

Ad Rietberg

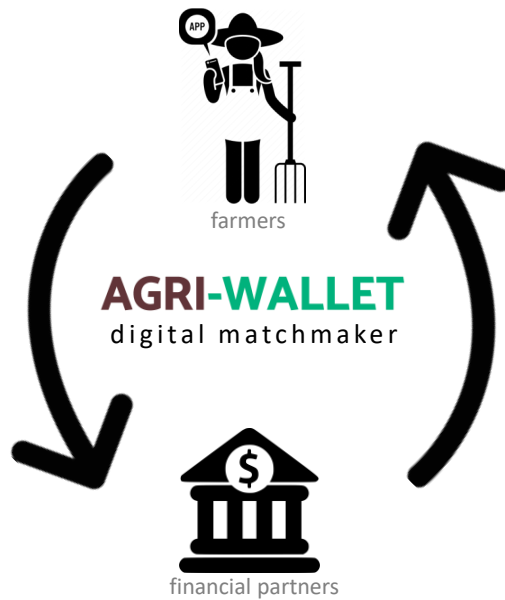


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- Lives in Amsterdam
- Co-founder of Agri-wallet
- IT-professional
- Serial entrepreneur
- Fintech expert (banking + insurance)

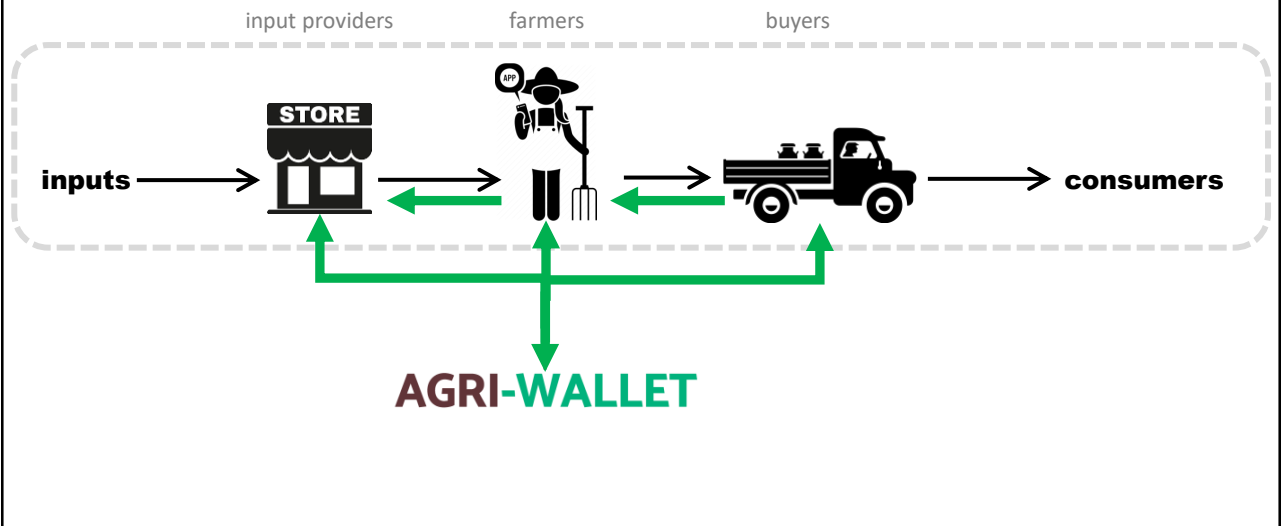
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Our goal: easy and affordable agri-finance



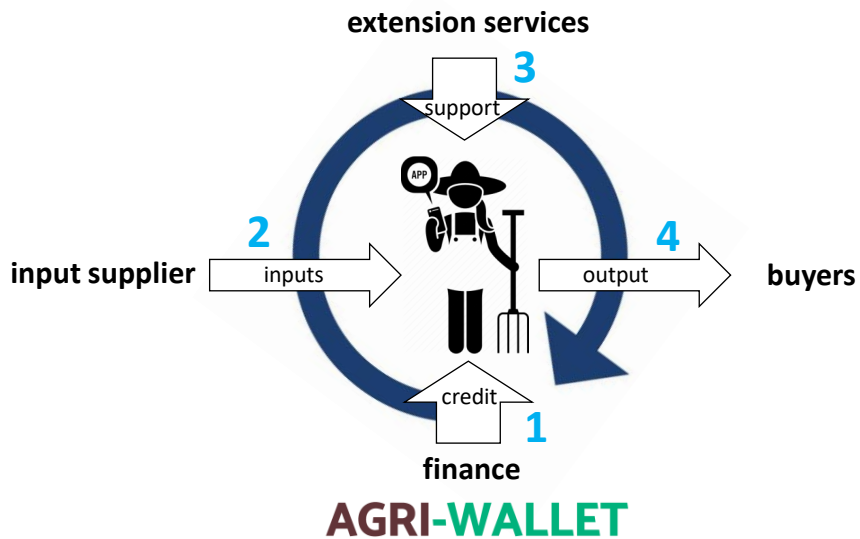
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Agri-wallet is strengthening the whole supply chain



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360-degree famer view



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Agri-wallet services

- 1) Loans
- 2) Payments
- 3) Credit guaranty
- 4) Insurance
- 5) Financial lease
- 6) Farm-subsidy
- 7) Vouchers
- 8) Carbon credits
- 9) Crowdfunding
- 10) P2P-lending

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Digital opportunities

- 1) Efficiency innovations
- 2) Disruptive innovations

Digital is about new service models

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Digital = Direct

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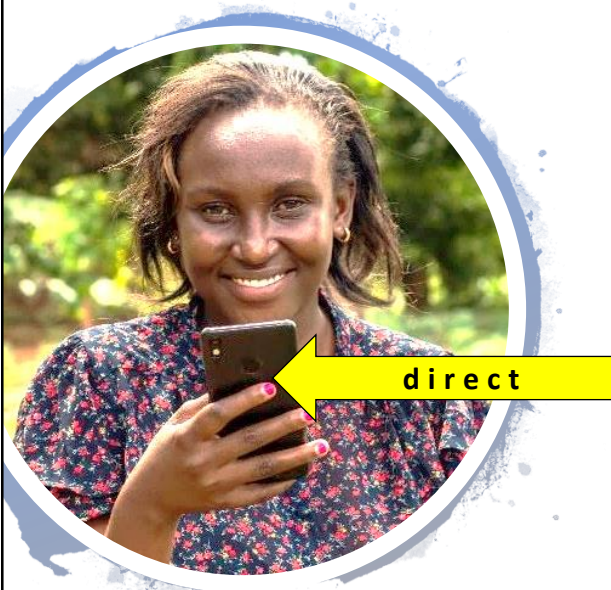
- Digital removes distance and lowers costs
- Digital makes new service models possible

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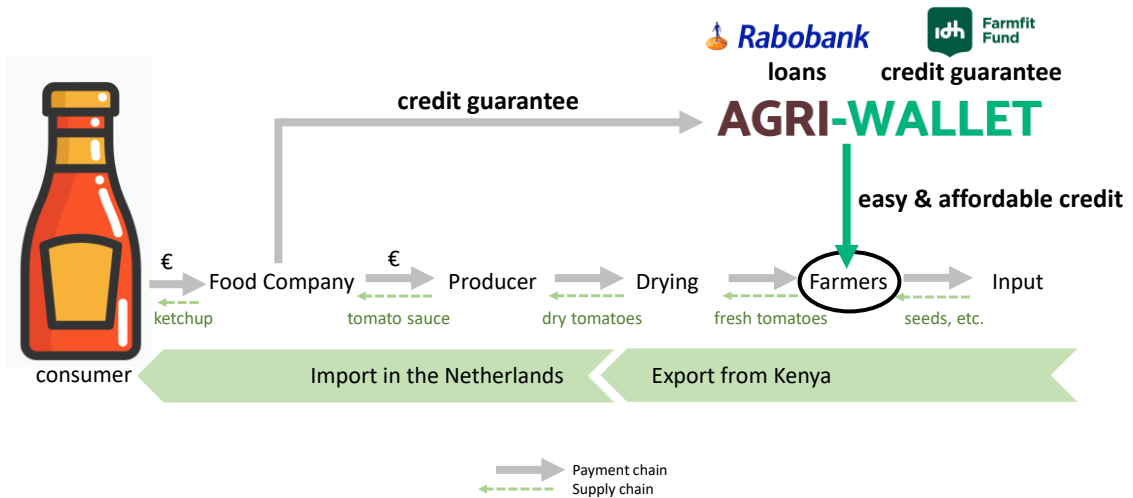
Digital opportunities

- **Banks/insurers:** digital-loans, savings, weather insurance, financial-lease
- **Companies:** direct-payments, guaranty, carbon-credits, financial incentives, trade
- **Government/donors:** farm-subsidy, guaranty, insurance, carbon-credits, voucher
- **Consumers:** crowd-funding, P2P-lending



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Financial incentives for sustainable value chains



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In the middle of difficulty
 lies opportunity

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