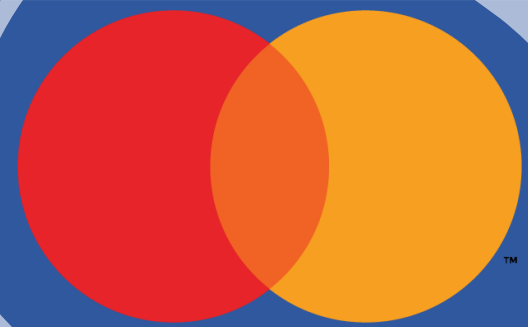


The logo for 'outbo' is displayed in a colorful, lowercase font. The letters are: 'o' (yellow), 'u' (pink), 't' (green), 'b' (teal), and 'o' (blue). It is enclosed within a white, irregular circular border on a blue background.

Mastercard



UN  
CDF

# Everlend

## Agritech Limited

*Revolutionizing Small scale Finance*

# Everlend Agritech Limited

*Empowering Africa's smallholder farmers through seed credit and fair markets*

**What We Do:** We are a social digital platform that accelerates financial and agronomic inclusion for smallholder MSMEs through an integrated AI-powered ecosystem.

**Segment Focus:** Smallholder farmers (1–5 acres) and rural MSMEs.

## Company Vitals:

- **Active MSMEs:** 300+
- **Annual Growth Rate:** Targeting 30,000 farmers by 2030
- **Revenue Growth:** 40% average income increase for users
- **Regions of Operation:** Uganda (8 Districts: Mpigi, Mityana, Kayunga, etc.)
- **Year Founded:** 2021



# The Challenge

**Target MSME Segment:** Rural smallholder farmers cultivating between 1 and 5 acres.

## **Core Challenges:**

- 1. Financial Exclusion:** Traditional banks require land collateral; informal moneylenders charge interest rates of 120–200%.
- 2. The Yield Gap:** High costs force farmers to use poor-quality recycled seeds, leading to 40% lower yields than potential.
- 3. Market Exploitation:** Predatory middlemen extract 20–30% of harvest value due to fragmented market linkages.

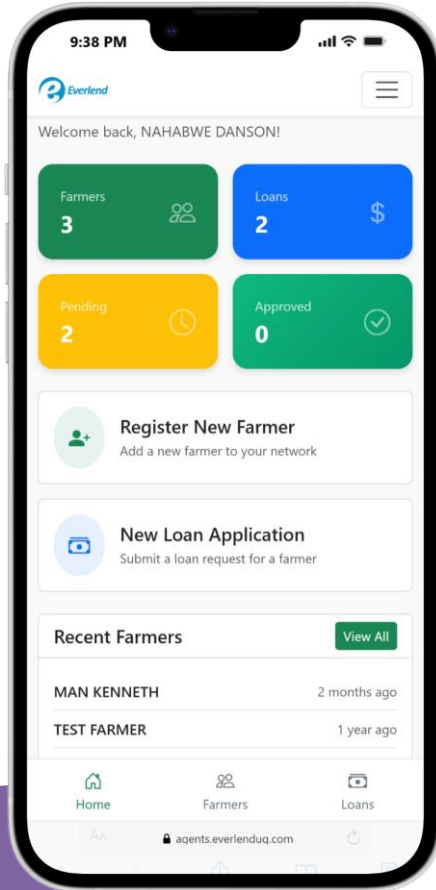
## **Gap Analysis:**

**Gap 1:** Existing micro-loans focus on cash, which is often diverted from agricultural productivity.

**Gap 2:** Government extension services lack the "last-mile" logistics to deliver NARO-certified seeds and real-time advisory.



# Our Digital Solution



**Product Overview:** An AI-driven "physical" and "digital" platform that bundles digital green loans (in-kind inputs), climate-smart training, and direct marketplace access.

## How It Works:

- **Step 1:** Group registration (10–30 members) utilizing a group liability model.
- **Step 2:** Instant AI-powered credit approval based on alternative data.
- **Step 3:** Delivery of NARO-certified seeds and fertilizers as in-kind credit.
- **Step 4:** Real-time advisory via mobile app/SMS and direct sale to verified buyers.
- **10X Pillars Solved:** Access to Finance, Access to Markets, Operational Efficiency.



# Traction & Validation

**User Growth:** 300+ active farmers currently; scaling toward 30,000.

## **Financial Validation:**

- **Repayment Rate:** 90%+ (Industry-leading for unsecured rural credit).
- **Income Impact:** 40% average increase in net household income.

## **Social Impact Metrics:**

- **Women-led MSMEs:** 45% of the network.
- **Technical Training:** 500+ farmers trained in climate-smart techniques.
- **Yield Improvement:** 35–40% average increase per acre.

# Business Model

## Revenue Streams:

- **Input Credit Service Fee:** 10% fee on input value (Avg. UGX 15,000 per acre) .
- **Marketplace Commission:** 5–8% commission on produce sales .
- **Buyer Network Fees:** Premium access for food processors and exporters.

## Unit Economics:

- **Customer Acquisition Cost (CAC):** Low-cost acquisition via field agents and group multipliers.
- **Gross Margin:** Target 20% on input-financing cycles .

**10X Repayment Plan:** Loan recovery is automated through "point-of-sale" deductions in the digital marketplace, ensuring the \$50,000 refundable grant is secured by realized harvests.





## Market Opportunity & Growth Strategy

**TAM:** USD 15.20 Billion (Total Ugandan Ag Market 2025).

**SAM:** 1.4 Million underserved smallholders currently unbanked in Uganda.

**SOM:** 30,000 Farmers by 2030 across Central, Eastern, and Northern Uganda.

**Acquisition:** "Network Effect" through village field agents and trusted community groups.

**Expansion:** Integrating high-value value chains.

**Scalability:** AI-automated credit scoring and SMS-based advisory allow for low marginal cost growth

# Competitive Landscape & Differentiation

## Key Competitors:

- **Emata:** Specialized fintech (mostly dairy focus) .
- **EzyAgric:** Large-scale input provider with lower AI-driven personalization .
- **Apollo Agriculture:** Regional player with high overhead and less localized seed focus .

## Everlend Differentiators:

- **Proprietary AI:** Credit scoring uniquely tuned to Ugandan rural behavior.
- **Closed-Loop Model:** Unlike standalone lenders, we control the inputs and the market, reducing total default risk.
- **Partnership:** Exclusive focus on localized, climate-resilient seeds proven for Uganda's micro-climates.

# Team & Governance



**Emmanuel Twesigye**

Co-Founder & CEO

Former Agricultural Banker



**Peron Nateisa**

Co-Founder & CMO

Expert marketer



**Franc Kamugyisha**

Advisory Board Member

2X Founder, Advisory BOARD to the  
Commonwealth, Hamburg Sustainability  
Conference and Climate Tech



**Nicholas Nuwagira**

COO

10+ years as an  
agricultural scientist with  
Min of Agric



**Danson Nahabwe**

CTO

Software Engineer and  
developer, with 10+  
plus experience

# Inclusivity & Economic Impact

## Inclusion Strategy:

- **Women:** Target 50% participation by 2030 (45% current) to bypass land-ownership barriers to credit.
- **Refugees:** Utilizing group liability to serve displaced entrepreneurs in Northern Uganda/West Nile who lack traditional ID.
- **Follow-On Investment:** Currently a JICA-supported project; selected for CGIAR-backed Agritech4Egypt and Agritech4Kenya Innovation Challenges.





# Sustainability & Funding Ask

- **Funding Ask:** \$50,000 Refundable Grant (10X Accelerator).
- **Use of Funds:**
  - **Product Development:** 35% (AI scoring and predictive yield analytics).
  - **Market Expansion:** 40% (New hubs and field agent recruitment in Elgon/Bukedi regions).
  - **Working Capital:** 15% (Initial NARO seed inventory for new groups).
  - **Talent:** 10%.



# Thank You

Everlend Agritech Limited

Ntinda, Kampala, Uganda

