Farmers Development Centre
A model for high-potential FPOs

A last-mile partnership for a better & profitable Agriculture
CultivaFin facilitates financial services, quality inputs, good agricultural practices and market linkage to Agriculture Value Chain Entrepreneurs with speed and efficiency through a flexible and reliable tech platform.
Challenges being faced by FPOs

- Procurement of Quality inputs at competitive pricing
- Availability of timely inputs
- Managing statutory compliances
- Digitization of data & records
- Farm output market Linkages
- Identification & introduction of additional income revenues and long-term sustainability due to grant dependency
- Access to finance/Credit from formal sources
- Less than 50% of member farmers buy from FPO due to lack of value proposition
- Excessive investment in physical infrastructure
FDC - A solution to efficient agriculture supply chain

**Traditional Model**
- Multiple Intermediaries
- Push marketing – Distributors push high margin products
- Lack of transparency in pricing and access of quality products
- Manufacturer heavily dependent on dealer
- Unavailability of input shops in some of the rural parts
- Lack of knowledge among farmers around input application
- High Capex and Opex
- Operates on long credit cycle

**CultivaFin’s FDC Model**
- FDC is directly connected with manufacturers, without paying deposit for the dealership
- Transparency in pricing - FDCs are educated on the pricing policy of manufacturers
- FDC provides better access to inputs
- Operates on Cash and Carry model
- Low Opex – Products are delivered directly by manufacturers to FDCs.
- Low Capex – Operates on procure to deliver model
- FDC promotes Good Agricultural Practices. Therefore, no over selling and cross selling for profit maximization
- FPOs can gain a good reputation while achieving financial sustainability
What is an FDC?

- FDC - Farmers Development Centre
- Farmer-friendly tech-enabled multi-brand Agri Retail Outlet
- Agri Inputs directly delivered from manufacturers
- A full-fledged Agriculture Resource Centre – Agri clinic, Agri Pharmacy, Agri Advisory, Agri Produce Market Facilitation & Agri Finance Services
- A one-stop-shop for all the agriculture needs of farmers
- One FDC for 20 villages spread in 20 km radius
- Can be promoted by FPOs, Cooperatives & other CBOs and agri-entrepreneurs
- FDC could also be a remittance service provider with micro ATM
Traditional supply-chain for Agri Inputs

Manufacturer → C&F / Super Stockist → Distributor → Dealer → Farmer

FDC supply-chain for Agri Inputs

Manufacturer → FDC/FPO → Farmers

Digital Distributi by CultivaFin & eFresh
eFresh Partnership Ecosystem

KNOWLEDGE

BUSINESS

PARTNERSHIPS FOR PROSPERITY
Benefits for FPOs

• Increase in revenues and sustainability of overall business operations
• Increase in outreach and business expansion
• Opportunity to become a unique FPO
• Tech-based onboarding & product promotion
• Increase in walk-in as well as app-based buyers
• Better visibility and reputation in the local area
• Opportunity to become a member of our ever-growing tech-enabled platform
What we can offer to your FPO?

- FDC as a Agri-Resource outlet
- Logistics Support
- Technology Support
- Finance Facilitation
FDC: Value Proposition to key stakeholders

Farmers:
A convenient, one stop shop for most farming needs, at a better price

FPO:
Better outreach and revenues; Best value to member farmers

Sponsoring Agencies:
Faster sustainability of the FPOs

eFresh & CultivaFin:
Spread of Good Agri Practices while we also make revenues and social impact
Thank you!

For further details, please contact:

**Bhagyashree D**  
Assistant Manager - Farm Services  
M 9108 638 299 | E [bhagyashree@cultivafin.co](mailto:bhagyashree@cultivafin.co)

**Niranjan Sheelavant**  
Director  
M 9900 085 309 | E [niranjan@cultivafin.co](mailto:niranjan@cultivafin.co)

[www.cultivafin.co](http://www.cultivafin.co)