



Linking Smallholder Farmers to the Global Economy

Gatwiri, Koya

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70% of Africans are smallholder farmers



50% sell their produce through Agri Cooperatives (\$125B value)

However..

There are **1 billion**
smallholder farmers living on
less than **US\$1.25** a day.



Problem: Delayed Payment

Farmers have to
wait 6 - 12 months
to get paid



Farmers live on predatory loans or **lose up to 70% value** to middlemen for instant pay

”

I rely on shylock or **predatory mobile loans** to make ends meet

Wairimu
Coffee farmer
in Kiambu



”

I hawk my tea to **middlemen** and **lose 70% value** to brokers willing to pay me instantly.

Kimathi
Tea farmer
in Meru



Bringing the best of Agriculture, Finance, Tech & Innovation



GATWIRI NJOGU 

Chief Executive Officer

- Led Social Innovation at Safaricom
- Africa BD Director at Oracle
- Co-founded a \$3M+ ARR business
- From a Family of Agriculture



KOYA MATSUNO 

Chief Operating Officer

- Seasoned investment banker
- Product manager at a food tech
- Founded a crowdlending platform targeting Africa



DEREK LEIRO 

Head of Engineering

- 8+yrs software development
- Full stack developer
- Mobile payment expert
- Product Designer



The VunaPay Approach: Digitizing the Cooperative Movement to Reach Farmers at Scale



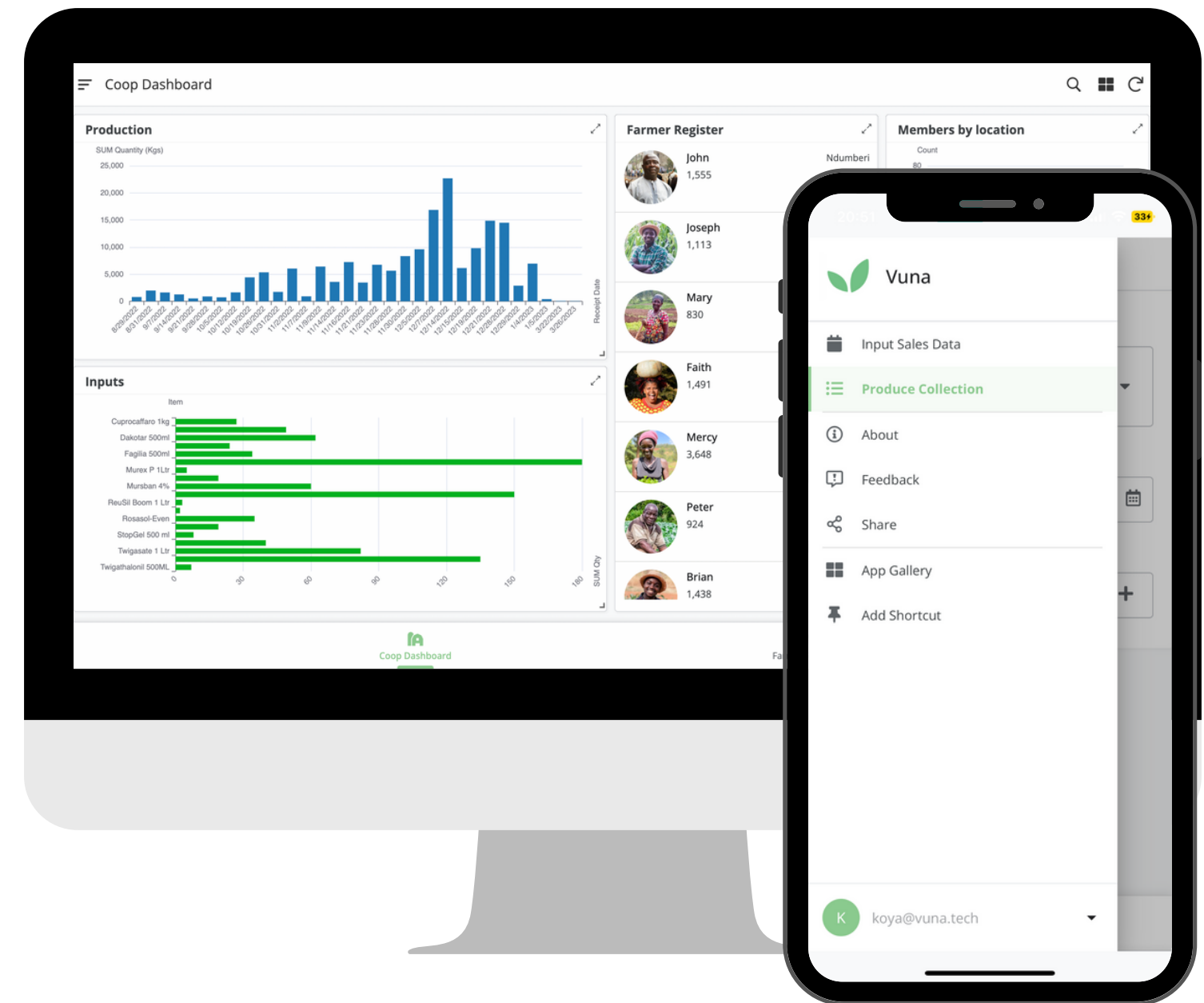
54,000
cooperatives in
Sub Saharan Africa

Each cooperative has
about **500 - 10,000**
smallholder farmers

Over **80,000,000**
smallholder households
in cooperatives in SSA

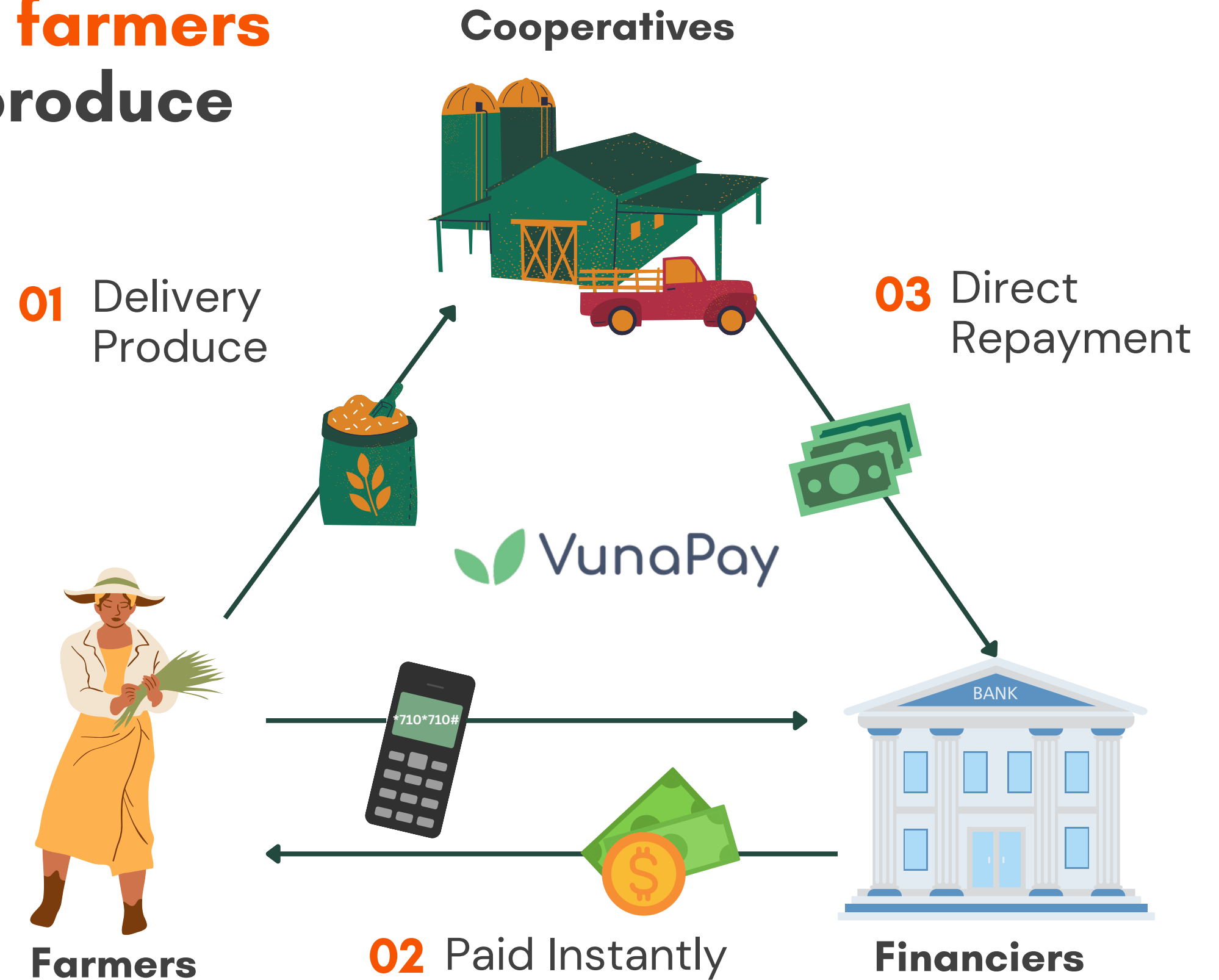
Solving Delayed Payment by laying **FinTech rails**

VunaPay provides
instant payment through our
Cooperative Management
System with a **last mile
payment link** to the farmer



Working with **financiers** to pay farmers **instantly** as they deliver their produce

- 01** Exclusive **real-time data** collected from last-mile farm gate
- 02** Farmer requests and receives **instant payment** from a Financier
- 03** **Direct repayment** collection from the cooperative reducing default risk



Business Model

Current Model: **One-time transaction fee** for each financed instant payment

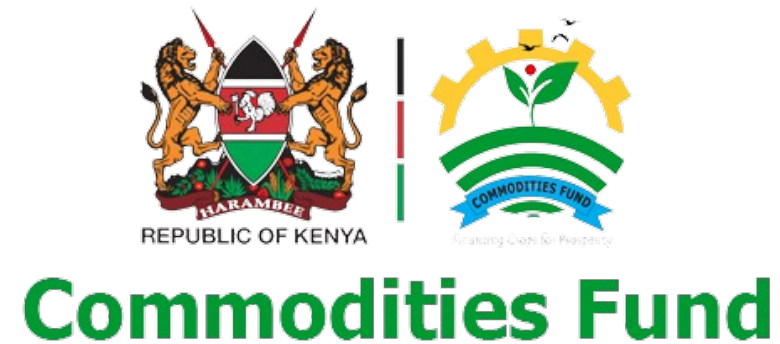
Platform fee for service providers to access our customer base

2%
One off

Platform fee
Monthly Recuring

Onboarded 2 financiers to keep the lending **off our balance sheet**

Ensuring scalability while minimising default risk



Government Financier for
Coops & Farmers to ensure
subsidized low rate



Off-balance sheet financing
to farmers with Tier-1 bank



Competitive Landscape

- We provide an unique combination of **coop management tool + instant payout**
- **Off-balance sheet financing** through leading local financiers to ensure scalability
- Most coop software seen were created by **retired pilot projects** by NGO

	VunaPay	Sys Coop (Coop mgmt tool)	eProd Solutions	Progreso (NGO)	Biashara (Tea Factoring)
Instant Payouts	✓				✓
Coop management tool	✓	✓		✓	
Market Linkage				✓	
Data Analytics	✓		✓		
Input loans			✓		

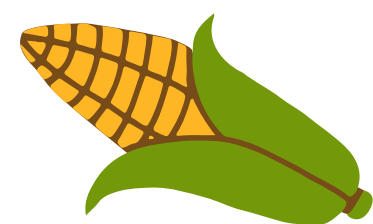
Serving **110,000** farmers in just 2 years



Coffee

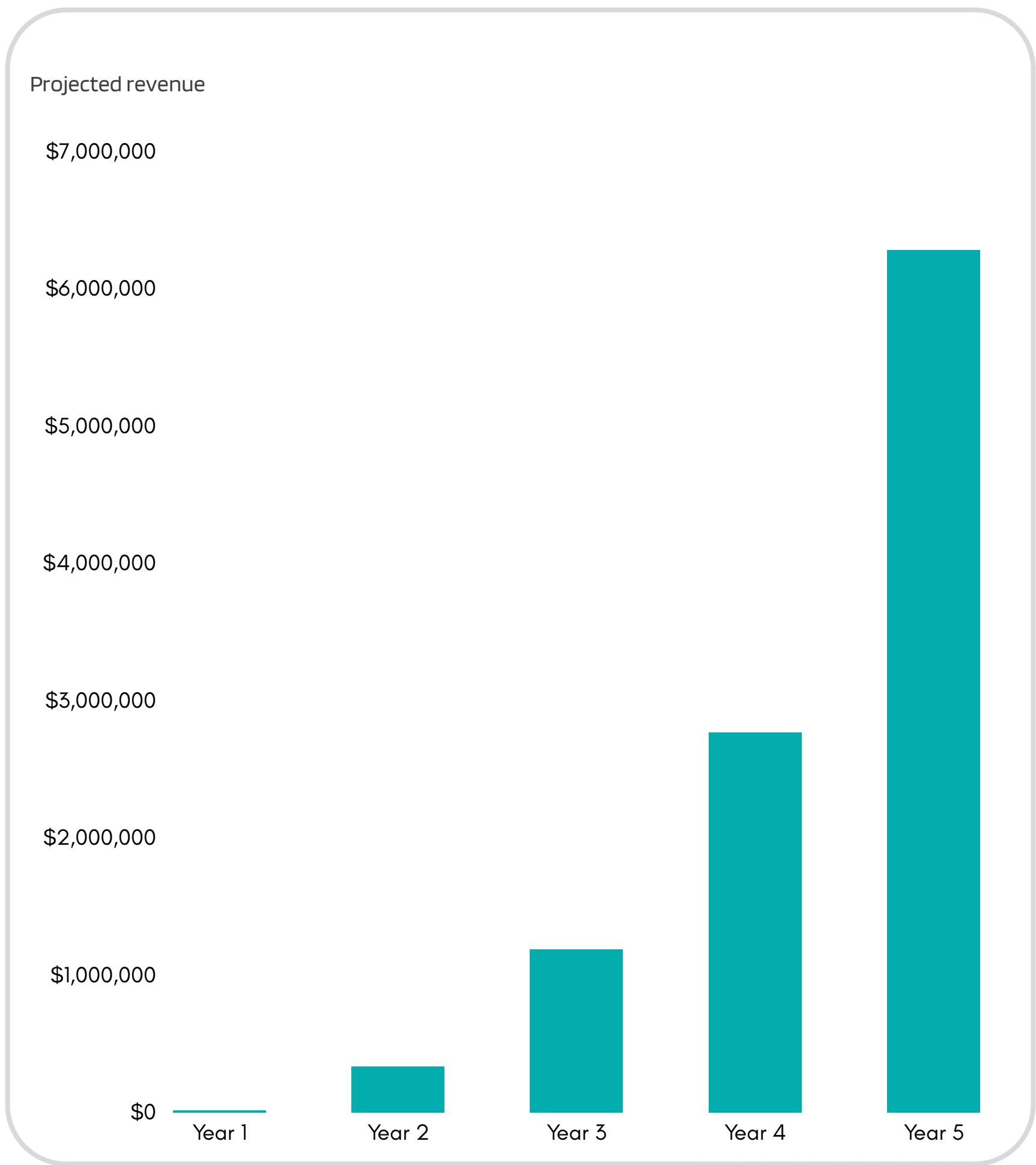


Dairy



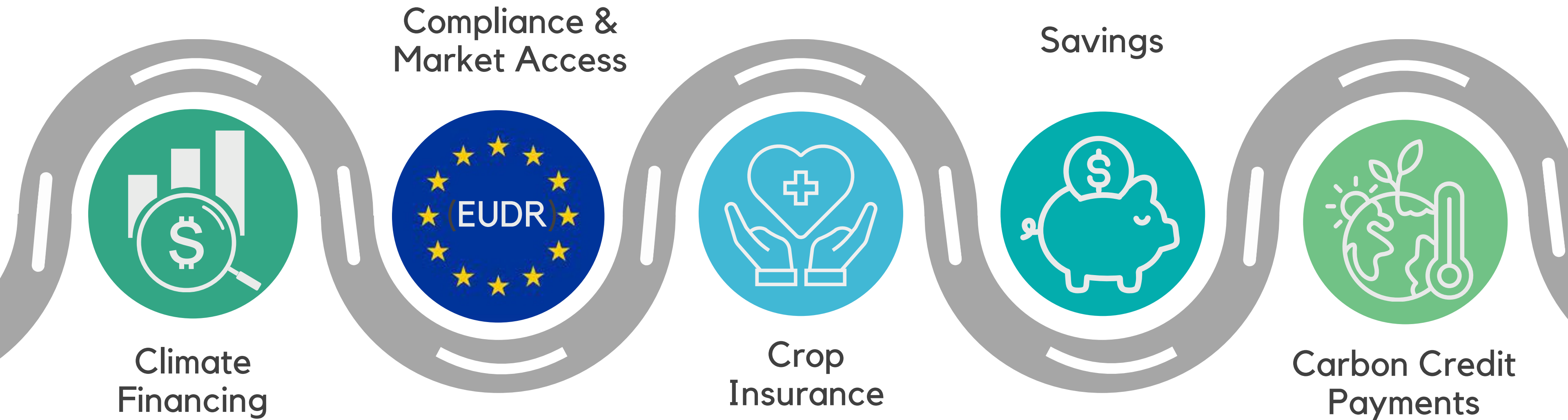
Maize

- ✓ Disbursed over **\$4 Million** since 2024
- ✓ **126 coops** on platform
- ✓ Launched **Instant Pay Service**
- ✓ Piloting **Value-adding services** such as insurance & geo-mapping compliance



Building **Resilience** for Smallholders

By leveraging our **proprietary farmer data** and **last-mile payment rails**, we will enable **value-adding services** through strategic **partnerships**, driving **revenue** and **resilience**.



Awards

- 01 Heifer: AYuTe Challenge Kenya** – Winner
- 02 MIT Solve 2024**– Finalist
- 03 Sankalp Forum Tech Award** – Winner
- 04 HBS New Venture Comp.** – Winner
- 05 J-Partnership METI** – Grantee
- 06 Latitude59xKenya2024** – Winner

TEDx

Safaricom
M-PESA


Sumitomo
Corporation

DAILY **NATION**

60__decibels

The Kenyan Wall Street
THE THINKING BEHIND THE INVESTOR

Business Daily



J-PARTNERSHIP
-Promoting Social Businesses with JAPAN-


HEIFER
INTERNATIONAL



AYuTe
Africa
CHALLENGE

Kenya

MIT | **SOLVE**


SANKALP
FORUM
AN INTELLECAP INITIATIVE

Latitude **59°**



Recognitions

- 01 Tedx Kigali** – Speech on AI & Agriculture
- 02 Business Daily** – Exclusive Interview
- 03 Daily Nation** – Seed of Gold
- 04 The Kenyan Wall Street** – feature story
- 05 Safaricom Spark Accelerator** – Finalist

Join us in shaping
the future of
farmer empowerment



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