

Section III

# **Our Solution**

# We Endeavor to Empower the Agriculture Ecosystem through FinTech

## Vision

*Empowering financial inclusion for farmers  
and unbanked masses by utilizing our  
technology, partnerships, and linkages with  
Agri Businesses*

## Solution

- *We will target farmers utilizing their linkages with the Agri business in Pakistan*
- *We will provide a legitimate and market-based financial lending mechanism to replace informal and predatory lending practices that erode our agriculture market*
- *We will reach the unbanked population through Islamic financing solutions*

# Our Journey and Key Milestones

## 2020-2021

- Company Launch and product buildout
- Capitalized the business with \$3mn in primary capital
- Built 35-member team, 40+ global partnerships, and top-notch FinTech application

## 2021-2022

- Completed the process for In-Principle approval in 2022 and granted approval from State Bank of Pakistan for Pilot Launch in December 2022
- Awarded ~\$1mn in marketing fund by Mastercard

## 2023

- Launched first phase of captive market penetration
- Initiate NBFC (Non-Banking Finance Company) licensing process with Security and Exchange Commission of Pakistan
- Expect EMI Commercial Launch in Q3-2023

# We have an Unfair Advantage to Deliver our Vision at Scale

*Captive Market through established footprint across 300k Farmers and ~500k Merchants*

## Captive Use Cases



### Tandlianwala Sugar Mills

300,000 farmers

Throughput of \$100mn



### Lotte Akhtar Beverages

80,000 merchants

Throughput of \$85mn



### Lay's PepsiCo

35 year relationship with Pepsi Co

350,000 merchants

## Highlights

- *Longstanding businesses provide a captive footprint in agriculture focused companies*
- *We plan to reach **1mn wallets by Q4-24***
- *Beyond this, there are **~10mn farmers** that represent the broader market opportunity through our strategic partner network*
- *We have a clear path to onboarding **3mn customers over the next 5 years***

# Go-to-Market Strategy Beyond Captive Footprint, into Adjacent Markets

Once into commercial phase (Q3-2023), our GTM will include deeper sugar penetration and expansion to agriculture adjacencies (wheat, rice, cotton, corn, potatoes, milk, etc.)



Flour



Sugar



Milk



Rice



Cotton



Corn



Milk/Fertilizers



Spices

# Strong Partner Network

*Our deep partner network of 40+ companies enables ecosystem connectivity*

## Banks



Bank Alfalah  
The Way Forward



## Strategic



LOTTE AKHTAR  
BEVERAGES



TANDLIANWALA  
SUGAR MILLS LTD

## Agents



where YOU come first



easypaisa

## Technology



## eCommerce



## Telecom



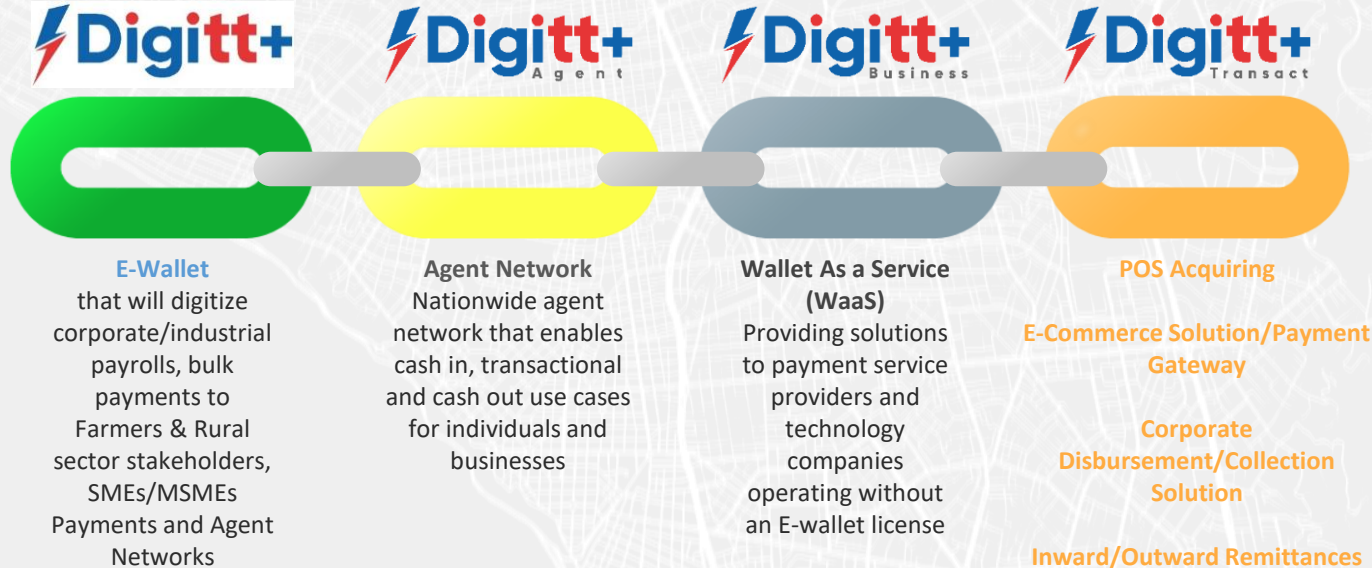
## Other Lenders



## Card Schemes



# We have Built a Robust Product Universe



# Seamless and Secure Customer Onboarding Process

*Multi linguistic and voice assisted features for ease of use for unsophisticated user base*

*App download and two-factor authentication for security / verification*

*Seamless registration to commence using product*

*Enter basic information and add live picture to register wallet*

