



AFUS .H:O

One Hand Creates, The Other Supports

Strategic Business Plan

Bridging the Gap Between Rural Morocco and the Digital Economy

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Executive Summary

The Vision

To digitize the Moroccan agricultural supply chain, eliminating predatory intermediaries (Semsara) and empowering rural producers with financial identity through secure, escrow-based technology.

AFUS .H:O (Amazigh for "Hand") is a dual-sided marketplace platform designed to revolutionize the Moroccan agricultural and artisanal sectors. While Morocco's "Green Generation 2020-2030" strategy emphasizes digitization, small producers remain excluded from the formal economy, losing up to 60% of their margins to intermediaries due to a lack of market access and trust mechanisms.

Our Solution: An integrated mobile platform that combines a marketplace with a **CIH-powered Escrow Payment System**. We do not just facilitate trades; we guarantee them. Funds are held securely until the buyer scans a QR code upon delivery, releasing payment instantly. This builds a "Credit Score" for unbanked farmers, allowing them access to micro-loans.

Key Highlights:

- **Market Opportunity:** Targeting the \$14B Moroccan agricultural sector and the 40,000+ active cooperatives.
- **Technology:** React Native Mobile App, Node.js Backend, and CIH Banking API integration for real-time wallet management.
- **Business Model:** 7% Commission on transactions + Credit Scoring Data Monetization.
- **Traction:** Validated MVP with functional API endpoints for wallet creation and transfers.

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Chapter 1

Company Overview

1.1 Mission & Vision

Vision: A Morocco where a saffron farmer in Taliouine or a rug weaver in Azilal has the same market power as an urban retailer.

Mission: To empower Moroccan cooperatives technologically, providing them with the tools to sell directly, get paid instantly, and build a bankable financial history.

1.2 The Problem: The "Semsar" Trap

The traditional supply chain in Morocco is broken:

1. **Value Extraction:** A product sold by a farmer for 100 MAD is often sold to the end consumer for 300 MAD. The 200 MAD difference is absorbed by multiple layers of intermediaries (*Semsara*).
2. **The Trust Deficit:** Urban buyers want authentic "Beldi" products but fear scams or poor quality when ordering from remote regions.
3. **Financial Invisibility:** Rural transactions are cash-based. Banks cannot lend to farmers because they have no digital record of income, trapping them in a cycle of poverty.

1.3 The Solution: The AFUS Ecosystem

Afus bridges the gap through three pillars:

- **The Marketplace:** A direct channel for products.
- **The Escrow (Trust):** Money is locked in a secure CIH provisioning wallet. It is only released when the buyer confirms satisfaction via QR Code scan.
- **The Data (Credit):** Every successful transaction acts as a data point, building a credit score for the producer.

Chapter 2

Market Analysis

2.1 PESTEL Analysis (Morocco Context)

Factor	Analysis
Political	Alignment with "Digital Morocco 2030" and the INDH (National Initiative for Human Development) supporting cooperatives.
Economic	Inflation is driving consumers to seek direct-from-source prices. Rise of mobile payments (MarocPay interoperability).
Social	High trust in "cooperative" branding but low trust in remote delivery. A generational shift towards ethical consumption.
Technological	Smartphone penetration in rural Morocco exceeds 70%. 4G coverage covers 92% of the population (ANRT 2024).
Legal	Law 112-12 simplifies cooperative creation. CNDP regulations on data privacy must be strictly followed.

Table 2.1: PESTEL Analysis

2.2 Market Data & Trends

Our market strategy is backed by data from the ODCO (Office of Cooperation Development) and the CMI (Centre Monétique Interbancaire).

2.2.1 The Explosion of Moroccan E-commerce

The Moroccan e-commerce sector is experiencing double-digit growth. According to recent CMI data, online payment activity increased by 21% in 2023. We project the market value to exceed 35 Billion MAD by 2026.

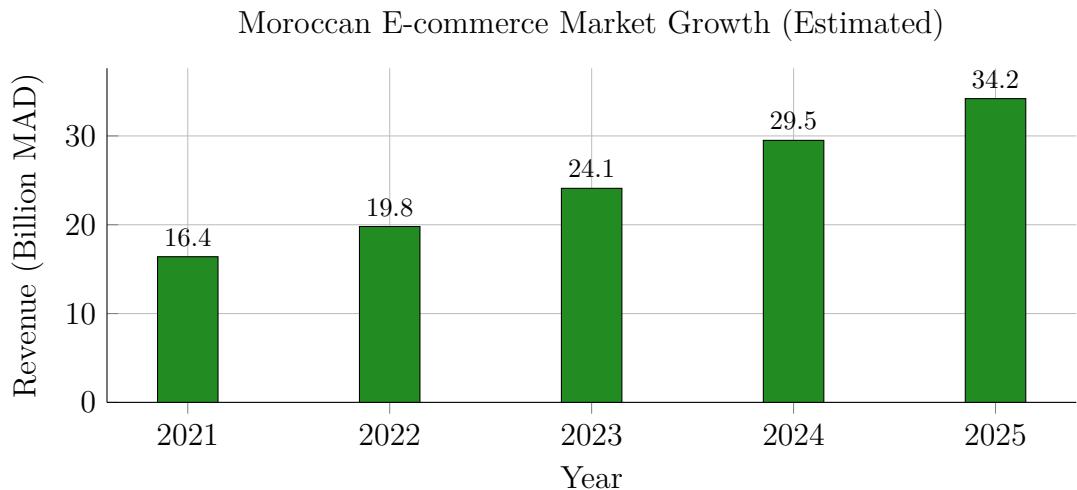


Figure 2.1: E-commerce Growth Trend (Source: CMI & BMI Research Data)

2.2.2 The Cooperative Landscape

There are over **50,000 registered cooperatives** in Morocco as of 2024, employing over 650,000 people. AFUS specifically targets the Agriculture and Handicraft sectors, which combined represent the majority of this ecosystem.

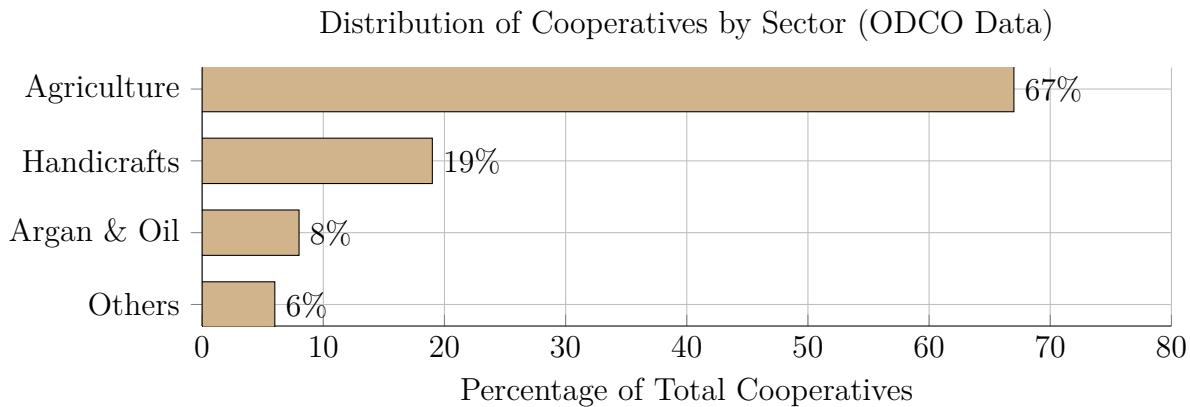


Figure 2.2: Cooperative Sector Breakdown showing AFUS TAM

2.3 Target Market Size

- TAM (Total Addressable Market):** \$3.3 Billion (Moroccan E-commerce Sector).
- SAM (Serviceable Available Market):** The 33,500 Agriculture & Handicraft Cooperatives \times Average Revenue (50k MAD/yr).
- SOM (Serviceable Obtainable Market):** 5% of Cooperatives in Fez-Meknès region in Year 1 (approx. 1,000 Co-ops).

Chapter 3

Technical Implementation

3.1 The Core Flow (The Trust Loop)

1. **Purchase:** Buyer orders product. ‘POST /api/transactions/create’.
2. **Escrow Lock:** Funds moved from Buyer Wallet to Holding Wallet.
3. **Notification:** Producer gets SMS via Twilio.
4. **Shipment:** Producer ships via partner logistics.
5. **Delivery:** Buyer receives package with QR Code.
6. **Verification:** Buyer scans QR Code. ‘POST /api/transactions/confirm’.
7. **Settlement:** Smart Contract releases funds to Producer Wallet.

3.2 Tech Stack

- **Frontend:** React Native (Expo) for iOS/Android.
- **Backend:** Node.js / Express.
- **Database:** MongoDB (Flexible schema for varied products).
- **Integrations:**
 - **CIH Bank API:** For wallet creation and transfers.
 - **Twilio:** SMS notifications for offline farmers.
 - **Lana Cash:** Cash-in/Cash-out points.

3.3 API Structure

Based on our development roadmap, the following endpoints are critical:

Key API Endpoints

```
POST /wallet-api/pre-create-wallet    (Initialize user)
GET  /wallet-api/balance            (Check funds)
POST /wallet-api/transfer/wallet    (P2P Transfer)
POST /wallet-api/cash-out          (Withdrawal at Agency)
POST /wallet-api/transfer/wallet/otp (Secure Verification)
```

Chapter 4

Financial Plan

4.1 Revenue Model

1. **Transaction Commission:** 7% flat fee on all sales.
2. **Premium Subscription:** 99 MAD/month for cooperatives to feature products on the homepage.
3. **Data Monetization:** Selling anonymized credit reports to banks for loan risk assessment.

4.2 Projected Growth & Revenue

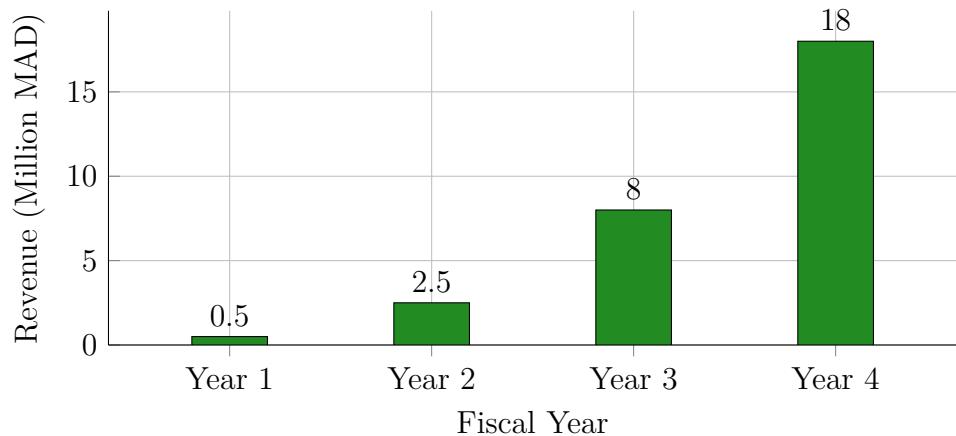


Figure 4.1: Revenue Projections (Conservative Estimate)

4.3 Profit & Loss Statement (Year 1 - Projected)

Item	Amount (MAD)
Gross Revenue (GMV × 7%)	500,000
<i>Expenses</i>	
Technology (Server, API Fees)	120,000
Marketing (Caravans, Social Media)	150,000
Operations (Salaries, Logistics)	180,000
Administrative	50,000
Total Expenses	500,000
Net Profit/Loss	0

Table 4.1: Break-even Analysis for Year 1

Chapter 5

SWOT Analysis

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none">- Proprietary Escrow Technology.- Strong partnership with CIH Bank.- Deep understanding of local dialect/culture.	<ul style="list-style-type: none">- High cost of acquiring rural users (offline).- Logistics dependency on third parties.- Need for smartphone adoption in deep rural areas.
OPPORTUNITIES	THREATS
<ul style="list-style-type: none">- International export to Moroccan Diaspora (MREs).- Government grants (Maroc PME).- Expansion to other African markets.	<ul style="list-style-type: none">- Resistance from traditional "Semsara" (middlemen).- Entry of generic giants (Jumia) into niche agri-market.

Chapter 6

Roadmap & Go-to-Market

6.1 Go-to-Market Strategy

- **Supply Side (Farmers):** "The Afus Caravan." We physically visit rural Souks with tablets to register cooperatives instantly. Trust is built face-to-face.
- **Demand Side (Buyers):** Influencer marketing focusing on "Authenticity" and "Patriotism" (Buy Moroccan). Affiliate marketing program for students.

6.2 Timeline

- **Q1 2025 (MVP):** Finalize App, secure CIH Sandbox API access.
- **Q2 2025 (Beta):** Pilot with 50 Cooperatives in Fez-Meknès region.
- **Q3 2025 (Launch):** Public launch, marketing campaign "Support the Fellah".
- **Q4 2025 (Scaling):** Integration of international shipping for MREs.

Chapter 7

Conclusion

Afus is more than an app; it is a movement to reclaim the value chain for the Moroccan producer. By leveraging modern fintech to solve an age-old trust problem, we create a sustainable, scalable business that aligns profit with social impact.

Join us in empowering the hands that feed us.