way the Cobra story pans out: getting into the market when an increasingly multicultural UK was willing to experiment with new flavours, new foods and drinks; finding the best independent brewer in India through a contact; people might say this was luck. But, as Bilimoria points out, without the beer idea in the first place there would have been no business. You must constantly put yourself in the position where luck presents itself, if you don't then you are not going to 'get lucky'.

On the day that Bilimoria was admitted to the House of Lords he thanked a colleague for starting him out on his journey in public life with his first public appointment in 1999. His colleague replied that it was what he made of the journey that counted.

### **Discipline**

People often have preconceived ideas about entrepreneurs as uncontrollable, maverick, disorganised people. But in many ways, says Bilimoria, the complete opposite is true.

'Being an entrepreneur means being a self-starter – which means always taking the initiative – no one is telling you what to do,' he says. 'It is not like

working in a large structured organisation where there are people telling you what do, as well as people you can consult about the proper way to carry out a task. As an entrepreneur, certainly at the start, you will be on your own for a lot of the time. And being a self-starter requires discipline.'

### Hard work

Creating a successful business means always being willing to work that much harder. To keep pushing yourself. There is no substitute for hard work, drive, determination, persistence, and perseverance. If one bank manager after another says 'no', to your request for funding, keep going until you find one that says 'yes'.

Bilimoria cites the indomitable spirit of Winston Churchill encapsulated in this excerpt from one of his famous speeches: 'Never give in ... – in nothing, great or small, large or petty – never give in, except to convictions of honour and good sense.'

Hand in hand with the work ethic goes another Bilimoria requirement – high energy levels.

### Foresight

By foresight Bilimoria means always looking ahead and taking a very long-term view. Whether it is using formal techniques like scenario planning, or informal methods as Cobra does with the Grand Canyon plan (see Chapter Ten).

### A constant desire to learn

Continuous learning is something Bilimoria is also particularly keen on. He has taken a course at Cranfield University, annually attends courses at Harvard Business School and the London Business School, and also enables his employees to add to their knowledge and skills in the same way (see Chapter Eight).

#### **BILIMORIA'S BUSINESS TIPS: STRENGTHS AND WEAKNESSES**

*Know your own personal skills and weaknesses, says Bilimoria. Often a lot of entrepreneurs are not particularly good managers. There is nothing wrong with that, but if that is the case, recognise it and make sure you recruit the best managers.*

## A TALENT FOR SELLING

Most start-ups begin life with very little money. Possibly some seed funding, maybe some government backed loans, whatever cash the founder, or founders, can muster. Almost certainly there will be no money for big ad agencies or marketing campaigns. So it helps to have someone on board who is good at selling.

Bilimoria is a natural salesman, although it took him some time to realise it. His sales skills weren't spotted early on, and there was little said during his schooldays to encourage him to become an entrepreneur.

It was at university that he discovered his talent for selling a product. At Cambridge University, Bilimoria stood for president of the Cambridge Union. It was a prestigious position. The snag was getting the electorate – several thousand students probably more interested in studying and having a good time than student politics – to vote for him. Ever optimistic, Bilimoria got out on the stump, tramping up and down the stairways of the various colleges, knocking on the electors' doors, pressing the flesh and soliciting support. After a vigorous campaign, he lost by just six votes. But although he lost, he realised he had a talent for persuasion. Couple that with hard work and it was almost possible to achieve the impossible. Bilimoria was eventually elected to the post of vice-president.

The benefits of salesmanship combined with a self-starter attitude were also useful when, short of cash, he offered to help out a friend with his fledgling magazine. Bilimoria was staying with his friend Richard Armstrong, who had launched a newsletter called *European Accounting Focus*. The annual subscription was £350. Armstrong was coping well with the journalistic side of things, but Bilimoria was not convinced that enough resources were being committed to the sale and marketing of subscriptions. After persuading his friend and landlord that he was the man to handle this side of things, Bilimoria parked himself at the kitchen table every morning and got on the phone. He proved an extremely effective salesman and in one month alone sold 70 subscriptions.

## USEFUL EXPERIENCE

Many entrepreneurs may dismiss the idea of doing an MBA. Surely any budding business founder should be out there getting on with it? Yet there are many entrepreneurs who believe in the benefits of business related educa-

tion to complement the practical hands-on business experience, whether it is an MBA, other masters qualification, or accountancy exams. As we know, Bilimoria believes in continual learning and, as he readily admits, his education was wonderful preparation for his future career.

Before Bilimoria committed to life as an entrepreneur, he trained as an accountant. First he studied in India, then in England. When he travelled to England after completing a conversion course he joined accountancy firm Arthur Young (later Ernst & Young), situated just off Fleet Street. The London office alone employed 2000 people and while Bilimoria did not enjoy working for such a large organisation, he came to value the experience that it gave him.

*'A lot of entrepreneurs have never worked in a large organisation, so working at the accountancy firm allowed me to experience working in a professional environment,' he says. 'It helped instil discipline. At the end of the week, for example, we filled out a timesheet on which we had to account for every 15 minutes of our time.'*

Bilimoria also went on a number of internal training courses, including one on instructional techniques, which led to him becoming an instructor on various courses, something he enjoyed doing. By the end of his first year he was obviously well thought of by his superiors, because they took the unusual step of entrusting someone so relatively inexperienced with instructing on the month-long induction course for new graduates.

Apart from learning his craft, Bilimoria was also learning about business in general through his regular visits to client companies for audits. These ranged in size and competence from small companies who presented him with a box full of papers that forced him to prepare the accounts from scratch to rather more sophisticated multinationals. In this way he became familiar with the workings of companies such as Suzuki, and the Heron petrol station chain and property group.

It was his involvement with his largest private client, an aeronautical company called Marshalls, which not only owned Cambridge Airport but designed the revolutionary nose of the Concorde and had a number of contracts from the Ministry of Defence, that made the biggest impression on



him. It was run by a man with all the instincts of the successful entrepreneur and Bilimoria was entranced. 'It was fascinating, absolutely fascinating,' he recalls. 'That aspect of my chartered accountancy training was perfect. The other thing with chartered accountancy is that it's a people business. It is actually about dealing with people. Leading a team – an audit team – and working within clients' companies involves getting information from people, quite often dealing with sensitive issues.'

As an entrepreneur, it is important to know your own mind, stick to your plan and resist the allure of a more structured career path – and salary progression. As the months passed, Bilimoria began to understand how easy it was for people to get sucked into climbing the career ladder, even those with entrepreneurial spirit. Yet while a partnership in an accountancy practice was tempting, Bilimoria felt that he didn't quite fit.

He recalls an interesting exchange towards the end of his qualifying period: 'I remember once at that end of an audit, we were all sitting around in the office and our boss at the time said he was going to tell each one of us what he thought we were really good at, and what we should be doing in the future. He said at least 50 per cent of us would leave because they have to accept that certain people will leave straight after qualifying. When it came to me, he said I would be very good at marketing.' It was an extremely prescient remark.

The exposure to Cambridge through his work on the Marshalls account also made Bilimoria decide Cambridge University was where he wanted to complete the next stage of his education after qualifying as a chartered accountant, rather than Harvard Business School, where he had considered applying to do an MBA. 'I fell in love with Cambridge on that audit,' says Bilimoria. 'I went there twice a year, every year.' The qualifications he had already obtained meant that he could complete his law degree in two years rather than three. Determined to go to Cambridge, he managed to secure a place to do Law, and, with the help of a loan, headed up to Cambridge and Sidney Sussex College.

## THE SPIRIT OF THE ENTREPRENEUR

Having successfully completed his degree, Bilimoria returned to London.

**KARAN'S BUSINESS TIPS:****NEGOTIATING?**

Negotiating, says Bilimoria, is invariably a compromise, but the compromise should end up being one where people walk away feeling reasonably happy. 'If you feel too happy, then maybe the other person is miserable, which is not a good thing,' he says. 'I think there is that element of fairness, and if it is a fair deal, a fair transaction, both people should feel reasonably happy. It is that whole element of always leaving something on the table for the other person.'

He applied for a number of jobs in the City and eventually found one as a consulting accountant with financial services company Cresvale. His heart wasn't in it, however: his entrepreneurial instincts ran too deep. Within months, he had resigned and embarked on a new career as an entrepreneur.

Given the harsh realities of life that confronted Bilimoria following his graduation in the summer of 1988, this ambition soon began to look like nothing more than a romantic daydream. Not only did he not have any money, but he had accumulated £20,000 of student debt and had no visible means of support. Determined to make it as an entrepreneur, he had given up his job. That said, he was realistic enough to accept that commencing operations with a national beer brand was overambitious: 'I thought, "Hang on, this is going to be a huge project. I'm going to require a lot of capital to do this and I have no money." I realised that the beer project would have to wait while I built up some experience and capital.'

Entrepreneurs may need certain attributes to succeed; they may be able to acquire some skills and knowledge through education, at a business school or elsewhere. There is, however, no substitute for business experience. Many famous entrepreneurs tried out a number of different business ideas before arriving at the one that they are most closely associated with. Richard Branson ran a student newspaper before launching Virgin Records. The legendary advertising executive David Ogilvy worked as an AGA cooker salesman, as a pollster for Dr. George Gallup, and as a tobacco farmer with an Amish com-



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