

Mahsool



Understanding the problem

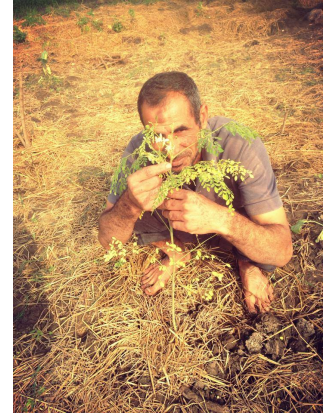
Read 80 different Reports

5 different organizations

5 different farmers



United Nations
World Food
Programme



A Story Egyptian Yellow Plum

High in nutrients.

Over 15 different vitamins and minerals

Rich in antioxidants,

Help with blood sugar control.

Beneficial for improving bone health.



1- Farmers

A group of five people, four men and one woman, are standing outdoors in front of a dense line of green trees, likely a plum orchard. The woman on the far left is wearing a white headscarf and a camouflage-patterned jacket. The man next to her is wearing a blue checkered shirt and a brown cap. The man in the center is wearing a green long-sleeved shirt and a white headband. The man next to him is wearing a tan long-sleeved shirt. The man on the far right is wearing a light blue long-sleeved shirt. They are all smiling and looking towards the camera. The background is filled with lush green foliage under a clear blue sky.

Hussein his family collectively 10 fedans of Yellow Plum
With no access to market
Lost their profit selling to the middle man
last minute offer
very low price



**No access to pricing
information & markets**

middle-men controls the
market conditions.

**Disconnected from traditional
food production local varieties**

leading to great losses of useful
genes resistant to many biotic
and abiotic stresses.

plant high yielding hybrids
**long term dependence on
external inputs & spiral into
debt**

**No access to financial
services**

no credit history, lack of an
Economic Identity

A photograph of three young people, a man and two women, smiling and posing for a photo outdoors. The man on the left is wearing a red t-shirt. The woman in the middle is wearing a purple hijab and a patterned top. The woman on the right is wearing a black hijab and a yellow patterned top. They are standing in front of a blurred background of other people and outdoor structures, suggesting a public or community event in a rural area.

2 – Youth Leaders in rural communities

Limited work opportunities in their communities

Youth in rural community can be powerful catalysts for positive change,
future of work in rural areas

3- Impact Investors/lenders

18%



2013-2015 Annual Growth

IMPACT INVESTING MARKET VOLUME 2013-2015



“Of all the generations alive today, millennials are the most willing to trade financial return for greater social impact.” Harvard Business Review

“Impact Investors REPORTED MANAGING A TOTAL OF USD 228.1 BILLION IN IMPACT ASSETS”

June 2018, the GIIN

4- Conscious consumer & Export Market

Economic Impact of Smallholder Involvement in the Production of High-Value Export Crops

Production method	Annual incremental feddan needed for export	Smallholders		Direct employment creation equivalent, annual full time jobs	Village-level economic multiplier, EGP million
		Number benefiting	Total household return, EGP million		
Conventional	12 700	21 910	49	1 345	150
Organic	2 800	5 000	19	90	60
Total	15 500	26 910	68	1 435	210



5- Egyptian Government



Feb 4, 2019

2.7 million **smart farmers cards** completed



Central Bank Of Egypt
البنك المركزي المصري

23 November 2018:

Strengthening Financial Coverage,
Censorship and Supervision of Banks in Egypt"
with **funding of €3.2**



December 2018

launched mobile wallet, **Agri Phone**, to
facilitate the usage of banking services,

57.5%
OF THE POPULATION
LIVE IN RURAL AREAS



42.5%



57.5%

56.3%
ADULTS USE MOBILE
PAYMENTS IN EGYPT
* (20+)



27.8%
OF THE POPULATION
LIVE IN POVERTY
(2015)



Mobile accounts	10.5 million
Annual growth rate (year on year)	30%
Unique users	9.4 million
Age:	
>50 years old	16%
35-50 years old	29%
25-35 years old	31%
25-50 years old	60%
20-25 years old	16%
< 20 years old	8%
Gender: Male	71%
Female	29%
Monthly transaction volume	1.78 million
Monthly transaction value (EGP)	727 million
Money circulated in the system (EGP, (2017)	4.95 billion
Agent banking (including branches and POS)	>133,600

Image Credit: A [financial inclusion report](#) by AFI, with input from the Central Bank of Egypt

**Mahsool is a Decentralized
CrowdLending platform for
sustainable high impact Agri
projects**



Impact Lenders

Access to lending opportunities to diversify with impact



BLOCKCHAIN offering a new and innovative way of

- verifying a borrower's identity
- shared and trusted credit histories
- sharing and maintenance of sensitive data in more secure ways
- allowing for cheaper and quicker flows of capital to and from borrowers.

Borrowers

Unlimited access to funding to improve local economies & livelihood



Local Agent

Selects and organizes farmers and acts as their bridge to the digital world



10,000

إجمالي الرصيد الحالي بالمحفظة

تاريخ المحفظة

شراء ثمار عضويه 50,000 جنية مصرى

يوميات عمانه 10,000 جنية مصرى

تأجير آلات 10,000 جنية مصرى

نقل 10,000 جنية مصرى



تمويل



محفظة



اسئالتنا



السوق

✓ تم تقديم طلبك بنجاح



سوف يتواصل معك فريق العمل في خلال 24 ساعة

إلى الصفحة الرئيسية

محصولي



طلب قرض

المبلغ الذي تريده

الهدف من التمويل

تقديم الطلب

محصولي

تسجيل حساب جديد

الدخول

لديك مشكلة؟ اتصل بنا



تم دعم المشروع بنجاح

الصفحة الرئيسية

9:41

أحمد محمد الجندى

نسبة الالتزام : 4.7/5

مزارع ولى

مزارع مميز

مزارع موثوق

مزارع متعاون

على

الى استثمارات اقتصادية في - فضاء وريادات عدم بل - ومن اعلان استرجاع ان 30 وفي الصفحات لتسبب وقد وريادات عالمية وفرصا كل - ثم ذو مشروط استثمار يتعلق عن وتتحقق والبروج تحقق - ادخر المشروعات والمنايا على مما - بالرفع والخسار وتم -

أدعم المشروع

تصفح مشاريع أخرى

فرص تمويل

محفظة

تقارير المشاريع

9:41

الاستثمار

العائدات

الذرياع

فرص الاستثمار

تسريع مضخمة مياه

مطلوب 10,000

تأجير معدات حصاد

مطلوب 5,000

تصفح المزيد

فرص تمويل

محفظة

تقارير المشاريع

مستخدم جديد

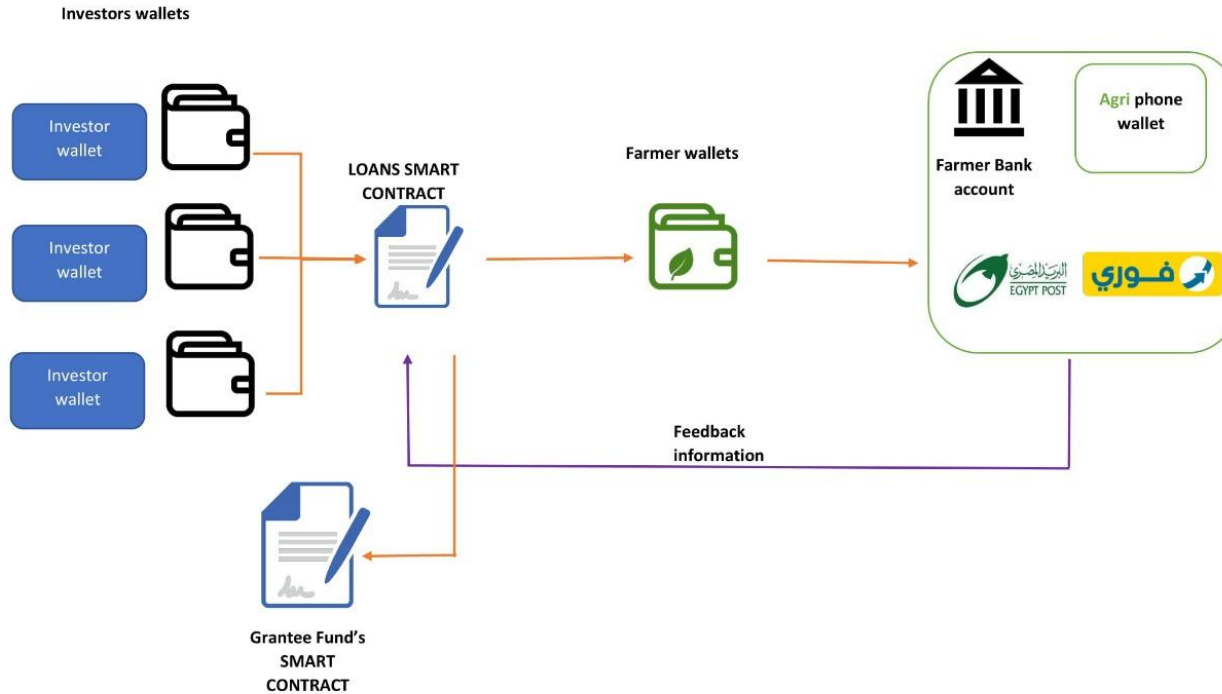
تواصل مع المزارعين على مستوى الجمهورية
لتبدي في استثمار اموالك بشكل امن من الآن



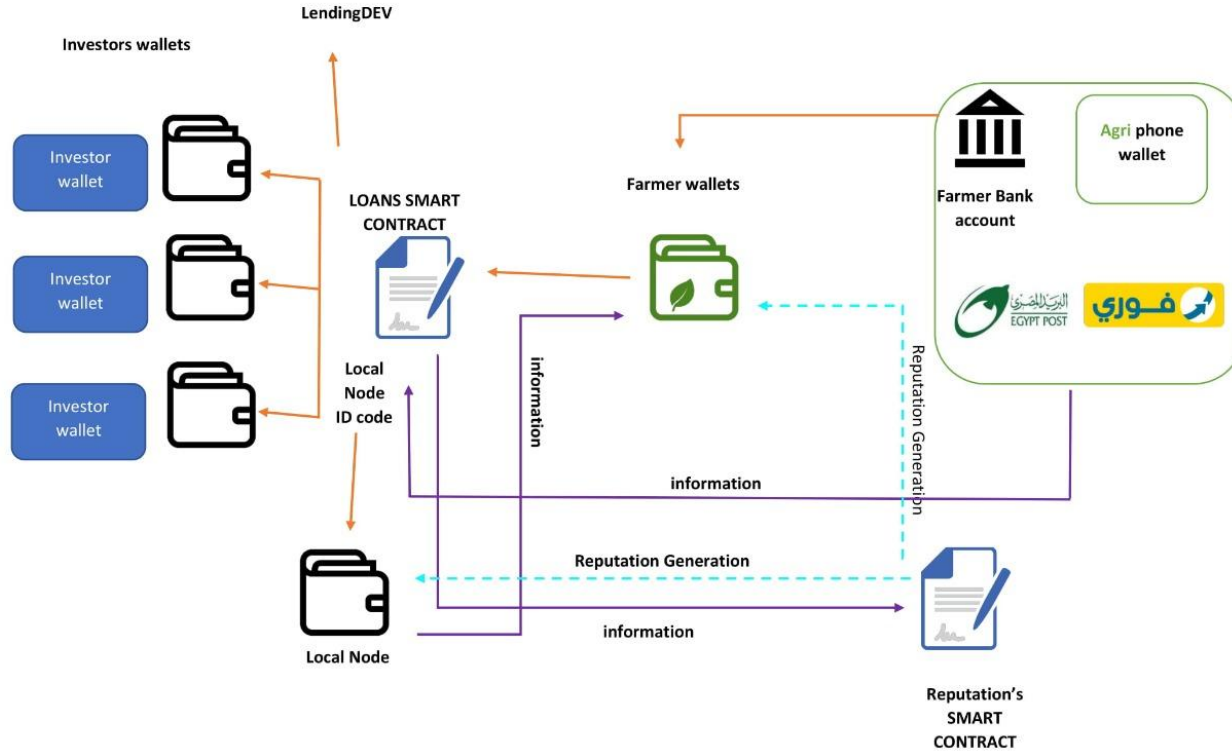
مئات المشاريع تنتظر دعمك واستثمارتك
أنشئ حسابك واختر المشروع المناسب

سجل الآن

Investment Flow



Payment Flow



FARMERS WILL BE INCENTIVIZED THROUGH LOYALTY POINT SYSTEM & Badges

Points can be redeemed for:



Discount on
agriculture
input
products



Phone
credits



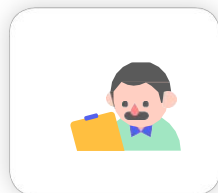
School
supplies
and tuition



Trainings and other
relevant incentive
programs



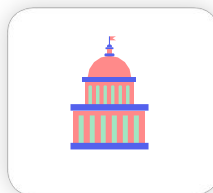
Network Partners



Field Officers



NGO's



Government



Kiosk



AgriTech



University



Aligned with UN 2030 SDGs



Revenue Model

INTEREST DISTRIBUTION for each loan

8%

LENDER
INTEREST

5%

COMPENSATION
POOL FOR RISK
MITIGATION

4%

LOCAL AGENT

3%

Mahsool

0.5%

INCENTIVES

21%

TOTAL COST
FOR
BORROWERS

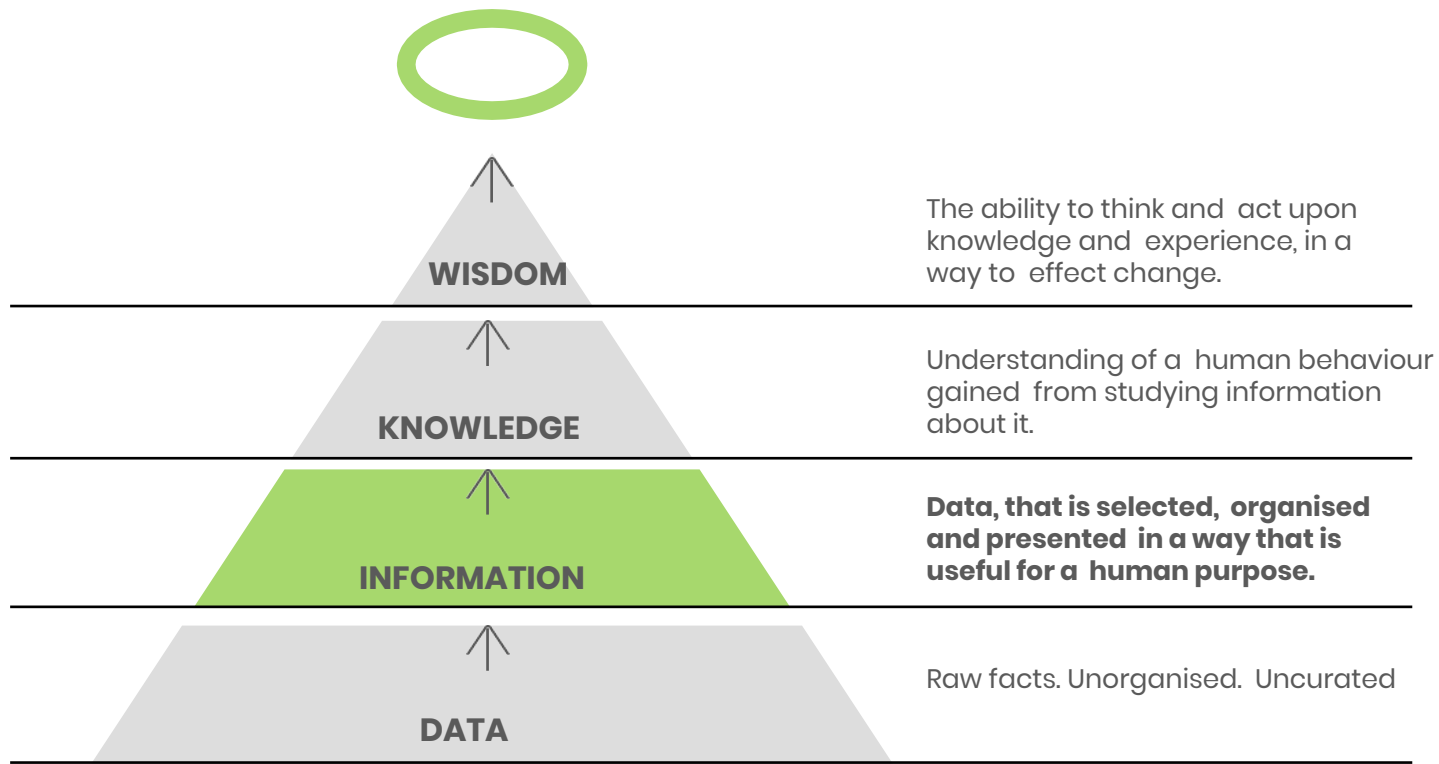
TOTAL LOAN



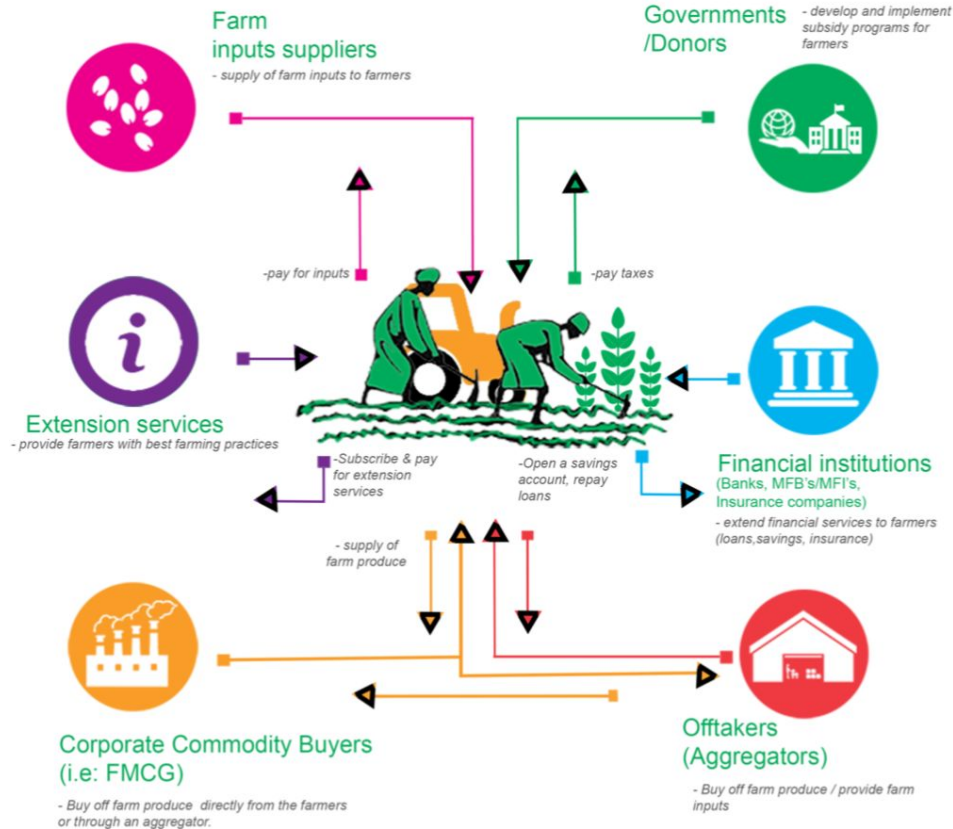
DEVELOPMENT	4 Developers / 2 Marketing / 2 Project Collection	60,000 \$
USER ACQUISITION	PR Agency / Marketing Campaigns / Events	20,00 \$
OPE X	Tech licenses / Coworking / Car expenses / Travel expenses	5,000 \$
CAPEX	Tech equipment	1500 \$
LEGAL	Registration & Legal contracts	1500 \$
FUND LOANS AND OTHERS		3500 \$
Total		100000 \$



Phases



Ecosystem



TEAM



Mostafa Khaled

+3 Years

UI/UX Designer



Omar Atta

+2 Years

Front-end developer



Hossam Al Dokani

+3 Years

Full stack developer
with experience in
Blockchain



Maie El Zeiny

+12 Years

Product Innovation &
<Management



Yasser Al-barbary

+6 Years

Full-stack Developer
with experience in
machine learning and
data science