

AgroSpeak Connect
Voice-First Digital Platform for Zambian Farmers

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Introduction

AgroSpeak Connect is a pioneering voice-first digital platform designed to bridge the information and service gap for Zambian smallholder farmers. Recognizing the significant barriers posed by low literacy rates and limited access to digital devices, AgroSpeak Connect leverages voice technology to deliver essential agricultural information, market price updates, financial services, and insurance in local languages. This business plan outlines our strategy to empower farmers, enhance productivity, and foster financial inclusion across Zambia.

Business Idea & Value Proposition

1. What is your business idea?

AgroSpeak Connect is a voice-first digital platform that provides Zambian smallholder farmers with accessible agricultural information, real-time market prices, insurance, and financial services via voice calls, USSD, SMS, and a mobile app.

2. What is your value proposition?

We empower Zambian farmers by breaking down barriers of literacy and connectivity, delivering critical services in local languages through a simple, voice-driven interface to increase productivity and financial resilience.

3. Briefly describe your unique selling point(s).

- **Voice-First for Inclusion:**
Accessible via basic feature phones for illiterate and semi-literate farmers.
- **Multi-Channel Reach:**
Services delivered through app, voice calls, SMS, and USSD.
- **Integrated Service Ecosystem:**
A one-stop platform for information, insurance, loans, and market access.
- **Zambian-Focused Content:**
Tailored to Zambia's specific crops, markets, and languages.

4. Outline where you envision your business to be in one year.

In one year, we will have launched a successful pilot in the Copperbelt Province, secured partnerships with 2 insurers and 1 microfinance institution, onboarded 5,000 active farmers, and generated our first revenue.

TEAM

1.Introduce your team and explain their roles, skills, and experience.

| Team Member | Role | Key Skills & Experience |
|-------------------------|--------------------------|---|
| Silas Chalwe | CEO & Product Lead | 3 years in software development and agri-business development, with strong team leadership capabilities and partner network management. |
| Eric Sakala | Chief Technology Officer | Expert in USSD, IVR systems, and mobile app development for the Zambian market. Combines strong software engineering skills with graphic design expertise to create visually appealing and technically sound solutions. |
| Emmanuel Mwangata Mwaba | Backend Developer | Computer Science background with expertise in Twilio integration, machine learning, and communication systems development. |
| Vincent Chiyana | Marketing Manager | Background in clinical office management with strong interpersonal and organizational skills, fluent in Bemba and English. |
| Mubala Mawere | Frontend Developer | Skilled in React framework with expertise in modern web development technologies. |

2. Is your team missing any skills needed for your Start-Up to succeed? How are you planning on filling those gaps?

- Gap: In-depth Financial Modeling & CFO Expertise.
Plan: Engage a part-time financial consultant with experience in the Zambian startup ecosystem.
- Gap: Agricultural Domain Expertise.
While our team is highly skilled in technology, we lack dedicated, in-depth knowledge in agronomy, crop science, and localized agricultural practices essential for ensuring the platform's advice is accurate and actionable for Zambian farmers.

Plan: To address this, we will proactively partner with established agricultural institutions, NGOs, and government extension services in Zambia. This collaboration will provide the necessary domain knowledge, validate our agricultural models, and ensure our solutions are grounded in real-world farming needs.
- Gap: Deep Regulatory Knowledge of Zambian Insurance.
Plan: Partner with established insurance brokers to navigate the regulatory environment.

3. Explain how your team works together (collaboration, decision making etc.).

We use an Agile framework with 2-week sprints. Decision-making is decentralized: technical decisions are led by the CTO, product/content decisions by the CEO and Agriculture Specialist, and strategic decisions are made collectively by the leadership team.

3. CUSTOMER SEGMENTS & TARGET MARKETS

1. What are your customer segment(s)?

- **Primary Users:**
Zambian smallholder farmers (over 1 million households), particularly those with limited literacy or smartphone access.
- **Secondary Customers/Clients:**
Zambian insurance companies, banks/microfinance institutions, agro-input suppliers, and commodity buyers.

2. Create a persona for at least one of your target markets.

Persona 1

Name: Kabelo

Location: Mumbwa, Central Province

Profile: A 42-year-old maize farmer. Uses a basic feature phone, comfortable with Bemba. Struggles with fluctuating maize prices and lacks access to credit for fertilizer.

Goals: Get the best price for his maize, access affordable loans for inputs, and learn about drought-resistant seeds.

Our Solution: Kabelo dials our number, gets current maize prices in Bemba, and is guided through a simple loan pre-qualification process via voice.

Persona 2

Name: Emmanuel Mwabuka

Location: Kitwe, Copperbelt Province

Profile: Emmanuel Mwabuka is a 30-year-old maize farmer. He owns a basic feature phone, is semi-literate, and has unreliable internet access. He struggles to get fair prices for his crop, lost half his harvest last year to drought with no safety net, and finds bank loans impossible to access due to paperwork and distance.

Goals: Increase yield, get the best price for his crop, protect his family from bad seasons, and access credit to buy better seeds.

Our Solution: Emmanuel Mwabuka can call a local number to get daily market prices. He receives SMS alerts about incoming rain. Through a voice menu, he learns about drought-resistant crop insurance and, after a short process, enrolls. He is now more resilient and empowered.

3. Briefly describe and Quantify your target market(s) using the concept of TAM, SAM & SOM.

| Market Segment | Description | Estimated Size |
|--|--|---------------------------|
| TAM (Total Available Market) | All smallholder farmers in Zambia. | ~1.5 million farmers |
| SAM (Serviceable Available Market) | Farmers in areas with mobile network coverage. | ~1 million farmers |
| SOM (Serviceable Obtainable Market) | Farmers in our initial focus provinces (Eastern & Central & copperbelt). | 25,000 farmers (Year 1-3) |

4. Who are your competitors? How do you differentiate yourself from those specific competitors?

| Competitor | Their Offering | Our Differentiation |
|-------------------------------|--|---|
| ZNFU Info-Services | Market data via SMS/email. Requires literacy and data. | Voice-first system for illiterate farmers without data. |
| Radio Farming Programs | One-way, generic information broadcast. | Interactive, two-way service enabling transactions (buy insurance). |
| Mobile Money Agents | Provide financial access but no agricultural support. | Bundled services: loans + agricultural advice + market access. |

4. MARKETING STRATEGIES

1. What is your marketing strategy? How do you intend to reach your target market?

Our strategy is grassroots and partnership-driven:

- **Phase 1 (Pilot):**
On-the-ground activation with farmer cooperatives in Copperbelt Province; radio ads on local stations.
- **Phase 2 (Scale):**
Farmer-to-farmer referral programs; B2B co-marketing with partner banks/insurers.

2. Describe your revenue streams. How do you want to monetize your idea?

| Revenue Stream | Description | Example/Pricing |
|---------------------------|--|-------------------------------------|
| B2C Subscription | Premium user fees for advanced features. | ZMW 5-10 per month |
| B2B Commission | Fees from insurance & loan facilitation. | 10% commission per insurance policy |
| B2B Referral Fees | Fees for connecting suppliers/buyers to farmers. | ZMW 10-20 per successful lead |
| Platform Licensing | Fees from NGOs/Gov't using our platform. | ZMW 15,000 per month per project |

3. What is your sales and pricing strategy?

Pricing Strategy:

Freemium model. Basic info is free; premium features are low-cost subscriptions. B2B services are commission-based.

Sales Strategy:

Farmer acquisition is driven by grassroots marketing. B2B partner acquisition is a direct sales process, demonstrating our unique rural reach.

5. FINANCES

1. What are your financing needs and your expected method of financing?

We require **ZMW 750,000** in seed funding to cover 18 months of operations.

- **Source:** A mix of AgTech-focused Venture Capital (ZMW 525,000) and Grant Funding (ZMW 225,000).

2. When do you break-even? Conduct a Break-Even Analysis.

This analysis projects when total revenue will equal total costs.

Assumptions:

- **Monthly Fixed Costs:** ZMW 45,000 (Salaries, servers, marketing, operations)
- **Average Revenue Per User (ARPU) / Month:** ZMW 3.50 (from subscriptions and commissions)

Break-Even Calculation:

- **Break-Even Point (Users) = Fixed Costs / ARPU**
- **= ZMW 45,000 / ZMW 3.50 = 12,858 Active, Paying Users**

We project to reach ~13,000 paying users and achieve break-even in **Month 20** after the pilot launch.

3. What is your ROI?

- **Initial Investment:** ZMW 750,000
- **Projected Company Valuation in Year 5:** ZMW 15,000,000
- **Projected ROI:** $(\text{ZMW } 15,000,000 - \text{ZMW } 750,000) / \text{ZMW } 750,000 \times 100 = 1,900\%$

This high ROI is driven by capturing a fraction of a massive, underserved market with a scalable platform and multiple revenue streams.

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Appendix

Placeholder for Appendix Content

Additional supporting documents, detailed market research, team CVs, or legal agreements will be included here.