



**Affordable.  
Appropriate.  
Efficient.**

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**Shariah debt crowd-  
funding for Agri-SMEs**



Barriers to credit



Unrealised growth potential

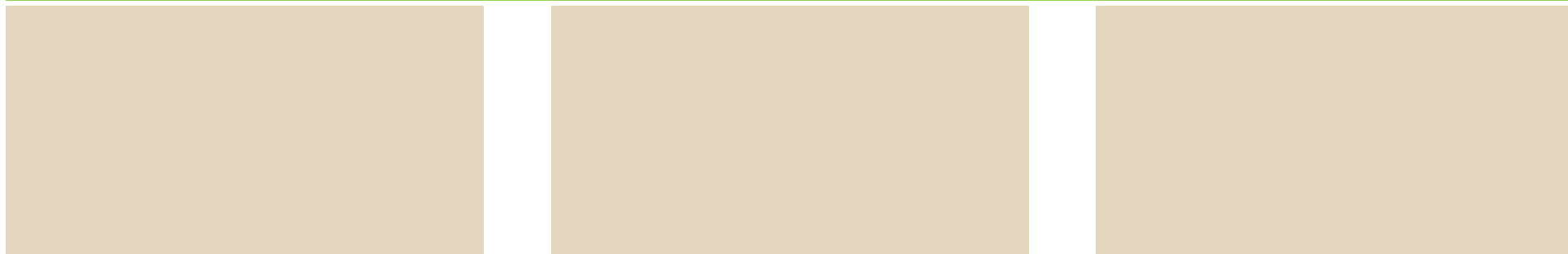


Exploitative supply chains

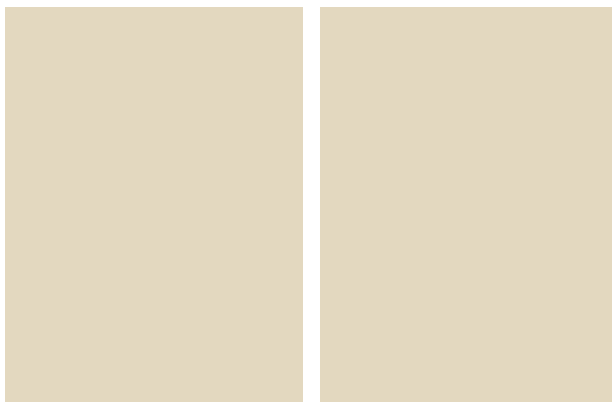


Development challenges

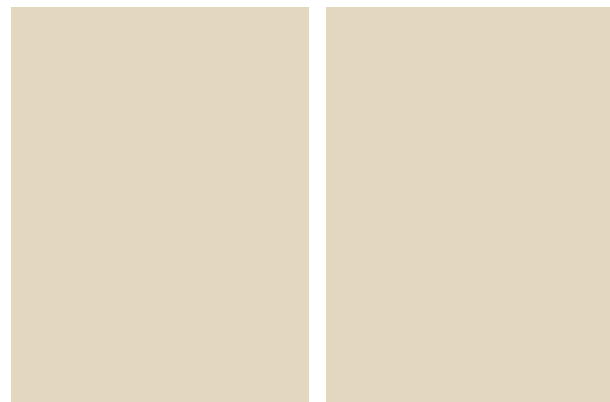
## TARGET OPPORTUNITY

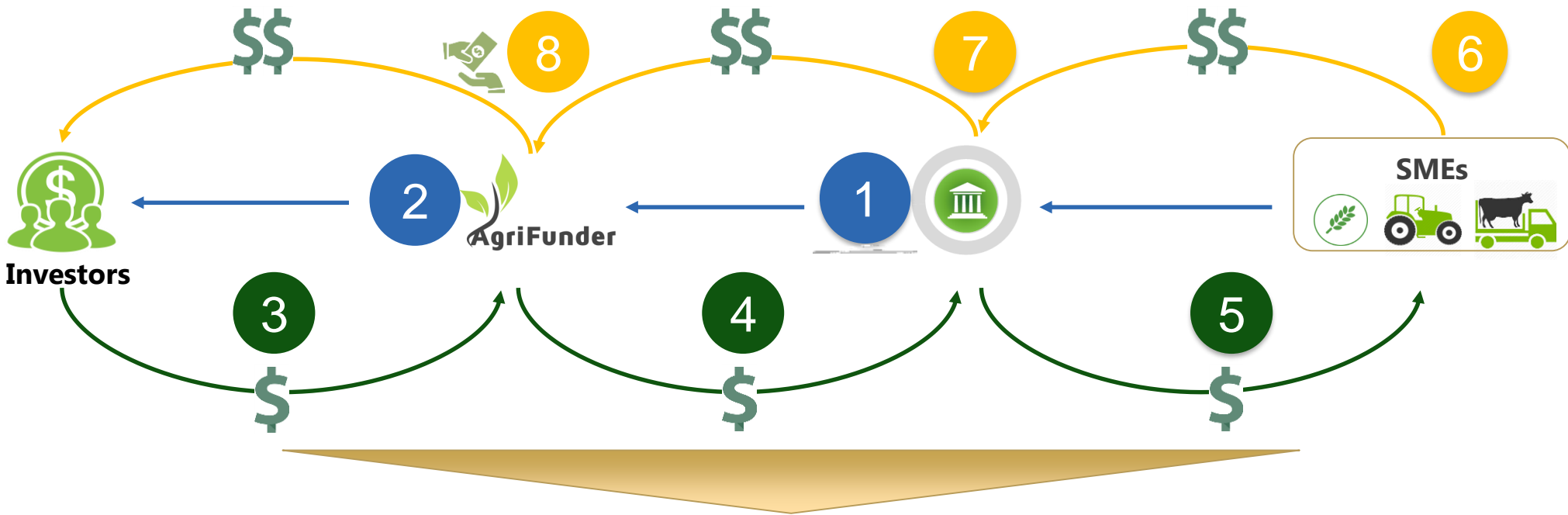


### AGRICULTURAL SME FINANCING GAP



### IMPORTANCE OF AGRICULTURE





**FULLY-ALIGNED INCENTIVES**

Fundraising fee

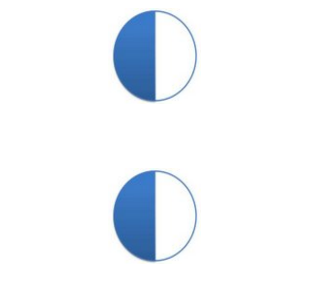
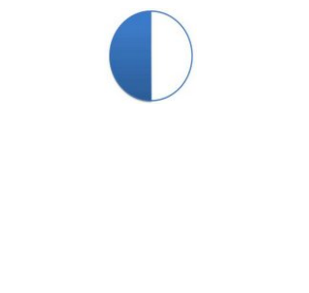
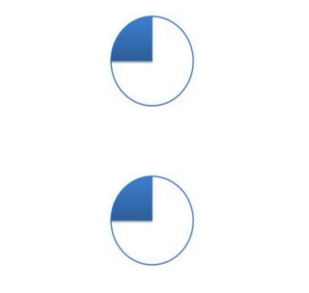
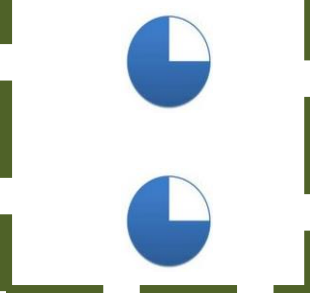
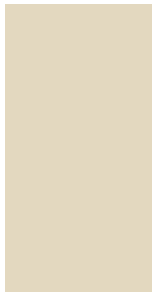
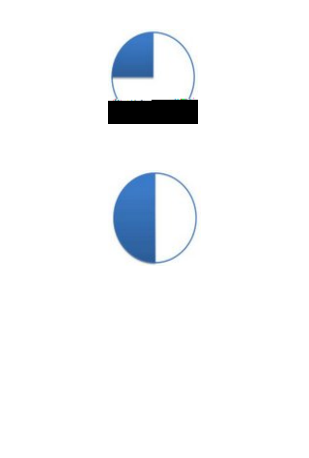
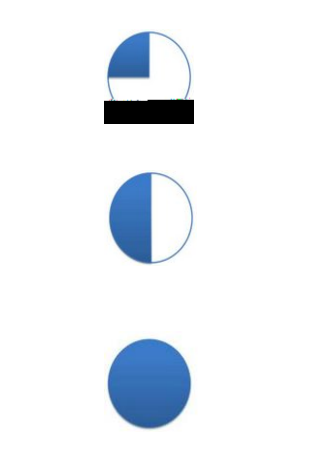
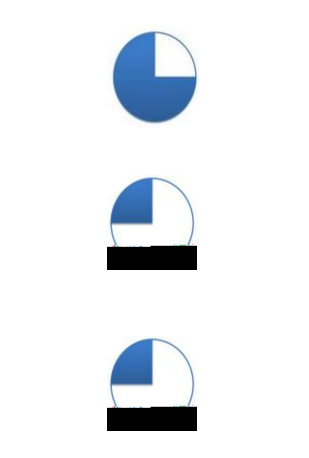
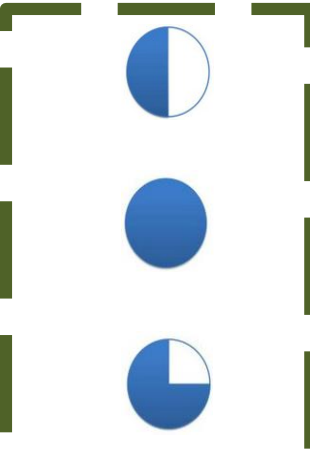
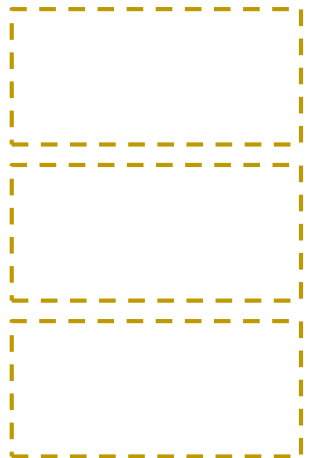
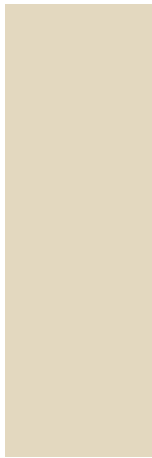
Repayment fee



Local Financial Institutions

Informal Credit

Traders

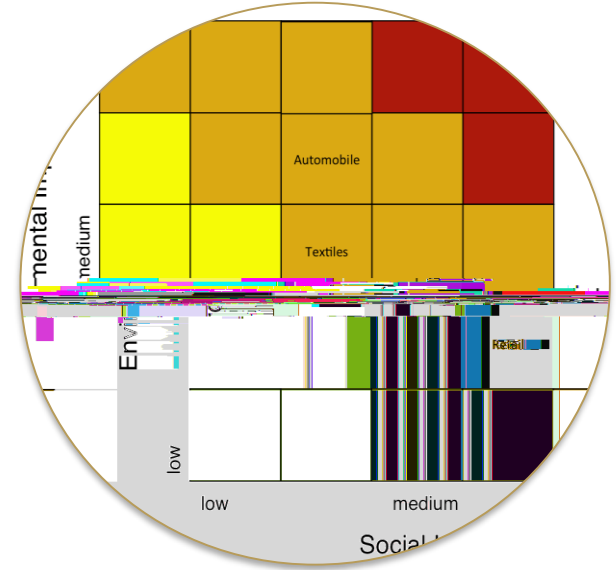




Leveraging digital technology



Non-banking financial systems



Multi-factor ratings



## Direct partner institutions

- Partner financial institutions
- Islamic Development Bank networks
- SRI institutions
- Relevant funds



## Search engine optimisation

- Impact investing
- SDGs
- Diaspora communities



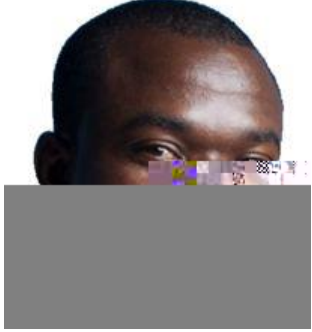
## Media and publications

- Media outlets in Islamic / conventional finance communities
- Blogging, videos and other publications

MANAGEMENTNET



**TANVIR**  
*Strategy*



**LAGASSANE**  
*Development*



**RIYAD**  
*Operations*



**SUHAIB**  
*Design and UX*



**THIEWLE**  
*Credit Risk*

ADVISORY



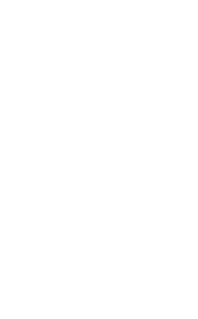
**ALI**  
*Agriculture*



**SYED**  
*Technology*



**JAHANGIR**  
*SME Finance*



**ATIQ**  
*ESG & SRI*



**DR. BASHIR**  
*Shariah*





**4<sup>th</sup> Year Break-Even  
Target KPIs**

5

Partner Financial Institutions



24

SME Transactions / Partner



75

Average Ticket Size

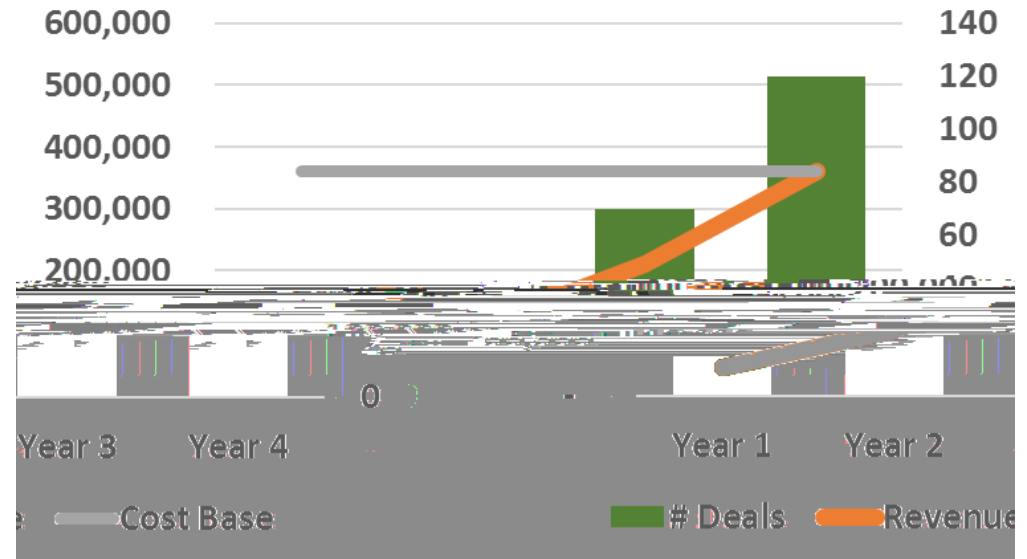


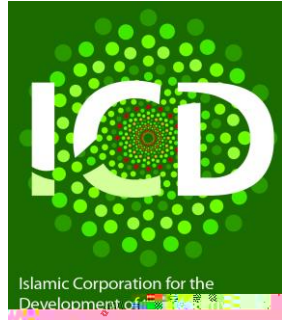
4%

Transaction Fee



\$360k





Partnership network



Advisory support



Promotion and reputation



UZBEKISTAN



INDONESIA



SRI LANKA



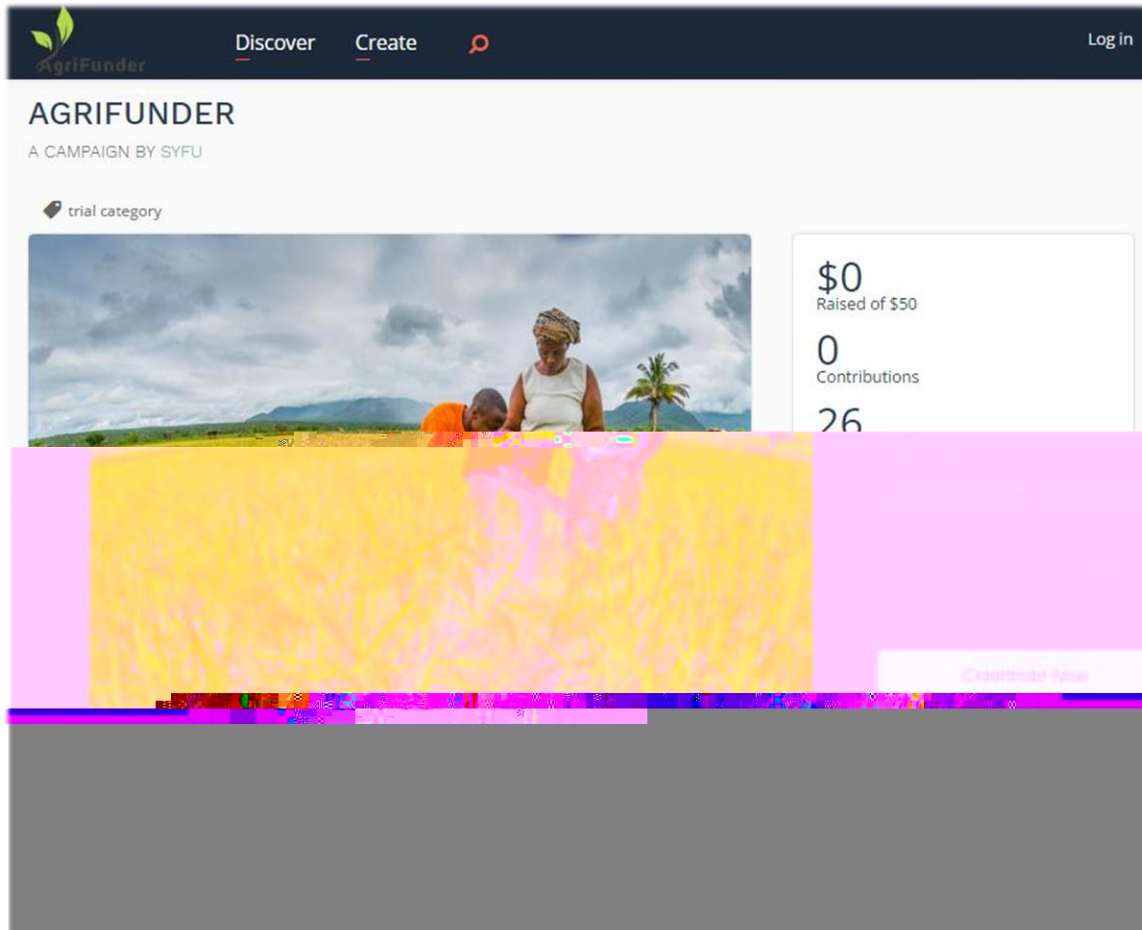
AZERBAIJAN



AZERBAIJAN



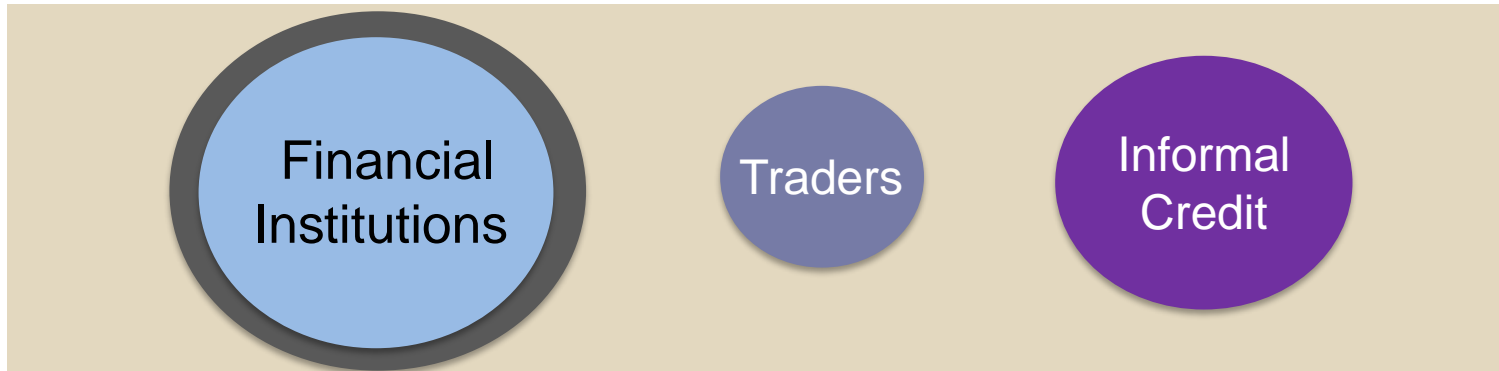
AFRICA



## Next steps

- **Platform:** HTML customisation & financial payments integration
- **Partnerships:** Agreements with 1-2 financial institutions for pilot
- **Promotion:** generate content and run campaigns
- **Launch:** Q4, 2017

The Agri-SME financing universe is vast yet underserved



AgriFunder will expand to meet a wider set of Agri-SME needs

