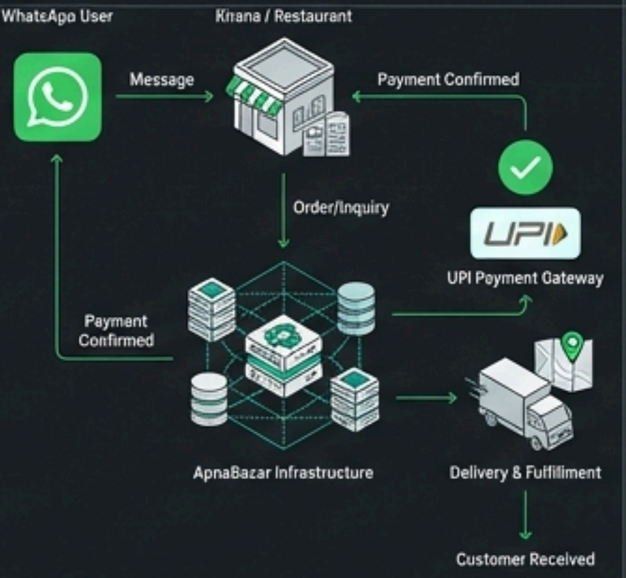
ApnaBazar: Local Commerce Infrastructure for the 82%

WhatsApp-Native Local Commerce Infrastructure for Kirana and Local Restaurants.



AUDIENCE

Pre-seed angels and early strategic backers.

STAGE

Pre-pilot MVP.

OPERATING TRUTH

One locality first.

The Contrarian Reality: **Quick Commerce is a Feature, Not the Market**

THE TIP: QUICK COMMERCE

- ~1% of India's grocery demand.
- Rs. 64,000 crore GOV (FY25).
- Highly capital-intensive.

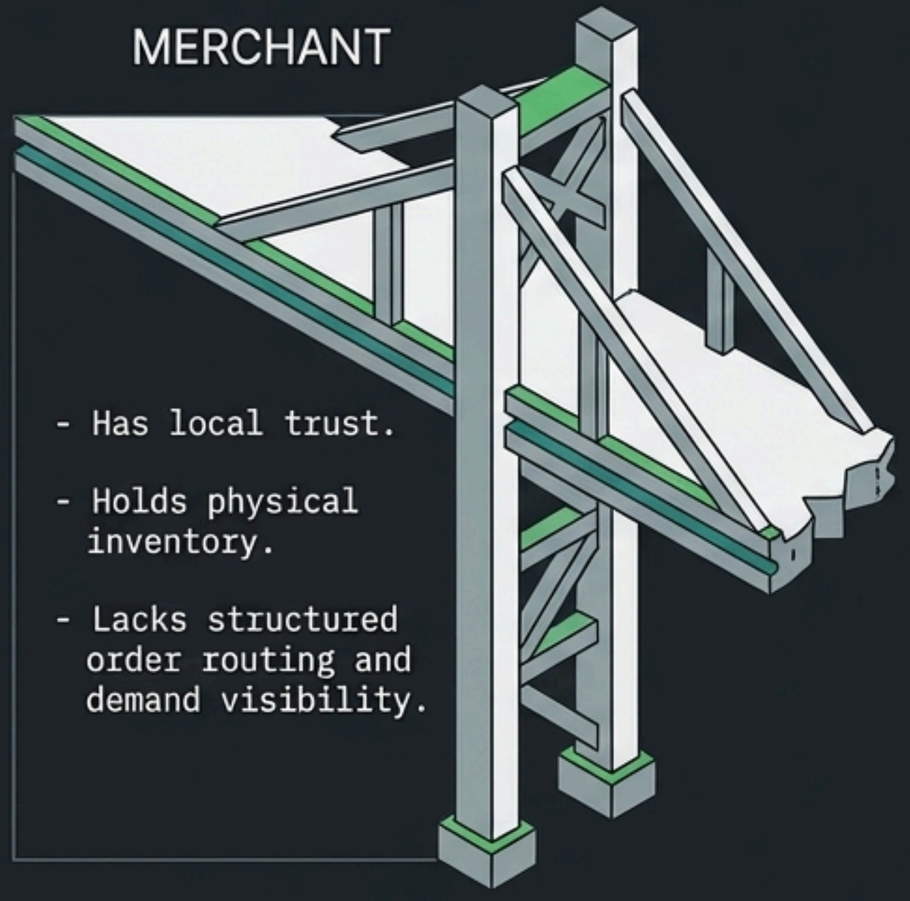
THE BASE: THE UNORGANISED 82%

- 82% of the market remains unorganised retail.
- 13 million existing Kirana and neighbourhood stores.

KEY INSIGHT: Fighting city-by-city requires heavy capital. The real asymmetric wedge is digitising the existing, massive 82% base.

The Missing Layer in Neighbourhood Commerce

MERCHANT



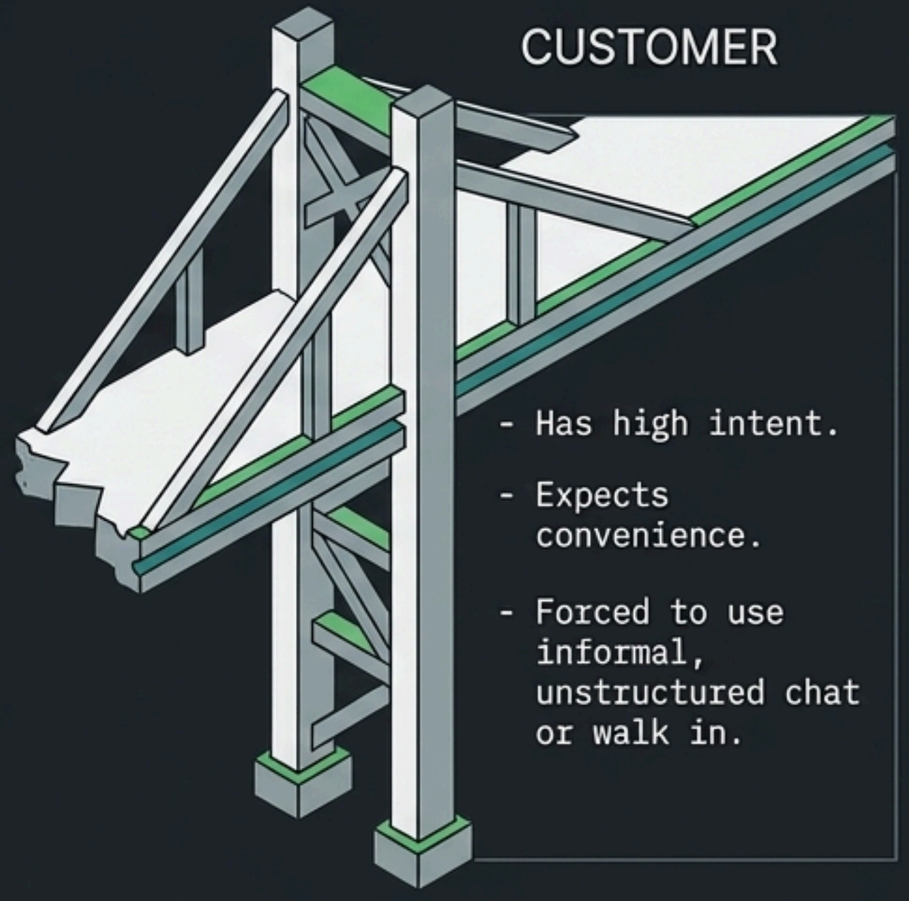
- Has local trust.
- Holds physical inventory.
- Lacks structured order routing and demand visibility.

No clean digital storefront.

Payment confusion when shifting away from walk-in behaviour.

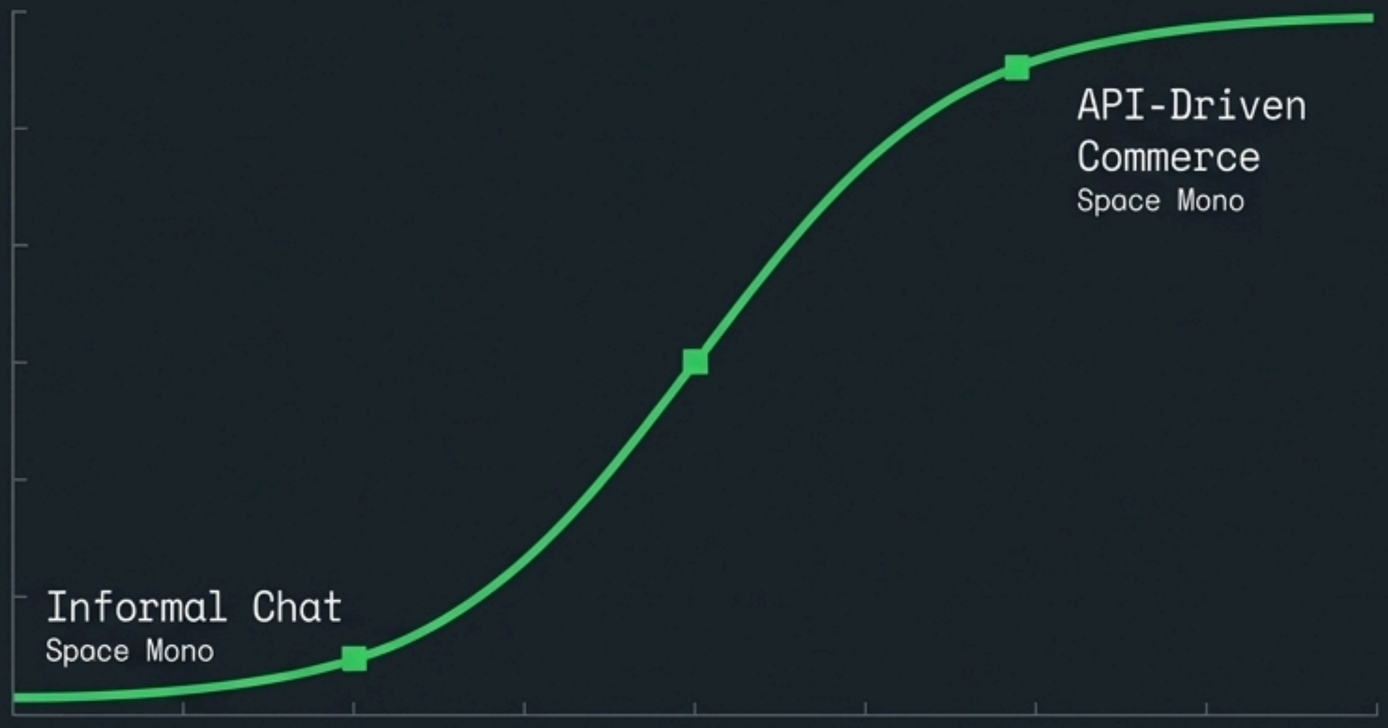
Zero data on local delivery demand before hiring a rider.

CUSTOMER



- Has high intent.
- Expects convenience.
- Forced to use informal, unstructured chat or walk in.

The Wedge: Why WhatsApp & Why Now



70,000

Indian businesses currently powered by WhatsApp Cloud API monthly.

60 MILLION

Small businesses in India, the target for messaging-led growth.

THE BEHAVIOURAL THESIS: Customers already place informal orders via chat. UPI already supports direct merchant payment. The product formalises existing behaviour rather than attempting to change it.

What ApnaBazar Is (And Is Not)

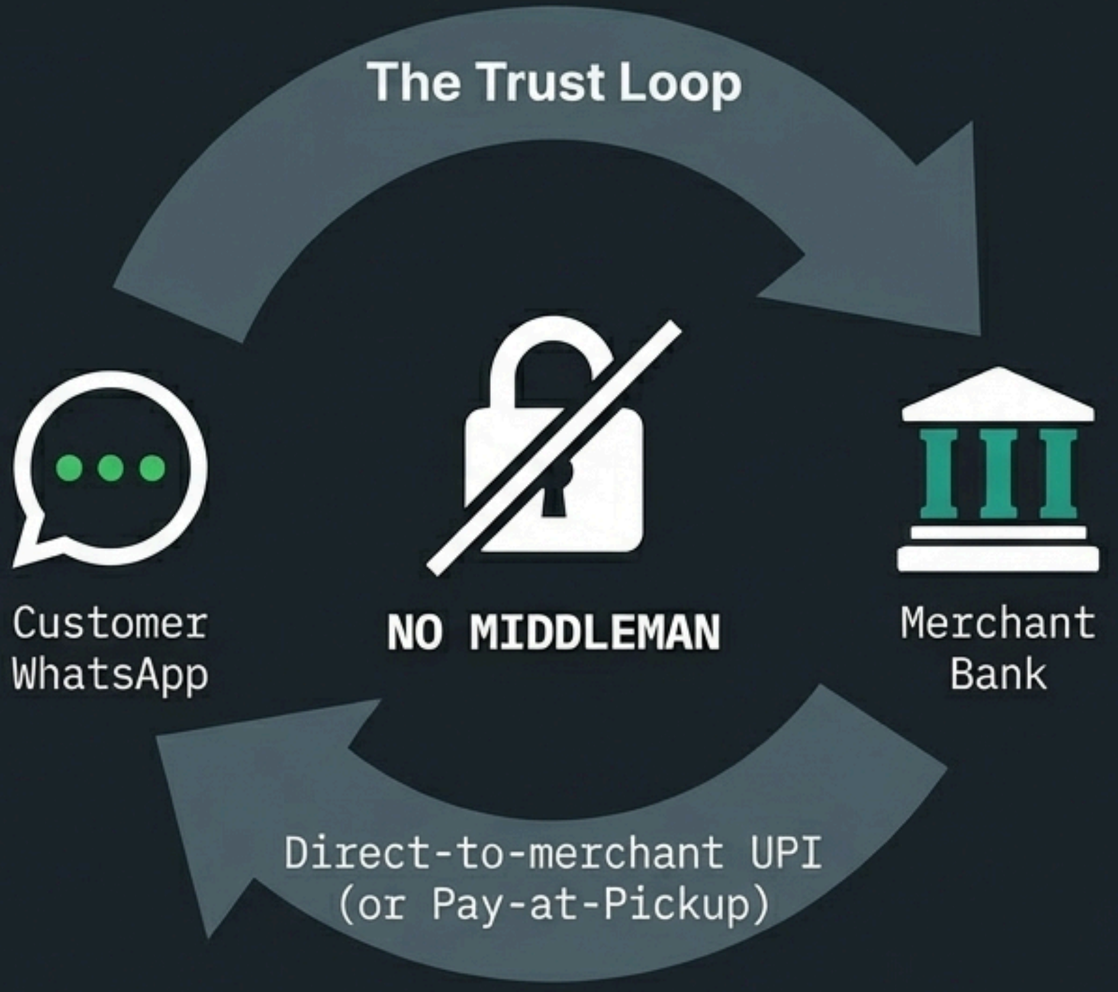
	APNABAZAR	QUICK COMMERCE INCUMBENTS
Fulfilment Default	Pickup first, delivery on demand signal.	10-minute delivery forced default.
Capital Model	Lightweight software wedge.	Dark stores, inventory ownership, heavy capital deployment.
Trust Model	Direct-to-merchant UPI.	Escrow, wallets, platform-held funds.
Target Market	Empowering 13M existing Kiranas.	Building net-new micro-warehouses.

The Trust Architecture: No Escrow, No Wallet

THE RULE

ApnaBazar intentionally never touches customer money.

Low-trust markets break when platforms try to control both money and fulfilment too early.

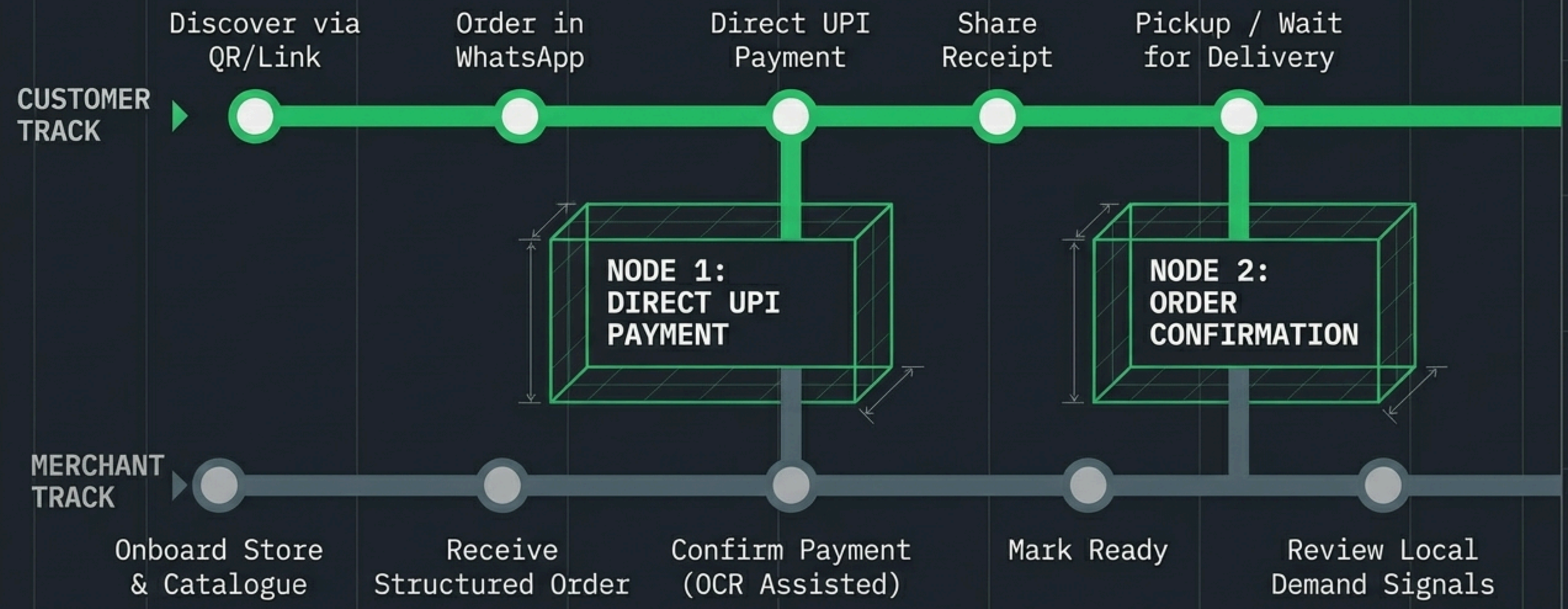


THE VERIFICATION

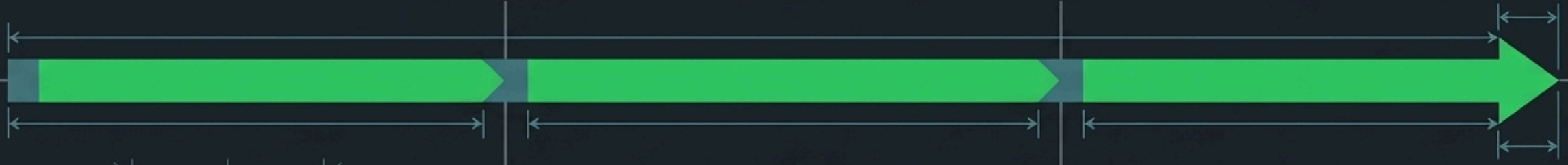
OCR serves exclusively as a backend assistant for receipt receipt screening.

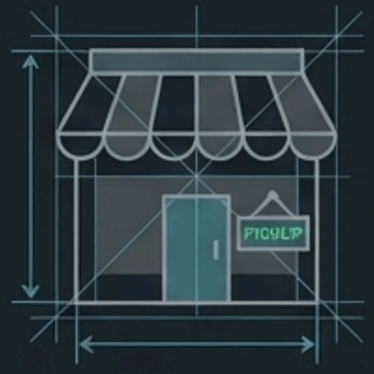
The merchant retains absolute control as the final confirmer.

Dual-Track Product Flow: The Operational Reality



The Fulfilment Philosophy: Demand Before Logistics





STEP 1

Pickup First (Default)

Fulfilment complexity and logistics costs are zero. Validates ordering behaviour and payment trust.

STEP 2

Track Delivery Requests

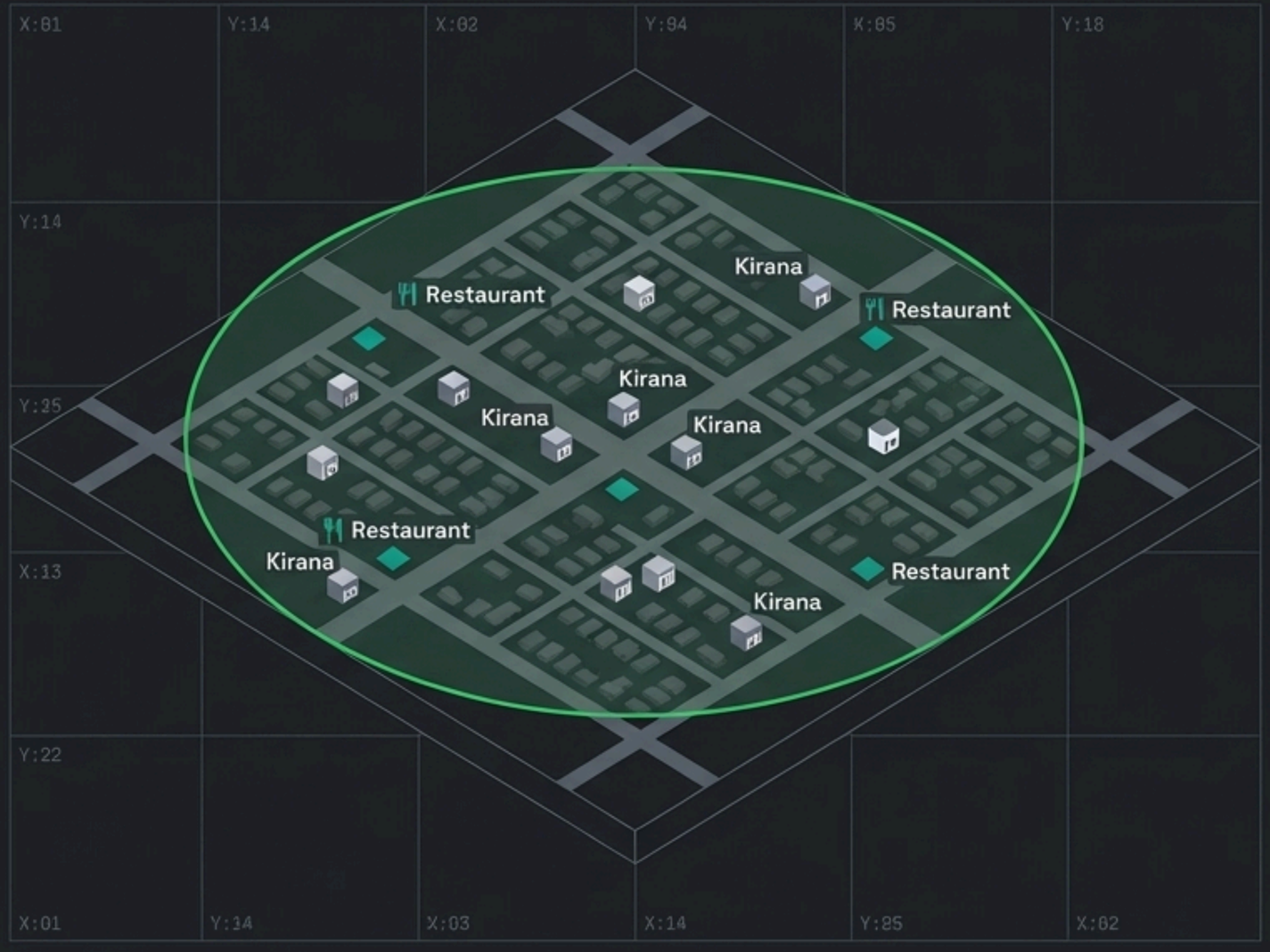
Customers can request delivery in WhatsApp, creating a data trail of unfulfilled demand, even if the merchant rejects it initially.

STEP 3

Demand-Triggered Fleet

The merchant only hires a local delivery resource after the local data proves the volume and willingness to pay exist.

Pilot Blueprint: One Locality First



PARAMETERS

- One bounded 3-5 km zone.
- Pre-pilot MVP stage.

MERCHANT TARGET

- 10 Kirana stores (driving repeat grocery behaviour).
- 5 Local Restaurants (driving offer-led discovery traffic).

LAUNCH MECHANICS (Zero Paid Spend)

- Colony & society WhatsApp groups.
- Merchant QR cards.
- Personal network seeding.
- Daily offers.

CORE QUESTION: Can we systemise a neighbourhood loop without taking on quick-commerce operational burdens?

UPI

X:01 Y:14

Strict KPI Framework: Proof Over Vanity

ACTIVE MERCHANTS

X:04

Target 8+ out of 10 within 30 days.

CURRENT: 9/10

UPI TEAL: 83

MERCHANT RESPONSE TIME

X:03

The most critical failure risk metric.

02m 15s

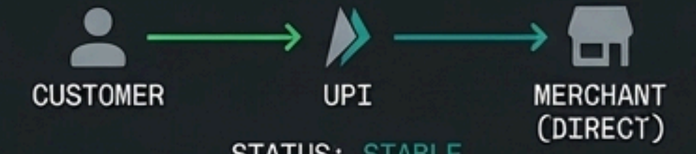
RISK LEVEL: LOW

PAYMENT SUCCESS

X:04

Proving the direct UPI flow holds without escrow.

99.8%



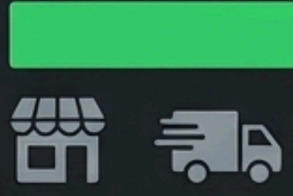
STATUS: STABLE

PICKUP VS. DELIVERY SHARE

X:07

Validating the fulfillment thesis.

PICKUP: 70% DELIVERY: 30%



REPEAT USERS

X:07

Proving habit formation beyond novelty.

45% ↗

MONTHLY GROWTH: +12%

SECONDARY DIAGNOSTICS

X:07

Order rejection rate.	2.1%
Receipt mismatch rate.	0.5%
Time to ready-for-pickup.	08m 30s

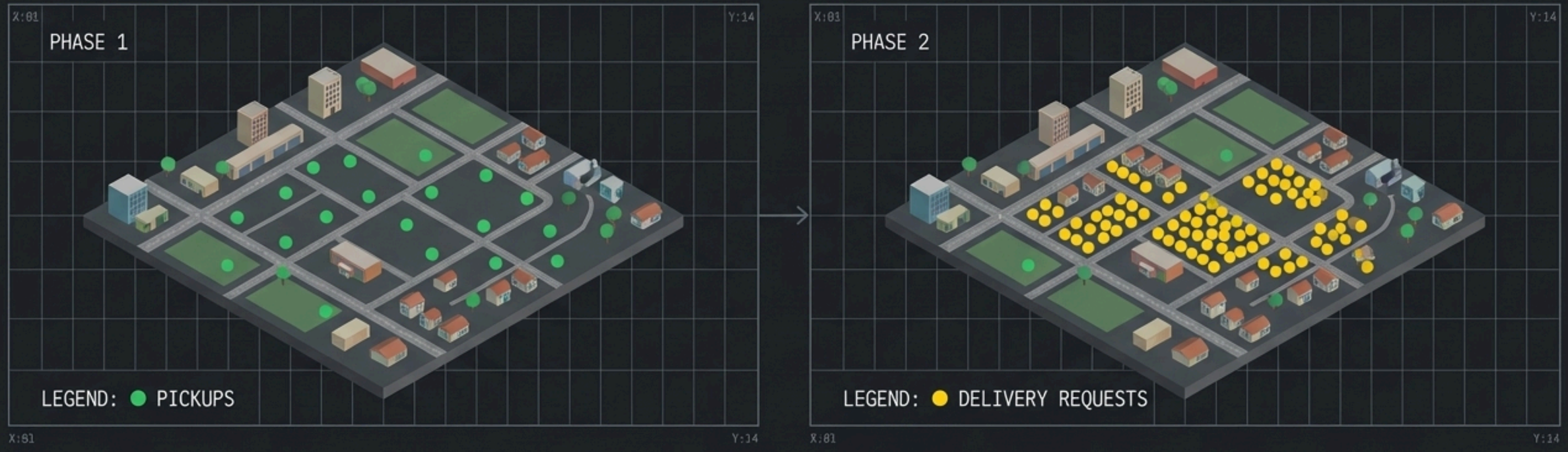
X:01 Y:14 X:05

Risk & Mitigation Blueprint

RISK 1: Inventory Mismatch	MITIGATION: Keep merchant catalogues simple; prioritise high-rotation SKUs; allow manual merchant correction.
RISK 2: Slow Merchant Response	MITIGATION: Focus on a small pilot set; track response times strictly from day one.
RISK 3: Payment Trust Breaks	MITIGATION: Direct-to-merchant UPI exclusively; merchant remains final confirmer.
RISK 4: OCR False Confidence	MITIGATION: OCR is strictly an assistant; manual review logs maintained.

Synthesis: From Order Bot to Neighbourhood OS

The Delivery-Demand Heatmap



THE INSIGHT: By starting with pickup and logging unmet delivery requests, ApnaBazar generates a hyper-local Willingness-to-Pay Heatmap.

THE EVOLUTION: Capturing demand data today removes the financial risk of logistics routing tomorrow.

FUTURE OS CAPABILITIES: Merchant demand visibility, localised analytics, structured growth for under-digitised retail.

The Asymmetric Pre-Seed Bet

USE OF CAPITAL

- Product hardening of the WhatsApp commerce flow.
- Local onboarding and manual merchant support in the first locality.
- OCR, direct-payment verification, and admin tooling.
- Pilot data collection and operations. (Zero logistics spend).