OPPORTUNITY

INDIA

MODERNIZE FRESH PRODUCE TRADE & FINANCE MARKET
TECH-ENABLE SUPPLY CHAINS
ORGANIZE MILLIONS OF MSMEs (95% OF RETAIL)
DIRECT MARKET LINKAGES TO FARMERS
BUILD MODERN B2B TRADE BUSINESS
AGRICULTURE 20% OF INDIAN $3 TRILLION ECONOMY TOUCHES 60% OF EMPLOYMENT PRODUCE ALONE $100 BILLION MOST ACTORS ACROSS CHAIN BORROW INFORMALLY
BETTER MARKET LINKS

200 - 500% TODAY

FARMER

SOURCE DIRECT

DELIVER DIRECT

MSME RETAIL

FRUIT

ASSET LIGHT . TECH SMART
SOLUTION

BUILD FAIR TRUSTED MARKET
APPLY TECHNOLOGY TO CONNECT FARMERS & MSMEs

FARMER
DIRECT MARKET LINKAGES
BETTER PAYMENTS
VALUABLE FARM INPUTS
SUSTAINABLE FAIR TRADE

FRUITFAL
MODERN TRADING PLATFORM
INFORMED BY PRECISE DEMAND DATA
FORECASTING, PREDICTION,
GUARANTEE VOLUMES + PRICES

MSME
CONVENIENT
B2B MODEL

SMALL SHOPS
CONNECT TO SUPPLY
ORGANIZE
ENABLE CREDIT
CONSISTENT QUALITY

CONSUMER
FOOD SAFETY
ASSET LIGHT.TECH SMART

VERIFICATION PAPERLESS IN-APP SIGNATURES

MOBILE APP SMART

FRUITFUL INTELLIGENCE
PREDICTION + TRUST SOURCING & PROCUREMENT SUPPLY/DEMAND OPTIMIZATION LOGISTICS & DISPATCH

FRUITFUL DRIVER APP
ENABLES 3RD PARTY LOGISTICS ROUTING SCHEDULE ORDER MANAGEMENT
## B2B Revenue Forecast

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>FY2018-19</th>
<th>FY2019-20</th>
<th>FY2020-21</th>
<th>FY2021-22</th>
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</thead>
<tbody>
<tr>
<td><strong>Revenue:</strong></td>
<td>$500K</td>
<td>$3.7M</td>
<td>$10M</td>
<td>$23M</td>
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<tr>
<td><strong>(Actual)</strong></td>
<td>[FY: APR-MAR]</td>
<td>[FY: APR-MAR]</td>
<td>[FY: APR-MAR]</td>
<td>[FY: APR-MAR]</td>
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</tbody>
</table>

**Break Even:** November 2019

**20% Gross Margin Target**

**Current Team:** [18] - 7 Sales/Marketing + 7 Operations + 4 Engineering
## OPERATIONS RESULT

### CURRENT

<table>
<thead>
<tr>
<th>Component</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Sales Margin</td>
<td>11%</td>
</tr>
<tr>
<td>Variables (Logistics Staging)</td>
<td>6%</td>
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<tr>
<td>Shrinkage</td>
<td>1%</td>
</tr>
<tr>
<td>Contribution</td>
<td>4%</td>
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</table>

Achieved positive in 12 months

### 3 YEARS

<table>
<thead>
<tr>
<th>Component</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Sales Margin</td>
<td>25%</td>
</tr>
<tr>
<td>Variables (Logistics Staging)</td>
<td>8%</td>
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<tr>
<td>Shrinkage</td>
<td>2%</td>
</tr>
<tr>
<td>Contribution</td>
<td>15%</td>
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</table>
EXPANSION PLAN

15,000+ MSME RETAIL CUSTOMERS 3 YEARS
ORGANIZE TOP METRO RETAILS + LINK TO SUPPLY

FOCUSED SELECTION
$25B

LOCATION
RETAILS

YEAR 1
NEW DELHI
3,000
BANGALORE
2,000

YEAR 2
MUMBAI
3,000
HYDERABAD
2,000
PUNE
1,500

YEAR 3
CHENNAI
1,000
KOLKATA
1,000
JAIPUR
500
AHMEDABAD
500
CHANDIGARH
500
LUCKNOW
500

[PRODUCT DEVELOPMENT]
[ORGANIZE RETAIL + LINK SUPPLY]
FINANCING REQUIREMENTS

SEEKING EXPANSION CAPITAL
BUILD B2B MSME RETAIL BASE + DISRUPT CREDIT
ASSET-LIGHT TECH SMART STRUCTURE — ALLOWS FOR SCALE

CAPITAL
GROW TEAM + EXPAND B2B MSME RETAIL
+ FARMER SUPPLY LINKS + SALES & MARKETING

DISRUPT
DISRUPT SUPPLY
UP FRONT PAYMENTS
GUARANTEE VOLS/PRICE
LONG-TERM CONTRACTS

EXTEND CREDIT
FINANCING OPPS
PAY 5-7% PER MONTH TO
MONEY LENDERS TODAY

FPO/FARMERS
FAST
PRODUCT ROTATION
3-4 DAYS

SHORT
PAYMENTS CYCLE
7-15 DAYS

SHOPS/KIOSKS
MSME
DISRUPTING CREDIT

OPPORTUNITY TO BUILD ₹200 Cr BALANCE SHEET IN 2-3 YEARS
[$30M USD]

WORKING CAPITAL + GROWTH LENDING
65% BORROW INFORMALLY AT 3-5X MARKET RATES

SECTOR SPECIFIC CREDIT — OFFERING TAILORED LENDING PRODUCTS
SHORT DURATION REVOLVING LINES FOR PERISHABLES

LOANS SECURED BY BUYING/SELLING IN FRUITFAL NETWORK
FRUITFAL DEEP DATA + RELATIONSHIP VISIBILITY ALLOWS FOR PRUDENT RISK MANAGEMENT

DIGITAL LENDING FRONT-END VIA FRUITFAL APP(S)
OPENS DOOR TO UNBANKED CLIENTS

FAVORABLE ECOSYSTEM - INDIA STACK/UPI — AADHAAR — eKYC — eSIGN — GST
**Formalize Borrowing**

**Fruitful Generated Credit**
Based on:
- Custom to each retailer
- How long customer
- Previous orders
- Payments history
- Time to pay
- Payment method
- ETC

**Ledger Service**
- Tracks payments balance
- Drives financial discipline
- Onboard to MSME lending

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**Fruitful Retail App**

- Kisan Fresh
  - Credit Limit: ₹ 15000
  - 10 days late

- Ledger
  - Outstanding Amount: ₹ 12414.64
  - Status: Payment (Cash)
  - Amount: ₹ 10000
  - OutStanding: ₹ 1409.04
VIRESH PRASHAR
CEO
4TH STARTUP INVOLVEMENT
2ND AS FOUNDER. ORACLE. SLING MEDIA

SUBIR SHARMA
COO
TCS ACCENTURE SANOFI HCL

ABHISHEK MANDINGI
CTO
IIT KANPUR TWIGLY BIDZVILLA
[ BACKUP ]
FRESH PRODUCE IN INDIA

FRUIT & VEGETABLE RETAIL IN INDIA IS ALMOST ENTIRELY UNORGANIZED OPERATES UNDER ANCIENT TRADING SYSTEM $100 BILLION YEARLY MARKET VALUE
UNORGANIZED RETAIL

MILLIONS OF SMALL SHOPS & KIOSKS DOMINATE RETAIL - 95%
POOR ACCESS TO RELIABLE QUALITY SUPPLY. BORROW INFORMALLY.
CURRENT TRADING SYSTEM BROKEN - TOO MANY TOUCH POINTS - NO TRACEABILITY
NO ACCESS TO FAIR, TRUSTED AND TRANSPARENT MARKET
ANTIQUATED SYSTEM

UNORGANIZED END-TO-END

FARMER
LIMITED MARKET LINKAGES & VISIBILITY

ANCIENT TRADING
FRACUTURE & FRAGMENTED SUPPLY CHAIN
PRICE VOLATILITY
NO RELIABILITY. ADDS LITTLE VALUE
MANIPULATE MARKETS. EXTREME SPOT
EXCHANGE CASH UNPREDICTABLE

LOCAL MARKETS

LOCAL MANDI
WHOLESALE MARKET

LOCAL MANDI

LOCAL MANDI

KIRANA/KIOSK
[12-14M]

95% CURRENT RETAIL

CONSUMER
NO FOOD SAFETY
POOR CHOICE
EXPENSIVE

SMALL SHOPS
UNDER SERVED
FRAGMENTED
NO BUYING POWER
POOR SELECTION
NO SUPPLY

CURRENT RETAIL
95%
ADDRESSABLE MARKET

1.3 BILLION PEOPLE. CAPTURE 1.4M RETAILS (4M HH)

14 MILLION RETAILS

585 MILLION 90M HOUSEHOLDS

ACROSS INDIA + LIVING IN URBAN CENTERS

50M

[5-7 YR GROWTH]

20M HOUSEHOLDS

AVAILABLE MIDDLE CLASS TARGET

MARKET SIZE

WE LIKE OUR FRUITS AND VEGGIES

$224 BILLION
2017 PROJECTED VALUE FARM OUTPUT

$80 BILLION
EXPORT

$40 BILLION
WASTE

$100+ BILLION [PER YEAR]
CONSUMED IN INDIA

$15-20 BILLION
CONSUMPTION [TARGET CAPTURE]

$1-2 BILLION

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