This **Business Proposal** is structured as an **Investment Memorandum**. This proposal focuses on **Market Disruption**, **Scalability**, and the **Core Team's Expertise**.

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## Business Investment Proposal: Kishan Retail Sathi Pvt Ltd (KRS)

**To:** Prospective Investor

**From:** Rajiv Lochan Pattnaik (Founder) & Sunita Sethi (Director)

**Date:** May 2026

**Subject:** Seed Investment Opportunity in a Full-Stack, Blockchain-Ready Agritech Ecosystem

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### 1. Executive Summary

Kishan Retail Sathi Pvt Ltd (KRS) is a high-growth Agritech startup solving India's $14 billion food wastage problem. Unlike platforms that only provide "market links," KRS takes **full physical and digital ownership** of the supply chain. By integrating village-level cold storage, AI-driven market intelligence, and a network of 1,000 branded retail outlets, we are capturing the 40% margin currently lost to exploitative middlemen.

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### 2. The Market Opportunity

India is the world's second-largest producer of fruits and vegetables, yet it loses nearly 30-40% of its produce due to a fragmented supply chain.

- **The Problem:** Farmers receive ~25% of the consumer price; 75% is eaten by middlemen and wastage.
- **The KRS Gap:** Existing Agritech firms focus on *logistics* or *marketplaces*. KRS is the first to implement **Controlled Production**, where farmers grow based on our real-time market data, ensuring 100% procurement at a Fixed MSP.

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### 3. Our Competitive Advantage (The "KRS Moat")

- **Full-Stack Infrastructure:** We don't just move goods; we own the **Cold Storage Clusters** at the village level and the **Branded Outlets** at the consumer level.
- **Blockchain & AI Integration:** Our "Blockchain-ready" app eliminates "hidden cuts" from brokers. Our AI forecasts demand to prevent over-supply.
- **Domain Expertise:** Our core team includes leadership from **Ecofrost**, providing us with immediate access to world-class solar-powered cold room technology and a proven track record in rural infrastructure.

- **Women-Led Leadership:** Positioned to leverage government incentives and ESG-focused investment funds.

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**4. Business Roadmap & Scalability**

- **Phase 1 (Odisha Launch):** Solidifying ties with 100 cold rooms and 20 village Panchayats. Finalizing the Android/iOS ecosystem.
- **Phase 2 (Regional Expansion):** Opening the first 100 branded outlets in Odisha and expanding into Andhra Pradesh and Bihar.
- **Phase 3 (Pan-India):** Scaling to **1,000 outlets per state**. Our "Cluster Model" is highly repeatable and designed for rapid geographic expansion.

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**5. Financial Impact & Value Capture**

We aim to shift the farmer's share of the consumer rupee from **25% to 65%** while maintaining competitive retail prices.

- **Primary Revenue:** High-margin retail sales through branded KRS outlets.
- **B2B Revenue:** Supply contracts with Q-commerce and HORECA (Hotels/Restaurants/Catering).
- **Data Monetization:** Aggregated market intelligence and farmer credit-scoring data.

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**6. The Investment Ask**

We are seeking 50 lakh in **Seed Funding** to:

1. **Complete Tech Development:** Finalize the AI-forecasting and Blockchain modules.
2. **Infrastructure Rollout:** Establish the first 50 Village Cold Clusters.
3. **Retail Expansion:** Launch the first 20 "KRS Sathi" branded outlets in Bhubaneswar.
4. **Operational Runway:** Scale the core team to manage logistics and farmer onboarding.

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**7. Conclusion**

Kishan Retail Sathi is not just a business; it is a structural reform of the Indian Agricultural Economy. We invite you to join us in building the **"Amul of Vegetables"**—a transparent, profitable, and waste-free future for India.