



Concept Brief

Project Name: Impact-First Peer-to-Peer Platform

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The seventeen apps in the platform:

1. Local Market Information
2. Local Weather
3. Alerts and Early Warning
4. Connecting with Buyers
5. Connecting with Suppliers
6. Local Buy/Sell/Trade Adds
7. P2P Loans
8. Digital Banking
9. Local Banking
10. Personal Finance
11. Investing
12. Crop Insurance
13. Electronic Library
14. Local News
15. Audio/Video Files
16. Reports and Statistics
17. Continuing Education

Plans for the community:

- 23 discussion topics
- 14 design areas
- 9 research databases

The first two target markets:

- Malawi
- Myanmar



The goal: Create a smartphone based platform of 17 apps that gives rural smallholder farmers in the developing world the financial, networking and informational tools they need to maximize the productivity of their farms.

The idea: Connect rural farmers with lenders, suppliers, buyers, neighbors and educators via a collection of simple apps that empowers them to easily access the resources they want, when and where they want them.

The problem: Approximately 1.5 billion people around the world are smallholder farmers. They include 75% of the world's poorest people but are also some of its hardest working. We believe that, despite the incredible growth and innovation in other industries, agriculture remains the best opportunity for smallholder farmers to improve their earnings and better their lives.

The audience: If you would like the opportunity to earn a steady 10% return on your investments while doing some serious good for the future of humanity, this project is for you.

The approach: Smallholder farmers are by no means a homogeneous group. They are spread across virtually every climate and region of the world and the crops they grow and animals they care for depends on their diverse growing conditions. The structural and political environments they work in are also widely varied. Our plan is not a cookie cutter solution for every farmer's problems, but rather a platform that empowers farmers to develop their individual solutions through a combination of the 17 apps. Every farmer will most likely not use every app, nor will they use them in the same ways, but our goal is to give every farmer whatever apps they need to develop their individual farm to their full potential.

The financial engine of this business plan is a peer-to-peer micro-lending methodology built on the incredible work of Zidisha, an organization that has been developing and testing a micro-finance peer-to-peer lending platform in rural Africa since 2009. In February 2014, Zidisha released their source code to the public under a GPLv3 open-source license.

By building on this work and that of literally thousands of development organizations around the world, we will launch a user-friendly platform that gives rural smallholder farmers instant access to the most up-to-date and relevant information they need to increase the productivity and profitability of their farms.

Challenges & Unknowns: One and a half billion smallholder farmers, spread across literally every corner of the globe, is a high-hard customer base to reach. That is why we are building an on-line community of people from all over the world and with a wide variety of backgrounds and experience to discuss, brainstorm and develop creative solutions to the challenges of developing and implementing each of the seventeen apps.

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