

Sustainable Crop Sourcing across the Supply Chain - Community, People & the Planet



The Problem

Crop growers and suppliers are faced with poor crop quality, lack of access to market and working capital.

Buyers are demanding crop traceability and sustainable sourcing across the supply chain to be socially responsible to the community, people and planet.

Growers

- Lack of access to market
- Difficulty in accessing credit
- Difficult payment terms
- High interest rates
- Lack of crop quality knowledge
- 75% of growers are illiterate
- Lack of Internet connectivity

Buyers

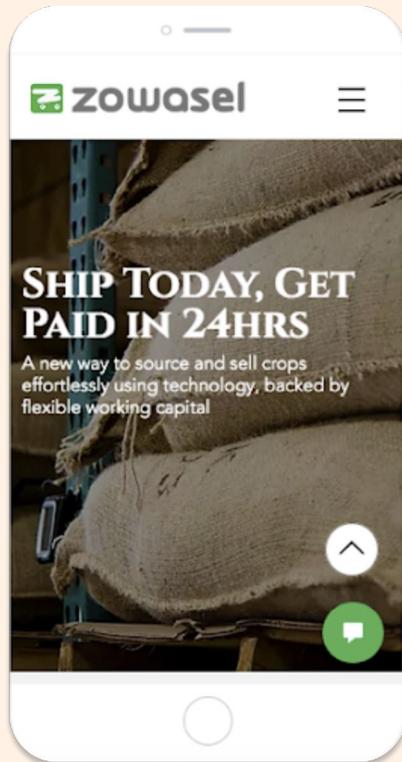
- Lack of price transparency
- Poor crop quality shipment
- Lack of field data for sustainability
- No supplier inventory
- Child labor, forced or bonded
- Unequal opportunity & inclusion
- Planet -degeneration, deforestation

Source: World Bank. *Rural Finance in Nigeria, 2017*, *Global Findex Database, 2018*. FAO stat; World Bank; IFPRI; IITA, ICCO, Dalberg analysis



The Solution

An online marketplace that offers quality testing, working capital and sustainable sourcing across the supply chain.



Access to market

- ✓ Online Marketplace
- ✓ Offline Crop Test Centres
- ✓ Trustee Network

Access to trade financing

- ✓ Access within 24hrs
- ✓ Low interest rate
- ✓ No credit score required

Smart sourcing

- ✓ Inventory Replenishment
- ✓ Virtual crop inspection
- ✓ Open & Private Bidding
- ✓ Tracing crop origins and practices (farm-to-fork)

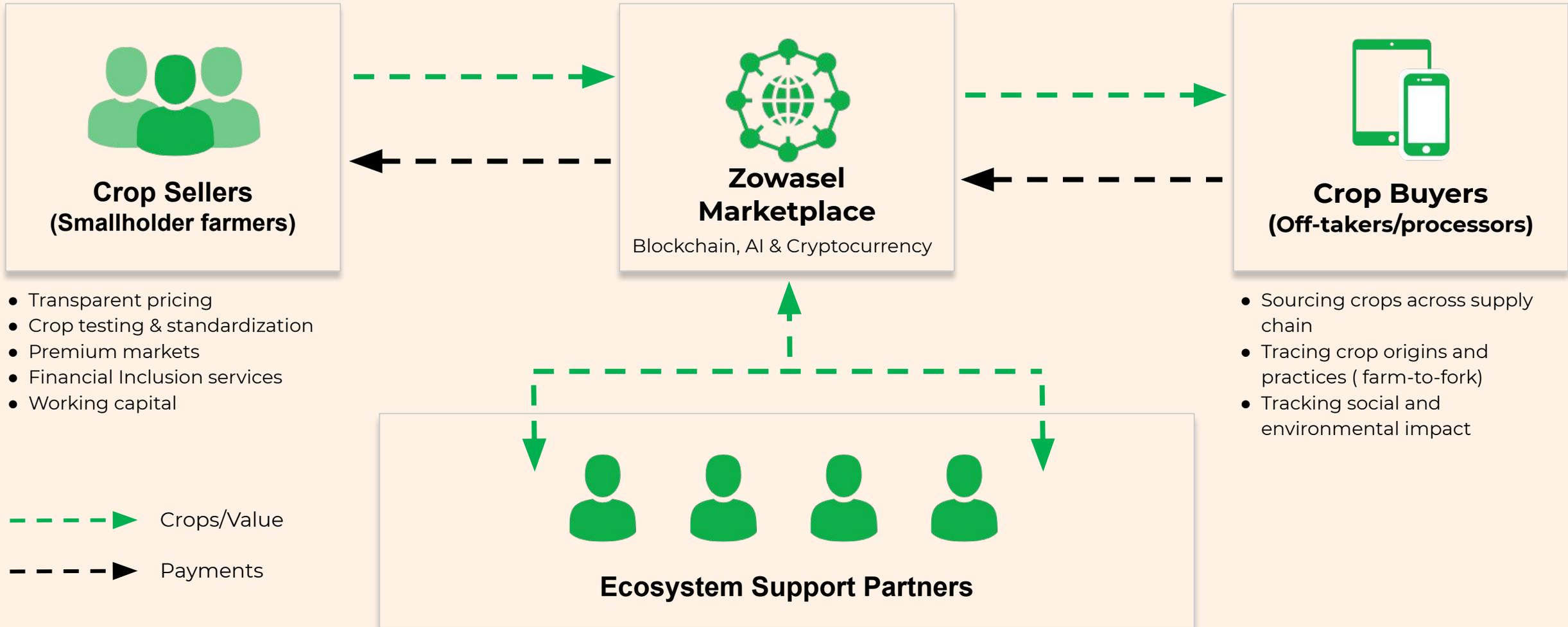
Sustainability

- ✓ Track social and environmental impact across community, people and the planet
- ✓ Track field labour practices - child labor, forced or bonded



Zowasel Ecosystem

Built for sustainability, impact & traceability across the supply chain



Extension Workers, Local Agents, NGOs, Foundations, Input Producers, Financial institutions, Insurance companies, Logistics Companies, etc.



Sustainability Features



Community

A Safe and fair supply chain.

Metrics cover:

- Diversity & equal Inclusion
- Crop traceability
- Individual/community KYC Labour Practices - child labor, forced or bonded

People

Improving economic viability

Metrics cover:

- Economic viability
- Productivity
- Market Access
- Finance and profitability
- Health Access
- Educational Needs

PLANET

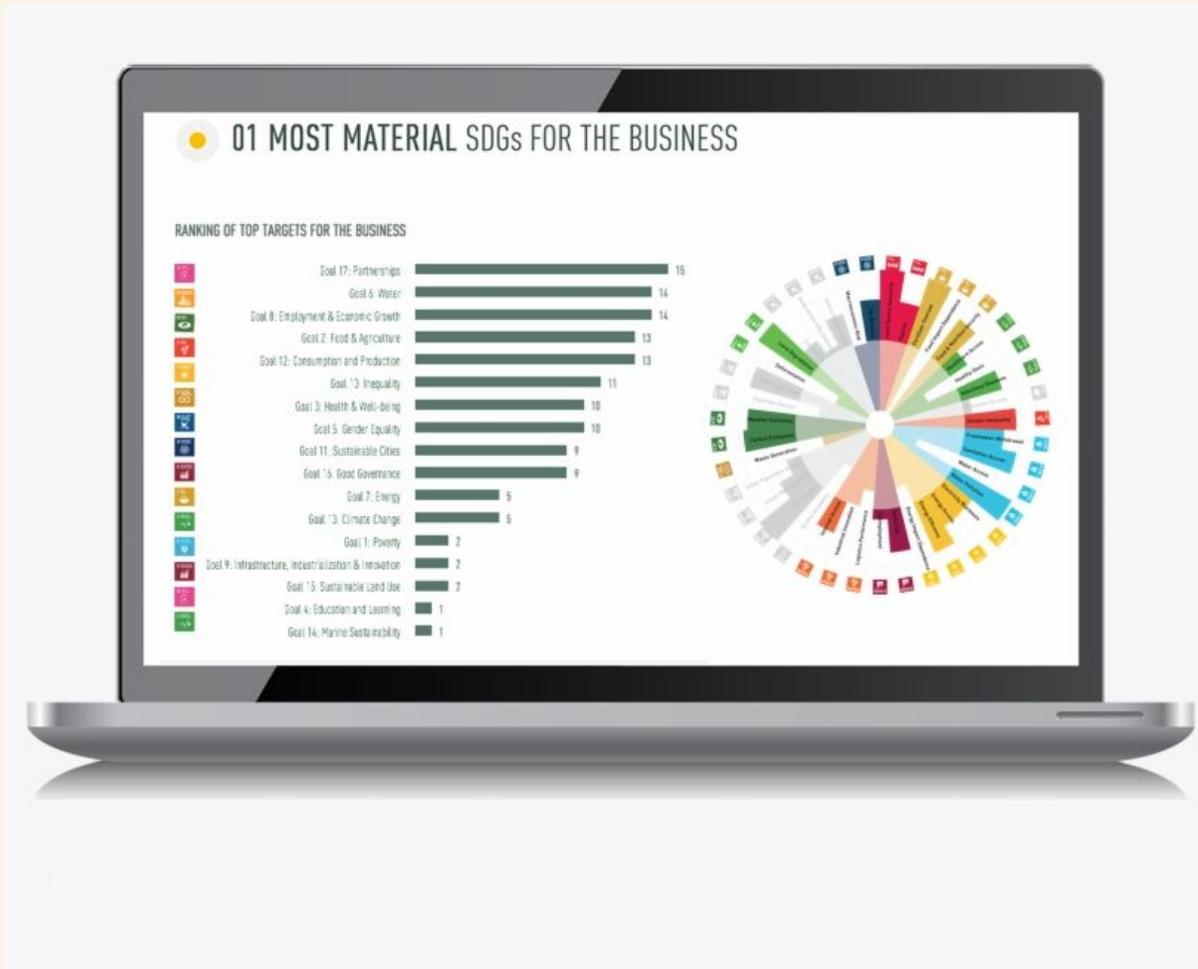
Optimum use of natural resources

Metrics cover:

- GAP Practices
- Smart sourcing
- Smart cropping
- Climate Change
- Water Use
- Forest Protection
- Ecosystem
- Soil Health



Dashboard



Automations

- Supply chain traceability, surety and resilience
- Sustainability assurance
- Valuable data and narratives
- A user-friendly digital tool to track your journey
- + Access to source of supply chain

Visit <https://www.zowasel.com/certifiedcrop> to learn more

Our USP

Why small growers and major buyers rely on us.

Blockchain

- A unique blend of lending and marketplace model
- Access to markets that result in a more transparent, fair and increase revenue
- Enabling transparency for buyers and sellers to advance their sustainability journeys.

Artificial Intelligence

- Tracing crop origins and practices (farm-to-fork)
- Track field labour practices - child labor, forced or bonded
- Data-driven insights and field intelligence across community, people, planet and livelihoods
- Access to quality crop testing & standardization for all

Cryptocurrency

- Fair pricing and lower transaction fees
- We help put more money back to the pockets of crop sellers
- Acceleration of invoice settlement to ease cash-flow

Business Model

Check out our clear, revenue generating strategy.

Platform Fee

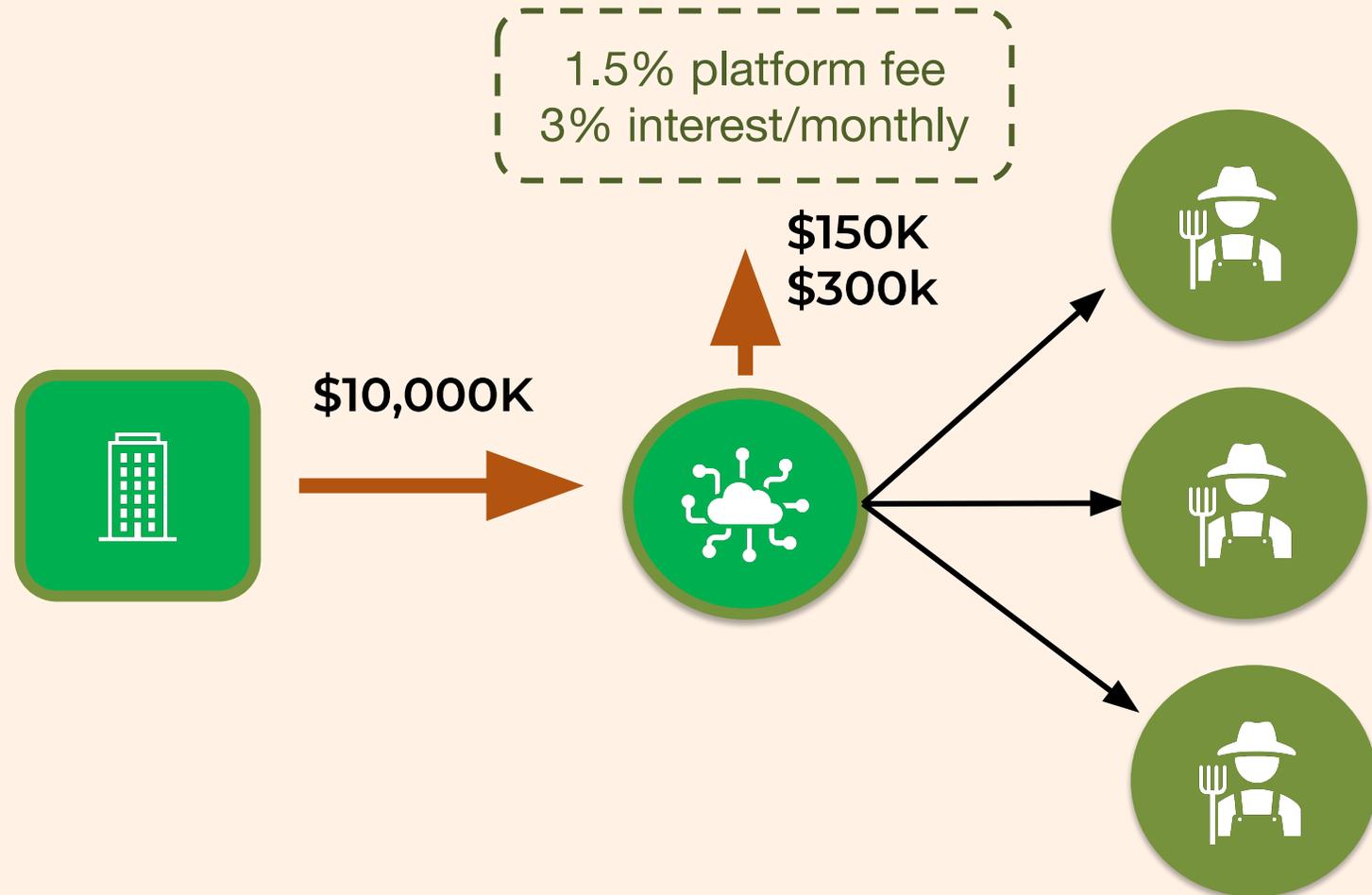
- ✓ We take a 1.5% fee on crops sold on platform

Interest Rates

- ✓ We charge 3% monthly, on every invoice financed..

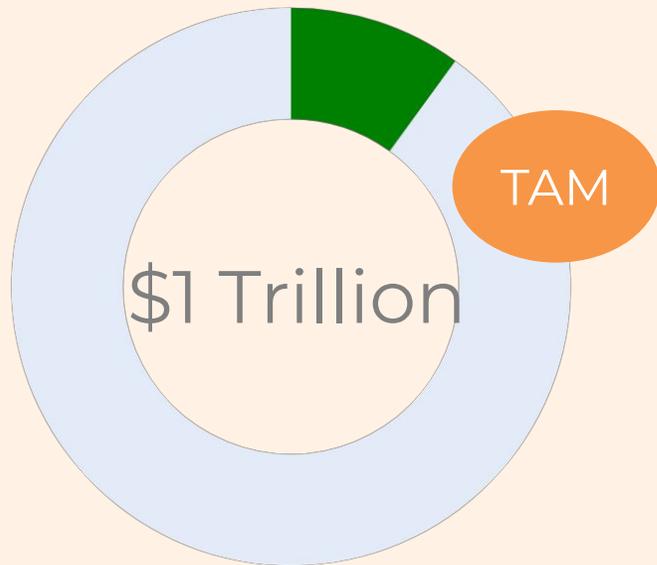
Sustainability

- ✓ We charge 15% per farmer/farming season

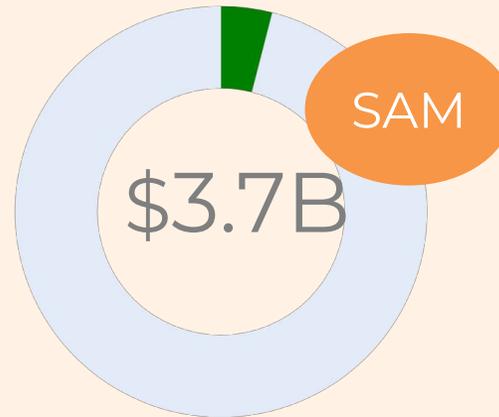


Huge Opportunity

Since 2016 we have been studying the market to validate potential opportunities.



Total Addressable
African Market



Nigerian Serviceable
Available Market



Nigerian Serviceable
Obtainable Market

Go-to-Market Channels

Online Platform

A convenient online channels to buy and sell grains with ease

Our website
Mobile channels
Social media

Direct Sales Force

A direct customer acquisition and business devs, channels

Door-to-door
CRM
Cold calls

Crop Test Centers

A direct point of sales across key local communities.

25+ Live
1.5M Network
100+ coming soon

Agent Network

A network of local trusted sales agents working closely with customers

50+ verified
100 coming soon
Ref

Grain Booths

A direct point of sale across key local grain markets

50+ to be install
110+ in 2yrs.

Competition

Local competitors in Africa are primarily focused on cultivation, crowdfunding and vegetables.

Competitors	Online Marketplace	Invoice Financing	Digital Agronomy	Crop Traceability	Local Hubs	Sustainability Metrics
Zowasel	✓	✓	✓	✓	✓	✓
Farmlead, Canada	✓					
Indigo Ag USA	✓	✓	✓	✓		
Twiga Kenya	✓				✓	
Graindex, UK	✓					
Agrocenta Chana	✓				✓	



Significant Traction

\$20M purchase orders (GMV) till date

1.5M Growers network

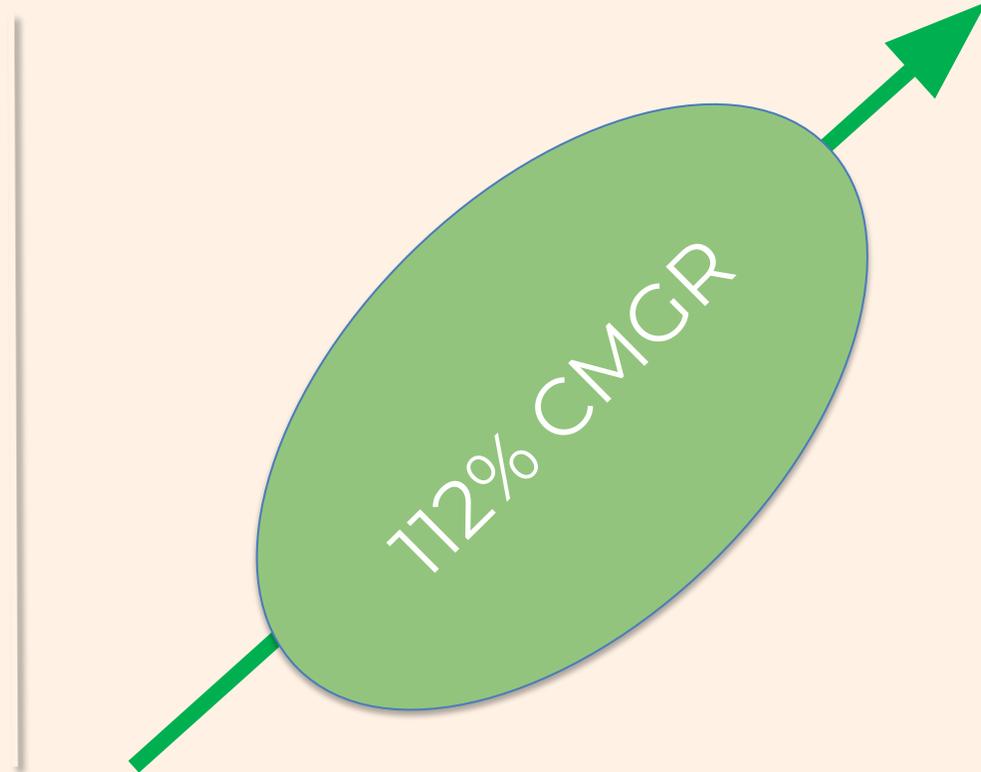
1M+ Buyer and sellers signed up

5 Top processors secured (Diageo, Olam, Flour Mills, Grand Cereals, Amo Byng)

25 crop test centers live

\$12K GIZ tech dev grants

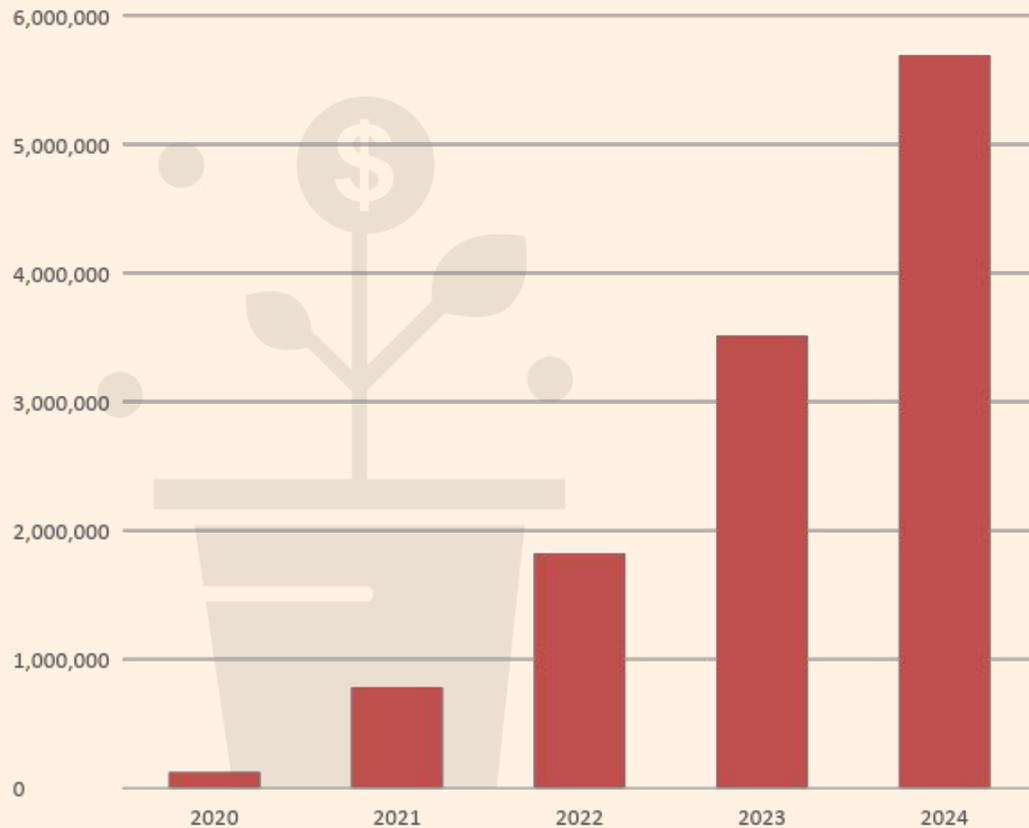
\$100K Revenues in the last 3 months



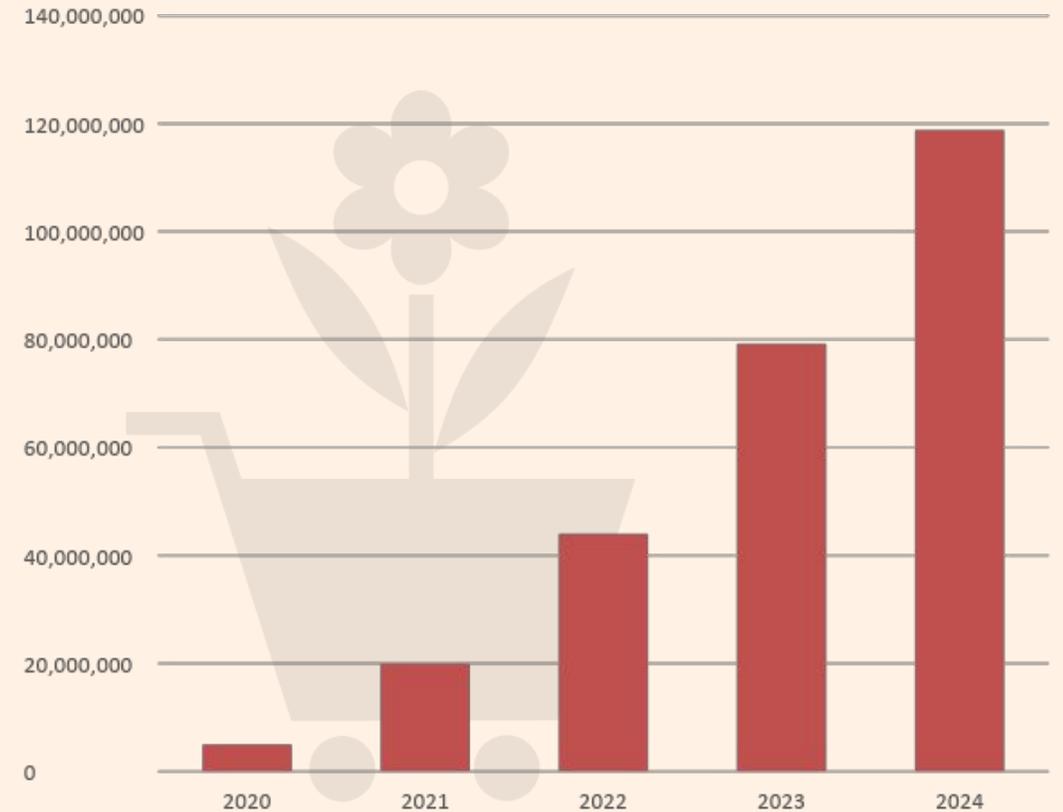
Growth Plan

➤ \$5M in Revenue (Nigeria only) ➤ 5 years

Revenue in USD



Commodities in KG



Funding

We are raising \$500K USD to support demand by:

- Onboarding more growers and sellers
- Opening new Crop Test Centres
- Recruit software dev talents
- Grow our sales and marketing team
- Recruit agronomists and field staff
- Installation of Grain Booths



Our Team

We have a team uniquely positioned to execute.



JERRY OCHE

Co-founder & CEO
Entrepreneur & Farmer



ANDREW J HACKER

Co-founder & CTO
Professor, AI & Blockchain Expert



OGHENEKOME UMUERRI

Co-founder & CFO
Finance & Entrepreneurship Research Fellow



Chike NWAGWU,
Advisor

Agriculturist & Consultant



Jeff DYCK
Advisor

Entrepreneur and Mentor



Jeroen HUISING
Advisor

Soil Scientist 5 Crop Researcher



Babs FAGADE
Advisor

Entrepreneur & Marketing Expert.

Strategist Partners

We are joining forces with value chain partners who believe in our vision and ready to amplify our impact.



Field Partners:



Thank You!

We invite you to speak with us about getting involved.

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