

Grow Mobile



Organizing Fragmented Agricultural Markets into Unified Digital Infrastructure

Africa and the Caribbean's trillion-dollar agribusiness opportunity* is constrained not by demand — but by coordination.

*Source: World Bank, African Development Bank, \$1t by 2030

COMPARISON OF COMMERCE SYSTEMS

ORGANIZED COMMERCE

- Verified payment
- Delivery confirmation
- Transaction record
- Dispute trail

SMALLHOLDER AGRICULTURE

- Verbal agreements
- Screenshots
- Cash exchange
- No record

Smallholder agriculture operates without transaction protection infrastructure.

when infrastructure is missing, risk appears

Price Uncertainty



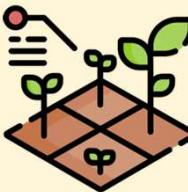
Payment Insecurity



Logistics Inconsistency



Post-Harvest Loss



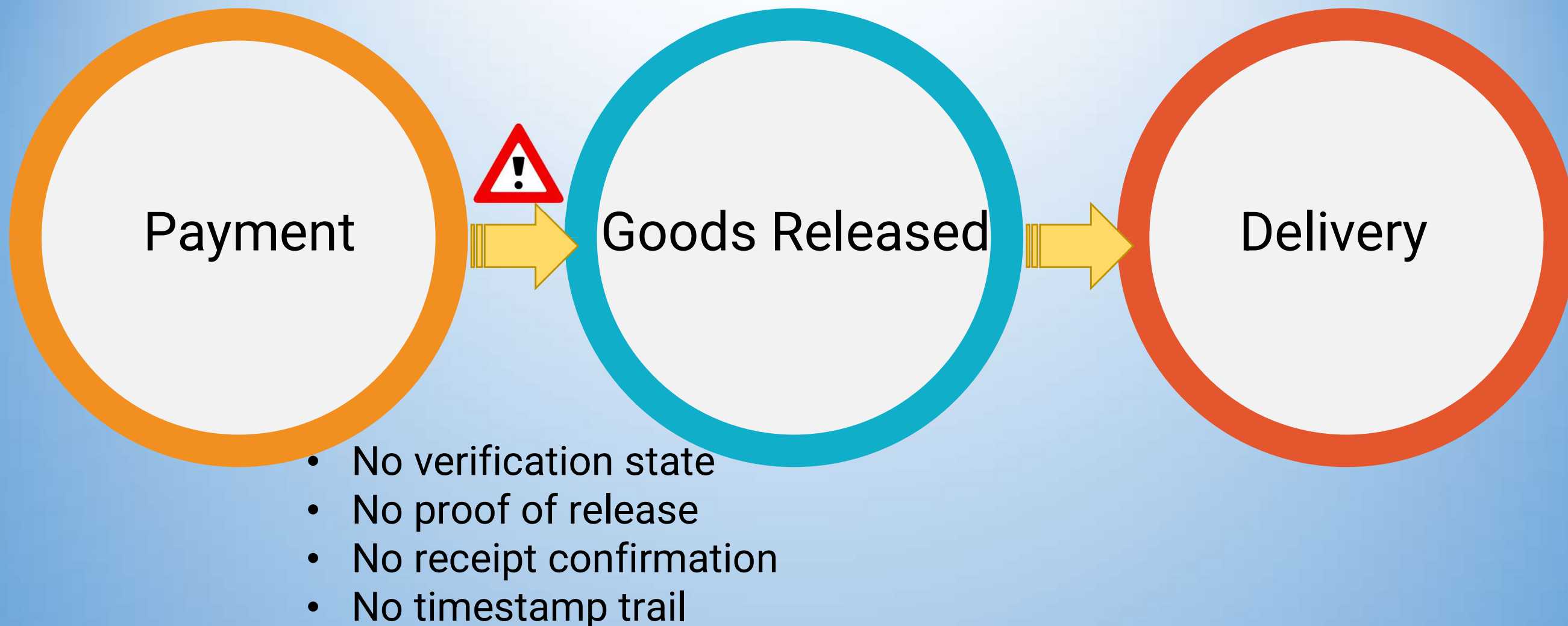
Delayed Settlement



Informal Communication



Fragmented coordination creates cascading risk.



Value changes hands without controlled verification.

Every coordinated agricultural transaction faces this exposure.



Agreement:

- Payment Verified
- Release Logged
- Receipt Confirmed
- Timestamped Record

Grow Mobile inserts transaction infrastructure - forming the foundation for a coordinated agricultural ecosystem.

when transactions are unprotected, markets cannot scale



Limited Market Reach

Without verified transactions, farmers restrict sales to known buyers.

Trust remains local.



Weak Price Power

Informal deals reduce pricing transparency and negotiation leverage.

Information stays fragmented.



Unstable Logistics Coordination

Transport and delivery lack documented confirmation.

Disputes and delays increase friction.



No Reliable Data Signals

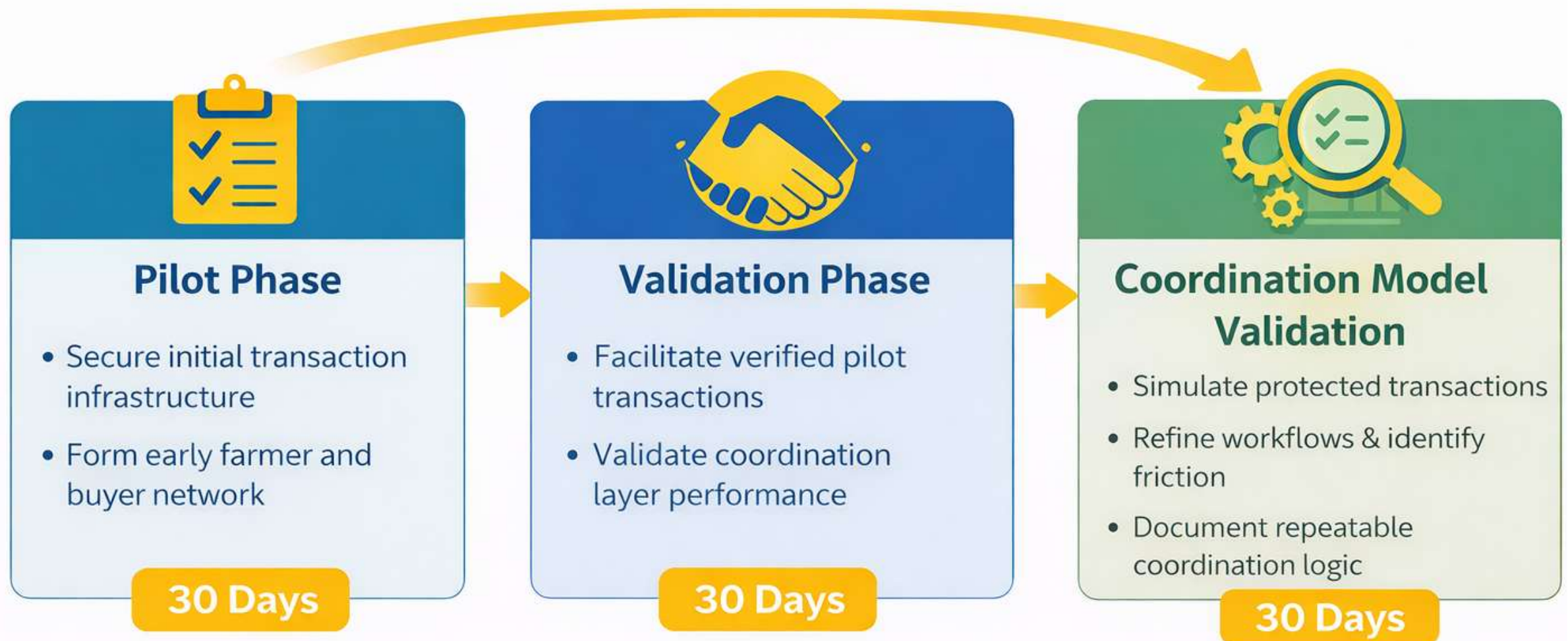
Transactions leave no structured record.

Demand, pricing, and volume signals remain invisible.

Without transaction infrastructure, agricultural coordination cannot compound.

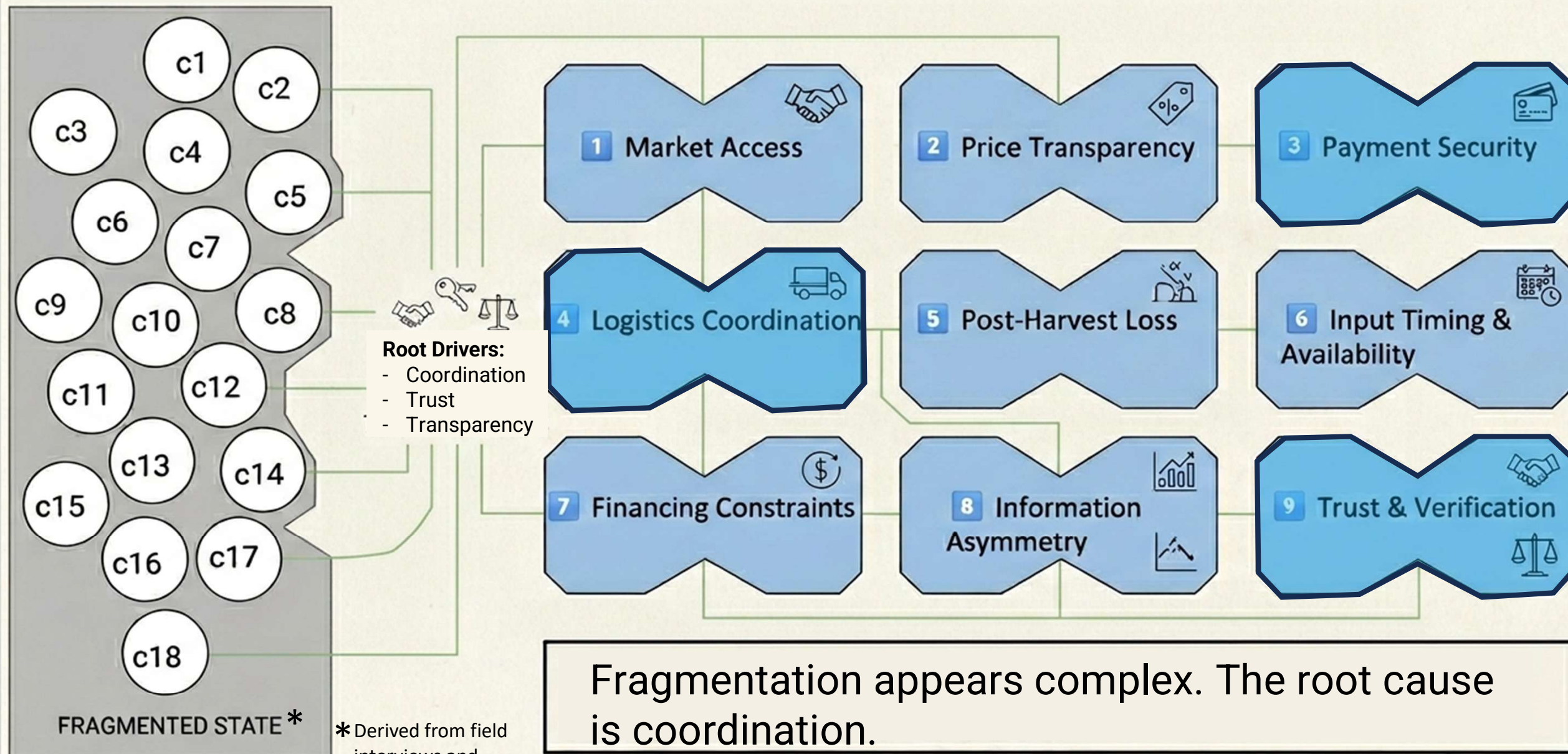
Source: World Bank, African Development Bank, \$1t by 2030

90-Day Execution Pilot



18 documented constraints *

from 18 fragmented challenges to 9 structural categories



SINGLE PLATFORM ECOSYSTEM



Verified Transactions



Coordinated Market Access



Structured Data & Demand

Grow Mobile: the practical, execution-ready solution, made real

SINGLE PLATFORM ECOYSTEM

- **Coordinated:** connected buyers, sellers, and services
- **Transparent:** visible pricing and recorded exchanges
- **Integrated:** marketplace and services unified
- **Protected:** verified payment and documented release

Kifa
Agripreneur Hub

Seizing Africa and the Caribbean's trillion-dollar agribusiness opportunity.



Confidential

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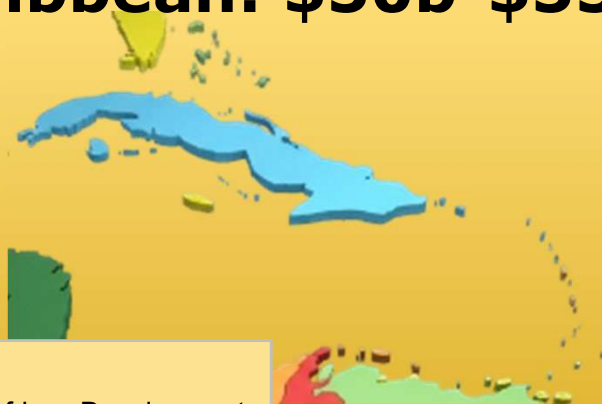
massive market opportunity — and our strategic wedge

Total Addressable Market

Africa: \$800-920b



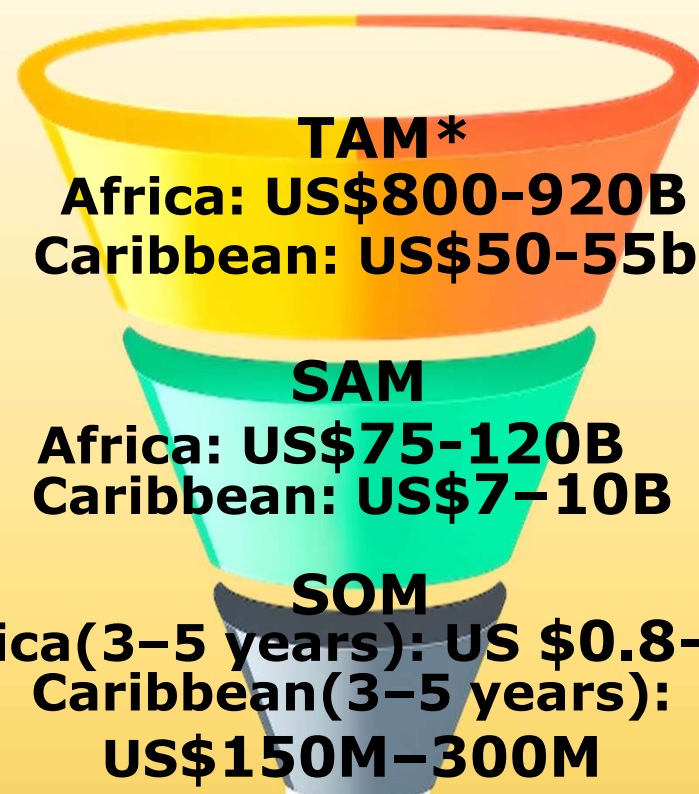
Caribbean: \$50b-\$55b



Source(s):

- TAM, African Development Bank (2023), World Bank (2023)
- Overall Agricultural Workforce (2022)
- CARICOM (2023)

***Note:** TAM derived from FAO production data + AfDB agribusiness forecasts, adjusted with multipliers for processing, logistics, retail, and digital services.



- Ghana and St. Kitts & Nevis are initial entry markets beginning with market activation and validation
- TAM shows the size of the opportunity.
- SAM shows the digitally reachable slice we can serve now.
- SOM shows our achievable capture in 3-5 years, starting with Ghana + St. Kitts & Nevis.

Why Grow Mobile Is Positioned to Become Foundational Market Infrastructure

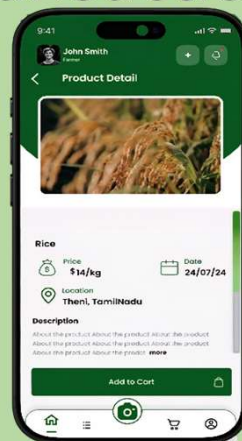
- **Marketplace Wedge:** Purpose-built entry point designed to aggregate fragmented agricultural trade.
- **Embedded Trust Layer:** Mobile money + order tracking designed to institutionalize transaction reliability.
- **Strategic Beachhead:** Launching in Ghana + St. Kitts & Nevis to establish early transaction density.
- **Network Effects & Retention:** Expansion into logistics, storage, AI, and agripreneur training makes Grow Mobile the central hub for farmers.

Subscriptions (Primary)



- Lite \$5 / Pro \$7 / Premium \$10 (per month)
- **Core recurring revenue**

Marketplace Transactions



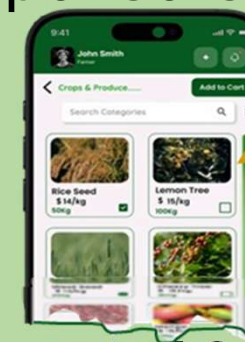
- 2.5% fee per trade
- **Scales with farmer adoption**

Transport & Logistics



- 15–20% of trip cost
- **Extension of marketplace**

Advertising / Sponsorships



- **Targeted farmer audience**
- Estimated \$8–12 CPM
- **Premium sponsorships valued at \$5K–\$15K per sponsor per month**

Example
Advertisers/Sponsors
Africa

- Flour Mills of Nigeria
 - Kenya Seed Company
- Caribbean
- AgroAmerica Caribbean
 - Agroplex Caribbean

Kifa Agripreneur Hub

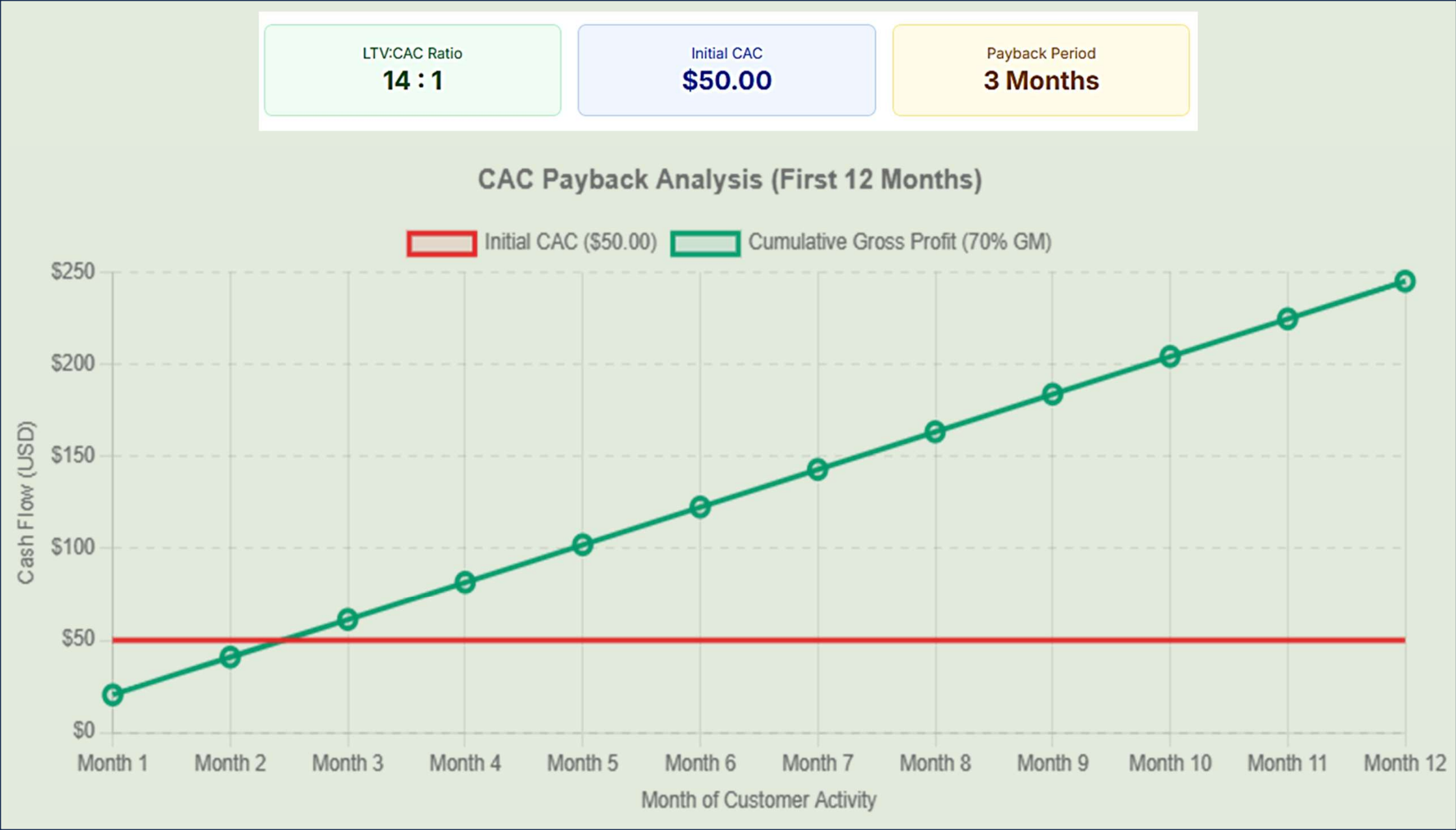


- **\$75 per farmer (14-week training) targeting 100 farmers in pilot year**
- **Crop sales via Hub**

Modules activated progressively based on market validation and transaction density.

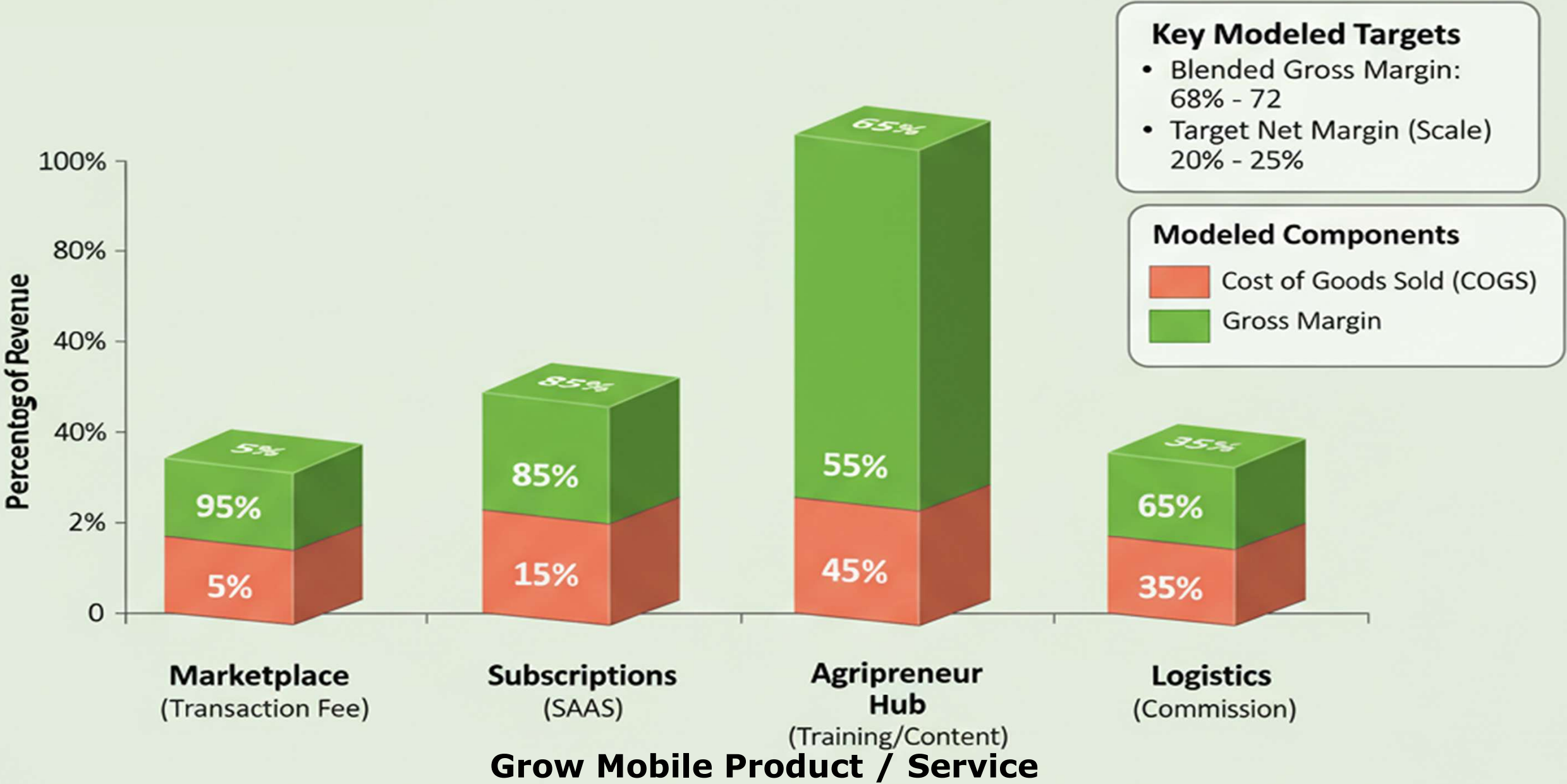
Initial Market Activation & Validation Ghana and St. Kitts & Nevis

- Structured farmer onboarding
- Controlled buyer–seller activation
- Transaction validation (from manual to digital)
- Execution-led market proof
- Liquidity and trust validation



LTV assumptions scale after repeat transaction behavior is validated in initial markets.

modeled profitability: gross margin breakdown by revenue stream



structural forces are aligning(why now is the right investment moment)

1. Digital Adoption & Financial Inclusion

- Smartphone Penetration: **40-50%** & rising
- Digital Market (SAM): **\$75B-\$120B**

2. Global Supply Chain Instability & Food Security

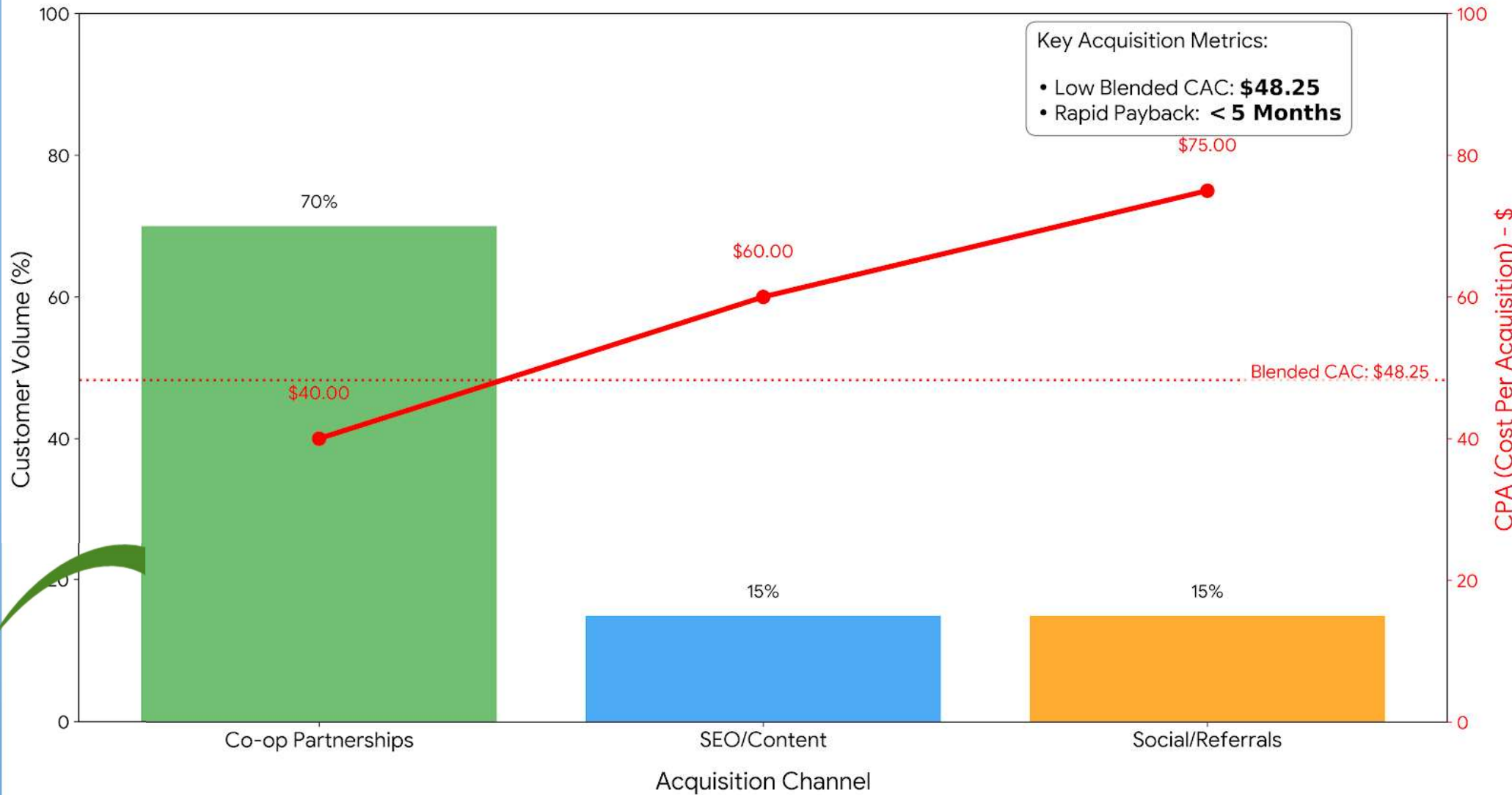
- Value Loss: Up to **40%** Post-Harvest
- Solution Requirement: Guaranteed Trust & Logistics

GROW MOBILE: THE OPTIMAL INVESTMENT
We Are the \$1T Opportunity Infrastructure

3. Institutional Focus on Agribusiness Funding

- Market Opportunity: **\$1T** by 2030
- Strategic Entry: Ghana & St. Kitts Co-Op Partnerships

Customer Acquisition: Low-Cost, High-Efficiency Scaling



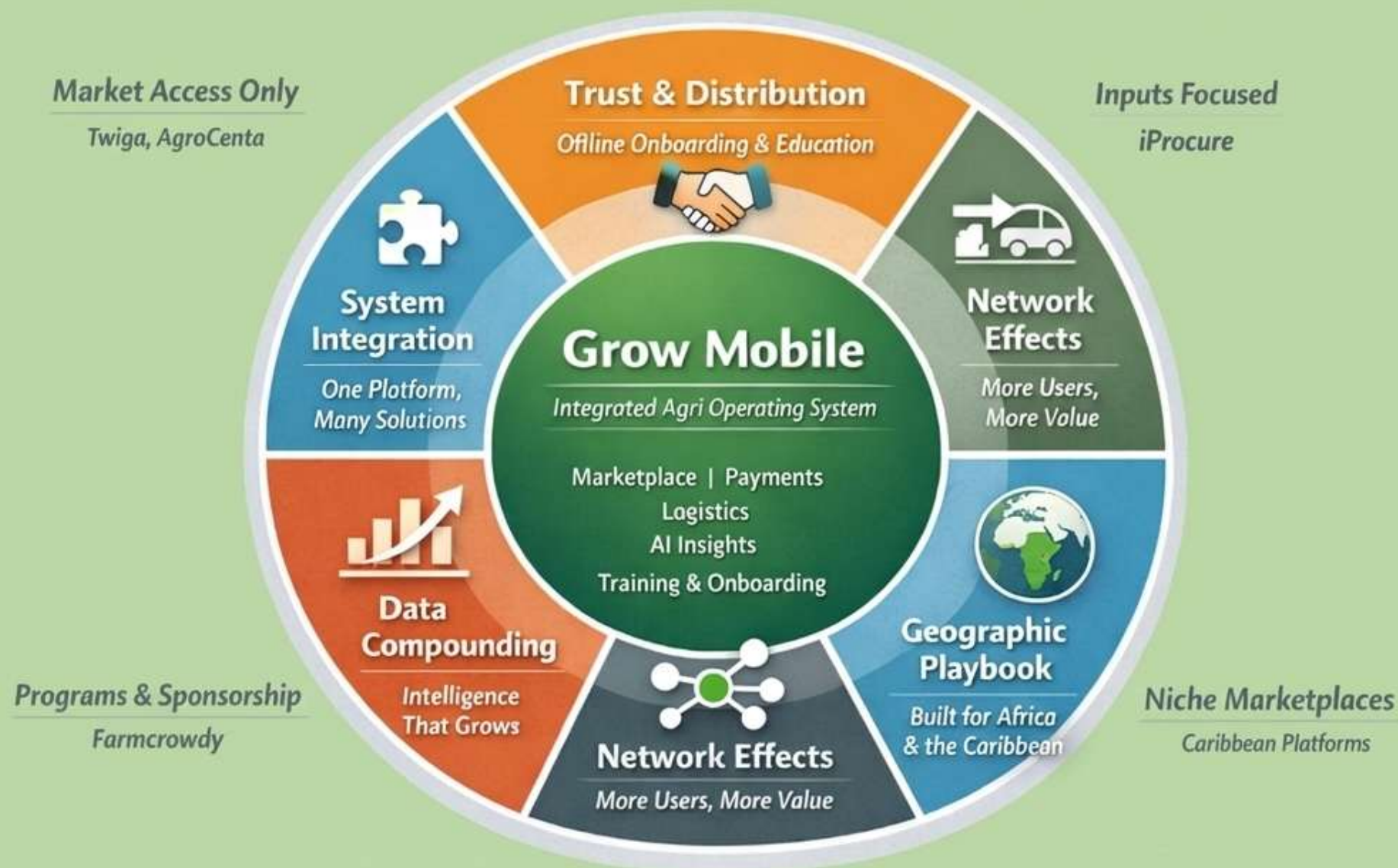
Awareness
→
Assisted
Onboarding
→
First Transaction
→
Repeat Usage

Examples:

- Government ministers of food and agriculture
- Chiefs of agricultural village groups
- Formal agriculture organizations
- Agricultural inputs companies
- Assisted Onboarding & Trust Formation
- Human-led onboarding precedes digital self-service in early markets.

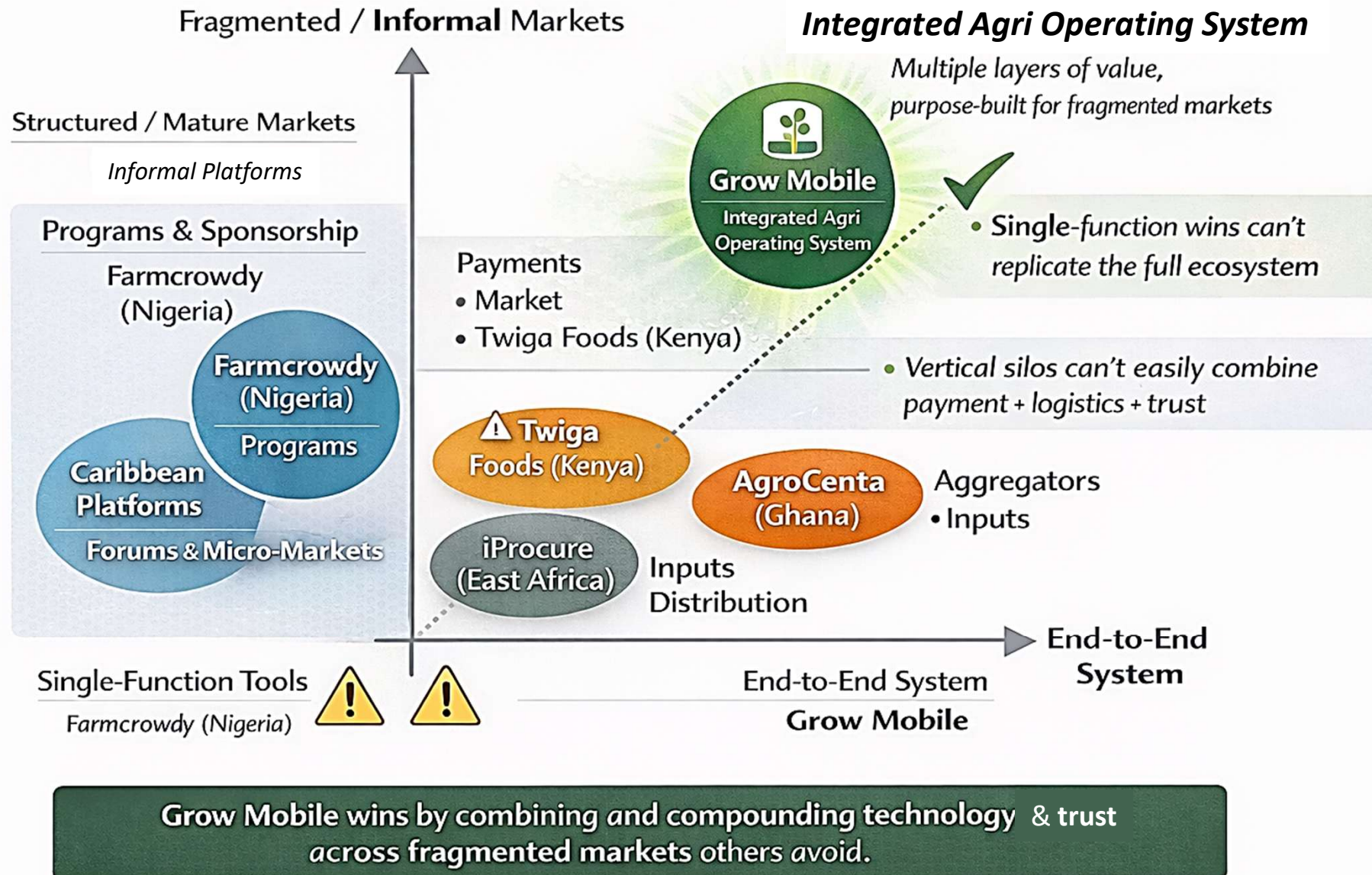
Grow Mobile's Moat

An Integrated Operating System for Fragmented Agricultural Markets



Wedge First: Targeted Entry ▶ **Execute & Build Trust** ▶ **Partner Smart: Integrate, Don't Rebuild** ▶ **Expand After Liquidity**

Competitive Positioning: Why Grow Mobile Wins



Initial Market Activation & Validation

Ghana and St. Kitts & Nevis

Execution before software. Validation before scale.

- Structured onboarding of an initial cohort of farmers and buyers in each market
- Controlled activation of buyer–seller transactions to validate real demand
- Manual and semi-manual workflows used to prove pricing, fulfillment, and trust
- Focus on repeat transactions and reliability, not user volume
- Insights from live execution directly inform Grow Mobile MVP build priorities

Target early activation: 15–25 farmers in Ghana and 10–15 in St. Kitts & Nevis, prioritizing transaction flow and fulfillment reliability over scale.

meet the team: from idea to investable reality

Covering the key risks that matter to investors



Don Hough
Founder/CEO

Capital & Strategy
Discipline
45+ yrs Wall Street;
scaled firms through
multiple cycles.



Marthe Mournier
Chief of Staff

Regulation &
Governance Safety
30+ yrs compliance;
guided firms through
M&A & regulatory shifts.



Yahsonn Tafari
Head of Caribbean
Affairs

Farmer Adoption &
Resilience
18 yrs agribusiness;
pioneer in climate-smart,
off-grid farming.



Dr. Ikechi K. Agbugba
Sr. Research Consultant

Policy & Market
Foresight
Ph.D. Econ; advisor to
African ministries; Brain
Re-engineering author.

Team combines capital markets, systems design, and on-the-ground operating experience.

Planned Hires



COO
Planned Hire

Operational Excellence
Ensures flawless
execution at scale.



Head of Product
Planned Hire

Platform Evolution
Adapts platform to user
adoption.



Logistics Officer
Planned Hire

Supply Continuity
Removes transport &
delivery bottlenecks.



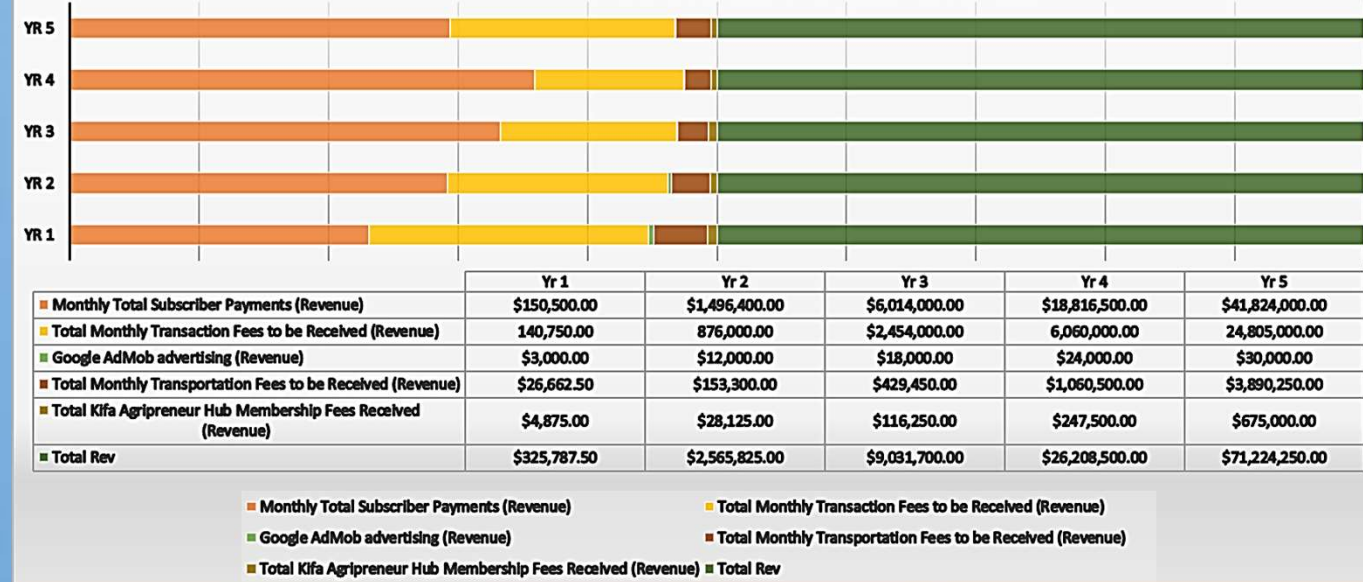
Sales & Marketing
Director
Planned Hire

Growth Acceleration
Drives adoption &
monetization.

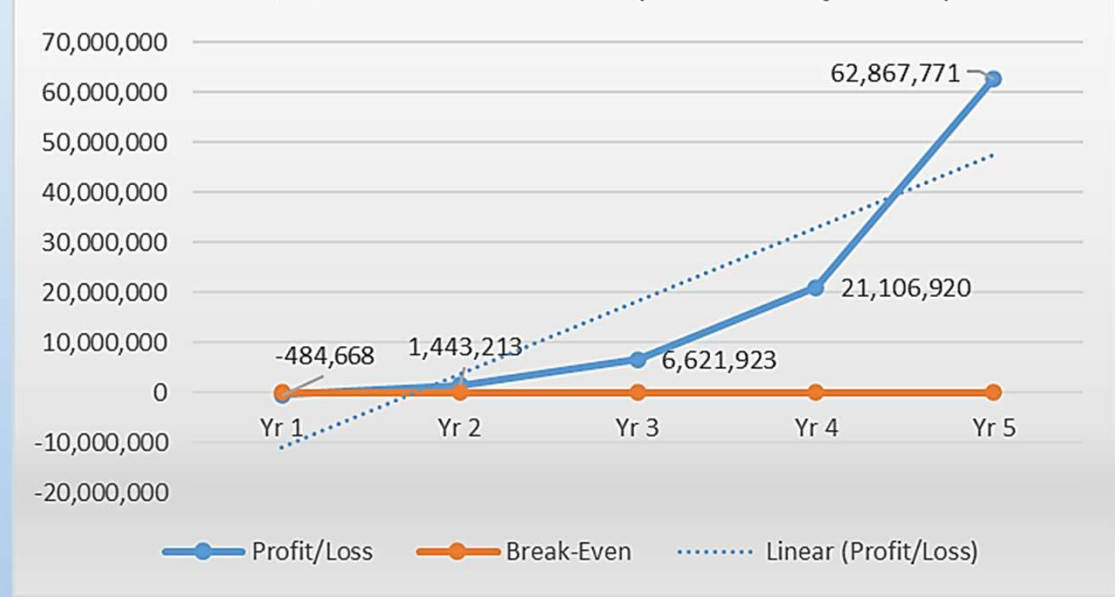
\$71M revenue; profitable scale in 5 years

Metric	Year 1	Year 2	Year 3	Year 4	Year 5 (Annual Total)
Revenue	\$325,787.50	\$2,565,825.00	\$9,031,700.00	\$26,208,500.00	\$71,224,250.00
Number of Customers/Subscribers	\$21,100.00	\$207,200.00	\$842,000.00	\$2,577,500.00	\$5,512,000.00
COGS	\$35,655.00	\$320,112.00	\$1,154,493.00	\$3,269,619.68	\$6,338,122.83
Gross Profit	\$290,132.50	\$2,245,713.00	\$7,877,207.00	\$22,938,880.33	\$64,886,127.17
OPEX	\$774,800.00	\$802,500.00	\$6,621,922.51	\$1,831,959.92	\$2,018,356.64
Net Profit	-\$484,667.50	\$1,443,213.00	\$6,621,922.51	\$21,106,920.41	\$62,867,770.53

The 5 Sources of 5 Year Revenues



Profit/Loss vs. Break-Even (5-Year Projection)



Notes:

- Year 1 reflects execution-led validation with partial product rollout; scale assumptions activate post-pilot
- Aggressive scale-up
- Break even year 2
- Controlled user adoption curve
- Geographic expansion across multiple African and Caribbean countries

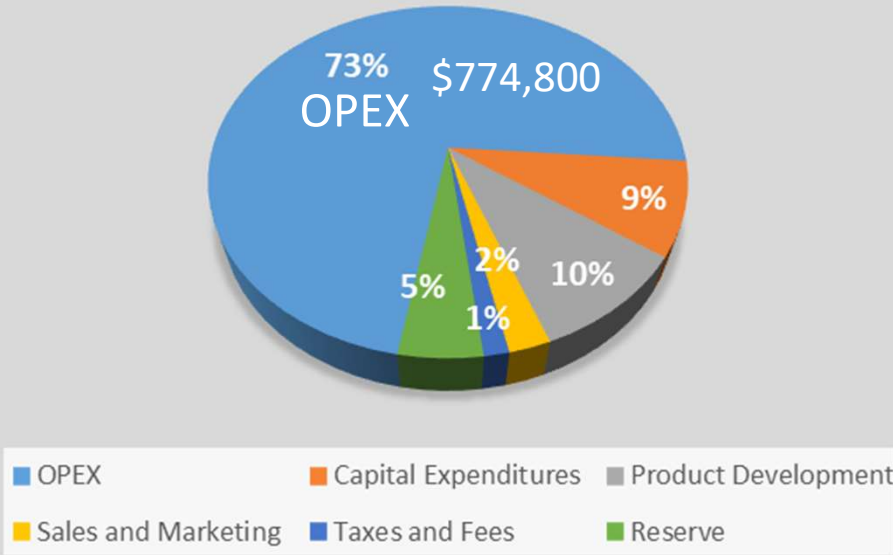
1 Platform Compounding	2 Strategic Positioning	3 Liquidity Pathways
• Expanding protected transaction volume • Multi-country marketplace expansion • Integration of services (logistics, finance, inputs) • Accumulating structured agricultural transaction data	Grow Mobile becomes a coordination layer across: • Financial institutions • Logistics providers • Commodity aggregators • Input suppliers • Agri-tech platforms	As coordination density increases, potential outcomes include: • Strategic acquisition by agri-fintech, logistics, or marketplace platforms • Regional infrastructure consolidation • Long-term public market positioning
Infrastructure strengthens as network density increases.	Transaction infrastructure becomes strategically valuable to ecosystem players.	Optionality emerges from scale - not speculation.

Our Ask: \$1.0 Million Seed Capital for 15.6 Months of Value Creation

our ask

Category	Amount	Focal Point	Investor Focus
OPEX	73% (\$774,800)	Foundational Team & Scalable G&A	Execution Certainty. Funding the CXO-level team is the cost of leadership talent .
Capital Expenditures	9% (\$90,000)	Asset-Based Future Scaling	Balance Sheet Value. Investment in long-term infrastructure that will be amortized to support 3.7M Year 5 users .
Product Development	10% (\$100,000)	Core Technology Build & AI Integration	IP & Moat. Securing the proprietary platform and building the competitive barrier .
Sales and Marketing	2% (\$25,000)	Validated Go-To-Market & Initial Traction	Demand Proof. Budget to de-risk the market entry and achieve the first 21,100 subscribers .
Taxes and Fees	1% (\$15,000)	Legal De-Risking & Compliance Setup	Trust & Stability. Ensures full regulatory compliance in the target market from Day 1 (licenses, legal entity setup, basic tax registration).
Reserve	5% (\$50,000)	Liquidity Buffer & Downside Protection	Risk mitigation. A non-operational reserve to cover unforeseen delays or cost overruns , ensuring we do not miss a critical milestone.
TOTAL ASK	100.0% \$1,054,800	~15.6 Month Runway to Proof of Concept	Capital to reach break-even in Year 2 and validate unit economics before the next round.

First Year Use of Funds



OPEX	\$774,800
Capital Expenditures	\$90,000
Product Development	\$100,000
Sales and Marketing	\$25,000
Taxes and Fees	\$15,000
Reserve	\$50,000
Total	\$1,054,800

Appendix

Appendix 1.
Insights from early farmer interviews and pilot outreach (part 1)



1 Input Access & Affordability

Farmers struggle to access fertilizer, seeds, & chemicals **at the right time and price**. They buy less due to cash constraints.

Impact: Reduced yields, conservative decision-making.

2 Market Access & Price Uncertainty

Farmers grow crops **without knowing who will buy them, at what price, or when payment will occur**, often relying on middlemen.

Impact: Fear of scale and unpredictable income.

what farmers actually told us

3 Cash Flow & Credit Timing Gaps

Formal credit is rare. Farmers rely on informal lenders, buyer advances, or personal savings to bridge planting-to-harvest cycles.

Impact: Limited ability to invest or plan beyond the current season.

4 Weather & Seasonal Unpredictability

Rainfall and seasons are no longer reliable. Farmers make critical decisions based on guesswork rather than timely information.

Impact: Increased risk and crop loss.

5 Knowledge Gaps & Late Information

Farmers often receive guidance **after problems occur**, copying peers rather than accessing timely, trusted advice.

Impact: Preventable losses compound over time.

Appendix 1a. (continued)
Insights from early farmer interviews and pilot outreach (part 2)



6 Pest, Disease & Crop Loss Risk

Early identification and treatment are inconsistent, with losses frequently accepted as unavoidable.

Impact: Yield erosion even in otherwise favorable seasons.

7 Trust, Payment & Transaction Risk

Unclear terms, payment delays, and lack of records create fear of being cheated and reluctance to engage new buyers.

Impact: Participation in markets is constrained by trust, not demand.

what farmers actually told us

8 Infrastructure Constraints

Poor roads, lack of storage, and unavailable transport cause losses **after successful growing**.

Impact: Value is lost post-harvest.

9 Entry Barriers for New/Young Farmers

New farmers lack clear pathways, mentorship, and confidence to start or persist.

Impact: Long-term sustainability risk, less critical for MVP.

Key Insight

Farmers do not describe their problems as “policy gaps” or “system failures.” They describe **coordination, timing, trust, and access problems.**

Africa

TAM (Total Addressable Market)

Methodology:

- FAO crop/livestock production value (2023): ~\$330B.
- Processing/value addition multiplier: ~1.0–1.1× production (~\$300–350B).
- Retail, logistics, digital services multiplier: ~0.4–0.45× production (~\$120–150B).

TAM Africa = \$750–830B

SAM (Serviceable Available Market)

Assumption: Grow Mobile isn’t serving all agribusiness. Narrow to:

- 1.Farmers with smartphone/internet penetration (~40–50% of market, rising fast).
- 2.Segments relevant to Grow Mobile: market transactions, transport, digital services, training.

Calculation:

- Apply ~10–15% filter to TAM for digitally reachable + marketplace-relevant subset.
- ~\$75–120B.

SAM Africa = \$75–120B

SOM (Serviceable Obtainable Market)

Assumption: Early-stage realistic penetration in 5–7 years.

- Capture ~1–2% of SAM (entry via Ghana, Kenya, Nigeria, South Africa, etc.).
- ~\$0.8–2.0B potential.

SOM Africa = \$0.8–2.0B

Caribbean

TAM (Total Addressable Market)

Methodology:

- FAO/World Bank production base: ~\$25B.
- Processing/value addition multiplier: ~0.7–0.9× production (~\$18–22B).
- Retail, logistics, digital services multiplier: ~0.3–0.4× production (~\$7–10B).

TAM Caribbean = \$50–55B

SAM (Serviceable Available Market)

Assumption: Higher mobile penetration than Africa, but smaller base market.

- Digitally reachable + Grow Mobile-relevant segments ~15–20% of TAM.
- ~\$7–10B.

SAM Caribbean = \$7–10B

SOM (Serviceable Obtainable Market)

Assumption: Early penetration in 5 years.

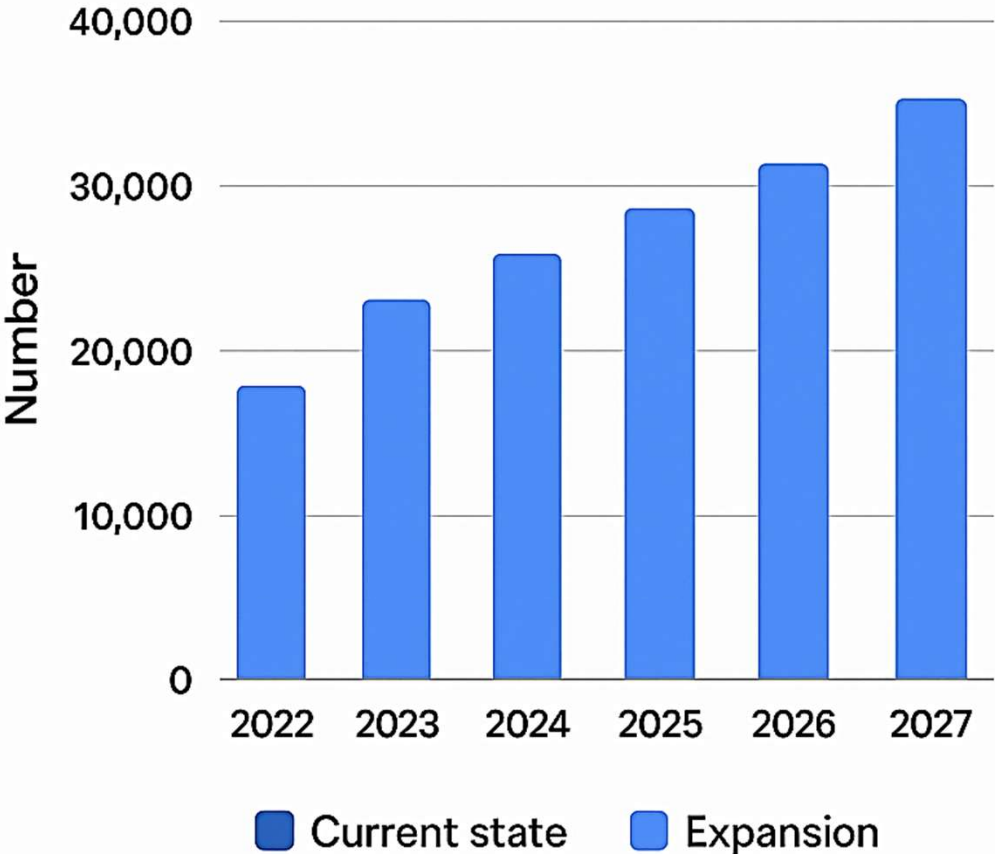
- Capture ~2–3% of SAM (small, concentrated economies make penetration easier).
- ~\$150–300M potential.

SOM Caribbean = \$150–300M

Combined View (Africa + Caribbean)

- TAM:** ~\$800–885B
- SAM:** ~\$82–130B
- SOM:** ~\$1.0–2.3B

AFRICAN COOPERATIVES: CURRENT STATE AND EXPANSION POTENTIAL



- 20,000+ agricultural cooperatives in Africa (2022)
 - Tens of millions of farmers
 - 5-year growth potential of 40%+
- Drivers of growth
- Improving infrastructure
 - Market access
 - Financial inclusion

Model Inputs	ARPU: \$15.00 (Blended)	<i>Our integrated model allows for a \$15 ARPU, far surpassing basic mobile money, because we capture revenue from transactions, subscriptions, and logistics.</i>
	Churn: 1.5% (Monthly)	<i>Our churn rate hypothesis is low (1.5%) because the integrated platform creates extreme customer stickiness—it’s too painful for a farmer to switch.</i>
	CAC: \$50.00 (Target)	<i>This low CAC is not through advertising, but through our strategic, low-cost partnerships with established farmer co-operatives in Ghana and St. Kitts & Nevis.</i>
Key Results	LTV:CAC Ratio: 14:1	<i>This ratio is the proof point of our efficiency. For every \$1 we spend on acquiring a farmer, we expect to generate \$14 in gross profit—a world-class ROI that justifies scaling investment.</i>
	CAC Payback: < 5 Months	<i>We recover our customer acquisition cost in less than 5 months, meaning every dollar invested starts generating cash flow back to the business almost immediately.</i>

Appendix 5.

the need and demand for African and Caribbean agriculture

Ministerial Quotes on Agriculture & Digitalization

#	Quote	Minister / Country	Source
1	“Digitalization is no longer a luxury; it is a necessity. If our farmers do not embrace these innovations, we risk being left behind in an era where agriculture is becoming more competitive and knowledge-driven.”	Sam Kawale, Minister of Agriculture (Malawi)	247malawi.com article “Minister of Agriculture Sam Kawale urges farmers to embrace digitalization for modern farming” IICA+1
2	“The digital age must become the primary source of information sharing. After that, face-to-face extension, farmer-to-farmer extension ... can follow.”	Sam Kawale, Minister of Agriculture (Malawi)	mwnation.com “Minister tells farmers to embrace digitisation” IICA+1
3	“We need to harness all those assets of the youth and put them in the agriculture sector so that they can contribute meaningfully to the future of the sector.”	Sam Kawale, Minister of Agriculture (Malawi)	manaonline.gov.mw “Youth involvement in agriculture critical” IICA+1
4	“The agriculture sector in our country has huge opportunities for wealth creation; that’s why I call on you to take advantage of these opportunities and make fortunes from farming activities. ”	Dr. Gerardine Mukeshimana, Minister of Agriculture and Animal Resources (Rwanda)	minagri.gov.rw “minister urges youth to participate in agriculture development” IICA+1
5	“Several African Ministers of Agriculture have called for the digitalization of the sector ... to address problems of risk and the distribution faced by smallholder farmers in Africa.”	Demba Sabally, Minister of Agriculture (Gambia) , speaking collectively for African ministers	allafrica.com article “African ministers of agriculture call for digitization” IICA+1

Appendix 5.

the need and demand for African and Caribbean agriculture

Ministerial Quotes on Agriculture & Digitalization

#	Quote	Minister / Country	Source
6	“The traditional way of farming is a hindrance to the level of agriculture stage we want to reach ... It has become extremely difficult to encourage them to incorporate these digital platforms in their farming practices.”	Bryan Acheampong, Minister of Food and Agriculture (Ghana)	accessagric.com “minister urges smallholder farmers to adopt digital farming techniques” IICA+1
7	“Technology innovation has already contributed 16 to 18 per cent, but we are aiming for 21 per cent. We need to introduce our technology into agriculture to produce enough food to feed ourselves ... Without technology, countries like Nigeria cannot practise agriculture effectively.”	Minister of Agriculture, Nigeria	punchng.com “minister urges digital tech adoption to improve agriculture; boost food security” IICA+1
8	“The next task is to strengthen the digital sector, the digital platform and the system for registration of farmers, and to provide them with real assistance.”	Demba Sabally, Minister of Agriculture (Gambia)	afdb.org “African ministers advocate digitalization support smallholder farmers” IICA+1
9	“We must improve the conditions of food producers, who are the true generators of wealth.”	Zulfikar Mustapha, Minister of Agriculture (Guyana)	iica.int or Caribbean News Service “Caribbean ministers of Agriculture emphasize ... cooperation needs ... transformation ...” IICA+1
10	“Rural digital inclusion has become more crucial than ever before to tackle the challenges facing the agricultural sector ... Digital skills must therefore be developed throughout the rural population, and the sector must be encouraged to adopt and utilize the available technologies and innovations.”	Zulfikar Mustapha, Minister of Agriculture (Guyana)	Caribbean News Service article “Guyana’s Minister of Agriculture underscores the importance of digital inclusion as a priority for agriculture in the Caribbean” caribbeannewsservice.com

Monthly Unit Economics Data

MONTH	MONTHLY GROSS PROFIT (70% GM)	CUMULATIVE GROSS PROFIT	CAC (INITIAL COST)	NET CASH FLOW (CUM. PROFIT - CAC)
Month 1	\$20.42	\$20.42	\$50.00	\$-29.58
Month 2	\$20.42	\$40.84	\$50.00	\$-9.16
Month 3	\$20.42	\$61.26	PAYBACK	\$11.26
Month 4	\$20.42	\$81.68	\$50.00	\$31.68
Month 5	\$20.42	\$102.10	\$50.00	\$52.10
Month 6	\$20.42	\$122.52	\$50.00	\$72.52
Month 7	\$20.42	\$142.94	\$50.00	\$92.94
Month 8	\$20.42	\$163.36	\$50.00	\$113.36
Month 9	\$20.42	\$183.78	\$50.00	\$133.78
Month 10	\$20.42	\$204.20	\$50.00	\$154.20
Month 11	\$20.42	\$224.62	\$50.00	\$174.62
Month 12	\$20.42	\$245.04	\$50.00	\$195.04