



Grow Mobile

Turning fragmented agricultural transactions into coordinated commerce.

Building Market Intelligence from verified commercial activity.

Making agricultural commerce more trusted, trackable, and repeatable.

RAISING \$1.0M PRE-SEED

Africa + Caribbean • Investor Presentation • August 2026

Illustrative operating concept

Agricultural trade happens every day. Too little of it is coordinated well enough to scale.

Buyers, sellers, transporters, and payment channels already exist. What is often missing is a shared process that verifies terms, tracks execution, confirms completion, and preserves a commercial record.



✔ **What already exists**

- Supply
- Demand
- Buyers
- Sellers
- Transport
- Payment channels

✖ **What is missing**

- Shared transaction status
- Terms and payment verification
- Delivery verification
- Completion confirmation
- Reliable commercial records
- Usable Market Intelligence

The opportunity is not to create agricultural trade. It is to make existing trade more trusted, repeatable and scalable.

Why now: agricultural commerce is ready for a coordination layer



1. Digital payment rails already exist

Existing mobile money and digital payment channels can support transaction verification and settlement without requiring new infrastructure.

The rails exist.



2. Commercial activity remains fragmented

While trade happens, logistics, agreements, and records remain disjointed across disconnected calls, messages, and informal records.

The workflow is still fragmented.

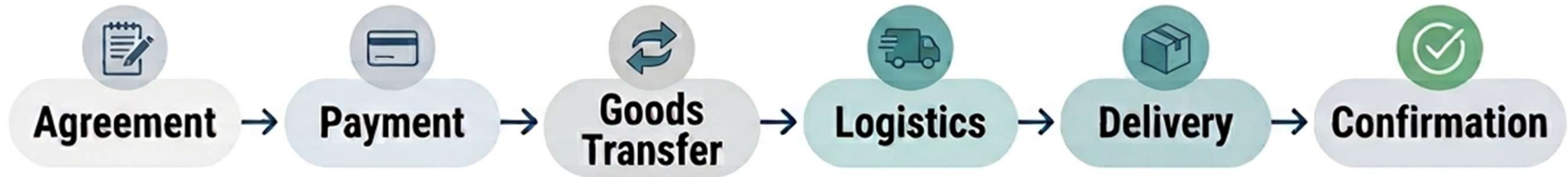


3. Verified transaction data creates strategic value

Every completed transaction can now generate structured information about pricing, demand, fulfillment and reliability.

The rails exist. Trade is active. Grow Mobile adds the coordination layer that turns commercial activity into verified transactions and usable Market Intelligence.

Grow Mobile turns disconnected transaction steps into one coordinated process



Verification, shared status and commercial records across every stage

Participants retain control of their commercial decisions. Grow Mobile provides the structure, visibility and verification needed to complete transactions reliably.

Trusted | Trackable | Repeatable

We start with the operators already moving agricultural trade

Initial Commercial Anchors



Aggregators

Supply aggregation and coordination

- Connect buyer demand with organized producer supply.



Commercial Buyers

Demand, purchasing and repeat transaction volume

- Provide recurring demand and drive transaction activity.

Grow Mobile Coordination Layer

Essential Ecosystem Participants



Transport Providers

Logistics capacity and delivery execution

- Ensure reliable physical movement from pickup through delivery.



Farmers and Producer Groups

Production, availability and fulfillment

- Retain commercial control while benefiting from structured visibility and verification.

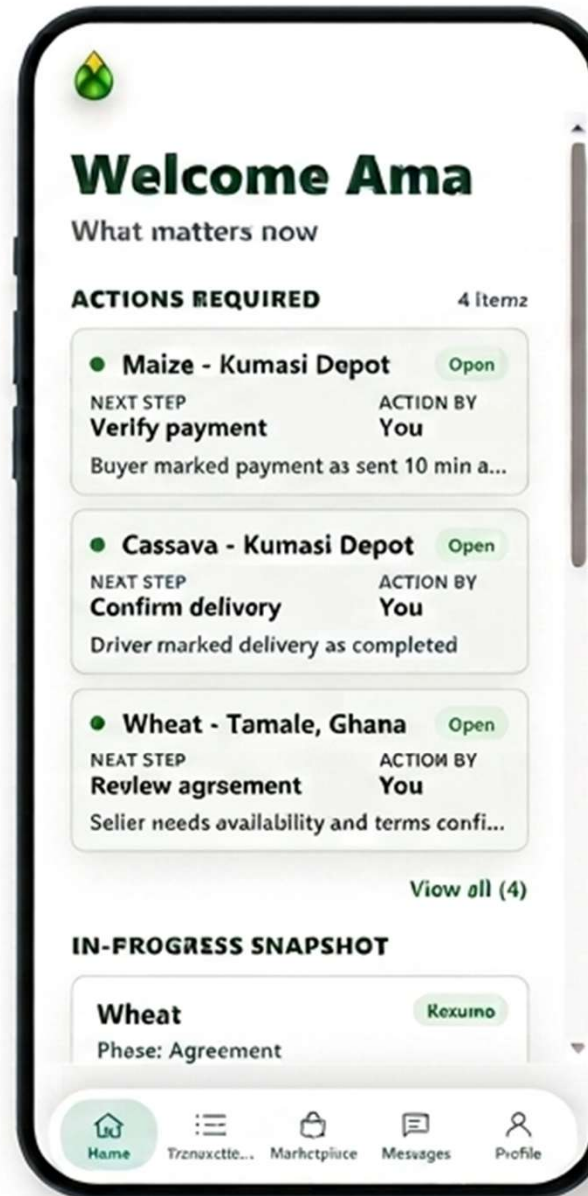
The objective is not mass adoption. It is a functioning commercial ecosystem with repeat, verified transactions.

Grow Mobile shows each participant what must happen next

How it works

Transactions move forward through role-based actions. Grow Mobile shows the next required step, who owns it, and what evidence or confirmation is still needed.

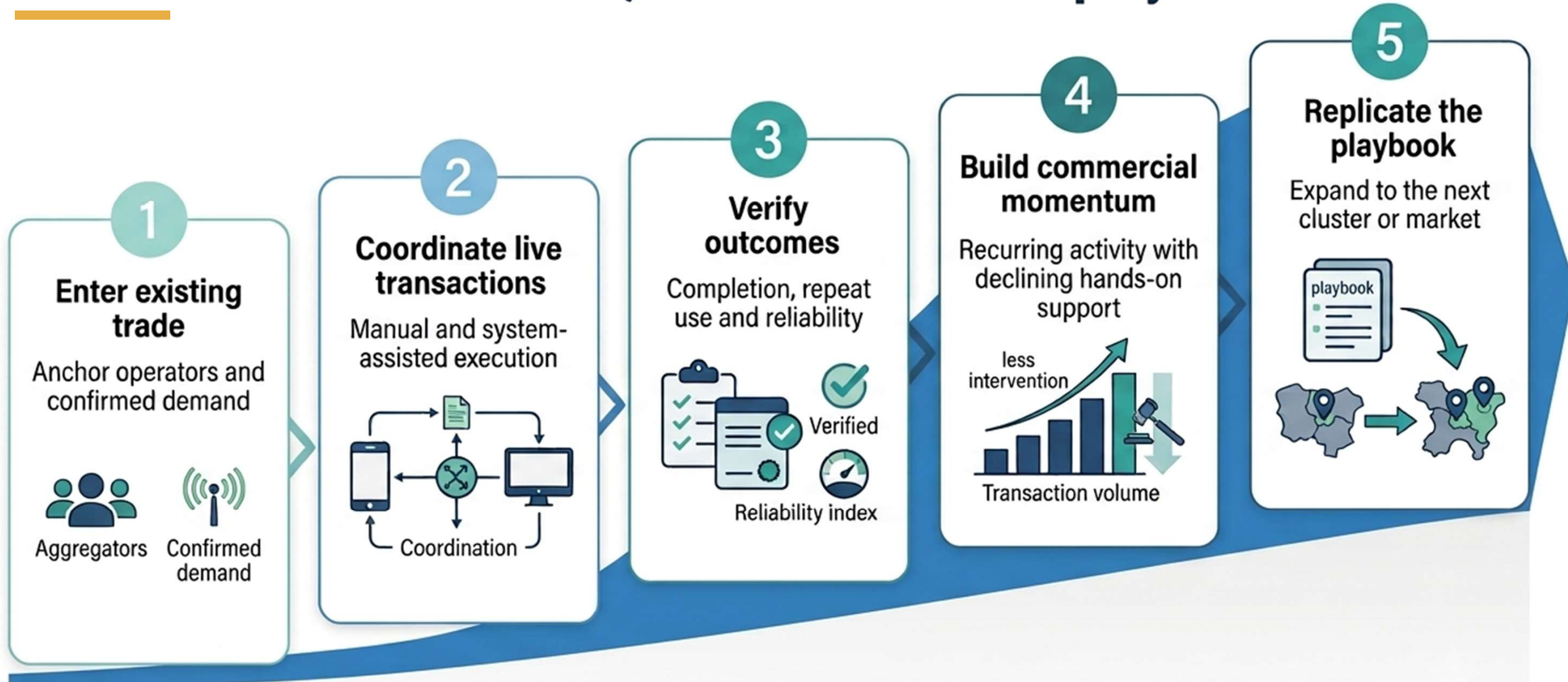
- Highlights actions that require attention
- Shows the current status of each transaction
- Assigns responsibility clearly
- Preserves updates and evidence in one transaction record



What changes

- Participants know what to do next
- Delays and missed handoffs become visible
- Payment, delivery, and confirmation are easier to verify and track
- Evidence stays tied to the transaction
- Completed transactions become permanent commercial records

Go-to-market: cluster-first, transaction-led deployment



Growth comes from successful transactions, not paid user acquisition.

Focused entry. Regional ambition.

Ghana: launch and validation market

- Complete the MVP and activate three commercial ecosystems
- Coordinate and verify live agricultural transactions
- Demonstrate repeat use and improved completion reliability
- Produce the evidence required for an institutional Seed raise

Step 1

Year 1: Ghana validation



3 commercial ecosystems



Verified live transactions



Repeat-use evidence



Seed-ready operating proof

Grow Mobile Coordination Layer

Caribbean: regional expansion pathway

- Establish an initial operating base in St. Kitts & Nevis
- Develop regional buyer, processor and institutional relationships
- Select additional markets based on readiness and commercial opportunity
- Replicate the validated cluster operating model after Ghana proof



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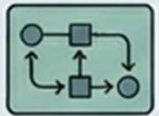
Post-Validation Pathway



Grow Mobile proves the operating model in Ghana, then expands only where local readiness and commercial demand support replication.

What we know today. What the Pre-Seed must prove.

Evidence and capabilities established



- 15+ farmer and market-participant interviews identified recurring coordination failures
- Transaction walkthroughs exposed payment, logistics, delivery and trust breakdowns
- Manual pilot method and role-based operating workflow defined
- Initial Ghana field interview and transaction walkthrough completed
- Smartphone prototype and six-phase transaction flow developed



Grow Mobile Coordination Layer

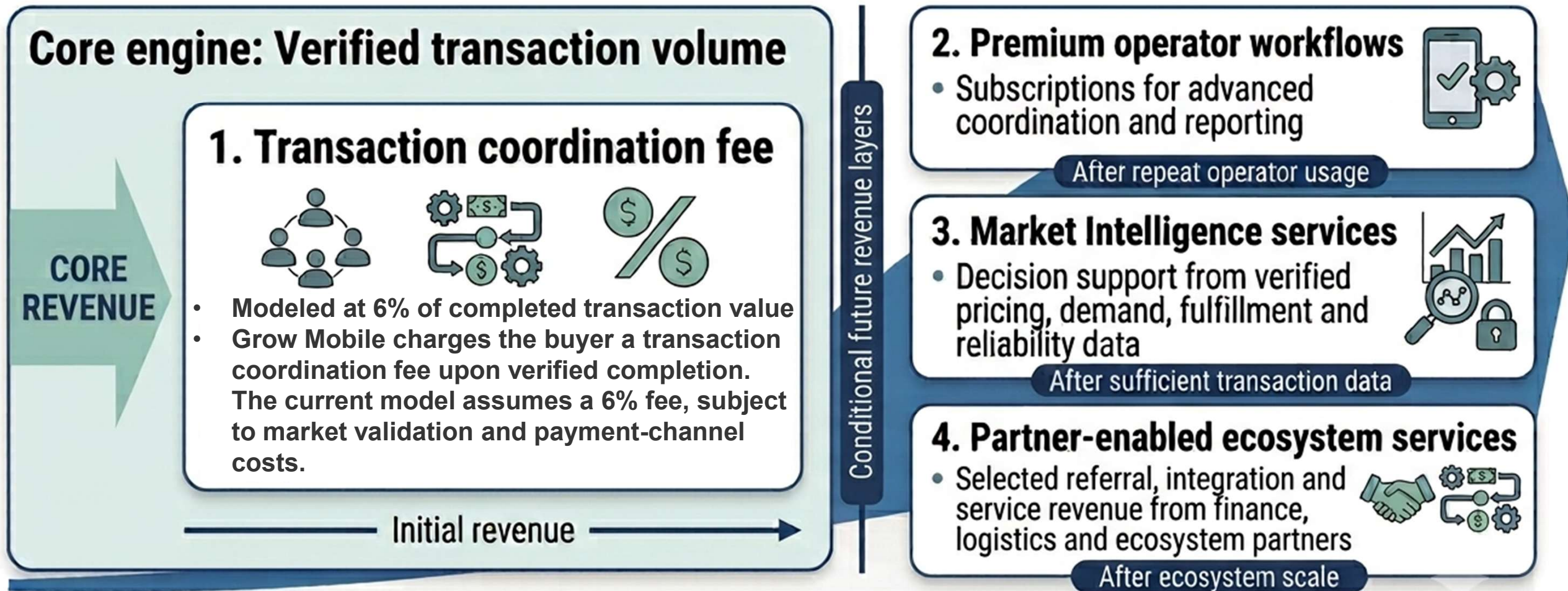
Pre-Seed proof points

- Three Ghana commercial ecosystems activated
- Verified live transactions completed
- Repeat operator usage demonstrated
- Improved completion reliability and fewer coordination failures measured
- Seed-ready commercial, operating and governance evidence produced



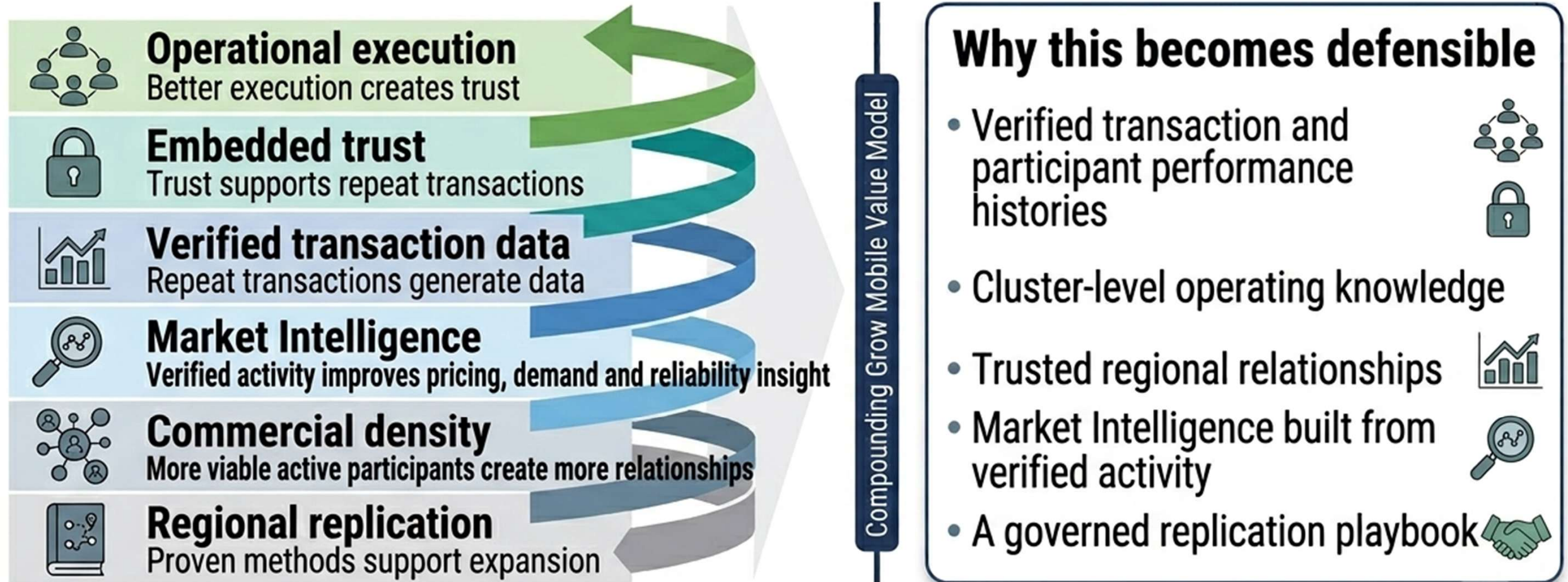
The Pre-Seed converts informed assumptions and early field evidence into repeatable commercial proof.

Business model: transaction revenue first



Transaction revenue supports the initial business model. Additional revenue layers activate only after usage, data and ecosystem maturity justify them.

Every verified transaction strengthens the system



Features can be copied. Execution advantages compound through verified activity, trusted relationships and accumulated Market Intelligence.

Grow Mobile provides end-to-end transaction coordination

Comparison of primary digital agriculture platforms by transaction stage coverage

	Discovery	Agreement	Payment	Delivery	Verified Record
Finance platforms	—	—	✓	—	✓
Marketplaces	✓	✓	✓	—	—
Logistics platforms	—	—	✓	✓	✓
Farm tools	—	—	—	—	✓
Grow Mobile	✓	✓	✓	✓	✓

Grow Mobile coordinates the commercial transaction lifecycle from agreement through verified record, while most alternatives address only isolated stages.

Illustrative category-level comparison. Individual platform capabilities vary; assessment reflects each category’s primary operating focus rather than every feature offered.

Large market. Focused operating wedge.

Market context

~\$1T

African food and
agribusiness
opportunity by 2030

Source: AfDB President Dr. Akinwumi
Adesina, World Food Prize Foundation's
Borlaug Dialogue on **October 26, 2023**

Grow Mobile's repeatable
operating unit

A cluster

A cluster is Grow Mobile's
repeatable operating unit: a
geographically concentrated
commercial ecosystem of buyers,
aggregators, transport providers,
farmers, and producer groups
supporting recurring
agricultural transactions.



Modeled Year 5 pathway

220

active clusters

487K

annual completed
transactions

Grow Mobile scales by building dense, repeatable commercial ecosystems rather than pursuing universal market penetration. Each validated cluster becomes a repeatable unit for regional expansion.

Modeled average active cluster in Year 5

22 commercial anchors | ~2,214 annual transactions | ~\$1,451 average transaction | ~\$3.21M annual GMV | ~\$193K modeled platform revenue

Financial pathway: controlled investment to scale

Modeled five-year financial pathway

Metric	Y1	Y2	Y3	EBITDA turns positive	
				Y4	Y5
Active clusters	3	12	35	90	220
GMV	\$0.08M	\$2.09M	\$22.54M	\$159.98M	\$706.61M
Revenue	\$0.01M	\$0.13M	\$1.35M	\$9.60M	\$42.40M
EBITDA	\$(0.51)M	\$(1.00)M	\$(0.71)M	\$4.98M	\$29.82M

The model reflects three years of controlled investment followed by operating leverage as transaction density increases across clusters.

Model assumes \$1.0M Pre-Seed funding at launch and \$5.0M Institutional Seed funding following successful validation. No Series A funding is included in the baseline case.

Scenario-tested capital resilience

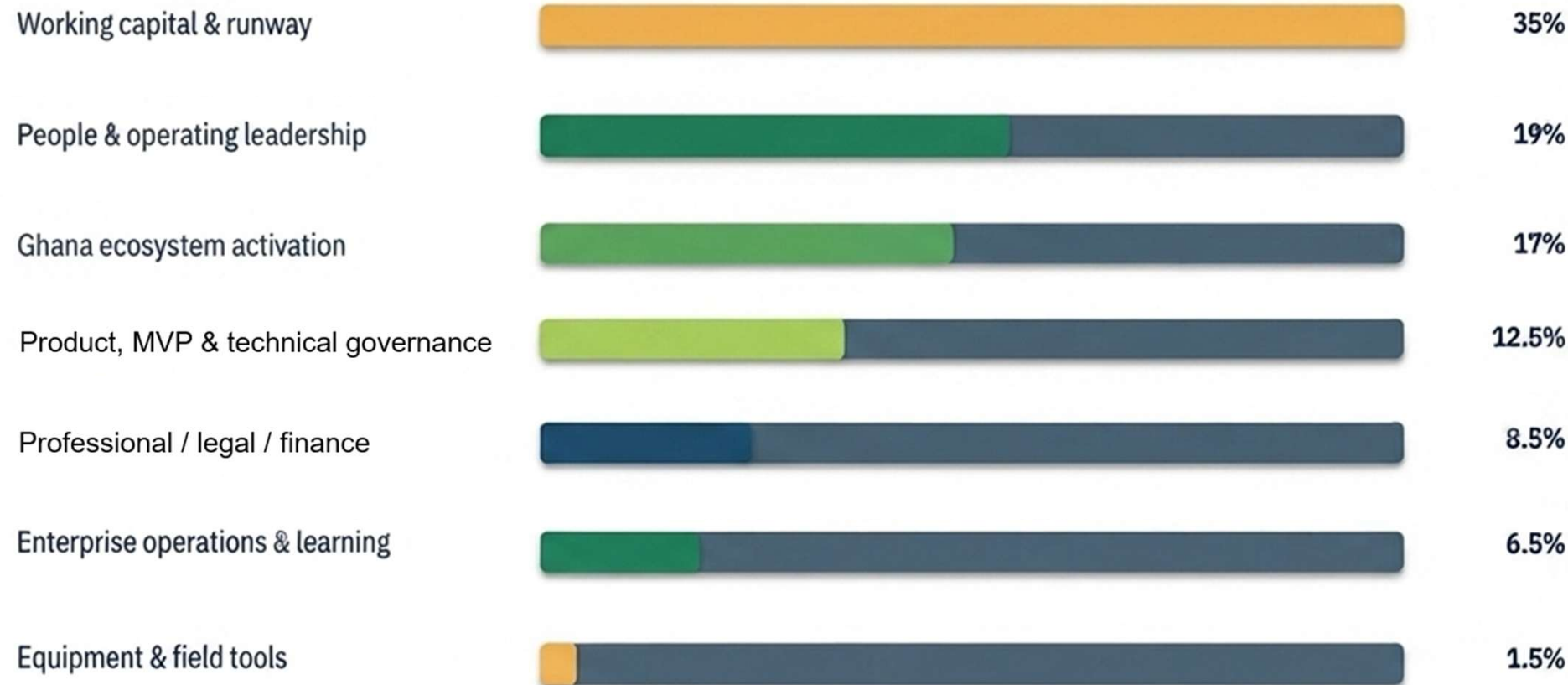
Scenarios vary cluster activation, transaction activity, completion performance and revenue timing.



Downside conditions delay operating break-even, but modeled liquidity remains positive across all three scenarios.

All scenarios assume \$1.0M Pre-Seed at launch and \$5.0M Institutional Seed after successful validation. No Series A funding is included.

Raising \$1.0M Pre-Seed to achieve Seed milestones



What this round enables

Production-ready MVP
Three Ghana commercial ecosystems
Verified completed transactions
Repeat operator usage
Seed-ready commercial, operating and governance evidence

*Runway reserve remains governed capital and is released only through approved budgets and milestone controls.

Capital is released against evidence, not calendar alone



New countries, clusters, roles and infrastructure activate only when readiness and Commercial Momentum justify them.

Founder-led validation. Africa-based leadership for scale.



Don Hough

Founder & CEO

Leads strategy, fundraising, partnerships and commercialization during the validation stage.



Marthe Mournier

Founder Operations

Leads internal coordination, operating cadence and day-to-day execution.



Dr. Ikechi Kelechi Agbugba

Strategic Advisor

Provides agricultural transformation expertise, African market insight and policy perspective.



**Planned executive leadership
Africa-based CEO**

To be recruited following initial validation and funding.

- Lead African commercial operations
- Build buyer, aggregator and institutional partnerships
- Translate the operating model into local execution
- Prepare Grow Mobile for multi-market expansion

Additional funded capabilities: Product & engineering • Ghana commercial leadership • Technical architecture & security • Market operations

The founder-led validation stage establishes the model. Pre-Seed capital adds the Africa-based leadership and operating capacity required to prove and scale it locally.



Grow Mobile is ready to prove the coordination model

The round enables:

-  Production-ready MVP
-  Three Ghana commercial ecosystems
-  Verified completed transactions
-  Repeat operator usage
-  Seed-ready commercial, operating and governance evidence

The market already trades. The payment rails already exist. Grow Mobile adds the coordination layer needed to make transactions more trusted, repeatable and scalable.

Join Grow Mobile's \$1M Pre-Seed Round

 Don Hough • Founder & CEO

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