



The GSMA Innovation Fund for Digitisation of Agricultural Value Chains

June 2019



Agenda

1. **GSMA AgriTech Programme**
2. **Innovation Fund: Key facts**
3. **Next steps**
4. **Q&A**





GSMA AgriTech Programme





THE GSMA



Has represented the interests of mobile operators worldwide for more than

30 YEARS



Unites nearly **800** mobile operators with more than



300

companies in the broader mobile ecosystem



Convenes more than **200,000** delegates annually from across the globe to **industry-leading** events



Focuses on activities where collective action can deliver significant benefits



Led the mobile industry to commit to the Sustainable Development Goals



Reducing inequalities in our world

CLIMATE TECH

Identifying innovation, facilitating scale and reducing the fragmentation of the clean tech space

ASSISTIVE TECH

Improving the accessibility and affordability of mobile services for persons with disabilities

M4D UTILITIES

Unlocking access to affordable and improved energy, water and sanitation services

MOBILE FOR HUMANITARIAN INNOVATION

Accelerating the delivery and impact of digital humanitarian assistance



MOBILE MONEY

Accelerating the digital financial ecosystem for the underserved

CONNECTED SOCIETY

Addressing access and usage barriers to increase mobile internet adoption

CONNECTED WOMEN

Reducing the gender gap to increase digital and financial inclusion for women

DIGITAL IDENTITY

Enabling robust and unique digital identity for greater inclusion

ECOSYSTEM ACCELERATOR

Delivering social impact and scale through mobile innovation

AGRITECH

Digitising the agri value chain to drive mobile financial inclusion for small holder farmers



GSMA AgriTech Programme

Mission

We bring together and support the mobile industry, agricultural sector stakeholders, innovators and investors in the AgriTech space to launch, improve and scale impactful and commercially viable digital solutions for smallholder farmers in the developing world

Achievements

Supported 18 projects in Asia and Africa
Multiple digital agricultural use cases
Reached over **13.3 million** smallholder farmers

Plan for 2019 - 2022

Identify best practices for last mile digitisation
Convene the industry to share experiences and learnings
Engage in markets to support service providers in developing countries



AgriTech programme resources



<https://www.gsma.com/mobilefordevelopment/agritech>



Digitising the cocoa value chain in Ghana



Part of a 6-market AgriTech engagement in Africa and Asia

A consortium approach

- GSMA, MNO, agribusiness & AgriTechs

A holistic solution

- ✓ Digital farmer registration
- ✓ Digital procurement records
- ✓ Mobile money payments

Addressing key stakeholder needs

- **Digital payments** for farmers (risk reduction)
- Increase in **rural customer base** and creation of **new revenue streams** for MNO and AgriTech
- **Improved forecasting & supply chain transparency** for agribusiness

Product roadmap includes deployment to ~5,000 farmers

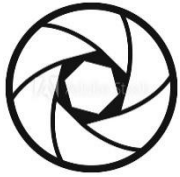
Project Overview

<https://www.gsma.com/mobilefordevelopment/resources/digitising-the-agricultural-last-mile-in-ghana-mtn-mobile-moneys-magic/>



The GSMA Innovation Fund for Digitisation of Agricultural Value Chains

Innovation Fund overview



Fund Objectives

- Scale enterprise (B2B2C) solutions which digitise the agricultural last mile
- Promote farmer financial inclusion, livelihoods & climate resilience

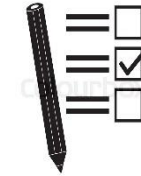


GSMA Targets

700K
Farmers

8
Markets

24
Months



Primary Use Cases

- Farmer Profiling
- Procurement & Payment
- Communication/Advisory

Secondary Use Cases

- Hyperlocal weather forecasts
- Decision agriculture
- Derivative MFS (e.g. credit)



Innovation Fund categories

The innovation fund is open to two categories of applicants

Mobile Money (MM) Driven Category

Open to **MM providers** as lead applicants in partnership with AgriTech providers

Proposed solution must, at a minimum, **incorporate primary use cases** (digital farmer profiles, digital procurement, mobile money payments and digital advisory services)

Open for MM providers from 31 countries in Africa and 7 in Asia

Data Driven Category

Open to **AgriTech organisations** as lead applicants with a financial services provider as partner for derivative financial services

The organisation **must already have scaled** a last mile digitisation solution (50,000+ farmers) incorporating the primary use cases

Open for AgriTech providers from Ethiopia, Indonesia and Nigeria



Eligible markets

The Fund will support up to **eight** projects across the eligible countries within **Africa** and **Asia**:

Africa:

- Angola
- Benin
- Burkina Faso
- Burundi
- Cameroon
- Chad
- Côte d'Ivoire
- Democratic Republic of Congo
- **Ethiopia**
- Gambia
- Ghana
- Guinea
- Guinea-Bissau
- Kenya
- Liberia
- Madagascar
- Malawi
- Mali
- Mauritania
- Mozambique
- Niger
- **Nigeria**
- Rwanda
- Senegal
- Sierra Leone
- Swaziland
- Tanzania
- Togo
- Uganda
- Zambia
- Zimbabwe



Asia:

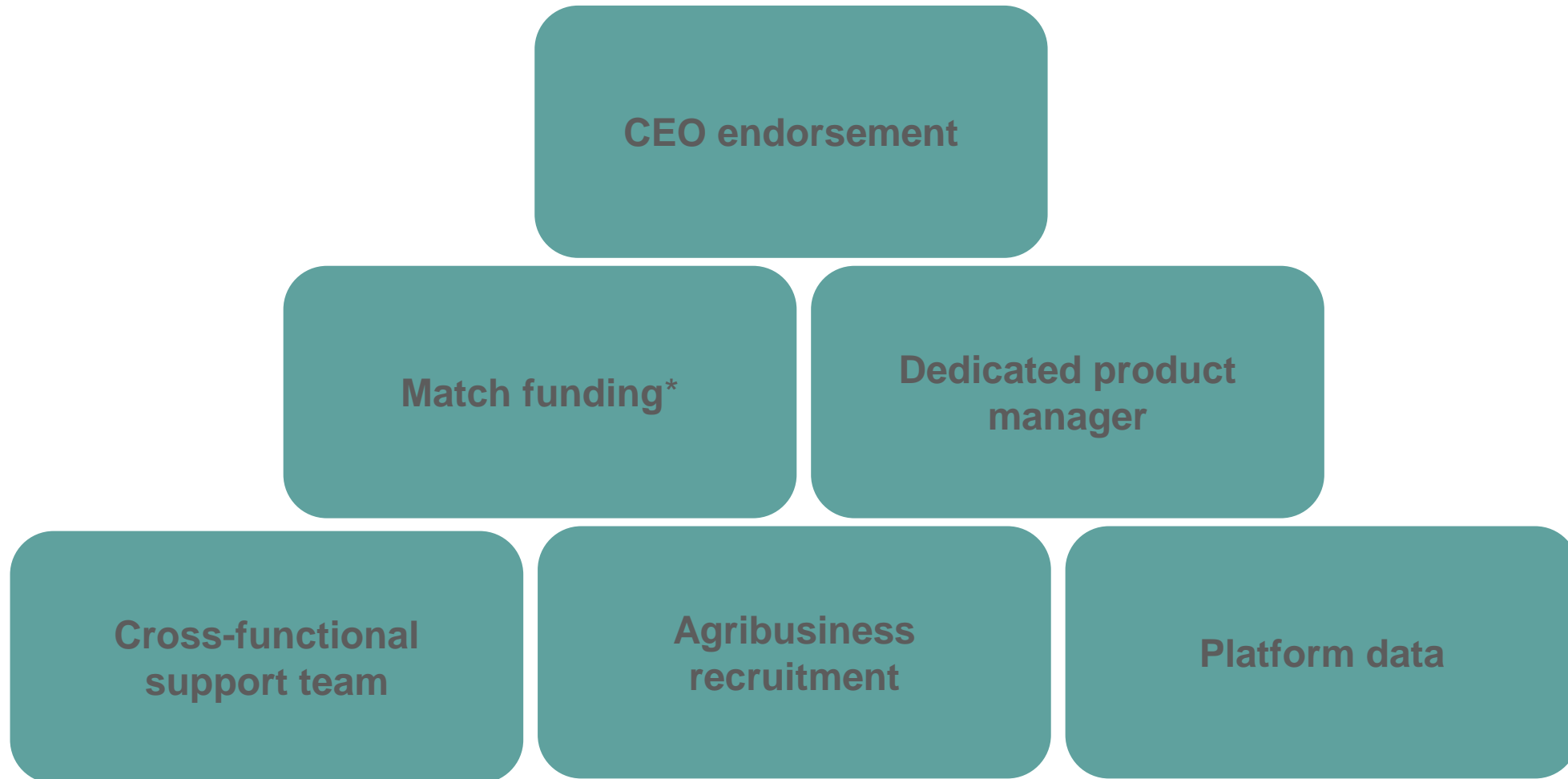
- Bangladesh
- India
- **Indonesia**
- Nepal
- Myanmar
- Pakistan
- Sri Lanka



Note: Markets highlighted in red are eligible for both Mobile Money & Data Driven categories, while the rest are eligible for Mobile Money category only



Elements of lead applicant commitments





Lead applicant organisation eligibility criteria

- ✓ Registered and operating in the country of project implementation
- ✓ Business owner of the proposed mobile solution
- ✓ For-profit organisation and in satisfactory financial health
- ✓ Adequate internal capacity
- ✓ Take part in the GSMA AgriTech Working Groups
- ✓ Share platform data with GSMA AgriTech programme

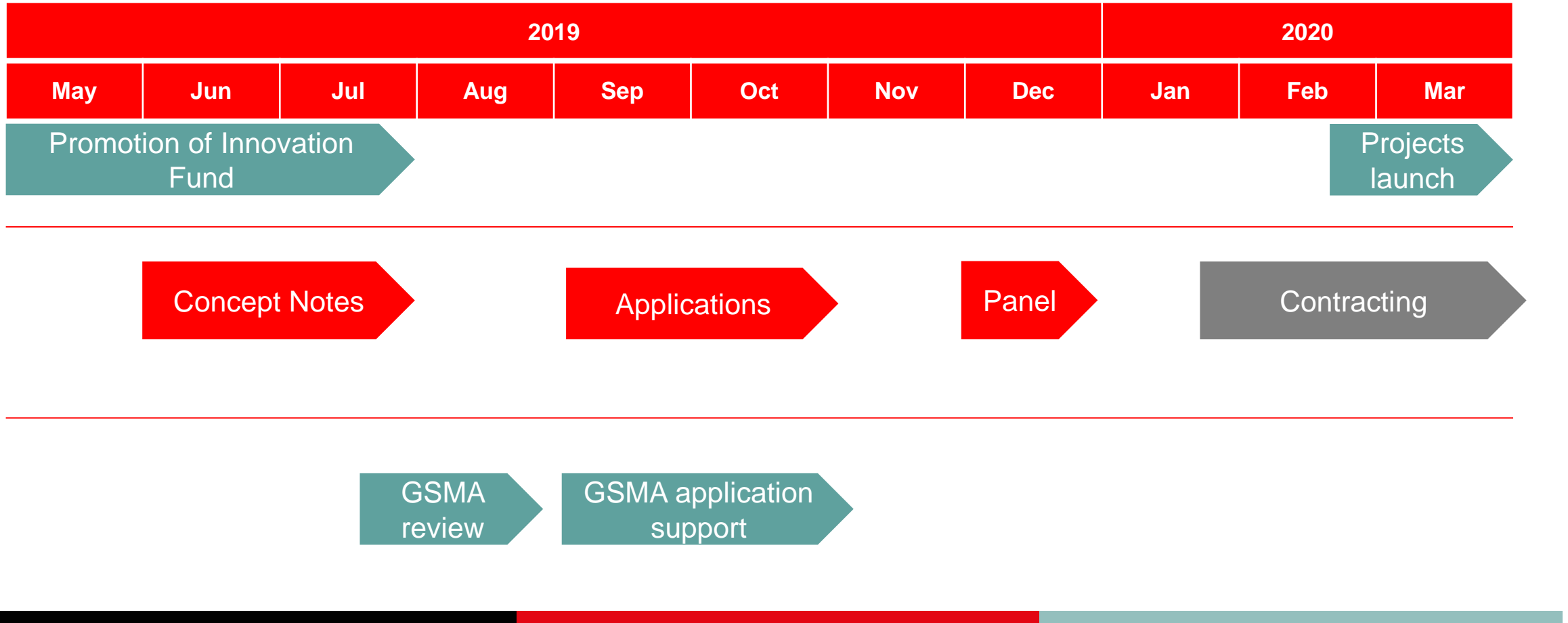


Summary of agribusiness roles and responsibilities

	Agribusiness project role	
	Client	Partner
Drivers	<ul style="list-style-type: none">Aligned with IF objectivesHosts pilots / deployments	<ul style="list-style-type: none">Plans to digitise field operationsContribute as a thought partner
Benefits	<ul style="list-style-type: none">Tailored service offering	<ul style="list-style-type: none">Risk capital (via lead applicant)GSMA working groups and knowledge sharing platforms
Commitments	<ul style="list-style-type: none">Support field researchData sharing	<ul style="list-style-type: none">Ready to invest in digitisation20% full time employee



Innovation Fund timeline and application process





Next Steps





Email us to request an applicant pack



Applicant Guidelines for Nominating Product Managers

Scaling products and services for rural smallholder farmers requires special focus on managing initial product development and on-going product management and improvement. It is therefore no surprise that strong product management has been one of the greatest factors of success in each of the GSMA's past 14 INNO regional engagements and is directly correlated with successful outcomes.

For this reason, the AgriTech Last Mile Digitisation Innovation Fund requires applicants to nominate a 100% dedicated and experienced product manager with clear KPIs aligned with the engagement objective (launching and/or scaling digital solutions for the agricultural last mile). To enable strong product management the GSMA is de-linking applicants' investments through matching funds (€200k GBP) and capacity building throughout the two-year funding period. The GSMA recommends the following best practices in appointing a product manager:

- Nominate a high quality, high-calibre and experienced product manager OR, in the absence of strong product management resources within the organization, nominate a senior manager experienced in leading complex multi-stakeholder revenue generating projects.
- Target compensation of between 80% and 120% of the industry benchmark for the role and market with bonus and incentives tied to and commensurate with ambitious and aggressive product KPIs/targets.
- Empower the product manager with enough autonomy and decision-making power to enable innovation, while providing senior level oversight and support where required.

Suggested Roles and Responsibilities for Last Mile Digitisation Product Manager

Applicants are advised to consider the following product management role/responsibilities when staffing their team:

- 100% full time/dedicated to services supported by the AgriTech Innovation Fund and primarily responsible for achieving all commercial KPIs, Fund milestones and objectives
- Reports directly to the C-level service owner with
 - regular informal product reviews (monthly),
 - in-depth product reviews (quarterly) and
 - formal reporting to the Fund Manager (supported by a project manager)
- Has direct links to key department heads involved in the project (marketing, technology, sales, finance, etc.)
- Manages all internal and external stakeholders involved in the project (agribusiness, User Experience (UX) firm, GSMA, Content Partners, Service Design Consultancy, Local Partners, Monitoring Evaluation and Learning, etc.)
- Drives the quarterly service improvement cycle endorsed by the GSMA AgriTech programme
 - Supports and participates in the
 - Gathering of data (qualitative and quantitative)
 - Analysis and interpretation of the data
 - Drafting service improvement recommendations for CIO approval
 - Coordinates and leads the implementation of recommendations in all areas (technical specifications, marketing, operations, finance, etc.)
- Participates in capacity building activities as facilitated by the GSMA AgriTech Programme

To Whom It May Concern:

RE: Requesting your partnership in the [MNO name] AgriTech project

[MNO name] is looking to apply for UK Department for International Development (DFID) funding to research, pilot and scale digital solutions for the agricultural last mile and improve smallholders' financial inclusion, livelihood and climate resilience in [country name]. The funding is available under an Innovation Fund managed by the GSMA AgriTech programme as part of its mission to advance the productivity and profitability of smallholder farmers and the industry at large.

As part of the application for funding, [MNO name] plans to meet agribusinesses involved in the development of value chains, with a view to assess their interest in, and readiness for, adopting digital tools for the agricultural last mile.

This letter of introduction is in pursuit of this objective.

BACKGROUND

The GSMA AgriTech Innovation Fund seeks to support services targeted at organisations (e.g. agribusiness, cooperatives, etc.) procuring from smallholders with the focus on those living on less than USD 2 per day.

Up to eight grants of €220,000 each are being made available to support projects of 24 months duration. In addition, the GSMA will provide in-kind support and consultancy to assist the development of business plans, and service implementation through market research, user-centric design, business intelligence, user testing with agribusiness staff and smallholders.

Two of the largest gaps we are seeking to address are the lack of understanding industry players have about (1) the needs of agribusinesses, farmers and other value chain actors, and (2) how to build efficient partnerships to offer a comprehensive value proposition to all stakeholders.

Organization name	Organization type	Value added (if not product sales or output)	Primary value chain (with the largest number of smallholder farmers)	Total addressable market in the country (number of smallholder farmers)	Head Office location (in the project area)	Farmer location (in the project area)
Organization 1	Agribusiness	Value added (if not product sales or output)	Primary value chain (with the largest number of smallholder farmers)	Total addressable market in the country (number of smallholder farmers)	Head Office location (in the project area)	Farmer location (in the project area)
Organization 2	Agribusiness	Value added (if not product sales or output)	Primary value chain (with the largest number of smallholder farmers)	Total addressable market in the country (number of smallholder farmers)	Head Office location (in the project area)	Farmer location (in the project area)

Background information

Guidelines for nominating product managers

Introduction letter for agribusiness recruitment

Sample agribusiness profile tracker

AgriTechFund@gsama.com



Next steps

- Carefully review the applicant pack, Term Sheet and AgriTech resources
- Begin engaging internal and external stakeholders
- Identify and engage agribusiness partners on the Innovation Fund opportunity
- Start drafting your concept note
- Share your questions with GSMA AgriTech team

Concept note deadline: Wednesday 31st July 2019



Q & A

Contact us at: AgriTechFund@gsma.com

Concept Note Deadline: Wednesday 31st July 2019



Thank you!

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