

# [Yotto.in](https://www.yotto.in)

By Local Businesses, For Local People

**HYPERLOCAL AGGREGATION ECOSYSTEM**  
**empowering MSMEs & Unorganized Sector Businesses**  
including  
***Grocery Stores, Restaurants, Pharmacies*** & more  
(and their Supply Chains and Customers)

Our ERP Product: [DigitalBricks.co](https://www.digitalbricks.co) | Our Company: [www.YottoLabs.com](https://www.yottolabs.com)

# Summary: Empowering MSMEs to Disrupt Retail Aggregation

- 1) Post-COVID-19, Contact-less Home Delivery will continue to explode.
- 2) Today, **Super-Aggregators** & a few players / de facto proxies control most of the GMV.
- 3) In Food Delivery, Aggregators & Aggregator-installed, often Predatory **Dark / Central** Kitchens are price-driving & **killing** Traditional Local Restaurants.
- 4) Legacy Restaurants & traditional local retail businesses are facing an existential threat from this monopolistic phenomenon, which will ultimately hurt customers badly, and also eliminate vast #s of local jobs & small businesses, the local economic | social-cultural fabric & tax-base, hurting worst the working poor, those most vulnerable, and local govts.
- 5) Most Local Restaurants, Grocery, Liquor, Pharma, etc. shops today seek a savior, an **alternative Onlining & Delivery Platform**, -- unaffordable for small businesses.
- 6) Enter ... The Solution -- **Yotto.in** – an *Alternative Aggregator*, which prioritizes empowering the current local businesses – enabling their smooth onlining to a powerful, proven Software-&-App-&-Delivery Ecosystem, monetizing a Novel Distribution Channel, protecting millions of local jobs & families – all while creating great value for all stakeholders.

Need ~ 28 Cr - Yr 1 ...

Creating Value ~ 3600 Cr by Yr 4

Growing 5k+ New Entrepreneurs 30k+ Jobs

*Interested yet? ... Read on, and then contact us to engage / join hands!*

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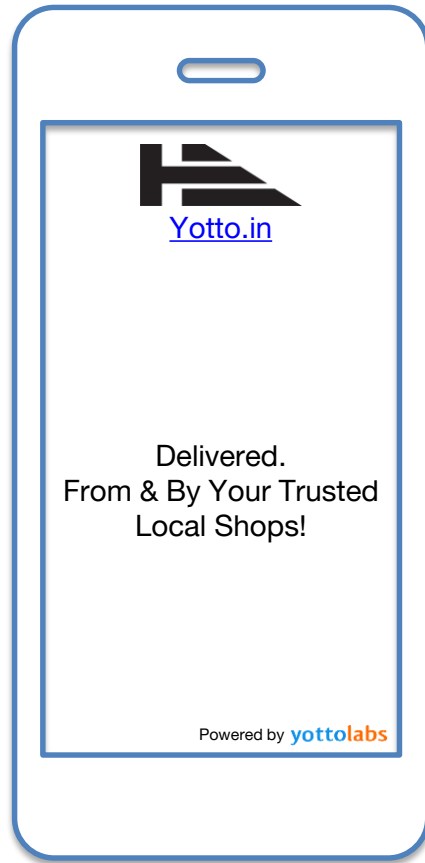
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Mandate-holder | Contact

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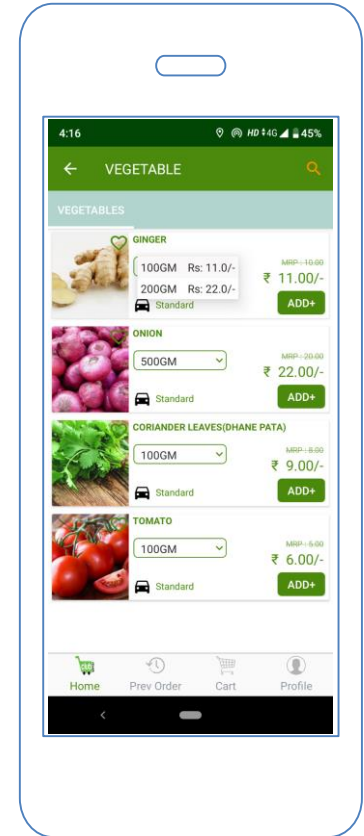


# It's 8 AM in the Morning! No onions for the Sambar!

Mrs. Iyengar opens the 'Yotto.in' App on her phone, goes to 'Grocery Stores', and then selects 'Shivam Supermarket', just 300 meters from her home!

She selects 'Onions' in the App, and then, bingo, she remembers many more items to order. She places her orders, and reviews her order cart - it is Rs. 567! So no delivery charges!

She gets busy making Chapati and Rice for lunch. In 20 minutes, Karthik from Shivam arrives with her ordered items. Karthik gets good tips every time from Mrs. Iyengar and hence she always gets the fastest service!



## 8.01 AM: The RetailPro App at Shivam Store starts ringing!

Mr. Shetty, 65 years old, just opened his store at 7.30 am.

His phone rings!

Yes, a new order has come in. 11 items, Rs. 567!

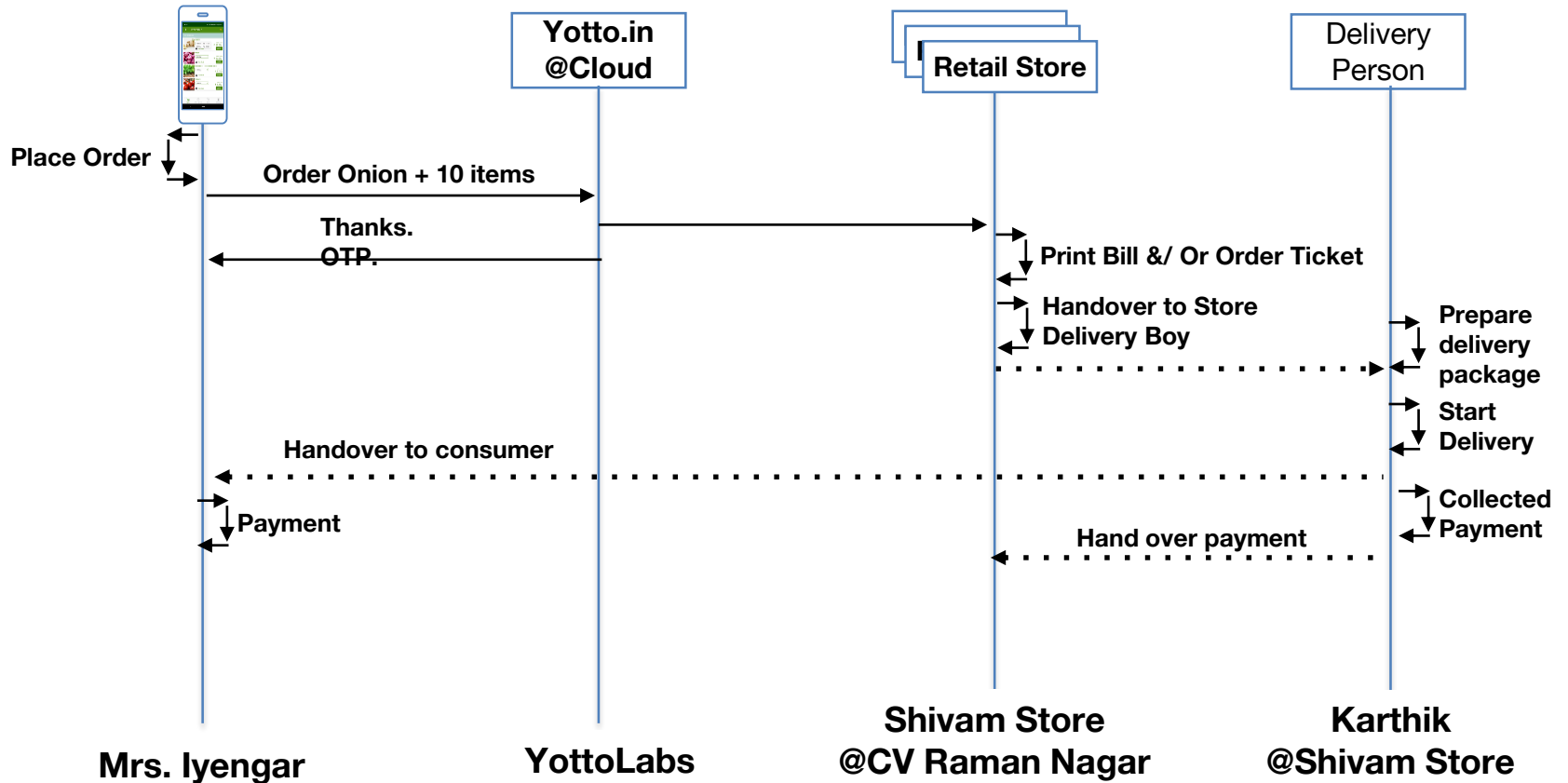
It's going to be good day today!



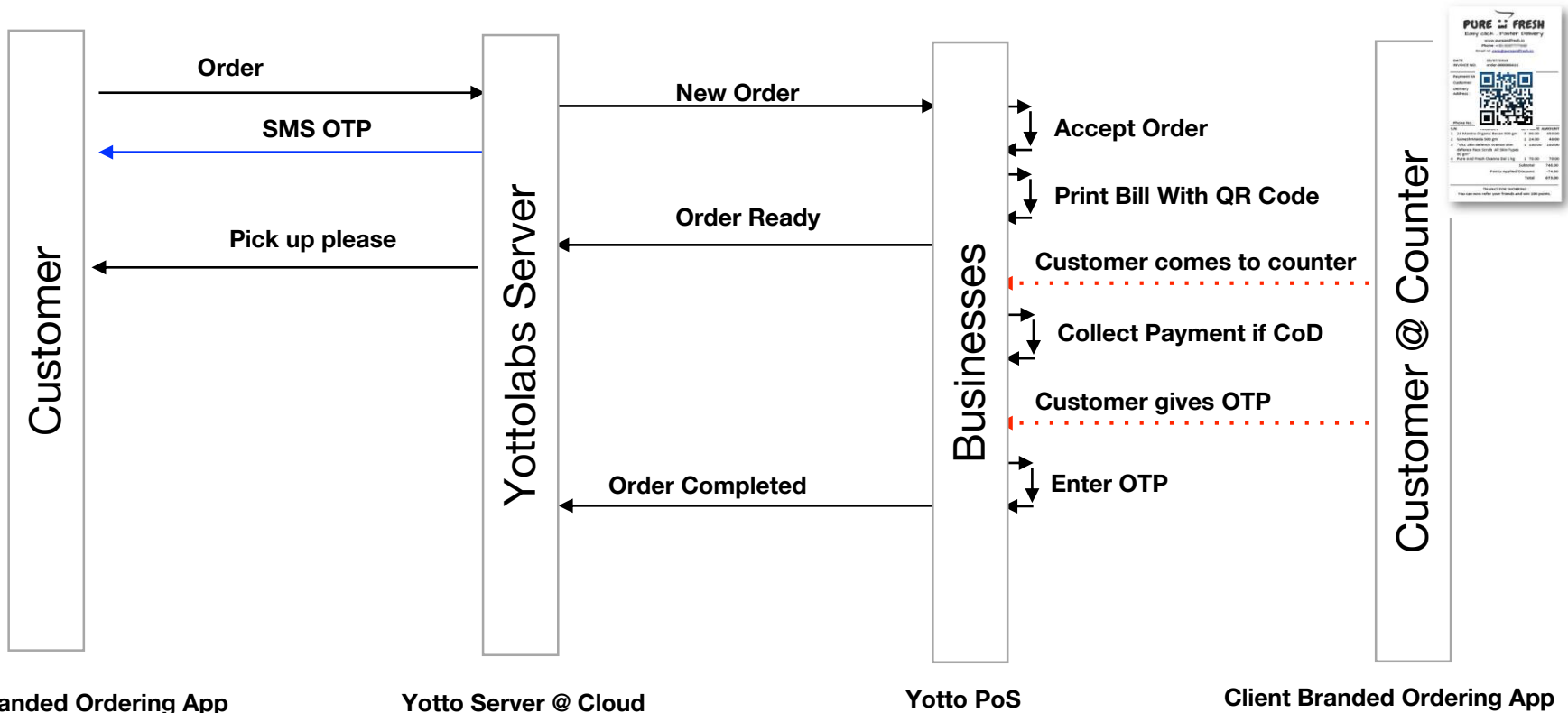
Mr. Shetty prints the bill from his phone with 1 click and hands over to Karthik to complete the delivery.

Karthik looks at the bill and sees “Mrs. Iyengar”. Karthik is happy to make this delivery. Not just tips, but even a few sweets are common at her place!

# Behind the Scenes - How it Works



# Yes, It's Contactless Ordering for the Post-Pandemic World





# Ecosystem includes (but is not limited to) many Apps, Portals ...



## Consumer App/Portal

Online or in-premise Ordering

For the Consumers to order from home or in-premise or on table



## POS Pro

Omni Channel Ordering & Billing

Our full function PoS Application for F&B and Low SKU businesses



## Retail Pro

Omni Channel Ordering & Billing

Our full function PoS Application for Large SKU Grocery & Fashion Retailer



## Runner App

Delivery App

For Delivery Person to pick up order and complete delivery including Map help



## SORT

Smart Order Handling

For Order Fulfilment Staffs in Kitchen, Factories, Order Fulfilment Centres



## InSite App/Portal

Core Inventory Management

For Backend staff to do core Inventory & other business functions.



## FOSCC

Telephone Ordering

For Agents in Call Centres at Multi-outlet businesses where call centre is used for tele-ordering



## RRM

Resource Reservation Manager

For Saloon, Diagnostic for Managing Appointments etc



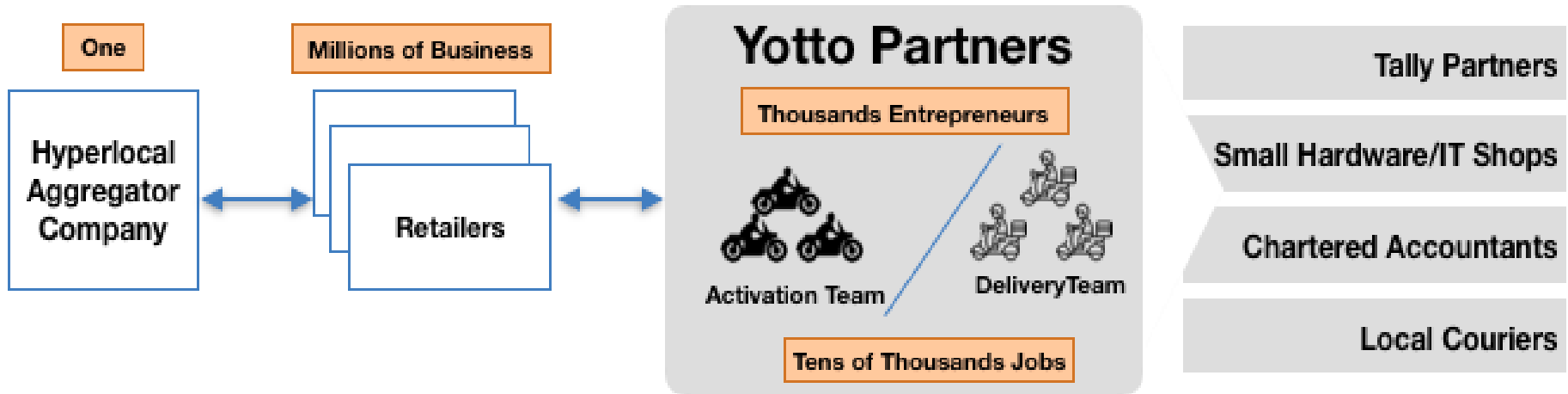
## InSite Manager App

Approvals & Supervision

Do basic Approvals for Discount /Bill Edit/PO/Transfers etc. Rest of the functions are from Portal

# Use Proven Crowd-Sourcing Model to Scale Deployment

Unlike Other / Legacy Aggregators, we propose to use Crowd-Source Partners, who are essentially small **Entrepreneurs**, who employ a **Few** Activation Engineers & a **Few** Delivery Persons in his/her area, catering to local businesses.



India is the Land of Micro-Entrepreneurs!

# Explanation: Who / What is a 'Partner'?

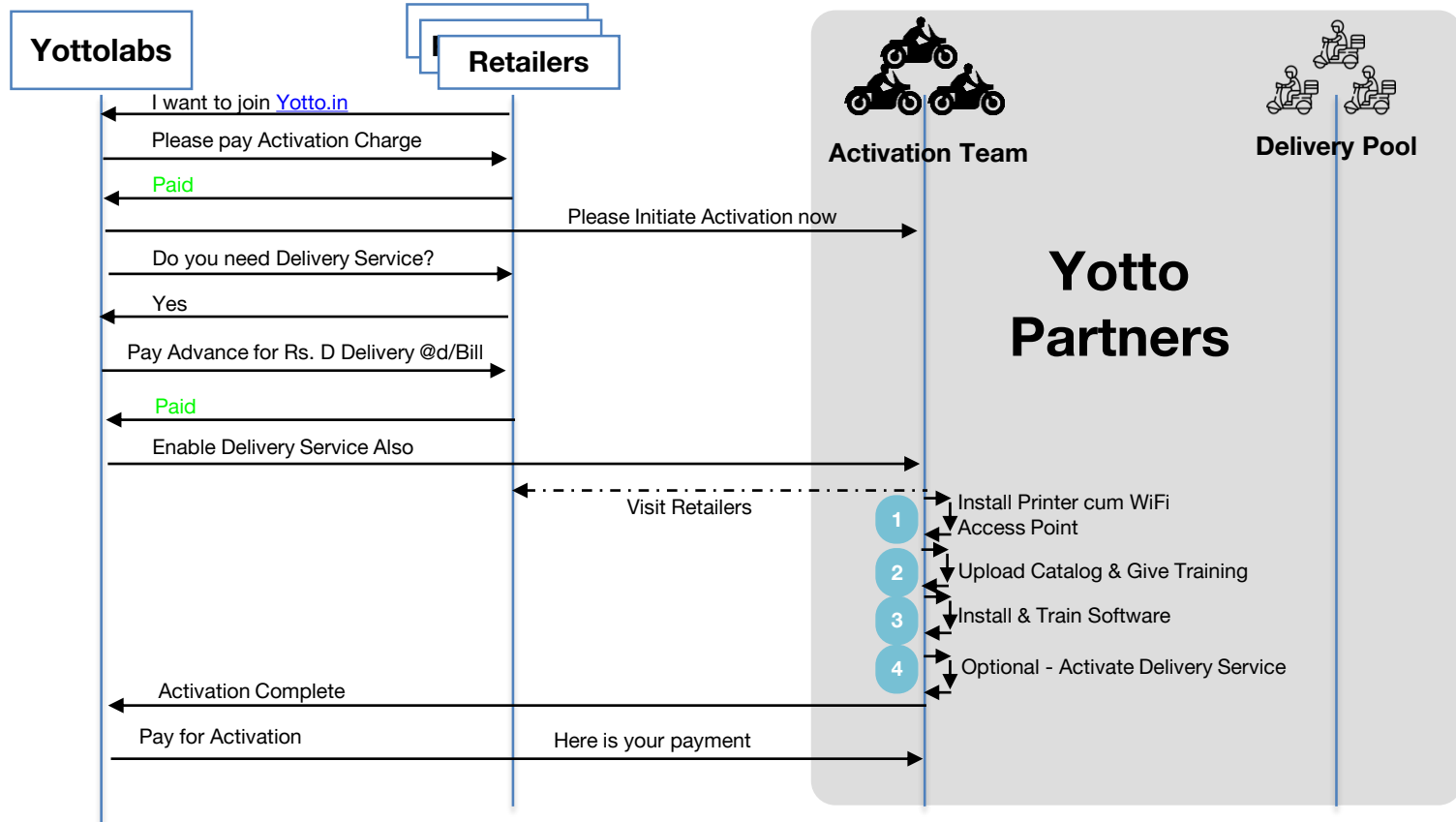
**Tally** is the most popular accounting software used by India's MSME sector, used by maybe about 70% of MSMEs. One of the main ways in which Tally markets its ecosystem to MSME Clients is through a network of 'Tally Partners'. These are typically small businesses, often C.A. firms, who (serve MSME businesses with other services, but also) act as a channel to on-board said MSME firms on to the Tally Accounting software platform. We also intend to use this network of (interested) 'Tally Partners' to market the Yotto.in platform to their suitable MSME clients. In effect, the 'Yotto Partners' will be Franchisees who will market the Yotto.in platform (**which is already pre-configured to feed in to Tally Accounting**) to their interested and suitable MSME 'Clients', and also provide from an array of other Yotto.in-adjacent services to said target Clients, e.g., Yotto Local Logistics / Delivery services, Accounting or Legal services, etc. All of this should earn these 'Yotto Partners' a substantial income that would keep them incentivized and motivated to partner with us on an ongoing basis to both market and operate the Yotto.in platform to an extensive cross-section of MSMEs.

Not being employees, but rather independent contractor Franchisees of Yotto.in, these 'Partners' will conduct their own (territory-specific) Yotto.in businesses with their own invested capital -- onboarding more and more Client MSMEs on to the Yotto.in ecosystem. And we will earn an ongoing Franchise income from their activities.

In addition to the Tally Partners, we also plan to reach out to the fast-growing segment of seekers of Franchise Business Opportunities in the market -- to sell them the Local Yotto Partner / Yotto.in Partner Franchise Business Opportunity.

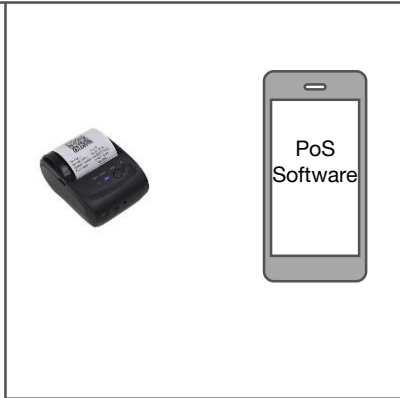
Our team includes members ready and experienced in this area.

# Working of The Ecosystem



# Diverse Choice of Hardware for Every Format

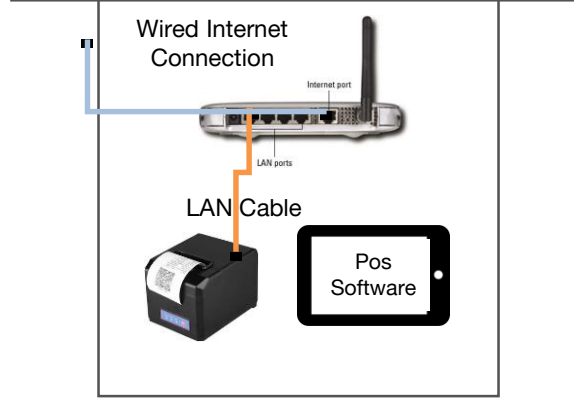
## Tiny Shop Slow Billing



1 Bluetooth Printer + Personal Android Phone

2 Phone Internet is used

## Small Shop High Speed Billing

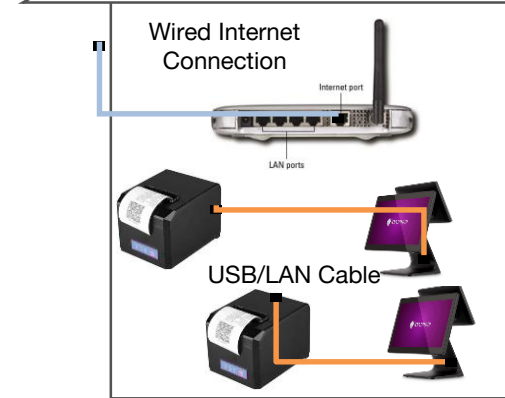


1 LAN Printer + WiFi Access Point + Android Tablet

2 Thermal LAN Printer Connected to LAN Port of WiFi Access Point

3 Android Tablet is connected to Access Point over WiFi for Internet Access

## Big Shop Multi PoS



1 LAN Printers + WiFi Access Point + Android PoS

2 Thermal LAN/USB Printer Connected POS Hardware

3 Android PoS Hardware are connected to Access Point over WiFi for Internet Access

# Pre-configured Master Data to Download & Upload

## Master Product Catalog



## Hindustan Unilever Limited



## Master Product List - Excel

Brands	Category	Product Name	SKU	MRP	Selling Price	Image
HUL	Oral Care	President 100 ml,	123456	126.00	126.00	image1
HUL	Oral Care	President 50 ml,	123457	74.00	74.00	image2
HUL	Oral Care	President Powder 100 gm	123458	120.00	120.00	image3
HUL	Skin Care	Lakme Body Lotion 1000ml	234567	1176.00	1176.00	image4
HUL	Skin Care	Lakme Body Lotion 750 ml	234568	996.00	996.00	image5
HUL	Skin Care	Lakme Body Lotion 500 ml	234569	700.00	700.00	image6
HUL	Skin Care	Lakme Body Lotion 100 ml	234569	200.00	200.00	image7
HUL	Detergent	Surf Excel From Loader 4 Kg	125785	557.00	557.00	image8
HUL	Detergent	Surf Excel From Loader 2 Kg	125678	257.00	257.00	image9
HUL	Detergent	Surf Excel From Loader 1 Kg	125677	157.00	157.00	image10

1

Select the Brands that is being sold in the store

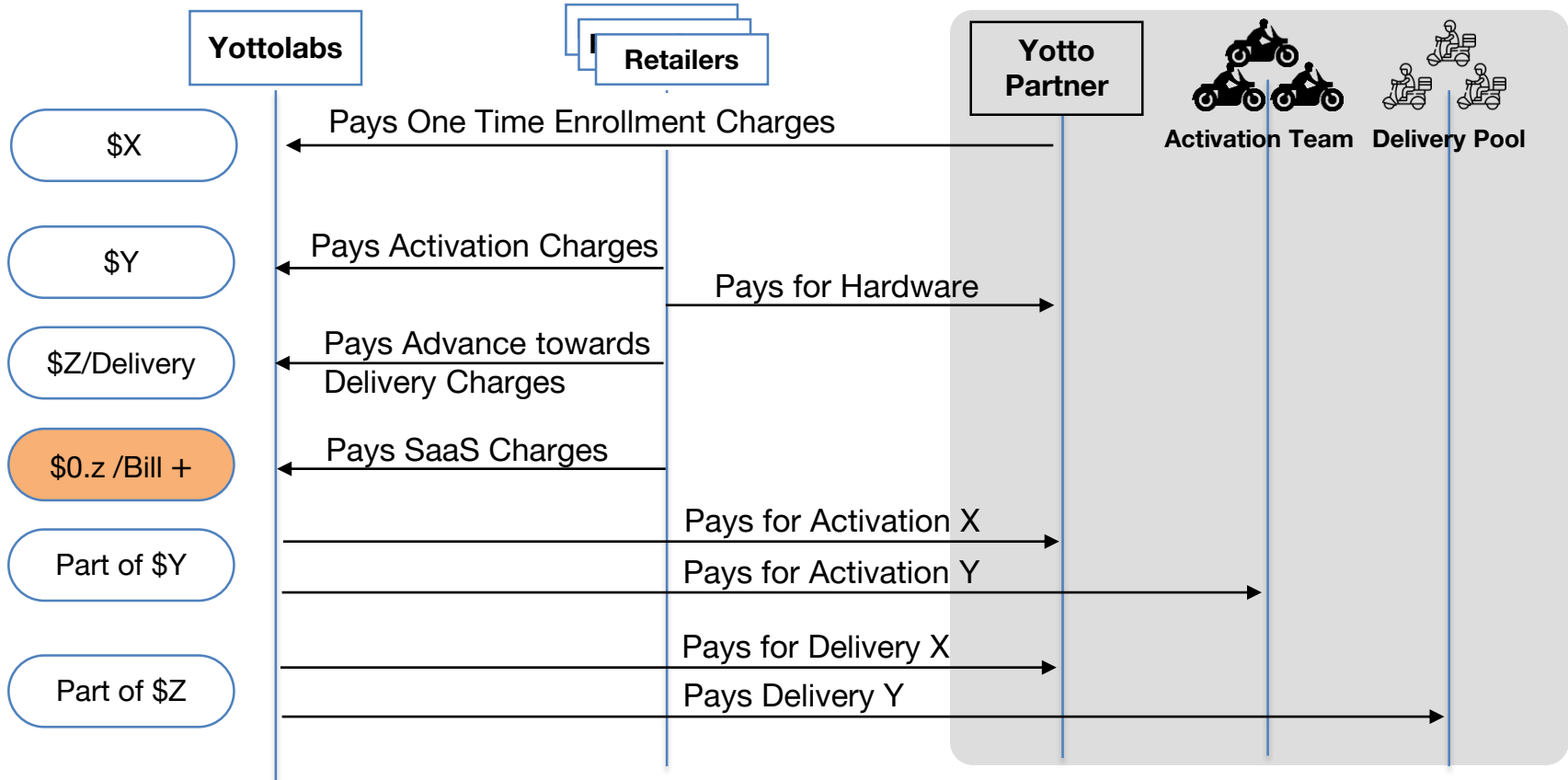
2

Select the Product Sold in the store

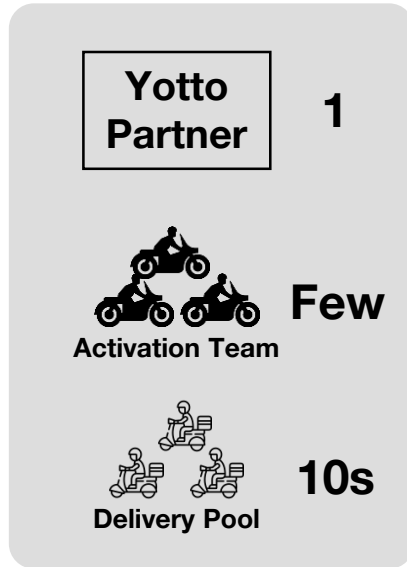
3

Download this Excel to add stock values and selling price

# Who Pays Whom

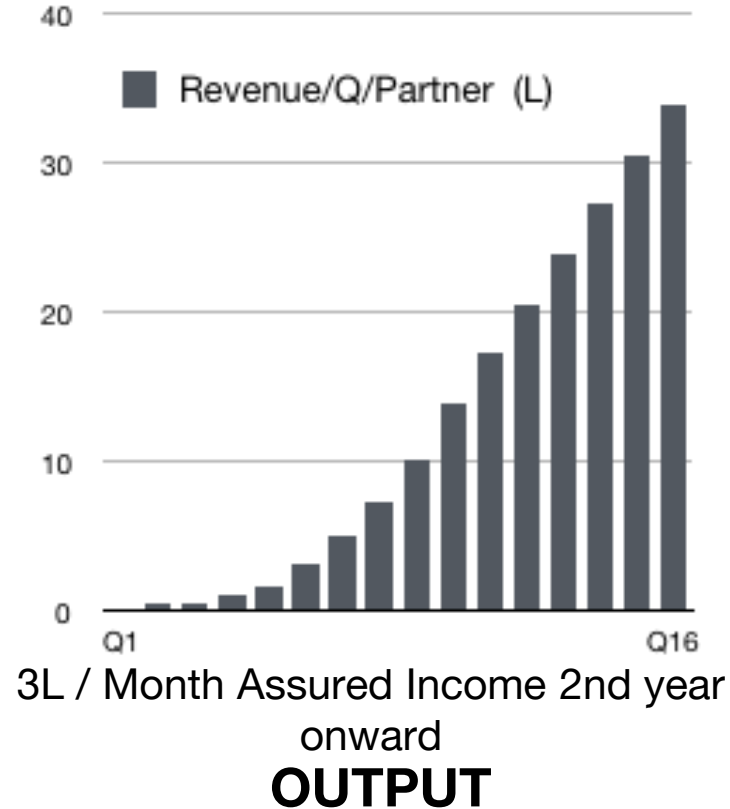
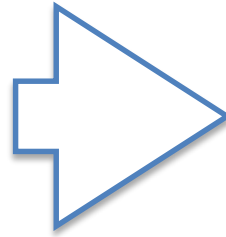


# Making Each Partner An Economic Success



Invest 5L

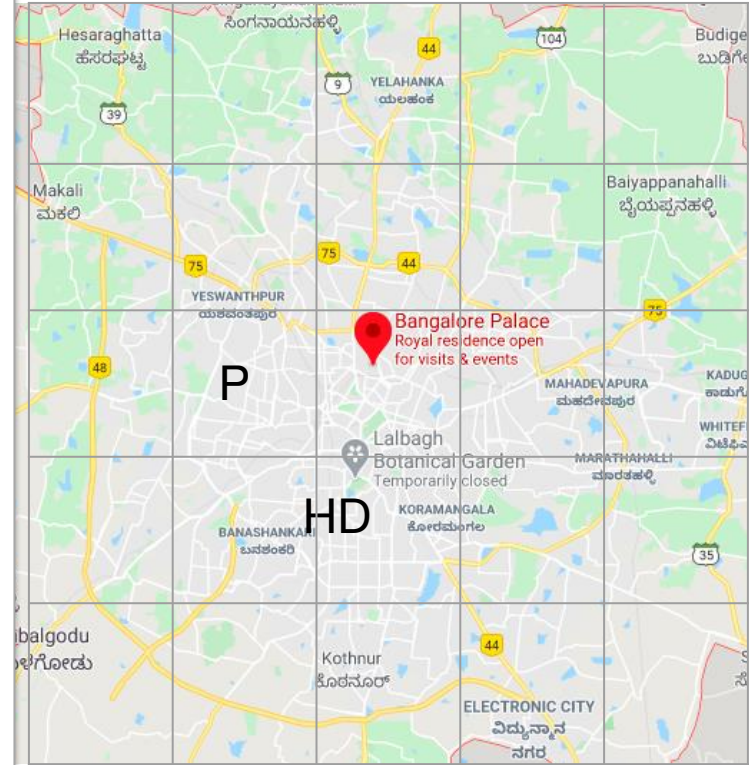
**INPUT**





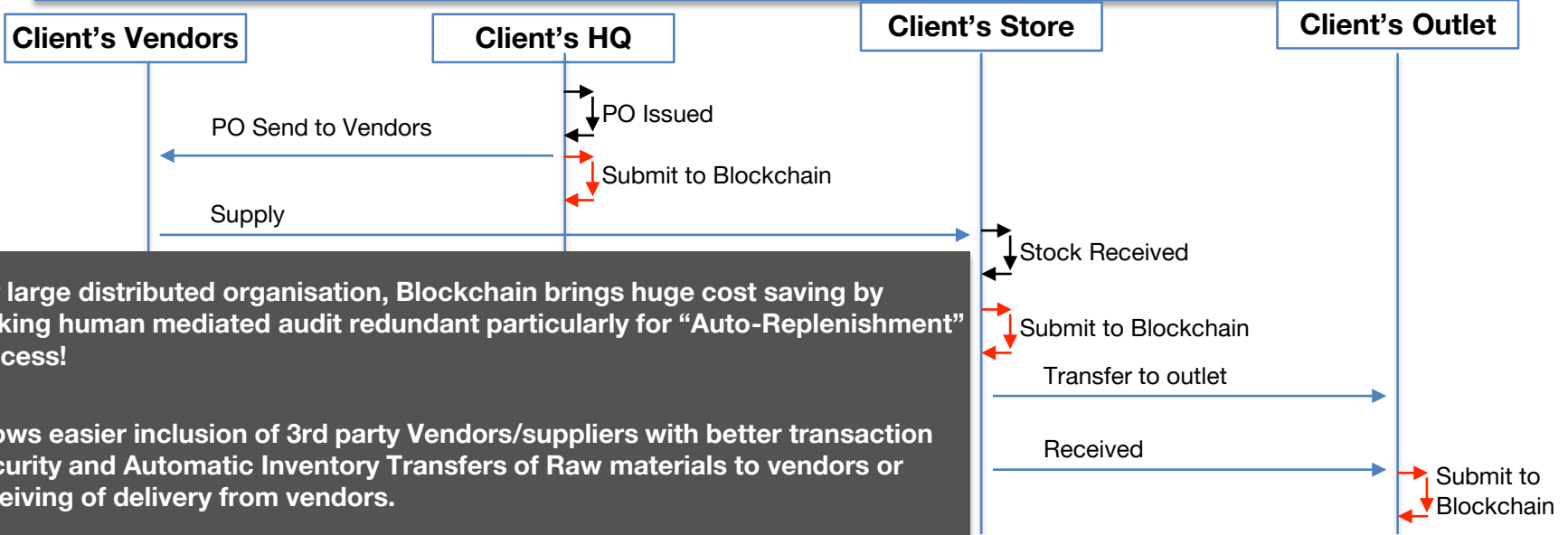
# Novel On-boarding Scheme for 'Partners'

1. Metros are divided into many Zones based on economic & population density as parameters. There will be 3 types of Zone:
  - Premium - Higher ATS (Avg Ticket Size)
  - High Density - More Orders
  - Normal
2. We plan to Auction these zones through bidding, in formal Events with food, fun and talks by local celebrities and our CEO.
3. Zones in Rural & Urban areas will be accordingly priced to make sure RoI of 10 to 15% is assured in 3 to 4 years.
4. Events will have tickets to cover the cost



# Will Offer Blockchain as Transactional Security

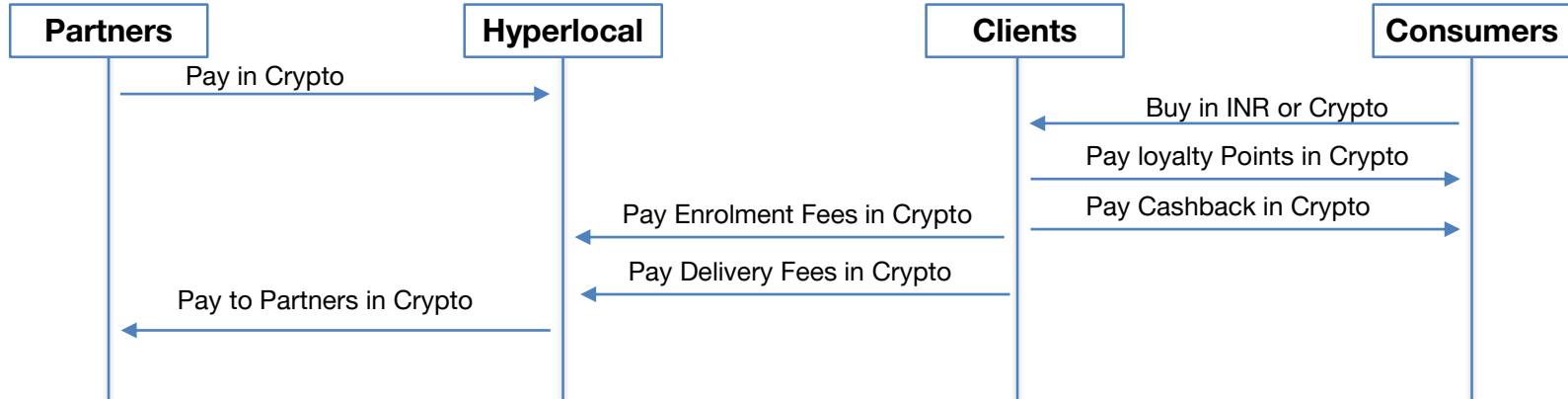
**For Inventory Transactions, we will offer Blockchain Protection to every PO, Requisition, Transfer, Audit Process ...**



- For large distributed organisation, Blockchain brings huge cost saving by making human mediated audit redundant particularly for “Auto-Replenishment” process!
- Allows easier inclusion of 3rd party Vendors/suppliers with better transaction Security and Automatic Inventory Transfers of Raw materials to vendors or receiving of delivery from vendors.
- Makes Job-Works scalable to enable even individuals working from home

# Crypto-Currency Ready

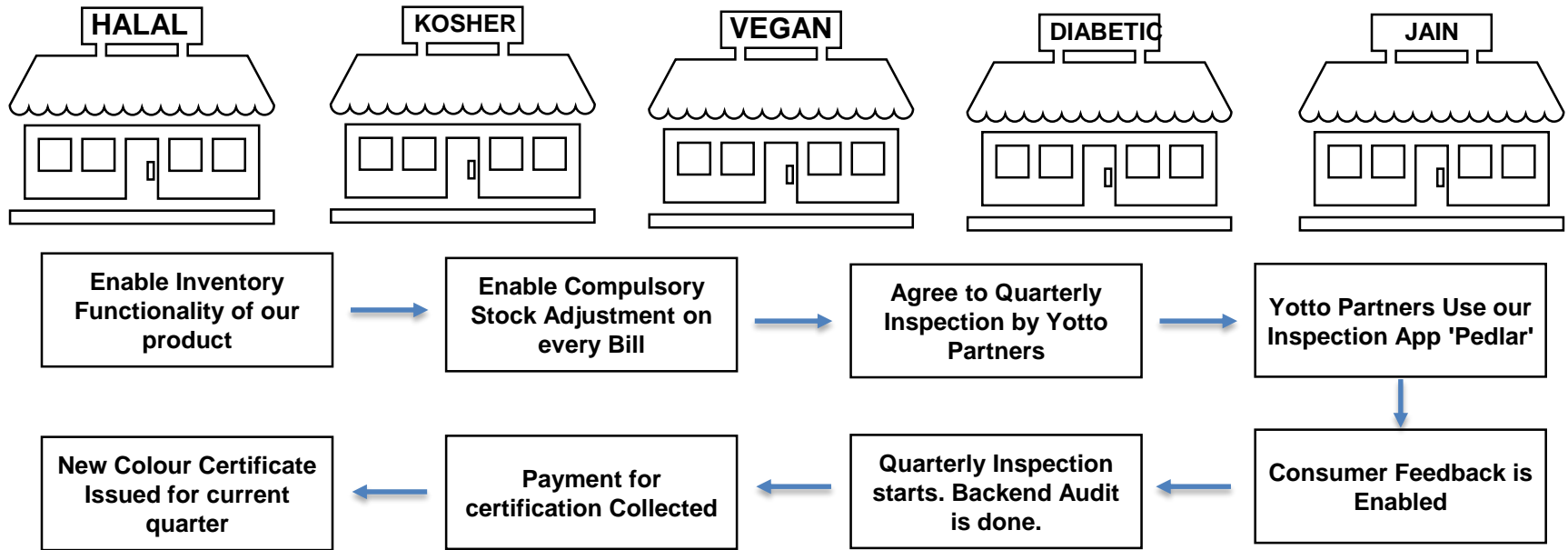
**All payments to and from Partners and Clients can be made through Crypto or 'Fiat' currency bringing fund mobility & value increase (due to anticipated increase in value of crypto, unlike fiat currency, which normally depreciates).**



**Along with Blockchain, Crypto makes our end-to-end system complete auto-reconciliation for every transaction, making our system highly scalable for the size of hyperlocal aggregation in a country like India where there are millions of businesses catering to a billion+ population, needing millions of delivery persons and thousands of Partners.**

# Yotto Certification - More Revenue to Partners

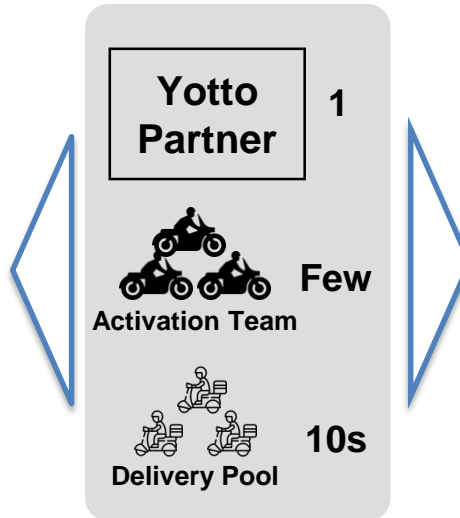
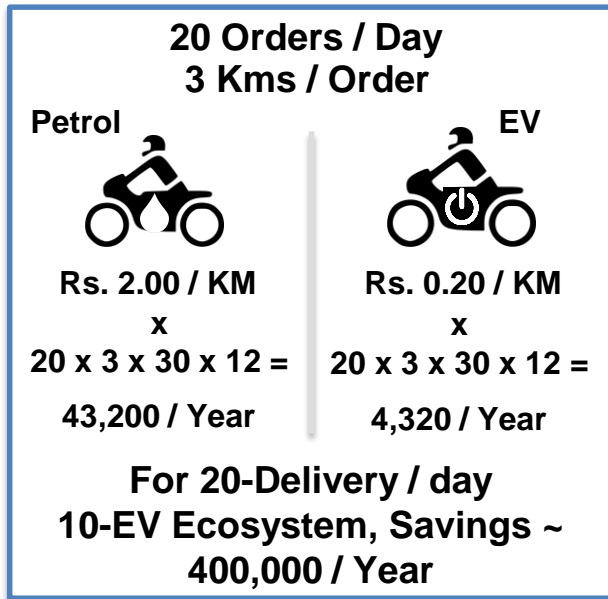
Individuals and communities are looking for help in buying quality products conforming to their personal and family health requirement as well as their religious beliefs. For example Halal and Kosher are 2 such well known certification given to products. **There is no such certification that is given to a Shop selling such products today.**



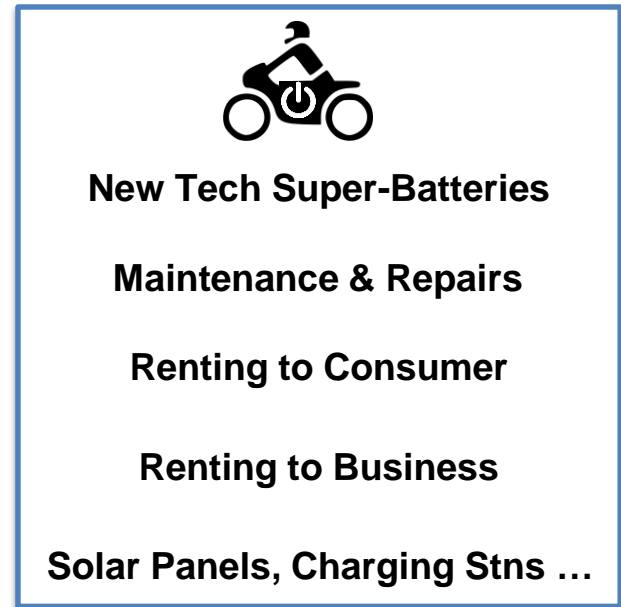
# More Rev+Profit: EVs+Super-Batteries+Solar Charging Infra

**'Partners' must be incentivized to make Yotto.in viable, scalable and profitable. So we must create multiple revenue sources & cost savings for Partners, which are complementary and important to the core Aggregation business.**

## OpEx Savings Using EV

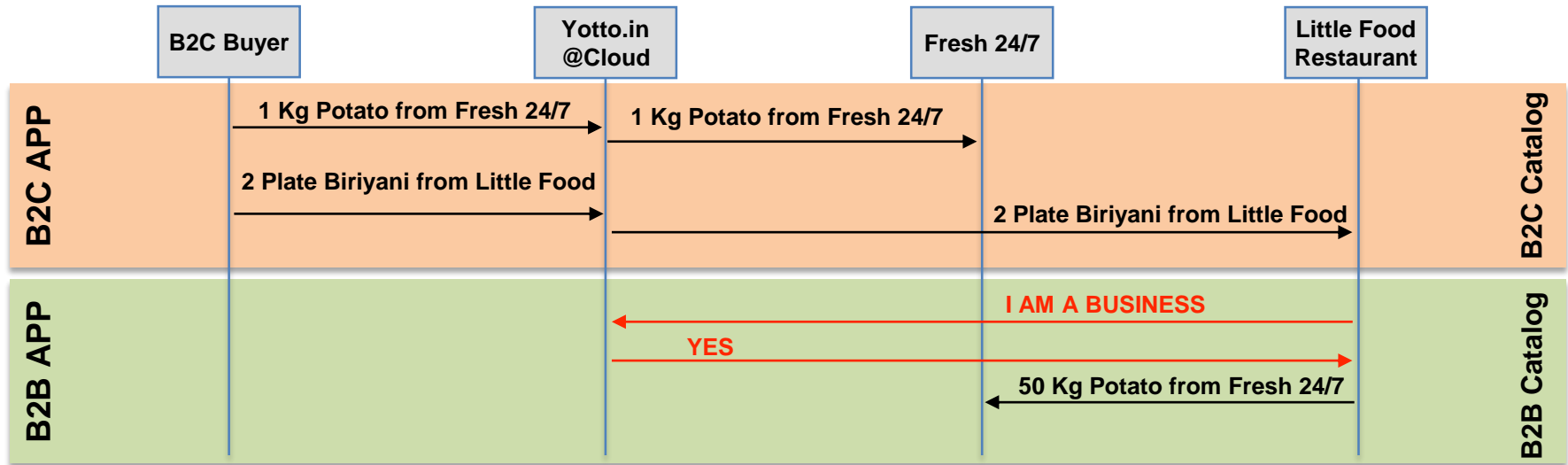


## Addl. Revenue Streams



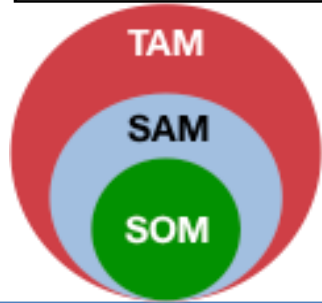
# B2C + B2B Aggregation - More Power To Ecosystem

A Chicken vendor on our platform sells both B2C & B2B, e.g. to restaurants & to individuals, both customers buying chicken from the same chicken vendor. It must be noted that B2B Price is typically not visible to B2C customers. To achieve that, our system will enable a B2B App from which B2B buyers can register, see bulk prices, order, pay or use COD.



It must be noted that our Partners can also be members of our Platform to supply, for example, Environmentally Safe Packaging Materials, Solar Power accessories & Batteries, etc. to all other members.

# The Size of the Opportunity



GMV = \$ Trillions

Now

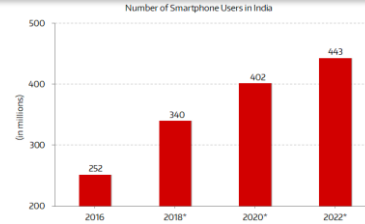
Future



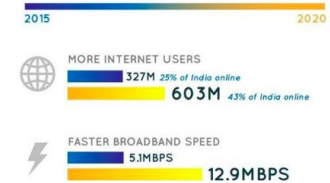
Huge & diverse & recession- proof

Favourable Demography

- Rapid Urbanisation
- Nucleus Family
- Younger Population
- Change in Aspirations

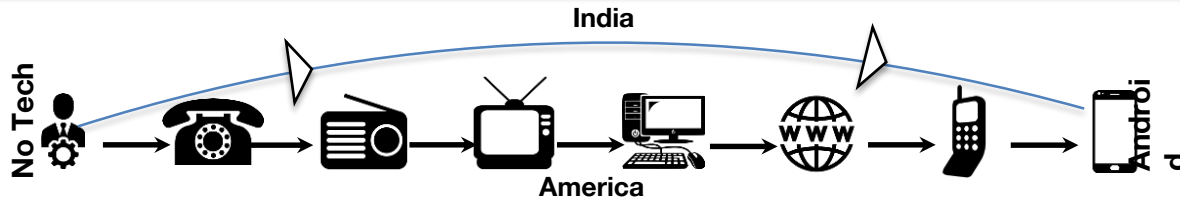


Growth of Smart Phone Users



Growth of Internet Users

Advantage Android



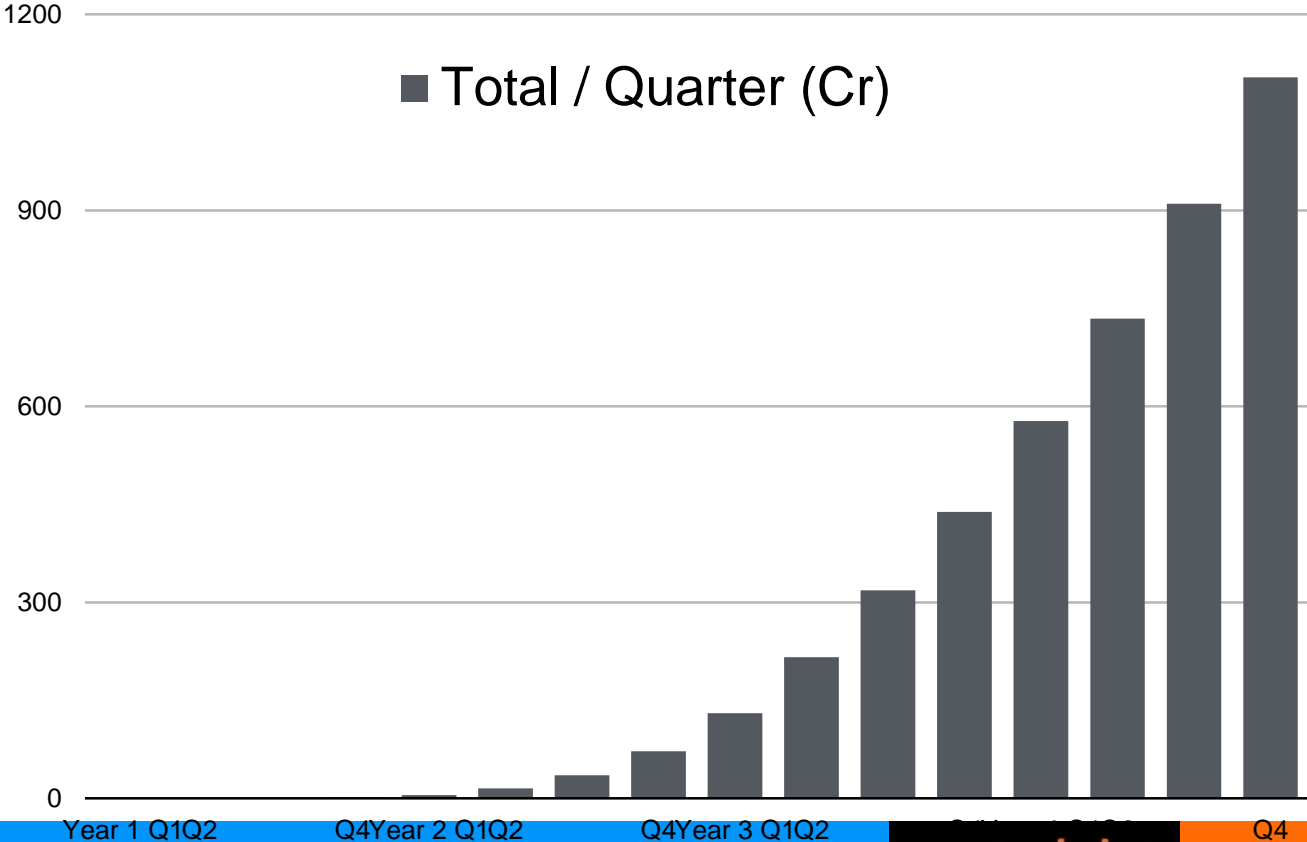
1. Low or Zero Training & Support Cost
2. Low Cost Hardware
3. Security > Windows
4. Mobility is Default
5. Touch is Default

# Yotto.in ('HL') vs. Other Aggregators ('SZ')

	Zomato / Swiggy	Yotto.in ('HL')	Comments
Brand Hijacking	YES	NO	The game of the existing players is to become a <b>Super-Brand</b> subsuming the majority of the GMV through few of their own players
Customer Hijacking	YES	NO	Marketplace runs on the principle that the Aggregators own the customers and do not share the customer contact with Businesses
Uncontrolled Revenue Share	YES	NO	For Legacy Aggregators, Business has no control or no say on Revenue share at all.
The Game of Discounting	YES	NO	The competition between Marketplaces to become top player forces them to run unhealthy price wars, which do not help Business
Primary Stakeholders	CONSUMER	BUSINESS	Yotto.in partners with Businesses and helps them to reach out to their own customers.
Losing Loyal Customer to Competition	ALWAYS	NEVER	We make sure Businesses own their own customers and not us.
Customer Support By Business	NEVER	ALWAYS	All customer support is handled by the Business. Only App failure related problem is handled by us.
Listing inequality	ALWAYS	NEVER	We never have listing premium. All listings are strictly by location with respect to customer.
Rating Terrorism	ALWAYS	NEVER	Yotto.in has no incentive to manipulate rating. We will show each Business's Google Rating as ranking.
Additional Cost for Digital Marketing	ALWAYS	NEVER	We would NOT fool our Businesses with need for Digital Marketing. In HyperLocal.in, people will search for Business names.
Private App/Portal	NEVER	ALWAYS	Our offering comes with Private Portal, as well Private App, for each Brand -- as an optional feature at a small cost..
Growing Brand of Business	NEVER	ALWAYS	Our business model is to grow the brand of each Business every way and everyday! We act primarily as just the technology partner.



# Growth Projection of Ecosystem - Revenue



# Growth Projection - Acquisitions (top) & Revenue (Rs. L) (bottom)

	Year 1				Year 2				Year 3				Year 4			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<b>Acquired Partner Count</b>	<b>18</b>	<b>18</b>	<b>60</b>	<b>108</b>	234	306	378	450	486	486	486	486	486	486	486	486
<b>Cumulative Partner Counts</b>	<b>18</b>	<b>36</b>	<b>96</b>	<b>204</b>	438	744	1122	1572	2058	2544	3030	3516	4002	4488	4974	5460
<b>Acquired Customer Count</b>	<b>0</b>	<b>54</b>	<b>108</b>	<b>576</b>	1836	5256	11160	20196	33012	49392	61056	72720	84384	96048	107712	119376
<b>Cumulative Customer Count</b>	<b>0</b>	<b>54</b>	<b>162</b>	<b>738</b>	2574	7830	18990	39186	72198	121590	182646	255366	339750	435798	543510	662886

Revenue & Revenue Split (Rs. L)	Year 1				Year 2				Year 3				Year 4			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<b>Total Revenue to Partners</b>	0	9	24	113	392	1192	2868	5883	10734	17923	26595	36867	48740	62214	77290	93966
<b>Total Revenue to Company</b>	0	3	7	34	120	372	901	1867	3334	5460	7873	10692	13916	17545	21580	26020
<b>Partner:Company</b>	NA	3	4	3	3	3	3	3	3	3	3	3	4	4	4	4

Revenue Streams (Rs. L)	Split	Year 1				Year 2				Year 3				Year 4			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Partner's Revenue from Client Enrolment (L)	50%	0	1	3	14	46	131	279	505	825	1235	1526	1818	2110	2401	2693	2984
Company's Revenue from Client Enrolment (L)	50%	0	1	3	14	46	131	279	505	825	1235	1526	1818	2110	2401	2693	2984
Partner's Revenue from Delivery(L)	90%	0	7	20	90	313	951	2307	4761	8772	14773	22191	31027	41280	52949	66036	80541
Company's Revenue from Delivery (L)	10%	0	1	2	10	35	106	256	529	975	1641	2466	3447	4587	5883	7337	8949
Partner's Revenue Hardware Sale(L)	100%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Company's Revenue from Hardware Sale (L)	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Company's Revenue from Usage Fees (L)	50%	0	1	2	8	29	88	214	441	812	1368	2055	2873	3822	4903	6114	7457
Partner's Revenue from Sale of PoS (L)	20%	0	0	0	0	2	7	23	59	108	182	274	383	510	654	815	994
Company's Revenue from Sale of PoS (L)	80%	0	0	0	1	6	28	91	235	433	730	1096	1532	2039	2615	3261	3977
Partner's Revenue from Sale of Inventory (L)	20%	0	0	0	0	3	14	46	118	217	365	548	766	1019	1307	1631	1989
Company's Revenue from Sale of Inventory (L)	80%	0	0	0	1	4	19	61	157	289	486	731	1021	1359	1743	2174	2652

# Burn Rate (Rs. Cr)

	Year 1				Year 2				Year 3				Year 4			
Burn Rate / Qtr	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<b>Marketing</b>	<b>1.67</b>	<b>1.68</b>	<b>4.70</b>	<b>7.81</b>	8.14	8.98	10.4 6	12.7 2	15.9 7	20.0 8	23.0 2	25.9 6	28.9 1	31.8 6	34.8 2	37.7 8
<b>HR</b>	<b>1.71</b>	<b>1.71</b>	<b>1.95</b>	<b>2.30</b>	2.87	3.73	5.02	6.77	9.10	12.1 0	15.0 8	18.4 2	22.1 2	26.2 5	30.7 4	35.6 2
<b>Software</b>	<b>0.66</b>	<b>0.66</b>	<b>0.66</b>	<b>0.67</b>	0.68	0.73	0.83	1.01	1.31	1.75	2.30	2.96	3.36	4.22	5.19	6.27
<b>Revenue Loss</b>	<b>0.00</b>	<b>0.09</b>	<b>0.24</b>	<b>1.12</b>												
<b>Total Burn Rate (Rs. Cr)</b>	<b>4.04</b>	<b>4.14</b>	<b>7.55</b>	<b>11.9 0</b>	11.6 9	13.4 4	16.3 1	20.5 0	26.3 8	33.9 3	40.4 0	47.3 4	54.3 9	62.3 4	70.7 5	79.6 6

# Rationale Behind Software Cost

## Competition as Basis

- 1st there is no direct competition for our product (as of date).
- The nearest are Shopify, LoveLocal and their lowest cost is ~30 \$ per month/node!
- None provide in-person help in installation which is mandatory for Retail at least for now
- Degree of customization is difficult to estimate and hence cost is not known

**Too expensive**

## Development Cost as Basis

- This is certainly not correct model to arrive at the cost of A Software Product
- It must be noted that this IP product created over years of hard work with substantial cash burn and loss of salary of the founding team!
- Development cost of past years might not be same in today context

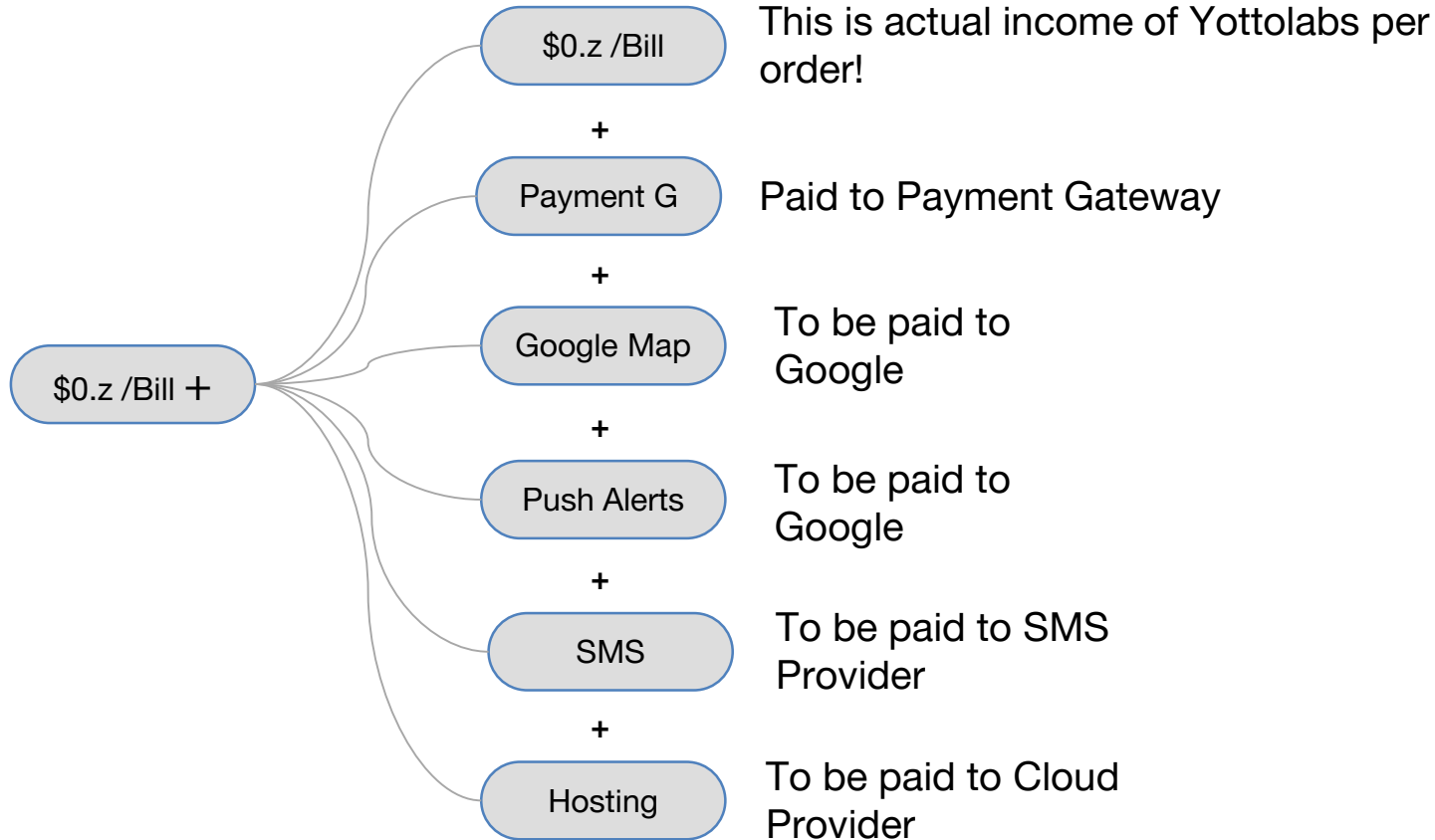
**Not a Correct Model**

## Opportunity Cost for Client as Basis

- This is correct model.
- Assume that the company start developing the software today,
  - how much **Time** &
  - **Money** would that need
- In our experience this will need very experience team to create at least 2 to 3 years with at least 10 Engineers
- **Time** = loss of business opportunity for client
- **Money** = Risk without confirmed return
- So our current price is very accurate!

**Correct Model**

# Software Run-Time Cost Breakup



# SWOT Analysis



# Leadership: CEO & Operations Team



**Dr. Subir Saha, Ph.D. BITS, Pilani & NPL, New Delhi, Alumni, Tata Institute of Fundamental Research** 

Physicist, ex-(Motorola Labs, NSN, Hughes Software), with more than 30 Patents in Telecom, Data Security & Privacy, & Software. Hands-on experience of building Large-Scale Realtime Complex Server Applications with High-Availability, as Architect & Systems Engineer. Researcher in Retail with respect to Inventory & Supply Chain with key focus on Indian Wholesale Market. Designed every bit of the Yotto.in product ecosystem.



## Business Scaling

**CMO, Eman Kalyan Ghosh, B.Com, MBA**

Eman comes with solid background in scaling up businesses with Partnership & Franchisee across Metros and Rural Bengal through his past association with **AIMCO**.

He has 15 years of experience in Indian Commodity Exchange, National Spot Exchange, Aertherstone Capital (Geneva). He had also served the Calcutta Stock Exchange as Advisory Board Member.

His global reach with investors community is of serious help in seeking Yotto Partners.



## Organisation Scaling

**Dev Datta, COO, B.Tech, MBA**

**Dev** founded **Orange Attire** to build fashion retail distribution helping to connect the Retailers in Bengal.

His founded **MSME PowerClub** to help thousands of MSMEs in Bengal

He co-founded **AIMCO** (Key member of Indian Commodity Exchange) and had build a network of 500 HNI partners & 1000 Farmers in 1 year. Before this he had worked with Cognizant as Programmer Analyst for 3 years.



## Server Scaling

**Director Engg, Debesh Mondal, B.Tech**

Grew with Yottolabs. Joined fresh from college and took part in product creation in every step as Junior Software Engineer to System Engineer to Director Engineering managing complete Development Team as well as the complete Onboarding Team. Debesh means “Problem Solved”.

Debesh’s appetite for learning key server technologies like **Database Scaling** & Server **Load Balancing** keeps Yottolabs’ Server Infrastructure state of the art, and yet lowest cost.



# Other Core Thought-Leaders

Advisor



**“Gairik.com” Banerjee** -- Ex-top Exec at **Walmart Intl. USA**, etc. (see CV). Intl. Co. Director, **Restauranteur**, **Industrialist**, Serial **Entrepreneur** by Calling, (Western World) **Political-Economic Analyst** by Practice, **International Business Development** functional specialist by Experience; and a **Communicator / Story-teller / Narrative-Evangelist** by Vocation. Global network including govt / diplomatic circles in many nations. Wants to take Yotto.in into various markets - N. America, Western & Eastern Europe, Russia, Latin America, AUS-NZ and MENA.

Investor



**Devendra Tripathi** co-founded Yottolabs along with Dr. Saha. He is based out of California and has been Chairman of the Board of Yottolabs. He has been investing in Yottolabs since then. He has been a **serial Entrepreneur** and had a **few successful exits**. Devendra is a People Person and consensus-builder and value-creator in every occasion. He is ready to join Yottolabs America at any future opportune time for the North American market. Currently he is working as Associate Technical Director at Broadcom.

Investor



**Alak Deb** co-founded and worked together with Devendra in a few successful initiatives of their own. Alak is based out of Silicon Valley, has had **many successful exits** and successful investments in many other startups as a Seed Investor. Alak Eats Drinks & Sleeps Technology. Alak is now working at A10 Networks and is ready to join Yottolabs America in the future.

# Recognitions



## Next Step | Contact

Potential Investors with easily and visibly evident means, readiness and interest, serious about investing in our project / company in the immediate or near future, are invited to contact the below Mandate-holder

**Gairik Banerjee**  
**+91 988 34 34 900**  
**[gb2345@gmail.com](mailto:gb2345@gmail.com)**  
**Skype: gairikbanerjee**