



GREENGOLD: Building Financial Trust for Africa's Farmers

Empowering smallholder farmers with digital financial identities — because trust should be built on data, not bias.

Meet Mary

Every season, Mary grows enough maize in Nyeri to feed her family and sell surplus. She's a skilled, reliable farmer with consistent harvests.

But when she applies for a loan, the system rejects her — not because she's unqualified, but because she has no formal financial records.

Mary represents millions of women farmers locked out of opportunity.



The Hidden Crisis in African Agriculture

70%

Food Production

Smallholder farmers produce over 70% of Africa's food supply

<10%

Credit Access

Yet less than 10% can access affordable credit from formal institutions

250M

Market Size

Over 250 million smallholder farmers across Africa need financial solutions

60%

Workforce

Agriculture employs 60% of Africa's workforce, yet remains underfunded



Why Traditional Banking Fails Farmers

No Collateral

Most smallholder farmers lack land titles or formal assets that banks require for loan approval.

Invisible Transactions

Their economic activity — M-Pesa payments, barter trades, cash sales — remains scattered and unrecorded.

Gender Bias

Women farmers face additional barriers: smaller land holdings, no documentation, and systematic discrimination in lending.

The Poverty Trap

Without credit, farmers can't invest in better seeds or tools — leading to low yields and perpetual under-investment.

Introducing GREENGOLD

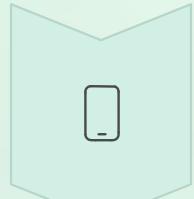
A Smart Financial Management Platform That Builds Digital Trust

Through a USSD code, farmers log their sales, expenses, and yields — whether paid in cash, mobile money, or produce.

Our AI system transforms this everyday data into a dynamic credit score, verified by cooperative records and mobile-money patterns.



How GREENGOLD Works



Track & Record

Farmers easily log transactions via mobile app or USSD — accessible even without internet connectivity.



AI Analysis

Our bias-aware AI engine analyzes patterns from M-Pesa data, cooperative records, and farming inputs to build a financial profile.



Credit Score

A verified, dynamic credit score emerges — reflecting real farming performance and repayment capacity.



Access Credit

Farmers present their digital identity to SACCOs and lenders, unlocking fair loan terms and investment opportunities.

Mary's Success Story

Before GREENGOLD

- No formal credit history
- Rejected by 3 different banks
- Using poor-quality seeds
- Limited harvest yields

After GREENGOLD

- Accessed micro-loan from local SACCO
- Purchased certified seeds and fertilizer
- Increased yield by 30% in first season



Sustainable Business Model



Premium Dashboards

SACCOs and banks pay for advanced analytics to assess farmers transparently



Cooperative Subscriptions

Premium tier for cooperatives to manage group funds and track member performance

What Makes Us Unique



Bias-Aware AI Engine

Specifically designed to counter gender and social biases in credit scoring



Community-Collateral Model

Leverages cooperative membership and peer verification for women farmers



Multi-Access Design

From USSD for rural users to PWA for youth — meeting farmers where they are

The Next Agricultural Revolution is Trust

GreenGold transforms data into dignity and trust.

Join us as we empower a generation of farmers to farm smarter, earn better, and feed the future.

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Made with **GAMMA**