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# Introduction

## Who are we?

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**Mobipay** is a 7 year old for profit based company based out of Nairobi whose mission is to improve people's lives through the provision of technologies that drives commerce and boosts trade in Africa.



## What is Agrilife

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AGRILIFE is the universal catalyst to make agriculture a profitable business

Mobile

Service  
(web and Mobile)

Payment  
Instruments

Data Driven

Data Collection tools

## Core Pillars

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- **Collecting CREDIBLE DATA** e.g. farmers' bio info, farm status info, historical info & production info.
- **Creating farmers' VISIBILITY** to value chain-actors & enhancing **LINKAGES** in the value-chain.
- **Offering CONVENIENCE** to farmers to access services when needed & affordably via mobile phone platform.
- **UNLOCKING THE POTENTIAL** within the farmers' value chains & general eco-system.



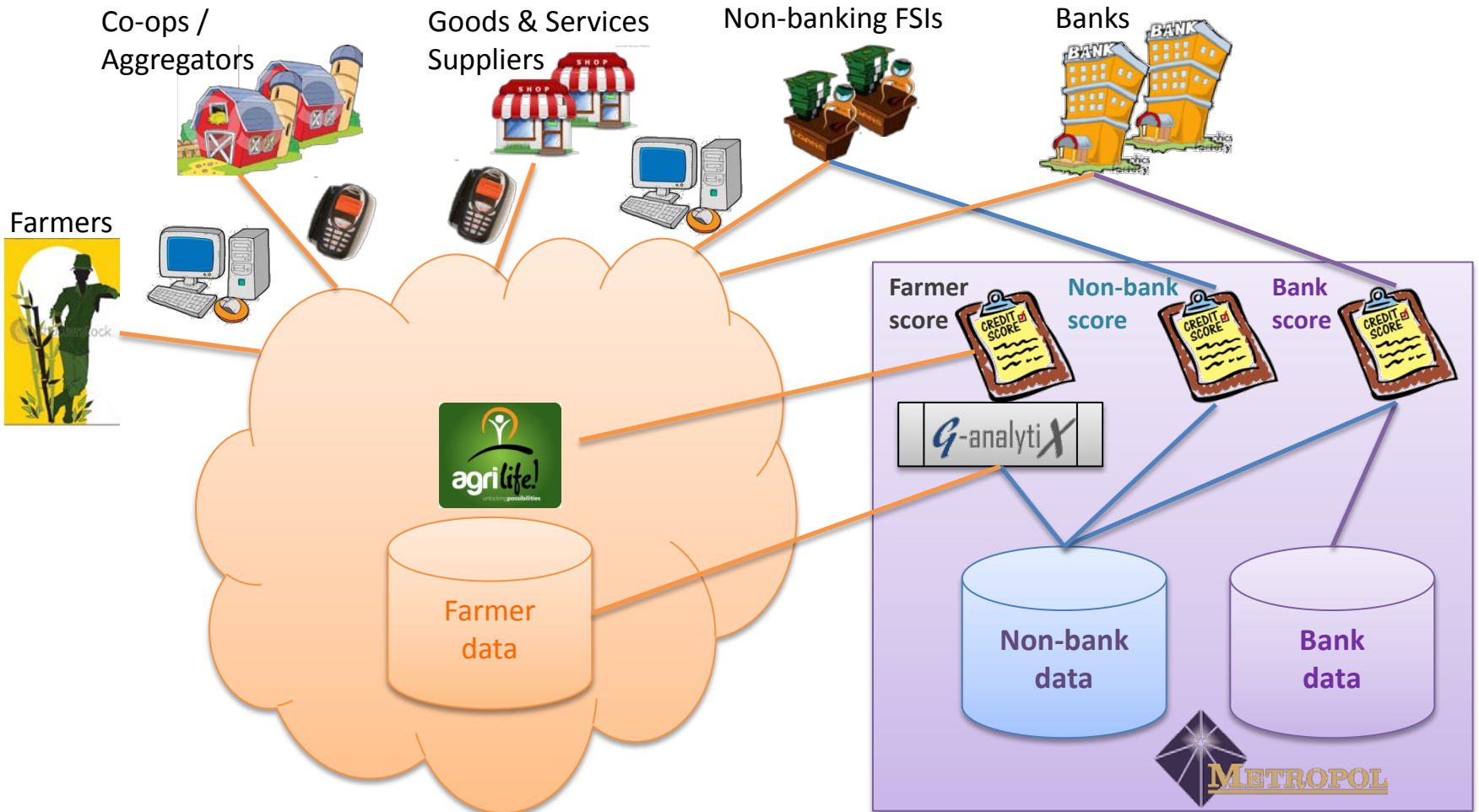
**Agrilife to Date**

## On the ground scenario

| Country  | Farmers based Orgs.  | Participants   | Volumes of Transactions           |
|----------|--|--|-----------------------------------|
| Kenya    | 110,000 Profiled,<br>1.2 million Contracted.<br>Over 400 farmer groups,3<br>buyer organisations. | 3 banks,1 insurance<br>company, 1 Mobile<br>Operator | 15 million USD<br>since Feb 2013. |
| Uganda   | 6,000 farmers, 2 buyer<br>Organsations, 4 buyer<br>organisations                                 | WIP  | WIP                               |
| Zimbabwe | 1200 farmers,  | 1 bank   |                                   |



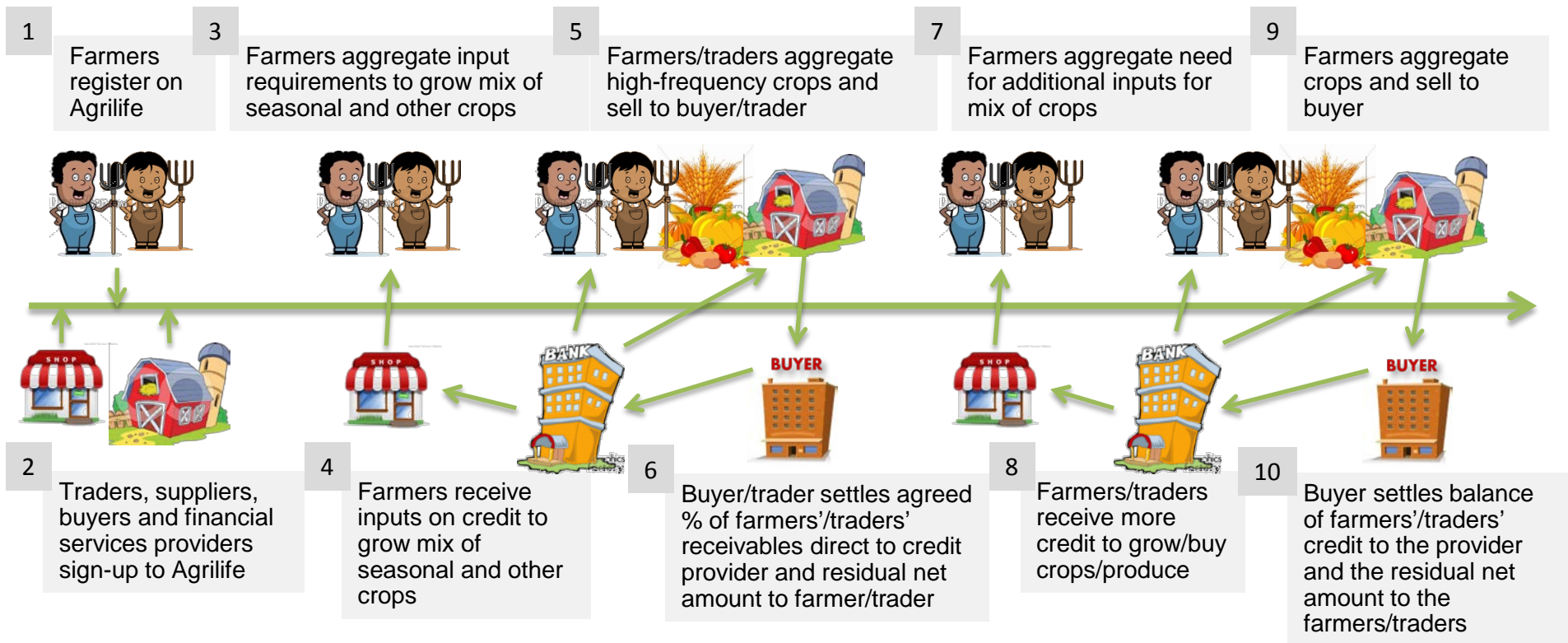
# Agrilife Ecosystem





## How it works and Key Learnings

# ➤ Example of Agrilife supporting the physical and financial supply chain to mitigate risks and improve small-hold farmer and trader economics



## How it works

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- Agrilife sets up an automated environment to enable Financial Institutions to conduct very high volume invoice discounting transactions.
- Agrilife enables Liquidity to be injected into the Value chain with with corresponding credit risk shifting to corporate Chain Captains as ultimate off-takers/ buyers

## Key Learnings on New Market Entry

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1. Choose a well structured Value Chain.
2. Map and Tie in the participants from farmers, farmer organisations and buyers.
3. Loop in the Supporting players, Finance, Input providers , Service Providers, Insurance, MNO`s etc.
4. Start with fully collateralised transactions e.g against deliveries or in some cases against forward contracts
5. Insurance is a key ally of Finance.
6. Spread out and Scale





## Sector Benefits

# How does farmer benefit?

|  | Mobile solution  | Delivery channel  | Expected outcome   |
|--|--|---|--|
| <b>1</b> Better access to information                  | Climate information<br>Pest, disease, & soil information<br>Market information                           | SMS, Voice, USSD  | <ul style="list-style-type: none"> <li>•Higher prices</li> <li>•Higher sales</li> <li>•Reduced crop losses</li> </ul>  |
| <b>2</b> Better access to extension services           | Best agricultural practices<br>Certification<br>Last mile extension                                      | Last mile extensionists equipped w smart phones                             | <ul style="list-style-type: none"> <li>•Higher productivity</li> <li>•Access to certification premiums</li> <li>•Better services targeting</li> </ul>  |
| <b>3</b> Better market links and distribution networks | New varieties & inputs<br>Market linkages between suppliers, buyers, farmers<br>New market opportunities | Field officers/input suppliers w smart phones<br><br>SMS, Voice, USSD, data | <ul style="list-style-type: none"> <li>•Higher disease resistance</li> <li>•Improved traceability/ quality for buyers</li> <li>•Reduced side-selling</li> <li>•More reliable production forecasting</li> </ul> |
| <b>4</b> Better access to finance                      | Credit<br>Insurance<br>Payments  | Last mile agents<br><br>MFS products  | <ul style="list-style-type: none"> <li>•Greater investment in production</li> <li>•Better risk management and fewer crop losses</li> <li>•Lower transaction costs</li> <li>•Improved transparency</li> </ul>   |

## Farmers : Key Benefits

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- **Access to Key services needed to improve his livelihood.**
- **Improved access to key services at lower costs drives down the cost of production as well increasing productivity.**
- **Appropriate financial services products made available that match lifestyle and lifecycle (credit, savings, insurance, etc.)**
- **Historical data and track record of the farmer is used to facilitate establishment of a financial identity and risk profile (evidence-based credit score)**
- **For credit; reduced collateral requirements, faster decision turnaround times, lower interest and fees, due to reduced risk thanks to improved visibility over the value chain**

# Services available to the farmer



# Benefits to Other Value Chain Actors

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- **Reduced cost of doing Business.**
- **Increased Turnover**
- **Improved farmer visibility via Agrilife platform to enable better tailoring of products/services to suit the farmers and at affordable rates.**
- **Value chain actors e.g. service providers, their payment is done in 72hrs for the services rendered thus boost the turnovers of such service providers.**
- **Policy makers & research scholars will have credible data about the farming community, for better decision making & for enhancing of research.**
- **Enhancing market linkages & trade via information portal to benefit the farmers and other value chain actors.**



# Financial Institutions: Some Key Benefits

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## ➤ Benefits to Financial Services providers

- Reduced cost of customer acquisition.
- Increased catchment of small-hold farmers and traders as customers.  
Ability to offer appropriate products (credit, insurance, savings, etc.)
- Lower cost-to-serve small-hold farmers due to electronic management of physical deliveries that are linked to financial (re-)payments and disbursements
- Transition to more mixed farming practices that generates sustaining cash-flow to reduce risks
- Historical data and track record of the farmer is used to facilitate establishment of a financial identity and risk profile (evidence-based credit score)



## Business Model

# Business Model

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- Agrilife is provided as a Software as a Service Solution.
- No Charge to Farmers
- Service providers and FI`s are charged on a per transaction basis.

# How to Signup

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1. Contracting
2. Training of Personnel
3. Service Activation.

## The Realization

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**“Improved access to financial Services is required if Africa’s agricultural sector is to reach its full potential.”**



## Some of our Partners

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1. Government of Kenya
2. MercyCorps
3. Microsoft
4. DAI/ USAID
5. KLPA
6. LGS
7. KENAFF



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We are **Scaling** and would like to partner with **you**. Kindly Contact us.

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