



A Client of an AgriFin Mobile Program Partner.
Mercy Corps

AGRIFIN MOBILE PROJECT

Annual Narrative Report

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Acronyms

BOD	Board of Directors
BRI	Bank Rakyat Indonesia (a state owned bank)
FO	Farmer Organisation
GHG	Growth, Health and Governance program
IVR	Interactive Voice Response
LISA	Layanan Informasi Desa/Village Information Service
MFI	Microfinance Institution
MIS	Management Information System
MNO	Mobile Network Operator
MOA	Ministry of Agriculture
MoU	Memorandum of Understanding
PISAgro	Partnership for Indonesia's Sustainable Agriculture
SACCO	Savings and Credit Cooperatives
SHFs	Smallholder Farmers
ToT	Training of Trainers
USSD	Unstructured Supplementary Service Data
WG	Working Group
ZFU	Zimbabwe Farmers Union

Executive Summary

AgriFin Mobile continues to reach large numbers of farmers, with programme partner numbers reaching¹ 980,290 farmers by May of 2016. Of those 980,290 farmers, 644,404 are active² on our partner's platforms. These figures are highly reliant on Econet in Zimbabwe, with millions of customers, and Ensibuuko's MOBIS platform in Uganda, which is in 50 Savings and Credit Cooperatives (SACCOs). The scale of our partners has allowed the programme to grow at an average rate of 14% per quarter.

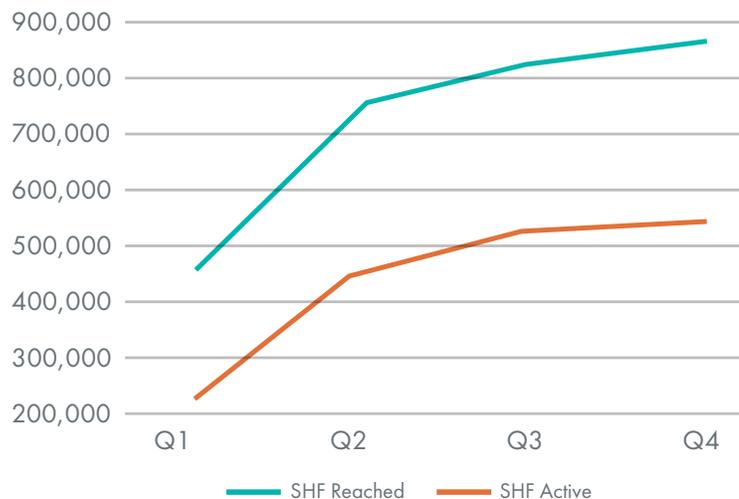
Digging deeper, the figures are less rosy. Of the smallholder farmers receiving some form of rural advisory services, across all three countries only 8% are paying for the services. AgriFin Mobile continues to see a significant drop-off when smallholder farmers are asked to pay for rural advisory services, indicating that few farmers see the value in agriculture tips and weather information. Zimbabwe experienced the most severe decline, Econet was previously offering free agriculture services targeted at farmers but when Econet began charging for the service, there was a significant decline in the number of active subscribers. Going forward, AgriFin

Mobile is pushing to bundle agriculture services with other products, because while alone farmers might not value paying for these services, they do regularly sign up for them, and use them when they are offered for free. AgriFin Mobile country coordinators are also planning on conducting qualitative and quantitative research with their local partners to better determine which services customers regularly use.

The financial products and services delivered by AgriFin Mobile partners have had a much stronger buy-in than the rural advisory services being offered. Uganda and Ensibuuko's MOBIS platform count for the majority of smallholder farmers receiving financial services. Indonesia's Bima and Dompu loan scheme has had strong buy-in locally and now has an insurance component to it. In Zimbabwe, the insurance product, ZFU Combo, has seen a decrease in signups due to poor understanding how the product works. The team in Zimbabwe is working towards increasing usage by focusing away from signing up individuals and working closely with farmer groups, both new and established. By working with groups there will be added pressure on farmers to make regular payments to prevent coverage lapses. Indonesia, Uganda and Zimbabwe are all looking to expand their insurance offerings in 2016-17 and to see how insurance can be bundled with current products and services being offered and learn from the insurance offerings in Indonesia.

AgriFin Mobile is still working to bundle agriculture and financial services to smallholder farmers. Currently, less than 1% of the farmers using an AgriFin Mobile product are receiving a bundle of both financial and agriculture

SMALLHOLDER FARMERS REACHED



¹ Reached is defined as smallholder farmers who at one point received RAS or Financial services

² Active is defined as smallholder farmer who has used either RAS or Financial service in the last 30 days

services. In 2016-17, AgriFin Mobile is working with partners to expand their offerings and to think creatively about bundling their products and services to more effectively meet the needs of farmers and ensure sustainability of these products and services.

The following report will document the activities and lessons learned between 1st May 2015 and 30th June 2016 against the log frame and workplan.

Programme Overview

AgriFin Mobile is working towards reaching the millions of smallholder farmers in Indonesia, Uganda and Zimbabwe who are living in poverty. The programme works with the private sector to deliver a bundle of both agriculture and financial services products and services to smallholder farmers through sustainable and scalable business models. Working with the private sector ensures that any products and services developed for smallholder farmers will not be reliant on donor funds, and all of AgriFin Mobile’s partnerships have an exit strategy that outlines how the products and services will continue after the programme ends in 2018.

The penetration of mobile technology, such as cell phones, is one of the most significant changes in many of the communities AgriFin Mobile is trying to reach, and the programme has successfully leveraged the ubiquity of mobile coverage to reach smallholder farmers. Whether it is rural communities in the Karamoja region in Uganda or the remote island of Sumbawa in Indonesia, smallholder farmers are gaining access to a variety of products to support them in growing their yields and incomes. While mobile technology has helped companies like Econet and Bank Mandiri reach smallholder farmers, there is still an inadequate understanding by many smallholder farmers how they can take advantage of the products and services available. For example, in Uganda, 71% of smallholder farmers haven’t made a mobile money transaction despite 69% of farmers having access to phone in their home.³ This gap in understanding has lead AgriFin Mobile to put a larger emphasis on the human interface that needs to accompany the digital interfaces being developed. The human interface can come in the form of the Zimbabwe Farmers Union local representative and BPR Akbar in Indonesia’s loan officers, who are on the ground every day and can provide technical support and mobile literacy train to the smallholder farmers AgriFin Mobile is trying to reach.

AGRIFIN MOBILE TOTAL

INDICATOR	2015-2016
SHF Reached	980,290
SHF Active	644,404
SHF Agriculture Advisory Service	437,615
Agriculture Advisory Services Female	198,370 (45%)
Agriculture Advisory Paid	100,466
SHF Financial Service	514,935
SHF Financial Services Female	87,757 (17%)
Bundled	5,373
Bundled Female	574 (10%)

3 National Survey and Segmentation of Smallholder Households in Uganda, CGAP 2016

Providing smallholder farmers with a bundle of services that meets their farming and financial needs has proven to be the most successful approach to growing farmers' yields and incomes. In Indonesia, the loan scheme developed with Bank Andara, BPR Akbar and Syngenta, has been able to measure a 24% increase in yield and a 10% increase in income in the pilot phase, by providing not only a loan product but also agriculture tips over SMS as well as a farmer support group via Mobile Data Collection/PEKA Applications. In Uganda, AgriFin Mobile has worked with TruTrade to help their agents become mobile money providers so that they could digitize their transactions with farmers on the TruTrade platform, combining improved access to markets with a more secure payment channel. AgriFin Mobile keeps looking for new and creative ways to combine financial and agriculture services to meet farmer needs.

AgriFin Mobile has continued with tailored approaches for the three countries. Indonesia continues to work primarily with the banking sector; Zimbabwe is taking an MNO-led (Mobile Network Operator) approach, partnering with Econet; and Uganda is still taking a third party approach, working closely smaller private sector companies. Uganda is working closely with the country's 11 other donor-funded programmes to see how AgriFin Mobile partners can find synergies between projects and streamline support to the beneficiaries Mercy Corps Uganda is already targeting.

Indonesia – Bank Centric Model

AgriFin Mobile Indonesia has continued its steady success from Phase 1 into Phase 2. AgriFin Mobile's relationship with Bank Andara remains strong and the number of farmers reached through that partnership continues to grow. In addition to working with Bank Andara, AgriFin Mobile began working with Bank Mandiri to help develop the bank's mobile money network. AgriFin Mobile continues to be an active member in PISAgro and contributing to the working group's goals.

Bank Andara

AgriFin Mobile continues to work with Bank Andara to provide a bundled loan product in Bima and Dompu districts on Sumbawa Island. The pilot phase in 2015 reached 198 farmers and this previous year was expanded to reach 640 farmers. Due to the success of the bundled loan product, loans will be given to 2500 farmers in the third cycle planting season in November –December 2016. Currently, the scheme is working with one rural bank, BPR Pesisir Akbar, but Bank Andara is looking to expand and pilot the loan scheme with an additional one or two rural banks in Sumbawa District. The pilot year at each new bank will see a minimal number of loans disbursed while the banks learn the necessary processes but the new banks, second loan cycle AgriFin Mobile anticipates to see major growth in the loan scheme, with the possibility of the loan scheme expanding to additional banks in 2016-2018. As the

INDONESIA

INDICATOR	2015-2016
SHF Reached	148,562
SHF Active	135,959
SHF Agriculture Advisory Service	104,418
Agriculture Advisory Services Female	41,767 (40%)
Agriculture Advisory Paid	92,036
SHF Financial Service	25,025
SHF Financial Services Female	2,826 (11%)
Bundled	1,483
Bundled Female	446 (30%)

Bank Andara loan product continues to grow, AgriFin Mobile is having discussions with bank management about how the scheme will continue after AgriFin Mobile ends in 2018.

Bank Mandiri

AgriFin Mobile began working with Bank Mandiri to expand its mobile money network in 2015. Bank Mandiri was having limited success introducing mobile money to its customers, and AgriFin Mobile began a pilot with seven farmer group union leaders, training them to be mobile money agents. The pilot was successful, signing up 1,300 mobile money users with average 45% active users. The success of the pilot has led to AgriFin Mobile and Mercy Corps Indonesia signing another MOU (Memorandum of Understanding) with Bank Mandiri to do four projects over the course of 2016-2017, which objective to facilitating bundled of branchless banking and integrated value chain services in partnership with farmer group union, farmer cooperative and agriculture kiosk.

Uganda – 3rd Party Model

In Uganda, AgriFin Mobile is continuing to work with private sector agriculture and financial services companies and supporting them to grow and reach smallholder farmers. During the 2015-16 year AgriFin Mobile partnered with Ensibuuko to roll out their SACCO MIS (Management Information System), MOBIS, and expand their mobile wallet product, Chap Chap; with TruTrade to help them send payments to farmers via mobile money and with Innovate and the Mercy Corps Program Growth, Health & Governance to develop an e-voucher product for smallholder farmers in northern Uganda. In Uganda, AgriFin Mobile has primarily focused on financial services providers, the programme is already in conversations with agriculture advisory service providers, such as, aWhere, to bundle with the financial services currently being offered.

Ensibuuko

Ensibuuko continued its growth throughout the 2015-16 year. The company’s MOBIS platform has been installed in 50 SACCOs throughout the country, 25 of which came from a contract signed with Centenary Bank to support the SACCOs they work with. Ensibuuko’s MOBIS platform was approved by the Ministry of Finance as one of four approved MIS systems for SACCOs in Uganda. In June of 2016, Ensibuuko’s customers were managing over 400,000 SACCO member accounts on MOBIS and over 4,000 members were the mobile wallet application, Chap Chap. AgriFin Mobile is working with Ensibuuko to increase the adoption of Chap Chap and refine the companies go to market strategy.

FIT Uganda

AgriFin Mobile worked with FIT Uganda to support the FARMIS platform. Almost 30,000 famers registered and received agriculture information using the platform. AgriFin Mobile had concerns about working with FIT Uganda in phase two and had concerns about FIT Uganda’s motivation to make FARMIS a profitable and

UGANDA

INDICATOR	2015-2016
SHF Reached	498,531
SHF Active	496,125
SHF Agriculture Advisory Service	15,465
Agriculture Advisory Services Female	6,650 (43%)
Agriculture Advisory Paid	-
SHF Financial Service	486,020
SHF Financial Services Female	83,000 (17%)
Bundled	-
Bundled Female	-

sustainable platform that was not reliant on donor funding. The team in Uganda shifted resources away from FIT Uganda and invested in TruTrade' platform but are still in contact with FIT Uganda and checking to see if there are any ongoing future partnership opportunities.

Innovate and Growth, Health & Governance

AgriFin Mobile worked with Innovate and Growth, Health and Governance to deliver over 11,000 e-vouchers to smallholder farmers in the Karamoja region of Uganda. The vouchers were used to subsidize the purchase of seeds and support agro-dealers who are working to establish sustainable businesses in an area of Uganda that has seen underinvestment of the private sector. The key underlying behavioural change efforts were to promote improved seed within an area in need of increased productivity and drought resistant varieties. The second behavioral change aspect was to inculcate a behaviour of buying inputs and as a result build an ecosystem that supports agro-business, production to thrive. AgriFin Mobile helped the USAID funded Northern Karamoja Growth, Health and Governance programme (GHG) to brainstorm electronic voucher design taking into consideration low-mobile phone penetration and ultimately to identify an IT company who could help implement the e-voucher design, build the backend system to track voucher usage, develop a USSD (Unstructured Supplementary Service Data) user interface for agro-dealers to redeem the vouchers, and a dashboard to enable real time tracking and analysis of voucher activity. GHG was responsible for distributing the vouchers to the programme's beneficiaries. Innovate and the GHG programme were highlighted in the AgriFin Mobile 2015-16 eBook. AgriFin Mobile is working with the Northern Karamoja Growth, Health, and Governance program to conduct and assessment of the e-voucher project and determine its impact on smallholder farmers.

TruTrade

TruTrade provides access to markets for smallholder farmers throughout Uganda and guarantees them a price floor for their crops. Reaching over 2,000 smallholder farmers in 2015, TruTrade works with Agrinet, a TruTrade franchise to identify farmers, verify crop information and administer payments to farmers. To mitigate the risks associated with paying smallholder farmers in cash, AgriFin Mobile helped TruTrade to develop a bulk payment system to send payment directly to TruTrade's customers. To compliment the bulk payments, Agrinet agents are being trained to become Airtel Mobile Money Providers so that smallholder farmers can cash out any mobile money payments they receive. The project is currently in its pilot phase, training the Agrinet agents to become mobile money providers and finalizing TruTrade's platform to make bulk payments. AgriFin Mobile is looking to keep supporting TruTrade in the future to improve the reliability and functionality of their platform.

Zimbabwe – Mobile Network Operator Model

AgriFin Mobile Zimbabwe is still working with Econet, as Ecofarmer and Ecosure are key divisions of the organization, helping to develop products for smallholder farmers. During 2015-16 AgriFin Mobile continued to support the expansion of the ZFU Combo product developed by Ecosure and the Zimbabwe Farmers Union. Ecofarmer continues to increase the number of services it provides with a bids offers product, MBOSS, being developed in partnership with Souktel, funded by DFID. Service offerings will continue to be developed to build value of the bundled services.

Ecofarmer

Ecofarmer continues to expand the number of products and services available on the platform. Expanding beyond agriculture tips, the platform is growing to include a bid offers market, MBOSS, and a school savings product, Save 4 School. Over the past year, the development of the platform has been brought back into Econet and the user interface rethought and improved. Due to the software development timelines, the expansion of Ecofarmer has been delayed. AgriFin Mobile is working with Econet to finish the development of the Ecofarmer

USSD platform and creating a strong foundation that will allow both 3rd party products and products developed in-house, like MBOSS, reach Ecofarmer customers. Ecofarmer continues to share agriculture tips and messages to farmers via SMS while the USSD platform is being completed.

ZFU Ecofarmer Combo

While development for Ecofarmer has slowed, the ZFU Ecofarmer Combo has been able to generate revenue for Econet and the Zimbabwe Farmers Union. The product bundles funeral insurance, crop insurance against extreme weather events, such as drought, access to Ecofarmer and Zimbabwe Farmers Union membership dues.

The program continues to work with the partners to solidify relationships and boost uptake and use of the services. The year saw partners beginning to work together on commercial products specifically on the ZFU Ecofarmer Combo and this will ensure continuity beyond 2018. Over 20,000 farmers registered to the services. The program is working with partners to refine the product and promote understating of the different components of the bundled services and boost stickiness.

ZIMBABWE

INDICATOR	2015-2016
SHF Reached	333,197
SHF Active	12,320
SHF Agriculture Advisory Service	333,197
Agriculture Advisory Services Female	156,603 (47%)
Agriculture Advisory Paid	8,430
SHF Financial Service	3,890
SHF Financial Services Female	1,931 (50%)
Bundled	3,890
Bundled Female	128 (3%)

Detailed Log Frame & Workplan

3.1 Outcome 1: Sustainable and scalable business models for the delivery of bundled RAS and financial services are established

		INDICATORS	PROGRESS	INDONESIA	UGANDA	ZIMBABWE
Output 1	Partnerships developed and maintained with key actors central to the successful functioning of the business models in each country	At least 6 partner agreements signed with key actors (at least 2 per country)	90%	1 new partnership agreements, Bank Mandiri and updated MOU for Dompu, Bima and Sumbawa Districts	3 new partnership agreements, Ensibuuko, TruTrade, Innovate	3 new partnership agreements, University of Zimbabwe, Mashanland Central and Manicaland Provinces. Updated MOU's with Econet and ZFU
Output 2	Business plans developed to guide partners in implementation of activities to deliver bundled services	At least 9 workshops or meetings held with relevant stakeholders to develop business plans (at least 3 per year; 1 per country per year)	90%	2 Bank Mandiri Agent training, 3 PISAgro Events attend, 3 Bima & Dompu stakeholder meetings	3 workshops, Ensibuuko go to market discussion, Innovate voucher planning, TruTrade/ Agrinet Kasese. Market Visit to evaluate leveraging on SmartMoney Business model to reduce transaction costs	3 workshops AgriFin Phase 2 discussion, CGAP Save for School, and MBOSS
		At least 6 economically viable business plans developed	60%	Budget and plan created for scaling up of Dompu, Bima and Sumbawa Districts for 3rd and 4th cycles	Business models developed but are evolving and not yet captured, 1st model to be completed Q2 2106	Business models developed but are evolving and not yet captured, 1st model to be completed Q2 2106

List of activities for Output 1:

1.1 Meetings with the partners for the development of the business models

Each country met with partners regularly to provide support. Indonesia regularly visited Bima and Dompu districts to review the loan scheme and with Bank Mandiri in Jakarta and Malang to check up on the progress of developing the farmers as banking agents. Uganda had regular meetings with Ensibuuko and TruTrade to check on progress of sub-grants provided to each partner and adjusted the grant agreements to better support the partners and ensure the funds were being used effectively. Zimbabwe held meetings with Zimbabwe Farmers Union, Econet, and other stakeholder to discuss improving Ecofarmer and other ways to support smallholder farmers.

1.2 Support for initial pilots to include; support with research and marketing support, training and testing of products

The necessary support for the pilots and product development has been executed by each country coordinator. The details of this support can be found in the country workplans (Annex 1).

List of activities for Output 2:

2.1 Meetings to develop business plans

All partners have developed products and are executing internal plans but the business models need to be diagrammed and captured in a way that can be shared with external audiences. AgriFin Mobile plans on developing a template for this and capturing the business plans for each partner in a two-page document that can be publicly shared.

2.2 Running financials with support of program inputs including staff and where necessary consultants

As part of a 206-17 Q3, AgriFin Mobile plans to bring in a financial consultant for each partner to review the financial sustainability of each product or products.

3.2 Outcome 2: Male and female smallholder farmers have access to, and make accurate use of, RAS and financial services

		INDICATORS	PROGRESS	INDONESIA	UGANDA	ZIMBABWE
Output 3	Demand-driven bundled RAS and financial services delivered through mobile technology platforms are established and maintained	At least 3 context-specific models for the delivery of RAS and financial services through mobile technology are functioning and available to target groups, 1 per country	90%	PEKA Application available for corn farmers, Farmers groups using Bank Mandiri mobile money platform	Innovate/GHG eVoucher program, TruTrade mobile application, Ensibuuko's chap chap	Ecofarmer platform (with MBOSS, Save for School), ZFU Ecofarmer Combo
		Exit strategies developed for each context-specific model that receives support from the project	0%	AgriFin Mobile has communicated to local partners that the programme's support will end May 31st 2018, Coordinator and Director will develop exit strategy in 2016-17 Q3	AgriFin Mobile has communicated to local partners that the programme's support will end May 31st 2018, Coordinator and Director will develop exit strategy in 2016-17 Q3	AgriFin Mobile has communicated to local partners that the programme's support will end May 31st 2018, Coordinator and Director will develop exit strategy in 2016-17 Q3
Output 4	Implementation of marketing and promotion strategies by key service provider partners to maximise reach to target groups	At least 3 marketing and promotion strategies developed and put into use	90%	Bank Mandiri mobile money agents developed marketing plan	Go to market strategy developed with Ensibuuko	Z Marketing strategy for ZFU Ecofarmer Combo discussed and ZFU Ecofarmer Combo educational roadshow conducted

		INDICATORS	PROGRESS	INDONESIA	UGANDA	ZIMBABWE
		At least 30% of smallholder farmers in target areas report awareness of the RAS and financial services provided under this project	-	AgriFin Mobile plans to do a market assessment in each country to determine product awareness and determine methods to increase product penetration	AgriFin Mobile plans to do a market assessment in each country to determine product awareness and determine methods to increase product penetration	AgriFin Mobile plans to do a market assessment in each country to determine product awareness and determine methods to increase product penetration
Output 5	Capacity building and education strategies to enable access and use of financial services developed and implemented	At least 20% of smallholder farmers (accessing RAS and financial services through this project) receive training related to the use of financial services (financial literacy)	60%	SMS Blast of ADB (Start It Right) information and did financial literacy training for 640 Bima and Dompu corn farmers	Uganda plans to incorporate financial literacy with its 2016-17 workplan and to have partners use GIZ financial literacy messaging with their customers	Financial literacy messages developed with GIZ in Uganda tailor-made for Zimbabwe and disseminated to farmers
		28,000 smallholder farmers report the ability to utilise and benefit from access to financial services	30%	AgriFin Mobile is currently conducting a survey to collect this data	AgriFin Mobile is currently conducting a survey to collect this data	AgriFin Mobile is currently conducting a survey to collect this data
Output 6	Training of Trainers (ToT) developed and delivered to partner staff to train smallholders on how to use their mobile phones to access financial and rural advisory services	30 ToT trainings developed	30%	Two developed, one for Syngenta and BPR Pesisir Akbar field officers on microinsurance product, one for Syngenta and BPR Pesisir Akbar Field Officers on Mobile Data Collection/PEKA Applications	Two developed, one for MUIIS baseline survey, one for TruTrade buying agents on being enrolled as mobile money agents for both MTN and Airtel	ZFU Ecofarmer combo TOT's conducted for Ecofarmer agents
		100 ToT workshops delivered	30%	Four delivered	16 delivered	7 trainings delivered

List of activities for Output 3:

3.1 Support for pilots and the roll out of the bundled RAS and financial services – includes meetings, workshops, testing products with SHFs

Each country conducted a series of activities to support local partners. The attached 2015-16 workplan (Annex 1) articulates in detail which activities were carried out.

List of activities for Output 4:

4.1 Develop marketing and promotion strategies with service providers

AgriFin Mobile worked with Bank Mandiri, Ensibuuko and the Zimbabwe Farmers Union to develop marketing strategies to deliver their respected products and services. These marketing strategies can be shared upon request.

4.2 Design the materials

AgriFin Mobile assisted with designing the materials for Bank Mandiri Agents in Indonesia but in Uganda and Zimbabwe the program partners had the capacity to design the materials.

4.3 Roll out the strategies and activities for promotion and marketing

AgriFin Mobile assisted in Indonesia, Uganda and Zimbabwe with rolling out and promoting products developed as part of the program. Specific activities are captured in the country workplans (Annex 1).

List of activities for Output 5:

5.1 Develop financial literacy materials and messages

Indonesia developed a financial literacy module for corn farmers in Bima, Dompu and Sumbawa districts. Indonesia is currently developing financial literacy and branchless banking module for female farmers and farmer wives. Zimbabwe is sharing financial literacy messages developed by GIZ and AgriFin Mobile Uganda with Econet and Ecofarmer customers. Messages were tailor-made for the Zimbabwean context and shared in the local languages.

5.2 Develop the messages and materials for mobile enabled dissemination e.g. sms messages

All financial messages being used or developed are tailored to mobile distribution.

5.3 Training of relevant stakeholders for the dissemination of the materials

Indonesia has conducted trainings of Farmer Groups and Corn Farmers representatives for dissemination of financial literacy messages. with AgriFin Partners over an Interactive Voice Response in partnership with HNI and Airtel Uganda. Zimbabwe has trained Econet on disseminating financial literacy messages and is continuing to work with Econet to improve messaging.

List of activities for Output 6:

6.1 Develop training materials

Training materials developed by all three countries, see AgriFin Mobile workplan (Annex 1) for details.

6.2 Conduct ToT for partner staff

Trainings conducted by all three countries, see AgriFin Mobile workplan (Annex 1) for details.

3.3 Outcome 3: Knowledge of business models, services and products is captured and shared widely to influence policy, share learning and enable replication

		INDICATORS	PROGRESS	INDONESIA	UGANDA	ZIMBABWE
Output 7	Key lessons on models, services and products documented	3 eBooks are developed (1 per year)	30%	eBook with Indonesia case study (Annex IV)	eBook with Uganda case study (Annex IV)	eBook with Zimbabwe case study (Annex IV)
Output 8	Impact Assessments on farmers' incomes, profits, savings and assets and productivity made	3 Impact Assessments are carried out (1 per year) to demonstrate learnings, successes and challenges for an external audience	0%	Impact assessment being executed using IVR	Impact assessment being executed using IVR	Impact assessment being executed using IVR
Output 9	Active promotion of project experience in target countries and internationally	The project is profiled (presentations, references, panels) at least 6 international forums	60%	Indonesia, Ugandan and Zimbabwe all participated in the ICT4D conference in May. Presented at GSMA mAgri WG meeting in Colombo, June 2015; Presented at GFRAS Annual Meeting 2015 in Kyrgyzstan, September 2015; Facilitated Access to Finance topic discussion in RTD Inclusive Agribusiness in Ho Chi Minh City organized by Grow Asia, September 2015; Presented at Asia Pacific Financial Inclusion Summit held by Citi Foundation and, November 2015	Indonesia, Ugandan and Zimbabwe all participated in the ICT4D conference in May. Promotion of AgriFin Mobile partner interventions during the ICT4Ag Workshop organised by CABI in Uganda	Indonesia, Ugandan and Zimbabwe all participated in the ICT4D conference in May AgriFin presented their work with CGAP at the Regional Rural and Agricultural Finance Thematic Conference Theme: "Regional Experiences on Knowledge Sharing and Networking in Rural And Agricultural Financing", in Harare

List of activities for Output 7:

7.1 Identify key topics for documentation

7.2 Work on documentation, develop materials and learnings captured

AgriFin Mobile has been collecting blog posts and posting with information with our partners. In the last year we has posts in the following publications:

- › The fact that business casse of bundled services for corn farmers in Sumbawa was quoted in the 2016 Grow Asia Annual Report
- › The story of the Corn project in Sumbawa Island was also part of the White Paper Efficient Agriculture, Stronger Economies in ASEAN published by Business Council for Sustainable Development Singapore and launched during the Responsible Business Forum 2016 in Jakarta
- › The case study/story/feature on Bundled services for Corn Farmers in Sumbawa and Crop microinsurance for Corn Farmers was published on the PISAgro News in October 2015 and April 2016
- › The bundled Services Scheme for Corn Farmers in Sumbawa was included in the Innovative Financing Book for Smallholder farmers and launched at the PISAgro, Indonesia Chambers of Commerce and Indonesia Economic Association Event, May 2016
- › Contributed to a GSMA lessons learn document mAgri Weather forecasting and monitoring: Mobile solutions for climate resilience

List of activities for Output 8:

8.1 Develop methodology for impact assessments

Currently working with Voto to conduct a programmatic impact assessment. AgriFin Mobile will be using IVR to learn more about our impact across countries and business models. Each country will also do individual impact assessments to judge.

8.2 Hire consultants and enumerators

AgriFin Mobile is planning on working with Voto in 2015-16 Q1 to execute a baseline survey.

8.3 Conduct impact assessments and write up findings

An impact assessment will be conducted in August of 2016 with results published in September 2016. AgriFin Mobile will conduct annual assessments to judge progress, at a minimum.

List of activities for Output 9:

9.1 Identify relevant international forums to attend

AgriFin Mobile has identified the following forums to target on an annual basis:

- › GSMA Africa
- › ICT4D
- › GFRAS
- › Africa Mobile 360
- › Mobile World Congress
- › GSMA mAgri WG meeting
- › APAC Financial Inclusion Summit
- › Grow Asia Forum /Practitioners Workshop

9.2 Develop appropriate materials for sharing, presentation etc

Materials developed and presented at:

- › GSMA mAgri WG meeting
- › RTD Inclusive Agribusiness in South East Asia
- › GFRAS Annual Meeting 2015
- › Asia Pacific Financial Inclusion Summit 2015
- › ICT4D

9.3 Attend forums and present AgriFin Mobile project

In 2016, AgriFin Mobile presented the importance of human interface when designing IT solutions at ICT4D in Nairobi. The Human Centred Design approach and the Save for School product was showcased at the Regional Rural and Agricultural Finance Thematic Conference Theme in Harare Zimbabwe. Indonesia presented at the following events; GSMA mAgri WG meeting, RTD Inclusive Agribusiness in South East Asia, GFRAS Annual Meeting 2015, Asia Pacific Financial Inclusion Summit 2015.

Programme Management

AgriFin Mobile continued forward in 2015-16 without any major implementation issues. There have been challenges with partners staying on schedule and 'on task', but we feel that with some slight adjustments with our workplan and resource allocation we can overcome these issues.

Programme Development

The programme continues on the three county tracks that were defined in the beginning of the project, the bank centric model, MNO model and 3rd party model. The biggest change to the 3rd party model in Uganda has been the increased focus of 3rd party partners who can work with Mercy Corps programming. The project developed with Innovate and Growth Health and Governance is an example of this closer partnership. Going forward AgriFin Mobile in Uganda will continue working with partners that can complement country programming.

Indonesia's bank centric approach continues to expand, with a new partnership with Bank Mandiri. The pilot programme to train farm group leaders to become mobile money agents was a success. As a result, Indonesia is looking to expand their partnership with Bank Mandiri in 2015-16. Indonesia plans to keep on expanding the Bima Dompur corn project.

Zimbabwe continues to work with Econet and the Zimbabwe farmers' union. There have been challenges working with Econet due to competing priorities in the company. To compensate for this, the team responsible for Ecofarmer was reshuffled into separate divisions in May. There is continued pressure from Econet management to show the financial impact of Ecofarmer, and AgriFin Mobile has offered to provide assistance in capturing Ecofarmer's revenue and to develop a model that shows how Ecofarmer impacts Econet's other units. Unfortunately, there has been a delay on the Econet side to move this forward. AgriFin Mobile has also offered to provide resources to help with the development and relaunch of Ecofarmer but has run into issues with getting approval from Econet HR. While Ecofarmer has struggled, there has been revenue generated from the ZFU Econet combo and AgriFin Zimbabwe plans to redouble efforts and focus of the ZFU Econet combo product, targeting farmers' groups.

Going forward, AgriFin Mobile will be talking with partners about how they will continue once the programme ends in 2018. Part of 2016-17 will be developing plans with each partner to outline how they will continue to grow without AgriFin Mobile's assistance.

Partnership Management

Partnership management continues to be one of the major challenges in the delivery of bundled products and services to smallholder farmers in a sustainable manner. The size and capacity of our partners varies greatly, but the largest challenge we have is keeping our partners focused on delivering the agreed upon products and services.

Indonesia

- › Mercy Corps continues to have a strong relationship with Bank Andara and working with them to grow the Bima Dompu project. The project has been able to bring in new partners, like ACA, who are interested in the project
- › The relationship with Bank Mandiri is strong but since the relationship with Mercy Corps is new and we are increasing the number of project we are working on there might be some challenges in 2016-17

Uganda

- › Ensibuuko is continuing to grow its business but there are concerns about their ability to stay focused on the project at hand. They have a history of pivoting from idea to idea. AgriFin Mobile Uganda plans to continue working with them to expand MOBIS and the mobile wallet product Chap Chap
- › TruTrade continues to grow and stay focused on developing their platform. The biggest challenge has been working with the MNOs to help their agents deliver mobile money services
- › MUIIS is a consortium of seven members and the project continues to move forward. The relationship with the consortium is strong

Zimbabwe

- › Econet continues to be slow with the development of Ecofarmer. The company has many INGOs and private sector partners coming to them with projects/opportunities, with the result distracting them from their key goals, using Ecofarmer to reach smallholder farmers. AgriFin Mobile Zimbabwe has offered to help refocus the team on Ecofarmer with limited success. Zimbabwe continues to have a strong relationship with Ecosure and is working with the Ecofarmer team to get the service up and running
- › There are no issues with Ministry of Agriculture, Zimbabwe Farmers Union or University of Zimbabwe

AgriFin Mobile's greatest asset continues to be their ability to talk with a range of actors and to act as an intermediary to help them achieve their goals. AgriFin Mobile Zimbabwe helped facilitate conversations between the Zimbabwe Farmers Union and Econet to allow them to work together and develop the ZFU Econet Combo.

Human Resources

The programme continues to rely on a programme director who oversees all three countries and a country coordinator who is responsible for in country activities. The two biggest staff changes included the previous programme director, Carol Kakooza, leaving and being replaced by Trey Waters. Additionally, Ronald Rwakigumba joined the programme as the Uganda country coordinator. Carol left the program in November, 2015 and Trey spent the first three months on the job meeting with in country staff and becoming familiar with the

different partners in each country. Ronald joined the programme in February 2016 and spent the first two months becoming familiar with the Uganda programme.

In addition to staff changes, the programme director was relocated to Chicago. This was due to challenges in obtaining a work permit in Uganda. An appeal was made to the department of immigration and was unsuccessful. Mercy Corps made a second appeal but due to the uncertainty of the outcome of the appeal it was decided to relocate Trey back to the United States. In the US, Trey has easy access to Mercy Corps offices in Portland and Washington DC and can easily connect with Africa, Asia and Europe. No budget needs to be reallocated for the move as Trey plans to use M&E budget for his international travel.

Updated Logframe

There are no changes requested to the logframe at this time.

Updated Workplan

Attached is an updated workplan with minor changes.

Updated Budget & Financial Narrative

At this time there are no budget amendments or requests but the programme is currently severely underspent. There are current plans to rectify that underspend. If the programme continues to remain underspent by November of 2016, the programme director will meet with the team and deliver a proposal regarding how to rectify the underspend.

Update Project Plan

With the exception of the updated workplan, there are no other changes requested to the Project Plan.

Annexes

- I. 2015-16 Workplans
- II. 2015-2016 Dashboard
- III. Audit Report
- IV. 2016 eBook

CONTACT

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About Mercy Corps

Mercy Corps is a leading global organization powered by the belief that a better world is possible. In disaster, in hardship, in more than 40 countries around the world, we partner to put bold solutions into action — helping people triumph over adversity and build stronger communities from within. Now, and for the future.



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