



**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.

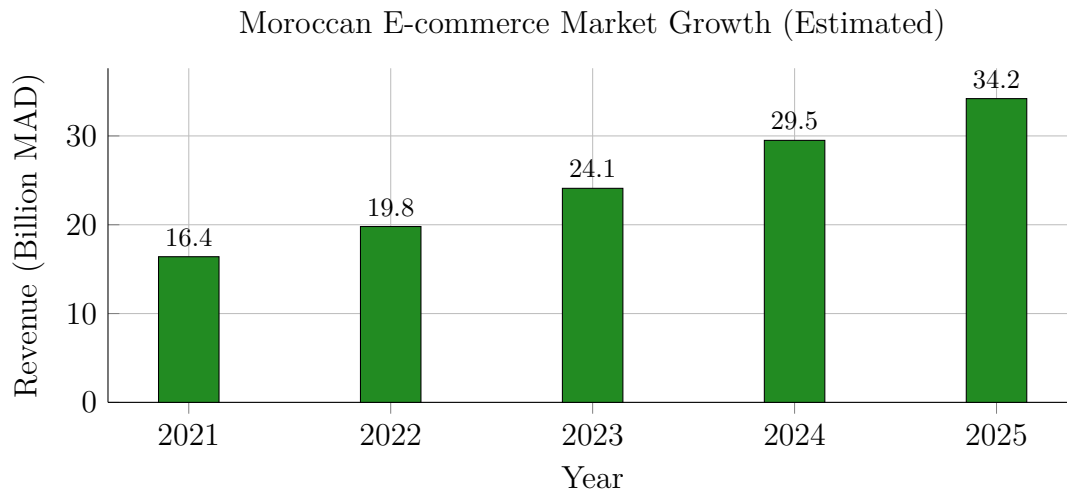


Figure 2.1: E-commerce Growth Trend (Source: CMI & BMI Research Data)

### 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.

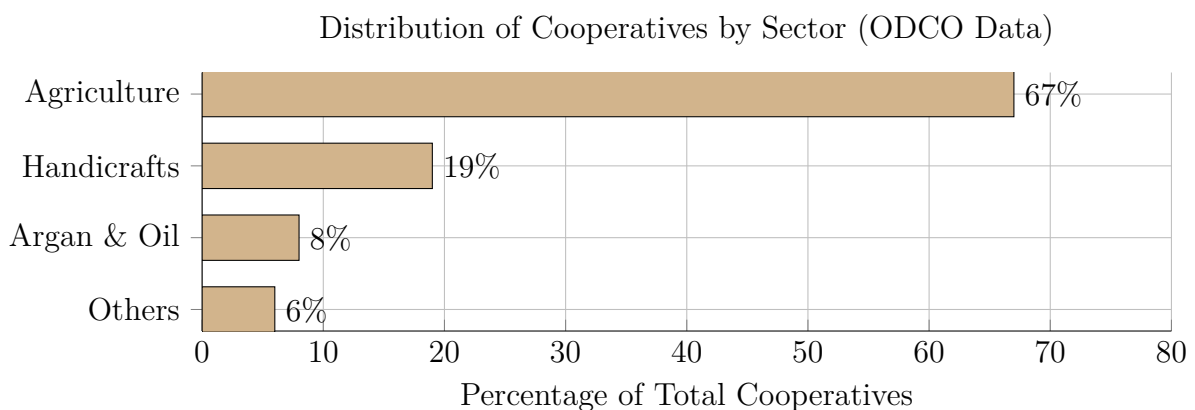


Figure 2.2: Cooperative Sector Breakdown showing AFUS TAM

## 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

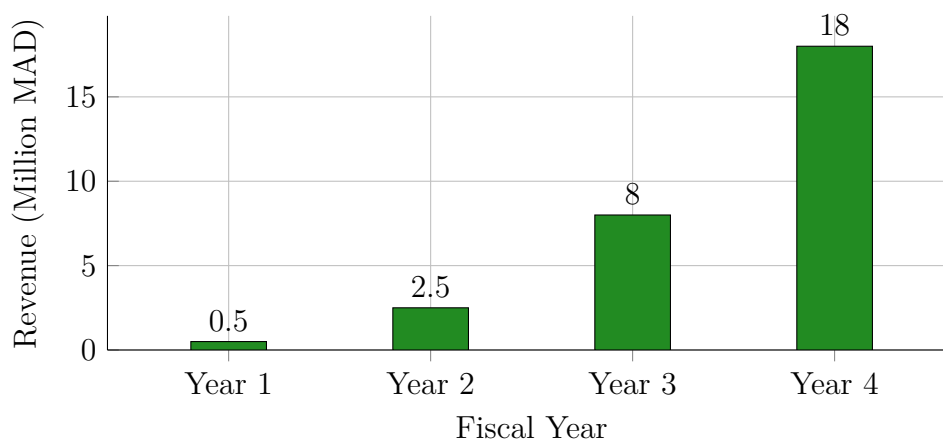


Figure 4.1: Revenue Projections (Conservative Estimate)

### 4.3 Profit & Loss Statement (Year 1 - Projected)

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

Table 4.1: Break-even Analysis for Year 1

# Chapter 5

## SWOT Analysis

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

# 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 Fella".
- **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.**