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## BRIEF DESCRIPTION OF OUR PROJECT

BhavyaBharat has launched a B2B portal [www.bhavyabharath.com](http://www.bhavyabharath.com) (website and mobile app) through which one can provide 30+ online and offline services and is aimed towards rural India where these services are highly needed and is quiet virgin territory for digital services.

All these services are provided by Agents whom we hire 1 or 2 from each village (based on population and the kind of people network they already have). These Agents are not required to have any investment or special skills to use our portal, and they earn their income through commission for each and every service they provide through our portal, and in turn we also earn commission.

Since launching the Portal & App EIGHT months back we have recruited 1400+ Agents, who are spread throughout Karnataka with a combined monthly average business turnover of Rs. 12,00,000/- (Rupees Twelve Lakhs Only) & average monthly number of transaction of 7,000.



# CURRENT PROBLEM & OUR SOLUTION



## CURRENT PROBLEM

Most all digital services provided by either B2C or B2B players are targeting Tire 1 and Tire 2 cities and have left out the rural section. Currently the rural population are finding it very tough to get basic services in their location and have to run around for different types of services. There is no single solution readily available as of now.



## OUR SOLUTION

By including each and every service needed on day to day basis and also adding new services, we will be a One Stop Solution for urban population and most importantly we will be the one and only service provider with so many services in the rural section. We will be adding new services as and when we can.

# COMPLETE LIST OF SERVICES WE PROVIDE

- ◇ RECHARGE (ALL NETWORKS, DTH, DATA CARDS)
- ◇ NEW DTH CONNECTIONS
- ◇ BOOKING (BUS, TRAIN, FLIGHT, CAB)
- ◇ MONEY TRANSFER
- ◇ PACKAGE TOURS
- ◇ MATRIMONY
- ◇ REAL ESTATE
- ◇ JOBS
- ◇ PRINT & DESIGN
- ◇ INSURANCE
- ◇ DRIVING LICENSE
- ◇ EDUCATIONAL INFO
- ◇ AD AGENCY
- ◇ NEWS
- ◇ EVENT ORGANIZATION
- ◇ DISTANCE EDUCATION
- ◇ BILL PAYMENTS ( ALL )
- ◇ PAN CARD
- ◇ PASSPORT
- ◇ AADHAR CARD
- ◇ VOTERS ID CARD
- ◇ CLASSIFIEDS
- ◇ SOLAR PRODUCTS
- ◇ ONLINE SHOPPING
- ◇ AGRICULTURAL INFO
- ◇ HOTEL BOOKING
- ◇ GAS BOOKING
- ◇ LOAN
- ◇ IT SOLUTIONS
- ◇ ACCOUNTING SERVICES
- ◇ BUSINESS LISTING
- ◇ SECURITY SERVICES (CCTVS)
- ◇ BUY/SELL



# CATEGORIZED SERVICES



## API SERVICES

Using Third Party APIs we are able to give 2.6 – 3% of commission to our Agents in Mobile Recharge service and keeping 0.2 – 0.5% for the company. In Bus Booking we are giving 5% to Agents and are keeping 1% to the company. While in Money Transfer commission depends upon the amount to be transferred and have divided different slabs, on an average we are keeping 1% of the money transferred as service charge for the company.



## GOVERNMENT SERVICES

Currently we are able to provide services like Pan Card (as third party), Passport (as third party), Voters ID (applied online by our agents) and e-Aadhar card (applied online by our agents). As we grow we are planning to incorporate various other government related works by getting permission from state as well as central government.



## COMMERCIAL SERVICES

Agent takes a request from customer and raises a Ticket in our portal, we in turn forward that lead to the company/agency that we have tied up with. For example if a customer requests for a solar product then the Agent raises a ticket with customer details and his requirement details. Based on the requirement details we will then forward to a solar products sales company which we would have tied up with. The solar company then gets in touch with customer directly and once the sale/service is done the invoice is generated from BhavyaBharat, the customer pays the money to BhavyaBharat, after deducting the pre decided commission the remaining amount is transferred to solar company.

## MARKET & SALES

In the period of next 12 (TWELVE) months we are looking to recruit 15,000 (Fifteen Thousand) Agents throughout Karnataka. To recruit an Agent, preference will be give for those who are already running a business (Mobile Recharge Shops, Travel Booking Centers, Cyber Cafes) as they will have a customer base of their own.

- The funding for marketing (Brand Building) & Agent Recruitment will be channeled mainly for:
  - ◇ Field / Direct Marketing
  - ◇ Conducting Recruitment Drives (district wise).
  - ◇ TV Channel Ads (Scrolls, L-Bands, Ad Slots, Documentary)
  - ◇ Print Media Ads
  - ◇ Hoardings
  - ◇ Ad Boards on Autos / City Buses / Metros
  - ◇ Video Bits by celebrities.





## FUTURE COMPETITION & OVERCOMING THEM

As a B2B Service Aggregate Product, in rural section, a real competition can be Apna CSC or Namma Seva Kendra. But the services provided by these two aggregators are very limited and also require high investment for an Agent to start with.

Comparatively BhavyaBharat provides 30+ services (currently & will be adding new services in future) and no investment is needed to become a “BhavyaBharat Agent”

As the network base grows, BhavyaBharat can afford to provide great offers (like cashback or higher commission for a period of time) to its Agents from time to time which keeps our Agents happy and motivated.

Currently the market potential in rural India is quiet untouched as bigger players like PayTm / Freecharge / Mobikwik (also all these are B2C whereas we are B2B) are targeting only Tire 1 & Tire 2 cities. We feel this is the right time to explore the untapped market of rural India.

## TECHNICAL FEASIBILITY & MANPOWER REQUIREMENT

On the Technical front we will be tying up directly with Recharge Service Providers so that we will get higher commission rates than what we are getting now. Also we will be purchasing Premium Third Party APIs for Bus – Flight – Train – Cab Booking, Money Transfer, Bill Payments, Insurance Payments. We will also have a in-house development team who can integrate these APIs and also upgrade / maintain our Web Portal and Mobile App.

These Third Party APIs will be used till we become Financially Self-Sustaining and growing a respectable Agent Base, after that we will be.

We would also have in-house Technical Support team to process backend work and provide customer support. Apart from Development and Support team we will recruit and build a strong marketing team in order to conduct field marketing as well as tie-ups with service providers.

The Technical & Support Teams will be working ceaselessly from our Bangalore office, while our Marketing Team will be travelling for marketing & Brand Building purpose as and when required and will be reporting to our Bangalore office.



## CURRENT TRACTION

We have sent BhavyaBharat Self-Employment call letters to all the Grama Panchayats of Karnataka requesting them to display our call letter on their notice board and we have already received over 11,000 applications for Village Panchayat Officer and are continuously receiving more every day.

In order to make the registration process and to have a BhavyaBharat Brand Junction Point, we have tied up with NGOs. These NGOs are the Authorized Information and Registration Centers (AIRC) across Karnataka for BhavyaBharat.

We would also have in-house Technical Support team to process backend work and provide customer support. Apart from Development and Support team we have recruit and build a strong marketing team in order to conduct field marketing as well as tie-ups with service providers.

We have also approached CEO of Zilla Panchayat of various districts and have got a very positive response and appreciation from them.

Right now we have 1400+ agents with a combined monthly average business turnover of Rs. 12,00,000/- (Rupees Twelve Lakhs Only) & average monthly number of transaction of 7,000.

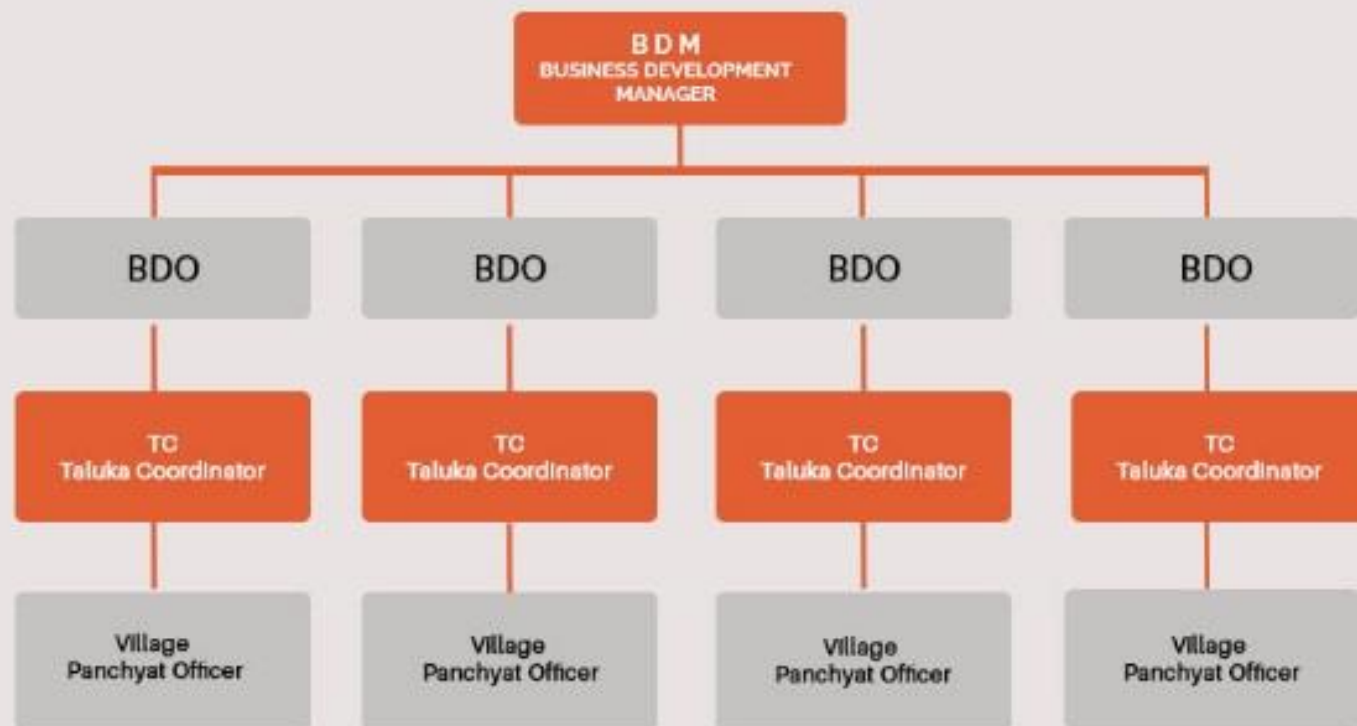
# EMPLOYMENT HIERARCHY

Total of two BDMs, one for North Karnataka another for South Karnataka will be working in office with a fixed salary.

Under each BDM, BDOs who are in-charge of districts work in their own district on higher incentives basis.

Under each BDO, depending upon number of taluks, Taluk Coordinators will be working on higher incentives basis.

Under each TC, depending upon number of Village Panchayats, Village Panchyat Officer will work on Commission basis.



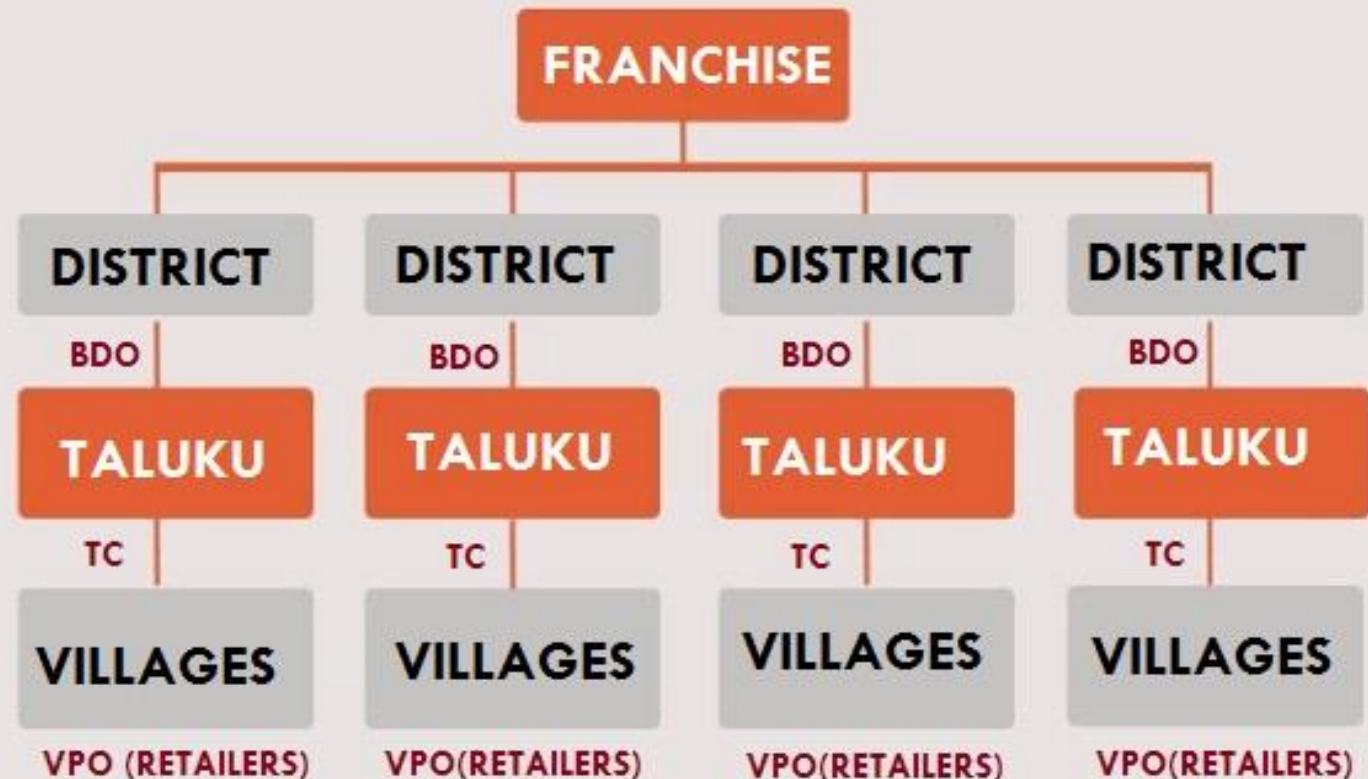


# BHAVYABHARAT FRANCHISE

BhavyBharat offering franchise services all over india. A person or established firm can take franchise from bhavyabharat, and can provide all 33+ digital services to authorised states, districts, talukus and villages.

## Franchisee Profile:

- \* Business or Person with zero to achieve success.
- \* from hard work and dedication.
- \* Individual with the capability to invest in business and give proper time.
- \* Person with sound managerial skills and good temperament.
- \* Person with experience in related field will be a plus.





## GOVERNMENT SUPPORT

The concept of BhavyaBharat was selected and approved by Digital India. Once we build a strong Agent Base, we could approach both State and Central Government to get permissions to include further Digitized Government Services in our App.

As our Agents provide these services and earn commission he/she will become Self-Employed, thus we will be able to reduce the unemployment drastically while Digitalizing rural India.

The total time duration for further development & testing of application will be TWO months (after which maintenance and upgrades will go on) and another TEN months of marketing will get us the expected results.



# REVENUE MODEL

Though the percentage of Commercial Services we get are low their GMV is high, while there are much more transactions with API services the GMV is on lower side.

Currently we are charging Rs. 500/- as one time, non refundable, Application Processing fee from those who are interested to become our Agents, though the amount may seem small at first glance it is no doubt a important source of revenue considering we are targeting to have at least 20,000 Agents in Karnataka alone.

As we build BhavyaBharat brand and network base the potential to add other sources of revenue like product launches, product ads, etc. grow.



# SOURCE OF REVENUE



Mobile Recharge  
DTH  
Data Card



Money Transfer



Utility Payments  
Insurance Renewal



Bus, Train, Flight,  
Cab Bookings



Hotel Bookings  
Package Tours



Products Sales  
CCTVs, Solar Products,  
LEDs, Etc



Commercial Services Matrimony,  
Real Estate, Jobs, Print & Design, Buy/sell,  
Ad Agency, Event Organization, Distance  
Education, Classifieds, Online Shopping,  
IT Solutions, Accounting Services,  
Business Listing



Pan Card  
Passport  
Driving License



Product Launch's &  
Advertisement

