



FarmMonk Innovations Private Limited

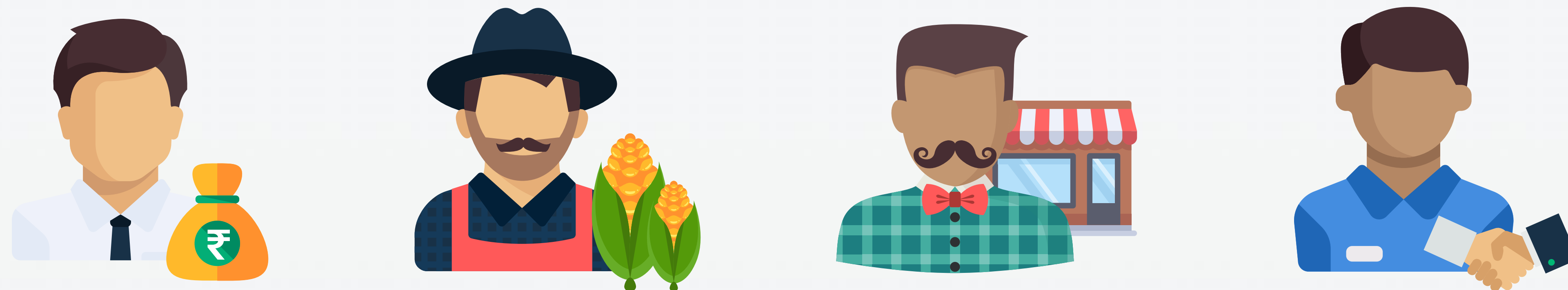
Startup India '18

What is farmify ?

Farmify is a agri-fintech product integrated with supply chain to cover total farm needs for small and marginal farmers in India.

It provides an opportunity for investors to invest in the farms of small and marginal farmers who has less/no access to institutional loans, and in return gives profits from the sale of produce. It is a for-profit organisation.

“Redefining the impact investing”



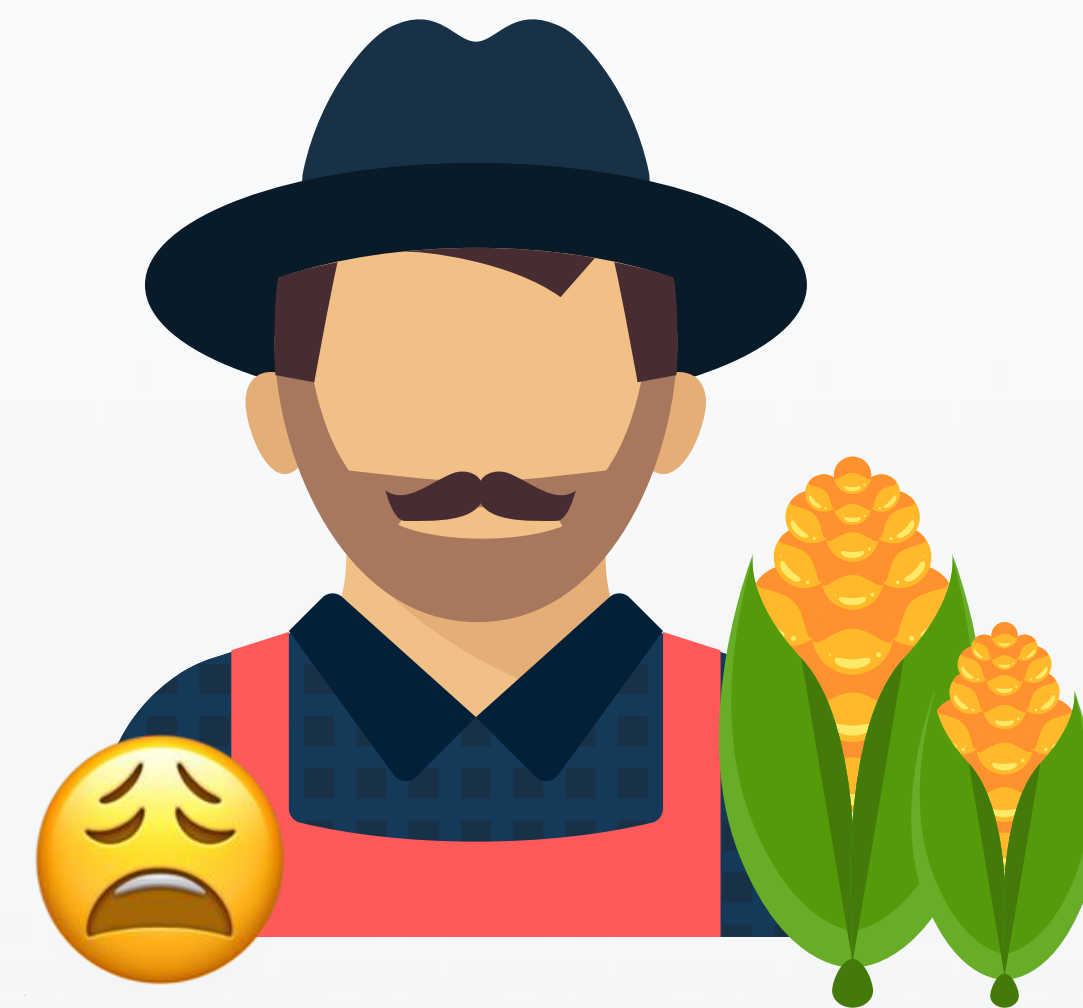
Before farmify



High interest loans



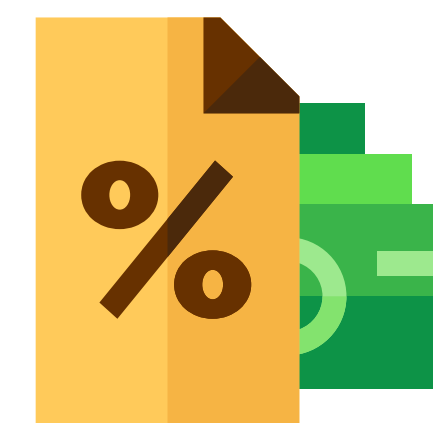
Banks inability to attract



Lack of financial assistance

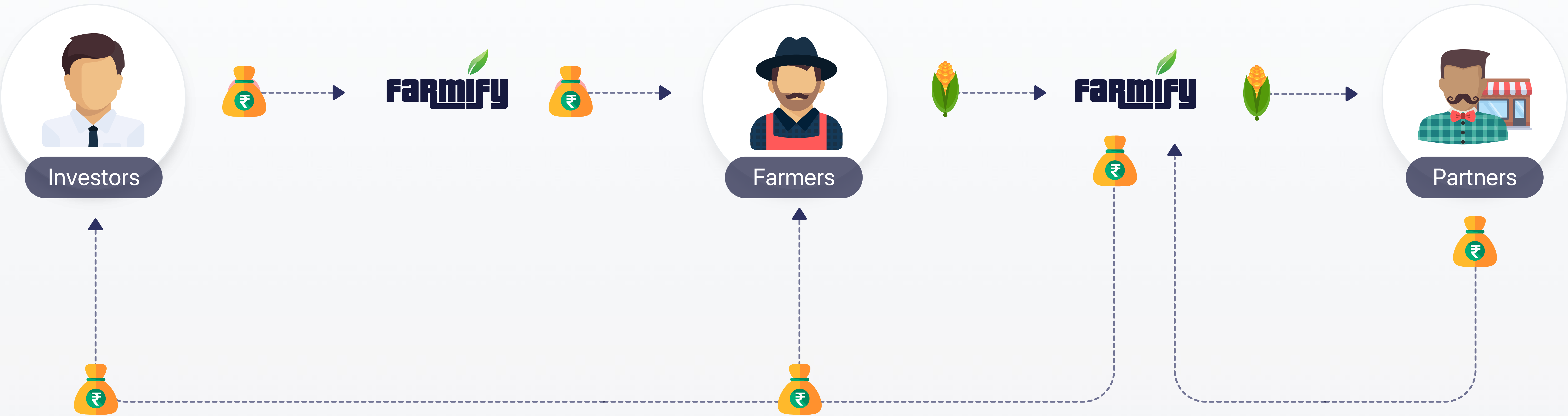


Unable to repay loans / chits

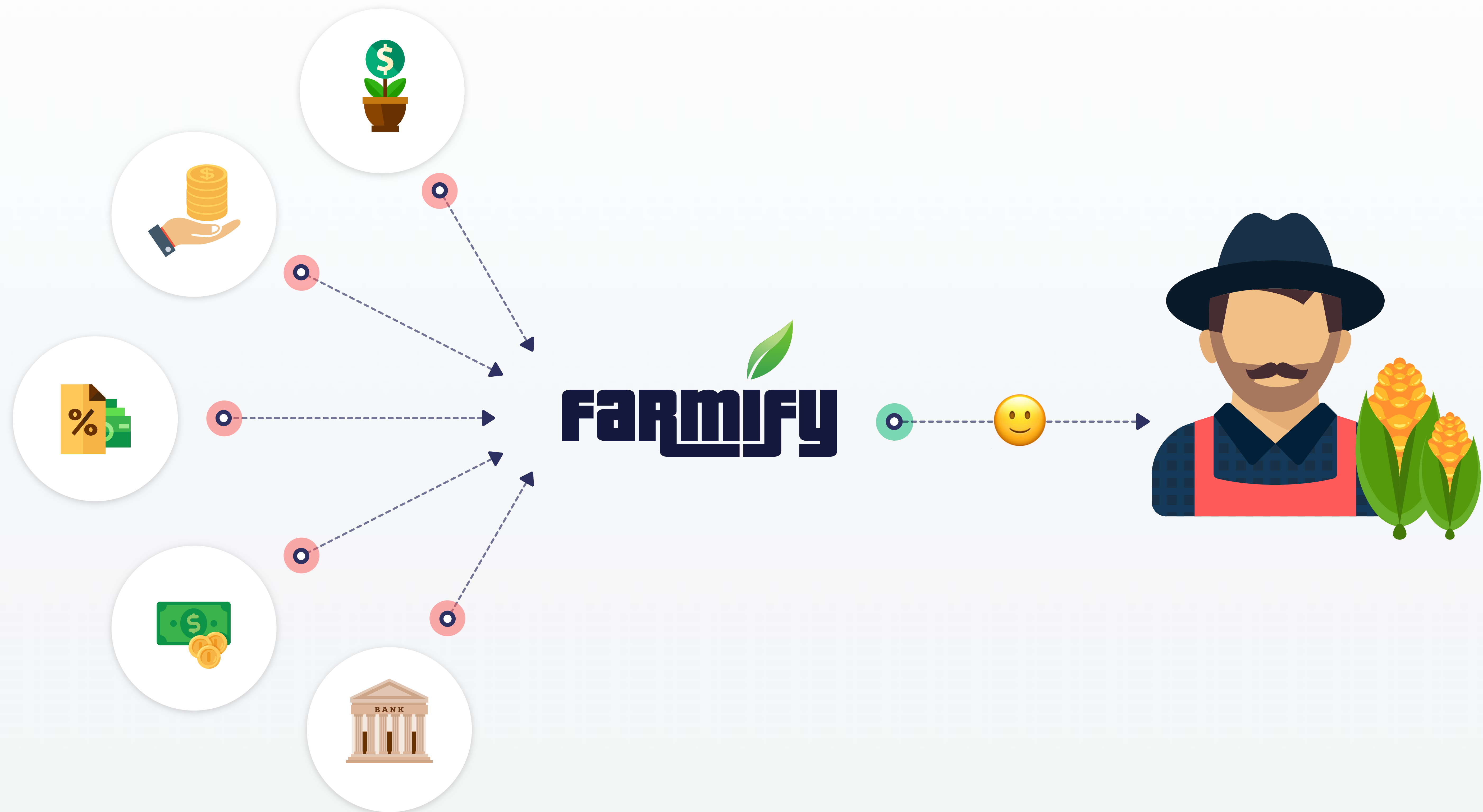


Collateral loans

How it works ?



After farmify



Value proposition



- Attractive investment option
- Impact on neglected agricultural society
- 8 to 10% **returns**
- Impact on bottom pyramid small & marginal farmers



- Financial assistance without conditions/collaterals
- Out of risks in weather conditions, price fluctuation, pest control methods, etc.
- Selling goods at a better price

Value proposition



- Hassle free deals with farmify instead of looking for farmers
- Save time meeting agents, dealers, procurement merchants, etc.
- Meet the demand with the best deals and quality goods






- Investment returns
- Credit history of farmers
- Investment history of investors

Comparison

Without farmify

With farmify

 <div>Finance</div>	Banks & traditional money lenders	investors of farmify
 <div>Sales of produce</div>	taken care by agents (majority)	market links (partners)
 <div>Risk management</div>	Insurance schemes like PMFBY, etc.	internal product (insurance of capital)
 <div>Training</div>	NGO's and goverment organisations	farmify agri experts

Market size and opportunities

60K

Investors

added to market every single day

80%

Farmers

are small and marginal in nature



Demand

for food increases due to population



Unlimited

scope & opportunity to create employment in rural areas

Target audience



Investors

Investors who are willing to
invest by creating impact
by their investments



Farmers

Small and marginal farmers
with no/less access to
finance solutions &
marketing linkages



Partners

Market linkage partners for
strong linkages/partnership
with farmify

Risks involved



Crop risk

- Farmify agent will make sure that enough capital is provided for farmer for the right use of Pesticides and insecticides or lower use of it.



Weather risk

- Tie-up with authorised crop insurer and make sure that the capital is covered
- Build an internal insurance customised to meet the needs of farmers and investors of farmify



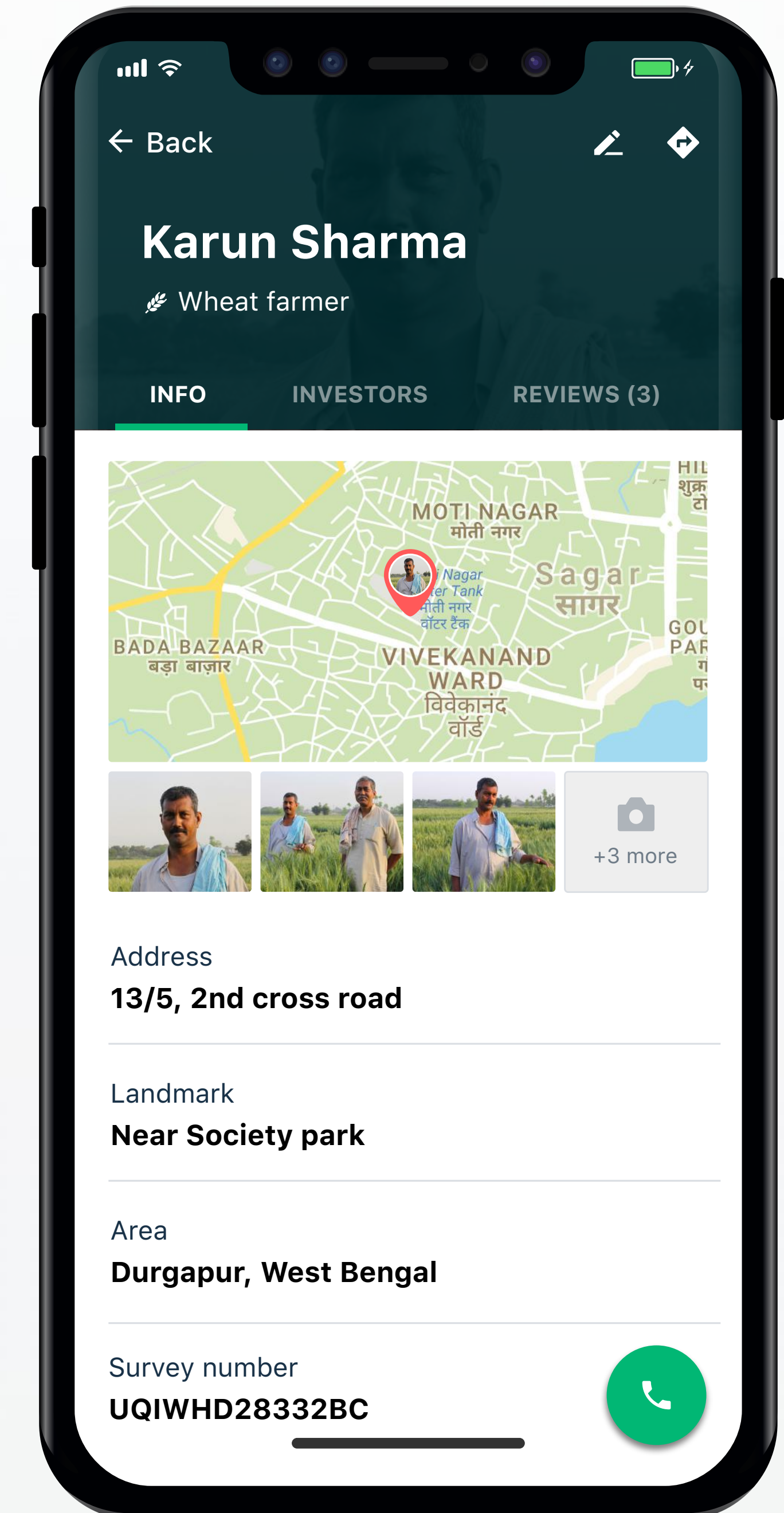
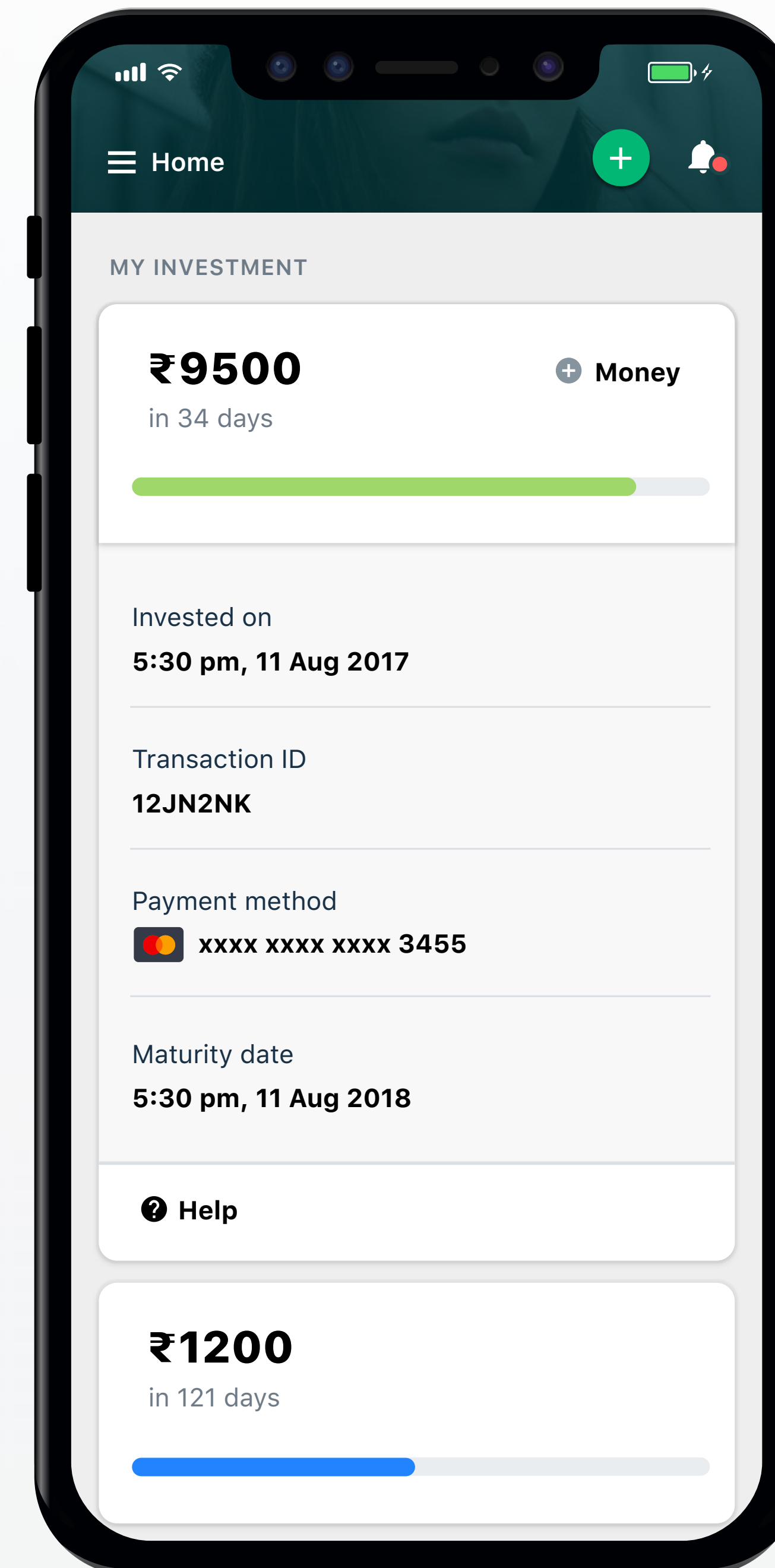
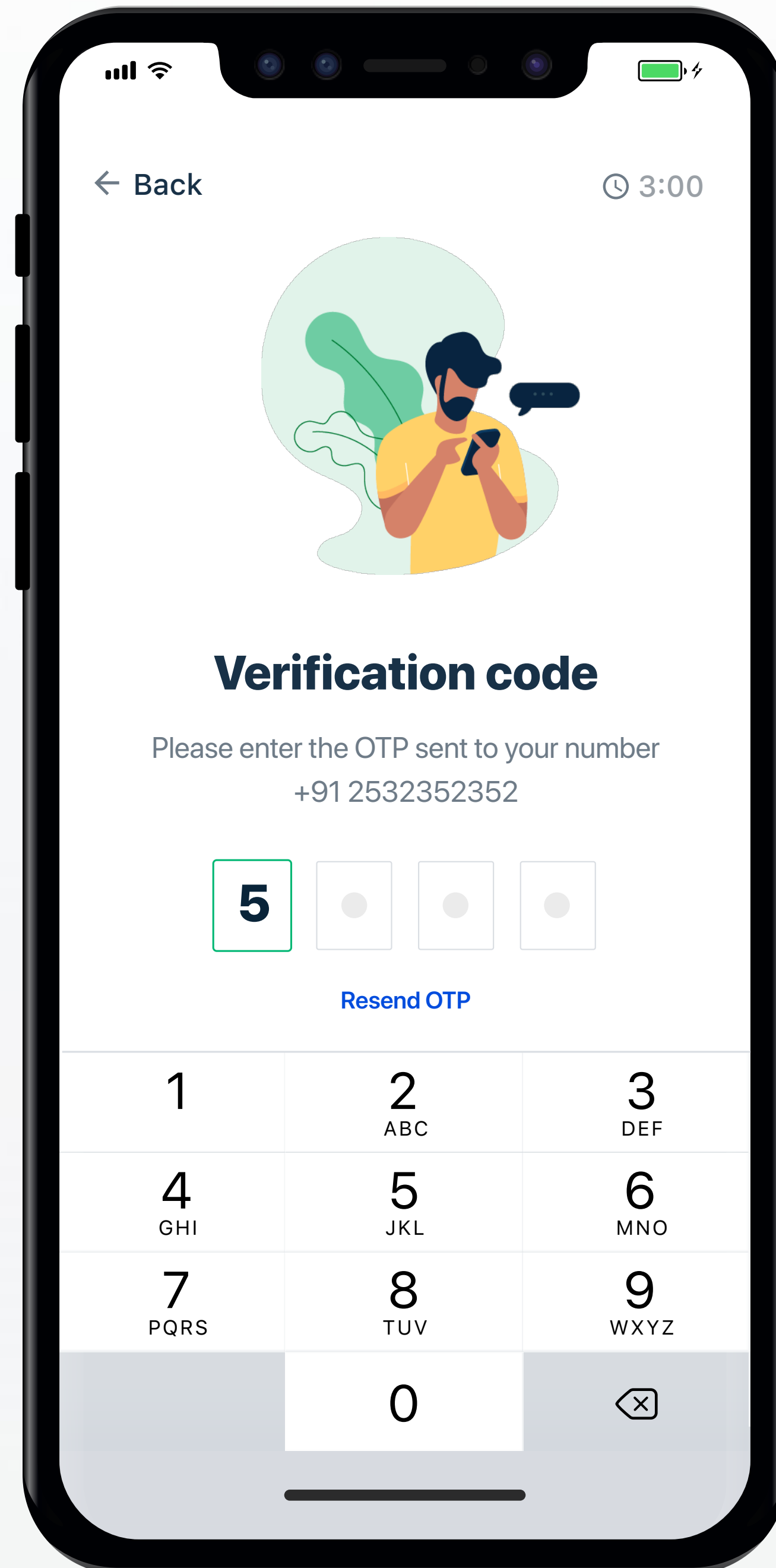
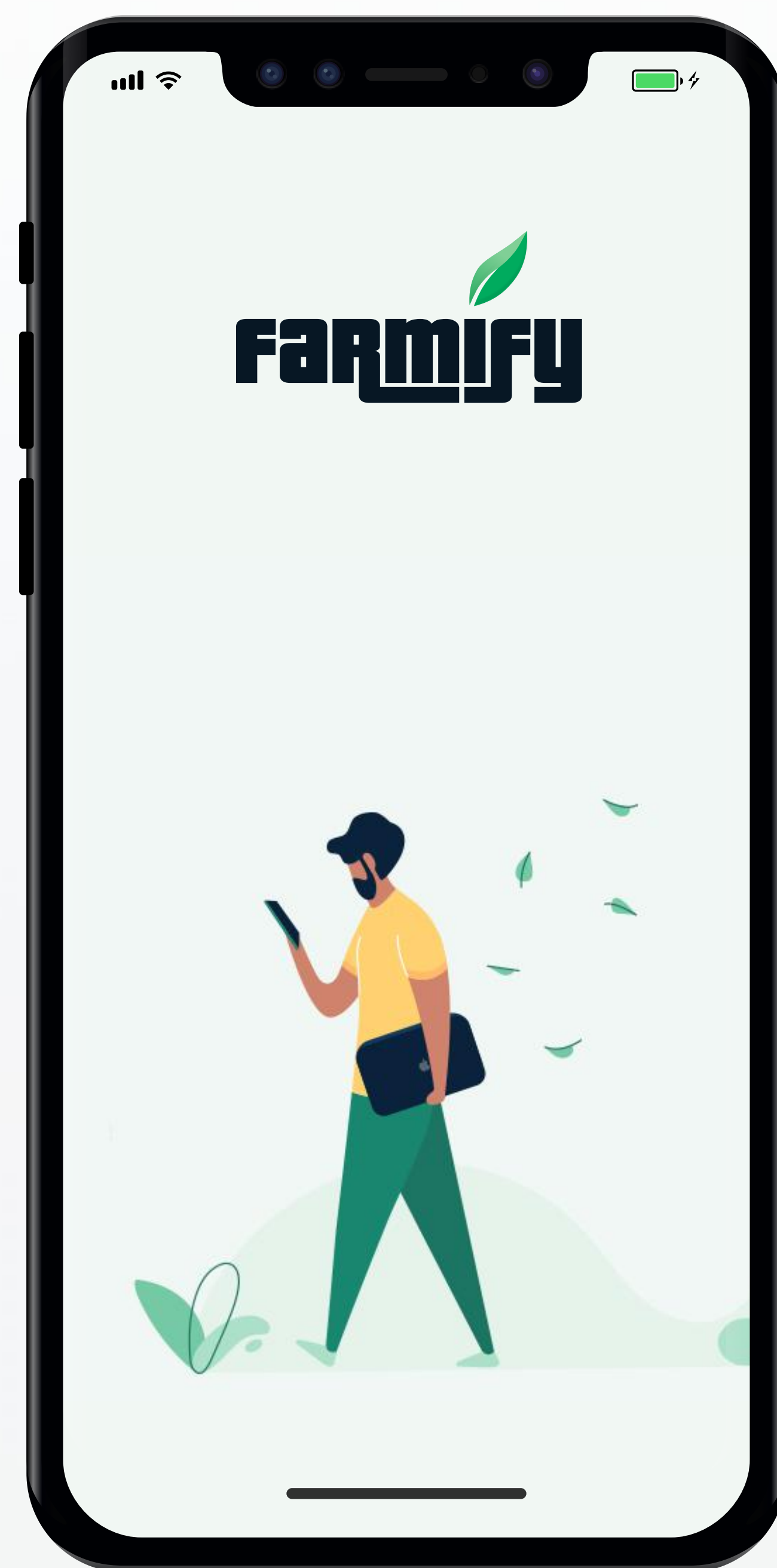
Price risk

- Make the farmer's crop patterns are diversified
- If growing multiple crops, can cover the losses by fluctuations

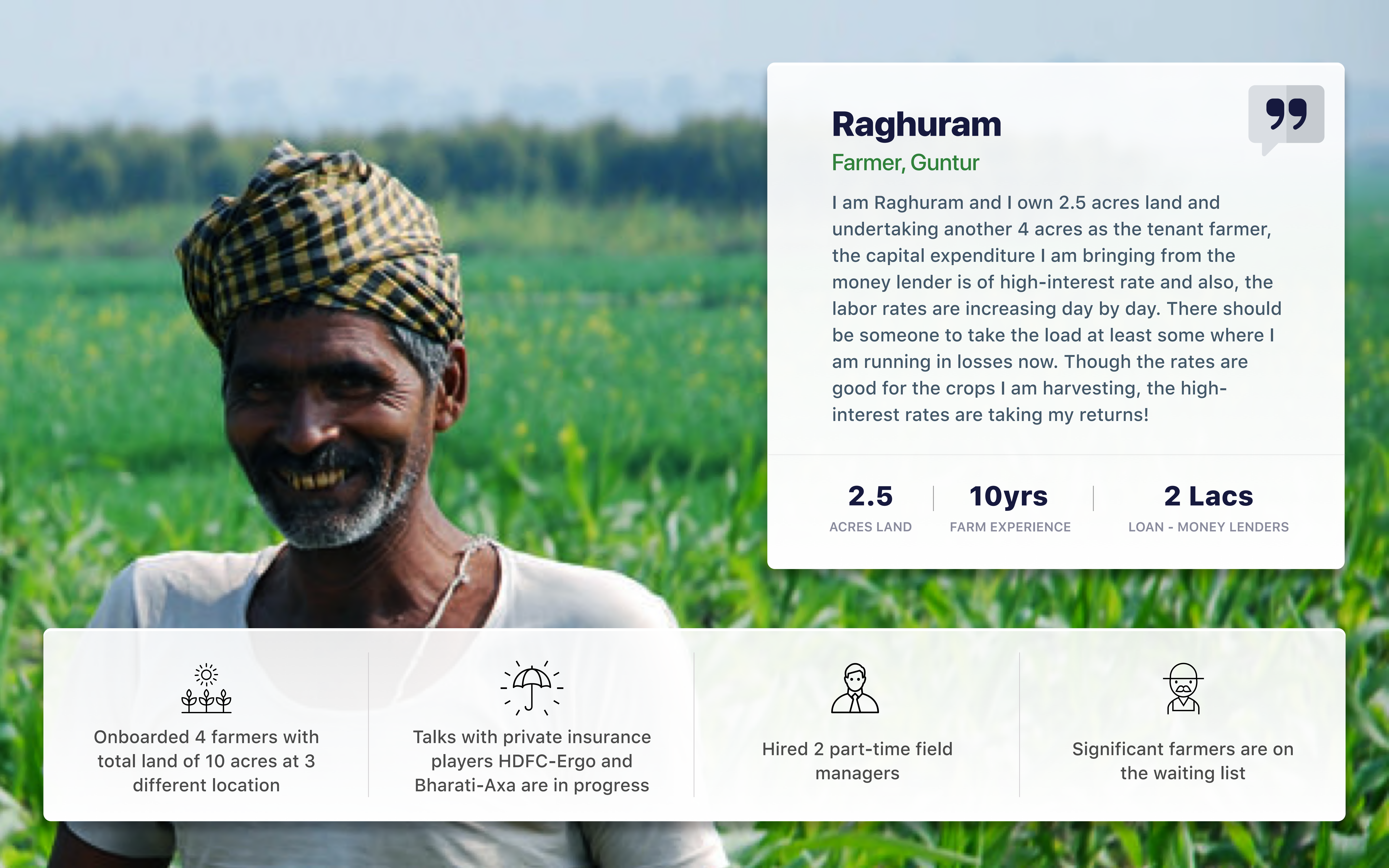


Where are we?

Prototypes



Images are dummy and for representation purpose only Credits: Siddhita Upare



Raghuram

Farmer, Guntur

”

I am Raghuram and I own 2.5 acres land and undertaking another 4 acres as the tenant farmer, the capital expenditure I am bringing from the money lender is of high-interest rate and also, the labor rates are increasing day by day. There should be someone to take the load at least some where I am running in losses now. Though the rates are good for the crops I am harvesting, the high-interest rates are taking my returns!

2.5

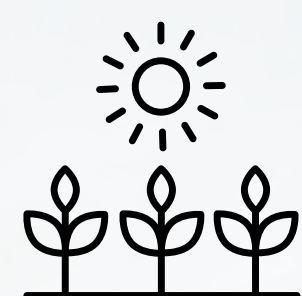
ACRES LAND

10yrs

FARM EXPERIENCE

2 Lacs

LOAN - MONEY LENDERS



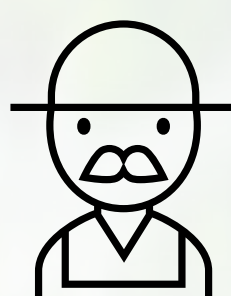
Onboarded 4 farmers with total land of 10 acres at 3 different location



Talks with private insurance players HDFC-Ergo and Bharati-Axa are in progress



Hired 2 part-time field managers



Significant farmers are on the waiting list

Potential partners

ninjacart

Ninjacart



Jumbotail



Bigbasket



CRO Farm



Local agents

and many more...

What we need?

Angel round to:

1. Validate the core business model
2. Onboard more farmers
3. Manage marketing activities before launching platform
4. Setup risk management fund till we have traditional insurance in place

Team



SaiPrasad

CEO, Founder



Vaibhav Sinha

CTO



Kishore

Farm Manager



Kumar

Farm Manager

ADVISORS



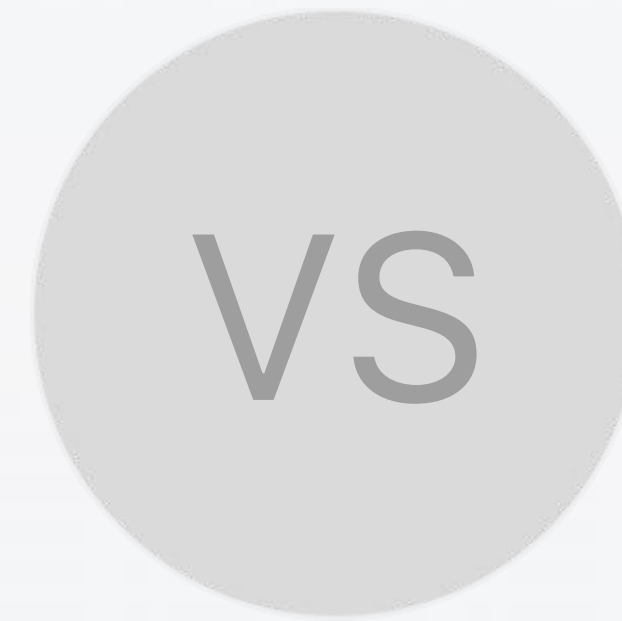
Ramanjaneyulu G.V.

Exec. Director, CSA-India



Ravi Madabhushi

PM-Freshworks



Venkat Surapaneni

Ex Goldman Sachs, CFA



Guru Prasad M

Founder Guru&Jana CA's



Deepa Bachu

Ex: Intuit, Fasal
Co-founder @ Pensaar



Dr. Amarender Reddy

PhD, Agri-Economist,
Director- MANAGE

Saiprasad

 saiprasad@farmify.in