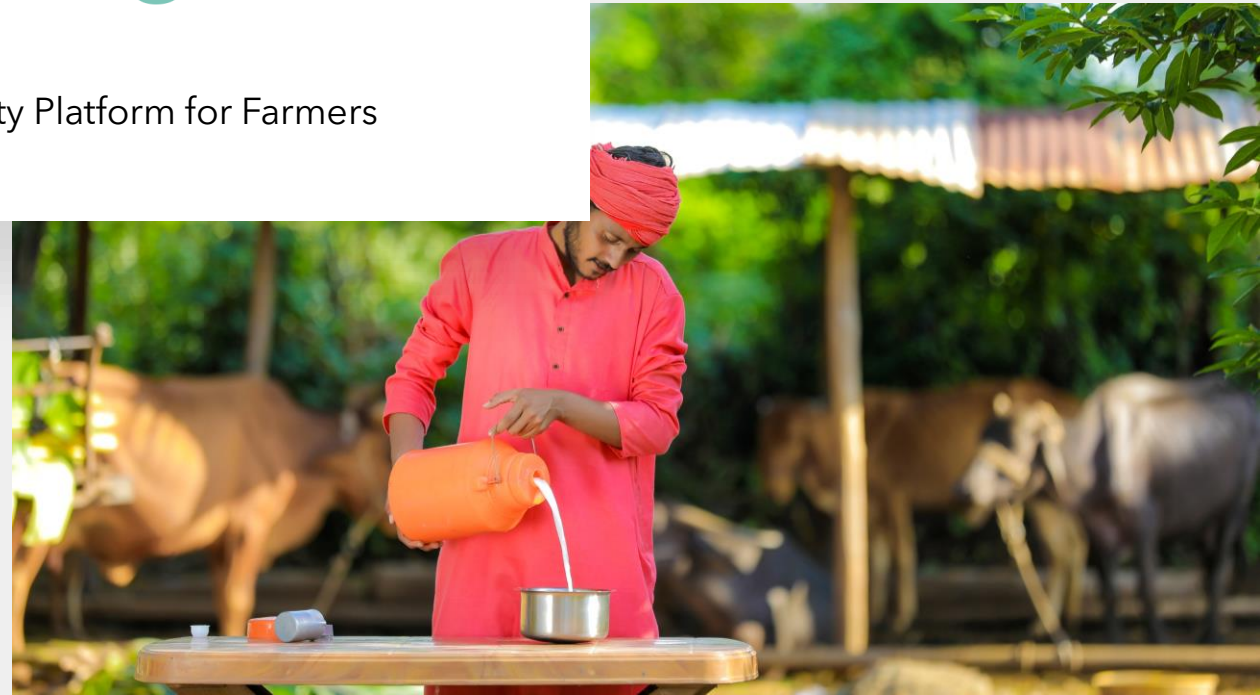


farmguru

An Agri-tech Community Platform for Farmers



# OUR VISION



Positively impact farm earnings by leveraging Agriscience & Technology with a focus on translating 'Farming Communities' into 'Knowledge & Income Generating Groups'.





# INDIA

## A GLOBAL AGRICULTURAL POWERHOUSE



GVA Agriculture and allied services are  
**\$566.6B**



**834M** are directly or indirectly impacted  
by agriculture



India has the world's largest cattle  
population contributing 20% of the World's  
milk production **198.4M** tones



# DAIRY IS AN IMPORTANT SECTOR NEEDING FOCUS

GVA of the Dairy  
industry is  
**\$95.5B**

Giving  
employment to  
**80M** people

Dairy  
contributes to  
**12%** of farmer's  
income i.e.,  
**~\$200 p.a.**

Huge scope of  
yield  
improvement to  
support farmer's  
livelihood

**14.8%** growth  
expected by  
**FY2023** in Milk  
Processing  
industry

Perennial and  
growing  
demand for milk

# INEFFICIENCIES IN DAIRY RELATED AGRI-PRACTICES



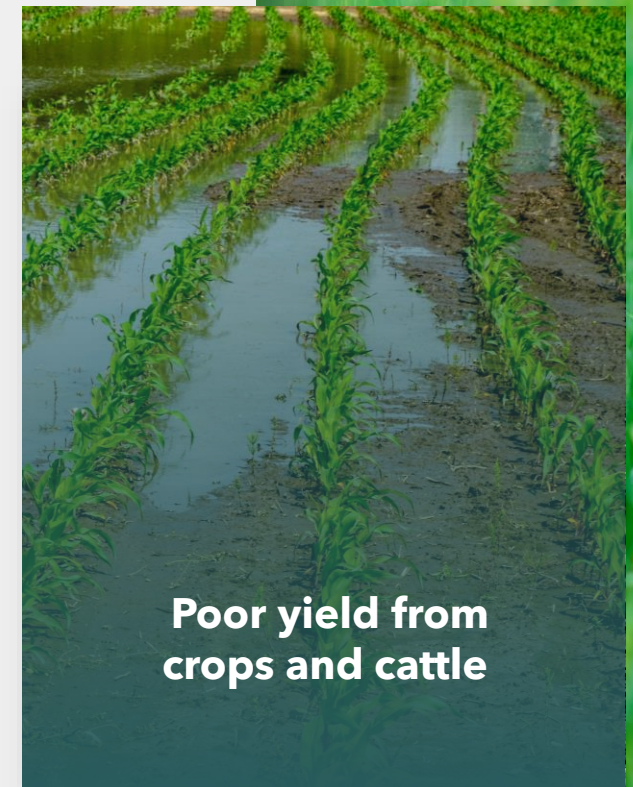
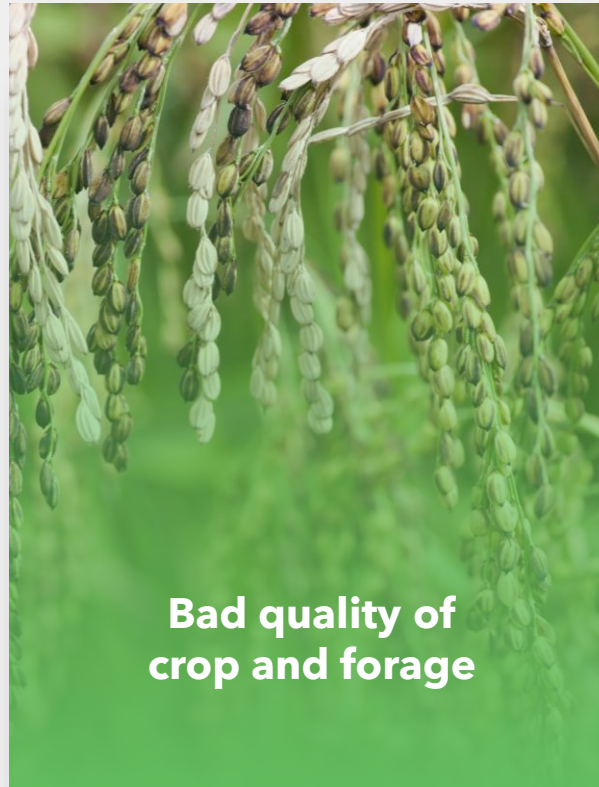
Lack of good  
quality seeds



Overuse of chemical  
fertilizers leading to  
soil depletion



Inadequate  
knowledge on right  
practices of farming





# AMPLIFIED BY TRUST DEFICIT



## Private organizations

Push profit-making non-market tested products through retailers



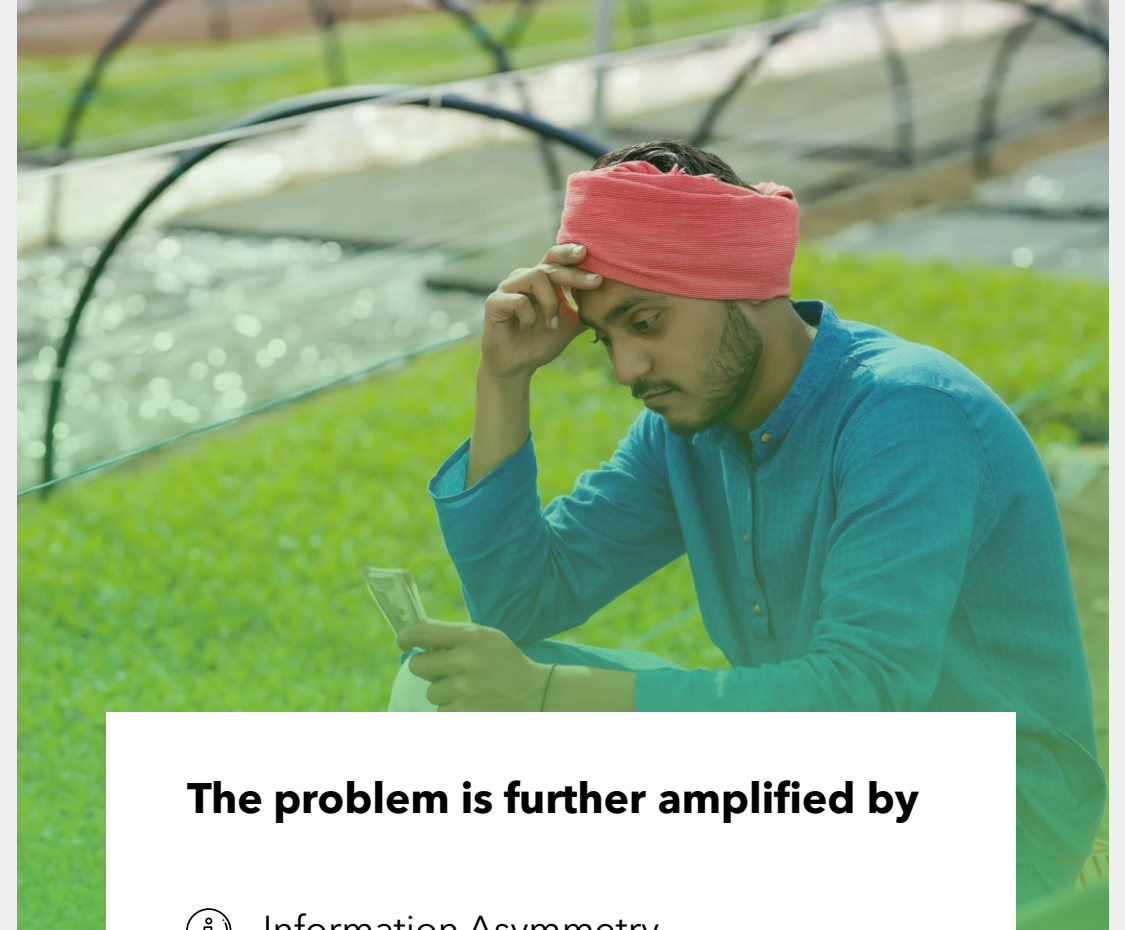
## FPO

Often products and services are cornered by large farmers







## Retailers

Commission driven availability of products

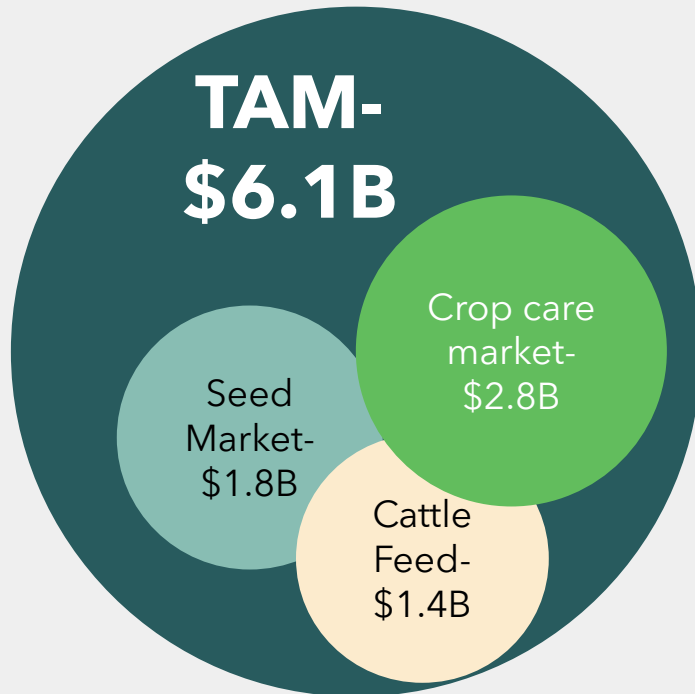


## The problem is further amplified by

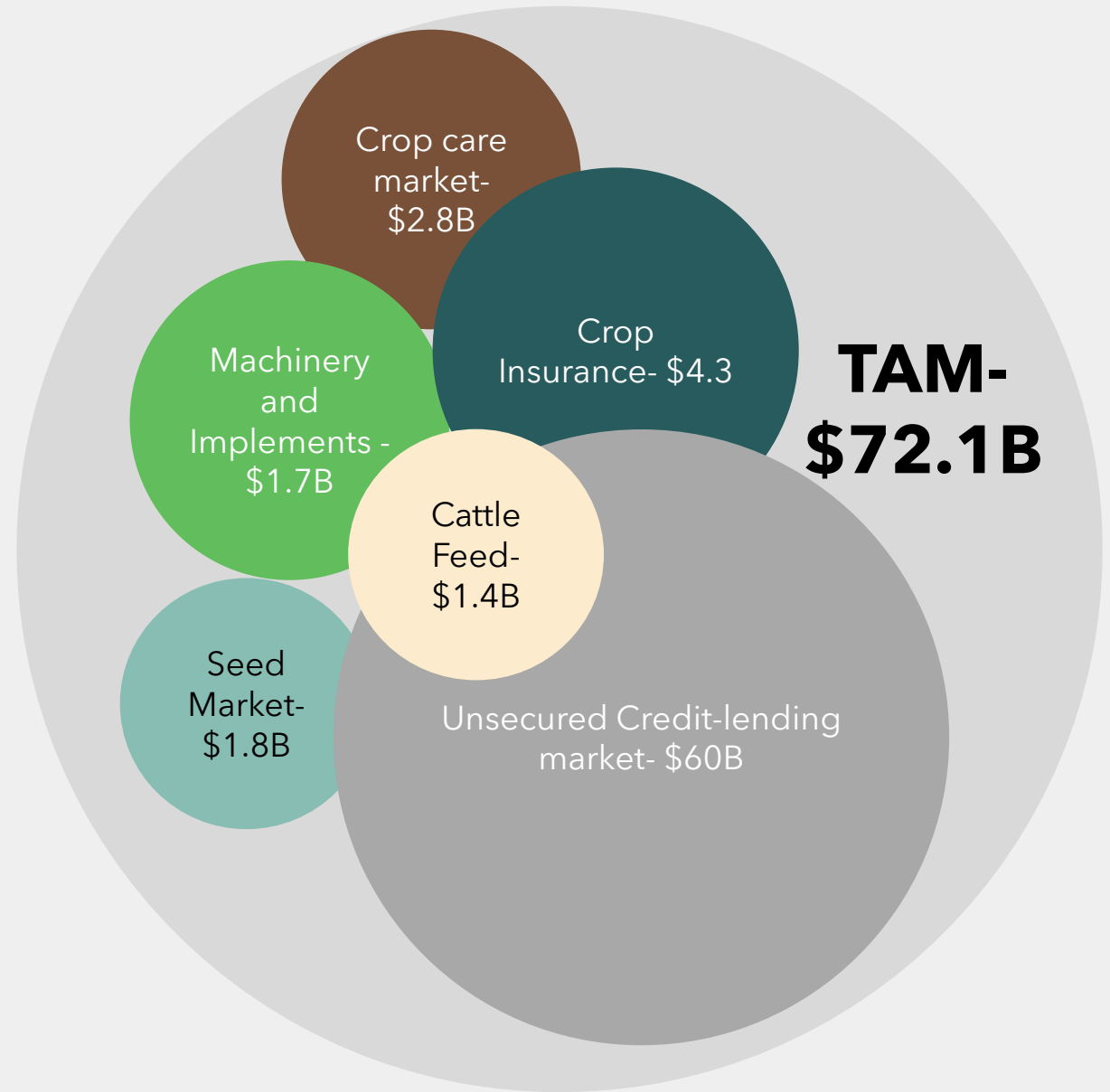
-  Information Asymmetry
-  Discovery problem
-  Lack of Transparency
-  No or limited local support

# MARKET OPPORTUNITY

## Current Focus TAM



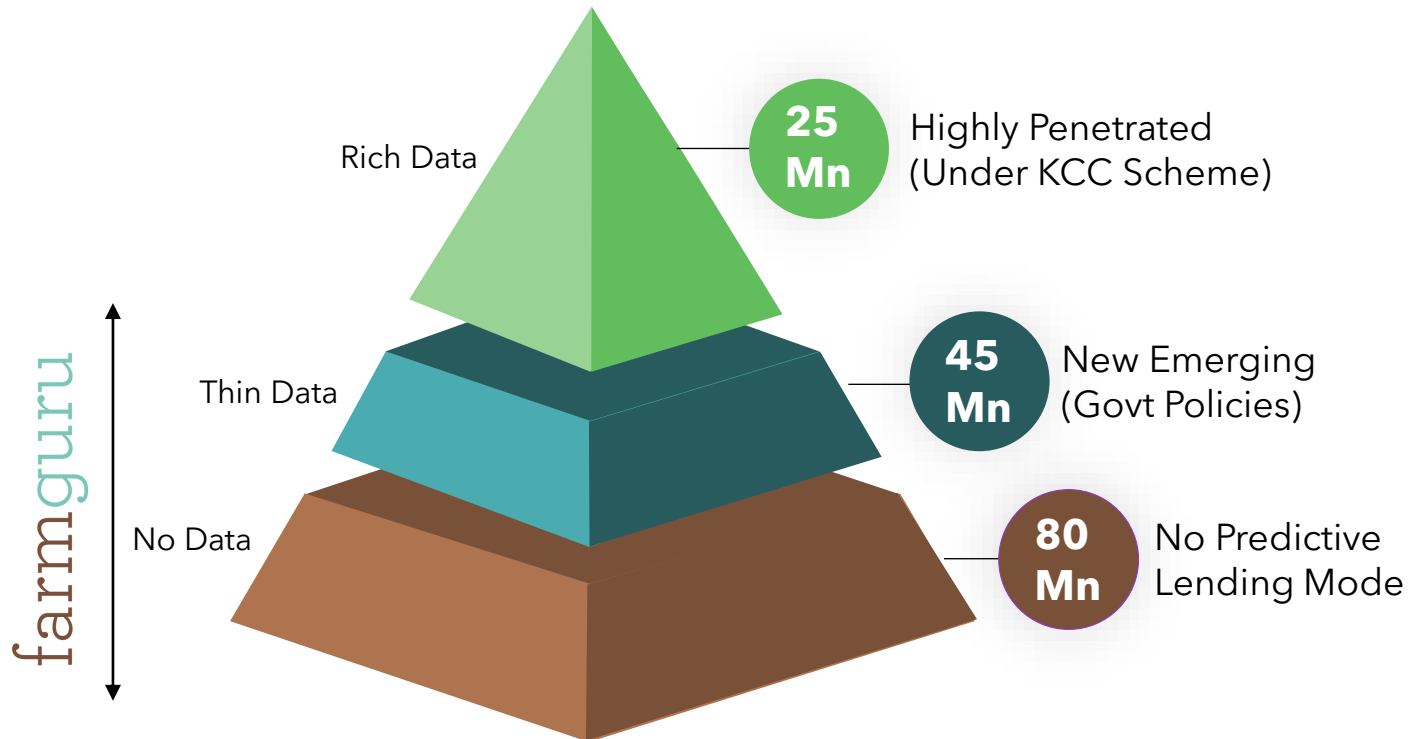
<sup>1</sup> (Excluding Tractors)



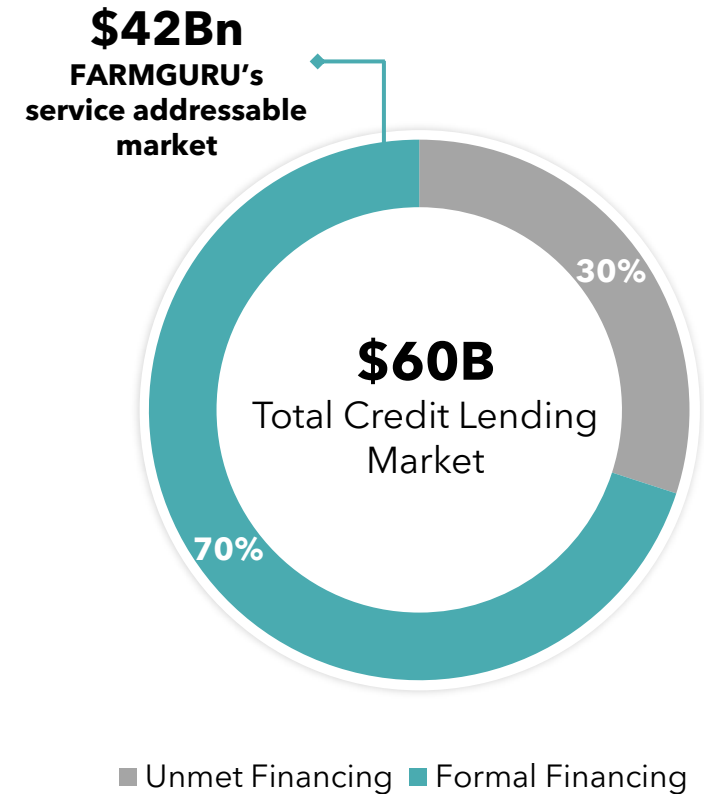
## Vision TAM

# UNSECURED CREDIT LENDING MARKET HAS A HUGE SCOPE

Opens new avenues of Credit Lending for farmers

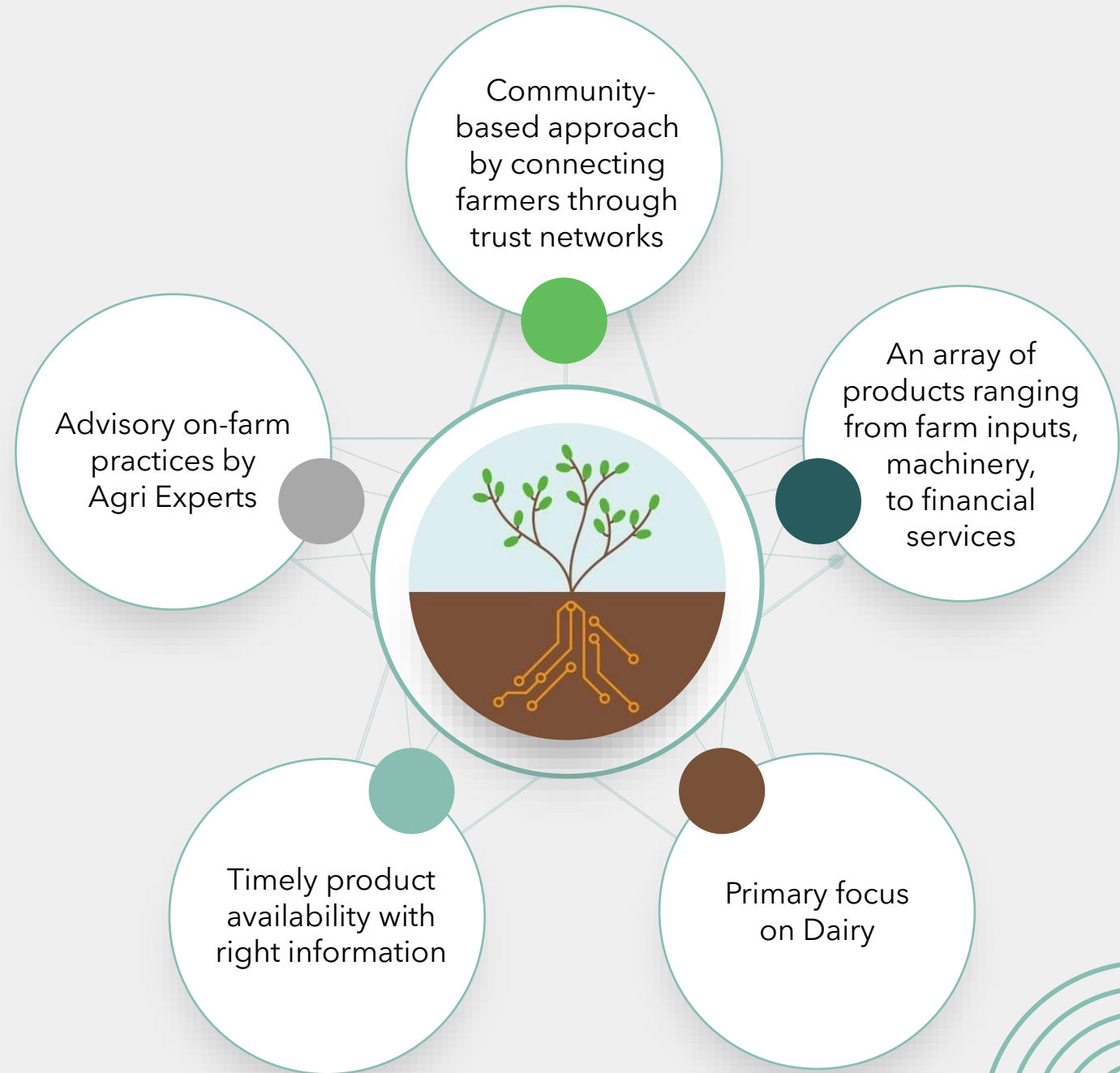


Credit Lending Market (in \$ Bn)

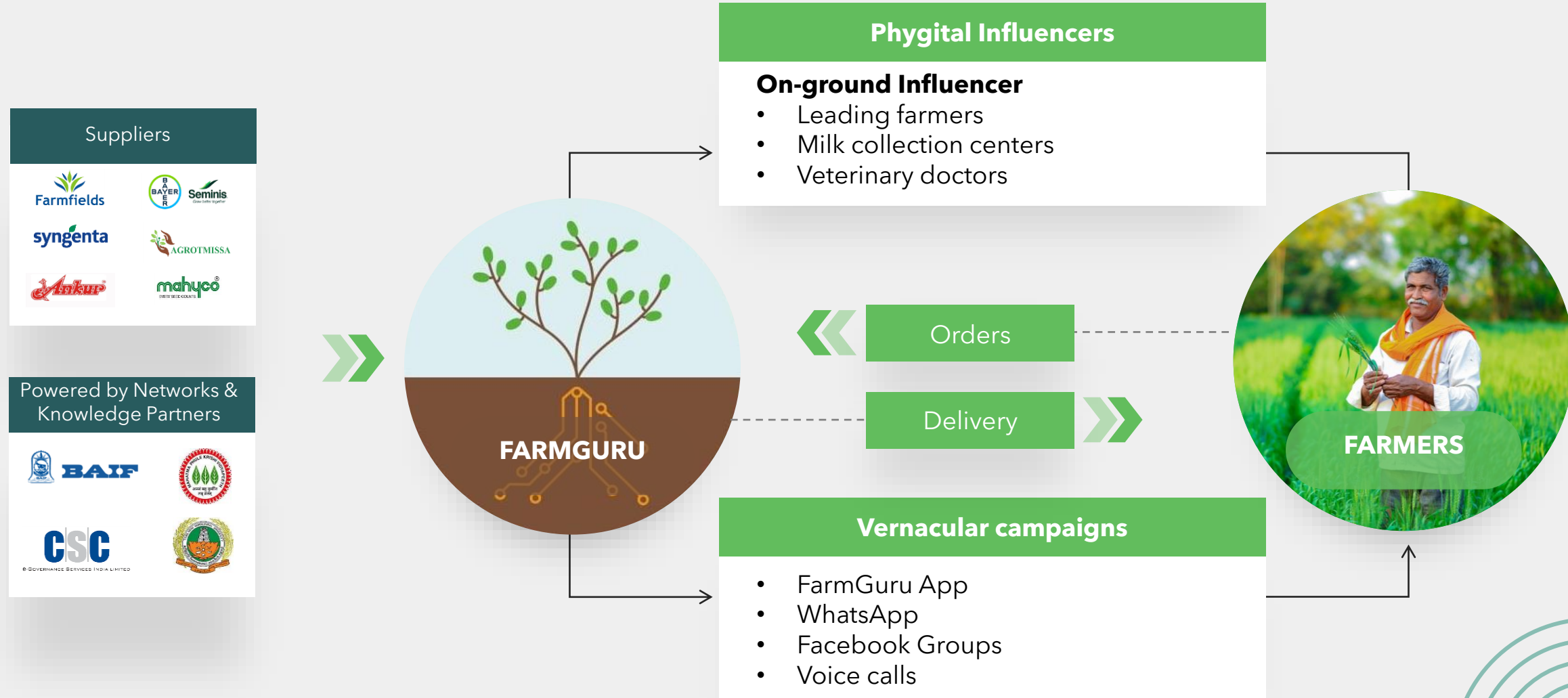




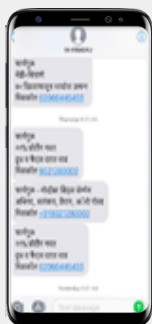
# FARMGURU A TRUSTED AGRI-COMMERCE & COMMUNITY PLATFORM



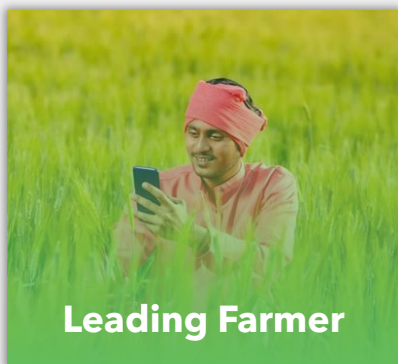
# CREATING VALUE BY BETTER INTEGRATING STAKEHOLDERS INTO THE ECOSYSTEM



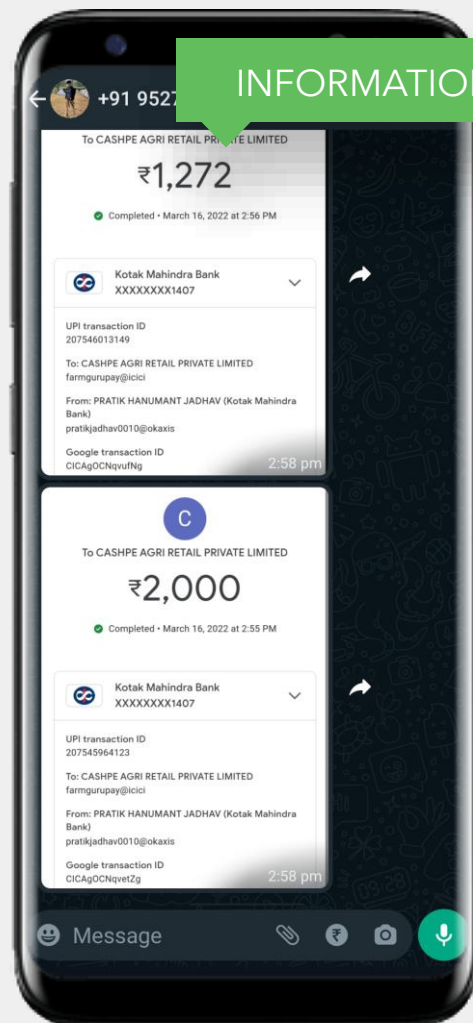
# REDEFINING JOURNEY FOR 500M AGRI STAKEHOLDERS VIA LEADING FARMER APPROACH



Enabled by FarmGuru  
through YouTube  
Channels and Campaigns

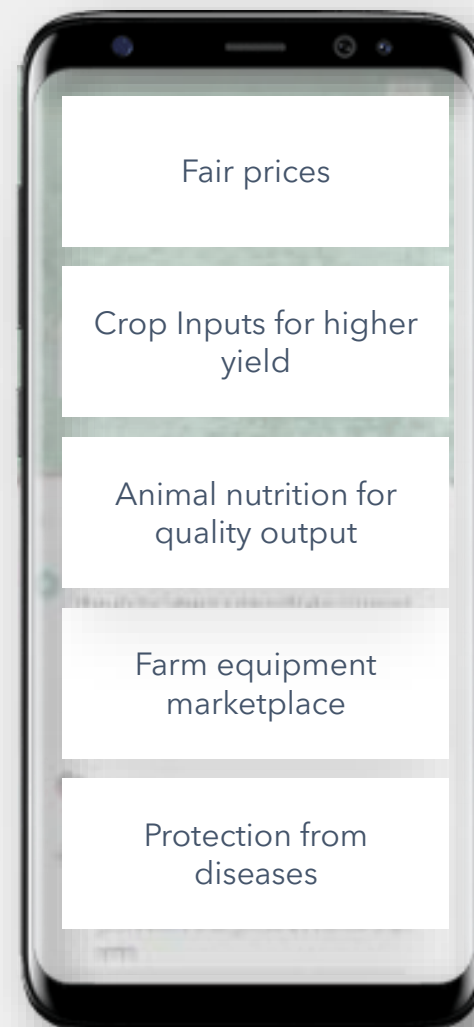


Leading Farmer



INFORMATION

TYPES OF INTERACTIONS



Striding to  
build a  
phygital  
influencing  
channel





# APP MAKES IT EASIER TO **Reach, Follow & Reap Benefits**

**FarmGuru app  
available in  
vernacular  
languages for  
easy  
accessibility**



Register

Reach out to the nearby Leading farmer

Order inputs with just one click

Share your success story with other farmers



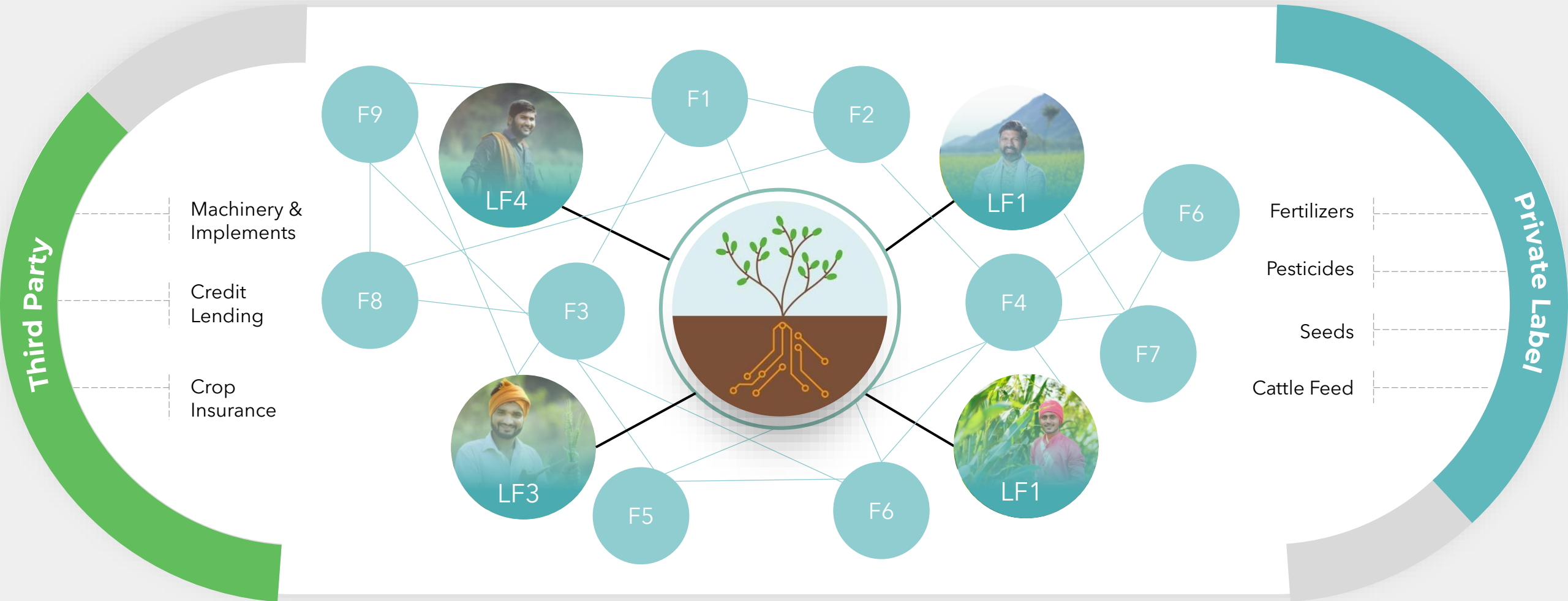
# APP MAKES IT EASIER TO Reach, Follow & Reap Benefits

FarmGuru app available in vernacular languages for easy accessibility



Earn annuity income for life for every friend's future purchases

# THROUGH TRUST NETWORK OF 1350 LEADING FARMERS SERVED 64000 FARMERS





# LEVERAGING CUSTOMER DATA ASSETS TO STRENGTHEN RISK MODEL

## Traditional Approach of Lending

Credit Score      Income Proof      Bank Statements

Land Holdings      Crop Cultivation      Farm expenses

**farmguru**

Based on Customer Profiling,  
Adds Purchase Data/ Cattle Data/ Crop & Cattle yield  
data/ Earnings data  
And reclassifies farmers into



Good



Bad



Risky



**Verified Profile**



Credit Risk Assessment  
data shared with BNPL



Instant e-KYC done



BNPL credit approved

# BENEFITING FARMERS THROUGH DIFFERENTIATED FARM PRODUCTS & SERVICES

## Dairy farmers

Animal feed and silage for farm cattle to increase lactation

Timely health check-up of cattle

Increase in **15%** income  
Reduction in **9%** farming cost

## Agri farmers

Seeds for seasonal / perennial crops

Crop nutrition products and organic supplements

Increase in **12%** income  
Reduction in **10%** farming cost

## Leveraging Agri- Science

Technology-based approach for efficient Agri practices

Agri Experts giving farm advisory

Trusted network of Veterinary doctors

Increase reach through leading farmers via smartphones

**Positively  
impacting  
64000  
families**

# RESULTING IN TANGIBLE BENEFITS



**Dhanaji Vitthal Patil**  
Kavir, Kolhapur

*Was using Bhusa, Maize, Jowar*



**4** Buffalo

Increase in **16%** Milk Yield  
Income multiplied by **24 %**



**Hanumant Purbaji Dhembare**  
Loha, Nanded

*Was using Ginni, Maize, Jowar*



**10** Buffalo

Increase in **21%** Milk Yield  
Income multiplied by **28 %**



**Kishore Eknath Bhusari**  
Newasa, Ahmednagar

*Was using Ginni, Maize*



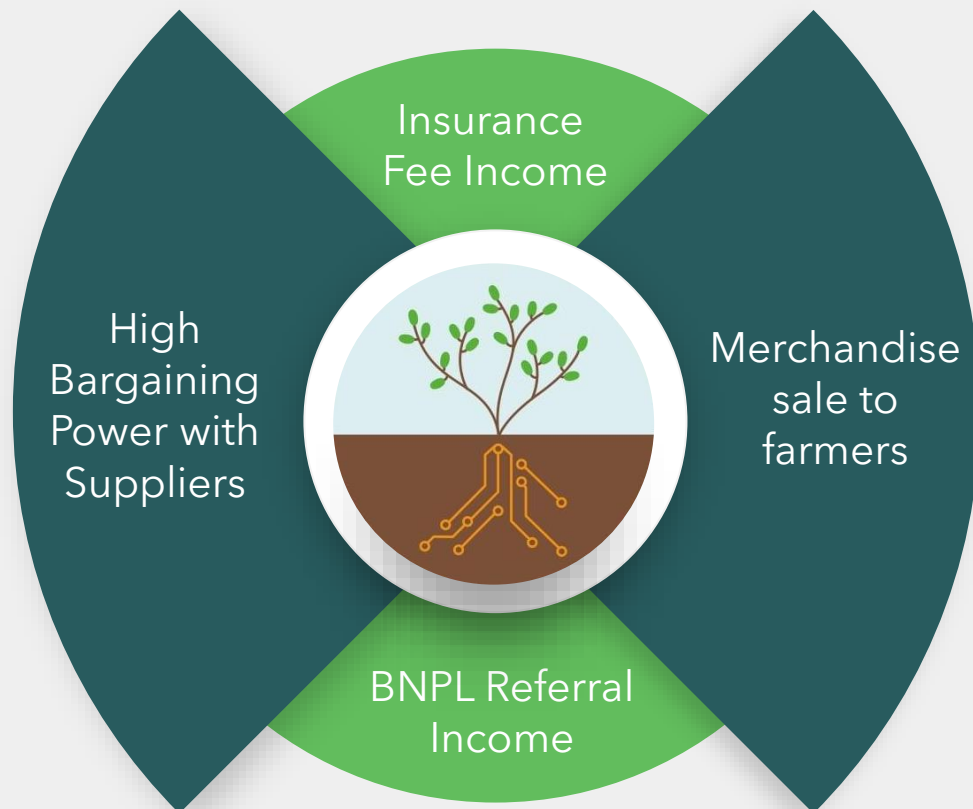
**30** Cows

Increase in **25%** Milk Yield  
Income multiplied by **32 %**





# BUSINESS/ REVENUE MODEL



# CAPTURING WALLET SHARE OF 2 PRIMARY SEGMENTS



## Farmers

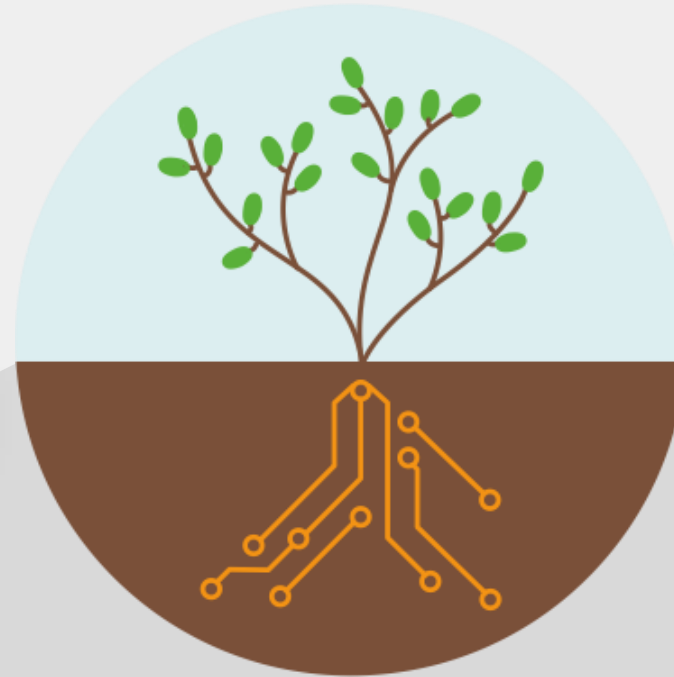
### Revenue Share

Current- 30%  
5 yrs Projection- 75%

### Orders per year

Current- 22,000  
5 yrs Projected- 17,50,000

**Gross Margin - 70-85%**



## Nurseries



### Revenue Share

Current- 70%  
5 yrs Projection- 25%

### Orders per year

Current- 1600  
5 yrs Projected- 30,000

**Gross Margin - 3- 5%**

farmguru



# GO-TO-MARKET STRATEGY



## Influencer marketing-

A trusted network of on-ground influencers earning commission on each referral purchase

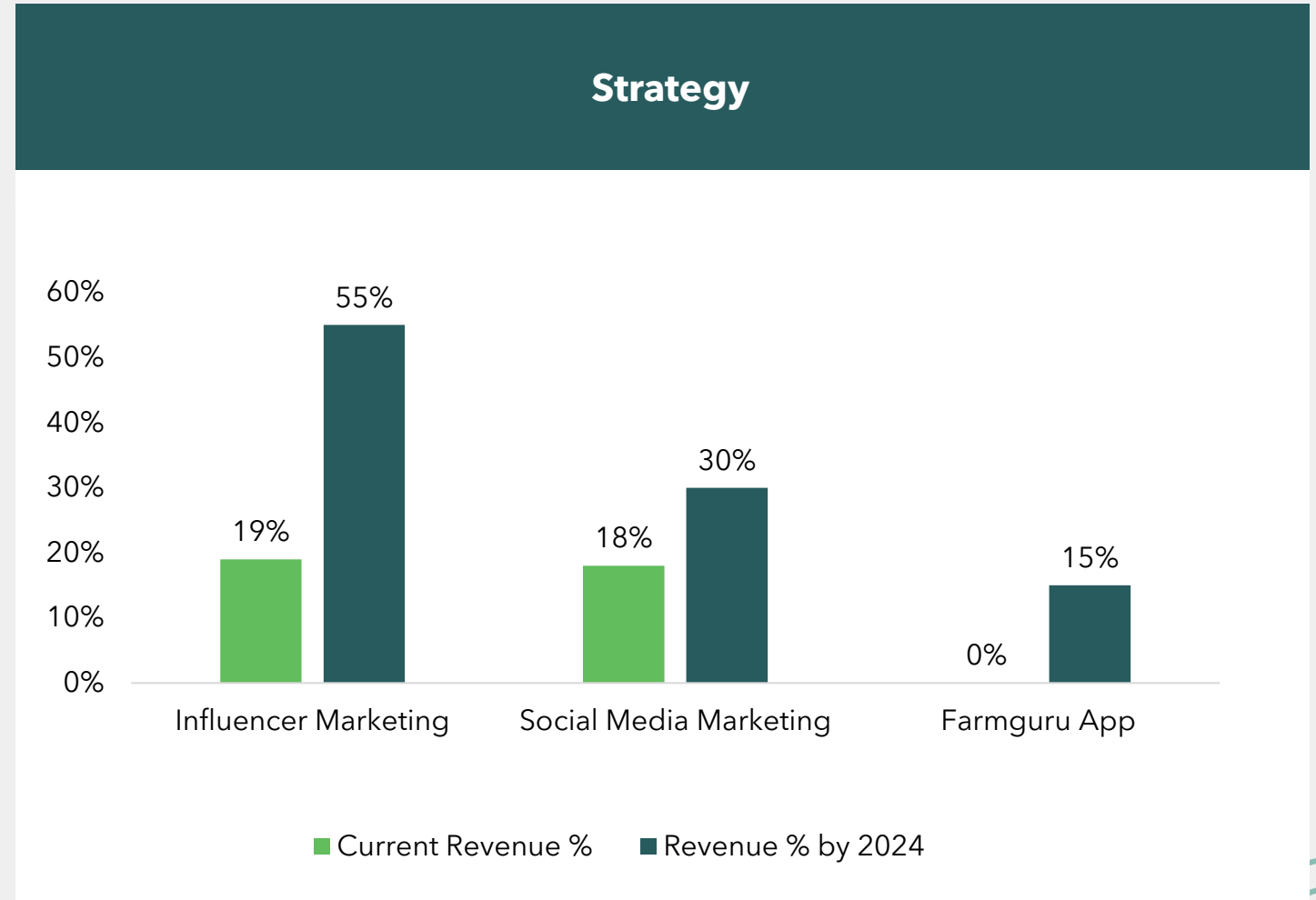


## Social Media marketing-

Trained professionals on the phone to provide advisory support



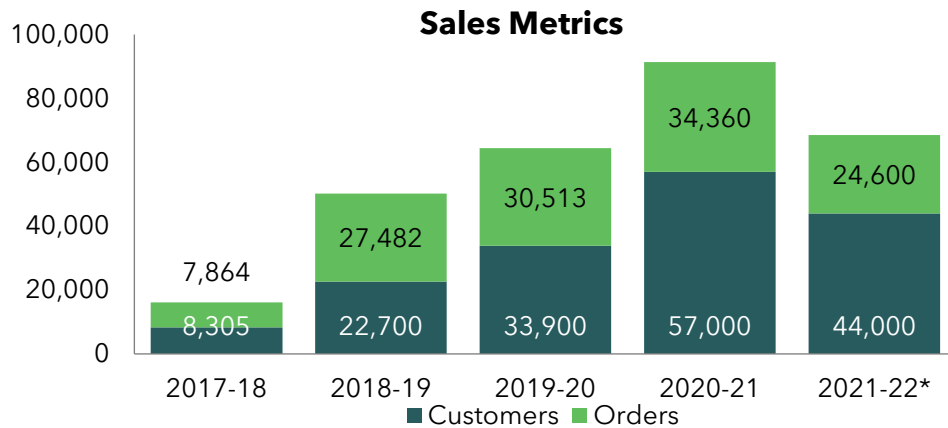
## Mobile APP



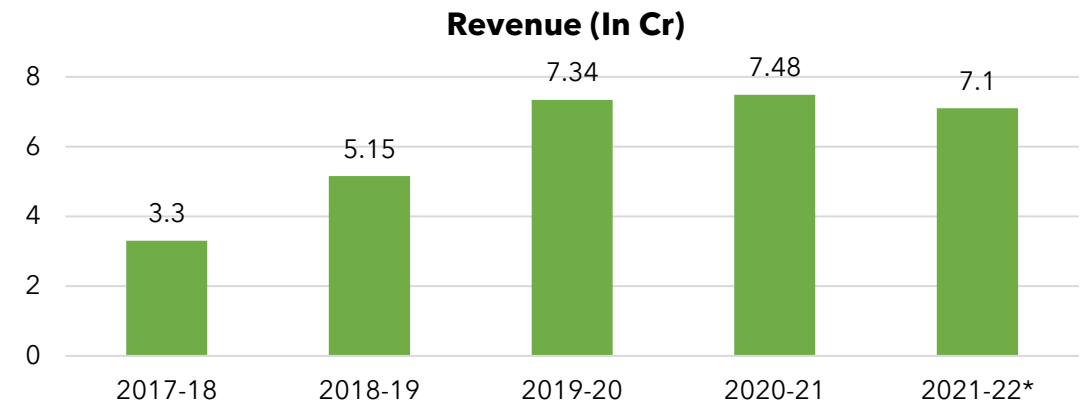


# TURNED PROFITABLE IN 2019-20, AND GROWING SUSTAINABLY

## Customer Data



## Revenue Data



**Aiming to reach  
500 Cr revenue  
by FY26-27**



3X Margin  
Growth

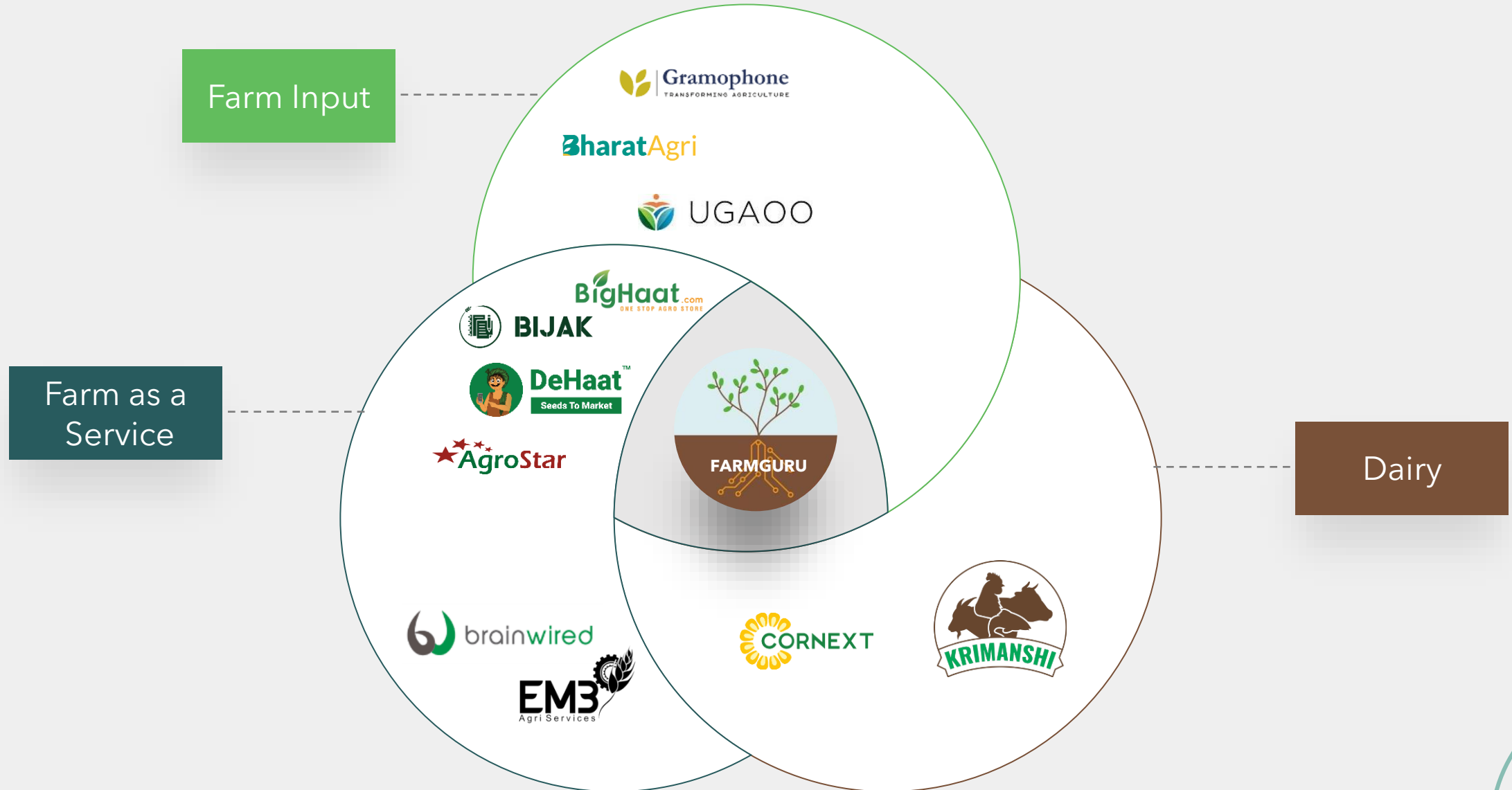
**farmguru**

FarmGuru Label  
launched in Oct 2020



On-Ground Influencer  
Trust Network

# SNAPSHOT OF COMPETITION LANDSCAPE



# KEY DIFFERENTIATORS



Focus on Dairy  
Farmers



Low CAC and  
robust unit  
economics



Curated, Market  
fit products



Trust driven  
Leading Farmer  
Model



Exclusive  
Supplier &  
Private Label



Cemented  
Phygital model



# ROADMAP



## Market Penetration

Adding product lines

Entering deep geographies

Exclusive white-labelled products



## Building Community

Through Farmguru App & Offline Engagement

Expand Phygital Influencing trust networks

Integrate Bots and Call center



## Technology Integration

Data based customer profiling

Loyalty & Referral Program Implementation

Data Harvesting

Upgrade CRM, Order Management and SCM



## Income levers

Using data assets to start credit, lending & insurance services

Entering farm equipment segment

Income from Product Promotion



# THE FOUNDING TEAM



**VIKRAM ANAND**

Co-Founder & CEO

Serial entrepreneur with 20+ years of experience & Co-Founder EPRS.



**VISHAL PARPIA**

Co-Founder & Technology strategy

Tech entrepreneur with 18+ years of experience, Co-Founder & CTO of CloudCover.



**RAMPRASAD  
SANTHANAM**

Co-Founder & Business strategy

20+ years of experience in Banking & Analytics & Co-founder of NettPositive Analytics.



**PRIYANKA ANAND**

Co-Founder & Chief People Officer

Co-founder of EPRS with 10+ years of experience in Operations & People Management.



Hiring Soon

CTO

COO

# PRE-SEED INVESTORS



## KANNAN GOPALAKRISHNAN

Currently Partner in SVP India.  
Kannan was Ex Director of Nokia India & Ex MD of Adidas SE Asia.

NOKIA



## NAVIN PURI

An Associate Member of ICAI,  
Country Head Branch Banking at  
HDFC Bank & BOD of Equitas Small  
Finance Bank. Navin was Ex- Branch  
Manager of ANZ Gridlays Bank.

HDFC BANK

EQUITAS  
Small Finance Bank

ANZ



## DR. GANESH NATARAJAN

Chairman of Honeywell Automation  
India Ltd & 5F World & Director of  
SBI. Ganesh was Ex Chairman of  
NASSCOM foundation.

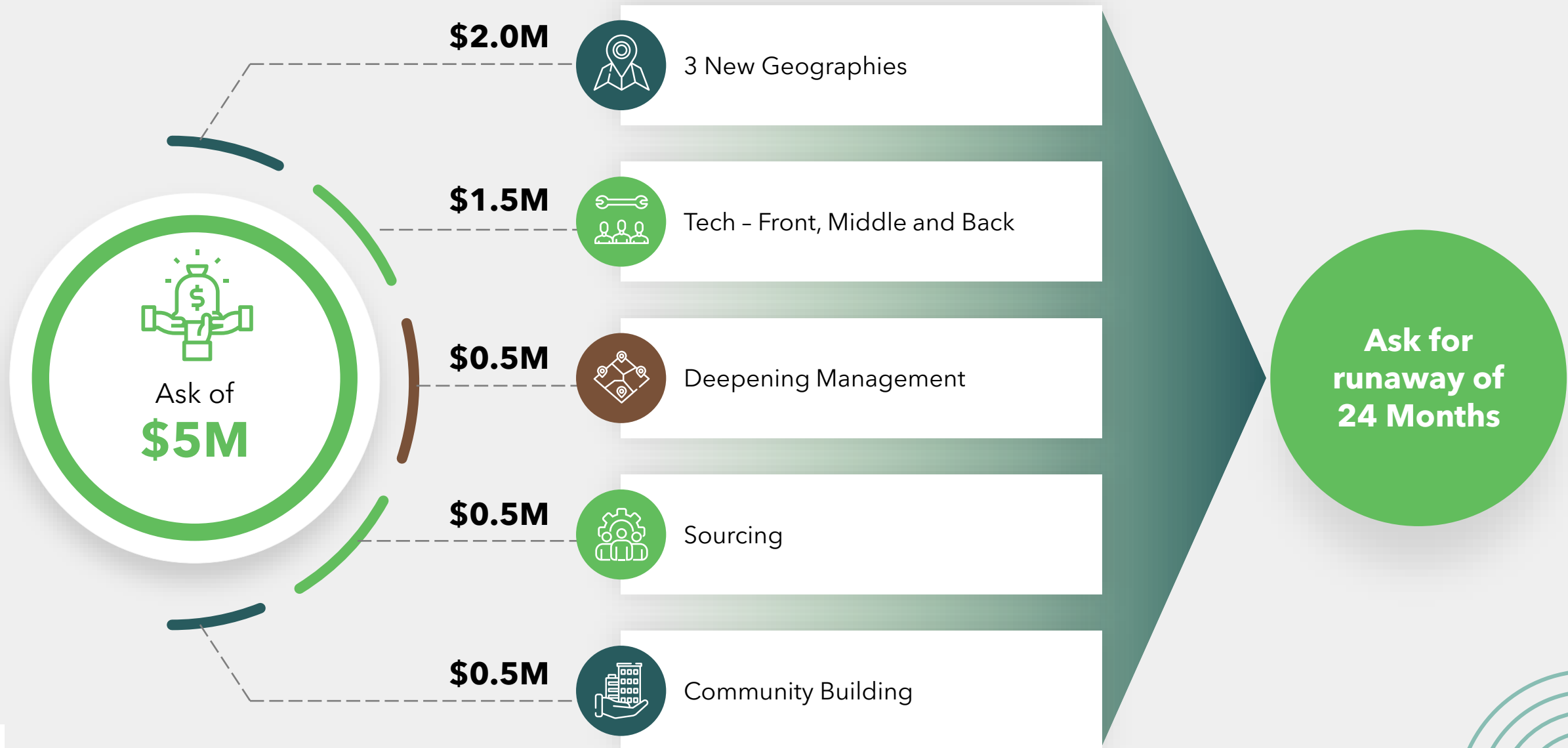
5F WORLD  
CREATING DIGITAL FUTURES

SBI

NASSCOM®

10 selected private investors with shared goal and experience in farm inputs, technology and financial services

# FUND AND **ASK**



# VOICE OF CUSTOMERS

“

**Very happy, good height grass and very juicy**

- Vishal Pandurang Salmute, Khairegavhan, Nasik

“

**Grass Height 9-10 feet, Increased Milk production**

-Dyaneshwar Sahebrao Raut, Ladsawangi, Aurangabad

“

**Chara Changala aahe**

- Arjun Pandrinath Shelke  
, Nandewali, Beed

“

**Good result from chilli, we want more chilli seeds 930**

- Prashant Balasaheb Mane Patil, Ambap, Kholapur

