Advancing Sustainable Commercial Agriculture in Jammu & Kashmir

An integrated agricultural enterprise combining sheep farming, free-range egg production, Kashmiri honey, and natural preserves into a scalable, asset-backed investment opportunity.

PRIVATE LIMITED COMPANY | ESTABLISHED 2022 | ASSET-BACKED | TAX-EXEMPT AGRICULTURE

CIN: U0110JK2022PTC013109 | www.credagro.in

The Problem

Two critical challenges converge — agriculture's decline & investors' dilemma.

📉 Fragmented Landholdings

J&K's average landholding is just 0.6 hectares. Small plots make modern, profitable farming impossible.

🏚️ Traditional Methods

Farmers use outdated techniques with no access to modern technology, breeding practices, or economies of scale.

💰 No Ethical Investment Options

Investors in J&K lack risk-free, asset-backed, and interest-free investment vehicles that offer meaningful returns.

J&K imports 75% of its food requirements despite having some of India's most fertile soil and favorable climate.

Our Solution

Consolidate fragmented land into a single, professionally managed agricultural enterprise.

🌾 Integrated Farming Model

- Acquire large agricultural land parcels in J&K
- Operate multiple revenue streams on single land base
- Deploy modern farming technology & expert management
- Local consumption focus — farm to table
- No cold storage / long transport needed

🤝 Equity-Based Investment

- Ethical, non-interest-based, shariah-compliant model
- Direct equity stakes for investors
- Asset-backed by agricultural land (₹8L/Kanal)
- Corporate tax applied conservatively at 25.168%
- Expert advisory board of scientists & professionals

4 Revenue Streams

🥚 EggLoFresh™

Free-Range Farm Eggs

300+ eggs/day & growing

₹15–25/egg retail

🍯 Kashmir Honey

Premium Kashmiri Honey

Saffron & Wildflower varieties

₹500–1,500/kg

🐑 Sheep Farm

Livestock & Breeding

75 → 2,500 sheep (6yr)

30-40% ROI industry avg

🫙 Natural Preserves

Organic Jams, Chutneys

Kashmir-origin products

10%+ organic CAGR

TAX NOTE: All projections **conservatively include corporate tax at 25.168%** (Sec 115BAA). Qualifying agricultural income may be exempt under Sec 10(1), which would increase PAT by ~33% — presenting additional upside for investors.

Proven Traction

YEAR 2

We're not just projecting — we're already executing.

125	75+	300+	60
Kanals of Land	**Sheep in**	**Eggs Supplied**	**Qurbani Animals**
Acquired	Active Flock	Daily	Delivered (Eid 2024)

🥚 EggLoFresh™ Brand

Consistently supplying 300+ free-range farm eggs daily through contract farming. Customer demand currently **exceeds supply**. Scaling supply chain by onboarding additional farmers.

🐑 Eid ul Adha 2024 — "Think Global, Support Local"

Delivered 60 Qurbani animals directly to subscribers' doorsteps. **Sold out in advance**. Validated direct-to-consumer livestock delivery model.

Massive Market Opportunity

$18.3B

India Egg Market

(2024)

₹500 Cr

J&K Apiculture

Annual Economy

$8.6B

India Organic Food

Market (2024)

📊 Market Growth Rates

India Egg Market	+10.4% CAGR
India Honey Market	+7.0% CAGR
India Organic Food	+10–21% CAGR
J&K Honey Production	+53% YoY (2024-25)
Free-Range Egg Premium	3–5x vs regular

🎯 Our Addressable Market

J&K population: **1.4 Crore**

Daily egg demand: **~70 Lakh eggs**

J&K honey consumers: **~4.2 Lakh households**

Import dependence: **75% of food needs**

→ Massive unmet local demand, minimal organized competition

Why Now?

A rare convergence of market forces creates a once-in-a-decade window.

🏛️ Government Tailwinds

- J&K UT status → central govt investment push
- NABARD & SIDBI subsidies for agri projects
- PM Kisan, Animal Husbandry missions active
- Land reforms making large-scale farming viable

📈 Consumer Trends

- Organic / free-range demand surging post-COVID
- Kashmir honey becoming national luxury brand
- Health-conscious consumers paying 3-5x premium
- D2C distribution channels now accessible

75%

J&K food imported

= supply gap to fill

₹8L/Kanal

Land still undervalued

vs market (30-50% gap)

Tax

Tax Optimisation

Sheep exempt (Sec 10(1)) Others taxable @ 25%

Competitive Advantage

What makes CRED Agro largely insulated from competition.

🏔️ Our Moats

- 🔒 **Land ownership:** 125 Kanals owned (not leased)
- 🔒 **Revenue officer on board:** Land acquisition expertise
- 🔒 **4 diversified streams:** Not dependent on single crop
- 🔒 **Local supply advantage:** No import or shipping costs
- 🔒 **Expert advisory board:** Scientists + vets + agri PhDs
- 🔒 **First-mover:** No organized agri-equity platform in J&K

🆚 vs. Alternatives

Factor	CRED Agro	Traditional
Scale	500 Kanals target	0.6 ha avg
Revenue Streams	4 diversified	1 (single crop)
Expert Mgmt	PhD advisory	Self-taught
Investment Model	Equity-based	Debt / subsidy
Tax Treatment	Sheep Exempt Balance 25%	Generally exempt
Brand	EggLoFresh™	Unbranded

Go-to-Market Strategy

1	2	3
🏡 **Phase 1: Local D2C**	🏪 **Phase 2: Retail Expansion**	🌍 **Phase 3: National & Export**
Direct home delivery of eggs, honey, and preserves in Srinagar & Budgam. Contract farming model for eggs. Word-of-mouth + social media.	Place EggLoFresh™ & honey in J&K retail stores, organic food shops, and premium grocery chains. Build brand recognition across the valley.	Online D2C via own website + marketplaces. Export Kashmir honey & preserves nationally. Target ₹500+ Cr addressable market.
ACTIVE NOW	YEAR 2–3	YEAR 3–5

📦 Distribution Channels

Direct Home Delivery
300+ eggs/day

Seasonal Livestock
Eid, Festivals

Retail Partners
Organic stores

Online E-Commerce
Own website + Amazon

Financial Projections

	FY24 ACTUAL	FY25 ACTUAL	FY26	FY27	FY28	FY29
Revenue (₹ Lakhs)	33.00	134.00	245.00	385.00	700.00	1,050.00
PAT (₹ Lakhs)	13.46	36.64	73.56	128.37	259.81	411.06
PAT Margin	40.8%	27.3%	30.0%	33.3%	37.1%	39.1%
Sheep Count	75	200	400	800	1,600	2,500
Cumulative PAT (₹ Lakhs)	13.46	50.10	123.66	252.03	511.84	922.90

Revenue Streams

Eggs: ₹15-25/egg retail

Honey: ₹500-1,500/kg

Preserves: 10%+ organic CAGR

Sheep: 30-40% ROI industry avg

Growth Trajectory

FY24-29 Revenue CAGR: 98%

FY24-29 PAT CAGR: 96%

Sheep flock: 75 → 2,500 (33x growth)

Business Valuation

₹12.52 Crore

Enterprise Value (Weighted Average)

Three independent valuation methods applied

Conservative valuation using industry-standard methodologies ensures investor confidence and downside protection.

DCF Method

₹16.89 Cr

Income Approach

WACC: 16% | Terminal Growth: 3%

WEIGHT: 40%

Net Asset Value

₹10.17 Cr

Asset Approach

125 Kanals @ ₹8L + Livestock

WEIGHT: 40%

EV/EBITDA

₹8.43 Cr

Market Approach

9.45x on FY26 EBITDA

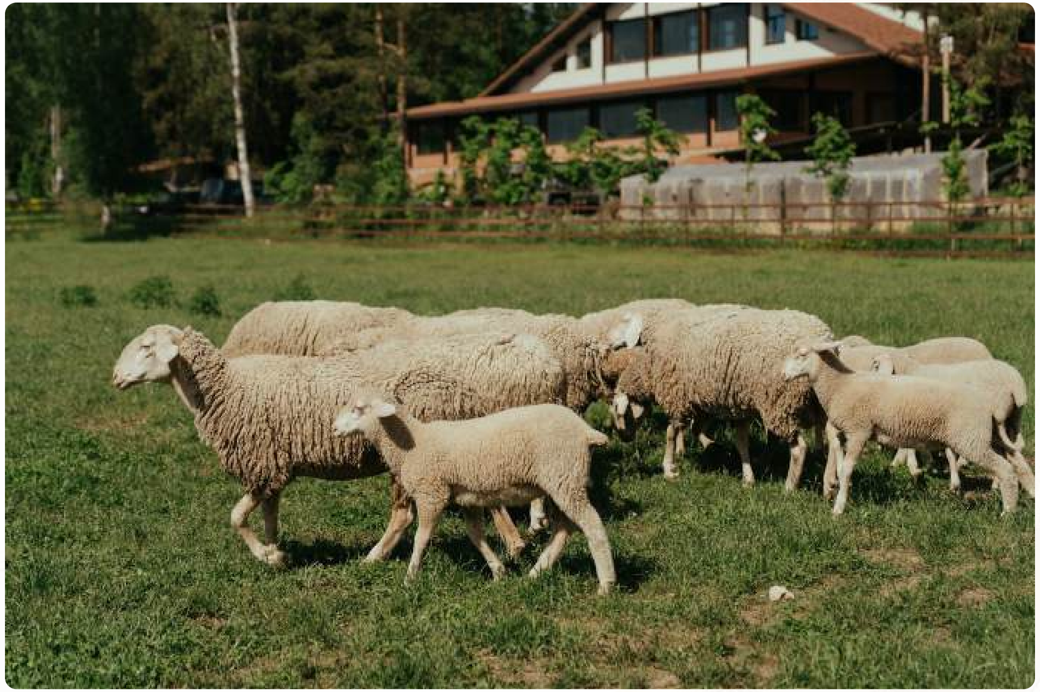
WEIGHT: 20%

Use of Funds

Strategic deployment of ₹12.91 Crore raised capital.

Fund Allocation Breakdown

- **Land Acquisition (375 Kanals):** ₹3.00 Cr — 23%
- **Working Capital (18 mths):** ₹2.00 Cr — 16%
- **Sheep Farm Infrastructure:** ₹0.75 Cr — 6%
- **Livestock Purchase:** ₹0.50 Cr — 4%
- **Poultry Unit Setup:** ₹0.50 Cr — 4%
- **Preserves Processing:** ₹0.45 Cr — 3%
- **Honey / Apiculture:** ₹0.35 Cr — 3%
- **Cold Storage & Logistics:** ₹0.40 Cr — 3%
- **Brand & Marketing:** ₹0.50 Cr — 4%
- **Strategic Reserves (Dairy, Veg Expansion):** ₹3.66 Cr — 28%
- **Contingency + Technology:** ₹0.80 Cr — 6%



Investor Returns

23.8%

Internal Rate of

Return (6-Year)

3.54x

Money on Invested

Capital (MOIC)

Mixed

Tax Treatment

Sheep Exempt (Sec 10) Others Taxed @ 25%

💰 Investment Security

- **Asset-Backed:** 125+ Kanals of land (₹10+ Cr value)
- **Tax Note:** Corporate tax applied conservatively; agri income may qualify for Sec 10(1) exemption
- **Ethical:** Non-interest, equity-based, Shariah-compliant
- **Dividends:** Based on actual agri-cycle earnings
- **Liquidity:** Exit after 3-year lock-in, 3-month notice

📈 Projected Dividend Yield

Year	Dividend (₹L)
FY24	4.71
FY25	12.82
FY26	25.75
FY27	44.93
FY28	90.93
FY29	143.87

Based on 50% payout ratio on PAT × 70% investor share

Our Team

Board of Directors

Syed Ashfaq

Promoter Director & CEO

Serial Entrepreneur, Ex-Banker, 24 yrs BFSI experience

Manzoor Ahmad Mir

Promoter Director

Former Revenue Officer, Expert in land & revenue

Muhammad Ibraheem

Promoter Director

Agriculture Enthusiast & Entrepreneur

Expert Advisory Board

Dr. Zahoor Dar

Agricultural Research

Dr. Farooq Kaloo

Veterinarian

Dr. Maroof Shah

Sheep Husbandry

Dr. Anjum Andrabi

Animal Husbandry

The Ask

₹12.91 Crore

Raising

For **70% equity** across **160 investors**

Strategic capital deployment to scale operations from 125 to 500 Kanals, expand all four revenue streams, and establish CRED Agro as J&K's leading integrated agricultural enterprise.

Tier	Investment	Shares	Holding	Available Slots
BASIC	₹2,76,750	2,250	0.15%	15
BRONZE	₹3,69,000	3,000	0.20%	25
SILVER	₹7,38,000	6,000	0.40%	25
GOLD	₹11,07,000	9,000	0.60%	15
PLATINUM	₹14,76,000	12,000	0.80%	10
DIAMOND	₹18,45,000	15,000	1.00%	5

*No single investor holds more than 1% of the company — ensuring broad-based, democratic ownership.

Together We Can.

Innovating Agriculture for a Sustainable Future.

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