

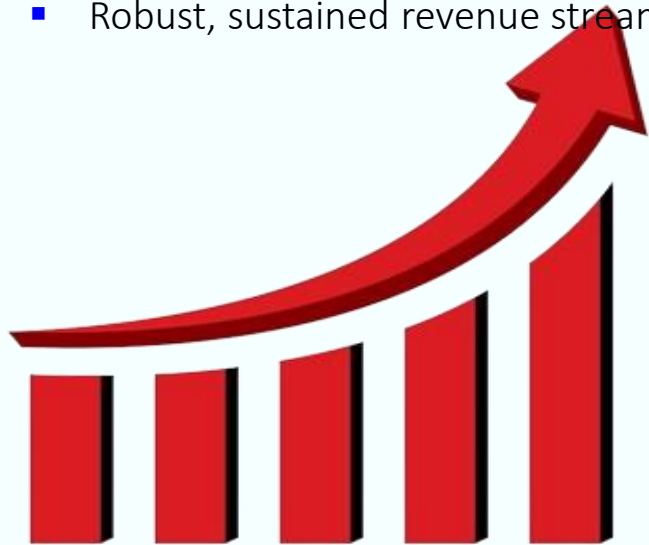


AN EXCELLENT BUSINESS OPPORTUNITY ILLUSTRATED

A Growth Solution for the Farmers
while offering long term hedge to Households to save huge on Food Costs

An Excellent Large Business Opportunity

- Establish your own FTR Empowered Agricultural Supply Chain
- Enlist agro colleges/consultants, logistics providers, processing facilities, and other related service providers suppliers
- Last-mile delivery logistics as part of the supply chain
- Help them generate their FTRs on IRG Portal
- Robust, sustained revenue streams



Project

- Huge profits, minimal risk; low Break Even Point
- Affordable air-freight for same day fresh deliveries in the overseas markets
- Full system support assured

Growth Potential

- Offer value added products to end consumers and services to the farmers
- Expand by covering more cities and adding farmers to the supply chain
- Ideal to offer farm ERP solutions with market advisories
- Lead commissions on equipment, agro input sales - assured market
- Huge Agro-tourism opportunities

Unmatched Business Opportunity

The Project

To network about 15,000 farmers from Kolhapur and Satara districts in aggregate earmarking 50,000 acres farm land

A unique Agro Supply Chain

- Empowers the farmers to sell, and urban households to buy food products at pre-fixed, low prices year after year.
- Support farmers improve farm infrastructure without debt
- Establishes an Agro Supply chain that
 - Redefines the present landscape by putting farmers at the heart of the agro supply chain
 - Coordinates agro and logistics services on hedge terms for home deliveries
 - Farmers retain ownership of their produce, with all sales billed in their name

Market

Mainly, fresh vegetables & fruits to Mumbai and Pune households and Indian families in select Middle Eastern & European cities.

USPs

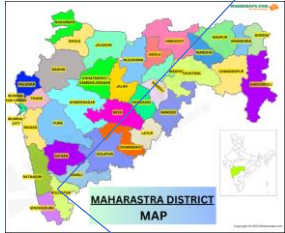
- Multi, sustainable robust revenue streams
- Low investment, low in risk
- Direct sales by farmers
- Fresh produce without any preservation process
- Value added and retailed packed at farm gates
- Hedge options to lock in low prices year after year





Kolhapur District

Maharashtra State,
India



Kolhapur District, Maharashtra State

Location

- Well connected by road and rail to major cities in the Western and Southern India
- 375 km to Mumbai; 353 km to Navi Mumbai airport; 229 km to Pune city

Land holding

- 4.6 lakh hectares of cultivable land; 6.4 lakh farmers – 92% of them small marginal
- Partly irrigated through canals and wells; fertile land but facing over

Crop Patterns

- Sugarcane and rice as major crops; others include jowar, pulses, groundnut, soya bean
- Variety of vegetables and fruits

Ideal region for the project

- Climate, with its mix of semi-arid plains and cooler highlands, supports a diverse range of crops
- Rainfall around 500mm in the east to over 6000mm in the west
- 20+ Agriculture colleges and food processing plants, warehousing and all other agro infra
- Promoter's has close family members in Kolhapur district holding agricultural land – He is well placed to network the farmers for the project



Rajarshee Chhatrapati Shahu Maharaj College
of Agriculture, Kolhapur
offers B.Sc, B.E., B..Tech., M.E., M.Tech degree
courses



Satara District



Maharashtra State,
India



Satara District, Maharashtra State

Location

- Well connected by road and rail to major cities in the Western and Southern India
- 253 km to Mumbai; 232 km to Navi Mumbai airport; 109 km to Pune city

Land holding

- 1.87Mn acres of cultivable land; 300,000 farmers – 68% of them small marginal
- Partly irrigated through canals and wells; a substantial portion remains rain-fed

Crop Patterns

- Variety of vegetables and fruits – strawberries, grapes, guava, papaya, pomegranate
- Sugarcane, rice, bajra, wheat, and pulses

Ideal region for the project

- Climate, with its mix of semi-arid plains and cooler highlands, supports a diverse range of crops
- Rainfall ranges from heavy in the Western Ghats to scarce in the eastern rain-shadow zones
- 20 Agriculture colleges and food processing plants, warehousing and all other agro infra

Promoter's Family is from Satara district and holds agricultural land -
Well placed to network the farmers for the project



Sahyadri College of Agricultural Engineering,
Satara, offers B.Sc, B.E., B..Tech., M.E., M.Tech
degree courses

FTR Empowered Agro Supply Chain

- Establish a network of farmers in aggregate holding 30,000 acres of farms
- Sell [IRG Agro FTRs](#) (FTRs) for farm development and help farmers secure their future
- The FTRs are standard, Blockchain registered units freely tradable on IRG Portal
- Utilize the sale proceeds to build farmer centric 'FTR Empowered Agro Supply Chain'
- Hedge to avail the logistics and processing services at low pre-fixed rates
- The farmers to sell the produce and agro products directly to the end-consumers
- Households to buy the produce and agro products at low pre-fixed rates on FTR terms

USPs

- FTR sales to enable huge investments in the storage and delivery logistics
- Corpus Fund mechanism to help farmers and the FTR holders
- Secure your future with Blockchain secured, enforceable rights – to save huge; free to sell your rights – anytime, anywhere; or swap for other service/goods
- Farmers free sell the produce subject to a part to be sold on FTR terms

[The Supply to be established and managed by IRG-AGRO](#)
[earning service charges and lead commissions](#)



TROT EXCHANGE
Redefining the World of Finance



A Global Exchange for a wide
Spectrum of Innovative TROT products
to Hedge with a Difference

By
Rohit Tidke

IPR License

IPRs of FTR Solution are with Rohit Tidke, author of 539-page treatise titled 'IRG Exchange – Redefining the World of Finance'®

What is IRG FTR

- A right to claim agro produce and products at a low, pre-fixed rate and surrender of X no. of FTRs
- Universally standard value per FTR unit; its value expressed in the local currency
- Blockchain registered freely tradable online on dedicated IRG Portal at no cost
- Generate, allot, sell, buy, redeem, gift, or swap for any other FTRs
- Legally compliant; not a cryptocurrency
- Generate, allot, sell, buy, redeem, gift, or swap for any other FTRs
- Legally compliant; not a cryptocurrency
- Backed by many in-built cross checks, ombudsman provisions
- Recall mechanism resulting into payment of pre-fixed compensation to the FTR holders
- Corpus Fund mechanism to assure ready buyer support at the Benchmark price



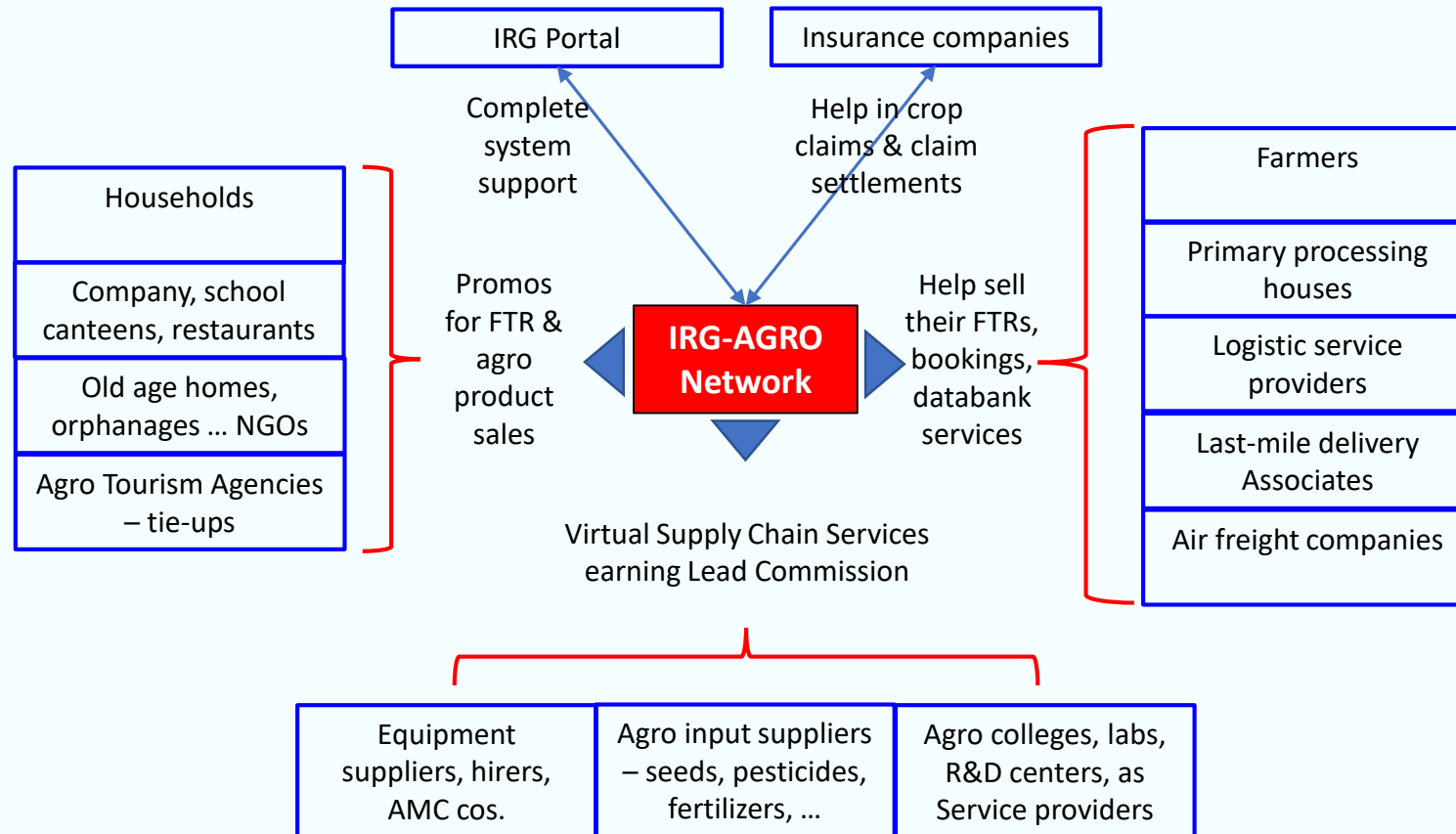
Networking Target

Farms Participants Enlisting target - Additions per year				Nos.	
Description	Year1	Year2	Year3	Year4	Year5
Farm acres	25,000	10,000	5,000	5,000	5,000
Processing houses	2	1	-	1	-
City hubs	5	2	-	-	-
Trucks	67	27	13	13	13
Air-freighters	3	1	-	-	-
Last-mile delivery Associates	1,522	609	304	304	304

- IRG-AGRO to arrange for the tie-up for the services to be provided to the farmers on FTR terms
- The farmers to buy their FTRs to avail the services at low, pre-fixed rates for the sales onn the FTR terms
- IRG-AGRO to generate FTRs for the farmers and sell them
- The FTR sale proceeds to be managed through an escrow banking
- Transaction charges are levied on the sales on FTR terms – a major revenue stream for the project

The Network to be established and monitored by IRG-AGRO
Ombudsman services for settlement of intra-network disputes and claims

Agro Network with a Difference

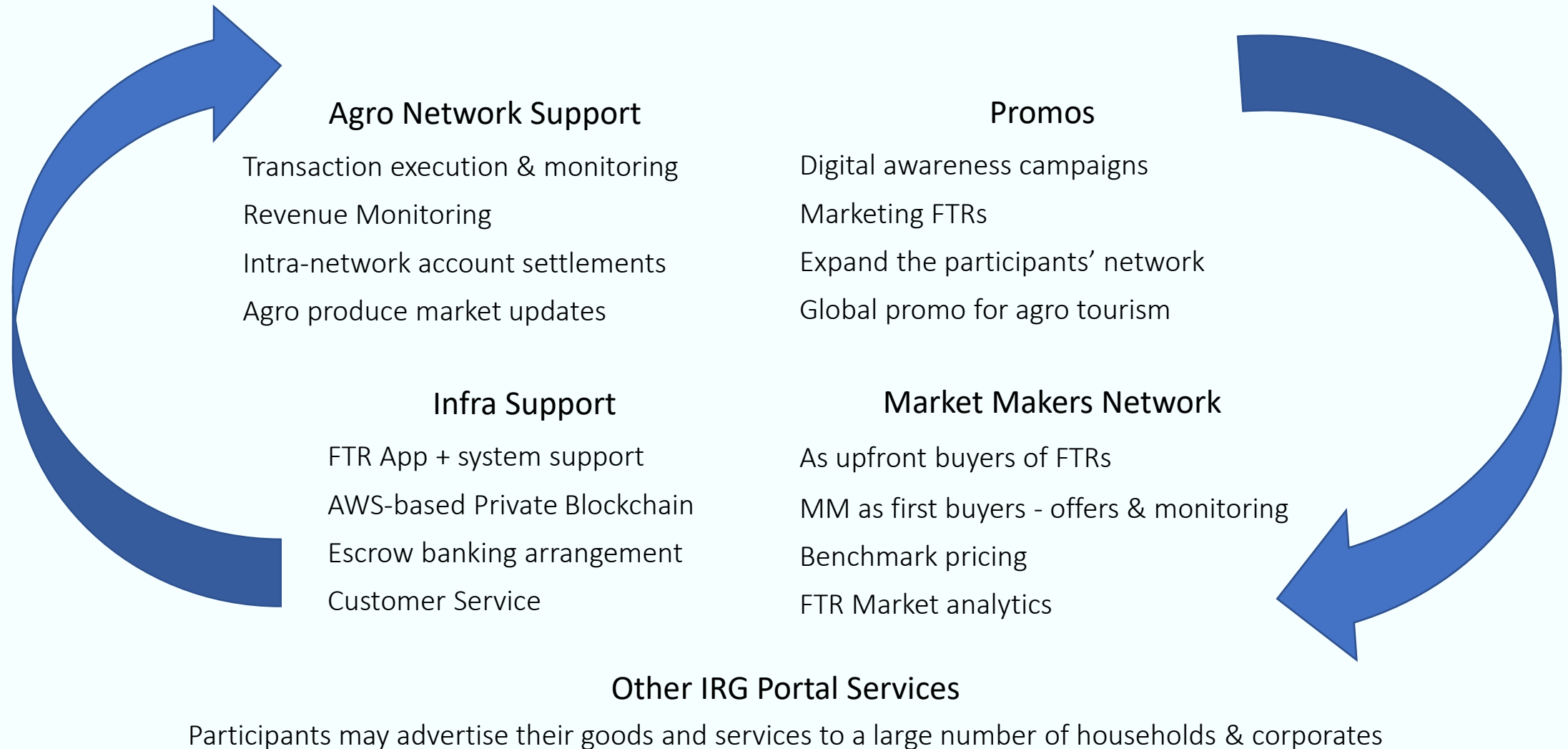


Infra Support

- A potential to establish a network of 10,000 – 15,000 farmers earmarking in aggregate about 50,000 acre farms
- Households to be networked in Mumbai & Pune: 3,00,000; overseas households: 1,50,000
- Average household order quantity of 2.5 -3 kg; resulting into annually about 15 crores retail orders
- IRG-AGRO to monitor the order booking, sourcing and retail packaging details, QC certification, and deliveries
- Kialekt UG (Germany) to provide the portal and the complete system support including uploading the FTRs on Blockchain and transaction in them and maintain the same for the transaction charges to be paid
- Kialekt UG to provide promotional support for selling FTRs to households in India and overseas



IRG Portal Support



How Overseas Air-freight is Viable



- Farm to home within 24-36 hours - farm fresh!
- Normal packaging - air flow and temperature control
- Wastage about 5% only
- Plucked and packed naturally near ripe
- No preservatives
- Farm gate realization 18% - 20% of MRP

- Farm to home takes 15-25 days
- Special packing and containers to preserve the greens
- High wastages - 22% -25% - carbon cost?
- Plucked and packed unripe – loss of natural flavor, taste
- Chemically treated to last the shipping days
- Farm gate realization 10% -12% of MRP



Wastage savings about 20 MT per flight valued at Rs. 10 lakh at farm gate price and Rs. 60 lakh at MRP
Jet fuel consumption 33 MT (Dubai) costing Rs. 20 lakh

Net carbon footprint?

Farmers and Agro Services Providers' Benefits



- Revenue boost with increased patient flow
- Promotional support
- System to store and analysis crop data, tracking
- Easy to interface with your existing IT system
- Easy exit – anytime, at no charge

- To conduct the business/profession on own terms – No revenue sharing; no restrictions; no management controls
- Only a part of the 'revenue' to be earned on FTR terms
- No risk of being 'NPA' – no interest; no EMIs worries
- Servicing linked to produce yields

	Rs. lakh				
Description	Farm per acre	Processing houses	City hubs	Trucks	Air-freighters
Projected sales p.a.@ MRP	30	15000	7500	444	120000
% earmarked to sale on FTR terms	35%	50%	50%	40%	50%
Years' revenue considered	10	10	10	4	7
FTR sales –Funding	58	33750	16875	285	162000

Farmers, out their FTRs sale proceeds, to buy FTRs of Processing houses, logics projects including the air-freight companies



How Households are Benefited



- Clean & cut fresh vegetables, fruits home delivered
 - Save huge – low pre-fixed rates; no seasonal variations
 - May gift or donate to the needy
 - No fear of lapse; high safety quotient
 - FTRs - universally standard value; anytime liquidity without loss
 - Children studying abroad? Get them healthy greens delivered
 - You know the price break-up – never overcharged
-
- Standard FTRs – free to swap against any other IRG FTRs
 - Corpus Fund support in case of food cost exceeding your budget;
 - IRG Seva FTRs for financial support in extreme cases
 - Build your holdings over a period as you wish -any small amount
 - Your rights Blockchain secured, enforceable, sale or swap for other service – anytime, from anywhere



Market Potential



Middle class households (2024)

Mumbai:	28 - 30 lakh
Navi Mumbai	3 - 4 lakh
Thane city	3 - 4 lakh
Pune city:	9 - 10 lakh
Total	<u>43 - 48 lakh</u>

Demand Estimate (2024)

Vegetables & fruits: 13 - 14 lakh MT
Milk & milk products: 7 - 8 lakh KL
Other food items: Rs.32,000 crore

Demand Growth

Increasing urbanization and population growth to push the quantity demand by 4% - 5% annually

Market share – 5 year target

5% of middle class city household

Agro Exports

- Home deliveries against online bookings
- Dubai, Riyadh, Kuwait in the Middle East, and London, Frankfurt in Europe
- Capitalizing on the price difference justify dedicated full-load air freight services
- Indian families to prefer fresh, produce offered at low pre-fixed rates on under hedge option
- India's agro exports \$49Bn (2023)
- Runs the risk of non-tariff barriers

Market share – 5 year target

5% of the Indian families

Growth Drivers

- Increasing urbanization – 50% of Indian population to be urban by 2030
- 50% of Indian households will have an annual income above INR 5 lakh by 2030
- The middle class is expected to swell to 16.5 crore households by 2030
- More and more households becoming vegetarian
- Health-conscious urban families driving demand for fruits, vegetables and millets
- Technological advancements in farming and MSP and subsidies influencing agricultural production and prices

The Promoter is assured of total support of his close relatives who are reputed vegetables and other food importers and distributors in Dubai

Key Drivers for FTR Demand

FTR buyers	Use for
Middle class households	Buy FTRs to save huge on monthly food expenses and also as an option to earn hedge benefits that may exceed the market ROIs
Higher middle class & Rich households	Assured high quality and farm-fresh vegetables and fruits home delivered without paying fancy costs. Also to buy F-FTRs to save huge on future buys or earn profit on its sale, or swap to avail any other goods and services, including agro tourism
Charitable trusts, philanthropists	Earmark FTRs for food supplies to orphanages, homes for old aged and destitute – assured target deliveries – far better option than donating cash.
Corporates as employers	Buy through Staff Welfare Trust or directly – redeem for the staff and his/her family – a tax free perk? New Tax Code?
School and Industrial canteens, restaurants	Saves from daily price variations enabling steady margins. Option to buy surplus stocks as a special category stocks offered on FTR terms
HNIs	Become Market Maker – good returns, ready liquidity, high safety quotient, work from home

The promoter, MBA (Hospitality), has excellent contacts in the large corporate catering businesses in Pune and Mumbai

Competition Landscape



‘Demand future’ for FTRs

- May provide an excellent option to households to save huge on the high food cost
- Cashless deliveries and even credit sales possible
- ‘Unsupported’ under the Govt. schemes - middle class families to find IRG Agro FTRs attractive

Empty Competition Landscape?

- FTRs and all other IRG FTR Products are proprietary ones – globally IPR protected under the Paris Convention
- Online transactions makes it difficult to copy – can be easily caught
- Swap facility with other FTR products effectively bars copycats
- Similar products may enter the market but likely to meet only a limited success
- Operational freedom and revenue for the networked participants – unmatched

Agro retail chains Mumbai, Pune

- BigBasket
- Amazon Fresh
- JioMart
- Blinkit
- Swiggy Instamart
- Kissan Connect
- Ekart
- FreshToHome
- Nature’s Basket
- Farm2Kitchen
- I Say Organic
- Otipy

Marketing Strategy

Marketing Objectives

- Create awareness of the benefits for the middle class+ urban families
- IRG portal as reliable support portal – mainly for households and farmers
- Boost IRG portal ad revenue

Marketing targets

- Enlist maximum no. of farmers and households
- Establish the farms network covering diverse produce and agro products
- Maximize redemption of FTRs

Unique Marketing needs

- Demand for FTRs generated by the households
- Last-mile delivery associates to be strong marketing initiative to reach the households to sell FTRs
- Efficient logistics and QC to ensure fresh & quality deliveries within 24 hours from the farm gate

Marketing Strategy

- Targeted digital promos & awareness campaigns
- Training to enlisted farmers for good cultivation practices with hygiene and quality assurance
- Promo gifts to households, arranging farm trips
- Digital and media promotion, press conferences

Pro-active Government support for the initiatives assuring
maximum farm-gate realizations

Thank You!

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