



m-Omulimisa
Connecting Farmers



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About M-Omulimisa

- M-Omulimisa is an Agtech company that leverages technology, farmer networks, and partnerships to provide critically needed agriculture services
- Began as an SMS-based e-extension platform for low-literate farming communities in rural Uganda in 2013
- Formally registered in June 2017 with funding from awards won in the Big Ideas Challenge at UC Berkeley and a grant from the University of Texas A&M
- Our product portfolio has now expanded to include: seed, fertilizer, agriculture insurance, microloans and marketing





Products and Services

- Mobile-based Extension services: SMS and app based
- Weather and market information (national and regional)
- Agriculture Insurance (drought and excessive rainfall)
- Village Agent Model that provides an Input Loan Facility in partnership with the Microfinance Support Centre
- MobiMOOCS – using mobile in audio formats



Mobile-based Extension Services



- We deploy a variety of mobile-based tools for efficient and effective extension service provision to the benefit of more small-scale farmers in Uganda and beyond.
- M-Omulimisa mobile-based platforms currently reach 57,882 farmers in Uganda and Zambia, 42% of whom are women.
- These tools include; M-Omulimisa Android Application, Toll-free SMS service, and the Interactive Voice messaging.
- Farmers register and demand for extension services in their local languages



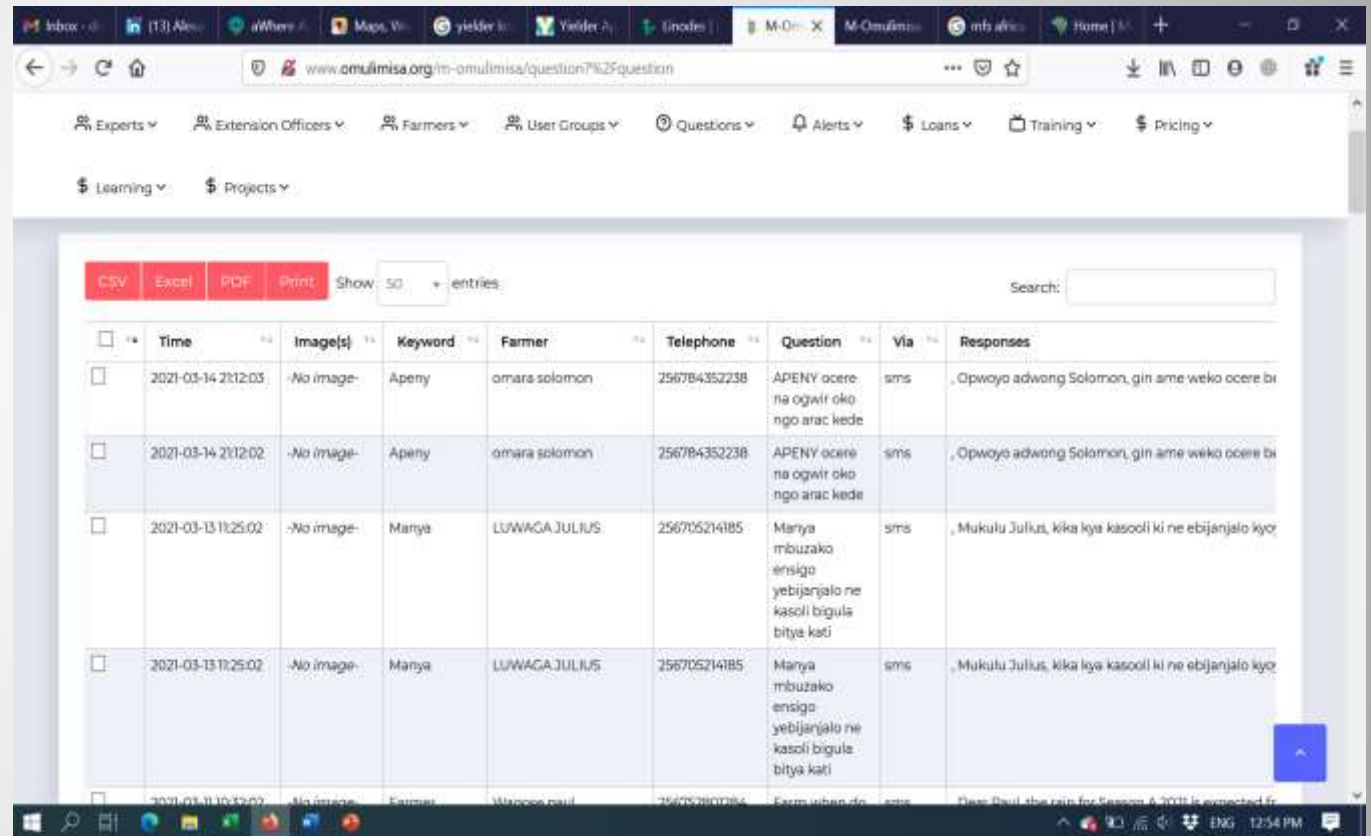
Mobile-based Extension Services



- To register on the system, type mulimisa district sub-county and send to 8228
- Registration is done once and is free across all networks
- To ask a question type manya and send your question to 8228.
- Registered extension officers will respond to your question through their mobile-based app
- Downloading the app enables you to attach pictures of your diseased plants or animals

Mobile-based Extension Services

- Ag info by text or audio
- Demand driven service by text and app
- Attach pictures and record voice questions
- Mobile-based structured courses



The screenshot shows a web browser displaying the M-Omulimisa application. The interface includes a navigation menu with options like Experts, Extension Officers, Farmers, User Groups, Questions, Alerts, Loans, Training, and Pricing. Below the menu, there are tabs for CSV, Excel, PDF, and Print, along with a search bar and a 'Show 50 entries' dropdown. The main content is a table with the following columns: Time, Image(s), Keyword, Farmer, Telephone, Question, Via, and Responses.

Time	Image(s)	Keyword	Farmer	Telephone	Question	Via	Responses
2021-03-14 21:12:03	-No image-	Apeny	omara solomon	256784352238	APENY ocere na ogwir oko ngo arac kede	sms	Opwoyo adwong Solomon, gin ame weko ocere bi
2021-03-14 21:12:02	-No image-	Apeny	omara solomon	256784352238	APENY ocere na ogwir oko ngo arac kede	sms	Opwoyo adwong Solomon, gin ame weko ocere bi
2021-03-13 13:25:02	-No image-	Manyá	LUWAGA JULIUS	256705214185	Manyá mbuzako ensiga yebijanalo ne kasoli bigula bitya kati	sms	Mukulu Julius, kika kya kasooli ki ne ebijanalo kyo
2021-03-13 13:25:02	-No image-	Manyá	LUWAGA JULIUS	256705214185	Manyá mbuzako ensiga yebijanalo ne kasoli bigula bitya kati	sms	Mukulu Julius, kika kya kasooli ki ne ebijanalo kyo



Agriculture Insurance



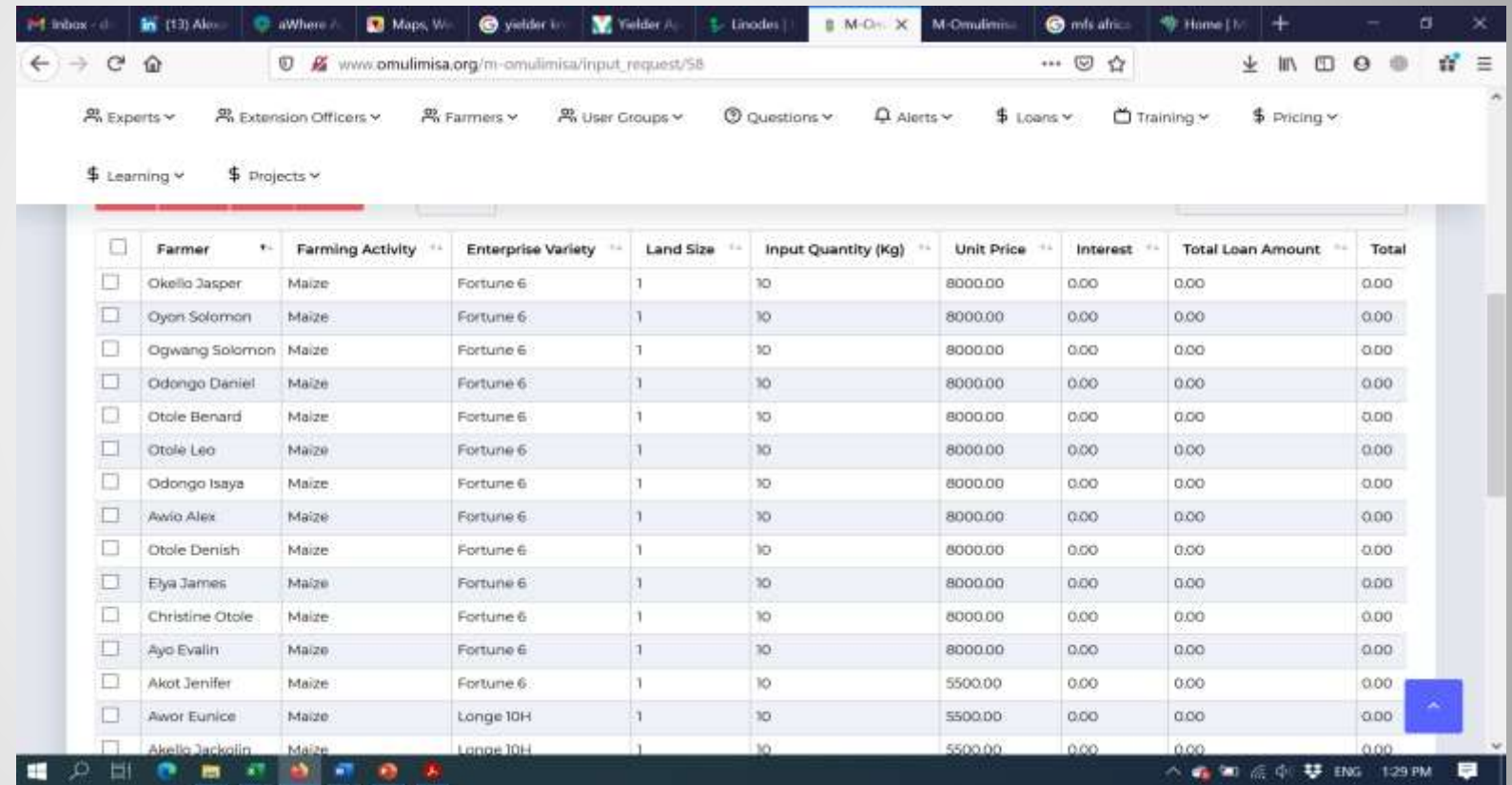
- Government subsidy of up to 50 percent
- Distribution via USSD and mobile app
- Satellite based risk assessment
- Commission for agents

The screenshot shows the M-Omulimisa web application interface. The browser address bar displays www.omulimisa.org/drought_index/crop. The page title is "M-Omulimisa". The left sidebar contains navigation options: Dashboard, VILLAGE AGENTS, VAS & MVAs, Companies & MVAs, Individual MVAs, Uploads, SUBSCRIPTION, Drought Index (selected), Crops, Livestock, Multi Peri, Loss Management, PAYMENTS, Accounts, and Transaction Log. The main content area displays a table with the following data:

<input type="checkbox"/>	Farmer Name	Phone#	District	Subcounty	Parish	Season	Crop
<input type="checkbox"/>	Birza Makisa	0780178108	Mukono	Katoli		Mar-Jun (2021)	Maize
<input type="checkbox"/>	ongom Peter	0782608981	Lira	Adyer Division		Mar-Jun (2021)	Soya Bean
<input type="checkbox"/>	peter Ocong	0785643388	Lira	Adyer Division		Mar-Jun (2021)	Soya Bean
<input type="checkbox"/>	Okeko Alex	0788711226	Lira	Aromo		Mar-Jun (2021)	Soya Bean
<input type="checkbox"/>	ERWARD ISAAC	0773582100	Apar	Chegere		Mar-Jun (2021)	Soya Bean
<input type="checkbox"/>	Oden Jimmy	0774481910	Alebtong	Akura		Mar-Jun (2021)	Soya Bean
<input type="checkbox"/>	Otyeka Eunice	0787688998	Kole	Ayer		Mar-Jun (2021)	Soya Bean
<input type="checkbox"/>	Oden Jimmy	0774481910	Alebtong	Akura		Mar-Jun (2021)	Soya Bean
<input type="checkbox"/>	Nafuna Shukira	0789188852	Kole	Okaerodol		Mar-Jun (2021)	Soya Bean
<input type="checkbox"/>	ACURUJ JENIFER	0777673851	Kole	Okaerodol		Mar-Jun (2021)	Soya Bean
<input type="checkbox"/>	ApioSusan	0785643814	Kole	Aito		Mar-Jun (2021)	Soya Bean

Input/Output Aggregation

- Cash/credit input aggregation
- Output forecasting



The screenshot shows a web browser window displaying a table of farmer input data. The table has the following columns: Farmer, Farming Activity, Enterprise Variety, Land Size, Input Quantity (Kg), Unit Price, Interest, Total Loan Amount, and Total. The data is as follows:

Farmer	Farming Activity	Enterprise Variety	Land Size	Input Quantity (Kg)	Unit Price	Interest	Total Loan Amount	Total
Okello Jasper	Maize	Fortune 6	1	10	8000.00	0.00	0.00	0.00
Oyon Solomon	Maize	Fortune 6	1	10	8000.00	0.00	0.00	0.00
Ogwang Solomon	Maize	Fortune 6	1	10	8000.00	0.00	0.00	0.00
Odongo Daniel	Maize	Fortune 6	1	10	8000.00	0.00	0.00	0.00
Otole Benard	Maize	Fortune 6	1	10	8000.00	0.00	0.00	0.00
Otole Leo	Maize	Fortune 6	1	10	8000.00	0.00	0.00	0.00
Odongo Isaya	Maize	Fortune 6	1	10	8000.00	0.00	0.00	0.00
Awio Alex	Maize	Fortune 6	1	10	8000.00	0.00	0.00	0.00
Otole Denish	Maize	Fortune 6	1	10	8000.00	0.00	0.00	0.00
Eya James	Maize	Fortune 6	1	10	8000.00	0.00	0.00	0.00
Christine Otole	Maize	Fortune 6	1	10	8000.00	0.00	0.00	0.00
Ayo Evalin	Maize	Fortune 6	1	10	8000.00	0.00	0.00	0.00
Akot Jenifer	Maize	Fortune 6	1	10	5500.00	0.00	0.00	0.00
Awor Eunice	Maize	Longe 10H	1	10	5500.00	0.00	0.00	0.00
Akello Jackolin	Maize	Longe 10H	1	10	5500.00	0.00	0.00	0.00

MobiMOOCS

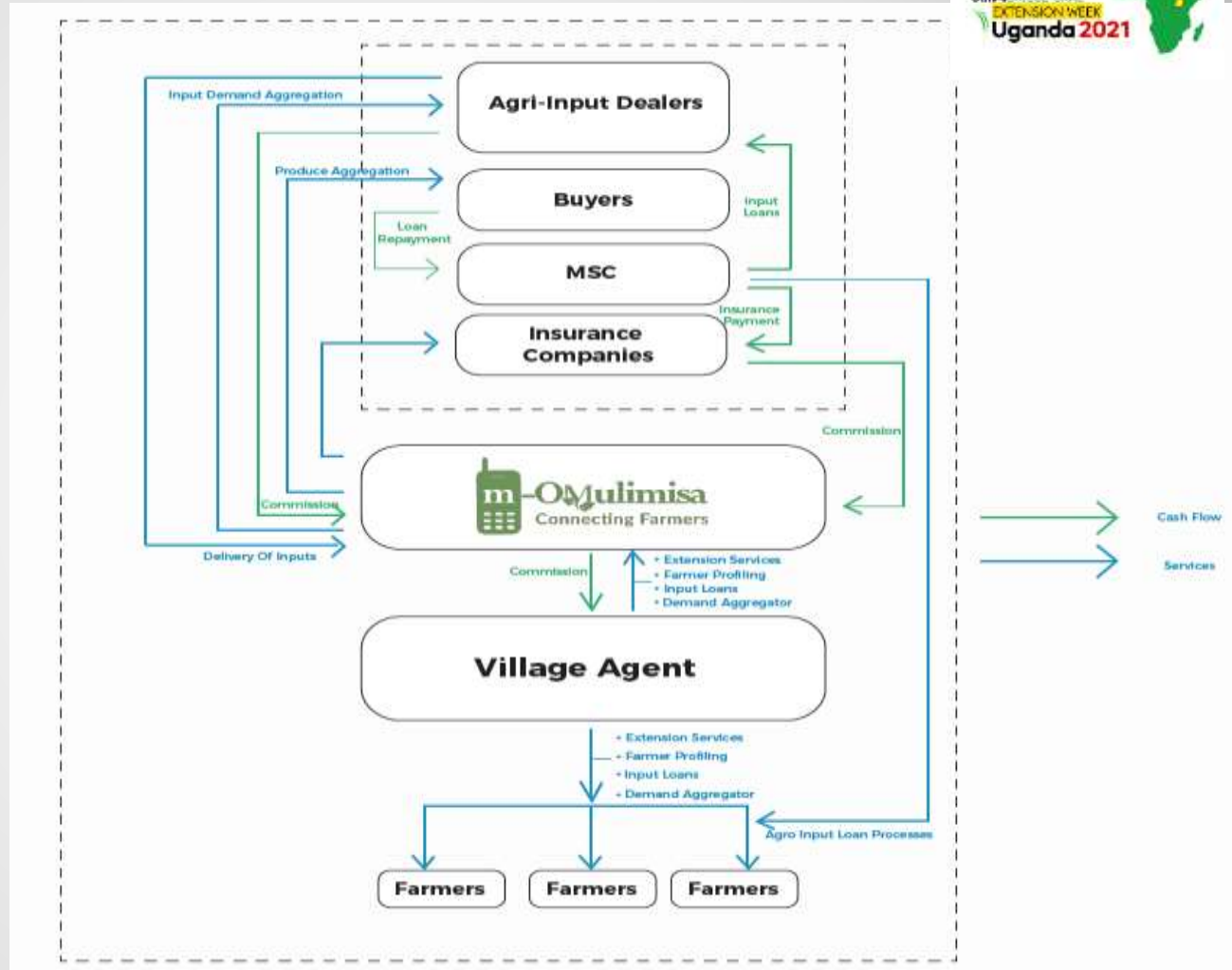
- Using basic phones to deliver learning
- Farmers learn in their own languages
- Learning happens anytime
- Integrate quizzes to access learning

Weather and Market Information

- We collect market information from over 33 markets across Uganda
- Digitize and distribute to farmers in their respective local language through SMS and the app.
- Farmers access the information by sending language-specific keywords such as wel or katale to 8228
- Access to the system is free of charge for farmers
- omulimisa.org/m-omulimisa/weather

Revenue Model

- Commission on agro-inputs
- Commission on insurance
- Saas to cooperatives and NGOs





Roles of an agent

- Mobilization of farmers into groups
- Initial group assessment
- Farmer profiling
- Input demand aggregation and distribution
- Creating awareness about our products
- Assist in loan recovery



Input Loaning



- The loan is offered as an unsecured group loan at an interest rate of 1.08% per month with a grace period of 5 months
- The maximum amount each member can borrow is 1,000,000/=
- The resulting efficiencies from these economies of scale are commuted into cash which is paid to m-Omulimisa by seed and insurance companies as commission and a percentage is paid to the agents to motivate them for continued business
- Agent earns at least 200 UGX of commission made per kg of seed sold and 1000 UGX of commission made per policy sold



Joint group assessment in Bala, Kole

- Group must have been in existence for at least a year
- Must have been saving and have records to prove it
- Must be registered at least with the sub-county

Value Proposition in Agricultural sector / for agri business



- **For farmers:** provide access to critically needed agricultural services: improved seed, fertilizer, agriculture insurance all provided as one product through affordable credit
- Bundling credit with these services saves farmers the complexities of agriculture financing that are hard to navigate for smallholder farmers that require very low amounts of credit
- Bundling agriculture insurance with seed, fertilizer, credit and market builds their confidence to invest more in agriculture
- **For seed companies:** we create demand for seed companies by aggregating very low quantities from many smallholder farmers through a network of agents
- **For youth:** our model creates decent self-employment opportunities for rural populations especially the youth

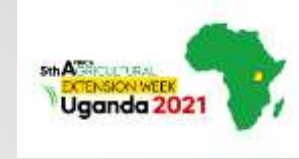
Value Proposition in Agricultural sector / for agri business



- **For MFIs:** we not only create an immense market for their loan products by also greatly reduce the risk associated with agriculture lending by bundling agriculture insurance with credit.
- **For insurance companies:** we are creating market for agriculture insurance cleverly bundling it with seed, fertilizer and credit. This would be otherwise hard to sell if sold independently
- **For off-takers:** access to quality grain every season as the source of input for production is assured.



Value Proposition for youth: assumptions for business case for Soybean



- If each youth agent has a minimum of 5 groups comprising of 30 members per group in the first season of working with m-Omulimisa (150 members)
- With group member growing at least one acre of soybean and the number of groups per agent doubling to 10 in the second season of working with m-Omulimisa
- If the expected income per acre of soybean is at least 500,000/=
- The agent will make a commission of at least 200 per kilo of soybean seed aggregated
- The agent will make a commission of at least 1,000 per agriculture insurance policy sold as part of the bundled product

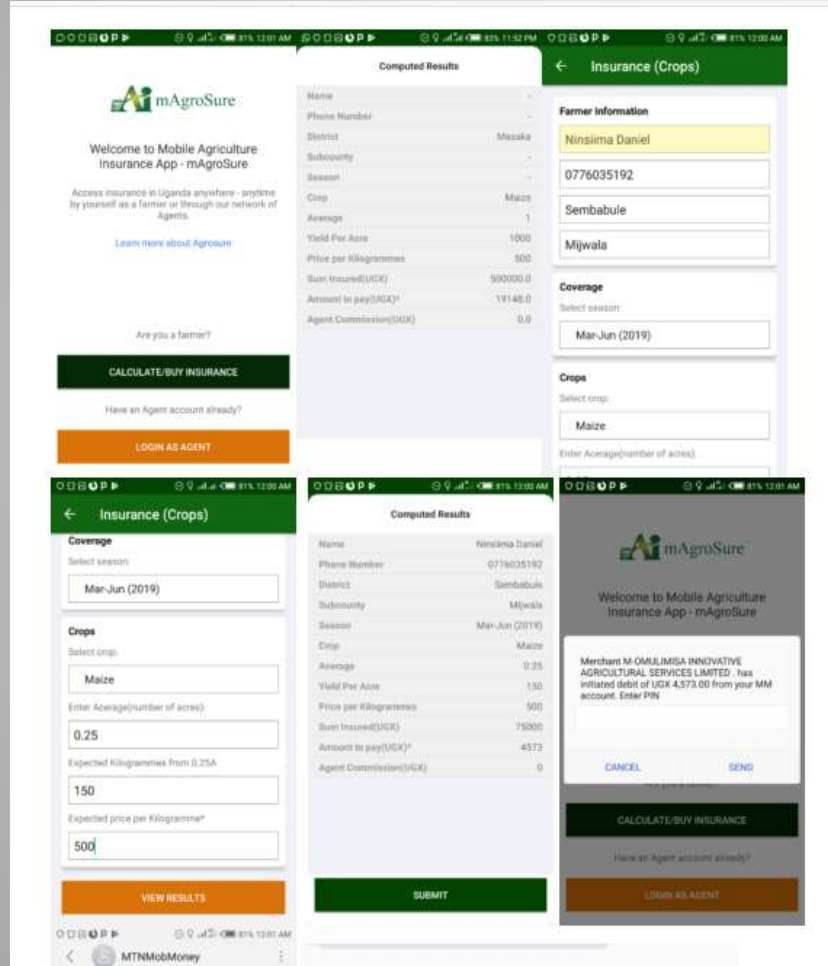


Channels of Distribution



- USSD Short Code (*217*101#) for weather index insurance
- Android App – magrosure for agriculture insurance
- Toll free SMS Short Code (8228) for e-extension and market information using language specific keywords.
- Farmer Kole Bala Emily Odyek and send to 8228
- Farm what is the spacing for maize? and send to 8228
- M-Omulimisa App for e-extension services

Channels of Distribution



1. *284*9#
2. Welcome to m-Omulimisa
1) Enroll Self
2) Enroll Farmer
3) Check Commission
3. Enter district
CANCEL SEND
4. Enter Subcounty
CANCEL SEND
5. Select Season
1) Mar-jun (2019)
2) Sep-dec (2018)
3) Mar-june (2019)
6. Select item to insure
1) Crops
2) Livestock
7. Select Crop Grown
1) Maize
2) Beans
3) Rice
4) Cassava
5) Tea
8. Enter Acreage
CANCEL SEND
9. Select Expected Income per acre
1) 1,200,000
2) 800,000
3) 400,000
10. pay YO UGANDA Amount:27,436
Reference: YP4596 5927TX
Charge: 500
Enter Pin
CANCEL SEND
11. Message is sent

For More Information
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