



SHUNYA



Problem Statement

About Problem

1. Farming is not a bad business in terms of profits, it is proven by Organic Farming firms like Sahyadri Farms, Two Brothers Farm, Abhinav Farmers Club etc. Farmers are far away from financial literacy and making a business out of it.
2. At the same time, they are probably good at traditional farming, they also know the effects of excessive use of pesticides, fertilizers etc. Even though they do it because most of the time they are unable to make profits either way. They get a little amount of money for their production, no matter if production is less or excessive.

Problem Statement

We are trying to make a full circle which includes all suites of applications i.e., easy loan processing, easy access to good quality of seeds, equipment, fertilizers, and pesticides, etc., and easy connection to end-users /warehouses/ semi agro product manufacturers.

There are many individuals and NGO's which are working on such problems, we want to help them by giving the cloud-based eco-system, that will help everyone to get the common goal of good quality of food also a better life for farmers too (which is even more important).

Setting up life cycle

Farmer's Problems :

1. Correct Choice of Crop
2. Initial financial support
3. Correct choice and size of fertilizers as well as prestitcides.
4. Finding the Good Market and providing them quality agro produces

There are 2 kinds of situations while making groups of farmers and connecting with banks.

- **Group farming/NGOs working on collective farming,**
- **Individual farmers**

Creating groups of farmers

GROUP

1. Groups can form by crop choices , limit from 200 to so on (or based on land area, as per NGO's guidelines)
2. They need to agree to produce, sale and share profits as in a whole group (Possibly, some NGO's work in this way,

(In that case there must be proper agreement or legal document)

INDIVIDUALS

1. Individuals are free to do there way,

BOTH

They need to input few details and process for further steps and selection of Modules

ShunyaNiti

Since the center of interest is farmers, We want to solve as much as problems that arise and are afraid farmers for doing farming

We designed a full suite of applications (Named ShunyaNiti [નીતિ]) that will help whatever they need in the product lifecycle, following are the modules, farmers or participants of the cycle may register for interested module or be a part of whole system

1. ShunyaArtha (અર્થ) Finance needs
2. ShunyaBazaar (બાજાર) Market Access- Sale and purchase farming related products
3. ShunyaSamadhan (સમાધાન) Any farming-related advice, guidance
4. ShunyaSarathi (સારથી) Transportation-related help
5. ShunyaGat (ગટ) Group formation and collective farming
6. ShunyaShodh (શોધ) Innovations
7. ShunyaKothaar (કોઠાર) Storage/warehousing solutions
8. ShunyaTantr(તંત્ર) Training and knowledge base about the use of technology (in farming, banking, etc.)

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ShunyaArth

BANK

1. There will be page to create different loan offers and packages by banks

FARMERS

1. Individuals or groups need to input the few details, where we calculate the required amount and expected returns, this will create a proper proposal for the bank (Where farmers generally lag)
2. They can filter loans accordingly or choose the best fit and apply for

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ShunyaArth

AFTER LOAN PROCESSED

1. Small chunk of the amount will be provided directly to farmers account, for their daily needs and small expenses and for labour charges if any, remaining should remain with the wallet (if farmer/ NGO wants to be a part of whole suite or as per agreement before processing the loan).
2. Funds will be available only in our App wallet (this is optional), if they do so we will ensure the bank that fund will be used for farming expenses only.
3. Through funds farmers can buy agro materials from authorised suppliers (so that farmers will not misused funds and will not fooled by fraud suppliers) if they are opting for Bazaar, Samadhan and similar modules, only will be spent in our authorised suppliers.

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Gat (Group)

1. Our app will help individuals to join groups by their crop choice
2. In case of already formed group, this app will monitor, synchronise the efforts and planning of the group.
3. This app will assign members that will be in connect with group, monitor and assess health of crops, overall activities of group, help them resolve conflict if any.

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Bazaar (For Framer's Purchase)

1. Authorised supplier will send supplies to common places and later distributed amongst farmers accordingly in case of collective farming.
2. If there is any bad feedback about supplies, there will be further evaluation and actions will be performed.
3. Before one month of harvesting, will take meeting with all farmers and will take a look on quantity and quality of production.
4. Accordingly marketing and advertising team will activate, and share tentative demands-supply ratio and possible rate per unit for the field.

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Bazaar (Sale)

1. Connect to the apps that is already connected with the urban crowd, like society management apps, grocery apps etc.
2. Make connection with corporate food providers, canteens etc.
3. Connect with semi-processed/processed product Manufacturers for example, Kissan (Jams, Tomato suace etc.), Balaji or Haldiram (Chana(for bessan), dry fruits, milk, and milk products, Potatoes for chips, Ashirwaad/Pilsbury (wheat, soyabeans etc.)

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Kothaar (Warehousing)

1. In case of excess production, or demand for produce is in far area from a place of manufacturing/farming, we will connect them to warehousing nearest to the market place.
2. There are two type of warehouses one is general (grains, packaged processed food etc), another is cold storage (vegetables and fruits, dairy products)

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Sarathi (Transportation)

1. To transport produce from farm to warehouse/storage facility, or market or end user, there will be a transport module, which will connect farmers to wide variety of transportation options, and companies

Shodh

1. Will connect to innovators and Krishi Vidyapeeths invention (probably we are focusing on innovation related to equipment and techniques) (not on hybrid crops/seeds, as they may affect quality and just increase size or quantity in units)

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Samadhan

1. Advisory will filter received innovations on the basis of rules set by them.
2. Advisory will conduct polls amongst the groups according to the problems solved by innovations.
3. Advisory will try out on enthusiast groups or individuals, Risk will be shared amongst 3
 - 1) Innovator,
 - 2) Advisory
 - 3) Group or Individual .

Risks & Measures

Farmers

Risks	Control Measure
Farmers will use funds for other than agro activities.	Wallet and authorised sellers will control it little bit.
Farmers will use materials and equipments for resell.	Group monitoring team will closely watch and provide material just before use.
Farmers will sale their produce to others, or hide earnings.	Again group monitoring team will keep eye on that.
Farmers will use bad/chemical fertilizers.	Possible tests will disqualify the produce, group monitoring team will try to control it.

Risks & Measures

Market

Risks	Control Measure
Market Risks like due to high produce we are not able to give a minimum quoted price .	<ol style="list-style-type: none">1. We probably distribute 2-3 suitable crops in the group, possibly other products will cover the risk,2. Will connect with semi producers will help, like Kisan Groups for fruits, tomatoes, Haldiram for Potatoes, Ashirwad for Wheat, and other similar grains.
Produce is not generated as expected due to natural reasons.	This is the biggest risk, but advisory team and group monitoring team will make sure to take possible measure, still this risk will always be biggest issue.

Risks & Measures

Bank

Risks	Control Measure
<p>Bank will provide a loan, who will repay it.</p> <hr/> <p>How will we make payment for farmers unable to make minimal required produce</p>	<p>Primary responsibility is Farmers, secondary is ours</p> <hr/> <p>There will be multiple groups, it is very unlikely that all the groups fails to achieve</p>

Risks & Measures

Innovate

Risks	Control Measure
<p>What if innovation failed to deliver?</p>	<p>Advisory committee and polls will help us to take right decision.</p>
<p>What if it has some side effects in short or long term?</p>	<p>Advisory committee and polls will help us to take right decision.</p>



Thank You

