

# Investing in the Dignity of Africa's Backbone

Driving Agricultural Solutions for Africa's Economic  
Advancement and Environmental Conservation.

*Bridging the gap between smallholder potential and commercial reality.*

**5M+**

Farmers Underserved

**\$300B+**

Africa Agri TAM

**GHS 2.5M**

Seed Round

# 5 Million Farmers. Bankable, But Unbanked.

The Vicious Cash Cycle Trapping Africa's Smallholders

"We are invisible to the formal economy, yet we feed the nation."

## ■ No Land Titles

Most farmers work on customary land without formal deeds — zero collateral for traditional banks.

## ■ Thin Credit History

Agriculture is seasonal; irregular cash flow leads banks to misread natural cycles as financial instability.

## ■ High Transaction Costs

Rural bank branches are costly to operate, leaving farmers physically and financially excluded.

## Key Metrics

**90%**  
of smallholder farmers  
excluded from formal finance

**30%**  
of farm produce wasted due  
to market and storage gaps

# The SmartFarmer Integrated Platform

Turning Labour into Agribusiness via \*800\*5000#

A Lifeline in a Pocket

## **F** Finance

Structured seasonal credit for inputs & mechanization — no traditional collateral required.

## **E** Extension

Tele-Agric advice and on-farm expert guidance to improve yields and climate resilience.

## **M** Market Access

Guaranteed off-take agreements with transparent, fair pricing for every harvest.

## **I** Input Supply

Certified seeds, fertilizer, and mechanization services delivered to the farm gate.

Access Via: USSD \*800\*5000# · SmartFarmer Mobile App · Field Officer Onboarding

# How It Works: Safe, Locked & Automated

The 5-Step Cycle — from Registration to Repayment

1

## ONBOARD

Farmer registers via USSD/App. Field officers verify identity & farm location.

2

## DEPOSIT

Farmer deposits produce to establish Commodity Value (CMV) as security.

3

## CREDIT

Farmer receives Locked Vouchers strictly redeemable for certified inputs only.

4

## GROW

Farming season begins with continuous extension support & digital monitoring.

5

## REPAY

Harvest sold to off-taker. Buyer pays into Escrow — auto-splits to repay loan first.

■ **Locked Vouchers** eliminate cash diversion · ■ **Escrow Auto-Split** protects lenders first

# How We Make Money

Diversified Revenue Across the Agricultural Value Chain

**30–40%**

## Farmer Interest Income

Seasonal credit interest on input financing; rates decrease as credit history builds.

**20–30%**

## Commodity Trading

Commission on gross sales of aggregated maize and rice to industrial off-takers.

**~5%**

## Crowdfunding Fee

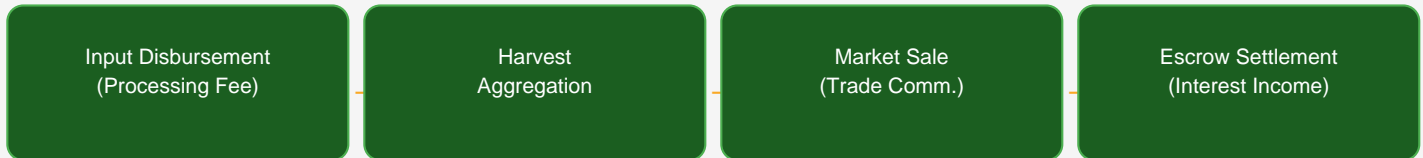
Platform fee deducted from capital raised via retail investors.

## Ancillary

### Additional Streams

Credit processing fees + supplier rebates (1–2%) + insurance brokerage margins.

## Value Capture Flow



# A Large, Growing & Underserved Market

From West Africa's Fields to a Global Crowdfunding Base

## Addressable Market

TAM

**\$300B+**

Africa Agriculture

Rapid population growth & food demand

SAM

**\$15B+**

Ghana Agriculture

Strong policy support for local production

SOM

**\$1B+**

Initial Focus

Smallholder inputs, finance & services

**33M Smallholders**

Across Africa

**4.9B Internet Users**

Global base

**10M Accessible**

West Africa

**1.3B w/ Disposable Income**

Impact investors

**1.8M Target**

Ghana

**Growing Digital Wallet**

PayPal integrated

# Validated Growth & De-Risked Operations

Proven Traction & Impact (2020 – 2024)

## Financial Performance

**\$635K+**

Cumulative Revenue

Since Inception

**\$355K+**

Credits Disbursed

832+ Farmers Financed

**Licensed**

Bank of Ghana

Approved April 2024

**92%**

Settlement Rate

21 Fully Settled

## 2025 Operational Highlights (Apr – Dec)

**267+**

Farmers  
Registered

**567**

Acres  
Supported

**92%**

Settlement  
Rate

**234**

Bags of Stock  
Recovered

## Community & Platform Growth

**1.6K+**

Global Crowdfunders

supplying capital worldwide

**\$380K+**

Total Funding

raised from crowdfunders

**PayPal Live**

International Payments

Full PayPal integration active

# Why SmartFarmer Wins

The Defensive Moat That Competitors Cannot Easily Replicate

## The Defensive Moat



### Commodity-Backed Security

Produce serves as physical collateral — drastically reduces default risk vs. unsecured loans.



### Voucher Lock System

Funds are digitally restricted to approved inputs only — eliminating cash diversion entirely.



### Auto-Repayment Escrow

Bank-integrated smart contracts ensure lenders are paid first from every harvest sale.

## Competitive Matrix

Feature	MFI	Input NGOs	Dig. Ag Platforms	SmartFarmer
Input Financing	✓	✓	✗	✓
Market Access	✗	✗	✓	✓
Commodity Security	✗	✗	✗	✓
Auto Escrow Repay	✗	✗	✗	✓
Bank Integrated	✓	✗	✗	✓

# Seed Round: GHS 2.5 Million

Accelerate Platform Scaling, Optimise Unit Economics & Deepen Impact

**Primary Goal:** Scale the platform, optimise unit economics, and deepen impact across Ghana's agricultural sector before regional expansion into West Africa.

## Six Pillars of Deployment (Example GHS 500K Breakdown)

**GHS 350K**

70%

**Farmer Credit**

Input loans — seeds, fertilizer, agrochemicals

**GHS 80K**

16%

**Team & Operations**

Lean salaries, transport, and field logistics

**GHS 30K**

6%

**Technology & Platform**

Dashboard, USSD optimisation, DFI tracking

**GHS 15K**

3%

**Escrow & Credit Infra**

Mobile money APIs and credit scoring tools

**GHS 15K**

3%

**Contingency**

Buffer for unexpected pilot fluctuations

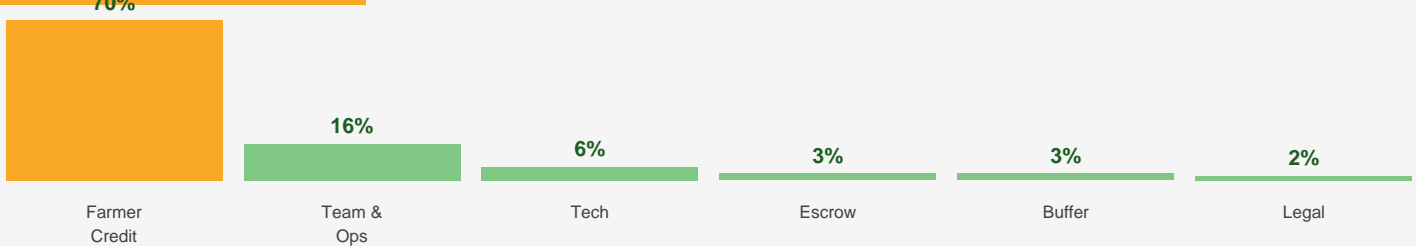
**GHS 10K**

2%

**Compliance & Legal**

Regulatory filings and lending structures

## Allocation at a Glance



# Building Africa's Farmer Operating System

Let's strengthen food systems, increase productivity, and improve rural livelihoods together.

**1.8M**

Target Farmers  
in Ghana

**\$300B+**

Africa Agri  
Market

**GHS 2.5M**

Seed Round  
Target

**92%**

Repayment  
Rate

## Get In Touch

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