



Mercy Corps Zimbabwe

# AGRIFIN MOBILE PROJECT

## Annual Narrative Report

SEPTEMBER 2017



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## Acronyms

<b>BOD</b>	Board of Directors
<b>BRI</b>	Bank Rakyat Indonesia (a state owned bank)
<b>FO</b>	Farmer Organisation
<b>GHG</b>	Growth, Health and Governance program
<b>IVR</b>	Interactive Voice Response
<b>LISA</b>	Layanan Informasi Desa/Village Information Service
<b>MBOSS</b>	Mobile Bids and Offers Serving Smallholder Farmers
<b>MFI</b>	Microfinance Institution
<b>MIS</b>	Management Information System
<b>MNO</b>	Mobile Network Operator
<b>MOA</b>	Ministry of Agriculture
<b>MoU</b>	Memorandum of Understanding
<b>MUIIS</b>	Market-led, User-owned ICT4AG - Enabled Information Service
<b>OJK</b>	Indonesia Financial Services Authority
<b>PISAgro</b>	Partnership for Indonesia's Sustainable Agriculture
<b>SACCO</b>	Savings and Credit Cooperatives
<b>SHFs</b>	Smallholder Farmers
<b>ToT</b>	Training of Trainers
<b>USSD</b>	Unstructured Supplementary Service Data
<b>WG</b>	Working Group
<b>ZFU</b>	Zimbabwe Farmers Union

# Executive Summary

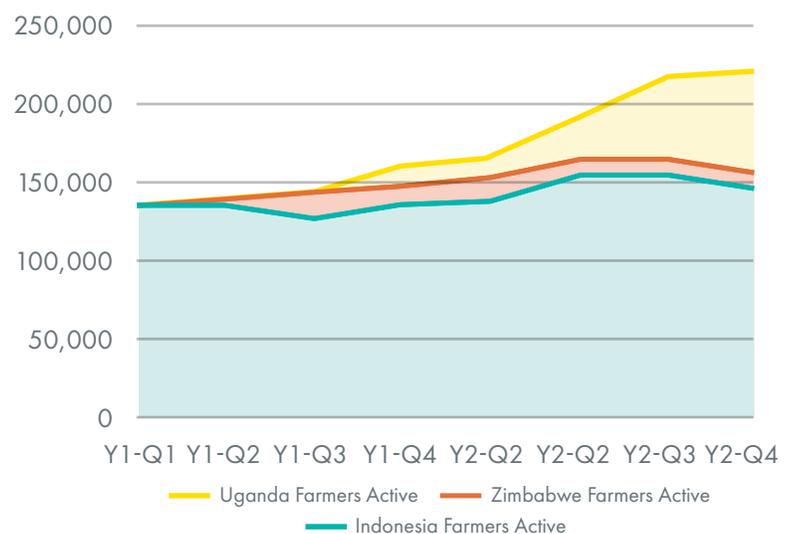
AGRIFIN MOBILE			
Indicator	2015-16	2016-17	% Change
SHF Reached	980,920	1,401,556	43%
SHF Active	153,873 <sup>1</sup>	225,317	47%
SHF Agriculture Advisory Service	437,615	380,381	-13%
Agriculture Advisory Services Female	198,370 (45%)	183,145 (48%)	-8%
Agriculture Advisory Paid	100,466	83,300	-17%
SHF Financial Service	514,935	897,963	74%
SHF Financial Services Female	87,757 (17%)	327,945 (36%)	274%
Bundled	5,373	23,562 (10%)	339%
Bundled Female	574	979	71%

AgriFin Mobile partners have 225,317 active<sup>2</sup> farmers using their products and services and is currently at 80% of its 2018 target. The number of active farmers has grown by 47% from last year. 157,947 farmers are using Mercy Corps partner products and services in Indonesia, which continues to represent the base of AgriFin Mobile's active farmers.

Most of the programme's growth over the last year has come from Uganda, where private sector partners continue to expand and AgriFin Mobile successfully contributes to Mercy Corps programmes, helping them to develop new business models and technology solutions.

As for the number of farmers reached<sup>3</sup>, Uganda has had substantial growth and makes up over 67% of the 1,401,556 farmers that AgriFin Mobile partners have worked with in total. The Uganda figures are boosted by Ensibuuko, whose business model of working

ACTIVE FARMER GROWTH



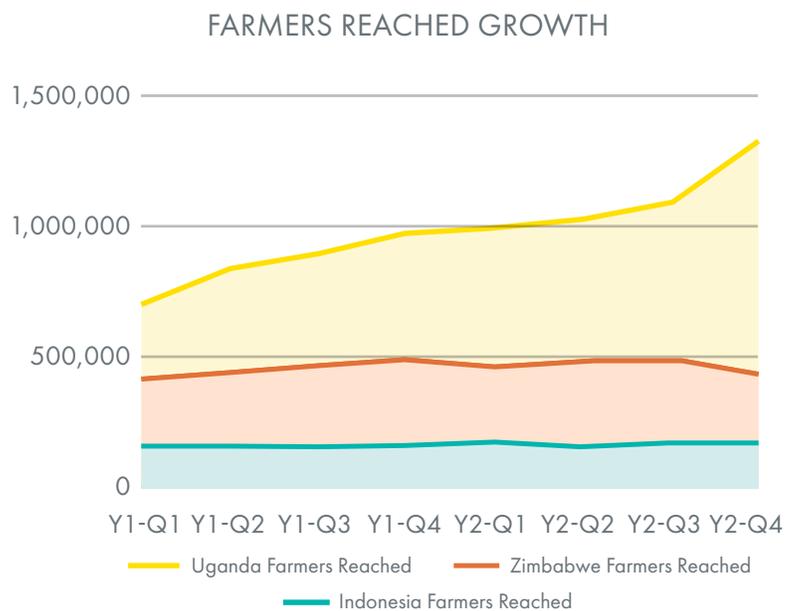
1 This figure is readjusted from the 2015-16 narrative report due to redefining Ensibuuko's customer calculations.  
 2 Active is defined as smallholder farmer who has used either rural advisory service or financial service in the last 90 days.  
 3 Reached is defined as smallholder farmers who at one point received rural advisory services or financial services

with SACCOs easily allows it to reach a large number of farmers. Econet in Zimbabwe has a strong customer base of farmers who previously signed up for Ecofarmer but are currently dormant while the platform is being improved. There is potential to turn many of the Ecofarmer dormant customers into active users once Ecofarmer relaunches and Econet is predicting 50% of the dormant customers will become active. This projection is ambitious and the AgriFin Mobile team anticipates a lower figure, closer to 35%. Even converting 35% of the dormant customers into active, Econet will have over 100,000 active farmers on its platform. Indonesia has the lowest number of reached users, this is due to the business model structures. In Indonesia both business models are currently signing up new customers and are not reliant on an existing customer base, compared to Econet who is building its model off its mobile customer subscribers.

In addition to the number of active farmers target, the programme is working with seven business models across all three countries. The business models continue to grow but with varying degrees of commercial success. Success stories include Ensibuuko receiving venture capital funding and the continued growth and investment in the Agriculture Financing Business Model for Corn Farmers.<sup>4</sup> But some models have struggled to achieve commercial viability. TruTrade is currently trying a few revenue models, and the AgriFin Mobile team in Uganda has been working with the company to find outside investment to help provide the company with a longer financial runway. In Zimbabwe, the bundle of services ZFU Ecofarmer Combo continues to grow but the standalone Ecofarmer advisory services has not been a commercial success. Ecofarmer brought in new management and AgriFin Mobile is working with them to relaunch the platform with a better value proposition to farmers. AgriFin Mobile plans to continue to focus on these existing business models for 2017-18 and coordinate with the private sector partners to ensure that these models can continue to exist and grow once the programme ends in May of 2018.

AgriFin Mobile has struggled to collect cross-country and cross-business model impact data. In 2016-17, a survey was conducted over Interactive Voice Response (IVR) across all business models but the response rate was below what the program had targeted. Attached is a write up outlining the IVR survey process and lessons learnt (annex 4). Building off the IVR survey, AgriFin Mobile will conduct another impact assessment in 2017-18 not using IVR but by taking a specific business model approach and developing a methodology that is tailored to the farmers and the uniqueness of each product.

While it has been a challenge to collect impact data, AgriFin Mobile has been sharing its learnings by presenting at conferences, contributing to case studies, and publishing the programme’s learnings. In the last year the team presented at 13 local and international conferences and through working with partners and direct publishing, AgriFin Mobile’s learnings were documented in 17 publications. For the coming year, the programme has developed a learning plan, (see page 20), that will be working to strategically capture and share programme learnings with the broader development community.



4 Previously titled "Bank Andara"

# Programme Overview

## Indonesia – Bank Centric Model

INDONESIA			
Indicator	2015-16	2016-17	% Change
SHF Reached	148,592	157,947	6%
SHF Active	135,959	144,369	6%
SHF Agriculture Advisory Service	104,418	117,947	13%
Agriculture Advisory Services Female	41,767	65,770 (56%)	57%
Agriculture Advisory Paid	92,036	104,959	14%
SHF Financial Service	25,025	41,949	68%
SHF Financial Services Female	2,826	23,769 (57%)	741%
Bundled	1,483	3,561 (2%)	140%
Bundled Female	446	2,077	366%

In 2016-17, Mercy Corps Indonesia continued its work with Bank Mandiri and Agriculture Financing Business Model for Corn Farmer<sup>5</sup> partners to grow both business models. As the year progressed, and following the 2016 AgriFin Mobile Annual meeting, the team began discussing how the private sector partners will continue both business models without AgriFin Mobile's support. Working with AgriFin Mobile's private sector partners, the team has developed a workplan (attached annex 1) to ensure a smooth transition of responsibilities upon programme completion.

In addition to working with AgriFin Mobile's private sector partners on ensuring the long term sustainability of the business models, the team has been working with the Indonesian Financial Services Authority (OJK) and the Industry and Economic National Committee (KEIN) to promote the Agriculture Financing Business Model for Corn Farmers. The OJK's Aksi Pangan Programme is an agreement between 19 financial service institutions to increase the availability of credit to the agriculture sector. Mercy Corps Indonesia attended the Aksi Pangan Program launch event presenting the Agriculture Financing Business Model for Corn Farmers. As a result of the launch event, the Deputy Chairman of OJK Board of Commissioners visited Dompu to see the business model first hand, and stated "I see that the agriculture financing model facilitated by Mercy Corps Indonesia, Syngenta Indonesia, Bank Andara, BPR Pesisir Akbar, ACA Asuransi, and 8villages is suitable to resolve the various problems in our food production, as it is facilitating the bundled services for corn farmers, by involving financial institutions, input

<sup>5</sup> Previously titled "Bank Andara".

supplier, local traders and mobile platform provider.” Mercy Corps Indonesia continues to work closely with the Indonesian Government and private sector to replicate the Agriculture Financing Business Model in other parts of the country and for other commodities.

## **Agriculture Financing Business Model for Corn Farmers**

The Agriculture Financing Business Model for Corn Farmers continues to grow. In the 2016-17 programme year, Agriculture Financing Business Model for Corn Farmers entered its 3rd planting season, increasing the number of farmers accessing the loan product from 640 to 805 farmers and covering 1,546 hectares, the Bank Andara credit agreement provided financing for 2,500 hectares, and reaching 1,200 farmers. The reason for low growth was a delay in signing the credit agreement between Bank Andara and the rural bank responsible for distributing the loans, and uncertainty in the planting season due to La Niña. In 2016, Bank Andara brought in new investors and the consortium partners anticipate the capital available for the Agriculture Financing Business Model to continue to grow.

In addition to reaching more farmers in Bima and Dompu districts, AgriFin Mobile is working with the consortium to replicate the financing model with new rural banks. The consortium tried to work with two new rural banks in Bima and Sumbawa Districts during the previous planting cycle but was not able to finalize the agreement. The managers of the rural banks were interested in partnering with the consortium but getting approval from the bank owners took longer than anticipated. While the growth in Bima and Dompu districts is encouraging, for the model to scale, additional rural banks need to be incorporated. AgriFin Mobile and the consortium are currently conducting a market assessment to look at expanding the model to other villages and subdistricts in 3 districts and one city, with the conservative assumption that the expansion will reach 15,000 farmers (30,000 hectares) by 2020.

As mentioned previously, Mercy Corps Indonesia is working with the OJK and KEIN to see how the Agriculture Financing Business Model can grow. To further encourage replication of the model, AgriFin Mobile developed a document capturing the business model to share both internally in Indonesia and to present internationally, to see how the model could be reproduced in other contexts. (Annex 3)

## **Bank Mandiri**

AgriFin Mobile continues to assist Bank Mandiri in expanding its agent banking network by partnering with Farmer Group Union Leaders. In the last year the number of Mandiri E-Cash users increased from 1,308 in August 2016 to 2,970 by the end of May 2017. In that same time period, the number of active users increased from 20% to 53%, with customers using savings, remittances and loans most regularly. The number of agents has also increased from 7 to 12, and expanded from Malang District to South East Aceh District. Based on feedback from local stakeholders, Bank Mandiri plans to keep expanding the agent banking model to Banyuwangi District, West Lombok, East Lombok and Central Lombok Districts and is targeting 15,000 E-Cash users by 2018.

While the user growth for Bank Mandiri’s E-Cash service is encouraging, the biggest challenge has been the Web Agent platform developed for Bank Mandiri to support the service. The Web Agent platform can not always be accessed due to maintenance and the system does not have an app, so pages need to be regularly loaded, which results in connection issues. Bank Mandiri is changing vendors and developing a new agent banking system to improve the reliability of the E-Cash service.

AgriFin Mobile has worked with Bank Mandiri to sign up and train female agents. Of the 2,970 users, 61% were signed up by female agents and 59% of all the users are female. The AgriFin Mobile team supported Bank Mandiri to develop materials to encourage outreach to female farmers.

## Uganda – 3rd Party Model

UGANDA			
Indicator	2015-16	2016-17	% Change
SHF Reached	498,531	904,772	89%
SHF Active	496,125	70,443 <sup>6</sup>	N/A
SHF Agriculture Advisory Service	-	77,544	N/A
Agriculture Advisory Services Female	-	42,326 (54%)	N/A
Agriculture Advisory Paid	-	72,794	N/A
SHF Financial Service	489,020	882,356	82%
SHF Financial Services Female	83,000	320,923 (36%)	287%
Bundled	-	112 (.1%)	N/A
Bundled Female	-	26	N/A

In Uganda, AgriFin Mobile partnerships with Ensibuuko and TruTrade have continued, and the programme entered into a new partnership with SmartMoney. The team has continued to provide technical support to the M-voucher project through the Mercy Corps programme for Northern Karamoja Growth Health and Governance. M-voucher is a mobile application meant to accelerate use of high quality agricultural inputs by providing subsidies through agro-input dealers implemented via mobile money. Partners include tech startup - Innovate More (U) Ltd, Telecom - MTN Uganda Ltd, Mobile Money Aggregator - Yo Uganda, USSD code provider - Lipa Mobile.

AgriFin Mobile also assisted in setting up a mobile cash transfer system to 4,500 South Sudanese refugees in Northern Uganda's Bidi Bidi Refugee settlement. To improve the mobile money dealer numbers and strengthen liquidity of the dealers in the refugee settlements AgriFin Mobile also partnered with UNCDF in addition to the Ugandan Mobile Network Operator Airtel.

In Uganda the program continues to support the development of MUIIS, a business model to provide bundled insurance and rural advisory services to smallholder farmers. AgriFin Mobile has been responsible for working with the technology partners to develop the MUIIS platform.

The team in Uganda is working with Ensibuuko, TruTrade and SmartMoney to ensure that each business will be able to continue without AgriFin Mobile's assistance, including developing an end of programme workplan for each partner (Annex 1). The team has also presented at local and regional technology for development events, sharing programme learnings and experiences, including sharing the challenges of digitizing financial services for farmers and refugees.

<sup>6</sup> Note: The decrease in active smallholder farmers is due to the team evaluating how it was reporting Ensibuuko's figures. Since Ensibuuko worked with SACCOs, counting all members as active artificially inflates figures, the team adjusted the active figure to reflect SACCO members who are active on Ensibuuko's mobile money platform.

## Ensibuuko

AgriFin Mobile continues to work with Ensibuuko to grow their business. The company currently has 71 SACCOs using MOBIS, the company's Management Information System (MIS). Of those 71 SACCOs, 21 are paying for the system, and the remaining 50 SACCOs are at different stages of the onboarding process. The AgriFin Mobile team in Uganda has worked with Ensibuuko and helped them bring in an outside consultant to develop their go to market strategy, to improve the sales and onboarding process to convert more SACCOs to paying customers. The results of this strategy were a company wide focus on two key sales metrics, increasing SACCO retention, and reducing client on boarding time from 60 days to 5 days. Currently, Ensibuuko reaches over 800,000 SACCO members, most of whom are smallholder farmers.

In addition to improving Ensibuuko's sales strategy, the company also received equity investment of \$500,000 USD from a Canadian Angel investor, valuing the company at \$2 million USD. AgriFin Mobile contributed to the investment readiness and attractiveness of Ensibuuko through two new business development metrics that were adopted as an addendum to the Ensibuuko contract. The venture capital funds have been invested in improving the MOBIS interface and developing a cross-Africa sales strategy. Outside of Uganda, Ensibuuko has signed up six SACCOs in Zambia, five in Malawi, one in Ghana and one in Tanzania.

## SmartMoney

In 2016-17 AgriFin Mobile began a new partnership with SmartMoney. SmartMoney has developed a mobile money wallet, with their own agent network in western Uganda. SmartMoney differentiates itself from the mobile network operators mobile money offerings by not charging customers for using their wallet. Instead, SmartMoney charges institutions like churches, schools or agriculture buyers for using the service. SmartMoney had already established an agent network and AgriFin Mobile entered into a joint contract with Chemonics to assist SmartMoney in expanding its reach. The contract is deliverable based, with SmartMoney being paid upon reaching each milestone. Traditionally, AgriFin Mobile has done deliverable based subgrants or worked with consultants or private sector companies to support AgriFin Mobile partners. The team plans to do an evaluation of the contract approach with SmartMoney after the contract is completed to determine how effective this funding structure is when partnering with the private sector.

SmartMoney had reached 1,100 new youth customers, as of the completion of phase 1 of the contract, of which, 500 of them were female. Chemonics and Mercy Corps have extended the contract with new deliverables to increase the number of new customers and to sign up new institutions to the SmartMoney platform.

## TruTrade

AgriFin Mobile's partnership with TruTrade continues to be strong. The company's business model has shifted over the last year, and with it AgriFin Mobile's assistance has evolved. Previously, AgriFin Mobile was working with TruTrade to digitize the company's payments to farmers. This activity was completed but during this process TruTrade identified the need to improve the company's trading platform known as Trade Transparency Service (TTS). The platform development had been handled outside of Uganda but this resulted in quality issues, and TruTrade made the decision, which AgriFin Mobile supported, to move platform development to Uganda. TruTrade hired the Ugandan company, Digital Natives, to update both the backend and frontend of TTS, with AgriFin Mobile providing direct support to the front end development. Working with a local developer has decreased costs, and improved communication between the developer and TruTrade, leading to an improved system.

While the platform is being developed and rolled out, TruTrade continues to make deals with agriculture buyers and last year 2,035 farmers used TruTrade's services. Over 500 metric tons, valued at almost \$360,000, have been

transacted through the company and farmers have earned 17% more than they would have in traditional markets. TruTrade is also in the process of building out its own agent network and AgriFin Mobile is assisting in developing the training materials and identifying potential agents.

## Zimbabwe – Mobile Network Operator Model

ZIMBABWE			
Indicator	2015-16	2016-17	% Change
SHF Reached	333,197	302,837	-9%
SHF Active	8,430	10,505	25%
SHF Agriculture Advisory Service	333,197	302,837	-9%
Agriculture Advisory Services Female	156,603	140,819 (46%)	-10%
Agriculture Advisory Paid	8,430	10,505	25%
SHF Financial Service	3,890	15,596	301%
SHF Financial Services Female	1,931	7,022 (45%)	264%
Bundled	3,890	23,450 (7%)	503%
Bundled Female	128	953	645%

As AgriFin Mobile pushes for sustainable business models, there has been an increased emphasis on active or paying customers. The result in Zimbabwe has been a decrease in passive customers, for example customers who receive SMS blasts, to customers that are paying for services. This shift in focus has resulted in a decrease in the number of farmers reached but an increase in paying farmers.

### Ecofarmer

Over the last year, the AgriFin Mobile team and Econet have worked to better define Ecofarmer's core offerings and develop a strategy for the platform. The results have been four key services, a mobile bid offers platform (MBOSS), a call centre for farmers (Mubatsiri), distribution of agriculture messages, and a school savings product (Save4School). These services will be incorporated in product bundles as the Ecofarmer platform evolves further.

The four services are progressing at different speeds but Econet plans to rollout the updated Ecofarmer platform by the 2017 planting season. MBOSS has taken longer to build than originally anticipated, Mercy Corps and Econet received funding from DFID for the initial development of the service, but integrating MBOSS with Ecocash and Steward Bank systems has proven to be challenging given issues emanating from the current liquidity crisis. AgriFin Mobile funds are being utilized to finalize the integration and it is anticipated that the project will be completed in time for the Ecofarmer rollout. Mubatsiri, the call centre for farmers, is currently being piloted with Syngenta and Inthaba. The call centre allows farmers to call input dealers, such as Syngenta to ask questions and learn more about the dealers products. Econet and AgriFin Mobile are exploring other partnerships for the call centre that might be relevant to Ecofarmer customers. Ecofarmer is still providing agriculture SMS messages to

farmers and the team continued to refine the messages. Finally, Save4School development continues with plans for a pilot in October of 2017. The savings product allows farmers to put money aside for school fees throughout the year and then directly pay schools using Econet's mobile money service, Ecocash.

Econet and AgriFin Mobile are planning to have all four Ecofarmer services operational by November of 2017, allowing for a marketing push for the final planting season of the programme. The team in Zimbabwe is supporting the marketing push by working to develop marketing materials that introduce the suite of service to farmers but also educate them on how the services work.

In addition to updating Ecofarmer services, the AgriFin Mobile team is expanding its outreach into new regions of Zimbabwe. In the first half of 2017, a baseline study and gender assessment were conducted in Manicaland, with the plan of conducting a follow up study to assess how Ecofarmer has impacted farmers.

### **ZFU Ecofarmer Combo**

The ZFU Ecofarmer Combo bundle individual paying subscribers has plateaued at around 7,000 subscribers. This has been attributed to the economic environment in Zimbabwe impacting farmers ability to pay for products like the ZFU Ecofarmer Combo. In an attempt to continue to grow the product, Econet and the Zimbabwe Farmers Union have begun targeting farmer groups. With AgriFin Mobile's assistance the team has developed a product manual to assist agents when training farmers about the ZFU Ecofarmer Combo, and new agents were recruited to help target the farmer groups. The program is also assisting the partners in the development of the IT systems that support the ZFU Ecofarmer Combo. The AgriFin Mobile team anticipates a strong push to increase the number of ZFU Ecofarmer Combo subscribers once the Ecofarmer upgrades are complete.

# Detailed Log Frame & Workplan

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%	Partnership agreement with Bank Mandiri and Partnership agreement with Bank Andara, Syngenta Indonesia, BPR Pesisir Akbar, ACA Asuransi, and three Syngenta Retailers	Partnership agreements with Ensibuuko, TruTrade & Digital Natives, SmartMoney and MUIIS consortium	Partnership agreements with Econet, Zimbabwe Farmers Union and University of Zimbabwe
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%	Annual planning meetings held with, Bank Mandiri and Agriculture Financing Business Model for Corn Farmers consortium  Local workshop held with Bank Mandiri to scaling up the bundle of branchless banking and loan product in Malang, Lombok, and Banyuwangi; (2) Local workshop held with Bank Andara, Syngenta Indonesia, ACA Asuransi, BPR Pesisir Akbar, Representatives of the Coordinating Ministry of Economic Affairs, Ministry of Trade and Head of Dompu District	Workshops held with TruTrade, MUIIS, Ensibuuko and SmartMoney	Meetings and workshops held with Econet on Save4School and MBOSS development, meeting between Econet and ZFU to discuss continued partnership and revenue sharing
		At least 6 economically viable business plans developed	60%	Business plan for Agriculture Financing Business Model for Corn Farmers finalized (annex 3) Business plan for Bank Mandiri agent banking finalized	Ensibuuko and TruTrade business models drafted, to be finalized and shared in Q1 2017	ZFU Ecofarmer Combo business model drafted and to be shared in Q1 2017

## 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. The team in Indonesia conducted annual meetings in Bima and Dompu at the beginning of each planting cycle with the Agriculture Financing Business Model for Corn Farmers consortium. These meetings were conducted to determine the amount of farmers to target and resources to dedicate each season. The planting cycle meetings were accompanied by higher level meetings in Jakarta to discuss how the Agriculture Financing Business Model for Corn Farmers could be replicated.

The team in Uganda held regular meetings with Ensibuuko, TruTrade, SmartMoney and the MUIIS consortium to check on progress of sub-grants or contracts provided to each partner and adjusted the grant agreements to better support the partners and ensure the funds were being used effectively. The results of these meetings included an extension of the SmartMoney contract to increase outreach to institutions, and working with TruTrade to improve the company's trading platform. The team also meet with mobile network operators Airtel Uganda and MTN and developed a contract for mobile money transfers to refugees in addition to meeting with UNHCR and Technical Cash Transfer Working group for better coordination of cash transfer activities. Other meetings were with technology partner Innovate More Uganda limited to expand the m-voucher beyond Karamoja region to other geographical areas like Acholi region and other products like post harvest storage materials and efficient cook stoves.

In Zimbabwe, the team worked closely with Econet to develop a strategy to grow the bundled services They also organized and ran meetings with CGAP and Econet on Save4School and between Econet and Souktel, the MBOSS developer. Separately, the AgriFin Mobile team convened meetings between ZFU and Econet to continue the partnership on the ZFU Ecofarmer Combo.

### 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 business plans. The business models are captured and the two business model documents for Indonesia are available for distribution. The Uganda and Zimbabwe business model documents are in draft form and should be available by end of September 2017.

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

As part of the 2016-17 workplan, the AgriFin Mobile team planned on bringing in financial consultants to help review company financials and provide support where needed. When AgriFin Mobile approached the programme's private sector partners they were not comfortable with bringing in outside support for this type of financial analysis or believed they had the capacity internally. For the large AgriFin Mobile partners, Bank Mandiri, Bank Andara, and Econet, all were already conducting financial analysis of their projects or had the capacity internally and were dedicating resources to the analysis. As for the smaller AgriFin Mobile partners, Ensibuuko, TruTrade and SmartMoney; Ensibuuko received investment from a venture capital firm, TruTrade continues to struggle to find a long term revenue model, in response AgriFin Mobile introduced TruTrade to the Mercy Corps Social Ventures team, a Mercy Corps impact investing division, and SmartMoney is using its growth from AgriFin Mobile's investment to seek outside funding.

### 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%	Agriculture Financing Business Model for Corn Farmers, 10 Farmers groups using Bank Mandiri mobile money platform	Innovate/GHG eVoucher programme, TruTrade mobile application, Ensibuuko's chap chap, MUIIS insurance bundle, SmartMoney mobile money platform, Airtel/Mobile money South Sudan refugee transfers	Ecofarmer platform (with MBOSS, Save for School, Mubatsiri), ZFU Ecofarmer Combo
		Exit strategies developed for each context-specific model that receives support from the project	90%	AgriFin Mobile Indonesia met with local partners to develop exit strategies. These strategies have evolved into the end of programme workplan (annex 1)	AgriFin Mobile Uganda met with local partners to develop exit strategies. These strategies have evolved into the end of programme workplan (annex 1)	AgriFin Mobile Zimbabwe met with local partners to develop exit strategies. These strategies have evolved into the end of programme workplan (annex 1)
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, Market Assessment of Corn Farmers Demand for expansion	Go to market strategy developed with Ensibuuko, assisted in development and execution of MUIIS marketing strategy	Marketing strategy for ZFU Ecofarmer Combo developed, ZFU Ecofarmer Combo educational roadshow conducted, marketing materials for Mubatsiri developed

		At least 30% of smallholder farmers in target areas report awareness of the RAS and financial services provided under this project	60%	AgriFin Mobile Indonesia conducted outreach through Bank Mandiri Bazaar and meetings with Subdistrict Agriculture extension office and Malang District Agriculture Agency. Currently 60% of farmers and farmers' family in 10 villages had registered with 10 agents; For two of the five districts/city in Sumbawa Island, at least 40% of farmers were aware to the bundled services, while in the other two district and city the agents are new	MUIIS conducted baseline survey to conduct follow up survey at middle and end of programme to measure increase in awareness	AgriFin Mobile Zimbabwe conducted baseline survey to conduct follow up survey at end of programme to measure increase in awareness
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 805 Bima and Dompu corn farmers, 610 female farmers trained on Mandiri e-cash	509 Farmer Based Organization staff have been trained on MUIIS agriculture and insurance products among which include 184 extension officers currently serving as MUIIS Service Agents, 135 Input Distributors and Agro-Output Dealers and 140 FBO leaders (Managers/ Coordinators and Chairpersons). MUIIS staff have introduced the product to over 60,000 farmers.	Consultant hired to conduct training of 1,000 female farmers on USSD, mobile money, general mobile literacy in preparation of Ecofarmer update
		28,000 smallholder farmers report the ability to utilise and benefit from access to financial services	90%	Over 21,000 smallholder farmers are using financial services in Indonesia	Over 77,544 smallholder farmers are directly utilizing financial services in Uganda	Over 15,000 smallholder farmers are using financial services in Zimbabwe

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	100%	5 ToT trainings developed across partners for female farmers/farmers' wives/ female farmer entrepreneurs, ToTs developed on Financial Literacy, mobile data collection and SMS reporting, crop insurance and bundled services and delivered to rural bank field officers in Bima/ Dopmu	25 ToT trainings developed across partners. MUIIS conducted trainings in four regions about mobile data collection application called ONA for 184 extension workers. MUIIS also trained 135 distributors (mostly Agro-input dealers and produce buyers) to enable farmers access inputs and market for their products. Additional trainings developed by Ensibuuko on the MOBIS/ ChapChap for SACCO management, and TruTrade for produce sourcing agents in Northern Uganda. Finally, developed SmartMoney trainings of both institutional, and individual users in addition to newly recruited sales agents.	2 ToT trainings developed across partners
		100 ToT workshops delivered	100%	55	53	10

### 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 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. In 2017, AgriFin Mobile Uganda assisted in the development and execution of the MUIIS Business Model, marketing and promotions strategy. These marketing strategies can be shared upon request.

### 4.2 Design the materials

AgriFin Mobile has previously assisted with designing of materials for Bank Mandiri Agents in Indonesia. In Uganda AgriFin Mobile assisted in bringing in the firm to develop Ensibuuko's go to market strategy and the marketing materials for MUIIS were designed by another consortium member with AgriFin Mobile's input. In Zimbabwe the programme developed materials for financial and digital literacy for farmers. The programme also assisted in the development of product training material for the ZFU Ecofarmer Combo that are simple and understandable for targeted beneficiaries.

### 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 programme. 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, and financial literacy and branchless banking module for female farmers and farmer wives. Zimbabwe developed financial and mobile literacy training for the regions the programme is operating in Zimbabwe.

### 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. The team in Uganda has worked with MUIIS partners to disseminate training materials to MUIIS agents. 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, and materials are being handed over to AgriFin Mobile partners as part of programme exit strategies. (see workplans annex 1)

### 6.2 Conduct ToT for partner staff

Trainings conducted by all three countries to ensure handover of Mercy Corps responsibilities, 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)	60%	2016-17 eBook completed, 2017-18 video eBook in development for September release	2016-17 eBook completed, 2017-18 video eBook in development for September release	2016-17 eBook completed, 2017-18 video eBook in development for September release
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	60%	Impact assessment completed using IVR (Annex 4)	Impact assessment completed using IVR (Annex 4)	Impact assessment completed using IVR (Annex 4)

Output 9	Active promotion of project experience in target countries and internationally	The project is profiled (presentations, references, panels) at at least 6 international forums	100%	<p>2015-16: 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</p> <p>2016-17: Cracking the nut, SEEP WEE, Grow Asia Practitioner Workshop and USAID Asia Regional forum, Asia Pacific financial inclusion summit, OJK Program Aksi Pangan launch event and visit to Bima/Dompu, KEIN workshop developing policy paper on Agriculture Financing in Indonesia</p>	<p>2015-16: Promotion of AgriFin Mobile partner interventions during the ICT4Ag Workshop organised by CABI in Uganda</p> <p>2016-17: Finnovation Africa Conference, ICT4D Conference Presentation on developing Fintech readiness for impact investment, Technical Cash Working Group presentation - Mobile Money in Humanitarian FinTech4Ag Panel Presentation - Uganda sharing AgriFin Mobile learning in Digital payments organised by UNCDF, CGAP and LABOREMUS</p>	<p>2015-16: May AgriFin presented their work with CGAP at the Regional Rural and Agricultural Finance Thematic Conference</p> <p>2016-17: ZFU Annual Congress presented on ICT solutions for smallholder farmers in Zimbabwe, Shared Value Initiative in Rome Italy, presented on the Ecosystem in Zimbabwe supported by the programme, Mondato conference in Johannesburg South Africa, spoke on a panel on marginalised populations focusing on initiatives and strategies for promoting access. SNV Learning Workshop in Zimbabwe, presented on lessons for building sustainable business models in ICT4Ag.</p>
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## List of activities for Output 7:

### 7.1 Identify key topics for documentation

Key topics to capture in final year of AgriFin Mobile

Cross-cutting topics	Indonesia	Uganda	Zimbabwe
<b>IVR</b>	Interactive Voice Response Part I: lessons learnt on the methodology to capture impact		
	Interactive Voice Response Part II: analysis of the results		
<b>Gender</b>	Gender Assessment: how private sector partners can leverage gender for their business models.		
<b>Financial inclusion: Consumer uptake</b>	Drivers of demand for financial services and the role of rural advisory services.		
<b>Financial Inclusion: Impact on farmers</b>	Impact of AgriFin Mobile products and agent banking on farmers	The potential of agency-banking for SHF	Opportunities for farmers from new financial services and how to sell them
<b>Partnership</b>	Leveraging partnership to catalyze mobile financial services	Comparison of partner contracting procedures, service contracts vs subgrants	How to become a long term investment
<b>Policies</b>	How government policies impact farmer, example of corn.	policy changes impacting financial inclusion	enabling environment and government policies for mobile money
	Digital finance regulation and its impact on mobile money	Mobile usage fees as barriers to innovation	Impact of cash crisis in Zimbabwe on AgriFin

### 7.2 Work on documentation, develop materials and learnings captured

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

2015-16

- › The fact that business case 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 learnt document mAgri Weather forecasting and monitoring: Mobile solutions for climate resilience: <https://www.gsma.com/mobilefordevelopment/programme/magri/weather-forecasting-and-monitoring-mobile-solutions-for-climate-resilience>

2016-17

- › The Cracking the Nut 2017 Conference the conference publication is available at: [http://www.crackingthenutconference.com/uploads/5/3/7/2/5372278/cracking\\_the\\_nut\\_2017\\_publication.pdf](http://www.crackingthenutconference.com/uploads/5/3/7/2/5372278/cracking_the_nut_2017_publication.pdf)
- › Grow Asia, October 2016: Case Study Partnership for Indonesia’s Sustainable Agriculture Corn Working Group (Dompu), The Journey
- › Grow Asia, October 2016: Case Study Partnership for Indonesia’s Sustainable Agriculture Corn Working Group (Dompu), Business Model Overview
- › PISAgro News # 14, November 2016: Gender and Resilience in PISAgro Corn Project: Microfinance Services Support Female Farmers to Tackle Informal Lenders
- › Bima/Dompu included in report of USAID/RDMA funded Assessment of Business Models for Sustainable Landscapes in Asia
- › White Paper: Efficient Agriculture, Stronger Economies in ASEAN. Private Sector Perspectives for Policy Makers, Published by BCSD Singapore
- › Grow Asia Annual Report 2015-2016
- › PISAgro News # 13, August 2016: Woman Farmer’s Organic Vegetable Business Flourishes. Thanks to Bundled Branchless Banking Services and Small Business Loans
- › Smart Money documented new AFM and USAID/FtF Youth Leadership in Agriculture partnership in blog titled “Banking on the Future”—23rd Feb <http://www.smartmoneyinternational.com/2017/02/23/banking-on-the-future/>
- › GSMA TruTrade Blog: How cloud based mobile technology supports the digitization of agri value chains in East Africa (May 2017)—<https://www.gsma.com/mobilefordevelopment/programme/magri/how-cloud-based-mobile-technology-supports-the-digitisation-of-agri-value-chains-in-east-africa>
- › ELAN Webinar: Use of E-Vouchers in Uganda (April 2017)—<http://www.cashlearning.org/elan/elan-webinar-recordings#Uganda>
- › Technical Cash Working Group—Uganda: Presentation on Mobile Money in Humanitarian Cash Transfers
- › Finnovation Africa Conference: Accelerating the Role of FinTech in Bringing Banking and Financial Services to the Under-Banked in Africa—<http://www.ethicolive.com/events/fintech/>

- › Two Television live talk shows conducted to sensitize farmers on the MUIIS Service Bundle on Uganda’s Bukedde TV
- › GSMA Landscape Report: Mobile Money, Humanitarian Cash Transfers and Displaced Populations—[https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2017/05/Mobile\\_Money\\_Humanitarian\\_Cash\\_Transfers.pdf](https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2017/05/Mobile_Money_Humanitarian_Cash_Transfers.pdf)
- › Hyderabad 2017 ICT4D Conference Presentation: Cultivating sustainable BoP financial inclusion mobile solutions (May 2017)—<https://2017ict4dconference.sched.com/event/AlRi/cultivating-sustainable-bop-financial-inclusion-mobile-solutions>
- › Hosted round table discussion in collaboration with CABI, Grameen Foundation, Agricultural Innovations Systems Brokerage Association (AGINSBA), at the Food Security and Nutrition Network TOPS/FSN Network East & Southern Africa Regional Knowledge Sharing Meeting Sept 20th 2016. <http://www.fsnnetwork.org/topsfsn-network-east-southern-africa-regional-knowledge-sharing-meeting-changing-landscapes-food-0>
- › OPS Case Study featuring Agri-Fin support for e-voucher development: Seeds E-voucher: An Approach to Inclusive Agri-Market Development –Link to host website: <http://www.fsnnetwork.org/tops-anrm-case-study-seeds-e-voucher-approach-inclusive-agri-market-development>
- › Report: ICT for Agriculture (ICT4AG) Stakeholders’ Workshop in collaboration with CABI, Ensibuuko, and other ICT4Ag players in Uganda
- › Report: Mapping ICT4Ag in Uganda in collaboration with CABI

## List of activities for Output 8:

### 8.1 Develop methodology for impact assessments

IVR Impact Assessment methodology attached (annex 4)

### 8.2 Hire consultants and enumerators

Hired Voto to conduct research, contract attached (annex 4)

### 8.3 Conduct impact assessments and write up findings

Impact assessment findings attached (annex 4)

## 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:

- › The cracking the nut 2017 conference
- › GSMA mAgri WG meeting
- › RTD Inclusive Agribusiness in South East Asia
- › GFRAS Annual Meeting 2015
- › GFRAS 2016
- › Asia Pacific Financial Inclusion Summit 2015
- › ICT4D 2016 & 2017
- › CGAP Partnership meeting
- › SNF ICT4ag Learning and Solutions Seminar
- › Mondato Annual Africa Summit

## **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 Southeast Asia, GFRAS Annual Meeting 2015, Asia Pacific Financial Inclusion Summit 2015.

In 2017, AgriFin Mobile presented at the following forums: Grow Asia Practitioner Workshop and USAID Asia Regional forum (2016), Asia Pacific financial inclusion summit (2017), The cracking the nut 2017 (2017); The WEE-SEEP Network (2017); Finnovation Africa Conference, ICT4D Conference Presentation on developing Fintech, readiness for impact investment, Technical Cash Working Group presentation - Mobile Money in Humanitarian, UNCDF FinTech4Ag Quarterly Meeting, ZFU Annual Congress, Shared Value Initiative, Mondato conference, SNV Learning Workshop.

# Programme Management

## Programme Development

In 2016-17 AgriFin Mobile continued to maintain the business models and after the annual programme meeting in Nairobi, the AgriFin Mobile country coordinators met with each partner to develop a workplan focused on AgriFin Mobile's exit strategy to ensure the sustainability of the business model. Each exit strategy has a list of activities and highlights key deliverables that need to be handed over to the private sector before the program ends on May 31, 2018.

One change in the AgriFin Mobile programme implementation was a move away from providing subgrants with our private sector partners. The programme is using service contracts which allowed AgriFin Mobile to use incentives for partners to reach specific deliverables. Also, many of the private sector partners did not have the capacity to track and report expenses within the subgrant structure. Since contracts are based on reaching deliverables, this allows our partners more flexibility around designing the process, compared to the stringent reporting structure of subgrants. Some examples of contracts AgriFin Mobile has issued this year are: deliverables based contract to SmartMoney to reach 5,000 beneficiaries and the contract to Digital Natives to help develop TruTrade TSS user interface.

## Partnership Management

AgriFin Mobile continued the same partnerships in 2016-17 as the previous year, with the exception of SmartMoney in Uganda. The team in Uganda partnered with USAID's Feed the Future Uganda Youth Leadership for Agriculture Activity implemented by Chemonics International to enter into a contract agreement with SmartMoney to assist the company with expanding its user base and to bring on institutions onto the platform. SmartMoney is currently operating in Western Uganda and Mercy Corps plans to work with the company to expand their network to Northern Uganda to support Mercy Corps programmes and as a potential cheaper solution for cash transfers to refugees in Uganda's West Nile Region.

## Indonesia

- › **Agriculture Financing Business Model for Corn Farmers** - Work continues with the partners providing the Agriculture Financing Business Model for Corn Farmers and the relationship between all partners remains strong. The AgriFin Mobile team is working to push the partners to replicate the model with another type of MFI or implement in other regions to ensure the model can scale.
- › **Bank Mandiri** - The team in Indonesia continues to work with Bank Mandiri to grow the Mandiri E-Cash agent network. Despite the system issues, the number of users continues to grow and AgriFin Mobile will work with Bank Mandiri to identify new Farmer Group Union leaders to act as agents and replicating the model in new districts. The exit strategy includes developing the capacity of Bank Mandiri to continue to grow the agent network without AgriFin Mobile's assistance.

## Uganda

- › **Ensibuuko** - The subgrant between AgriFin Mobile and Ensibuuko finished in 2016-17 and with Ensibuuko acquiring more SACCOs key among them being the Uganda National Police SACCO - 34,000 members, and Rukiga SACCOs - 14,000 members. This strengthened their financial position with further expansion revenue coming from receiving investment of 500,000 USD. The program decided to focus on providing Ensibuuko technical support, rather than financial support. The team in Uganda still works closely on Ensibuuko and supporting them in their growth such as gender-inclusive value proposition offering, business

model documentation, and Ensibuuko is helping to develop the platform for MUIIS.

- › **SmartMoney** - SmartMoney's contract with AgriFin Mobile in partnership with USAID/Uganda Feed the Future Youth Leadership in Agriculture was extended to the 2017-18 program year due to the company's need to adapt business model to target institution mobile money transactions to build out their revenue model and succeed in reaching contract milestones. Next steps include evaluating financial inclusion impact of the smartmoney mobile money model to inform decision for replicating the SmartMoney model in other regions of Uganda.
- › **TruTrade** - The subgrant between TruTrade and AgriFin Mobile finished in 2016-17 and AgriFin Mobile made the strategic decision to no longer support TruTrade directly. AgriFin Mobile continues to work with TruTrade but by supporting the organization to work with technology developers to improve the company's trading platform. The team in Uganda also supported TruTrade in partnering with the Mercy Corps program DYNAMIC, to increase the number of TruTrade agents in Northern Uganda especially among youths.

## Zimbabwe

- › **Econet and ZFU** - The AgriFin Mobile team continues to work closely with Econet and the Zimbabwe Farmers Union to develop the Ecofarmer platform and introduce it to smallholder farmers. In the last year Econet has changed the leadership of the Ecofarmer division, with Caroline Mozheni, who had previously been on the marketing team, taking over Ecofarmer under a new unit established to cater for the agriculture sector - The Agribusiness unit. Caroline has proven to be a strong leader of Ecofarmer and has worked internally and with external partners to develop a much needed strategy to move the platform forward.

## Human Resources

In March 2017 Selina Haeny joined the AgriFin Mobile team as a Economic and Market Development Advisor. Selina is seconded to Mercy Corps from the Swiss Agency for Development and Cooperation and is assisting in managing AgriFin Mobile's learning activities and conducting a gender audit of each business model and providing recommendations to program partners based on the audit findings.

## Updated Log Frame

There are no changes requested to the log frame at this time.

## Updated Work Plan

Attached is an updated workplan. As part of the 2016 team meeting the workplan was converted to an exit strategy for AgriFin Mobile to ensure that program partners took on the necessary responsibilities for the AgriFin Mobile business models to be sustainable.

## Update Project Plan

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

## Annexes

1. AgriFin Mobile Sustainable Business Workplans
2. AgriFin Mobile Dashboard
3. Agriculture Financing for Corn Farmers Business Model Documents
4. IVR Report with findings (Draft)
5. Audit & Financial Report

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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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