



Problem Statement



80%

of the farming community in Uganda are small holder farmers.

Only 11.3%

have access to credit

Less than 10%

have access to improved inputs

Ratio of extension agent is

1:1,800 farming households

Failure

of extension officers to reach farmers

Our Solution: **MYCRoLEND**

”

Our product, offers micro lending services to smallholder farmers through partnerships with Micro Finance Institutions. These micro loans are accessed in form of improved inputs (seed, fertilizer, post-harvest materials) and agriculture insurance.

- 01 The farmers access complimentary services such as extension services and market linkages.
- 02 Leveraging data and mobile technology to provide microloans to smallholder farmers.
- 03 Bundling affordable credit with seed, fertilizer, agriculture insurance, post-harvest handling materials and market linkages.
- 04 Digitising farm group records which can be used for future assessment of farmer performance and inform future agriculture interventions e.g. analysing farming practices and financial behaviours of the farmers on the platform.
- 05 Creation of Network of mobile-enabled village agents to improve access and self-employment opportunities to rural youth



Enabling poor rural people
to overcome poverty



MAAIF
Ministry of Agriculture
Animal Industry and Fisheries





Value Proposition



For Farmers
 Provides access to critically needed agricultural services: Improved seed, fertilizer, agriculture insurance through bundled credit. **Agriculture insurance** which de-risks agriculture.

For seed companies
 Increase market for improved input.

For youth
 •Creates decent self-employment opportunities for rural populations especially the youth

For MFIs
 Creates market for agriculture loan products with reduced risk through insurance

For Insurance companies
 Create a market for agriculture insurance by bundling it with seed, fertilizer, and credit.

For off-takers
 Access to quality grain as the source of inputs for production is assured



Disruptions due to COVID-19

- Failure to distribute inputs due to restrictions in movement for all actors involved in our Inputs Loan Facility
- Demand side reductions due to movement restrictions are putting a strain on farmer incomes thus affecting their ability to pay back loans
- Restrictions on gatherings and social distancing measures affecting our ability to conduct training for village agents



Coping Strategies

- Splitting training sessions into smaller groups of participants in line with COVID-19 guidelines
- Door-to-door delivery of inputs by village agents using bikes and splitting farmer groups into smaller groups at distribution sites
- Mobile-based demand aggregation for farm inputs for partner agro-input companies
- Social distancing and wearing of masks



Opportunities

- Business opportunities with brick and mortar agribusinesses to aggregate input demand instead of physical visits to farmers
- Opportunities from traditional extension service providers to provide mobile-based extension services
- Opportunities for output aggregation and integration of mobile money payments for agents for agribusinesses

