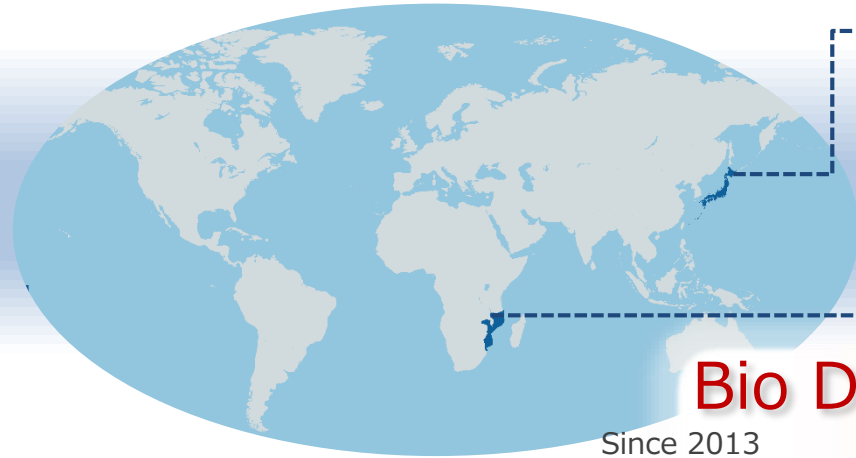

Challenges to create information hub and village finance in Mozambique

January 19, 2018
Nippon Biodiesel Fuel (NBF)

Overview



NBF (Nippon Biodiesel Fuel, Co., Ltd.)
Japan, since 2001

ADM (Agro-Negócio para o Desenvolvimento de Moçambique, Lda)
Mozambique, since 2012

Bio Diesel

Since 2013
Contract farming
For non-electrified villages

318
kL

Biodiesel was sold

2,366

Clients in unelectrified area



Agriculture

Since 2013
Discover local variety crops
Make a connection between
rural and urban market

100
t

Rice purchased from farmers

134

Clients in Pemba City



IT & Solution

Since 2015
E-Money Pilot Project
FAO E-Voucher Project

1+4

Provinces projects run

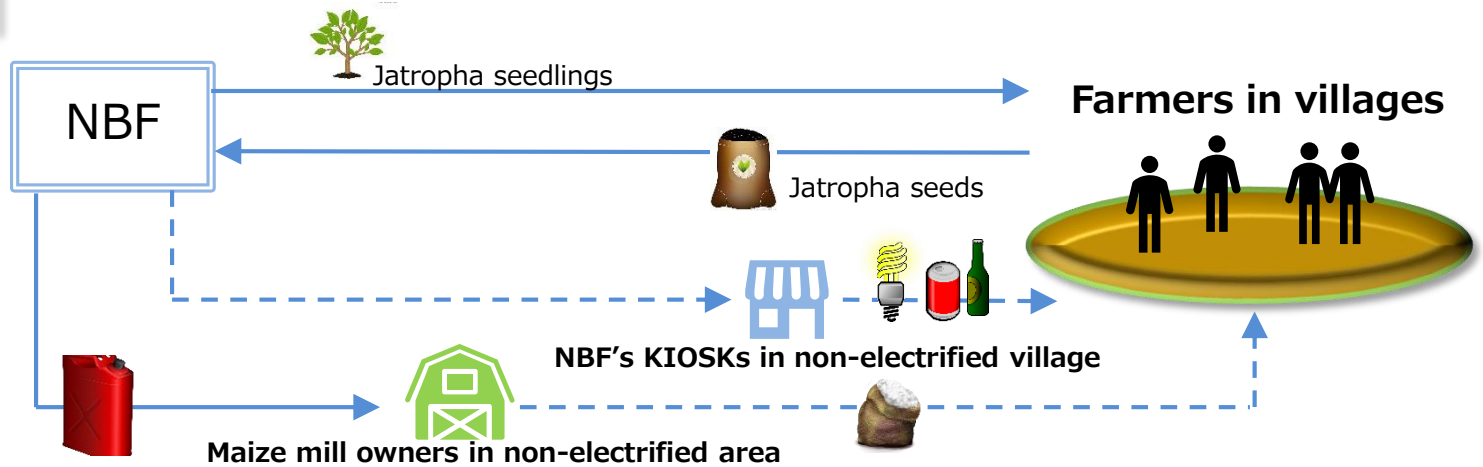
24,385

Card holders in E-voucher PJ

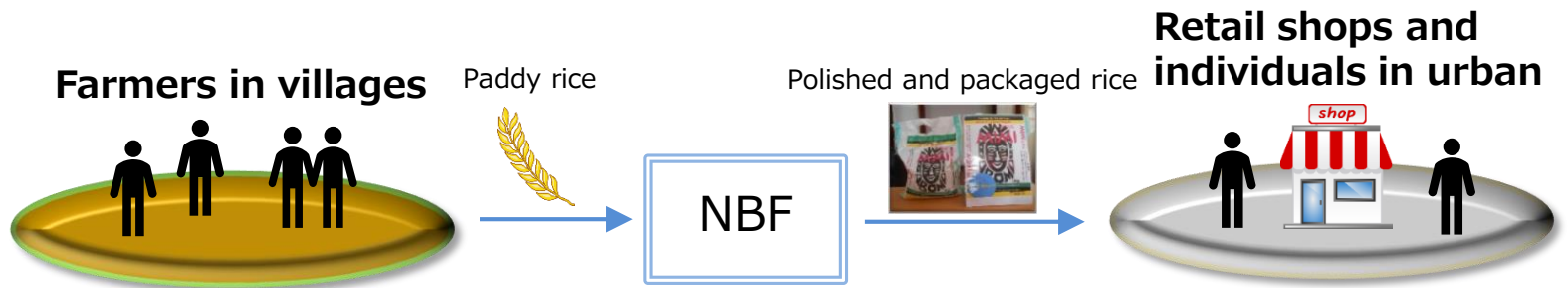


Local Production and Local Consumption

Bio Diesel



Agriculture

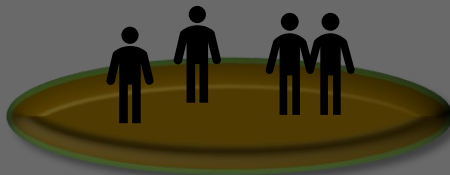


Problems in KIOSK

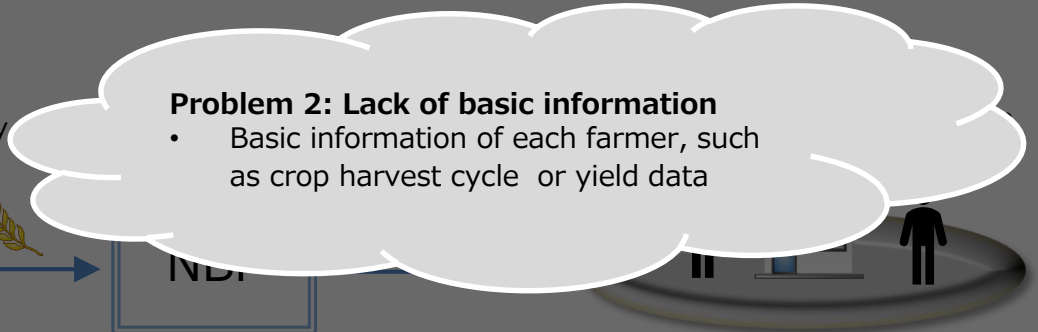


Agriculture

Farmers in villages



Paddy



Problem 1: Operation cost

- Low education level in rural areas
- Problems related with MONEY especially in harvest time

NBF's KIOSKS in non-electrified village

Problem 2: Lack of basic information

- Basic information of each farmer, such as crop harvest cycle or yield data

POS Application and E-Money can be Solutions



Operator in rural areas



Tablet, Card Reader Writer and NFC Card



Equipment charged by solar panel

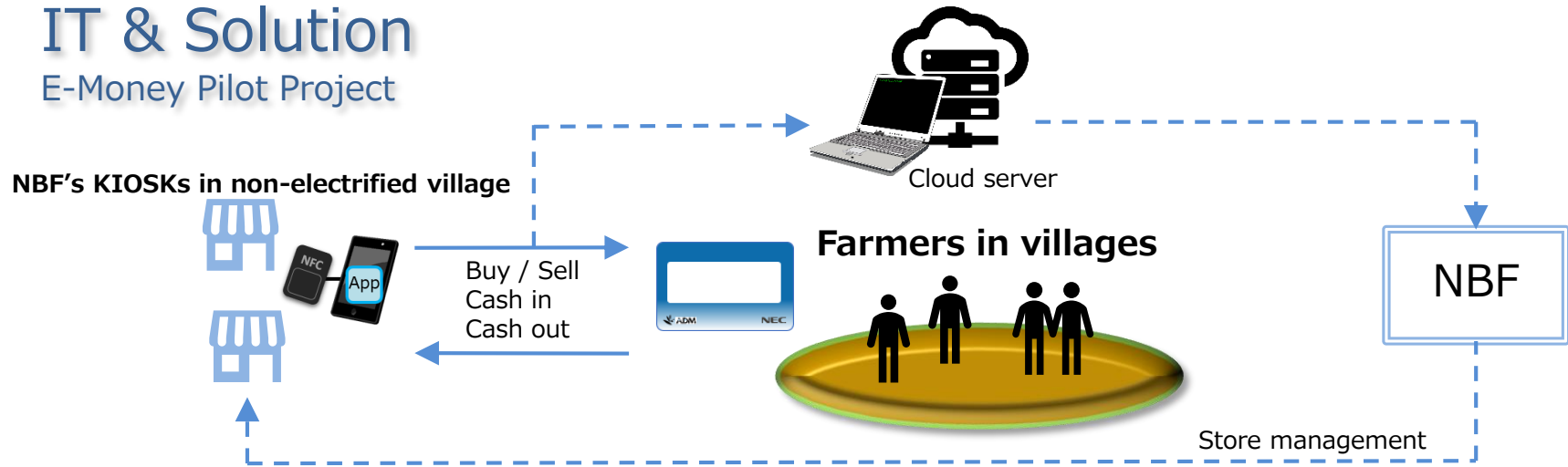


Solar panel

Digital Solution for Rural

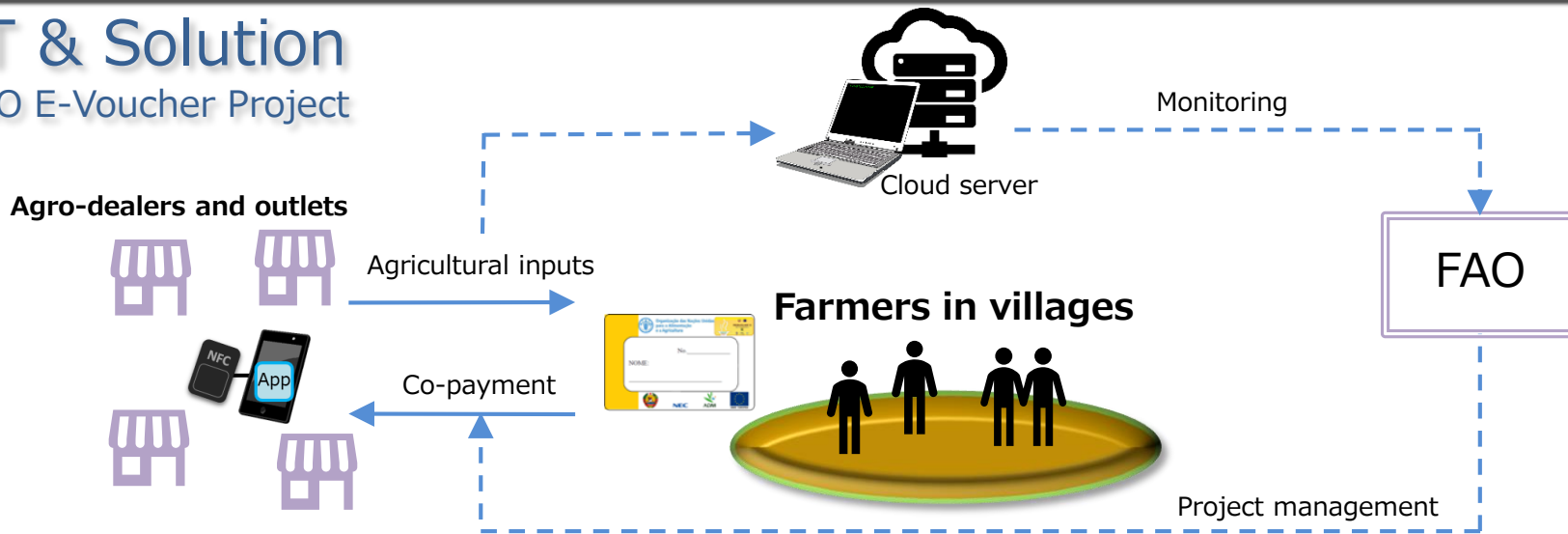
IT & Solution

E-Money Pilot Project



IT & Solution

FAO E-Voucher Project



Findings and challenge

Findings

- There are certain needs for financial services in rural area
 - **88% of 4.6 million adult farmers** live in rural and **73% of them are excluded** from formal saving service * Source: Mozambique diagnostic report 2014, CENFRI, 2014
- NFC devices and tablet application can be used even for rural person

Challenge

- To spread **financial services** in rural areas by using **digital solutions** and to create the **platform** for information and economic activities

Capture of application used in E-Money pilot project



3 key strategical factors

- Mobile money
 - Collaborate with existing mobile money than acquire own license
- SMEs and Agricultural companies
 - SMEs: Next target of banking industry
 - Agricultural companies: Major economical accelerator in rural
- Application
 - Simple and easy UI, high multiplicity

Conclusion: Information and Financial Platform

