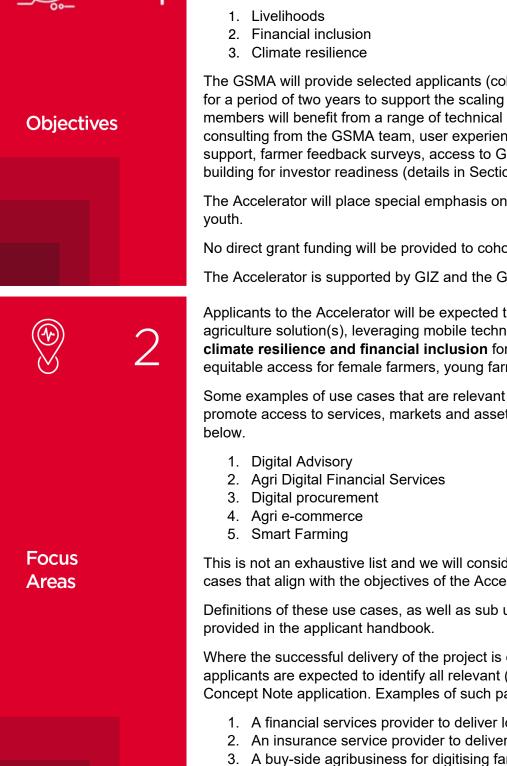


GSMA AGRITECH PROGRAMME

GSMA AgriTech Accelerator

TERMS AND CONDITIONS



4. A sell-side agribusiness for an agri e-commerce service



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The GSMA AgriTech Accelerator ("the Accelerator") aims to support and fast-track the growth of innovative, revenue-generating digital agriculture solutions that align with the programme's mission of improving smallholder farmers':

The GSMA will provide selected applicants (cohort members) with technical assistance for a period of two years to support the scaling of digital agriculture solutions. Cohort members will benefit from a range of technical assistance tools, including targeted consulting from the GSMA team, user experience and product design/management support, farmer feedback surveys, access to GSMA events and insights and capacity building for investor readiness (details in Section 3).

The Accelerator will place special emphasis on driving inclusivity of female farmers and

No direct grant funding will be provided to cohort members as part of the Accelerator.

The Accelerator is supported by GIZ and the GSMA.

Applicants to the Accelerator will be expected to clearly articulate how their digital agriculture solution(s), leveraging mobile technology, supports improved livelihoods, climate resilience and financial inclusion for smallholder farmers, and enables equitable access for female farmers, young farmers and/or farmers with disabilities.

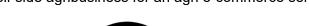
Some examples of use cases that are relevant to the Accelerator's objective and promote access to services, markets and assets for smallholder farmers are given

This is not an exhaustive list and we will consider applications promoting other use cases that align with the objectives of the Accelerator.

Definitions of these use cases, as well as sub use cases for each use case, are

Where the successful delivery of the project is dependent on external partnerships, the applicants are expected to identify all relevant (existing and potential) partners in the Concept Note application. Examples of such partnerships can include:

- 1. A financial services provider to deliver loans to farmers
- 2. An insurance service provider to deliver climate insurance
- 3. A buy-side agribusiness for digitising farmer payments



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The GSMA will provide some, or all, of the following technical assistance to the cohort members:

1. Dedicated GSMA Market Engagement Manager to act as a lead consultant for the cohort members and provide support with:

- Go-to-market planning
- Growth and scaling
- Continuous iteration of the service based on user feedback and data analytics via Product Iteration Workshops
- Additional external support for cohort members based on the needs of their specific solutions (e.g. credit scoring, partnership brokering or value chain assessments), subject to availability of budget

2. Product design consulting via a specialised user experience & design firm:

- UX and design research to unlock areas for improving the service in line with user needs
- Product design recommendations, such as functional specification and/or mockups/wireframes, as agreed with the individual cohort members

3. Monitoring, evaluation and learning via GSMA and a specialised MEL firm:

- A customised theory of change to scope out the pathway towards project objectives
- Conduct MEL surveys and analyse survey data to support product iteration and evaluate the cohort members' success in achieving quantifiable objectives
- Bespoke product data analytics and business intelligence support

4. Investment Readiness:

- Capacity building for investment readiness
- Introductions and opportunities to pitch to commercial investors
- "Founder Talk" series to provide exposure to the growth and fundraising journeys of other agritech companies

5. International exposure and networking opportunities

- In-person workshops for knowledge sharing and capacity building with other Accelerator cohort members to understand the agritech space in different markets
- Access to GSMA events e.g. <u>MWC Barcelona</u> or <u>MWC Africa</u> for selected cohort members
- Opportunity to be featured in GSMA publications and connect to a global community of actors from the agritech ecosystem such as MNOs, innovators, agribusinesses etc

6. Access to GSMA insights:

- Knowledge generation with cohort members & other agritechs
- Access to GSMA publications



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GSMA Technical Assistance

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The Accelerator will select up to ten (10) **digital agriculture solution providers** who have deployed services aligned with the Accelerator's objectives and meet the following eligibility requirements:

Demonstrate impact: Applicants must be able to clearly demonstrate how their service improves smallholder farmer livelihoods, climate resilience and/or financial inclusion through an innovative agritech solution while minimising any adverse and unintended social or ecological impacts

Revenue generating entity: Applicants must have an existing user base of farmers and paying customers (either farmers or other value chain actors like agribusinesses) and a minimum of two years of operations

For Profit organisation: Applicants must have a well-defined business model and be able to evidence their ability to scale and reach commercial sustainability

Implementing country: the solution must be implemented in the approved country list (Section 5)

Intellectual property: Applicants must own the IP for their solution

Inclusivity: The solution should enable equitable access for women, youth and/or persons with disabilities. Applicants' existing and proposed approaches to gender inclusivity (e.g. KPIs), including the gender mix of their project and leadership teams will be a key element of the application assessment.

Eligibility

Commitments: Applicants must sign off on commitments defined in Section 7

The following organisations will <u>**not**</u> be considered as primary applicants for technical assistance, although we strongly encourage partnerships with these entities, where relevant, as part of the application

- 1. Mobile network operators
- 2. Universities or academic organisations
- 3. Start-up accelerators and incubators

In addition to the eligibility requirements above, applicants must demonstrate compliance on the following points:

- Be registered to do business in the country of project implementation (whether domestic or foreign-owned or a joint venture);
- Clear the GSMA background/sanctions checks, through which additional due diligence materials may be requested;
- Be in satisfactory financial health, have adequate financial systems and have human resource capacity to implement the Accelerator's commitments; and
- Demonstrate how they are compliant with local and international data protection and privacy regulations and be prepared to respond to questions or provide evidence.









Eligibile Countries

Selection		
Process &		
Key Dates		

Digital agriculture solution providers from the following countries are eligible to participate in the Accelerator:

Africa: Burkina Faso, Cameroon, Egypt, Ghana, Ivory Coast, Madagascar, Malawi, Mali, Morocco, Mozambique, Nigeria, Senegal, Togo, Tunisia, Zambia

Asia: Cambodia, Jordan, Pakistan

Latin America: Colombia, Ecuador, Peru

Stage	Timeline	Description
Concept Note application	01 Dec 2022 to 10 Feb 2023	Complete an online Concept Note outlining the solution, its impact, how your organisation meets the eligibility and selection criteria, and your team's capacity to deliver on the project.
Application review and short listing	13 Feb to 03 Mar 2023	Concept Notes to be reviewed against eligibility and selection criteria for short- listing.
Background/ Compliance check	06 Mar to 17 Mar 2023	Shortlisted applicants will be asked to respond to questions raised by the GSMA AgriTech team while reviewing their Concept Note applications and provide background/sanction check documents required to finalise their candidature.
Prepare and share Panel documents	20 Mar to 31 Mar 2023	Concept Note applications, responses to additional questions, background/sanction checks and other documents for all shortlisted candidates shared with the Selection Panel for review.
Selection Panel	17 Mar to 19 Apr 2023	A selection panel of industry experts will appraise the proposals based on submitted materials and background check. Shortlisted applicants will be given 10 minutes each to present their solution to the selection panel. The panel is expected to select 10 cohort members.
MoU signing	20 Apr to 31 May 2023	Successful applicants will be invited to the contracting stage, based on project milestones agreed between applicant and the GSMA AgriTech team.
Implementation	01 Jun 2023 to 31 May 2025	Cohort members will implement their projects with technical assistance from GSMA.







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Commitments From Cohort Members



Selection Criteria The following commitments are required from the cohort members during the Accelerator's implementation period:

- 1. Allocation of a full-time, qualified and experienced product manager who must have clear objectives and tangible incentives tied to key project milestones;
- 2. Identification of a cross-functional team with clearly defined KPIs to support the product manager to achieve the project's objectives. A cross-functional team includes, as examples, project management, business intelligence/data analytics, marketing, IT/technical support, sales and distribution, as relevant;
- 3. C-level endorsement with regular project oversight including ownership of key consortium partner and/or client relationships;
- 4. Share relevant platform/transactional data with GSMA for analysis to guide a data-driven and iterative product development approach in addition to tracking user and impact statistics. The sharing of this data and its protection by GSMA will be covered by a Data Processing agreement;
- Share service-related data to support donor reporting requirements. This includes, at a minimum, collaborating with external consultants selected and contracted by the GSMA, use the provided Monitoring, Evaluation and Learning (MEL) framework & tools and report on MEL indicators;
- 6. Efficiently process contracts with vendors and partners as per the mutually agreed project plan;
- 7. Comply with quarterly and annual reporting of the Accelerator throughout the project period;
- 8. Take part in remote and in-person knowledge sharing sessions organized by GSMA;
- 9. Share learnings and best practices from project implementation to contribute to ongoing product iteration, case studies, thought leadership pieces and the final project report; and
- 10. CEO commitment to ensure active participation in the project for the two-year implementation period and compliance with GSMA requirements 4-9 above.

In addition, GSMA may require cohort members to share commercial agreements or commitment letters from key consortium partners or clients whose participation is critical to the success of the project. Commercially sensitive information may be removed from such agreements.

The cohort members will be selected based on the following criteria:

- Clear **problem statement** laying out farmer challenges the digital solution aims to solve
- Ability of the service to impact farmer livelihoods, climate resilience and financial inclusion
- Demonstrate how digital agriculture is an integral part of the applicant's business strategy
- **Existing service strength** as evidenced by number of users, revenue, playstore reviews, etc.
- Identification of which elements of GSMA AgriTech Technical Assistance will help resolve the farmer challenges identified







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Selection Criteria



- Demonstratable **internal capacity**, as evidenced by the organisational chart, dedicated personnel/their experience, funding availability, etc. to implement the project within the agreed timeframe
- Ambition/ability to scale and achieve commercial sustainability as evidenced by clarity of business strategy, pathway to profitability (if not already profitable) and implementation plan
- Clarity of thought on fundraising/investment plans to support ambitions to scale
- Focus on inclusion female farmers, youth and/or farmer with disabilities
- Commitment to the project as evidenced by alignment of company ambitions to the Accelerator's objectives, CEO letter of support, existing partnerships and dedicated PM assignment

In addition, GSMA strongly encourage applications from organisations who have:

- Female founders/board members, and good representation of women at all levels of the company;
- Local entrepreneurs, and good representation of local talent at all levels of the organisation;
- Partnerships with relevant local stakeholders (e.g. community-based organisations) to deliver the project on the ground.

All cohort members will be expected to execute a Memorandum of Understanding, including data processing agreement, consistent with the terms and conditions contained in this Term Sheet.



