EE-FARM: The Agri-Digital Platform

An accessible contract growing solution that connects small farmers to big opportunities

FARM
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EE-FARM: WHAT IS IT?

It is a digital solution that connects farmers with markets: finance, inputs, harvest selling, and eradicates inefficiencies

Contract farming tool

EE-FARM connects Contract buyers and farmers, willing to grow

EE-FARM dramatically increases efficiency of the existing contract buying scheme, allowing Contract buyers to choose and control the farmers and the land they need

Purchasing consolidation tool

EE-FARM buys inputs in bulk and provides them to farmers for affordable prices

EE-FARM standardizes best practices in fertilizers, chemicals usage and seeds varieties, then aggregates the demand, buys the inputs at wholesale prices and sells to farmers via the app

Project management tool

EE-FARM plans growing projects, then ensures farmer's performance

EE-FARM provides in-app, clear, step-by-step instructions to a farmer who engages in a growing project, as well as constant feedback and project progress analysis

Financial platform

EE-FARM enables funds to farmers

EE-FARM chooses the right farmers to provide the funds via rigorous in-app and offline data gathering and scoring

EE-FARM: OVERVIEW

The right place and time

Number and value of venture capital deals in Africa are skyrocketing. 7-8 "Tech Unicorns" with 1 BLN+ valuation to date.

Africa

is the only region in the world not suffering from a slowdown in venture capital.

The main idea of African big tech companies is to digitize informal trade.

* Source: The Economist

Capital gains *

Africa, venture capital deals

Number | Value, $bn

2014 17 19 21   2014 17 19 21

Source: AVCA

Market

- **More than 500 million smallholder farmers** in the world are dealing with the high cost of inputs and capital, low yields, massive pre- and post-harvest losses, and lack of scale.

- The 500 million farms represent **the single largest B2B market** without effective digital solutions.

- Population in Africa is increasing, food is in a short supply with rising prices of inputs. More than 60% of population is involved in farming.

- Smartphone adoption and mobile internet penetration in rural areas is already high and constantly rising. Tech competition is low. Tech adoption is swift: mobile money, marketplaces, etc., spreads widely.
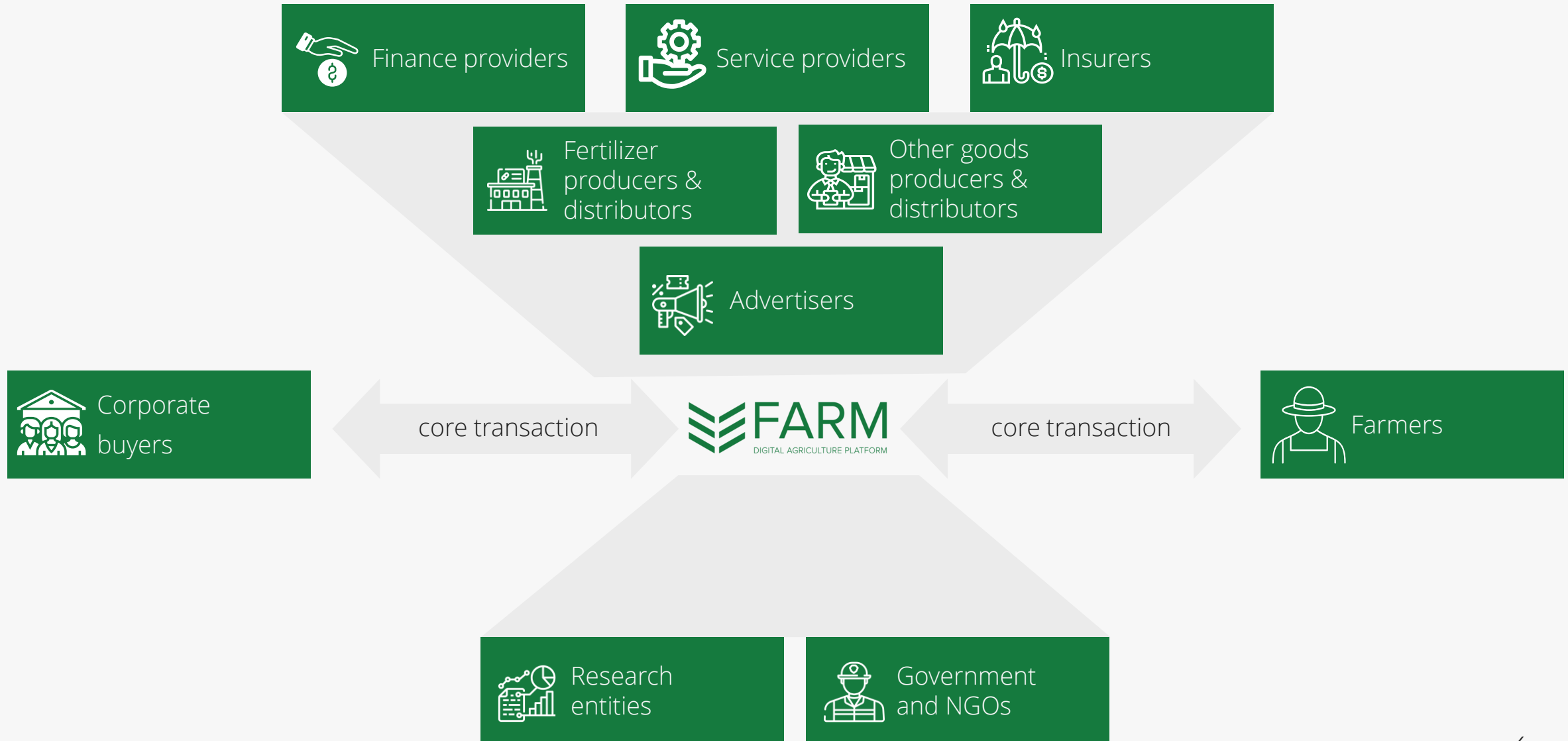
The right project

EE-FARM is a **digital contract growing platform** which allows wholesale buyers to contract small farmers to grow produce. **The contract growing system already works in the target markets, EE-FARM just institutionalize it and makes it digitally effective.**

- African fertilizer application rates are the lowest in the world, almost ten times lower than the world average. It is one of the reasons for more than three times lower crop yields compared to the world average because of lack of soil nutrients.

- EE-FARM provides inputs of the right type and in the right amount to farmers on credit, secured by the off-take agreements, and is, in essence, a distributor of seed, fertilizer, chemicals and a financing provider.

- As the result, EE-FARM ensures higher yields with the same amount of farmer's work and captures decent margins during the process.

- EE-FARM provides farmers with **access to inputs,** expertise, markets, and scale and manages the projects via clear direct guidance, expert support, and effective controls.

- The EE-FARM interface (married to a massive CRM) looks like a simple messenger familiar to the farmers.

- It is designed explicitly for the cheaper and older smartphones, making the platform broadly accessible and allowing for flexibility in process/project/topic management and shaping communication with each farmer.

- At the same time, EE-FARM, with the help of back office CRM, manages each farmer step by step throughout a growing project, maximizing their productivity and yields.

EE-FARM is a tool to connect farmers to buyers, products, services and information, as well as to coordinate commercial and institutional programs/projects designed for them. EE-FARM will use them as an additional source of revenue

EE-FARM: potential stakeholders

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Finance providers

Service providers

Insurers

Fertilizer producers & distributors

Other goods producers & distributors

Advertisers

Corporate buyers

core transaction

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core transaction

Farmers

Research entities

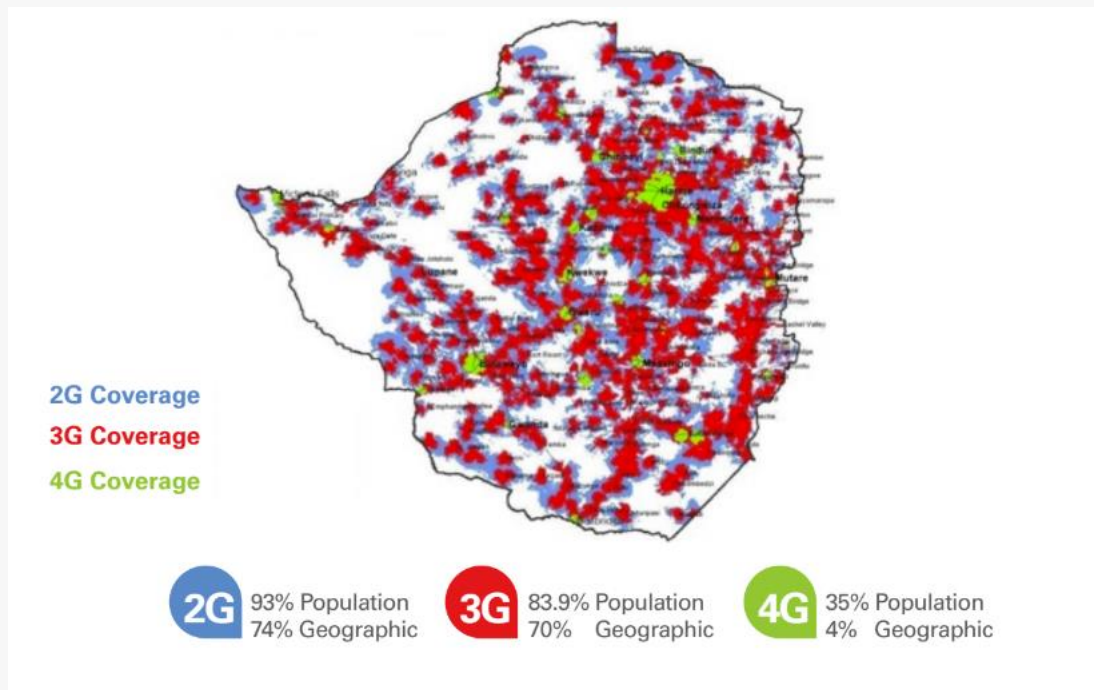Government and NGOs

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Network coverage in Zimbabwe

More than 70% of land area is covered with at least a 3G network

Zimbabwe Econet coverage map[1]

Econet is the largest mobile network and mobile money provider in Zimbabwe with market share of more than 65%
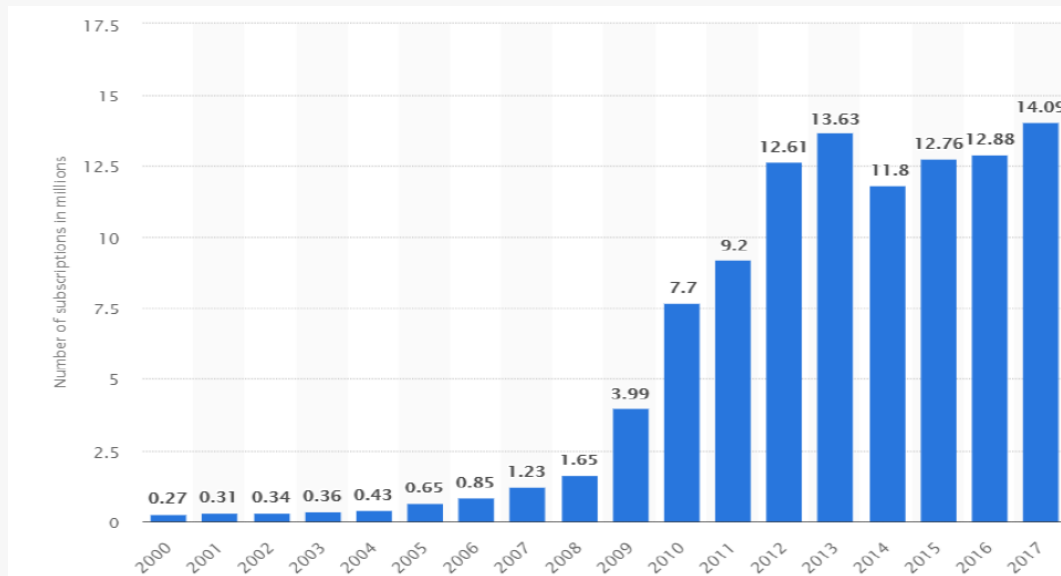
Zimbabwe Econet coverage, %[1]

NETWORK COVERAGE DIMENSIONS	PERCENTAGE
Estimated percentage (%) of total population covered by 2G network	93.4
Estimated percentage (%) of rural population covered by 2G network	74.7
Estimated percentage (%) of urban population covered by 2G network	99.9
Estimated percentage (%) of land area covered by 2G network	77.9
Estimated percentage (%) of total population covered by at least a 3G network	83.9
Estimated percentage (%) of rural population covered by at least a 3G network	67.2
Estimated percentage (%) of urban population covered by at least a 3G network	99.9
Estimated percentage (%) of land area covered by at least a 3G network	70.5
Estimated percentage (%) of total population covered by LTE network	35
Estimated percentage (%) of rural population covered by LTE network	1.83
Estimated percentage (%) of urban population covered by LTE network	92
Estimated percentage (%) of land area covered by LTE network	4.07

Phone and smartphone adoption in Zimbabwe

Mobile penetration in Zimbabwe is almost 100% and smartphone penetration is at least 60% and growing

Mobile Penetration Statistics for Zimbabwe from 2000-17[1]

Zimbabwe Econet smartphone penetration, %[2]

Network Dimension	2019	2020	% change
Network Subscriber Capacity	11,5 million	13,0 million	13%
Network Availability	98%	91%	7%
Smartphone Penetration (monthly average) *	54%	60%	6%
4G Base Station Sites	710	729	2,7%
3G Base Station Sites	1,615	1,640	1,5%
2G Base Station Sites	1,581	1,609	1,7%

Zimbabwe population in 2017 was around 14,24 mln, which gives around 99% mobile penetration rate.

We can safely assume that during 2021-2022 smartphone penetration increased to the 65-70% level.

Smartphone usage by small farmers in Zimbabwe

Smallholder farmers in Zimbabwe own smartphones and actively use them in farming activities

Mobile phones usage by Zimbabwean small farmers in 2018[1]
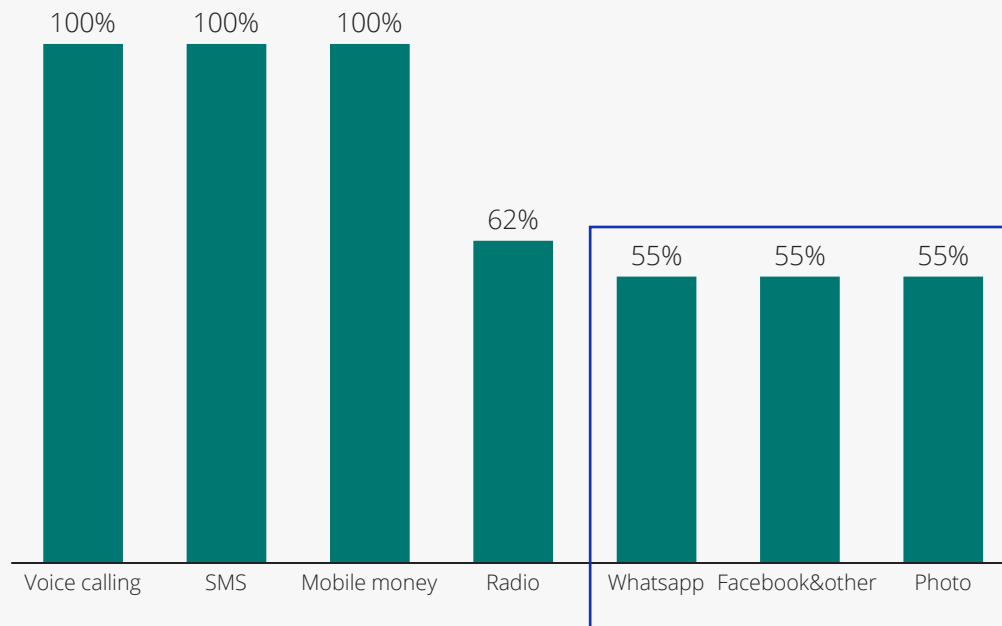
Correlates with smartphone penetration rate

Small farmers' use of mobile phones in support of farming activities in 2018, %[1]

Nº	Farming activity via mobile phone	Percentage of households using mobile phones for the activity
1	general farming housekeeping	50%
2	enquire for inputs	47%
3	[obtain] weather information	43%
4	[obtain] market price for inputs	40%
5	pre-planting management	36%
6	[obtain] pest and disease control information	33%
7	animal husbandry	31%
8	post harvesting management	26%
9	[obtain] market price for produce	24%

1: Mobile Phone Use by Zimbabwean Smallholder Farmers: A Baseline Study. December 2018 The African Journal of Information and Communication

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EE-FARM APP for farmer's phones

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A TYPICAL SMALLHOLDER FARMER:

- has an old phone with a weak battery
- limited access to data and electricity
- no bank account, no credit card
- little exposure to smartphone applications use and minimal tech skills

EE-FARM APP, WHICH WE DEVELOPED, IS UNIQUELY TAILORED FOR THE FARMERS AND THEIR OLDER, CHEAPER PHONES AND TESTED ON THE GROUND:

- Light in terms of installation package and data consumption
- Can be peer-to-peer shared between farmers via messengers or even Bluetooth connection
- Have familiar simple interface, similar to WhatsApp, one of the most used apps
- The app guides and firmly nudges a farmer to move forward within every project he or she participates

WHY DID OTHER APPS FAIL:

- Offered too much information
- Interface was too confusing
- App was data intensive
- No practical solutions offered
- Required sophisticated phones
- User needed technical expertise
- Did not unlock the value chain
- Did not solve the scale issues
- App provides no guidance
- Solution was not demand driven

WHY IT SOLUTIONS DO NOT WORK FOR SMALL FARMERS:

- Too expensive
- Too technologically demanding
- Too complicated to use
- No awareness among small farmers
- No local support
- No local presence

BACKOFFICE FARMER CONTROL

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App Registration

01

Simple, chat-bot driven, data light information gathering

Project Application

02

Farmers invited to apply for projects for which they pre-qualify

Contracting&Loan distribution

03

Contract terms accepted and identity verified for electronic signature

Input Distribution

04

Farmer collects inputs at agreed location, signs documents and confirms receipt

Delivery Coordination

08

Farmer receives transport coordination in advance of the harvest based on calendar and status

On-Going Expert Support

07

Farmer has access to supervisor and experts to resolve any issues

Control and Supervision

06

Farmer sends pictures from the fields and other reports for troubleshooting and grade assessment

Day to Day Instructions

05

Farmer receives regular updates and instructions on the growing process

Delivery Confirmation

09

Buyer and Farmer confirm delivery

Financial Settlement

10

Farmer and Buyer confirm quantity, grade. Farmer repays EE-FARM loan

360 Degree Rating

11

Platform users provide ratings to other users.

Next Project Application

12

Farmer applies for a next project.

9

Where do we get farmers for **EE-FARM**?

WE ARE GOING TO USE ALL THE FOLLOWING CHANNELS:

EXISTING	DIGITAL	UNIONS	OTHER
We work with Zim corporate buyers who already engage in contract farming – they are keen to use our platform to help manage the process with existing 100 000 farmers.	Zimbabwe Small Farmers Facebook Group has about 200 000 active members. There are also hundreds of WhatsApp groups where farmers coordinate.	Professional Zimbabwe farmer organizations with over one million members are keen to get their members to join.	Rural Africa works through word of mouth. A single successful user within a rural community can bring on board dozens of other users the next planting season.
ZIM Target: 30 000 SADC Target: 120 000	ZIM Target: 10 000 SADC Target: 40 000	Zim Target: 20 000 SADC Target: 80 000	Zim Target: 20 000 SADC Target: 80 000

The cost of attracting new users will be negligibly low because of the high demand for information and loans and weak competition (microfinance).

THE TIMELINE

Ambitious, but

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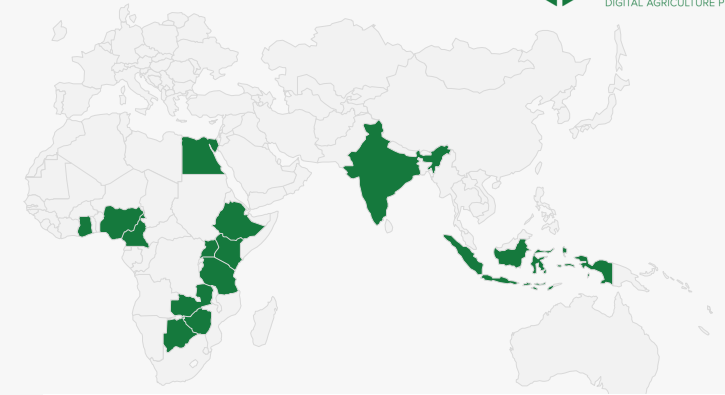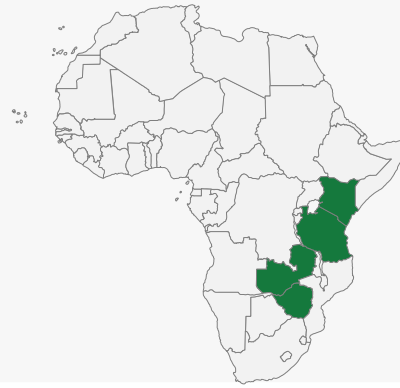
Basic Functionality, 2020-22

1

DONE. Extensive research, developing the approach, gathering expert team, building the super-accessible App, integrating with the CRM, developing analytics, registering entities and intellectual property, developing growth protocols and projects.

Start of African expansion, 2024-2025

3

Registering contract corporate buyers and farmers in Zimbabwe, Zambia, Tanzania, Kenya (200 mln population). Build-up project matching, loan distribution and user profiles: certifications, ratings, quality standards.

World expansion: India, Indonesia, etc.

5

Going to new Asian markets. Total population around 2,5 billion people.

The Pilot in Zimbabwe, 2023-2024

2

IN PROGRESS: On-boarding of corporate partners. On-boarding pilot project farmers (main crop: tobacco). Tobacco growing cycle: June 2023-May 2024. Testing of project management functionality. Automatization of pilot protocols and control metrics. Development and testing of project matching functionality.

Further African expansion, 2025-2026

4

Increasing number of registered farmers, expansion to main African countries like Nigeria, Cameroon, Egypt, Ghana, Uganda, Ethiopia (total population 800 mln or 2/3 of all African population). Introduction of   marketplace, product origin tracing, insurance and smart contracts.

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MEET OUR AWESOME TEAM

We come from different countries but share one common trait: real experience

Mahmooda Khan
Chief Development &
Diversity Officer
Zimbabwe

PROVEN TRACK RECORD IN
PUBLIC SPACE PROJECTS
FOCUSED ON WOMEN'S
RIGHTS AND DEVELOPMENT.

Wilson Gwatiringa
Partner Relations, Director

Zimbabwe

EXTENSIVE EXPERIENCE IN
BANKING. SENIOR ROLES.
HANDS-ON ONGOING
EXPIRIENCE AS A FARMER
AND A MEMBER OF
VARIOUS FARMERS
ORGANIZATIONS

Viktoriia Zimonina
Finance & Administration

Estonia

MBA, EXPERT IN FINANCE
AND ACCOUNTING WITH
TRACK RECORD IN SEVERAL
INDUSTRIES.

Nikolay Alexeev
Operations and IT

Estonia

SENIOR EXECUTIVE
WITH LIFE-LONG FOCUS
ON OPERATIONS,
RESTRUCTURING AND
INFORMATION SYSTEMS.
EXPIRIENCE IN AFRICAN
TECH STARTUP LAUNCH
AND OPERATION

CONTACT INFORMATION

🌐 www.ee-farm.com

✉ sales@ee-farm.com

ⓕ fb.com/Ee-farm

📷 @eefarmee

🐦 @ee-farm

🏠 Estonia, Harju maakond, Viimsi vald, Haabneeme
alevik, Kaluri tee 3, 74001