



Incubator for Rural and Tribal Women-Owned Enterprises

Company Presentation
October 12, 2022



TIFS
TRANSFORMATIONAL INVESTING
IN FOOD SYSTEMS



Agenda

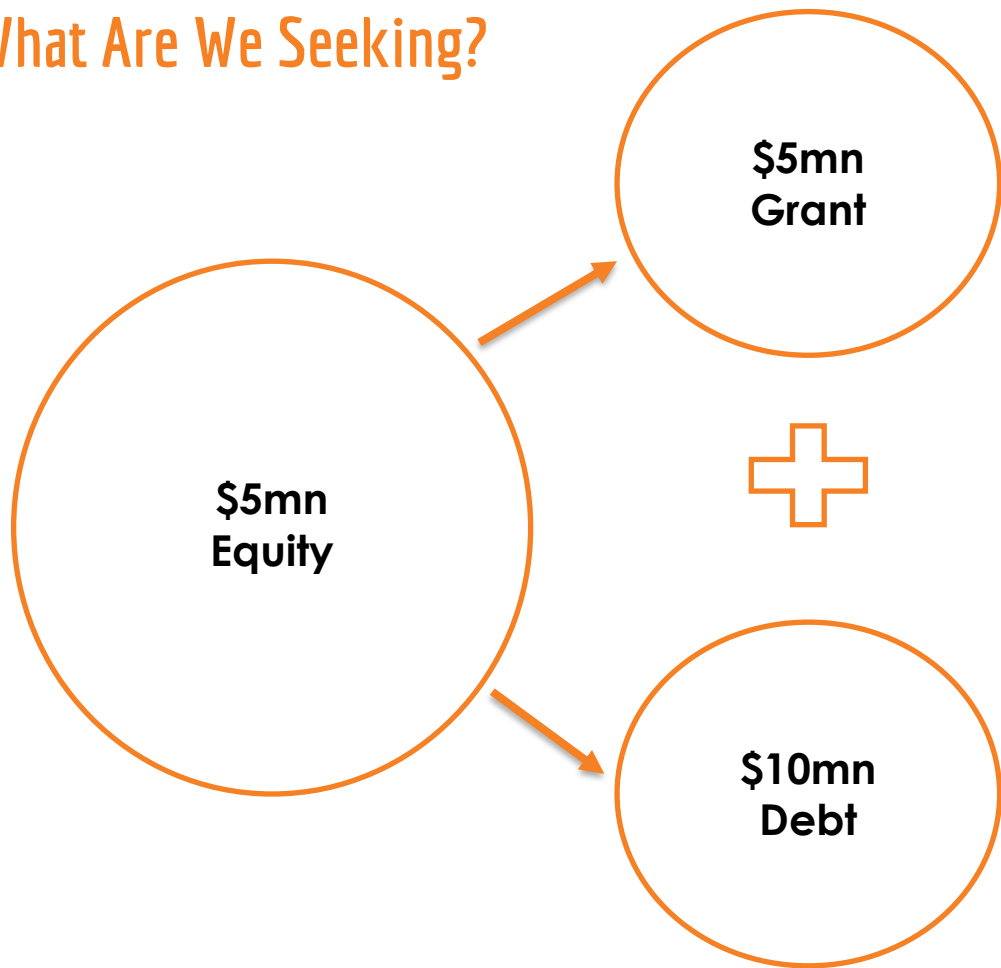
- — **Brief Introduction**
- — **Our Model – Operation Beehive**
- — **Impact Created**
- — **Business Credentials & Projections**
- — **Our Strength**



Brief Introduction – Access Livelihoods



What Are We Seeking?



Who We Are



Our Mission

To create **a world that works for everyone** – producers, consumers, entrepreneurs, and enterprises.

Our Vision

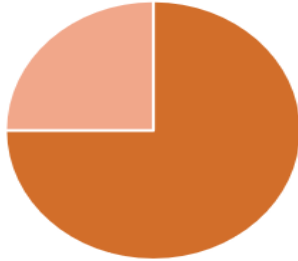


We envision enhancing livelihoods of **1 million** economically disadvantaged households by **2032** by working with women.

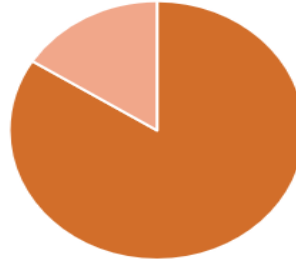
As a matter of strategic choice, Access Livelihoods works only with women producers and entrepreneurs.

Why Women in Agriculture & Food Systems

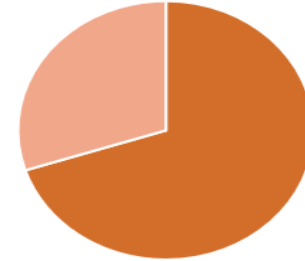
75% of Full-time Workers on Indian Farms



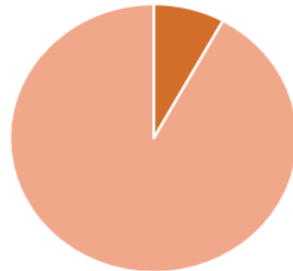
84% Rural Women Depend on Agriculture for Livelihoods



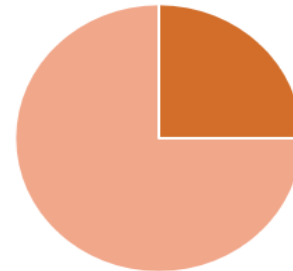
70% Livestock Work is done by Women



Land Ownership among Indian Women is <8%

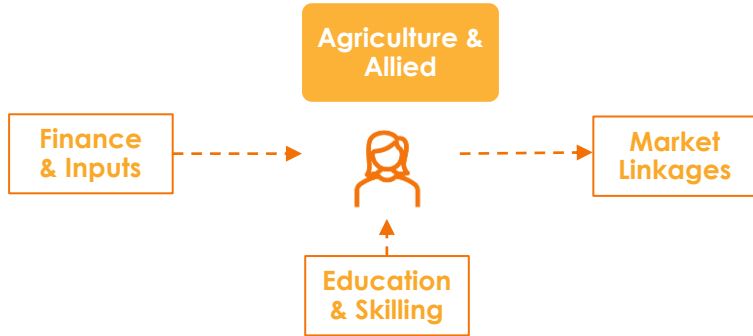


Women Get <75% Wages (Compared to Men)



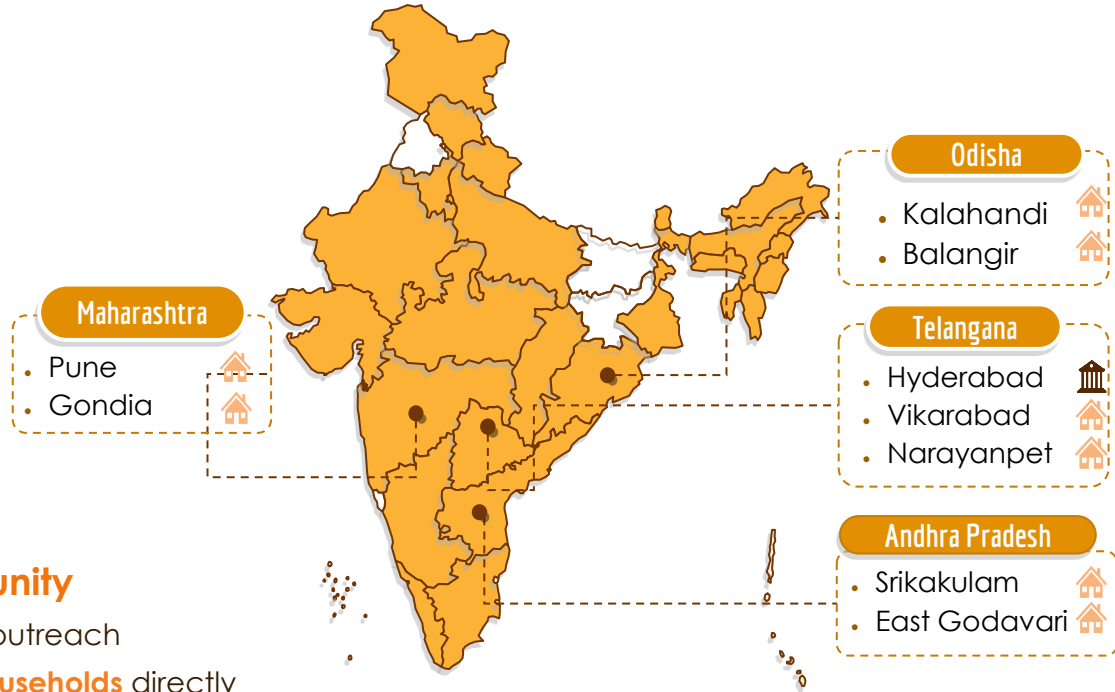
Outreach

Incubating women-owned climate resilient enterprises



Investing in climate resilient, inclusive livelihoods for marginalized women

Catalytic to empowering women, achieving SDGs, climate adaptation and mitigation



Community

1 million outreach

75,000 households directly impacted with core services across 68 collective women-owned enterprises

 Central Office  Project Office  Reach

Awards & Recognition

Recognised by:



कृषि एवं किसान
कल्याण मंत्रालय
MINISTRY OF
**AGRICULTURE AND
FARMERS WELFARE**

सत्यमेव जयते



सत्यमेव जयते

ग्रामीण विकास मंत्रालय
भारत सरकार
**MINISTRY OF RURAL
DEVELOPMENT**
GOVERNMENT OF INDIA



**NATIONAL STARTUP
AWARDS 2021**

**National Startup Awards 2021 for
Best Incubator in India**

Catalysing economic empowerment through;



सत्यमेव जयते

MSME

MICRO, SMALL & MEDIUM ENTERPRISES
सूक्ष्म, लघु एवं मध्यम उद्यम
OUR STRENGTH • हमारी शक्ति

Ministry of MSME, Govt. of India



सत्यमेव जयते

विदेश मंत्रालय
MINISTRY OF
EXTERNAL AFFAIRS



सत्यमेव जयते

Niti Aayog

नीति आयोग

National Institution for Transforming India



सत्यमेव जयते

GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP



N.S.D.C
National
Skill Development
Corporation

Transforming the skill landscape

A commitment
to focus on
human beings,
not just the
sectors

A desire to
reimagine
livelihoods with
modern
approaches,
and

A bias to
design
effective, long-
term solutions



Our Model – Operation Beehive



Challenges of India's Marginal Producers

Agriculture Sector

16%

Agriculture
contribution to the **GDP**

93%

Food Produce
unprocessed and handled
by unorganized sector

20%

CAGR
India Food Market
US\$ 1.3 Billion



Returns to Producers



8-9 Intermediaries in
supply chain



Disintegrated supply
chain



30-40% leakage in
supply chain

Producers Need Higher Shares of Consumer \$



creyo
a world for everyone



Access
Livelihoods

\$ **0.70** /Litre

Retail Price

Intermediates and
other costs: Rs. 22



\$ **0.41** /Litre

Dairy Farmers' Share

Dairy



\$ **0.67** /Kg

Retail Price

Intermediates and
other costs: Rs. 100

\$ **0.20** /Kg

Farmers' Share

Farming

ONLY 18-40% OF CONSUMERS' MONEY TRICKLES DOWN TO FARMERS

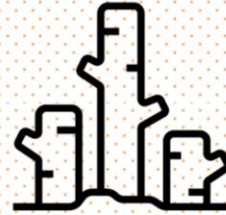
Consumers Worried



CONTAMINATED
FOOD AND WATER



ARTIFICIAL
HORMONES



DEPLETED NATURAL
RESOURCES



PESTICIDES IN
FOOD AND MILK

Consumers Want Responsible Alternatives



Consumer A, 40
CSR Manager, Mumbai
Income US\$ 19,870/ annum

Organic from authentic sources and willing to pay a premium up to 20%

Unadulterated and fresh. Willing to pay a premium up to 10%

Home delivery and expects returns/replacements for faulty products

Purchasing Preferences

Staples & Spices

Milk & Fresh

Point of Purchase



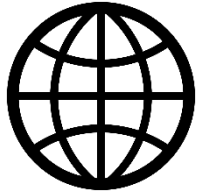
Consumer B, 38
Home maker, Hyderabad
Income US\$ 10,597/ annum

Not particularly Organic but prefers a good quality and willing to pay 5-10% premium for quality

Unadulterated and Fresh. Ready to pay a premium of 5%

Home delivery and convenience stores.

Market Opportunity



Global Organic Market:
Surpassed \$100bn in 2018
Many major markets continue to show double-digit growth rates



Indian Organic Market:
Estimated at \$850mn in 2020
Growth rate > 20%



Operation Beehive Model

Time-tested SIX-STEP model that brings women producers and consumers closer for a win-win



FURTHERING INTERESTS OF PRODUCERS, CONSUMERS, & INVESTORS

Operation Beehive Model

Enterprise



Mobilization, Skilling, Governance and Dynamic Planning for Producer Companies

Inputs



Precision Agriculture, Micro Planning and Doorstep Input Supply

Finance



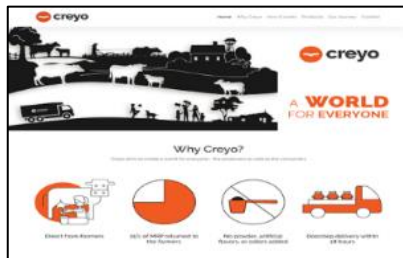
Hyper-Local Credit Delivery with Low Turnaround Time and Low Credit Cost

Processing



State of the Art Agro-Processing Parks owned and managed by the farmers

Technology



Integrated ERP with mobile based app, e-commerce platform & data analytics

Market



Creoyo – a P2C brand where 75% of the consumer rupee is returned to the farmer

1. Enterprise Structure

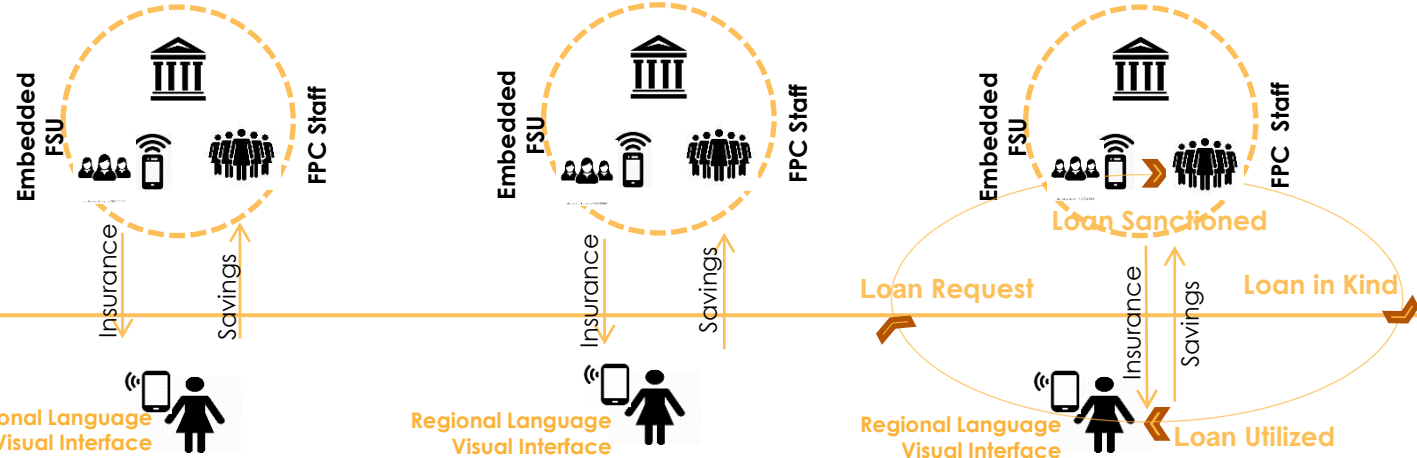
Cluster Level (25 km/15 miles radius)

FPC – Hyper Local Primary Aggregator



Village Level (5 km/3miles radius)

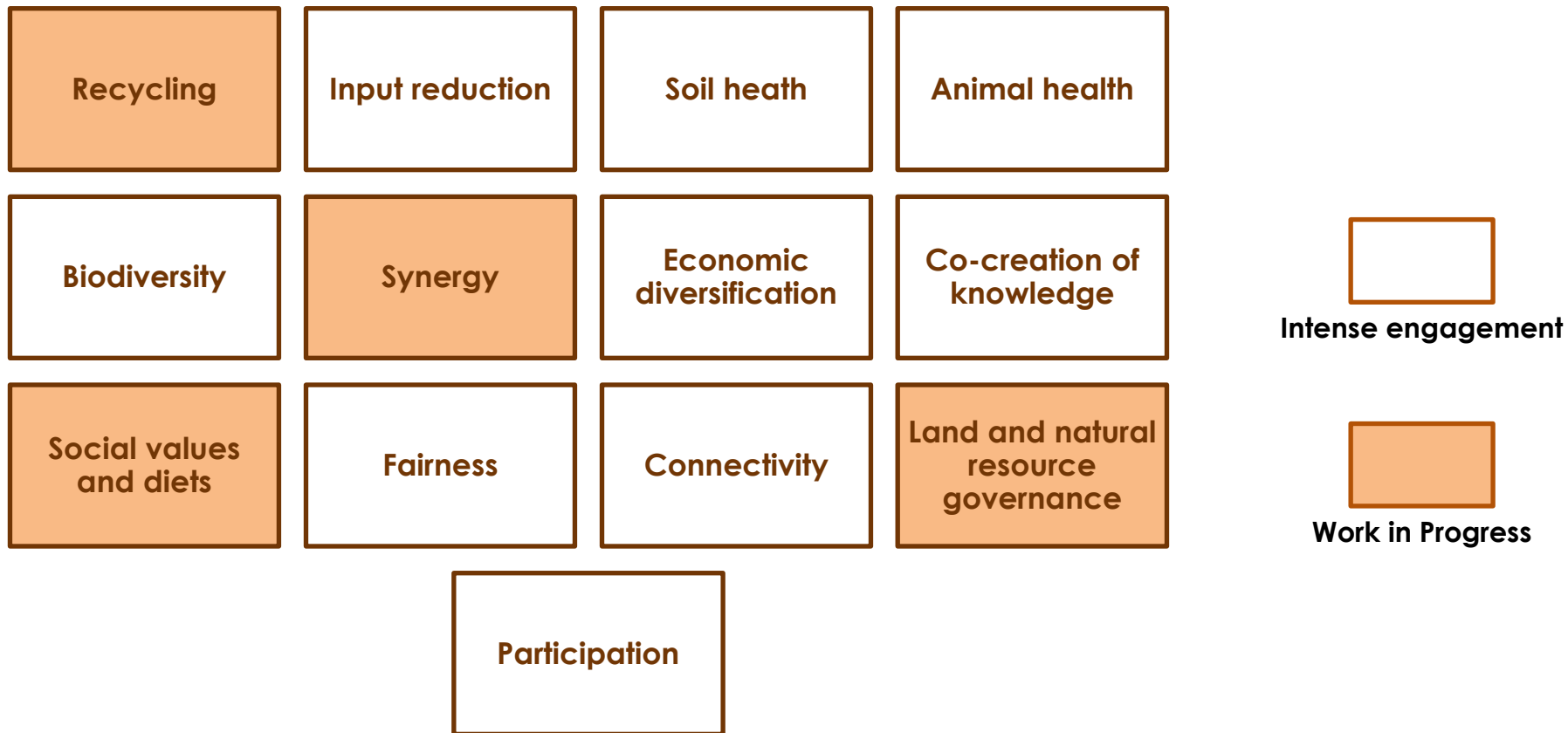
Procurement Centres



FSU - Farmer Services Unit

Village

2. Input (Agroecological Practices)



Key Activities - Kharif



Kodangal farmer services producer company Board of directors meeting



Farmer mobilization



Farmer card distribution



Seed treatment with trichoderma training by PC staff



Seed treatment with trichoderma training by PC staff



Phosphorous rich organic manure distribution

Key Activities - Kharif



Trap crop castor in red gram field



Marigold seedlings is being distributed to farmers



Jowar and Roselle as border crop in red gram field



PC Staff training



Online session by Mr. Selvam Ramaswamy regarding organic farming to lead farmers



Geo tagging of the farmer field

Key Activities - Kharif



15 different types of vegetable seeds



Nutrition garden sowing



Partially grown nutrition garden



Heap compost preparation



Vermi-compost unit



Megapower – Organic manure distributed to late sowing farmers

Key Activities – Rabi



**Polyculture in groundnut field
(sunflower, castor as trap vrop and
Bajra as border crop**



**Farmer harvesting the traditional ridge
guard variety in her nutrition garden
Nutrition garden**



**Panchagavya unit visit by the farmers
during exposure visit**



**Natural bio fertilizers information centre
visit by the farmers during the exposure
visit**



**Reflection session after the exposure
visit with organic farmers**



**Seed bank at farmer level from the
seeds of nutrition garden**

3. Finance

Products



1. Farmer Finance



2. Enterprise Finance



3. Productive Asset Insurance



4. Health & Life Insurance



5. Reliable Savings

Hyper Local Financial Services Delivery Model Through Primary Aggregators – Farmer Producer Companies



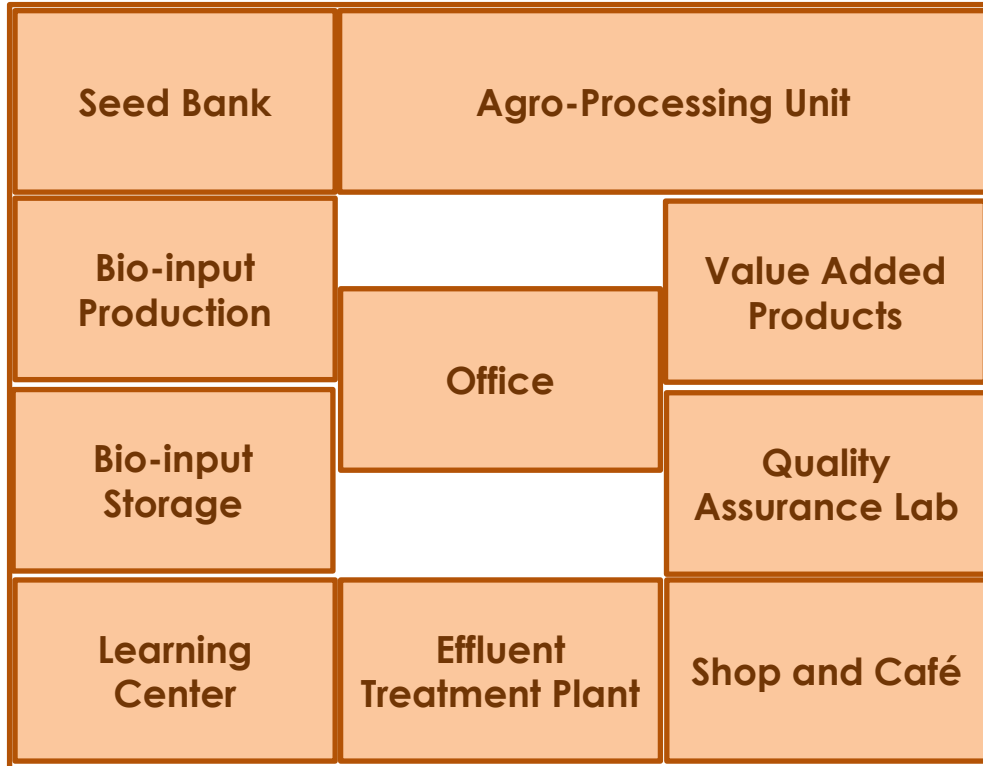
Last Mile Access

Farmer Centric Products

Affordable Credit Options

User-friendly Digital Interface

4. Processing (Agri - Integrated Hub)



5. Technology

Internal ERP

Access Livelihoods

Baseline Survey

Gram Panchayat (GP/PS/303) *

Village (G) *

Ward No. (SC/PT) *

Name (G) *

Head Name: Middle Name: Last Name:

Date of Birth (DD/MM/YYYY) *

Date:

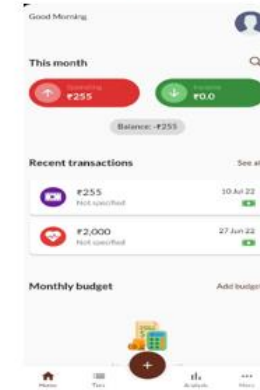
Offline data collection, staff attendance and farm monitoring

Field Geo-Location Tagging



Area mapping and tagging of farmer fields for seed production and organic farming

Creoyo Finance



Personal financial management for women farmers. Available in English/ Hindi/ Marathi/ Telugu; will be translated in Odia.

Mifos

General Identifiers Documents Additional details Bank Account Details Client Family Customer Status Form

Loan Account Overview

Account #	Loan Account	Original Loan	Loan Balance	Amount Paid	Type	Actions
000000019	Standard Loan with Accruals	5,000	1,062.75	4,463.46		View Closed Loans

Savings Account Overview

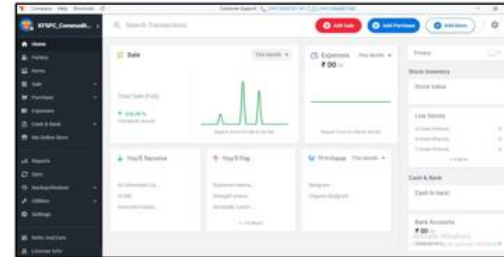
Account #	Saving Account	Last Active	Balance	Actions
000000036	Sample Passbook Savings			View Closed Savings
000000005	Basic Savings Account	13 Jun 2016	753.17	+ -

Shares Account Overview

Account #	Share Account#	Approved Shares	Pending for Approval Shares	Actions
000000001	Member's Equity Share	10	5	

Share capital and credit management

Vyapar



Sales and inventory management

End-to-end Traceable Supply Chain

Lead to



Premium for producers



Lasting relation for consumer & producer

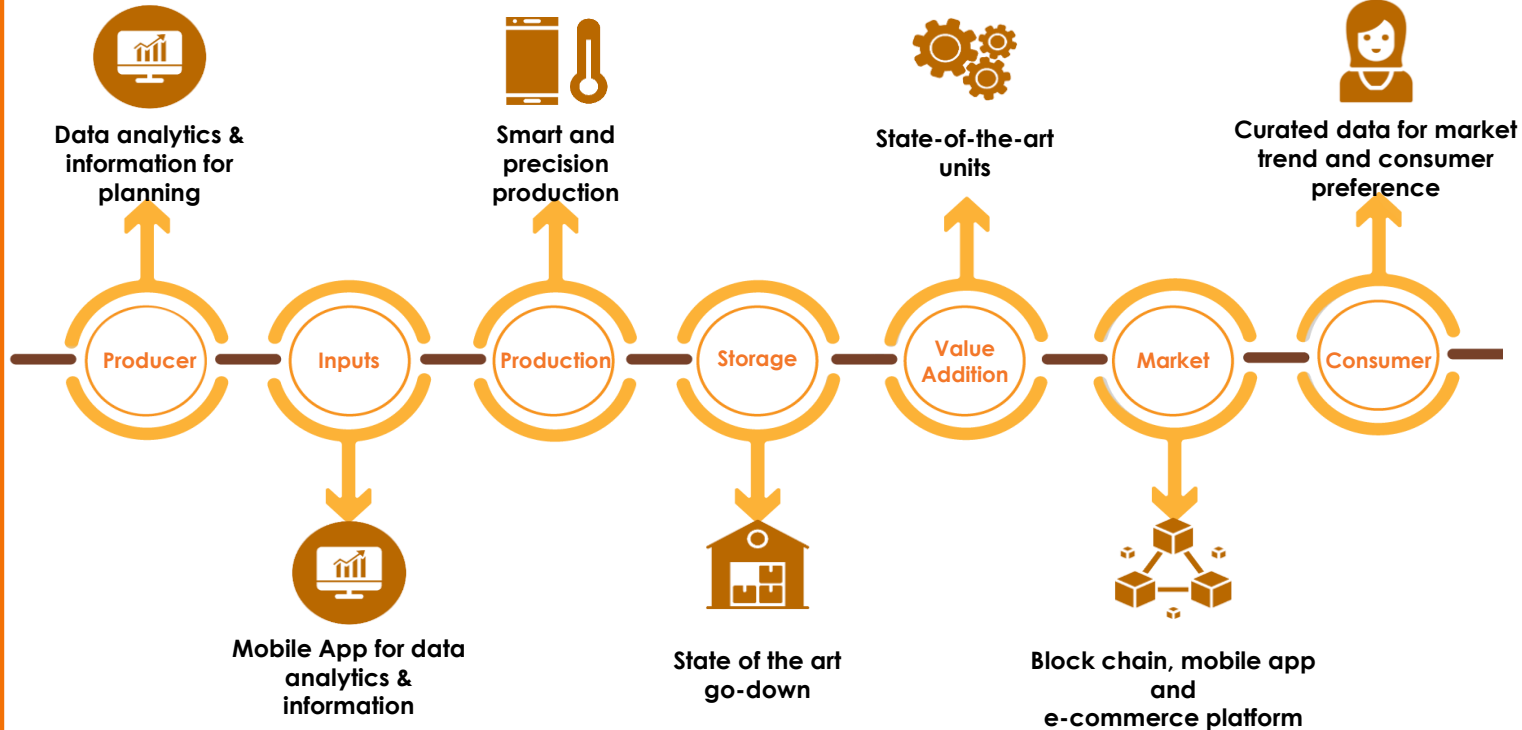
Provide comprehensive solution



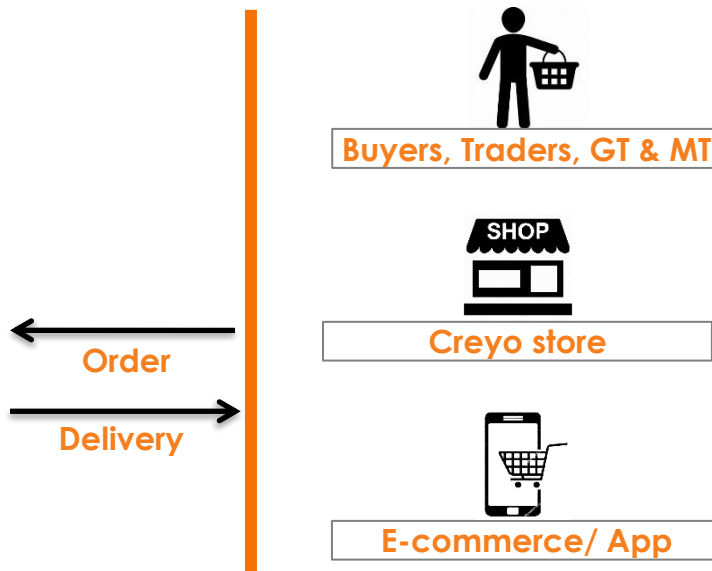
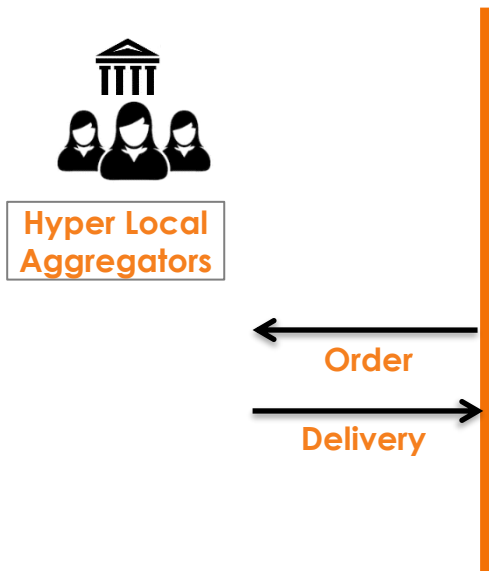
For all the main produces (4-5)



For all the main consumables (30-35)



6. Marketing & Distribution



Range of Products



Organic Turmeric and Forest Cashew



Paddy Seeds



Cow Milk



Buffalo Milk



Dahi/ Curd



Shrikhand
Badam Pista



Ghee



Butter Milk

Range of Dairy Products

Enterprise Business Model



Access
Livelihoods

Require **USD 2 Million** across three phases to establish a **self-sustaining producer company** over **5-6 years**.

Phase	I	II	III
Period	24 months	25 - 60 months	61 - 96 months
Key Activity	Establishment	Business Operations	Business Sustainance
Key Measurement Parameter	Grant/One Time Investment	Turnover Linked	Profit Linked
Terms	\$19 to \$32 per producer	2% to 4%	10% to 15%

#	Particulars	Total Cost	Cost/Member
1	Grant/Incubation cost	260,000	26
2	Investment – Infrastructure	1,150,000	115
3	Skilling	130,000	13
4	Working Capital	380,000	38
	Total	1,920,000	192



Impact Created

Journey of a Woman Dairy Producer

Barku Jadhav, Kashal Village, Pune District (Maharashtra)

Before Investment



Income – \$1,500/Annum
Assets – 2 Cows

Like most women, she was engaged in backyard dairy farming.

Investment of USD 2,000



After Investment



Income – \$2,600/ Annum
Assets – 5 Cows & Dry Fodder Unit

A successful mini-dairy and dry fodder unit entrepreneurs

Potential

- ❖ Projected average increase in farmer income USD 6,500 – 6,800 (over the next 5 years)
- ❖ Projected community: 14,689 producers – 75,950 producers (over the next 5 years)

Journey of a Woman Producer

Ramakka, Muttaram Village, Karimnagar District (Telangana)

Before Investment



Income – \$450/Annum
Assets – One Buffalo

Like most dairy farmers, she earns a meager income

Investment of USD 3,125



After Investment



Income – \$3,750/ Annum
Assets – One Buffalo & Eight Cows

A successful dairy farmer

Journey of a Woman Producer

Nirupama Bagh, Ratanpur Village, Kalahandi District (Odisha)

Before Investment



Income – \$570/Annum
Assets – 3.5 Acre Land

Like most farmers, she was unable to make timely investment in crop production. She could barely produce 13 quintals/ acre of paddy.

Investment of USD 3,125



After Investment



Income – \$1550/Annum
Assets – 3.5 Acre Land

A recognized woman paddy seed producer, first time in India.

Our Efforts - Enterprise Finance

The Story of India's Second Women-Owned Dairy Women Dairy FSPC, Maval, Pune District (Maharashtra)



Members

• 1500 Women

Investment

• \$1.3mn

Cumulative RoI

• 10.5%

Revenue

• \$875k

Loans Repaid

• \$38k

Our Efforts - Enterprise Finance



The Story of Maharashtra's First Women-Led Poultry Tribal Women FSPC, Gondia District (Maharashtra)



Members

- 4000 Women Farmers

Cumulative RoI

- 13%

Investment

- \$517k

Loans Repaid

- \$125k

Our Efforts - Enterprise Finance

The Story of India's First Women-Led Seed Production Unit Tribal Women FSPC, Kalahandi District (Odisha)



Members

- 1400 Women Farmers

Cumulative RoI

- 14%

Investment

- \$312k

Loans Repaid

- \$44k

Mulkanoor Women's Cooperative Dairy



Mulkanoor Dairy is a pioneering example of **women led self-sustaining producer company** that has transformed the livelihoods of thousands of rural women.



**Mulkanoor, Hanumakonda Dist,
Telangana**



20 Years (2002-2022)



CDF



**Women Members
21,000**



**Milk Procurement
75,000 Litres per day**



**Turnover
USD 12.8 Mn**



**Profitability
USD 1.3 Mn**



**Debt from CDF
USD 384k for 7 Yrs but
repaid within 3 Yrs**



**Social Outcomes
Insurance, Scholarships,
Employment**



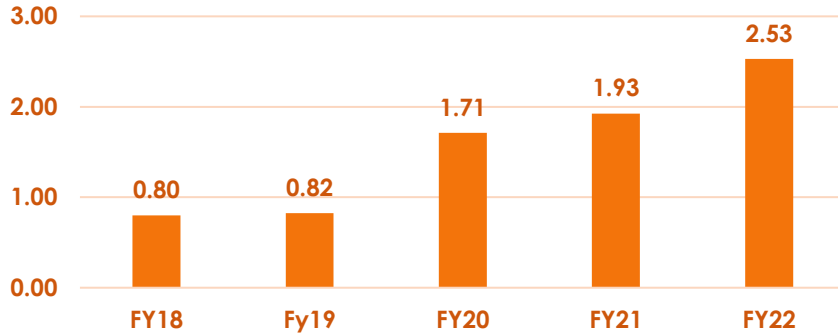


Business Credentials & Projections

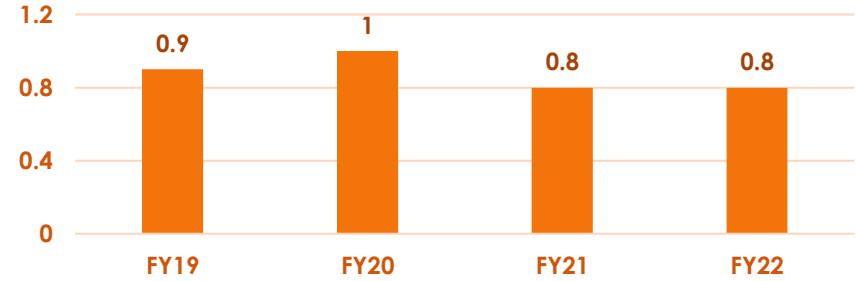


Traction

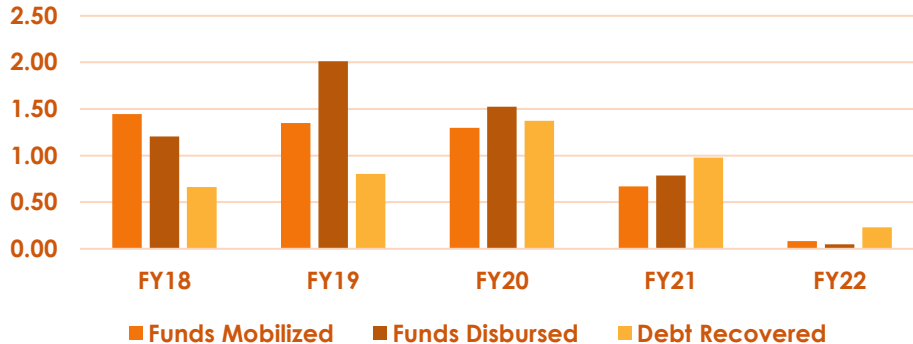
Marketing Revenue (in \$mn)



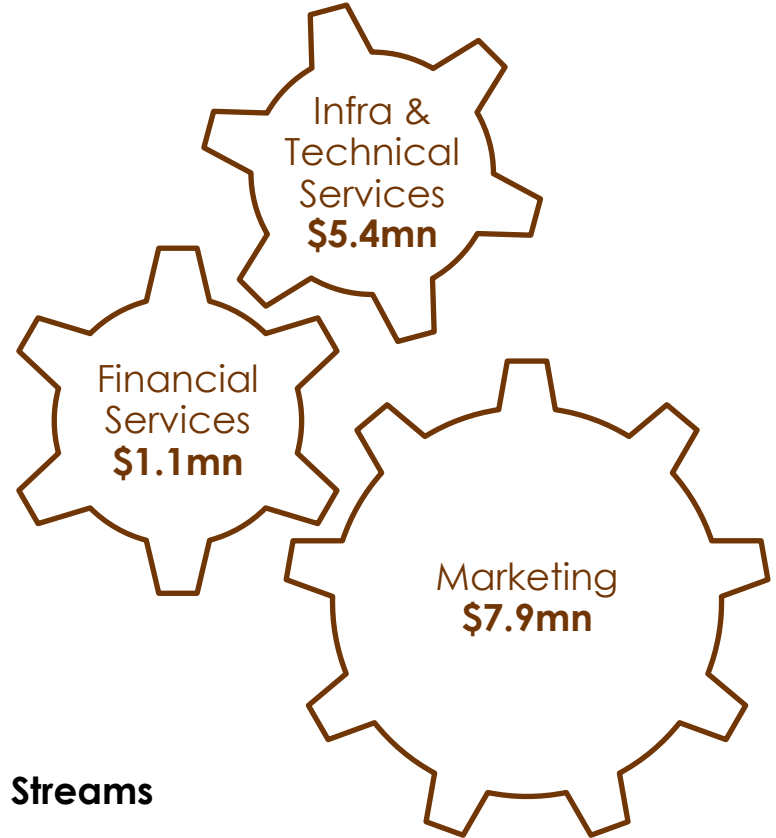
Infrastructure & Technical Services Revenue



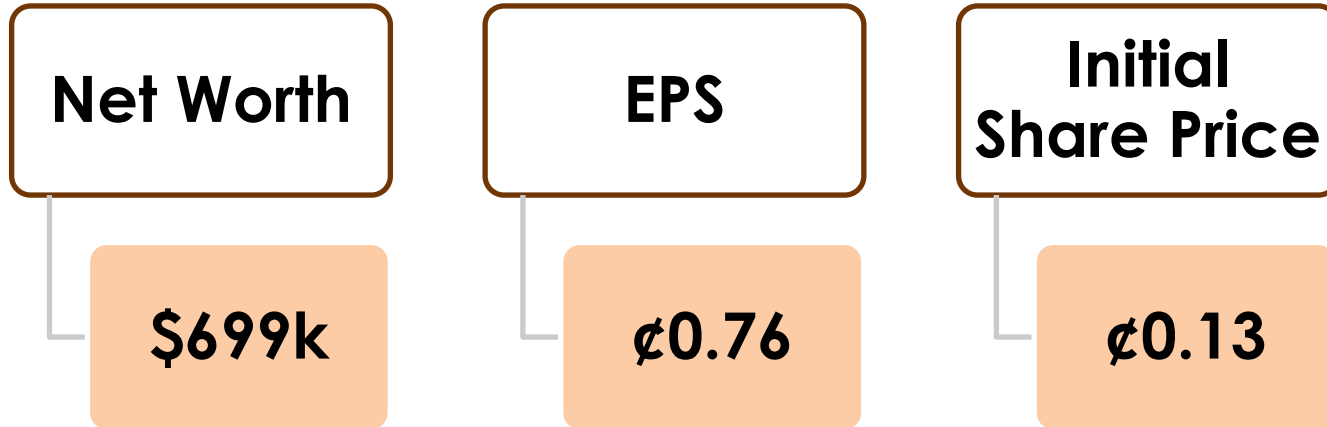
Financial Portfolio (in \$mn)



Traction



Funding & Revenue Streams



Every \$ Invested has Generated \$6.2 in Profits

Projections (for Next 5 Years)

Make agriculture viable, sustainable and easier for the farmers.



USD

170mn

Projected Revenue
FY23 to FY 27



14% Gross Margin

Average projection
FY23 to FY27



56%

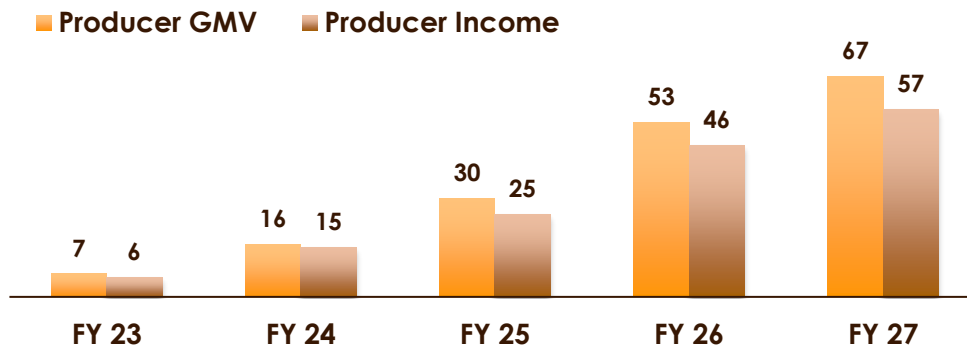
CAGR
FY 23 to FY 27



76,700

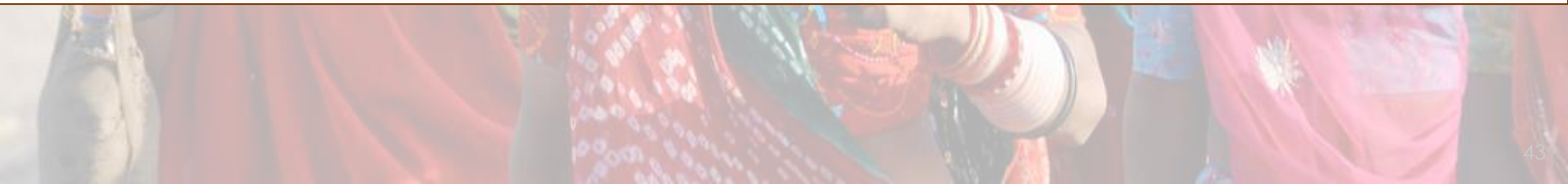
Farmers
Collectivized
FY 23 to FY 27

Projections, \$mn





Our Strengths



Leadership Team



GV Krishnagopal

Group CEO
IRMA
20+ years experience



GV Sarat Kumar

CEO, AL Foundation
IRMA
20+ years experience



Sruthi Kunnel

CEO, AL Learning Foundation
University of Missouri-Columbia
15+ years experience



Dr K Surekha

CEO, ALC India
XIMB
13+ years experience



A Sitaramaiah

CEO, AL Development Finance
AP Agricultural University
40+ years experience



G Vijaya Switha

CEO, AL Artisan Foundation
IRMA
15+ years experience



Sunil Bhat

CEO, AL Marketing Services
IRMA
20+ years experience

Group Architecture

AL Consulting India

For Profit Subsidiaries



Development Finance

Provide Affordable Finance



Marketing Services

Establish a P2C Brand Creyo

Foundations

AL Foundation

Establish producer companies



Artisan Foundation*

Establish Artisan Collectives



Learning Foundation

Train & Upskill (Women/Youth)



International Foundation

S. 501(c)(3) Entity



*Established Charitable Society and has FCRA license

Key Partners

Central Government



International Organisations



Key Partners



State Government



Department of Agriculture
Government of Andhra Pradesh



Corporate and CSR Organisations



TATA TRUSTS



TATA POWER



Key Partners



Corporate and CSR Organisations



Academic Institutions



Thank You!



GV Krishnagopal

Group CEO

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For Further Information –

1. Financial Due Diligence Documents
2. Financial Projections
3. Draft Term Sheet (Equity)

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