AGRI-WALLET
Supply Chain Finance

Sijmen de Hoogh co-founder
1. Not enough funding for Smallholder Financing by traditional banks as they are considered risky

2. 68% of Agricultural loans are diverted to personal consumption
• Developed Agri-wallet in 2017

• M-Pesa for the Agricultural Supply Chain

• Digital money that can only be used for Agriculture
AGRI-WALLET

Traction

54% women

Agri-wallet Customers

15,053
AGRI-WALLET

Results 2018

25,033,510 Total amount processed for smallholder by Agri-wallet in Kenyan shilling in 2018

MARKETS
26

FARMERS
10,120

SUPPLIERS
85

8,534 Payments from markets
1,692 Saving transactions
4,512 Payments to agrovets
AGRI-WALLET  Solution

Unique financial disruptive technology:
• Financing multiple actors: Farmers, Markets and Merchants
• Money stays in the Value Chain (Earmarking)
• Fully digital
• Scalable technology (universal sms and blockchain technology; works on any phone anywhere in the world)

Results:
• Lower risk
• Stronger Value Chain
• Lower transaction costs
• Smallholder Farmers are positively impacted
Unique financing for smallholder farmers, buyers and input suppliers, keeping money in the value chain, fully digital blockchain enabled.
Scaling to 100,000 Smallholders in Kenya in 2019:

• Partners who give us access to their farmers:
  • SNV/Agriterra/IFDC/FtMA/SHA/RTI Syngenta/Yara etc.

• Buyers who pay their farmers through Agri-wallet
  • Now 35, growing to 80+ in 2019

• Agent network whom enrol farmers
  • Now 40 agents, growing to 150+ in 2019

• Input suppliers who supply quality inputs
  • Now 100, growing to 500+ in 2019

• Commercially sustainable at 25,000 active farmers per country
• Resources to grow to 1 million farmers in multiple countries
• Networking with other Participants
• Access to World Bank network
• Knowledge sharing, learning platform

Scaling with D.A.T.
AGRI-WALLET

Dodore Kenya Ltd
info@dodore.org
Agri-wallet™